

## FAIR HOUSING ACT & YOU

Under the Fair Housing Act, it is against the law to:

1. Tell you housing is unavailable when in fact it is available.
2. Set different terms, conditions, or privileges for sale or rental of a dwelling.
3. Advertise housing to preferred groups of people only.
4. Refuse to provide you with information regarding mortgage loans, deny you a mortgage loan, or impose different terms or conditions on a mortgage loan.
5. Deny you property insurance.
6. Conduct property appraisals in a discriminatory manner.
7. Refuse to make reasonable accommodations for persons with a disability.

## Legal Help

Legal advice is always recommended. If you cannot afford an attorney, but feel you need legal assistance, you may qualify for assistance from: **Medina County Legal Aid**: 1-866-584-2350.

## Medina County Fair Housing Office

Cheryl Heinly  
Fair Housing Coordinator  
124 W. Washington Street  
Suite B-4  
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330-722-9219  
cheinly@medinaco.org  
www.planning.co.medina.oh.us  
*FREE Assistance  
Cannot Give Legal Advice*

## Local Contacts in Fair Housing

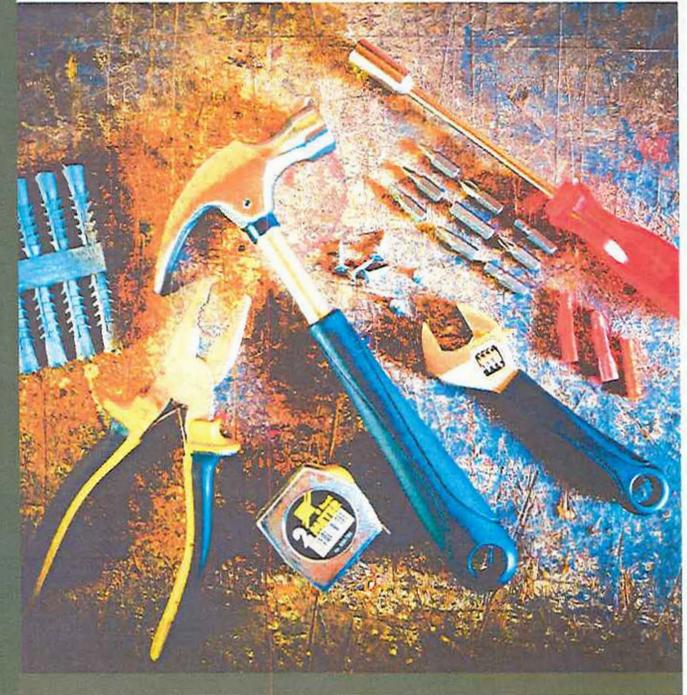
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*FREE Assistance  
Cannot Give Legal Advice*



## Fair Housing



## Maintaining Your Home



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## CONGRATULATIONS!

You are now the proud owner of the home of your dreams. You have worked hard to save money, find the right neighborhood, right real estate broker, right house, right lender, and the right closing agent. Now, it is time to think about how to protect your investment in your home.

**Here are some questions to consider regarding your home:**

1. *How should the house be maintained?*
2. *How do the repairs get done?*
3. *How will you pay for major repairs?*
4. *What are the safety issues that need to be addressed?*
5. *How do you relate to the new neighbors?*
6. *What ways are there to make the house more energy efficient?*
7. *What insurance coverage is necessary?*
8. *Is refinancing a way to reduce mortgage payments?*
9. *What should be done if it's not possible to make mortgage payments?*

## MAKING NECESSARY REPAIRS

The pre-inspection report you requested before buying the house will give you information related to repairs that may be needed now and in the very near future. There are minor repairs to the house that you will be able to perform such as a replacing a broken window, caulking tile in the bathroom, weather stripping or painting.

For typical repairs you will need to have the following basic tools:

**Hammer**  
**Straight blade and Phillips screwdriver (or combination screwdriver with interchangeable tips)**  
**Slip joint pliers**  
**Handsaw**  
**Wall scraper**  
**Tape measure**  
**Flashlight**  
**Plunger (one that works for both sinks and toilets)**

Other repairs will require the services of a contractor. You will need to know how to find a contractor who is reputable.

## WORKING WITH CONTRACTORS

**Here are a few guidelines you can follow to help you make the right selection:**

1. **Talk** to people you trust to get the names of contractors suitable to do the repairs that are needed. Also use local publications to put together a list of contractors.

2. **Arrange** to have the contractors visit you for an interview and a discussion of the work that needs to be done. Ask the contractor for the address of a property where you can see what work has been done.

3. **Get free cost estimates** from the contractors. Ask them to give you an estimate in writing in the form of a firm bid with a date that work will be started and completed.

4. A **contract specifying what work is to be performed**, all material and labor for the project, when payments are due, when work is to be completed etc., should be signed by you and the contractor you selected. It's important to hold back about ten percent of the payment until after the work is completed.

5. The contractor should be required to **obtain the necessary permits and make sure the work is inspected, if required by local government**. Be sure the contractor has liability insurance that includes bodily or personal injury, and property damage.

6. The contractor should provide a **reasonable time of guaranteeing the work that is to be performed**. Thirty days is normal but, the type of work performed should be considered. Manufacturers' warranties could apply for a product that was installed by the contractor.