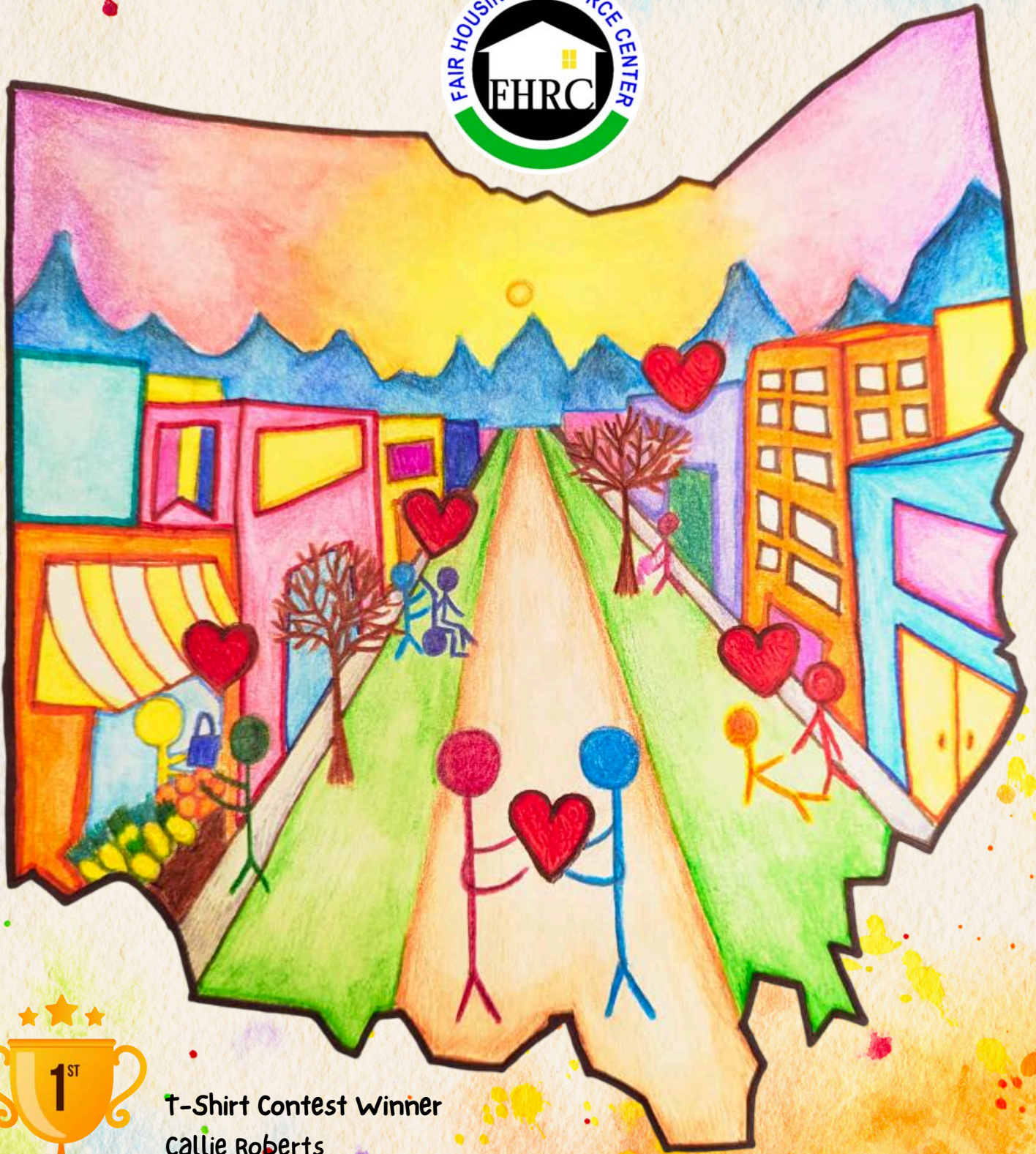


COMMUNITY PULSE



T-Shirt Contest Winner
Callie Roberts
Eastlake North High School
Ninth Grade

APRIL 2025

FAIR HOUSING RESOURCE CENTER

Fair Housing Resource Center

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

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



Meet the Team

Staff

Patricia A. Kidd, Esq.*
Executive Director

Hollie Rondini*
Assistant Director

Dana Pritschu*
**Certified Housing
Counselor**

Hector Ramos*
Housing Counselor

Donna Stock
Controller

Board

Cynthia Brewster
President
Individual

Kelly Faulkner Williams
Vice President
Individual

Darrell Webster
Secretary/Treasurer
Individual

Larry Rastatter, Jr.
City of Mentor

Dean Moore
Individual

Patricia Denny
Individual

Melissa Lendvay
McDowell Homes

Elizabeth Zak
The Legal Aid Society



***Certified HUD Housing
Counselor**

Join our Board Today!

**Call (440) 392-0147
for more information!**



Contents:

4. Holding Onto Hope
5. Buddy Bench Winners
6. Spring is a Time to Refresh
7. Rental Assistance Programs
8. Understanding Source of Income
9. Eviction Process
10. Crackdown on Air B&Bs
11. Understanding Bed Bugs and Ohio Law
12. Lake County Housing Coalition Spotlight
13. Understanding Foreclosure
14. Fair Housing 2024
15. Did You Know
16. Lease Terms
17. Renters Guide to Repair Responsibilities
18. Financial Literacy for Housing Stability
19. Geauga County Housing Coalition Spotlight
- 20-21. Housing Hollie
22. Now More Than Ever: How to Support Local Non-Profits
23. Ashtabula County Housing Coalition Spotlight

Community Pulse

London Cecil- 11th Grade

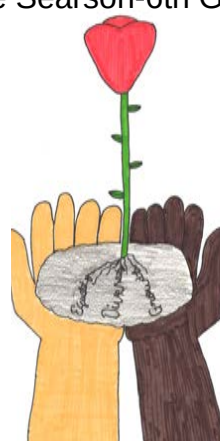
Aubrey Kennedy-5th Grade

Kyle Searson-6th Grade

WE ARE



Nolan Iacofano- 6th Grade



Ben Bates 7th Grade



Lily Imler- 6th Grade



Brayden Cashglione- 5th Grade

Fair Housing Resource Center

1100 Mentor Avenue

Painesville, Ohio 44077

P:(440)392-0147 | F:(440)392-0148

Email: info@fhrc.org

www.fhrc.org



Holding On to Hope: Standing Strong for Fair Housing

By: Patricia Kidd, Esq. Executive
Director

In times of uncertainty, when the landscape of government policy shifts beneath our feet, it can be easy to feel disheartened. Changes at the federal level in the form of executive orders, departmental cuts, and shifting priorities may challenge the progress we've fought so hard to achieve in fair housing and civil rights. But history teaches us that movements are not built on easy victories; they are forged in persistence, hope, and the unwavering belief that justice will prevail.

At Fair Housing Resource Center (FHRC), we stand firm in our mission, regardless of political climates or legislative changes. We have seen before that when the doors to justice seem to close at one level, they open in another. When federal protections are weakened, local and state advocacy becomes even more critical. This is where grassroots efforts, community organizations, and individual voices make the greatest impact. **The outpouring of support from our local community has touched us deeply and helps us to feel hopeful.**

Hope is not passive—it is a force for action. It fuels us to keep moving forward, to educate, to advocate, and to protect those who need us the most. The work we do together providing fair housing enforcement, educating communities, and standing up against discrimination does not stop with one administration or policy shift. It continues because of the dedication of people like you, our local supporters, community members, and those who refuse to be silent in the face of injustice.

While the path ahead may be uncertain, we know that resilience and determination have always been the cornerstones of progress. Now is the time to double down on our commitment. Stay informed. Get involved. Support local initiatives. And above all, believe that a better future is possible.

Together, we will weather the storms, stand firm in our convictions, and continue to fight for fairness, equality, and opportunity for all. The work we do is too important and the cause is too just. And hope? Hope is always worth holding on to.

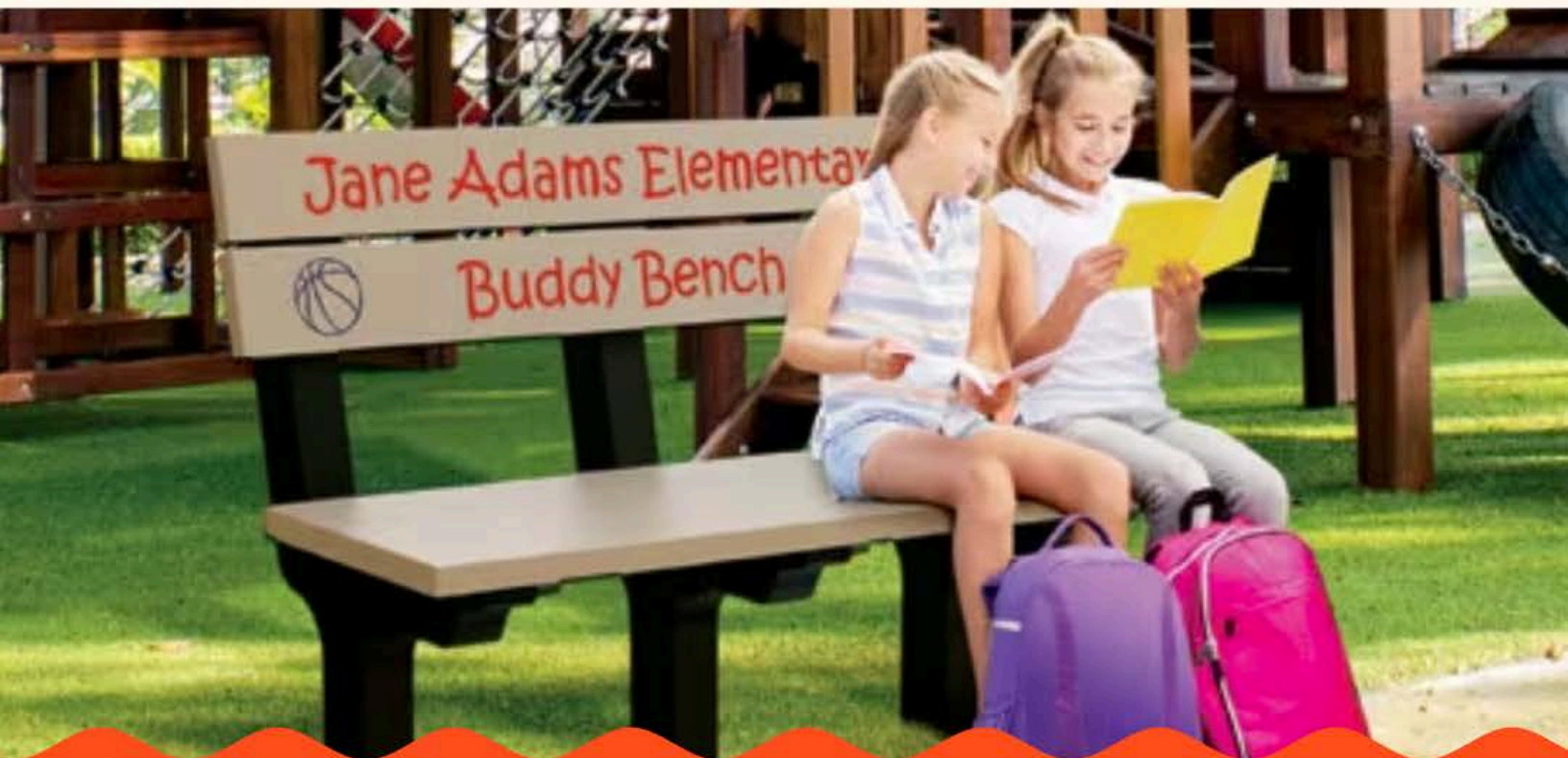


BUDDY BENCH WINNERS

Lake County- Eastlake Middle School

Geauga County- Berkshire Elementary School

Ashtabula County- Kingsville Elementary School



Fair Housing Resource Center is thrilled to announce the winning schools of our Buddy Bench Contest! Congratulations to the winning schools for being nominated by your amazing students, parents, and community members! Your school will receive a brand-new Buddy Bench, promoting kindness, inclusion, and friendship. Thank you to everyone who participated and helped make a difference in our schools!

SPRING IS A TIME TO REFRESH, RENEW, AND REINVEST IN YOUR HOME!

By: Patricia Kidd, Esq., Executive Director



Adalynn Speelman-6th Grade



Refresh Your Living Space

Spring isn't just for deep cleaning—it's also a time to make your home feel vibrant and welcoming! Renters can refresh their space with small changes like adding indoor plants, switching up décor, or organizing clutter. Homeowners might take this time to inspect their homes for maintenance needs—checking for leaks, cleaning gutters, or getting HVAC systems ready for the warmer months. A well-maintained home is a happier, healthier home!

Renew Your Commitment to Stability

Spring is a great time to review your housing situation and set goals for the months ahead. If you rent, take a moment to check your lease terms and explore renewal options. If you're a homeowner, consider assessing your mortgage, refinancing options, or energy-efficient upgrades that could save money in the long run. And if you're facing housing challenges, know that resources exist to help—whether it's financial assistance, tenant rights support, or foreclosure prevention counseling.

Reinvest in Your Community

As the weather warms up, communities come alive! Spring is an excellent time to connect with neighbors, support local businesses, and engage in activities that strengthen the place you call home. Whether it's attending a community housing workshop, advocating for fair housing policies, or simply lending a hand to a neighbor in need, small acts can make a big impact.

At Fair Housing Resource Center, we believe that spring is more than just a season—it's an opportunity. It's a time to take charge of your housing future, build stronger neighborhoods, and ensure that everyone has access to safe, fair, and affordable housing.

So as you open your windows to welcome the fresh air, take a moment to also open new possibilities for yourself and your community. Happy Spring!



Aubrey Hodge- 5th Grader



RENTAL ASSISTANCE PROGRAMS



Need Help with Rent or Moving Costs?

FHRC offers rental assistance programs designed to support low to moderate-income households in Lake County, Ohio. Whether you're a senior, a disabled individual, or simply need help with first month's rent and deposits, we're here to help!

Eligibility is determined on a case-by-case basis.

Don't wait—apply today! Assistance is provided on a first-come, first-served basis and depends on funding availability.

Funded by:



FAIR HOUSING RESOURCE CENTER
1100 Mentor Avenue
Painesville, Ohio 44077



To see if you qualify call:
440-392-0147

Programs Available:

- ☒ Senior/Disabled Short-Term Subsidy
- ☒ Short-Term Subsidy for Low-Income Households
- ☒ Security Deposit Assistance
- ☒ 1st Months Rent Assistance

APPLY TODAY

For More Information
www.fhrc.org





Understanding Source of Income Discrimination in Ohio

By: Patricia Kidd, Esq., Executive Director

Have you ever heard of "Source of Income" (SOI) discrimination? It's a practice where landlords or property managers refuse to rent to someone based on where their money comes from, rather than looking at their ability to pay rent. This type of discrimination can make it difficult for people who rely on different types of income, like government assistance or court-ordered payments, to find a place to live.

A common example of SOI discrimination is when landlords reject tenants who have Housing Choice Vouchers (commonly known as Section 8). These vouchers are designed to help low-income families afford rent by covering part of their housing costs. The goal of the program is to allow families the flexibility to choose where they want to live, but when landlords refuse to accept these vouchers, it limits the choices families have and can even lead to unused vouchers, leaving families without homes.

Unfortunately, Ohio does not currently have state laws that prevent SOI discrimination. The Federal Fair Housing Act of 1968, which prohibits discrimination based on race, color, religion, sex, familial status, national origin, and disability, does not cover source of income. As a result, local governments have stepped up to offer protection in certain areas. For example, several Northeast Ohio communities including Akron, Cleveland Heights, Linndale, Lorain, South Euclid, University Heights, Warrensville Heights & Wickliffe, have passed laws to stop landlords from discriminating against people based on how they pay their rent.

What types of income could be affected by SOI discrimination? It's not just government assistance. It can also impact people receiving:

- Child or spousal support
- Social Security benefits
- Veterans' benefits
- Loan programs
- Public assistance
- Court-ordered payments
- Gifts, bequests, annuities, or life insurance payments

Protecting individuals from SOI discrimination is essential for ensuring that all Ohio residents have equal access to housing, regardless of where their income comes from. If your community doesn't have these protections yet, it's something worth discussing with local leaders. Everyone deserves the chance to find safe and affordable housing without being judged on the source of their income.

By staying informed and advocating for these protections, we can work together to make housing more accessible for everyone.

Eviction Process: Notices, Notices, Notices

By: Michelle Brunson, Esq., Staff Attorney

In Ohio, the eviction process starts with a written notice from the landlord—not the court. These notices alert tenants to issues like unpaid rent, lease violations, or non-renewal of a lease and must be addressed before an eviction can be filed in court. While they don't need to be notarized, knowing what kind of notice you've received—and what it means—is key to protecting your rights and avoiding court action.

1. “Three-Day Notice”: This notice is issued when a tenant fails to pay rent. The landlord demands that the rent be paid within a specified period, usually 3 days, or the tenant must vacate the premises to avoid court proceedings.

2. Notice to Cure: This notice is given if the tenant violates the lease agreement (other than failing to pay rent), such as damaging property or having unauthorized guests. The tenant is given a chance to fix the issue within a specified time, typically 30 days. If the violation isn't resolved, the tenant must leave the property.

3. “Non-Renewal Notice”: This is issued when a tenant's lease is set to expire, and the landlord does not wish to continue with another lease term. By law, these notices must be given a certain number of days before lease expiration, depending on the type of lease. For month-to-month leases, the notice must be given at least 30 days before the next rental payment due date.

If the tenant doesn't respond to the above notices, the landlord may file an eviction action in court. The tenant will then receive a complaint and summons from the municipal court informing them of the date and time for an eviction hearing to take place. Failure to attend could result in an automatic judgment against the tenant.

In Ohio, a tenant has the right to remain in their rental unit until a court order says otherwise. A landlord may not simply change the locks or shut off utilities to force a tenant out of a home; this is called a “self-help eviction” and is illegal. This is true even if the landlord and tenant had an agreement for a move out date or if a lease has ended.

Please note that if a tenant lives in subsidized housing, there may be different notice requirements. For questions regarding your specific situation, call FHRC's Tenant/Landlord hotline.



Allison Gutierrez- 7th Grade



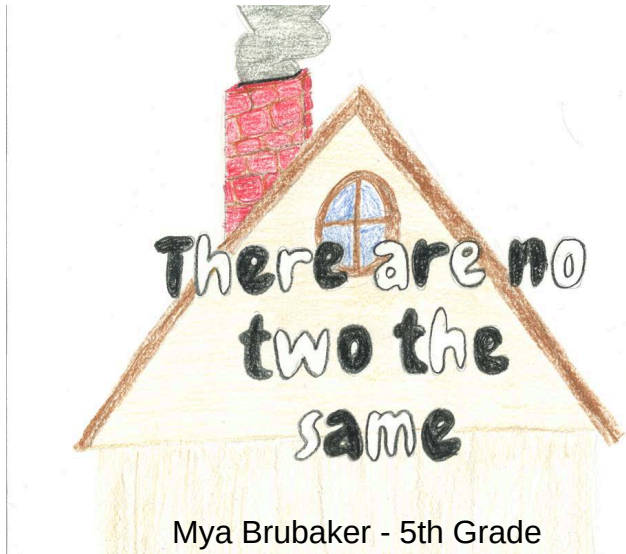
Elizabeth Dorson- 10th Grade



Dylan Hernandez- 5th Grade

Crackdown on Air B&B's

By: Harrison Daman, Test Coordinator/Paralegal



As we enter the warmer months, especially near the Lake Erie shoreline, property owners will be getting their short-term rentals ready for the busy season. Commonly referred to as “Air B&B’s,” these short-term alternatives to hotels typically offer vacationers a more comfortable atmosphere and a more direct location for their trip, closer to the attraction or site that they are interested in. They also provide a niche income stream for property owners in high-demand locations. Owners should be aware, however, that there are varying regulations that they must adhere to which vary from city to city.

For example, in Geneva – a popular destination for motorcyclists from far and wide – short-term rental owners must register with the city, pass inspections, and collect and remit a transient occupancy tax to the city. Geneva also requires a minimum of two parking spaces (on street parking is not allowed), quiet hours of 10:00 pm to 7:00 am, and no more than four pets. The property owner must also post a list of property rules at the property and provide it to the guests, which includes contact information and maximum occupancy requirements.

Another example is Fairport Harbor, where short-term rental owners must obtain a permit from the village (which costs \$100 and is good until March 1st of the following year) and reapply each year. The rules in Fairport Harbor also state that the entire dwelling must be rented – not individual rooms, that the property must comply with the village’s property maintenance code, and have off-street parking for one vehicle per two bedrooms. Additionally, hosts must keep records of the name and primary residence of each guest, the dates and duration of each stay, and the rates charged per night. In Fairport Harbor these records must be kept for at least three years.

If you are a property owner and are interested in using your property as a short-term rental, or even if you are already a short-term rental owner, you should absolutely reach out to your local government to confirm what the local requirements are for your property. Remember, the rules may have changed since you looked at them last. Be proactive in gathering this information to be sure that you are complying with your area’s short-term rental rules, and avoid a potentially costly violation!



Stella Rantamaki- 8th Grade

Understanding Bed Bugs and Ohio Law: What You Need to Know

By: Michelle Brunson, Esq. Staff Attorney

Bed bugs are a growing problem in many places, including Ohio. These small, reddish-brown insects feed on human blood and can cause discomfort, itching, and sleepless nights. While they don't spread disease, bed bugs are difficult to get rid of once they infest a home or apartment.

Under Ohio Law, bed bugs can be a bit of a grey area. Bed bugs do not transmit diseases, they are not considered a health hazard, and most health departments will not perform inspections or take action for bed bug infestations. However, according to landlord/tenant laws, landlords are required to maintain rental properties in a safe and habitable condition. This means they must take steps to prevent and address infestations, including bed bugs. If multiple tenants report bed bugs, the landlord is generally responsible for hiring a licensed exterminator to eliminate the pests when a tenant can prove they were not the source of the infestation - *But good luck with that!*



A singular tenant, such as in a single-family dwelling, will almost always be responsible for extermination costs, as the tenant can be held financially liable when it can be shown that they are responsible for the infestation. Tenants are expected to keep their living spaces clean and to notify landlords promptly if they discover bed bugs. Failing to timely report an infestation can also result in the tenant being held responsible for the costs of extermination.

To protect yourself, always inspect your home and belongings for signs of bed bugs.

If you move into a new apartment, it's a good idea to check for bed bugs before unpacking. If you suspect an infestation, report it to your landlord right away – always make sure to submit any reports in writing.

If you have attempted to inform management of this issue and it is still not resolved, please contact our office to speak with our Landlord/Tenant specialist. FHRC can be reached at 440-392-0147.



Sawyer Erickson -6th Grade



Owen Caranu.-5th Grade

Lake County Housing Coalition Spotlight



Code Blue: Providing Emergency Shelter in Lake County

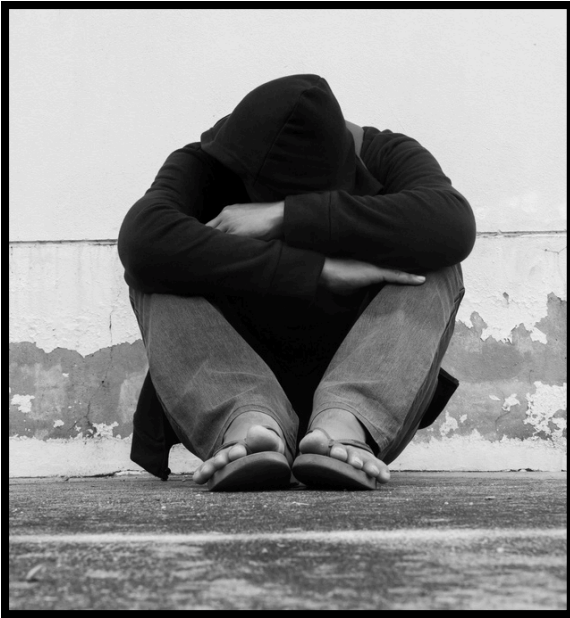
This winter, Code Blue has been a critical lifeline for those experiencing homelessness in Lake County. When temperatures drop to dangerously low levels, Code Blue is activated to provide emergency shelter for individuals with nowhere else to go.

So far this winter, there have been nine Code Blue nights—six in January and three in February—offering warmth and safety to 95 individuals facing extreme weather conditions. These emergency shelter nights ensure that those in need have a warm place to sleep, protecting them from the life-threatening risks of exposure.

The success of Code Blue is made possible through the dedication of community partners and volunteers. A special thank you goes out to Painesville Church of the Nazarene, whose volunteers have given their time and energy to support this initiative. We are also deeply grateful to the Lake County Fairgrounds for generously providing the physical space to host the shelter.

As winter continues, Code Blue remains ready to respond when temperatures reach dangerous lows, ensuring that no one in our community is left out in the cold.

For more information on Code Blue or to volunteer to help this vital program, please contact the United Way of Lake County 440-352-3166.



UNDERSTANDING FORECLOSURE AND HOW TO PREVENT IT

By: Dana Pritschau, Certified Housing Counselor



Foreclosure happens when a homeowner can't make their mortgage payments, leading the lender to take back the property. While this can be a stressful situation, there are steps homeowners can take to prevent it.

Foreclosure Trends in 2025

As we enter 2025, foreclosure rates are slowly increasing. In October 2024, over 30,000 properties had foreclosure filings, a 4% rise from the previous month. Foreclosure starts—when the legal process begins—jumped 27% in the third quarter of 2024. While this is not yet a crisis, it shows that some homeowners are struggling with payments. (housingwire.com/fhfa.gov).

The 30, 60, 90-Day Foreclosure Timeline

1. 30 Days Late – First Missed Payment

- If a homeowner misses a mortgage payment. After 30 days, the lender reports the missed payment to credit bureaus, which can lower the homeowner's credit score. The lender may also reach out with a reminder or warning.

2. 60 Days Late – Second Missed Payment

- After two missed payments, the lender sends a more serious warning. The loan is now considered delinquent, and the homeowner may receive calls, letters, and even legal notices. Late fees continue to add up, and the credit score takes a bigger hit.

3. 90 Days Late – Pre-Foreclosure Begins

- After three missed payments, the lender issues a Notice of Default (NOD) or a Demand Letter, officially starting the foreclosure process. Homeowners still have time to negotiate with the lender or catch up on payments to avoid foreclosure.

Ways to Prevent Foreclosure

- Don't Ignore the Problem – The earlier a homeowner acts, the more options they have.
- Contact Your Lender – Many lenders offer modified payment plans or temporary relief.
- Open All Mail from Your Lender – Notices may include foreclosure prevention options.
- Contact a HUD Certified Housing Counseling Agency for guidance.
- Know Your Mortgage Rights – Reviewing loan documents helps homeowners understand their lender's policies and their legal rights.
- Look for Assistance Programs – Government programs like the Homeowner Assistance Fund can help homeowners struggling with payments.
- Beware of Scams – Fraudulent companies may offer fake foreclosure relief for a fee. Always work directly with the lender or a HUD-approved housing counselor.

Foreclosure is stressful, but acting early and seeking help can make a big difference. Homeowners who understand the timeline and take proactive steps can often avoid losing their homes.



Fair Housing in 2024: Challenges, Resilience, and Hope

By: Patricia Kidd, Esq.

April is Fair Housing Month, a time to reflect on the progress made since the passage of the Fair Housing Act of 1968 and to recommit to the fight for equal housing opportunities. Yet this year, we face growing challenges. Attacks on Fair Housing funding and enforcement threaten the very protections that ensure everyone—regardless of race, disability, family status has a fair chance at securing stable housing.

Despite these obstacles, Fair Housing laws remain in place, and organizations like the Fair Housing Resource Center, Inc. continue to advocate for housing justice. Every day, we work to protect individuals from discrimination, educate communities on their rights, and hold violators accountable. While political shifts may create uncertainty, our mission remains steadfast: ensuring that everyone has a safe, accessible, and discrimination-free place to call home.

But in times of struggle, we must also hold onto hope. Hope is what has fueled every civil rights victory. Hope is what keeps us moving forward, even in the face of adversity. When communities come together, when voices unite for justice, and when we refuse to back down, change happens. Hope is not passive—it is powerful, and it drives action.

Now more than ever, we need community action. Whether it's reporting discrimination, supporting advocacy efforts, or spreading awareness, we all play a role in protecting housing rights. Fair Housing is not just a legal requirement—it's a fundamental right that strengthens our communities.

If you or someone you know has experienced housing discrimination, reach out to Fair Housing Resource Center, Inc.. Together, we can ensure that Fair Housing protections remain strong for generations to come.

"When we fight in unity...We win!"



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>

LAKECOUNTY COUNCIL ON AGING LAKE COUNTY

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—phone 440-992-2121.

4200 Park Ave 3rd Floor Ashtabula
Ohio 44004



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.

DID YOU KNOW.....?

By: Dana Pristchau, Housing Counselor

ESC OF THE WESTERN RESERVE

The 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
Red Concord Township Ohio 44077.

OHIO GUIDESTONE GEAUGA COUNTY

Our job training professionals focus on developing valuable skills that lead to well-paying jobs and fulfilling careers. For individuals aged 18-24, our programs offer general job readiness and customer service training, with opportunities for expanded training in high-demand occupations. We provide educational support for those pursuing a high school diploma or equivalency and offer paid work experiences year-round, including summer employment. Your journey to a more fulfilling life starts here.

440-285-1112 Located at 12611
Ravenwood Drive, Chardon Ohio
44024



LEASE TERMS: WHAT IS ENFORCEABLE?

By: Michelle Brunson, Staff Attorney



A residential lease is a legally binding agreement between a landlord (property owner) and a tenant (occupant) that allows the tenant to rent a residential property for a specified period. This lease outlines the terms and conditions of the rental arrangement, including the rental amount and due date, duration of the rental period, maintenance responsibilities, and any rules or restrictions on the use of the property. It ensures that both the landlord and tenant understand their rights and obligations during the rental period. However, that does not mean that a party can add any term to the lease that they may desire.



Residential leases do have limitations governed by Landlord / Tenant laws, specifically chapter 5321 of the Ohio Revised Code (ORC). First, and most generally, any term or condition in a lease cannot be inconsistent or prohibited by law. Put simply, you may not “contract around” the law. If a term is contrary to law, that term will likely not be enforceable. Similarly, any term deemed unconscionable (unfair or one-sided to the point of shock) will be unenforceable. For instance, a clause making a tenant responsible for all damage to the property, even if the landlord is at fault, would likely be considered unconscionable.

There are specific terms that are prohibited in rental agreements. Among the prohibited terms are: a tenant giving authorization to enter a judgment against them without prior notice or a court hearing if the tenant defaults on rent (also known as a “warrant of attorney to confess judgment”); agreements to pay attorney’s fees; agreements to limit the landlord’s responsibility or promise to cover the landlord’s costs if something goes wrong; and agreements that the landlord will accept rent without being subject to their obligations under the law.

For questions regarding your specific lease agreement, call FHRC’s Tenant/Landlord hotline.



Ta`Niya Carpenter- 11th Grade

A Renter's Guide to Repair Responsibilities

By: Michelle Brunson, Esq. Staff Attorney

Renting a home or apartment in Ohio comes with certain rights and responsibilities, and when it comes to repairs, it's important to know who's responsible for what.

Under Ohio Landlord/Tenant law, landlords are required to keep rental properties in safe, habitable condition. This includes making sure the structure is safe, maintaining electrical, plumbing, heating, and cooling systems, property repairs after inclement weather, and ensuring the property is free from pests. If something goes wrong with any of these, it's the landlord's responsibility to pay for repairs. Tenants should notify their landlords, in writing, right away when an issue arises. If the condition does worsen due to the tenant's failure to report, the tenant may then be held liable for repair costs. If a landlord fails to make necessary repairs after being notified in writing, a tenant may use the escrow process to start a court case to force the landlord to make the necessary repairs.

It is important to note that tenants have their own responsibilities under the law as well. Renters are expected to keep the rental unit clean and in good shape. If damage is caused by the tenant, their guests, or pets, then the tenant is responsible for covering the cost of repairs. For example, if you accidentally break a window or cause a plumbing issue by misusing the toilet or sink, you may be required to pay for the repairs.

Essentially, landlords handle major repairs that affect the habitability of the property, while tenants are responsible for any damages they cause. Understanding these responsibilities can help avoid confusion and ensure a smooth rental experience. If you have questions regarding your responsibility or rights under the law, do not hesitate to reach out to FHRC.



Financial Literacy for Housing Stability: Budgeting Tips & Resources

BY: HOLLIE RONDINI, ASSISTANT DIRECTOR

Stable housing starts with smart financial planning. A strong budget, emergency savings, and access to the right resources can help individuals and families stay on track. Here are some essential tips to support housing stability.

1. Create a Realistic Budget

A budget helps prioritize expenses and ensure housing costs are covered. Start by:

- Tracking Income & Expenses – List all sources of income and categorize expenses as fixed (rent, utilities) or variable (groceries, transportation).
- Using Budgeting Tools – Free apps like Mint or YNAB can help manage spending.
- Cutting Unnecessary Costs – Identify non-essential expenses and reduce spending where possible.

2. Build an Emergency Fund

Even small savings can prevent financial crises. Try:

- Setting Up Automatic Transfers – Direct a portion of each paycheck to savings.
- Starting Small – Even \$10 a month adds up over time.
- Using High-Interest Savings Accounts – Grow your savings faster with better interest rates.

3. Prioritize Housing Payments

Missing rent or mortgage payments can lead to fees or eviction. To stay on track:

- Set Up Auto-Pay – Avoid late fees by automating payments.
- Communicate Early – If struggling, talk to your landlord or lender about assistance options.
- Seek Rental Assistance – Programs like our STAR program or calling 211 can help.

4. Reduce Utility & Household Costs

Lowering monthly bills frees up funds for essentials. Strategies include:

- Using Energy-Efficient Practices – Unplug devices, switch to LED bulbs, and adjust thermostats.
- Applying for Utility Assistance – Programs like LIHEAP provide energy bill support.
- Exploring Discounted Internet Services – Check programs like the Affordable Connectivity Program.

Take Control of Your Finances

Housing stability starts with financial planning. By budgeting wisely, saving consistently, and using available resources, individuals can build long-term stability and avoid housing insecurity.

FHRC does provide free one-on-one Financial Literacy & Budget Counseling. Or attend one of our monthly classes. Call our office for more information at 440-392-0147.

JOIN THE GEAUGA COUNTY HOUSING COALITION



The Geauga County Housing Coalition brings together organizations, businesses, and individuals committed to creating housing opportunities and improving resources in our community.



WHY GET INVOLVED?

- ✓ **Stay Updated** – Learn about the latest housing programs and initiatives.
- ✓ **Build Connections** – Network with community leaders and housing professionals.
- ✓ **Collaborate & Innovate** – Help shape policies and solutions for housing challenges.

WHAT WE DO

- Meetings Every Other Month** – Discuss housing concerns & solutions.
- A Strong, Supportive Network** – Work alongside passionate advocates.
- Share & Learn** – Contribute ideas and gain valuable insights.

TAKE THE NEXT STEP!

Your involvement can make a real impact! Join us to be part of the conversation and the solution.

CONTACT US



Membership Coordinator: Carol Coggins, Siracki
Email: realtorcarolcoggins@gmail.com

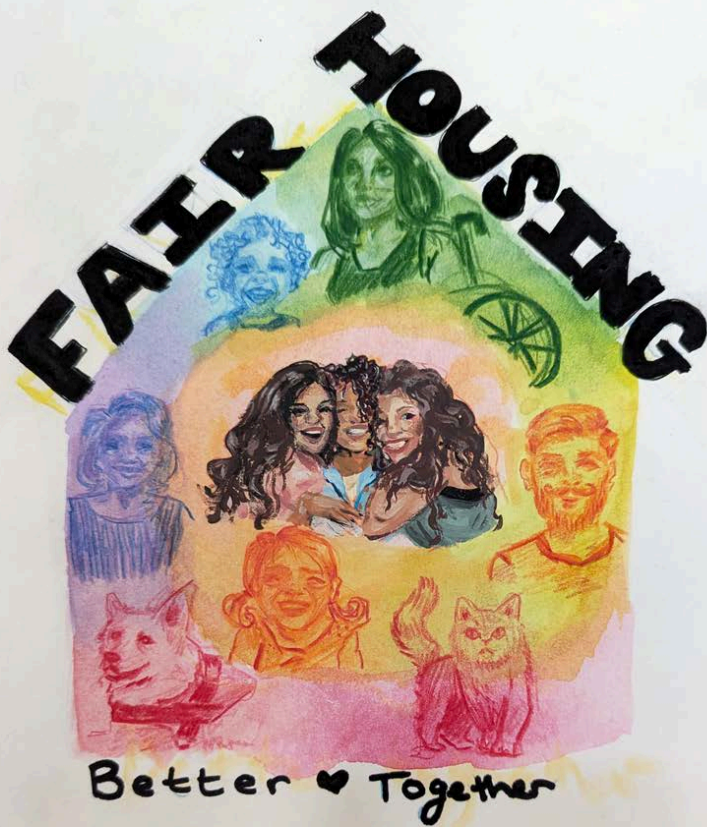
Dear Housing Hollie:



My landlord is trying to charge me for repairs to the plumbing, even though I didn't cause the problem. I thought landlords were responsible for maintenance. Do I really have to pay?

Sincerely,
Dripping with Confusion

Housing



McKenna Powers- 11th Grade

Dear Dripping,

In Ohio, landlords are required to keep rental units in a safe and livable condition, including ensuring that plumbing is in good working order. If the issue was caused by normal wear and tear or a pre-existing condition, your landlord is responsible for the repairs.

However, if the damage was due to negligence or misuse by you or your guests, then you could be held responsible. You should document the issue, request a written explanation from your landlord, and review your lease agreement. If your landlord refuses to make necessary repairs, you may be able to withhold rent by filing to put your rent in escrow. If you need assistance, please give our office an call and we can walk you through the process to get this issue resolved.

Sincerely,

Housing Hollie



Dear Housing Hollie,

My landlord is threatening to evict me because I have an emotional support animal. I provided a letter from my doctor, but my landlord says they have a "no pets" policy. Can they do this?

Sincerely,
Furry Friend in Need



Hollie



Dear Furry Friend in Need,

Under the Fair Housing Act and Ohio law, landlords must provide reasonable accommodations for tenants with disabilities, including allowing emotional support animals (ESAs), even if they have a "no pets" policy. However, you need to provide proper documentation from a licensed healthcare professional stating that your ESA is necessary for your well-being. Your landlord cannot charge you pet fees for the ESA, but you are responsible for any damages the animal causes. If your landlord continues to refuse, you may want to contact our organization for assistance.

Sincerely,

A handwritten signature in black ink that reads "Hollie" with a small heart above the 'i'.

Housing Hollie



NOW MORE THAN EVER: How to Support Local Nonprofits

BY: HOLLIE RONDINI. ASSISTANT DIRECTOR

Nonprofit organizations play a vital role in our communities, providing critical services in housing, food security, education, and healthcare. However, due to shifts in funding and policy under the current administration, many are struggling to meet increasing demands. Now, more than ever, they need community support to continue their work

Ways to Make a Difference:

✓ Volunteer Your Time – Many nonprofits operate with limited staff and rely heavily on volunteers. Whether you can serve at a food pantry, mentor a student, or assist with fundraising events, your time can make a real impact.

✓ Use Your Skills – Not all volunteering happens on-site. If you have skills in writing, marketing, tech support, or business strategy, offer your expertise to help nonprofits strengthen their operations.



✓ Attend & Promote Events – Many organizations host fundraisers, community drives, and awareness events. Attending these not only provides financial support but also helps spread the word. Share their events on social media and encourage others to get involved.

✓ Donate Beyond Money – While financial contributions are always appreciated, nonprofits also need tangible resources. Consider donating food, clothing, books, school supplies, or hygiene products. Before donating, check their website or give them a call to see what's needed most.

✓ Advocate for Change – Public policy affects nonprofit funding and their ability to serve the community.

Attend local meetings, contact your representatives, and support policies that protect and expand nonprofit resources.

✓ Join a Board or Committee – If you're passionate about a cause, consider a leadership role within a nonprofit. Serving on a board or committee allows you to make a lasting impact by helping guide the organization's strategy and outreach.

Why Your Support Matters

With economic uncertainties and shifts in government priorities, nonprofits are facing funding gaps that threaten essential services. Community engagement isn't just about charity—it's about ensuring that local organizations can continue to serve those in need. By volunteering, donating, advocating, and spreading awareness, you can help sustain the organizations that make our communities stronger.

Now is the time to get involved. Reach out to a nonprofit near you and see how you can make a difference today!



Teagan Miller- 6th Grade



JOIN

THE ASHTABULA COUNTY

HOUSING COALITION

Who are we?

The Ashtabula County Housing Coalition is a network of agencies, organizations, and businesses dedicated to improving housing opportunities in Ashtabula County.

Why Join?



Stay Informed – Get updates on local housing initiatives, programs, and services.



Network & Collaborate – Connect with industry professionals, community leaders, and housing advocates.



Be a Voice for Change – Share your insights and contribute to innovative housing solutions.

Join Us Today!

Your involvement strengthens our mission. Whether you're an expert, advocate, or concerned citizen, your voice matters!

Contact Us

For more information reach out to Alice Harden at aliceh@doyccac.org



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



T-Shirt Contest Winner
Vivian Tharp
Perry Middle School
Sixth Grade

