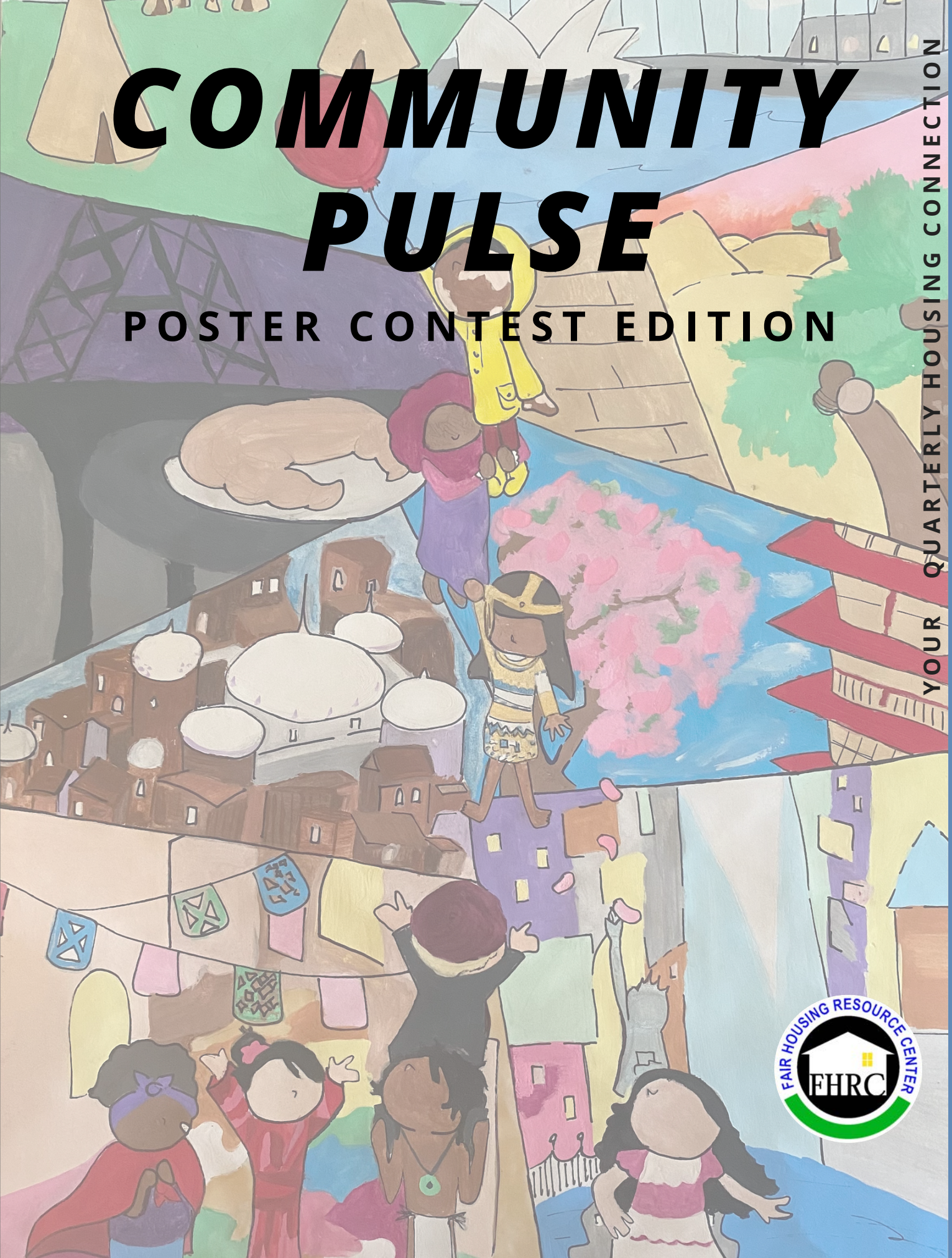


COMMUNITY PULSE

POSTER CONTEST EDITION



YOUR QUARTERLY HOUSING CONNECTION



2nd Place Poster Contest Winner- Casey Bohmer, Eastlake Middle School, 7th Grade,

FAIR HOUSING RESOURCE CENTER DECEMBER 2022

Fair Housing Resource Center Inc.

The Fair Housing Resource Center, Inc. is a non-profit 501 (c) 3 organization offering several housing programs to benefit residents of Lake 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

Christopher Bowles
Housing Counselor

Igor Simunovic
Housing Counselor

Dana Pritschu
Intake Specialist

Tiffany Whitten
Housing Case
Manager

Michelle Brunson
Staff Attorney

Mary Beth Curiale
Administrative
Assistant

Chris Lee
Intake Specialist

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

Janet Wetzel
Progressive Land Title Agency

Patricia Denny
Individual



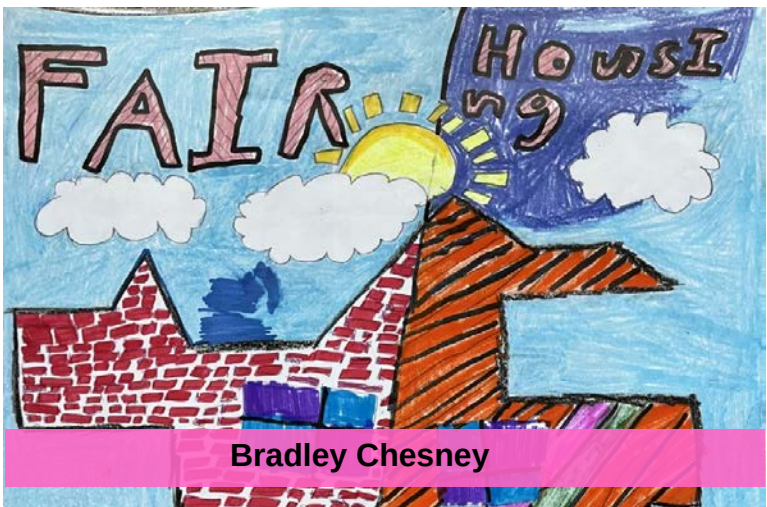


Poster Contest- Callie Roberts, Eastlake Middle School, Grade 7



Community Pulse

Fair Housing Resource Center, Inc., hosted a poster contest in Lake, Geauga and Ashtabula County to celebrate Unity & Diversity. The winners of the contest received a cash prize. In recognition of all the beautiful artwork, FHRC has published all our entries throughout our newsletter.

Poster Contest Entries- Eastlake Middle School, Grade 6

	Adam Brzeski	Lauren Pate	Liam Zella
1	Letter from the Director		
2	Documentary, "Our America: Lowballed"		
3	Holiday Spending Got You Broke?		
4	Reasonable Modifications		
5	Hungry for the Holidays		
7	Did You Know?		
8-9	Guide to Homeownership		
10	Fire Safety Comes First		
10	Is a Roommate a Solution to Inflation?		
12-13	Housing Hollie		
14	Winter Weather is Un-BRR-Lievable		
15	And the Snow is Going Going.... Still Here?		
16	Financial Resolutions for the New Year		
17	Winterizing Your Home		
18	Working Like a Dog		
19	Need Help Finding Housing?		
20	STAR		

Fair Housing Resource Center Inc.

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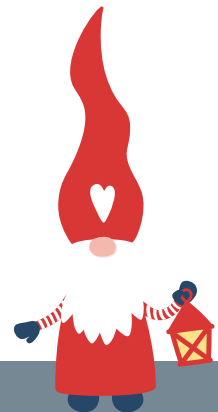
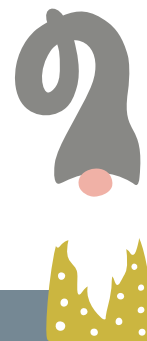
Dear Readers,

As the 2022 year comes to a close, my thoughts turn to those who have made the agency work possible over this past year. This past year has been a very busy year for the agency's staff. There have been many struggles but there have been many more successes. Our agency, along with our community partners, has assisted thousands of local families who were in need. Whether it was finding rental housing, helping with rent payments, navigating through the foreclosure mess, investigating discrimination, buying a home, or needing some other housing assistance, we were there to help.

I, along with the entire agency staff, are proud to serve our community. We are grateful for our local agency partners and funders that help us provide invaluable services to those in need. It is in this spirit I would like to say -

Thank you and Best Wishes for the Holidays!

*Sincerely,
Patricia Kidd, Esq.
Executive Director*





Poster Entry- Destini Robinson, Eastlake Middle School, 6th Grade

Documentary, "Our America: Lowballed"

By: Patricia Kidd

Two ABC-owned television stations have been investigating discrimination in the home appraisal process. The new documentary, "Our America: Lowballed," dived deep into the issue, and they weren't alone. The National Fair Housing Alliance® ("NFHA™") conducted extensive work on appraisal reform and is featured throughout the documentary. The NFHA President and CEO, Lisa Rice, provides several insights, including observations about the practice of "whitewashing," in which a family of color erases all evidence of their racial or ethnic background and asks a white friend to greet the appraiser: She stated, "You know that Black families have been doing this for generations. What did these homeowners know to do on their own? They didn't have anybody telling them. They knew: "My Black face is generating this lower value. Let me get some White faces in here and I'll get a higher value." And what happened? They were absolutely right."

The documentary demonstrates how Black and Latino families have had their homes appraised for up to \$500,000 less than expected, and they believe racial bias played a significant factor. According to an ABC Owned television station's data analysis of more than 50 million home loans, refinance applications in predominantly Black neighborhoods are nearly five times more likely to be under-appraised than in white communities.

This documentary did an excellent job explaining the issue and FHRC can't emphasize enough that there are federal prohibitions against discrimination under the Fair Housing Act (FHA) and the Equal Credit Opportunity Act (ECOA). If you feel you may be a victim of discrimination in an appraisal, please contact our office at 440-392-0147.

The Documentary is now streaming on Hulu and available online at ABC.



Poster Contest Entry- Alexander Padloni, Eastlake Middle School, Grade 6

Holiday Spending Got You Broke?

By: Michelle Brunson, Staff Attorney

We're all guilty of indulging a bit too much during the Holidays. Especially in these tough times, everyone wants to spoil their families and themselves. However, while the sentiment is admirable, your wallet might not think so. Here are a few tips to get your budget back on track and help keep your bank account out of the red:

1. Know where you stand. Stay informed and up to date on all of your transactions. Ensure that your bank account and/or credit card statements match what you independently calculate.
2. Take the time to create a budget for yourself. When do you get paid? How much? What is due during that time? Do you have extra? Having a list of what is due and when it is due will help keep you on track and ensure that nothing goes forgotten and unpaid. Never underestimate the power of preparation and organization!
3. Prioritize your bills. It is winter; rent, heat, and electricity should be your priority if you find yourself in a spot where you need to make hard decisions about what to pay.

- **Remember, spending too much on the Holidays is never an excuse to not pay rent or utilities!**
- Keep track of return windows and return things you are not going to use.
- If you used credit cards or other cards with a point system, be sure to redeem those points or use any cashback amounts to help pay the bills.
- Try to stay away from Same-Day Payday Loan / Cash Advance places. They come with high interest rates and often get people into further financial trouble.
- Utilize Holiday leftovers or look up cheap recipes online to stretch your food budget. A quick google search brings up thousands of results for cooking on a budget.
- Make sure you go to work. It can be tempting to call off and spend more time with family around the Holidays, but remember to keep your budget in mind!
- Be aware of local resources. FHRC does offer a financial wellness program, including credit counseling and budgeting, if you find yourself needing extra help.



Reasonable Modifications



By: Chris Bowles

The Fair Housing Act specifies the option for disabled individuals to obtain a reasonable modification (RM) from their landlord. A reasonable modification is a structural change made to existing premises, occupied or to be occupied by a person with a disability, to afford such person full enjoyment of the premises. Reasonable modifications may include structural changes to the interior or exterior of a unit, such as lowering a mailbox so an individual in a wheelchair can access it or adding a grab bar in the shower. Refusal of permission to make changes requested by a disabled tenant would constitute discrimination under the Fair Housing Act. Reasonable Modifications assist individuals in obtaining full enjoyment of their premises, a right afforded to them under the Fair Housing Act.

Some Frequently Asked Questions about RM's are listed here:

1. Who must comply with RM requests?

a. Reasonable Modifications must be adhered to by individuals, corporations, associations, and others involved in the provision of housing or residential lending such as property owners, housing managers, condo associations, lenders, realtors, and brokers.

2. What information may a provider ask when a RM is requested?

a. Providers can obtain any pertinent information to determine if a RM may be necessary because of a disability. If a disability is not obvious or externally apparent (i.e. person is in a wheelchair) then a provider may request verification from an individual who is in a position to know about the individual's disability. This may be a therapist, social worker, doctor, peer support worker, etc.

3. Who is responsible for a RM?

a. The tenant is responsible for the cost of any modifications he/she/they wish to make to a rental property. The tenant must first get approval from the housing provider before making these modifications.
b. When the tenant vacates the property, it is also their responsibility to return the premises to the condition it was when they moved in unless there is an agreement with the landlord stating otherwise.



4. When may a housing provider deny a request for a RM?

a. RM requests may be denied when the request was not made by or on behalf of an individual with a disability or if there is no disability-related need for the modification. When denying a request for an RM, a provider should discuss if alternative RM options might still meet the tenant's needs without imposing an undue financial or administrative burden on the provider.

5. What can a tenant do if their RM was denied?

a. Providers have an obligation to provide prompt responses to RM requests. Failing to respond to a reasonable accommodation request can result in rejection. When individuals believe they have been rejected or wrongfully denied, they may call FHRC to discuss their options.

https://www.hud.gov/program_offices/fair_housing_equal_opp/reasonable_accommodations_and_modifications





Hungry for the Holidays

By: Mary Beth Curiale

The holiday season can be tough for many low-income families. Many households are struggling due to increased costs in food, utilities, childcare, rents, and mortgages. There are many resources available for individuals in need. Let's not go hungry for the holidays. Below is just a few of the local food pantries that offer food and household supplies to individuals in need:



Lake County

- **Food Force Of Lake County - Food Distribution Center**
(440) 357-5644
- **Advent's Free Pantry**
In Advent Lutheran Church
- **Catholic Charities Lake County**
(440) 352-6191
- **Eastlake Kiwanis Food Bank-Food Pantry**
(440) 946-0894
- **The Salvation Army Painesville Corp Community Center**
(440) 354-3774
- **Life-Brand Cowboy Church**
Painesville, OH

Geauga County

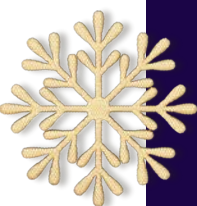
- **Friendship Alliance Church-**
(440) 834-0955
- **Geauga County Hunger Task Force**
<https://www.geaugahungertaskforce.org/>
- **Bainbridge Area Food For Friends -**
(440) 708-9829
- **Parkman Congregational Church-**
(440) 548-4829
- **St. Joseph - Randolph/Suffield/Atwater Food Shelf**
(330) 297-4636

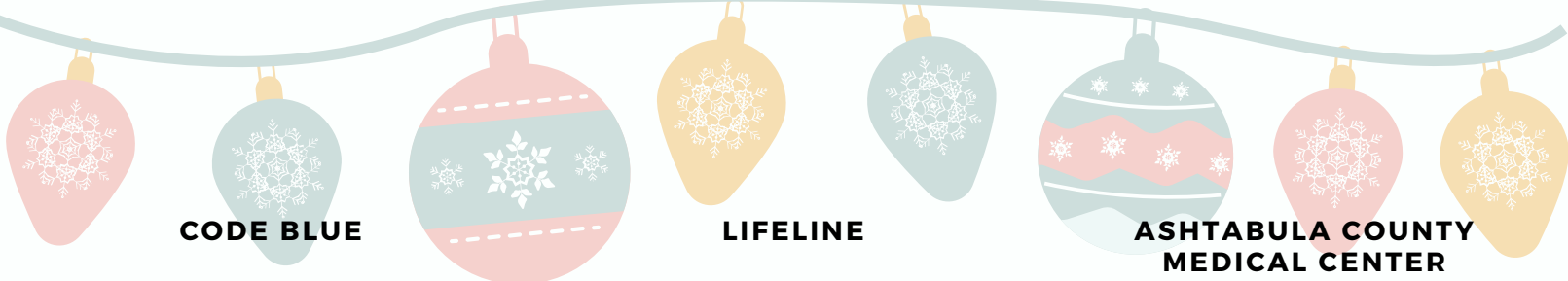
Ashtabula County

- **Conneaut Food Pantry**
440-593-5273 Ext 2
- **Manna Project Pantry**
440-576-0931
- **Country Neighbor Program**
440-437-6311
- **Lighthouse Harvest Foundation**
440-998-7813
- **Ashtabula Dream Center**
440-998-3732 call for appt.



Poster Contest Entry- Rachael Vajtush
Eastlake North Grade 12





CODE BLUE

Code Blue is a protocol that facilitates emergency shelter for Lake County's homeless population when winter weather conditions become especially dangerous. If you or someone you know needs emergency shelter this winter during the extreme cold temperatures, the Lake County Sheriff's Office will post on Facebook and their website where to go. Please visit:

<https://www.facebook.com/sheriffleo>
nbruno for more information.

LIFELINE

Lifeline offers a Home Energy Assistance Program (HEAP) Winter Crisis Program (WCP). The WCP helps assist individuals who are facing utility disconnection and can provide bulk fuel supplies during the winter heating season (November 1st through March 31st). Eligibility for this program is based on HEAP Guidelines - individuals must be at 175% of the federal poverty level.

Appointments can be made over the phone at 440-381-8230 or online at <https://app.capappointments.com>.

ASHTABULA COUNTY MEDICAL CENTER AND PREMIERE FITNESS

Ashtabula County Medical Center and Premiere Fitness have partnered for a series of wellness education classes. These classes will take place over the course of 12 weeks and be led by physicians and professional staff. The fee for the classes is \$20.00, which includes passes to other local fitness centers or gyms. Classes will help provide motivation for exercise and general fitness.

Please contact 440.998.FITT (3488) for more information.

DID YOU KNOW.....?

By: Chris Bowles

OHIO GUIDESTONE

Ohio Guidestone offers job training programs for individuals with mental health or substance use issues. These programs offer job skills training and extensive support services to help individuals to succeed. This may include transportation, childcare, and obtaining a GED. Once job training is complete, this program also connects successful attendees with over 300 area employers and helps with resume writing and interviewing skills. There are locations in Lake, Geauga, and Ashtabula counties.

For more information, contact 844-622-5564.

UNITED WAY OF GEAUGA COUNTY

United Way of Geauga County has a program entitled "Women United" which is focused on impacting literacy in Geauga County. This program mobilizes women throughout Geauga County to implement literacy plans in the County. Projects include:

- Book Bank
- School Distributions
- Mini-Libraries

To learn more about getting involved in this program, you can contact womenunitedgeauga@uws.org

GEAUGA COUNTY DEPARTMENT ON AGING

Geauga County Department on Aging has staff on site trained to help with questions about Medicare. Staff can meet with individuals one-on-one or provide materials throughout the year and during open enrollment period (October through early December) to discuss topics such as:

- Medicare
- Medicare Supplemental Insurance
- Financial Help with Medicare premiums and prescription drug costs.

For more information, call 440-279-2130.



Guide to Homeownership

By: Igor Simunovic

Buying your first home? The process can seem like a daunting undertaking. Many future home buyers become overwhelmed with the endless tasks and paperwork that need to be completed. That's why we here at The Fair Housing Resource Center have created this step-by-step guide to help future home buyers navigate the home-buying process. See what steps you need to take to become more informed about the home-buying process and gain confidence in your decisions.

1. Take Control of Your Finances

Your lender will scrutinize your finances when determining if you are a suitable candidate to receive a loan. They will comb through your financial history, sometimes looking back as far as 10 years. Lenders will also review your credit, income, debt, and savings to determine how likely you are to repay the loan. Knowing where you stand with your finances will help you set realistic goals for purchasing your first home.

Also, it's good to know your credit score and credit history. Your credit score is the biggest factor in determining if you'll be approved for a mortgage. Your credit score consists of several factors, including payment history, the amount owed, length of credit history, credit mix, and new credit. Learn more about what's included in your credit report by visiting www.annualcreditreport.com to receive a copy of your credit report.

Next, learn about how much home you can afford. Go online and play around with a mortgage calculator to determine the loan amount that you can afford. Remember to include property taxes, homeowners insurance, and utility costs.

Finally, you will need to save for a down payment. If you want a lower interest rate and are looking to avoid private mortgage insurance (PMI), you will likely have to save at least 20 percent of the cost of the home. Some lenders will allow down payments between 3-5% but you may receive a higher interest rate.

2. Choose Your Mortgage - Fixed or Adjustable

A fixed-rate mortgage is when the interest rate is locked in for the term of your loan. A 30-year fixed rate is the most popular choice for a mortgage because the borrower will pay a fixed interest rate for 30 years. Adjustable-rate mortgages have an interest rate that may change periodically depending on changes in a corresponding financial index that's associated with the loan.

3. Get Pre-Approved for a Mortgage

Getting pre-approved is fairly simple. You will choose your lender and provide them with your personal financial information. They will review your information and estimate how much they can lend you. You will then receive a preapproval letter. This letter is your golden ticket and will show the sellers that you have the ability to purchase the home.

Guide to Homeownership Continued

By: Igor Simunovic

4. Let the Hunt begin

Now for the fun part — house hunting! Step one is to choose a real estate agent. A good real estate agent is knowledgeable and knows the ins and outs of the market you are looking to buy in, and they will be able to negotiate for you when it is time to put in an offer.

Next, make a needs and wants list and stick to it. Take your time walking through homes and don't rush any of the processes, your home will be your most valuable asset.

5. Offer Time

Now that you have found the home of your dreams, it's time to negotiate a fair price. Know the value of comparable homes in the same neighborhood and base your offer on that information. Your agent will help you evaluate recent sales and help choose an appropriate offer. Don't seal the deal until you've had an inspection. Never waive the inspection in order to get your offer approved and always make the deal contingent upon appraisal. This allows you to back out of the deal if the lender determines the appraised value is less than the sale price.

6. Closing Disclosure

Review your closing disclosure. A Closing Disclosure is a five-page form that provides final details about the mortgage loan you have selected. It includes the loan terms, your projected monthly payments, and how much you will pay in fees and other costs to get your mortgage (closing costs). These are your final numbers be sure to look over them carefully.

7. Closing Time

Finally! It's closing time. This is the last step in the process. There are only a few things left on the checklist. Do a final walkthrough of the house. A final walk-through of the house allows you to guarantee the seller has vacated the property and left it in the condition specified in your sale contract. Bring ID, checks, and paperwork to closing. Here's where it becomes official! You'll sign any legal documents, such as the agreement between you and your lender regarding the terms and conditions of the mortgage, as well as the agreement between you and the seller to transfer ownership of the property.

8. Get the Keys and Move In!

Congratulations! You are now officially a homeowner! Enjoy your new home and make memories that will last a lifetime.

Poster Contest Entry- Arielle Johnson, Eastlake Middle School, Grade 6



FIRE SAFETY COMES FIRST

By: Chris Lee

A survey conducted by the Red Cross shows that people mistakenly believe they have more time than they do to escape a burning home. Fire experts state that people have as little as two minutes to escape a burning home before it's too late. Data found that 62% of Americans believe they have at least five minutes to escape. While 18% mistakenly believe they have ten minutes or more to get out. Being proactive regarding fire safety is imperative to ensure you and your family's safety. Below are some preventative measures to keep you and your family safe from a fire:

1. It is recommended to test your smoke alarms monthly and replace the batteries every year. Some local fire departments will come to your home and inspect your smoke detectors free of charge.
2. Install smoke alarms on every level of your home, inside bedrooms, and outside sleeping areas.
3. Talk with all family members about a fire escape plan and practice twice a year.
4. Use caution around heating equipment such as space heaters and fireplaces. Keep anything that could catch fire at least 3 feet away from such equipment.
5. Cooking fires are the leading cause of home fires and home fire injuries.
 - a. Stay in the kitchen and closely monitor your meal anytime you are cooking. Keep an eye on what you fry!
 - b. Keep anything that can catch fire — oven mitts, utensils, food packaging, towels, or curtains — away from your stove.
 - c. Install and learn how to use a fire extinguisher. Contact your local fire department for training.
 - d. If you have a small cooking fire:
 - i. On a stovetop, smother the flames by sliding a lid over the pan and turning off the burner. Leave the pan covered until it is completely cooled.
 - ii. For an oven fire, turn off the heat and keep the oven door closed.
 - iii. If in doubt, just get out! If flames spread to objects beyond the stove or oven, evacuate immediately. When you leave, close the door behind you to help contain the fire.
6. Children “playing” with fire is dangerous. Each year these types of fires cause many preventable injuries and deaths.
 - a. Store matches and lighters out of children's reach and sight.
 - b. Teach young children never to touch matches or lighters.
7. Smoking is a leading cause of home fire deaths.
 - a. If you smoke, do so outside. Make sure to extinguish smoking materials in a deep and sturdy ashtray.
 - b. Never smoke or allow anyone to smoke where medical oxygen is used.
 - c. Never smoke in bed.
 - d. Use e-cigarettes with caution. Serious fires and injuries can occur when e-cigarettes are being used, charged, or transported.

Smoke alarms play a vital role in reducing deaths and injuries from fire and have contributed to a 50% decrease in fire deaths since the late 1970s. Yet, 65% percent of reported home fire deaths occurred in homes without properly working smoke alarms. Practice these preventative measures to protect your family and your home!

For more information, visit <https://www.redcross.org/get-help>.



Poster Contest Entry- Tyler Clamp. Eastlake Middle School, Grade 6

Is a Roommate a Solution to Inflation?

By: Dana Pritschau

Today's economy is causing renters to spend over 50% of their income to keep a roof over their heads. Imagine only paying 25% of your income on household costs!

Cutting monthly household expenses can be accomplished by getting a roommate. Living with someone may not be an ideal situation, but with the cost of housing, food, and gas, it could be a temporary solution and create a lifelong friend.

Below is a list of Pros to having a roommate:

- Sharing household expenses
- Shopping together for meal planning
- Companionship
- Sharing chores and responsibilities
- Enhanced mental well being

To find the best roommate you would want to look at your lifestyle and what you want your home life to be. Do you prefer quiet evenings at home, or do you enjoy having company? Do you work from home and need boundaries? Once you figure out the lifestyle that you are comfortable living you can begin the search for a roommate.

You can use many methods to find a roommate who shares the same lifestyle goals as you. Roommates can be found through friends and family, using social media, or posting advertisements in buy, sell, and trade groups.

When searching for this individual, make sure you compile a list of questions and expectations you have before you move in together. This can ensure that all parties involved are on the same page and no surprises are found along the way.

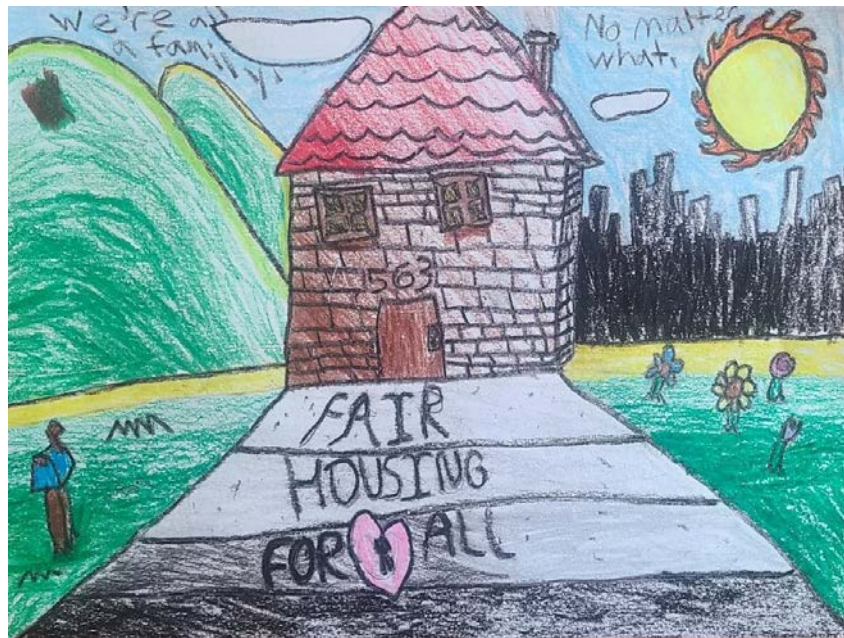
So, you found a roommate! The next step is to have a discussion and make an agreement on responsibilities. Will you split household expenses 50/50, or will someone be responsible for food, cleaning supplies, and utilities while someone pays the rent? Put your agreement in writing and have both parties sign it. This way, everyone is aware of their responsibilities, and it cannot be argued later.

Having a roommate is not for everyone, but it is a great way to save money, share responsibilities, and have a friend nearby.

Dear Housing Hollie:

This month, I lost my job and am unable to pay my rent to my landlord. I have 2 small children and I do not know what to do. I am currently looking for help elsewhere and I just need more time. A friend of mine told me that a landlord cannot evict me because I have small children. Is this true? Also, if he can evict me how much time do I have?

Sincerely,
More Time



Poster Contest Entry- Atreya Adams
Eastlake Middle School, Grade 6

HOUSING HOLLIE

Poster Contest Entry- Sid Gooch,
North High School, Grade 11



Dear More Time,

I am sorry to hear of your misfortune with your job. I can understand how stressful it is to make sure your rent is paid on time. There are many misconceptions when it comes to eviction. Unfortunately, a landlord can evict you even if you have small children. A landlord would need to ensure that he handles the eviction lawfully, in accordance with Ohio laws.

To answer your second question, an average eviction takes anywhere between 2-3 weeks and if an eviction occurs, you will need to leave the home. It is imperative that you attend your hearing, and vacate the unit by the date specified by the courts. Reach out to your local 2-1-1 for assistance with programs that may be able to help you pay your past due balance.

Good Luck,

Hollie

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



Poster Contest Entry- Morgan Jones
Eastlake Middle School, Grade 6

Poster Contest Entry- Ashley Chase
North High School, Grade 11



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

Do you have a question for Housing Hollie? Write to her at hollie@fhrc.org

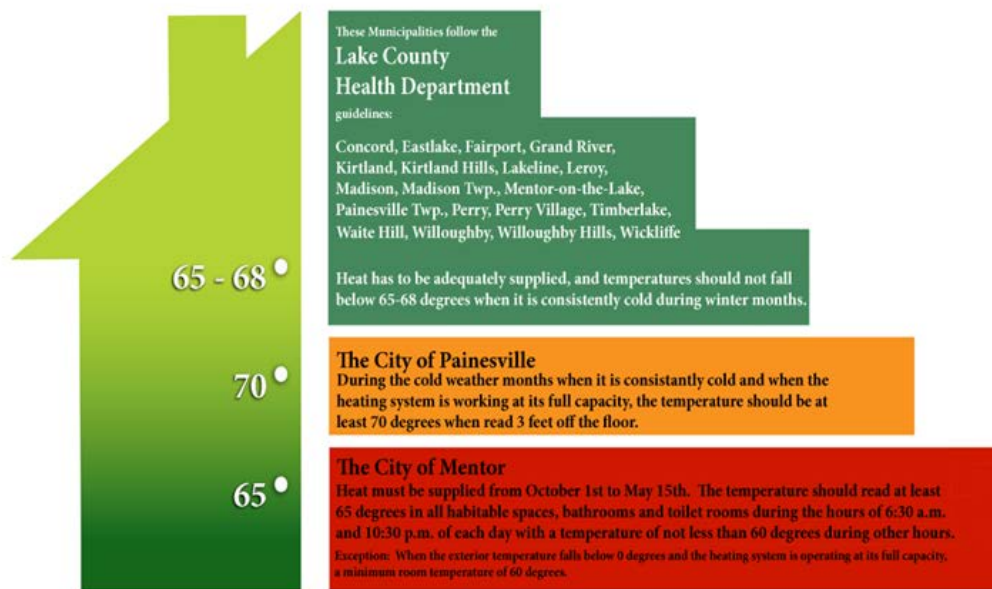


Winter Weather is Un-BRR-Lievable

By: Christopher Bowles

It's winter in Northeast Ohio, and with the changing of the seasons comes many months of cold weather. Ohio winters have a history of being harsh and cold and with cold temperatures, families need to heat their homes. Many apartment complexes are built so that the landlord controls the heat for the whole building and too many folks are cold! What are the rules on heat? Well, within our service area, there are different regulations about when and to what temperature a landlord is required to turn on boiler heating systems. The local county, municipality or township where you live determines what the local rules are. The image below can be used to help guide you if you reside in Lake County.

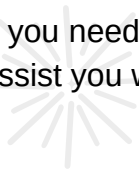
How Cold is TOO Cold?



In Ashtabula County, if the temperature falls below 60 degrees outside, the heating system must 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 health code violation. Alternatively, in Geauga County, there is unfortunately no codes that exist to regulate the temperatures in landlord-controlled heat rental units.

If you live in an apartment complex with landlord-controlled heat, and 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 take some steps to stay as warm as possible. Some ideas include: 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 this winter season.



And the Snow is Going, Going.... Still Here?

By:Michelle Brunson, Staff Attorney

As we gear up for another brisk Ohio winter, one of the questions on every renter's mind is sure to be: "does my landlord have to plow the snow?" The answer: it depends. Under the Ohio Revised Code, a landlord does have a duty to keep the common areas of the property in safe and sanitary condition. However, Ohio courts have decided that this duty does NOT require a landlord to keep the premises clear of natural accumulations of ice and snow. Though it does require the landlord to clear unnatural man-made accumulations such as those caused by shoveling or plowing. This is not to say that a landlord never has a duty to remove snow.

The duty of a landlord to plow can be found in many places outside of the Ohio Revised Code. For example, city or county codes may place the duty on the landlord. Additionally, landlords and tenants may agree that the landlord handles snow removal; typically, this is done through a provision in the lease assigning responsibility. The landlord may also take responsibility for snow removal through their previous course of conduct. This means that if the landlord has always removed the snow, it is reasonable for a tenant to assume they will continue to do so. It is important to keep in mind that if the landlord does have the responsibility to remove snow, they have a reasonable time to complete the task, usually 12-24 hours after snowfall.

If you, as a tenant, are to be responsible for snow removal but have a disability that renders you incapable of doing so, you may be able to request a reasonable accommodation asking the landlord to take over the responsibility. Both Federal Law (the Fair Housing Act) and state law (Ohio Revised Code Chapter 4112) state that landlords cannot discriminate against a person with a disability. A disability is a physical or mental impairment that substantially limits a major life activity (including such activities as walking, talking, thinking, eating, seeing, hearing, working, caring for oneself, or major bodily functions). A reasonable accommodation is a change to a rule that is necessary for a disabled individual to have full use and enjoyment of a dwelling unit. It is important to note that there must be a nexus, or connection, between the requested accommodation and the disability. For example, someone who has mobility issues is likely not going to have the physical ability to shovel or plow snow.

There are a few steps to ensure that any reasonable accommodation request is done properly. While the law does not specifically state you must do this, we have found that the following steps are best practices: 1) Gather documentation of your disability. The documentation does not need to outline your condition but must show that you have a disability and require an accommodation. 2) Put your request in writing (template requests can be found on fhrc.org). 3) Make a copy of your request and supporting documentation for your own records. 4) Submit your request and supporting documents to your landlord. 5) Allow your landlord about 7-10 days to make a decision. 6) Discuss the outcome with your landlord.

In the case of snow removal, it is better to submit your request in advance, rather than wait until a storm comes and you are stuck inside your home. Also note that even with a reasonable accommodation, the landlord still has a reasonable amount of time, typically 12-24 hours after snowfall, to remove the snow. If you would like more information, or require assistance to submit a reasonable accommodation request, please visit the step-by-step guide at <https://fhrc.org/reasonable-accommodation-and-modification-tool-kit/> or call our helpline at 440-392-0147.

Happy New Year

Financial Resolutions for the New Year

By: Igor Simunovic

With the new year on the horizon, families are gearing up for yearly changes and making their New Year's resolutions. More than half of all Americans have a resolution pertaining to their finances for 2023; these can include paying off debts, building their savings, or investing. One thing is for sure, it appears as though families across the country are looking to tighten their financial belts as the economy shifts.

Setting New Year's resolutions that involve personal finance is nothing new, and with a simple plan in place and dollar amount in mind, you can reach your goal by year's end.

Sticking to a resolution can be hard, but creating and implementing achievable goals will help when you're faced with decisions about spending or saving. For example, knowing that you want to save a certain amount of money each month towards a new home can make it easier to spend less on going out to eat or unnecessary shopping. You might want to create a financial vision board and hang it in an area of your home where you will see it frequently to remind you to stay focused. A vision board allows you to put photos of your goals in an easily accessible manner to remind you of what you are working toward. For example, putting a photo of the home you're saving for on the vision board can increase your willingness to save and be able to complete the purchase.

The best part about having a vision board is that it allows you to visualize your goals and set them in motion with a solid strategy to bring them to fruition. Without a solid strategy, you are more likely to stray and fall into the consumer trap of endless spending and putting off until tomorrow what could be done today. It is very easy to justify "deals" or "sale items;" however, having a visual reminder of your goals can allow you to take the time to question whether the purchase is necessary.

If a vision board is not your cup of tea, then you might want to try a good old-fashioned budget. Plan your budget should involve scheduling a time with your household to discuss how you and your family spend money on a daily basis, apart from paying bills. For instance, do you pack the kids lunch every day or do they buy lunch at school? Do you buy coffee in the morning or make it at home? These seemingly inconsequential purchases can add up over the course of the year. Identifying and eliminating unnecessary spending can allow you to grow your savings and achieve goals at a faster rate.

Hopefully, with these ideas in mind, the resolution you set forth for 2023 will help serve as a road map for your long-term financial goals. While the example of home buying was used here, it's important to remember to not become so overwhelmed with the big picture that you can't focus on smaller, individual goals. The road to financial success is made one brick at a time, and simply identifying issues and creating a budget is a great way to start. Then hopefully, when 2024 comes around, you can say to yourself, "I've accomplished my resolution," and be excited to continue your financial journey.

Winterizing Your Home

By: Tiffany Whitten

With winter weather approaching, it is important to ensure that your home and wallet are ready. As everyone knows, colder temperatures increase utility costs and other potential issues. With the ailing economy and increasing costs of living, it is especially important to save electricity and reduce utility costs where you can. Here are a few helpful tips to winterize your home:

1. Switch to energy-efficient light bulbs. LED bulbs are generally the most energy efficient and can help save money on electric bills.
2. Turning off lights when you are not using them, and being aware of the amount of time any Holiday lights are left on, will also help keep electrical costs down.
3. Weather-stripping your doors and windows is a simple and low-cost way to improve the home's energy efficiency. It reduces the air that comes through the doors and windows when they are closed, providing insulation from the cold and helping reduce the amount of heat needed in the home.
4. Covering windows that you will not use in plastic in addition to weather-stripping will also prevent excess cold air from entering the home.
5. Placing rugs on hardwood floors is also a layer of insulation that can aid in heating costs.
6. Additionally, just opening the curtains and letting the sunshine in during the day can help heat up a room!

Following these steps can help make your home more energy-efficient and save you tons on utility bills. By winterizing, you can also prevent damage to your home, such as pipes bursting or freezing or structural cold weather damage. It is important to winterize your home right before the winter starts. If you need assistance getting your home ready for winter, the Ohio Weatherization Assistance Program can be reached at 800-282-0880. This program can assist low-income individuals with attic, wall and basement insulation; blower, door-guided air leakage reduction; heating system repairs or replacements; and health and safety testing and inspections. More information on that program can be found at <https://development.ohio.gov/individual/energy-assistance/6-home-weatherization-assistance-program>.



Poster Contest Entry- Anabella Vujica,
Eastlake Middle School Grade 6



Poster Contest Entry- Morgan Jones
Eastlake Middle School Grade 6



Working Like A Dog - Did You Say Pet Resume?

By: Mary Beth Curiale

There is a big stigma out there about renting to pet owners. However, we would like to remove that stigma by showing landlords that you can rent with pets and it can be a good experience for both parties.

One of the best ways to improve your chances is by writing a pet resume yes I said pet resume. This is the newest method of showing potential landlords that you are a responsible and trustworthy pet parent while highlighting your pet's best qualities and attributes.

So, what information goes into a pet resume?

Of course, there is the normal identifying information: name, age, weight, and breed, however, adding more facts about your pet may help give you a leg up. Try adding the following information to your pet resume :

- A photo or even a short video
- Vet records and any medications
- Your pet's habits and personality
- Your pet's training and skills
- Your care routine
- References
- Pet Insurance if you have it
- Pet Liability Insurance Information

*Stay
Pawsitive!* 

I know you raised an eyebrow when you read the word references, but like your resume, references back up all the information you are claiming. Reference examples can include previous landlords, pet trainer, friend, roommate, vet, neighbor or anyone who interacts closely with your pet. Pet Liability Insurance is also an excellent tool to have on your resume, as it gives a layer of protection for both parties and lets the potential landlord know you are willing to go the extra mile.



Poster Contest Entry- Maya Schiciano, North High School, Grade 11

Need Help Finding Housing? By: Tiffany Whitten

Fair Housing Resource Center, Inc. has a program to assist individuals with finding and securing housing in Lake, Geauga, and Ashtabula County. This program was designed to assist individuals who do not have the capability to find housing independently. This can be due to either a lack of internet access, a lack of computer skills, or any other barrier that may impact their ability to find housing.

Individuals can contact our office for assistance and will need to complete the intake process to determine if they are eligible for the program. Once eligible, a Housing Case Manager will assist them with their search. The Housing Case Manager can assist with locating local properties for rent, contacting housing providers on their behalf, completing rental applications, and more.

The Housing Search Program can also help partner clients with other programs and agencies to assist with making their transition after finding their new home. Some programs include security deposit assistance, help with the first month's rent, furniture banks, and help with utility costs. If you or someone you know is struggling with finding housing independently and may need a helping hand, please contact our office today at 440-392-0147 to see if our Housing Case Manager can provide the help you need to secure your future home.



STAR

By: Dana Pritschau

The Star program is a Lake county-based program that FHRC offers that provides rental assistance to low to moderate income households. This program can be used to pay the first month's rent and utility deposits/past due balances for any tenant that qualifies to move into a new unit.

The Star program can also assist Seniors or disabled individuals with subsidizing their rent. FHRC can provide up to 6 months of subsidy on a tenants behalf.

In order for a tenant to qualify for our STAR program they must live or be moving to Lake County (excluding the City of Mentor). They must be current on their rent, and show an ability to pay in the future. This program was created to assist households temporarily and prevent homelessness. If you would like more information regarding our STAR program, please call 440-3921-0147 and speak with one of our counselors today!



Poster Contest Entry- Juliana Hopkins, Eastlake North High School Grade 12

Star Success Story.....

A client, I'll name "Bob" enrolled in the Star senior subsidy program for 6 months of assistance. His program started in May of 2022 and continued until October 2022. When an Bob was approved for assistance, we helped create a budget is created to assist him in understanding his monthly expenses. FHRC's counselor recommended ways to decrease monthly household costs, connected him with local programs and problems solved ways to save money to help prevent future financial hardships. Bob eagerly utilized his new budget and saved about \$1000.00 during the 6 months of assistance. This is a true success story, as Bob now has a small safety net to fall back on in case of any unforeseeable expenses in the future.

Meet Our New Staff



Michelle Brunson
Staff Attorney



Michelle Brunson joined the team in November as a Staff Attorney. Michelle earned her Juris Doctorate from The Ohio State University's Moritz College of Law where she graduated as a Public Service Fellow with Dean's Special Recognition. During law school, Michelle served as the Executive Director of the Pro Bono Research Group, a team of law students that provided research support to public service attorneys. She also served as the Articles Editor of the Criminal Law Journal, and as a Senator of the Student Bar Association. Michelle brings a wide variety of experience to FHRC through her previous work at: the Ohio Public Defender's Office in the post-conviction section; the Coalition on Homelessness and Housing Ohio, focusing on Fair Housing issues and advocacy; and Legal Aid Society of Columbus, focusing on family law, public benefits, and housing issues, specifically landlord / tenant and eviction issues. Michelle is excited to continue her career at FHRC.

Mary Beth Curiale
Administrative Assistant



Mary Beth joined the team in November, She is a mother of two children, a son and a daughter, Mary Beth is excited to assist people in social services. She is a Reiki Master and a Certified Aromatherapist. Her interests include being outdoors in nature, camping, fishing, hiking, hanging with the horses and foraging for herbs. Mary Beth loves the water and spends a lot of time on her boat as well as combing the beaches for glass and other treasures. She also loves gardening and prides herself on my ever-expanding herb garden. She is looking forward to working with individuals in need!

Chris Lee
Intake Specialist



Chris Lee joined Fair Housing Resource Center in November. Chris is the father of one beautiful young girl. Chris spent most of his career working as a QMHS. Chris enjoys working with the youth in his community. Chris is the CEO of a non-Profit called Humble Cry Ministries, where he teaches youth dance, acting and photography. One fun fact is Chris Lee has been participating in Gospel Mime Dance for the past 17 years. Chris Lee has performed Gospel Mime all around the country. Chris has been recognized on many national platforms such as The White House, Capital Hill, and the most recent Gospel Music Choice Awards. Another fun fact is Chris enjoys teaching Authors on how to self-publish their own books. Chris Lee is excited about his new journey with Fair Housing Resource Center.



1st Place Poster Contest Winner- Matthew Colton, North High School, 12th Grade



Contact us for More information

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