

There is No Place Like HOME



In collaboration with Northwest Ohio Development Agency (NODA), Toledo Fair Housing Center hosted a fundraiser celebration “There Is No Place Like Home” on August 27 at the Pinnacle. More than 100 community members gathered for a fun evening and showed their support for expanding housing opportunities. Support from Westfield Insurance helped to sponsor the event.

The winners of the Home Sweet Home Awards were announced at the event. This program recognizes the significance of neighborhood beautification in creating strong, safe, well-connected communities. Homeowners in three selected neighborhoods—Cherry Street Legacy, Dorr Collingwood, and South Toledo—were nominated for homes with an attractive street view. “These awards are our way of showcasing the hard work of these homeowners, and recognizing neighborhoods that often go unnoticed,” explained Mike Badik, President and CEO of NODA. The following homes received top awards: 624 Vinton Street, 1698 Vance Street, and 2352 Fulton Street. Winners were honored with gift cards, yard signs, and certificates to recognize their efforts.



Michael Marsh and Mike Badik.
 Photo Courtesy: Rico Neller, *La Prensa*

The lively event featured food and networking, and guests enjoyed music provided by DJ Nathan Mattimoe. Toledo Mayor Paula Hicks-Hudson also stopped by, and expressed her support for the efforts of Toledo Fair Housing Center and NODA. Many guests donned red shoes to reflect the theme of “There Is No Place Like Home,” inspired by the Wizard of Oz. Representing both opportunity and financial stability, home is a central focus for both agencies.

“There truly is no place like home, because home is the gateway to accessing opportunities and achieving your dreams,” commented Michael Marsh, President and CEO of Toledo Fair Housing Center. “If your home is in a neighborhood that does not offer employment options, quality education, reliable transportation, or access to services, it reduces your chances for success. When you have the freedom to choose your home, you have a better chance of reaching your potential.”

“Anyone who has ever purchased a home, applied for a loan, or faced foreclosure knows how difficult and overwhelming the process can sometimes be,” remarked Badik. “NODA can offer guidance to anyone facing those situations. Whether you are looking to become a homeowner, build your credit, or recover from financial setbacks, we are here to give you the tools to reach your financial goals.”



Many guests wore red shoes to represent the journey we all take to find a place to call home.

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FRIENDS of FAIR HOUSING

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Protecting Our Client’s Right to Have an Assistance Animal

After diligently pursuing a case for two years, Toledo Fair Housing Center achieved a successful result on behalf of a client with a disability. Attempting to rent an apartment with a dog that serves as an assistance animal, Amanda Simpson and her young daughter were denied a reasonable housing accommodation by Wassef Property Management, LLC, an action that qualifies as housing discrimination.

Unable to access the housing of her choice, Ms. Simpson was prevented from enjoying the same opportunities as a person without a disability. Toledo Fair Housing Center reached a settlement that includes \$8,500 to compensate Ms. Simpson, and additional components of the settlement will help protect other individuals with disabilities from facing similar situations.

“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
Assistance Animal Case
August 2015

This case illustrates the prevalence of disability-related fair housing violations. “Nationally, disability has surpassed race for the highest incidence of complaints,” remarked Michael Marsh, President and CEO of Toledo Fair Housing Center. “Assistance animals are not pets; they support a person with a disability in their daily activities and well-being. ‘No pets’ policies and pet fees are not applicable, and housing providers must ensure their policies and practices do not interfere with a person’s equal right to a housing opportunity.”

To assist Wassef Property Management in complying with fair housing regulations, Toledo Fair Housing Center will conduct fair housing training for Wassef’s employees for three years, provide fair housing materials for distribution to tenants, and facilitate the development of inclusive housing policies. “Education is one of our key functions,” continued Marsh. “We’re here as a community resource, to answer questions, provide materials and training, and offer guidance in drafting policies. Hopefully, this case heightens awareness for other housing providers, and we are willing and able to assist them in identifying any practices that may serve as barriers for those with disabilities—or anyone. Eliminating these barriers ensures every person in our community has access to the housing they choose, and are therefore better positioned to access other available opportunities.”



Celebrating the American Dream of Homeownership



NODA President & CEO Mike Badik, TFHC President & CEO Michael Marsh, Councilmember Theresa Gabriel, and Councilmember Larry Sykes

Toledo Fair Housing Center and NODA jointly hosted a Homeownership Community Celebration on June 17 in the Courtyard of Justice, with a news conference kicking off the event at 10 a.m. A free community celebration open to all, this event recognized June as Homeownership Month and highlighted the work of both agencies in supporting homeownership. Guests enjoyed food and refreshments, and resources were available for those seeking assistance. The event was sponsored in part by Westfield Insurance.

Homeownership is a vehicle for individuals to achieve economic security by building wealth over time, while gaining the financial independence to pursue other opportunities. Owning a home is a fundamental part of the American Dream, and serves as the largest investment for most households.

Discriminatory practices in the housing industry may act as a barrier for some who are seeking to become homeowners. Through education and advocacy efforts, Toledo Fair Housing

Center informs the public and housing professionals about fair housing laws. Increased awareness of fair housing rights helps to identify and eliminate housing discrimination, ensuring everyone can pursue their dream of owning a home.

Through their investment, homeowners make long-term commitments to our community, creating strong, stable neighborhoods and stimulating the local economy.

The agencies were honored with proclamations from the City of Toledo, including one from Mayor Paula Hicks-Hudson presented by Councilmember Larry Sykes, and one from Toledo City Council presented by Councilmember Theresa Gabriel. A proclamation was also received from the Lucas County Commissioners, presented by Peter Ujvagi, former Chief of Public Policy & Legislative Affairs.



Communities Across the Country Compelled to Expand Opportunity

Substantial progress in fair housing enforcement was achieved on July 8 through a regulation issued by the U.S. Department of Housing and Urban Development (HUD). The regulation provides guidance to jurisdictions in complying with their existing obligations to Affirmatively Further Fair Housing (AFFH), a key provision of the 1968 Fair Housing Act. Designed to overcome historic patterns of segregation and high concentrations of poverty, the AFFH rule calls for the development of policies that eliminate barriers to fair housing and promote diverse communities.

Michael Marsh commented on the announcement, “This is an important step forward in ensuring everyone has access to live where they choose to live. Expanding access to housing opportunities means connecting individuals with the greater network of resources available in the community, thereby increasing their potential for success. This is not a new rule; it has been the law for more than 40 years. Entities that accept federal funding have a responsibility to protect fair housing and expand opportunity for all.”

TFHC is committed to assisting these entities with AFFH compliance and developing a regional approach to address barriers to fair housing. Meetings have been conducted with the Lucas County Commissioners and City of Oregon, offering the opportunity to partner with TFHC to develop more inclusive practices and ensure equal access to housing within their communities. Coinciding with a visit from Lisa Rice and Shanti Abedin from National Fair Housing Alliance (NFHA), the meeting with the Lucas County Commissioners shed light on fair housing issues on the national level and the role TFHC continues to play, including investigations of Real Estate-Owned (REO) properties that uncovered disparities in the maintenance and marketing of foreclosed homes. Building on a strong partnership with the City of Toledo, TFHC is taking steps to build partnerships with other local communities across our region to achieve broader impact on fair housing choice.



The Board of Lucas County Commissioners welcomed Lisa Rice and Shanti Abedin from NFHA, along with TFHC staff.

Toledo Fair Housing Center Hosts Northwest Ohio Hispanic Chamber of Commerce

Toledo Fair Housing Center (TFHC) partnered with the Northwest Ohio Hispanic Chamber of Commerce (NOHCC) to host their monthly meeting on July 14. Gathering in the cozy environment of the TFHC kitchen, approximately 25 guests were able to network while enjoying hors d'oeuvres. Attendees from NOHCC included Josh Torres, Executive Director, John Escobar, Board Chair, and several members.



The event offered an opportunity to share TFHC’s mission with business and community leaders within the Latino community. Presentations were delivered by several staff to share the agency’s history and scope of involvement in enforcement, litigation, and education and outreach. TFHC’s investigative work was explained, including both individual cases of discrimination as well as systemic issues that affect larger populations. Information was also relayed regarding the development of partnerships with various entities, including the City of Toledo, to enable broader impact on the elimination of fair housing barriers. NODA also delivered information on

their counseling services and financial support programs, tools which enable underserved populations to attain financial stability.

TFHC offered their services as a community resource, and attendees were encouraged to refer anyone experiencing housing discrimination. Welcoming the opportunity to involve the Latino community in their work, TFHC looks forward to future collaborations.

50 Years Closer...and Still A Long Way to Go

Fair housing leaders and government officials from across the country gathered for HUD's National Fair Housing Training & Policy Conference from September 1-3 in Washington, D.C. Michael Marsh, President and CEO of Toledo Fair Housing Center, attended the conference. Activities included a variety of engaging presentations and discussion forums focused on today's fair housing challenges and creative strategies for furthering fair housing. Coinciding with HUD's 50th anniversary, the conference also presented an opportunity to highlight HUD's achievements and progress. Keynote remarks were delivered by former Vice President and Minnesota Senator Walter Mondale and Attorney General Loretta Lynch. HUD Secretary Julian Castro and Assistant Secretary Gustavo Velasquez were among the additional featured speakers.

Walter Mondale reflected on the 50 years since the passage of the Fair Housing Act, landmark legislation he helped to establish. Noting the evident segregation still devastating many of America's neighborhoods, he expressed disappointment at the slow pace of progress.

Fortunately, recent events at the national level have breathed new life into the Fair Housing Act. In June, the U.S. Supreme Court upheld disparate impact, recognizing the unlawfulness of housing policies that have a detrimental effect on protected classes, even if they do not intend to discriminate. Mondale commended the court for preserving the spirit of the law, saying, "We knew that if you had to prove actual segregation intent, nothing would ever get done."

Attempting to clarify and reinforce an often overlooked component of the Fair Housing Act, HUD's announcement of new rules in July reminds communities of their responsibility to promote diversity. Known as Affirmatively Furthering Fair Housing, jurisdictions are required to not simply prohibit discrimination, but proactively take steps to reverse historic patterns of segregation. Emphasizing the role communities play in expanding opportunity, Mondale commented, "...the whole framework



HUD Assistant Secretary Gustavo Velasquez speaks at the HUD conference.

of the law is designed to eliminate discrimination and move toward integration. That's certainly what we said...that's what several judges have interpreted this as."

Mondale stressed the continued relevance of fair housing rights, adding, "When real estate agents only show integrated schools and suburbs to black and Latino middle-class families, and steer white families away,... the goals of the Fair Housing Act are not fulfilled."

In delivering her keynote remarks, Attorney General Loretta Lynch described HUD's essential function as protecting every American's right to equal opportunity. Housing is not just about shelter, but influences an individual's access to the key elements of everyday life, such as transportation, education, and employment, thereby impacting one's ability to pursue goals. She elaborated, "...

securing fair housing, good housing, equitable housing, livable housing for yourself and for your family is an essential pathway to achieving the American Dream."

Lynch went on to commend HUD for their commitment to justice, noting that in the last four years more than 100 lawsuits have been filed, and more than one billion dollars in monetary relief has been awarded to those who experienced housing discrimination. She recognized the use of testers (who pose as potential renters or buyers for investigative purposes) to identify discrimination where you may not realize it's happening. The testing program implemented by Toledo Fair Housing Center serves as a critical component of the enforcement strategy.

Remarking on the last 50 years of progress, Lynch believes HUD will continue to make a positive difference, leading the nation to dismantle segregation and foster integration. In order to fulfill the promise of fair housing, every American must have equal opportunity to live, work, and succeed.

