OPPORTUNITY DR.

The Fair Housing Center

Annual Report 2016

Creating Inclusive Communities of Opportunity

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TOLEDO FAIR HOUSING CENTER

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

MISSION
The Fair Housing Center is a non-profit civil rights agency dedicated to the elimination of housing discrimination, the promotion of housing choice and the creation of inclusive communities of opportunity. To achieve our mission, the Center engages in education and outreach, housing counseling, advocacy for anti-discriminatory housing policies, research and investigation and enforcement actions.

We Value:
Responsibility
Accountability
Integrity
Community
Diversity
Excellence
Service
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Jason Clay
Rebecca Cook
Mackenzie Francisco
Constance Grieger
Taylor Hartfield
Chelsea Meister
Emily Numbers
Paul Okafor
Eric Ricker
Jamie Sheehan
Partnerships maintained/created: 96
Persons trained on fair housing rights and responsibilities: 2,738
Investigations conducted: 162
Hours of training received by staff: 783
Educational materials distributed: 11,433
Our Impact July 1, 2015 - June 30, 2016

- Advertising/outreach impressions: 5,309,607
- Disabled persons assisted: 342
- Tests conducted in response to discrimination complaints: 90
- Persons directly affected by investigative efforts: 887
- Requests granted to accommodate persons with disabilities: 23
Putting Children First

In an effort to protect children from facing a lifetime of challenges caused by lead poisoning, Toledo Fair Housing Center worked in collaboration with community partners as part of the Toledo Lead Poisoning Prevention Coalition to advocate for legislation that would reduce exposure to lead hazards, and a lead ordinance was unanimously passed by Toledo City Council.

Lead-based paint is the most common source of lead exposure affecting nearly 3,500 children in Toledo. The lead ordinance applies to rental properties with one to four units and home daycares, requiring properties to be registered as lead safe and calling for the use of feasible, low cost measures to address lead hazards. By simply cleaning, applying a fresh coat of paint, or covering bare soil, a property owner can provide a safe and healthy home for a family.

The long-term effects of lead poisoning can prevent children from reaching their full potential and result in significant societal costs associated with healthcare, special education, decreased earnings, and incarceration. African American children in low income neighborhoods bear the largest burden, experiencing the highest rates of lead poisoning due to the age and quality of housing stock in the inner city. Requiring rental properties to be lead safe will help ensure all children have access to safe and healthy housing, regardless of who they are or where they live.

Expanding Financial Opportunities to Underserved Neighborhoods

A community collaboration with KeyBank will expand access to homeownership and banking services by infusing more than $3 million in Toledo’s traditionally underserved communities. This long-term effort will help ensure low-to-moderate income neighborhoods and communities of color have the chance to pursue the American Dream.

The plan addresses our community’s needs through a multi-faceted approach that includes $3 million in funding to Community Development Financial Institutions (CDFIs) to support homeownership; in-house, manual underwriting to facilitate careful review of loan applications; marketing efforts to reach underserved communities; regular meetings between KeyBank and TFHC to ensure activities are effectively benefiting the community; housing counseling to prepare consumers for homeownership; and access to bank branches by maintaining current locations.

All banks are encouraged to serve the needs of our community through participation in the Model Bank initiative, developed in partnership with the City of Toledo Department of Neighborhoods. Offering a vital resource to local financial institutions, Model Bank outlines the products and polices banks can adopt to help ensure those in low income neighborhoods and communities of color are able to obtain home loans and access a bank branch.

Your Zip Code: Not Just an Address, An Identity

Toledo Fair Housing Center partnered with The Arts Commission, Toledo Lucas County Public Library, and the Toledo City Paper to host the first Ode to the Zip Code poetry contest, inviting participants to pen short poems inspired by their zip code.

An impressive 276 poems were received, representing 34 unique zip codes. A live poetry reading was hosted at the Main Library on 419 Day, and the top three poems were selected by judges and awarded cash prizes.

April is both National Poetry Month and Fair Housing Month. The Ode to the Zip Code event was a fun and creative way to engage the community in talking about where we live and how it affects our experiences.

First Place
Melanie Dusseau
1 City of big potholes.
2 Gridlocked, broken, rebuilding.
3 Hardscrabble industrial beauty is rustbelt truth.
4 Asphalt violets grow strong like glass.

Second Place
Justin Longacre
1 Sweatlards of Fever swamp
2 Prosl skating rings,
3 Trunk-thumping electric stank grease
4 Neighborhood
5 Mind meat

Third Place
Tyler Fowler
1 Mike’s Porchhouse on Lagrange
2 My mom’s hangout
3 Across the street we’d play softball
4 Mom walked us home with gravel filled knees
Inclusive Communities

The Fair Housing Implementation Council was created to draw together key stakeholders from across sectors and tackle many of the issues preventing people from accessing housing of their choice. Their efforts are guided by the goals outlined in the Fair Housing Action Plan, a community-wide strategy for addressing impediments to fair housing. Created in partnership with the City of Toledo Department of Neighborhoods, the Council is open to all members of the community interested in helping to expand access to housing opportunities.

Removing barriers to opportunity requires the participation of the entire community.

Sprucing Up the Neighborhood

A park can serve as an important asset to a neighborhood, providing a safe, enjoyable place of recreation for residents to visit. Recognizing this, Toledo Fair Housing Center staff joined other community volunteers for several neighborhood beautification projects. Flowers were planted and mulch was spread at the Agnes Reynolds Jackson Aboretum and Macelwane Park, both located in the Old West End.

A vacant property near Frederick Douglass was improved through a clean up effort that included removing trash and trimming the yard.

Standing Up for Fairness

Altovise Cardell moved to Oregon looking for educational opportunities for her children, but instead she found an unwelcoming environment. Facing repeated harassment from neighbors based on her race and disability, Ms. Cardell’s pleas for help went unanswered when she contacted the police and property management. Toledo Fair Housing Center was there to support her, securing financial compensation for Ms. Cardell and ensuring the management company amended their practices to prevent future discrimination.

“They returned my call right away—it was a miracle. I could have lost everything. I felt like I had nobody, then after I contacted Toledo Fair Housing Center I felt like I had the whole world by my side.” —Altovise Cardell

Seeking a home for herself and her young daughter, Amanda Simpson was denied the right to have an assistance dog. Helping individuals function and perform daily tasks, assistance animals are essential for persons with disabilities to fully use and enjoy their home. Toledo Fair Housing Center stood up for Ms. Simpson’s right to have a reasonable accommodation, obtaining financial compensation for her and providing training to the property management company to help them better understand and comply with the law.

“Fair Housing gave me a voice to stand up for my equality. Thanks to their knowledge, passion, and commitment, I was not alone, and justice was served.”
—Amanda Simpson
Fair Housing Opportunities of Northwest Ohio, Inc. (FHONO) received approximately 61.5% of its revenue from federal, state, and local grants. These grants are used to fund the enforcement of fair housing laws, educational programs, outreach, various investigation activities, and staff development. Foreclosure Prevention contracts accounted for 4.3% of revenue. Funding for Foreclosure Prevention Contracts ended early in Fiscal 2015. Investment Draw and Income generated 18.3% of revenue. The investment account is used for any funding gaps experienced during the fiscal year. Other revenue sources include Settlements (8.1%), Fundraising and Training Fees (6.3%) and Rental Income and Property Fees (1.5%). Wages and Benefits remain the largest share of expenses at 50.4%. Other Operating Expenses (i.e. costs of maintaining our building, supplies, staff training, advertising and outreach, and third party consulting fees) represent 46%, while fundraising activities represent 3.6%. Included in fundraising expenses are the costs of our successful 40th Anniversary celebration held at the Valentine Theatre. For the fiscal year ending June 30, 2015, expenses exceeded revenue by $645,339. The main reason for this deficit is the $605,612 included in operating expenses that is funded by our MLK Inclusive Communities Program. Other revenue sources include Settlements Enforcement of fair housing laws, educational programs, outreach, various investigation activities and staff development. Fair Housing Opportunities of Northwest Ohio, Inc. (FHONO) received approximately 61.5% of its revenue from federal, state and local grants. These grants are used to fund the enforcement of fair housing laws, educational programs, outreach, various investigation activities, and staff development. Foreclosure Prevention contracts accounted for 4.3% of revenue. Funding for Foreclosure Prevention Contracts ended early in Fiscal 2015. Investment Draw and Income generated 18.3% of revenue. The investment account is used for any funding gaps experienced during the fiscal year. Other revenue sources include Settlements (8.1%), Fundraising and Training Fees (6.3%) and Rental Income and Property Fees (1.5%). Wages and Benefits remain the largest share of expenses at 50.4%. Other Operating Expenses (i.e. costs of maintaining our building, supplies, staff training, advertising and outreach, and third party consulting fees) represent 46%, while fundraising activities represent 3.6%. Included in fundraising expenses are the costs of our successful 40th Anniversary celebration held at the Valentine Theatre. For the fiscal year ending June 30, 2015, expenses exceeded revenue by $645,339. The main reason for this deficit is the $605,612 included in operating expenses that is funded by our MLK Inclusive Communities Program. This program consists of mortgage assistance payments made to prevent foreclosure and grants to the Ability Center and the Land Bank to improve home accessibility and for roof replacements. Funding for this program was received as part of a settlement with Wells Fargo due to their alleged lack of maintenance of REO properties in communities of color. The remainder of the deficit was caused by capital improvements to our building.

- Mike Fehlen, CPA, Controller