



Creating Inclusive Communities of Opportunity

FAIR HOUSING ADVOCATE

Quarterly Newsletter for Toledo Fair Housing Center



Expanding Financial Opportunities to Underserved Neighborhoods

On April 18, KeyBank and Toledo Fair Housing Center (TFHC) announced a community collaboration that will expand access to homeownership and banking services with a more than \$3 million investment in Toledo's traditionally underserved communities. The comprehensive plan represents a focused investment in the Toledo area that is in addition to Key's national Community Benefits Plan.

"When more members of our community have access to financial opportunities, it brings prosperity within reach for many hard-working families and creates stable neighborhoods," remarked Michael Marsh, President and CEO of Toledo Fair Housing Center. "We look forward to an ongoing collaboration with Key to help ensure low-to-moderate income neighborhoods and communities of color have the chance to pursue the American Dream. Key was receptive to our input, and we hope other financial institutions in our area will follow Key's lead and work with us to develop inclusive practices that serve the entire community."

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 more careful review of loan applications; marketing efforts to reach underserved communities; regular meetings between Key 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.

"At KeyBank, our purpose is to help clients and communities thrive. So, we listened carefully to the needs of this community, as articulated by Toledo Fair Housing Center, and we're proud to have developed a comprehensive and responsive approach. Together with TFHC, we will be bringing more local residents to the banking system, with responsible and accessible products and services that best meet their needs," said Jim Hoffman, KeyBank Market President.

Toledo Fair Housing Center joined the City of Toledo Department of Neighborhoods to host an informational session on March 24 to encourage local financial institutions to participate in the Model Bank Initiative.

Toledo Fair Housing Center recently conducted an analysis of the geographic lending patterns of several financial institutions in our area. The data revealed patterns of applications, originations, and locations of bank branches that demonstrate an imbalance and inequity in the provision of financial services to our entire community. Low income neighborhoods and communities of color are often not able to obtain home loans or access a bank branch.

As a result of these concerning patterns, Toledo Fair Housing Center worked with the City of Toledo Department of Neighborhoods to develop Model Bank guidelines, including a list of characteristics that a model bank would exhibit as well as a model home purchase loan product. These are vital resources for local financial institutions, outlining the products and policies that would enable them to best serve the banking needs of our community.

"Lenders and banks can play a pivotal role in neighborhood stabilization, and we're encouraging their participation to ensure our central city neighborhoods have access to credit and banking services," remarked Michael Marsh.

Tom Kroma, Director of the City of Toledo Department of Neighborhoods, added "We look forward to working with area banks to partner and provide much needed Model Bank loan products to low and moderate income individuals and families that have traditionally been overlooked or unable to access capital to make their dream of homeownership possible."

Ode to the Zip Code Poetry Contest Showcases Neighborhood Diversity

Your zip code matters. It's not just an address, it's 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. This creative opportunity invited participants to submit short poems inspired by their zip code, where the number of words in each line of the poem is determined by the corresponding digit in their zip code.



First Place Melanie Dusseau

- 4 City of big potholes.
- 3 Gridlocked, broken, rebuilding.
- 6 Hardscrabble industrial Beauty is rustbelt Truth.
- 0
- 6 Asphalt violets grow strong like glass.

Online submissions were evaluated by a panel of judges, including Jim Ferris, Joel Lipman, Rhonda Sewell, and TFHC Board Member Rob Salem. An impressive 276 poems were received, representing 34 unique zip codes. Judges' scores narrowed down the top entries, who were invited to participate in a live event on 419 Day (April 19) at the Main Library. Based on the live poetry readings, the top three poems were selected and awarded cash prizes. [Poems were published in the Toledo City Paper following the event.](#)

The event also featured an "open mic" session where attendees were invited to create and perform impromptu poems, and the audience was able to select their favorite as the People's Choice Award winner.



From left to right: Ryan Bunch, The Arts Commission and Event Emcee; Jeff Horvath, People's Choice Winner; Justin Longacre, Second Place Winner; and Melanie Dusseau, First Place Winner. (Not pictured Third Place Winner, Tyler Fowler)

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. Inspiration for the contest came from the O, Miami Poetry Festival and WLRN-Miami Herald News, the originators of the "zip ode" concept.

SECOND PLACE

Justin Longacre

- 4 Sweatlordz of Fever swamp
- 3 prowl skating rinks,
- 6 trunk-thumping electric stank grease on
- 1 neighborhood
- 2 mind meat

Third Place

Tyler Fowler

- 4 Mike's Perchhouse on Lagrange
- 3 My mom's hangout
- 6 Across the street we'd play softball
- 0
- 8 Mom walked us home with gravel filled knees

WHO WE ARE

Here at Toledo Fair Housing Center there are many people who put countless hours and enormous amounts of effort into growing the agency. We would like to offer you the chance to get to know some of the determined and energetic staff and board members who work hard to keep housing fair!

GETTING TO KNOW Staff Member Jen Teschner

Jen Teschner is the Sr. Manager of Systemic Investigations. She started at TFHC as a tester in 1975 when the agency first opened. Not only does TFHC try to bring an end to housing discrimination, it also houses a love story. It brought together Jen and her husband-to-be during a tester training class where they first met and later went on to pose as a married couple for many investigations. Jen was later hired in 1977 as the Neighborhood Program Coordinator.

Jen first became interested in civil rights when she was a part of the clean-up efforts in the Hough neighborhood in Cleveland, OH after the race riots that took place following the assassination of Dr. Martin Luther King, Jr. Going to school in North Carolina in the early 70s also informed Jen's interest in civil rights work. Jen states, "I was surprised to see overt Jim Crow practices and Klan signs, which we tore down. What really touched me though was working with first through third grade students at Lyon Park Elementary School in Durham. I was the teaching coordinator for the first integrated class. My students were gifted, strong, innocent, and a true joy to teach. They helped me to see life through their eyes and their experiences. Many shared experiences of injustice and indignities that were heartbreaking and unforgettable. They gave me a passion for civil rights and social justice".

Jen's Favorite Quote

"Never doubt that a small group of thoughtful, committed citizens can change the world; indeed it's the only thing that ever has."

– Margaret Mead

GETTING TO KNOW Board Member John Widmer

John Widmer has been with the TFHC board since 1996. Currently he serves as the chairperson of the Strategic Plan ad hoc committee, and he previously served as Treasurer. John is originally from the Village of Luckey in Wood County, Ohio. Moving around Ohio, John attended Bowling Green State University to earn a bachelor's degree in geography, and then continued on to Ohio State University to achieve a master's degree in regional planning.

John first got involved in civil rights after the Kent State Shooting in 1970. John says, "I would say it grew out of my anti-war experiences. The moment was when the Kent State shootings took place in 1970, killing four students. I was a student at BGSU at the time and attended campus teach-ins that took place immediately after the shootings".

John's Favorite Quote

"Make no little plans; they have no magic to stir men's blood...Make big plans, aim high in hope and work."

–Daniel Burnham, US Architect & City Planner

If John could switch places with anyone for a week it would be Indiana Jones. "I'd love to dig up an ancient city and have an adventure on the side," John says. Not only is John an adventurer, he is also an optimist, stating "I've always been an optimist and believe that tomorrow will be better than yesterday. In fighting for a cause, you may lose a battle today, but I try to learn from it because there will be another opportunity tomorrow".

THANK YOU!

We would like to extend a sincere thank you to ProMedica for its generous in-kind support, covering the printing costs for our Case for Support folders. This new material will aid TFHC in fundraising efforts, and we are grateful to ProMedica for their commitment to creating inclusive communities of opportunity.

Michael P. Marsh, CFRE
President & CEO

Officers

Louis P. Escobar.....Chairperson
Robert S. SalemVice Chairperson
John M. (Jack) Perion.....Treasurer

Directors

Denise Alvarado
Alan Bannister
Tom Gibbons
Keith Jordan
Matthew Lewandowski
Emily Ann Monago, PhD
Carla Nowak
Cherie Sears
Cheryl Slack
Ernest Walker Jr.
John Widmer
Patricia Wise

Toledo Fair Housing Center
432 N. Superior St.
Toledo, OH 43604-1416
419.243.6163

toledofhc.org



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.

Neighborhood Park Gets Well Deserved Attention

A local park is a much more welcoming place for neighborhood residents, thanks to a beautification project completed by Toledo Fair Housing Center. On April 15, TFHC staff members joined NODA staff and other volunteers to spruce up Macelwane Park located in Toledo’s Old West End. Participants picked up debris, spread fresh mulch around the playground equipment, installed garden beds, and planted flowers around the park sign. The City of Toledo also supported the project, providing mulch and assisting in planning the activities. The beautification project was originally scheduled to take place as part of TFHC’s annual Civil Rights March on April 9, which was canceled due to inclement weather.



“Several residents brought this park to our attention as an area that could use some improvement,” remarked Michael Marsh, President and CEO of Toledo Fair Housing Center. “We are excited about the opportunity to work with the

neighborhood and transform Macelwane Park into a safe, fun, and enjoyable place to visit.”

TFHC board member and Old West End resident Keith Jordan was instrumental in selecting the park as a site for the clean up effort. “Macelwane Park is an area that is often overlooked, and has not served as a safe, inviting place of recreation for neighbors. We have a responsibility to ensure our

neighborhoods are places where families can pursue their dreams and be successful, and that includes access to opportunities such as local parks for all members of our community.”

The Old West End, known for being a vibrant and diverse neighborhood, was an ideal place for the project. It is also the location where Toledo Fair Housing Center was founded in 1975, beginning a more than 40 year commitment to preserving justice and equality for our community.

