FREE PUBLICATION

Southside

COLUMBUS

WINTER 2019

Guide

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Local options for all ages

SOUTH SIDE HOPE
COMMUNITY DEVELOPMENT CORPORATION, INC

Southside Hope's mission is to embrace the community, enhance the environment, and enlighten the Spirit of individuals in our surrounding community.

Current initiatives include programs for **increasing home ownership, reducing vacant and abandoned properties, and promoting long-term tenants and residency** in Far South Columbus.

For more information, visit [southsidehope.org.](southsidehope.org)

Southside Hope Celebrates First New Home Owner

Winter 2019

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The Southside Guide

The Southside Guide is a free print publication that showcases our proud residents, businesses and community resources on the south side of Columbus. The publication is printed, in part, with support from South Side Hope CDC, Inc. and Wesley Church of Hope UMC.

Our goal is to make a positive impact in our community by sharing our South Side Pride!

Contact Lori Fisher
614-886-9922
lfisher@southsidehope.org
to get included in the next issue

PROMOTING PRIDE ON THE SOUTH SIDE

Avoiding Eviction

By Lori Fisher

A record number of evictions are being filed in Franklin County each month. Understanding your responsibilities and knowing your rights as a tenant can help avoid an eviction.

A landlord can evict a tenant (with or without a lease) if:

- The tenant does not pay rent when it is due;
- The tenant stays in the property after the lease has expired, without paying rent;
- The landlord gave a 30-Day Notice to Move, and the tenant stays past the deadline;
- The landlord gave the tenant a notice to correct a condition in the property and the tenant does not correct the problem within 30 days. Note: This 30-day notice does not apply if the problem involves the use or sale of illegal drugs;
- The tenant violates a reasonable and fair term of the lease;
- If the tenant is engaged in illegal drug activity; or
- The tenant is a registered sex offender and is residing in an area where the law does not allow the offender to live

As a tenant, you must pay rent every month. **Even if you have a lease, your landlord could force you to move if you do not pay your rent on time.** If you do not have a written lease, your landlord can raise your rent by any amount he wants as long as he gives you proper notice of at least 30 days from the next time rent is due.

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Besides paying your rent on time, you have other legal obligations as a tenant.

- In general, you must avoid damaging the rental property or permitting your guests or visitors to do so. You are not responsible for normal wear and tear, however (for example, walls that routinely need to be repainted, or plumbing fixtures that break down because of prolonged use.);
- You are responsible for any damage you cause. Your landlord can file an eviction if you damage the property or he can take the money out of your security deposit when you move out. He can also sue for additional damages if the security deposit does not cover the total cost of damages;
- You must keep your house safe and sanitaryl
- You must dispose of trash and garbage in a sanitary manner;
- You must keep all appliances provided by the landlord in good working order;
- You must keep the electrical and plumbing fixtures clean and use them properly;
- You must not disturb other tenants; and
- You must permit your landlord to enter your home if he makes a reasonable request and gives you a reasonable notice (usually 24 hours).

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AVOIDING EVICTION

Know Your Rights

A landlord cannot prevent you from exercising certain rights.

- A landlord cannot shut off utilities, change the locks, set out your possessions. or threaten any of these acts to make you move out.
- A landlord cannot enter an apartment whenever s/he wants or repeatedly demand to enter.
- A landlord cannot remove any property from the dwelling belonging to you without proper court action
- A landlord cannot keep your property as collateral to force you to pay rent.
- S/He cannot increase rent, decrease services, or even threaten to bring an eviction because you complain, report a code violation, or join a tenant's union.

WHERE TO GET HELP

If you think your landlord is harassing you or making unreasonable demands for entry, contact Legal Aid Society or another attorney.

If you are looking for affordable housing options in Far South Columbus, contact Southside Hope CDC at 614-886-9922 for a list of reputable landlords.

Access resources available to assist if you're facing an eviction at southsidehope.org/eviction

STRONG COMMUNITY VOICES

Join the Marion-Franklin Civic Association

WWW.MARIONFRANKLIN.ORG

MICHAEL STINZIANO
Franklin County Auditor

Need Help?
Have Questions?

Contact Michael at
614.525.HOME or
AuditorStinziano@
franklincountyohio.gov

franklincountyauditor.com

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IMPACTING CHANGE IN YOUR NEIGHBORHOOD

A vibrant South Side benefits all residents. What does that look like? Affordable housing, stable employment opportunities, transportation, and successful businesses attract future investment and redevelopment. As residents, we have the power to shape where we live, work, and play.

The area commission and local civic groups are available to hear your ideas for improving your neighborhood and any concerns about proposed development projects. Share your ideas, voice your concerns, and connect with your neighbors.

AREA COMMISSIONS HELP SHAPE THE FUTURE

Area commissions act as a liaison between neighborhood groups, property owners, residents, developers and city officials. They are responsible for recommending future projects and zoning requests that impact your neighborhood.

Get connected in your community by engaging with neighbors and area civic associations. There are two area commissions in our area.

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IMPACTING CHANGE IN *YOUR* COMMUNITY

COLUMBUS SOUTH SIDE AREA COMMISSION

Commission meetings take place on the **Fourth Tuesday** each month at **6:30 pm** at the Parsons Avenue Library located at 1113 Parsons Avenue.

FAR SOUTH COLUMBUS AREA COMMISSION

Commission meetings take place on the **First Thursday** each month at **6:30 pm** at the Fire Training Academy located at 3639 Parsons Avenue.

NEIGHBORHOOD CIVIC ASSOCIATIONS

Attending monthly civic association meetings allows residents to voice local concerns, share ideas that benefit the community, and bring neighbors together. Here are some of the area neighborhood civic groups on the Far South Side:

- **MARION-FRANKLIN AREA CIVIC ASSOCIATION**
  Civic association meetings take place on the **Second Tuesday** of each month at **6:00 pm** at the Marion-Franklin High School.

- **ALUM CREST ACRES CIVIC ASSOCIATION**
- **CAMBRIA ADDITION**
- **HAMILTON HIGHLANDS HOMEOWNER ASSOCIATION**
- **LOCK AVENUE BLOCK WATCH**
- **MADISON MILLS CIVIC ASSOCIATION**
- **SCIOTO SOUTHLAND COMMUNITY CIVIC ASSOCIATION**
- **THREE RIVERS CIVIC ASSOCIATION**

Don't RESOLVE JUST DO IT

By Dr. Charles W. Ferguson

The greatest challenge of my adult life has been taking risks. Most people do not have the inclination to take risks of any sort. Who really wants to launch out in some area of life with no safety net? Who wants to find out that the world is not ready for a life-altering idea that has been sitting in the incubator of your mind? Who wants to feel rejection? Ha! You see. I just hit the source of the problem. Rejection.

Many people have a great desire to see and experience advancement in their lives. Think about it. Every year, men and women make New Year's Resolutions in order to seek out the fulfillment of the self-proclaimed "new year, new me" prophecy.

The truth is that very few people keep their attention on those resolutions. Some individuals are naturally determined. Others face many obstructions. The main one is rejection.

The idea of rejection can cause anyone to hesitate from trying to pursue goals and purpose. For over 30 years, I lived in this world that suggested that my best was not good enough. I needed to fit a dynamic that was not inherently mine. Whatever made me unique was not acceptable to the rest of the world. That thinking is counterproductive and resistant to the truth that God made us all unique and necessary to our environment.

In this upcoming year, my prayer is that you will learn that the best way to

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overcome this hurdle is to face it head on. You are important to the improvement of your environment. You are more than the opinions of others. You are not a reject. You are not deficient. You do not have to resolve to accomplish a thing. It is time for you to just do it. Here is what I mean.

Whatever you do, do it scared! One of my goals in my twenties was to become an author. I always knew I had decent writing ability. I know I have a million things to say to people everywhere. Just one problem. I had to put pen to paper. The only thing that was stopping me from writing a book was doing the act of writing. I was scared that what I would say would not benefit anyone. Yet, the moment I began writing the opportunity came to be published and spread a needed message. Even if the prospect of rejection lingers around you, do not stop doing what you do best. The moment will come when your work will be elevated for those you need it to see it.

Stay ready so you don't have to get ready! Overcoming rejection happens when you are preoccupied with your purpose and destiny. The energy you place in seeing your dreams and vision come to pass will negate any resistance that attempts to tell you it can't be done. You will become so entrenched that you will not have time to entertain the foolishness. Your preparation will always give you access to your next platform.

Going into 2020, don't just possess a new vision. Make sure you conquer rejection. ***Just do it!***

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More Abundance in 2020

Excerpt from Ed Lester's 57 Laws of Attraction

Abundant Thinking

At first sight it may seem overwhelming, but I can't stress enough just what a profound difference this idea and tools will make in your life. And I believe they will have an impact very quickly.

> *"It's my belief that each and everyone has the power to create miracles in your life. And the ripple effects for you and those in your life could be truly infinite."* - Ed Lester

The Principals of Unlimited Potential

Imagine if there was one small thing you could do each day which would instantly change your manifestation results.

Something that would **transform your love life and relationships…your career…your emotional strength and self belief…your confidence…even your financial abundance.**

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More Abundance in 2020

Allow me to share with you EXACTLY such a secret. I've seen this magic 1% rule work again and again for people looking for a true personal breakthrough.

You see, I've been blessed in my life to have many people coming to me to learn more about abundance. One of the things I do for my students is play a game. It's something you may think you already understand but when you truly get it, it's a life changer. I ask them as a group:

"Which do you want…A million dollars in your hand right now, or a single penny? If you take the penny, I'll double it tomorrow and I'll continue to double it each day for 31 days."

And the clincher for this imagination exercise to really work…

"You have just 3 seconds to make your decision or the money box slams shut forever."

Of course the vast majority of my training group will take the safe million. Their intuition suggests it's the best answer.

But the truth is if you take the 1 penny then in 31 days you'll have a suitcase containing $10.7 million.

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More Abundance in 2020

This is a stunning example of what happens when you banish scarcity from your mindset. Instead you embrace abundant thinking and the principles of unlimited potential.

> ***It's absolutely critical for you to grasp the fact that small changes and baby steps really DO pay huge dividends.***

And there's another reason why the magic of quantum change is something you must fully digest and understand

It's this…

> ***If you don't commit to making a 1% positive shift every day, what happens is that you will almost certainly move in the opposite direction.***

It's a well known law of physics. Things never stay the same. We are always growing in one direction or the opposite.

I can't tell you how many clients of mine acknowledge that some gremlin from the past (an unkind word in the schoolyard…a bullying spouse… a cheating partner) is hurting them still. However what really horrifies them is when they realize that the damage is constantly growing, just like the penny (but in a much darker way).

But here's the truly wonderful news…

Tell me honestly. Could you commit to improving some aspect of your life by 1% each day?

> **Perhaps 1% more forgiveness. 1% more positive energy. 1% professional improvement? Even 1% more growth in your relationship with yourself?**

If so, within a year, your life can be approximately 70,000 times better!

No exaggeration. This is what Einstein called the eighth wonder of the world – The miracle of compound interest. What would have happened if you'd started this tiny commitment a year ago, or a month ago? The most important thing to grasp is this.

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More Abundance in 2020

Compounded Abundance

Even in just a week or two of following the 1% rule, it will feel as if you have DOUBLED your feelings of energy, confidence and abundance.

Wow! If this doesn't inspire you, maybe it's time to check your pulse.

By the way, **you can apply this magic formula to anything: health, relationships, financial abundance, your business, your career.** Even if you bounce from one to the other it's fine. The universe doesn't care. So long as you invest in yourself. So long as you're improving SOME aspect of your inner or outer life every day by 1%, you'll experience the magic results faster than you'd imagine possible.

The best news of all?

You can start this miraculous process of transformation right now! (To rapidly accelerate your abundance results, download the *57 LAW OF ATTRACTION TIPS FOR PEOPLE WHO ARE SERIOUS ABOUT ABUNDANCE* at **http://edlester.com/gift.html**

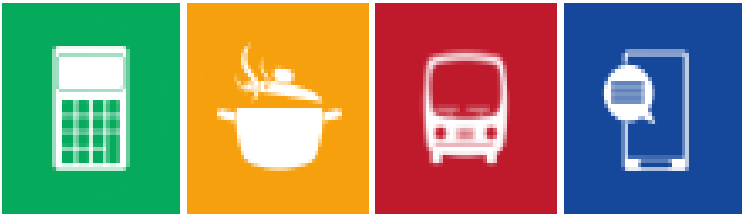
FREE CLASSES

APPLY TODAY!

ARE YOU BETWEEN 16 TO 24 YEARS OLD?

DO YOU LIVE ON THE SOUTH SIDE OF COLUMBUS?

WOULD YOU LIKE TO LEARN LIFE SKILLS RELATED TO FINANCE, COOKING, TRANSPORTATION + COMMUNICATION?



WE'RE LOOKING FOR 40-50 SOUTH SIDE RESIDENTS BETWEEN THE AGES OF 16 AND 24 TO PARTICIPATE IN OUR SKILLED FOR LIFE PROGRAM.

SELECTED STUDENTS WILL COMPLETE AT LEAST 1 OF OUR 4 COURSES DESIGNED TO TEACH NECESSARY LIFE SKILLS FOR BECOMING A HEALTHY, RESPONSIBLE, SUCCESSFUL ADULT.

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INCREASING YOUR BUYING POWER

It should come as no surprise that inflation decreases the amount of stuff you can buy. A year from now, the same amount of money will probably buy you less house, less car and less of anything else. Boosting your purchasing power will come in handy, particularly when you buy a home or other pricey merchandise you want.

Generate a Second Income

Making more money can increase how much money a lender lets you borrow and lowers the interest rate on the money you borrow.

It's amazing how a few extra dollars can add up over time. Consider freelancing part-time or pursuing a small, home-based business on the side to add to your income. Both good credit and a higher income give you more buying power.

Good credit increases your purchasing power

Unfortunately, a less-than-perfect credit score is going to buy you less of anything you want. Your credit score affects your buying power and is especially important when shopping for a big-ticket item like a home or vehicle. To make up for a lower score, you're probably going to need to use more of your total amount of credit available which

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can actually lower your score even more, which is exactly what you don't want to happen. According to myFICO, owing fewer debts and paying all your bills on time are key factors credit reporting agencies use to calculate your score. Another way to boost your score is not to open any new credit accounts that you don't need.

Steps to improve your credit score

Repairing bad credit or building credit for the first time takes patience and discipline. There is no quick way to fix a credit score.

Check your credit report for errors

Carefully review your credit report directly from all three credit reporting agencies for any incorrect information. Dispute inaccurate or missing information by contacting the credit reporting agency and your lender. Remember: checking your own credit report has no impact on your credit score.

Pay bills on time

Making payments on time to your lenders and creditors is one of the biggest contributing factors to your credit score. Delinquent payments, even if only a few days late, and collections can have a negative impact on your credit score. Past problems like missed or late payments are not easily fixed, but the longer you pay your bills on time after being late, the more your credit score should increase. Consider enrolling in automatic payments to have payments automatically debited from your bank account.

If you are having trouble making ends meet, contact your creditors as soon as possible and seek a legitimate credit counselor. The sooner you seek help the faster you can get back on track. Seeking assistance from a credit counseling service will not hurt your credit score.

Reduce the amount of debt you owe

High outstanding debt balances can negatively affect a credit score. You can increase your buying power by keeping balances low on credit cards and other revolving credit. Don't close unused credit cards as a short-term strategy to raise your scores; and don't open several new credit cards you don't need to increase your available credit. This approach

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INCREASING YOUR BUYING POWER

could backfire and actually lower your credit scores. Be aware that paying off a collection account will not remove it from your credit report: it will stay on your report for seven years.

Pay Off Some Debt

Getting rid of short- to medium-term debts gives you more money to spend. After wiping out your credit-card debt, work next on paying off any student loans. Student loans are usually low interest, but the loan terms can extend out over 10 years or more and you might not want the debt hanging over your head for that long.

Think Down Payment

Sometimes it makes better sense not to take all your money to pay off debt. You may actually do better to hold on to some cash, especially if you are looking to buy a house. Saving up for a larger down payment increases your purchasing power, which can help you get more house for your money.

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INCREASING YOUR BUYING POWER

A Starter Home

So many people say, “How could I ever buy a decent house in this town?” Well, start thinking smaller. Instead of a $300,000 house, you need to find the one that fits your budget today. There will be plenty of time to upgrade that starter home into a bigger dream home later. This is where the term “starter home” came from! Get into a home you can afford now. Begin to pay it down, hopefully build some equity, and then in five or more years, it’s possible that you may be able to upgrade.

Consider a Home in Far South Columbus

Buying your first home or renting in a transitional area allows you to get into the market relatively cheaply, and increase your buying power. Many Far South Columbus neighborhoods are transitional areas and as they improve, so will your potential for increased home value. Compared to more popular areas with high home prices and rent, you can increase your buying power while saving money and building equity.

For more information regarding home buying, contact Southside Hope CDC at 614-886-9922.

HOLIDAY TRIVIA CONTEST

The holidays are upon us, but how well do you know them?
Enter our Holiday Trivia Contest for a chance to win up to $50

1 **What was the name of Jesus' earthly parents?** (Matthew 1:18-25)
a. Ruth and Boaz
b. Adam and Eve
c. Mary and Joseph

2 **Where was the star that led the wise men to Bethlehem and Jesus?** (Matthew 2:7-12)
a. No stars that night
b. In the East
c. In the West

3 **After King Herod died what did an angel tell Joseph in a dream?** (Matthew 2:19-20)
a. To run to the hills
b. Celebrate
c. Return to Israel

4 **Why were Joseph and Mary afraid to return to Israel?** (Matthew 2:21-22)
a. The neighbors would not accept
b. Herod's son was the new ruler
c. They didn't want to move

Enter online at **wesleychurchofhope.org/trivia** or mail the entry form on the reverse to submit your trivia answers.

5 **What season is Hanukkah (also spelled Chanukah) celebrated?**
a. Summer
b. Winter
c. Fall
d. Spring

6 **What part of the day does Hanukkah begin?**
a. Sunrise
b. Sunset
c. After midnight

7 **How many days does Hanukkah last?**
a. Eight days
b. Three days
c. Seven days

8 **Is Kwanzaa a religious holiday?**
Yes No

9 **How many days does Kwanzaa last?**
a. Three days
b. One week
c. One month

10 **How many core principles does Kwanzaa have?**
a. Seven
b. Three
c. Ten

ENTER TO WIN!

Sponsored by Wesley Church of Hope UMC

Enter online at **wesleychurchofhope.org/trivia**
or mail the form below to submit your trivia answers.

HOLIDAY TRIVIA CONTEST ENTRY

NAME:

PHONE: ZIPCODE:

EMAIL:

1 5 9

2 6 10

3 7

4 8

Mail to: WCOH, 2935 Bulen Avenue, Columbus, OH 43207
Winners will be selected from correct responses postmarked by December 31, 2019.

GOOD NEWS

A Brighter Tomorrow

In times of stress, sadness, hardship or illness, ***the struggle is real***. The good news is, **you are not alone**.

LOVE

We are a supportive and caring community that believes everyone is worthy of God's love and grace.

Your past doesn't define your future!

We all make mistakes in life. You don't have to let your past define you.

HOPE

There is hope for a brighter tomorrow no matter what challenges you face today.

Join us for worship on Sundays at 11:15 am

Wesley Church of Hope
United Methodist Church
2935 BULEN AVENUE
COLUMBUS OH 43207

WESLEYCHURCHOFHOPE.ORG

Family Fun on a Budget

The cold winter months don't have to keep your family inside. There are plenty of fun things to do on the South side and around town. Check out a few ideas for family fun.

Art Explorations for Kids

OSU Urban Arts Space hosts Art Explorations every month as a free family program aimed at youth ages 4 – 11 to encourage participation in the arts at a young age . You must register at https://uas.osu.edu/art-explorations-RSVP

Friday Fun at the Public Library

Join in the fun at the Marion-Franklin Library branch. They offer hands on activities for children K-12 in the Homework Help Center.

Strike a Deal at Wayne Webb's

Wayne Webb's Columbus Bowl has been crowned the Best of Columbus for Bowling Centers four years in a row. The bowling alley is conveniently located on South High Street and has a variety of bowling specials for families, adults and special occasions. Visit **bowlcolumbus.com** for details on open times, leagues and bowling packages.

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