

COMMUNITY PULSE

YOUR QUARTERLY HOUSING CONNECTION

MARCH 2022

FAIR HOUSING RESOURCE CENTER

**DID YOU KNOW?
SAVING THE DREAM
HERE WE GROW AGAIN**



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.

*Join our
Board Today!*

Call (440) 392-0147
for more information!



Meet the Team

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Contact Hollie@fhrc.org
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- 1 Fair Housing Month
- 2 7 Questions To Ask Your Realtor
- 3 Did You Know.....?
- 4 Saving Money: It Just Makes Cents
- 5 Saving Money: Continued
- 6 Why We Spring Clean
- 7-8 Housing Hollie
- 9 Security Deposit Do's and Don'ts
- 10 When Should You Not Pay Your Rent
- 11 Down Payment Assistance
- 12 A STAR May be Closer than you Think
- 13-14 Saving the Dream
- 15 Upcoming Events
- 16 Here We Grow Again
- 17 Tips for Pre-Purchase
- 18 Seed Starting



01



08



12



03



11



09



05

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I HAVE A DREAM

Do You Know Why April is Fair Housing Month?

By: Patricia Kidd

Fair Housing Month is celebrated each April to commemorate the passage of the Fair Housing Act in 1968. It has been 54 years since President Lyndon B. Johnson signed the Act into law. This bill took years to be considered and as it lacked support by Congress to get it passed. However, this Act was passed in a time of great turmoil for our nation in the wake of the assassination of Martin Luther King, Jr. President Johnson called for a national day of mourning to be observed on April 7th and then used this national tragedy to urge for the fair housing bill's successful approval on April 11th. For years, since the marches in Chicago in 1966, Dr. King had been closely associated with his work in the campaign geared specifically at achieving fair housing practices. "President Johnson viewed the Act as a fitting memorial to the man's life work, and wished to have the Act passed prior to Dr. King's funeral in Atlanta." [1] The 1968 Act expanded on previous acts and prohibited discrimination concerning the sale, rental, and financing of housing based on race, religion, national origin, sex, (and as amended) handicap and family status. Title VIII of the Act is also known as the Fair Housing Act (of 1968).

It is 54 years later and a perfect time to reflect on where we have been as a nation and how far we have come. Yet, there is still much work left to do. April is a great time to affirm your contribution to help build thriving and inclusive communities.

[1] U.S. Department of Housing and Urban Development, History of Fair Housing, https://www.hud.gov/program_offices/fair_housing_equal_opportunity/aboutfheo/history



7 Questions to Ask Your Realtor

By: Dana Pritschau

A real estate agent is an important advocate and guide as you enter into the home buying process. The agent can provide behind-the-scenes information because of resources to which they have access, like the MLS database. These experts can target neighborhoods to help you find the perfect home and also walk you through the transaction process. Without an agent, you are faced with doing all the paperwork and leg work by yourself. Yet, you must do your homework and choose a good agent to help!

Below is a list of seven questions that are important when vetting a real estate agent for your home buying journey

1. How long have you been an agent?

Asking this question will help you get a feel for the experience that the agent has in process. Experienced agents anticipate problems before they arise and have negotiation experience. They will also have established relationships with other real estate professionals

2. How many homes do you help buyers purchase each year?

According to the NAR real estate agents close an average of 10 homes per year, anything below that number could be a red flag.

3. Do you work full-time as an agent or part-time?

A full time agent may devote more time to working for you, versus someone who is pursuing real estate on the side. Or, the person who has something to prove may give you more effort.

4. Do you work with both buyers and sellers?

An agent who can do both provides the benefit of offering insight to both sides of the process.

5. How many clients do you currently have?

Too many clients can mean your agent may not have the time to devote to you, however, too few may be a reason for concern.

6. What is the ratio of buyers and sellers that you represent?

This number will indicate the agent's area of expertise. Having a balanced number can reflect the agent's knowledge on both sides of the process.

7. How long is the average relationship with the buyer from the first home to the closing table?

The real estate agent is a big factor in the length of time it takes to find the perfect home and you should be hesitant if an agent tends to work with clients for six months or longer.

If you are buying your first home or second or third home, hiring the right real estate agent is important. An agent's job is to make sure you find your perfect home and to protect you along the way. Keep in mind it is essential that you feel comfortable and fully trust your agent with this important investment. These questions are to help you do that and to make your home buying experience easy and successful.

LIFELINE

Lifeline is offering free tax preparation help for Lake and Geauga County residents this tax season. Volunteers trained and certified by the IRS through its Volunteer Income Tax Assistance (VITA) program will provide assistance with preparing and filing tax returns for those who meet federal income guidelines. Clinic will be available Mondays through Thursdays and Saturdays by appointment only through April 18, 2022. You can schedule an appointment by calling 2-1-1 or 440-639-4420. For more information visit www.lclifeline.org.

LAKE HUMANE SOCIETY & ADOPTION CENTER

Lake Humane Society & Adoption Center hosts a pet food pantry that is open to all Lake County residents who need help feeding their pets, regardless of income. The pantry is open the 1st and 3rd Wednesday of each month from 1:00 pm – 3:00 pm in the Annex of Lake Humane Society at 7564 Tyler Blvd. in Mentor. A current ID, mortgage/rent statement, or utility bill will be required to qualify. Contact 440-951-6122 for more information.

SIGNATURE HEALTH

Signature Health offers free, confidential HIV and Hepatitis C screenings. Test results will be available within 30 minutes or less. Counselors will discuss sexual health with patients while waiting for results, and if tests come back positive the counselor will connect patients with resources to ensure they receive appropriate care. Walk-in testing locations are in Painesville every Wednesday from 9:00 – 4:00 and Ashtabula every Monday from 9:00 – 2:00. For more information, visit www.signaturefreetest.org. To schedule a test, call 440-855-0628.

DID YOU KNOW.....?

By: Chris Bowles

ASHTABULA COUNTY HEALTH DEPARTMENT

Ashtabula County Health Department offers free Naloxone (Narcan) kits to residents. Naloxone is a drug used to temporarily reverse an opiate overdose until emergency medical personnel arrive. You can receive your free kit by calling 440-576-6010. You can also order a kit in the mail by visiting www.harmreductionohio.org.

FREE COVID TESTS

Every home in the United States is eligible to order 4 free at-home Covid-19 tests through USPS. There is a limit of one order per residential address. Orders will ship within 7-12 days. Tests can be ordered at <https://special.usps.com/testkits>.

FAMILY PRIDE

Family Pride offers Senior Support Services to assist those ages 60+ through everyday life. Services include financial education, transportation, supportive programming, mental health support, and community engagement. For more information on services for seniors in Geauga County, contact the Senior Support Case Manager at 440-214-2543 or Mpizzino@familyprideonline.org.



Saving Money: It Just Makes Cents

By: Chris Bowles

Saving money can be incredibly difficult. With the rising prices in stores and at the gas pump, now it can be even harder than ever to try to save money. Despite these challenges, here are some tips and tricks that can help you reach your savings goals more effectively:

1. The Category Method

There are many different iterations of this method for saving money. One way people who aren't very experienced savers can use to employ this method is labeling a series of envelopes with categories such as streaming, groceries, rent, etc. Put money from each paycheck into each envelope accordingly, so when it comes time to pay up, the money is all there in cash. The trick is to not use the money in each envelope for anything except what it was designated for (Williams, 2021).

2. 50-20-30 Rule

The 50-20-30 rule is a money management tactic which helps individuals to split paychecks into categories to help manage finances. 50% of paychecks should be devoted to rent, utilities, groceries – the essential things you MUST pay each month. 20% of paychecks should be devoted solely to savings – be it retirement or credit card payments. 30% of your paycheck can go to everything and anything else. Streaming, gym memberships, eating out. This tactic will force you to manage your money into categories that allow for all your bills to be paid and still account for savings and “fun” money (Hancock, 2022).

3. The \$5.00 Trick

The \$5.00 trick is a savings method in which every \$5.00 bill that comes into your hands is put into a container. This money is not touched for bills or enjoyment expenses, it's meant for savings. This method is especially good for tipped employees who receive a lot of \$5.00 bills in their everyday life. At the end of the year, you will be amazed how much money you were able to save just by holding onto your \$5.00 bills (Williams, 2021).



Saving Money: It Just Makes Cents Continued

4. The Envelope Method

Recently there was a Tik Tok video going around discussing a unique twist on the envelope method. In the video, the individual took 100 envelopes and wrote on them the numbers 1-100. Each week throughout the year she would pull 2 of these envelopes and put whatever amount of money is listed on the envelopes into those envelopes. You can save money on envelopes by just writing it on paper and putting the funds into a container, as well. If you do this every week for a year, you will have saved \$5050.00. If you can convince your partner to do it with you, then together you would have the potential to save a total of \$10,000.00 in one year!



5. Open a Mutual Fund

According to the U.S. Securities and Exchange Commission (SEC) a mutual fund is “a company that pools money from many investors and invests the money in securities such as stocks, bonds, and short-term debt. The combined holdings of the mutual fund are known as its portfolio. Investors buy shares in mutual funds. Each share represents an investor’s part ownership in the fund and the income it generates” (Mutual Funds, n.d.). Basically, a mutual fund is a place to put your money that makes it harder for you to access. You can put money into the account, and it will grow significantly more than in a savings account, and you can take it out when you need it. But the fund isn’t associated with your bank, so it takes time to get the money out. This discourages cheating by taking money from your savings account and putting it into your checking account, which makes you save more effectively.



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Why We Spring Clean

By: Dana Pritschau



Spring cleaning is a chance to remove allergens such as dust mites' dander, and pollen from the home after the long northeast Ohio winters. But did you also know that studies have shown spring cleaning can make you happy? According to the study by Healthline (Here Are 5 Ways Spring-Cleaning Can Make You Healthier (healthline.com)) cleaning can make you happier by strengthening your immune system.

A clean home can decrease stress and depression, and removing unused clutter from the home through donating or recycling can be mentally refreshing. A clean home can prevent illness. No one is happy when they are sick, and a clean home minimizes the spread of viruses and bacteria. Studies have shown that being in a clean home can help promote healthy eating and physical activity. There is a reduced risk of injury a clean home can help prevent slips and falls by having clear walking paths free of clutter.

So, what is the difference between general housekeeping and Spring cleaning

What is general housekeeping?

- Vacuuming and mopping floors
- Cleaning surfaces
- Dusting and polishing
- Cleaning different areas of the home
- Sweeping
- Laundry, ironing and putting away clothes
- Tidying up

What is spring cleaning?

- Lifting up and moving furniture so cleaning can be done under the furniture
- Removing covers from furniture such as sofas and cleaning them
- Cleaning out the fridge and freezer
- Cleaning out cupboards and storage areas
- Removing built up lime scale from hard-to-access areas
- Thorough cleaning inside utilities such as ovens, dishwashers and washing machines
- Washing walls
- Cleaning windows and windowsills
- Washing curtains

Decluttering can be one beneficial way to spring clean. It allows you to remove the old and bring in the new and get organized. Below is a list of locations that accept donations in Lake County.

The Hope Chest

hopechest.painesville@gmail.com

440-796-4315

1 Victoria Place, Painesville Ohio 44077

Call when dropping off donations

Perry Center

perrycenter@outlook.com

440-259-3332

4261 Manchester Road, Perry Ohio 44081

Open Tuesdays and Fridays. Call prior to dropping of donations

The Salvation Army

216-881-2625

7000 Heisley Road, Mentor Ohio 44060

Habitat for Humanity

440-226-3212

34225 Vine St, Eastlake Ohio 44095

Open Wednesday, Thursday, and Saturday. Call prior to dropping of donations.

Goodwill Painesville

440-354-9341

676 Mentor Ave, Painesville Ohio 44077

Dear Housing Hollie,

My lease is ending in 60 days and my landlord has issued a notice of non-renewal. I do not believe that it is fair for me to have to move. I have nowhere to go. Can he do that?

Sincerely,

Soon to be Homeless

HOUSING



Dear Soon to be Homeless,

I am sorry to hear about your non-renewal notice. At the end of a lease agreement, a landlord or a tenant can make the decision to end the relationship. When a landlord decides to no longer lease a unit to a tenant he is required to provide a notice of non-renewal within 30 days or the set terms in the lease.

Unfortunately, if you do not vacate at the end of the 60 days, your landlord can evict you from the premises for being a hold over tenant.

The only way to prevent this from happening is to negotiate with your landlord.

Sincerely,

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

Housing Hollie

Dear Housing Hollie,

My landlord provided a notice that at the renewal of my lease agreement the rent will be raised \$200.00. This seems unreasonable! What can I do?

Sincerely,

Broke as a Joke

Dear Broke as a Joke,

I hear your frustrations! When your lease ends your landlord has the ability to renegotiate the original agreed upon terms, such as, increasing rent, requiring utility bills to be put in the tenants name or make changes to their current rules/policies.

Unfortunately, a landlord can increase the rent as long as they provide a 30 day notice of intent to increase in writing. If you disagree with the increase, you are more than able to provide your notice to vacate and relocate to a more affordable unit or negotiate with your landlord for more suitable terms..

Sincerely,
Housing Hollie

HOLLIE



Dear Housing Hollie,

I informed my landlord that my refrigerator is not working. He informed me that he will be contacting maintenance to see if the refrigerator can be repaired or if it needs to be replaced. The landlord stated that maintenance will be at my unit in 5 hours. This seems unfair! What can be done?

Sincerely,
Frigid

Dear Frigid,

It is a shame that your refrigerator has stopped working. I know this can be an inconvenience to many as food needs to remain cold. However, you do have to allow time for the repairs to be made. Housing providers are required to address emergency needs quickly, however, most of the time they are at the mercy of others.

Allow time for a housing provider to make an assessment of the repairs or replacements and make sure you encourage a clear timeline of when the repairs will be completed.

If it has been more than a few days, I highly encourage you to call our office for assistance as there are additional steps that we can discuss.

Sincerely,

A handwritten signature in black ink that reads "Hollie". The signature is written in a cursive style with a small heart symbol above the letter 'i'.

Housing Hollie

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

Security Deposit Do's & Don't's

By: Greg Gipson, Staff Attorney

Most landlords in Ohio require a security deposit in addition to your first rent payment when you move into your rental. This payment is most often equal to one month's rent. The deposit is meant to cover repairs (or part of them) to damage caused by the tenant during the tenant's residency. It is refundable once you leave the rental. Here are some basic steps you should take to protect your security deposit.

DO: Inspect the rental before you move in

Walk through the apartment or house – preferably with the landlord, but even a friend will do – and inspect it. Make a note of damage, listing it by room. Take pictures with your phone. Present the list to the landlord, and request that repairs be added to the lease, with specific dates by which any work must be completed.

Documenting any existing damage, and the condition of the premises, before you move in, helps ensure that you get the premises in the condition you expect.

DON'T: Move out without providing a forwarding address

The landlord must return your security deposit (or any amount left after deductions), together with an itemized list of any deductions, within 30 days after you move out and provide a forwarding address. If you don't provide a forwarding address, you lose the ability to pursue attorney's fees and double damages if you end up suing over any disputed amount. Since security deposit amounts are small, being able to pursue attorney's fees is almost certainly the difference between having a lawyer or not.

DO: Inspect the rental when you move out

The security deposit isn't allowed to go to repairs for normal "wear and tear," where you put a nail in a wall to hang a picture or scuffed a wall that will be repainted anyway. So walk through the place, again preferably with the landlord, and make a note of damage and take pictures. Use your original list to see that repairs were made. You and the landlord can initial the list to agree to the condition of the premises. If the landlord then tries to deduct for repairs you will have documentation of what damage there was and whether or not it was caused by you.

DON'T: Skip cleaning the premises before you leave

You should leave the premises as much like you got them as wear and tear allows. Don't leave food rotting in the refrigerator, or garbage in the unit. Give it a good clean and empty everything out. An ordinary cleanup can't come out of your security deposit. But if you've left lots of stuff the landlord will have to clean up, or stains and garbage to scrub, the landlord may charge against the security deposit.

These are some basics about how security deposits work and what you should do to protect yours. Disputes about security deposits very much depend on the specific facts and situation, and you should contact FHRC if you have questions or are having an issue with security deposits.

When Should You Not Pay Your Rent?

By: Greg Gipson, Staff Attorney

Not paying your rent violates your lease. But what if the refrigerator breaks, or your hot water heater? Or for that matter, your heat or water supply are for some reason unavailable? Your landlord has to repair damage to equipment they supply. Many people threaten to – or do – withhold rent when the landlord does not act quickly enough to repair something important. While this may sound fair, it breaks your contract (lease) with your landlord and exposes you to eviction.

So how do you get important stuff repaired? Under some circumstances, you can pay the rent to the municipal court, where your landlord will have to show that he or she has made the necessary repairs. However, you must follow the proper procedures for this to work. Ohio Revised Code §5321.07 sets out the requirements, which are summarized below. It is very important that you follow these steps carefully.

- Write a letter to your landlord explaining what needs repair. Send it to the place you send your rent. You can send a text or email also, but a paper letter is the best way. Make sure you have copies of the letter before you send it. Send it with a delivery confirmation or as certified mail so you will have a record.
- Your landlord has thirty days, or a reasonable time, to repair, considering the seriousness of the problem, whichever is shorter, from the date of the letter to make the repairs. This means that the landlord has at most thirty days to fix whatever you have identified as broken.
- Determine what municipal court serves your home. Lake County, for instance, has three municipal courts, which also cover townships and other municipalities in the County: Willoughby, Mentor, and Painesville.
- After thirty days, **and** when rent is next due, you may pay it to the court which has jurisdiction over the rental unit. The clerk at the court or the court's website will have a form you can fill out. You should attach a copy of the letter and delivery confirmation you sent to the landlord. The court will stamp the form with a case number. Provide a copy of this stamped form to your landlord.
- Until the repair is complete, you can pay your rent to the court, which will hold the rent in escrow. The landlord will have to file records proving that the repair has been made. You may also have to sign a document saying the repairs are done. Then the funds will be released to the landlord, and you should resume paying rent directly to the landlord.

Remember: the landlord has thirty days from your letter to make repairs. Try to send your letter at the same time rent is due so it will be easy to know when the thirty days is up and you can pay the court.

If you think you might have a situation where you need to pay rent into escrow, call Fair Housing Resource Center. We might be able to help before you have to deal with court.





DOWN PAYMENT ASSISTANCE

By: Igor Simunovic

As home prices continue to rise the ability to purchase a home may seem out of reach for some individuals. The exuberant home prices coupled with ever-increasing property taxes are pushing many would-be home buyers out of the market. With no end to this situation in sight, many homebuyers are choosing to hold off on purchasing a home to save money for the down payment. Fortunately for these home buyers, there's a light at the end of the tunnel.



For those individuals who are looking to purchase a home and need assistance with a down payment or closing costs, there are multiple options available for residents of Ohio. The Ohio Housing Finance Agency (OHFA) offers 30-year fixed-rate mortgages. Options include conventional, FHA, VA, and USDA-RD government-backed loans with reasonable income and purchase price limits, designed with low- and moderate-income homebuyers in mind. The program allows would-be home buyers to receive up to 5% of the home's purchase price in the form of a forgivable loan for use as either a down payment, closing costs, or a combination of both. The loan is forgiven after seven years. If the homebuyer decides to sell or refinance their home within seven years, they will be required to pay back all the assistance provided.

If you or someone you know is interested in down payment assistance, please have them visit:

www.myohiohome.org/downpaymentassistance.aspx or call OHFA at 888.362.6432 for eligibility requirements.



For a more detailed list of programs available to Ohio residents please visit:

<https://www.hud.gov/states/ohio/homeownership/buyingprgms>.



A STAR May Be Closer Than You Think

By: Nikole Capuozzo

Unforeseen medical bills making rent payments difficult? Struggling to come up with the funds to cover 1st month's rent? Struggling with rent can be overwhelming; however, FHRC has a program that can help.

The STAR program was designed to help individuals in rental situations, that are either struggling to pay their rent due to unexpected expenses or are trying to find somewhere new. There are two parts to the STAR Program.

First, we offer assistance with the first month's rent and utilities. This is available for anyone looking to move anywhere in Lake county, *excluding* the City of Mentor. I encourage anyone looking for a new residence to call the office in order to discuss options and begin the application process.

Second, we offer assistance in a form of a subsidy. This is available for those over the age of 62 or receiving disability payments. For this portion of the program, you do not have to be moving out, rather you can stay in your current residence. This is a 6-month program where we can help pay up to 70% of your rent. This is beneficial to those who have had some unforeseen expenses and are struggling with their rent. This portion is also only valid for Lake County residents, excluding the City of Mentor.

Over the years, the STAR program has helped hundreds of people either afford new housing or stay in their current home without fear of eviction. But don't take it from me, here is a quote from a client who received assistance late last year:

"The STAR benefit program helped me so much! I was in need of some assistance to find a home for my 10-month-old and I, and this program made that possible. The Housing Counselor was very easy to work with and very helpful. I would definitely recommend this program to others in need, and I am truly grateful for the help!"

Please call us at 440-392-0147 to discuss the programs and what may work for you!

Please note that the application process can take up to 4 weeks



Saving the Dream

By Igor Simunovic

Home ownership has always been at the core of the American Dream, but preserving that dream is becoming more difficult these days. With the ongoing pandemic, many Americans struggle to keep their heads above water. Having to decide whether to pay the mortgage or put food on the table is becoming more common as Americans traverse this pandemic. Fortunately for those individuals residing in Northeast Ohio, plenty of resources are available to help them preserve the American dream.

FHRC has several programs available for individuals and families who need mortgage assistance. FHRC is a HUD-certified housing counseling agency capable of aiding clients who are seeking help with various housing issues such as predatory lending, loss mitigation, and foreclosure prevention.

FHRC has also partnered with Lifeline, a local community-based organization that aims to eradicate poverty. The partnership was created to assist individuals and families who had been directly affected by COVID. The COVID mortgage relief program can assist families and individuals who have either fallen behind on their mortgage or are struggling to make their monthly payments.

Whether you are suffering from a COVID hardship or a financial setback pertaining to your home, please reach out to FHRC at their website or call at (440)-392-0147 so that a licensed counselor can discuss what options are available for you.

FHRC's HUD certified housing counselors can negotiate on behalf of homeowners to not only to slow the progression of foreclosure, but in some cases prevent the foreclosure from occurring. Counselors help homeowners navigate loss mitigation options, such as loan modifications, forbearance agreements or Deed-in-Lieu.



WIN A BUDDY BENCH FOR YOUR SCHOOL!



Fair Housing Resource Center, Inc. is giving away 3 Buddy Benches to local schools!



**FAIR HOUSING WILL
PURCHASE A BUDDY
BENCH FOR YOUR
SCHOOL. OPEN TO
ALL LAKE, GEAUGA &
ASHTABULA
COUNTY, OHIO
RESIDENTS!**

**NOMINATE YOUR
SCHOOL TODAY!**

www.fhrc.org

Upcoming Spring Events

**March
1**

Ice Wine Festival

The 19th annual Grand River Valley Ice Wine Festival is taking place March 1st- 31st! Ice wine is created by harvesting frozen grapes which creates a unique taste certain to interest any wine lover! The wineries partaking in this event are: Grand River Valley Debonné Vineyards, Ferrante Winery & Ristorante, Grand River Cellars Winery & Restaurant, Laurello Vineyards, South River Vineyards, Cask 307 Winery, and Red Eagle Distillery.

It is from Noon to 5 pm everyday and \$7 a person per stop! Each stop offers something for everyone!

Visit: visitashtabulacounty.com/events/2022-ice-wine-festival/ for more information

**April
9**

Breakfast with Easter Bunny

Here comes Peter Cottontail... Easter is right around the corner! Which means, the Easter Bunny will be making a special appearance! Grab the family and head to Lake County Farmpark to have Breakfast with the Bunny! At the Visitor Center, families are invited to have breakfast and take photos with the Easter Bunny. You can even visit the lambs in the Well Bred Shed! Registration begins on March 2nd for Lake County residents and Farmpark members. Open registration will begin on March 3rd.

April 9th-10th from 9 am to 12 pm; April 15th-16th from 9 am to 12 pm at 8800 Euclid Chardon Rd., Kirtland, OH 44094

Cost: \$16 ages 12 and older; \$13 ages 2 to 11; \$5 younger than 2

**April
21**

Geauga County Maple Festival

It's finally time for the 91st annual Geauga County Maple Festival! This is definitely an event you will not want to miss! There are several things to do that will make anyone happy. From craft shows, entertainment, food, rides, pageants and a parade, there is something for everyone. And of course, you cannot forget the famous maple tapping! "Tappin Sunday" takes place on March 6th and the maple syrup will be available during the festival! It is a fun event for the entire family.

Thursday, April 21st through Sunday, April 24th (hours vary) at Chardon Square.

Here We Grow Again

By: Hollie Rondini

Fair Housing Resource Center, Inc is proud to announce that we are the recipients of multiple grants that will be starting in the very near future. These grants will allow our agency to continue to provide services to Lake, Geauga and Ashtabula County residents, and some grants include the addition of new local services.

FHRC has received \$125,000 in funding from the new American Rescue Plan Grant to provide a Housing Case Manager to assist low-income and disadvantaged individuals find and apply for housing. This wonderful expansion will allow individuals to contact our office, work with a case manager on their qualifications, and have a hand to hold during the search and application process. Housing is difficult to obtain at this time and FHRC wants to ensure all residents have equal access to safe and affordable housing.

FHRC has also received \$375,000 from the Fair Housing Initiatives Program Funded by The U.S. Department of Housing and Urban Development, This funding will allow FHRC to continue to provide Fair Housing Support services, investigate claims of housing discrimination, and advocate for disabled residents within Lake, Geauga, and Ashtabula County.

We are also proud to announce that FHRC has received \$125,000 from the Fair Housing Initiative Education and Outreach Program. This program will allow FHRC to provide additional educational materials, host a multi-track Fair Housing Conference, create Family-friendly events, as well as other fabulous opportunities to learn more about fair housing issues. FHRC is pleased to have the ability to market our services and provide wonderful tools and events for our community residents.

Lastly, FHRC has been granted \$56,360 from the U.S. Department of Housing and Urban Development to continue to provide Housing Counseling services to the community. This grant will allow FHRC to expand our current programs to help create new Pre-purchase homebuying classes, foreclosure prevention services, and budget counseling.

Our agency has worked diligently to be able to expand our services and continue to provide housing support to our local residents. We are proud of our staff and all the hard work they have provided to grant our agency the ability to continue to provide services and expand our various programs.

Keep on the lookout for our upcoming announcements for our new and upcoming programs and events!



Tips for Pre-Purchase

By: Hollie Rondini

When planning a home purchase, you should contact a lender first to ensure that you start your shopping in the correct price range. A lender will collect documentation regarding your income, debts, and assets, and use that information to provide you with a pre-approval. Pre-approvals let you know where you stand with a potential lender. You will be provided an estimate of your monthly payment, insurance, and taxes and have a general idea of how much you will be required to put down when closing. The best practice is to reach out to multiple lenders to shop around for the best deal for you. Most realtors require their buyers to be pre-approved before they are willing to show them properties. This is to ensure that the buyer is prepared to purchase. Remember, realtors, work on commission, and do not receive payment until the home purchase is completed. Below find some steps to ensure smooth sailing during your home purchase:

1. Pull your free annual credit reports:

The first step is to review your current credit score. Everyone is entitled to one free copy of their credit report every 12 months from each of the three nationwide credit reporting companies at annualcreditreport.com. You should confirm that your report is accurate and also know your credit score (generally, the higher the better).

2. Shop Different lenders:

As stated above, not all lenders are equal. For example, one lender may provide a pre-approval for \$100,000 while another could provide a pre-approval for \$190,000. Only you know what you can truly afford. Also, take into consideration the length of the loan (ie. 20-year loan or 30-year loan) and the current interest rates you are quoted. These all play a factor in your total loan and in your monthly mortgage payments. Make sure you can meet those monthly payments, or the loan will do you no good.

3. Find a realtor:

As with your lender, you do have the ability to shop realtors. There are many different realty companies throughout Northeast, Ohio as well as independents. Ask friends and families for recommendations, read business reviews and choose the realtor that best fits your needs. See page 5 for more guidance on finding a Realtor.

4. Do not finance anything during your purchase:

In order for a lender to provide you with the best interest rate, and loan terms a lender utilizes debt to income ratios. This ratio compares your debt and income to determine the most affordable rate. If you finance any purchase during your loan process, it could forfeit your original loan terms as your debt to income will change. Wait to purchase furniture, cars, or other high-dollar items or services until after you close.

Buying a home is a stressful process and requires many steps. Remember that you can always contact our office for additional assistance with your home purchase. Fair Housing Resource Center, Inc. has certified Housing Counselors who are trained to provide assistance with pre-purchase homebuying, foreclosure prevention, and more.



Seed Starting

By: Andrea Bissett

Why Do You Start Seeds Indoors?

Starting seeds indoors in seed trays or starter pots gives your crops a head start on the growing season, which is especially important in regions with a short growing season. Starting seeds indoors also provides young, tender plants a chance to grow in a stable, controlled environment. Outdoors, the unpredictability of rain, drought, frost, low and high temperatures, sunlight, and pests and diseases can take a toll on young plants, especially when they're just getting started. Indoors, you can control these elements to maximize your plants' early growth and give them the best shot at thriving when they are eventually transplanted outdoors. For most crops that can be started indoors, seeds should be started about 6-8 weeks before your last spring frost date. This gives the plants plenty of time to grow large and healthy enough to survive their eventual transplanting to the garden.

Which Seeds Should Be Started Indoors?

Not all vegetables should be started indoors! In fact, most are better off being started directly in the garden (aka "direct-sown"). The crops that should be started indoors are those that are particularly susceptible to cold temperatures or that have a very long growing season and need a head start. These include tender vegetables such as tomatoes, peppers, and eggplant, as well as crops with a long growing season, like broccoli, cauliflower, and brussels sprouts. Most other crops do best when sown directly into the garden soil. Root crops, including carrots, radishes, and beets, are especially well-suited to being started directly in the garden, since they do not like having their roots disturbed after planting. The same is true for squash and watermelon, although these need to be planted when the soil is warm enough.

When seedlings have grown too large for their seed trays or starter pots, it's time to transplant. If it's not yet warm enough to plant outdoors, transplant the seedlings to larger plastic or peat pots indoors and continue care. If outdoor conditions allow, start hardening off your seedlings approximately one week before your last frost date by placing them outside for short periods, then transplant them into the garden for the ultimate garden success.

Happy
St. Patrick's
Day!



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