




**ANNUAL REPORT 2015**

**Creating Inclusive Communities of Opportunity**

432 N. Superior, Toledo, OH 43604-1416 • (419) 243-6163 • [toledofhc.org](http://toledofhc.org)





**Thank you to those who give their time to  
support equal opportunity.**

### **40th Anniversary Celebration Volunteers**

Alan Bannister	Jim McMhee
Courtney Botek	Joe McNamara
Nic Botek	Chelsea Meister
Caleb Bryant	Doni Miller
Julia Bryant	Valerie Moffit
Caitlin Buhr	Evan Morrison
Donnetta Carter	Leah Mullen
Lance Candrall	Carla Nowak
Kim Cutcher	Alexis Parker
Barbara Derden	Casandria Parker
Kasie Durkit	Mikel Parker
John Eikost	CC Patton
Louis Escobar	CJ Patton
Mike Fehlen	David Patton
Megan Meyer Foos	Diana Patton
Diane Friedman	Rachel Richardson
Sena Mourad-Friedman	Justin Richmond
Michael Fuller	Eric Ricker
Laneta Goings	Karen Rogalski
Katie Halleck	Kathryn Sabbagh
Marc Hathaway	Rhonda Sewell
Zachary Hillyer	Lupe Siewert
Susan Jester	Cheryl Slack
Keith Jordan	Cindy Taylor
Cathy Kamenca	Katie Warchol
Lisa Kohler	Marc Williams
Matt Lentz	Yuseff Woods
Michael P. Marsh	

### **Interns and Volunteers**

Kristen Angelo  
Eric Brown  
Caitlin Buhr  
Dawn Carnes  
Daniel Carroll  
Jason Clay  
Rebecca Cook  
Kasie Durkit  
Mackenzie Fracisco  
Michael Fuller  
Constance Grieger  
Katie Halleck  
Taylor Hartfield  
Tyler Jechura  
Kayla Martz  
Chelsea Meister  
Emily Numbers  
Paul Okafor  
Eric Ricker

## BOARD OF DIRECTORS

Julia Bryant, Chairperson  
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Emily Ann Monago, Ph.D.  
Linda Moye, CPA  
Kathryn M. Sabbagh  
Robert S. Salem  
David Seeger  
Maria "Lupe" Siewert  
Benjamin J. Timmerman  
Ernest Walker, Jr.

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## STAFF

Michael P. Marsh, CFRE, President and CEO  
Diana Patton, Vice President/COO/General Counsel

Mike Fehlen, Director of Finance  
Sena Mourad-Friedman, Director of Development  
Fannie Hall, Senior Fair Housing Specialist  
Zachary Hillyer, Director of Enforcement  
Caren Hinton, Administrative Assistant, Finance & Technology  
Sarah Jenkins, Director of Communications & Outreach  
Susan Jester, Intake & Client Relations Specialist  
Leah Mullen, Staff Attorney/Senior Compliance Director  
Karen Plocek, Senior Fair Housing Specialist  
Christina Rodriguez, Fair Housing Specialist  
Linda Skowronek, Executive Assistant/Grants Administrator  
Jen Teschner, Senior Manager of Systemic Investigations  
Jenny Tillman, Enforcement Administrative Assistant  
Renea Wilson, Director of MLK Inclusive Communities Program



Thank you to our board member Julia Bryant for her commitment to expanding housing opportunities in our community. She exhibited leadership throughout her 18 years of service on the board, including the last two years as Board Chair. We wish her success in future endeavors, and hope she stays in touch with her fair housing family.





## EXECUTIVE SUMMARY



**Michael P. Marsh, CFRE**  
*President & CEO*

This year we commemorate 40 years of commitment to justice and equality. Through education and enforcement efforts, we not only protect the housing rights of those in our community, but influence fair housing activities across the country.

In recognition of this milestone, a 40th Anniversary Gala was held in April, and featured the premiere showing of a documentary produced in partnership with WGTE. By telling the agency's history, the documentary illustrates how the work of Toledo Fair Housing Center has contributed to the progress of the national civil rights movement. In April, we also invited the community to join us for a civil rights march through the Old West End, an event that concluded with the dedication of a mural depicting Dr. Martin Luther King, Jr. Hundreds of individuals participated in the march, including neighborhood residents and public officials, celebrating the diversity so central to our community's identity and success.

Striving to raise awareness of fair housing rights and help prevent discrimination from occurring, Toledo Fair Housing Center engages in education and outreach activities. Training was provided for more than 850 individuals throughout the year, including housing professionals and public entities, helping to ensure compliance with fair housing regulations. Numerous print and television advertisements placed this year increased the public's ability to recognize discrimination, and resulted in 20.8 million impressions.

In addition to community awareness, enforcement strategies are essential to provide oversight of the housing industry and eliminate unfair housing practices. Pursuing complaints of housing discrimination, Toledo Fair Housing Center has assisted more than 1,500 people throughout the past year. Research is also conducted to identify systemic discrimination impacting large populations. Joining a national complaint filed against Fannie Mae, Toledo Fair Housing Center uncovered evidence that foreclosed homes in minority neighborhoods were poorly maintained compared to those in predominantly white neighborhoods. Such practices not only have a detrimental impact on property values, they threaten the safety and security of urban communities.

We also continued the MLK Inclusive Communities program, a project dedicated to alleviating the distress of neighborhoods impacted by the foreclosure crisis and predatory lending. In an effort to stabilize struggling neighborhoods and enable individuals to remain in their homes, the MLK program features a three-pronged approach. To help homeowners facing foreclosure, nearly \$268,000 in financial support was provided for mortgage payment, property tax, homeowners' insurance, and lien elimination assistance. The MLK program achieved broader impact by partnering with other local organizations. \$700,000 in funding was provided to the Lucas County Land Bank, who also provided matching funds, for a roof replacement program. Easing the financial burden for what is often an unaffordable home repair, approximately 150 homeowners benefitted from this assistance. An additional \$100,000 in funding was provided to The Ability Center of Greater Toledo, enabling more than 50 homeowners to receive home accessibility modifications like grab bars, chair lifts, and ramps. Such modifications are essential to allow older individuals to continue living in their own home as they age. Using a comprehensive approach to preserving homeownership, the MLK program has impacted our community by fostering neighborhood stability and offering the possibility of a hopeful future to many homeowners. We continue to explore opportunities to access resources necessary to continue the MLK program.

Supporting fair housing means supporting opportunity. Where you live is more than just a structure, it's a door to accessing quality education, job opportunities, and reliable transportation. It means living in a safe, healthy neighborhood where you and your family cannot just survive, but thrive. When members of our community can choose where they live, they are one step closer to achieving the American Dream. We invite you to join us in creating inclusive communities of opportunity, where everyone has the chance to prosper.



Advertising placed  
**1,596**

Complainants  
assisted  
**611**

Brochures and related  
materials distributed  
**12,199**

Advertising/  
outreach impressions  
**20,815,774**

Persons  
trained  
**872**

Accommodation/  
modification  
requests granted  
**20**

Monetary  
benefits to  
complainants  
**\$2,066,822**

Persons  
directly affected  
by investigative  
efforts  
**1,526**

Where you live impacts:



Partnerships  
maintained/created  
**85**



ENFORCEMENT



REO  
Evaluations  
Completed  
**134**

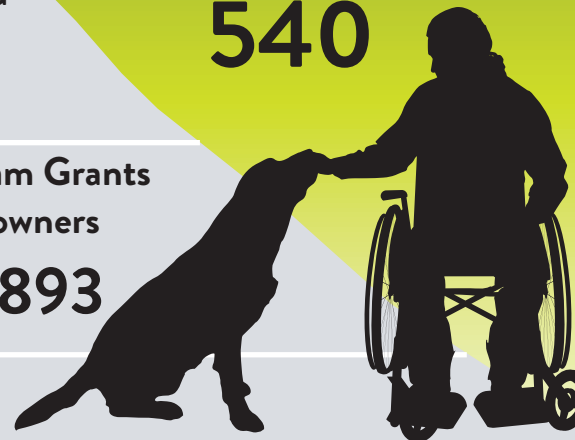
FORECLOSURE  
PREVENTION

Foreclosures avoided  
**208**

Disabled persons  
assisted  
**540**

MLK Program Grants  
to homeowners  
**\$267,893**

Testers retrained  
(veteran) **6**  
Testers trained (new) **69**  
Tests conducted **129**



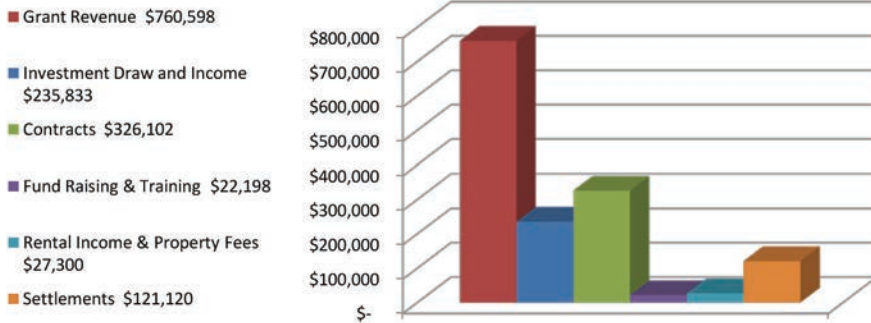
# FINANCIAL STATEMENTS

## Fair Housing Opportunities of Northwest Ohio, Inc. dba Fair Housing Center July 1, 2013 – June 30, 2014

Fair Housing Opportunities of Northwest Ohio, Inc. (FHONO) received approximately 51% 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 22% of revenue. Investment Draw and Income generated 15% of revenue. The investment account is used for any funding gaps experienced during the fiscal year. Other revenue sources include Settlements (8%), Fundraising and Training Fees (1.5%) and Rental Income and Property Fees (1.8%). Wages and Benefits remain the largest share of expenses at 56%. Other Operating Expenses represent 43%, while fundraising activities represent 1%. For the fiscal year ending June 30, 2014, expenses exceeded revenue by \$387,203. The reason for this deficit is the \$435,899 included in operating expenses that is funded by our MLK Inclusive Communities Program. This program consists of mortgage assistance payments made to prevent foreclosure, grants to the Ability Center and the Land Bank to improve home accessibility and for our roof replacement program. 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 minority neighborhoods.

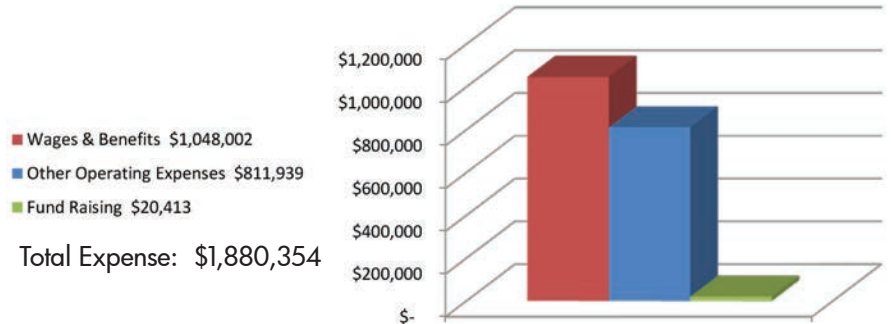
– Mike Fehlen, CPA, Controller

### Operating Revenue



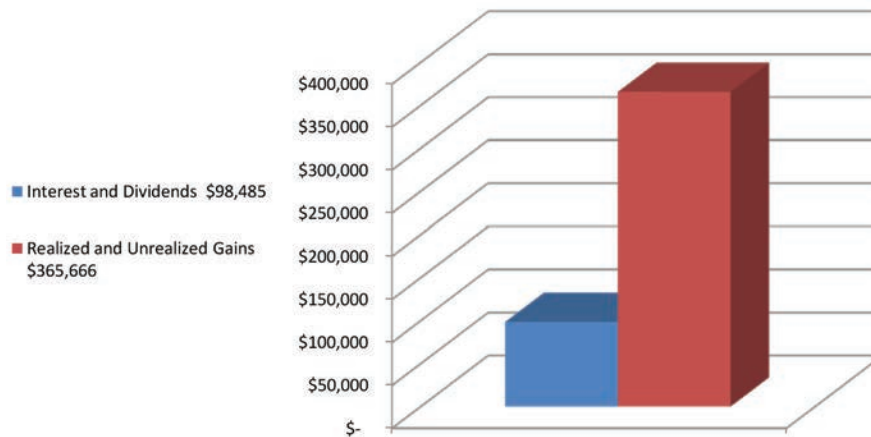
Total Revenue: \$1,493,151

### Operating Expenses



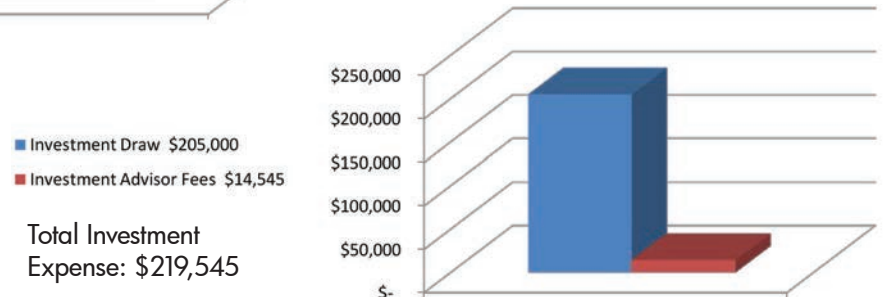
Total Expense: \$1,880,354

### Investment Revenue



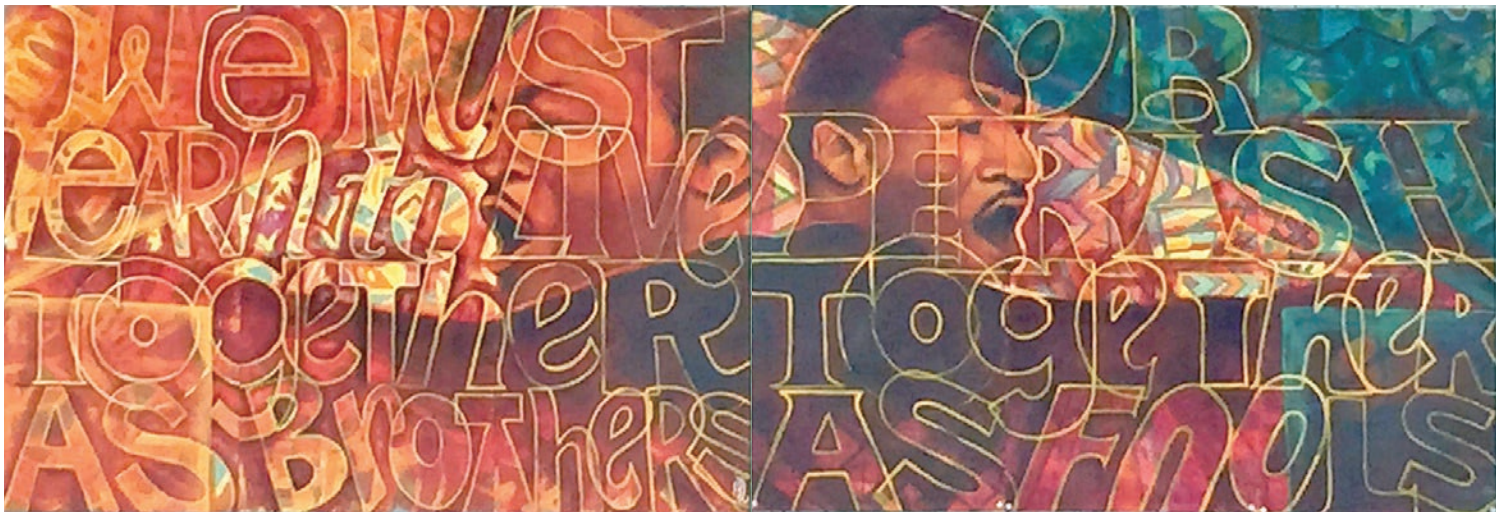
Total Investment Revenue: \$464,151

### Investment Expenses



Total Investment Expense: \$219,545





The Civil Rights March on April 18, 2015 concluded with the dedication of this mural of the Reverend Dr. Martin Luther King, Jr. The mural was created by artist Yusuf Lateef, in collaboration with the Arts Corner of Toledo. Titled “Martin for All,” the mural contains the following quote from Dr. King, “We must learn to live together as brothers or perish together as fools.”



Scott High School band leads the Toledo Fair Housing Center march.

Diana Patton, Michael P. Marsh, Pete Gerken, Larry Sykes, and Bishop Robert Culp in front of the “Martin for All” mural.



## SPECIAL THANKS TO OUR 40TH ANNIVERSARY SPONSORS

### Presenting Sponsor



### Standing Ovation Sponsor



### Curtain Call Sponsor



### Spotlight Sponsors

- The Ability Center
- Great Lakes Credit Union
- ProMedica

# 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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