

COMMUNITY PULSE

DID YOU KNOW?

LEASING 101

**SEXUAL HARRASSMENT
AND HOUSING**



YOUR QUARTERLY HOUSING CONNECTION

FAIR HOUSING RESOURCE CENTER AUGUST 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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Patricia A. Kidd, Esq.
Executive Director

Hollie Rondini
Program Director

Christopher Bowles
Housing Counselor

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Progressive Land
Title Agency

Join our
Board Today!

Call (440)392-0147
for more information!

we need
you, you & you



Community Pulse

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Sexual Harassment in Housing

By: Chris Bowles

Sexual harassment in housing is a type of sex discrimination forbidden by the Fair Housing Act and Section 109 of the Housing and Community Development Act of 1974. The Fair Housing Act permits the U.S. Department of Justice (DOJ) to act against anyone who sexually harasses tenants, whether it be a property owner, a property manager, a maintenance worker, or anyone else involved in the rental process.

Sexual harassment in housing includes “demands for sex or sexual acts in order to buy, rent, or continue renting a home.” It may also involve other unwelcome sexual conduct that makes it difficult to feel safe or comfortable living in one’s home. The United States Department of Housing and Urban Development (HUD) reports that sexual harassment exists most commonly in two forms: (1) quid pro quo sexual harassment; and (2) hostile environment sexual harassment. Quid pro quo sexual harassment takes place when a housing provider or lender asks a person to engage in sexual conduct as a stipulation for obtaining or maintaining housing or other housing related services. Hostile environment harassment takes place when a housing provider or lender exposes a person to persistent unwelcome sexual conduct that interferes with the sale, rental, availability, or terms, conditions, or privileges of housing or housing-related services.

With the quarantine that resulted from the Covid-19 pandemic, many agencies have reported significant increases in the number of sexual assault allegations from property owners. Owners are asking for sex in exchange for rent from susceptible tenants, many who are out of work and unable to make their monthly payments.

The Coronavirus has generated the perfect environment for corrupt landlords to engage in this behavior. Many vulnerable tenants are out of work and are being instructed to stay home and away from crowds whenever possible. This leaving many vulnerable tenants at a heightened risk of sexual harassment by property owners who know their tenant’s situations and are ready and willing to abuse it.

Sexual harassment can be reported to Fair Housing Resource Center at 440-392-0147 or the DOJ at 844-380-6178 or fairhousing@usdoj.gov.



Report sexual harassment
to Fair Housing Today
(440) 392-0147

LAKE COUNTY HOUSING REHABILITATION PROGRAM

This lake County program is designed to assist in improving the housing conditions for income eligible families and lengthen the economic life of housing stock through three types of assistance: Emergency Repairs, Mobility and Accessibility Repairs and Modifications, and Full Single-Family Homes Rehabilitation. For more information on this program, contact Lake County Planning and Community Development at 440-350-2338 or rehab@lakecountyohio.gov.

THE FINE ARTS ASSOCIATION (FAA)

Offers professional Creative Arts Therapies services (music and art therapies) for students of all ages, abilities and backgrounds. The Creative Arts Therapies program includes music, art and adapted arts therapies to achieve specific goals, such as attention to task, motor development, appropriate social interaction, language development, positive self – worth, and emotional expression. For information and/or questions, contact Ann Marie Raddell at 440-951-7500 x124 or at araddell@fineartsassociation.org.

ASHTABULA MENTAL HEALTH AND RECOVERY SERVICES BOARD

Hosts the Heartbeat Support Group. This is a group for anyone who is grieving for a loved one that has died by suicide. Heartbeat meets at 6 pm on the first Thursday of each month, facilitated by Community Counseling Center. In response to COVID-19, the group is currently meeting using Zoom. The Zoom Meeting ID is 266-000-103. You can also call (253)215-8782 and enter the Meeting ID to join by phone. The first Thursdays for the rest of 2020: August 6th, Sept. 3rd, Oct. 1st, Nov. 5th, and Dec. 3rd.

DID YOU KNOW.....?

By: Chris Bowles

FAMILY PRIDE OF GEAUGA COUNTY

The Geauga County Reentry Program addresses the needs of individuals in the jail and works to reduce recidivism rates in Geauga County. This program offers onsite case management, life skills, employment and educational support services. Additionally, all program participants work with a transition care coordinator who will help them meet their goals as well as provide consistent follow-up support and coaching. For more information, call 440-286-1553.

COMMUNITY COUNSELING CENTER

Supported Employment / Individual Placement and Support (SE/IPS) supports adults living with serious mental health conditions and substance use disorders to find and keep jobs. SE/IPS is an evidence-based practice that helps adults who are recovering from mental illness to explore and succeed at work as part of their mental health recovery. For more information about SE/IPS services at Community Counseling Center, call 440-990-3419.

FAMILY PLANNING ASSOCIATION OF NORTHEAST OHIO

Provides age-appropriate, medically accurate reproductive health education programs to schools, groups and community-based organizations throughout Geauga County. Frequently requested workshops include "ABCs of HIV," "All Together Now" which focuses on pregnancy prevention and "Pass It Around" which focuses on sexually transmitted infections. Programs are available free of charge. If you are interested in scheduling a program or would like more information, please contact the Family Planning Association of Northeast Ohio at 440-352-0608 ext. 12 or go to www.fpaneo.org.



Should I Vote?

By: Chris Bowles

One's right to vote is one of our most significant freedoms as citizens. Casting your vote on election day costs you only a few minutes and influences your community for years to come. Voting guarantees that you have a say in the policies and individuals who will be spending the next few years making decisions on your behalf. In the 2016 general election, only 61.4% of registered voters showed up at the polls to vote. Similarly, in 2012, 61.8% voted. This means that nearly 40% of all eligible voters have chosen not to cast their vote during a presidential election during the last two presidential cycles. The following are 5 reasons as to why your vote matters, and why you should make the conscious effort to exercise your right to vote in the coming general election November 3, 2020.

1. Every Vote is Equal.

Every citizen in the country is granted exactly one vote. No matter who you are, no matter your race, gender, ethnicity, social class, or age, every person has the same opportunity to influence the outcome of an election. This is America's greatest equalizer. Regardless of any factor in one's life, every person only gets one vote, and no one vote carries any more weight than another.

2. Voting is Accessible.

In the state of Ohio, there are several different ways one can exercise their right to vote. It's difficult for many of us to get to the polls on voting day, but today, we have so many other options, that this doesn't have to limit your ability to vote. In Ohio, in addition to voting in person at their polling location, voters can cast a vote early in-person at the County Board of Elections, vote by mail, or vote provisionally. More information on how to do each of these can be found at <https://www.ohiosos.gov/elections/voters/>.

3. Ohio is a Swing State

Ohio is, and has been, at the center of American elections throughout history. Ohio gained its reputation as a swing state in 1980 and has awarded its electoral college votes to every winning presidential candidate since 1964. Being a presidential election year, this means that being a voter in Ohio carries even more weight than it would in a more partisan state. Ohio is highly ideologically split, and often swings back and forth from republican to democrat. If you are passionate about one party or one candidate over the other, voting in Ohio can help ensure you get your way.

4. The Right to Vote Was Earned.

Civil rights advocates fought for the right to vote for many years. The Women's Suffrage Movement in the United States led to the ratification of the 19th Amendment to the U.S. Constitution after a century of protests. Furthermore, African Americans fought for years during the Reconstruction Era to solidify the right to vote with the 15th Amendment. Civil rights activists fought long and hard so we would be allowed to vote equally. It would be a disservice to those who came before us and fought for so many years to give us the right to vote, to not exercise that right.

5. Being an Informed Voter is Easier Than Ever.

It is easier now than ever to be informed. Many people claim lack of education or understanding of the issues or candidates as to why they choose not to vote. In the age of technology, this is no longer an excuse. The current online climate helps voters to become informed and to be able to watch live on social media as new laws are passed, new debates are had in congress, etc.

LEASING 101

by Patricia Kidd

So you've been looking, calling and viewing new places to rent and lo and behold, you've found the perfect place. It's paperwork time, where do you sign?

Not so fast! Rushing into signing a lease is the first place many new tenants get trapped into a bad situation. Arming yourself with a little background knowledge on general landlord tenant law can help you negotiate a lease that is fair and legal for both you and your landlord.

First step, read the lease! It can be long and full of legalese, but take some time to read through it. If you are not sure what a term or clause means, ask questions. Call your new prospective landlord or call Fair Housing to make sure you are understanding what you are agreeing to.

What should be in your lease agreement?

Well, there are basic items to every lease agreement such as: term of lease; amount of rent; amount of security deposit; rent due date; and possible late fees for late rent. That seems pretty basic.

Yet, many lease agreements contain other clauses that may or may not be in compliance with Ohio Landlord Tenant Law. Ohio Revised Code section 5321.13 covers terms that are prohibited in rental agreements.

1. The first item the law discusses is the fact that your lease cannot include a clause that allows a landlord to obtain an automatic judgement against you for unpaid rent or damages without completing the court process.

2. Second, the agreement cannot have an agreement that the tenant will pay the landlord's attorney fees.

3. Third, an agreement cannot limit a landlord's legal liability to a tenant.

4. Fourth, a lease agreement cannot allow a landlord to not comply with Landlord duties required under the law.

Basically, a lease may have a lot of parts, subheadings and sections but the lease may not limit your tenant rights provided under Ohio landlord/tenant law. For example, the Ohio law listed under Landlord Obligations states: A landlord must "maintain in good and safe working order all the electrical" of the unit. However, your lease states that the tenant is responsible for maintaining the unit and must make all repairs including the electrical fixtures and components. Under #4 above, the law states that a lease agreement cannot allow a landlord to not comply with Landlord duties required under the law. So, just because it's in your lease that you will make electrical repairs, it is ultimately your landlord's responsibility.

Signing a lease can be exciting and daunting at the same time. It is important to remember not to rush into anything and if you do not understand something make sure you stop and ask questions! Happy house hunting.

HELP WITH RENT

By: Hollie Rondini

Fair Housing Resource Center, Inc. has a wonderful program called STAR. This program can assist low to moderate income families with 1st months rent and utility deposits and a temporary senior subsidy.

1st Months' Rent & Utility Deposit

- Low to moderate income households
- Anyone can apply
- Currently have income into the household

This program is to assist low to moderate income households with 1st months' rent and utility deposit assistance to move into a new home. Eligibility is determined on a case by case basis.

Senior Short term Subsidy

- Low to moderate income households
- Must be 62 years or older to qualify
- Any senior can apply
- Currently have some form of income into the household
- Demonstrate a need for assistance

This program provides a short term rental subsidy where FHRC can pay up to 70% of your rent and a utility allowance for up to 6 months. Eligibility is determined on a case by case basis.

Visit www.fhrc.org for more information or call our office today to see if you are eligible for assistance!



CITY OF MENTOR HOME REPAIR PROGRAM

By: Hollie Rondini

Fair Housing Resource Center, Inc. in partnership with the City of Mentor is administering a program to assist City of Mentor Veterans with home repairs to their property. Within our Stay at Home Program, FHRC can also assist disabled residents with accessibility modifications.

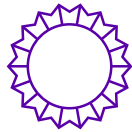
To be eligible for the Stay at Home program you must live within the City of Mentor, be current on your mortgage and taxes, provide proof of income in the household and complete an application for assistance.

If you or someone you know are a low-moderate income family in need of emergent repairs to your home and live within the City of Mentor please give Hollie Rondini a call at (440) 392-0147 for more information! Let us help you with your housing need!

Dear Housing Hollie;

I recently lost my job due to COVID-19 and cannot afford to pay my rent. My landlord have been working with me but has recently told me he can no longer wait to file an eviction. I thought landlords were not allowed to do that!

Sincerely,
Laid off



HOUSING



Dear Laid off,

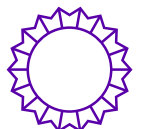
There is alot of confusion surrounding evictions during this time. There have been regulations put into effect by the federal government, however, they only apply to federally funded housing. Currently, housing providers are only at the mercy of their local municipal court when it comes to evictions. Most courts have re-opened and are now actively processing eviction hearings. If you are unsure, visit your local municipal courts website for updates on their court proceedings. Or call Fair Housing we maybe able to help!

Sincerely,
Housing Hollie

Dear Housing Hollie,

I lost my job due to COVID and am desperately seeking help with paying my rent. Are there any programs available to help families who lost their income pay their rent?

Sincerely,
Help!



Dear Help,

Call Fair Housing Resource Center! We are the local office assisting a local organization called Lifeline with referrals for their Covid relief program. Families whose household have been affected by COVID from job loss, hours cut, hospitalizations, quarantines, and lay offs may be eligible for assistance in paying their rent. The program is designed to assist low income families with their rent from March 1, 2020 going forward. Call Fair Housing at (440) 392-0147 for more information!

Sincerely,
Housing Hollie

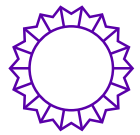
HOLLIE



Dear Housing Hollie;

I currently have a neighbor who has made it their mission to make my life miserable. They constantly yell at me when leaving my home or leave trash on my porch. I do not feel comfortable living next to a family who constantly harasses me! What can I do?

Sincerely,
Scared Neighbor



Dear Scared Neighbor:

Living next to someone who has made it their mission to make your life uncomfortable can definitely have you running for the hills. Don't fret! There is a right called Peaceful Enjoyment of the premises. A tenant has a right to live in their home free of any excessive noise, harassment, etc.. What you need to do is write a letter to your landlord outlining the actions of the bad neighbor. Your landlord is required to address these issues to ensure they do not get out of hand. If you need assistance or you informed management and nothing has changed, please give me a call!

Sincerely,
Housing Hollie



Home Energy Audits

By: Chris Bowles

Everyone can benefit from saving money, and one popular way to do so is through your home energy bills. A home energy audit, also known as a home energy assessment, can help you recognize the full caliber of energy use in your home. An audit will show how much energy your home uses, where your home is losing the most energy, and which areas could benefit from some fixes to make the home as efficient and comfortable as possible. A home energy audit is the first step to saving money on energy through home improvements. There are two different steps of home energy audit process: Self-Assessments and Professional audits.

A meticulous self-assessment of your home can help you to identify problem areas and highlight areas for potential energy efficiency upgrades. Some things to look for on your self-assessment are locating air leaks, proper ventilation, proper insulation in the attic, basement, and walls, inspecting heating and cooling equipment for upgrades, and proper lighting. After inspecting the house for these things, you should make a plan to determine where the greatest energy losses are coming from, and what alterations you can make to help prevent these losses. At this time, it would be good to begin researching a professional home energy auditor to assess the house based on your initial workup.

A professional home energy audit offers a complete assessment of your home energy use. This is a room-by-room inspection of the home. Auditor tools such as blower doors, infrared cameras, and PerFluorocarbon tracer gas may be used to examine each room. The auditor may also review past energy bills to determine areas of improvement within the home. There are several places where an energy auditor may be located such as: local energy or weatherization office, electric or gas company, or the Residential Energy Service Network. Before selecting an auditor, be sure to check their rating with the BBB and get several references.

Home energy audits are a great way to take steps to both help save the environment and to save some money in the process. There will be some costs involved, but in the long run, this process has the potential to save you thousands of dollars per year on energy bills. More information about home energy audits can be found on Energy.gov.

PRO`S & CON`S OF HOME WARRANTIES

By: Hollie Rondini

Home warranties are a service plan that can cover most major appliances and systems that can break down in your home over time. After forking over you're a significant portion of your savings for your down payment, it would be nice to have some insurance if one system or another in your newhome breaks down. However, is it worth it? Let us break down the pro`s and con`s on home warranties to help you make the best decision for your family.

Pro`s

1. It may already come with the property.

Some sellers will add a 1-year home warranty to their property to help entice the buyer into closing on the home. This is an added benefit for the buyer and can help seal the deal! If your purchase already comes with a 1-year warranty, most companies will ask if you wish to renew your policy prior to your 1-year anniversary. These warranties are offered as a lump sum payment for the whole year or a monthly payment to make it more affordable.

2. Peace of mind.

You just dumped your entire life savings into a property that is over 15 years old. Imagine however, after 3 months of living in the home, that your plumbing springs a large leak! You have just exhausted all your funds and have been recovering from the move. What do you do? You call your warranty! The warranty company will normally require you to call a contractor to quote the repair or send their own technician to view the damage. At this point, they will determine if it is covered under their plan and offer to pay a portion of the overall repair. How lovely is that?





Pro`s & Con`s of Home Warrantiescontinued

3. Convenience

As a brand-new homeowner, most folks will feel overwhelmed at the new responsibility laid out before them. With a home warranty, you can remove all the guess work. You call the number the company provided, and they will provide you with step by step instructions on how to resolve the issue at hand.

Con`s

1. Fees....

You make your monthly warranty payment on time! One day, your A/C stops functioning. You call your warranty and they inform you that they will need to complete a service call, which costs \$100, without a guarantee that the warranty will cover the cost of the repair. Or the company informs you that you need to contact a local contractor and receive a quote, however, you are responsible for their service call fee. These are normally costs that are not anticipated by homeowners and are frequently required to access the warranty benefits. My advice is to read your agreement to determine what is covered and the anticipate fees associated with obtaining necessary repairs. Do your research.

2. Read your contract/agreement

Just like with any other large purchase decision, make sure to read the fine print! Warranties are no different. Depending on the company and coverage purchase, will depend on what repairs/damage is covered. Some warranties will cover the repair, but not the finishing touches. For example, a pipe bursts in your home, you call the warranty, they come and tear out the wall and make the necessary repair for the cost of a service call fee. Yay! What they did not cover was the necessary drywalling to finish the repair and make it appear as though it never happened. That is now at your expense. Make sure that you read your agreement and are aware of what is covered at your expense.

3. You have less control on how the repair is handled.

You have rented for years and you are ecstatic that you now have a place of your own! You can do whatever you want! With a warranty, you have less flexibility with the way a repair is handled then you would if you did it yourself. The warranty company will only replace an appliance with the exact same model, or not allow modern upgrades or allow you to choose the brand. Overall, the repair is in the hands of the warranty company and not your own.

With all warranties, they have their pro`s and con`s. Make sure you do your homework, ask questions when you're unsure, and do your research. Good luck!.

A close-up photograph of a silver key hanging from a black door handle. The background is a blurred green, suggesting an outdoor setting.

COVID -19 &

ILLEGAL HOUSING

DISCRIMINATION

By: Patricia Kidd

A photograph of a woman with blue hair, wearing a black spaghetti strap top. She is smiling and covering her eyes with her hands. Her right arm is a prosthetic, covered in a black sleeve.

The National Fair Housing Alliance (NFHA) published a report on April 9, 2020 that provided an in depth analysis on COVID-19 and fair housing concerns. Their report noted that the number of fair housing complaints always increases in the aftermath of a disaster or emergency and this is the case with COVID-19. As you know, fair housing laws protect persons from discrimination, including harassment and intimidation in housing and related services on the basis of race, color, religion, national origin, sex, familial status and disability. Persons with disabilities including those who are older and have underlying medical conditions are vulnerable and at a high risk for a severe response to COVID-19.

A close-up photograph of a man's hands adjusting his dark tie. He is wearing a blue dress shirt and a grey suit jacket.

Housing providers are required to make reasonable accommodations that may be necessary to deliver housing and services to persons with disabilities affecting major life activities. HUD wants to prevent discrimination and harassment against people of who, because of racial profiling, are perceived to be associated with this disease. One of the primary purposes of disability discrimination laws is to protect individuals with disabilities from discrimination based on prejudice, stereotypes, or unfounded fears. People who currently have COVID-19, or those who have had COVID-19 may be protected against housing discrimination. Additionally, housing discrimination such as unlawfully denying housing, or inquiring about whether a person has COVID-19 or has had this illness may constitute illegal discrimination as well.



COVID-19 & Illegal Housing Discrimination... continued

The NFHA report also discussed the issue of inquiries about disability. As you may be aware, the Fair Housing Act prohibits landlords and others from asking whether an individual has a disability and from asking about the type of disability or how severe it is. This prohibition applies both to applicants and to tenants, as well as homeowners or borrowers. For this reason, asking for information about the nature of a communicable disease, or asking for evidence about exposure or test results, will generally violate the Act. Housing providers and housing-services providers should not require homeowners, applicants or tenants to disclose whether they have medical conditions that make the homeowners, applicants or tenants particularly vulnerable to COVID-19. Housing providers may encourage tenants and homeowners to adopt infection-control practices such as regular hand washing, wearing cloth face coverings, and physical distancing, which does not violate the FHA. Landlords may ask a tenant or applicant to self-report about exposure or an underlying medical condition, but not about treatment.

Due to the extreme lack of testing available and because scientists report that some with the virus may be asymptomatic, inquiries about whether someone has been diagnosed with contracting COVID-19 is insufficient to identify whether they have the virus. Housing providers who apply consistent policies and practices recommended by the Centers for Disease Control to prevent spread of the virus are justified, and these policies and practices are designed to assume that everyone may have the virus.

We understand that this is new to all of us regardless if you are a renter, a homeowner or a property manager. When in doubt, contact our office and we will gladly help through these unusual times.

A full copy of the report, COVID-19, Illegal Housing Discrimination, and Projects for People with Disabilities and Those Who Care for Them under the Fair Housing Act, April 9, 2020 published by the National Fair Housing Alliance can be found at: <https://nationalfairhousing.org/covid-19/>

KEEP CHILDREN HEALTHY DURING THE COVID-19 OUTBREAK

CDC CENTERS FOR DISEASE CONTROL AND PREVENTION - UPDATED 6/14/20

Based on available evidence, most children do not appear to be at higher risk for COVID-19 than adults. While some children and infants have been sick with COVID-19, adults make up most of the known cases to date. Watch your child for any signs of COVID-19 illness. COVID-19 can look different in different people. For many people, being sick with COVID-19 would be a little bit like having the flu. People can get a fever, cough, or have a hard time taking deep breaths. Most people who have gotten COVID-19 have not gotten very sick. Only a small group of people who get it have had more serious problems. CDC and partners are investigating cases of multisystem inflammatory syndrome in children (MIS-C) associated with COVID-19. Learn more about COVID-19 and multisystem inflammatory syndrome in children (MIS-C) at <https://www.cdc.gov>.



Keep children healthy

Parents and caretakers play an important role in teaching children to wash their hands. Explain that hand washing can keep them healthy and stop the virus from spreading to others. Be a good role model—if you wash your hands often, they're more likely to do the same. Make hand washing a family activity and learn more about what you can do to protect children.

Help your child stay active - Encourage your child to play outdoors—it's great for physical and mental health. Take a walk with your child or go on a bike ride. Use indoor activity breaks (like stretch breaks or dance breaks) throughout the day to help your child stay healthy and focused.

KEEP CHILDREN HEALTHY.... CONTINUED

HELP YOUR CHILD STAY SOCIALLY CONNECTED

- Reach out to friends and family via phone or video chats
- Write cards or letters to family members they may not be able to visit.
- Some schools and non-profits, such as the Collaborative for Academic, Social, and Emotional learning and The Yale Center for Emotional intelligence, have resources for social and emotional learning. Check to see if your school has tips and guidelines to help support social and emotional needs of your child.

ASK ABOUT SCHOOL MEAL SERVICES

Check with your school on plans to continue meal services during the school dismissal. Many schools are keeping school facilities open to allow families to pick up meals or are providing grab-and-go meals at a central location.

HELP YOUR CHILD COPE WITH STRESS

Not all children and teens respond to stress in the same way. Some common changes to watch for include:

- Excessive worry or sadness
- Unhealthy eating habits
- Unhealthy sleeping habits
- Difficulty with attention and concentration

SUPPORT YOUR CHILD

- Parents can find more information about supporting their children during a COVID-19 outbreak on CDC's Helping Children Cope page.
- Talk with your child or teen about the COVID-19 outbreak. Answer questions and share facts about COVID-19 in a way that your child or teen can understand.
- Learn more about common reactions that children may have and how you can help children cope with emergencies.





#FHRCListsens

Call :440-392-0147

Report Housing Discrimination today.

WE ARE LISTENING.



Contact us for More information

Fair Housing Resource Center Inc.

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Email: Info@fhrc.org

Visit us:

www.fhrc.org