

## 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 housing discrimination. FHRC is a Housing Counseling agency certified by the U.S. Department of Housing and Urban Development and provides homeowner counseling foreclosure such as prevention, predatory lending, home financing and repairs.

## Meet the Team

#### Staff

Patricia A. Kidd, Esq.

Hollie Rondini Program Director

**Executive Director** 

Christopher Bowles
Housing Counselor

Amanda Lazo Housing Counselor

Nikole Capuozzo Housing Counselor

Donna Stock Controller

#### **Board**

Cynthia Brewster Interim President Individual

Richard Piraino Interim V. President Howard Hanna

Darrell Webster Secretary/Treasurer Individual

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## April is Fair Housing Month

By: Nikole Capuozzo

April is commonly known as every jokesters favorite holiday "April Fools Day" and even known for National Autism Awareness. But did you know that April also celebrates Fair Housing? Fair Housing laws help to protect discrimination individuals from regarding housing concerns. For example, an individual cannot be denied housing, whether renting or buying, due to their race, color, religion, national origin, gender, disability, familial status, and most recently, sexual orientation. Fair Housing laws are designed to protect you! So, why do we celebrate it in April?

Well, in order to understand the importance of it, we have to take a quick trip to the past... the 1960s to be exact.

In April 1968, President Lyndon B Johnson signed the Fair Housing Act (FHA) into law. The FHA was an extension of the Civil Rights Act of 1964. This monumental act ended racial segregation in schools, at the workplace, and in the general public. This was a great first step forward for those advocating for equal rights, especially for Reverend Martin Luther King Junior. MLK, an African American, living in the South became one of the most prominent and well-known civil rights activists in American history. He was not afraid to stand up for what was right, especially in times of turmoil. He promoted non-violent demonstrations and peaceful gatherings. He was a leader in the Montgomery Bus Boycott when Rosa Parks was arrested for refusing to give up her seat. He led the Birmingham Campaign to bring awareness to racial segregation where he and fellow marchers were struck with high pressured water jets or attacked by police dogs.



He led the famous Great March on Washington for jobs and freedom where he gave his famous "I Have a Dream Speech" which impacted the Civil Rights Act of 1964. Unfortunately, not everyone was on the side of MLK and he experienced several hate crimes including shots fired into his home, stabbings, cross burnings, and various other attacks. Needless to say, MLK changed the nation... forever.

On April 4, 1968, Reverend Martin Luther King, Jr. was shot outside a motel in Memphis, Tennessee, and later pronounced dead at a local hospital. This tragedy was felt throughout the nation and it can be argued that it can still be felt today. A man who had a "dream that his(my) four little children will one day live in a nation where they will not be judged by the color of their skin but by the content of their character," was taken far too soon, but his accomplishments are still felt today.

One week later, President Lyndon B. Johnson signed the Fair Housing Act (FHA) into law opening the door for thousands in the nation to finally get access to proper housing and community resources. Without MLK, there would be no fair housing. Because of him, we at FHRC, continue to fight for equal opportunity and to eliminate discrimination. Every person, regardless of race, color, religion, national origin, sex, familial status, disability, and sexual orientation, deserves access to quality housing and we celebrate that all of April!



Lifeline is offering free tax preparation services by IRS trained and certified volunteers. preparation services are available to Lake and Geauga county residents. To qualify for this program, applicants must be low to moderate income. Tax clinics will be available Monday -Thursday & Saturdays. Daytime and evening appointments will available. You may call 440-639-4420 to see if you qualify.

Lake County Board of Developmental Disabilities offers respite care to families of those living with developmental disabilities. Respite care provides temporary relief and aid to the individual's family to sustain the family structure and meet planned or emergency needs of the family. For more information on this program, you may call 440-350-5181.

Geauga County Council on Aging offers a Chore and Home Safety program. Contracted professional workers will provide home maintenance such as plumbing, heating/cooling, electrical work, etc. You may call Department on Aging, Monday through Friday 8:00am-4:00pm qualification information and/or to schedule services at 440-279-2130 or 440-279-2129.

## DID YOU KNOW.....?

**By: Chris Bowles** 

#### LAKE-GEAUGA RECOVERY CENTERS

Lake-Geauga Recovery Centers is offering a 6-week anger management intervention class. To increase the individuals' awareness of their personal patterns and behaviors regarding anger, this class gives participants the tools to identify anger cues and triggers along with diversion techniques and assist them in developing an anger control plan. The class costs \$60.00. You can contact 440.255.0678 for registration and class details.

#### ASHTABULA BEATITUDE HOUSE

Ashtabula Beatitude House offers a transitional housing program for homeless women and children. To qualify for this program, women must be homeless based upon the HUD definition of homelessness. During their stay at Beatitude House, women are offered weekly group and individual counseling sessions where they can work on goal setting and self-esteem building. For more information, contact 440-992-0265.

#### ASHTABULA COUNTRY NEIGHBOR PROGRAM

Ashtabula Country Neighbor Program offers a prescription assistance program. The program can assist seniors with obtaining free medications through pharmaceutical companies at no cost to the senior. Many of the drug companies will provide free medications even if you currently have Medicare Part D coverage, Medicare Advantage plan or group insurance. You can get more information on if you qualify for this program by calling 440-437-6311.





## HUD expands Fair Housing to Include LGBTQ Protections

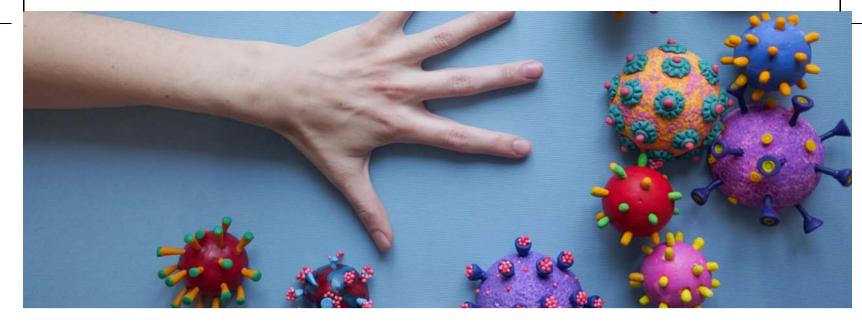
By: Chris Bowles

On his first day as president, Joe Biden signed Executive Order 13988 into law. This order requires each federal agency in the United States to produce a plan to implement protections for the LGBTQ community. This includes reviewing, revising, and suspending any existing agency orders which might exclude protections based on gender identity and sexual orientation. This order also calls for implementation of new policies to ensure the equal protection of every person based on sexual orientation or gender identity in compliance with Bostock V. Clayton County, 509 U.S. (2020) which held that Title VII of the Civil Rights Act of 1964 protects employees against discrimination because they are LGBTQ. The order gave each federal agency 100 days to make the necessary changes to comply.

Three weeks after the Biden administration implemented the Executive Order, the U.S. Department Urban of Housing and a statement Development (HUD) issued expressing that they will make policy adjustments to comply with this order.

HUD officials have determined that sex discrimination within the Fair Housing Act bars discrimination because of sexual orientation and gender identity as well as sex and sexual harassment. HUD will begin to investigate complaints of discrimination based on sexual orientation or gender identity. The agency will accept and investigate any complaints from people based on sexual orientation or gender identity going back to January 20, 2020. HUD was the first federal agency to respond to the order.

Fair Housing Resource Center (FHRC) is incredibly excited about this announcement. The expansion of the Fair Housing Act to include sexual orientation and gender identity is long overdue and FHRC looks forward to working with HUD in fighting against discrimination based on sexual orientation and gender identity within our service area of Lake, Geauga, and Ashtabula counties. If you or anyone you know feels they have faced discrimination in sale or rental processes based on sexual orientation or gender identity, please contact our office for assistance in filing a complaint with HUD on this matter.



## STRUGGLING TO PAY RENT, MORTGAGE OR UTILITIES DURING COVID-19? ASSISTANCE PROGRAMS ARE HERE TO HELP!

By: Patricia Kidd

It is difficult to admit when you need help and even harder to ask for it, but one thing I've learned during these unusual pandemic times is that everyone has been affected in one way or another. Whether it be a family illness, assisting parents with COVID, unemployment, furlough, or just a reduction in hours; nearly all residents have been affected by this COVID pandemic. Requesting assistance may be difficult or feel like an admission that you have lost control of your situation. However, do not be ashamed to call and ask for help, especially in the middle of a significant economic and health crisis. There are plenty of programs available for residents to receive help during these difficult unique times.

Help is still available for area residents who are behind on their rent, mortgage, and/or water bills. The Ohio Development Services Agency (ODSA) allocated \$55.8 million from the state's federal Community Development Block Grant funding to assist Ohioans. This funding was provided to local Community Action Agencies (CAA) who manage the disbursement of these funds. Lifeline, Inc. serves Lake & Geauga Counties and received funds to assist county residents with rent and utility assistance. Through this program, up to three (3) consecutive months of arrears may be paid.

Lifeline, Inc. has partnered with the Fair Housing Resource Center, Inc. (FHRC) to conduct triage and screening for eligibility under this program. Lake & Geauga residents who need assistance can call FHRC directly at 440-392-0147 on Monday and Wednesday intake days or dial 2-1-1- for more information. Additionally, the Lake County Board of Commissioners also is providing funding for Lake County residents who are behind on their mortgage. Lake County homeowners that are in arrears on their primary mortgage may seek up to \$2,500.00 in funding to help bring them current. Interested applicants must contact FHRC directly.

Lastly, Ashtabula residents who need help with past due rent, mortgage, or utilities can contact the Ashtabula County Community Action Agency for assistance at 440-990-1740, dial 2-1-1, or directly access an application online at https://communityaction.wixsite.com/accaa/cares-relief. Now more than ever, it is important to come together as a community to make sure we all stay as safe and strong as possible until this crisis has passed. While we are waiting for this crisis to end, help is available.

## The Crayon Box That Talked

While walking in a toy store the day before today

I overheard a crayon box with many things to say.

"I don't like Red!" said Yellow, and Green said, "Nor do I!

And no one here likes Orange, but no one knows just why."

"We are a bunch of crayons that doesn't get along," said Blue to all the others.

"Something here is wrong!"

Well, I bought that box of crayons and took it home with me,
And laid out all the colors so the crayons could all see.

They watched me as I colored with Red and Blue and Green,
And Black and White and Orange and every color in between.

They watched as Green became the grass and Blue became the sky.

The Yellow sun was shining bright on White clouds drifting by.

Colors were changing as they touched becoming something new.

They watched me as I colored, they watched 'til I was through.

And when I'd finally finished, I began to walk away.

And as I did, the crayon box had something more to say.

"I do like Red!" said Yellow, and Green said, "So do I!

And, Blue, you were terrific so high up in the sky!"

"We are a box of crayons, each one of us unique.

But when we get together the picture is complete."

- Shane DeRolf







Dear Housing Hollie;

IThe company that I work for has recently shut down due to COVID-19. I now find myself unemployed and unable to pay my mortgage payment. The bank has been calling me non- stop and I am terrified to lose my home! They have been threatening foreclosure. What can I do?

Sincerely, COVID Foreclosure

## REMOTE HOUSING

Dear COVID Foreclosure.

As a housing organization, I can first say-you are not alone! A lot of households are suffering due to layoffs, businesses closing, remote schooling, and more! Don't fret! Fair Housing has partnered with a local agency, Lifeline, Inc. 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 may be able to help you!

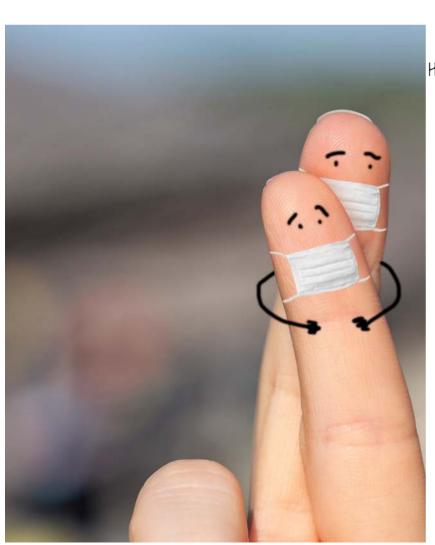
Sincerely,

Housing Hollie

Dear Housing Hollie,

I am currently being evicted from my apartment due to non payment of rent. However, some one recently told me that a landlord cannot evict me at this time due to the eviction moratorium. Yet, he has filed in court. How can he evict me?

Sincerely, What moratorium?



Dear Housing Hollie,

Your friend is correct! There is an eviction moratorium in place until March 31, 2021. Yet, to be covered under the moratorium, you must complete a Deceleration form and give a copy to your landlord. You can access this form at this https://www.cdc.gov/coronavirus/2019-ncov/covideviction-declaration.html or contact FHRC. for can come and go from my home? more information

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

Sincerely, Uncomfortable

Dear Uncomfortable.

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

Wishing you the best,

Housing Hollie

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

Sincerely,

Housing Hollie

HOLLIE





#### How Much Do You Know?

#### 1. What is the first step to creating a monthly budget?

- a. Determine your average monthly income and expenses
- b. Invest extra funds
- c. Divide your income by your expenses
- d. Open a new checking account

#### 2. What is an example of a fixed expense?

- a. Groceries
- b. Credit Card Bill
- c. Rent
- d. Gas for your car

## 3. It is Good practice to consider unexpected income like a year-end bonus or tax return into your budget?

- a. True
- b. False

## 4. All of the following documents will help you create a budget except for which?

- a. Paystubs
- b. Bank Statements
- c. Payment Information for a Paid Off Car
- d. Credit Card Bills

#### 5. Which of the following is an example of a variable expense?

- a. Mortgage Payments
- b. Utility Bill
- c. Car Payment
- d. Netflix Subscription

## 6. What is the recommended amount you should have in your savings account for an emergency fund?

- a. 5% of your monthly income
- b. 1 Year's salary
- c. \$5000.00
- d. 3x your monthly expenses

#### 7. What is an example of a periodic expense?

- a. Back to school clothes
- b. Rent
- c. Groceries
- d. Electric Bill

#### 8. What is the purpose of a "rainy day" savings fund?

- a. To pay off past due balances
- b. To set aside money for emergencies or essential spending in the case of a loss of income
- c. To save money for something you want, but don't necessarily need
- d. To be able to eat out more often

#### 9. Which of the following is a want, and not a need?

- a. Gym Membership
- b. Rent
- c. Healthcare Premium
- d. Car Insurance

## 10. The money that is left over after all bills have been paid is referred to as:

- a. Leftover Money
- b. Discretionary Income
- c. Value Proposition
- d. Profit



## **Green Thumb**

By: Patricia Kidd

It's March, and still cold, but the end of this long winter is just right around the corner! The days are getting longer, and March 14th is Daylight Savings Time and we get to set our clocks forward one hour. Then, a week later it's Spring and it's time to think about spring planting.

A couple of years ago, I believe out of March boredom and winter restlessness; I decided I wanted to start planting seeds indoors to help jump start my flowers and garden. I went to Walmart and purchased a little \$30 greenhouse, some plant containers, dirt, and bought enough seeds to plant a 1-acre nursery. Every day I came home, watered my plants, and was proud of my progress. Before long, my greenhouse turned into some attuned to the Little Shop of Horrors where beans were growing and wrapped around flowers and strangled them. Nearly 95% of my sad little crop died before I even had time to get things into the ground. The reason? Simply timing. What I didn't realize is that each item, from beans to perennials each item has a planting time.

The types examples of seeds to start indoors 10-12 weeks before transplanting include leafy greens, hardier varieties of herbs, coolseason veggies, and plants in the onion family. Crops that can be started 8-10 weeks before transplanting include many annual or perennial flowers, herbs, and half-hardy vegetables. There are many plant calendars online to take the guessing out of when to plant. In the spring of 2020, I tried again and was much more successful this time! My little greenhouse expanded as seedlings were transplanted into smaller pots and the next thing I knew, I had pots everywhere. All my plants were successfully transferred outside after a hardening period. There was a thrill of doing it myself and I can't wait until this Spring to see all of my perennials come back for another cycle.

Not into DIY flowers and gardening? No worries, the Lake County Soil and Water District (SWCD) might be the best thing for you! Each year, the SWDC holds a plant sale where they sell bare-root trees and shrubs. They have a great flyer that describes their trees and bushes along with the details – but Hurry ... orders are due March 19th for an April pickup date. For more information, please visit this link: https://www.lakecountyohio.gov/swcd/.







**Budget Quiz Answer Key:** 1. A, 2. C, 3. B, 4. C, 5. B, 6. D, 7. A, 8. B, 9. A, 10. B







## **Top 7 Outdoor Activities!**

Sick with cabin- fever? With COVID being a part of our everyday life and the cold winter months, staying home and binging Netflix seems to be the new norm. But warmer weather is fast approaching, so it's about time you and your family get some fresh air! Here are 7 outdoor activities to help get over that winter slump.

By: Nikole Capuozzo

- **Picnic in the park-** We are so fortunate that Ohio is home to some of the most beautiful parks! Get the family together by exploring local parks and having a picnic! Grab your favorite snacks and drinks, a basket and a blanket! Enjoy the feeling of the sun on your skin and the breeze against your hair! A picnic in the park is perfect for family bonding or a romantic date!
- **Hiking** Been sitting a lot due to work... or just being at home? Well, now is the perfect time to hit the trails! Grab your family or enjoy some "me-time" exploring the trails in Northeast Ohio! An awesome local park is Chair Factory Falls! Located in Painesville, Chair Factory Falls used to be an old chair factory (you could have guessed that) until a mill caught on fire leaving nothing except some wooden planks. Until recently it was on private land but now it is open to the public!!
- Observatory- Anyone else love the stars and the universe?! Well did you know that we have an amazing Observatory Park right in our own backyard? Located in Montville, Ohio this park offers 1,100 acres of fun! With six trails, interactive stations to learn as you go and even life sized cornerstones of the Great Pyramid of Giza! The park even offers free events. Check out www.geaugaparkdistrict.org/park/observatory-park to learn more!
- **Go Ape** You or anyone in the family into adventure seeking? Well, look no further than Go-Ape! Located in Strongsville, this zipline obstacle course provides fun for the entire family! Offering two packages: Treetop Adventure and Treetop Journey allows for everyone to have a good time! Opening in April, check out www.goape.com for more information!
- Backyard Scavenger Hunt- Don't want to go anywhere but also don't want to be stuck inside all day with the kids? Create a backyard scavenger hunt! Get creative! Go around hiding clues in the backyard (or even throughout the house) and create a reward for the winner! Maybe they get to pick the next movie to watch or a special candy bar! This can be a lot of fun for everyone involved! And is a great way to enjoy time together!
- Take the learning... outside!- Most kids have been home doing school remotely (Thanks COVID), which usually means they are sitting inside looking at a computer screen. This can become very tedious and frustrating for all those involved. So why not take the learning outside? With the weather warming up, it can be easy to take remote learning and move it outdoors. This can brighten everyone's mood and make learning fun!!

In order to fully enjoy everything, please remember to maintain social distancing and wear masks when necessary! Let's continue to slow the spread of COVID!

## **Spring Cleaning**

By: Amanda Lazo

With Spring right around the corner, this is a good time to start planning that Spring Cleaning. If you are not already familiar with Marie Kondo's method of de-cluttering here is a simple description, "if it doesn't bring you joy, let it go". This is a great method to keep in mind when tackling that Spring cleaning!

Here are a few tips to follow to be successful with the process. First tackle one room at a time, don't try and do the entire house in one day - break it down. Make a plan for how you would like the room to look in the end. Only plan to spend about 1 to 2 hours on each room. This will help deter burnout and help keep you focused.

When cleaning out closets consider making piles, a donate pile, a keep pile, and even a trash pile (keeping a trash bag or trash can close by works also). Make note of available storage space like under your bed, this is a good place to store seasonal items, holiday items, and things like sweaters that aren't used year-round. If you would like for your room to be more aesthetic consider using woven baskets and keep away from plastic bins that take up way too much space.

#### **HAPPY CLEANING!**





### Pros & Cons to consider when refinancing your home....

By: Amanda Lazo

Thinking about refinancing your home in 2021? With interest rates at an all time low here are some things to consider when refinancing....

The number one reason to refinance is pretty obvious, right? Who doesn't want a lower monthly mortgage payment? However. lowering your monthly payment may require the extension of your loan terms and will often reset those terms back to 30 years. The additional years added on to your original loan could result in paying more in interest in the long run. If your end goal is to pay off your house off in a more timely manner, consider refinancing with a lower interest rate but chose a loan term that is shorter and keeps your monthly payments as close to your current payment as possible. This can save you a lot on interest payments. Which brings us to reason number two...lower interest rate. The upside is you could potentially reduce your overall interest payments which could save you tens of thousands of dollars depending on your principal balance.

So, speaking of that interest rate, if you are not already in a fixed interest rate with your current mortgage loan then this would be reason number three to consider refinancing. Adjustable-rate-mortgages, otherwise known as "ARM's" loans can be tricky and costly at times.

The pro to this is you alleviate the possibility for surprises and have more stability and predictability with your payment amount. Having the same interest and principal payment every month makes planning your monthly budget that much easier. Now, if the interest rates drop even lower after you have refinanced then you wouldn't be likely to take advantage of another refinance.

So lastly, that "seven year itch" can apply to many things including your house. If you are at the point of needing new scenery but aren't really in the market for moving then you might want to consider a Cash-out refinance. This option is an alternative to a home equity loan, it allows you to refinance your home and cash out a portion of your equity without having to sell your home. This money can be used to make home improvements, redecorate, or even pay off debt if need be, the choice is yours. Keep in mind that you will no longer have that vested equity to tap into if an emergency presents itself, so choose wisely.



## **Blood Lead Testing Requirements**

#### For Ohio Children less than 6 Years of Age



Ohio Department of Health
Ohio Healthy Homes and Lead Poisoning Prevention Program • www.odh.ohio.gov

#### There is no safe level of lead in the blood.

- All capillary (finger/heel stick) test results ≥ 5 µg/dL must be confirmed by venous draw. Point of care instruments such as the LeadCare® II cannot be used to confirm an elevated blood lead level, even if the sample is collected by venipuncture.
- Any confirmed level of lead in the blood is a reliable indicator that the child has been exposed to lead.
   All blood lead test results, by law, are required to be reported to ODH by the analyzing laboratory.
- The Ohio Healthy Homes and Lead Poisoning Prevention Program will respond accordingly to all blood lead levels of 5 μg/dL or greater.

<ul> <li>If the family answers "Yes" or "Do not know" to ANY of the questions below then TEST – IT'S OHIO LAW!</li> <li>TEST! at ages 1 and 2 years.</li> <li>TEST! between ages 3 and 6 years if the child has no test history.</li> <li>If the family answers "No" to all questions, provide prevention guidance and follow up at the next visit.</li> </ul>	Yes	Do not know	No
1. Is the child on Medicaid?			
2. Does the child live in high Zip Code? (44057,44077, 44094, 44092, 44004, 44005, 44030, 44041, 44047, 44082, 44088, 44021)			
Does the child live in or regularly visit a home, child care facility or school built before 1950?			
Does the child live in or regularly visit a home, child care facility or school built before 1978 that has deteriorated paint?			
5. Does the child live in or regularly visit a home built before 1978 with recent ongoing or planned renovation/remodeling?			
Does the child have a sibling or playmate that has or did have lead poisoning?			
7. Does the child frequently come in contact with an adult who has a hobby or works with lead? Examples are construction, welding, pottery, painting and casting ammunition.			
Does the child live near an active or former lead smelter, battery recycling plant or other industry known to generate airborne lead dust?			











# Virtual Zoom Meeting APRIL 29, 2021 9:00 a.m. - 1:00 p.m. oo.02&

In honor of Fair Housing Month, this seminar will cover information about fair housing and Ohio, Landlord/Tenant Law

Save the Date

Fair Housing Resource Center Inc.





















# Contact us for More information

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