



April
is
Fair Housing Month

Sometimes you just need to slow down and breathe

COMMUNITY PULSE

FAIR HOUSING RESOURCE CENTER

APRIL 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.



Meet the Team

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***Certified HUD Housing
Counselor**



Community Pulse

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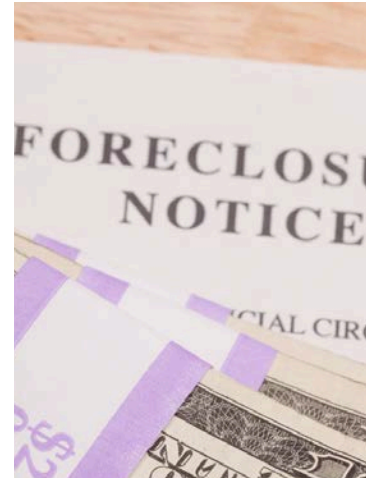
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Fair Housing Resource Center Inc.

1100 Mentor Avenue

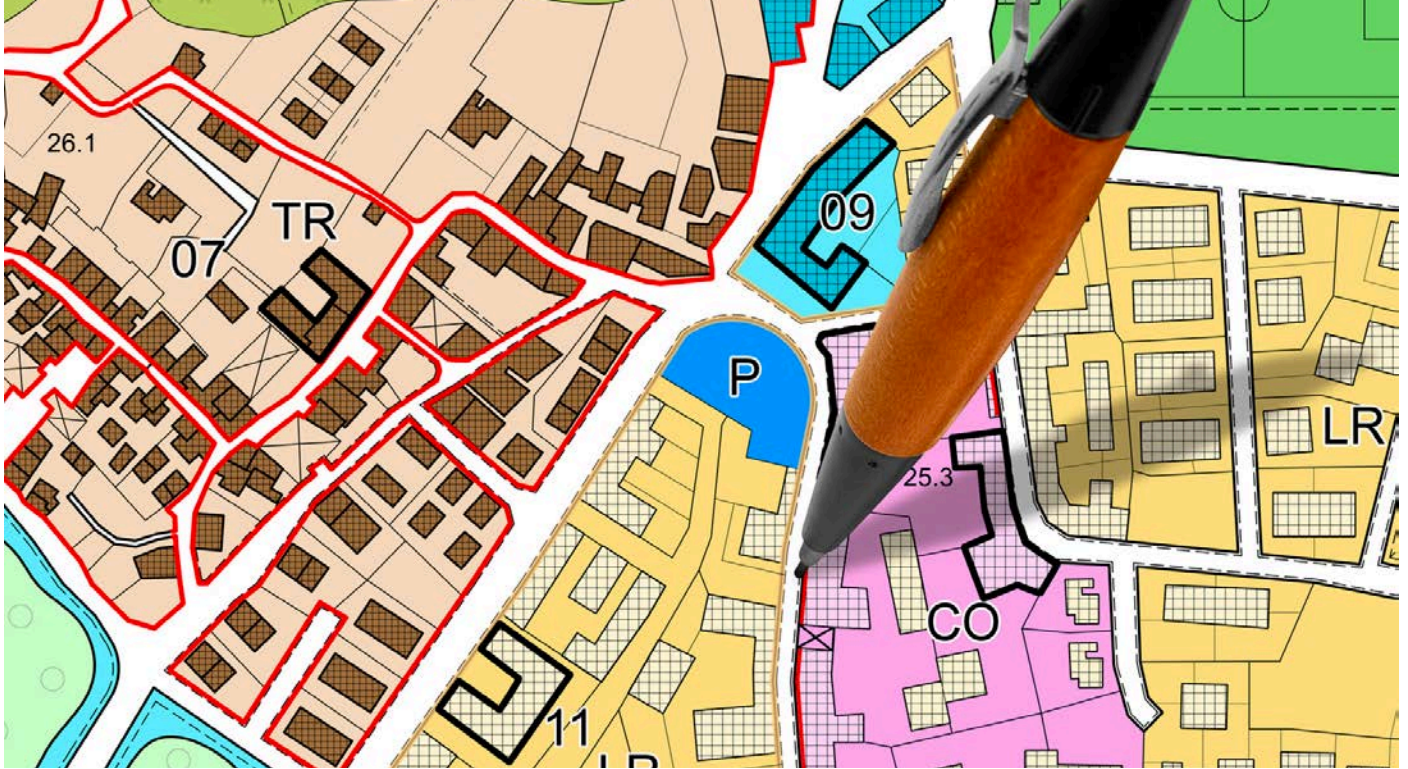
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Exploring Zoning, Land Use, and the Fair Housing Act

By: Patricia Kidd, Esq., Executive Director

In urban planning and development, zoning ordinances play a pivotal role in regulating land use and shaping the built environment. These ordinances delineate specific areas within a municipality for various purposes, such as residential, commercial, industrial, or mixed-use. The intersection of zoning and land use policies with the Fair Housing Act presents a complex dynamic that influences housing access, equity, and community development.

Understanding Zoning & the Role in Community Planning

Zoning is a regulatory tool employed by local governments to control the use of land and the development of properties within their jurisdictions. Through zoning, municipalities designate specific zones or districts with distinct land use regulations. These regulations typically include restrictions on building height, density, setbacks, and permissible land uses. For instance, residential zones may be designated for single-family homes, multi-family dwellings, or mixed-use developments, while commercial zones accommodate businesses and retail establishments. Zoning serves several essential functions in community planning and development as zoning can protect natural resources, preserve open spaces, and promote sustainable development practices.

The Fair Housing Act and Housing Equity

The Federal and State Fair Housing Act was created to combat housing discrimination and to promoting equal access to housing opportunities. The law prohibits discrimination based on race, color, religion, sex, familial status, disability, or national origin in the sale, rental, and financing of housing. Despite its intentions, disparities in housing access persist, with zoning policies often contributing to socioeconomic segregation and inequitable housing outcomes.

Exploring Zoning, Land Use, and the Fair Housing Act Continued

When Zoning and the Fair Housing Act Collide

While zoning regulations are intended to regulate land use and promote community welfare, they can inadvertently perpetuate housing disparities and exclusionary practices. Zoning ordinances that restrict the development of affordable housing or mandate large lot sizes in certain areas may disproportionately impact marginalized communities, limiting their housing choices and perpetuating segregation.

Striving for Equitable Zoning Practices

Efforts to promote fair housing and equitable zoning practices require a multifaceted approach. Municipalities can adopt inclusive zoning policies that encourage the development of diverse housing types and promote socioeconomic integration within neighborhoods. In addition, incorporating fair housing considerations into the zoning decision-making process, such as conducting fair housing impact assessments, can help identify and address potential discriminatory effects of zoning policies.

Conclusion

Zoning and land use policies are powerful tools that shape the physical and social fabric of communities. By aligning zoning practices with the principles of fairness and equity outlined in the Fair Housing Act, communities can create more inclusive and resilient neighborhoods where all residents have access to safe, affordable housing options. Through thoughtful planning and collaborative efforts, we can strive towards a more just and equitable built environment for future generations.



Understanding NIMBYism: Not In My Backyard

By: Patricia Kidd, Esq., Executive Director

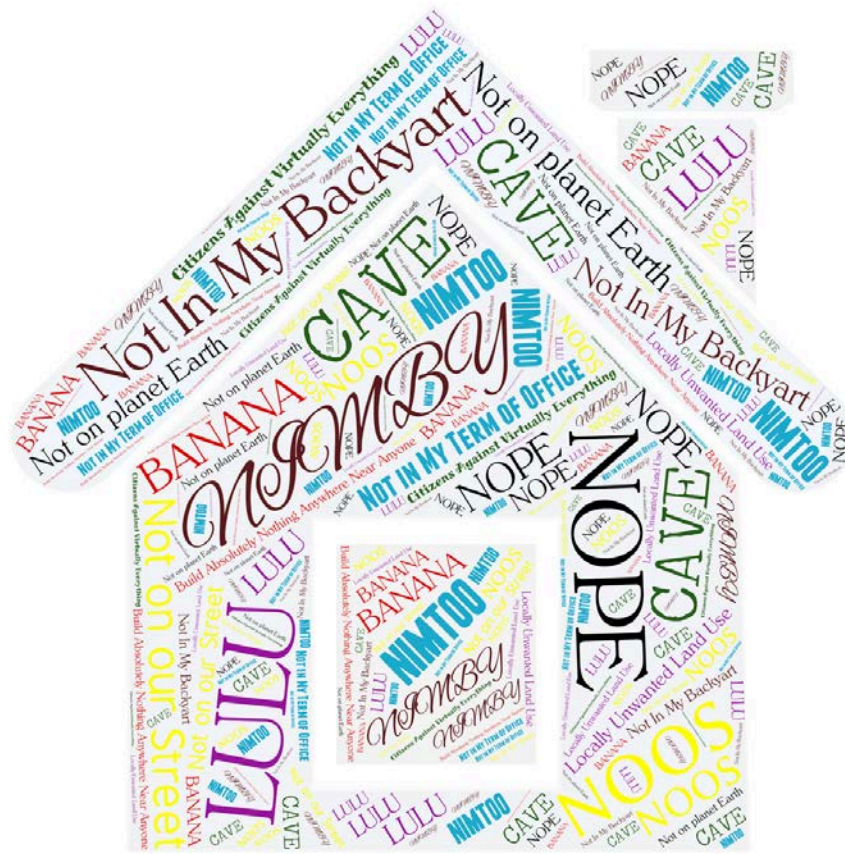
In communities across the globe, a phenomenon known as NIMBYism has become a prevalent force shaping local development projects and public policy. NIMBY, an acronym for "Not In My Backyard," encapsulates the resistance or opposition often encountered when proposing new initiatives or infrastructure projects in close proximity to established neighborhoods.

The clash between NIMBYism and the Fair Housing Act often arises when proposed housing developments or initiatives encounter resistance from local communities. NIMBYism can manifest as opposition to affordable housing projects, homeless shelters, or supportive housing developments, citing concerns over property values, safety, or neighborhood character. However, such opposition can sometimes mask deeper biases or prejudices against certain populations, infringing upon the principles of the Fair Housing Act and perpetuating housing segregation and inequality.

Even when local governments, developers, and housing advocates can work together to foster dialogue, dispel misconceptions, and build support for inclusive housing initiatives, sometimes NIMBYism wins. When NIMBYism wins, the consequences extend far beyond the local community, impacting the intended recipients of these projects. NIMBYism-driven opposition to housing projects often reflects underlying biases and stigmatization of certain populations, such as individuals experiencing homelessness or those with disabilities. By thwarting projects designed to provide inclusive and supportive environments, NIMBYism perpetuates social exclusion and reinforces harmful stereotypes, further marginalizing already vulnerable communities.



Understanding NIMBYism: Not In My Backyard Cont.



FHRC experienced NIMBYism at its ugliest core while attending Munson Township’s town hall meeting in February where the community had issues with Geauga Faith Rescue Mission’s opening of a women’s homeless shelter on property donated by the Sisters of Notre Dame. The town hall members were infuriated at the idea and were quoted as saying:

“People in Munson and the surrounding areas pay BIG MONEY to keep their kids and families away from the dredges of society,”

...“And the Sisters of Notre Dame think it’s a good idea to fill an old barn with homeless, most likely drug-addicted hags?!“^[i]

Sadly, as a result of the community opposition, Geauga Faith Rescue Mission issued a press release on February, 23rd claiming, “after listening to community feedback regarding the proposed Women’s Mission on Bean and Auburn Roads, GFRM has decided to begin searching for another location for the women’s mission facility.”

Strong community opposition, such as the one demonstrated above, makes it clear that more work needs to be done to educate local communities, overcome barriers to housing access, and create opportunities for all residents to thrive. These collaborative efforts will help foster vibrant, diverse communities.



[i] Oprea, Mark, Cleveland Scene Magazine, “A Christian Nonprofit Wants to Build a Small Women’s Homeless Shelter in Munson Township. The Town’s Residents Came Out in Force to Kill the Project.” Feb. 23, 2024; <https://www.clevescene.com/news/a-christian-nonprofit-wants-to-build-a-small-womens-homeless-shelter-in-munson-township-the-towns-residents-came-out-in-force-to-kill-the-p-43757546> - Emphasis added



DO YOU NEED HELP PAYING RENTAL APPLICATION FEES?

Fair Housing Resource Center, Inc. received funds from the Geauga Housing Coalition to assist Geauga County residents with paying application fees for rental properties.

CALL FOR ASSISTANCE TODAY!
440-392-0147



Fair Housing Resource Center, Inc.
1100 Mentor Avenue
Painesville, Ohio 44077

From the Window to the Wall Watch These Interest Rates Fall!

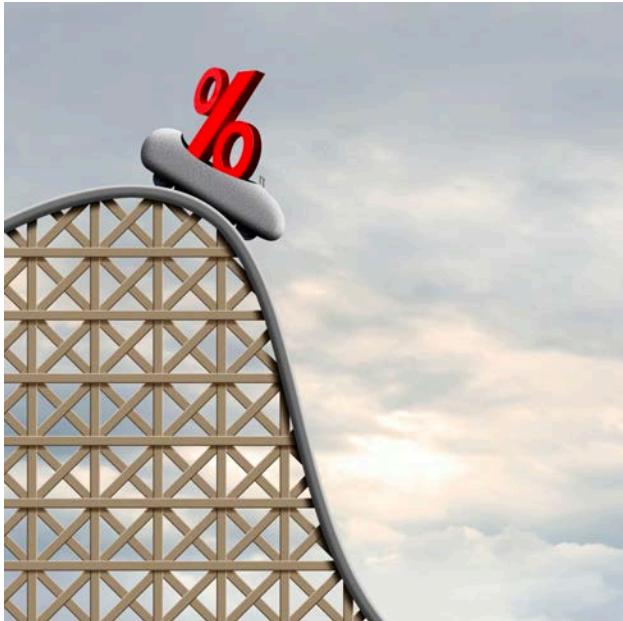
By: Igor Simunovic,
Director of Housing & Financial Stability

As inflation plagued our economy during the pandemic, the Federal Reserve raised the federal funds interest rate 11 times between March 2022 and July 2023. However, it appears brighter days are ahead. At the first meeting of 2024, the Fed held interest rates steady for the first time in more than two years, signaling a calmer market and a potential return to pre-pandemic interest rates.

The Federal Reserve forecasted it would have the opportunity to make eight interest rate cuts by the end of 2024 to lower the benchmark interest rate to 4.6%, which in turn would reduce interest rates across all consumer markets, allowing consumer borrowing and spending to return to a more sustainable pace. The reduction in interest rates will be a welcome sign for consumers who have been sidelined by the high rates. Lower interest rates may even stimulate growth in the housing sector and provide would-be homebuyers an opportunity to reenter the market.

However, a reduction in interest rates won't be good news for everyone. Individuals who have been able to save their money over the past few years, either in traditional savings accounts or within the bonds market, have enjoyed hefty returns thanks to those high-interest rates. As interest rates begin to cool, so will the returns those savers have been enjoying.

Although a small portion of the population may have enjoyed a boost to their savings thanks to the higher interest rates, the majority of Americans are looking forward to a respite from the high rates and are eager to leave the sidelines and reenter the consumer markets, whether that be purchasing a new car, obtaining a personal loan, or even acquiring their first home. Americans are looking forward to brighter days and lower interest rates.





Moving Soon? Be Sure to Cover All Your Bases

By: Reyna Bonano, Test Coordinator/ Paralegal

Summer is just around the corner, which means peak moving season is about to begin. Here are some tips and reminders to prepare you and make your move easier.

1. Remember to set up mail forwarding. You don't want to forget to update your address with the post office. You never know when you're going to receive a very important piece of mail.
2. Update your driver's license. One common task that people are likely to forget in the hustle and bustle of moving is visiting the Bureau of Motor Vehicles and requesting a new license with your updated address.
3. Cancel reoccurring deliveries. Subscribed to a grocery service or goodie box company? Remember to cancel or redirect these services to your new address so you're not charged for items you won't receive.
4. Get estimates from different moving companies. Some moving companies may charge less or offer different vehicles to choose from. Take the time to research the company to see if it is a good fit for your needs.
5. Check local businesses for free boxes. Many people forget to factor in the cost of boxes into their moving budget. Scoring free boxes from local businesses is one way to save money for the move.
6. If you are renting, follow proper move-out procedures:
 - Provide proper notice to your landlord that you plan on moving – check your lease for specific time frames.
 - Take photos when you leave to show the condition of the unit. You may also request a walkthrough with your landlord upon moving out.
 - Get a receipt to prove that you returned the keys and when you did.
 - Give your landlord your forwarding address so they know where to return your security deposit.

There are a lot of things to think about when preparing to move, but the above-listed items are a great place to start.



SUMMER

CAMP

Summer is around the corner! Its time to book summer camp for your child! Here are just a few:

PAINESVILLE RECREATION SUMMER CAMP

The camp is held May 28- August 2 2024. Weeks 1-5 are held at 341 Chestnut St. (chestnut elementary). Weeks 6-10 are held at 620 Pleasant ave (Elm Elementary.) Camp is Monday-Friday 8:00am – 4:00pm with extended hours for a weekly fee.

MENTOR SUMMER CAMP

Registration for Mentor summer Camp begins Feb 1st and February 5th for non-residents. There are several types of camps. To register for Mentor Summer camps you can do so online at www.cityofmentor.com/parks-recreation, phone-in 440-974-5720 or drop off your application to 6000 Heisley Rd. Mentor, Oh 44060

ASHTABULA YMCA SUMMER CAMP

Ashtabula YMCA offers a day camp for those aged 6-12. Children attending the camp can arrive as early as 6:30 am. This camp is fun and offers art projects, fieldtrips, special events, and more. To register you need to download the application at [sfcregistration.pdf](#) (ashtabulaymca.org) and mail it in to Ashtabula County YMCA located at 263 W. Prospect Rd. Ashtabula, Oh 44004

REACH AND TEACH

This program offered by Ashtabula YMCA is designed for school agers who have been diagnosed with autism and would benefit from a more structured learning environment. Reach and Teach will last for six weeks starting at the end of June and running through July Monday-Friday 9:00am until 2:00pm. To register download the application at [reach-teach-2024.pdf](#) (ashtabulaymca.org)

MARK YOUR CALENDARS!

By: Tiffany Whitten, Intake Specialist



SOLAR ECLIPSE

Mark your calendars because there is a total solar eclipse set to grace North America on April 8th. Don't miss your chance to witness this extraordinary astronomical event!

To delve into detail, a total eclipse occurs when the Moon, Sun, and Earth align perfectly in space. During this alignment, the Moon obstructs the Sun's light from reaching certain parts of Earth. Total eclipses offer a glimpse of the Sun's outer atmosphere, known as the corona, which aids scientists in furthering their understanding of the sun.

On April 8th, North America will be the focal point of this celestial spectacle. The eclipse will commence over Mexico's Pacific Coast, then journey across the United States, traversing through states such as Texas, Oklahoma, Arkansas, Missouri, Illinois, Kentucky

Indiana, Ohio, Pennsylvania, New York, Vermont, New Hampshire, and Maine. It will also touch small portions of Tennessee and Michigan. Subsequently, it will progress into Canada, passing through Southern Ontario, Quebec, New Brunswick, Prince Edward Island, and Cape Breton, before exiting North America along the Atlantic coast of Newfoundland, Canada.

Approximately six years ago, on August 21, 2017, a total eclipse graced the skies over the US, beginning in Oregon and concluding in South Carolina. In comparison to its predecessor, this upcoming eclipse boasts a longer duration, darker skies, and the potential for millions more spectators. Notably, this event holds significance as it marks the final total eclipse until March 30, 2033.

APRIL 8, 2024



FREE COLLEGE CLASSES FOR OLDER ADULTS LAKE COUNTY

All state colleges and universities in Ohio offer adults 60+ the opportunity to attend college classes at no cost (no credit is earned and some fees may apply for books or equipment).

Contact Lakeland Community College:
Senior Citizen Audit (440) 525-7116
ceinfo@lakelandcc.edu
<https://lakelandcc.edu/web/about/continuing-education-departments>

LAKE COUNTY COUNCIL ON AGING

Various programs offer seniors aged 60+ help with utilities, minor home repairs, laundry, and cleaning. These initiatives, often run by local government or nonprofits, ensure seniors can maintain independence and live comfortably.

Contact local senior centers or social services offices for information on eligibility and available resources. 440-205-8111 located at 8520 East Ave, Mentor, Ohio 44060

CATHOLIC CHARITIES OF ASHTABULA

Offers programs and essential support to families and children during crises. Collaborating with social service agencies, churches, and food pantries, it offers various services such as housing counseling, homeless prevention, utility assistance, financial literacy education, prescription aid, food assistance, baby essentials, re-entry assistance, hygiene items, and a special Christmas program—

For more information phone 440-992-2121. 4200 Park Ave 3rd Floor Ashtabula, Ohio 44004



DID YOU KNOW.....?

By: Dana Pristchau, Housing Counselor

ASHTABULA HELP ME GROW PROGRAM

Help Me Grow provides vital support for pregnant women, caregivers, and families with young children facing developmental delays or disabilities. Services include Early Intervention and Home Visiting.

Through Central Intake, families and professionals can access resources and referrals. Contact Central Intake at (216) 930-3322 or (440) 389-3322, or (800) 755-GROW for assistance.

ESC OF THE WESTERN RESERVE

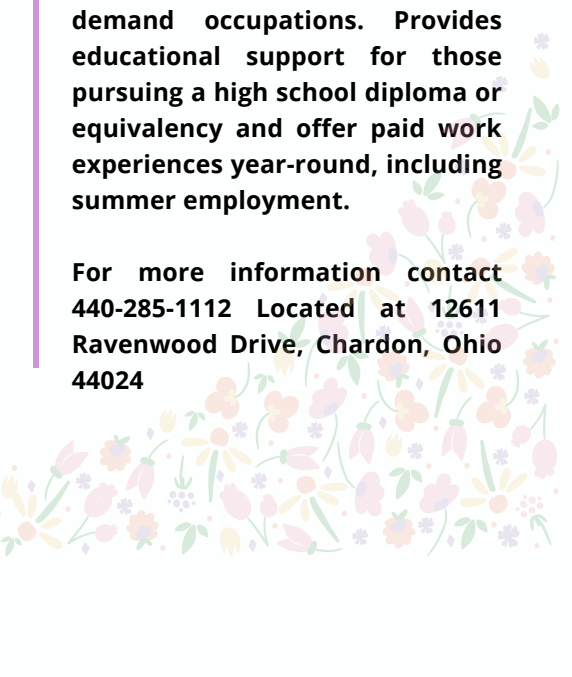
The Educational Services Center (ESC) of the Western Reserve offers diverse program options for students in Geauga and Lake County, particularly catering to those with specialized needs. Collaborative models ensure effective and cost-efficient programming. Emphasizing least restrictive environments, the ESC supports districts in delivering Free and

Appropriate Public Education. Programs like ACHIEVE/STARS, CORE, Gaitway High School, Online Learning Academy, Latchkey, Preschool/Early Childhood, SAIL, Prevention Programs & Services, and Vocational Education bolster student success. 440-350-2563 Located on 8221 Auburn Road Concord Township, Ohio 44077

OHIO GUIDESTONE GEAUGA COUNTY

For Geauga County residents aged 18-24, programs offer general job readiness and customer service training, with opportunities for expanded training in high-demand occupations. Provides educational support for those pursuing a high school diploma or equivalency and offer paid work experiences year-round, including summer employment.

For more information contact 440-285-1112 Located at 12611 Ravenwood Drive, Chardon, Ohio 44024





Rental Applications, Credit Checks, and Landlord Liabilities

By: Michelle Brunson, Staff Attorney

Are you a landlord who utilizes tenant background check reports to inform leasing decisions? If so, it's imperative to adhere to the regulations outlined in the Fair Credit Reporting Act (FCRA). The FCRA, a federal law, regulates access to consumer reports, encompassing credit reports, rental history reports, background checks, and similar reports obtained from credit bureaus or screening companies.

To ensure compliance with the FCRA, landlords must follow specific steps following any adverse action based on a consumer report. Adverse actions encompass any unfavorable action taken against a rental applicant, such as application denial, requirement of a co-signer, demand for a larger deposit, imposition of higher charges, and similar measures. If any of these adverse actions, or others alike, stem from information in the consumer report, the landlord must furnish the applicant with an adverse action notice. This notice must contain: the name, address, and phone number of the report supplier; a declaration that the report supplier did not make the decision for the adverse action and cannot provide specific reasons for it; and notification of the individual's right to dispute the accuracy or completeness of the furnished information, along with the entitlement to request a free report from the supplier within 60 days.

Furthermore, if a landlord employs a credit score in determining adverse action against a rental applicant, they must furnish written or electronic notification containing the credit score, a description of its source and creation date, the score range under that credit model, and the primary factors adversely impacting the credit score, listed in descending order of importance based on their influence.

Failure to comply with the FCRA may subject landlords to legal repercussions, including potential lawsuits for actual and punitive damages by applicants. Therefore, it is imperative that landlords understand their obligations and seek legal counsel if uncertainties arise.

Pre-purchase Homebuyer Education

By: Igor Simunovic, Director of Financial & Housing Stability

Buying a home can feel overwhelming, especially since it's often the most significant investment people make. If you're unsure where to begin, Pre-purchase Homebuyer Education can be a game-changer. By working with a Certified Housing Counselor, you'll get personalized guidance to assess your readiness and ability to buy a home.

Together, you'll go over your income, expenses, financial habits, and explore down payment assistance programs to figure out how much home you can afford. Homebuyer Education serves as a roadmap to help you navigate the home-buying process smoothly. Your Housing Counselor will assist you every step of the way, from finding a realtor to understanding your closing documents and even creating a maintenance plan for your new home. Their expertise is invaluable.

Research shows that completing a Pre-purchase Homebuyer Education class significantly reduces the likelihood of defaulting on home loans, according to data from Freddie Mac. On nearly 40,000 loans, borrowers who finished Pre-purchase Homebuyer Education counseling were, on average, 19% less likely to fall behind on mortgage payments in the first three years of homeownership. This means that completing this education substantially reduces the risk of mortgage payment delinquency and foreclosure.

So, where can you find a Certified Housing Counseling Agency? The U.S. Department of Housing and Urban Development (HUD) is an excellent starting point, as it lists all approved HUD housing counseling agencies. Locally, you can reach out to the Fair Housing Resource Center by visiting their website, www.FHRC.org, to request a one-on-one session or sign up for one of their Pre-purchase Homebuyer Education group classes.



Fair Housing Resource Center Inc.
1100 Mentor Avenue
Painesville, Ohio 44077
Phone: 440-392-0147

FREE Homebuyer Education Classes Know the *How* and *Why* Before You Buy!

Homebuyer Education

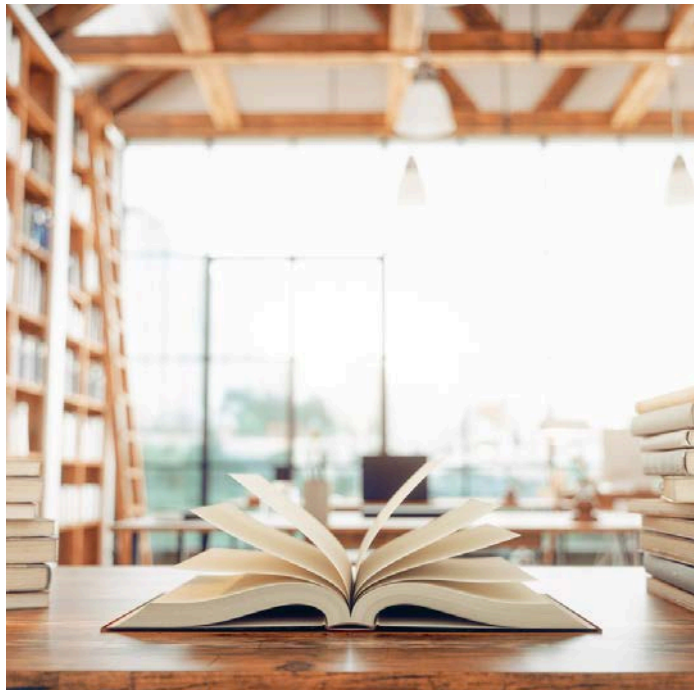
- Budgeting methods
- Goals
- Credit reporting
- Mortgage basics
- Loan approval process

Credit Tool Kit

- How credit is used
- Repair your credit
- Tools to assist with purchasing a home
- Different savings methods
- Correcting credit report inaccuracies



To register for either course visit
www.fhrc.org



Your Local Library Is a Hidden Gem

BY:REYNA BONANO, TEST COORDINATOR/PARALEGAL

You may not be aware, but your local library has so much more to offer than just books and a quiet place to study for classes. Libraries serve as hubs for community resources, host engaging programs, and even loan out miscellaneous items. Stop by and join some of the following libraries to benefit from their useful services.

Mentor Public Library offers borrowers the chance to reserve a “thing.” From exercise equipment to metal detectors, this library has a unique catalog of items for the public to choose from.

Wickliffe Public Library is a passport acceptance agency. Call ahead to schedule your appointment during select days and times.

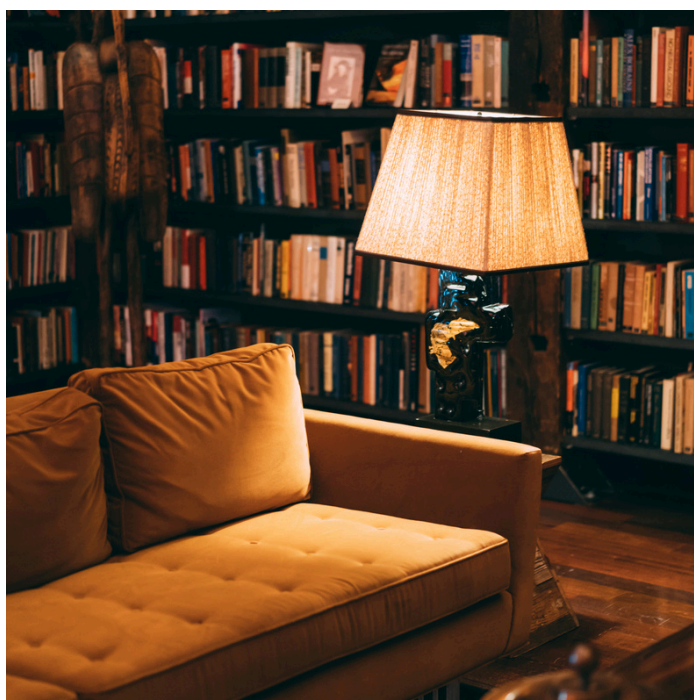
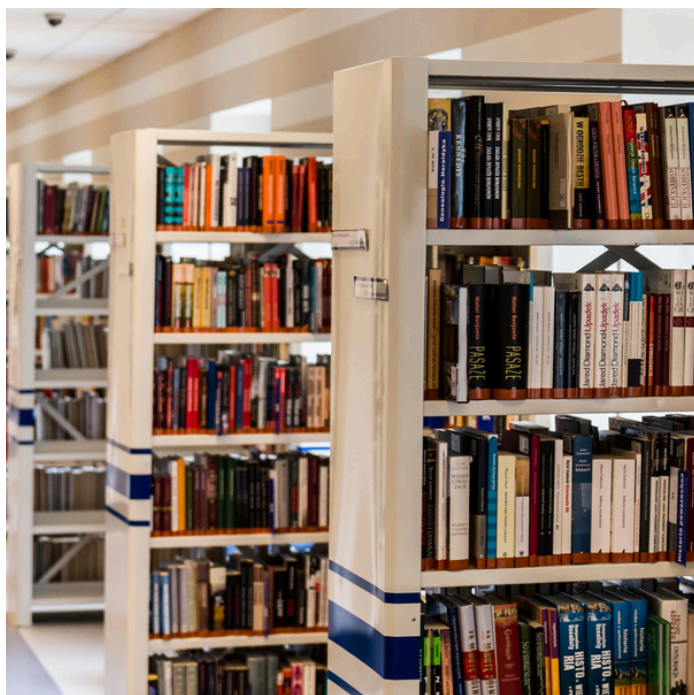
Morley Public Library offers personal hygiene items for members of the community. These include dental hygiene items like toothpaste and floss and personal hygiene items like soap, shampoo, and deodorant.

Geauga County Public Library provides a Digital Legacy Lab. At several of their branch locations, they have the resources to digitize VHS tapes, audio cassettes, and negatives. This is a great opportunity for individuals to create a digital memory book to share with friends and family.

Willoughby-Eastlake Public Library proctors exams. Proctoring is available Monday through Thursday between the hours of 10:30 a.m. through 4:30 p.m., or by advanced appointment. A person must give one business week notice when requesting this service and complete the online proctoring agreement before utilizing this service.

Madison Public Library offers StoryWalk on the Madison Community Fitness Trail. StoryWalk displays laminated pages from a children’s book along an outdoor path. The path leads from the beginning of the story book to its end.

Geneva Public Library hosts a space on Tuesdays for homeschooled students in grades 1-8 to socialize and collaborate on STEAM (science, technology, engineering, art, and mathematics) activities.



Rental Escrow, Escrow – Read all about it

By: Michelle Brunson, Staff Attorney

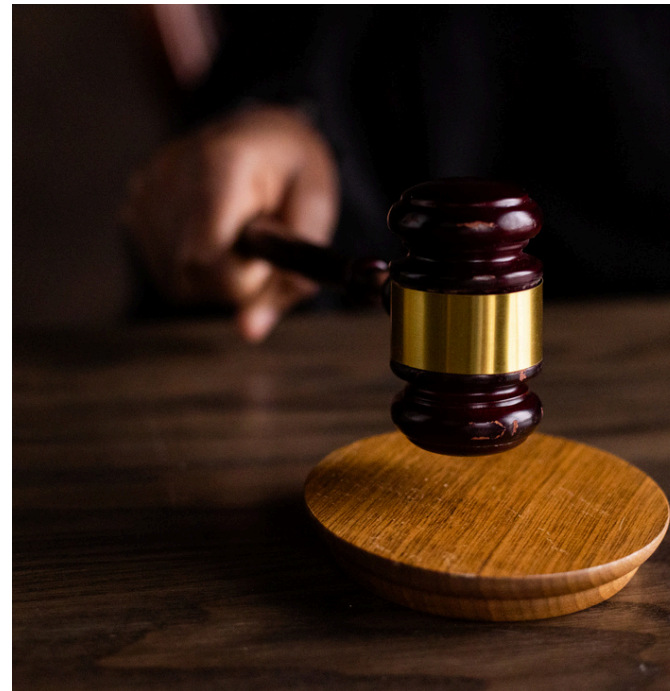
In Ohio, if your rental home needs repairs and your landlord isn't fixing them, you can use a legal process called "rent escrow" to make them take action. With rent escrow, you pay your rent to the local court instead of your landlord until the issues are resolved. However, if you just stop paying rent without using rent escrow, even if there are problems with your home, you could be at risk of eviction for not paying rent.



In order to use the rent escrow process, a tenant must:

1. Be current on rental payments.
2. Provide written notice to the landlord of the repairs that need to be made – a certified letter is best. Be sure to keep a copy for yourself.
3. Must give the landlord a reasonable time (typically 30 days) to complete the repairs.

If repairs are not made, the you may then pay their next rental payment in full and on time to the municipal court. When putting your rent into escrow, make sure to bring a copy of the written notice you gave the landlord and any documentation or pictures they have of the issues in the unit. The court will also provide a form for the you to complete.



Once an escrow case is filled, there are a few ways to resolve it:

1. The landlord may ask the court to release the funds;
2. You may ask the court to release the funds if the issues are fixed;
3. Either party may request a hearing on the issue.

It is important that while the escrow case is open, you must make your rental payments in full and on time to the court. A landlord may not evict the tenant for non-payment of rent during an open escrow case. If a tenant receives an eviction notice should contact an attorney. For more information, please visit fhrc.org or call us at 440-392-0147.



Dear Housing Hollie:

My doctor recently prescribed me an emotional support animal to assist with my disability. My housing provider has a "no pet" policy where they do not allow pets in the building. I am not sure what to do and I don't want to ruffle my landlords feathers over it. Please help!

Sincerely,
Feathered Friend

HOUSING



Dear Feathered Friend,

I understand that it can be difficult to navigate housing and to make sure that you do not cause any issues with management. However, do not fret, I will be your guide!

Step 1: Request a letter from your doctor connecting your need for the animal and your disability.

Step 2: Start the conversation with your landlord. Explain that you have received a letter from your doctor requesting you have an emotional support animal and that you need a reasonable accommodation.

Step 3: This step depends on the outcome of the discussion. If your landlord says yes, be forth coming about obtaining your support animal and provide any information regarding the animal they request.

If your landlord says no, please call our office for help!

Additionally, visit our website www.fhrc.org for our reasonable accommodation tool kit! This provides step by step instructions on how to request an accommodation on your own.

Good Luck,

Hollie

Dear Housing Hollie,

I rent a 3 bedroom home and have a decent sized backyard. My kids are restless in the summer and I would love to put a trampoline in the backyard. This way my kids can play outside and have an great exhausting toy to play with! Am I allowed to do this?

Sincerely,

Fun Time Mom

HOLLIE



Dear Fun Time Mom,

As a fellow parent, I understand the need to provide entertainment to your children during the warm summer months.

Many individuals who are renters want to install a trampoline or a pool in the yard and are not sure about the steps to do it. Before your make your large summer purchase I recommend the following:

First and foremost read your lease agreement. Many housing providers will create terms and conditions or prohibit these items from being installed on their property. If there are no exclusions or stipulations, then discuss it with your landlord.

It is your landlords property and there could be some stipulations due to the city ordnances or insurance company requirements. If your landlord says its ok, make sure you get the approval in writing. If your landlord denies the request, unfortunately there is nothing that you can do.

Good luck on making your kids summer!

Happy jumping,

Hollie



Moving Home

FHRC received funding from the Lake County Board of Commissioners to assist low to moderate income seniors age 60 years or older with moving and cleaning costs.

Moving Services

We know seniors struggle to move their belongings due to limitations. FHRC can provide help with the cost of movers and a truck when relocating to a new home in Lake County, Ohio.



Cleaning Services

We understand how difficult it can be to clean your home on your own. FHRC can provide help with the cost of cleaning services to maintain the health and safety of your home.



CALL TODAY TO SEE IF YOU QUALIFY!

Fair Housing Resource Center Inc.

1100 Mentor Avenue

Painesville, Oh 44077

Phone: 440-392-0147

Spring into Gardening

By: Dana Pritschau, Housing Counselor

As the days grow longer and the air warms, gardeners eagerly anticipate the arrival of spring, heralding the start of a new gardening season. With careful planning and preparation, you can make the most of this vibrant time and set your garden up for success.

First, assess your garden space and decide what you want to grow. Consider your local climate and soil conditions, as well as the amount of sunlight your garden receives. Choose a variety of plants that thrive in your area and suit your taste and preferences.

Next, prepare your garden beds by clearing away debris and weeds. Loosen the soil and amend it with compost or other organic matter to improve its structure and fertility. This will provide a healthy foundation for your plants to grow and thrive.

Once your soil is prepared, it's time to start planting. Begin with cool-season crops like lettuce, spinach, and peas, which can tolerate cooler temperatures and will germinate quickly. As the weather continues to warm, you can gradually introduce warm-season crops like tomatoes, peppers, and squash.

Throughout the season, be sure to water your garden regularly, especially during dry spells. Mulch around your plants to help retain moisture and suppress weeds. And don't forget to monitor for pests and diseases, addressing any issues promptly to prevent them from spreading.

By following these tips and staying attentive to your garden's needs, you can kick off the gardening season on the right foot and enjoy a bountiful harvest in the months to come.



Do You Have a Household Emergency Plan?

By: Reyna Bonano

Being prepared for a disaster is a necessity for all families. While we can't predict when or where disaster will strike, having an emergency preparedness plan may save money and time, and may alleviate some stress. Take the following steps to ensure that you and your family are not lost on how to act after an emergency:

- Determine the best option for you and your household – Discuss short-term and long-term evacuation options. What shelters are nearby? Is it better to stay in your home instead of evacuating?
- Discuss what to do in an evacuation – Establish meeting places for the family to gather. Plan for emergency pet care if necessary. What are the best escape routes from your home? Identify two ways out of each household room if possible. Find safe places in your home depending on the type of disaster occurring. Practice evacuation drills so that you will all know what to do and where to go when an emergency happens.
- Keep emergency telephone numbers easily accessible – Teach young children how and when to call 911 or local emergency service numbers for emergency help. Determine an emergency contact and make sure everyone memorizes their phone number.
- Know the common emergency telephone numbers such as the local fire department, police station, and nearest hospital – Create cellphone contacts for these establishments and post them near your home phones.
- Take first aid and CPR classes.

Emergencies may occur unexpectedly, but having a plan can give you and your family some peace of mind.



Fair Housing & Background Checks

By: Michelle Brunson
Staff Attorney

Did you know that in certain circumstances, using a potential tenant's criminal history to make housing decisions may violate the Fair Housing Act (the Act)? In the 2015 case Texas Department of Housing and Community Affairs v. The Inclusive Communities Project, the Supreme Court of the United States decided that the Act bars both intentional discrimination and actions that have a disparate impact on protected classes. The U.S. Department of Housing and Urban Development (HUD) then released guidance stating that "a housing provider violates the Fair Housing Act when the provider's policy or practice has an unjustified discriminatory effect, even when the provider had no intent to discriminate."

This means that arbitrary or blanket policies relating to criminal history may violate the Fair Housing Act. While criminal history is not a protected class, it is historically and statistically linked to race – which is a protected class. Therefore, broad criminal history-based housing policies may have a disparate impact based on race and thus violate the Act. To avoid possible issues, a housing provider should ensure that any criminal history-based policies serve a substantial, legitimate, and nondiscriminatory interest. The chart below illustrates some do's and don'ts of criminal history-based housing policies. If you have any questions, please contact FHRC.

Do	Don't
Evaluate the nature and severity of an individual's conviction record	Create a broad exclusion of anyone with a conviction record
Consider the amount of time that has passed since the criminal conduct occurred	Be inconsistent with evaluations and explanations of denials
Individually assess each applicant's history including the circumstances of the conviction and the applicant's conduct and behavior after the record	Make exceptions for some applicants and not others, based on protected classes
Conduct assessments and make decisions consistently for all applicants	Analyze criminal history differently for individuals in a protected class





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