



FRIENDS OF FAIR HOUSING

Vol. 12 Issue 2 • Spring 2011



Quarterly Newsletter for the Friends of Fair Housing

FHC Co-Sponsors Accessibility Issues in Real Estate Class

The Fair Housing Center co-sponsored a continuing education class for REALTORS® on April 6, 2011 at the Ability Center of Greater Toledo. The Toledo Board of REALTORS® offered three hours of continuing education credit to real estate professionals, fulfilling the state of Ohio's requirement that all REALTORS® take a three-hour civil rights/fair housing class once every three years to maintain their real estate license.

Over 50 people attended the session that featured speakers from Housing Opportunities Made Equal and Inclusive Quality, both of Cincinnati. The workshop also featured a panel of persons with disabilities who discussed, "What Accessibility Means to Me."



Presenters included Peg Gutsell, Ed.D. (left) with *Inclusive Quality* and Deb Jetter with *Housing Opportunities Made Equal*, both of Cincinnati.

The concept of homeownership has been the American Dream that millions of Americans have successfully achieved. However, that has not been the experience of many people with disabilities who still have challenges with a wide span of housing professionals who do not understand what accessible housing means to this specific consumer population.

In March of 1991, the Fair Housing Amendments Act went into effect. It requires apartment and condo complexes that are built after that date to contain seven basic accessibility features so units are usable by disabled individuals. Twenty years later, we are still seeing way too many new construction projects that are not abiding by the law in new construction design. **Within the last month, the National Fair Housing Alliance and the Paralyzed Veterans of America brought suit against an apartment developer alleging discrimination against people with disabilities because they did not follow the design and construction codes laid out in the Fair Housing Amendments Act.**

In an effort to help open up more accessible housing choices for people with disabilities throughout the State of Ohio, the Ohio Department of Developmental Disabilities Council (ODDC) provided

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The Friends of Fair Housing Newsletter is published quarterly by The Fair Housing Center of Toledo, 432 N. Superior St., Toledo, OH 43604-1416.

Subscriptions are free to members of Friends of Fair Housing.

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FHC Receives Education and Outreach Grant

The Fair Housing Center is the proud recipient of a one-year, \$125,000 FY 2010 grant from the US Department of Housing and Urban Development's Fair Housing Initiatives Program (FHIP). This Education and Outreach Initiative grant is in addition to the Center's ongoing three-year performance based enforcement grant from HUD. This grant will allow the Center to purchase new equipment and supplies for its education department, including new laptop computers, projectors and flat screen monitors for presentations and webinars, as well as conference phones for the meeting rooms of the agency's building.

Additionally, the grant will enable the Center to undertake the following activities:

- Conduct 12 lending/foreclosure prevention/mortgage rescue scam workshops
- Attend eight meetings with local groups to help clients obtain safe, affordable housing
- Staff four resource booths to distribute fair housing/fair lending/mortgage rescue scam materials
- Conduct 40 individual counseling activities to assist homeowners at risk for discrimination and/or mortgage rescue scams
- Refer four complaints or enforcement proposals to HUD
- Conduct two continuing education classes for REALTORS® focusing on fair housing/fair lending/mortgage rescue scams
- Conduct one continuing education class for REALTORS® focusing on fair housing, specifically disability issues
- Refer two complaints of mortgage rescue scams to the FTC or Ohio Attorney General

This project will address housing discrimination based upon the following federally protected classes: race, color, religion, sex, disability, familial status and national origin. The Center is proud to partner with HUD on this important project.

Toledo Fair Housing Center CEO Kathy Lawson Broka, Miami Valley Fair Housing Center CEO Jim McCarthy, Assistant Secretary for Enforcement and Programs in the Office of Fair Housing and Equal Opportunity at the U.S. Department of Housing and Urban Development Sara Pratt and Toledo Fair Housing Center Vice President of Development and Public Relations Michael P. Marsh, CFRE at the Miami Valley Fair Housing Center's luncheon program on April 5, 2011 in Dayton, Ohio.



Accessibility Issues in Real Estate Class

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funding for the development, implementation and distribution of accessibility/visiblity training materials for the purpose of increasing the awareness of housing professionals about the accessibility standards under the Fair Housing Act.

The Fair Housing Center was proud to bring the Accessibility Issues in Real Estate course to Toledo. Thank you to the Ability Center of Greater Toledo, First Capital Title, Housing Opportunities Made Equal of Cincinnati, Inclusive Quality, and the Toledo Board of REALTORS®. The Center extends a special thank you to speakers Peg Gutsell, Ed.D. and Deb Jetter as well as our panelists: Wendy Wiitala, Angie Hiser and Gary Mossburg.



From Left: Peg Gutsell, Wendy Wiitala, Angie Hiser and Gary Mossburg participate in a panel discussion, "What Accessibility Means to Me."

The Fair Housing Act requires seven basic requirements that must be met to comply with the access requirements of the Act. Those Requirements are:

Requirement 1. An accessible building entrance on an accessible route.

Requirement 2. Accessible common and public use areas.

Requirement 3. Usable doors (usable by a person in a wheelchair).

Requirement 4. Accessible route into and through the dwelling unit.

Requirement 5. Light switches, electrical outlets, thermostats and other environmental controls in accessible locations.

Requirement 6. Reinforced walls in bathrooms for later installation of grab bars.

Requirement 7. Usable kitchens and bathrooms.



Over 50 people attended the workshop, "Accessibility Issues in Real Estate" at the Ability Center of Greater Toledo on April 6.

Participants took a quiz that tested their knowledge of the Americans with Disabilities Act and the Fair Housing Act.





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FHC Creates Ad Campaign on TARTA Buses

Through grants from the U.S. Department of Housing and Urban Development, the Fair Housing Center recently created a series of public service announcements that appear inside and outside buses in the Toledo Area Regional Transit system. The PSAs focus on housing discrimination as well as foreclosure prevention and mortgage rescue scams. The print ads appear on the backs of buses. Inside the buses are Fair Housing scrolling text and audio PSAs. These PSAs are running during the month of April, which is Fair Housing Month.



Restoring the Dream

PREDATORY LENDING REMEDIATION PROGRAM UPDATE

- 253 Loans remediated through March 31, 2011
- Over \$9.69 million in monetary benefits (averaging \$58,782 per household)
- Average reduction in monthly payment = \$250
- Average interest rate reduction = 4.36%