

# Everyone Deserves A Home



1ST PLACE WINNER JAZETT GARAY  
HERITAGE MIDDLE SCHOOL



**POSTER CONTEST EDITION**

**COMMUNITY PULSE**

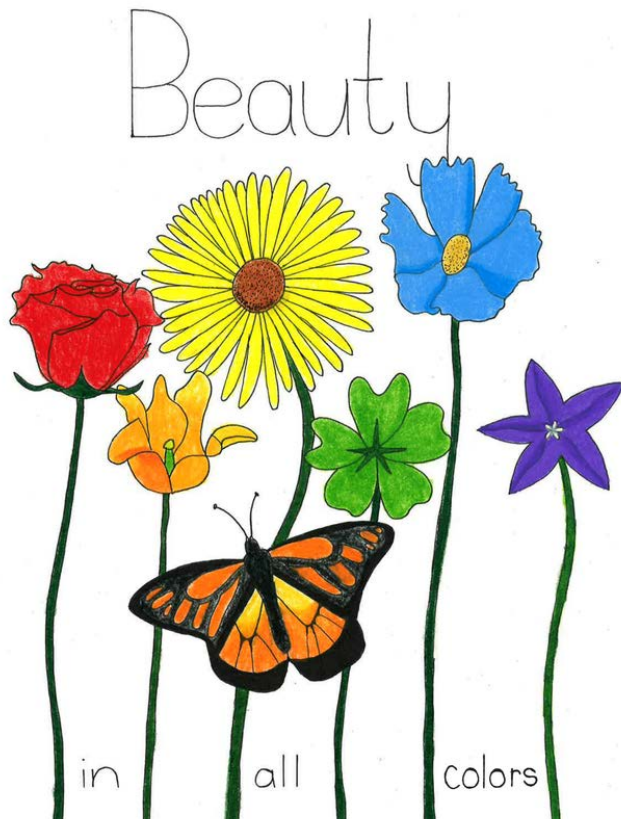
FAIR HOUSING RESOURCE CENTER FEBRUARY 2024

# 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.

Courtney Cogan, North High School



## Meet the Team

### Staff

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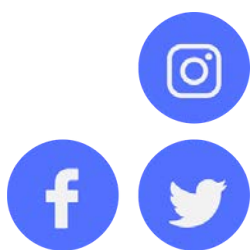
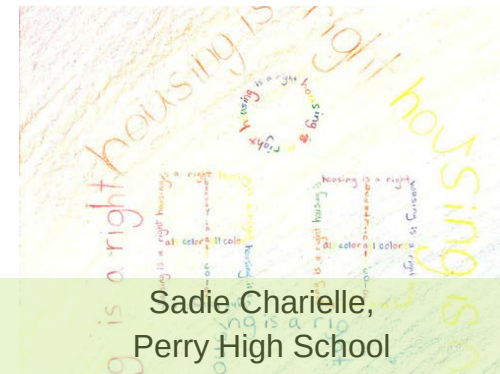
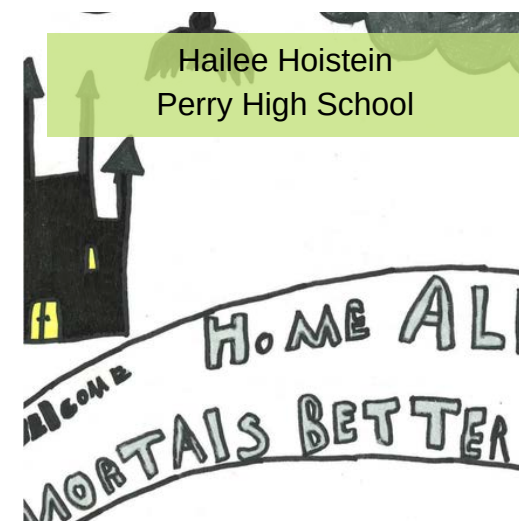
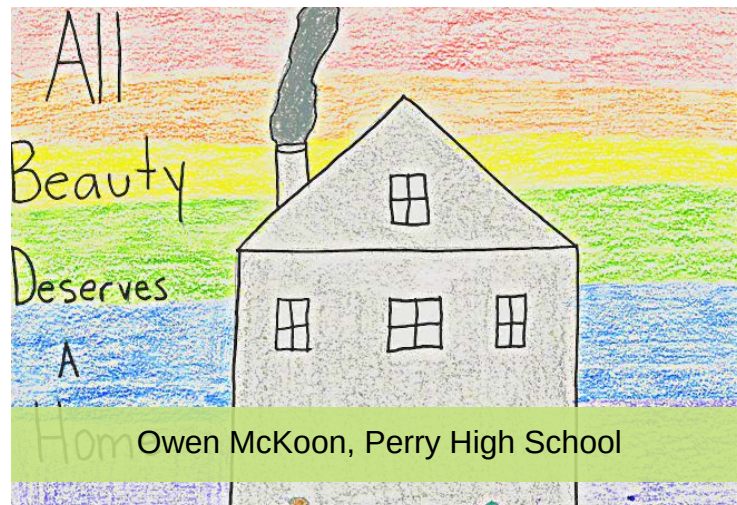
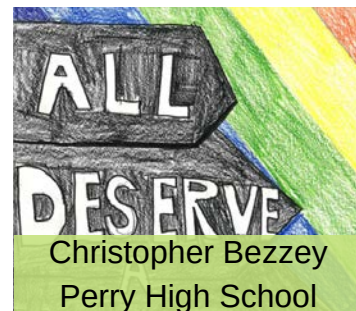


\*Certified HUD Housing  
Counselor



# Community Pulse

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## Fair Housing Resource Center, Inc.

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## Right to Counsel in Evictions: Mutually Beneficial

By: Michelle Brunson, Staff Attorney

With all of the attention on the right-to-counsel movement for eviction hearings, it is important to explain what the implementation of such a program would look like. 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. Studies have found that on average, a mere 3% of tenants are represented during an eviction action, compared to 81% of landlords. The right to counsel would guarantee that an attorney would be involved in 100% of qualifying eviction cases.

While the mentioned legal counsel primarily serves tenants, landlords also derive advantages. The presence of an attorney in a case ensures its legal soundness and can serve as a mediator, ensuring equitable treatment for both parties in accordance with the law. This is not to say that the attorney will not zealously advocate for the tenant, after all that is the idea behind the right to counsel movement. However, attorneys possess a greater understanding of legal realities and are able to explain options and probable outcomes. These outcomes can include settlement agreements in which the tenant is able to remain housed, and the landlord is able to recover lost monies.

Since the city of Cleveland implemented the right to counsel, 83% of clients who desired rental assistance were able to obtain said funding and thus pay their debt to their landlord. Even if rental assistance is not available, entering into an agreed judgment entry where the landlord allows the tenant to remain in the housing so long as the tenant makes arranged, set payments are beneficial to both parties. If the settlement is followed, the landlord will receive funds that, even if they are entitled to them, the landlord would otherwise likely not receive.

Establishing the right for tenants to have an attorney at an eviction hearing ensures that the landlord will not take legal advantage of the tenant and that the tenant is educated about the confines of the law. The movement truly is a mutually beneficial project and FHRC would love to see our local communities adopt similar regulations.



Mylee Kifus, Perry High School

# SURVIVING FORECLOSURE SEASON

By: Igor Simunovic,  
Director of Financial & Housing Stability

The New Year will bring many financial challenges for families across the country. Unfortunately for some, Foreclosure will be one of those challenges. As our economic landscape shifts and personal circumstances evolve, preparing yourself with the correct information is important to help navigate these turbulent times. Foreclosure season often corresponds with the winding down of the Holidays. As we enter spring, families nationwide will be under heightened financial stress due to holiday spending and possible job losses.

The first step in surviving foreclosure season is communicating with your lender. Lenders are willing to work with homeowners to find mutually beneficial solutions. Initiate conversations early, explain your situation, and inquire about potential alternatives such as loan modifications, forbearance, or repayment plans. Clear and open communication can sometimes be the lifeline that helps homeowners stay afloat.

Preventing Foreclosure requires a meticulous approach to budgeting. Evaluate your income, expenses, and debts, and create a budget prioritizing mortgage payments. Cutting non-essential expenses and exploring additional income sources can bring financial relief.

Additionally, you should consider alternatives to Foreclosure, such as short sales or deeds in lieu of Foreclosure. These options may have less severe consequences on your credit and financial future. Navigating a foreclosure is complicated, and seeking professional guidance can be invaluable. Consult with a Housing Counseling Agency, such as the Fair Housing Resource Center. Our staff specializes in foreclosure prevention and can provide tailored advice based on your unique situation.

Surviving foreclosure season requires a proactive mindset. Be sure to address financial challenges earlier rather than later. Actively monitor your situation, stay informed about your rights as a homeowner, and be prepared to adapt your strategies as circumstances evolve.



Chole Siegel, Perry High School



Lilly Robinson, North High School

# The Pros and Cons of Homeownership for Millennials

By: Reyna Bonano, Test Coordinator/Paralegal



Kshama Patel, Perry High School



Ferrero Hernandez, Perry High School



Adrian Yankie, Perry High School

As the children of the generation who survived the American subprime mortgage crisis prepare to come of age, they face the shadow of yet another housing crisis. This leaves many millennials confused and wondering if homeownership is an endeavor worth pursuing. With inflation, the rising costs of goods, and an astronomical amount of student debt, the idea of homeownership has been kept on the back burner for many individuals. For some people, the benefits associated with homeownership greatly outweigh the costs. For others, homeownership isn't all that it's cracked up to be. Here are some factors to consider when deciding if owning a home is the right choice.

## Homeownership benefits may include:

**Having equity.** Home equity is the difference between the value of a home and the remaining balance of the mortgage. Homeowners may access this money if they need it for expenses like student loans, paying medical bills, or even going on vacation.

**Having more privacy than living in an apartment.** Homeownership means swapping shared walls with neighbors for your own quieter space. There is going to be much more room than just a few feet between you and the people next door.

**Passing on generational wealth.** A home is an asset you can pass down through the family. This removes some financial strain from your future children and even grandchildren.

## Homeownership drawbacks may include:

**Frequent yard maintenance.** Don't enjoy mowing the lawn or raking leaves? That is a common duty involved in home ownership.

**Being stuck in one place.** Owning a home means foregoing the ability to just pick up and leave in a few months. This is a crucial detail to think about if you have a job that involves frequent relocation.

**Major repair costs.** A leaking roof, new windows, and a new water heater will cost you a pretty penny. Maintenance of a home is to be expected over time.

There are many more elements to homeownership to contemplate, but the above examples are a great starting point. Want to learn more? Call FHRC and our trained homeownership counselors can help!



Mario Hernandez, Perry High School

## **How to Budget for Inflation** By: Reyna Bonano, Test Coordinator/ Paralegal

As inflation continues to rage on and hit the pocketbooks of many Americans, people are beginning to look for solutions they can take to negate the higher cost of living. Here are some suggestions that may help you save some money during these financially challenging times:

1. **Create an Excel spreadsheet of your budget** – Some people, especially those who learn visually, may benefit from seeing exactly where their money is going and where costs can be cut.
2. **Skip a haircut (or two)** – Better yet, you can learn how to trim your split ends at home between appointments.
3. **Keep dining out to a minimum** – Plan on cutting restaurant and fast-food dining down to once a month. To save even more money, learn how to meal prep and cook for yourself and your family.
4. **Shop at lower-cost grocery stores** – Swap shopping at higher-end grocery stores to lower-cost grocery stores. There are many great quality produce and snack options at a fraction of the cost. Additionally, many generic brands offer near-identical dupes for name-brand treats.
5. **Forgo buying brand-new clothing** – Brand-new clothing costs an exponential amount more than used clothing. Shopping at a gently used clothing store helps to cut down your spending, and some stores have clothing items that are unworn with original price tags.
6. **Cut back on your streaming subscriptions** – Streaming prices add up if you're not paying attention to how many you are paying for each month. Consider only subscribing to a couple of your favorite streaming services and be sure to keep an eye out for bundle deals.
7. **Curb your impulse spending** – Be mindful about making impulse purchases. Before you buy something at the last minute, ask yourself if you really need it.
8. **Rent out a room or find a roommate** – Finding a roommate to split the bills can drastically lighten the financial load.

Even though you can't change the trajectory of the economy, these are some things you can do to ease your financial burdens.

**Bethlehem Hills Christmas Lights Drive Thru  
Geauga County Fairgrounds**

November 24, 2023- February 5, 2024

Join us for an enchanting evening at the 2023 Bethlehem Hills Christmas Light Drive Thru event, held at the picturesque Geauga County Fairgrounds.

**The Great Geauga Seed Swap  
Heritage Marketplace**

February 17, 2024

Are you a gardener or grower who wants to learn and expand your seed collection? Do you want to see the latest in gardening? Do you just want to hang out with others who love gardening and growing too? Then this is the event for you!!



**Igloo Dinners**

**Old Firehouse Winery**

February 1-April 30, 2024

Old Firehouse Winery is now accepting reservations for dinner in one of their igloos

**Mix it Up! Winter Session 2**

**1155 Bell Rd Chagrin Falls, OH 44022**

April 8, 2024 from 11:00 am until 4:30pm

Our one-of-a-kind cooking session will teach your children skills that they can use for a lifetime! This fun and educational cooking program offers kids at every level the opportunity to be a chef and learn to measure, chop, bake, cut, share ideas, and create recipes on their own.

**The Great Geauga Total Solar Eclipse  
Geauga County Fairgrounds**

April 8, 2024 from 11:00 am until 4:30pm

We are so excited to be in the path of totality for the once-in-a-lifetime total solar eclipse.







# FHRC'S 2023 AT A GLANCE



## 3,105

Clients sought FHRC's Services

## 38%

Of calls received were from a minority household

## 30%

Of the calls received were from disabled individuals

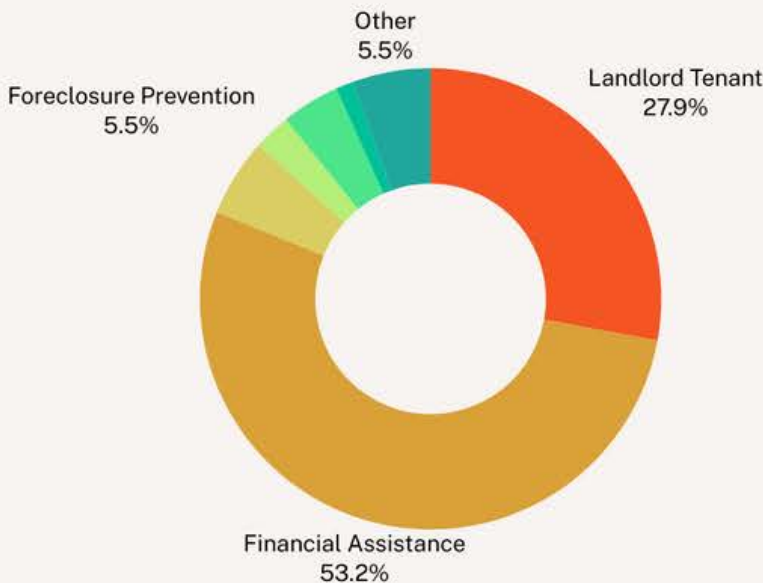
## 2,203

Of the calls received were single individuals



## 7 OUT OF 10

Callers were female



### ANNUAL BREAKDOWN

The majority of FHRC's clients sought services for financial assistance, with other Landlord Tenant questions dominating the remaining calls.

## ASHTABULA SENIOR NUTRITION PROGRAM

Ashtabula offers a dining program for seniors, providing them with nutritious and freshly prepared meals. Offering a welcoming environment at a list of convenient locations. Serving times ensures that seniors can enjoy not just a good meal but also a social and communal experience. Lunch is usually served between 11:30 and 12:30 For those interested in participating. To make a reservation 24 hours in advance for the time and location of your choice, call 440-998-3244.

## LIFELINE

The Winter Crisis Program (WCP) provided by HEAP (Home Energy Assistance Program) plays a crucial role in assisting individuals and families during the winter heating season. It addresses concerns related to utility disconnection, impending disconnection, and bulk fuel supplies. Anyone interested in the program can contact the toll-free appointment line at 1-440-381-8230.

## LAKE COUNTY COMPASS LINE

The ADAMHS Board's Compass Line serves as a valuable resource for individuals seeking assistance with mental health or substance abuse issues. By calling (440) 350-2000, individuals can connect with a trained triage specialist who can guide them through their feelings, assess available options, and efficiently link them with appropriate local resources. The Compass Line is provided at no cost, and is available Monday through Friday from 8:30 a.m. to 4:00 p.m., to provide support.

# DID YOU KNOW.....?

By: Dana Pristchau, Housing Counselor

## ASHTABULA FREE TAX PREPARATION HELP

The Ashtabula County District Library is offering free tax preparation services in collaboration with AARP Tax-Aide. This service can be particularly valuable for individuals who may need assistance with their taxes. Appointments for free tax preparation services by AARP Tax-Aide are available on Mondays in Geneva and Fridays in Ashtabula from February 3 to April 14, 2024. For more details or to inquire about the service, individuals can contact the Ashtabula County District Library at 440-997-9341.

## LAKE AND GEAUGA PET HELP

One Health Organization focuses on nurturing healthy bonds between people and their pets in Northeast Ohio. The commitment to helping struggling pet parents with vet bills is especially impactful, ensuring that pets receive quality care and can stay with their families in a healthy and happy environment. They offer vet care vouchers and assistance with locating resources such as pet food assistance and affordable Veterinarians. The application for assistance can be accessed online at [onehealth.org](http://onehealth.org) or by calling 216-920-3051.

## CATHOLIC CHARATIES OF LAKE COUNTY

The Families of Promise program is designed to support families with incarcerated loved ones. The Program is a support service designed to assist the caregivers of children who have a parent incarcerated. Services are provided in the home and community to help remove barriers and address a family's needs conveniently and flexibly. You can call 440-352-6191 or visit <https://www.ccdocle.org/program/s/families-of-promise> for more information.



Kimberly Rodriguez, Heritage Middle School

## **Christmas Puppies and Legal Realities** By: Michelle Brunson, Staff Attorney

Owning a dog or other pet is a wonderful experience. Pets bring joy, laughter, and of course, cuddles to our everyday lives. During this time of year, many families are enjoying the thrill of the pet they received for Christmas. However, it is always important to remember that, especially in rental units, those pets come with rules.

A landlord is allowed to make certain rules regarding pets in a rental home, which can typically be found in a lease or pet addendum. These rules can include a pet deposit that may or may not be refundable, additional pet rent per month, a fee for an unauthorized pet, and certain weight limits or breed restrictions. As long as these rules are clearly stated in a lease or addendum, they must be followed to avoid possible lease violations or additional charges. It is best to read any such rules carefully and understand them before bringing a pet into the home. For example, most pet deposits state that they are a non-refundable fee that is typically used for any additional cleaning upon move-out due to the pet. This is separate from the typical security deposit a renter pays. A tenant should get written approval from the landlord before bringing a pet into a rental home to avoid possible issues in the future.

It is important to note that there is a difference between a pet and a service or emotional support animal. A service animal is typically a dog that is trained to do work or perform tasks for people with disabilities, while an emotional support animal is an animal prescribed by a mental health professional that provides relief through companionship to individuals with psychiatric disabilities. Both service and emotional support animals are not pets and are instead considered medical devices. These animals are not subject to any pet rules, including "no pet" policies or other restrictions. Landlords cannot require deposits or additional rent or fees for these animals, however, they can require proof of vaccination records. Both tenants and landlords can feel free to contact Fair Housing Resource Center for additional information.

## Filing Your Taxes for Free

By: Igor Simunovic, Director of Financial & Housing Stability

Filing your taxes doesn't have to be a laborious task that leaves your wallet feeling strained. You can navigate the tax season easily and for free with the correct information. Let's break down how you can file your personal taxes without incurring additional costs, ensuring you keep more money in your wallet.

Start by visiting Uncle Sam's house, the IRS. The IRS offers a free online tax preparation from the program's partners for federal tax returns and some state filings. However, your adjusted gross income must be below \$73,000 to qualify. To use the program, visit [www.IRS.Gov/Freefile](http://www.IRS.Gov/Freefile). You can browse all available options on IRS.Gov and then pick which software to use. After you have chosen your software, you can start the filing process. The software will guide you with simple instructions.

Alternatively, you can research private tax software companies. We have all heard of TurboTax and H&R Block, but a lesser-known software, FreeTaxUSA, offers similar services for a fraction of the cost. This software is known for not charging any fees for federal tax returns. It offers several free options you can choose from based on your tax situation. However, filing a state tax return will cost you around \$15.00. TurboTax offers a Free version as well. It's a great option when your taxes are simple and cover situations like W-2 income. It allows you to get the IRS standard deduction. However, you can't itemize your deductions with the Free version. H&R Block is probably the best-known tax preparation software; it offers all the same benefits as the others but is known for trying to upsell people at every turn. These companies offer "free" services in hopes of attracting and upselling new customers, so beware of upselling and stay vigilant.

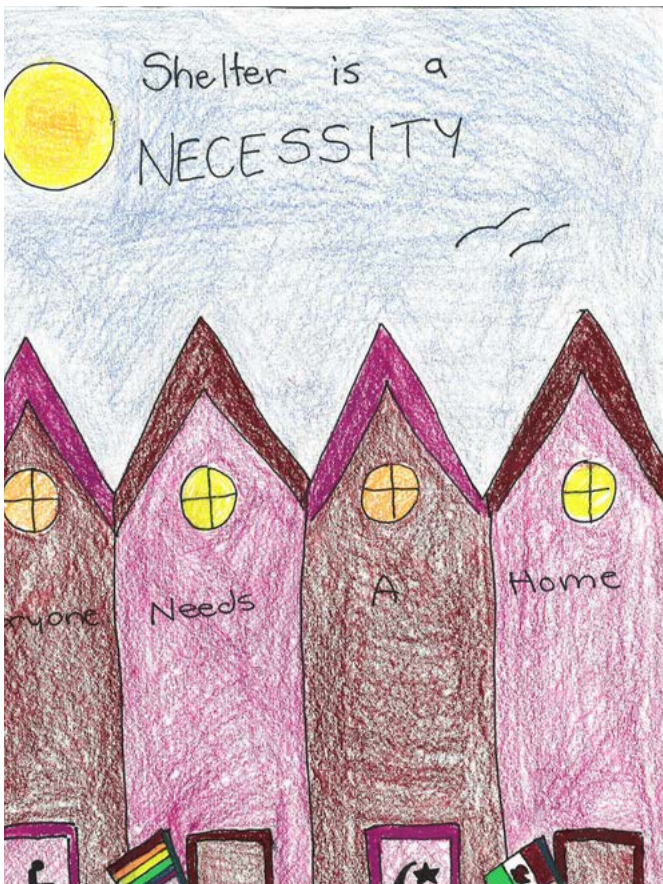
Lastly, consider volunteer income Tax Assistance Programs. These programs are typically offered through local community action agencies or libraries. Lake and Geauga County residents can contact Lifeline Inc. at (440) 639-4420 for tax preparation assistance. In partnership with the IRS, this program will allow low to moderate-income households to participate in free tax preparation sessions with IRS-certified tax preparation volunteers. In Ashtabula, residents can contact the Ashtabula County District Library in collaboration with AARP Tax-Aide for free tax preparation services at 440-997-9341. There are plenty of ways to save on filing your taxes; be sure to research all your options and choose the one that best fits your needs.



Emma Cassa, Heritage Middle School



Brynne Smith, North High School



Liv Woloszynek, Perry High School

## What's Behind the Rising Rent in Northeast Ohio?

BY: DANA PRITSCHAU, HOUSING COUNSELOR

As renting costs increase throughout Northeast Ohio, families across the region continue to feel the pain in their wallets. The reasons behind this rent surge can be challenging to understand, but it can easily be explained with some guidance. Firstly, inflation is at play. The overall increase in the cost of living affects landlords, who, in turn, pass on those higher expenses to their tenants. Landlords face increased prices for insurance, maintenance, materials, and labor and adjust rental rates to offset these increased costs. Many times, these increases create financial difficulties for families who are already struggling.

The ongoing rise in interest rates is also impacting the rental market. Landlords who mortgage their properties face higher borrowing costs and higher interest rates, causing them to increase rents to maintain profitability.

Over the past few years, the demand for housing has reached a historic high. There are more renters than rental units available. Landlords are taking advantage of the demand and increasing their rents. This is causing widespread rental increases and further exacerbates the housing shortage.

Lastly, the increases in local property taxes also fuel the fire. As property values rise, so do property taxes. Local municipalities have begun to perform their assessments, leading to many property owners facing higher property taxes. Landlords are finding themselves shouldering these higher taxes, prompting them to pass these expenses on to their tenants.

As families across the region continue to navigate through these difficult times, it's vital for local municipalities and property owners to have an open dialogue to balance the needs of both tenants and landlords. This will help the region have a healthy and sustainable housing market.



# HELPING HANDS FOR SENIORS PROGRAM

The Helping Hands For Seniors Program matches eligible seniors (60+) with volunteers to provide much-needed assistance.

Vetted volunteers will assist with daily activities that are essential for senior health and safety.

## WHO QUALIFIES

- Lake County Seniors (60+)
- Reside independently in Lake County
- Meet financial & nonfinancial criteria

## AVAILABLE SERVICES



**Minor Repairs/Handy-Person Tasks**  
Minor repairs around the household that do not rise to the level of a contractor.



**Outside Maintenance**  
Weekly trash removal, mailbox, and yard maintenance.



**Errands**  
Online grocery and mobile food bank pickup. **\*Volunteers are not permitted to transport clients by vehicle.\***



**Technology Services**  
Assistance with basic phone, internet, and computer/tablet issues.



**In-Home Services**  
Basic organization, pet care assistance, and laundry assistance.



**FOR DETAILS  
CONTACT LIFELINE  
440.354.2148**

**ANDREAJ@LCLIFELINE.ORG**



Lake County, Ohio

# Housing Hollie

Dear Housing Hollie:

I am moving into a new place and very excited! My new landlord has requested that I provide proof of renters insurance. I have never been told that I need renters insurance, and I am not sure what it is. Can you help clarify that for me?

Sincerely,  
Renter Newb

Ashley Chase, North High School



**BEAUTY**

*in all*

**COLORS**

Dear Renter Newb,

Many housing providers are now requiring tenants to get renters insurance when renting their units. In my opinion, I believe it is a fantastic idea! Renters insurance is a protective measure for you as the tenant.

Renters insurance can help cover unexpected events such as floods, fire, theft, sewer backups, etc. If your belongings are damaged during an unexpected event, you can file a claim against your renters insurance and be reimbursed for the damages, after you pay your deductible.

Again, it is a fantastic tool for you as a renter to protect your belongings. Thankfully renters insurance policies are very affordable! Policies run an average of \$20-\$30 a month, depending on the coverage you choose.

Good Luck,

*Hollie*

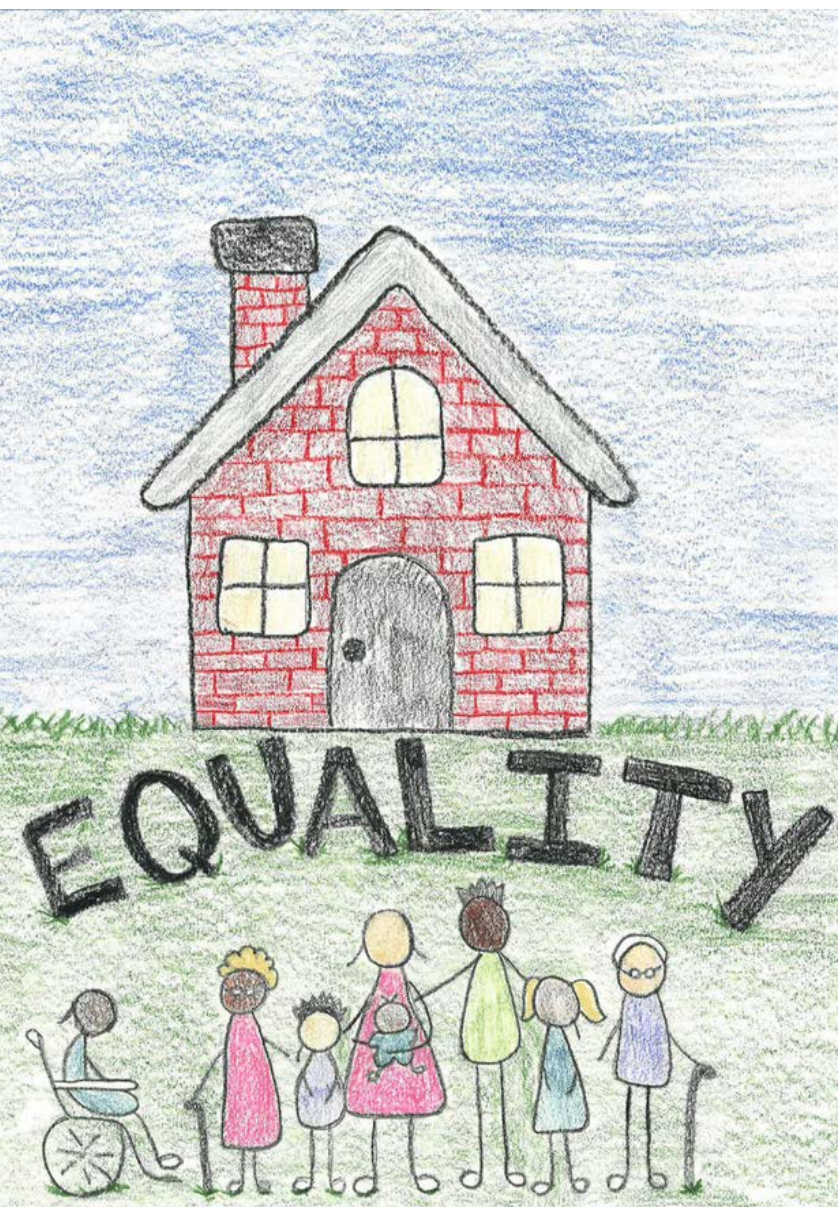
Dear Housing Hollie,

I am living in an apartment and I am anxious as my lease will be ending in a few months. I was wondering when is the right time to negotiate a lease renewal? Also, any tips on how I can do it successfully?

Sincerely,

Overprepared

Abigail Bartiett, Perry High School



Dear Overprepared,

It is extremely important to be conscious of your lease agreement and the terms that you negotiated upon move-in.

My first piece of advice is to review your lease agreement and determine the amount of time that your landlord has asked for notice upon move out. This is traditionally 30-60 days. If your lease does not specify a time frame, then it would be 30 days.

Then, negotiate terms with management prior to the 30-60 day time frame. That way if you do not like the terms presented, you still have adequate time to notify your landlord that you will be moving.

Your landlord can raise the rent, as long as they provide a 30 day notice of the increase. Keep in mind that In the state of Ohio, there is no limit to the amount a landlord can raise the rent.

Determine if the terms presented are compatible with your finances and lifestyle and notify your landlord in writing either way and as early as possible to prevent miscommunication.

Sincerely,

*Hollie*





Congratulations to our winning schools!

Lake County–

Riverview Elementary School

Geauga County–

St. Anslem, Chesterland

Ashtabula County–

Geneva Platt Spencer Elementary

Thank you to all the individuals who participated in our contest. FHRC will reach out to the winning schools!

# Affordable Housing for Seniors and Individuals with Disabilities

By: Tiffany Whitten, Intake Specialist

Living costs have gone up for everyone, but lately, things like rent, food, utilities, and other important living expenses have gotten even more expensive. And guess what? It's hitting seniors and persons with disabilities harder than the rest of us. The Fair Housing Resource Center (FHRC) found that many seniors and folks with disabilities live on a fixed income, meaning they get a set amount of money regularly, and it's just not enough to keep up with today's crazy high rents.

But hey, here's some good news that not many people know about. There are actually quite a few affordable housing options in Lake and Geauga County with programs designed to help seniors (62 years or older) and people with disabilities.

## Lake County:

1. Ohio Living Breckenridge Village
  - Where: 36851 Ridge Road, Willoughby, OH 44094
  - Phone: 440-942-4342
2. Willoughby Hills Senior Apartments
  - Where: 35100 Chardon Road, Willoughby Hills, OH 44094
  - Phone: 833-776-0087
3. Danbury Senior Living Mentor
  - Where: 9150 Lakeshore Blvd, Mentor, OH 44060
  - Phone: 440-701-4560
4. Wesley Village Apartments
  - Where: 150 W South St, Painesville, OH 44077
  - Phone: 440-354-0897
5. Lake Metropolitan Housing Authority
  - Where: 189 1st Street, Painesville, OH 44077
  - Phone: 440-354-3347



## Geauga County:

1. Jennings at Norte Dame Village Apartments
  - Where: 10980 Pine Grove Trail, Chardon, OH 44024
  - Phone: 440-279-9400
2. Geauga Metropolitan Housing Authority
  - Where: 385 Center Sr., Chardon, OH 44024
  - Phone: 440-286-7413

Quick heads up, though - a lot of these places have waiting lists. So, if you're interested, it's a good idea to give them a call and get your name on that list as soon as possible. You can always say no later if you don't need it, but waiting too long might mean missing out on a great opportunity.



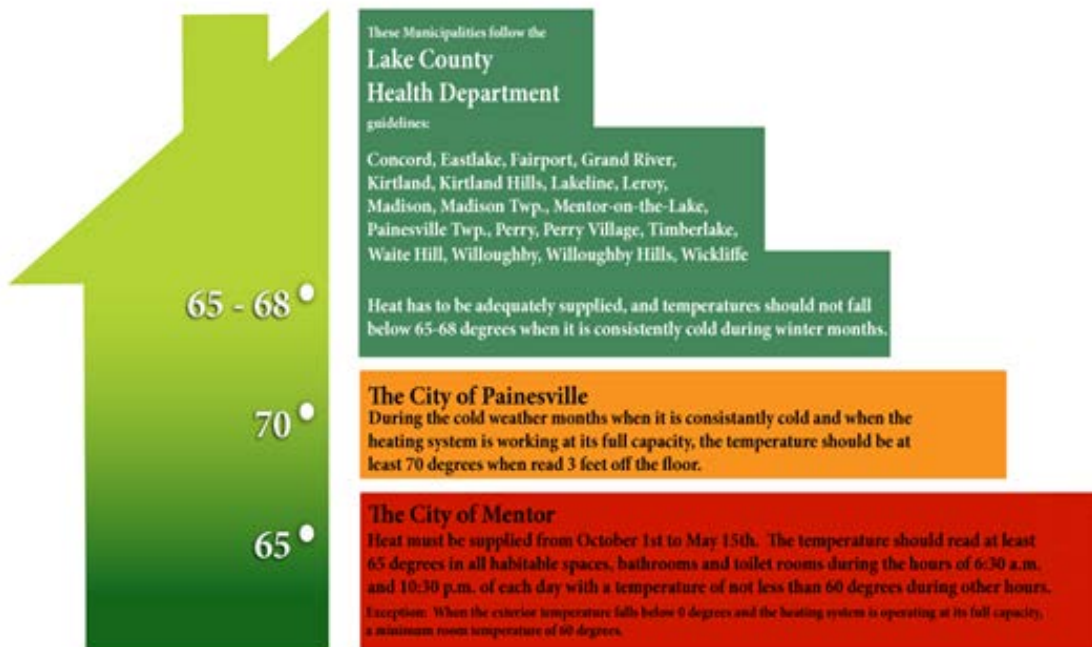
# Winter Happens Weather You Like it or Not

By: Hollie Rondini, Assistant Director

Winters in Ohio have a history of being brutally cold. With those brutally cold temperatures comes the need for families to heat their homes. Many older apartment complexes are built so that the landlord controls the heat for the entire building. Within our service area, there are differing heat regulations depending on which county or municipality you are living in. The image below can help guide you to determine if your landlord is following the appropriate guidelines according to the Lake County Health Department, which follows HUD's guidelines.

In Ashtabula County, if the temperature falls below 60 degrees outside, the heating system has to be capable of maintaining a temperature of 68 degrees inside the home. If you are in a situation where this is not the case, please contact the Ashtabula Health Department, which can assist you in working with your landlord to correct this violation of the health code. Alternatively, in Geauga County, there is unfortunately no codes that exist to regulate the temperatures in rental units with landlord-controlled heat.

## How Cold is TOO Cold?



If you are living in a complex where these guidelines have been met, then there is no health or safety issue. However, chances are you may still be cold. If that is the case, you should use common sense and layer your clothes, use blankets, extra socks or slippers, and do your best to keep warm in the cold Ohio temperatures.

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



# 211 LAKE COUNTY FIND THE HELP YOU NEED

**211 is Lake County's free Information and Referral Service that helps people find answers to a wide range of questions and connect them to the best resources that can offer help. The 211 program is completely free and available 24 hours a day, 365 days a year. Translation and TTY services are available.**

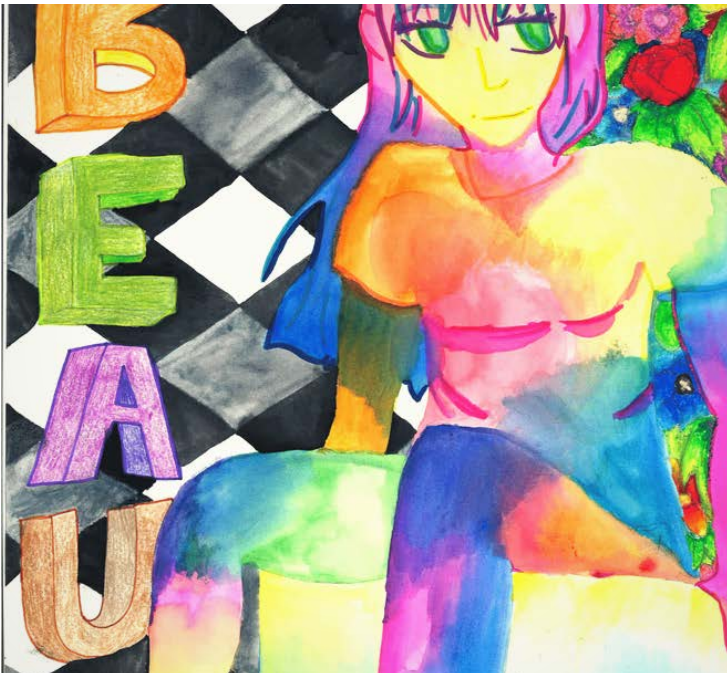
**CALL 211** from any phone or cell phone to speak with a 211 Navigator who can help find answers to a wide range of human service and health service questions and connect callers with the best resources that can offer help.

**TEXT YOUR ZIP CODE TO 898211** to live text a 211 Navigator daily from 9 AM - 4:30 PM or interact with an automated referral system from 4:30 PM - 9 AM. Receive real-time referrals based on your inquiry. \*

**SEARCH ONLINE** at [www.navigateresources.net/lake/](http://www.navigateresources.net/lake/) to search for Lake County, Ohio resources. Services include food, shelter, transportation, clothing & household items, jobs & public benefits, and more.

*\*Standard msg & data rates may apply. Text STOP to opt-out. For end user privacy and terms and conditions of texting with 898211, go to: <http://www.preventionpaystext.com/policies/>*





Casey Boehmer, North High School



Jesus Castillo, Perry High School



## Streamlining Life: The Basics of Smart Home Living

By: Tiffany Whitten, Intake Specialist

Transforming your home into a smart haven is now a reality with two fundamental requisites – a robust internet connection with Wi-Fi and a smartphone or tablet. These essentials serve as the foundation for an interconnected living space, offering convenience, security, and entertainment.

A reliable internet connection with Wi-Fi is the bedrock of a smart home, enabling seamless communication among devices. This connectivity opens doors to a spectrum of possibilities, from intelligent thermostats to automated lighting.

Armed with a smartphone or tablet, you gain control and monitoring capabilities for your smart home. The ability to adjust thermostats, manage lights, and more will all be at your fingertips, providing unparalleled convenience.

You can enhance your peace of mind with smart security features such as surveillance cameras, Ring doorbells, and motion sensors that offer real-time monitoring accessible from your handheld device, ensuring vigilance even when you're away.

Safety takes center stage with these smart detectors providing early warnings of possible issues directly to your smartphone or tablet. Swift action can be taken to ensure the safety of your home and loved ones.

Relaxation and entertainment seamlessly integrate into the smart home experience. You can control music or select your favorite TV show with just the sound of your voice, providing a new level of comfort and leisure. The essentials of a smart home promise a life of streamlined living, where control, security, and entertainment converge effortlessly.

# ESCROW AND HOMEOWNERS INSURANCE- WHAT NOT TO DO.

By: Hollie Rondini, Assistant Director

When you purchase a home, your lender will set up what is called an escrow account. This account is established so that monthly, the lender can deduct homeowner's insurance and property taxes from your mortgage payment and hold it for when it is time to pay the appropriate parties. In my opinion, it is a brilliant idea, as I now do not have to worry about paying my taxes and insurance in a timely manner, as the lender will do the leg work for me.

Once a year, your lender will conduct what is called an escrow analysis. Think of this as an audit. The lender will audit your escrow account to check to see if your taxes or insurance has increased throughout the year. If there has been an increase, they will estimate the projected cost for the year and determine if additional funds need to be placed into your escrow account to keep the account in a surplus. The lender will then make an adjustment to your monthly mortgage payment amount. This can cause your mortgage payment to increase. Now, if the previous year, they estimated too much funding, you will have a surplus in your escrow account. Depending on the lender, you may be reimbursed for an escrow surplus via a check in the mail or maintained in your escrow account just in case.

As an individual on the receiving end of both of these circumstances, I recommend you keep a surplus in your escrow account, just in case!

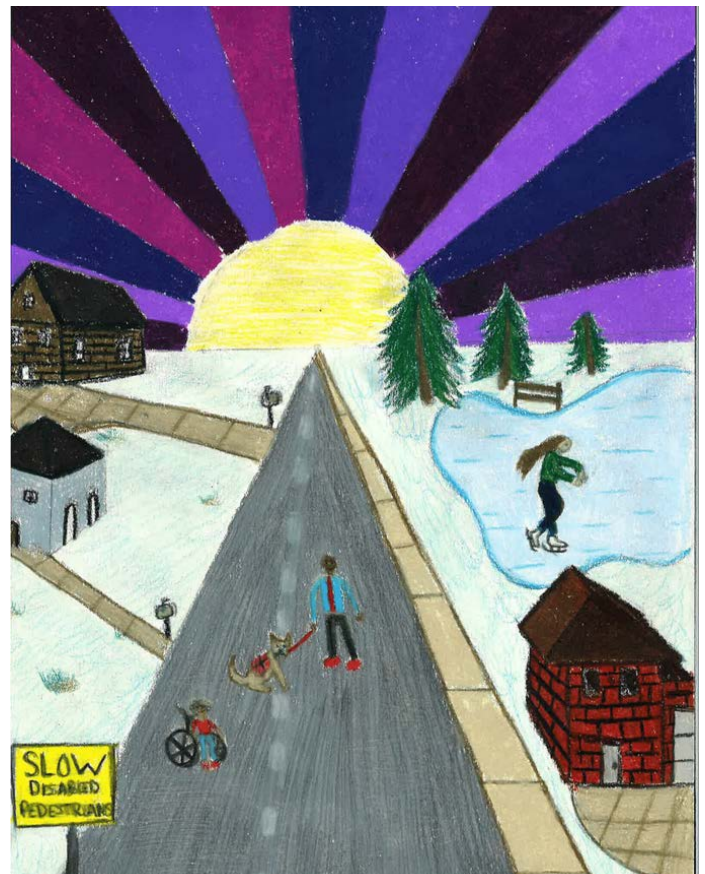
Now, you must be asking yourself, what does this have to do with homeowners insurance? I am here to tell you, from personal experience, what not to do! In February of 2021, an escrow analysis was performed, and I received a notice in the mail stating that my account was in good standing and there would not be an increase to my monthly mortgage payment. About 6 months later, I took a peek at my escrow account and saw that a payment had been made to my homeowner's insurance company. Now this payment was over \$1,500 more than what I believed my homeowners insurance cost at the time. I did not recall such a large increase, and was extremely frustrated that I was paying such a large amount when my coverage did not change, nor did I make any insurance claims.

So, I did what any normal person would do and said screw this, I am insurance shopping.

I spent hours requesting insurance quotes, shopping for the best coverage, and found a policy that decreased my premium and better coverage - sold! I switched policies.

What I did not know would happen, is that the policy is paid out immediately, which put my escrow account negative. Then, 6 months later, the yearly escrow analysis was performed, and low and behold, my escrow account was drastically short for the year, and I did not have enough money in the account to cover my taxes and insurance. As a result, my mortgage payment increased \$300 a month to cover the difference.

So what does this article mean, you ask? Pay attention to your escrow account and the yearly escrow analysis. If you wish to shop for insurance, change policies prior to your yearly insurance policy premium being paid. Pay attention to changes to your taxes and insurance, as they can have a long-term effect on your household. Don't learn the hard way like I did; learn from my mistakes!



Madelyn Ropert, Perry High School

# Community Spotlight

By: Dana Pritschau, Housing Counselor

Family resource centers play a crucial role in providing support, resources, and a sense of community for those they serve, and the Wickliffe Family Resource Center is no exception.

The Wickliffe Family Resource Center is collaborating with various organizations to address a wide range of needs within the community. By providing access to services related to primary medical care, clothing, food, toiletries, and health support for pregnant women, the center plays a pivotal role in promoting the well-being of individuals and families.

It's heartening to hear about the positive impacts that the Wickliffe Family Resource Center had in the community in 2023. The center had many successful initiatives including: providing free school supplies to 100 local schools, delivering Thanksgiving meals and fresh food to 41 families, and offering sports physicals and dental assistance with the help of other organizations. The center continuously showcases a commitment to addressing various needs within the community.

If you are seeking assistance or would like to donate to a good cause WFRC can be contacted at the information below:

## **Family Resource Center of Wickliffe**

2255 Rockefeller Rd.

Wickliffe, Ohio 44092

**Phone:** (440) 810-8201

**Email:** [frc@wickliffecsd.org](mailto:frc@wickliffecsd.org)

**Website:** <https://www.wickliffeschools.org/FamilyResourceCenter.aspx>





## Contact us for More information

**Fair Housing Resource Center Inc.**

1100 Mentor Avenue  
Painesville, Ohio 44077

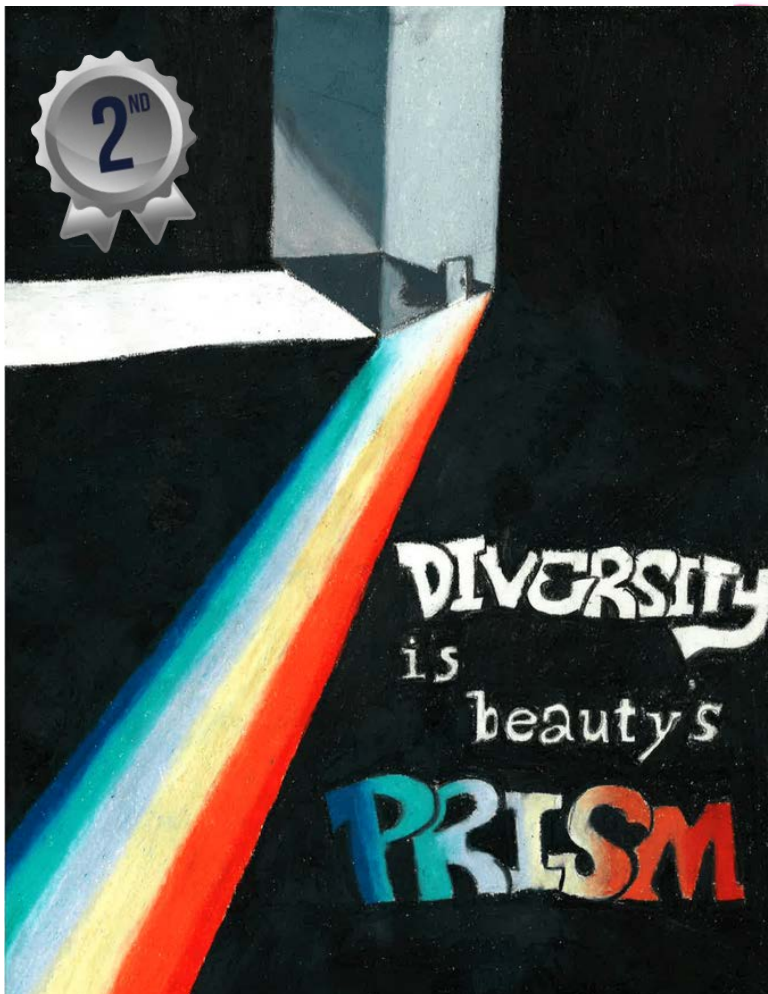
**P:**(440)392-0147

**F:**(440)392-0148

**Email:** Info@FHRC.org

**Visit us:** www.FHRC.org

Sydney Tyler, Perry High School



Maya Schiciano, North High School

