

# **COMMUNITY PULSE**



YOUR QUARTERLY HOUSING CONNECTION

FAIR HOUSING RESOURCE CENTER

JULY 2023





# *Fair Housing Resource Center Inc.*

The Fair Housing Resource Center, Inc. is a non-profit 501 (c) 3 organization offering several housing programs to benefit residents of Lake, Geauga and Ashtabula County, Ohio. The mission of the Fair Housing Resource Center is to promote equal housing opportunities for all persons and to advocate for fair housing and diversity in Lake and surrounding counties through the education and involvement of the public, governments, and the business community.

FHRC operates a Landlord/Tenant hot-line service for county residents to assist them in protecting their housing rights. FHRC also operates a fair housing intake complaint service for victims of housing discrimination. FHRC is a Housing Counseling agency certified by the U.S. Department of Housing and Urban Development and provides homeowner counseling such as foreclosure prevention, predatory lending, home financing and repairs.



## *Meet the Team*

### **Staff**

**Patricia A. Kidd, Esq.**  
**Executive Director**

**Hollie Rondini**  
**Assistant Director**

**Igor Simunovic**  
**Director of Housing  
and Financial Stability**

**Dana Pritschu**  
**Intake Specialist**

**Tiffany Whitten**  
**Housing Case  
Manager**

**Michelle Brunson**  
**Staff Attorney**

**Charlene Bryslan**  
**Administrative  
Assistant**

**Donna Stock**  
**Controller**

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# Community Pulse

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## Fair Housing Resource Center, Inc.

1100 Mentor Avenue  
Painesville, Ohio 44077  
P:(440)392-0147 | F:(440)210-6556  
Email: [info@fhrc.org](mailto:info@fhrc.org)  
[www.fhrc.org](http://www.fhrc.org)





# Embracing Pride Month: A Year-Round Commitment to Inclusion and Acceptance

By: Patricia Kidd, Attorney

June is recognized worldwide as Pride Month, a time when the LGBTQ+ community and its allies come together to celebrate, commemorate, and advocate for equality and acceptance. While the significance of this month cannot be understated, it is crucial to remember that the aspirations it represents should extend beyond June. In this article, we explore the importance of acknowledging Pride Month while emphasizing the need for year-round commitment to creating an inclusive and accepting society.

While Pride Month is a dedicated time to celebrate the LGBTQ+ community, fostering inclusion and acceptance should be a year-round effort. By engaging in open and respectful conversations, we can develop a better understanding of diverse experiences and promote an inclusive environment. It is essential to create safe spaces where individuals can express their authentic selves, free from discrimination and prejudice, regardless of the time of year.

Pride Month also serves as a reminder of the ongoing struggles faced by the LGBTQ+ community and the need for continued advocacy. Embracing Pride Month compels us to actively support equal rights, legal protections, and social acceptance for all individuals, irrespective of their sexual orientation or gender identity. It prompts us to stand up against discrimination whenever and wherever it occurs. Pride Month encourages allies to stand in solidarity with the LGBTQ+ community.

However, allyship should not be limited to a single month. It involves ongoing education, listening to LGBTQ+ voices, and actively challenging biases and discriminatory practices throughout the year. Allies should support LGBTQ+ individuals, promote inclusivity in their daily lives, and create spaces that value diversity.

While Pride Month in June holds immense significance, it is vital to remember that the ideals it represents should extend beyond a single month. By embracing the principles of inclusivity, acceptance, and equality year-round, we can foster a society that celebrates diversity, supports human rights, and ensures that everyone feels safe and respected. Let us use Pride Month as a starting point for sustained efforts to build an inclusive world where LGBTQ+ individuals and their allies thrive, no matter the time of year.







## **To A/C or Not to A/C - That is the Question**

By: Michelle Brunson, Staff Attorney

Hotter weather is on the horizon, and with it, the one question is: does a landlord have to provide air conditioning? While Ohio state law requires landlords to keep homes heated in the winter (specific degrees may vary by county), no equivalent law exists for keeping homes cool in the summer. Simply put: there is no state law that requires landlords to provide air conditioning. However, some towns and cities do have local rules and regulations regarding air conditioning. Tenants and landlords alike should research laws in their area to ensure compliance.

If the landlord does provide air conditioning, they are responsible for maintenance and repairs. As with any repair request, the tenant should notify the landlord of the issue in writing as soon as possible. Written notification can include a traditional paper request, an online portal, an email, or a text message (if that is a typical way of communication between the landlord and tenant). If there is a specific method outlined in the lease, it is best practice to use that method. After this notification, landlords have a reasonable time, not to exceed 30 days, to complete the repairs.

If the landlord fails to make the necessary repairs, the tenant may utilize the rent escrow process. This process involves paying rent in full and on time to the local municipal court instead of the landlord in order to encourage the landlord to make repairs. If a tenant is going to open a rent escrow case, they should be sure to have a copy of the written notice that was sent to the landlord and any possible pictures or proof of conditions to submit to the court. If the landlord then makes the repairs, the tenant may tell the court to release the rent to the landlord. If the landlord still does not make the repairs, a hearing may be set, and a judge will make a determination on what to do with the rental funds.

Landlords or tenants with any additional questions should feel free to contact FHRC at 440-392-0147.

# Should We Encourage our Kids to Play Sports?

By: Dana Pritschau

In a rapidly evolving world where technology and digital distractions often take center stage, the significance of youth sports cannot be overstated. While the landscape of society continues to change, the inherent value of sports in the lives of our youth remains a constant and important aspect of their development.

Being a student-athlete provides valuable lessons that contribute to success later in life. Engaging in sports not only helps combat childhood obesity but also increases the likelihood of becoming a healthy adult.

Participating in organized sports fosters the development of social skills, positive habits, and a positive self-image. Statistically, students engaging in organized athletics demonstrate improved school attendance, higher grades, and fewer disciplinary issues. Striking a balance between academics and athletics prepares young individuals for the future challenge of maintaining a work-life equilibrium.

Student-athletes are exposed to various life lessons, including teamwork, work ethic, effort, sportsmanship, prioritization, emotional intelligence, and camaraderie. These lessons lay a foundation for personal growth and success in various aspects of life. It is important to minimize your child's risk of injury and keep them safe by proactively implementing training programs and working with physical therapists and coaches to protect them from injury.

Everyone should recognize the transformative power of youth sports and explore the limitless potential it holds for our future generation. Together, let us champion the values of teamwork, resilience, and sportsmanship, as we mold a generation of empowered individuals ready to make their mark on the world.







## **The Sub Zero Mission**

### **Lisa Sprowls - Veteran Re-Empowerment Program Coordinator**

The Sub Zero Mission is a 501c3 non-profit organization that provides warming items to the area homeless and veteran homeless population. Our Blue Coat Missionaries find those exposed to the elements by locating those unable to make it into shelters by scouring abandoned buildings; under bridges and in the woods as well as other areas where the homeless can be found. We do this because Nobody Should Freeze to Death in America.

Our group also concentrates on finding Veterans who make up a high percentage of homeless. We have developed and will be implementing the Veteran Re-Empowerment Program. We will never be satisfied leaving a veteran under a bridge with a coat if they are willing to take steps to rejoin society.

At The Sub Zero Mission, we call our energy "Blue Fire." We have been working hard to keep that fire growing and burning by adding new personnel to our fundraising/events team, we call "The Bears."

In 2021 we purchased the building that would be the home to our Mission. In 2022 we added 3,600 sq. ft that will allow us to double our storage; bring our delivery vehicles inside; if requested by our county, act as a "pop-up" warming center; and convert a section into a treatment, training, and conference center used for our Homeless Veteran Re-Empowerment Program.

Our Board of Directors continue to build new goals to push ourselves towards growth. We are constantly improving and hold ourselves accountable to the 20 Standards of the BBB's Wise Giving Alliance Accreditation. We work on fundraising, network with similar missions, and find more people experiencing homelessness- especially our country's homeless veterans! Our principles include but are not limited to Reaching, Locating and Distributing to as many homeless people as we can; Create a Culture of Safety; Re-Empower Homeless Veterans; Create a Culture of Diversity; Motivate and Energize All of our Teams and Fundraise for our Goals and Projects.

If you would like to learn more, donate or volunteer, please visit our website at [www.subzeromission.org](http://www.subzeromission.org) or stop into our facility located at 1760 N. Ridge Rd., Painesville, Ohio 44077.

# HOORAY FOR THE SUMMER DAY

**JULY 8**

**FARM FEST**

Lake County Metroparks

**JULY 14-16**

**PARTY IN THE PARK**

7 Richmond St., Painesville

**JULY 19**

**CHRISTMAS IN JULY**

Salvation Army: Painesville Township Park

**JULY 25-30**

**LAKE COUNTY FAIR**

Lake County Fairgrounds

**AUGUST 5**

**BACK TO SCHOOL BASH**

Harvey High School

**AUGUST 8-13**

**ASHTABULA COUNTY FAIR**

Ashtabula County Fairgrounds

**AUG. 31-SEPT. 4**

**GEAUGA COUNTY FAIR**

Geauga County Fairgrounds





# Fair Housing Fact



By: Hollie Rondini

**Did you know as a housing provider, there are certain conditions in which you can and cannot limit the occupancy of a unit?**

There are many misconceptions that surround the number of occupants that can reside within a unit. We have heard many, such as; one heartbeat per bedroom, children of the opposite sex cannot share a room, and the home has only one bedroom, so it can only allow one occupant. None of these misconceptions are true, and you may find yourself on the wrong side of the law if you implement these practices in your business.

Occupancy limits are based on unit square footage, not on the people. Occupancy requirements are based on the local municipality's residential occupancy requirements in the city where the unit resides. If your city does not have an occupancy requirement, it is then deferred to the County's local regulations. If you are unsure of your local occupancy limits, contact your local municipality for more information. There is one other circumstance in which you can limit occupants, and that is based on septic/well water capacity limits, which need to be thoroughly documented.

One example of local occupancy standards that we can provide is based on the City of Painesville. The City of Painesville occupancy standards are as follows; 150 square feet for the 1st resident and 100 square feet for any additional resident. Children under the age of 18 months do not count as an individual. This square footage requirement does not include the basement, attic, closets, kitchen, bathrooms, and hallways. Therefore, if you own a unit that has 1,000 square feet and approximately 300 square feet fall into the category of bathrooms, hallways, etc., a family of 6 can legally reside within the unit without exceeding the city occupancy standards.

Contact your local municipal office or Fair Housing Resource Center for more information or if you are unsure what your local occupancy limits are.



GREATER CLEVELAND LGBTQ  
COMMUNITY NEEDS  
ASSESSMENT

We need your voice to prioritize RURAL LGBTQ+ Public Health surrounding Greater Cleveland!

By participating in the [Greater Cleveland LGBTQ Community Needs Assessment](#), you can help us gather crucial data and insights to address the gaps in healthcare and services for our rural LGBTQ+ folks. Your experiences and perspectives matter.

Take a moment to share your experiences, concerns, and suggestions through the community survey at [www.lgbtqohio.org](http://www.lgbtqohio.org) Your input will directly inform policies and programs that will positively impact the lives of rural LGBTQ+ individuals in Northeast Ohio.

MCKINLEY OUTREACH  
CENTER

The McKinley Outreach Center has resources to help the less fortunate. They help people with daily needs for food, clothing, hygiene items, household goods, and other personal needs. They also have medical goods for those financially in need. When you go, you need to bring a photo ID and your current utility bill or lease. The hours of operation are Mondays 4-5 pm, Wednesdays 12-1:30 pm, Thursdays 12-1:30 pm.

PROJECT HOPE

Project Hope for the Homeless is Lake Counties' only homeless shelter. They provide the homeless with safe temporary housing. Project Hope has a variety of programs available, from need assessments, daytime advocacy, support groups, aftercare, , and more. For more information, visit

<https://projecthopeforthehomeless.org/>

## DID YOU KNOW.....?

GEAUGA SOGI SUPPORT  
NETWORK

Geauga SOGI (Sexual Orientation and Gender Identity) Support Network offers peer support groups for all ages via Zoom. Meetings take place the first Wednesday of each month from 7:00 pm - 8:30 pm.

The peer support group is intended for individuals on the Sexual Orientation/Gender Identity (SOGI) spectrum to obtain peer support in dealing with issues related to sexual orientation or gender identity. To receive a Zoom link, please email us at [GeaugaSOGI@gmail.com](mailto:GeaugaSOGI@gmail.com).

SAMARITAN HOUSE


Samaritan House offers assistance for homeless individuals in Ashtabula County Ohio. To speak with a staff member about becoming a resident, contact them at 440-992-3178 or come to the shelter to talk to a staff member 4125 Station Avenue in Ashtabula, Ohio 44004. Current Ashtabula County residents are eligible to stay at the shelter for up to 30 nights based upon need and maintaining good status. Out of county residents, including out of state and transient residents, are eligible to stay at the shelter for a maximum of 2 nights. <http://ashtabulasamaritanhouse.weebly.com/>

LAKE HUMANE SOCIETY &  
ADOPTION CENTER

Lake Humane Society & Adoption Center hosts a pet food pantry that is open to all Lake County residents who need help feeding their pets, regardless of income.

The pantry is open the 1st and 3rd Wednesday of each month from 1:00 pm - 3:00 pm in the Annex of Lake Humane Society located at 7564 Tyler Blvd. in Mentor. A current ID, mortgage/rent statement, or utility bill will be required to qualify.

Contact 440-951-6122 for more information.







## Right to Counsel Movement: The Impact an Attorney can Make

By: Michelle Brunson, Staff Attorney

The right to counsel in eviction court has been a hot button topic for the past 5 years. Having the right to counsel means that there is a government obligation, established in law, to ensure representation in a legal proceeding, in this case, in an eviction action, regardless of the tenant's ability to pay for such representation. Studies have found that, on average, a mere 3% of tenants are represented during an eviction action, compared to 81% of landlords. This number is especially alarming when you consider that more than 3.6 million evictions are filed every year, and the effects of eviction are far-reaching. Eviction not only increases the risk of homelessness and future housing instability, but it can also affect mental and physical health, increase substance dependency, and negatively impact employment, schooling, family relationships, and more. Additionally, eviction disproportionately impacts minorities and single female heads of households, meaning that these consequences are compounded onto some of the most vulnerable population members.

Given all of these consequences, it is astounding that the first jurisdiction to establish a right to counsel for evictions was New York City in 2017. As of 2022, only 16 jurisdictions have a right to counsel for eviction cases, including three states: Washington, Maryland, and Connecticut. Cleveland was the first Midwest city to pass the right to counsel for eviction cases in 2019, and Toledo followed in 2021. As of writing this, those are the only two Ohio jurisdictions with the right to counsel for eviction cases. On February 16, 2023, Representative Tavia Galonski (D-Akron) and Representative Joseph A. Miller (D-Lorain) have 13 co-sponsors for House Bill 59 to provide counsel to destitute defendants facing eviction. The Bill was referred to the Civil Justice Committee on February 21, 2023, and has yet to have any additional movement as of writing this article. In addition to the legislation in Ohio, efforts for a right-to-counsel program are underway in the city of Los Angeles and Massachusetts. Hopefully, the bill(s) will receive the attention they deserve, as cost/benefit studies have found that the right to counsel saves cities and states money due to avoided costs in shelters, health care, foster care, and other social services. Specifically, Cleveland's program saved the city about \$1.2 million in costs.

The numbers show that not only is the right to counsel cost-effective, but it is making a difference in housing numbers. In New York City, 84% of represented tenants remain housed, while in Cleveland, 93% avoided eviction or an involuntary move. Perhaps the most astonishing statistic is in Jackson County, Kansas City, where the pre-right-to-counsel eviction rate was 99%, and just three months after the implementation of the right to counsel, the rate was less than 20%.

The fact that these numbers change drastically with attorney intervention illustrates that there is a power imbalance that typically works against tenants. Continued on next page.

<https://www.aclu.org/report/no-eviction-without-representation?redirect=evictionbrief&id.>  
[http://civilrighttocounsel.org/highlighted\\_work/organizing\\_around\\_right\\_to\\_counsel](http://civilrighttocounsel.org/highlighted_work/organizing_around_right_to_counsel)  
<https://www.legislature.ohio.gov/legislation/135/hb59/status>  
<http://civilrighttocounsel.org/>  
[http://civilrighttocounsel.org/highlighted\\_work/organizing\\_around\\_right\\_to\\_counsel](http://civilrighttocounsel.org/highlighted_work/organizing_around_right_to_counsel)  
<https://www.aclu.org/report/no-eviction-without-representation?redirect=evictionbrief&id.>



## **Right to Counsel Movement: The Impact an Attorney can Make - Continued**

This imbalance can stem from many things, including a lack of knowledge of the court system, a lack of appropriate preparation, and a lack of awareness of the consequences. Tenants, many of whom have never had court experience, are expected to represent themselves at a hearing where their housing is at stake. A tenant is supposed to know the proper process, what to bring to court, and how to argue their case in front of a judge. Even attorneys who spend three years in law school often take additional training to be prepared for the courtroom, yet we ask an average tenant to defend themselves with their housing on the line. It is unfair and, quite frankly, appears unjust. In my own experience, many folks who call into FHRC do not understand the consequences of the court proceedings. Tenants do not realize that after an eviction is granted, they are only given 3-10 days to vacate the unit, or they will be removed. Many tenants are also unaware that they will be automatically evicted if they miss their hearing without informing the court of a good cause.

Forcing tenants to defend themselves in a court proceeding with such drastic consequences is cruel. The numbers show that adding an attorney with court experience and knowledge of the proceedings can drastically reduce the number of evictions granted. In a society that prides itself on the thought of justice and equality, why aren't more places leveling the playing field in eviction court? The data is there to show that providing tenants counsel is effective in keeping people housed and saving the jurisdiction potentially millions of dollars. The data is there to show that evictions disproportionately affect minorities and women. The data is there to show that evictions cause long-lasting and systemic effects on both individuals and society. If cities and states can help to rectify this situation by providing attorneys for tenants, why is it a hot-button topic at all?

### **Cities with Eviction Right to Counsel**

New York City (2017)  
San Francisco, Ca (2018)  
Newark, NJ (2018)  
Cleveland, Oh (2019)  
Philadelphia, PA (2019)  
Boulder, Co (2020)  
Baltimore, MD (2020)  
Seattle, WA (2021)  
Louisville, KY (2021)  
Denver, Co (2021)  
Toledo, OH (2021)  
Minneapolis, MN (2021)  
Kansas City, MO (2021)  
New Orleans, LA (2022)  
Detroit, MI (2022)

### **States with Eviction Right to Counsel**

Washington (2021)  
Maryland (2021)  
Connecticut (2021)





# Summer Fun!

BY: DANA PRITISCHAU

With summer just around the corner, it's a great time to start considering affordable activities that your family can enjoy while basking in the warm, sunny days ahead. Here is a list of budget-friendly and fun family ideas to create memorable summer moments this year:



- **Have a picnic in a local park:** Take a moment to savor the fresh air, soak up some vitamin D, and indulge in delicious picnic food.
- **Organize a water balloon fight:** Let each family member choose a color and let the exhilarating water balloon battle begin.
- **Play chalk Pictionary:** Create or print out kid-friendly pictures to draw and have a guessing competition where the first person to guess correctly wins.
- **Make homemade popsicles:** Utilize fresh fruit or your favorite juice to concoct refreshing and delightful summer treats.
- **Craft family tie-dye shirts:** Unite as a family by tie-dyeing shirts together. Experiment with vibrant colors and spiral patterns to make each shirt unique.
- **Camp out in the backyard:** Bring out blankets and pillows and spend the night under the stars as a family, even without a tent.
- **Host an outdoor movie night:** Invite neighbors over, pop some popcorn, and enjoy a family-favorite movie in the open air.
- **Have a hula hoop competition:** Test your hula hooping skills, set a timer, and see who can keep the hula hoop spinning the longest.
- **Organize a water gun battle:** Divide into teams and drench your opponents. Add color to the water to differentiate between teams.
- **Go fruit picking:** Spend an adventurous afternoon picking your own fruit, pack a lunch, support local growers, breathe in fresh air, and stock your fridge with healthy snacks.
- **Have a nature scavenger hunt:** Enhance problem-solving skills while collecting natural treasures in a scavenger hunt designed for the whole family.
- **Build a water slide:** Create a thrilling water slide and add soap to make it extra slippery and exciting.
- **Engage in a water balloon baseball game:** Swing and hit the water balloon, and only those who get wet can continue playing this enjoyable game.

These activities promise enjoyable and inexpensive ways to make lasting summer memories together as a family.

# **Bridging the Racial Divide in Homeownership**

**By: Igor Simunovic**

Homeownership is often considered a key component of achieving success in America, providing stability and the opportunity to accumulate wealth. However, a significant racial divide persists in homeownership rates, perpetuating inequalities and impeding progress toward a more equitable society. This article explores the factors contributing to this divide and emphasizes the urgent need to bridge the gap.

Historical inequities and systemic biases have played a significant role in the racial disparities in homeownership. For decades, discriminatory practices like redlining and predatory lending specifically targeted minority communities, depriving them of housing opportunities and the wealth-building advantages associated with homeownership.

The consequences of this racial divide in homeownership extend far beyond individuals; it affects entire communities. Homeownership is crucial for building generational wealth, enabling families to accumulate equity over time. The disparity in homeownership limits the ability of minority households to create wealth and perpetuates the racial wealth gap.

To address these disparities, comprehensive financial literacy programs should be invested in, providing marginalized communities with knowledge and guidance on homeownership, mortgage processes, and credit-building. Lenders should also review and modify their lending practices to ensure equal access to credit and fair evaluation of creditworthiness.

Furthermore, lenders, nonprofits, and private developers must prioritize the development of affordable housing units, particularly in underserved areas. This approach will create more opportunities for aspiring homeowners from all racial backgrounds.

Strengthening fair housing laws and increasing enforcement efforts are crucial in combating housing discrimination. This entails enhancing oversight, implementing stricter penalties for discriminatory practices, and conducting education and awareness campaigns to ensure equal treatment in the housing market.

Targeted investments in marginalized communities, such as those mentioned above, can revitalize neighborhoods, improve infrastructure, and create economic opportunities. By breaking the cycle of disinvestment, these initiatives contribute to the overall improvement of minority homeownership rates.

The persistence of the racial divide in homeownership undermines social progress and hinders the advancement of our society. Addressing this divide necessitates a multifaceted approach involving policy changes, educational initiatives, and community investment. By dismantling systemic barriers and promoting equitable access to homeownership, we can create a society where everyone has the opportunity to achieve the American Dream.





# Housing Hollie

Dear Housing Hollie:

I have currently fallen on hard times and have difficulty paying my rent. I have reached out to local resources and found a program that can help me make my rent payment. Does my landlord have to accept it?

Sincerely,  
Hard Times

Dear Hard Times,

I am sorry to hear that you are having difficulties paying your rent. A handful of resources are available to help individuals pay their rent, utilities, food costs, and more.

However, keep in mind that a landlord is not required to accept 3rd party payments. Therefore, a landlord does not have to accept financial assistance from anyone other than the tenants.

When you're looking for help, I always recommend openly communicating with your landlord and discussing your options first. Many landlords are willing to work with honest and open tenants. Talk to your landlord and see if he can help you find a solution or see if he would be willing to work with the local assistance programs.

Good Luck,

Hollie



Dear Housing Hollie,

I have lived in my apartment for a few months. I recently received a notice from my landlord stating that he will be performing an inspection on the unit in a few days.

I have never lived somewhere that required inspections of the unit. Is this allowed?

Sincerely,

Privacy Please



Dear Privacy Please:

I know that navigating the housing market can be difficult as different companies have different policies on how they conduct business. Every landlord has the right to create their own policies and procedures as long as they are in accordance with the law.

Some landlords choose to perform quarterly, bi-annual or yearly inspections of their properties. This is allowed as long as a landlord provides 24 hour notice prior to entering your unit.

It is a recommended business practice for landlords to perform inspections. This is to ensure that their unit meets health and safety standards and to address any repairs that may not have been reported.

My advice, use this inspection to discuss the property, ask questions about your home, and discuss any repairs that have been reported and not addressed. Or items in the home you see could cause further issues.

Good Luck,

*Hollie*

Do you have a question for Housing Hollie? Write to her at [Hollie@FHRC.org](mailto:Hollie@FHRC.org)







## Pros and Cons of Adjustable-Rate Mortgages

By: Igor Simunovic

When considering a mortgage, one of the critical factors is choosing between a fixed-rate mortgage (FRM) and an adjustable-rate mortgage (ARM). While FRMs offer stability, ARMs provide flexibility. Let's discuss the pros and cons of adjustable-rate mortgages to help you make a confident decision.

We'll start with the pros. First off, ARMs typically offer lower initial interest rates compared to FRMs. This can be advantageous for borrowers who plan to sell their homes before the rate adjusts, as they can benefit from the lower rate during the initial fixed-rate period. Next, you'll benefit from short-term savings. If you have a shorter-term plan for homeownership, an ARM can result in significant savings. For example, if you plan to sell or refinance within five years, opting for a 5/1 ARM means you can enjoy a fixed rate for the first five years, potentially paying less interest overall. Lastly, ARMs offer flexibility. ARMs allow borrowers to take advantage of lower interest rates. If market rates decline, the interest rate on an ARM can adjust downwards, leading to lower monthly payments. This flexibility can be advantageous if you expect your income to increase or plan to move soon.

Now, let's move on to the cons. One of the primary drawbacks of ARMs is the uncertainty they bring. After the initial fixed-rate period ends, the interest rate adjusts periodically based on market conditions. This uncertainty can make budgeting challenging, as monthly payments may increase significantly if rates rise. These increases can cause payment shock. This can lead to higher monthly payments and financial strain, especially for those with fixed incomes or tight budgets. Finally, comparing ARM offers from different lenders can be complicated. Variables such as adjustment caps, index rates, and margins can vary, making evaluating and choosing the most suitable option challenging.

Adjustable Rate Mortgages offer lower initial rates, short-term savings, and flexibility, making them attractive to specific borrowers. However, the uncertainty, risk, and potential for payment shock are essential considerations. Before choosing an ARM, carefully evaluate your financial situation, goals, and risk tolerance to determine if it aligns with your needs and long-term plans.



# FARMERS MARKETS

LAKE, GEAUGA AND ASHTABULA

**TUESDAYS** GARDEN 2231 LAKE AVENUE, ASHTABULA  
10:30AM-1:30PM

**THURSDAYS** EAST SIDE OF VILLAGE SQUARE PARK, MADISON  
5PM-8PM

**THURSDAYS** PAINESVILLE SQUARE  
12PM-4PM

**FRIDAYS** ELEANOR B. GARFIELD PARK, MENTOR  
2PM-6PM

**SATURDAYS** CHARDON SQUARE  
9 AM-1PM

**SATURDAYS** WILLOUGHBY CITY HALL PARKING LOT  
8 AM-12PM



# Keeping Critters Out

By: Dana Pritschau

Even the most ardent animal lovers sometimes face the challenge of dealing with unwanted summer critters. In Northeast Ohio, smaller creatures like squirrels, chipmunks, and mice are often drawn to our homes due to nearby attractions. These little critters find their way into our yards because bird feeders serve as a plentiful food source. Additionally, fallen nuts and seeds from trees that haven't been cleared or mulched, as well as flower stems and garden roots, entice them. By keeping bird feeders away from our homes, installing fences around our gardens, and maintaining a clean yard, we can help control the population of these tiny critters near our homes. Moreover, smaller creatures often find their way into our homes through open garage doors, damaged screens, cracks in frames and foundations, and crawl spaces. It is advisable to replace any damaged screens throughout the house to prevent these creatures from entering and sealing the cracks along the framing and foundation that provide entry points for them.

Here are a few home remedies that can be considered to help safeguard against small critters:

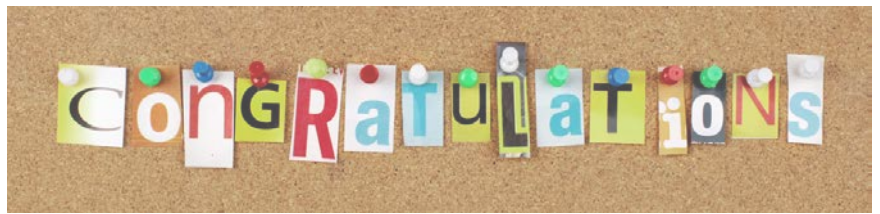
Cayenne pepper, vinegar, ammonia, and citrus: Chipmunks and squirrels dislike strong scents like these. You can mix these scents with water and use the mixture as a spray around the foundation of your home and garden to deter them.

Plant deterrents: Certain plants like marigolds, alliums, lemon balm, and paper whites have scents that can deter critters like chipmunks and squirrels. Consider planting these around your home and garden to discourage them from entering.

Essential oils: Mice can be deterred by strong smells as well. Using oils such as peppermint, cinnamon, bleach, and citronella, you can soak cotton balls in these scents and place them in small cracks and entry points around your home to discourage mice from entering.

It's important to note that while these remedies may be practical to some extent, they might not guarantee the complete elimination of critters. If you have a persistent critter problem, it's advisable to consult with professionals or pest control experts for more effective and targeted solutions.





## CONGRATS FHRC STAFF

FHRC would like to give a special congratulations to staff members Dana Pritschau and Michelle Brunson who have passed the HUD counseling certification exam and are now HUD Certified Housing Counselors!

## Introducing Charlene Bryslan: Our newest addition!

Char Bryslan is our new Administrative Assistant here at the Fair Housing Resource Center. She has a background in Human Resources. She has worked for companies such as Avery Dennison and the YMCA. She has worked for nonprofit organizations in the past and has 10 years' of experience.

She grew up in Mentor, Ohio. She lives in Willowick, Ohio. She is adopted. She has two daughters, who are 15 and 18, and She has an Aussie shepherd named Oliver. Her oldest daughter is starting college in the fall. She enjoys going hiking and swimming.

She believes that when human beings experience trauma or severe life stressors, it is common for their lives to unravel. Her great passion is helping people. She believes the whole point is to make a difference in someone else's life. She says it is important, when you are the first-person people see, to be uplifting. When you walk into the Fair Housing Resource Center, she will be the person who greets you.

## Kindness at Court

Every Thursday, staff attorney Michelle Brunson and housing counselor Dana Pritschau attend eviction court at Painesville Municipal Court. On Thursday June 1, Michelle negotiated an agreement on behalf of a young single mother that included forgiveness of backrent but payment of \$180 in past due utilities for an extended time to move out of the home. After the court hearing, a gentleman, who was a complete stranger, approached Michelle and her client to give the client the money to pay the past due utility bills. Given this stranger's generosity, the client was able to save an additional \$180 towards providing her and her children a new home.





## Understanding Home Equity Lines of Credit

By: Igor Simunovic

Homeownership is a significant accomplishment for many Americans, offering security and stability. Beyond the emotional benefits, it also presents opportunities for financial growth. One such avenue is through a Home Equity Line of Credit (HELOC). This article will discuss the details of HELOCs, providing a comprehensive understanding of how they work.

Home equity is the difference between the value of your home and how much you owe on your mortgage. As you make mortgage payments and the property appreciates, your equity grows. This equity can serve as collateral for a HELOC.

HELOCs work similarly to credit cards but with the advantage of leveraging your home's equity. Once approved, you can access a predetermined credit limit based on a percentage of your home's appraised value. You can borrow from this account as needed, using the funds for various purposes, such as home improvements, debt management, education expenses, or unexpected emergencies.

HELOCs typically have two phases: the draw period and the repayment period. During the draw period, which usually lasts around 5-10 years, you can access funds and make interest-only payments.

The interest rates on a HELOC are often adjustable, meaning they can fluctuate over time based on market conditions. Once the draw has expired, the repayment period begins. During this phase, you can no longer borrow and must make principal and interest payments over a predetermined term, typically 10-20 years.

HELOCs offer several advantages to homeowners. They provide flexibility, allowing you to access funds as needed, and interest payments may sometimes be tax-deductible. Additionally, the interest rates on HELOCs can be more favorable than those of credit cards or personal loans. However, it's important to note that a HELOC puts your home at risk if you fail to make payments, and the increasing debt against your property requires careful financial management.

A Home Equity Line of Credit can be a handy financial tool, giving homeowners access to their property's equity and providing a flexible source of funds. By understanding how HELOCs work and considering the associated benefits and considerations, individuals can make informed decisions about utilizing this financial option to achieve their goals and dreams.

# NATURE'S BEAUTY: MAKING A DIFFERENCE FOR THE ENVIRONMENT

By: Charlene Bryslan

Whether planting a tree, participating in a beach cleanup, or volunteering for environmental organizations, taking action allows us to actively preserve our natural world's beauty. In this article, we will explore the joy that comes from positively impacting the environment.

**Planting a Tree:** Trees are not only beautiful and essential for clean air, but they also combat climate change by absorbing carbon dioxide and providing habitats for wildlife. Gather your friends, family, or community members and organize a tree-planting event. Choose native species that thrive in your area, ensuring their long-term growth and sustainability. Witnessing the growth of a tree planted by your hands is a rewarding experience, leaving a legacy for future generations.

**Volunteering for Environmental Causes:** Active Participation Volunteering for environmental organizations or local initiatives is a powerful way to make a difference. Get involved with groups focused on wildlife conservation, beach cleanups, recycling, or urban gardening projects. By contributing your time and energy, you actively participate in activities that promote environmental sustainability. Whether it is cleaning up a polluted beach or educating others about the importance of conservation, your efforts can inspire others to join the cause and create a ripple effect of positive change.

**Sustainable Lifestyle Choices:** Small Actions, Big Impact Beyond specific activities, adopting a sustainable lifestyle is crucial for long-term environmental preservation. Embrace eco-friendly habits such as reducing waste, recycling, conserving water and energy, and using environmentally friendly products. Make conscious choices regarding transportation, opting for public transportation, carpooling, or cycling whenever possible. Supporting local and sustainable businesses, eating a plant-based diet, and reducing single-use plastics are other ways to lessen your ecological footprint. Incorporating these practices into your daily life contributes to a greener and healthier planet.

**Connecting with Nature:** Appreciating and Protecting Sometimes, the most meaningful action we can take for the environment is to simply immerse ourselves in nature and appreciate its beauty. Spend time exploring local parks, forests, and wildlife reserves, fostering a deeper connection with the natural world. Engage in activities like hiking, birdwatching, or nature photography, which bring joy and relaxation and cultivate a sense of responsibility to protect these precious habitats. By experiencing nature firsthand, we become more motivated to preserve its wonders and advocate for its conservation.





*Embrace the Summer*

*Vibes with a*

# STAYCATION

By: Charlene Bryslan



**1. Rediscovering Your Hometown:** Staycations provide the perfect opportunity to explore the wonders of your own backyard. Delve into the history, culture, and attractions of your hometown that often go unnoticed during the hustle and bustle of everyday life. Take a leisurely stroll through historic neighborhoods, visit museums and galleries, or dine at local eateries that offer tantalizing culinary delights. You might be surprised at the hidden treasures waiting to be discovered.

**2. Unwinding in Luxurious Retreats:** Escape the daily routine by indulging in a luxurious staycation at a local resort or spa. Immerse yourself in a world of tranquility and pampering, where you can relax by the pool, enjoy rejuvenating spa treatments, or simply bask in the serenity of your surroundings. Treat yourself to gourmet meals, unwind with yoga or meditation sessions, and let the stress melt away as you embrace the ultimate summer getaway.

**3. Nature Escapes in Your Vicinity:** Discover the wonders of nature without venturing too far from home. Seek out nearby parks, lakes, or beaches, and immerse yourself in the great outdoors. Go hiking along scenic trails, have a picnic by a tranquil lake, or try your hand at various water sports. From camping under the stars to birdwatching or even embarking on a local wildlife tour, there is no shortage of adventure awaiting you just beyond your doorstep.

**4. Culinary Delights at Home:** Turn your staycation into a culinary adventure by exploring the flavors of different cuisines. Experiment with new recipes, host a backyard barbecue with friends and family or indulge in a gourmet meal at home. Take advantage of local farmer's markets or specialty stores to source fresh ingredients and embark on a gastronomic journey without leaving your kitchen. You might just uncover a hidden talent for cooking or discover new favorite dishes along the way.

**5. Embracing Relaxation and Self-Care:** Summer staycations offer the perfect opportunity to prioritize self-care and relaxation. Create a serene atmosphere at home by practicing yoga or meditation, enjoying soothing spa treatments, or indulging in your favorite hobbies and activities. Take the time to unwind, read that book you have been meaning to delve into, or simply enjoy moments of solitude in a peaceful setting. Embracing self-care during your staycation can leave you feeling refreshed, recharged, and ready to take on the world.



Contact us for  
More information

Fair Housing Resource Center Inc.

1100 Mentor Avenue  
Painesville, Ohio 44077

P:(440)392-0147

F:(440)392-0148

Email: [Info@FHRC.org](mailto:Info@FHRC.org)

Visit us: [www.FHRC.org](http://www.FHRC.org)

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SHOULD TRY TO BE  
BETTER THAN IS THE  
PERSON YOU WERE  
YESTERDAY**

