



FRIENDS OF FAIR HOUSING

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Quarterly Newsletter for the Friends of Fair Housing

FHC Receives 2010 Spirit of Home Ownership Excellence Award

The Toledo Fair Housing Center and Northwest Ohio Development Agency received a 2010 Spirit of Homeownership Excellence Award from the Ohio Housing Finance Agency for the Restoring the Dream Program. Restoring the Dream began in 2003 as a collaboration between the Toledo Fair Housing Center, the Northwest Ohio Development Agency, Fannie Mae and local lender partners.



The program was especially designed to help predatory lending victims remain in their homes with affordable loan payments. It has since expanded to include all aspects of foreclosure prevention, including counseling, loan modification, and emergency mortgage assistance grants.

Restoring the Dream demonstrates excellence in homeownership in its employment of creative and energetic strategies to keep homeowners in their homes through a variety of foreclosure prevention mechanisms. To date, the Restoring the Dream has helped over 1,300 homeowners in the City of Toledo and Lucas County to receive foreclosure prevention counseling and saved over \$8.76 million in monetary benefits.

2010 National Fair Housing Policy Conference

The U.S. Department of Housing and Urban Development, Office of Fair Housing and Equal Opportunity, recently held its 2010 National Fair Housing Policy Conference. This year's theme was "Fair Housing 2010: Time to Act!" The theme reflects the urgent need to eliminate housing discrimination across the United States and to build inclusive and diverse communities.

The conference was held July 19-23, 2010 at the Marriott Hotel in New Orleans, LA just steps away from Bourbon Street, the downtown business district and iconic Big Easy attractions.

Keith Foster, FHC's Director of Enforcement and Compliance, and Michael P. Marsh, FHC's Vice President of Development and Public Relations, represented FHC at the national conference. Over 850 fair housing advocates from around the country attended the event in the Big Easy, which featured topics on fair lending, mortgage rescue scams, disability issues, internet advertising, and affirmatively furthering fair housing.



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Fair Housing Center Celebrates 35 Years of Excellence at April Luncheon

Over 150 people attended the Fair Housing Month Luncheon, “35 Years of Opening Closed Doors” on April 30th at the Toledo Club. U.S. Representative Marcy Kaptur received the Public Policy and Political/Government Action Award for her work on foreclosure prevention. Former Board President Pamela S. Pullella was presented with the President’s Award for her 15-year tenure on the Board.

Over the past 35 years, the Center has investigated over 10,000 allegations of housing discrimination and recovered almost \$28 million in damages for the victims. At the same time, the Center has demonstrated a talent for setting national precedents that have expanded equal housing opportunities for millions of Americans.

The Center thanks all of the sponsors who made the event a fundraising success and all of the attendees who made it a friend-raising success, as well. Our valuable partnerships with the community allow us to carry out our important mission of ensuring and expanding equal housing opportunities, while creating diverse neighborhoods that enhance the quality of life for all residents.



Rebecca Filipovich and Mark Lacy of Equity Planning Group

Above: Mistress of Ceremonies Channel 11 News Anchor Chrys Peterson and Jimmy Gaines from Organized Neighbors Yielding eXcellence



Former Board President Pamela S. Pullella, center, received the President’s Award from Board President and Chair John Widmer and CEO Kathy Broka

From Left: Susan Jester, Sonya Huston, Board Member Elizabeth Kollar, and Board Member Ann Hornstein, all from Fifth Third Bank, one of the event sponsors





Chip Bromley, Kathy Broka and Darlene Newbern (Ohio Civil Rights Commission)



Jane Moore of United Way, Kathy Kuyoth and John Mangas of ReMax Preferred Associates



US Representative and Honoree Marcy Kaptur



Willie Edwards, Staff Member Norman Hinton III and Board Member Nellie Edwards

Special Thanks to Our April Luncheon Sponsors

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Charter One

Danberry Company Realtors
Lucas Metropolitan Housing Authority
Mosley, Fundt, Platz & Glick
Northern Ohio Investment Company
PNC

ReMax Preferred Associates
Signature Bank
Waterford Bank

FRIENDS \$250

C. Thomas McCarter
Port Lawrence Title
(A Division of First American Title)



Lisa Thompson and former Board Member Winifred O. Stone, Ph.D.



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Restoring the Dream

PREDATORY LENDING

REMEDiation

PROGRAM UPDATE

- 135 Loans remediated through May 31, 2010
- Over \$8.76 million in monetary benefits (averaging \$64,911 per consumer)
- Average reduction in monthly payment = \$251.56
- Average interest rate reduction = 4.49%

Making Home Affordable

Program Update

A FEDERAL PROGRAM TO HELP

FAMILIES SET AN

AFFORDABLE MORTGAGE PAYMENT

- 44 Loans modified through May 31, 2010
- Total monetary benefits = \$45,585
- Average reduction in monthly payment = \$300.25

WELCOME TO OUR NEW BOARD MEMBERS!

Louis Escobar
Ann Hornstein
Elizabeth Kollar

The Center would like to thank Norma King, Angelita Cruz Bridges, and Steven Steel for their years of service on the Board.

Training Available

The Fair Housing Center offers a variety of trainings that can be tailored for your audience, including a three-hour continuing education course certified by the Ohio Division of Real Estate, "Fair Housing Basics and Beyond." Discounts are available to Friends of Fair Housing members as well as sponsors of our events. For more information or to schedule a training, contact Lisa Lawson-LaPointe at 419-243-6163 ext. 23.