



Fair Housing Seminar

September 29, 2016 | 9:00 a.m. to 4:30 p.m.

The Lodge at Geneva-on-the-Lake
4888 North Broadway
State Route 534
Geneva-on-the-Lake, Ohio 44041

Visit www.fhrc.org or call (440)392-0147 for more information or to register!

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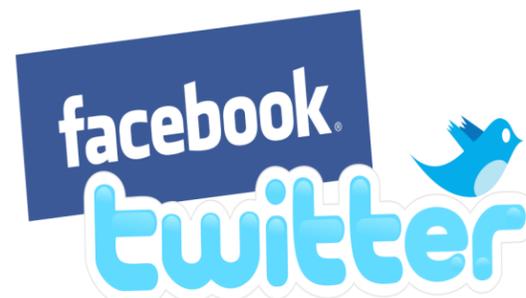
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AFFORDABLE HOUSING CRISIS . . . HOW MUCH WORSE CAN IT GET?

By: Patricia Kidd, Esq.

Many individuals in the area know there has been a great change in the housing market over the last handful of years. Housing rental prices have escalated to an all-time high, leaving many individuals unable to afford their monthly rent. Housing subsidy programs are the “Holy Grail” for individuals and families desperately needing affordable housing. The Lake Metropolitan Housing Authority (LMHA) has two separate subsidized housing programs: Project Based Voucher Program which typically involves a specific building or apartment where all residents receive rental financial assistance; and the Housing Choice Voucher program which allows a tenant to choose a rental unit anywhere in the County.

LMHA has a budget of 1,457 vouchers for Lake County residents to use for their Voucher program. In July, LMHA opened their waiting list for three days and accepted new applications for the Housing Choice Voucher program waiting list. The organization could only accept 750 applications. In three days, LMHA received over 4,000 applications for assistance.

The outpouring response from the community needing affordable housing was staggering. LMHA received the allotted 750 applications on the first day. The community’s need for limited program funds was alarming as 81% of the individuals who applied were not accepted on the wait list and must wait a full-year before the list will re-open.

There are many factors to blame for the rise in rental costs. The foreclosure crisis forced many homeowners into the rental

market, thus increasing the demand for rental housing. Lenders tightened lending criteria making it difficult for home-seekers to gain access to mortgage loans. Simultaneously, the multi-family construction market nearly stopped building new projects and State Government failed to invest in affordable housing programs. A recently published report by the Ohio Legal Aid Programs indicated that Ohio’s Low-Income Housing Tax Credit pro-



gram “did not provide housing in low-economic areas for families with children.” While this issue is clearly a local one and has received the attention of our local governmental officials, very little attention has been given to affordable housing at the federal level. The concerns regarding affordable housing, coupled with the state of the economy, creates an environment where there are more questions than answers – What happens to the 3,250 LMHA applicants while they wait for another year?



GOTTA CATCH ‘EM ALL *By: Nicole Saunders*

This past July, the mobile game Pokémon Go was released and its popularity has taken the world by storm. Utilizing a cell phone or Ipad GPS and a camera, this game allows users to capture, fight, and train virtual creatures by the name Pokémon. The whole premise of the game is to catch digital Pokémon in the real world. It is attached to one’s GPS and encourages people to walk around and try to find random Pokémon to catch. The game also includes a feature that allows players to hatch Pokémon from eggs, but in order to hatch the eggs players must walk between 2 to 10 kilometers, or about 1 to 6 miles.

In today’s world where social media has become the norm, it might be easy to jump to the conclusion that this is just another “game” that encourages our youth to get lost in their own isolated world. However, the benefits that Pokémon is creating far exceed what one would expect, and tends to shed a new light on the positive aspects of the game.

The first and obvious benefit is the exercise one gets while catching and hatching these little Pokémon monsters. Instead of playing the game in-

doors, it forces players to go outside and interact in the real, albeit virtual, world. Walking is a proven health benefit that helps people to lose weight, stay in shape, and build overall healthier bodies. Exercise also has a positive effect on mood, and the more one exercises, the more it helps decrease feelings of depression, which in turn is beneficial to one’s mental health. Exercise helps the body release endorphins, which in turn reduces stress and can help alleviate mild to moderate depression. In terms of the physical body, this seems to be a win-win situation.

However, exercise is not the only health benefit Pokémon Go provides. The game also encourages social interaction and can bring someone out of their shell. Pokémon players feel a sense of camaraderie when seeing someone else playing, which can encourage an otherwise shy person to strike up a conversation that they normally would not do. It is a common ground and a safe topic to discuss. While it’s not required you play alongside others, chances are you’ll meet people on the same quests and give virtual strangers something in common to talk about.

The most surprising benefit to the game is that it is bringing awareness to places in the community that people might not otherwise be aware of, through a game feature called a PokeStop. These PokeStops are places of interest or other hotspots throughout the community, such as buildings, monuments, public art, churches and parks. You must walkabout your town or city, find these PokeStops, and pick up the special items they spit out in order to advance in the game. Because of this feature there has been an increase in foot traffic in town squares, state and local parks, and even churches and is bringing a sense of awareness to places that some might have never known existed. Places that might only be blocks from their homes.

While on the surface Pokémon may be just another social media craze, it is hard to dispute the positive benefits it brings to the table. It spans all generations, young and old, and brings fun and levity into a world that is sometimes wracked by turmoil and sadness. There is nothing wrong with taking a break from the real world, even for just a bit, and enjoying a game that was designed for one thing – fun. So go on out and ‘Catch ‘em All!’



EDUCATING CLIENTS TO PROTECT EQUAL ACCESS TO HOUSING

By: Patricia Kidd

Often, housing counseling issues are actually fair housing complaints in disguise. Many renters are uninformed of their rental rights and often find themselves caught in compromising situations. Matters are further complicated when there is a fair housing concern. FHRC provides a dual role of a Housing Counseling Agency and a Qualified Fair Housing Organization, which allows FHRC to implement counseling plans, problem solve, investigate, and provide assistance in a manner that is always in the spirit of Affirmatively Furthering Fair Housing.

As a HUD-approved housing counseling agency, FHRC’s counseling efforts provide a holistic approach to clients, as it strives to assist the “whole” individual rather than just their stated issue. The following success story demonstrates the nexus between housing counseling and fair housing.

A tenant contacted FHRC seeking assistance with her landlord as she had recently obtained a dog upon the recommendation of her therapist. After the pet adoption, she was unaware that she needed to inform her housing provider of the new animal and received an eviction notice due to having an unauthorized pet.

FHRC’s housing counselors educated her on the steps to eviction and her right to have an attorney. However, while counseling the client, FHRC discovered that the pet was in fact prescribed by her therapist and the housing provider had a strict “no pets” policy. The issue had now evolved into a fair housing reasonable accommodation matter. FHRC’s counselors were then able to conduct a formal reasonable accommodation request that allowed the tenant to remain in the unit with her therapy assistance animal.

Often times, individuals who have a disability and may require an assistance animal, do not realize that their fair housing rights are being violated if the landlord does not accept the animal. However, through investigation and counseling, FHRC is able to determine the conflict and resolve the issue in a reasonable manner. This allows the tenant to remain in the unit while at the same time, educating the housing provider on fair housing and reasonable accommodations/modifications for future tenants.

Housing counseling and fair housing go hand-in-hand on many occasions. Many times housing counseling issues develop into fair housing issues especially when dealing with mortgage lending and foreclosure, evictions, tenant repair needs, access to housing, applications and processes through Public Housing Authorities, other subsidized housing programs, and homeless shelters.

Without programs such as housing counseling, FHRC would be unable to identify the patterns of fair housing complaints within its community due to the lack of knowledge from renters and home seekers. FHRC estimates that nearly one in four counseling calls is really a fair housing issue in disguise.

That’s why the work of housing counseling organizations is so important in educating clients to protect their equal access to housing and their rights as a tenant, while empowering individuals to achieve their housing goals. It also, more often than not, takes a fair housing agency to represent the tenant and to guarantee their rights. A strong, established relationship between a housing counseling agency and a qualified fair housing organization or local FHAP office ensures that people have a place to call home, while strengthening neighborhoods, and instilling a sense of community, especially in tough economic times.

HUD provides FHAP funding annually on a noncompetitive basis to state and local agencies that enforce fair housing laws that are substantially equivalent to the Fair Housing Act. To assist people who believe they have been victims of housing discrimination, HUD also provides funding for fair housing organizations and other non-profits through the FHIP. In addition to funding organizations that provide direct assistance to individuals who feel they have been discriminated against while attempting to purchase or rent housing, FHIP also has initiatives that promote fair housing laws and equal housing opportunity awareness.

Original Article Published : U.S Department of Housing and Urban Development, (2016, April). Educating Clients to Protect Equal Access to Housing. *The Bridge*, 4, 1.



Local Pokemon Haunts

By: Nick Nebelski

We know you have heard about it and maybe even played yourself, but Pokemon GO has taken over our community. While some players are walking around their neighborhood parks and streets, others are flocking to areas with highly concentrated Pokestops and gyms. Being a Pokemon Go player myself, I wanted to list some great, family friendly areas that can net Pokemon and a great social aspect for individuals.

- **Wes Point Park – Downtown Willoughby-** This area typically has a large population of people playing. There are several Pokestop which are commonly lured causing wild Pokemon to flock to you. There are even a few outlets around to help you recharge your phone.
- **Downtown Painesville Square-** This is a great area that has several stops. It is especially wonderful in the daytime as you have several local restaurants in the area to stop and refuel after a long hunt.
- **Downtown Chardon Square-** This is another fantastic haunt, as there are several spots and a large community of other players.
- **Science Center/Rock Hall-** This is a smashing area as it is very busy from all hours to the night. It is not uncommon to see families walking up and down along Lake Erie catching all the water Pokemon. You also will find some very rare Pokemon at this spot.

While these are just a few of the local places that you can visit to improve your Pokedex, there are other great places around our area that are great to visit frequently. Good luck out there, be sure to Catch 'Em All.

Support your Community!

Extended Housing is excited to announce its 14th annual fundraiser, OKTOBERFEST, taking place on Friday, October 21st at 6pm at the Croatian Lodge in Eastlake. Tickets are \$55 and will include an authentic Oktoberfest meal, OPEN bar, spirit table, money cake, endless raffle items and live music from the Joey Tomsick Orchestra! PLUS, purchase a raffle ticket for a chance to win a one-week stay in a luxury condo in beautiful HAWAII, courtesy of Tom and Libby Hill (includes \$1000 for transportation!) Only 200 raffle tickets will be sold for this trip, so don't miss out!

In addition, on Saturday, September 17th, Extended Housing will be hosting "eRace the Stigma: Moving for Mental Health" 5k throughout downtown Painesville. Come run or walk this inaugural event to help support Extended Housing! This is a chip-timed event with an 8:30am start time. The race will start and finish at the Extended Housing Wellness Center (270 E. Main Street in Painesville). The cost is \$20 in advance and \$30 day of race. In addition, a 1 mile Fun Run option is offered for \$15 in advance. Let's get running!!

To order your Oktoberfest tickets, or to enter the 5k, please visit us at www.extendedhousing.org OR contact Tammy at (440) 352-8424, ext. 118, or tdoll@extendedhousing.org

Since 1983, Extended Housing's mission throughout Lake County has been to support individuals with severe and persistent mental illness to live as independently as possible by creating, developing and sustaining safe and affordable housing options.



Common Statements and Dark Pasts

By: Hollie Nebelski

Racism and discrimination have been at the forefront of today's media. It's a controversial issue that has been reigning through time for years and years and there is still no end in sight.

While most individuals don't intend to discriminate it does sometimes happen. Simple statements and references to people and things can be taken offensively when no harm was meant. Also, a lot of common statements and terms have a dark discriminatory past in which most people are unaware. Being aware of statements and conscious of what you say can help to ensure that everyone is treated fairly and that you don't unintentionally offend anyone.

One statement that can be taken negatively is "those people." Working in this industry, it is a common statement that we hear and can be misconstrued to mean more than just pointing out a group of individuals. When an individual makes a statement such as "all those people moving in our neighborhood," that can easily be understood or interpreted as a discriminatory comment towards race, ethnicity, familial status and other individuals of a protected class. Be aware of statements that can be misinterpreted to prevent causing unnecessary harm to others.

Another word that individuals use that offend a group of people is the word "gypped." This is a word that most individuals know as being used in circumstances such as some one ripped you off or took advantage of you. Most individuals do not realize that this term is discriminatory towards Romani people. Romani individuals were labeled gypsy's on the assumption that they always lie, steal and cheat. This is a stereotype that has haunted the Romani people for years. Maybe gypped should be removed from everyone's vocabulary.

A term that I have recently learned that is common place and has a dark history is the statement "peanut gallery." The peanut gallery is actually the area of the theater in which African American men and women were forced to sit. While it is still common tongue today, it actually references a dark time in which segregation and discrimination were rampant throughout the U.S.



Fair Housing Resource Center, Inc. Board of Trustee's Recruitment

ARE YOU INTERESTED IN BECOMING A BOARD OF TRUSTEE MEMBER?

FHRC is looking for passionate individuals to join our Board of Trustees to assist with the strategic planning and guidance of the organization. If you are an advocate for Fair Housing and would like to be a part of an empowering and dynamic non-profit, please contact the agency at:

(440) 392-0147

Or

Patricia@FHRC.org

A statement which has discriminatory undertones is "sold me down the river." This statement is in reference to betrayal. The history behind this statement is that during slavery, slave owners would sell the slaves off the river from their boats to individuals in the deep south where slave conditions were much harder.

Last but not least, hip hip hooray is the English translation of hep hep hoorah in German. Hep hep hoorah was originally used as a Nazi rallying cry when raiding Jewish ghettos during the Holocaust. There are a few theories on where the word "hep" originated from, but it is the Latin acronym for "Jerusalem is lost."

Most people like me have used these terms in the past without realizing their historical backgrounds or who it offends. However, now that you have been informed, its time to make changes on your vocabulary to ensure all individuals are treated equal and fair.



Where you Live Matters

The wealth gap between people of color and white people in the United States continues to get wider. According to the Urban Institute, “Families of color will soon make up a majority of the population, but most families of color continue to fall behind whites in building wealth. In 1963, the average wealth of white families was \$117,000 higher than the average wealth of nonwhite families. By 2013, the average wealth of white families was over \$500,000 higher than the average wealth of African American families (\$95,000) and of Hispanic families (\$112,000). Put another way, white families on average had seven times the wealth of African American families and six times the wealth of Hispanic families in 2013.” The gap is only growing.

Homeownership builds wealth one mortgage payment at a time. Housing discrimination limiting where people of color can purchase homes is one reason that people of color have not had the same ability to grow their wealth in the same way as whites. The mortgage fore-

closure crisis, also a housing discrimination issue, disproportionately affected people of color by first targeting inner city areas. And as Tim Kaine, candidate for Vice President pointed out in an editorial for CNN, housing is more than “just a place to sleep. It’s part of the foundation on which a family can build a life. Where you live determines the jobs you can find, the schools your children can attend, the air you breathe and the opportunities you have. And when you are blocked from living where you want, it cuts to the core of who you are.”

Fighting housing discrimination is also a fight against wealth inequality that can destabilize our country. Fair housing for all is essential to reducing the wealth gap. Frederick Douglass’ words spoken 150 years ago ring true today:

When Justice is denied
Where Poverty is Enforced
Where Ignorance Prevails and

Where Any One Class Is
Made to Feel that Society
Is In An Organized Conspiracy
To Oppress, Rob and Degrade Them
Neither Persons Nor Property Will Be
Safe.



By: **Diane E. Citrino, Esq.**
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HOUSING HOLLIE

Dear Housing Hollie –

I have currently been living in my apartment for about 2 years and have never had any pest control issues. As of last month, we found that our neighbor has bed bugs in her unit. Over the past week I have found that the bed bugs are in my unit as well. I have informed management, yet they have not done anything at this time. Help! What can I do!

Sincerely,

Bed Bug Hater

Dear Bed Bug Hater-

Bed bugs are a constant issue that has spread throughout Lake County multi-family living units. In order to gain control of these issues there are things that the landlord must do in order to ensure that everyone is living bug free! When living in an apartment complex, bed bugs have an easier ability to spread. Unfortunately, since bed bugs do not carry communicable diseases like roaches, the health department cannot do anything to prevent the spread of these creepy crawlies. I suggest you inform your landlord immediately of this issue requesting that the unit be treated by a qualified bed bug specialist. Also, landlords need to treat the whole building to ensure these creatures do not flee to surrounding units, creating even more issues. The spread of bed bugs is easily preventable and treated if done so in the

right manner. Inform your landlord and if he fails to comply with getting the issue resolved, contact our office for more advice.

Sincerely,

Housing Hollie



Dear Housing Hollie –

I have a similar bed bug issue that my landlord has resolved; however, he is now sticking me with the extermination payment. Is that fair? Why should I be responsible for pest control?

Sincerely,

Broke

Dear Broke-

While the bed bug issues have been ongoing, so have the complaints of responsibility of payment. The rule of thumb when dealing with bed bug is-

ues is that if you have just recently moved into the premises (within 1 month) and have not had bed bugs in the past, it could be argued that it is your landlords responsibility for the pest control, because the bugs were present prior to your arrival. Yet, if you have lived in your unit for an extended period of time, it could be argued that it is your responsibility. In these cases, FHRC would suggest to contact a private attorney or file a claim in small claims court for responsibility of payment. A judge/attorney can assist in determining who owes what. However, if you live in a subsidized housing facility, it is management’s responsibility to incur the costs for the pest control. While I have not provided a clean cut answer, it is your responsibility to be proactive. If management does insist on the payment discuss options of payment plans or installments to ensure you can maintain your household.

Good Luck,

Housing Hollie



Want to ask Housing Hollie a question? Submit your questions to hollie@fhrc.org. For more information visit www.fhrc.org

The statements above are not intended as legal advice or a substitute for advice of your own counsel

REASONABLE ACCOMMODATIONS UNDER FAIR HOUSING WHAT ARE THEY AND HOW CAN THEY HELP?

By: Patricia Kidd, Esq.

Under the federal and state fair housing laws, disabled tenants and prospective tenants with a disability have the right to ask their landlord to make an accommodation or exception to rules, policies, practices or services when it will afford the tenant an equal opportunity to use and enjoy the rental unit and common areas.

Sounds like a lot of legalese but what does that all mean? Basically, disabled tenants have the ability to ask for an exception to a landlord's rules or policies if it would help their tenancy. These exceptions must be reasonable and made with certain limitations. For instance, the requested accommodation must be related to a tenant's disability. Examples of reasonable accommodations may include:

- Permission to have a service animal or therapy assistance animal in an apartment with a "No Pets" policy;
- Permission to mail rent, rather than personally delivering it to the rental office;
- Permission to have a handicapped parking space, or space in the front of a building;
- Permission to rescind a lease because a unit is no longer accessible;
- Permission to install a fire department Key box on the outside of the building for rescue personnel

- Permission to be granted additional time to move/relocate under the voucher program.

The above list is not a complete list as the examples of how an accommodation can assist in housing is endless. However, once you have determined that an accommodation can help your housing situation, you will have to conduct certain tasks to get the accommodation granted. Following the proper procedure and contacting the right individuals is key to ensure that your Reasonable Accommodation is done smoothly. Many housing providers are unaware that this practice exists and it is Fair Housing's duty to provide the necessary tools and education to individuals to ensure they are not violating their rights.

In order to request a Reasonable Accommodation in some cases, a disabled tenant will need to provide proof of their disability. If the disability is obvious and the need for the accommodation is equally as obvious, a landlord may not require additional proof. However, if the disability is less apparent, a landlord may request information that verifies the disability and how the accommodation is needed. There are a few more steps to finalizing a request for an accommodation, and that's where Fair Housing Resource Center, Inc. can help. Our experienced housing counselors will work with you to assist you in following all of the steps so you too can enjoy your home.



HELPING OUT, ONE VETERAN AT A TIME

In May 2016, Home Depot partnered with the Fair Housing Resource Center (FHRC) and established a new program, "The Home Depot Veterans Program." The program was designed to assist Lake, Geauga and Ashtabula County Veterans with necessary home repairs, by providing up to \$2,500 for labor and materials towards any project requested by the Veteran homeowner. Because both Home Depot and FHRC want to assist as many households as possible, there is an approval process that each applicant must complete. We are proud to announce that since the launch of the program, 80% of all applicants have been approved. We wanted to highlight one of the first veterans who applied, was funded, and has had work completed on their home.

Robert Gerber is a 73 year-old veteran who was drafted at the age of 19 and enlisted in the U.S. Air Force in 1962. While in the Air Force, Robert worked as a Crew Chief on an EC-121 Warning Star. The propeller-driven EC-121 was constructed to serve as an early warning system, but was also used as a medical supply plane. As a Crew Chief, Robert provided radar reconnaissance during the Cuba Missile Crisis. Also in 1964, Robert and his crew were responsible for delivering medical supplies while riots raged in Panama against the United States. In 1968, Robert was honorably

discharged from the Air Force.

Robert and his wife, Carol were one of our first applicants to apply for the Home Depot Veterans Program. We received their application towards the beginning of May, it was reviewed and approved by mid-May, and during the month of June their initial site visits and estimate were conducted by FHRC and Home Depot. We are excited to report that as of July 27, 2016, Robert and Carol have had their repairs done and are very pleased with the results, and without any out-of-pocket costs to them! They requested multiple access doors in their home to be replaced and were even able to choose the doors of their choice.

All of our applicants have their own experiences of their service in the U.S. Military. We are honored that we are currently assisting veterans from all branches who have served in WWII, Korea, Vietnam, Desert Storm, and Iraq. Here at FHRC we are very excited to be partnering with the Home Depot and assist with their Veteran Program. We are thrilled to be able to give back and support our local veterans who have served and sacrificed for our country and liberties.

By: Kellie Mylott

Preparing for Fall

By: Nick Nebelski

While some of us are in denial, summer is coming to an end. Pools are closing, Halloween decorations are in the stores, and school is starting for the children. The leaves will start changing color, the humidity will leave, and the cool brisk weather will arrive. Some of us may want to sit inside and mourn the loss of our favorite season. Yet, fall is a perfect time to work on your home and prepare it for winter. Make sure to use this valuable time to finish up your summer projects so your house will be ready for winter's frosty breath. Below is a list of perfect tasks to complete while the temperature is cool.

- **Stain or paint your deck**
- **Replace your furnace filters**
- **Change smoke detector batteries**
- **Plant grass-** while some grass must be planted in spring, there are some types that can be planted in the fall.
- **Clean your gutters-** With fall comes rain and clogged gutters will create bigger problems. Be sure to clean them regularly during the fall season so they are empty before the snow arrives.
- **Weatherproof doors and windows**
- **Inspect and clean chimneys if you have one**
- **Clean up leaves in yard-** we all know it is a hassle but make sure those leaves are up before snow shows or your grass could pay the ultimate price
- **Inspect Roof-** the snow is heavy and if your roof is in poor condition, it could spell disaster once the snow flies. Be sure to have it inspected and repaired before it is too late
- **Have fun with family-** While pools may be closed and boats may be put away, Fall is a perfect time to spend time outdoors apple picking, taking brisk walks, hay rides, and even corn mazes.
- **Enjoy the last of summer-** Fall doesn't start until September 22, 2016. While it may seem like it is over, be sure to enjoy your last month of summer!

Ensuring that your home is ready for the heavy falls of winter is helpful to maintain your home, yard and sanity throughout the winter season. Making sure to clean the leaves out of your lawn and plant grass will have your home prepared for the Spring when the snow melts! Better safe than sorry!

Pokemon Go Tip:

Did you know at level 20 you can unlock Ultra Balls?



Don't forget to fall back!

School has started and as the weather changes so does our beautiful northern sky. Don't forget that daylight savings happens every year during the fall. Remember on **Sunday, November 6, 2016 at 2:00 a.m.** to turn your clocks backward 1 hour. While most of our new devices have this handy feature, don't forget your stove clock!



Everyone has a voice and everyone has a choice to help plan their community. Come be a part of the new approach to fair housing planning. You are the key to opening doors of opportunity. Community participation is essential in the preparation of a complete **Assessment of Fair Housing (AFH)**. A public meeting will be held on September 22, 2016 at Holden University Center of Lakeland Community College, from 6:30pm – 7:30pm. Interested parties are encouraged to participate at this meeting. Please let us know if you will attend by calling (440) 392-0147 or sending an email to info@fhrc.org. The inclusion of local knowledge and perspectives is essential to the AFH. Please provide your input by answering this anonymous survey: www.surveymonkey.com/r/AFHCommunity

Preparation of the **AFH** is an obligation related to receiving funds from the U.S. Department of Housing and Urban Development (HUD). The county is fortunate that every year HUD funding has been awarded to the Lake County Commissioners via the Community Development Block Grant and Home Investment Partnership Programs (CDBG/HOME). Management of the CDBG/HOME funds is performed by Lake County Office of Planning and Community Development. Lake Metropolitan Housing Authority (Lake MHA), another recipient of HUD funds will collaborate on the preparation and submission of the AFH, while Fair Housing Resource Center, Inc. will provide consultation services.

As provided in HUD regulations, affirmatively furthering fair housing means taking meaningful actions that, taken together, address significant disparities in housing needs and in access to opportunity, replacing segregated living patterns with truly integrated and balanced living patterns, transforming racially and ethnically concentrated areas of poverty into areas of opportunity, and fostering and maintaining compliance with civil rights and fair housing laws. The AFH is designed to identify fair housing issues, determine the factors that significantly contribute to identified issues, and develop a plan to overcome them. Acting together Lake County and Lake MHA will develop an effective fair housing plan. The duty to affirmatively further fair housing extends to all of a program participant's activities and programs relating to housing and urban development.

To help with the analytical part of the plan, HUD has provided tools. Public access to data, both tables and maps are located through an online tool <https://egis.hud.gov/affht/> and while the tool is fairly intuitive a manual is available as well at <https://www.hudexchange.info/resource/4849/affh-data-and-mapping-tool-user-manual/> While data and analysis are a central part of the new tool and rule, there are also many facets of a community that simply are not captured in data, and community participation, local data, and local knowledge will be invaluable resources when developing the assessment.

By: Marian Norman, Program Manager, Lake County Planning Commission