

COMMUNITY PULSE



YOUR QUARTERLY HOUSING CONNECTION

FAIR HOUSING RESOURCE CENTER

MARCH 2023

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, 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

Staff

Patricia A. Kidd, Esq.
Executive Director

Hollie Rondini
Assistant Director

Christopher Bowles
Housing Counselor

Igor Simunovic
Housing Counselor

Dana Pritschu
Intake Specialist

Tiffany Whitten
Housing Case Manager

Michelle Brunson
Staff Attorney

Mary Beth Curiale
Administrative Assistant

Donna Stock
Controller

Board

Cynthia Brewster
President
Individual

Kelly Faulkner Williams
Vice President
Individual

Darrell Webster
Secretary/Treasurer
Individual

Larry Rastatter, Jr.
City of Mentor

Dean Moore
Individual

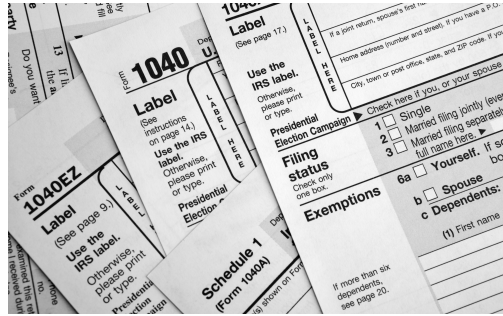
Janet Wetzel
Progressive Land Title Agency

Patricia Denny
Individual



Community Pulse

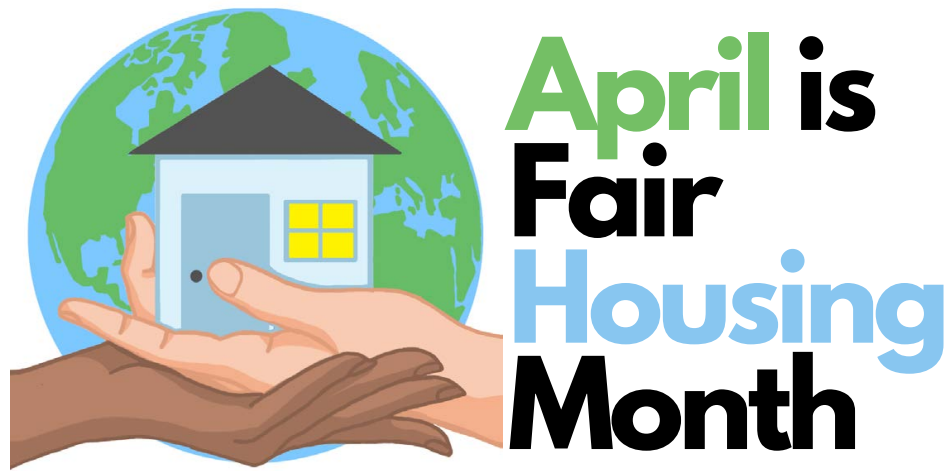
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Fair Housing Resource Center, Inc.

1100 Mentor Avenue
Painesville, Ohio 44077
P:(440)392-0147 | F:(440)210-6556
Email: info@fhrc.org
www.fhrc.org





By: Patricia Kidd, Esq.

Did you know that April is celebrated as Fair Housing Month in the United States? It is a time for advocates to reflect on the progress made towards achieving fair housing for all and to recommit to the ongoing fight for equal access to housing. The Fair Housing Act was signed into law on April 11, 1968, just days after the assassination of Dr. Martin Luther King Jr. The law prohibits discrimination in the sale, rental, and financing of housing based on race, color, national origin, religion, sex, familial status, or disability.

The Fair Housing Act was a significant step towards ending housing discrimination, which had been widespread in the United States. Before the law was passed, it was common for landlords and real estate agents to refuse to rent or sell to people based on their race, religion, or national origin. Discrimination also took the form of redlining, a practice where banks and other lenders would refuse to provide loans or mortgages to people living in certain neighborhoods, often based on their race.

Today, advocates for fair housing continue to work to ensure that everyone has equal access to housing. Discrimination still exists, and the fight for fair housing is ongoing. In recent years, there have been concerns about discriminatory practices in the housing industry, such as algorithms that are used to screen rental applicants and that may have a disproportionate impact on certain groups of people. Advocates are also fighting against policies that make it harder for people with low incomes to find affordable housing, such as zoning regulations that prevent the construction of multi-family buildings or limit the number of affordable housing units that can be built.

Fair Housing Month is an opportunity to raise awareness of these issues and to encourage people to take action to promote fair housing. This can include supporting organizations that work to end housing discrimination, contacting elected officials to advocate for policies that promote fair housing, and educating oneself and others about the history and current state of housing discrimination in the United States.

In conclusion, Fair Housing Month in April is an important time to reflect on the progress that has been made towards achieving fair housing for all and to recommit to the ongoing fight for equal access to housing. While the Fair Housing Act was a significant step towards ending housing discrimination, there is still work to be done to ensure that everyone has the opportunity to live in safe, affordable, and inclusive communities.

Tax Refund Time!

By: Chris Bowles

Tax time is upon us, and some individuals wonder how much tax refund they will receive this year. In 2023, the estimated average tax refund will be just under \$2000.00. It is encouraged that individuals who file their taxes and will be receiving a refund choose to receive a direct deposit to receive their payment as quickly as possible. Many individuals who file will receive more than the average estimated amount. And in thinking about tax time, individuals receiving a refund must decide what should be done with it. There is a lot that can be done with your tax return to improve your financial health if you are smart about how you use it.

A substantial amount of what we buy ourselves goes onto credit cards. The average interest rate for credit cards is 19.28% as of November 2022. In 2023, interest rates are on the rise. As such, credit cards carrying a balance into 2023 may end up being more expensive than they were the previous few years. Paying down credit card debt may save individuals a lot of money in the long run. If you have multiple credit cards, paying down the card with the highest interest rate first will help to reduce financial strain and get you out of that debt.

Financial emergencies happen all the time, and they're difficult to plan for. Financial hardships are common, from medical emergencies to car repairs to unanticipated loss of income. For those receiving a tax refund, buffing up the emergency fund in a bank account that you aren't regularly using may be a great way to prepare for these emergencies. Experts suggest maintaining 3 to 6 months of disposable income in an emergency fund at any given time. Putting that tax refund away into a savings account that isn't attached to your debit card may help to more effectively prepare for how life hits us.

While retirement might seem far off, it will be here before you know it. Enjoying retirement is something that many people spend their whole lives looking forward to. If you haven't planned, enjoying that time will be much more difficult. Using your tax refund to invest in a retirement account can be a fantastic way to ensure that those who receive a refund are prepared for that time in their lives. I suggest setting up an appointment with a financial advisor to help guide you with what accounts to open and the benefit of each type of account for your specific situation.

There are a lot of options that those who are receiving a tax refund can take this year. Making sure that you invest in your financial stability and work to improve your financial health will ensure that you make good choices as you try to decide the best course of action for your life. It's good to be prepared; these are just a few of the many options you can go with to prepare yourself for financial wellness going forward.



Success Story: Emergency Rental Assistance Program

By: Igor Simunovic

As the American economy strides to recover from the catastrophic effects of the pandemic, millions of families continue to face housing insecurities and fear of being evicted. The COVID-19 pandemic has exacerbated a pre-existing housing crisis that disproportionately affects Black, Indigenous, and people of color (BIPOC) communities, highlighting the deep disparities in access to housing and its related resources. In order to mitigate the effects caused by the pandemic on affordable housing, the Emergency Rental Assistance Program (ERAP) was created to assist households who are struggling or cannot pay their rent. The program is funded by the Treasury and administered by local municipalities, government agencies, and non-profit organizations that can assist with paying delinquent rent and future rent payments. The program has proved to be successful and has provided aid to thousands of families. We here at the Fair Housing Resource Center (FHRC) are excited to highlight one of those success stories.

Debbie contacted FHRC in late January 2023, seeking assistance with her past-due rent.

Unfortunately for Debbie her daughter contracted COVID-19 in early December 2022. Due to some preexisting conditions, her daughter became ill and needed around-the-clock care. Debbie was forced to take an extended leave of absence from her job, and due to the nature of her career, paid time off was not an option. Debbie quickly fell behind on her rent and became concerned she would be evicted.

That's when FHRC staff was able to assist. After Debbie was approved for the program, ERAP was not only able to pay her delinquent rent but also for three additional months. Debbie said that her daughter is on the mend, and she plans on returning to work in the coming weeks. Debbie credits ERAP with helping her stay housed while she cared for her daughter. "If it wasn't for the program, I'd be out in the cold," said Debbie. She encourages anyone who needs the funding and is eligible to apply. Debbie is just one example of what happens when non-profit organizations work hand in hand with community members to provide resources for those in need.

It's That Time of Year Again!

By: Mary Beth Curiale

Yep, you guessed it SPRING CLEANING! As the temperatures begin to warm up and we throw open the windows to let in the fresh air, a plan is already formulating in our head as to how we are going to tackle the big cleaning job ahead. Below are a few things, that if you put into practice will save time and sanity!

Have a System

Cut your cleaning time in half with a system. That means cleaning the house in the same order every time: working one room at a time and starting and finishing at the same spot in a room so that you don't waste time running back and forth.

Clean Top to Bottom, Left to Right

Don't start a room by wiping the coffee table, then cleaning the blinds, only to watch the dust from the blinds coat your newly cleaned coffee table. Start at the top of the room, such as dusting ceiling fan, and work your way down to the floor to eliminate redundant work. Likewise, cleaning left to right ensures that you cover the entire room instead of darting from place to place.

Keep Proper Tools at the Ready

Having all the tools and cleaning products you need at arm's reach means you won't waste time walking back and forth to the cabinet under the sink. Try wearing an apron, or even a carpenter's tool belt, and filling the pockets. This might be hard with several large bottles of cleaner, but you don't need large bottles—pour the cleaners into small, reusable spray bottles that are easy to carry. You can also place your supplies in a caddy or a bucket to stay organized and save time.

Get Proactive

The best way to keep a clean home is to stop some problems in their tracks before they ever begin. For example, try using a shower cleaner or just plain hydrogen peroxide to prevent grime and scum buildup in the bath. Every time you take a shower, spray it on, rinse, and walk away. You don't have to wipe or anything.

Cut Through Kitchen Grease

Mix one tablespoon of liquid detergent with a gallon of warm water. Test the solution in an inconspicuous area, wiping it on with a clean sponge or cloth to make sure it won't damage or discolor the finish. Then rinse it off with a different sponge and warm water. For tough stains or buildup that won't come off with detergent, mix baking soda with water and lightly scrub the problem area with a cloth.

Hopefully these tips and tricks will help you save some time, so you can enjoy the better weather springtime brings!



Save the Dream Q&A

By:Igor Simunovic



Do you need help paying your mortgage or are you falling behind on your property taxes? Have no fear. The great state of Ohio is here to help. The State of Ohio launched its most recent iteration of the Save the Dream program in early 2020. Save the Dream Ohio aids Ohio homeowners facing foreclosure or who cannot afford to pay their mortgage payments/other housing costs as a result of economic hardship caused by the COVID-19 pandemic. The Fair Housing Resource Center is working with OHFA to assist Ohio residents with the application process. We have compiled a list of some of the most common questions applicants ask.

How do homeowners apply for the program? Ohio homeowners can visit savethedream.ohiohome.org or call (440)392-0147 ext. 201 for assistance with the application process.

What is Save the Dream Ohio - Mortgage Assistance? This program provides eligible Ohio homeowners who have experienced financial hardship due to the pandemic with assistance to pay delinquent mortgage payments and/or future payments for up to six months. A homeowner may be eligible to receive up to \$25,000 in combined mortgage assistance.

Who is eligible for Save the Dream Ohio Mortgage Assistance? Homeowners with primary residence in Ohio have experienced financial hardship or loss of income related to the pandemic and have an income at or below the annual eligibility threshold for the household size.

Does Save the Dream Ohio assist with delinquent mortgage payments and future payments? Yes, Save the Dream Ohio – Mortgage Assistance can help eligible homeowners with late mortgages current as well as make future payments for up to six months, for a combined total of \$25,000.

What documentation is needed to apply? Mortgage statement, plus the most recent tax return OR most recent 30 days income for all adult household members.

Will homeowners receive a check to pay their mortgage? No, homeowners will not receive a check to pay their mortgage. Once an application is approved, the Ohio Housing Finance Agency will make payments directly to the applicant's mortgage lender/servicer, which will be applied to the homeowner's mortgage account.

If my property taxes are not escrowed, am I still eligible for property tax assistance? Yes, you may qualify for assistance through the Save the Dream Ohio - Mortgage Assistance or additional programs provided by your local Community Action Agency. (Lifeline inc. 440-354-2148).

Are Save the Dream Ohio benefits taxable? No, Save the Dream Ohio benefits are not taxable.

LIFELINE

Lifeline is launching a new program called "Helping Hands." The Helping Hands for Seniors Program matches eligible seniors over the age of 60 with volunteers to provide much-needed assistance. Vetted volunteers will assist with daily activities essential for health and safety among the senior population.

Available services include:

- Minor Repairs
- Outside Maintenance
- Errands
- Technology Services
- In-Home Services

Contact Lifeline for more details about this program at 440-354-2148.

OHIO CARELINE

Ohio Careline is a toll-free emotional support call service created by the Ohio Department of Mental Health and Addiction Services.

Behavioral health professionals staff the CareLine 24 hours a day, 7 days/week. These professionals offer confidential support in times of personal or family crisis when individuals may be struggling to cope with challenges in their lives.

If you are in need of a behavioral health specialist to talk to during a time of crisis, please call 800-720-9616.

VETERANS SERVICE COMMISSION

Veterans Service Commission can support both families of active military personnel and veterans. The organization may have assistance, including vouchers, to pay for food, shelter (both rent or mortgage), and utility bills. They can also help inform individuals about government benefits for veterans, such as pensions.

To learn more, call (440) 279-1860 in Geauga county, (440) 350-2567 in lake County, or (440) 964-8324 in Ashtabula County.

DID YOU KNOW.....?

By: Chris Bowles

GEAUGA COUNTY BOARD OF DEVELOPMENTAL DISABILITIES

Geauga County Board of Developmental Disabilities offers an "Early Intervention" program. This program provides coordinated services to parents of infants and toddlers with disabilities or developmental delays in Ohio.

Early Intervention serves children birth to age 3 who have developmental delays and disabilities so that they can have the best possible start in life.

For more information, please call 440-729-9406 or email metz@geaugadd.org.

ASHTABULA COUNTY MENTAL HEALTH & RECOVERY SERVICES BOARD

Ashtabula County Mental Health & Recovery Services Board offers a Suicide Prevention Coalition.

The Ashtabula County Suicide Prevention Coalition meets on the 1st Wednesday of every month and is open to the public. The Meetings begin at 3:00 pm at the Ashtabula County Mental Health & Recovery Services Board, 4817 State Rd. Suite 203, Ashtabula, Ohio 44004. Virtual option available.

OHIO GUIDESTONE

Ohio Guidestone offers Family Counseling. Family counseling can ease the transition when a child who has been removed from a home by court order or other circumstance is able to return home. The unification process can be difficult in cases of child abuse and neglect, especially for younger children who have been separated for a longer length of time. Ohio Guidestone's family therapy services can help create a new healthy family dynamic.

For more information, call 844-622-5564.



Benefits of Planting Spring Flowers

By: Patricia Kidd, Esq.

Planting spring flowers indoors from seeds can have a range of positive benefits. Not only is it a fun and rewarding activity, but it can also bring a touch of nature into your home and provide you with a sense of accomplishment as you watch your flowers grow.

One of the most significant benefits of planting spring flowers indoors from seeds is that it allows you to get a head start on your gardening. By starting your plants indoors, you can provide them with the ideal conditions for growth before transplanting them outside when the weather warms up. This can help you to extend your growing season and enjoy your flowers for longer.

Another benefit of planting spring flowers indoors is that it can be a cost-effective way to grow your own flowers. Buying flowers from a garden center can be expensive, but planting your own seeds can be a more affordable option. Plus, by growing your own flowers, you can select the varieties that you want to grow and customize your garden to suit your preferences.

Finally, planting spring flowers indoors can be a fun activity to do with family and friends. Whether you are an experienced gardener or just starting out, growing flowers from seeds can be a fun and rewarding way to spend time together. Plus, when your flowers start to bloom, you can share them with others and spread joy and beauty throughout your community.

Overall, planting spring flowers indoors from seeds can have a range of positive benefits. From getting a head start on your gardening to improving your mental health, growing your own flowers can be a fun and rewarding activity that brings joy and beauty to your home.

Planting spring flowers indoors can also have mental health benefits. Gardening has been shown to reduce stress and improve mood, and growing your own flowers can provide a sense of accomplishment and purpose. Watching your plants grow can be a calming and relaxing activity that helps you to connect with nature and find peace in your surroundings.

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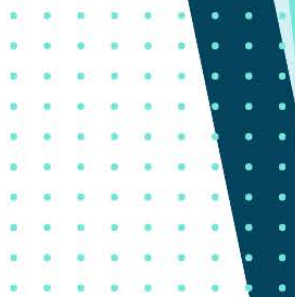
APPLICATION FEE HELP

FAIR HOUSING RESOURCE CENTER HAS A PROGRAM TO ASSIST LOW-MODERATE INCOME HOUSEHOLDS WITH APPLICATION FEES WHEN APPLYING FOR AVAILABLE HOUSING WITHIN LAKE COUNTY, OHIO.

CALL TODAY FOR MORE INFORMATION

CONTACT US NOW

440-392-0147
WWW.FHRC.ORG





SUMMER CAMP 2023

By: Mary Beth Curiale

Summer will be here before you know it, so it is not too early to start researching and even registering kids for summer camps. Most camps start open houses in March, some even earlier, and many will be full not long after registration opens. There are various types of camps, so choosing one can be very exciting. Affording camp, however, can be a financial stressor for some families. There are many ways to help parents fund these memories in the making:

Camp Scholarships - Most camps have them but apply early because they only have a set number of dollars allotted to funding. These scholarships can be full scholarships or partial, depending on the individual need.

Camp Discounts - Many will have special offers and discounts for everything from early registration to multiple family enrollment, and some camps also offer a payment plan if you register early enough.

US Government - Parents should inquire into whether the camp participates in income-eligible subsidy programs, for instance, through Title XX for day camps.

Dependent Care Flexible Spending - allows parents to be reimbursed on a pre-tax basis for childcare or dependent adult. In certain circumstances, daycare or camp expenses may be considered dependent care services and paid with pre-tax dollars

Child and Dependent Care Tax Credit - The IRS allows an income tax credit. The amount of the credit is based on your adjusted gross income and applies only to your federal taxes. This applies to qualifying day camp expenses.

Helpful Websites:



- ACACamps.org
- YMCA Camps -offer scholarships.
- Campsearch.com
- Northeastohiofamilyfun.com
- Veryspecialcamps.com
- Campchannel.com

Some of the fondest memories of summertime are the times spent at summer camp and some of the best friends we made there too! Summer Camp teaches and nurtures so much in children of all ages, and thankfully, it is easier than ever to provide this opportunity to all. It only takes a little research and planning!



HUD FACT SHEET: Affirmatively Furthering Fair Housing

By: Patricia Kidd, Esq.

On February 9, 2023, HUD published in the Federal Register a Notice of Proposed Rulemaking entitled “Affirmatively Furthering Fair Housing”. The proposed rule, which builds on and refines HUD’s 2015 rule, would faithfully implement the Fair Housing Act’s statutory mandate that HUD ensure that recipients of its funding affirmatively further fair housing (AFFH). The AFFH mandate requires the agency and its program participants to proactively take meaningful actions to overcome patterns of segregation, promote fair housing choice, eliminate disparities in opportunities, and foster inclusive communities free from discrimination.

HUD states this action is vitally important for redressing continued segregation, disinvestment from communities of color, and ongoing discrimination in housing markets. The need for change remains urgent 55 years after the passage of the Fair Housing Act, as the effects of many decades of discriminatory policies and practices and historic disinvestment from communities of color are still felt. Our nation remains highly segregated by race, communities continue to have vastly different access to critical resources, and a large racial wealth gap still exists. Many still lack meaningful choice about where to live due to ongoing discrimination and exclusionary practices. This lack of choice, not preferences among low-income families and members of protected class groups, drives residential and income segregation today.

Many families continue to face barriers to obtaining or keeping housing in well-resourced, low-poverty areas that provide access to opportunity and community assets, such as desirable schools, parks, grocery stores, and reputable financial institutions. In addition, continued disinvestment in housing and community assets in areas that are not well-resourced magnifies the inequalities caused by this residential and income segregation.

HUD expects that implementation of this proposed rule will greatly enhance equity, human dignity, social welfare, and justice for all protected class groups. The proposed rule would be a significant step in redressing our nation’s history of discriminatory housing policies and practices while improving economic equity and economic growth within communities and throughout the nation. HUD anticipates that the proposed rule will help ensure that people in protected classes have equitable access to affordable housing opportunities, which can be a crucial lifeline for vulnerable populations that have long been denied equal access in many aspects of American life.

To read more about this rule and Fact Sheet, visit: <https://bit.ly/AFFHfactsheet>. HUD is encouraging “robust public comment on this proposed rule.” Public comments may be submitted for 60 days after the NPRM is published in the Federal Register, until April 10, 2023, through the rule’s docket on www.regulations.gov or through the mechanisms described in the Notice of Proposed Rulemaking.

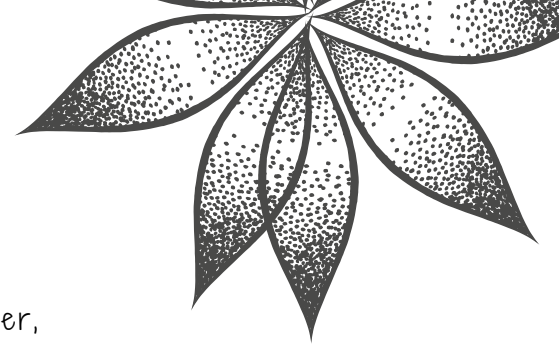


Dear Housing Hollie:

My building is currently having issues with the hot water. I woke up this morning without hot water in the building. I called management to report the issue and I have not received a response. This is unfair, and needs to be fixed immediately. What can I do?

Sincerely,
Cold Shower

HOUSING



Dear Cold Shower,

Just like any home, a property can sometimes have issues that take time to be resolved. Follow these steps to ensure that your issue is resolved within a timely manner:

Step 1: Contact management and report that you do not have hot water.

Step 2: Allow management time to fix the issue, or respond to your maintenance request.

Step 3: if management does not contact you or fix the issue within 24-48 hours give our office a call.

Please remember if you live in a large complex, you are not the only tenant reaching out to management regarding your lack of hot water. These issues can sometimes take 24-48 hours to resolve themselves. As inconvenient as it maybe, be patient as management does their best to resolve the repair.

Good Luck,

Hollie

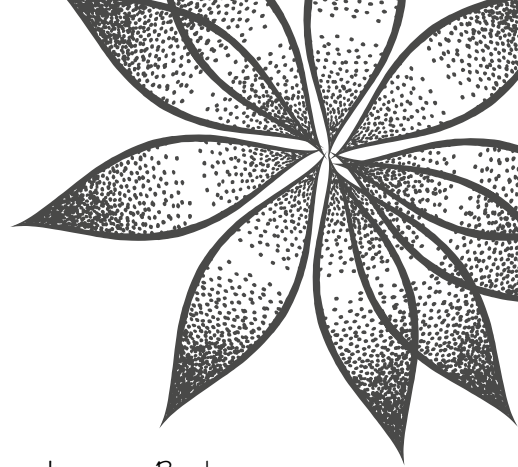
Dear Housing Hollie,

My lease is coming to an end and I received a notice from management that my rent will be increasing \$150.00. The rental rates are already high! I do not believe that it is fair that they can raise the rent so much. Can they do that?

Sincerely,

Robbing Peter to pay Paul

HOLLIE



Dear Robbing Peter to pay Paul:

I know lately everyone is dreading the lease renewal paperwork. As the cost of living increases, housing providers are charging more for their rentals than ever! In the State of Ohio, we do not have a rent cap. This means that a landlord can raise the rent on their property to whatever amount they wish. They are only required to provide proper notice consistent with the terms of the lease. For example, if your lease ends on March 31, your landlord must provide a notice either before or on March 1.

If your landlord failed to provide proper notice of intent to increase please give us a call!

Good Luck,

Hollie

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

Hope for the Housing Market

By: Dana Pritschau

Many people are wondering if there will be any improvements in the rental and housing market. According to the White House March 9, 2023 Fact Sheet, President Biden's Budget includes investments to increase the amount of affordable housing across the country.

The increase in the price of homes and high-interest rates have deterred people from buying "The American Dream." Renting has also become extremely difficult due to the lack of available units, the spike in rent, and the requirements that are being enforced by landlords to meet next-to-impossible standards, partially due to the lack of available housing.

According to the Fact Sheet, there are several steps that are being taken to reduce some of the barriers to the construction which will make it easier to build homes for rent. For example, DOT and HUD are partnering to launch a new \$30 million Thriving Communities Program to help communities plan and develop transformative infrastructure projects. The reform will support technical assistance to improve the coordination of housing transportation planning, increase housing supply, reduce environmental burdens, and improve access and quality of life.

The President's Budget expands on the 2022 Housing Supply Action Plan including legislative and administrative actions that will help close the American housing supply shortfall within years, starting with creating and preserving a hundred thousand affordable housing units in the next three years. When aligning the 2022 plan with other policies, it will reduce housing costs and ensure affordability by implementing rental assistance programs and downpayment assistance. Closing this gap will mean more affordable rentals and more attainable homeownership.

The Biden administration has also stated that it is considering moves to boost the availability of manufactured homes constructed inside factories and sent to their destinations instead of building them onsite. Increasing the supply of these homes could make it easier to obtain loans for such homes, which are typically cheaper and thus more attainable than a typical house.

President Biden's Budget is compiled of additional proposals to offer grants to address challenges to housing supply production, home renovation financing tools, provide tax credits to build and rehabilitate new homes, financing for affordable housing production, and much more to strengthen the housing community in the future.

The White House March 9, 2023 Fact Sheet can be found here: <http://bit.ly/3FHqBfX>



Tax Filing Resources

By: Chris Bowles

For many, tax time is a dreaded time of year as the process can be overwhelming. There are so many documents to collect, and it can be costly to pay a tax preparer to complete your tax forms for you. However, there may be some relief for you. FHRC has compiled a list of reputable programs that offer free or low-cost tax preparation in the tri-county area to help you complete your taxes without all the hassle and expense.

Lifeline: Lifeline, Inc. offers free tax preparation assistance that is available to low-income families and individuals in Lake and Geauga Counties. To qualify for this free tax preparation service, residents must meet Lifeline's federal income guidelines. Clinics are available on Mondays, Tuesdays, Wednesdays, Thursdays, and Saturdays, by appointment only, through April 18. Clinics will be held at Lifeline's Painesville office at 8 North State Street Suite 300, at the Perry Senior Center in Perry, at the Wickliffe Family Resource Center, and at Lifeline's Geauga Office at 12375 Kinsman Road Building H in Newbury. Appointments can be scheduled by calling Lifeline's Lake County 2-1-1 at 2-1-1 or 440-639-4420.

Ashtabula County District Library: The library is hosting free tax preparations through AARP Tax-Aide. Appointments are available on Mondays in Geneva and Fridays in Ashtabula from February 3 through April 14th. Individuals wishing to make an appointment may do so by going to either the Ashtabula or Geneva library branches. The Ashtabula County District Library may be contacted at 440-997-9341 to learn more about the program guidelines.

Geauga County Public Library: The library also hosts free tax preparations available through AARP Tax-Aide. No residency, age, or income requirements exist to utilize this service. Appointments began February 1st. Appointments are available at each branch as follows:

- Mondays at Bainbridge - 440-543-5611
- Tuesdays at Middlefield - 440-632-1961
- Wednesdays at Chardon - 440-285-7601
- Thursdays at Geauga West - 440-729-4250
- One Friday a month at Thompson - 440-298-3831

Please call the library branch and speak with the reference department to schedule an appointment.

TurboTax and H&R Block: If you have a simple tax return, you can file for free with TurboTax Free Edition or TurboTax Live Assisted Basic. You can also file with TurboTax Live Full Service Basic at the listed price. A simple tax return is one that's filed using IRS Form 1040 only, without having to attach any forms or schedules. Only certain taxpayers are eligible. To get started, use the following links: <https://turbotax.intuit.com/personal-taxes/online/> or <https://idp.hrblock.com/idp/profile/SAML2/Redirect/SSO?execution=e1s1>

IRS: IRS Free File lets you prepare and file your federal income tax online using guided tax preparation at an IRS partner site. The IRS Free File Program is a public-private partnership between the IRS and many tax preparation and filing software industry companies that provide their online tax preparation and filing for free. TO qualify for free filing, you must have earned less than \$73,000.00 in 2022. <https://www.irs.gov/filing/free-file-do-your-federal-taxes-for-free> to learn more



Tips for Becoming a Landlord

By: Hollie Rondini

Should I invest in real estate? Many many individuals are interested in real estate investing as a way to secure their financial future. Renting out properties can be a great way to create passive income for your wallet. Yet many folks are intimidated by the concept because of all the laws, policies and variables that come into play. Its not as simple as buy property, list for rent and collect a monthly check!

Becoming a local housing provider can be a rewarding opportunity. Below are some tips to help get you started:

Research Your Local Market

Google is at your finger tips. Spend time looking at Zillow or other websites that allow local rental listings for your neighborhoods. Here you will find average rent prices, unit sizes, screening requirements and more. Take notes, these can be helpful in determining how much rent you should charge for your property and what typical landlords require for tenants to qualify for their units.

Research Your Local Ordinances and State Laws

With any business, there are local ordinances and state laws that need to be followed to ensure you are not violating the housing rights of individuals. These laws can vary from occupancy limitations to rules on lease agreements. Knowing the laws/ordinances prior to starting your business can ensure that you are protected from accidental violations or law suits. For help reach out to a local housing attorney, fair housing organization or HUD Certified Housing Counseling Agency.

Fair Housing is Not an Option, its the Law!

The Fair Housing Act is a federal law that puts protections in place for individuals of a protected class. These laws provide protections for individuals against discrimination. While you may not intend to discriminate, some screening requirements, advertisements and lease terms can be considered discriminatory and could lead to trouble down the road. Educate yourself on the federal Fair Housing act to avoid action in the future. Reach out to your local Fair Housing agency while creating terms and conditions to ensure that your are following the law.

Contact your local City office

Many cities have rental requirements for their jurisdiction. Some cities require the property to be registered.

Some wish for housing providers to attend classes regarding local ordinances and policies. Also, some jurisdictions will require rental inspections to ensure health and safety of the unit.

Look into local housing programs and resources

There are many organizations that are seeking housing providers to participate in their local housing programs. These programs are usually provided to low income individuals to allow them access to housing. Programs such as the Section 8 Voucher Program can provide a guaranteed monthly rental payment on behalf of a tenant. Call your local Housing Authority office for more information.

Educating yourself on the best practices in the industry is a great way to ensure your following all the local policies and laws and to start your business on the right foot!





FINDING DAY CARE IN 2023

By: Tiffany Whitten

Finding the best daycare for your children is a lot of work involving research and comparing services. When searching for the right daycare that best meets your family needs it may help if the location is convenient. After you find the right location you can ask for a tour of the facility to ask questions and make sure that you like the provider and the programs that are offered. Then you will know if you have found the right center.

There are many pros to putting your children in daycare.

-Reliability. Most daycares stay open for about 12 hours a day and there are some daycares that are open until midnight.

-Education. Daycares can help your child build a academic foundation, social skills and problem solving skills for everyday life. Also it helps your child build relationships.

Assistance for Daycare is provided by Lake County Job and Family Services. This assistance is to subsidize day care cost to eligible families while parents work or go to school. These services are available to eligible families with children under the age of 12.



You may be required to pay a portion of your childcare with a copayment. This amount is based on your income and the size of your family. Please contact job and family services for more information.

There are over 70 licensed childcare provides in Lake, Ashtabula, and Geauga Counties, both group daycares and in-home day care centers.

You can apply for assistance online at <https://jfs.ohio.gov/cdc/page4.stm>

Services

FHRC Offers Many Programs and Services to the Community.

Foreclosure Prevention Counseling Program:

FHRC's has a Foreclosure Prevention Counseling program that offers loss mitigation counseling on a one-on-one basis. FHRC will assist clients with loan modifications, forbearance plans, mortgage workouts, repayment plans, and intake for the Save the Dream Program. Our counselor also will educate homeowners about refinance options and counsel them on many programs for which they may be eligible.

Senior Tenant Assistance Re-locating Program (STAR Program)

Our STAR program consists of 2 programs where FHRC will provide eligible renters and future renters with assistance payments to help prevent homelessness. Eligible renters can receive up to \$1500 towards their 1st month's rent payment to move into a new home. FHRC also provides subsidies for seniors aged 62 years or older and disabled individuals. This portion of the program can provide partial rental payments based on household income for up to 6 months.

Emergency Rental Assistance (ERAP)

Emergency rental assistance will help qualified renters with emergency assistance to help renters with past due and future rental payments if they were affected and suffered a hardship directly or indirectly related to COVID-19.

Reasonable Accommodation/ Modification Request:

FHRC will help individuals with disabilities with their request to their housing providers to make reasonable accommodations to policies or modifications to their homes for their specific needs. FHRC provides this service because doing so can often avoid a future housing discrimination violation.

Discrimination complaint:

FHRC has trained staff that receives complaints, conducts appropriate investigations, and conducts audits that involves fair housing violations. We will assist clients in asserting their legal rights involving discrimination in housing.

ARP/Housing Search Program:

FHRC has a program to try and prevent homelessness with assistance with searching for reasonable housing for clients. In this program, we will work for hand and hand with clients in creating a budget and finding suitable housing for families, also, we will assist with up to \$250 in application fees for protentional properties. Once we have found housing, we can get clients set up for other services we offer to help maintain housing.

DIVERTING EVICTION ONE PHONE CALL AT A TIME

By: Michelle Brunson, Staff Attorney

The Fair Housing Resource Center is proud to introduce our new Eviction Diversion Program. The Eviction Diversion Program is the culmination of years of work by FHRC to provide services and alternatives to the eviction process, with the goal of keeping people housed, landlords properly compensated, and disputes resolved for the long term. As FHRC's staff attorney, my addition to the team allows FHRC the ability to take additional legal steps, if necessary, all free of charge to the clients.

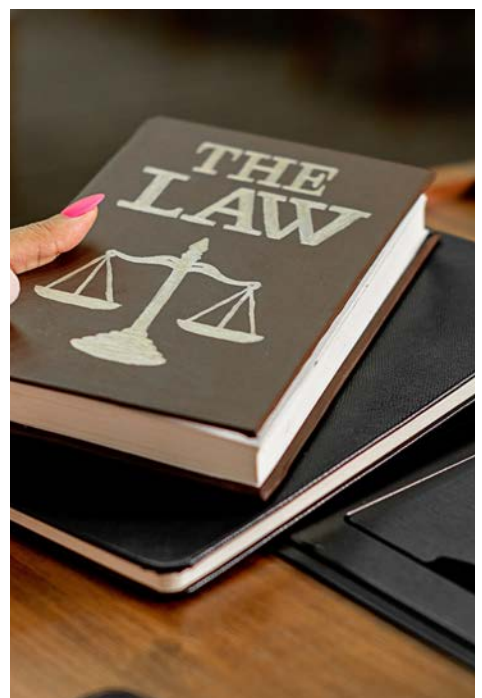
The goals of the Eviction Diversion Program are to reduce frivolous or flawed eviction filings, to educate landlords and tenants on the eviction process and the many alternatives to it, and to settle disputes between tenants and landlords to resolve them without eviction. To achieve these goals, I provide advice and clarification on the law to landlords and tenants through a telephone hotline, formal mediation, and pre-suit intervention. However, sometimes these interventions do not work. In certain cases, I can also provide direct, no-cost representation of tenants who are facing an eviction action and cannot afford counsel.

As part of the Eviction Diversion Program, the Honorable Judge Paul R. Malchesky at the Painesville Municipal Court has welcomed FHRC in attending eviction court every Thursday. Here, my colleague Dana educates tenants and landlords about financial assistance

programs while I investigate if any negotiations or other legal interventions can be made on behalf of the tenants. FHRC is aiming to expand this portion of the Eviction Diversion Program to other courts in our service area.

I am personally excited to be a part of this program as I have a myriad of experience in housing law and housing related issues. During law school, I clerked at the Coalition on Homelessness and Housing in Ohio where I assisted with a landlord/tenant hotline and various advocacy projects. After graduating from The Ohio State University's Moritz College of Law in 2019, I worked at the Legal Aid Society of Columbus where I mediated and litigated eviction cases, as well as domestic cases such as child custody, civil protection orders, and divorces. I am happy to use my skills and knowledge to serve FHRC's clientele.

The Eviction Diversion Program is shaping up to be a very useful resource for our community. Since I started in November of 2022, I personally have provided some form of advice and/or counsel to more than 140 individuals. This number does not include calls to the landlord/tenant hotline that are answered by other housing counselors. The program is shaping up nicely to educate, assist, and divert evictions, and we hope it will only continue to grow.



UPCOMING EVENTS 2023

APR

01

EASTER EGG HUNT
PAINESVILLE SQUARE
10 AM

APR

03

TODDLER TIME IN-PERSON
MORLEY LIBRARY
10:30 AM- 11 AM

APR

07

WILD ANIMAL BABIES
PENITENTIARY GLEN
10 AM - 4 PM

APR

22

EARTH DAY 2023
PENITENTIARY GLEN
12 PM - 4 PM

MAY

20

SPRING BLOCK PARTY
PAINESVILLE SQUARE
5 PM - 11 PM

MAY

29

MEMORIAL DAY PARADE
STARTS @ RIVERSIDE
10 AM

JUN

17

JUNETEENTH CELEBRATION
PAINESVILLE SQUARE
11 AM - 4 PM

NOW HIRING HOUSING INVESTIGATORS!

Join us in the battle to drive
change in your community

.....

GENERAL REQUIREMENTS:

- At least 18 years of age
 - Strong Attention to Detail
 - Intermediate computer/Technology skills
 - Ability to think critically
 - Ability to listen
 - Strong writing skills
 - Must have reliable transportation
 - Ability to follow detailed instructions
 - Ability to communicate effectively through text, email, phone, and in person
 - Must successfully complete training with FHRC
-

Make your own schedule

Great Supplemental income

Part- time hours



Fair Housing Resource Center, Inc.
1100 Mentor Avenue
Painesville, Oh 44077

**For more information
or to Apply contact:
Hollie@fhrc.org**



Contact us for
More information

Fair Housing Resource Center Inc.

1100 Mentor Avenue
Painesville, Ohio 44077

P:(440)392-0147

F:(440)392-0148

Email: Info@FHRC.org

Visit us: www.FHRC.org

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