

COMMUNITY PULSE

**MERRY CHRISTMASK
CDC DECLARATION**

YOUR QUARTERLY HOUSING CONNECTION

FAIR HOUSING RESOURCE CENTER DECEMBER 2020

**RENT, MORTGAGE, AND WATER ASSISTANCE
FOR OHIOANS IMPACTED BY COVID-19**

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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Dave Lima
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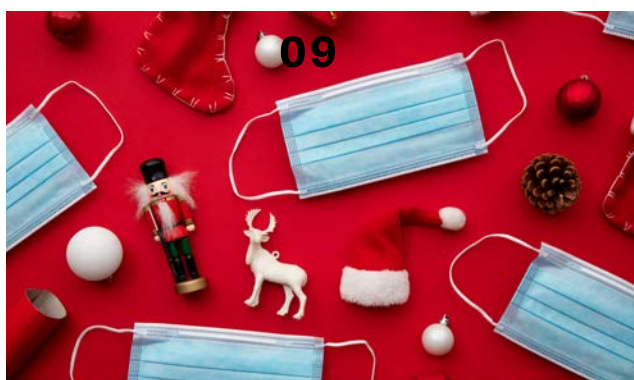
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Hi, 2020!

New Year, New You!

By: Chris Bowles

We all look forward to the new year for an opportunity to start fresh in many aspects of our lives. For many of us, that entails setting ourselves up for failure with a new year's resolution. While we make a conscious effort to go into the New Year with the best of intentions to make good on these resolutions, 80% of new year's resolutions fail by February. Instead of waiting for January 1st to set a resolution this year, set yourself up with some goals instead.

A resolution is a decision to do or not do a specific behavior, like eating ice cream before bed. Starting a resolution is like quitting smoking cold turkey. There is no slow transition to ease into a new year's resolution, rather it is a decision to institute a change suddenly. Alternatively, a goal is a sequence of calculated actions designed to help achieve the resolution, such as starting a mindfulness meditation practice at bedtime. By setting goals, you are achieving a desired outcome by taking steps to accomplish it. Creating compelling goals will help you stay inspired, even when times get tough.

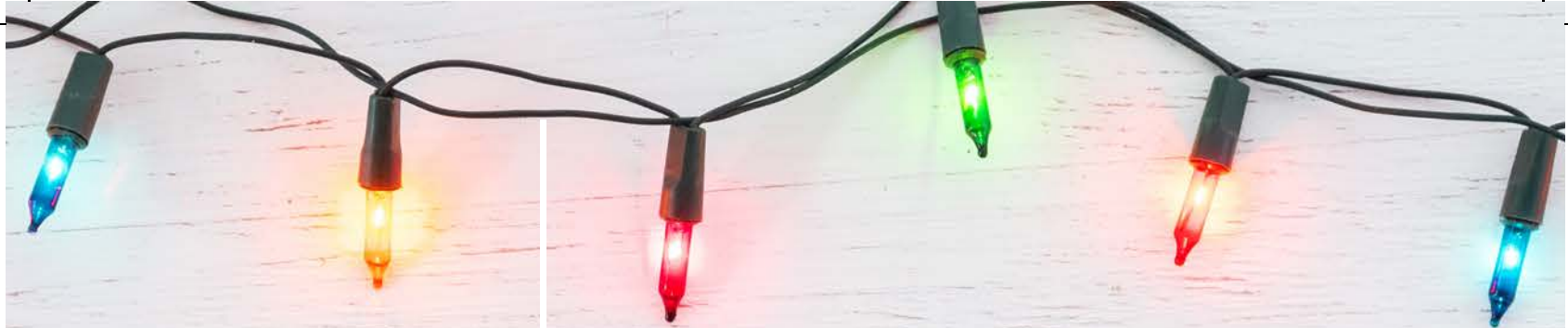
Goals are the key to long-term growth and success and are made in steps, from short-term to mid-term to long-term. Long term goals tend to be bigger goals such as paying off your mortgage or losing 50 pounds. If you set out to lost 50 pounds and expect it to be done in one month, chances are, you are going to set yourself up for failure.

Instead, setting short-term goals such as stop eating after 8:00 pm each night or replace ice cream with fruit can help you take small steps toward the ultimate long-term goal of losing 50 pounds.

When making goals there are some things to keep in mind. First, decide on something you want to change, and commit to make that change. Next, be sure to document what it is that you want to change. Be clear on why you want to make a change and document that as well. Then you should take action to ensure success. This means maintaining a positive attitude and referring back to the "why" of creating the goal. Consistently measure your progress, even if they are tiny steps toward achieving that long-term goal. Finally, keep it up. Do not let small setbacks get you off track. Keep taking small steps toward a final achievement.

Goals are better than resolutions because goals are measurable. There is a sense of keeping up with steps toward achieving an end-goal, instead of just quitting or starting a new habit without any preparation. It won't be easy to make any significant life changes, but goal setting can help to get you there over time. So this year, don't set a resolution you're destined to fail at, instead, set some goals you can actually achieve.

You Can Do It!



SALVATION ARMY OF LAKE COUNTY

Utility assistance is available this winter. If you are facing a utility shut off, The Salvation Army may be able to help you. If you are seeking help with your gas, electric or water bills.

The Utility Appointment telephone number is (440) 354-3774.

CATHOLIC CHARITIES FOOD FORCE

Individuals and families in Lake County may visit Food Force one time per month to receive an emergency supply of food, which consists of breakfast, lunch and food items for a minimum of three days. Individuals visiting Food Force for the first time must register in-person using a photo ID and must present proof of residency and household members.

Food Force is open Monday - Thursday | 9:00am - 1:00pm and is located at 1 Victoria Square Suite 266 Painesville, OH 44077.

GEAUGA COUNTY JOB AND FAMILY SERVICES

Food and other emergency assistance is available during the Covid-19 pandemic. Individuals needing assistance with food or other emergency needs can contact:

Sara Shiningier, Community Support Coordinator at Sara.shiningier@jfs.ohio.gov or (440) 285-9141, ext. 1263.

DID YOU KNOW.....?

By: Chris Bowles

GEAUGA HUNGER TASK FORCE


Food pantries, meals for young adults at NextStep, and home-delivered meals to disabled residents under 60 are all available through this task force. 7 food pantries are supported by the task force, and details about hours and locations can be found at <https://www.geaugahungertaskforce.org/how-to-find-help>.

ASHTABULA COUNTY COMMUNITY ACTION AGENCY

CARES Act funding is available to address the impacts of the Coronavirus within the community. If you live in Ashtabula county and have been impacted by the Coronavirus, please dial 2-1-1 to find out what resources are available.

CONNEAUT HUMAN RESOURCES CENTER

The Free Fresh Produce program is a special outreach program coordinated by the Cleveland Food Bank and the Conneaut Human Resources Center providing fresh produce, breads, and other items to the local community and surrounding areas. . This program is held on the 1st Monday each month from 10 am until 12 pm, unless otherwise posted.





Winter is Coming!

Weatherizing Your Home This Winter

By: H. Annie Ott

We all know that Northeast Ohio winters can be challenging. I have compiled some helpful tips to winterize your home this year. Winterizing makes your home more energy efficient so you can keep the heat in and your energy bills low.

HVAC and Furnace: Have your furnace inspected by an HVAC professional. This is to make sure it is running safely and efficiently. The average cost of this inspection is around \$100 or so. Ensuring your family's safety is a worthy investment.

Reverse Your Ceiling Fans: A lot of us forget that you can use the ceiling fan to your benefit in the winter. Simply flip the switch on the fan to reverse the direction of the blades. This will push the warm air down to recirculate throughout the space.

Drafty Doors & Windows: Did you know that according to the U.S. Department of Energy, drafts can waste anywhere from 5% - 30% of energy use? To avoid this, you can use a draft snake or a rolled-up towel along the bottom of a door. To seal cracks on windows, using some weather-resistant caulk on both the interior and exterior should do the trick.

Replace Air Filters: Change your air filters out regularly through out the winter. Dirty filters hinder air flow, reduce efficiency and can potentially start a fire in extreme cases. Disposable air filters can be purchased in bundles that are very cost effective at your local hardware or department stores. Reusable filters are a great option as well, just wash them once an month and you're good to go.

Check Smoke and Carbon Monoxide Detectors: In the winter months is when we usually see an increase in home fires. This is due to people running the furnace and boiler in excess to keep warm. Be sure to check the batteries and change them as needed.

One final suggestion that is so simple – wear a sweater! Wearing a heavier sweater during the winter months increases your body temperature by about 4 degrees. If you keep your thermostat around 68, your increased body temperature will make it feel like a toasty 72!

Rent, Mortgage, and Water Assistance for Ohioans impacted by COVID-19



Governor Mike DeWine announced the availability of funds late October during a joint press conference with members of the General Assembly. The funding is part of the CARES Act stimulus package and are available until December 30, 2020.

Lifeline, Inc., who serves Lake & Geauga Counties had announced that there are funds available to assist households impacted by COVID-19 with rent or mortgage payments and to prevent water and sewer disconnections which began on November 2, 2020.

Lifeline partnered with the Fair Housing Resource Center for triage and screening of applicants for rent and mortgage assistance. Lake & Geauga County residents, who are at or below 200% of the Federal Poverty Level and have fallen behind on rent or mortgage payments are encouraged to contact Fair Housing Resource Center at 440-392-0147 to submit an application for assistance. Residents who have water or sewer bill disconnection notices can contact Lifeline directly for assistance at 440-354-2148. Funds are available for a limited time and applicants are encouraged to reach out early.



"We are thrilled to have this resource available to help our community maintain safe and healthy homes for their families as we recover from the economic fallout from COVID-19," said Carrie Dotson, Executive Director at Lifeline. "Though the funds are available for a short time, this new resource and our experience administering similar programs will help hundreds of households once again find stable ground."



"Though the eviction moratorium by the Centers for Disease Control has prevented some residential evictions for non-payment of rent and mortgage bills, late fees they are still accumulating," said Dotson. "This funding will make a high impact, will keep families in their homes now, and will prevent future evictions."

Residents outside of Lake & Geauga Counties can find their local Community Action Agency by visiting <https://oacaa.org/agency-directory/>.

Our New Administration

By: Patricia Kidd

The Fair Housing Resource Center (FHRC) extends its congratulations to President-elect Biden and Vice President-elect Harris. As stated by Lisa Rice, CEO of the National Fair Housing Alliance, fair housing professionals “look forward to working with the new administration to develop and implement an agenda centered around fair housing and equity, an agenda that will eliminate discrimination from our housing and financial markets, dismantle segregation, and take affirmative steps to redress the harms they have caused.” FHRC is confident that the new administration and HUD will assist our local hard-hit community bounce back from the current economic instability and the COVID-19 pandemic. Our agency’s mission is to create & promote equal housing opportunities for all persons and to promote safe, decent, and affordable housing in Lake County and surrounding communities through education and involvement of the public, government, and the business community. We have worked hard over the last handful of years to further this goal and look forward to working with the Biden-Harris administration moving forward.

Statement of the National Fair housing Alliance on
the Election of Joseph R. Biden, Nov. 7 2020 Press
Release



Dear Housing Hollie;

I recently lost laid off due COVID-19 and cannot afford to pay my rent. My landlord no longer wishes to allow me to live here and has continued to harass me over the rent. I have reached out to local agencies and cannot seem to find the help I need to pay my past due balance. It also looks as though I will not be returning to my job until the 2021. Help!

Sincerely,
COVID Stinks!

REMOTE HOUSING



Dear COVID Stinks,

As a housing organization, I can first say- you are not alone! A lot of households are suffering due to lay offs, businesses closing, remote schooling and more! Don't fret! Fair Housing has partnered with a local agency called Lifeline to provide pre-screening to local Lake and Geauga county residents for assistance with past due balances on rent and mortgage. In order to determine if you qualify you must contact FHRC for assistance. Give us a call and we maybe able to help you!

Sincerely,
Housing Hollie

A handwritten signature in black ink that reads 'Hollie'. A small heart is drawn over the letter 'i'.

Dear Housing Hollie,

My landlord is refusing to repair my furnance. The weather has drastically dropped and my heat has fallen below 60 degrees! No matter what I do to my thermostat the temperature wont change!

Sincerely,
Freezing my A off

Dear Freezing my A off

I am sorry that you are freezing! We all know how cold it can get in Ohio. When it comes to heat, there is a rule of thumb that housing providers must follow. If the temperatures outside are consistently below 60 degrees your furnace must have the capabilities to draw heat at a higher temperature. What we find with most apartment complexes in the area is the heating systems are boilers and the temperature is controlled by management. It is a landlords duty to ensure all residents have adequate heating in their homes. Please reach out to FHRC for the steps to resolve your issue!

Sincerely,
Housing Hollie

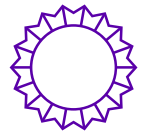
HOLLIE



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 definatley have you running for the hills. Dont 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

Hollie



Keeping the Kids Active & Busy this Holiday Season

By: H. Annie Ott

We all know that this pandemic has thrown a massive wrench into our usual routines and activities. And even bigger wrench into those fun holiday events, parties and get togethers we usually look forward to this time of year. I have included below some fun ways to ensure you and your family are staying active and keeping spirits high this year.

Indoor Fun:

Having movie nights are a given but what about a reading night? Once a week everyone can take a turn picking a book and sharing the story with the family. It's a great way to introduce the kids to the classics or for the parents to have a good laugh at a children's book.

Schedule a weekly video call with friends and family. Be sure to keep everyone as "social" as possible. Being stuck at home is hard on everyone but with all the video call platforms out there you can find plenty of things to keep you "social". Attend a virtual happy hour, the kids can have a movie night with friends or have a family dinner party where you all cook the same meal.

Play games! Get some painters tape and mark out squares for some hopscotch. Grab some pillows, blankets or some boxes and make a crazy obstacle course in your living room. To make it more fun turn it into a game of The Floor is Lava!

Dance off anyone? With all the fun challenges our kids find on YouTube and TikTok, I am certain you will all enjoy dancing the night away and making some fun memories.

Get Outside:

One of the great things about Northeast Ohio, all the hiking trails! Check out these links below for some great hiking trails. There are trails for everyone, from beginners to experienced. So let's get moving! Here are a few of our favorite parks:

Lake County:

- Chagrin River Park
- Holden Arboretum
- Chapin Forest

Geauga County:

- West Woods
- Swine Creek Reservation
- Headwaters park

Ashtabula County:

- Indian Trails park
- Cederquist Park
- Red Brook Metropark

Visit your County Metropark websites for other fantastic hiking trails and parks to explore with your family!

Holiday Craft Ideas:

We can all take the extra time we have during this pandemic to make some fun and one of a kind holiday gifts or décor!

- S'mores Kit - Just add the ingredients in a fun mug or mason jar, add a tag and BAM!
- Is there a budding artist in the family? Draw or paint a custom gift that the recipient will cherish for years to come.
- Make a Menorah for Hanukkah.
- Make an Advent calendar or wreath for Christmas.
- Create a scrapbook of the new adventures you had this year or the new memories you made!

Merry Christmask (see what I did there?)

By Chris Bowles

The holidays are quickly approaching, and Coronavirus shows no signs on letting up this winter season. With over 200,000 cases of Covid-19 in Ohio, and over 5,000 deaths, the CDC has outlined guidelines for hosting and attending safe gatherings for the holidays. Celebrating virtually or with only members of your own household poses the lowest risk factors for spread of the virus. In-person gatherings pose varying levels of risk, depending on who attends, how many, and where they are coming from. There are numerous factors that can interpose the risk of infection at holiday celebrations. In planning your holidays, please consider the following CDC recommended guidelines:

1. **Community Levels of Covid-19:** Family and friends should consider the number and rate of COVID-19 cases in their community and in the community where they plan to celebrate when considering whether to host or attend a holiday celebration.
2. **Location of Gathering:** Indoor gatherings pose more risk than outdoor gatherings. Being in Ohio in winter, it may be difficult to ensure good ventilation at gatherings. Consider opening windows or doors.
3. **Duration of Gathering:** Longer lasting events pose more risk than shorter gatherings.
4. **Number of People Gathering:** The CDC does not provide a limit or recommended specific number of attendees for gatherings. The size of a gathering should be limited based on the ability to lessen or limit contact between attendees, the risk of spread between attendees, and state, local, territorial, or tribal health and safety laws, rules, and regulations.
5. **Location Attendees are Traveling From:** Gatherings with attendees who are traveling from different locations pose a higher risk than gatherings with attendees who live in the same area as one another. Pay attention to guidelines for which states have quarantine restrictions.
6. **Behavior Prior to Gathering:** Gatherings with attendees who are not adhering to social distancing, mask wearing, hand washing, and other prevention measures pose higher risk than gatherings with attendees who's participants are engaging in these preventative behaviors.
7. **Behavior During Gathering:** Gatherings that include more preventive measures in place, such as mask wearing, social distancing, and hand washing, pose less risk than gatherings where fewer or no preventive measures are being implemented.





CDC Declaration

By: Hollie Rondini

As we know the Coronavirus has caused many families to be without income during this troubling time. Many renters are facing hardships due to layoffs, decreased hours, remote learning, and businesses closing. This has caused many families to fall behind on their rent, utilities and more. However, did you know that on September 4, 2020 the CDC issued a temporary halt in residential evictions to prevent the further spread of COVID-19. Let me break down what the Eviction Moratorium entails and how families can use these tools to prevent evictions from their home during this difficult time.

What does the order do?

This order temporarily prevents evictions. This means that if a landlord attempts to pursue an eviction due to non-payment of rent, that a temporary halt may be placed on the eviction to prevent removal from the home. This halt is only in effect until December 31, 2020. However, an extension may be granted in the near future.

How does this work?

This order does have additional steps for residents to complete to be used effectively in preventing eviction. Unlike previous orders, a tenant must submit a CDC declaration form to their housing provider for it to be effective. A resident must sign this document under penalty or perjury that all the statements listed on the declaration are true and correct. I have simplified the statements and they are as follows:

- I have used best efforts to obtain all available government assistance for rent or housing.
- I do not expect to earn more than \$99,000 as a single head of household or \$198,000 as a joint tax filing household in annual income for Calendar Year 2020.
- I am unable to pay my full rent or make a full housing payment due to substantial loss of household income, loss of hours of work or wages, lay-offs, or extraordinary out-of-pocket medical expenses.
- I am using best efforts to make timely partial payments that are as close to the full payment as my circumstances may permit.
- If evicted I would likely become homeless or have to move in with family or friends.
- I understand that I must still pay rent or make a housing payment and comply with other obligations that I may have under my tenancy, lease agreement, or similar contract. I also understand that late fees, penalties, and interest per my lease agreement may still be charged.
- I further understand that at the end of this temporary halt on evictions on December 31, 2020, my housing provider may require payment in full for any past due balances.

The tenant must sign the document certifying the above. If you do not believe that you meet the requirements, then unfortunately you may not use the CDC declaration to prevent your eviction.

Continued on next page

CDC Declaration continued

Will this stop the eviction entirely?

To answer simply not necessarily. Each municipal court is handling the CDC declaration differently. This declaration form does not prevent a landlord from filing an eviction with the local municipal courts. Most eviction determinations are being made based on the tenant's ability to be in compliance with the declaration form. The number one thing I wish to point out is when you sign this documentation you are agreeing to make your best efforts to make partial payments to your landlord. From what we have gathered locally, your ability to comply with partial payments, will determine the outcome of your eviction. If you have consistently made every effort to make payments to your housing provider and seek out local resources for assistance the municipal courts may halt your eviction until December 31, 2020. However, if you submit the declaration and fail to make any payments to management, you will most likely be removed from the home.

The key take-away is to make consistent payments to your landlord, even if they are not made in full to ensure that you can remain in your home.

What if I am being evicted for something other than non-payment of rent?

This declaration does not work for households who are being evicted on the basis of lease violations, unauthorized occupants, matters of health and safety, criminal activity, etc. this declaration only works for households who cannot pay their rent during the pandemic.

What will happen after December 31, 2020?

If the CDC order is not extended, then the full amount of rent/late fees owed on the account will become due. It is your job as a tenant to work with your housing provider to determine if alternate arrangements can be made. If your landlord has filed an eviction, the temporary halt will be lifted, and the judge will then need to reassess the eviction to determine if you can be removed from the home. Therefore, making payments on the balance owed is imperative!

If the CDC order is extended, then the halt will remain in effect until an alternative date is declared.

Where do I get this form and more information regarding the declaration?

This form and additional information is available online in many locations! You can obtain this form from the CDC's website: <https://www.cdc.gov/coronavirus/2019-ncov/covid-eviction-declaration.html> . FHRC has also provided a copy of this form on the front page of our website: www.fhrc.org . If you would like additional information or require assistance completing a CDC declaration form please reach out to Fair Housing Resource Center, Inc. for more information at 440-392-0147. Our agency makes every effort to stay informed and educated on all the new guidance provided during this difficult time.



By: Hollie Rondini

Reasonable Accommodations Under the Fair Housing Act - What Are They and How Can They Help?

Under the federal and state fair housing laws, disabled tenants and prospective tenants with a disability have the right to ask their landlord to make an accommodation or exception to rules, policies, practices or services when it will afford the tenant an equal opportunity to use and enjoy the rental unit and common areas.

Sounds like a lot of legalese, but what does that all mean? Basically, disabled tenants have the ability to ask for an exception a landlord's rules or policies if it would help their tenancy. Now these exceptions must be reasonable and made with certain limitations. For instance, the requested accommodation must be related to a tenant's disability. Reasonable accommodations may include:

- Permission to have a service animal or therapy assistance animal in an apartment with a "No Pets" policy;
- Permission to mail rent, rather than personally delivering it to the rental office;
- Permission to have a handicapped parking space, or space in the front of a building;
- Permission to rescind a lease because a unit is no longer accessible;
- Permission to install a fire department Key box on the outside of the building for rescue personnel;
- Permission to be granted additional time to move/relocate under the voucher program.

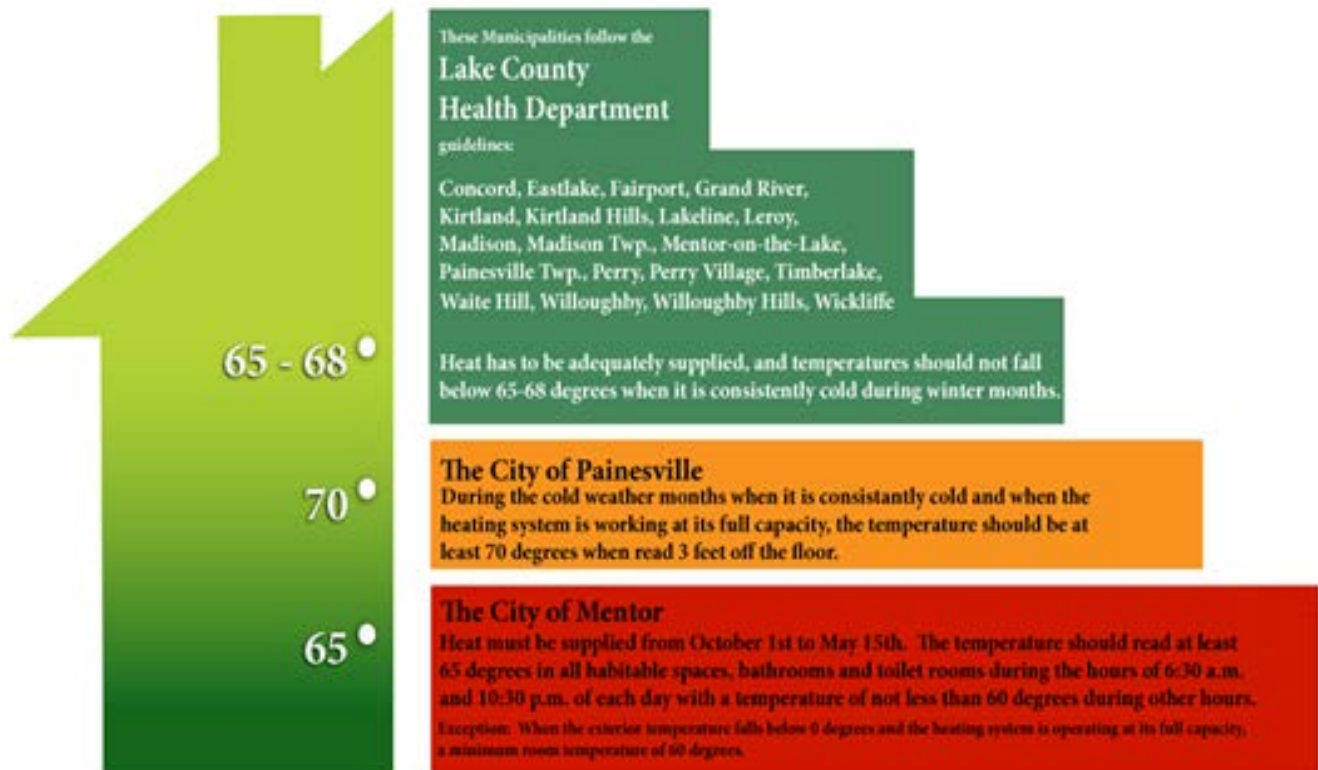
The above list is not a complete list but examples of how an accommodation can assist in housing. Once you have determined that an accommodation can help your housing situation, you will have to take certain steps to get the accommodation granted.

In some cases, a disabled tenant will need to provide proof of their disability. If the disability is obvious and the need for the accommodation is equally as obvious, a landlord may not require additional proof. However, if the disability is less apparent, a landlord may request information that verifies the disability and how the accommodation is needed. There are a few more steps to finalizing a request for an accommodation, and that's where Fair Housing Resource Center, Inc. can help. Our experienced housing counselors will work with you to assist you in following all of the steps so you too can enjoy your home.

How Cold is Too Cold?

One of the many comforts people have during the winter is their heat! Heat is imperative to the health and safety of our residents and is considered a requirement by the Lake County Health department. Some individuals may find themselves living in units that produce inadequate temperatures and often leaves families freezing even after the layers have been put on.

Many residents in apartment complexes where the landlord supplies the heat want to know when the heat will be turned on. Residents who are not in heat controlled environments, the landlord still had to provide the ability to heat the residence, such as a furnace, that will adequately heat the home. So, what exactly are those guidelines that address how much heat is sufficient so a home is not a health or safety issue? Lake County Municipalities fall into one of two categories; they either have adopted an ordinance that states guidelines for heating or they follow the guidelines directed by the Health Department. The following is a chart that outlines the temperature guidelines for each Municipality.



Meet The New FHRC Staff!



H. Annie Ott

Hello, my name is H. Annie Ott, it is nice to “meet” you! I joined Fair Housing Resource Center in August of 2020. Previously, I worked in property management as a residential coordinator in multifamily housing communities. I am excited to have joined the team here at FHRC! I am excited to expand my knowledge on all things Fair Housing, and I am looking forward to going back to school next year to further my studies!

I grew up in Gulf Shores, AL. (I know, I know you’re wondering why I moved here.) I went to college just south of Nashville, TN which is where I met my husband. He’s originally from Northeast Ohio and convinced me that the weather doesn’t get that bad. We made the move in the summer of 2015 and currently reside in Willowick with our son, cat and four fish.

Howdy y’all, my name is Amanda Lazo, I’m a South Texas native and the newest member to the Fair Housing Resource Center. I come to you with over five (5) years of experience working as a HUD Housing Counselor for a non-profit in my hometown of Corpus Christi, TX. I have a great passion for helping others in all areas of homeownership, pre and post. I am beyond joyful to have joined this group of talented individuals and look forward to helping those in need. In my spare time I enjoy running, spending time with my husband, two daughters, three dogs and one cat.



Amanda Lazo



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