

Hope for Homes



THE
FAIR
HOUSING
CENTER

ANNUAL REPORT 2009

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From the Board President & Chair

Dear Friends of Fair Housing,

Since the Toledo Fair Housing Center was founded over 30 years ago, we have made some progress towards advancing fair housing, residential integration and equal opportunity goals. Yet the challenges of discrimination remain with us. There still remains ongoing residential segregation that results in disparities in access to homeownership and wealth accumulation.

In today's economic climate, this is especially relevant given how the ongoing foreclosure crisis has had a particularly harmful effect on many of Toledo's neighborhoods. Over the past year, federal, state and local governments have begun to implement programs whose broad reach will define housing policy for decades to come. In this annual report, you will see how the Center is undertaking these new efforts at the local level.

I want to take this opportunity, on behalf of the Board of Directors, to express our sincere appreciation for the hard work and dedication of Kathy Broka, President and CEO, and all of the Center's staff. It is because of them that we have accomplished so much.

I also want to express the Board's appreciation to the many companies and agencies that have partnered with us in the past. These partners have taken to heart the need to do the right thing because it is the right thing. We look forward to their continued support.

Please enjoy this report. It represents the hard work, dedication and passion of many people. Together, we are making a difference in our community.

Sincerely,



John Widmer
Board President and Chair



John Widmer
Board President & Chair

Dear Friends and Colleagues,

As we travel down life's highway, we all take with us a myriad of special memories and life-altering moments that help define us as individuals. And, if we live long enough, we also have occasion to experience an event that we know is not only going to be memorable to us personally, but is also going to transcend into the realm of historic significance. These are events that seem to make time, as we know it, stand still. In my lifetime, the 60's have been the decade that most embodied these moments for me. The first, of course, was the day I heard about President Kennedy being shot. I, like most people, know exactly where I was when I heard the news (a home economics class at Whittier grade school). The entire nation seemed to stand still for the next few days as we watched the tragic drama unfold on our T.V. sets. A few years later came the assassinations of Dr. Martin Luther King, Jr. and Robert Kennedy. Each event seemed to take us deeper into despair. It wasn't until the very end of the decade when man landed on the moon that the news finally turned from tragic to triumphant.



Katherine Lawson Broka
President & CEO

I am thrilled to say that I can add another positive historic moment to my repertoire of collective memories. In a time when everything seemed to be crumbling around us (the subprime meltdown, out-of-control unemployment, the rampant foreclosure crisis), our nation voted into office the first man of color to ever hold the position of President of the United States. Whether you consider yourself a Democrat, Republican, or Independent, it is hard to ignore the significance of this important time in our nation's history. A time when voters sent a loud and clear message that color would no longer dictate who could or could not become President of the United States as they cast their vote for the person who they felt possessed the leadership characteristics that would take us through the storm. I am especially optimistic about the fact that our new President is dedicated to affirmatively furthering fair housing issues and understands the roll that safe, affordable housing choice plays in stabilizing neighborhoods and providing opportunities to individuals.

In last year's annual report, I concluded my comments by saying that "if we all work together in these trying times, we will emerge a stronger community...one of which we can all be proud." I expand that sentiment now to include the entire nation. I have seen how much our one little agency has accomplished in the past year through dedication and hard work to our community and the customers we serve. Hopefully, as a nation, we will all be just as willing to do what is needed to get us through our current hard times.

Once again, the staff and I thank you for your continued support.

Sincerely,

A handwritten signature in cursive script that reads "Katherine Lawson Broka".

Katherine Lawson Broka
President & CEO

VISION STATEMENT

The Fair Housing Center will be a leading visible force in preventing and correcting discriminatory practices.

MISSION STATEMENT

The Fair Housing Center is a professional, non-profit, civil rights agency dedicated to the elimination of housing discrimination and to the expansion of neighborhood choice for all persons. It strives to ensure equal opportunities and access to housing, neighborhoods, public accommodations, lending and insurance. The Center provides education, advocacy and enforcement, and it helps to shape public policy.

HISTORY

The Fair Housing Center was founded on the principles of community, tolerance and justice. It was the injustice of racial and economic discrimination that ignited The Women of the Old West End, The League of Women Voters and several other concerned citizens and community groups to establish an organization that would combat discriminatory housing practices. In 1975, the Center took its first steps toward fulfilling its mission of eliminating housing discrimination. The Center has carried out its founding principles by educating consumers and housing professionals, engaging in community development initiatives, investigating over 9,958 complaints and recovering more than \$27.63 million to remedy discriminatory practices. Over the past 34 years, the Center has demonstrated a talent for setting national precedents in the enforcement of fair housing laws, while expanding housing opportunities for millions of Americans.

The Center conducts multiple educational outreach programs, provides housing counseling services, advocates for the rights of victims, investigates and resolves allegations of housing discrimination, and facilitates neighborhood tours. The Center boasts a talented and gifted staff whose achievements have been recognized at the local, state and national levels. Members of the Center's staff have given presentations at conferences sponsored by the U.S. Department of Housing and Urban Development, the Ohio Civil Rights Commission, the Ohio Fair Housing Congress, the Federal Reserve Bank, the Center for Community Change, the Alliance of Allied Insurers, the National Association of REALTORS®, the Toledo Board of REALTORS®, and the National Fair Housing Alliance. Staff members serve on local, state and national committees and have been invited by the Senate's Bank and Lending Committee as well as the House of Representatives' Committee on Banking, Finance and Urban Affairs to testify concerning issues of equal housing opportunity, including lending and insurance discrimination. Most recently, Ms. Broka, current President & CEO presented testimony to the United States Commission on Civil Rights and served as an advisor on a fact finding committee convened by Senator Sherrod Brown. In addition, Representative Marcy Kaptur and Ms. Broka were featured on "Democracy Now" in a segment hosted by Amy Goodman on the subprime meltdown and foreclosure crisis facing the country. "Democracy Now" is aired on nearly 800 radio, T.V., satellite, and cable T.V. networks around the world.

VALUES

We value responsibility and accountability

We make effective use of our resources, and we accept responsibility for our actions.
We accept the responsibility to do what is right, even in the face of adversity.

We value integrity

We are committed to candor, honesty, and ethical behavior with each other, with our customers, and with the community. Our actions and decisions are based upon our mission and will reflect the highest ethical and professional standards.

We value community

We value the heritage of our community that gives us a sense of identity. We know that friendliness and caring about each other promotes unity. We welcome and seek an active partnership with the community in carrying out responsibilities.

We value diversity

We value the strength of diversity. We are committed to preserving and enhancing diversity through inclusiveness and by treating all with respect. We recognize and respect people as individuals and celebrate cultural uniqueness.

We value excellence

We recognize the need for high quality and standards, and we are committed to completing our work with pride and honor.

We value service

We strive to meet the challenges of our community while safeguarding the rights of all. We are mindful of the needs of our customers and seek to provide them service with respect and appreciation for their needs.

STAFF

Katherine Lawson Broka, President & CEO

Keith Foster, Director of Enforcement & Compliance

Fannie Hall, Legal Specialist

Ryan Hedges, Investigator/Lending Specialist

Norman Hinton III, Investigator

Lisa Lawson-LaPointe, Development & Public Relations Coordinator

Michael P. Marsh, CFRE, Vice President, Development & Public Relations

Karen Plocek, Investigator

Ryan Perzynski, Investigator

Caren Sanders, Administrative Assistant

Linda Skowronek, Intake Specialist/Project Coordinator

Patricia Smith, Controller

Jennifer Teschner, Systemic Investigator

Expereince Works Volunteers

Linda Diebold

Steve Hodges

Intern

Nicole Rice

"It isn't enough to talk about peace. One must believe in it. And it isn't enough to believe in it. One must work at it."

- Eleanor Roosevelt

TREASURER'S REPORT

ANGELITA CRUZ BRIDGES, TREASURER

The financial reporting period covered by this Annual Report is fiscal year ending June 30, 2008.

The unfortunate economic situation in our county this year played an important role to our agency in receiving additional funds to address the housing meltdown. In our continued efforts to diversify our funding and expand services to the community, the Center made a conscious decision to address the continuing foreclosure crisis. The Center was able to expand services to assist homeowners with emergency mortgage assistance grants, housing counseling, and predatory lending problems. This brought in new funding sources -- Lucas County Job and Family Services, Ohio Department of Development, Toledo-Lucas County Housing Fund, the National Foreclosure Mitigation Counseling Program, and the Federal Home Loan Bank of Cincinnati. Funds received through federal, state and local grants provided 75% of the revenue for the Center this year. Other funding from training, fundraising, and the Community Opportunities Agency made up the remaining 25%.

The Treasurer and Finance Committee prepare a yearly budget for Board approval. Because some funders are on a different fiscal calendar, several programs must be held in abeyance until grant applications are approved. Midway through the fiscal year, the budget is revised to reflect any additional grant dollars the Center may receive.

The Center is fortunate to have a diversified group of public and private grantors to draw upon to help maintain an overall consistent level of services. The financial picture is stable for the Center as we continue to strive to diversify our funding sources.

"All I was doing was trying to get home from work."

- Rosa Parks

Fair Housing Opportunities of Northwest Ohio, Inc. dba Fair Housing Center

Financial Statement 2008

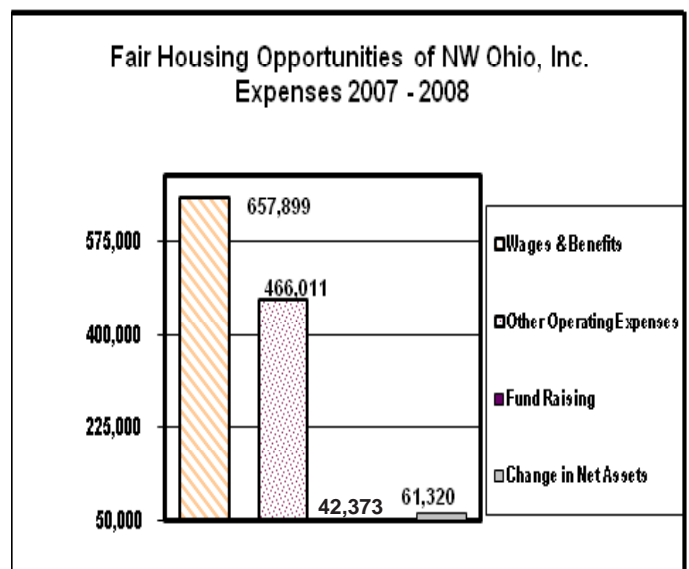
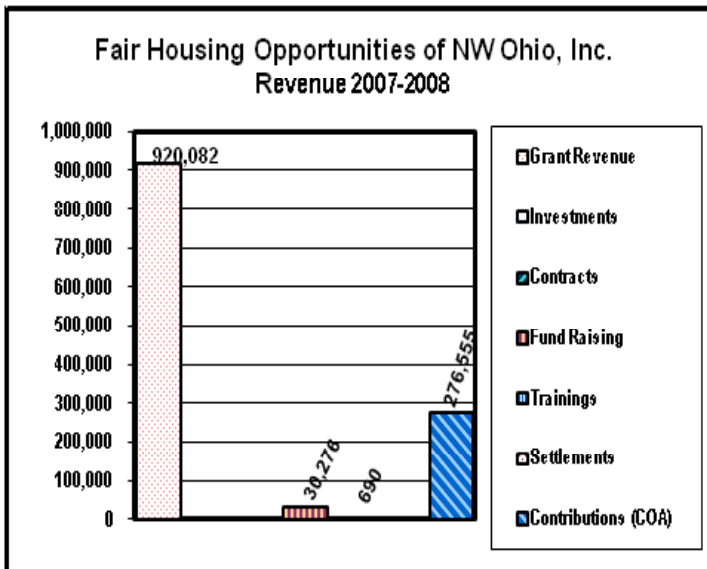
July 1, 2007 – June 30, 2008

Fair Housing Opportunities of Northwest Ohio, Inc. (FHONO) received approximately 75% of its revenue from federal, state and local grants. These grants are used to fund enforcement and educational programs, monitoring, predatory lending programs, foreclosure prevention efforts and administrative services. Fund raising revenue, direct public contributions and trainings, which accounted for 2.5%, are used to further fair housing activities. The annual gift from Community Opportunities Agency (COA) Investment Fund represented approximately 22.5% total revenue.

Wages and benefits represent approximately 54% of total expenses. Fund Raising Expenses represent 3%, while Other Operating Expenses represent 38%. Revenue less expenses for this fiscal year represents a Change in Net Assets by \$61,320 or 5%.

Revenue	
Grant Revenue	\$920,082
COA Gift Fund	276,555
Funding Raising	30,276
Trainings	690
Total	\$1,227,603

Expenses	
Wages & Benefits	\$ 657,899
Other Operating Expenses	466,011
Fund Raising Expenses	42,373
Change in Net Assets	<u>61,320</u>
Total	\$1,227,603



FINANCE COMMITTEE

RICKY WALKER, CHAIRPERSON

The 2008-2009 period was simultaneously busy, demanding, and productive for the Finance Committee of the Fair Housing Center. The normal and routine functions of monitoring agency expenditures, overseeing agency investments and ensuring appropriate funding for continuing operations were certainly sufficiently time-consuming and compelling to require amounts of committee attention and energy. In conjunction with the added attention given to maintenance, repair and improvements of agency facilities, these activities provoked much attention, consideration and reflection in order to ensure due diligence and proper handling of the multiple issues involved in these deliberations.

A full appreciation of the complexities of these undertakings requires an appreciation of the challenging, difficult and volatile market environment that existed and had to be navigated during this period. Sometimes dramatic and rapid shifts in the investment arena necessitated close and continuous scrutiny of the changing situation in order to minimize the potential negative effects of some of these shifts. And even as we acknowledge the fact that the agency's investment portfolio did incur some significant reduction in value during this period, these losses were less than the declines experienced by the overall market in general. Most certainly, continued careful scrutiny will be required to maintain what remains a continued healthy financial posture for the Center.

The Finance Committee's concern for and interest in economic matters or the economy in general was not confined to maintenance of an investment portfolio.

The more general state of affairs pursuant to a now acknowledged economic recession proved important for agency operations in various respects. This changing economic situation manifested itself immediately and directly in the observably heightened levels of stress witnessed throughout our service area. These heightened stress levels, in turn, impacted agency clients and staff and resulted in subtle but noticeable shifts in agency programming and service delivery. As indicative of these subtle changes, questions of foreclosure prevention and amelioration became proportionately more important to day-to-day activities and operations. Increased and renewed attention from a broader audience was directed to sub-prime and predatory lending. The question of "housing" in general, and "fair housing" in particular gained greater currency and interest. These shifts were negotiated without negative impact to the achievement of agency goals or the accomplishment of our stated mission.

In the aggregate, we continue to see an agency that is vibrant, flexible and responsive in attempting to address the needs of our service community. The Center remains poised and positioned to provide much needed service to communities in Northwest Ohio. It remains the intention and commitment of the Finance Committee to facilitate these efforts.

Hope for Homes Campaign

Please consider making a tax-deductible donation to our "Hope for Homes" Campaign. Contributions will support the Center's various housing programs, including foreclosure prevention. Please fill out the form below with a check payable to the Fair Housing Center. You can mail it to 432 N. Superior, Toledo, OH 43604. Thank you for your support.

Name _____

E-Mail _____

Organization _____

Address _____

City _____ State _____ Zip _____

Telephone: Bus. _____ Home _____

I am paying with an enclosed check in the amount of \$ _____.

Donations are tax deductible to the extent of the law.

\$9,200 & Counting!

The Fair Housing Center thanks the following contributors to the Hope for Homes Campaign for their generous support:

\$3500

Westfield Insurance

\$1,500

Toledo Board of REALTORS®

\$500

Advocates for Basic Equality/Legal Aid of Western Ohio

Danberry Realtors

Key Bank Foundation

National City Bank

Northern Ohio Investment Company

Re/Max Preferred Associates

Signature Bank

\$250

Beth Wilson of Cooper & Walinski

Fifth Third Bank

\$100

McClure Insurance Agency

\$50

Albert Lewis and Katrina Iott

Ameri-Team Real Estate

Please help us reach our goal of \$10,000!

RESOURCE DEVELOPMENT



Michael P. Marsh, CFRE
Vice President, Development
& Public Relations

The Center's current Strategic Plan contains five recommendations, one of which focuses on resource development. The stated objective is to build toward economic self-sufficiency and diversify the Center's funding base. Toward this end, the Center continues to raise public awareness of its programs and services as well as the many forms that housing discrimination takes today in hopes that foundations and private donors will increase their support of fair housing activities.

To assist in the department's efforts, staff research foundations to find those whose funding interests match the mission of the Center. The Center submitted 18 grant applications. Some requests were approved, while others are still pending. Some requests were denied due to a greater demand for funding than the funders had resources available.

Evidence that there is increased support from the private sector exists. This can be seen through donations made to the Center's Friends of Fair Housing program. Also, in lieu of a formal fundraising event this year, the Center launched its "Hope for Homes" campaign in an effort to raise money to help with the activities of FHC is involved in to help people facing foreclosure stay in their homes. As of the end of the Fiscal Year, the Center has already raised over \$9,000 toward its goal of \$10,000 for this campaign.

Our staff's exceptional work in the area of foreclosure prevention earned us much needed funding for counseling and emergency mortgage assistance to consumers at risk of losing their homes. Funding for these efforts came from the Ohio Department of Development, the Lucas County Department of Job and Family Services, the Toledo-Lucas County Housing Fund, the National Foreclosure Mitigation Counseling Program, FreddieMac, Fifth Third Bank, the Stranahan Foundation, Federal Home Loan Bank of Cincinnati, and Charter One Bank.

The Center began its second year of a two-year grant through the Community Development Block Grant (CDBG) with the City of Toledo. The Center also has CDBG contracts with Lucas and Wood Counties to carry out their fair housing efforts.

The Center began the third year of a three-year, performance-based grant valued at \$825,000 for enforcement activities through the U.S. Department of Housing and Urban Development. The Center was eligible to apply for the three-year grant because it scored excellent on its two previous grants.

The Center thanks all of its funders for their support of our efforts to combat housing discrimination and stem the tide of foreclosures in our community. We look forward to expanding our funding base and attracting new partners as we move forward.

EDUCATION AND OUTREACH

The Center's educational outreach programs during the Fiscal Year 2008-2009 included trainings conducted for constituents of the following: Holland Village Council, Fifth Third Bank, the YWCA, Wood County Board of REALTORS®, the Ability Center of Greater Toledo, Home Aid of Wood County, Children and Family First of Wood County, Toledo Board of REALTORS®, Ohio Reinvestment Institute Alumni Association Alumni, Mom's House, Home Remodeler's Association, Lucas Metropolitan Housing Authority, Whitehouse Village Council, The Press, Getting Connected at the Lucas County Library, Springfield Township Trustees, apartment managers that are members of the Home Builders Association, Miller Valentine, Danberry Company, Wood County Apartment Association, tester trainings and the Sylvania City Council. Additionally, several classes were held as part of the orientation for the Restoring the Dream program and Fiscally Fit class, which was a requirement for assistance through the Center's emergency mortgage assistance program.

Resource booths were staffed for the following: Foreclosure Workshop sponsored by Congresswoman Marcy Kaptur, the Toledo Zoo for ADA Day, Bowling Green State University, Martin Luther King Day at the University of Toledo, Owens Community College for National Consumer Protection Week, and the Joint Utilities Commission.

Approximately 1,329 people were reached through trainings. Over 8,000 additional people were reached through resource booths.

Members of the Center's staff attended workshops and training seminars sponsored by the following: NeighborWorks, National Foreclosure Mitigation Counseling Program, Owens Community College, Congresswoman Marcy Kaptur, The U.S. Department of Housing and Urban Development, Home Builders Association, Northwest Ohio Development Agency (NODA), the Kirwin Institute, the Ohio Housing Finance Agency, Housing Research and Advocacy Center, Fifth Third Bank, FreddieMac, Benevon, National Fair Housing Alliance, the Cleveland Federal Reserve Bank of Cleveland, Association of Fundraising Professionals, and the Center for Non-Profit Resources.

The Center co-sponsored an annual neighborhood tour with the City of Toledo's Department of Neighborhoods entitled, "Going, Going Green." The tour took place on September 23, 2008 in the Courtyard at the Navy, at the Docks in International Park. The tour included continuing education credit for REALTORS®.

Approximately 75 housing industry professionals attended the tour, which introduced them to the revitalization efforts occurring in Toledo's urban neighborhoods. The tour was part of the "Erase the Hate" campaign, designed to promote cultural diversity and foster relations among people of different racial, ethnic and religious backgrounds. The Center was a proud sponsor of "Erase the Hate."



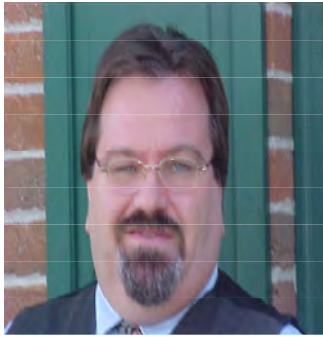
One of the stops on the Neighborhood Tour was a home by Neighborhood Housing Services (NHS) that included a rain garden to capture rain water for later botanical use.

Advertising and Promotion

Staff appeared on the community affairs programs, 'Conklin and Company,' 'Bridges,' 'Toledo Today,' and Larry Whatley's radio program 'Urban Beat'. Print ads appeared in The Press, The Free Press, The Blade, the Toledo Journal and La Prensa. Articles appeared in The Press, Free Press, the Toledo Journal, El Tiempo The Blade, and Sojourner's Truth. News stories aired on Fox Toledo, Channels 11 and 13. Additionally, staff participated in a panel discussion and phone bank program on foreclosures that aired on Public Television, WGTE.

Finally, Public Service Announcements ran on the Buckeye Cable System and radio ads aired on 95.7 fm.

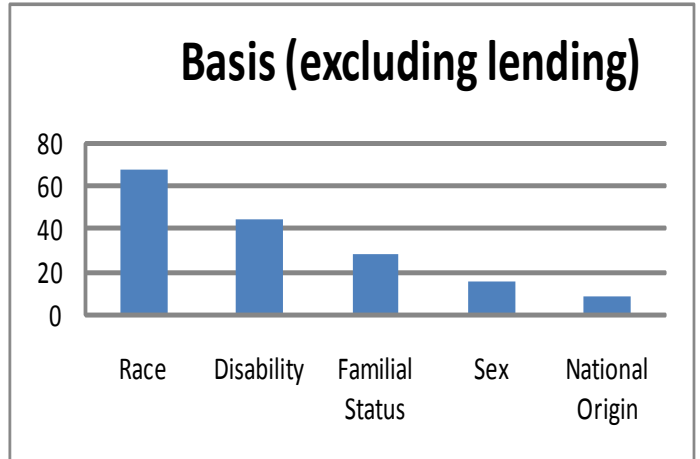
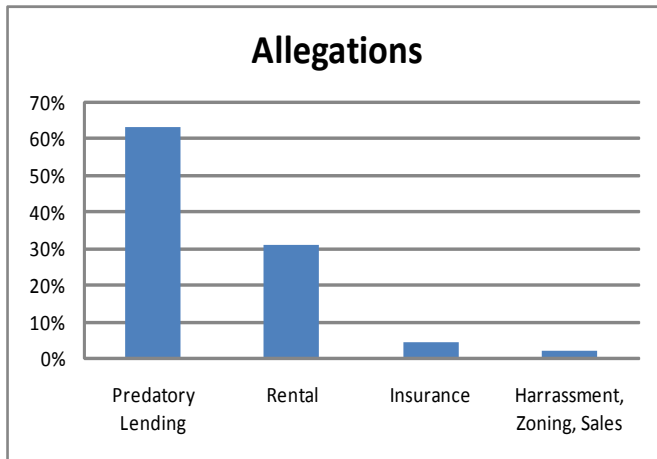
The Center estimates that over 1.8 million people were reached through advertising and promotion, including the same persons being reached multiple times through a variety of media outlets.



Keith Foster,
Director of Enforcement & Compliance

ENFORCEMENT

2008-2009 Complaints



The Fair Housing Center was founded on prevention of housing discrimination, and it remains our highest priority. The enforcement staff has worked hard to maintain effective service to people who approach us for assistance. The fiscal year saw the successful completion of year two of a three year grant from HUD and implementation of several months of year three. The final report for year two indicated that all program requirements were met, with most exceeding requirements by great margins. The Center received a monitoring evaluation score of 100 points (excellent) from our Government Technical Monitor. The scores are very important for continued funding by HUD and other grantors.

Our cases for this fiscal year totaled 631. The greatest type of violation was race, and the most frequent basis for new cases was lending (predatory and non-predatory), representing 59% of new cases opened. The Center finally settled a case that was brought against a large lender more than a decade ago. The specific terms of the class action settlement are confidential, but the case involved a woman who denied a loan because she was on a paid maternity leave at the time of the mortgage application.

As the fiscal year ended, we were involved in two court cases. The Center filed a case against a local village for their refusal to provide a special use permit for a group home. The home would have provided efficiencies that would have allowed the providers to consolidate two homes into one cohesive unit in order to cut costs and to offer their residents better services. The Center provided ample resources and information to the village to get them to make the correct decision. Ultimately they decided against providing the special use permit, and a case was filed in state court. A successful resolution is being sought in this case.

The Center's staff investigated an insurance company after receiving several complaints regarding their unwillingness to provide decent coverage in minority communities. The investigation substantiated underwriting criteria that led to inferior products in affected communities. As the fiscal year ended, discovery in the case was virtually complete, and we were awaiting the court's answer to a motion made by the defendant to dismiss the case in summary judgment.

The big cases, however, are only a part of enforcement activities. One case was settled with a significant award to a family with a mobility-impaired young man who came home from school every day to a rental home with an inaccessible entrance (four-five stairs). The neighbors got together and built a portable ramp that would allow him to enter the home easily in his wheelchair. The landlord, however, thought the ramp was an eyesore and decided to "improve" it by chopping it up, and creating a ramp in the rear of the house with an angle that was impossible to maneuver in the wheelchair. Day after day when the complainant got off the bus he would climb out of his wheelchair, sit on the bottom stair and lift himself up stair by stair while pulling the wheelchair up as he went. The situation was even worse in inclement weather when he would have to sit in snow, rain, etc. to get into the house. Our staff documented the process on video and included it in evidence forwarded to the attorney who successfully obtained a monetary settlement (\$65,000) for the family.

From policy changes affecting hundreds of families throughout the state to a teenager forced to crawl backwards up a stairway, people have turned to the Center to find relief. Our commitment to fair housing has never been stronger and will never waiver. With acts of discrimination becoming more covert and systemic in nature, the need for private fair housing agencies and the comprehensive investigations they provide are needed now more than ever before.



“You don't fight racism with racism. The best way to fight racism is with solidarity.”

- Bobby Seale, American Activist

FORECLOSURE PREVENTION AND COMMUNITY REINVESTMENT ACT ACTIVITIES

RESTORING THE DREAM

Our first predatory lending case was opened by our (then investigator) and current President/CEO in 1996. Instinctively, we approached the predatory crisis as an enforcement program. We investigated that case and we began an intensive effort to assist victims of predatory lending. We were ahead of the curve in addressing the issue and fighting for victims. In 2003 we created “Restoring the Dream”, a program especially designed to help predatory victims remain in their homes with affordable loan payments. The program relied less on enforcement methods and focused more on the process to refinance or modify mortgages. The lending practices involved in predatory lending eventually infected the entire lending and banking industries and contributed to the financial situation we have today. Recent economic conditions now mean much of the persons requesting assistance are not victims of predatory lending, so we again broadened criteria to meet that need. We reallocated resources and personnel. Our staff has received valuable training in the home counseling arena as well as maintaining our high level of proficiency in enforcement. As you read this we are awaiting HUD certification as a housing counseling agency. This status will, hopefully, provide steady income to maintain our counseling activities even when (as we hope) the current foreclosure crisis dissipates. Our staff met the increasing need to provide housing counseling as development staff sought and found ways to pay for enhanced efforts and provide rescue funds for those who needed help to get current or to provide a down payment on loan modifications. However, none of this new activity should lead anybody to believe that the Fair Housing Center is not still dedicated to eliminating housing discrimination.

For the Fiscal Year, a total of 38 loan modifications were completed. Total monetary benefit to the Center’s clients equaled \$2,826,976.74 (over the life of the loan). The Center provided (with the generous support of grantors) \$537,028 in grants to 211 families, affecting a total of 602 people. On average, families are saving \$226.12 a month on their mortgage payment. Of those seeking help with their mortgage, 27.6% were assisted with a grant to remedy a mortgage delinquency.

COMMUNITY REINVESTMENT ACT

Last year, the Community Reinvestment Act found itself embroiled right in the middle of the sub-prime meltdown and Wall Street collapse. So called “experts” were trying to place the blame squarely on the shoulders of CRA. It took some work, but the truth prevailed and the attempt to blame CRA for the financial crisis was quelled.

With more and more lending institutions merging, downsizing or closing altogether, the need for CRA is more important than ever. Currently, HR1479, the Community Reinvestment Act Modernization Act of 2009 and HR3126, which is the call for the establishment of a strong Consumer Financial Protection Agency are slated for legislative action.

HR1479 would, among other things, require lenders to offer traditional fixed rate mortgages, expand CRA to mortgage companies and credit unions and protect low income and minority borrowers. HR3126 would give the Consumer Financial Protection Agency the power to enforce CRA, since it was made abundantly clear by the recent financial crisis that traditional regulators failed miserably at protecting consumers.

Hopefully, we have learned something in this last year about the financial workings of our country and we will use what we have learned to build a stronger financial structure as we move forward. Our communities deserve safe and fair lending!

CRA Comments by Katherine Lawson Broka

FRIENDS OF FAIR HOUSING

THE TOLEDO FAIR HOUSING CENTER

is one of the nation's premier fair housing organizations and the only civil rights agency in Northwest Ohio dedicated to the elimination of housing discrimination and the enforcement of fair housing laws.

While the Center has come a long way in dismantling barriers to fair housing, discrimination throughout Toledo's communities is still an everyday occurrence. At the same time, the Center's efforts to combat discrimination have proven worthy and effective. In fact, the Center has been able to expand housing opportunities not only throughout northwest Ohio, but throughout the entire country.

However, we lack sufficient funds to serve all of the clients who need our assistance. Restrictions in government funding threaten to force the Center to cut its staff and limit its programs, thereby reducing the number of allegations we can investigate and the number of victims we can assist. Currently, the Center relies on restricted government grants for 95% of its funding, which limits its programs and services. **There is a dire need to diversify our funding base.**

We need donors now because tomorrow is too late. Too many people have been and continue to be discriminated against in their pursuit of securing housing. This affects us all. Everyone deserves the right to live in the housing of their choice, as long as they can afford it. Fair Housing is not a privilege, it's a right. It's the law. By helping the Center, you are helping to build diverse communities that enhance the way of life for all people.

Additionally, by making a donation, you will enable us to meet four very important goals:

- 1) Increasing the capacity to service victims of discrimination,
- 2) Enhancing the quality of service the Center is able to provide to victims,
- 3) Improving the services we provide to housing professionals, and
- 4) Expanding housing opportunities for consumers.

Please join Friends of Fair Housing today, by completing and submitting the form below. Thank you for your support. Our work would not be possible without it.

**Call for more information: 419/243-6163 or 800-248-2840 (419 area only)
Fax: 419/243-3536 • TDD: 419/243-2135 • www.toledofhc.org**

Membership Categories

- Student/Fixed Income \$15
- Individual \$35
- Family/Professional \$50
- Friend \$75
- Advocate \$125
- Non-Profit \$250
- Corporate \$500
- Golden Circle \$1000
- Platinum Circle \$5000
- President's Circle \$10,000 or more

Please join the Friends of Fair Housing today, by completing and submitting the form below.

All members receive a quarterly newsletter, Fair Housing decal, and Fair Housing pin.

Memberships of \$50 or more receive a Fair Housing T-shirt.

We recognize all members in the FOFH newsletter, unless otherwise requested. **All members are eligible for a 10% discount on Fair Housing trainings.**

FRIENDS OF FAIR HOUSING MEMBERSHIP APPLICATION

Enclosed is my membership fee of \$_____ The Fair Housing Center is a 501(C)(3) organization, and your donation is tax deductible to the limits of the law.

Send me information on Services and Programs Volunteer Opportunities Annual Events

Name (Member #1) _____ Organization Name _____

Name (Member #2) _____ Organization Name _____

Address _____ City _____ State _____ Zip _____

Home Phone _____ Work Phone _____ Fax _____

Memberships of \$50 or more receive a Fair Housing T-shirt. Please circle the size you would like: L XL

Detach and Mail Check or Money Order to:

FRIENDS OF FAIR HOUSING
432 N. Superior St.,
Toledo, OH 43604-1416



Please charge my VISA MasterCard AMEX Discover # _____

Exp. Date. _____ Signature _____

Please bill my credit card monthly for a donation of \$ _____ for _____ months.