



*FHRC would like
to wish you a
wonderful
holiday and a
Happy New Year!*

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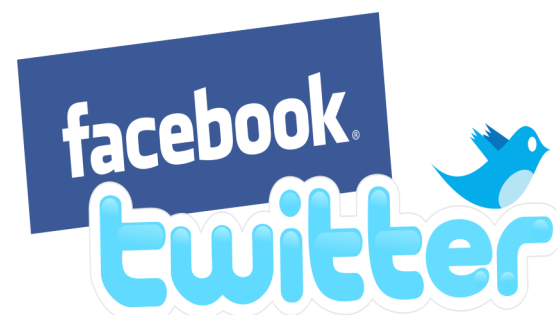
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Your Quarterly Housing Connection

Embrace the Season

By: Nicole Saunders

There are always two ways to look at any situation; a negative way and a positive way. How we choose to look at it is entirely up to the individual; hence the question: Is the glass half empty or half full? The holidays are a time that definitely test that theory and can bring out either the best or worst in a person. Taking a sip from the 'glass is half full' concept, it can be easier to get through the holidays happily.

November and December are typically spent stressing over the holiday shopping and cooking for the family get-togethers, but what would happen if you change your thinking, take a deep breath and embrace all that the holidays have to offer? Focus instead on how lucky you are to have family members in your life that come to the house to spend time with one another. Family time is quality time, and this is the perfect opportunity to let the stresses of normal life take a back seat and just enjoy being with each other. If it's the gift giving that puts a damper on the Christmas spirit simply take gift-giving out of the equation. Homemade gifts are much cheaper and typically mean more to the recipient, and everyone loves a good piece of chocolate or baked good!

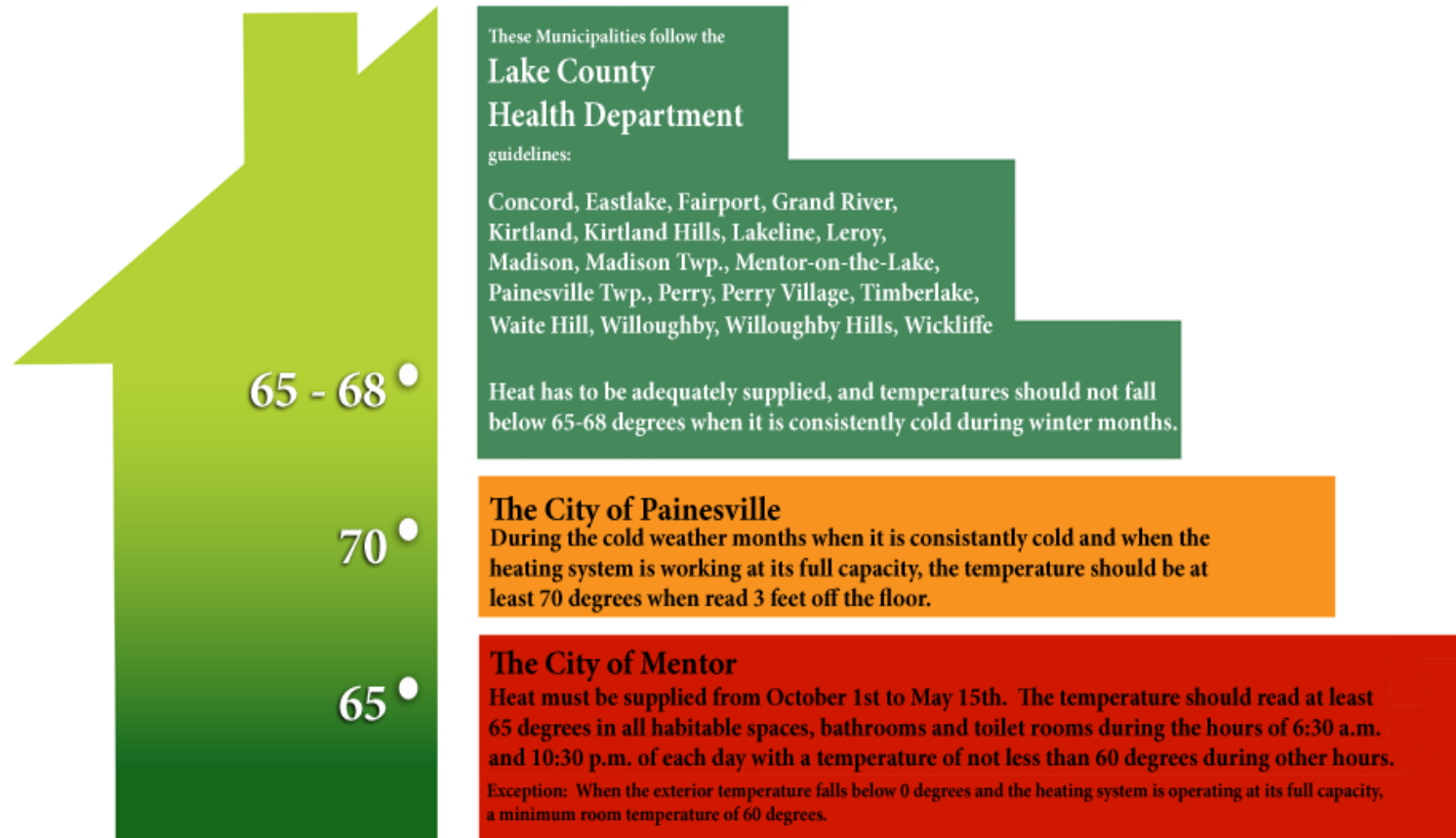
In northeast Ohio we are lucky to have the seasonal changes, so why not enjoy the snow this year instead of cursing its very presence? You don't have to take up skiing to enjoy the weather; take a walk in the park, take your kids or grandkids for a carriage ride or snow shoeing at one of our numerous Lake Metro-

parks, or simply go outdoors and build a snow man. With kids or without, everyone loves a good snowman! Most cities in our area have tree lighting ceremonies, holiday festivities or even craft shows at free or a nominal cost. Now is the time to try something new with someone special in your life and in the process may just find yourself enjoying the experience!

Maybe it's the colder weather and closer quarters, maybe it's the commercialized stress on family and love, but people in general tend to be more happy and tolerant of each other around this time of year and feel the need to donate more and want to share their happy feelings. If you feel lucky and happy, it's only natural to want someone else to feel the same way. Whether you buy gifts, volunteer your time, or donate money to charity this holiday season, your giving is much more than just a year-end chore. Donating helps to build stronger social connections and may even jumpstart a cascade of generosity throughout your community, and you just may find yourself benefiting from a big dose of happiness in the process! A 2006 study found that when people give to charities, it activates regions of the brain associated with pleasure, social connection, and trust, creating a "warm glow" effect. There will always be things that can drag our spirits down if we let them, but life is so much more enjoyable if we choose to focus on the great things that are right in front of us.



How Cold is TOO Cold?



By: Hollie Rondini

Fall has officially arrived in Northeast Ohio and winter will follow shortly. The changes in temperature during this time is a concern to many residents as it relates to heating the home. Many residents in apartment complexes where the landlord supplies the heat want to know when the heat will be turned on. For residents who are not in heat controlled environments, the landlord still had to provide the ability to heat the residence, such as a furnace, that will adequately heat the home. So, what exactly are those guidelines that address how much heat is sufficient so a home is

not a health or safety issue? Lake County Municipalities fall into one of two categories; they either have adopted an ordinance that states guidelines for heating or they follow the guidelines directed by the Health Department. The above picture is a chart that outlines the temperature guidelines for each Municipality.

Everyone has their own definition of what an ideal temperature feels like. Some may feel cold differently and may require additional steps to achieve that ideal feeling of warmth. If the above guidelines

have been met in the home, and a health or safety issue is not present, then you may want to incorporate some of the following during the winter season:

- Throw a blanket over your legs
- Wear socks and slippers
- While sleeping, wear long johns under your pajamas and use extra covers
- Wear a cap or hat

If you need additional information, please contact Fair Housing Resource Center and we will be happy to assist you with your winter weather needs.

HOME FOR THE HOLIDAYS

By: Katie Moorman

As the holiday season creeps up on us, we are inundated with the word “home.” It seems to be everywhere, and echoed in every song, carol, story, and movie of the holiday season. The holidays and “home” go together like peanut butter and jelly, but oftentimes the idea of home perpetrated by our culture in relation to the holidays isn’t realistic. Home isn’t always the impressive colonial covered in a white sheet of snow, nor is it always a spacious and inviting lodge with a fireplace to rest around, as many post-cards would have you believe. Home is complicated. You might call an apartment home, or your parents’ house. You don’t always own your home, and it certainly doesn’t always look like a John Hughes McMansion pulled straight from “Home Alone.” Regardless of where you call home, or how it got to be called your home, one thing is certain: the holidays are a special time. They encourage you to think of giving, and to take some time for your family. The holiday season encourages you to get to know your neighbors, and for many of us, the holidays have deep-rooted religious meaning. This deep-rooted religious meaning is where fair housing needs to come into play. The holiday season is an odd mix of cultural, secular importance and religious significance, and there are a few things you should know about the holidays in relation to fair housing law:

You can put up those holiday decorations!

What would the holidays be without slightly cheesy but incredibly fun holiday decorations? As a tenant, you have the right to show off your Christmas cheer (or your Hanukkah cheer! Or your Kwanza cheer!). Now, this doesn’t mean that you can ignore other rules that you agreed to when you signed the lease. For example, in many rentals and apartment buildings, real holiday trees are considered a no-go due to the allergens, the molting of the tree, and the overall maintenance issues that can arise with a real tree. However, the landlord cannot ask you to take down a nativity scene or a Menorah. What is put up in your own space, apartment, or home is entirely your business so long as it abides by existing rules and regulations for the space. As long as you keep the overtly religious symbolism in your personal space and not in the common areas, you are perfectly fine.

Your landlord can also put up holiday decorations (within certain limitations).

While fair housing law issues clear protections to the rent when it comes to expression of beliefs, the rights of the landlord/property owner are a little more complicated. In 1995, HUD issued an advertising memo that said “use of secularized terms or symbols relating to religious holidays such as Santa Claus, Easter Bunny, or St. Valentine’s images, or phrases such as “Merry Christmas,” “Happy Easter,” or the like does not constitute a violation of the [Fair Housing] Act.”

This means that your landlord is more than welcome to use a holi-

day tree, colored lights, or any other symbol or decoration deemed to be generic and commercial in nature. So, while a nativity scene in the foyer may be pushing the limits, for the most part, good natured holiday cheer is 100% acceptable. It’s also important to note that the appearance of public areas is the management’s responsibility, even if they opt to allow residents to decorate common spaces. Because of this, management should keep a close eye on the decorations being chosen, and exert some level of control in order to ensure every resident feels their religious beliefs are being respected.

You should be able to reserve common areas for your holiday celebrations, regardless of what those may be.

Many residential communities have common areas available for rental and usage by residents. These common areas are held to HUD standards in that rental MUST be on a first-come, first-serve basis and must not show preference to a particular faith. If you approach management about a Hanukkah party in your apartment complex’s clubhouse, it shouldn’t matter whether it is on Christmas Eve or Christmas Day. Unless the room has already been reserved, it is considered showing preference to a religious belief if they will not allow you the room due to the proximity to the Christian holiday.

Just because the management cannot show preference to a religious holiday, doesn’t mean that they can’t show holiday cheer!

One of the most common misconceptions about the more secular approach to the holiday season is that it somehow creates a nation of Ebenezer Scrooge-like citizens. Fair Housing is not fighting a “war on Christmas,” nor a war on any holiday. Rather, the laws aim to create an environment where neighbors of every belief, creed, and walk of life can experience all of the fun and excitement that the holidays have to offer. By offering residents a Holiday Party rather than a Christmas Party, the management ensures that those who practice Judaism still feel welcome, or those who don’t celebrate any religious holiday at all still feel like they can attend. By celebrating the season rather than one religious holiday, we allow our neighbors to feel welcome to come celebrate. By allowing them to feel welcome, we can open ourselves to new learning experiences, expanding what we believe the holiday season to be, and helping us to feel more at home. Happy Holidays!!



Housing Hollie's Food for the Holidays

Cheesecake Stuffed Strawberries

Ingredients:

- 1 8oz package cream cheese, softened
- 1/2 cup confectioners sugar
- 1/2 tsp vanilla extract
- 1 pint fresh strawberries, hulled and cored
- 3 graham crackers, crushed
- (optional) Melting chocolate



- In a bowl beat cream cheese, confectioners sugar, and vanilla extract together until smooth. Fill piping bag or zip lock bag and cut off the tip.
- Fill the inside of the strawberries with cheesecake filling.
- Sprinkle graham crackers on top.
- (optional) melt chocolate in the microwave on low for 30 seconds at a time and stir. Once all the chocolate is melted, dip the bottom of the strawberries place on cookie sheet and place in the refrigerator for at least 1 hour for chocolate to harden.

Spinach Artichoke Dip

Ingredients:

- 1 8oz package cream cheese, softened
- 10 oz of frozen or fresh spinach
- 15 oz artichoke hearts, drained and chopped
- 1/2 cup of parmesan cheese
- 1/2 cup of sour cream
- 1 cup mozzarella cheese
- 1/2 tsp minced garlic
- 1/8 tsp ground mustard
- 1/8 tsp paprika
- Salt and pepper to taste

- Preheat oven to 350 degrees.
- Combine all ingredients together, mix thoroughly
- Spread into a 8x8" baking pan or oven proof dish
- Bake in oven for 20 minutes or till slightly brown on top
- Use tortilla chips, vegetables, or pita to dip! Enjoy!

Giving Back

By: Nicole Saunders

With the holidays upon us there is no better time to start giving back to your community than now. Whether it's through a monetary or time donation, food, clothing, or just volunteering to read at a senior center, there are ample opportunities to help bring joy to others during this time of year when some may be struggling. With busy lives, it can be hard to find time to volunteer, but the benefits of volunteering can be enormous to you, your family, and your community. If you find a cause you truly believe in, it can help you to reduce stress, find friends, learn new skills, and even advance your career. Giving to others can also help protect your mental and physical health.

Volunteering offers vital help to people in need, worthwhile causes, and the community, but the benefits can be even greater for you, the volunteer. Volunteering will not only help to reduce stress, combat depression, and keep you mentally stimulated, but it can also provide a sense of purpose. It doesn't have to involve a long-term commitment or take a huge amount of time out of your busy day. Giving in even simple ways can help others those in need and improve your health and happiness.

One of the better-known benefits of volunteering is the impact on the community. Sometimes even helping out with the smallest tasks can make a real difference to the lives of people, animals, and organizations in need. And volunteering is a two-way street: It can benefit you and your family as much as the cause you choose to help. Dedicating your time as a volunteer helps you make new friends, expand your network, and boost your social skills. When people commit to a shared activity together, it can strengthen ties to your community and also broaden your social network, exposing you to people with common interests. By giving back you are also exposing your children to the benefits of volunteer work, teaching them

first-hand how rewarding it is to help others but also teaching them how to be a good person.

There are numerous opportunities out there to volunteer; the key is to do something that you will enjoy. You don't have to commit to one agency, spread yourself around and try out different types of volunteering.

The following are just some examples of area agencies that may be looking for some type of help this holiday season:

- * Lake County Community Network - 440-954-9934
- * Toys For Tots – contact your local branch
- * Forbes House - 440-357-7321
- * Lake Humane Society – 440-951-6122
- * Council on Aging - 440-205-8111
- * Project Hope– 440-354-6417



**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

Discrimination

The prejudicial treatment or consideration of a person, racial group, minority, etc. based on category rather than individual, excluding or restricting members of one or more categories of race, sex, or age on the grounds of race, sex, or age.

A House Divided

Abraham Lincoln declared, “A house divided against itself cannot stand.” In that famous speech given on June 16, 1858, Mr. Lincoln was discussing the divisions caused by slavery; divisions that ultimately lead to the civil war less than three years later. Many communities in our country appear divided by the recent presidential election. Some of those divides appear to break down along geographic lines; some by racial lines; others by gender. The federal Fair Housing Act was designed to break down barriers that divide us in that most important of all spaces, our homes.

The fair housing laws of our country were born out of the rioting that followed the death of Dr. Martin Luther King, Jr. in 1968. As our country erupted, Congress acted quickly and passed the federal Fair Housing Act that protected the rights of people to live where they choose. The purpose

of the fair housing laws is to foster and create a truly integrated society. Without strong enforcement of the fair housing laws we face the danger of having fragmentation and isolation in our housing, and therefore in where people go to school, obtain jobs, and even in the quality of their health. The enforcement of these laws helps us avoid the specter of two Americas, one black and one white; or two Americas, one for the able-bodied and one for the disabled; or housing enclaves where people of a certain religion or ethnicity are excluded.

Lincoln’s “House Divided” speech ended with the words, “The result is not doubtful. We shall not fail -- if we stand firm, we shall not fail. Wise councils may accelerate or mistakes delay it, but, sooner or later the victory is sure to come.”

Let’s all work for housing justice—together.



By: Diane E. Citrino, Esq.
GIFFEN & KAMINSKI, LLC
Suite 1600
1300 East 9th Street
Cleveland, OH 44114

HOUSING HOLLIE

Dear Housing Hollie:

With winter time around the corner I often have trouble with my landlord shoveling the parking lot and sidewalks. There is nothing in my lease regarding snow removal and I am unsure on what to do. Any help that you could provide me with would be greatly appreciated.

Sincerely,

Frozen

Dear Frozen:

Snow removal is often an oversight, until the snow arrives in full force. This is often a term that is laid out within your lease agreement. If this term is not discussed within the lease agreement, it is our advice that you discuss this issue first with your housing provider. A landlord is not required to provide these services to their tenants. Most landlords do not provide sidewalk clearing services due to the liabilities it places on the housing provider. If sidewalk clearing services are wanted, then this needs to be discussed prior to signing your lease agreement.

Sincerely,
Housing Hollie

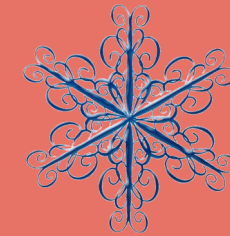
Dear Housing Hollie:

My lease was up on October 1st and my family and I moved from the unit. After moving, I received a letter from my housing provider that I broke my lease agreement, the landlord is keeping the deposit and is filing a judgment for the balance owed on the remainder of the

lease agreement. I moved out at the end of the lease, I don’t understand why I would be subject to additional rental payments or why my landlord thinks I broke my lease.

Sincerely,

Confused



Dear Confused:

Most individuals will verbally notify their landlord that they will be vacating the unit at the end of the lease agreement and then will move. Depending on the landlord this may be sufficient, but in most cases it is not. When you signed your lease agreement, you most likely agreed to some form of notification for the housing provider. Most lease agreements have a clause that state that a tenant must give the landlord 30 or sometimes 60 days’ notice prior to vacating the unit. Some landlords also include an automatic lease renewal clause that if you fail to provide proper notice, your lease automatically renews for another year. Therefore if you vacate the unit you are in direct violation of your lease agreement. It is important to thoroughly read your lease agreement before and after signing to ensure that you remain in compliance with the terms a housing provider has provided you. If you wish to move and do not want to renew your lease, make sure you provide your landlord with a written notice stating you will vacate the unit and keep a copy for yourself.

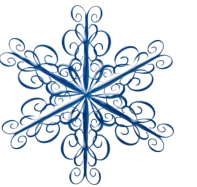
Good Luck,
Housing Hollie

Dear Housing Hollie:

Help! I am a single mother with two kids and have recently received an eviction notice from my landlord for non-payment of rent. I was told that he cannot evict me because I have children, is that true?

Sincerely,

Frazzled



Dear Frazzled:

There are many misconceptions surrounding evictions in Ohio and I hope that I can clear some of those up. An eviction is a legal proceeding in which the landlord will file in circumstances of non-payment of rent, lease violations and more. A landlord has a right to file an eviction against anyone, that’s right anyone, if they have a valid claim. If you are disabled, a family with children or elderly a landlord can file an eviction and it is up to the judge to determine the legitimacy of the claim. I am sorry for your circumstances, but I hope this cleared some of them up for you.

Sincerely,
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

AFH PREVIEW

Two public meetings were held on September 22, 2016 at Holden University Center of Lakeland Community College and again on October 26th at Morley Library in Painesville to discuss our community and the preparation of a complete **Assessment of Fair Housing (AFH)**.

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, collaborated on the preparation and submission of the AFH, while Fair Housing Resource Center, Inc. provided consultation services.

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 work to 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. These public forums were held to address the concerns of community residents while at the same time trying to identify some potential solutions to problems that may be affecting our residents. A copy of the public notice will be available at the Planning Commission office, located at 125 E. Erie Street in Painesville, and will also be available for viewing on their website. This is not the finished product, rather the "rough draft" of what is to be completed in the upcoming months. The draft will be available for 30 days for public viewing at the above address, or call 440-350-2740 for more information.

Why Individuals Benefit from Assistance and Service Animals: Fair Housing Protects Against Unfair Treatment

continued

So now that we understand why individuals benefit from service animals, what is the problem? The problem is that an individual suffering from paranoia, anxiety and depression doesn't have a choice in the matter. They don't get to choose when they want to suffer from their mental disability. These are often diagnoses that are inherited over time or are there from day one. If an individual has been treated multiple different ways, with different medications, therapies and treatment plans, wouldn't it make sense that they would want to try it all? If they were prescribed an assistance animal for a mental disability they would then need a place to house themselves and an assistance animal. Housing providers who have policies in place for dogs state that if you have a dog you have to pay a \$ 250 pet deposit plus a \$25 a month fee on top of your rent. Wouldn't that be unfair if a dog was part of your therapy and was necessary for your disability? A physically disabled individual does not have to pay an extra deposit for their wheelchair so it would seem

logical they would not have to pay for an assistance animal. This is where Fair Housing comes into play. Fair Housing has created protections for individuals to ensure that if they have a disability and require a service animal, therapy assistance animal, emotional support animal or assistance animal, that they should not be required to pay a deposit or a monthly fee and that they can safely move into new housing with the assistance animal providing the care that is needed.

While we understand most housing providers hesitation, there are protections in place for the landlord, also. If the animal destroys the unit the same thing would be done if a renter destroyed the property. Use the deposit to make repairs, and if the repairs are beyond the deposit contact a private attorney to file a claim in small claims court. All individuals suffering from disabilities want is the ability to have quality of life without additional charges and fees.



OHFA RE-OPENING SAVE THE DREAM OHIO, ALLOCATING \$25 MILLION TO OHIO HOMEOWNERS WHO ARE STRUGGLING TO PAY THEIR MORTGAGE DUE TO UNEMPLOYMENT

COLUMBUS – The Ohio Housing Finance Agency (OHFA) has begun accepting applications from homeowners who have suffered a hardship resulting from unemployment for its *Save the Dream Ohio* program. The program is administered by OHFA and funded by the U.S. Department of the Treasury's Hardest Hit Fund. *Save the Dream Ohio* works with approved housing counseling agencies to help homeowners avoid foreclosure by reinstating the homeowner's mortgage and providing up to nine months of ongoing mortgage payments. The amount of assistance can be up to \$35,000.

"By reopening this program, OHFA will assist qualified homeowners who were eligible for unemployment benefits on or after January 1, 2014, and have had difficulties making their mortgage payment," said OHFA Executive Director Doug Garver. "With the \$25 million that has been allocated to the *Save the Dream Ohio* program, OHFA will be able to assist approximately 2,000 additional homeowners to bring their mortgages current

and remain in their homes."

During the first phase of the program which opened in 2010, more than 24,000 Ohio families were able to avoid foreclosure as a result of their participation. Of these families, over 98 percent remain in their homes today.

"Since the program's inception, OHFA and its partners have worked with Treasury to address the state's evolving needs and keep Ohio families in their homes," said *Save the Dream Ohio* Operations Manager Holly Swisher. "We look forward to continuing to make a swift and progressive impact on Ohio's communities." Homeowners facing default or foreclosure are encouraged to visit www.savethedream.ohio.gov to learn more about the program. There they answer a few simple questions to determine eligibility and access a list of approved housing counseling agencies. Individuals can also apply by calling the toll-free *Save the Dream Ohio* hotline at 888-404-4674.

Start the New Year Right

Nicole Saunders

The end of one year and the start of a new one presents us with an opportunity for a symbolic fresh start — and it's a prime time to make goals and plan for the future. One of my favorite things in the new year is opening up a brand new yearly planner. All the pages of dates with nothing scribbled on them cause me to wonder about the coming year. What will it hold?

If you want to incorporate improving your personal finances into your 2017 goals, you'll want to organize your finances to help you get ahead and make sure things run smoothly throughout the year. With careful planning, managing your money will become easier and you will have the extra funds to spend not only on fun, but also on the basic necessities. Sometimes, just being more aware of where your money is going can make it easier to budget.

You can't organize your finances if you're not sure what money comes in and what goes out. A budget is a written spending plan that can help you achieve your goals, so this is the logical way to start. First you need to determine what system works best for you, and there is no right or wrong way to do it. There are hundreds of ways to budget, just make sure to choose a budgeting system that you can understand and is easiest for you.

The first place to start is to take some time to look over last year's finances. What worked for you and what didn't? Did you have unexpected expenses come up that set you back financially? What can you do differently this year to make things easier for those unexpected financial burdens? Take a look at how much debt you were able to pay off, and also how much you were able to save. Physically seeing the progress you make can help to keep you motivated to stay on track.

If you are dealing with credit card debt or any other high interest debt, commit to paying it off as

FHRC HOLIDAY HOURS

In order to spend time with our families, please be aware of our upcoming holiday hours:

Thursday, December 22nd 8am-1pm

Friday, December 23—January 1st the office will be closed for business.

We will reopen for regular business hours, on Monday, January 2, 2017, 8am-6pm.

HAPPY NEW YEAR!

CONTINUED

soon as possible. High interest debt can take a large chunk of your budget — and with the interest, it may seem difficult to overcome your balance. The good thing about debt is that it is temporary if you work hard to get rid of it. Find areas you can cut back on in your budget within reason. For example, instead of going out to dinner several times a week, try and reduce this to just one or two times.

It always helps to earn more money. While this may seem obvious, it can help you eliminate debt more quickly because you don't have to change your lifestyle to save, and the extra income can go straight to debt until it's gone. Ask for a raise, or just turn your skills and hobbies into ways to make some extra cash on the side. There is always another way out there to do things.

Budgeting also has to be a little fun, or there has to be some kind of a "reward" or pay off at the end. Think of one positive goal you would like to achieve at the end of the year and work for it. Do you want to pay off your debt? Build an emergency fund? Travel? Save for a new car? Your dream will be your motivation and keep you going. Make your finances work for you.

Why Individuals Benefit from Assistance and Service Animals

By: Hollie Rondini

Disability is a common term used throughout today's society. Yet, persons with disabilities face many different obstacles in today's society. Often normal day to day tasks, such as finding housing, can be difficult to accomplish. Fair Housing laws are protective policies put into place to ensure that individuals who suffer from disabilities have the necessary protections to ensure their equal access to housing.

One issue that we have seen within our local housing market is the denial of assistance and service animals of otherwise qualified home-seekers. Individuals who suffer from some type of visual impairment often require a service animal to be able to maintain independence and not have to rely on less practical means, such as hiring a home health aid or soliciting help from friends and family. With a service animal, these dogs are trained to provide blind or vision impaired individuals with the ability to navigate their own homes, shop at the grocery store and provide the security blanket they need to ensure they will never be steered wrong. While we all understand why a service animal is necessary, we often see housing providers are less than willing to allow these assistance animals into their properties; thus denying housing.

NO PET HOUSING PERMITTED

Pets and housing are two conflicting issues that have been waging together for a long time. Housing providers used to allow individuals to have pets in units without any issue. However, not all individuals take care of their pets properly which can often lead to damaged carpet, chewed up walls and a mess far beyond wear and tear. Yet, not all pet owners are the same. When a tenant moves from a property it is their duty, as per Ohio Landlord/tenant law, to return the unit in the condition it was received. As we are all aware, not all individuals follow the law and allow the pets to take over which creates extensive costs for a housing provider. So what is a housing provider to do? Stop accepting pets! If a housing provider creates a rule that states no individual on the property can have a pet, this eliminates the extensive wear and tear of the property due to



pet damages. Or a housing provider can require an additional deposit or a monthly fee for the pet that will ensure that if there is any additional damage to the unit created by the dog or cat, they have the funds available to fix it upon the tenants move out. While this is allowed and encouraged, **service and assistance animals do not fall into that category.**

ASSISTANCE ANIMALS ARE NOT PETS

A service or assistance animal is an animal that is often prescribed via a physician, therapist, social worker or psychologist to help treat a mental or physical disability. What is the reason? A psychologist who is treating a patient with extreme paranoia, depression and anxiety could prescribe a patient drugs to ensure their overall mental well being. As individuals, we all know that drugs have side effects, effect us differently, or sometimes all together take away your ability to function 100% properly. Yet, science has determined that if you prescribe a dog to an individual with those symptoms, they can take away some of the medications and provide the patient comfort from their paranoia. Having a dog at home who barks every time a leaf rustles down the driveway can make an individual feel safe knowing their assistance animal is there to provide comfort. An individual who suffers from anxiety can feel love and affection from an assistance animal which can alter their whole mood, knowing and having that reassurance available to them at home. So if you were them, would you take the pills or try an assistance animal instead?

Continued on the next page