

Happy New Year



COMMUNITY PULSE

FAIR HOUSING RESOURCE CENTER

JANUARY 2025

Fair Housing Resource Center

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

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



Meet the Team

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***Certified HUD Housing
Counselor**



**Join our Board
Today!**

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

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Fair Housing Resource Center

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Fair Housing in the Age of AI: What Renters and Landlords Need to Know

By: Patricia Kidd, Esq. Executive Director

Artificial intelligence (AI) is changing the way landlords screen tenants and advertise rentals. While it can make the process faster and more efficient, it also raises concerns about fairness. The U.S. Department of Housing and Urban Development (HUD) recently issued new guidance to help ensure these technologies don't discriminate against renters.

What is AI in Housing?

AI is like a smart tool that helps landlords make decisions. For example:

- **Screening Tenants:** AI tools can analyze your credit history, rental background, and other details to decide if you're a good fit for a rental.
- **Targeting Ads:** AI decides who sees rental ads online based on data like your browsing history or location.

While AI might seem neutral, it can sometimes lead to unfair treatment, especially for people in protected groups like those defined by race, gender, or disability.

Why Should You Care?

AI doesn't always get things right. It can make decisions based on biased data or overlook important details about a person's situation. This could result in someone being unfairly denied a home or never even seeing a rental ad.

HUD's Guidance: What It Means

HUD wants to make sure landlords and companies using AI follow the rules under the Fair Housing Act. Here's what HUD recommends:

1. **Fair Screening:** AI tools should focus on relevant facts, like whether you can afford the rent, and not discriminate against protected groups.
2. **Explain Decisions:** If you're denied housing, landlords should clearly explain why and provide you with a way to contact the screening company to dispute results.
3. **Fix Mistakes:** Renters should be able to challenge inaccurate information in their records.
4. **Inclusive Ads:** Rental ads should be designed so everyone feels welcome and no one is unfairly excluded.

How Can You Protect Yourself?

Whether you're a renter or a landlord, here's how to stay on the right side of Fair Housing:

- **For Renters:** If you think an AI system has treated you unfairly, ask for details and check your records for mistakes. If needed, reach out to our office for assistance.
- **For Landlords:** Make sure the AI tools you use follow fair housing laws. Work with companies that prioritize fairness and provide clear, transparent reports. Remember, you are ultimately responsible for the results, including any unintended discriminatory effects.

Building Fair Communities Together

AI has the potential to make renting easier for everyone, but only if it's used responsibly. By being aware of its risks and staying informed, we can ensure that technology serves all of us—fairly and equally. If you have questions or concerns about Fair Housing and AI, call our office at 440-392-0147. Let's work together to keep our communities inclusive and equitable!



New Year, New Interest Rates, New Savings

By: Michelle Brunson Esq., Staff Attorney

As we look toward 2025, interest rates are expected to continue their fluctuation as central banks respond to inflation, economic growth, and other global factors. After a period of rising rates in 2023 and 2024, many analysts, including Forbes, CBS News, and others, predict that interest rates may stabilize or even decrease in 2025, depending on how inflation and the economy perform.

When it comes to interest rates and savings: lower rates would make borrowing cheaper but could reduce returns on savings accounts and investments. On the other hand, higher rates can reward savers but also make loans more expensive.

When the market is uncertain, it's essential to adapt your saving strategy. One of the best ways to maximize your savings during times of fluctuating interest rates is to prioritize flexibility. High-yield savings accounts and certificates of deposit (CDs) are solid options, but choosing accounts with no long-term rate lock-in periods offers flexibility to switch to higher rates when they rise. Another way to reduce risks and maximize returns is to diversify your savings portfolio. Essentially, you should attempt to spread your money across different types of savings and investment options. Additionally, with inflation still a concern, putting money into assets that appreciate over time—like real estate or equities—may offer better long-term returns than low-yield savings accounts.

Ultimately, try to stay informed about changes in interest rates and adapt your savings strategies accordingly. It could also be beneficial to speak to a credit counselor or other investment professional to ensure you maximize your savings going into the new year.

Fair Housing in 2025: A Renewed Commitment to Equity and Justice

By: Patricia Kidd Esq., Executive Director

As we begin 2025 under a new administration, the conversation around housing equity is taking center stage once again. Fair Housing—the right of every person to access housing without discrimination—remains a cornerstone of a just society. The challenges and opportunities we face today require renewed commitment and innovative approaches for the upcoming year.

The Landscape of Fair Housing Today

Fair Housing laws, established under the Fair Housing Act of 1968, prohibit discrimination based on race, color, national origin, religion, sex (including gender identity and sexual orientation), disability, and familial status. Despite these protections, systemic barriers to housing access persist, from discriminatory practices in tenant screening to unequal access to lending.

In 2024 and continuing into 2025, the focus has shifted to strengthening enforcement, expanding protections, and addressing emerging issues such as source of income discrimination, algorithmic bias in tenant screening, and disparities in housing affordability.

Key Aspirations for Fair Housing in 2025 - Fair Housing advocates remain steadfast in their mission to ensure housing equity for all. Here are the aspirations that guide our work this year:

Enhancing Fair Housing Awareness

Fair Housing organizations across the country are working to empower individuals and communities through education. By spreading awareness of Fair Housing rights, we aim to equip tenants, landlords, and housing providers with the tools to prevent and address discrimination.

Expanding Local Protections

Even when federal priorities shift, state and local governments can play a vital role in protecting vulnerable populations. We hope to see an increase in municipal and state-level initiatives addressing issues like source of income discrimination and housing accessibility.

Promoting Equity in Technology

As technology continues to evolve, we aspire to foster conversations and partnerships that address algorithmic bias in housing decisions. Transparent and equitable practices in tenant screening and lending remain critical to ensuring Fair Housing compliance.

Addressing the Affordable Housing Crisis

With housing costs continuing to rise, affordability remains a critical issue. Fair Housing advocates are urging policymakers to integrate equity considerations into affordable housing development to ensure that vulnerable populations are not left behind.

Fair Housing is not just a legal requirement—it's a shared responsibility. Whether you're a housing provider, a tenant, or an advocate, you have a role to play in advancing equity and justice in housing.

Looking Ahead

Fair Housing in 2025 is about more than compliance—it's about building communities where everyone can thrive. At Fair Housing Resource Center, we're committed to this mission. Through education, advocacy, and enforcement, we're working to create a future where housing discrimination is a thing of the past.

If you have questions about Fair Housing or believe you've experienced discrimination, call our office today at 440-392-0147. Together, we can ensure that 2025 is a year of progress and opportunity for all.



Don't pay for tax prep: Accessing no-cost tax assistance

By: Caitlin Armstrong, Legal Assistant

Tax season is almost here, and for those that cannot afford professional tax help, it can be overwhelming, but there's help! Local organizations and programs provide professional tax preparation, free of charge. Those that qualify may find these programs can help with getting through filing taxes stress-free!

The Volunteer Income Tax Assistance (VITA) program is managed by the IRS and has IRS-certified volunteers at various community locations (libraries, churches, and community centers). In addition to VITA, the IRS also offers Tax Counseling for the Elderly (TCE). TCE specializes in assisting those 60 years or older that may have questions regarding pensions and retirement. Appointments are required, you can find the location nearest you by visiting this website: <https://irs.treasury.gov/freetaxprep/>.

In addition to the above programs, AARP also has a tax assistance program that is free for individuals over 50 years of age, with low-to-moderate income. This program is called AARP Foundation Tax-Aide; you do not need to be a member of AARP to utilize this service and is available in all 50 states! Using IRS-certified volunteers, they can either prepare your taxes for you or assist while you complete your own. These service locations are typically found in malls, libraries, banks and community centers- visit the website below to find the location near you: https://www.aarp.org/money/taxes/aarp_taxaide/locations/.

Some tips for making the process even easier are staying aware of scams. Only trust reputable organizations that you recognize. Since free tax assistance is in high demand, it is best to schedule your appointment as soon as possible to ensure you get the help needed.

Make sure you are prepared by taking your photo I.D. and all tax related documents, including proof of deductions. These services are designed for low-to-moderate incomes, but it is still best to check if you are eligible for these programs, as there may be specific guidelines.

These cost-free programs deliver a reliable and accessible alternative for those that are eligible, making sure every credit is claimed, getting the refunds deserved.



Post-Holiday Financial Strain? Don't Risk Your Home!

By: **Patricia Kidd, Esq. Executive Director**

The holiday season is a time of joy and celebration, but it can also leave many homeowners facing financial difficulties. For some, the added expenses of holiday shopping, travel, and festivities may lead to falling behind on essential bills—like your mortgage.

If you're struggling to keep up with your mortgage payments, don't wait to seek help. Falling behind can quickly escalate into foreclosure proceedings, putting your home at risk. The good news is that foreclosure is preventable, and you don't have to face it alone.

Steps You Can Take to Prevent Foreclosure

- 1. Reach Out to Your Mortgage Servicer-** If you're behind on payments or expect to miss one soon, contact your mortgage servicer immediately. Many servicers offer options like loan modifications, repayment plans, or forbearance to help you stay in your home.
- 2. Create a Budget and Prioritize Essentials-** Review your finances and cut non-essential expenses. Use the savings to stay current on your mortgage payments or to pay down any late fees.



- 3. Avoid Foreclosure Scams-** Beware of companies or individuals promising to "save your home" in exchange for upfront fees. These scams often lead to more financial trouble. Trust only certified housing counseling agencies like ours for guidance.

- 4. Get Expert Advice-** FHRC's Certified Housing Counselors can provide personalized advice, connect you with resources, and even negotiate with your mortgage servicer on your behalf.

We Are Here to Help

As a HUD-Certified Housing Counseling agency, our team is equipped to guide you through foreclosure prevention options, free of charge. We understand the stress of financial difficulties, and we're here to help you protect your home and your peace of mind.

Call Fair Housing Resource Center, Inc. today at 440-392-0147 to schedule a free, confidential consultation. Don't wait—early action is the key to keeping your home.

COPING WITH SEASONAL DEPRESSION: SHEDDING LIGHT ON THE DARKER MONTHS

By: Caitlin Armstrong, Legal Assistant



As we enter the winter months, with shorter days and colder weather, many people experience a shift in their mood and energy levels. Some people experience a more serious condition called seasonal affective disorder (SAD), which is a type of depression associated with less sunlight during the fall and winter months. While this can be a debilitating condition, there are ways to help manage the symptoms.

Symptoms of SAD vary from person to person, but generally can be identified as the following: feelings of sadness, low energy/fatigue, difficulty concentrating, oversleeping, increased cravings for carbohydrates/weight gain and losing interest in activities you once enjoyed.

If you are experiencing these symptoms and they are interfering with your daily life, let's explore some techniques to assist in managing those symptoms. Sunlight has a powerful impact on a person's mood, if possible, spend time outside during daylight hours, even if it's overcast. If you're not able to make it outside, light therapy is an alternative method using a specially designed light box that imitates natural light. Typically, 30-60 minutes in the morning will help reset your circadian rhythm to help improve your mood.

A regular sleep routine and schedule is crucial for mental health; create a restful environment and wake up at the same time every day, even on the weekends. Staying connected to friends and family is another important part of managing SAD. It's easy to isolate yourself when you're feeling low in energy, but even a phone call or video chat can boost your mood! Eating a well-balanced diet can positively impact your mental health; foods rich in Omega-3 & Vitamin B are particularly helpful in mood regulation.

Managing your mental health year-round is important; practicing mindfulness, regular self-care routines, and seeking professional assistance are ways to maintain your emotional well-being. Remember, consult your physician or counselor if your symptoms do not improve.

LANDLORD/TENANT LAW AND COMMON WINTER ISSUES

By: Michelle Brunson Esq., Staff Attorney

As the weather and temperature start to change, renters often have questions regarding three main issues: snow removal; heating; and all those little critters that come in to get warm.

Question: *“Does my landlord have to plow the snow?”*

Answer: It depends. Ohio courts have decided that landlords do NOT have an automatic duty to keep the premises clear of natural accumulations of ice and snow; except that typically, apartment complexes do have the duty to plow common parking lots. Additionally, the law does require the landlord to clear unnatural man-made accumulations such as those caused by shoveling or plowing. However, 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 through a provision in the lease agreement. 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.

Question: *“What do I do if my heat doesn’t work?”*

Answer: If your heat isn’t working, notify your landlord immediately, preferably in writing, to ensure there is a documented record of the issue. Heating requirements vary by location, so check if your area has local codes that establish minimum temperatures landlords must maintain. If your landlord does not address the problem and your area enforces heating codes, contact the local health or building department to inspect the heating system. If there are no enforceable codes in your area, you can use the rent escrow process to compel your landlord to make the necessary repairs. This process involves notifying your landlord of the issue in writing and allowing a reasonable time for repairs, typically 30 days. If the landlord still fails to make the repairs, you may deposit your rent with the municipal court instead of paying your landlord. This initiates a court case to enforce the repair. Whether a lack of heating is considered an emergency depends on the specific circumstances and is determined on a case-by-case basis.

Question: *“Since it’s so cold, mice are coming into to my apartment to get warm. What can I do?”*

Answer: As with any issue, you should report it to your landlord in writing as soon as you notice the unwanted pests. While the landlord may offer traps, sprays, or other options, as a tenant, you do have a responsibility to ensure that your unit is in a clean condition to not attract pests. One thing to keep in mind is that unless you have a written agreement or if you choose to pay for your own extermination or other materials, the landlord may not have to reimburse you for those costs. However, as with most things within landlord/tenant law, this could be determined on a case-by-case basis.



Prioritizing Spending During the Joys of the Holidays

By: Michelle Brunson Esq. Staff Attorney

The holiday season is magical, but it often brings financial stress due to the added expenses of gifts, travel, and celebrations. Prioritizing bills during this time is essential to ensure economic stability and to avoid crippling consequences.

During the holidays, it is often easy to tell ourselves that we can put off a bill until next pay or next month. However, when debts start to add up, it can be very difficult to get financially caught up. As tempting as it may be to spoil your family during the holidays, make sure your rent or mortgage, utilities, and car payments are paid first. Missing these payments can lead to late fees, service interruptions, or more severe consequences like eviction or repossession.

If you are having trouble meeting payment deadlines, contact your creditors. Many companies offer temporary payment deferrals or reduced payment plans, especially during the holidays. It's important to communicate before missing a payment to avoid penalties and interest charges. This can also be true of rental payments; be sure to keep in contact with your landlord and get any payment agreement in writing.

You can also create a holiday budget that includes both essential and discretionary spending. Avoid overspending on gifts and unnecessary purchases. Remember that the holiday season is about experiences and relationships, not the monetary value of presents.

By staying organized, prioritizing essential bills, and being strategic with your spending, you can manage your finances effectively during the holidays, allowing you to enjoy the season without fear of drastic consequences.

FAIR HOUSING & FINANCIAL LITERACY CLASS

REGISTER AT WWW.FHRC.ORG TO RESERVE A SEAT!!



All classes will be providing the same information. Please only register for one.

AVAILABLE CLASSES

**JANUARY
22, 2025**

CLASS 1

Time: 6:00 pm - 7:00 pm

Location:

Fair Housing Resource Center
1100 Mentor Avenue
Painesville, Ohio 44077



**FEBRUARY
26, 2025**

CLASS 2

Time: 6:00 pm - 7:00 pm

Location:

Fair Housing Resource Center
1100 Mentor Avenue
Painesville, Ohio 44077

**MARCH
26, 2025**

CLASS 3

Time: 6:00 pm - 7:00 pm

Location:

Fair Housing Resource Center
1100 Mentor Avenue
Painesville, Ohio 44077



**APRIL
23, 2025**

CLASS 4

Time: 6:00 pm - 7:00 pm

Location:

Fair Housing Resource Center
1100 Mentor Avenue
Painesville, Ohio 44077

**MAY
21, 2025**

CLASS 5

Time: 6:00 pm - 7:00 pm

Location:

Fair Housing Resource Center
1100 Mentor Avenue
Painesville, Ohio 44077



**JUNE
25, 2025**

CLASS 6

Time: 6:00 pm - 7:00 pm

Location:

Fair Housing Resource Center
1100 Mentor Avenue
Painesville, Ohio 44077

Join us for Fair Housing, Homeownership, and Financial Literacy classes designed to empower community residents with the tools and knowledge to manage their finances and work towards the dream of homeownership. These classes will provide valuable insights into financial planning, housing rights, and homeownership opportunities, helping you take control of your financial future. Don't miss this chance to learn, grow, and take steps towards owning your own home!

TIPS FOR PROFESSIONAL IMPROVEMENT

By: Dana Pritschau



Improving in your career is important, and there are many ways to do it! Here are some simple tips to help you grow professionally.

First, always be open to learning. This can mean taking classes, reading books, or even watching online videos. The more you know, the better you can perform at your job!

Next, set clear goals for yourself. Think about what you want to achieve in your career. Write down your goals and check off each one as you complete it. This will keep you motivated and focused.

Networking is another key to professional improvement. This means connecting with other people in your field. Attend events, join online groups, or reach out to colleagues for advice. Building relationships can open up new opportunities.

Finally, ask for feedback. Don't be afraid to ask your boss or coworkers how you can improve. They can provide valuable insights that help you grow.

Remember, professional improvement takes time and effort, but it's worth it. Stay committed, keep learning, and you will see great results in your career! Keep pushing yourself, and you'll reach new heights!





LAKE COUNTY COUNCIL ON AGING

Did you know the Lake County Council on Aging provides meals, transportation, and wellness programs for seniors? Whether you're looking for a nutritious meal delivery service or social engagement opportunities, they've got you covered.

440-205-8111

JOB AND CAREER ASSISTANCE

Lake County Ohio Means Jobs can connect you with employment opportunities, training programs, and career counseling. Whether you're starting a new career or enhancing your skills, this is a valuable resource.

440-350-4000

LAKETRAN

Public transportation doesn't have to be a hassle! Did you know Laketrans provides ADA-accessible routes and door-to-door Dial-a-Ride services for individuals with disabilities or seniors? It's an easy, affordable way to get around the county.

440-354-6100

DID YOU KNOW.....?

By: Dana Pristchau, Housing Counselor

COMMUNITY ACTION

Community Action works to help individuals and families achieve stability and self-sufficiency. Programs types include our 211 Resource Center, New Hope Homeless Program, Weatherization, HEAP/ PIPP and other programs..

440-997-5957

ASHTABULA COUNTY MENTAL HEALTH AND RECOVERY SERVICES (MHRS)

Mental health and addiction recovery resources are available through MHRS. Did you know they offer crisis hotlines, counseling services, and support groups to help residents navigate difficult times?

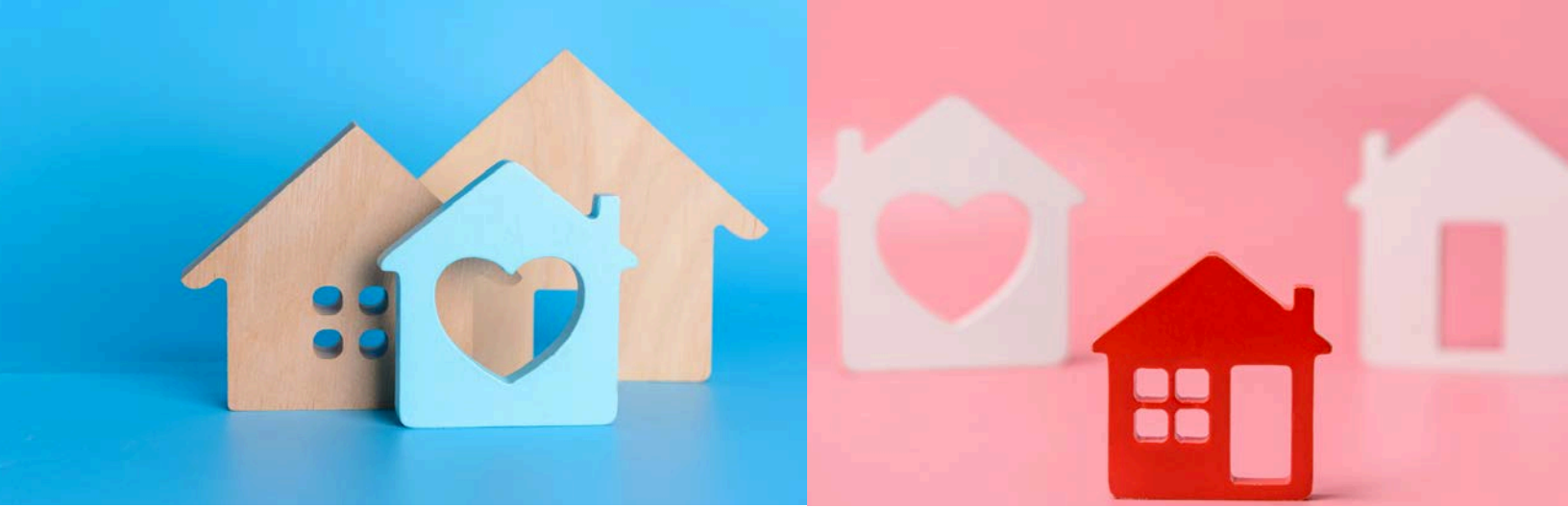
440-992-3121

CATHOLIC CHARITIES OF ASHTABULA COUNTY

Catholic Charities helps individuals and families with food, housing, utility assistance, and more. Did you know they also provide parenting programs and financial literacy classes?

440-992-2121





Lake Housing Coalition Spotlight

What is a Housing Coalition?

A housing coalition is a collective of organizations, agencies, and individuals who come together to address housing challenges within a community. By pooling resources, expertise, and advocacy efforts, coalitions tackle complex issues like housing affordability, homelessness prevention, fair housing practices, and tenant support services.

The Coalition for Housing and Support Services of Lake County, Inc., based in Painesville, Ohio, is a shining example of this collaborative approach. Our mission is to promote safe, stable, and equitable housing for all residents in Lake County through education, advocacy, and coordinated services.

What We Do

The Coalition for Housing and Support Services of Lake County acts as a hub for housing-related initiatives. Our key focus areas include:

Education: Hosting workshops, webinars, and community events to raise awareness about housing rights and resources.

Advocacy: Working with local and state policymakers to promote fair housing policies and increased funding for housing programs.

Collaboration: Coordinating efforts among non-profits, housing providers, government agencies, and community leaders to create comprehensive housing solutions.

Direct Services: Supporting programs for eviction prevention, homelessness assistance, and tenant-landlord mediation.

Whether you're a nonprofit professional, a housing provider, a community leader, or simply a resident passionate about housing equity, there's a place for you in the coalition. To learn more about joining the Coalition for Housing and Support Services of Lake County, please contact: Patricia@Fhrc.org. Together, we can create a stronger, more inclusive Lake County.



APRIL 17, 2025

A PLACE TO CALL HOME:
**FIGHTING FOR
HOUSING
EQUALITY**
Conference

When: April 17, 2025

Where:

The Lodge at Geneva on the Lake
4888 N Broadway
Geneva-On-The-Lake, OH 44041

What to Expect:

- **Dynamic Keynote Speakers:** Hear from leading voices in fair housing and social equity.
- **Engaging Panel Discussions:** Explore solutions to housing challenges and share ideas for progress.
- **Interactive Workshops:** Gain practical tools to advance fair housing in your community.
- **Networking Opportunities:** Connect with industry professionals, advocates, and policymakers.

**SAVE
• THE •
DATE**



Geauga Housing Coalition Spotlight



Geauga County Housing Coalition Hosts Successful Chili Cook-Off Fundraiser

BY:HOLLIE RONDINI, ASSISTANT DIRECTOR

On November 8, 2024, the Geauga County Housing Coalition hosted its annual Chili Cook-Off, a delicious and heartwarming event that brought the community together for a great cause. The fundraiser, held to support mini-grants for local agencies, saw an impressive turnout, with 140 tickets sold and 125 attendees joining in the festivities.

The Chili Cook-Off was not only a fantastic social event but also a significant effort to support critically underfunded projects in Geauga County. The mini-grants funded by this event provide essential resources for local agencies to help individuals in need. These grants cover small yet impactful projects, such as rental application fees, security deposits, cleaning supply baskets for new residents, and other vital support services that can make a big difference in someone's journey to stable housing.

Thanks to the incredible support from the community, the event raised \$3,361.68—funds that will be reinvested back into the community to benefit residents in need.

The Geauga County Housing Coalition expressed their gratitude for the overwhelming support from community members, and it was heartening to see so many people come together to make a positive impact.

This year's Chili Cook-Off highlighted the strength of community collaboration and the generosity of individuals who are committed to helping their neighbors in need. The funds raised will provide crucial assistance to Geauga County residents and contribute to creating a stronger, more supportive community for all.

Mark your calendars for next year's Chili Cook-Off and join in making a difference, one bowl at a time!





Dear Housing Hollie:

I recently moved into a rental property, and my landlord insists I pay for all repairs, even though the lease doesn't mention it. Is this legal?

Sincerely,

Frustrated in Painesville

HOUSING



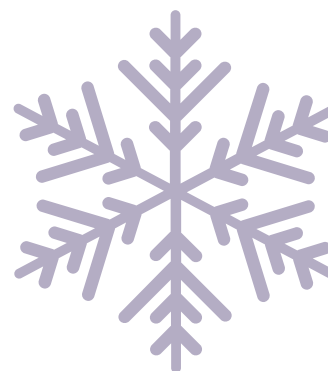
Dear Frustrated in Painesville,

In Ohio, landlords have a legal duty under the Ohio Landlord-Tenant Act to make repairs and ensure the property is safe and habitable, regardless of what the lease says. This includes keeping the plumbing, heating, and electrical systems in working order. If your landlord is neglecting their responsibilities, you can document the issues and send a written request for repairs. This responsibility also includes addressing problems like leaks, pest infestations, or unsafe conditions that could endanger the tenant's health or safety.

If your landlord insists that you are responsible for repairs not caused by your own actions or negligence, they are likely in violation of the law. I recommend that you reach out to our counselors here at Fair Housing for assistance with mediating your repair issue, or for steps to get repairs completed.

Sincerely,

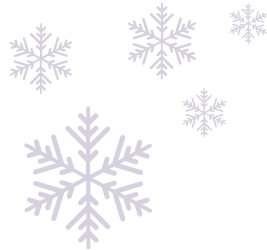
Hollie



Dear Housing Hollie,

My lease is ending soon, and I was shocked when my landlord informed me that they're doubling my rent for the next term. I've been a good tenant, always paying on time and taking care of the property. This increase feels completely unreasonable. Can they legally raise my rent that much, or do I have any options to challenge it?

Sincerely,
Broke as a Joke



HOLLIE



Dear Broke,

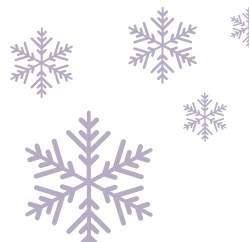
In Ohio, landlords have the legal right to raise the rent when a lease term ends, provided they give proper notice, which is typically 30 days. This means that once your current lease has expired, the landlord is free to set a new rental amount, even if the increase is substantial. However, during the term of an active lease, landlords cannot raise the rent unless the lease specifically includes a provision allowing for such adjustments. These clauses are uncommon in standard residential leases, so it's important to review your lease agreement carefully.

If you feel the rent increase is too high or unfair, your first step should be to open a dialogue with your landlord. Politely express your concerns and attempt to negotiate a more reasonable increase. Landlords are sometimes willing to compromise, especially with reliable tenants who pay on time and take good care of the property. If your landlord is unwilling to negotiate and the increase exceeds what you can reasonably afford, you might want to explore other housing options in your area that fit your budget.

If you're uncertain about your rights or feel the increase violates rental regulations, please call our office at 440-392-0147.

Sincerely,
Housing Hollie

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



Ashtabula Housing Coalition Spotlight



CONTINUUM OF CARE VOUCHER PROGRAM

This program is a partnership with the Ashtabula County Mental Health and Recovery Services Board, Coleman Health Services and the Ashtabula Metropolitan Housing Authority and has been in existence since 2004. The Board is the grantee, Coleman Health Services is responsible for program admission and ongoing eligibility and AMHA manages all of the housing aspects of the program such as inspections, redeterminations and rent calculations.

This program mirrors the Section 8 program in function and specifically works with households who have experienced HUD defined homelessness and have a behavioral health disorder. Households are referred to the program and then work with Coleman Health Services and AMHA going forward. This program serves individuals and families.

This program also works closely with key agencies in Ashtabula County such as Catholic Charities, Community Action Agency, Community Counseling Center, Samaritan House and Signature Health, Inc.

Coleman Health Services also employs a full time Housing Navigator to assist households with finding housing, coordinating various responsibilities related to the voucher and assisting with managing the voucher and their lease responsibilities.

Please contact Tammy Weaver, Voucher Coordinator, Coleman Health Services at 330-770-3639 or by email at tammy.weaver@colemanservices.org



Keys to Quality Tenants

By: Harrison Daman, Paralegal/Test Coordinator

Housing providers are increasingly using screening companies to outsource portions of their application vetting process. Tenant screening companies obtain and analyze information about applicants from many sources and then generate a report about the person, often with a recommendation for whether or not to accept the applicant. Housing providers then use these reports to make determinations regarding applicants, and some housing providers use these reports to determine lease renewal decisions as well. While this can be a valuable time-saving practice for the housing provider, it must be remembered that the housing provider is responsible for ensuring that any screening company they contract with maintains non-discriminatory policies and practices – including unintentional discrimination.

Under the Fair Housing Act, it is illegal to discriminate against potential renters – and that includes unintentional discrimination. Housing providers are responsible for making sure their rental decisions comply with the Fair Housing Act (“FHA”), and they can be held directly liable for violations. This is true even if they have largely outsourced the task, such as with a screening company. Housing providers can also be held vicariously liable for the actions of their agent done within the scope of the agent’s authority.

To help avoid potential liability, housing providers should adopt screening policies that are clear, detailed, and publicly available, and only use screening companies that will help them implement these policies. Further, when a housing provider receives a report with a denial recommendation, they should review the information independently and give the applicant an opportunity to dispute the accuracy or relevance of any negative information.

If you have been denied housing and you suspect that there was discrimination involved, please reach out to us at Fair Housing Resource Center at 440-392-0147. We have trained discrimination investigators on staff and we will be happy to discuss your specific circumstances with you.



Adventure Awaits!

By: Harrison Daman, Paralegal/Test Coordinator

We all feel it – winter in Northeast Ohio is upon us. It's going to be cold and gray for a few months...and that makes this the PERFECT time to take that vacation you've been thinking about! We wanted to share a few ideas, tips, and tricks to help make your vacation plans and time away a little less stressful and a little more enjoyable:

1. Organization

Some folks enjoy a spontaneous trip where you just grab your overnight bag and head out, but most of us need a little more of a structured plan in order to enjoy our time away. Once you decide where you want to go, we recommend using a trip planner app such as Wanderlog or Triplt. You can use these to set up your itinerary, manage copies of important documents, and even find local restaurants and things to do.

2. Find those deals!

Let's face it, vacations are not cheap. There are ways to cut costs, however, that will allow you to get the best bang for your buck on your trip.

The biggest one we can recommend is to scope out a local grocery or corner store when you get to your destination. That way, you can pick up little things to eat and drink for breakfast and lunch meals. If you compare the price of a meal at a popular drive thru vs. the cost of picking a few things up to keep in your hotel room, that savings turns into real money over the course of your trip!

Another pro-tip from one of our seasoned travelers is to try and locate a local coupon book when you get to your destination. There are always good deals in those, and often you will find things to do in them that you would never have known about on your own! Groupon and Headout are also good resources for deals in areas you aren't familiar with.

3. Communication

Finally, if you are headed somewhere that they speak a different language, Google translate is an amazing resource! Being able to communicate effectively in an unfamiliar area will make your trip much smoother and enjoyable, and will help keep that stress level down.



FHRC Welcomes two new board members

Melissa Lendvay, Member of McDowell Real Estate

Melissa is a full-time real estate agent that services Lake, Geauga, and Cuyahoga Counties. She has trained in numerous areas and is considered a SRES (Seniors Real Estate Specialist). She has been in real estate for over 12 years and takes pride in assisting residents in finding the home of their dreams. FHRC is happy to have her as a new member of the Board!

Elizabeth Zak, Housing Team Lead, The Legal Aid Society of Cleveland

Elizabeth is an attorney currently working as the Housing Team Lead for the Legal Aid Society of Cleveland. Elizabeth has been at Cleveland Legal Aid for four years, having worked at Cincinnati Legal Aid for six years prior to that. It is safe to say that she has a passion for helping tenants and is a great addition to the FHRC Board!



FHRC Executive Director Patricia Kidd, Esq. Celebrates 25 Years

On, October 31, 2024 Patricia Kidd celebrated her 25th anniversary here at FHRC. Patricia has put in countless hours and even some weekends to make FHRC what it is today. Under Patricia's direction, FHRC has transformed from an idea on paper to a trusted community organization serving thousands of Lake, Geauga, and Ashtabula County residents every year. On October 10th, 2024, The Lake County Commissioners honored Patricia and FHRC with a resolution regarding the hard work and dedication that has been put in over the past 25 years. Later that day, the FHRC staff and board members surprised Patricia with a luncheon, including her family members, as well as gifts to celebrate the special occasion. FHRC is very proud of the tenacity of our fearless leader!



Contact us for More information

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A photograph of a weathered wooden surface. In the foreground, a rectangular piece of light brown cardboard is attached to a piece of twine. The cardboard has the words "TODAY IS A NEW BEGINNING" printed on it in large, bold, black, sans-serif capital letters.

**TODAY
IS A NEW
BEGINNING**