

COMMUNITY PULSE



YOUR QUARTERLY HOUSING CONNECTION

LANDLORD AND LATE FEES

EVICTON DIVERSION

PUMPKIN SPICE AND EVERYTHING NICE

FAIR HOUSING RESOURCE CENTER OCTOBER 2021

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 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.

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Call (440) 392-0147
for more information!

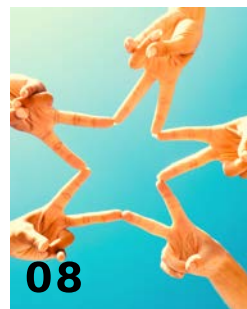
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for more information on
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our Newsletter!



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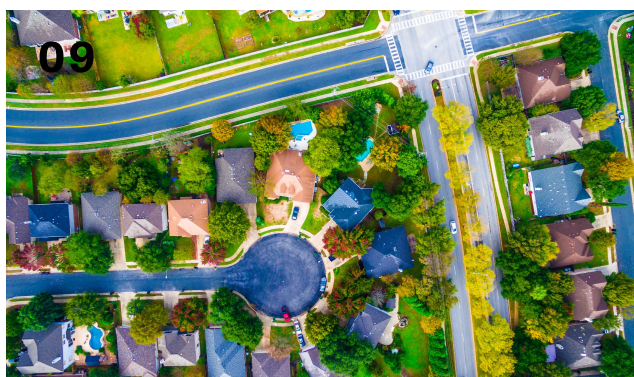
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Emergency Rental Assistance Program

By: Nikole Capuozzo

The past 18 months have been unprecedented globally. With COVID-19 causing mass lockdowns and business shutdowns, unemployment rates in the United States skyrocketed to 14.8%, which is the highest since such data was first collected in 1948. (see Unemployment Rates During the COVID-19 Pandemic, Congressional Research Service, updated Aug. 21, 2021)*.

The pandemic has also affected those with children, where lack of childcare, having to stay home for remote schooling and so much more, have made working outside the home difficult to impossible. It is not a surprise that thousands of households have struggled to pay their rent and mortgage.

Earlier this year, the Lake County Board of Commissioners accepted an allocation of \$6.8 million as a part of the Consolidated Appropriations Act of 2021. The US Treasury Department and our local officials entered into an agreement to partner with agencies to distribute those funds to those who need them the most, known as the Emergency Rental Assistance Program (ERAP).

The goal of this initiative is to help landlords and tenants maintain stability, maintain utility connections, and prevent eviction. The main goal is to keep individuals and families in their households without the worry of being put on the streets. Stability in the household leads to stability in other facets of life. It is critical to help those who have been affected greatly by the pandemic.

The Fair Housing Resource Center along with Lifeline, Inc. work together to provide funds to Lake and Geauga County residents. FHRC acts as a pre-screening source, gathering information on applicants and gathering the necessary documentation.



The application is then submitted to Lifeline who reviews all applications and decides on funding. Together, the two organizations have years of experience in housing and case management leading to quality care and attention to all applicants.

To qualify for ERAP aid, someone in the household must have suffered a valid COVID hardship. This is not a car breaking down or having to pay medical expenses. We understand that those issues can cause a strain, however, under this program, ONLY COVID hardships are accepted. This can be loss of employment due to COVID, having to stay home with children due to remote learning, and similar issues

If you or someone you know is struggling to pay their rent due to COVID, please contact FHRC for more information about how to apply for assistance.

*Unemployment Rates During the COVID-19 Pandemic.(n.d.).

<https://sgp.fas.org/crs/misc/R46554.pdf>

LIFELINE

Lifeline has a program for Lake County residents called the "Diabetic Assistance Program." This program helps those who are diabetic in Lake County to be able to better oversee their own health. This program helps those in need to obtain diabetic supplies such as meters, test strips, syringes, alcohol swabs, lancets, and glucose tablets. For more information on how to receive help in getting these supplies, contact Lifeline at 440-354-2148.

CROSSROADS HEALTH

Crossroads Health offers Certified Community Behavior Health Clinics (CCBHCs). These are services available to any individual who may be in need of care such as those with serious mental illness, emotional disturbances, addictions, complex physical health needs, recurrent difficulties with law enforcement, and those facing difficulty managing care independently. CCBHCs provide full scope treatment for individuals living with mental health and substance abuse needs. For more information, contact Crossroads Health at 440-255-1700.

FAMILY PRIDE

Family Pride in Geauga County offers a program called "Gauga County Citizen Circle." This program consists of monthly meetings among local professionals and formerly incarcerated individuals and their families. The purpose of the program is to provide assistance in areas such as housing, education, food, medical care, mental health issues, substance abuse issues, etc. Meetings occur on the 3rd Wednesday of each month from 12:00 pm - 2:00 pm. Appointments can be scheduled by contacting a Transitional Care Coordinator at 440-279-1339 or emailing reentry@familyprideonline.org.

DID YOU KNOW.....?

By: Chris Bowles

GEAUGA COUNTY DEPARTMENT ON AGING

Geauga County Department on Aging offers an Escort Program for seniors (age 60+) who need transportation for out-of-county medical appointments. Counties included in this escort service include: Ashtabula, Cuyahoga, Lake, Portage, and Trumbull. This program runs from Monday through Friday and wheelchair accessible vehicles are available if needed. For more information or to schedule a ride, contact the Department on Aging at 440-279-2130. (Newbury and Burton residents call 1-888-714-0006 extension 2130.)

CATHOLIC CHARITIES OF ASHTABULA COUNTY

Catholic Charities of Ashtabula County offers Financial Literacy workshops. These are free 1-hour courses that teach attendees to better understand budgeting and maintaining household finances. Workshops take place the 2nd and 3rd Tuesday of each month via Zoom at either 11:00 am or 6:00 pm. To register for a workshop, contact 440-992-2121 ext. 7013.

ASHTABULA COUNTY PROSECUTOR'S OFFICE

The Ashtabula County Prosecutor's Office offers Criminal Justice System Advocacy. Services of this program include accompanying victims to meetings with prosecutor or law enforcement officer, assistance with victim impact statements, and providing emotional support to victims of crime. These services are available at the following courts: Ashtabula Municipal Court, Eastern County Court, Western County Court, Conneaut Municipal Court, Grand Jury, all three Common Pleas Courts, Appeals Court, as well as the Parole Board. For more information, contact 440-576-3523.



Eviction Diversion

By: Greg Gipson, FHRC Staff Attorney

FHRC provides a number of services to assist tenants and landlords with avoiding eviction and its attendant costs – both financial and otherwise. Here are some of the ways we can help you if you are faced with eviction.

Know Your Rights

In order to evict you, your landlord must provide you with adequate notice. This means that the landlord must give to you, or post on your door, a written notice telling you that you have a minimum of three days to fix an issue that is grounds for eviction, before the landlord can file anything with a court. The notice must include a statement telling you why the landlord wants you to leave the premises. Usually the reason is past due rent, but it can also include violations of other lease provisions such as causing damage to the unit, or participating in criminal activity from the unit. Your landlord cannot file an eviction (known as a “forcible entry and detainer” action) without having provided that notice. If you fix the problem noted on the 3-day notice before an eviction has been filed (even if you do it after the three day or other period expires) the landlord cannot then file an eviction. So if you have rent that is due, and receive a notice, but pay the rent before the landlord files the action, the landlord no longer has the right to file the action. A landlord also cannot give illegal reasons for providing the notice, such as the fact that you contacted FHRC or made a complaint to the Ohio Civil Rights Commission (OCRC).

Legal Representation

If your problem is that you can’t afford to pay rent this month, or even for a few months, due to COVID-related economic hardship, FHRC can help you apply for rental assistance and will work with your landlord to secure their agreement to accept the money. If your landlord has already begun trying to evict you, FHRC can negotiate with the landlord to help resolve the situation. That might mean getting you more time to move out, and it might mean making you and your landlord square so you can stay in your home. It also might include legal representation in court to allow you to present your defense to the eviction action. FHRC staff, including attorneys, will work to ensure that every option available is utilized to keep tenants in their homes, and, failing that, to make their move to new premises as easy as possible under the circumstances. Whatever point in the eviction process you are at, FHRC can help you if you pick up the phone and call 440-392-0147.

It's time to come together and rediscover the magic of The Beatles! In August of 1965, The Beatles put on a show-stopping performance for 55,000 fans at Shea Stadium in New York and changed the way outdoor stadium shows are done. Author Dave Schwensen will take a deep dive behind the scenes and explain how this show changed live music.

- **Monday, October 4 at 6:30 pm at the Mentor Public Library**

Do you believe in fairies? Take a trip to Neverland and experience the magic of Peter Pan the Musical at the Ashtabula Arts Center. This is a paid event: Adults \$15, Senior/Student/Military \$13, Children ages 2-12 \$11. They also have a Pay What You Can option ensuring that all those interested can experience this live event!

- **October 8-10, 15-17 and 22-24th at the Ashtabula Arts Center**

Cooler weather, sweaters, apple cider and PUMPKINS! 'Tis the season of Trick or Treating and pumpkin decorating contests. Well lucky for you, the Geauga County Public Library is hosting a pumpkin decorating contest encouraging families to decorate pumpkins like their favorite book character/scene. You can pick up your pumpkin at the library or use your own small pumpkin.

- **Pumpkin Pick Up begins October 8th**
- **Pumpkins must be submitted by October 22nd**
- **Display and voting begin on Oct. 24th and goes through the 31st.**
- **Winners will be notified by November 2nd**

Get ready for the 37th annual Covered Bridge Festival! Take a ride through 19 covered bridges, where you can experience both the longest and shortest covered bridge in the US! There will be pancake breakfasts, crafts, parades, vendors and so much more!

- **October 9th and 10th from 9 am to 5 pm, located on East Jefferson Street from Chestnut Street going East to the Railroad tracks.**

Calling all Spooky art enthusiasts... HEADSPACE presents The All-Hallows Eve Art Mixer. There will be darker art from local artists showcased, live music, raffle baskets, drinks and appetizers, and even some local podcasts to check out! Not only that but from 7 to 9, 2 chefs from Downtown Willoughby will be showing off their skills. So get together your witchy, gothic clothing (encouraged but not required) and come hang out with all the 'boos' and 'ghouls' of HEADSPACE.

- **Saturday, October 16th from 7 pm to 11 pm at Great Lakes Mall (HEADSPACE Gallery)**

By: Nikole Capuzzo

FALL EVENTS!

A Beautiful View

By: Regina Shields

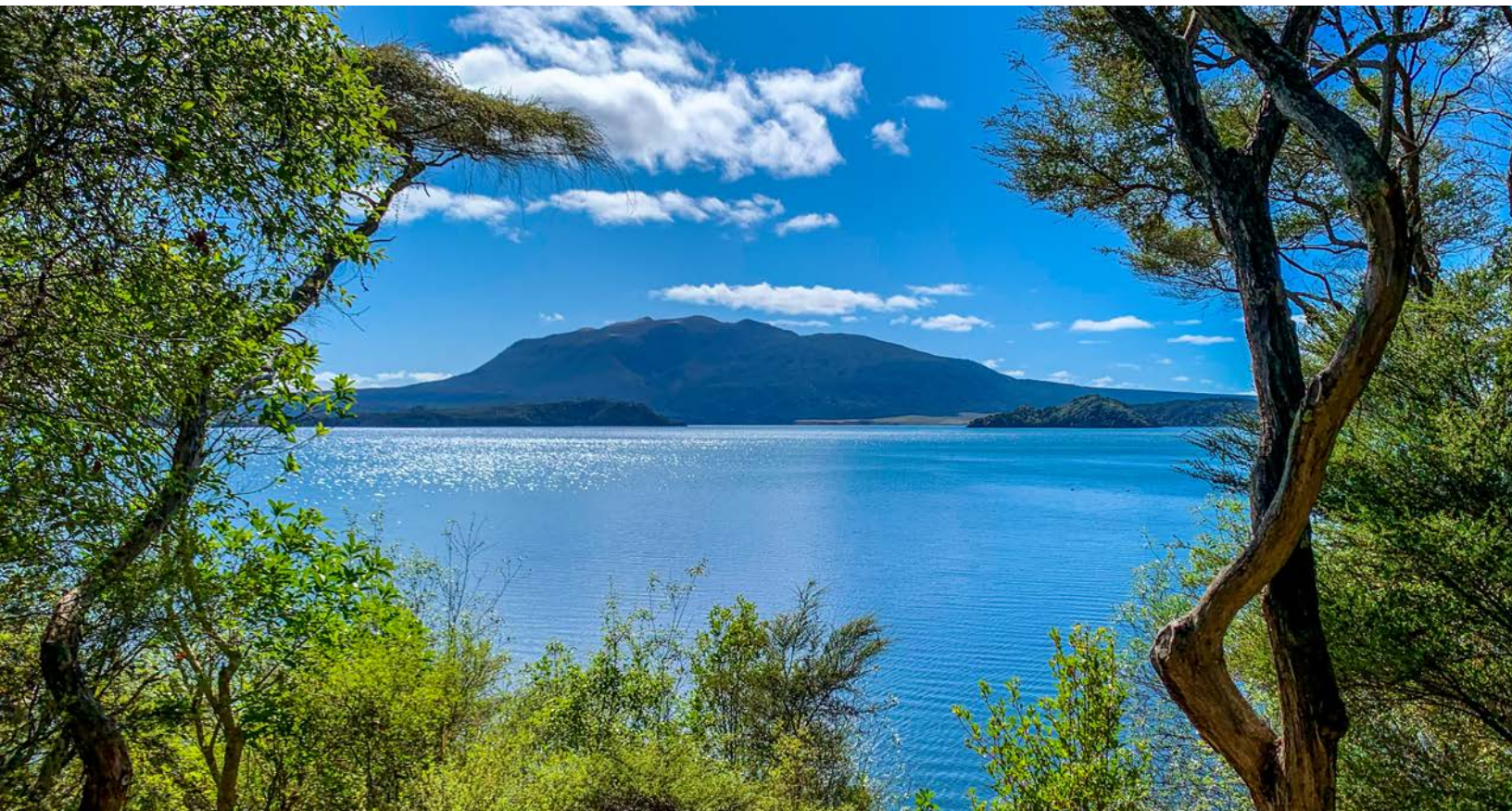
My brother and I were taught to be worthy of your hire, be fair, and keep in mind you wouldn't have a job if it weren't for the people you serve. One can say that is probably why I've had a very diverse career. My jobs have all been quite different yet involved in helping people. Just to name a few I have worked as an Intake Worker for 696-kids feeling overwhelmed by innocent children, not being properly cared for; a 9-1-1 operator where your adrenaline stays pumped up; to a Library Clerk where you must speak just above a whisper. With each position, I always thought about what I had been taught..." Be worthy of your hire". I am a person who loves helping others, but I believe in being fair at the same time.

So, trying to find my sweet spot in the workforce was something of a challenge. That is until February 2021, while working for another employer I had to take a zoom training about Fair Housing and what it offered. I immediately fell in love with its diversity. The zoom training was taught by Director Patricia Kidd and Program Director Hollie Rondini of the Fair Housing Resource Center. I was fascinated by what the organization represented and how it truly cared about the community.

I thought as I sat in their training "Finally people that truly give a hoot about helping people and not just being paid!" FHRC is fair, neutral and seeks justice for the tenant or the landlord when it is necessary. Simply put they are not biased. I told a co-worker of mine at the time, "I would love to work there". She smiled kindly and said "Nah, it's a small organization and very hard to get hired on".

Well, in July 2021 I was hired. I found that working for a small non-profit organization would and could outwork a big organization any day. I am amazed at how they can keep up with the many changes that come with government regulations and changes. How involved and diligent they are about helping those in need. Being able to work for an organization that oozes dedication, compassion, and empathy for the public, during a pandemic, is a breath of fresh air.

Being a part of FHRC I have found a genuine organization that is worthy of their hire. This organization is helping a community that has been traumatized by a pandemic. The best part of working here is that I have a beautiful view of the work being done.



Dear Housing Hollie,

I am currently having issues with my landlord entering my home without telling me before hand! My landlord has a tendency to come over uninvited to perform random inspections or make repairs. I feel uncomfortable because I never know when he is going to show up. Is this allowed?

Sincerely,
Nervous Nelly



HOUSING



Dear Nervous Nelly,

I am sorry to hear about your landlord entering your home! I know that it can make individuals feel uncomfortable not knowing when someone may show up. Under the landlord/tenant law a landlord is required to provide a 24 hour notice before entering the premises. What that means is if he needs to come to the home for any reason, he has to provide you a notice beforehand. The only exception to this rule is an emergency, such as fire or flood. We suggest that you write him a letter notifying him that he needs to provide proper notice. If it still continues, please give our agency a call!



Sincerely,
Housing Hollie

Dear Housing Hollie,

I have multiple repairs in my home that need taken care of. I have reached out to management many times to fix them and they still have not done anything! I am fed up and going to withhold my rent this month until they fix it! Can I do that without being evicted?

Sincerely,
Fed Up



Dear Fed Up,

I hear your frustrations! No one should have to force management to fix repairs. However, you cannot withhold your rent for any reason unless you do it properly. If you withhold rent without going through the proper process, your landlord can legally evict you. In order to get repairs taken care of, write your landlord a letter listing the repairs and give them 30 days to make them. If the repairs are not made take a copy of the letter up to your municipal court and file to put your rent in escrow. Call for more assistance!

Sincerely,

HOLLIE



Dear Housing Hollie:

I am nearing the end of my lease agreement and my landlord gave me a Notice to Terminate Tenancy providing me with 30 days to move. I do not wish to move! Do I have to?

Sincerely,
Staying Put



Dear Staying Put:

When you are in a yearly or monthly lease agreement, most have terms which state that the landlord or the tenant has to provide a 30-60 day notice to vacate the premises at the end of the lease. If your landlord decides that they no longer wish to rent to you, they have a right at the end of the lease agreement to provide a termination of tenancy notice. This notice is valid as long as it is provided within the proper time frame listed in your lease. Please call if you need any assistance!

Sincerely,

Housing Hollie



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



Do you need assistance with 1st month's rent or subsidy?

By: Chris Bowles

Fair Housing Resource Center, Inc. is excited to announce that our STAR Financial assistance program, funded by the Lake County Commissioners, has expanded its qualifications. This program consists of two different options, depending on the specific resident's situation. The two program options are a Short-Term Subsidy and a 1st Month's Rent Program. This program only assists with rental assistance in properties within Lake County.

The Short-Term Subsidy Program used to only assist seniors over the age of 62. However, the program may now also assist anyone receiving SSDI income. This program provides a rental subsidy for up to 6 months and allows FHRC to pay up to 70% of a tenant's rent. To qualify for this option of the program, a tenant must be at least 62 years of age or older OR have a qualifying disability and receive SSDI income, qualify as low to moderate income, currently have some form of income being brought into the household, and must demonstrate a need for the assistance. Once an application is received, FHRC staff will review and income-qualify the tenant to see if they are accepted based on federal and state guidelines.

In addition to the subsidy program, the 1st Month's Rent option of the program is used to assist low to moderate income households with the 1st month's rent and utility deposits in order to help them to be able to afford to move into a new unit. To qualify for this program, a tenant must qualify as low to moderate income and have some form of income coming into the household currently. Anyone who is in need of rental assistance in moving to a new unit is welcome to apply. Please be aware that this program can only be used for 1st month's rent and utility deposits, and does not cover Security Deposits, though we do work with Lifeline, who does have a program to help with security deposits.

FHRC is unable to assist individuals who are currently receiving subsidy from another organization. All applications will be processed on a case by case basis. Each application will be processed upon a first come first serve basis, and will be dependent on the organization's availability of funds.

Community Development

By: Igor Simunovic

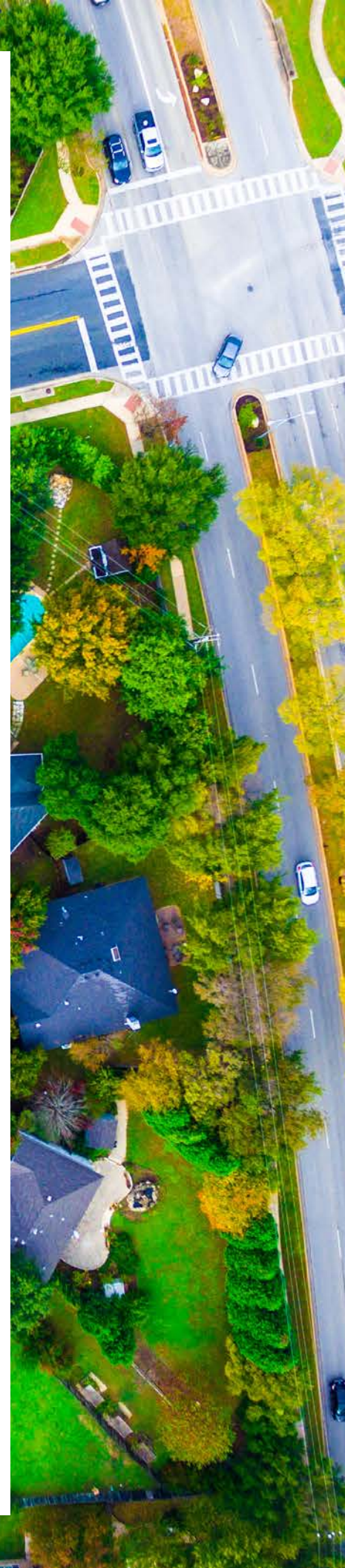
In the era of COVID, many things have come to a halt. Restaurants have shuttered their doors, schools have closed, and housing has become scarce. One may think that there is little hope for new development during these tough times. However, the bustling construction sites throughout Ashtabula, Lake, and Geauga County would beg to differ. All three counties continue to boom with new projects sprouting regularly.

Ashtabula County will soon be welcoming a new Harbor Freight store, which purchased a 3.3-acre property formerly Office Max at 3315 N. Ridge E. (Route 20) for \$1.1 million. Harbor Freight plans to open in early March according to store officials. The store will sell a multitude of products including automotive products, power tools, and electronics, along with a plethora of others, according to its website.

The world's largest coffee chain, Starbucks, has almost completed the construction of its newest store in Geauga County. Chardon residents will soon be able to enjoy a Venti Pumpkin Spice Latte without having to commute fifteen minutes to the nearest location. The store will be located at the intersection of Center Street and Cherry Street across from the Get-Go gas station.

Lake County is experiencing the biggest boom with numerous projects in various phases of completion. One of the more notable projects is the new Cleveland Clinic Hospital slated to open in 2023. Cleveland Clinic plans to invest \$80 million in the Mentor facility which will be a full-fledged Hospital with 34 inpatient/observation rooms, 19 emergency department beds, 25 outpatient rooms, 4 operating rooms, and 12 pre-/post-anesthesia care beds. Cleveland Clinic is not the only large business making a move to Mentor. Trader Joe's, a specialty grocer based in Monrovia, California is in the midst of constructing a new store at 9470 Mentor Ave, Mentor. This will be the seventh Trader Joe's store in the state of Ohio and the first in Lake County.

COVID may have upended many aspects of our lives, but it has not dampened the American spirit. Corporations and people alike continue to show confidence in our collective ability to bounce back, and continue to invest in new projects.



ARE FORECLOSURES ON THE RISE?

By: Igor Simunovic

Foreclosure filings in the US market climbed to 15,838 filings in August, according to the August 2021 U.S. Foreclosure Market Report from ATTOM; licensor of the nation's most comprehensive foreclosure data and parent company to RealtyTrac, the largest online marketplace for foreclosure and distressed properties. The report was released in August 2021 and shows U.S. Foreclosures are up 60 % from last year.

Foreclosure filings are expected to continue to climb as the government's moratorium expired at the end of July; however, this is not necessarily an indicator that there will be a mass influx of foreclosures entering the market. The bulk of these foreclosures were in default prior to the moratorium and will soon be reentering the foreclosure process.

Even though there has been a rise in foreclosure filings, foreclosures will remain relatively low through the remainder of the year. This is due to a new servicing rule put in place by the Consumer Financial Protection Bureau (CFPB) that restricts the majority of foreclosures until 2022. The rule, which took effect at the end of August, prevents mortgage servicers from offering loan modification plans that would increase the monthly payment for homeowners who are exiting their forbearance program. The rule will also prevent servicers from extending loan terms beyond 40 years. Additionally, the rule allows homeowners to add on missed payments to the rear of their mortgage to prevent foreclosure.

During these trying times, homeowners can feel lost and frustrated when facing foreclosure. However, foreclosure in many instances does not have to be a financial death sentence. Homeowners have other options. Lenders offer loan modification and forbearance programs that could help preserve their homes. Outside of working with lenders homeowners can choose a more traditional route by either refinancing their home or listing it for sale. Whether working with a lender or doing it independently, homeowners can feel more at ease knowing foreclosure is not their only option.

FHRC can help you work with your lender if you need assistance. If you or someone you know is struggling with their mortgage payments, please call Fair Housing Resource Center at 440-392-0147 or visit www.FHRC.org





Pumpkin Spice and Everything Nice

By: Regina Shields

"It is a good thing until you discover a better thing." ~Martha Stewart

All four seasons are beautiful in my opinion, and I love to decorate for each one. But there is something about fall that I especially love. Fall has not only vibrant colors it has a variety of smells: The sweet Cinnamon Pumpkin, Apple Cinnamon, and Sandalwood just to name a few.

These aromas flowing through a fall-decorated home or office will make it feel happy and cozy. The home and office should be decorated for fall in September or October, once the weather starts to change.

I love taking photos of the trees as they change. Rockefeller Park, on Martin Luther King Drive in Cleveland, is a fantastic place to take photos. Once printed you can frame these photos for display around your home. With the different colored leaves, you can make it a project with the kids or grandkids; by using Mod Podge to attach them onto a blank canvas or coasters. Add a beautiful centerpiece, plates, tablecloth, charger plates, orange or amber frosted glasses, and matching napkin rings to add seasonal warmth to the table. Using gold silverware will make the table pop!

Accenting living room furniture with plush burnt orange and gold pillows will bring a warm vibe. Layering your rugs in fall colors gives your rooms a complete and cozy feeling. If you're anything like me, changing out the summer shades and curtains adds a different look to the room. Remember that sheer curtains come in a variety of colors if you love light to shine through all year round as I do.

Fall is so exciting you can take the beautiful colors out onto your patio, to blend in with nature. Fall décor is endless and can be blended with any style of furniture or color. If your furniture is beige, white, blue, gray, burgundy, or even black the different shades of fall will bring awesomeness to your living space.

Once you are done decorating for fall, sip on a cup of hot chocolate and enjoy the atmosphere. -Cheers!

Landlords and Late Fees

By: Greg Gipson, FHRC Staff Attorney

Landlords often add a late fee into the lease for an apartment or house, adding an additional charge if the rent is not paid by some date after it is due – sometimes a week, sometimes as little as three days. A landlord is allowed to charge a late fee; it is usually justified as a cost to the landlord of having to pursue a tenant for rent. However, a landlord cannot charge a penalty for late payment. This may sound like an odd distinction, but courts and the law frame a late fee as an administrative cost passed onto the tenant, while a penalty is something punitive, like the name implies, and therefore beyond any actual damages caused by late payment.

The key part of a late fee on your lease is that it has to be “reasonable.” Under contract law, if a term of the contract is wildly unreasonable (because, for instance, the party agreeing to it suffers serious financial hardship, or is pressured by the other party into accepting a term that is not favorable) it is called “unconscionable” and cannot be enforced. The offending provision or provisions are removed from the contract but as long as the rest of the contract is not “unconscionable” it can be enforced. However, you as a tenant are not well-served by waiting until you and your landlord end up in court to dispute the late fees. Instead, you should avoid signing a lease with an improper late fee provision.

Unconscionable Late Fees

There is no exact definition of a “reasonable” late fee for residential leases. The Ohio statute governing commercial leases bars a late fee larger than 20% of the rent. This is a good guide to what is likely to be reasonable. Usually, late fees are about 10-15% of a rent payment, and are a one-time charge. Another way for a late fee to become an unconscionable penalty is for it to be cumulative. Thus, if the lease applies a daily fee (called a per diem) for each successive late day, it is improper. This is true even if the amount is small, say \$5 per day after the rent is considered late. A late fee should be a one-time charge, and the date of application should be defined in the lease – for instance, “rent is late if it is unpaid five days after its due date. On the sixth day a late fee of \$25 will be added to the rent due.” If there is a per diem – either in addition to a one-time fee, or instead of it – it is improper and a penalty. Per diems also typically do not cut off, so they accumulate infinitely into the future, meaning that they can eventually total greater than 20% of the rent. Do not sign a lease with a per diem late fee, or a late fee that is more than 20% of the rent. The fact that a lease has such a fee should be a red flag for you that the landlord is not knowledgeable of his or her obligations under law, and that they will be difficult to work with in the future. If you really want to move into these specific premises, or are very desperate due to circumstances to move into the premises, you should still request the landlord amend the lease to include a one-time late fee that is not unreasonable before you sign the lease.

RENTER'S INSURANCE

By: Chris Bowles

Renter's Insurance is not required in the state of Ohio; however, many landlords require renters to have insurance in order to rent a unit. Renter's insurance has many benefits for renters, as the insurance carried by landlords does not protect the tenant's property. Damage, personal injury, and loss of personal property are all common areas of coverage that renter's insurance policies protect.

Those who are the least likely to have the fiscal means to rebuild after a tragedy are also the least likely to retain renters insurance. According to a study done by ORC International, renters who earn below \$30,000 per year only obtain renter's insurance about 25% of the time. Conversely, renters earning over \$75,000 per year obtain renter's insurance about 69% of the time. Furthermore, renters living in subsidized housing obtain renter's insurance about 31% of the time compared to market-rate renters who obtain insurance about 47% of the time.

Renters who are low income also tend to live in higher-crime areas, leaving them more vulnerable to catastrophic loss due to their inability to afford insurance. The amalgamation of amplified risk and reduced ability to absorb risk puts renters in subsidized units at the highest risk for negative impacts due to a lack of renter's insurance. It would be much harder for a low-income renter to recover from theft or natural disaster than that of a market-rate renter.

Out of all the insurances that someone pays for throughout their lifetime, none is more cost-effective than renter's insurance. Individuals spend their entire lives working toward collecting the items stored in their homes. In the case of a theft, a fire, or other natural disasters, without renter's insurance, the loss will be nearly impossible to recoup, especially for low-income renters. However, for a nominal fee, you can protect your personal property. It may be intimidating from the outside, however, renter's insurance is much cheaper than other forms of insurance, and can often be bundled with car insurance to make it even cheaper. For the sake of protecting yourself and your family and all of your valuable, renter's insurance is worth researching. FHRC can help you understand your options if you have questions about insurance. .

1 "Low-Income Renters - the Most under-Served Group in the Insurance Market!"

Effective Coverage, 10 Apr. 2017, www.effectivecoverage.com/7350/low-income-renters-insurance/.



Renting.....A New Normal?

By: Patricia Kidd

So your lease is up, and it's time to find a new apartment to rent – no worries, done this before. But wait... it's mid-pandemic and there is limited rental inventory, meanwhile larger apartment complexes have waiting lists full of qualified applicants ahead of you. How do you compete with that? The rental market has changed in the wake of the pandemic, and it may never return to the way it was, or it may be a long time before it does.

Landlords are raising rents at record speeds – competition, limited availabilities, and desperation are driving the rental increases. With prices soaring, it's getting difficult to find somewhere to live. This bleak home-seeking issue isn't just a local issue; the entire housing market is affected from homeownership to the rental market in both high-end and low-end units. Additionally, it's not only new renters who are experiencing difficulties; many individuals renewing their leases will also receive a nasty sticker shock as landlords are continuing to increase rental rates.

Now, to further complicate a tight housing market, since the pandemic, landlords and potential tenants both have substantially increased the use of online applications, virtual tours, and other digital tools to replace in-person viewings of available units. All of these changes in the rental home-seeking market make it difficult for one to find and secure a new unit.

An online application also makes me wonder how housing providers are choosing “qualified” applicants. Is it first come/first serve? Or do they pick their preferred tenants based on who makes the most money? One housing provider stated, “I get all the applications and pick the people I like for the unit.” Well, what is the criteria for “like?”

One apartment complex requires that you pay \$29.00 and fill out an online application before viewing a unit. Keep in mind that viewing the unit doesn't mean that you will like it or be selected to rent it. The online applications request personal information, banking details, employment history, family history. Is all this information necessary to view a unit? And must you apply to rent the apartment when in reality you only want to view it?

Home seeking on Craigslist is antiquated, and even searching for units on Zillow is becoming more complicated. Now I learn that millennials are touring apartments via TikTok, a video-sharing app, where landlords share virtual tours of available units in minutes. Still, many folks resort to putting up public posts on Facebook out of desperation, hoping for a tip on an available unit. All of these factors point to an increasingly tight market, where ample time and preparation will be required for successful renting.

There isn't an easy or concise answer to the question “how do I find a place to live?” Thanks to all of these new and relatively sudden changes in rental practices. Knowing what the new (maybe permanent) rental “normal” looks like will give you some idea of how to proceed and what to expect as you navigate this process. The most important thing to remember is that impatience or hurry can lead to making bad rental decisions that trap you in precisely the situation you want to avoid. Don't rely on Internet videos of premises but do make sure you can compare them to the reality before you sign anything.

-ANNE OF GREEN GABLES

**I'M SO GLAD I LIVE IN A WORLD
WHERE THERE ARE OCTOBERERS.**



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