

# ***COMMUNITY PULSE***



YOUR QUARTERLY HOUSING CONNECTION

FAIR HOUSING RESOURCE CENTER    DECEMBER 2019



**GIVING BACK  
HOUSING  
HOLLIE**

**FAIR HOUSING NEWS  
"O TANNENBAUM"**





# *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*

### **Staff**

Patricia A. Kidd, Esq.  
Executive Director

Hollie Rondini  
Program Director

Nicole Saunders  
Testing Coordinator

Christopher Bowles  
Housing Counselor

Donna Stock  
Controller

### **Board**

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Board President  
Legal Aid

Larry Rastatter, Jr.  
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SURJ/ Move to Amend

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Progressive Land Title Agency

*Join our  
Board Today!*

Call (440)392-0147  
for more information!





# Community Pulse

## Table of Contents

- 01 Did You Know.....?
- 02 Code Blue
- 03 Winter Happens  
Weather You Like it or  
Not
- 04 Geauga County  
Donation Drive for  
Vets
- 05 Housing Hollie
- 07 Giving Back
- 08 "O Tannenbaum"
- 09 Agency Spotlight
- 10 Land Contracts
- 11 Lead Based Paint
- 12 Fair Housing News



01

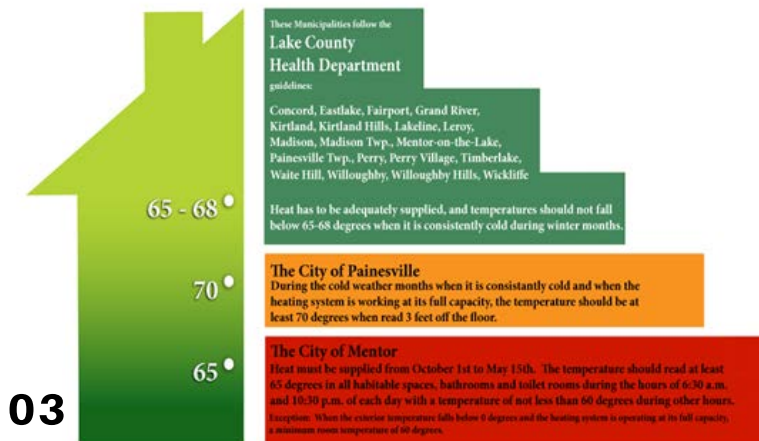


08



12

### How Cold is TOO Cold?



03



10



09



07

*Fair Housing Resource Center Inc.*

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

Email: [info@fhrc.org](mailto:info@fhrc.org)

[www.fhrc.org](http://www.fhrc.org)



## **ADOPT-A-FAMILY**

Adopt-A-Family is a holiday program being conducted by Family Pride of Northeast Ohio. Family Pride is seeking donations for this program to assist families who are having a hard time making ends meet to be able to celebrate the holidays with their families this year. Some donation ideas for this cause include: Gift cards, Gas cards, Cookware, Lotions and bath gels, Warm blankets (new only), and Art & craft supplies for children and adolescents. For more information on how to donate, please contact Family Pride at 440-286-1553.

## **LAKE COUNTY COMMUNITY SANTA PROGRAM**

The Children Services Division of Lake County is seeking volunteers to help make the holidays special for a child in need this holiday season. There are 100 children in custody throughout the county who have been removed from the care of their families and are living in alternate living arrangements: foster homes and residential placements. Lake County organizations, businesses, clubs and individuals have offered to become Santa's for these children and families. Monetary donations are not accepted, but gift cards for grocery stores and gas stations are much appreciated. If you are interested in getting involved, please contact 440-350-4337 or 440-350-4322.

## **ASHTABULA COMMUNITY ACTION AGENCY**

Ashtabula Community Action Agency offers a Winter Crisis Program for energy assistance that runs from November 1, 2019 through March 31, 2020. This program is income-based, and clients must be at or below 175% of the federal poverty guidelines in order to qualify. Walk-ins are welcome at OhioMeansJobs at 2247 Lake Avenue in Ashtabula. There are also outreach sites located in Andover, Orwell, Conneaut, Jefferson, and Geneva. If you are interested in getting more details, please call 866-223-1471.

# **DID YOU KNOW.....?**

**By: Chris Bowles**

## **CATHOLIC CHARITIES OF LAKE COUNTY- FAMILIES OF PROMISE**

The Families of Promise program is designed to support families with incarcerated loved ones. The program is a support service designed to assist the caregivers of children who have a parent incarcerated. Services are provided in the home and the community to help remove barriers and address a family's needs in a convenient and flexible way.

440-352-6191

<https://www.catholiccharities.net/GetHelp/OurRegions/LakeCounty.aspx>

## **THE LAKE COUNTY CHURCH NETWORK**

The Lake County Church Network is a local network of churches that is supported by United Way in Lake County. This network aids families and individuals that have been facing a hardship and are having a difficult time making ends meet. Some things the Lake County Church Network can assist with include paying for mortgage and/or rent, food costs, financial assistance for heating and utility bills, travel expenses, and general necessities that people may need. Email this network at [churchnetwork@sbcglobal.net](mailto:churchnetwork@sbcglobal.net) or call at 440-946-9029.

## **THE ASHTABULA DREAM CENTER**

The Ashtabula Dream Center is an organization located in Ashtabula City that offers numerous free programs including a food and clothing bank. The Food bank offers a balanced hot meal to anyone in need from Tuesday through Friday from 12:00 pm – 1:00 pm. The clothing bank is open from Tuesday through Friday from 1:30 am – 1:00 pm. Please contact 440-998-3732 for more information about these services.



# Code Blue

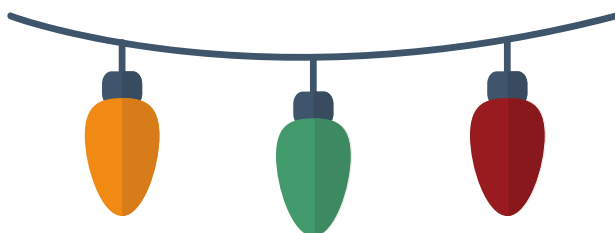
BY Chris Bowles

Living in Northeast Ohio comes with its winter challenges, especially for the homeless. In Lake County, CODE BLUE is an alert that is declared whenever temperatures drop below 10 degrees and weather conditions pose a danger to the homeless population. The CODE BLUE Alert allows authorities to take homeless people to local shelters or other agencies, known as Warming Centers. These shelters make additional beds and space available until conditions improve and the alert is called off.

The goal of this CODE BLUE Protocol is to notify local social service agencies, churches, and municipalities that severe weather is imminent and there is a need to provide all homeless persons, sober or not, with a safe haven where they can stay warm.

CODE BLUE is a call for local agencies to open their doors to the homeless and to provide accommodations for those in need during extreme temperatures. Some warming stations will be open during daytime hours and others will provide nighttime assistance. At a minimum, overnight safe havens will provide sleeping cots, access to restrooms and, if possible, a simple breakfast. A day-time drop-in center would offer seating, access to restrooms and coffee/water.

To find out if a Code Blue Alert has been issued in Lake County, please contact either the local police municipalities or visit the county/town website. For the most up to date information regarding shelters and warming centers it is always best to consult 2-1-1.



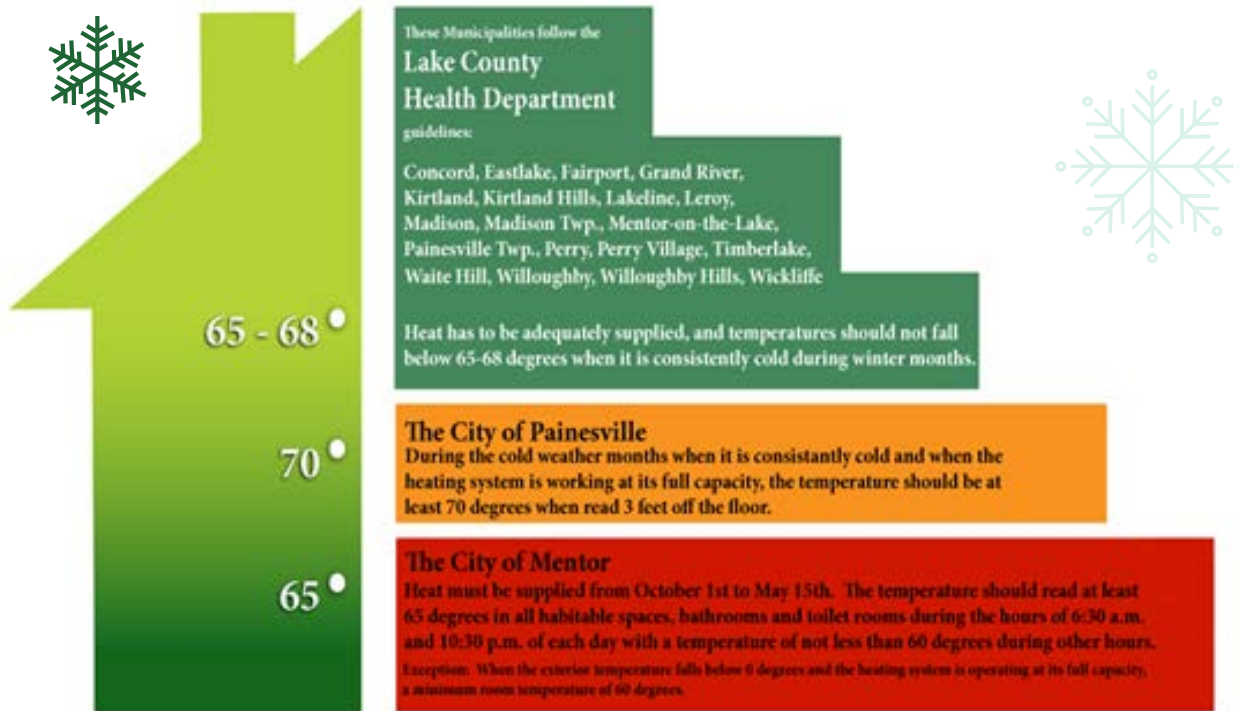


# WINTER HAPPENS WEATHER YOU LIKE IT OR NOT

By: Chris Bowles



## How Cold is TOO Cold?



**W**inter is coming.....

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

In Ashtabula County, if the temperature falls below 60 degrees outside, the heating system has to be capable of maintaining a temperature of 68 degrees inside the home. If you are in a situation where this is not the case, please contact the Ashtabula Health Department who can assist you in working with your landlord to correct this violation of the health code.

Alternatively, in Geauga County, there is unfortunately no codes that exist to regulate the temperatures in landlord-controlled heat rental units.

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

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

# GEAUGA COUNTY DONATION DRIVE FOR VETERANS

*By: Chris Bowles*

The Holiday season is upon us, and this season, beginning November 1, 2019, the Geauga County Sheriff's Office will be collecting items for area veterans and active service members. This donation drive is a new effort being put together by the Geauga County Sheriff's department for the first time this holiday season. Donors are being asked to offer canned items and items with a long shelf life.

The sheriff's office, 12450 Merritt Road in Chardon, will have an Army Jeep and trailer in front of the building that will be filled with the items. Food items will be collected for the Geauga County Veteran's Food Pantry. This pantry is a new initiative, opened two months ago. It has already had several clients, but they want to be able to serve more. This donation drive is an opportunity for our community to work together to stock it full of items that will benefit veterans and those who are currently serving in the military.

## **Some suggested donation items include:**

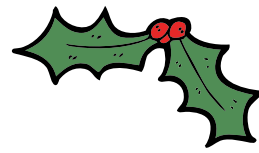
- Hard candy – candy canes; other holiday candies
- Gummy candy – Swedish Fish, gummy bears, Twizzlers
- Toothbrushes/ toothpaste
- Puzzle books – crosswords, Sudoku
- Cards and letters thanking them for their service, wishing them happy holidays
- Cards they can send – with stamped envelopes (If you would like to hear back, make them self-addressed)
- Snacks – small individual packages
- Jerky snacks – individually wrapped
- Chapstick

**THE GEAUGA COUNTY SHERIFF'S OFFICE IS  
OPEN WEEKDAYS FROM 7 A.M. TO 5 P.M.  
AND SATURDAYS FROM 8 A.M. TO 3 P.M**





## DEAR HOME FOR THE HOLIDAYS.....

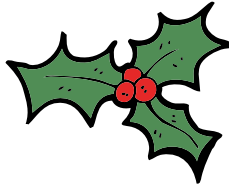


Dear Housing Hollie;

I live in an apartment complex and I have family coming in to stay with me for 2 weeks for the holidays. I told management in passing, however, now I am being told that the guest visits need to be approved by management. This just seems ridiculous! Can they do that?

Sincerely,

Home for the Holidays



# HOUSING

Dear Home for the Holidays:

Most renters are required to sign a lease agreement upon moving into a new unit. These leases are put in place to ensure the health and safety of all residents. Most landlords have rules in place in which all residents have to comply. Some rules may include time frame limits on over night guests. Most leases state that if a guest will be staying longer than 1 week, management needs to be notified. This is to ensure that they are not recognized as an unauthorized tenant and you are not penalized for their visit. If your landlord is putting more extreme guest rules in place please give me a call!

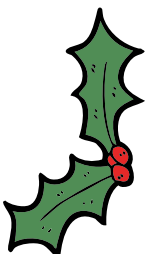
Good Luck,  
Housing Hollie

Dear Housing Hollie;

My landlord for the past few months have been coming over unannounced and entering my home. I really feel as though this is not right and feel like my privacy is being invaded. Is there anything I can do?

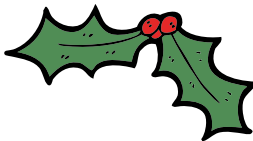
Sincerely,

Uncomfortable





Dear Uncomfortable;



Finding yourself in that situation is very stressful so first and foremost don't panic! The only time that a landlord is permitted to enter the unit is if he were to provide a 24 hour notice prior to entering the unit. If you have addressed this with him in the past you are more than welcome to download a template off our website requesting that he provides you with 24 hour notice.

When it comes to the notice, you do have the right to negotiate the time, however, you cannot deny him access. If you find yourself in this situation and cannot come to a resolution give me call!

Good Luck,

Housing Hollie

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

A green holly leaf with red berries, positioned to the left of the name "HOLLIE".

**HOLLIE**

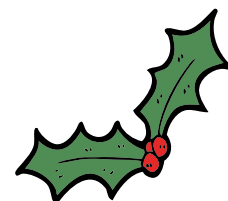


Dear Housing Hollie;

My landlord consistently drives by my property on a weekly basis. There has been times he has questioned the coming and going of my guests. Is this okay? I feel as though this is creepy and makes me feel uncomfortable. Is he allowed to mandate who can come and go from my home?

Sincerely,

Uncomfortable



Dear Uncomfortable;

I can understand your discomfort with your landlord. A landlord is allowed to drive past the home to check on his property. As for the guests, a landlord cannot make conditions on who and when someone can visit your home. If you find that your landlord is creating limitations, or engaging in questionable behavior, please contact our office for assistance.

Wishing you the best,

Housing Hollie

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

# Giving Back

By Nicole Munaretto



*"As you grow older,  
you will discover  
that you have two  
hands - one for  
helping yourself, the  
other for helping  
others."*

*- Audrey Hepburn*

The art of giving back and gifting is known as philanthropy. The beauty of philanthropy is that it does not have to be extravagant. It can be as simple as volunteering your time to help out in your community, or running to the store for your elderly neighbor. Although this time of year seems to bring out the spirit of giving, this is something that should be done all throughout the year, not just at Christmas.

There are countless ways to give back to the community and begin your journey of positive impacts. One of the most effective ways of giving back is volunteering your time. This can be done anywhere, at any time. Working at schools, nursing homes, animal shelters, libraries, - there is a way to donate time that can fit your own personal need, whether it be working with kids, animals, or the public. Read to children at your local library, help out in the classroom at a local school, or feed the masses at a homeless shelter.

If working with people one on one isn't something you like to do, you can offer your skills to a neighbor or a favorite charity. This can be anything from household fixes, if you're a handyman, to helping with an agency's website if you're good with social media. You can also donate to your favorite charity. It doesn't always have to be money; you can donate your unused clothing, give unread books to your local library, or donate supplies to your local animal shelter.

There are so many important causes out there that always need volunteers to support what they are doing. Check with your local community center, check out websites such as [Volunteermatch.org](http://Volunteermatch.org), or search your local paper. Even if you only donate a few hours of time each month, you will be making a huge difference in the lives of others.



# "O Tannenbaum"

By: Nicole Munaretto



It's about that time to be thinking of...dare we say it...Christmas. And snow. And cold. Unfortunately, since we all live in Northeast Ohio we just have to embrace it and make the most of it. If you choose to cut down your tree this year there are quite a few "tree farms" right here in Lake, Geauga and Ashtabula County, where you can get the full experience. Find the tree you want, cut it down, enjoy some hot chocolate and make some memories!

## **GEAUGA COUNTY**

Sugar Pines Farm, Chesterland; 440-729-1019  
Tower-N-Pines Farm, Chesterland; 440-729-1454  
North Corner Farm, Burton; 440-785-3692  
Rhodes Sisters, Huntsburg; 440-636-5498  
Soubusta Farms, Chardon; 440-357-8568

## **ASHTABULA COUNTY**

Bender Tree Farm, Jefferson; 440-944-5240  
Log Barn Farm, Williamsfield; 440-293-7330  
Manners Christmas Tree Farm, New Lyme; 440-294-2444  
Sarna's Tree Farm, Jefferson; 440-576-3450

## **LAKE COUNTY**

Mountain Creek Tree Farm,  
Concord; 440-354-8928  
Kennedy Landscaping & Tree  
Farm, Painesville; 440-352-6769  
Emerald Ridge Christmas Trees &  
Wreaths, Madison; 440-428-6132  
Greig Christmas Tree Farm,  
Willoughby Hills; 440-942-5423  
McKosky Tree Farm, Thompson;  
440-298-1412

# Agency Spotlight



## Lake Metropolitan Housing Authority

By: Michele Lakia

The mission of the Lake Metropolitan Housing Authority is to advocate for, develop and sustain affordable housing opportunities for the residents of Lake County. We support and encourage residents to attain self-sufficiency while maintaining a customer-centered focus. Our programs offer low and moderate-income households the opportunity to rent affordable, decent and safe housing. More importantly, Lake MHA provides these households a stable living environment in order for them to work towards self-sufficiency.

We offer three federal housing programs;

- Public Housing for low-income families, senior citizens (age 62 and older) and disabled persons. The waitlist for this program is currently closed, but watch our website ([www.lakehousing.org](http://www.lakehousing.org)) and media releases for waitlist openings.
- Housing Choice Voucher Program for low-income households offers an opportunity to lease privately owned rental housing at an affordable rate. The waitlist for this program is currently closed, but watch our website ([www.lakehousing.org](http://www.lakehousing.org)) and media releases for waitlist openings.
- HUD-subsidized Multifamily properties for elderly, disabled families, or low-income families. This program currently has an open waitlist. Lake Metropolitan Housing Authority (Lake MHA) administers housing assistance for approximately 1,700 families throughout Lake County.

For more information regarding the federal housing programs visit [www.lakehousing.org](http://www.lakehousing.org) or call (440) 354-3347.





# Land Contracts

Housing is a basic need that can be exploited for a profit. For some, homeownership provides stability and wealth, but many who aspire to own a home are taken advantage of by predatory lending practices. Communities that are locked out of traditional home buying because of income, race, and credit history are common targets for exploitative practices. Land installment contracts, also called land contracts, are one way of exploiting buyers. These contracts, common during legal housing segregation, have seen a resurgence as tightened access to conventional lending has reduced home-buying options for many aspiring home-owners.

A land contract is a seller-financed home purchase transaction where the buyer makes payments directly to the seller over time, and the seller agrees to transfer the title to the buyer after the house has been paid in full. They can include egregious terms like exorbitant fees, buyer-required repairs, and balloon payments. In Ohio if a buyer defaults before making substantial payments, the seller can cancel the contract through a process called forfeiture, which allows the seller to force the buyer to leave and to forfeit all prior payments and investments entirely. Land contracts are often advertised as an alternative model to homeownership, but usually they represent a blatant predatory lending practice that harms buyers and communities. In Ohio, a state hit hard by the foreclosure crisis, investors, are buying foreclosed derelict properties in bulk, marking up prices, and selling houses on contract. Land contracts often provide the illusion of homeownership to the buyer but are instead a predatory agreement that deeply, almost exclusively, advantages the seller.

Predatory land contracts are designed to strip wealth from buyers and communities. Weak state laws allow unfair contracts with one-sided terms. Land contracts are usually used in communities lacking access to traditional credit. Prospective homeowners denied access to mortgages are vulnerable to predatory land contracts. Thus, homebuyers in land contracts are is proportionately low-income, people of color, and immigrants. For corporations, the goal of selling a house through a land contract is often to buy cheap, sell high, and kick the buyer out before they finish paying off the contract.

Predatory land contracts are a threat to communities because weak regulation allows investors and others to exploit homebuyers for profit. Ohio's land contract law is not sufficient to protect Ohioans from problematic corporations and contracts. Ohio law spells out the definition and requirements for land contracts, rights of the buyer and seller, and the process of forfeiture and contract cancellation. Ohio law favors the rights of sellers. There are some laws protecting buyers, but not enough to stop the sale of bad contracts and protect buyers and the money they have invested in houses. Also, buyers often do not have access to legal representation to help enforce their rights.

To address the issue of predatory land contracts, Ohio should provide greater legal protections for land contract buyers, allowing seller financing to be restricted to terms that are fair, equitable, and ethical.

If you have a question about a Land Contract, please call FHRC, Legal Aid or a Private attorney.

Reprinted from Policy Matters Ohio, Predatory Land Contracts Strip Wealth from Communities, July 19, 2018.

Homes built before 1978 could have lead paint that could cause serious health problems.



- Is your child Medicaid eligible and under 19 years of age?
- Are you pregnant and Medicaid eligible?

If you answered yes to either of these questions you may qualify for **FREE** home testing and lead paint hazard removal.

**Call 1-877-532-3723**

**www.odh.ohio.gov** **Ohio**





# Fair Housing News

There have been two large landmark cases settled recently regarding Fair Housing matters.

November 5, 2019 – New York: The first case involves The Fortune Society, a New York nonprofit that empowers homeless, formerly incarcerated individuals build better futures through supportive and affordable housing. Fortune alleged that a Queens apartment complex refused to rent apartments to Fortune clients because the complex had a policy of prohibiting anyone with a criminal record from living there. Fortune alleged that “the policy unlawfully discriminates because it disproportionately bars African Americans and Latinos from housing without considering each potential tenant’s individual history and circumstance.” This case was one of the first cases in the county challenging a “blanket ban” on renting to people with criminal records. The apartment complex will pay a landmark \$1,187,500.00 settlement to resolve the case. Landlords must evaluate each applicant as an individual instead of automatically rejecting those with a criminal history. The law firm of Relman, Dane & Colfax, LLC states “obtaining affordable housing is central to successful reintegration for the hundreds of thousands of Americans – disproportionately people of color- released from confinement every year.”

**"Fair and affordable housing is a basic right for all Americans."**

November 11, 2019 – Indiana: The Fair Housing Center of Central Indiana announced a precedent setting settlement of fair housing litigation against Marshall Welton, who operates a collection of limited liability companies for the purpose of owning single family homes for rent-to-own or through land contracts. The fair housing agency, coupled with several individual plaintiffs, brought the suit in federal court alleging that the defendant violated the Fair Housing Act, Equal Credit opportunity Act, Civil Rights Acts of 1866 and 1871, Truth in Lending Act and several other state statutes. The complaint alleged that Defendants targeted Hispanic/Latino homeseekers with a housing product that offered uninhabitable homes for inflated sales prices and high interest rates, among other allegations.



## Contact us for More information

**Fair Housing Resource Center Inc.**

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Email: [Info@fhrc.org](mailto:Info@fhrc.org)

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