



2023 Annual Report



Building the strength
to battle housing discrimination.

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CEO's Letter

Stronger still.

Throughout our 2022-2023 fiscal year and all of 2023, The Fair Housing Center saw increases in complaints of housing discrimination. Inequity in access to housing opportunities worsened nationwide and locally, with many protected classes finding it harder to achieve equality in housing. The quickly escalating costs of housing intensified these existing trends even further.

At the same time, the Center needed to strengthen itself to ensure we could meet our clients' needs. Our IT systems were aging, and we paid a premium to rent outdated equipment. Our case management software—which we use to track everything we do—did not always function as needed, and the seller no longer provided support. Other internal record-keeping systems called for realignment. For many years, The Center relied on its investment account to help balance its budget and needed a careful review of potential cost-saving measures.

At the beginning of 2023, I took on the role of CEO knowing two essential facts:

- The internal challenges The Center faced were critical to its operation, complex, and could not be solved overnight
- Now—perhaps more than at any point in the past two decades—the greater Toledo community needed our services

We rose to those challenges with new management and a very dedicated team. As a result, we took on difficult internal and external problems and grew stronger.

Stronger as an agency.

Change can be challenging. While we certainly did not ask to take on these changes, we knew they were necessary and would ultimately strengthen us as an agency.

- **Transitioning to a new case management system.** In 2023, we customized LegalServer's software to create a new case management system. The system was specifically designed to support legal aid organizations and other nonprofits providing legal assistance through grants and donations. The new CMS will allow us to track our cases and grant reporting and function more like a nonprofit law firm.
- **Improved financial reporting systems.** We improved our systems for reporting to our funders and internally to ensure compliance with grants such as CDBG.
- **New grants.** The Center successfully applied for funding from the Greater Toledo Community Foundation's Impact Fund.
- **New IT systems.** After carefully reviewing multiple proposals, The Center transitioned to a new IT provider and updated all of its IT equipment. Those new systems are integrated with MS Teams, allowing us to make calls and join meetings quickly.

Stronger in the fight for fair housing.

- **More cases filed in federal court.** The Center filed more fair housing cases in federal court in the past year than in the previous several years combined.
- **Precedent setting successes.** The Center won a case before the Ohio Supreme Court, ensuring public access to information and data from the Ohio Fair Plan, which provides home insurance in neighborhoods that often face difficulty securing insurance.

- **Newsworthy.** The Center was featured countless times in the local media, including on an episode of “To the Point, with Donni Miller.” Barely a month passed without a mention of The Center in local news reporting.
- **Growing our events and adding new events.** Our events, aimed at uplifting hearts and minds and creating a more welcoming community, were more successful than ever, including:
 - A fair housing summit with a National Community Reinvestment Coalition guest speaker.
 - Ode to the ZIP Code poetry contest in collaboration with our community partners.
 - A new fundraiser called “Run Discrimination Out of Town” allowed us to educate our community on fair housing while raising funds to continue our work.
- **Success in our new housing conditions program.** We achieved new successes with our new Housing Conditions and Neighborhood Reinvestment program. The program fills a significant gap in local services by providing tenants with brief counsel and advice and full representation in court in housing conditions matters. In the past year, the program recovered more than \$20,000 for tenants who faced substandard housing conditions in their rental homes.

Those are only a few highlights of our team’s successes. We also continued the fight to eliminate barriers to fair housing choice through local policy changes while taking on new cases and trained housing providers.

The numbers in our annual report cover our team’s results in the **fiscal year July 2022 to June 2023** only.

On a final note, I want to highlight our amazing board leadership. Ms. Patricia Wise has served The Fair Housing Center for more than eight years, most recently as the board chair during a critical time of transition and growth. She was a steadfast and dedicated leader, carefully and wisely handling important decisions and including the whole board in processes. We cannot thank her enough.

We are elated to welcome Mr. Thomas Luettker as our new chair in 2024. Tom brings a wealth of experience in government, nonprofit, and board service.

We look forward to what 2024 and beyond will bring The Fair Housing Center—and becoming stronger than we've been in many years.



George Thomas

CEO & General Counsel
The Fair Housing Center



Enforcing Accountability

Housing discrimination continues to harm communities and negatively impact individuals. Enforcing the Fair Housing Act is the bedrock of our advocacy, and our Enforcement team works tirelessly to protect your rights.

2023 saw continued successes in the enforcement of fair housing laws. Some of the highlights include:

- **Implementation of settlement funds to help our community.** In the prior year, The Center, with other fair housing agencies across the country, settled a case against Fannie Mae. Fannie Mae maintained foreclosed properties poorly in communities of color as compared to other areas in violation of the Fair Housing Act. In 2023, The Center implemented settlement funds in the Toledo area to help communities harmed by Fannie Mae's practices. Programs included downpayment assistance, new roofs, a tiny home, and capital for contractors completing rehabs in affected areas.

- **Setting a new precedent, we established that the Ohio Fair Plan is subject to public records requests.** One of the outcomes of the civil rights movement of the late 60s and early 70s was the establishment of the Ohio Fair Plan, which provides insurance in urban areas where other insurance companies do not offer insurance. Ohioans need to understand if the Ohio Fair Plan meets the insurance needs of our communities and is consistent with the original goals and mission of the organization. The Center made a public records request for this information. The Ohio Fair Plan denied the request, claiming it was not subject to public records laws. After litigation and appeal, The Fair Housing Center won the case on oral argument before the Ohio Supreme Court. The Court's decision is available here: <https://www.supremecourt.ohio.gov/rod/docs/pdf/0/2023/2023-Ohio-2667.pdf>.
- **Increased litigation.** In 2023, The Fair Housing Center also filed several new cases in federal court. Those included a case alleging discrimination based on race occurring through criminal history screening, cases based on disability, including accommodations for persons with significant physical disabilities, and an individual with an emotional support animal. Some of these cases are ongoing, while parties successfully settled others.
- **Filling gaps in local services.** Throughout 2023, The Fair Housing Center continued its success with many affirmative lawsuits filed in Court challenging substandard housing conditions. The program collected more than \$20,000 for tenants who faced problems like mold, water damage, lost security deposits, and backed-up plumbing that landlords refused to resolve. No other agency in Toledo provides those services.

Advocacy

As a visible advocate for victims of housing discrimination, The Fair Housing Center challenges systemic causes of bias and gives those affected a more prominent voice in public policy.

Throughout 2023, The Fair Housing Center continued its longstanding expertise in local policy advocacy to further the goals of the Fair Housing Act.

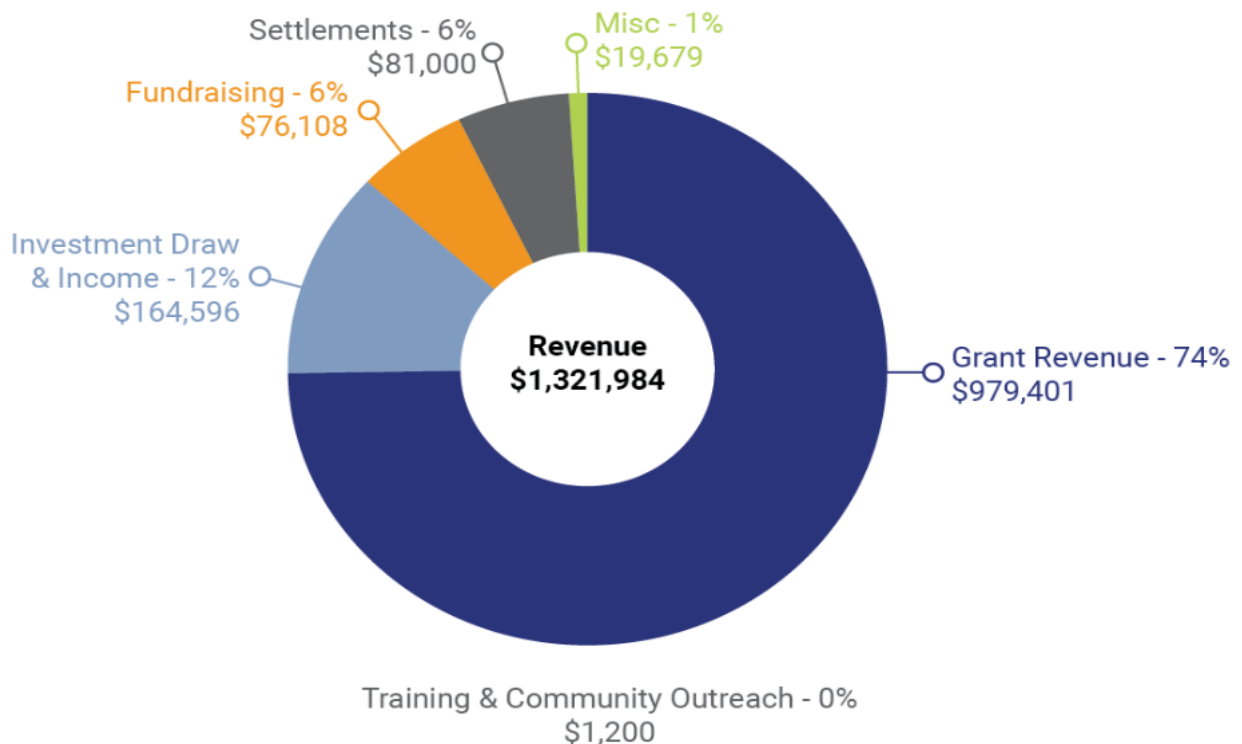
- The Fair Housing Center remained a stalwart proponent of local lead poisoning prevention laws. The Center was featured as an expert in the *Toledo Blade* and continued supporting the Toledo Lead Poisoning Prevention Coalition. The Center also filed an Amicus Brief in support of the City of Toledo as it defends a lawsuit funded by local landlords who hope to confuse and delay the implementation of the law.
- The Center also hosted a Fair Housing Summit that brought the community together to review fair housing issues. The Summit focused on the Community Reinvestment Act and educated the community on how we can come together to further the Reinvestment.
- As Toledo saw the closure of the Fifth Third Swayne Field bank branch, The Fair Housing Center took action to organize comments to the Office

of the Comptroller of the Currency and educated our community on the Community Reinvestment Act. Ultimately, this pressure helped to secure commitments from Fifth Third to allow the Toledo Urban Federal Credit Union to open a branch at the location to ensure meeting the credit needs of the community could continue.

- The Center expanded its Welcome Toledo initiative by working closely with the City of Toledo, so that the City could implement the program through its Human Relations Commission. The City conducted events and provided distributed Welcome Toledo materials to Toledoans.
- The Center was featured on WGTE's "To the Point with Donni Miller." The program allowed Northwest Ohioans to learn more about fair housing and the services The Fair Housing Center provides.
- Finally, the National Fair Housing Alliance, recognizing The Fair Housing Center's expertise in the connection between health equity and fair housing, called on The Center to join in creating an Action Guide titled "Improving Health Outcomes Together: Affirmatively Furthering Fair Housing (AFFH) as a Tool to Further Health Equity." The guidance connects the Affirmatively Furthering Fair Housing rules to health equity, including Community Health Needs Assessments required for nonprofit hospitals. That work shows the close connection between AFFH and other healthcare regulations that encourage proactive interventions to address health inequities.

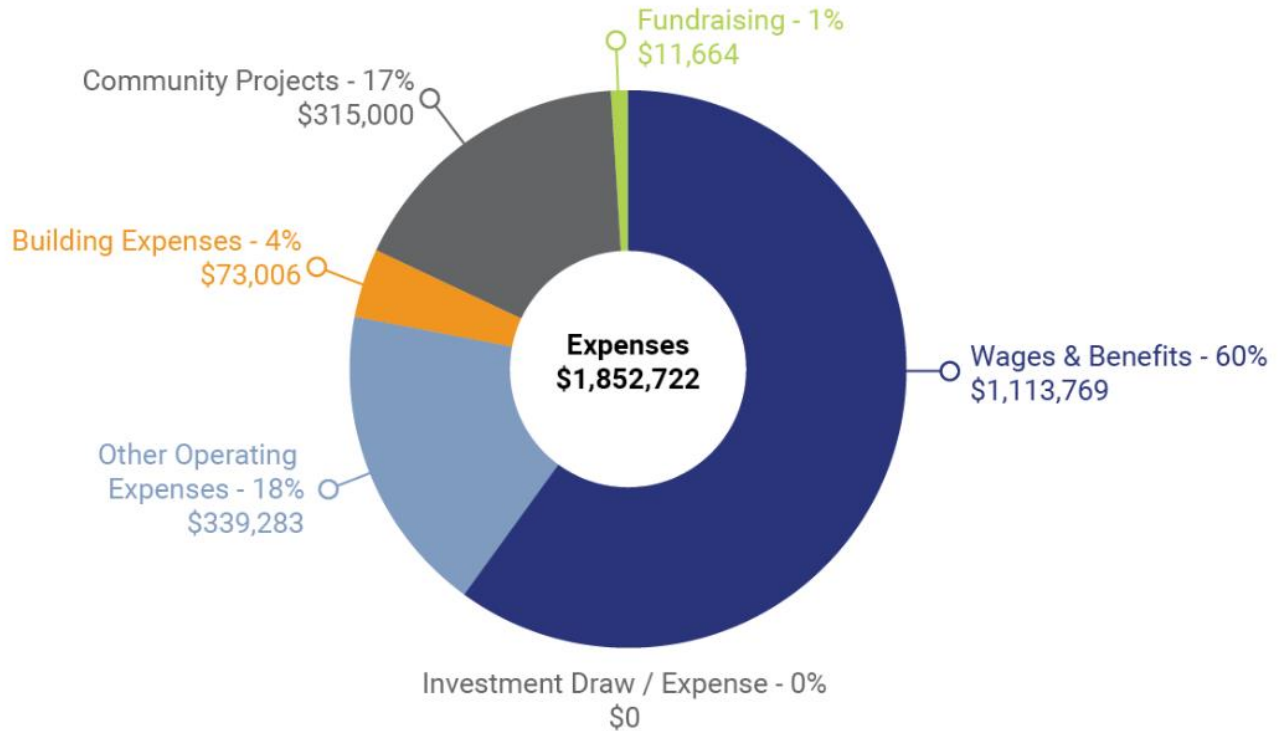
Financials

\$0.80 of every dollar is spent DIRECTLY on programs.



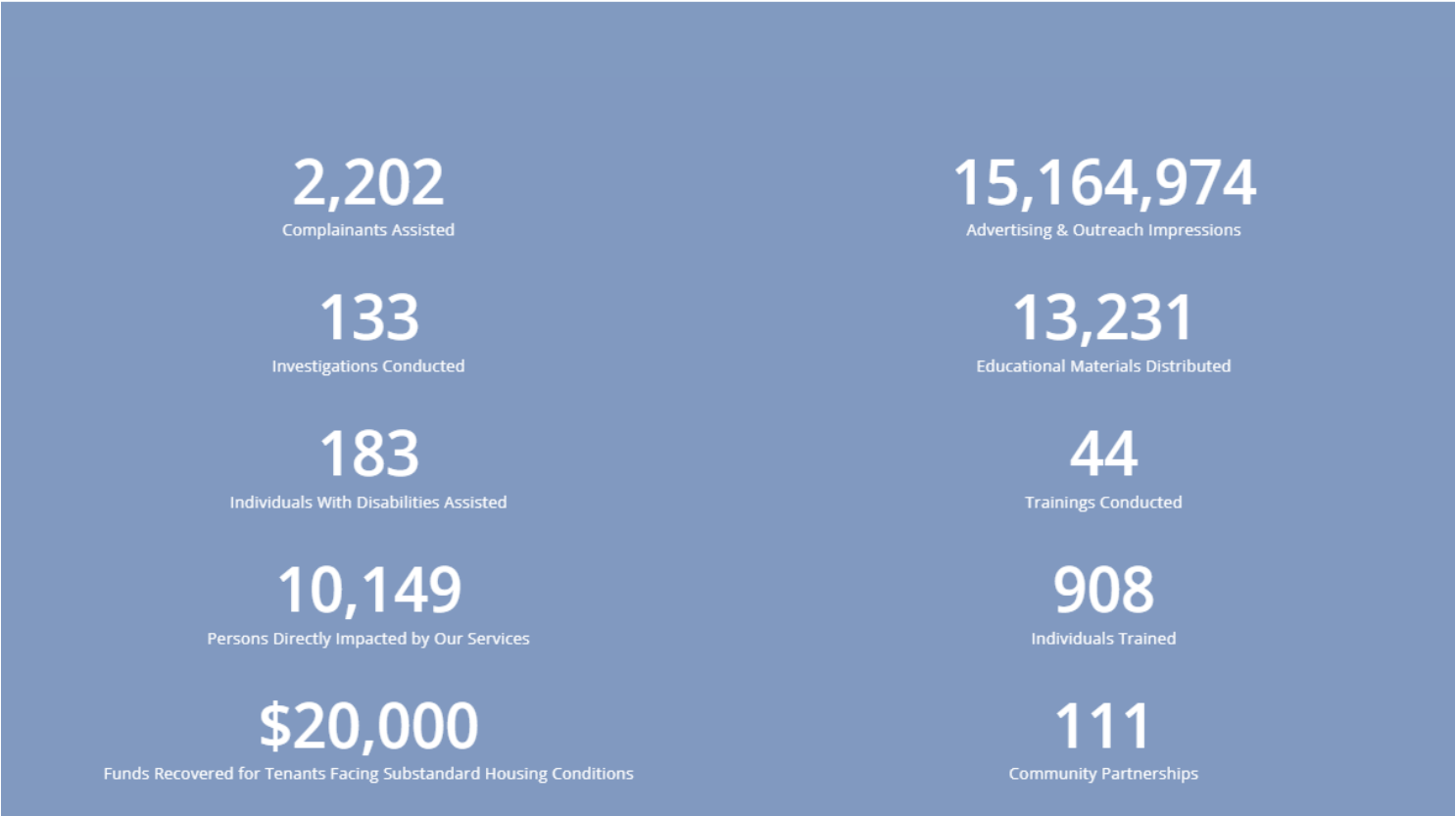
- Fair Housing Opportunities of Northwest Ohio, Inc. (FHONO) received 74% of its revenue from federal, state and local grants.
- These grants are used to fund the enforcement of fair housing laws, educational programs, outreach, various investigation activities and staff development.
- Settlements generated 6% of this fiscal year's Revenue while Training & Outreach activities produced 1% of Revenue.
- Fundraising accounted for 6% of the annual revenue.

- Investment income and draws accounted for 12% of the total annual revenue.



- Wages and fringe benefits continue to account for the majority of the operating expense at 60%.
- Other Operating Expenses (i.e. costs of supplies, staff training, advertising and outreach, and third party consulting fees) represent 18%.
- Building Expenses (the cost of maintaining our building) are 4% of the total, while fundraising activities represent 1%.
- New this year, Community Outreach Projects accounted for 17% of the annual total expense.
- For the fiscal year ending June 30, 2023, Expenses exceeded Revenue by (\$530,738).

Our impact by the numbers.





For the eighth year in a row, The Fair Housing Center, The Arts Commission, Toledo Lucas County Public Library, Toledo City Paper, and Toledo Area Parent partnered to host Ode to the ZIP Code. The annual free poetry competition invites Toledo area residents to submit short poems inspired by their ZIP Codes, where the number of words in each line of the poem is determined by the corresponding digit in their ZIP Code.

This year's winners are listed here.



YOUTH

(Ages 11 and under)

1st Place

NAIMA MOON LATEEF, 43606

4 Are you an artist?
3 I sure am.
6 In the garage sale my Dad
0
6 Sells his art I do nails.

2nd Place

SCARLETT SPARLING, 45840

4 Findlay, a fun place
5 Lots of enjoyment to ace
8 Downtown, Mazza, UF, Marathon, Dietsh, and green space
4 A city to embrace
0

3rd Place

KYLIE STOUT, 43566

4 I like to read
3 Like to play
5 Like to shop and create
6 I can do all of this
6 In the great city of Waterville

YOUNG ADULT

(Ages 12 through 17)

1st Place

JAMES NAUDEN, 43607

4 Raindrops sliding down trumpets
3 mirroring abandoned Innocence.
6 Matching crowds wailing at sanctioned violence
0 (A hush)
7 drowns the clammy field in winless tears.

2nd Place

MAYA FILLION-RITCHIE, 43620

4 tonight withered porches hold
3 just enough weight
6 for the funeral, the burial, and
2 the party
0 (but not the casket)

3rd Place

ALAYA HUDDLESTON, 43610

4 street art covers brick
3 canvases at nighttime
6 art stares back at me in
1 love
0 (toledoartistshavebeautifulminds)

ADULT

(Ages 18 and older)

1st Place

AUBREY BRANT, 43528

4 We're of a community
3 How close we
5 stand, watching the flames gut
2 Tammy's house
8 spitting smoke that chars orange in the sunset

2nd Place

SANDRA RIVERS-GILL, 43615

4 Distant sirens scream silently
3 Snow stains heavy
6 A boy sleeps on makeshift bed
1 Sheets
5 Too cold to call comfort

3rd Place

JESS WHETSEL, 43469

4 The limestone center of
3 the world is
4 a quiet town that
6 sprouted from mud like the lotus.
9 Remember that you, too, can bloom were you're planted

2023 DONORS

Thanks to our generous donors, The Fair Housing Center can provide the education, advocacy, and enforcement needed to prevent housing discrimination. Together we are creating inclusive communities of opportunity.

GOLD

\$10,000 - \$19,999

Westfield Insurance Foundation

SILVER

\$5,000 - \$9,999

Galvan Construction

Kenton and Laura Kamp

COPPER

\$1,000 - \$2,499

Advocates For Basic Equality (ABLE)

Genoa Bank

Marcia Klunk

LaPrensa

Eileen Stanbery

Student Bar Assoc. University of Toledo

Taylor Kia

The Blade

Patty Wise

CHAMPION OF FAIR HOUSING

\$500 - \$999

The Anderson's

Jacqueline Banks

Annette Cieslukowski

Michael Day

La-Z-Boy

John Mangas

Manos

ProMedica

Christina Rodriguez

George Thomas

Toledo Building Services

Waterford Bank

FAIR HOUSING ADVOCATE

\$100 - \$499

Rebecca Vinet Ackner

Denise Alvarado

Taneshia Callahan

Stuart and Denise Cubbon

Danberry Realtors

Patricia Ellis

Elizabeth Emmert

Michael and Marie Flannery

Rachael Fortlage

Juanita Greene

Dylan and Renee Hawkins

John Hilyand

Susan Jester

Audrey Johnson

Norma King

LISC – Local Initiatives Support Corporation – Toledo

Tom Luettkke

John Meeks

Kathe Merritt

Metroparks Toledo

Sena Mourad-Friedman

Orr Group

Deborah Riley Jackson

Alan Sattler

Linda Skowronek

Cheryl Slack

Logyn Taylor-Thompson

Everett (Tony) Totty

Mary-Thom Williams

FRIENDS OF FAIR HOUSING

Up to \$99

Erin Baker

Valerie Ball

Alan Bannister

Dorothy Batson

Laurie Bertke

Michelle Bertke

Sylvia Bertke

June Boyd

Michael Bozoff

Jennifer Brown-Severyn

Linda Collins

Jennifer Collins

Sherry Coogler

Mary Crutchfield

Gretchen DeBacker

Chandler Denise

Julia Dubielak

Maya Francisco

Lisa Gagnon

Judy Gaynor

Tillman Gibbs

Michaelene Gorney

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