

COMMUNITY PULSE

**BUDDY BENCH
WINNERS**

**ON A SHOESTRING
BUDGET**

**DO I HAVE TO PAY MY
RENT OR MORTGAGE?**



YOUR QUARTERLY HOUSING CONNECTION

FAIR HOUSING RESOURCE CENTER

APRIL 2020

Fair Housing Resource Center Inc.

The Fair Housing Resource Center, Inc. is a non-profit 501 (c) 3 organization that offers several housing programs that benefits residents of Lake County, Ohio. The mission of 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, the governments, and the business community.

FHRC operates a Landlord/Tenant hot-line service to county residents to assist them with 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

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Individual

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Progressive Land Title Agency

Join our
Board Today!

Call (440)392-0147
for more information!

we need
you, you & you





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Do I Have to Pay my Rent or Mortgage?

By: Patricia Kidd

The news has inundated us with information on all the stimulus relief the federal government has provided that includes a mortgage, foreclosure and eviction moratorium. While we all financially struggle through these challenging times, and this program sounds like a great solution, the devil is in the details.

There has been some financial relief from the federal government in the form of the CARES Act, the financial stimulus package passed last month. While there are protections for homeowners and renters, these protections only apply to certain types of mortgages. To qualify, a homeowner must have a federally backed loan: A FHA loan, a VA loan, a USDA loan, a HUD loan, a Fannie Mae or a Freddie Mac loan. Each federal loan program provides a look-up tool on their website to see if your loan is indeed a federally backed loan. If it is, great! Homeowners of federally backed loans are offered two types of financial relief: It blocks foreclosure proceedings for at least 60 days, and allows homeowners to defer mortgage payments for 180 days. Does that mean all you have to do is not pay your mortgage payment? The answer is No. You must contact your mortgage servicer and follow their procedures to access this relief.

Unfortunately, there is little information or guidance for the great number of homeowners who do not have a federally backed loan.

For now, it seems that each bank is handling a mortgage nonpayment issue on a case-by-case basis. Different banks are handling this issue in different ways. Your solution? Contact your mortgage servicer and see what is available to you. For renters, how does the CARES Act help you? Well, that is a little tougher to understand. If a single-family or multi-family property is federally financed, or has a federally backed mortgage, it is unlawful to evict for 120 days from the date the CARES Act was enacted. These protections also apply to properties participating in the Low-Income Housing Tax Credit (LIHTC) as well as federally assisted rental housing and voucher programs.

Now, this eviction moratorium does not include all evictions and doesn't apply to: 1. Cases that were filed before the moratorium took effect; 2. Cases that involve properties that are not federally financed; and 3. Cases where the eviction is based on a reason besides nonpayment of rent.

While there are some protections for renters and homeowners, these protections are very specific. FHRC recommends that you contact our agency if you have any questions about your ability to pay your mortgage or your rent and let our trained Housing Counselors assist you during these difficult times.

NAMI OF LAKE COUNTY

NAMI of Lake County is conducting a daily check in for members of the community. This is for anyone wanting to connect, debrief and practice mindfulness. Daily check ins will take place at 3:30 pm beginning on March 19th. You can join at: <http://bit.ly/NAMIOutreach> or dial in using a phone at 929-205-6099 then dial the Meeting ID: 222 499 295.

ASHTABULA COUNTY COMMUNITY ACTION AGENCY

Ashtabula County Community Action Agency has made changes to several of their programs to accommodate clients during the Covid-19 crisis. For the safety of the clients and the staff, the Senior Nutrition Program, Help Me Grow, Headstart, WIC, HEAP, PIIP, and Housing Weatherization programs all have changes that can be found at <http://communityaction.wixsite.com/aca>

RAVENWOOD HEALTH

Ravenwood Health is taking new clients throughout the Covid-19 pandemic and encourages clients to use virtual counseling services, except for crisis intervention. For mental health or addiction Crises, call the COPELINE at 888.285.5665. For all other services, call 440-285-3568.

DID YOU KNOW.....?

By: Chris Bowles

THE LEGAL AID SOCIETY OF CLEVELAND

Legal Aid anticipates that during the Covid-19 pandemic many clients will be in need of services related to debt/bankruptcy, employment law, unemployment compensation, wage theft, housing stability and domestic relations. Legal Aid is taking online intakes for clients 24/7 and the intake phone line is open during regular business hours. Anyone needing civil legal assistance can apply online at www.lasclev.org or weekdays by calling 888-817-3777.

GEAUGA COUNTY DEPARTMENT ON AGING

Geauga County Department on Aging will be continuing their Home Delivered Meals program and will also be offering Congregate Meals "To-Go" at each of the Senior Center locations. Individuals who are interested in receiving a Congregate Meal "To-Go" should call their local Senior Center by 9:00 am daily.

Chardon Senior Center: 440-279-2126
Middlefield Senior Center: 440-632-0611
West Geauga Senior Center: 440-279-2163
Bainbridge Senior Center: 440-279-1313

MCKINLEY COMMUNITY OUTREACH CENTER

McKinley Community Outreach Center has a food pantry that serves those on the west side of Lake County. Households may visit the pantry once every 30 days. The food pantry hours are Mondays-6pm-7:30pm; Wednesdays -noon-2:30pm; Thursdays- noon-2:30pm. The pantry is located at 1200 Lost Nation Road, Willoughby OH, 44094. Questions can be answered by calling 440-269-8008 or emailing mckinley.outreach@gmail.com.



Spring up and Clean!

BY: Nicole Munaretto

This Spring there really is no excuse to not have the best-looking yard and cleanest house that you have ever had before. I mean, we've been stuck in the house since March 14th, and by now everyone is probably looking to get outside and do some yard work. There are many things that you can do outside to your yard that don't involve money or going to the store and leaving your house. The first thing to do is walk around your yard, pick up any sticks, any dog waste and any litter that may be laying around and was hidden by the snow. Picking up sticks and pine cones is an easy way to get your younger children involved in helping out and getting them out of the house, too. Next would be to rake up any leaves that you may have missed from your fall cleanup or that blew into your yard during the course of the winter. Make sure to rake out the flower beds also, and to cut any dead leaves and stalks from your perennials. This is a good time to re-edge any flower beds so they don't encroach on any walkways or out into your lawn. Don't forget about your lawn! This is the time to aerate your grass and put down a coating of fertilizer and re-seed any dead grass spots.

Spring is a good time to dig up any perennials, including daylilies and hostas, and divide them into 3-stem groupings. Use them to fill in any sparse spots in your garden bed or go ahead and give them away to neighbors or family.

If you want to add more plant beds this year, this is also a good time to do it when there is not a lot going on in your beds. Spring is a good time to plant shrubs, hardy perennials and even trees, just remember to wait until the last frost of the season to plant annuals and tender perennials.

Don't forget to pull all your patio furniture out of storage and give them a good cleaning too! To clean metal and plastic mix a generous amount of dish liquid soap with warm water in a bucket, then spray the furniture down with a hose. Using a scrub brush, wash the chairs with the solution then rinse thoroughly and allow them to air dry in the grass. Wash down wicker and rattan furniture with a soft cloth in mild soap and water and wipe off the furniture. Remove any dirt in the grooves with a toothbrush and let completely air dry in the sun before using. To remove mildew on your deck, mix 2 cups of liquid chlorine bleach and 2 ½ tbsp of powdered laundry detergent into 1 ½ quarts of warm water, saturate the area with the solution and allow it to set for 10 to 15 minutes. Scrub with a stiff broom and rinse thoroughly. While the furniture is drying, clear the patio, sweep any debris and hose down until clean. Put your furniture back and enjoy looking at all the hard work you have done!

CORONAVIRUS: THE VIRUS THAT SAVED THE PLANET

By Chris Bowles

Coronavirus has slowly crept across the globe and is now prevalent in no less than 200 countries worldwide. As people across the globe seek refuge from the terror of coronavirus, people are being forced to work from home, avoid public gatherings, and only leave their homes when essential to do so. There is some light coming forth from all the fear and economic collapse though. Researchers are reporting that levels of air pollutants and warming gases over many cities and countries are significantly dropping as coronavirus impacts work and travel.

Early results of environmental research show that carbon monoxide emissions have been reduced by nearly 50% from January 2020 to April 2020. In New York City, it is estimated that emissions of carbon monoxide have fallen by around 50% in the past few weeks with the city on an order to shelter in place. It was also found that there was a 5-10% drop in carbon dioxide emissions in the city. In China, there has been a 25% drop in energy use and emissions over a two week period, which leads experts to believe that the country as a whole will end up with a 1% drop in carbon emissions for the whole year.

Both China and Italy have recorded significant falls in nitrogen dioxide, which is a pollutant that indirectly contributes to the warming of the planet.

The long-term impact of these reductions of emissions could do wonders for the global warming crisis across the world. The factor that will determine how long this impact lasts is how governments decide to re-stimulate their economies as the pandemic begins to ease up. If governments focus efforts toward things that would keep emissions lower such as building renovations, including heat pumps and electric chargers, instead of going back to the use of fossil fuels, the potential exists for a significant long-term reduction in carbon emissions. Governments could incentivize businesses to implement these changes, which would further extend the benefit to the environment. It would be nice to see some long-term good come out of this pandemic, and this would be one of many ways to make that happen.



A HELPING HAND

By: Nicole Munaretto

Amidst the current global pandemic, a lot of families are wondering how they are going to feed their children. All schools have closed, and sadly enough many children rely on their school to get a hot meal every day. With that thought in mind, Sheetz has launched a "Kidz Meal Bagz" program in 300 of its stores across the country. This is a free meal plan that will aim to help kids facing food insecurity because of all the coronavirus closures across the country. There are three local Sheetz that are participating in the program: 2411 N. Ridge Road E., Ashtabula; 435 Water Street, Chardon; and 7766 Lake Shore Blvd., Mentor. The program kicks off on Thursday, April 2nd and will be re-evaluated over the coming weeks to see if it is needed to continue or expand. The lunch includes a turkey sandwich, chips and a drink. In order to take advantage of the program, you just have to ask the employee at the register and you will receive one meal per child. It's small steps like this one that bond a community and give meaning to the phrase "We're all in this together".



COVID-19 RESOURCES

By: Nicole Munaretto

There are many changes taking place almost daily, it seems. As of April 1, 2020, the U.S. Department of Housing and Urban Development announced a tailored set of mortgage payment relief options for single family homeowners with FHA-insured mortgages who are experiencing financial hardship as a result of the COVID-19 National Emergency.

To get up to date information go to their website <https://nationalfairhousing.org/covid-19/> at and learn how the changes affect you.

If you have questions regarding your student loans, another website is <https://studentaid.gov/>. According to the website, your payments will automatically stop from March 13, 2020, through Sept. 30, 2020. To provide relief to student loan borrowers during the COVID-19 national emergency, federal student loan borrowers are automatically being placed in an administrative forbearance, which allows you to temporarily stop making your monthly loan payment. This suspension of payments will last until Sept. 30, 2020, but you can still make payments if you choose. This website is very helpful and will help you navigate through any questions you may have and how it applies to your situation.

As always, if you have any questions regarding your housing, please call Fair Housing Resource Center and we will answer your questions or find the answer for you.

Dear Housing Hollie;

My stove recently broke and I sent my landlord a text informing him. However, it has been 2 weeks and he still has not repaired it. How am I supposed to cook?

Sincerely,

Sick of the microwave



HOUSING



Dear Sick of the Microwave,

I can understand the frustration of not having a working stove. While text message is the easiest method of contact with management, it is best to write a letter or a repair request. I suggest you write a letter to your landlord, giving him 30 days to make the necessary repairs. If management fails to make the repairs within 30 days, you can then exercise your right to put your rent in escrow with your local municipal court. If you need assistance give me a call (440)392-0147.

Sincerely,

Housing Hollie

;

Dear Housing Hollie,

My landlord gave me a notice stating I am not allowed to have guests over to my apartment. That is ridiculous and not fair. Does my landlord have the right to do that?

Sincerely,

Can I have friends over?

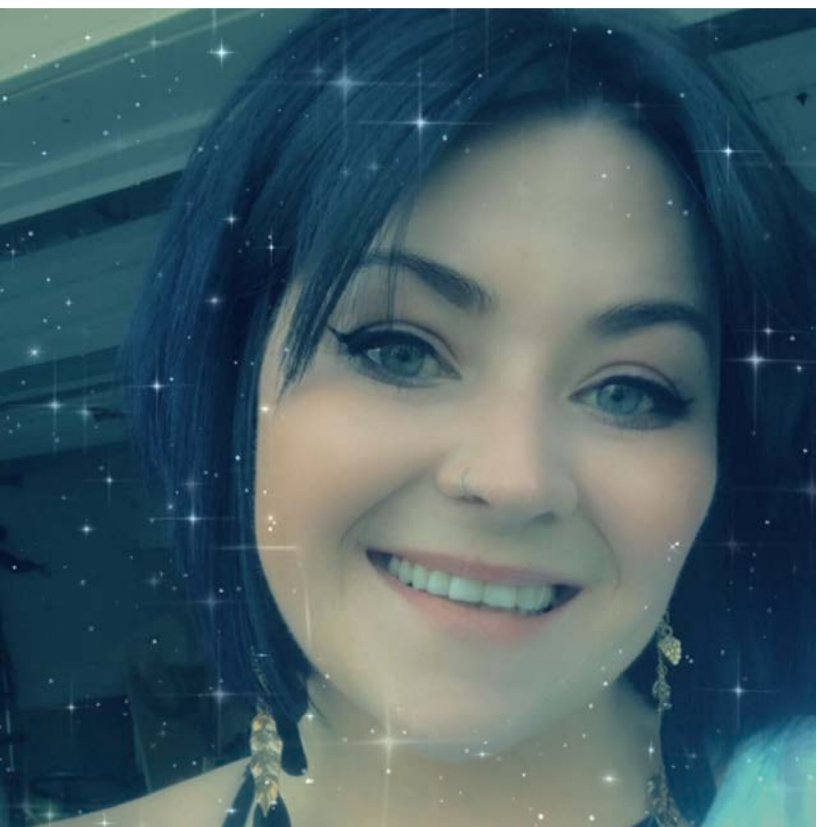


Dear Can I have friends over,

Yes, you can have friends over! We all know there are some management companies or landlords who wish to impose strict rules while living within their property. However, rules that prevent you from having guests are unfair and overstepping. Management can only prevent individuals from being on the property if there is a no trespass order in place. Management can request to be notified if visitors are staying for an extended period of time usually outlined within your lease agreement. If you need assistance with this issue, please do not hesitate to contact me at (440)392-0147.

Sincerely,
Housing Hollie

HOLLIE



Dear Housing Hollie;

I have a month to month lease with my landlord. Today, I received a 30 day notice from management requesting that I vacate my apartment at the end of this month. Yet, I don't want to leave! My apartment is close to my children's school and work. Is there anything I can do?

Sincerely,
30 days no way



Dear 30 days no way:

Being forced to leave from the place you have made your home is very scary and frustrating. When you are a month to month tenant, this gives you the flexibility a 1 year lease agreement does not. While you can provide your landlord a 30 day notice, your landlord can do the same thing! As long as your apartment management provides a written notice, usually on the 1st of the month or when your rent is paid, they are allowed to give you 30 notice days to vacate. If you fail to leave after the 30 days, management does have the right to evict you from the premises. Good luck on your home search!

Sincerely,
Housing Hollie

Star Story

By: Chris Bowles

Maryann Smith is a resident at Willoughbeach Terrace in Willowick, Ohio who was struggling with high medical bills and debt when she applied for our S.T.A.R. program for rental assistance in December. Maryann qualified for our short-term senior subsidy program based on her income. This allows her to receive a rental subsidy from FHRC for 6 months. Maryann is using the extra money she has each month to try to pay off some of her debts and put herself in a better financial position. Maryann told me that in the few short months she has been on the program, she has been able to pay off an insurance loan, a hospital bill, and pay extra on some of her other debts. Maryann said, "this program has been such a relief" and "she feels like she can finally take a breath and ease up on her stress levels."

Fair Housing Resource Center's S.T.A.R. Program, funded by the Lake County Commissioners, provides financial rental assistance to residents of Lake County. The first program covers First Month's Rent and Utility Deposits on a new unit for, low to moderate income households. Anyone is welcome to apply for this program. The second program is a short-term Senior Subsidy Program. To qualify for this program, applicants must be 62 years or older and live in a low to moderate income household. This program provides a short-term subsidy for 6 months. Eligibility for both programs is determined on a case-by-case basis.

If you are in a similar financial position, and are over the age of 62, this program may be able to assist you as well. You may apply online at www.fhrc.org. Please contact Chris at 440-392-0147 or chris@fhrc.org with any questions you may have about the application process.



Northeast Ohio Housing Conference

IT STARTS WITH HOME



OCTOBER 1 & 2, 2020

Four Points By Sheraton Cleveland-Eastlake
35000 Curtis Blvd. Eastlake Ohio 44095

This event will provide 3 educational tracks offering the latest discussions and strategies regarding housing issues, including: Affordable Housing, Zoning, Fair Housing, Homeless, Aging in Place, Choice Neighborhoods, and more. For more information contact (440)392-0147.

\$150.00- 2 Day Conference

\$100.00- Day 1 -April 30, 2020

\$50.00-Day 2 - May 1, 2020

REGISTER TODAY AT WWW.FHRC.ORG



On a Shoestring Budget..

By: Nicole Munaretto

A budget is a road map for where your money will go and to make sure that it is working hard for you! Creating a budget is essential if you have a hard time directing where your money goes or saving for a long-term goal. By creating a budget you will be less likely to live paycheck to paycheck, avoid spending money you don't have, and possibly get yourself out of debt quicker. But you first have to know what your spending habits are in order to create a realistic budget. The best way to do this is to track your spending for 30 days using an app, a spreadsheet or a checkbook/notebook and make sure to track each time you make a purchase or pay a bill. You should also keep track and factor in a section for irregular expenses, which are ones that include holidays and birthdays, but should also include vacations, property taxes, and professional dues.

Once you figure out how much is going out of your account, you need to calculate how much is coming into your account. This includes any and all income from all sources; wages, side jobs, child support, etc. Once all this is finished you need to create a financial goal. This is a reason for doing the budget. This could range anywhere from paying off a credit card to saving for college or a vacation. When setting goals, being specific is best. For instance; instead of saying "save for a vacation", say "save \$10,000 for Italy in July 2021." Then you need to figure out how much you need to save each week or month in order to actually reach that goal. Being specific helps you work towards your goals and reminds you why you are in fact making a budget.

There are many tools out there to help you in making a budget, some are free and some come at a slight cost, but when in doubt you can always use an Excel spreadsheet and keep track yourself. Some banks even have free tools now, such as Huntington Bank, that help you do this when you're doing your online banking. After you have all your numbers in place, you next need to make categories and allot monetary values to each. For example, if you normally spend \$700 on groceries a month but want to cut back, do so realistically or you will just end up taking money that you don't have and spending where you shouldn't. Don't forget to build in a little wiggle room to account for any unexpected expenses.

Make sure that your budget is realistic, because if it isn't you are setting yourself up for failure, and make sure that you hold yourself accountable to it. Track your spending, use the envelope system if you need more discipline, or put some bills on autopay so that you don't get a chance to spend money that's already earmarked for a bill. Budgeting is an imperfect process, and unique to every individual. You may have to play around with the numbers for a few months, until you can find a way to make it work for you.

While starting a budget can seem daunting at first, be sure that it will get easier over time, just like anything else. By starting a budget today, you will see just how much happier you are when you see your savings grow and your expenses diminish!



COPING WITH

ANXIETY DURING

QUARANTINE

By: Chris Bowles



Covid-19 has left us all with a lot of questions about the future. Some major anxiety stressors have surfaced over the past few weeks such as economic turmoil, lack of social interactions, and fear over what will happen if you or someone you love gets infected with the virus. Panic over limited resources and watching the world as we know it change by the hour is a major anxiety inducer for many people. I've come up with a few hints on how to negate deteriorating mental health during these unclear times.

1. Focus on what you can control, not what you cannot

We learn of new changes to our way of living every single day as this pandemic plagues our lives. For many of us, change is difficult even in small doses. Mass change is a major trigger for anxiety. It is easy to get caught up in all of the scary news and to begin to obsess over things that we have no control over. When you feel yourself getting caught up in the stresses of what you have no control over, it may help you to try to shift that focus onto things that you can control. For example: you cannot control the fact that there is a virus ravaging our communities, making people ill. However, you can take steps to be sure you don't catch the virus such as washing hands regularly, not touching your face, and staying at home as much as possible and respecting social distancing.

2. Keep as normal a routine as possible

Many of us must work from home while on a stay-at-home order, and others of us are out of a job because of the mass closings of businesses while trying to reduce the spread of the virus. It is easy to get into an indolent state of mind while working from home or not working at all. Something that can curb that feeling is to maintain a routine while being in quarantine.



ONE SMALL
POSITIVE THOUGHT
IN THE MORNING
CAN CHANGE YOUR
WHOLE DAY



Coping with Anxiety During Quarantines.....continued

Be sure to wake up and go to sleep around the same time each day, eating regular meals at regular times, showering regularly, and changing out of your pajamas when not sleeping are all things that will force you into a routine and help your mind to fight off feelings of lethargy.

3. Keep a positive attitude

Being stuck at home 24/7 can be extremely boring, but it does not have to be. There are only so many shows to binge-watch on Netflix before you are bored out of your mind. Forcing yourself to be productive will do wonders for your mental health. Being on quarantine is a wonderful time to pick up a new hobby or find a way to better yourself. This may come in the form of picking up painting, learning a new language, or even starting a new family game night tradition that you did not have the time for before. There is a lot that you can do to stay positive while enduring these trying times.

4. Keep connected

Nothing is more important to preventing the spread of coronavirus than social distancing. However, asking people to remain completely unable to socialize takes a huge toll on mental health. Exclusion leads to loneliness which can expedite feelings of anxiety and depression. It is vital for people to remain as connected as possible while practicing social distancing. Maintaining connections through Skype, Facetime, and phone calls will help you feel connected, even when you cannot see your friends and family.

Social media is also useful for feeling more connected to your community as well as those close to you. Social media also gives you options to mute key words that may be further inducing anxiety, so you can still enjoy your connections without forcing yourself to feel overwhelmed.

5. Keep up with your physical health

In focusing on your mental health, it may be easy to forget that your physical health is important too. When you exercise, your body releases chemicals called endorphins which trigger a positive feeling in the body, reducing stress levels. Gyms are closed right now, and people are stuck at home where it is easy to find yourself lounging around all day. Make an effort to get out of the house and take a walk, do 10 pushups every time your video game character dies in a game, and take advantage of telehealth services provided by most medical professionals. Social distancing does not mean you have to abandon hope of enjoying the warm weather that is headed our way. There are lots of ways to maintain your physical fitness, which in turn will help to reduce anxious thoughts and feelings.

POSITIVE
VIBES



LEAD ABATEMENT TAX CREDIT PROGRAM

This program issues state income tax credits to Ohio property owners for lead abatement expenses incurred for their eligible dwelling. Beginning in 2020, the Ohio Lead Abatement Tax Credit Program provides a state income tax credit to Ohio property owners who incur qualifying lead abatement costs in connection with an eligible dwelling. The tax credit is capped at \$10,000.00 per taxpayer. To qualify for the state tax credit, a property owner must be an individual taxpayer, estate, or trust. The applicant must submit an application to the Ohio Department of Health documenting that the applicant incurred lead abatement costs on an eligible dwelling during the taxable year, that the eligible dwelling was built prior to 1978, and that the dwelling has passed a clearance examination. Lead abatement costs include:

- Costs incurred for lead risk assessments conducted by an Ohio licensed lead risk assessor;
- Lead abatement projects conducted by an Ohio licensed lead abatement contractor or lead abatement project designer;
 - Clearance examinations performed by an Ohio licensed lead risk assessor, lead inspector, or clearance technician; and/or
 - Relocation costs incurred in the relocation of occupants of an eligible dwelling to achieve occupant protection.

Upon receipt of a completed application, the Ohio Department of Health will review the application and issue a tax credit certificate to the eligible applicant. Certificates will be issued on a first come, first served basis until \$5,000,000.00 in tax credits have been awarded for each state fiscal year (July 1, 2019 – June 30, 2020; July 1, 2020 – June 30, 2021). Once the \$5,000,000.00 annual allocation is reached, notification will be provided on this page.

Contact Information:

Environmental Compliance Program - Lead
Bureau of Environmental Health and Radiation Protection
Ohio Department of Health
35 E Chestnut Street

Columbus, OH 43215 Phone: (614) 466-1450 Email: leadtaxcredit@odh.ohio.gov



Buddy Bench Winners

Fair Housing Resource Center, Inc. is proud to announce our Buddy Bench winner for Lake, Geauga and Ashtabula County!

Fair Housing Resource Center, Inc. wishes to congratulate the schools throughout Lake, Geauga and Ashtabula County for their participation in our Buddy Bench Contest. Thank you for your support of your community!

The winners of this contest are:

Lake County - Longfellow Elementary School

Geauga County - Chardon Middle School

Ashtabula County - Austinburg Elementary School.

We were so pleased by the tremendous response from the community, Again, Congratulations!"

HOUSING CONFERENCE NORTHEAST OHIO

It Starts With Home

SAVE THE DATE

October 1st & 2nd, 2020



Contact us for
More information

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