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April 2022

President's Message

April is Fair Housing Month!

This month, the real estate industry recognizes Fair Housing, reaffirming its commitment to upholding the fair housing laws and providing equal professional services to all. What is the Fair Housing Act? The Fair Housing Act prohibits discrimination concerning the sale, rental, and financing based on race, religion, gender/sex, national origin, or familial status. The Fair Housing act was signed into law on April 11, 1968.

So, what changes or additions have been made since then? In 1990, the Americans with Disabilities Act was signed into law. As it's known, the ADA is a civil rights law that prohibits discrimination against individuals with disabilities in all areas of public life, including jobs, schools, transportation, and places that are open to the public. In 1988, an amendment was made to the Fair Housing Act to include persons with disabilities. The amendment made specifies that landlords or housing providers may not discriminate against a person with a disability or handicap in the sale or rental of a dwelling. In addition, the law prohibits housing providers from refusing residency to persons (s) with disabilities. It also prohibits refusing to make reasonable accommodations and modifications to the premises to provide equal



Marlin Palich
2022 STAR President

opportunity to the tenant to enjoy the premises.

In 2012, HUD's office of Fair Housing & Equal Opportunity issued guidance prohibiting housing discrimination based on sexual orientation or gender identity. On January 20, 2021, President Joe Biden issued Executive Order 13988 for Preventing and Combating discrimination based on Gender Identity or Sexual Orientation. HUD issued a memorandum on February 11, 2021, implementing President Bidens order 13988 as part of the fair housing law. This means that housing providers who receive HUD funding or FHA-insured loans, including FHA lenders, must ensure equal access without regard to actual or

Upcoming Classes & Events

6
APRIL

3-Hr Core Law Class
6:00 pm - 9:15 pm at the Warren Office
311 Niles Cortland Rd NE, Lower Level Suite C
Warren, OH 44484

11
APRIL

Conversation and Coffee
10:00 am - 11:30 am at
Ashton House Museum
120 3rd St. NW.
Carrollton, OH 44615

13
APRIL

STAR Affiliates Adult Egg Hunt
Check in at 10:45am at Jackson Park
7660 Fulton Rd, NW
Massillon, OH 44646

26
APRIL

SHAKER at Jerzees Cafe
5:00 pm - 7:30 pm
330 Court Ave NW
Canton, OH 44702

27
APRIL

1 Hr CE | Listings, Listings, Listings
10:00 am - 11:00 am via ZOOM

28
APRIL

3-Hr CE | Home Warranties...the Good,
the Bad and the Not so Pretty
10:00 am - 11:00 am at the N Canton Office
7110 Whipple Ave NW, Suite B
North Canton, OH 44720

17
MAY

REALTOR® Party in the USA
RPAC Auction & Dinner
Beginning at 5:30 pm at DiLucia's
2610 Elm Road
Warren, OH 44483

18
MAY

Breakfast in the Park
Beginning at 9:00 am
Dogwood Park Shelter
241 7th Street NE
North Canton, OH 44720

President's Message...continued

perceived sexual orientation, gender identity, or marital status. Also, it is prohibited under the Fair Housing Act for any landlord or housing provider to discriminate against LGBTQ persons because of their actual or perceived sexual orientation or gender identity or any other reason that constitutes sex-based discrimination. And it is prohibited for a lender to deny a HUD-insured mortgage to any qualified applicant based on their actual or perceived sexual orientation, gender identity, or marital status. In conclusion, any person involved in a housing transaction is responsible for following and upholding all fair housing laws. This includes property owners, property management, real estate agents/brokers and mortgage lenders. Those involved in real estate or housing transactions need to be educated and trained about fair housing practices. Standards and procedures should be in place for dealing with all potential consumers so that everyone is either accepted or rejected based on the same criteria. Bottom line is that all that inquire about housing should be treated fairly and equally.



FAIRHAVEN is a fair housing simulation training for REALTORS® that uses the power of storytelling to help members identify, prevent, and address discriminatory practices in real estate.

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Stark Trumbull Area REALTORS® Education & Events Committee invite you to attend our..

3-Hr CORE LAW

Defects, Disclosures, and Duties...

Instructor Toby Hoy, Residential Bancorp
Director of National Operations



Wednesday, April 6, 2022
6:00 pm - 9:15 pm

at the Warren (Howland) STAR Office
311 Niles Cortland Rd NE, Lower Level Suite C
Warren, OH 44484

FREE FOR STAR MEMBERS!



This Class will be LIVE and IN-PERSON at the Howland STAR Office.
STAR Members may register via our website www.STAR.Realtor.
Seating is Limited to 25 Attendees, so please register early!

The Registration deadline is NOON on Tuesday, April 5. Non-Members may register by calling Trisha Adams, Education & Events Administrator at (330) 494-5630. You may be charged a \$20 No Show FEE if you do not cancel your reservation 24 Hours prior to the event.

QUESTIONS? Contact Trisha Adams STAR Education & Events Administrator
tadams@STAR.Realtor | 330.494.5630





The GAD's Corner...

Kayla Atchison

Government Affairs Director (GAD)

Committee Involvement

RPAC Committee
Legislative Affairs Committee
Community Outreach Committee

katchison@STAR.Realtor

mobile (330) 631-4147

office (330) 494-5630

Primary Office
Warren & N Canton

What began as a debate around fair districting has now created uncertainty for both candidates and voters. As we near Election Day 2022, Ohio's Statehouse and Congressional Districts remain undetermined as the Ohio Supreme Court, Ohio General Assembly, and the Ohio Redistricting Commission fail to come to an agreement.

Despite this uncertainty, it is important that both you and your clients update your voter registration. This process, unlike redistricting, has never been easier!

Gone are the days of updating your voter registration at the License Bureau or Board of Elections. Online voter registration is available to all Ohioans at <https://olvr.ohiosos.gov/>.

You can hear from Ohio Secretary of State, Frank LaRose, [here](#), as he speaks on the importance of updating your voter registration.

Your vote is your voice. With ever changing markets and shifting political winds it is important to elect public officials that will empower not hinder your business and communities. Here at STAR we provide opportunities for our members to engage with elected officials and candidates. We seek to promote ideals not political parties. You can learn more about the work of the STAR Legislative Affairs and RPAC Committee by contacting Kayla at katchison@star.realtor.

To complete your online registrations, you will need the following items:

- Ohio driver's license or Ohio identification card number
- Name
- **Date of Birth**
- Address
- Last four digits of your Social Security number

All voter registration must be updated no later than 30 days prior to an election.

Upcoming Voter Registration deadlines:

April 4, 2022

for the May 3, 2022 Primary Election

July 5, 2022

for the August 2, 2022 Special Election

October 11, 2022

for the November 8, 2022 General Election



VOTE

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Conversations and **COFFEE**

FEATURING: Treasurer Robert Sprague

MONDAY
April 11, 2022
Beginning at 10:00 am

The Stark Trumbull Area REALTORS®
(STAR) Legislative Affairs Committee
invites you to attend our Morning Event

Ashton House Museum

120 3rd St. NW., Carrollton, OH 44615

- 10:00 am** Registration
- 10:30 am** Coffee and Conversation
w/ Robert Sprague
- 11:30 am** End of programming

STAR Members can register online
in the Member Portal. All other Guests
may RSVP by contacting STAR.



QUESTIONS: Contact Kayla Atchison, Government Affairs Director
via email or phone katchison@STAR.Realtor | 330.494.5630

www.STAR.Realtor



Heather Pyers

Membership & Communications
Administrator

Committee Involvement YPN

membership@STAR.Realtor
office (330) 494-5630

Primary Office | N Canton

STAR Membership Report | March 2022

New Salespersons

Ashley McCune, *Keller Williams Legacy Group*
Carsen Albert, *Howard Hanna*
Matthew Kent, *Community First Real Estate*
Melissa Sprouse, *Keller Williams Legacy Group*
Michael Eckman, *KW Chervenik Realty*
Scott Beeson, *Carleton Realty*

Office Transfers

Amanthus McConnell, *Cutler Real Estate*
Anthony Bernbei, *eXp Realty*
Candace Adams, *eXp Realty*
Kerry Leeman, *Kelly Warren & Assoc.*
Kim Double, *Howard Hanna*
Melissa Adkins, *Hackenberg Realty Group*
Michael Miller, *eXp Realty*
Nichole Mills, *Cutler Real Estate*
Sadie Scofield, *Keller Williams Legacy Group Rlty*
Samantha Blazeoff, *Howard Hanna*
William Day, *Howard Hanna*

New Secondary Broker

Robert Dull, *Community First Real Estate*
Robert Kutschbach, *Carleton Realty*

New Affiliate Members

Fairway Independent Mortgage- Stow
Courtney DeMarco
Zach McPherson
Brian Mogus
Lisa Conner

Affiliate Cancellations

Clonch & Sons Excavating

Membership Cancellations

Alita Doroslovac
Andrew Matthews
Alexia Potts
Clarice Perry
Hannah Rose
Hayley Sunquist
Jonathan Herman
James Fier
John Merriman
Joshua Tomor
Kelly Wittenoldner
Konstantinos Nikolaou
Laurie Judson
Meredith McCartney
Theresa Kimler
Therese Schneider



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YPN Kick-off Event Recap

The YPN Committee held its kick-off event for 2022 at The Barrel Room in North Canton, Wednesday March 16th, from 6-8 pm. Proceeds from the event will benefit Gigi's Playhouse.

The turnout was good and attendees enjoyed a free drink and appetizers. The Affiliate Committee donated wine for the grab bag prizes. A shout out to Nancy Douglas from 2-10 Home Buyers Warranty for donating two yummy pizzas for the event!

BIG THANKS to our YPN Committee & Affiliate Committee members for their generous donations, and thanks to all those who came out to support the event!



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the **HUNT** is on!



Wed. April 13, 2022

10:45 am Check-IN

11:00 am Shot Gun Start

12:00 pm Lunch



1,000 EGGS!

JOIN the STAR Affiliate Committee and our Sponsors for an EGG-cellent 21+ Hunt at the Park! Win Lottery Tickets, Mini Liquor Bottles, Gift Cards & More! ADULTS ONLY please!

North Jackson Park

7660 Fulton Rd, NW, Massillon, OH 44646

**\$100 Cash Prize
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Rumble in Trumbull

**Locations & Dates
to be announced SOON!**

After Dark in Stark

February 22 at MBAR

5260 Dressler Road, Canton, OH 44718

April 26 at Jerzees Cafe

330 Court Ave NW, Canton, OH 44702

June 28 at Jerzees Cafe

330 Court Ave NW, Canton, OH 44702

October 18 at MBAR

5260 Dressler Road, Canton, OH 44718



RSVP TODAY! www.STAR.Realtor



This CE Class is a Partnership Offering through the STAR Affiliate CE Program

HOME WARRANTIES

the **GOOD**
the **BAD**
and the **not so PRETTY**

Thurs, April 28, 2022 from 10 am - 11 am

In Person at the North Canton Office
7110 Whipple Ave NW, Suite B, N Canton, Ohio 44720

Light Breakfast will be Provided!
FREE for STAR Members
\$10 Non-Member Fee



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Nancy Douglas

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440.796.5309

ndouglas@2-10.com

9:45 am	Registration
10:00 am	Class Begins
11:00 am	Class ends

Register on our Website Today!
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QUESTIONS? Contact Trisha Adams
STAR Education & Events Administrator
tadams@STAR.Realtor | 330.494.5630

1-Hr Elective CE Credit



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Education & Events Administrator

Primary Office | N Canton

Committee Involvement

Education & Events Committee
Norma L Good Scholarship Committee
Affiliate Committee

tadams@STAR.Realtor

main office: (330) 494-5630

SAVE the date and watch for
information for these upcoming
STAR CE Classes in Trumbull County:

July 7 | Core Law
@ Kent State Trumbull Campus

September 8 | Ethics
@ Kent State Trumbull Campus

November 3 | Fair Housing
@ Kent State Trumbull Campus

Core Classes scheduled in Stark
County will be announced SOON!

**We have TWO Locations to
BEST SERVE our Members!**

North Canton Office

7110 Whipple Avenue NW, Suite B
North Canton, OH 44720

Warren Office

311 Niles Cortland Rd NE, Suite C
Warren, OH 44484

Office Hours: 8:00 am – 4:30 pm

Phone: (330) 494-5630

Stark Trumbull Area REALTORS® RPAC Committee

REALTOR® Party in the USA

RPAC Auction & Dinner Tues, May 17, 2022

\$15 Dinner IF PAID BY MAY 17, 2022

\$25 Dinner at the Door

5:30 pm	Registration
6:00 pm	Dinner & Auction
Location	DiLucia's Banquet Hall 2610 Elm Road Warren, OH 44483

Deadline for RSVP

12 pm on Friday, May 13, 2022
Any cancellations not received 24 hours prior to scheduled event may be billed for the cost of your dinner

Sign up on our website today, or contact
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\$1,000 Major Investor Package

\$300 Paid by 5/17/2022 with \$700 paid in full by the evening of the event.
Major Investor Package includes:

Eight (8) Dinner Tickets
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Program Recognition (?)

\$150 Capitol Club Package

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Two (2) Dinner Tickets
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LET'S MAKE UNFAIR HOUSING HISTORY.

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Save 30% when you enroll in one of The CE Shop's award-winning CE courses.

When you take a stand against housing discrimination, you're doing your part to make your community a better place to live. This Fair Housing Month, reflect on your responsibility to make homeownership accessible to all — and take advantage of our partnership with The CE Shop to ensure that you stay up to date on all things real estate, including the latest Fair Housing laws.

Offer valid 04/01/22 - 04/30/22 until 11:59 PM CT on real estate Continuing Education products only.



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NAR Certification Spotlight



Who is it for?

The course work for the At Home with Diversity® (AHWD) certification is designed to enable you to work successfully with and within a rapidly changing multicultural market. It will help you to learn diversity sensitivity, how it applies to U.S. fair housing laws in your business, and ways to develop professional guidelines for working with people in the increasingly multicultural real estate market.

Education

Complete the At Home With Diversity® 1-Day certification course online or in the classroom

Cost

Online version of the course: \$99.00

Classroom version of the course varies by course provider

One-time Application Fee

The AHWD application fee, normally priced at \$75 has been discounted to \$40 to REALTORS® as a part of the Right Tools, Right Now Program. Take advantage now through December 31, 2022.

[MORE INFO Click Here!](#)

Contact STAR Staff!

Office Hours: 8:00 am – 4:30 pm
Phone: (330) 494-5630

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Fair Housing Act: Criminal History-Based Practices and Policies

Published by National Association of REALTORS® January 9, 2020

In the recently issued "[Office of General Counsel Guidance on Application of Fair Housing Act Standards to the Use of Criminal Records by Providers of Housing and Real Estate-Related Transactions](#)", the U.S. Department of Housing and Urban Development ("HUD") urges housing providers to exercise caution when implementing criminal history policies or practices used to make housing decisions.

HUD's guidance comes on the heels of the Supreme Court's decision (link is external) last summer, which held disparate impact claims are cognizable under the Fair Housing Act.¹ While persons with criminal records are not a protected class under the Act, HUD stresses that criminal history-based barriers to housing have a statistically disproportionate impact on minorities, which are a protected class under the Act, and as such, creating arbitrary or blanket criminal-based policies or restrictions could violate the Fair Housing Act ("FHA" or "Act"). To be clear, HUD's guidance does not preclude housing providers from crafting criminal history-based policies or practices, but the guidance makes evident that housing providers should create thoughtful policies and practices that are tailored to serve a substantial, legitimate, and nondiscriminatory interest of the housing provider, such as resident safety or the protection of property.

HUD includes context for its guidance, and offers statistical evidence that the United States minority population experiences arrest and incarceration at rates disproportionate to their share of their population. For instance, HUD asserts that in 2014, African Americans were incarcerated at a rate nearly three times their proportion of the general population.

In the context of criminal history policies or practices, disparate impact liability is determined using a burden-shifting framework that first requires a plaintiff or HUD to prove that the criminal history policy or practice has a discriminatory effect, meaning the policy or practice results in a disparate impact on a group of persons because of their race, national origin or other protected



characteristic under the Act. In this step of the process, evidence must be provided that demonstrates that the criminal history policy or practice actually or predictably results in a disparate impact. If successful, the burden then shifts to the housing provider to show that the policy or practice in question is justified. Here, the housing provider must show that the policy or practice is necessary to achieve a substantial, legitimate, nondiscriminatory interest of the housing provider, and further, that the policy or practice actually achieves that interest. Finally, if a housing provider is successful, the burden shifts back to the Plaintiff or HUD to prove that the housing provider's interest could be served by another practice that has a less discriminatory effect.

The determination of whether a criminal history-based policy or practice has a disparate impact in violation of the Act is ultimately a fact and case-specific inquiry. However, HUD's guidance provides insight into how to create a legally defensible policy that does not violate or frustrate the FHA's prohibition on the discrimination in the sale, rental or financing of dwellings or in other housing-related activities. We recommend review of HUD's guidance, but have distilled that guidance to assist in reviewing existing criminal history-based policies or practices or in the creation of a new one:

¹ Texas Dep't of Hous. & Cmty Affairs v. Inclusive Cmty's Project, Inc., 135 S.Ct. 2507 (2015).
² 42 U.S.C. 3607(b)(4).

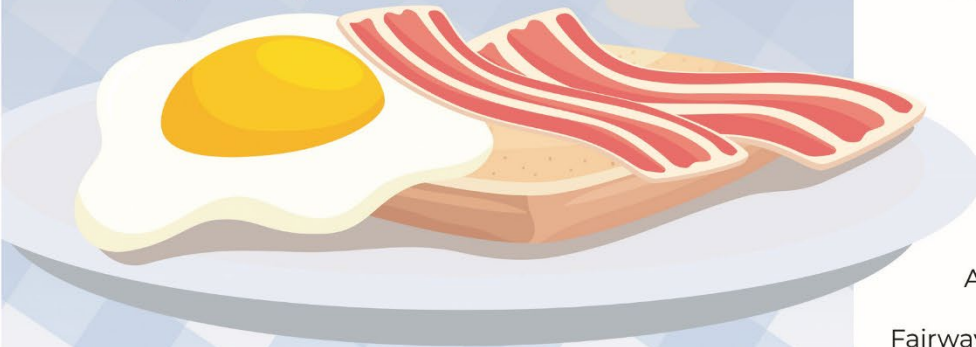
Criminal History-Based Housing Policies and Practices

DO's	DONT'S
Create tailored criminal history-based policies/practices.	Don't create arbitrary or overly-broad criminal history-based policies/practices.
Be sure to have clear, specific reasoning for the criminal history-based policy/practice that can be supported by evidence.	Don't maintain a policy/practice, or any portion thereof, that does not serve a substantial, legitimate, nondiscriminatory interest.
Exclude individuals only based on criminal convictions that present a demonstrable risk to resident safety or property.	Don't create exclusions based on arrest records alone.
Consider the nature and severity of an individual's conviction before excluding the individual based on the conviction.	Don't create a blanket exclusion of any person with any conviction record.
Consider the amount of time that has passed since the criminal conduct occurred.	Don't provide inconsistent explanations for the denial of a housing application.
Consider criminal history uniformly, regardless of an individual's inclusion in a protected class.	Don't use criminal history as a pretext for unequal treatment of individuals of a protected class.
Treat all applicants for housing equally, regardless of protected characteristics.	Don't use comparable criminal history differently for individuals of protected classes.
Conduct individualized assessments that take into account mitigating factors, such as facts and circumstances surrounding the criminal conduct, age at the time of the conduct, evidence of good tenancy before/after conduct, and rehabilitative efforts.	Don't make exceptions to a policy or practice for some individuals, but not make the same exception for another individual based on the individual's inclusion in a protected class.
Housing providers may exclude persons convicted of the illegal manufacture or distribution of a controlled substance. ²	Don't include a blanket prohibition against individuals convicted of drug possession.

Stark Trumbull Area REALTORS®
& the STAR Education & Events Committee

ANNUAL
**Breakfast
in the Park**

Wed, May 18 at 9:00am



Great Door Prizes
50/50 Cash Raffle

Dogwood Park Shelter

241 7th Street NE
North Canton, OH 44720

\$4 Per Person

with Canned Good Donation

\$5 Per Person

without Canned Good Donation

Your donation of canned food benefits
the *Warren Family Mission* and
the *Stark County Hunger Task Force*

Questions? Contact Trisha Adams
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The Commercial & Savings Bank

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GOLD Level

Farmers National Bank

Huntington Bank

Stonegate Title Agency

SILVER Level

2-10 Home Buyers Warranty

American Title Associates Agency

Beacon Title Agency, Inc.

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Mortgage Corporation

First Commonwealth Mortgage

LenderOne Financial

LoanDepot

MCTV

New Era Title Services, Ltd.

Pillar to Post The Ferguson Team

Rural 1st

Simler Inspections, Inc.

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