



# FRIENDS OF FAIR HOUSING

Vol. 11 Issue 2 • Spring 2010



Quarterly Newsletter for the Friends of Fair Housing

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## Opening Closed Doors for 35 Years!

Please Join the Fair Housing Center  
in Celebration of  
35 Years of Excellence

**Friday, April 30, 2010**  
**at the Toledo Club**  
235 14th Street  
Downtown Toledo

12:30 p.m. Networking & Socializing  
1:00 p.m. Luncheon & Presentation

Please R.S.V.P. by Friday, April 23, 2010  
(See page 4 for Reply Card)

### Remembering 1975...

- Seventh anniversary of the passage of the Fair Housing Act
- The Vietnam War ends
- U.S. pulls out of Cambodia
- U.S. carries out "Operation Babylift" bringing Vietnamese Orphans to the U.S.
- Work on the Alaskan Oil Line begins
- U.S. Apollo and Soviet Soyuz 9 spacecraft link up in space
- Muhammad Ali beat Joe Fraser in the "Thriller In Manilla" match
- Betamax and VHS videotapes introduced
- Popular Songs: *Lucy in the Sky with Diamonds*, *Mandy, Please!*, *Mr. Postman*, *Laughter in the Rain*, *Love will Keep Us Together*
- Popular Movies: *Jaws*, *The Towering Inferno*, *Benji*, *Funny Lady*, *Return of the Pink Panther*, *One Flew Over the Cuckoo's Nest*
- Toledo Fair Housing Center established

# FRIENDS of FAIR HOUSING

Volume 11

Issue 2

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

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# History of Fair Housing in Northwest Ohio

**I**n 1975, the Fair Housing Center was founded on the principles of community, tolerance, and justice. It was a commitment to these principles that ignited the Women of the Old West End Neighborhood Association and several other concerned citizens and community groups to establish an organization that would combat discriminatory housing practices.

Over the past 35 years, the Center has carried out its mission through the investigation of over 10,000 complaints, resulting in awards of nearly \$28 million for victims of discrimination. During this time, the Center has also demonstrated a talent for setting national precedents in the enforcement of fair housing laws and expanding housing opportunities for millions of Americans.

The Center conducts multiple educational outreach programs, provides housing and foreclosure prevention counseling services, advocates for the rights of victims, investigates and litigates allegations of housing discrimination, and facilitates neighborhood tours. The Center's staff is one of the best in the country, and their 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 Ohio Housing Finance Agency, and the National Fair Housing Alliance.

Staff members 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. Additionally, staff members serve on local, state and national committees.

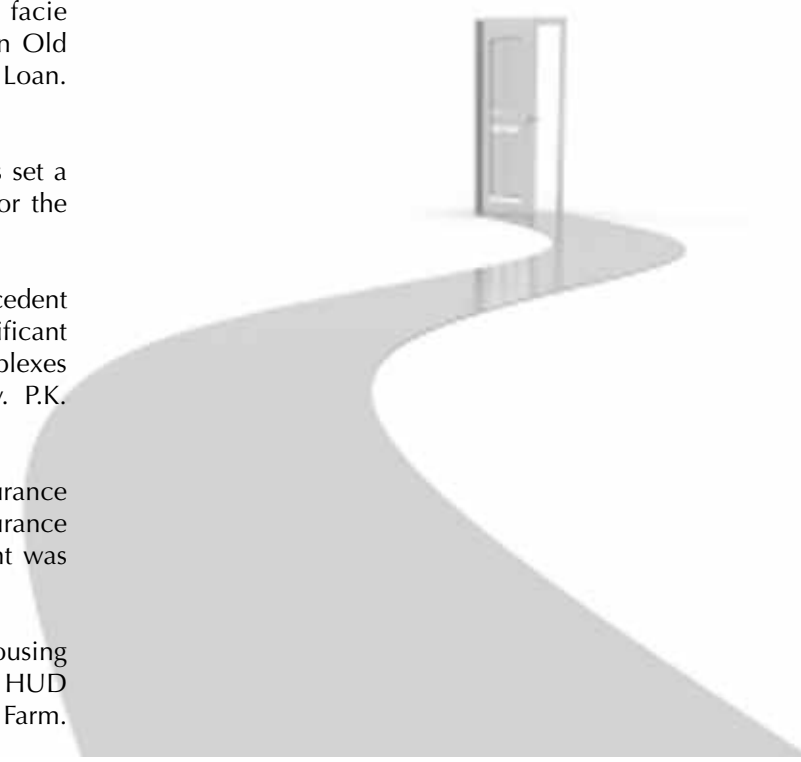
- **1953**, Vann v. Toledo Metropolitan Housing Authority, Judge Franklin represented Mr. Vann in this suit which fought illegal patterns of racial segregation in public housing.
- **March 1963**, Group complains that Parkside integration effort was fast turning into complete segregation of the neighborhood. Parkside moves to bar real estate solicitations.
- **April 1964**, Clergy launches drive for integrated housing and asks worshippers to pledge to welcome persons of any race as neighbors.
- **March 1967**, Fair Housing legislation passed by Council to stop panic selling. The ordinance later loses on a referendum vote.
- **1971**, Old West End residents organize to combat housing discrimination. Residents lay the foundation for organizing fair housing enforcement zones throughout the city.
- **1974**, Jaimes v. TMHA dealt with the failure of TMHA to promote the development of public housing outside the City of Toledo and with racial

segregation of public housing tenants in existing public housing developments. Litigation resulted in a court order requiring TMHA to develop an affirmative action program regarding tenant assignments.

- **1974**, The Toledo Community Housing Resources Board (TCHRB) is established.
- **1975**, TCHRB establishes the Fair Housing Center.
- **1977**, The first lending redlining lawsuit is successfully litigated in Toledo by Joe Tafelski in Harrison v. Heinzroth.
- **1978**, FHC and the Greater Toledo Housing Coalition, files the country's first challenge under the Community Reinvestment Act with the Federal Home Loan Bank Board. The protest, filed against First Federal Savings and Loan, prompted fair lending awareness among the banking community and resulted in a conditioned approval of the lender's application.
- **1983**, The Center investigates and litigates the nation's first sexual harassment housing complaint, Shellhammer v. Lewallen. The complaint, successfully litigated by C. Thomas McCarter, clearly established sexual harassment as a violation of the Fair Housing Act.
- **1987**, The highest award ever granted in a race harassment case was ordered by then Magistrate Carr, in Rudolph, et al, v. Taberner, et al. This complaint, again litigated by C. Thomas McCarter, resulted in a \$625,000 award and a stiff prison sentence for Mr. Taberner.
- **1987**, The standards for establishing a prima facie neighborhood redlining complaint were decided in Old West End Association v. Buckeye Federal Savings & Loan. This case was successfully litigated by Steve Dane.
- **1988**, Fair Housing Center v. Lexington Apartments set a national precedent by providing free rental units for the homeless.
- **1990**, The federal court in this district set the precedent for acceptable and unacceptable standards for "significant services and facilities" for senior citizen housing complexes in Grey, Wainer, and the Fair Housing Center v. P.K. Mobile Home Park.
- **1993**, Fair Housing Center, et al. v. Nationwide Insurance Companies is the first complaint filed against an insurance company based on testing evidence. The complaint was settled in 1998.
- **1996**, The Center along with the National Fair Housing Alliance, settled systemic complaints filed with HUD against the nation's largest homeowners insurer, State Farm.

This precedent setting agreement has literally changed the way homeowners insurance is written throughout the country.

- **1999, Preferred Properties, Inc. v. Indian River Estates and Duane J. Tillimon:** The Center assisted Preferred Properties, Inc., a non-profit that develops and manages rental housing for persons with disabilities, in filing this case in June 1999. In March 2000, a federal jury awarded Preferred Properties a total of \$156,000 (\$31,500 in compensatory damages and \$125,000 in punitive damages) and found that a local developer should have sold land to Preferred Properties to be developed as housing for persons with disabilities. This was the largest jury award of punitive damages in a fair housing case in northwest Ohio.
- **2009**, The Center entered into an agreement with a local suburban municipality regarding a reasonable accommodation request in zoning. Along with monetary relief totalling over \$100,000 for the named complainants in the case, the agreement also stipulates that all licensed group homes moving into the township within the next 99 years will receive a 10-year property tax abatement.
- **Over the past 15 years**, the Center has entered into partnerships with major insurance companies, including State Farm, Allstate, Nationwide, Liberty Mutual and Farmers Insurance. Through these agreements, insurers altered their underwriting guidelines, which had disparately impacted African American and Latino neighborhoods. The partnerships have resulted in over \$10 million in investments to Toledo's urban communities.





Friends of Fair Housing  
 432 N. Superior St.  
 Toledo, OH 43604-1416

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## Restoring the Dream

### **PREDATORY LENDING**

### **REMIEDIATION**

### **PROGRAM UPDATE**

- 122 Loans remediated through February 28, 2010
- Over \$7.8 million in monetary benefits (averaging \$64,125 per consumer)
- Average reduction in monthly payment = \$239.10
- Average interest rate reduction = 4.38%

## Making Home Affordable Program Update

### **A FEDERAL PROGRAM TO HELP**

### **FAMILIES SET AN**

### **AFFORDABLE MORTGAGE PAYMENT**

- 38 Loans modified through February 28, 2010
- Total monetary benefits = \$36,799
- Average reduction in monthly payment = \$274.92



## FHC 35 Years Celebration Luncheon

April 30, 2010

The Toledo Club, 235 14th St., Downtown Toledo

Tickets are \$35 to commemorate 35 Years of the Fair Housing Center

Name \_\_\_\_\_

E-Mail \_\_\_\_\_  Beef  Chicken  Vegetarian Lunch

Organization \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Telephone: Bus. \_\_\_\_\_ Home \_\_\_\_\_

I am sending a check for \_\_\_\_\_ for \_\_\_\_\_ (Reservations \$35 per person)

Enclosed is an additional donation of \$ \_\_\_\_\_ for the Fair Housing Center.

I cannot attend, but I have enclosed a voluntary contribution in support of the Fair Housing Center.

RSVP by April 23, 2010. Donations are tax deductible to the extent of the law.

FREE Parking

\*Handicap Accessible. Please let us know of any special accommodations needed.

Please mail this form to Fair Housing Center,  
 432 N. Superior St., Toledo, OH 43604-1416