

COMMUNITY PULSE



YOUR QUARTERLY HOUSING CONNECTION

FAIR HOUSING RESOURCE CENTER OCTOBER 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

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Community Pulse

October 2023

1 Maple Leaf Community Residences

2 Tips and Tricks for Self-Representation at Eviction Court

3 Aging in Place

4 FHRC Poster Contest

5 -Let the Festivities Begin

6 Fall in Northeast Ohio

7 Did You Know?

8 Don't let Housing Discrimination go Unreported

9 Winterize Your Home

10 Brick by Brick

11 Understanding Mortgage Loan Estimates

12-13 Housing Hollie

14 Buddy Bench Contest

15 Intergenerational Living

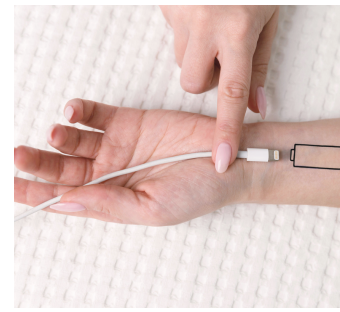
16 Basics of Credit Cards

17 FHRC - Inside- Out

18 Application Fee Program

19 When It's Time to Leave Current Rental Behind

20 Budgeting for the Holidays



Fair Housing Resource Center, Inc.

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Email: info@fhrc.org
www.fhrc.org



Maple Leaf Community Residences

By: Sara Clemson, Executive Director

Maple Leaf Community Residences' (MLCR) mission is to provide quality, safe, and affordable housing to people with disabilities. MLCR was founded in 1989 by a group of parents whose children had developmental disabilities. They recognized the unmet needs of adults in Geauga County with disabilities who needed safe housing and special care.

Founders, Joan Butler, Bill Groene, Elaine Owen, and Evelyn Dillemath, in co-operation with Metzenbaum Center, went to work to change that. In 1991, Maple Leaf Community Residences was established as a 501(c)(3) nonprofit. In 1993, they purchased MLCR's first single-family home. Today Maple Leaf Community Residences owns 25 houses throughout Geauga County providing care to 85 people who depend on our services daily.

The Geauga County Board of Developmental Disabilities evaluates each person looking for housing and works with Maple Leaf Community Residences to choose the right location to fit that person in regard to housemates, geographic location, and any home modifications that the potential tenant may require.

With daily supervised care, our tenants can live in a home they can call their own. Any of our residents will tell you that they enjoy their feeling of independence. They are not living in mom and dad's home, not a nursing home and certainly not an institution. They are proud to be responsible, as much as they are able, to clean their own space, cook their own meals, wash their clothes, and pay their own bills.

At Maple Leaf Community Residences, our Staff, Trustees and many Volunteers have made a serious personal commitment of heart to help those who cannot help themselves.

Donor financial support is vital to sustaining Maple Leaf Community Residences. Funding sources from residents' rent and other sources are not sufficient to meet the many needs of our tenants. The MLCR houses require constant maintenance and repairs, just like any others.

Maple Leaf's Board of Trustees is active in raising funds through special events and the annual membership drive.

For more information about MLCR's services, fundraising events, to donate or volunteer please contact Executive Director, Sara Clemson at:

Maple Leaf Community Residences
200 Claridon Road Chardon, OH 44024
440-279-4444
www.mlcr.org
mlcri@mlcr.org





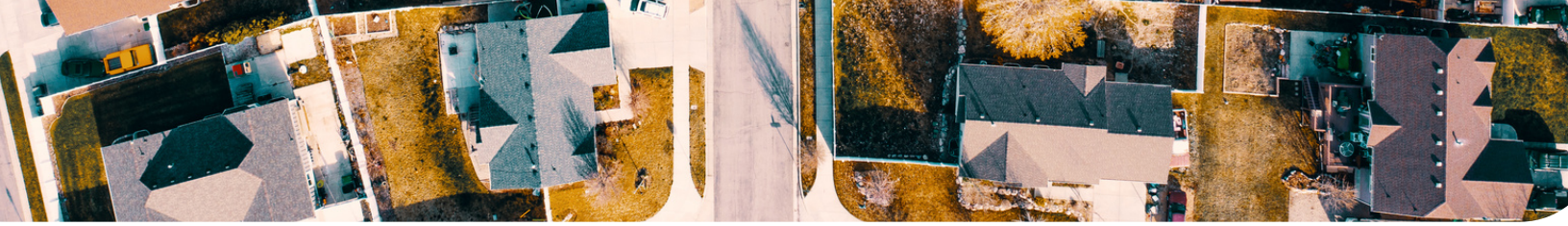
Tips and Tricks for Self-Representation at Eviction Court

By: Michelle Brunson, Staff Attorney

If you find yourself with an eviction hearing and are unable to obtain an attorney, the following information may be useful. Please note this information only pertains to the eviction action for the property, if your landlord is also asking for money, that may be scheduled for a separate time.

- If you do not attend your eviction hearing, the eviction can be automatically granted.
- Be sure to arrive early and look presentable – dress as you would for a job interview.
- Mind your manners – address the judge as ‘your honor,’ be courteous and respectful to everyone at the courthouse, including your landlord. Do not interrupt the judge or the opposing party when they are speaking. You will have a turn to speak.
- Do not bring friends or anyone not directly connected to the case into the courtroom. Try to get a babysitter if possible.
- Having repair issues is not a valid defense for not paying rent. If you have repair issues, you may use the escrow process, but you cannot simply withhold your rent unless your landlord has agreed to such action.
- Know what you will say beforehand and try to be clear and organized. Be sure what you say is relevant to the reason you are being evicted. Stay on topic and be respectful of the court’s time.
- Print out any evidence that you may have – depending on the reason for eviction, this can vary. Examples include: texts to landlord, proof of rental payment, additional agreements, etc. Be sure to have 3 copies of each piece of evidence, one for you, one for your landlord, and one for the judge.
- You are able to ask for a 1-week continuance, or extension, for the hearing to find an attorney. It is up to the judge if they will allow it.

This information does not constitute legal advice, if you are in doubt regarding your legal rights, you should contact an attorney or call FHRC’s landlord/tenant hotline.



Aging in Place

By: Dana Pritschau

Aging in place is a concept and lifestyle choice that involves individuals, typically senior citizens, opting to continue living in their own homes or communities as they age rather than relocating to residential facilities like nursing homes or assisted living facilities. The goal of aging in place is to enable older adults to maintain their independence, comfort, and quality of life while receiving necessary support and care in a familiar environment.

Pros of Aging in Place

Familiarity: Aging in place allows older adults to remain in the comfort of their familiar surroundings, contributing to a sense of emotional well-being and attachment to a home filled with cherished memories.

Consistency: Staying at home enables older adults to maintain their established routines and habits, reducing the need to adapt to a new environment. This consistency can provide a sense of stability and comfort.

Convenience: Avoiding the need to downsize and move can alleviate the physical, mental, and emotional challenges associated with relocating and downsizing a lifetime of belongings.

Cons of Aging in Place

Home maintenance and upkeep: Older adults may struggle to handle the physical demands of maintaining a larger home, leading to stress and potentially costly repairs. The burden of tasks like yard work, cleaning, and grocery shopping can become overwhelming.

Loneliness and isolation: Living alone at home, even with nearby family and friends, can lead to feelings of loneliness and social isolation. Loneliness is associated with various health concerns, including anxiety, depression, obesity, and heart conditions.

Health and safety risks: Many homes have safety hazards for older adults, such as poor lighting, loose carpeting, unsecured railings, and slippery bathrooms, increasing the risk of falls and accidents. While renovations can mitigate these risks, moving to an assisted living community to accommodate older adults' needs may be more cost-effective.

Aging in place can offer several advantages, such as preserving a sense of independence, maintaining connections with loved ones and the community, and potentially being more cost-effective than moving to a long-term care facility. However, it requires careful planning and may not be suitable for everyone, particularly those with complex medical needs or limited support systems.

Individuals and their families often work with healthcare professionals, home modification experts, and social service agencies to successfully age in place to create a customized plan that addresses their specific needs and circumstances.

2023 Fair Housing Poster Contest

Theme: Beauty in all Colors

Open to all middle and high school students in
Ashtabula, Lake, and Geauga County

SUBMISSIONS DUE BY:

November 15, 2023 by 5:00pm

Winners announced: November 16th 2023



Submit entries or for more information:

Fair Housing Resource Center, Inc.

1100 Mentor Ave,

Painesville, oh 44077

P: 440-392-0147

Email: Hollie@fhrc.org

LET THE FESTIVITIES BEGIN!

Painesville`s Holiday Shop & Stroll

This walk-around event from 4-8:00 p.m. features great store and restaurant specials, giveaways, special holiday guests and lots of treats!

Where: Downtown Painesville

When: November 16, 2023 at 4:00 p.m.

Downtown Ashtabula Christmas Parade on Main Avenue

Enjoy harvest-themed crafts and other harvest activities throughout the weekend.

Where: Starting at 44th/Park Ave, Ashtabula

When: Friday, November 17, 2023 at 7:00 p.m.

Country Lights Drive- Thru

This year will feature some lighting displays throughout Farmpark.

Where: Farmpark, 8800 Euclid Chardon Rd. (Rt. 6), Kirtland, OH 44094

When: Thursday, Nov. 30th 6:00 p.m.- Dec. 3rd, 8:00 p.m.

Candyland Gone to the Birds

The Candy Land game comes to life, but with a natural twist, taking you on a wild birding adventure through an enchanted display of feathered friends in colorful habitats.

Where: Penitentiary Glenn, 8668 Kirtland Chardon Rd., Willoughby, Oh 44095

When: November 18, 2023, through January 1, 2024



Fall in Northeast Ohio

By: Dana Pritschau

Northeast Ohio is known for its beautiful fall foliage, as the leaves of deciduous trees change color in response to the changing season. The region typically experiences peak fall foliage from mid-October to early November, depending on weather conditions and the specific types of trees in the area.

Some of the best places to experience the stunning fall colors in Northeast Ohio include:

Cuyahoga Valley National Park: This park is a prime destination for fall foliage viewing. The towpath trail along the Ohio & Erie Canal provides excellent views of the changing leaves, and the Brandywine Falls area is particularly picturesque.

Holden Arboretum: Located in Kirtland, the Holden Arboretum features a diverse collection of trees and plants, making it a fantastic spot to witness fall colors.

Mohican State Park: Known for its dense forests, Mohican State Park offers numerous hiking trails that wind through the trees, providing excellent opportunities for leaf peeping.

The Western Reserve Greenway: This former railroad corridor has been transformed into a trail that runs through several communities, providing a scenic route for fall foliage enthusiasts.

Chagrin Falls: The charming village of Chagrin Falls features a waterfall surrounded by trees that turn vibrant shades of red, orange, and yellow during the fall.

Lake Erie Bluffs: This Lake Metroparks property offers stunning views of Lake Erie along with wooded areas that come alive with fall colors.

When you visit these areas for fall foliage, plan ahead, as peak foliage times can vary from year to year. It's also good to check local foliage reports or park websites for the most up-to-date information on leaf color changes.

Remember to capture the beauty of the fall foliage through photography, take leisurely hikes, and enjoy the seasonal festivities that often accompany this time of year in Northeast Ohio.

LAKE COUNTY COUNCIL ON AGING

The Lake County Council on Aging has launched a program for Lake County residents aged 60 and older who are physically unable to clean and cannot afford to hire a cleaning service. The "Homemaker program" service offers light cleaning for those in need.

If you would like to apply for the program, don't hesitate to get in touch with The Lake County Council on Aging at 8520 East Ave. Mentor, Ohio 44060, or call 440-205-8111 (ask for the Homemaker program).

METZENBAUM CENTER

The Metzenbaum Center offers community playgroups providing early intervention for infants and toddlers in Geauga County with disabilities or developmental delays. Playgroups include music therapy, swimming, and socialization.

For more information on these playgroups, contact the Early Intervention Manager, Meredith Myers, at mmyers@geaugadd.org or call 440-729-9406 x1530.

LIFELINE

Lifeline offers a program to help eligible Lake County residents with the purchase of a car. Applicants must be in an approved school or educational program or be employed to qualify for this program. All participants will complete 10 hours of financial empowerment classes as well as a vehicle asset class.

For more information, call 440-251-2781 or email info@lclifeline.org.

DID YOU KNOW.....?

AMERICAN CANCER SOCIETY DISCOVERY SHOP I

The Discovery Shop is an upscale resale shop for clothing, accessories, jewelry, furniture, artwork, antiques, and other collectables. This Discovery Shop helps to support the fight against cancer through the sale of higher quality, gently used merchandise.

The Geauga County Discovery Shop is located at 102 Cherry St. Chardon, OH 44024. The shop can be contacted at 440-285-4377.

WESTERN RESERVE COMMUNITY DEVELOPMENT

The Western Reserve Community Development offers qualified Lake County homeowners unique repair options that require no out of pocket expenses.

Contact Western Reserve Community Development today at (440) 357-4400 to find out about these and other programs available through WRDCD.

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. They 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.





Don't Let Housing Discrimination go Unreported

By: Tiffany Whitten

If you feel as though your rights have been violated and you think you may have been discriminated against when seeking housing, **REPORT IT**. Housing discrimination often goes unreported and unresolved. A landlord is not allowed to discriminate against anyone on the basis of race, color, national origin, religion, sex, family status or disability. Housing discrimination comes in different forms, and some examples include: refusal to rent to you, harass you, discourage you from renting a property, or suggest that you live in a particular building or neighborhood. A lot of times, you may not even realize that you are being discriminated against. If you think you have been discriminated against when renting, purchasing a home, obtaining homeowners insurance, or securing a loan, there are several ways you can report discrimination.

1. You can file a complaint by calling our office at 440-392-0147
2. Write a letter to our office 1100 Mentor Ave., Painesville OH 44077; or
3. Send email to Info@Fhrc.org

You should always keep records of any contact you have with a landlord that you feel may have discriminated against you or a family member, and you must file a charge within 2 years of when the suspected discrimination happened.

At our agency, we can provide several solutions while investigating your housing discrimination claim. FHRC can investigate the housing provider and evaluate the results, provide complaint support, and mediate and/ or assist with resolving allegations.



Winterize Your Home

By: Dana Pritschau

Fall is the perfect time to start your winterization efforts. By taking these proactive steps during the more comfortable autumn months, you can ensure your home is ready to withstand the challenges of winter, keep you warm and comfortable, and save you money in the long run.

- **Install Weather-stripping:** Apply weather-stripping around doors and windows to seal gaps and prevent drafts.
- **Install a Door Sweep:** Install a door sweep at the bottom of exterior doors to block drafts.
- **Seal Attic Air Leaks:** Identify and seal any gaps or cracks in your attic to prevent warm air from escaping.
- **Close the Damper:** Keep the fireplace damper closed when not in use to prevent heat loss.
- **Add Attic Insulation:** Increase attic insulation to improve heat retention.
- **Install a Programmable Thermostat:** Use a programmable thermostat to set heating schedules and optimize energy usage.
- **Set the Temperature Manually:** Avoid frequent thermostat adjustments to maintain a consistent temperature.
- **Seal Furnace Ducts:** Seal any leaks or gaps in furnace ducts to improve heating efficiency.
- **Replace Furnace Filters Monthly:** Change furnace filters regularly to maintain proper airflow and efficiency.
- **Keep Your Furnace Maintained:** Schedule annual furnace maintenance to ensure it operates efficiently.
- **Insulate the Hot Water Heater:** Insulate your hot water heater to reduce heat loss.
- **Lower the Hot Water Temperature:** Set your hot water heater to a comfortable but lower temperature to save energy.
- **Plug Household Leaks:** Seal gaps and cracks around electrical outlets, plumbing fixtures, and other areas to prevent drafts.
- **Insulate Hot Water Pipes:** Insulate hot water pipes to maintain hot water temperature and reduce heat loss.
- **Use Window Coverings:** Use curtains or blinds to block cold drafts at night and maximize sunlight during the day.

These steps can help you create a more energy-efficient and comfortable home during the winter while saving on heating costs. It's a worthwhile investment that can pay off in both comfort and reduced energy bills.

Ohio's Home Weatherization Assistance Program is a federally funded, low-income residential energy efficiency program and may be able to help at 1-800-262-0880.

Brick by Brick: Building a Better Understanding of the link between Seasonal Affective Disorder and Housing

BY: MICHELLE BRUNSON, STAFF ATTORNEY

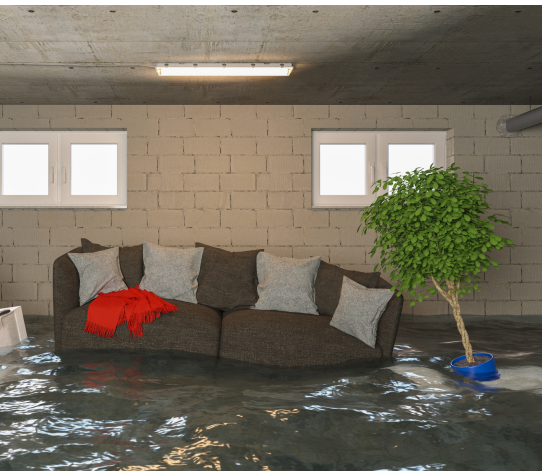
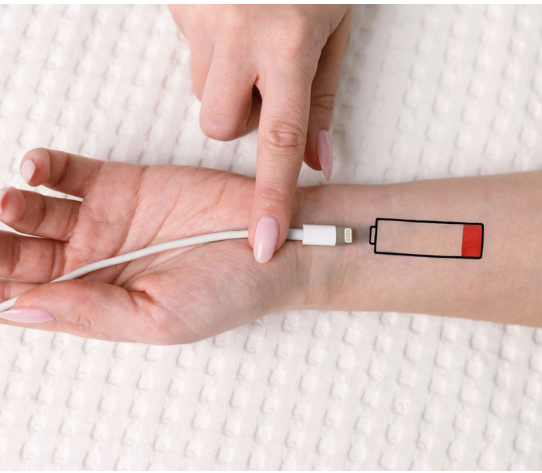
A person's home environment and housing quality are inextricably linked to their mental health. For millions of Americans, mental health can worsen in the fall and winter months due to Seasonal Affective Disorder (SAD). According to the National Institute of Mental Health, SAD is "a type of depression characterized by its recurrent seasonal pattern, with symptoms lasting about 4 to 5 months per year." Symptoms of SAD include oversleeping, social withdrawal, losing interest in activities, having low energy, difficulty concentrating, feeling hopeless, and feeling depressed most of the time.

This type of depression can prevent individuals from following up on issues impacting their housing safety and stability. It can be beneficial to ensure you have support systems if you know you will suffer from SAD. For example, having a plan to monitor home temperatures, check for leaks, watch out for weather damage, etc. These issues can easily be overlooked by someone suffering from SAD and can cause great damage to the home. Depending on the situation, a tenant may be financially responsible for such damages, so monitoring and promptly reporting any issues to your landlord is essential.

It is also essential to try to avoid making big decisions until the depression has lifted. These can include various decisions regarding housing. While these decisions often need to be made in a timely manner, it is recommended that you get an opinion from someone who can be more objective. Fair Housing Resource Center's landlord-tenant hotline is available to help answer your housing-related questions.

To lessen the effects of SAD, clinicians recommend therapy, medication, and using a light box or lamp that mimics natural sunlight. Talking to friends or family about how you are feeling is important. Isolation can make any form of depression worse.

If you or someone you know is in immediate distress or is thinking about hurting themselves, call the National Suicide Prevention Lifeline toll-free at 1-800-273-TALK (8255). You also can text the Crisis Text Line (HELLO to 741741).





Understanding Mortgage Loan Estimates

By: Igor Simunovic

Purchasing a home can be daunting and involves navigating complex processes and documents. One of the most complicated processes is obtaining a home mortgage and understanding the critical components of the mortgage documents. This article focuses on one of those documents, the mortgage loan estimate. The loan estimate is a standardized document required by law under the Real Estate Settlement Procedures Act (RESPA) in the United States. It is issued by the lender to the borrower. The estimate provides an overview of the terms, costs, and rates related to the mortgage and the individual applying for the loan.

The loan estimate aims to provide transparency in the lending process and allows the ability to compare different loan offers from various lenders. By delivering standardized information, borrowers can make more informed decisions.

The loan estimate is comprised of six sections. Section one details the loan amount, interest rate, and loan term. It clarifies whether the interest rate is fixed or adjustable, which is crucial for understanding how your monthly payments might change over time. In section two, you will find the estimated monthly payment breakdown, including the principal and interest, property taxes, homeowners' insurance, and any applicable mortgage insurance. This gives you a clear idea of your financial commitment each month. Section three outlines your closing costs. Closing costs encompass a range of fees, including appraisal fees, title insurance, origination fees, and more. This section lets you see the total amount you must pay upfront to secure the loan. Section four is your cash-to-close, this estimates the total amount you'll need to bring to the closing table, including your down payment and closing costs.

Section five describes the features of your loan, such as prepayment penalties or balloon payments. It's important to understand these features to avoid any surprises down the line. Lastly, we have section six, also known as the comparison section. In this part of the estimate, you'll find a breakdown of costs for the first five years of the loan. You might also be able to find information comparing this loan to other offers you've received.

Having the ability to interpret the loan estimate is an integral part of understanding the terms and costs associated with the loan. Please be sure to compare offers; if you're considering loans from different lenders, you can just compare the estimates to identify the most favorable terms and always ask questions. Don't hesitate to ask the lender or certified housing counseling agency if any part of the estimate is unclear. Remember your budget and use a forecast to evaluate whether the loan aligns with your budget and long-term financial goals.



Housing Hollie



Dear Housing Hollie:

My doctor has recently prescribed me an emotional support animal for my mental health. I have looked at my apartment complex's policy on having pets and see that they do not allow them in my building. I was very hopeful that an animal would help me with my disability. Is there any way to get a support animal even though there is a policy in place?

Sincerely,
Struggling

Dear Struggling,

There is a clear distinction between a pet and an emotional support animal. Under the Fair Housing Act, a housing provider is required to accept an emotional support animal if it is accompanied by supporting documentation from a health care professional.

This would be called a reasonable accommodation. An accommodation is a change, exception, or adjustment to a rule, policy, practice, or service that may be necessary for a person with a disability to have equal opportunity to use and enjoy a dwelling, including public and common-use spaces.

Please reach out to your landlord to discuss your need for an emotional support animal and provide your letter from your doctor. If you have difficulties or need assistance, give me a call!

Good Luck,

Hollie



Dear Housing Hollie,

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

Sincerely,

Soon to be Homeless



Dear Soon to be Homeless,

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

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

Negotiating with your landlord is the only way to prevent this from happening.

Sincerely,

Housing Hollie

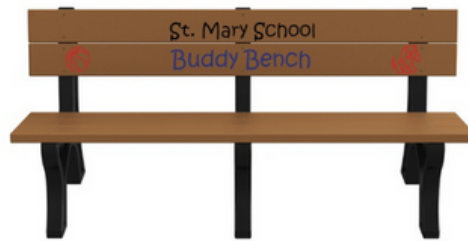


Do you have a question for Housing Hollie? Write to her at Hollie@FHRC.org



NOMINATE YOUR SCHOOL TODAY

WIN
A BUDDY BENCH
FOR YOUR SCHOOL



Fair Housing Resource Center, Inc. is giving away 3 Buddy Benches. FHRC will purchase a buddy bench for your school. Open to all Lake, Geauga and Ashtabula County, Ohio residents

NOMINATE YOUR SCHOOL TODAY!

Intergenerational Living: A Young Adult's Perspective on a Growing Trend

By: Reyna Bonano

As the housing crisis worsens and the cost of living continues to soar, many more people are turning to intergenerational living as a viable option. According to an article published by the Pew Research Center, multigenerational living has risen sharply in the U.S. over the past five decades and does not look like it will peak anytime soon (Cohn et al., 2022). As someone who is approaching 30, this is my take on continuing to live at home after reaching adulthood.

The upsides to living at home as an adult are countless. If you encounter financial woes, your financial net is right in front of you. You don't have to worry about becoming homeless in the foreseeable future. Your support system is in the next room over. You're never truly alone.

Unfortunately, there are some not-so-great parts of continuing to share housing with your elders. You may feel cramped all the time. Some housing was not intended to house more than two adults at a time. It may seem like you can never truly have a moment of peace without someone being there to interrupt. It may also feel like you have not truly reached adulthood and independence because you're unable to be self-sufficient.

While the experience may sometimes be more bitter than sweet, the advantages continue to outweigh the disadvantages for many people, myself included. It's rewarding to continue to make memories and share great experiences with your parents well into adulthood. We must remember to make the most of the time we have together and cherish the good moments.

Source: <https://www.pewresearch.org/social-trends/2022/03/24/the-experiences-of-adults-in-multigenerational-households/>



Basics of Credit Cards

By: Igor Simunovic

Credit cards can be a valuable financial tool when used wisely and sparingly, offering convenience, rewards, and the ability to build credit. However, their misuse can lead to debt and financial turmoil. This article will explore essential strategies for using credit cards responsibly, ensuring you reap their benefits while avoiding the pitfalls.

Before delving into responsible usage, it's vital to grasp the fundamentals of credit cards. Consumers should familiarize themselves with the following terms. **Credit Limit:** This is the maximum amount you can borrow on your card. Staying well below this limit is essential to avoid high balances and interest charges. **Interest Rates:** The annual percentage rate (APR) represents the interest you'll pay on any outstanding balances. Paying off your balance in full each month is crucial to avoid accruing interest. **Minimum Payment:** This is the minimum amount you must pay each month. While making the minimum payment keeps your account in good standing, paying more helps avoid costly interest charges.

After you have grasped the fundamentals of credit cards and obtained a card, practicing responsible credit card usage is essential. Step one will be to establish a monthly budget to track your income and expenses. This helps you avoid overspending and ensures you can pay off your credit card balance in full each month; doing so will ensure you avoid interest charges. If you can't pay the total amount, strive to pay more than the minimum to reduce your overall debt.

Next, avoid overspending and keep your credit utilization ratio (credit card balances divided by credit limits) below 30%. Low utilization ratios will have a positive impact on your credit score.

Lastly, avoid cash advances; cash advances often come with high fees and interest rates. It's better to use your credit card for purchases and access cash through other means.

Using credit cards responsibly is a fundamental aspect of maintaining a healthy financial life. By creating a budget, paying on time, and practicing disciplined spending habits, you can harness the benefits of credit cards without falling into debt. Remember, responsible credit card use preserves your financial stability and paves the way for a strong credit history that opens doors to future financial opportunities. If you need more information, don't hesitate to call our office for guidance and counseling on this topic.





Our newest additions

Introducing Reyna Bonano

Reyna Bonano is our new Test Coordinator/Paralegal here at the Fair Housing Resource Center. She has undergraduate degrees in psychology and criminology from Cleveland State University, and a certificate of paralegal studies from Lakeland Community College. She completed a paralegal internship with an estate planning and probate attorney and she currently substitutes at the Wickliffe Public Library.

Reyna grew up and continues to live in Wickliffe, Ohio. She has four siblings and is the middle child. She has two miniature poodles, Trixie, and Charley. In her free time, Reyna enjoys reading, cooking, exercising, and hiking. Her favorite park to visit is North Chagrin Reservation.

Reyna is passionate about helping people and treating people with kindness, especially when they are experiencing housing hardships. She enjoys legal research and writing. She joined the Fair Housing Resource Center because she thought it would be rewarding to use her academic skills to give back to the community.

Introducing Debra Sarosy

Deb retired from the Painesville City Schools in 2021. She is married and has two children and eight grandchildren. Deb likes to spend her time being a Nana. Her interests include reading, walks in the park and photography.

Deb loves to travel and one day hopes to enjoy Italy. She spent 40 years working in education in California, Hawaii and Ohio.



Application Fee Program

By: Tiffany Whitten

As rental costs rise, so do application fees. Unfortunately, there is no rent control in Ohio which prohibits a landlord from asking a certain amount of rent and there is also no limit on how much a landlord can charge for the application fee. In most cases, application fees are nonrefundable. When paying for your application fees you are paying for your credit checks, checking references, and checking your background. When paying multiple application fees, costs can add up fast. There are so many applicants and a severe housing shortage. Although we may not like it, rental application fees are necessary for landlords to identify their potential tenants and to protect their property.

If you are not aware, here at Fair Housing we have an application fee assistance program that can assist individuals with application fees. The process is simple and quick. If you or someone you know is in need, please do not hesitate to contact Fair housing for more details.

Program guidelines for the application fee assistance are as follows:

1. Each household can receive a total of 4 application fee payments towards 4 different properties when applying for assistance
2. Households can receive a maximum of \$250.00 towards their application fees.
3. All income and household members from all sources must be reported.
4. Applications are approved on a case by case basis.

Call today for Assistance
440-392-0147

WHEN IT'S TIME TO LEAVE YOUR CURRENT RENTAL BEHIND

By: Reyna Bonano

Pack your shit.
I just bit the landlord!



Renting an apartment or a home is a great option for a variety of reasons. It is an appealing option for people who know they won't stay in one place forever and those who don't want the responsibility that comes with homeownership. However, how do you know when it's time to move on to another option? The following are great reasons to pack your belongings and head toward greener pastures.

You're ready to purchase a home. This one is straightforward. You've been saving for a down payment, found your dream neighborhood, and are finally ready to commit.

You've taken a new job further away. For many people, a long work commute isn't desirable. There may be better housing options near your new place of employment.

You want something new. Whether you're thinking about upgrading from renting an apartment to renting a house, or want to change apartment complexes, this is a great reason to leave your old rental option behind.

You need more space. From expanding families to moving in with a new partner, sometimes it can feel like your current rental has you cramped. It may be time to explore options with more bedrooms and square footage.

Your rental is becoming too expensive. The cost of living has continued to rise, and with that comes an increase in rental prices. If you feel like the cost of your current rental is taking a toll on your wallet, it may be a good idea to start searching for more affordable housing.

While the above points are great reasons to leave your rental behind, any reason can be the right for you.

Source: <https://letsreachsuccess.com/signs-move-out-of-your-current-rental/>





By: Igor Simunovic

During the holiday season, families come together to create memories, exchange gifts, and revel in the festive spirit. However, with the excitement also comes the potential for financial stress. Planning and setting a holiday budget can help you enjoy the season without worrying about overspending. Let's explore the importance of budgeting for the holidays and provide practical tips to make the most of your festivities without breaking the bank.

Without a budget, it's easy to get carried away by the allure of holiday sales. Overspending during the holidays can lead to financial stress. Financial stress can quickly overshadow the joy of the holiday season. Planning your expenses and sticking to a budget can reduce anxiety and help you enjoy the celebrations. The holidays should not hinder your progress towards your financial goals. Whether saving for a significant purchase, building an emergency fund, or paying off debt, a well-structured budget ensures that you stay on track.

Creating your Holiday budget doesn't have to be stressful and can be done in four easy steps. First, assess your financial situation before setting a budget and takes stock of your current situation. Determine how much disposable income you have available for holiday spending without compromising your essential expenses. Then, make a comprehensive list of all your holiday-related expenses. Next, set Spending Limits. Allocate a specific amount to each category on your expense list. Be realistic about what you can afford and organize your spending based on your priorities. Remember to include hidden costs like wrapping paper, greeting cards, and transportation. These small expenses can impact on your overall budget.

One of the most challenging parts about budgeting during the holidays is staying on track. Keep a close eye on your spending throughout the holiday season. Be prepared to adjust: If you're overspending in one category, consider adjusting in other areas to compensate. Practice self-control when it comes to purchasing gifts. Remember that the holiday season is about creating memories and spending time with loved ones, not competing to give the most expensive gifts. Lastly, always remember to be grateful and focus on the joy of the holiday season. This can help shift your perspective away from materialistic concerns and keep your budgeting efforts in perspective.



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A photograph of a wooden desk. On the left, there is a small potted plant with green leaves. In the center, a piece of light-colored, textured paper is placed on top of a brown envelope. The paper has a torn edge on the left side and contains the text: "DON'T CALL IT A Dream CALL IT A PLAN". The word "Dream" is in a cursive font, while the others are in a bold, sans-serif font. The word "PLAN" is enclosed in a black rectangular box with a white underline. To the right of the paper, a wooden pen with a black tip and cap lies on the desk. The background is a dark wood surface.

DON'T
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