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The Big, Bad Brown Brothers

by Patricia A. Kidd Esq.

We all know that bullying is an issue faced by many people in our society. Unfortunately, tenants in Northeast Ohio are no stranger to bullying. In fact, Cleveland has two bullies—two brothers—Derek and Graig Brown. The Brown Brothers have built their reputation in the community as landlords who pick on people they perceive to be vulnerable. They lure these vulnerable people, who are often in desperate situations, into a false sense of hope and security by offering them a place to call home.

The Brothers Brown are so bad that their actions sound like something conjured up out of a tale by the Brothers Grimm: putting glue in a tenant's lock and stealing her possessions; illegally cutting off electricity in housing because the tenant's child tests positive for lead poisoning; removing major appliances from an apartment after a tenant moves in; promising to make repairs essential to health and safety but not making them. In short, the Brown Brothers have spent years shattering the hopes and dreams of Diane Citrino of Giffen & Kaminski, many people who set out to make a house into their home.

A federal judge in Cleveland has had enough. On December 7, 2015, in a lengthy 20-page decision, Judge Donald Nugent delivered a powerful opinion in an attempt to right the wrongs of the Brown Brothers and specifically, to right the wrong of a person's home being turned from a "haven" into a "nightmare". Judge Nugent's opinion blasts the Brown Brothers and the sham legal entities they have created and attempt to hide behind. Judge Nugent finds their actions to be "both egregious and outrageous." Because of their actions, he awarded three former tenants of the Brown Brothers a total of over \$4 million dollars in damages and ordered that the Brown Brothers be prohibited from transferring their assets in order to help facilitate collection of the money. The case proceeded under housing discrimination and civil RICO theories as well as for violations of landlord-tenant law.

Mina Gray, Me'Chelle Thompson and Brianna Bowers, the women who were victimized, were referred by the Legal Aid Society of Cleveland to attorney

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""Where there is love there is life." - Mahatma Gandhí



The Big Bad Brown Brothers - Continued from page 1

LLC. In reaction to Judge Nugent's opinion, Ms. Citrino said the women were grateful that their voices had been heard in standing up to the Brown Brothers. Ms. Citrino saluted the courage of her clients and stated, "The Brown Brothers called their female tenants degrading and vile names, threatened to physically harm them and took actions designed to make the women leave their homes. Mina, Me'Chelle and Brianna all fought back and won." According to Ms. Citrino, the women all hope that the decision will warn others about the Brown Brothers, what they are capable of and

prevent anyone from renting from them in the future. "Tenants may not know they are protected from harassment by landlords under fair housing laws," said Ms. Citrino, "or that if their landlord retaliates against them when lead poisoning is found, it is actionable."

There are steps you can take to prevent yourself from being victimized by a bad landlord. Recognize warning signs such as being asked to pay only in cash or not provided a way to contact your landlord. Even if the apartment you tour looks immaculate, be wary if the rest of the building seems surprisingly run down in

comparison. Pay attention to the landscaping outside, the lounge area or the laundry room. These are things that good landlords keep on top of because they contribute to the quality of life in the building. Even miniscule problems could be an indication that the landlord isn't as invested in the property as he should be.

Know your rights to be free of unwanted harassment or intimidation. If you have any questions or concerns or feel you might be a victim of a bad landlord, call Fair Housing. Counselors are available to help answer any questions.

Going Green at Home by Nicole Saunders



In this day and age it seems almost unethical to not practice earth saving techniques both around the house and in the office. With all the options and short-cuts available, it is now easier than ever to start changing parts of your lifestyle and implement green changes. By simply making one change a month, you will not only reduce the waste that is getting dumped into a landfill, but also possibly lower the cost of some of your bills.

A quick and easy way to make one change is to turn down the thermostat at your house. Keep it at 68 degrees in the winter, and at night or when no one is home reduce it a few degrees. If this is something you find difficult to remember, there are programmable thermostats available that will remember for you! Keep

blankets available in the family room so you don't have to hear the complaints of it being too cold in the house.

If you haven't done it already, you can cancel your newspaper subscription and read the news online. You can also sign up for paperless billing and banking, which also reduces the paper clutter. Collect all the papers you have laying around the house and drop them off at a local paper recycling bin. If you have old magazines and don't want them, call local businesses or doctor's offices to see if they will accept them. They are usually willing to take them for their waiting rooms. Although you might want to hang on to a few; It's always good to have a few of them around the house for those unexpected last minute school projects.

When packing your lunch every day for work and school, choose a reusable lunch bag instead of brown paper bagging it. Not only will this save you money but you'll look stylish!

Some of the common and more known ways to save are to turn off the water while you're brushing your teeth, turn off lights when the rooms are empty, and unplug any electrical devices that are not being used. Take a quicker shower and turn down the temperature on the hot water tank. You can also repurpose any leftover jars and containers. There are countless ideas on the internet if you lack creativity. Instead of buying an expensive air purifier for the home, buy some plants. There are certain plants that take toxins out of the air while contributing to the décor of the house.

Following any of these simple ideas will not only reduce your carbon footprint on the earth, but it just might inspire others to do the same!

Community Spotlight

Crossroads

by Regina Barnes

Fair Housing Resource Center, Inc. takes our mission seriously when we say we promote equal housing opportunities for all persons and to advocate for fair housing and diversity in Lake County and surrounding communities through the education and involvement of the public, the governments, and the business community. With this issue of our newsletter, we have decided to spotlight an agency in our community that takes their mission very seriously; this agency would be Crossroads.

Crossroads is a non-profit agency that was founded in 1971 out of the desire to fill a gap in services that were available to young persons. Crossroads mission is "provides a continuum of quality life-changing behavioral health services for children, adolescents, young adults, and families, including specialized treatment for chemically dependent adolescents." Crossroads currently serves about 35,000 children and their families each year. They provide services from birth through young adults. The services they provide are outpatient mental health programs, school and community based services, early childhood services and treatment for substance use disorders. Services at Crossroads are made possible in part through the Lake County ADAMHS (Alcohol, Drug Addiction and Mental Health Services) Board.

Many times the question is asked how the community can assist in the mission of an agency. There are many options that allow for donating to Crossroads, to enable the agency to continue to do its good work within the community. One very beneficial way would be to help fund Planned Giving, an endowment program, or just making a general donation to any of their programs available. Please contact Kathy Strancar, the Director of Development at (440) 266-4074.

Crossroads operates three locations within Lake County, in the cities of Perry, Painesville and Mentor. To learn more about Crossroads, what they do, and how to donate to the agency, please visit their website at http://www.crossroads-lake.org.

Strong communities consist of flourishing agencies working together for the betterment of the areas were we serve.

6 Clever Ways to Sell Your Home in 2016

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summer] will be early enough in the year to get the house sold before wild speculation starts breeding fear in homebuyers."

6. Target millennials

It's a safe bet that when you sell your home in 2016, your target market will be millennials, people between the ages of 18 and 34. "Baby boomers will start to cash out of their houses, which will put more houses on the market," says Sam Heskel, CEO of Nadlan Valuation Inc., a New York City appraisal company. An increased inventory of homes combined with an improving job market "will enable more millennials to become homebuyers." Millennials tend to like backyard decks, gourmet kitchens, open

floor plans, balconies with views, and vegetable gardens. If your home has any of those amenities, feature them in your marketing.

Laura Agadoni is a landlord and a journalist whose articles appear in various publications such as The Houston Chronicle, The Motley Fool, San Francisco Gate, Zacks, The Huffington Post, The Penny Hoarder, and Arizona Central. Visit her website at www.lauraagadoni.com.

See more at: http://www.trulia.comblog/how-to-sell-a-house-fast-in-2016/#sthash.w2LV4EKC.dpuf

6 Clever Ways to Sell Your Home in 2016

by Laura Agadoni



Hoping for a quick home sale in 2016? Here's your action plan. When it comes to timing your home sale, predicting the real estate market can seem impossible. Unless you're a psychic, you can't know what the future holds. But you can make some predictions based on what's happened in past real estate cycles. For starters, 2016 is an election year. There's also talk of interest rates potentially rising even higher than the quarter-point hike that went into effect on December 16, the first such rate increase since 2006. Your strategies for selling, because of those issues and more, might differ this year. Here are six clever tips to learn how to sell a house fast and help your home for sale in Charleston, SC, sell quickly in 2016.

1. Price the home right

If you ask two real estate agents whether you should underprice or overprice your home for sale, you're likely to get two opposite responses. The overprice camp believes you can get more money by asking for more money. The underprice side believes you'll pique the interest of more potential buyers by asking less than what comparable properties in the area are selling for. That could start a bidding war, which could drive the price back up. "I am a huge proponent of underpricing just ever so slightly," says Brett Miles, a New York, NY, agent with Douglas Elliman. "Buyers are extremely savvy these days and watch the market like hawks. They are well aware of the bloated asking prices we are experiencing currently." Sellers have been "successfully pushing the envelope on ask for three-plus years," says James Brune, a New York agent with Douglas Elliman. "But prices are plateauing now," he says. "Sellers will need to

be realistic and price at or below current market to get maximum interest [in their home]."

2. Finance the sale yourself

Federal Reserve officials are calling for a gradual rate increase over time. The federal funds rate has been 0% for years. The recent December increase brings the rate to 0.25%. The next increase will bring it to 0.5%, and there could be more increases after that. "If mortgage rates [keep rising], this will begin to affect affordability across the board," says Brune. One way to help a potential buyer afford to buy your home if interest rates rise is to "offer to finance the purchase; be the bank," says Brett Miles. If you finance the deal, you can make the monthly payments work for your buyer by offering a lower interest rate than they could get from a traditional mortgage lender.

3. Stage your home

It's always a good idea to present your home in the best light possible before a sale, and doing so becomes even more important during a buyer's market.

If buyers believe election results "will affect their pocketbooks directly, they may wait to buy," says Miles. The same happens with increased interest rates. "People sit where they are [instead of buying]," says Jessica Dolan, a Pennsylvania home stager. "Therefore, it becomes a buyer's market, and sellers will really need to make their properties shine through." Dolan suggests some tips and tricks, many of which won't cost you anything, except a little elbow grease: Deep-clean from top to bottom. Remove screens from windows to let in more light (make sure the glass is clean). Clear all walkways throughout the house. Make sure all doors, closets, and cabinets can open easily. Put out fresh fruit on the kitchen table and fresh flowers on bathroom counters. Display clean towels in bathrooms. Hide all personal items in bathrooms, including trash cans. Pull furniture away from walls to create

social sitting areas. Give each room a purpose, especially oddly shaped or random rooms. Paint the ceilings white, especially in dark rooms, to reflect more light.

4. Prepare for El Niño

The topic of weather is more than just small talk when it comes to selling your home. Extreme weather conditions, such as more rain from El Niño, for example. play a role. And El Niño is likely to be a factor during winter and early spring 2016, according to the National Oceanic and Atmospheric Administration. "It may seem strange that a weather event could have an impact on home sales, but knowing that weather is coming can be a deciding factor for purchasing older homes, fixer-upper s, and anything with a roofing, foundation, or plumbing problem," says Alexander Ruggie of 911 Restoration. But there are ways to make your home more marketable during El Niño conditions, says Ruggie: For colder -climate homes: Add gutter heaters, which keep gutters and downspouts running free and clear. Doing so helps prevent ceiling leaks through overflows from increased snowfall. For homes in warmer climates: Keep water at bay by adding weatherproofing tape and new window glazing. For homes with basements: Purchase a sump pump. You can also appeal to environmentally conscious buyers by installing a water catchment system to harvest rainwater from El Niño.

5. Time the sale

Springtime and early summer are traditionally good times to put your house on the market for a quick sale. And this becomes even truer for 2016 since it's an election year. "Election years mean uncertainty to a housing market," says Mike Minihan, an Atlanta, GA, real estate agent. "If you are concerned that the election could potentially throw a wrench in the market, [spring and early

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All Spent

We all know that Christmas can be a difficult time financially for a lot of families. Between presents, holiday parties, and family dinners, it can be easy to overspend and start falling behind on your bills, including your mortgage. Fair Housing Resource Center (FHRC) offers free mortgage help for individuals who are struggling to make their mortgage payments and even those who may already have a foreclosure pending.

FHRC specializes in assisting clients in seeking modifications to avoid foreclosure. A modification is an agreement between you and your mortgage company that may be able to alleviate the delinquency, as well as lower your monthly payment. FHRC assists individuals by working as single point of contact for both the homeowner and the mortgage servicer. We understand how difficult and confusing it can be to work with mortgage companies. FHRC assists in simplifying the process for you and helps by negotiating directly with your mortgage servicer on your behalf.

If you or someone you know is facing foreclosure, don't wait, Act Now! Call FHRC immediately and we can answer any questions you have and explain our services.

by Nick Nebelski



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 email

Patricia@FHRC.org

DON'T MAKE ASSUMPTIONS

by Hollie Nebelski

When most individuals think of discrimination they picture conflicts regarding race, ethnicity and religion. However, those who suffer from either a mental or physical disability experience the most discrimination within our community. A disability is defined by the Americans with Disability Act as a person who has a physical or mental impairment that substantially limits one or more major life activity. Now think of your family and friends. What about your grandmother? She requires a walker for mobility and needs assistance on a day-to-day basis. Does that not meet the definition of disability? Yet, within our community individuals suffering from mental or physical disabilities are met with resistance from employers, housing providers and judgment from others.

This holds true for persons who are blind/visually impaired. According to the National Federation of the Blind, there were a recorded 270,900 individuals who have reported a visual disability within Ohio alone. Blind and limited sight individuals challenge themselves every day to function in a world that can often be difficult to navigate. In our community, housing providers often make assumptions regarding individuals with a disability and their ability to live independently, and often take it upon themselves to make decisions for those individuals. Telling a blind

person they would be a great tenant, however, they have no first floor apartments available; the housing provider is making an assumption that the individual cannot walk up steps. Blindness does not mean an inability to walk or navigate steps.

There is often a fine line that is crossed when housing providers make assumptions or try to determine what they feel is best for the customer. That is a violation of their rights. Individuals living with disabilities want to be treated and regarded the same as everyone else. We often find that housing providers do this with the tenant's best interest at heart. However, in doing so they are objectively denying an individual housing based on an assumption or fear that they may be hurt or

injured. It is the customer's job to determine what they can and cannot do, not the housing provider's.

Blind individuals are routinely denied for housing on the basis of safety or due to their service animal. This is discouraging to individuals who have a desire to live, work and rent a home the same as everyone else. Most blind or visually impaired individuals have learned to function in this world the same way as your or I, and have a desire to be provided the same opportunities as everyone else. Don't find yourself limiting opportunities for others because of fear or opinion. Take a step back and remember that everyone is paving their own path in this world just as you or I, they just do things differently.



HOUSING HOLLIE

Dear Housing Hollie:

I have been living in my home for a year and recently a new neighbor moved into the apartment above me. There is now a lot of noise that sounds like pounding and jumping going on at all hours of the night. I recently confronted the new tenant, and since then, the sounds have been worse. The neighbors have been very unpleasant with us every time I see them out in the hallway. I feel like I am being harassed ever since I made a complaint. What can I do?

Sincerely, Tired Neighbor

Dear Tired Neighbor:

When living in multi-family housing there is a level of noise that tends to emanate from your surrounding neighbors. Yet, we all know when the noise borders on unacceptable. To try and resolve the noise issue, I suggest writing a letter to your housing provider regarding peaceful enjoyment in the unit to see if there is anything that can be done. I also suggest talking with your landlord regarding harassment. A landlord has a duty to provide safe and affordable housing. Harassment is not only a breach of peaceful enjoyment, but can often times cross the line and become a civil or criminal matter. Inform your landlord of the current issues and try to work with them to ensure the issue does not escalate. If you feel

as though your safety is threatened contact the police. If this does not resolve the issue contact our office to speak with a housing counselor.

Best wishes, Housing Hollie

Dear Housing Hollie:

I have been living in my rental for a year and a half and I recently purchased a home. I can move into my new home in a month; however my lease still has 5 months left. What can I do? I don't want to be penalized.

Please Help, New Adventures

Dear New Adventures:

Congratulations! I am sure the anticipation of moving into your new home has you vibrating with excitement. However, keep in mind that a landlord is not obligated to allow you out of your lease agreement early. It would be nice to be able to move when you want, but there are protections to lease agreements that benefit both you and your landlord. Don't fret, there are methods you should try first to leave on good terms.

First, review your lease agreement. Some landlords place clauses in the lease that allows for early terminations in special circumstances. This is the easiest way to determine if there is a way possible to break your lease. If the lease agreement does not have an early termination

clause, you can try to ask your landlord for a Mutual Rescission. What is a Mutual Rescission you ask? It is an agreement (written is best) that states you and your landlord have come to an agreement to end your lease early without penalty. Most landlords are willing to enter into this agreement in order to make sure both you and them are happy. In some circumstances, a landlord may agree to a Mutual Rescission based on some stipulations such as paying a few months rent and/or withholding your security deposit. Again, it depends on what the two of you agree to.

But what if he says no?

As I said a landlord is not required to let you out of your lease agreement. However, you are not held hostage to remain in your unit as long as you are aware and accept the fact that you are responsible on the contract until the end of its term. If you leave before your lease expires you may be held financially liable to pay the monthly rental amount until the unit is rerented or the lease is up, or whatever comes first within a reasonable amount of time.

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



TAKE COVER

by Nick Nebelski

It's that time of year again. Winter is here and in full force. While we may be nearing the end of the snowy season, the damage the winter can cause on your home can linger. Snow and ice on your roof is extremely heavy and can damage your roof by simply sitting there. While it is recommended that you have your roof inspected each year before Old Man Winter arrives, an inspection after the season can be just as important.

Roof inspections are dangerous and should be left to professionals, but there are some things you can inspect yourself. Look inside your attic or upper levels floors for any signs of water damage or leaks, especially while snow is melting. If found, this could indicate your roof is allowing moisture into your home. If untreated, this can damage drywall, wood, and promote growth of mold or mildew.

Clear your gutters of any debris that may be in them. In the fall, leaves, branches, and other things can land in your gutters and cause them to clog or overflow. Watch your gutters for large icicles. While some icicles are normal on a home, large icicles can signal a loss or escaping of heat from your house. These icicles can cause duress on your gutters and roof structure, as well as increase utility costs.

Inspect your home for loose or falling gutters. When snow melts, the water can run into the gutters and freeze. This can make the gutters extremely heavy and cause them to fall. This is important because proper drainage of water off a roof is important for your homes foundation. Make sure to have any gutters repaired before Spring's rainy season.

A professional roofing company can assist you in any concerns you may have. They will also be able to inspect your roof and shingles for any damage that ice or snow may have caused. The roof of your home is an expensive and very important part of your home. While it may be easy to forget about it, proper care of your roof can help it last longer.





The seminar will provide information on topics ranging from an introduction to Fair Housing, Reasonable Accommodations & Modifications, Tenant Screening and more!

For more information visit www.fhrc.org

Filing your Taxes Doesn't Have to be Difficult

by Hollie Nebelski

The time of year has come where employers are sending your W-2's or 1099's in order to ensure that you are filing your taxes. Some individuals feel lost and spend hundreds of dollars filing their taxes, not realizing that there are resources available to ensure you are getting the best return and value for your hard earned money.

There are many companies out there willing to file your taxes for a large fee and some may even offer you a loan ahead of time so you can ensure that you have your money ASAP. But what most people don't realize is that filing your taxes has come a long way from manually filling out confusing forms. There are many different resources available for individuals just like you.

Electronic filing is the new and improved method that many individuals are opting to use to file their yearly taxes. Look no further than IRS.gov, where they provide you with the option of free filing through the IRS, or other approved authorized websites. There are many sites that will allow you to file your federal return for free with the option to upgrade your packages for audit protections. Most of the electronic filing

websites provide you with easy, step by step options to ensure you are filling it out correctly. If you are unsure of the information, most of these sites provide help and guidance through a FAQ or help desk. Look no further than filing your taxes from the comfort of your couch!

If the idea of filing independently scares you then try local community organizations. Here in Lake County, an organization called Lifeline provides a Volunteer income tax assistance program. This program, in partnership with the IRS, allows low income households to participate in free tax preparation sessions with certified tax preparation volunteers, in hope of increasing the amount of tax returns they qualify for and receive. Applicants must live in Lake County and meet program income eligibility.

Filing taxes is often a confusing process that every individual has to go through every year. Just remember to do your research first! Ensure that you are receiving your maximum return by preparing your taxes for free via community programs, filing websites or using the IRS.gov. Happy Filing!



www.fhrc.org or call - (440) 392-0147

SNOWED IN

by Nicole Saunders

The walls are closing in, the slightest hiccup from one of the kids or your spouse sets your teeth on edge, and if you see one more commercial for toothpaste you're going to scream.

If any of this resonates with you, you're suffering from a common winter sickness; cabin fever, a state characterized by anxiety, restlessness, and boredom, arising from a prolonged stay in a remote or confined place.

By the time the end of February/March sets in, pretty much everyone in Cleveland is beginning to feel this way in some shape or form. There are many creative ways to combat cabin fever, or at least make it more tolerable, and you don't even have to leave the house and spend money. Try something different; now is the perfect time to start a new hobby, make a new meal for dinner, go through your drawers and pack up unwanted/ unused clothing, or straighten out that closet that you've been meaning to organize. If you have children, play a game with the family, go for a brisk winter walk, or start a jigsaw puzzle with the kids. If it's sunshine you're craving, it's not too early to start pre-planning your spring garden, or even to catalog window shop and pick out new plants to revamp the flower beds you already have.

Sitting around binge watching Netflix will definitely make you feel lethargic so turn off the TV and engage with your kids/ family/spouse. Take advantage of the close quarters and enjoy the quality family time. All it takes is a little creativity and thinking outside the box and in no time that dreaded cabin fever won't be so dreadful anymore!

Discrimination

The prejudicial treatment or cons of a person, racial group, minority, e based on category rather than indivi excluding or restricting members of on the grounds of race, sex, or age

DISCRIMINATION 101

by Regina Barnes

On April 4, 1968, at the age of 39, Dr. Martin Luther King Jr. was fatally shot in Memphis Tennessee, during some of the most turbulent times in American History. As we know, Dr. King was a major leader of the Civil Rights Movement, who ultimately gave his life fighting against injustice. It is believed that Dr. King's assassination was the trigger that prompted President Lyndon B. Johnson to sign the historic Title VIII of the Civil Rights Act of 1968, better known as the Fair Housing Act.

The Fair Housing Act offers protections from discrimination for those seeking to rent, buy or secure financing for housing. Discrimination is prohibited based on color, race, national origin, religion, sex, disability, familial status or military status here in Ohio; these are called protected classes. All persons fall within at least one of these classes. Housing free from discrimination is a right for all individuals. So, protections are in place, but what do you do when

you actually encounter some form of discrimination in housing? The very first thing you are going to do is REPORT IT!! Fair Housing works best when discrimination is actually reported. Your local fair housing agency, Fair Housing Resource Center, is an excellent starting point in reporting housing discrimination. FHRC provides housing counseling services, free of charge, to assist individuals that have encountered unlawful housing practices and discrimination.

FHRC's trained staff will receive complaints and conduct appropriate investigations and audits involving alleged fair housing violations. FHRC will also assist those who want to file a formal complaint with Housing and Urban Development, State or Federal court, and help with understanding the administrative complaint process. We can even help those who wish to remain anonymous due to being afraid that they will be retaliated against. Just know that retaliation, threats, or interference of someone filing a complaint is also in violation of fair housing laws and it should not deter you from reporting incidents of discrimination.

Our agency lives up to our mission of fighting to ensure that all who seek housing have an equal opportunity to rent, purchase, finance, or insure the property of their choice. We all have a duty in making sure housing in our communities are open and available to all persons equally and free from discriminatory practices. When discrimination goes unreported, the cycle keeps repeating and the harm to the community as a whole is severe. If you feel you have been a victim of housing discrimination, please contact this office immediately. Always remember, fair housing is not an option, fair housing is the law.

If you feel you have been a victim of housing discrimination, please contact our office at 440-392-0147