

HELLO FALL!



COMMUNITY PULSE

FAIR HOUSING RESOURCE CENTER

OCTOBER 2024

Fair Housing Resource Center

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.



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A Lot Has Changed Over the Last 25 Years

By: Patricia Kidd, Esq. Executive Director

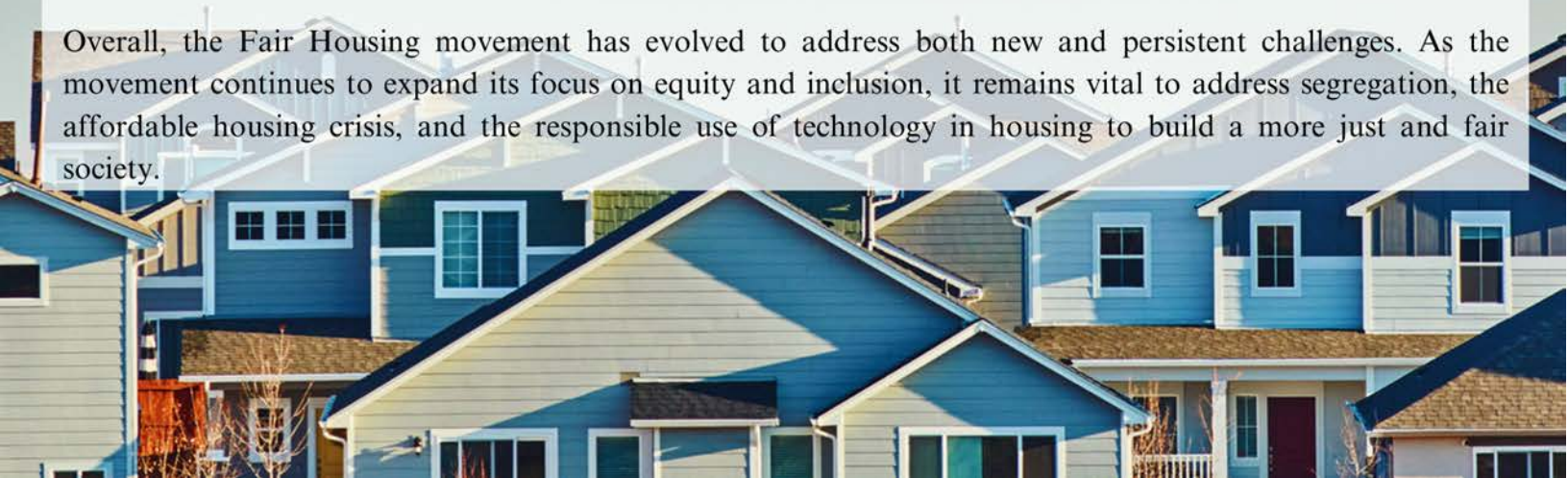
It's been 25 years since I was first hired at FHRC, and I was recently asked what have I witnessed in the Fair Housing movement over the years. I took a moment to reflect on the significant developments that have shaped the fair housing movement's advocacy efforts and legal landscape. One of the most notable changes is the expansion of protected classes. The U.S. Supreme Court's 2020 ruling in Bostock v. Clayton County extended protections to individuals based on sexual orientation and gender identity under "sex" discrimination, ensuring LGBTQ+ individuals are protected in housing. HUD also issued guidance on criminal background screening in 2016, clarifying that such practices, when discriminatory, violate Fair Housing laws.

Fair housing enforcement has grown stronger through the use of testing and litigation. Nonprofit organizations, like FHRC, continue to use paired testing to uncover discriminatory practices, while significant legal settlements have held violators accountable. In tandem, there has been a renewed focus on combating housing segregation. The Obama-era "Affirmatively Furthering Fair Housing" (AFFH) rule, designed to dismantle segregation and promote inclusive communities, was reinstated in 2021 after a period of pause, reflecting ongoing debates about the federal role in promoting integration. Suburban zoning practices, such as single-family zoning, have also come under scrutiny for their role in perpetuating segregation.

Environmental justice and housing have become increasingly intertwined, with advocates highlighting how disadvantaged communities, often composed of minorities, are more likely to live in environmentally hazardous areas. Simultaneously, the affordable housing crisis has drawn more attention to the disproportionate impact of rising housing costs, gentrification, and displacement on minority and low-income communities. The COVID-19 pandemic further revealed the vulnerability of these populations, sparking temporary eviction moratoriums and rental assistance programs that underscored the need for long-term solutions.

The rise of technology in the housing market has introduced new challenges, as online platforms and algorithms have been scrutinized for perpetuating discrimination. HUD and advocacy groups are addressing these issues to ensure that technology complies with fair housing laws. There has also been a growing emphasis on education, particularly for immigrant and diverse communities, where language barriers and a lack of awareness about housing rights can contribute to discrimination. Lastly, disability rights in housing have become a focal point, with greater advocacy for reasonable accommodations and accessibility features, ensuring that housing meets the needs of individuals with disabilities.

Overall, the Fair Housing movement has evolved to address both new and persistent challenges. As the movement continues to expand its focus on equity and inclusion, it remains vital to address segregation, the affordable housing crisis, and the responsible use of technology in housing to build a more just and fair society.





Understanding Source of Income Discrimination in Ohio

By: Patricia Kidd, Esq., Executive Director

Have you ever heard of "Source of Income" (SOI) discrimination? It's a practice where landlords or property managers refuse to rent to someone based on where their money comes from, rather than looking at their ability to pay rent. This type of discrimination can make it difficult for people who rely on different types of income, like government assistance or court-ordered payments, to find a place to live.

A common example of SOI discrimination is when landlords reject tenants who have Housing Choice Vouchers (commonly known as Section 8). These vouchers are designed to help low-income families afford rent by covering part of their housing costs. The goal of the program is to allow families the flexibility to choose where they want to live, but when landlords refuse to accept these vouchers, it limits the choices families have and can even lead to unused vouchers, leaving families without homes.

Unfortunately, Ohio does not currently have state laws that prevent SOI discrimination. The Federal Fair Housing Act of 1968, which prohibits discrimination based on race, color, religion, sex, familial status, national origin, and disability, does not cover source of income. As a result, local governments have stepped up to offer protection in certain areas. For example, several Northeast Ohio communities including Akron, Cleveland Heights, Linndale, Lorain, South Euclid, University Heights, Warrensville Heights & Wickliffe, have passed laws to stop landlords from discriminating against people based on how they pay their rent.

What types of income could be affected by SOI discrimination? It's not just government assistance. It can also impact people receiving:

- Child or spousal support
- Social Security benefits
- Veterans' benefits
- Loan programs
- Public assistance
- Court-ordered payments
- Gifts, bequests, annuities, or life insurance payments

Protecting individuals from SOI discrimination is essential for ensuring that all Ohio residents have equal access to housing, regardless of where their income comes from. If your community doesn't have these protections yet, it's something worth discussing with local leaders. Everyone deserves the chance to find safe and affordable housing without being judged on the source of their income.

By staying informed and advocating for these protections, we can work together to make housing more accessible for everyone.

How to Tell If Your House is Haunted

By: Michelle Brunson, Esq., Staff Attorney

As we draw closer to All Hallow's Eve, homeowners and tenants alike may start to experience an uptick in unexplainable phenomena in their homes. Here are some signs to be weary of as we approach the most haunted time of year:

1. Random cold spots throughout your home with seemingly no explanation.
2. Items mysteriously moving on their own or not being where you placed them.
3. Lights that flicker or electronics that turn on and off without touching them.
4. Children or pets behaving strangely or seemingly reacting to things that are not here.
5. Strange noises throughout the night that appear to have no source.

Any of these occurrences can point to your home having an otherworldly visitor. But fret not! In my experience, most ghosts are akin to Casper the Friendly rather than anything more sinister.

If the ghostly signs continue beyond spooky season, you may want to do some investigation beyond a candlelit séance. As it turns out, many signs of a haunting can also be signs that your home is in need of maintenance.

Renters should be sure to report any electrical problems, AC unit issues, or signs of infestations to your landlord in writing. While a spooky, scary ghost friend may be Halloween fun, home repair can be a serious issue.



Rent Increase- Is This Fair?

By: Caitlin Armstrong, Legal Assistant

If you are currently renting or have rented in the past, you may be aware that most landlords can and are increasing the rent. These increases are typically annual, but there are some instances where an increase is valid before the lease is up for renewal.

Currently, there is no rent control in the state of Ohio. A landlord can raise rent by any amount if tenants are given proper written notice (generally a minimum of 30 days) before signing a new lease or rental agreement. A landlord cannot unlawfully increase rent if there is a current written lease and the landlord must abide by that lease agreement. If on a month-to-month lease, there must be a minimum of 30 days' notice that the rent will be increased.

You may wonder what rights tenants have, if any, in these situations. There are some laws in place to help protect the tenant. Landlords are prohibited against retaliatory rent increases, this includes, but is not limited to the following:

- A tenant complaint to an appropriate governmental agency regarding code violations that materially affect health and safety.
- Complaints to the landlord regarding violations of the lease agreement.
- Joining or forming a tenant organization, which can play a crucial role in protecting your rights as a tenant.

Rent increases come with renting a home, but making yourself aware of the law can help prevent any misunderstandings in the future!



Understanding Bed Bugs and Ohio Law: What You Need to Know

By: Michelle Brunson, Esq. Staff Attorney

Bed bugs are a growing problem in many places, including Ohio. These small, reddish-brown insects feed on human blood and can cause discomfort, itching, and sleepless nights. While they don't spread disease, bed bugs are difficult to get rid of once they infest a home or apartment.

Under Ohio Law, bed bugs can be a bit of a grey area. Bed bugs do not transmit diseases, they are not considered a health hazard, and most health departments will not perform inspections or take action for bed bug infestations. However, according to landlord/tenant laws, landlords are required to maintain rental properties in a safe and habitable condition. This means they must take steps to prevent and address infestations, including bed bugs. If multiple tenants report bed bugs, the landlord is generally responsible for hiring a licensed exterminator to eliminate the pests when a tenant can prove they were not the source of the infestation - But good luck with that!



A singular tenant, such as in a single-family dwelling, will almost always be responsible for extermination costs, as the tenant can be held financially liable when it can be shown that they are responsible for the infestation. Tenants are expected to keep their living spaces clean and to notify landlords promptly if they discover bed bugs. Failing to timely report an infestation can also result in the tenant being held responsible for the costs of extermination.

If you move into a new apartment, it's a good idea to check for bed bugs before unpacking. If you suspect an infestation, report it to your landlord right away - always make sure to submit any reports in writing.

If you have attempted to inform management of this issue and it is still not resolved, please contact our office to speak with our Landlord/Tenant specialist. FHRC can be reached at 440-392-0147.



To protect yourself, always inspect your home and belongings for signs of bed bugs.



PROTECT YOURSELF: WHAT TO DO IF YOU EXPERIENCE DISCRIMINATION

By: Harrison Daman, Paralegal/Test Coordinator



Have you ever found yourself in a situation where something felt off, and you thought, "Can they really say or do that?" If so, you're not alone. Discrimination can sometimes be subtle or unclear, which is why it's crucial to be proactive in documenting the situation. Here are some steps to take if you think you're experiencing discrimination:

1. Take Notes Immediately

As soon as you sense something is wrong, write down exactly what happened. Include key details like:

- Date and time: Knowing when the incident took place is essential for keeping an accurate timeline.
- Names and titles: Record the names of the people involved, along with their positions or roles. This will be important later if you need to report the incident.
- Specific actions or statements: Be as detailed as possible. What exactly was said or done that felt discriminatory? Avoid generalizations—specifics can help clarify the situation if you take it further.

The more specific your notes are, the easier it will be to recall what happened. Writing it down while the details are fresh in your mind reduces the risk of forgetting key information later.

2. Collect any Evidence You May Have

It will be helpful to have proof of the alleged discriminatory act. This proof can be things like text messages, emails, or recordings. Ohio is a one-party state; this means that only one party to a conversation needs to be aware that the conversation is being recorded. Therefore, you may record a conversation on your phone without the other party knowing. Be sure to save any texts, emails, or recordings to a safe space where they will not be deleted.

3. Why This Is Important

Clear documentation and evidence can be essential if you need to report discrimination formally. It can help you remember details you might otherwise forget over time and provide you with evidence to back up your claims.

In summary, taking notes immediately, supplementing them as needed, and staying organized can help you take control of the situation and ensure you have the information you need if you decide to escalate the issue.

If you have experienced housing discrimination, please contact our office as soon as possible to investigate the claim. We can be reached at 440-392-0147.



FALLING BACK IN LOVE WITH YOURSELF

By: Dana Pritschau, Certified Housing Counselor



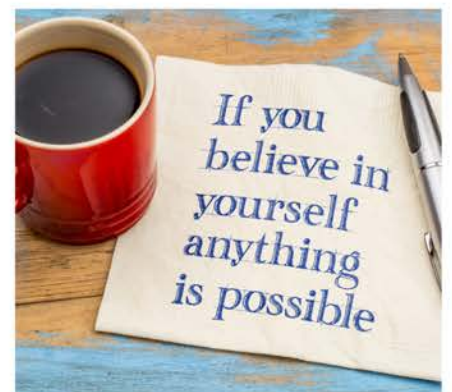
As the leaves change and the days grow shorter, fall is the perfect time to refocus on self-care. With the hustle and bustle of summer behind us, this season invites us to slow down and take care of both our bodies and minds.



Self-care doesn't have to be complicated. Simple changes, like cozying up with a warm drink or taking a stroll through a park, can boost your mood and help you relax. As the weather cools, try incorporating fall-inspired activities like baking, reading a good book, or spending time outside enjoying the crisp air.

This season also reminds us to reflect on our mental health. Take time to unplug, disconnect from social media, and reconnect with yourself. Practice mindfulness, journal your thoughts, or start a new hobby. These small acts of self-kindness can make a big difference in how you feel.

Fall is a season of change, making it the ideal time to check in with yourself. Embrace the slower pace and focus on building habits that nurture your well-being. Remember, self-care is not selfish—it's essential. By taking time to care for yourself, you'll feel more energized and ready to tackle the months ahead.





Where is the Housing Market Headed

By: Igor Simunovic, Director of Housing and Financial Stability

Despite increasing pessimism among American consumers regarding the state of the economy, there are several indicators that suggest brighter days ahead. The housing market, in particular, has seen significant fluctuations in recent years. While home prices surged following the COVID-19 pandemic, recent shifts show a trend toward more moderate pricing and declining interest rates, altering the landscape for both buyers and sellers.

One of the clearest indicators of a healthy economy is the foreclosure rate. Thankfully, current foreclosure rates remain relatively low, nowhere near the levels seen during the 2008 financial crisis. Federal programs introduced during the pandemic, including forbearance options, loan modifications, and the Homeowner Assistance Fund (HAF), provided essential support to homeowners facing financial challenges. Although many of these programs have ended, their role in preserving homeownership cannot be overstated.

Interest rates also play a crucial role in shaping the broader economic picture. As inflation declines, the Federal Reserve may consider loosening its monetary policy, which could lead to lower interest rates. However, the future remains uncertain, and any changes in interest rates will have long-lasting effects on the housing market.

Low foreclosure rates, coupled with strong job growth in various sectors, have helped bolster the U.S. economy. However, it's important to remain vigilant. While declining interest rates may be welcome news, they exist alongside a tumultuous political climate and rising consumer pessimism—factors that could quickly trigger economic instability. If this uncertainty persists, consumers may face new pressures, heightening the risk of a recession. The housing market remains a key player in this equation, and its performance will continue to be a critical factor in shaping the overall economic outlook.

Happy Fall Ya `ll

ASHTABULA COVERED BRIDGE

FESTIVAL

Jefferson, Oh

Dates: October 12-13, 2024

Times: 9 am – 5 pm

Location: Downtown Village of Jefferson, Ohio

Admission: Free

Take a self-guided driving tour to 19 covered bridges.

Along the tour, you'll stop at the longest covered bridge and the shortest one. Visit the central festival at the Ashtabula County Fairgrounds for the food vendors, crafters, demonstrators, entertainment and more.

ANNUAL HONEYBEE FESTIVAL

John's Country Nursery

Middlefield, Oh

Dates: September 21, 2024

Times: 10 am – 5 pm

Location: John's Country Nursery
15808 Old State Rd., Middlefield, OH

Admission: Free

Our 4th Annual Honeybee Festival offers fun for everyone! Over 65 local Vendors with all handmade and homegrown items, live music, food trucks, free mini-educational classes, kids' area, demonstrations, and so much more! Festival is FREE – minimal parking charge.

APPLE BUTTER FESTIVAL

Century Village Museum

Burton, Oh

Dates: October 12-13, 2024

Times: 10am-5pm

Location: Geauga Historical Society
14653 East Park St., Burton, OH 44021

A highlight of the festival is the traditional method of making apple butter. Visitors can observe or even participate in the process. Century Village Museum offers historical demonstrations that transport visitors back in time. From blacksmithing to woodworking, attendees can witness craftspeople showcasing traditional skills and techniques that were once essential to rural life.

APPLE HARVEST WEEKEND

Lake Metroparks Farmpark

Dates: September 21-22, 2024

Time: 9 am to 5 pm

Location: Lake Metroparks
8800 Euclid Chardon Rd., Kirtland, OH
44094

During Apple Harvest Weekend, witness many traditional harvest activities and discover how apple butter and cider are made. Take a tour of the "Johnny Appleseed Trail." The whole family can explore our three-acre corn maze. Enjoy harvest activities including apple-themed crafts both days.

HOME OWNERSHIP THROUGH EDUCATION

By: Igor Simunovic, Director of Housing and Financial Stability



FHRC recently had the privilege of assisting Jose in his homebuying journey. For as long as he could remember, Jose had dreamed of owning a home. Growing up in an immigrant family living in rental properties, he saw his parents struggle to make ends meet. Their dream of owning a home was often overshadowed by rising rent costs and unexpected expenses. Determined to break the cycle, Jose set his sights on becoming the first homeowner in his family.

After years of hard work and perseverance, Jose decided to take the next step and enrolled in FHRC's Pre-Purchase Homebuyer Education class. This became a turning point in his journey. Through the class, Jose learned about mortgages, credit scores, down payment assistance programs, budgeting, and the entire home-buying process. He quickly realized that homeownership was more attainable than he had once thought. Armed with new tools, resources, and knowledge, Jose felt ready to face the complexities of buying a home.

Leaving the class feeling confident and excited, Jose immediately reached out to a local lender and real estate agent. He obtained his pre-approval and is now actively searching for his first home. Grateful for the guidance and information he received from FHRC, Jose credits the organization for laying the foundation for his journey to becoming a homeowner.

Jose is set to become the first member of his family to own a home, right here in Painesville, Ohio. If you or someone you know is interested in purchasing a home but isn't sure where to start, please contact the Fair Housing Resource Center at (440) 392-0147 or visit our website at www.FHRC.org.



HEAP ASSISTANCE

The Home Energy Assistance Program (HEAP) is available in all three counties to help with heating costs. As temperatures drop, this program can reduce energy bills for eligible households. Lifeline, Inc. in Lake County, Geauga Community Action, and the Ashtabula County Community Action Agency (ACCAA) all offer HEAP and other winter assistance programs like emergency furnace repairs.

Lake County Lifeline 440-354-2148

Gauga Community Action 440-286-4765

Ashtabula County Community Action 440-990-1740

COATS FOR KIDS

Many local organizations provide free winter clothing to families in need. The Salvation Army in Lake and Ashtabula counties offers coat drives and winter gear giveaways. Coats for Kids Cleveland serves surrounding areas, including Geauga County, and provides new and gently used coats to children during the colder months.

Salvation Army 800-728-7825

Coats for Kids Cleveland 216-408-0078

FOOD ASSISTANCE

The Lake County Food Pantries and Ashtabula Food Network provide free holiday meal baskets with all the fixings. Geauga Hunger Task Force often has special events where families can pick up groceries or holiday meal kits. Salvation Army locations in each county also offer Thanksgiving and Christmas meal programs for families in need.

Ashtabula Food Network 440-437-6311

Gauga Hunger Task Force 440-285-2261

DID YOU KNOW.....?

By: Dana Pristchau, Housing Counselor

MENTAL HEALTH ASSISTANCE

The holiday season can be stressful or isolating for many. Mental health organizations like the Lake-Geauga Recovery Centers and Signature Health in Ashtabula offer counseling and support services. These resources are especially valuable for managing holiday stress, depression, or anxiety during the winter months.

Lake Geauga recovery centers - Call or Text #988

Signature Health in Ashtabula -440-992-8552

TOY DRIVES

There are toy drives and gift programs available in all three counties. Toys for Tots serves Lake, Ashtabula, and Geauga counties, ensuring children receive gifts during the holiday season. Local churches and nonprofits, like Project Hope for the Homeless in Lake County, also provide holiday gifts and support for struggling families.

Toys for Tots 216-522-3515

Project Hope 440-354-6417

COMMUNITY EVENTS

Local libraries and community centers across the three counties host holiday events, like tree lightings, holiday markets, and free family activities. Check out events at the Geauga County Public Library, Lake Metroparks, or Ashtabula Arts Center for festive, family-friendly gatherings.

Gauga County Public Library, 440-285-7601

Lake Metroparks - 440-358-7275

Ashtabula Arts Center -440-964-3396



A Renter's Guide to Repair Responsibilities

By: Michelle Brunson, Esq. Staff Attorney

Renting a home or apartment in Ohio comes with certain rights and responsibilities, and when it comes to repairs, it's important to know who's responsible for what.

Under Ohio Landlord/Tenant law, landlords are required to keep rental properties in safe, habitable condition. This includes making sure the structure is safe, maintaining electrical, plumbing, heating, and cooling systems, property repairs after inclement weather, and ensuring the property is free from pests. If something goes wrong with any of these, it's the landlord's responsibility to pay for repairs. Tenants should notify their landlords, in writing, right away when an issue arises. If the condition does worsen due to the tenant's failure to report, the tenant may then be held liable for repair costs. If a landlord fails to make necessary repairs after being notified in writing, a tenant may use the escrow process to start a court case to force the landlord to make the necessary repairs.

It is important to note that tenants have their own responsibilities under the law as well. Renters are expected to keep the rental unit clean and in good shape. If damage is caused by the tenant, their guests, or pets, then the tenant is responsible for covering the cost of repairs. For example, if you accidentally break a window or cause a plumbing issue by misusing the toilet or sink, you may be required to pay for the repairs.

Essentially, landlords handle major repairs that affect the habitability of the property, while tenants are responsible for any damages they cause. Understanding these responsibilities can help avoid confusion and ensure a smooth rental experience. If you have questions regarding your responsibility or rights under the law, do not hesitate to reach out to FHRC.



CRANBERRY WHIPPED FETA DIP

Ingredients

- 1/3 c. fresh orange juice, plus 1 tsp. finely grated orange zest
- 2 Tbsp. honey, divided
- 1 c. fresh or frozen cranberries
- 1 sprig thyme, plus 2 tsp. chopped thyme leaves
- 6 oz. feta in brine, cut into small cubes
- 1 clove garlic, grated or minced
- 1/4 tsp. crushed red pepper flakes
- 6 oz. cream cheese, room temperature
- 2 Tbsp. extra-virgin olive oil
- 2 Tbsp. toasted chopped pistachios
- Crackers or crostini, for serving

In a small saucepan over medium heat, whisk orange juice and 1 tablespoon honey until combined, then bring to a boil.

Add cranberries and thyme sprig and return to a boil. Reduce heat to medium-low and cook, stirring occasionally, until cranberries burst and become saucy, 7 to 8 minutes.

Remove thyme and stir in orange zest. Let cool.

Meanwhile, drain brine from feta. In a food processor, pulse feta, garlic, red pepper flakes, and chopped thyme until feta is broken up into small crumbs. Add cream cheese and pulse until combined.

With motor running, drizzle in oil and blend until mixture is smooth and fluffy. Transfer whipped feta to a serving bowl. Top with cooled cranberry sauce. Sprinkle with pistachios and drizzle with remaining 1 tablespoon honey. Serve with crackers alongside.

Ingredients

- 6 golden delicious apples, peeled and chopped (other varieties can be used, can also be sliced)
- 2 Tbsp granulated sugar
- 1 3/4 tsp ground cinnamon, divided
- 1 1/2 tsp lemon juice
- 1 cup light brown sugar
- 3/4 cup old fashioned oats
- 3/4 cup all-purpose flour
- 1/2 cup cold unsalted butter, diced into small cubes
- pinch of kosher salt

Instructions

1. Preheat oven to 350 F degrees. Butter an 8x8 baking dish, or spray with non-stick cooking spray. Set aside.
2. In a mixing bowl, add chopped apples, granulated sugar, 3/4 tsp of cinnamon and lemon juice. Stir to combine, then transfer to prepared baking dish.
3. In a separate mixing bowl, add topping ingredients (brown sugar, oats, flour, 1 tsp cinnamon, salt, and diced cold butter). Use a pastry cutter to cut the butter into the oat mixture, using a slight downward twisting motion, until mixture resembled pea-sized crumbs. Alternatively, you can use two forks or even your hands to cut butter into the mixture.
4. Spread topping over apples in baking dish, and gently pat to even it out. Bake 40-50 minutes, until golden brown and bubbly.
5. Serve warm and enjoy!



OLD FASHIONED APPLIED CRISP



Tapping Into Local Resources: Enrich Your Life Close to Home

BY: HOLLIE RONDINI, ASSISTANT DIRECTOR

Your community is full of valuable resources that can enhance your life in unexpected ways. From libraries to farmers' markets, parks, and community centers, there's a lot to explore nearby. Here's how you can make the most of what your local area offers:

1. Visit Your Local Library

Libraries go beyond books—they offer free workshops, classes, e-books, audiobooks, and even streaming services. You can learn new skills, attend community events, or simply find a quiet space to work. With a library card, you unlock a range of free resources that cater to all ages and interests.

2. Shop at Farmers' Markets

Farmers' markets provide access to fresh, local produce while supporting small businesses. You can find seasonal fruits and vegetables, homemade goods, and artisanal products. Engaging with local farmers also offers an opportunity to learn more about how your food is grown and prepared.

3. Utilize Parks and Recreation

Local parks are perfect for outdoor activities like hiking, biking, or simply enjoying nature. They're often free and provide a great way to stay active. Many parks host free events, fitness classes, and seasonal festivals, making it easy to enjoy the outdoors while connecting with your community.

4. Check Out Community Centers

Community centers often offer low-cost or free activities such as fitness classes, art workshops, and educational programs. Whether you're looking for child care, senior services, or social events, community centers are a hub for connection and learning.

5. Use Public Transportation

Public transportation is an affordable and eco-friendly way to get around. Many cities offer buses, trains, or bike-sharing services that make commuting easier and reduce your carbon footprint. It's a great alternative to driving and can save money on gas and parking.

6. Engage with Local Nonprofits

Local nonprofits provide essential services like food pantries, legal assistance, and educational programs. Volunteering or benefiting from these organizations strengthens community ties and offers support when needed.

Exploring local resources saves money and fosters a sense of connection to your community. Whether you're discovering new activities at the library or enjoying fresh produce at the farmers' market, these local gems can enrich your daily life in meaningful ways. Get out there and take advantage of what's right around you!



Dear Housing Hollie:

With winter approaching, I'm worried about how cold it can get inside my apartment before it becomes unsafe. How cold is too cold for a home, and what should I do if my landlord isn't keeping the place warm enough?

Sincerely,
Freeze Baby

HOUSING



Dear Freeze Baby,

I'm glad you asked this important question! Ohio winters can be harsh, and keeping your home at a safe temperature is essential for your well-being.

How cold is too cold?

Ohio law requires landlords to provide heat (Ohio Revised Code 5321.04), though many cities set a minimum indoor temperature, often 68°F during the day and 60°F at night. Check your local rules for exact limits.

If your home is too cold:

1. Document the temperature with a thermometer, noting dates and times.
2. Notify your landlord in writing about the issue and keep a copy.
3. Allow reasonable time for repairs, typically 30 days, though heating problems in winter may need faster action.

If your landlord still will not increase the temperature in your home, please call our office and speak with our landlord/tenant specialist 440-392-0147.

Sincerely,

Hollie



Dear Housing Hollie,

I was late on my rent this month, and now my landlord is refusing to accept my payment. Can they legally do that in Ohio? I'm worried about being evicted, but I have the money now and want to pay. What are my options?

Sincerely,

Late but Ready to Pay



Dear Late but Ready to Pay,

Ohio law allows landlords to refuse late rent payments in certain cases, depending on your lease and how overdue the rent is.

Here's what to consider:

- Check your lease. Most leases have a grace period for late payments, but if you've missed that, your landlord may not have to accept your payment.
- Eviction process. If your landlord has issued a "Notice to Leave the Premises," they're not required to accept late payments. You typically have 3 days after receiving the notice to resolve the issue.
- Accepting late rent. If your landlord accepts part of your payment, they must stop the eviction process. Some landlords refuse late payments to avoid complications.

What you can do:

- Talk to your landlord and offer full payment plus any late fees.
- Seek legal help if your landlord refuses the payment unfairly, or consider rent escrow.
- Look for rental assistance if needed.

You still have options, so stay proactive and seek legal advice if necessary.

Sincerely,

Housing Hollie

Hollie



The Unfortunate Consequence of Uncapped Rents

By: Igor Simunovic, Director of Housing and Financial Stability

Rising rents are creating serious problems in the housing market, making affordable homes harder to find. While some people believe the free market is the best way to run the economy, the reality of uncapped rent increases shows a system that favors landlords and leaves renters at risk of unfair treatment and losing their homes.

When rents go up without limits, it creates a housing crisis. More people are forced to spend too much of their income on rent, leaving less money for basic needs like food, healthcare, and transportation. Many are living paycheck to paycheck, just one financial setback away from homelessness.

Uncapped rents also increase income inequality. While landlords make bigger profits, renters fall deeper into poverty. This growing gap between rich and poor damages communities. Wealthier people move in, pushing out lower-income families and changing neighborhoods in ways that harm diversity and community spirit.

Rising rents also cause stress and uncertainty for individuals and families. The fear of being evicted or having to find a cheaper place can lead to mental health problems, lower productivity at work, and disruptions in children's education. A population constantly worried about housing can't focus on thriving and reaching its full potential.

To fix this, policymakers need to put rent control measures in place, like those in New York and California. These laws help keep rent prices stable, protect renters from being displaced, and create a fairer housing system.

Uncapped rent increases have serious, harmful effects. They make income inequality worse, destabilize communities, and hurt economic growth. It's crucial that our government steps in to protect renters and ensure housing stays affordable and fair for everyone.



Winterizing Your Home: Simple Steps to Get Ready for the Cold

By: Dana Pritschau, Certified Housing Counselor



As temperatures drop, it's important to prepare your home for winter. Winterizing your home can help you save energy, prevent costly repairs, and keep your space cozy during the colder months. Here are some simple steps to get your home ready for winter.

1. Seal Windows and Doors

Drafts are one of the biggest culprits of lost heat in the winter. Check your windows and doors for any gaps or cracks and seal them with weather-stripping or caulking. This keeps cold air out and warm air in, reducing your heating bills.

2. Clean Your Gutters

Falling leaves can clog your gutters, leading to water buildup and even ice dams in the winter. Make sure to clean out your gutters before the first snow to prevent water from freezing and causing roof damage.

3. Insulate Pipes

Frozen pipes can burst and cause expensive water damage. Insulating your pipes—especially those in colder areas like basements or attics—helps prevent them from freezing during extreme temperatures.

4. Service Your Heating System

Before the cold really sets in, have your heating system checked by a professional. This ensures that your furnace or heat pump is running efficiently and will keep your home warm throughout the winter. Don't forget to change the air filter regularly!

5. Reverse Ceiling Fans

If you have ceiling fans, reverse their direction to clockwise during winter. This pushes warm air down, keeping your living spaces comfortable without overworking your heating system.

Taking these steps to winterize your home will help you stay warm, avoid potential problems, and save money on energy bills throughout the colder months.

NAR's Settlement: What Does that Mean for a Homebuyer?

By: Harrison Daman, Paralegal/Test Coordinator

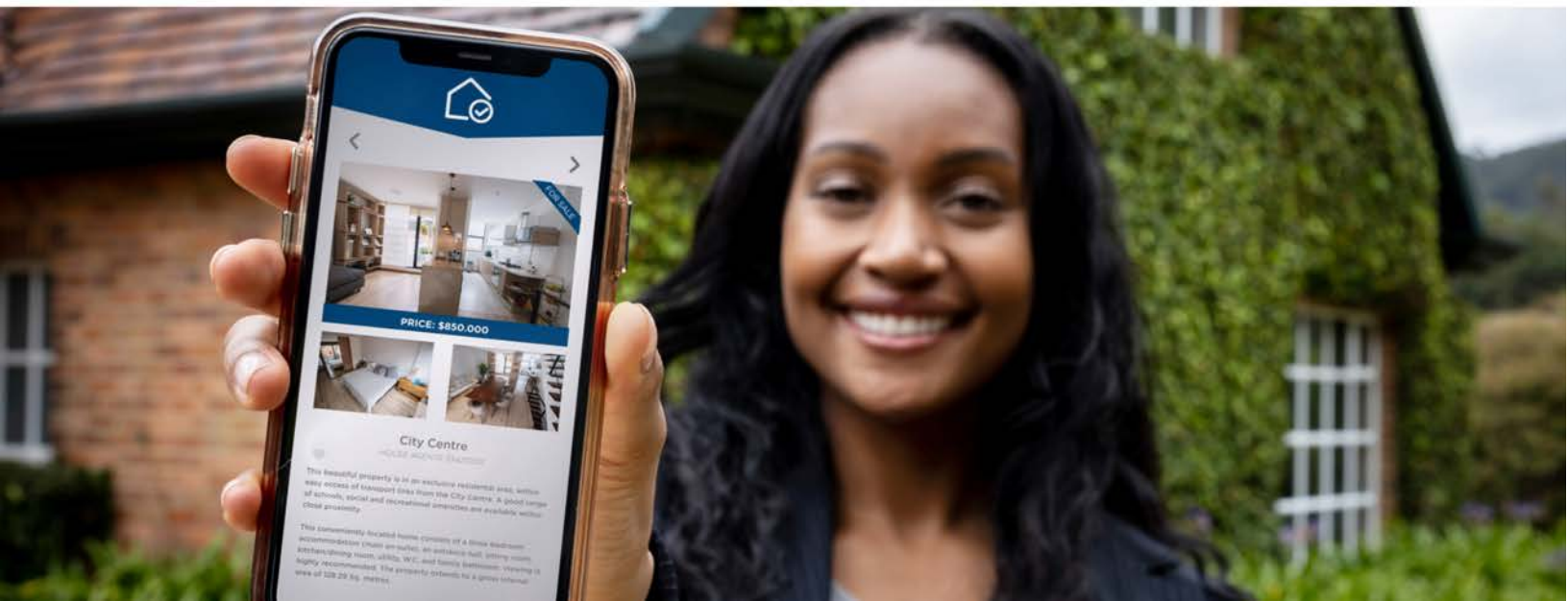
As some of you may have heard, there was a huge shakeup in the real estate world recently—specifically in how agents interact with home buyers. We are going to give you a brief background on what happened and what this means for the average consumer. Let's dive in!

I bet when you went to buy your first home, you first contacted a real estate agent, right? You probably had a conversation with them about what you were looking for in a house, what areas you were interested in, and what your budget was. Do you recall talking to them about how much they were going to get paid for being your agent? I sure don't. I suspect the conversation went something like "How much do you charge for this?" "No need to worry about that, I get paid by the seller's agent" and that was the last I ever thought about it. Well, that is no longer going to be the case.

A settlement has been reached between the National Association of Realtors and a class of complainants which forces agents to enter into a written agreement with homebuyers before they can even show them a house. The agreement must specify the amount that the agent can get paid, and the agent is then capped at that amount. Additionally, sellers are no longer allowed to post on a Multiple Listing Service (MLS) what the commission split is for the buyer's agent.

There seems to be a divide between the experts on how this will shake out for the consumer, especially the first-time home buyer or the novice consumer. On the one hand, this change will provide transparency in fees and should encourage negotiation of ranges of services provided by agents. On the other hand, inexperienced or low-income buyers who need additional services but can't afford to pay an agent up front for a full range of services may be limited on what houses they can purchase.

Unfortunately, since this change only took effect in mid-August, it is far too soon to say what the real-world impacts will be. We at FHRC will be monitoring the situation, and our HUD Certified Housing Counselors are available to help answer any questions you may have as the process unfolds.



Introducing Harrison Daman

Harrison Daman joined FHRC as the Test Coordinator/Paralegal in July of this year. Harrison brings approximately 15 years of experience as a Plaintiff's discrimination and mass tort personal injury paralegal and his experience includes full case exposure, from intake to appellate court, while assisting multiple attorneys. Harrison has overseen projects for some of the biggest mass tort law firms in the country and has worked extensively in the area of discrimination in Northeast Ohio.

While not at work, Harrison enjoys riding his motorcycle, target sports, and woodworking projects with his son. He is a self-described "avid connoisseur of burgers" and is always up for a trip to try a new burger place. Most nights Harrison can be found at home catching up on his favorite streaming services and spending time with his family and two pit-bull dogs.



Introducing Caitlin Armstrong

Caitlin Armstrong joined FHRC in July as a Legal Assistant. Since starting my career in 2015, I have worked in various areas of law, including landlord/tenant and litigation. I have spent my free time volunteering at a food pantry to feed the less fortunate. My journey has brought me to helping those in need daily, and it is a rewarding experience! I have been acting as the legal assistant for the landlord/tenant hotline at FHRC since July of this year. Outside of work, I enjoy spending time with my family and fur babies or enjoying a nice evening with friends.



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A vertical orange line with small circles at both ends, positioned to the right of the contact information.A photograph of a light brown card with the text "Do it Now SOMETIMES Later BECOMES Never" in a mix of cursive and sans-serif fonts. The card is surrounded by dried flowers on the left and pinecones on the right.