# FAIR HOUSING



BEST PRACTICES

# **Maumee Valley Planning Organization**

Arica Alvarez

Administrative Assistant/Fair Housing Coordinator

1300 E Second Street, Suite 200

Defiance, Ohio 43512

(419) 784-3882

adminassist@mvpo.org



The Maumee Valley Fair Housing Office is a function of the Maumee Valley Planning Organization (MVPO). MVPO is a nonprofit organization that applies for and administers CDBG programs for the five county area. The Maumee Valley Planning Organization is the home of the Maumee Valley Fair Housing Consortium, which serves:

- » Defiance
- » Fulton
- » Henry
- » Paulding and
- » Williams Counties



Maumee Valley Fair Housing Office has overseen the fair housing program for the five county area since 2001. Each of the communities, nine total, have their own local contact person. Any of the nine contacts that receive fair housing complaints locally, forward contact information from the person making the complaint to the Maumee Valley Fair Housing Office. The Fair Housing Office is responsible for contacting all persons and assessing each complaint. Based on the type of complaint, the Fair Housing Office will provide information on fair housing laws, filing fair housing complaints, tenant/landlord issues and any other housing information that is available.



### FAIR HOUSING IS THE LAW

It is unlawful to deny people the opportunity to live where they want and can afford. If you feel you are being treated unfairly, take the following steps:

- 1. Keep a record of any meetings and phone calls with the landlord, property manager, real estate agent, loan officer, or insurance agent. Include the person's name, title, meeting date and time.
- 2. Write down what happened and what was said by all participants. Save all receipts, applications, leases, business cards, brochures, or other documentation that you were given.
- Maumee Valley Fair Housing Office 419-784-3882

### MAUMEE VALLEY FAIR HOUSING OFFICE WILL ASSIST YOU BY:

counseling you on your fair housing rights

investigating your fair housing complaint

providing information on landlord/ tenant rights and responsibilities

analyzing and developing a plan to overcome impediments to fair housing

providing workshops on fair housing and landlord/tenant issues

### **BREAK THE BARRIER** OF HOUSING DISCRIMINATION

If your fair housing rights have been violated, write or call any of the following agencies:

### Maumee Valley Fair Housing Office Arica Alvarez

1300 E. Second Street, Suite 200 Defiance. Ohio 43512 419-784-3882



Ohio Civil Rights Commission Toledo Regional Office One Government Center, Suite 936 Jackson and Erie Streets Toledo Ohio 43604 (419) 245-2900



Fair Housing Enforcement Center U.S. Dept. of Housing & Urban Development Ralph H. Metcalfe Federal Building 77 West Jackson Boulevard, Room 2101 Chicago, Illinois 60604-3507 312-353-7776 1-800-765-9372 TTY 312-353-7143

### A COMMUNITY GUIDE TO FAIR HOUSING



Protecting your right to seek housing wherever you can afford to live.

### MAUMEE VALLEY FAIR HOUSING CONTACTS

| Community        | Contact Person    | Phone #      |
|------------------|-------------------|--------------|
| Defiance County  | Stephanie Metz    | 419-782-4761 |
| City of Defiance | Niki Warncke      | 419-783-4358 |
| Paulding County  | Roy Klopfenstein  | 419-399-8215 |
| Fulton County    | Vond Hall         | 419-337-9214 |
| City of Wauseon  | Trudi Mahnke      | 419-335-5041 |
| Henry County     | Kristi Schultheis | 419-592-4876 |
| City of Napoleon | Joel Mazur        | 419-592-4010 |
| Williams County  | Anne Retcher      | 419-636-2059 |
| City of Bryan    | Laura Rode        | 419-636-4232 |
|                  |                   |              |

### Maumee Valley Fair Housing Office

1300 E. Second Street, Suite 200 Defiance Ohio 43512 419-784-3882

### **FAMILIAL STATUS**

Unless a building or community qualifies as housing for older persons, it may not discriminate based on familial status. That is, it may not discriminate against families in which one or more children under 18 live with

- A parent
- A person who has legal custody of a child or children
- The designee of the parent or legal custodian, with the parent or custodian's written permission.

Familial status protection also applies to pregnant women and anyone securing legal custody of a child under 18.



### IF YOU HAVE A DISABILITY

### Your landlord may not:

- · Refuse to let you make reasonable modifications to your dwelling or common use areas, at your expense, if necessary for the disabled person to use the housing. (Where reasonable, the landlord may permit changes only if you agree to restore the property to its original condition when you move.)
- Refuse to make reasonable accommodations in rules, policies, practices or services if necessary for the disabled person to use the housing.

However, housing need not be made available to a person who is a direct threat to the health or safety of others or who currently uses illegal

### THE FAIR HOUSING ACT

The Fair Housing Act prohibits discrimination in housing because of: Race or color

- National Origin
- Religion
- Sex
- Familial status (including children under the age of 18 living with parents or legal custodians: pregnant women and people securing custody of children under 18)
- Handicap (Disability)
- Military Status

### BE SUSPICIOUS WHEN YOU HEAR LINES LIKE THESE:

### When you are renting ...

"I rented that apartment right after you called.

"This building is for adults only."

### When you are buying ...

"The owner just took the house off the

"Do you think you can afford this neighborhood?"

"We just can't seem to make an appointment to show you that house."

### When you are seeking financing ...

"We have a minimum mortgage amount; we don't make loans under \$30.000.

"There's a problem with the appraisal."

### SALE AND RENTAL OF HOUSING

### The following is prohibited:

- Refuse to rent or sell housing
- Refuse to negotiate for housing
- Make housing unavailable Denv a dwelling

facilities

- · Set different terms, conditions or
- privileges for sale or rental of a dwelling Provide different housing services or
- · Falsely deny that housing is available for
- inspection, sale or rental For profit, persuade owners to sell or
- Deny anyone access to or membership
- in a facility or service related to the sale or rental of housing

It is illegal for anyone to threaten, coerce, intimidate or interfere with anyone exercising a fair housing right or assisting others who exercise that right.

Advertise or make any statement that indicates a limitation or preference based on race, color, national origin, religion, sex, familial status or handicap (disability).

#### MORTGAGE LENDING

### The following is prohibited:

Refuse to make a mortgage loan

- Fail to provide information regarding
- Impose different terms or conditions on a loan, such as different interest rates, points, or fees
- Discriminate in appraising property
- Refuse to purchase a loan
- Set different terms or conditions for purchasing a loan



Potential fair housing complainants are informed of their fair housing rights and remedies. Fair housing complaint forms and informational materials regarding complaint procedures are mailed to all complainants. If assistance is needed in filing a complaint the Fair Housing Office will assist as needed. If not, all complainants are asked to send a copy of their complaint before forwarding it to the appropriate agency. Self-addressed envelopes are provided to the complainants. The Fair Housing Office also refers complainants to contact an attorney of their choice for tenant/landlord issues.



A number of the calls received by the Fair Housing Office pertain to general housing related questions. Aside from these calls, the majority of the complaints received by Maumee Valley Fair Housing Office deal with tenant/landlord issues. Since 2001, the Maumee Valley Fair Housing Office has logged twenty-one probable fair housing complaints. Disability related incidences rank the highest in the calls received. Tenant/Landlord calls have doubled each year over the past few years. It is believed this is due to people actually having contact information.



The following are statistics that have been compiled by the Maumee Valley Fair Housing Office.

# MAUMEE VALLEY FAIR HOUSING OFFICE January1, 2021 – October 31, 2021

|                               | <b>Defiance</b><br><b>City</b> | Defiance<br>County | Fulton | Henry | Paulding County | Williams<br>County | Total |
|-------------------------------|--------------------------------|--------------------|--------|-------|-----------------|--------------------|-------|
| Fair Housing Complaints       | 1                              | 0                  | 2      | 0     | 0               | 4                  | 7     |
| Tenant/Landlord<br>Complaints | 1                              | 0                  | 5      | 0     | 0               | 4                  | 10    |
| Total                         | 2                              | 0                  | 7      | 0     | 0               | 8                  | 17    |
| % of Total                    | 12%                            | 0%                 | 41%    | 0%    | 0%              | 47%                |       |



The following are statistics that have been compiled by the Ohio Civil Rights Commission.

### **OHIO CIVIL RIGHTS COMMISSION - 2021**

|                            | Defiance<br>County | Fulton | Henry | Paulding<br>County | Williams<br>County | Total |
|----------------------------|--------------------|--------|-------|--------------------|--------------------|-------|
| Fair Housing<br>Complaints | 12                 | 10     | 9     | 3                  | 14                 | 48    |
| % of Total                 | 25                 | 20.8   | 18.8  | 6.3                | 29.1               |       |



When a call or a referral is received by the Fair Housing Office, a Fair Housing Intake Form is completed. The form documents information about the complainant and a brief description of the complaint. The complaint is then assessed as to whether it is a fair housing complaint, tenant/landlord complaint or a general housing complaint. Based on the complaint type, informational materials will be sent to the complainant or the person will be referred to the appropriate agency or office. All actions taken will be documented on the complaint form. The Fair Housing Office will follow-up on all complaints that have been determined to be valid fair housing issues.



least three days before filing the eviction action or the court will dismiss the case. In other cases, you must give the tenant 30 days to correct the violation before beginning an eviction action. Do not count the day you give the notice or weekends and holidays, and wait until after the third day before filing the eviction complaint.

If a tenant's violation materially affects health

- If a tenant's violation materially affects health and safety, you must notify the tenant in writing and give the tenant 30 days to resolve the problem before filing an eviction.

  After reasonable notice to the tenant (24 hours), you have the right to enter the premises to
- inspect, repair, make improvements, supply
- suppect, repair, make improvements, supply services or show the property. You have the right to have your property returned to you in as good a condition as it was when the tenant took possession, except for ordinary wear and tear.

### What are my obligations as a landlord?

You have certain obligations under Ohio law whether or not they are written into a lease. You cannot change these obligations or require the tenant to assume them, and the tenant cannot agree to excuse or waive your performance of them under any circumstance. For example, a lease requiring the tenant to assume responsibility for making all repairs could not be enforced. As a landlord, you must:

- As a landlord, you must:
  Comply with the standards of all building,
  housing, health and safety codes that significantly
  affect health and safety.
  Make all repairs, doing whatever is reasonably
  necessary to keep the rental premises in a fit and
  habitable condition.
- Keep all common areas of the premises in a safe

- Keep all common areas of the premises in a safe and sanitary condition. Maintain in good wing condition all electrical, plumbing, sanitary, heating and appliances you have supplied. For the same provides and maintain trash recruetated and provide for trash removal if you own four or more units in the same building. Supply running water, reasonable smounts of how water and best at all times. (No may require how water and best at all times. (No may require the tenant to pay any or all utility bills for his or ber unit, whether it is an apartment or a house).

- who is illegally using or permitting the use of
- controlled substances on the premises.

  Comply with the rights of tenants under the
  Servicemembers Civil Relief Act, 117 Stat. 2835.
- Servicemembers Civil Relief Act, 117 Stat. 2835, 50 U.S.C. App. 501.

  Not attempt to evict a tenant without a court order by changing the locks, terminating utility service or removing the tenant's belongings. For property located in a county with a population of more than 200,000 residents, register with
- the auditor of the county in which the property is situated, providing your name, address and telephone number. (If you do not live in Ohio

Is studied, proseum poor theme, assesses, and the control of Fyn own the property in the inems of an entity not registered with the Ohio Secretary of State, you must mean on Ohio resident as agent of State, you must mean on Ohio resident as agent of the state of th provide this information, you waive the right to be notified of conditions before the tenant escrews the rent.

### How do I get back my security deposit?

When you move out at the end of a lease term, both you and your landlord must follow certain rules.
As a tenant, you should return the key to the landlord and give the landlord a forwarding mailing address where the security deposit can be mailed. Also, you must repair any damages caused by your intentional or negligent actions or those of your guests, but you are not responsible for any damages caused by ordinary usage or wear and tear. After you move out, any remaining security deposit your landlord holds can be applied to unpaid rent, utilities, late fees or to any damage your actions may have caused. The landlord must return the balance to you. Assuming you give the landlord a new of rowarding address, the landlord must, within 30 days, return to you all money remaining after lawful deductions, which the landlord must itemize for you. deductions, which the landlord must itemize for you. If the landlord does not return the money owed by that time, you can file a claim with the court. The court can order the landlord to pay the tenant twice the money owed plus attorneys' fees.

### Do I need an attorney?

This information, based on Ohio law, is issued to inform you, not to advise you about your particular case. Do not try to apply or interpret the law without help from an attorney who knows the facts, which may change the way the law is applied. Low-income mants may qualify for free legal services from legal id programs, available in all Ohio counties. Call aid programs, available in all Otto countries. 1-866-LAW-OHIO for a legal aid provider near



LawFacts Pamphlet Series Ohio State Bar Association Columbus, OH 43216-6562 (800) 282-6556 or (614) 487-2050



OHIO STATE BAR
FOUNDATION

This is one of a series of LawFacts public information pamphlets. Others may be obtained through your attorneys office, by writing the Obio State Bar Association or through www.obiobar.org.

The information contained in this pamphlet is gen and should not be applied to specific legal problet without first consulting your own attorney.

@ March 2016 Ohio State Bar Association



## Tenant/Landlord **Rights and Obligations Brochure**

### Tenant/Landlord Rights and **Obligations**

This information applies to most residential tenants who pay rent for a place to live, with some exceptions (e.g., those who pay rent to live in nursing homes, hotels and motels, and university-owned housing). A slightly different landlord-tenant law applies to those who live in a manufactured or mobile home park.

#### What is a rental agreement?

A rental agreement (called a "lease" in this pamphlet) is a binding written or oral contract between parties to establish or modify the terms, conditions and rules for establish of modify the terms, conditions and rules for a party's use and occupancy of a residential premises. A properly written lease will eliminate most problems commonly arising between a landlord and a tensant, benefitting both parties. A lease may create a tensacy from week to week, month to month, year to year, or any other amount of time the parties agree to. To protect both landlord and tensar, it is usually wise to specify how the lease may be terminated. Without a written lease, the landlord or the tensant may end a written lease, the landlord or the tensant may end a week-to-week tenancy by giving the other party at least seven days' notice before the termination date. least seven days' notice before the termination date. Either party may end a month-comount tenancy by notifying the other party of the intent not to enew the tenancy. The lease will end 30 days from the next rental date. So, if rent is paid on the first of every month, and notice is given on July 15, the lease will end 30 days from August 1. Ohio law prohibits a landlord from shifting certain responsibilities or liabilities to a tenant.

Such clauses in a lease cannot be enforced against the tenant. Similarly, a landlord may not enforce provisions requiring a tenant to pay the landlord's attorneys' fees, unless Ohio's landlord-tenant laws

reifically permit it.

Recause the landlord ordinarily prepares the lease. Ohio law lists certain circumstances where tenants and landlords may recover damages and, sometimes, reasonable attorneys' fees, for the other party's unlawful act.

### What are my rights as a tenant?

You are a tenant if you occupy or possess the residential property of another under a lease. If you do what the lease and/or the law requires, you have the right of exclusive possession of the property until the lease expires.

You have the right to complain to a governmental agency if your landlord volutes the bousing laws or regulations affecting health and safety. You have the right to complain to ways radiotally a complaint of the property of the propert

- You have the right to complain to your landlord for failing to perform any legal duties. If you complain and the landlord retaliates by increasing complain and the landlord retailates by increasing rent, decreasing services or secking to eviet you for complaining, the landlord has violated the law. There are legal remedies to stop or punish retailation, such as terminating your lease and recovering damages and attorneys' fees. You have the right to join with other tenants to bargain with your landlord about lease terms. You have the right to know the name and address of the names of your residential termines and the
- of the owner of your residential premises and the owner's agent, if applicable. This information owners ageits, it applicated: Inst information must appear in your written lease or be given to you in writing when you begin your tenancy if the lease is oral. If your landlord fails to provide this information, you do not have to notify your landlord before excrowing your rent with the court. The county auditor also maintains records on suidantial towners to account you.
- on residential property owners.
  You have a right of privacy, which the landlord must respect. The landlord may enter your apartment after reasonable notice (at least 24 rs) for certain legitimate reasons and without notice in certain emergency situations. If you breach your lease, the landlord may not
- rent payments.
  If you have notified your landlord, in writing, of problems at your rental property or of an insect or rodent infestation, the landlord should remedy the problems within a "reasonable" amount of time. For a broken furnace in mid-January, a reasonable amount of time may be just a few days The landlord may take up to 30 days to make less

the lease. You also have the right to escrow your rent

### What does escrowing rent mean?

Escrowing your rent means that you deposit your rental payments with the clerk of the municipal or county court, depending on where you live, instead of paying your landlord. Before you can escrow your rent. st first wait the FULL 30 days after notifying you must first wait the FULL 30 days after notifying the landlord of its failure to fulfill obligations. However, if there is an emergency, such as lack of heat in winter or lack of water, you can start escrowing your rent earlier. The notice requesting repairs must be clear and detailed enough that your landlord and the court can understand exactly what is wrong. You must court can understand exactly what is wrong. You must send the notice to the place where you normally say rent. Keep a photocopy of the notice and send it with a "certificate of mailing" so you have proof you sent the notice. You must deposit your rent into excrow on or before the date when your rent in due. If your rent is due on the 5th of every month, deposit your rent is due on the 5th of every month, deposit your rent on or before the 5th.

The court will tell your landlord that you have started depositive your rent into a rot excrow account.

started depositing your rent into a rent escrow account.
Once the landlord makes the repairs, you can ask the court to release the money to the landlord.
You may NOT escrow your rent if:

you are not current in your rental payments; or you received written notice when you moved in that the landlord owns three or fewer dwelling

#### What are my obligations as a tenant?

- As a tenant, you must:

  Keep the premises safe and sanitary.

  Dispose of all garbage in a safe and sanitary Keep plumbing fixtures in the unit as clean as their condition permits
- their condition permits.

  Operate all electrical and plumbing fixtures properly.

  Comply with all control
  - mply with all state and local housing, health

- Not intentionally or negligently destroy, defact damage or remove any fixture, appliance or other part of the premises, or allow your guests to do so. Keep clean and use appropriately any appliances the landlord has provided and promptly tell your
- landlord if your appliances need repair. Not disturb, or allow your guests to disturb, your neighbors. Not allow controlled substances (such as drugs)
- Not allow controlled substances (such as grugg) to be present on the property.

  Allow your landlord reasonable access (upon 24 hours' notice) to the premises to inspect, make repairs or show the property to prospective buyers or renters. Twenty-four hours of notice is not required in emergencies, or for the landlor to deliver large parcels, or upon agreement with the landlord.
- the landlord.

  Not allow sexual predators to occupy the unit if the unit is located within 1,000 feet of a school, preschool or child daycare center.

  The tenant cannot change any of these legal duties, but the landlord may agree to assume responsibility for fulfilling any of them.

### What are my rights as a landlord?

If you own rental property and permit another to use, occupy or possess your residential premises for a period in return for money or something of value, you are a landlord.

- sa are a landlord.

  You can rent your property for any amount you wish. Unless you have a written or oral lease that provides for a fixed ernt for the lease term (such as a one-year lease), you can increase rents in any amount, but you must give adequate notice. If you give your tenant notice of a rent increase for a month-or-month tenancy, the rent increase will not be effective until 30 days from the next date rent is due.
- date rent is due. You may rent to anyone you wish and establish any conditions and terms in a rental contract that do not conflict with federal or state law, including
- do not conflict with rederal or state law, including federal and state anti-discrimination statutes. You may evict the tenant for nonpayment of rent of for breaking any significant term of the lease. You must give the tenant written notice of your intent before filing an eviction action in court. For nonpayment of rent, you must give notice at

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### TENANT TO VACATE UNIT

The following letter may be used when a landlord has failed to remedy conditions within a reasonable time period and the tenant wishes to exercise his/her right to vacate the premises:

| Date:<br>Landlord's Name:<br>Address:          |  |
|--|--|
| Dear   | :  |
| requesting that the f<br>remedied:<br>1)<br>2) | I sent you a lette<br>ollowing conditions be |
| In my letter I reque                           | ested that the above                         |

Under the Ohio Landlord-Tenant Law, Ohio Revised Code 5321.07 (B)(3), I have the right to terminate our rental agreement if I have given you written notice of the aforesaid conditions and you fail to remedy them within a reasonable time. Since you have failed to remedy the conditions, I am moving out of the premises located at

|                   | Please sen | d n | ny s | eci | ırit |
|-------------------|------------|-----|------|-----|------|
| leposit of \$     |            | to  | me   | at  | th   |
| ollowing address: |            |     |      |     |      |
|                   |            |     |      |     |      |

Respectfully,

### AVAILABLE ASSISTANCE

If you cannot afford an attorney, but you feel you need legal assistance, please call:

Legal Aid Line 1-888-534-1432

If you have questions about the information in this brochure, you are invited to call:

Maumee Valley Fair Housing Office 1300 E. Second Street, Suite 200 Defiance, Ohio 43512 419-784-3882

### FAIR HOUSING IS MORE THAN JUST A GOOD IDEA, IT'S THE LAW!

It is illegal to discriminate against any person because or race, color, religion, sex, national origin, handicap or familial status:

- in the sale or rental of housing or residential lots;
   in advertising the sale or rental of
- n advertising the sale or rental or housing;
- in financing of housing; or
   in the provision of real estate brokerage services

If you feel you have been discriminated against, you may file a complaint with the following:

U.S. Department of Housing & Urban Development 1-800-669-9777

> Ohio Civil Rights Commission 1-888-278-7101

### REPAIRS TO RENTALS



HOW TO REQUEST REPAIRS.

- AND WHAT TO DO IF REPAIRS
ARE NOT MADE.

### MAUMEE VALLEY FAIR HOUSING OFFICE

1300 E. Second Street, Suite 200 Defiance, Ohio 43512 419-784-3882

### OHIO LANDLORD-TENANT LAW

Under the Ohio Landlord-Tenant Law, Ohio Revised Code 5321.07(A), a tenant has the right to withhold payment of rent to a landlord under the following circumstances:

- If the landlord fails to fulfill any obligations imposed on him by the Ohio Revised Code 5321.04.
- If the landlord fails to fulfill any obligations imposed on him by the rental agreement.
- If the conditions of the premises are such that the tenant reasonably believes that the landlord has failed to fulfill any obligation as required by law.
- If a governmental agency has found that the premises are not in compliance with building, housing, health or safety codes which apply to any condition of the residential premises that could materially affect the health and safety of an occupant.

### **HOW TO REQUEST REPAIRS**

First, a tenant must send a letter to the landlord outlining the needed repairs. A copy of the letter should be retained by the tenant for their records. The letter should be mailed **certified**, **return receipt requested**. If possible, include photographs of the problem areas.

Repairs should be made by the landlord within a reasonable period of time. A reasonable period of time is defined as 30 days, unless the condition in threatening to the tenant's

### WHAT TO DO IF REPAIRS ARE NOT MADE

If the landlord does not make the repairs requested by the tenant, the tenant may do one of the following:

- ESCROW RENT PAYMENTS:
  Deposit all rent with the Clerk of Courts
  office. The tenant <u>must be current in</u>
  rent to use this option. The tenant
  must present the Court with a copy of
  the letter sent to the landlord outlining
  the requested repairs, along with the
  return receipt showing the landlord
  received the letter.
- Ask the Court to order the repairs be made by the landlord. The tenant may ask that the rent be reduced until the repairs are made, or that rent paid into the escrow account be released to make the necessary repairs.
- TERMINATE THE RENTAL AGREEMENT with no penalty, after proper notice is given, if the landlord fails to remedy the situation.

PLEASE NOTE: These actions cannot be taken against a landlord who owns three or



who owns three or fewer rental units and who has informed the tenant of this fact in writing at the time of occupancy.

### NOTICE TO REMEDY CONDITIONS

The following is an example of a letter that may be sent to a landlord to request that repairs be

| Date:            |  |
|------------------|--|
| Landlord's Name: |  |
| Address:         |  |
|                  |  |
| Dear             |  |

This letter is being sent to you pursuant to the Ohio Revised Code governing obligations of a landlord, Section 5321.04(A). I am requesting that the following repairs be made to the unit occupy at

| ١ |  |  |  |   |
|---|--|--|--|---|
|   |  |  |  | _ |
|   |  |  |  | _ |

I am requesting that the above noted conditions be remedied by \_\_\_\_\_, which is 30 days from the date of this letter.

I will be depositing my rent payments with the Clerk of Courts office if the conditions outlined above are not remedied.

Please contact me as soon as possible to discuss when these repairs can be made.

Keep two copies - one for you, and one for the court.



## **Outreach and Trainings**

- County Offices
- Villages and Townships
- Public Libraries
- Police and Sheriff's Departments
- NOCAC
- Homeless Shelter (PATH Center)
- Ability Center
- Habitat for Humanity
- Senior Centers
- Hospitals
- Schools
- Metropolitan Housing Authority
- Realtors

- Village and Township Meetings
- Public Libraries
- Social Services Meetings
- Fairs
- United Way Meetings
- Commissioners Sessions
- Other Public Meetings in the Community



