



ANNUAL REPORT 2012

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Table of Contents

| | |
|---|-------|
| From the Board President & Chair | 2 |
| From the President & CEO | 3 |
| Vision, Mission, History | 4 |
| Values | 5 |
| Staff..... | 6 |
| Resource Development | 7 |
| Financial Report | 8 |
| Revenue & Expenses..... | 9 |
| Foreclosure... Behind the Numbers..... | 10-11 |
| Enforcement..... | 12-13 |
| Restoring the Dream | 14 |
| Education & Outreach | 15 |
| April Luncheon - Spirit of Fair Housing Awards..... | 16 |

From the Board President & Chair



Marshall Rose
Board President & Chair

Fellow Citizens:

It has been said that the only one sure thing is change. The dynamic nature of the world in which nonprofits operate requires organizations to be aware of trends. This awareness enables the organization that thinks and acts strategically to respond rapidly when conditions change, while still remaining true to the organization's identity. This nimbleness is a signature characteristic of the Toledo Fair Housing Center.

In response to the foreclosure debacle and economic crisis that began in 2008, the Center quickly moved beyond its core mission of ensuring and expanding equal housing opportunities to include foreclosure prevention as a key program area. In fact, 70% of the Center's enforcement complaint log this year involved predatory lending. Additionally, 48% of all cases this year involved lending, including foreclosure prevention.

The Center's foreclosure prevention efforts have resulted in over 700 of northwest Ohio's families keeping their homes through affordable loan modifications and emergency mortgage assistance grants. The monetary benefit in principal and payment reduction is over \$13 million!

While we have increased our attention to lending discrimination, predatory lending and foreclosure prevention efforts, this has not been in disregard of other enforcement issues. While complaints based on disability have exceeded race-based complaints at the national level, we still receive more allegations of discrimination based on race, rather than disability, in northwest Ohio. Additionally, families with children are all too often confronted with discriminatory housing situations.

As the housing market shifts and changes, so do our efforts to remain on the forefront of fair housing issues by responding to the community's needs. I would like to take this opportunity to thank all of the many partners and supporters that help us carry out our mission of ensuring and expanding equal housing opportunities.

In addition, I also acknowledge our dedicated Board of Directors and staff. I want to especially thank Katherine Lawson Broka, our current President/CEO who will be retiring soon, after 20 years of dedicated and passionate service. As she moves into the retirement phase of her life, we wish her happiness and good health. As the leadership of the organization changes, we will embrace the opportunities that this next phase will bring to the agency.

Sincerely,

A handwritten signature in cursive script that reads "Marshall Rose". The signature is written in black ink on a white background.

Marshall Rose
Board President & Chair

From the President & CEO



Katherine Lawson Broka
President & CEO

Dear Friends and Colleagues:

The theme for this year's annual report is "Change". It not only represents the changes we have seen and would like to continue to see in our country as we struggle to bounce back from the economic crisis of 2008, but also the changes we try to make in the lives of people who come to us each day looking for help. The notion of "change" is especially significant to me as I leave one aspect of my life behind and embrace the next chapter in my life.....retirement. It is with mixed feelings and tremendous gratitude that I present my last annual report to the community. I have spent the better part of my career working for the Fair Housing Center, starting out as a volunteer tester back in the 1980s and working my way up from the front office, to investigator, to Sr. Systemic Investigator, to my current position as President/CEO. Throughout the years, I am blessed to have worked with a dedicated group of individuals who have fought for the rights of EVERYONE to be able to choose where they want to live and call home.

I have seen the myriad of ways that discrimination can rear its head, from the blatant to the discreet. In many ways the discreet acts of discrimination can often be the hardest to detect and to combat. Because of that, they have the potential to do the most long-term damage. They are often systemic in nature and can have a devastating impact. For example, the architect/developer/builder who chooses to ignore the accessibility requirements for new construction and therefore limits housing choice for the disabled community; the insurance company who places limits on the age or value of a dwelling and thereby devalues entire neighborhoods; the lending institution who tells a pregnant woman she cannot even apply for a loan because there is no guarantee she will return to work; or the apartment building manager who tells families with children they can't rent an apartment because there isn't a good place for the children to play. Each of these examples (all of which are actual cases the Center has investigated) drives home the importance of the Fair Housing Act and the protections it provides to all of us.

In addition to its core mission of fighting discrimination in housing, educating the community on a myriad of housing issues, advocating for social and political policies to strengthen fair housing initiatives or building a strong funding base, the Center took on the daunting task of helping homeowners who have become embroiled in the foreclosure crisis. Whether it was providing help with delinquent mortgage payments, working with lenders to get loan modifications and/or mortgage reductions, or counseling families throughout the foreclosure process, hundreds of homeowners have been able to stay in their homes due to the efforts of the staff.

As I prepare for my retirement, I look forward to spending more time with my family and friends but I know I will never completely leave my work family and the community of friends I have made in the Fair Housing movement. A special thanks to the Board and to the staff that have made my job a labor of love. It has been an honor and a pleasure to know you.

Sincerely,

A handwritten signature in cursive script that reads "Katherine Lawson Broka".

Katherine Lawson Broka
President & CEO

Vision, Mission, History

Vision Statement

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

Mission Statement

The Fair Housing Center is a professional, non-profit, civil rights agency dedicated to the elimination of housing discrimination and to the expansion of neighborhood choice for all persons. It strives to ensure equal opportunities and access to housing, neighborhoods, public accommodations, lending and insurance. The Center provides education, advocacy and enforcement, and it helps to shape public policy.

History

The Fair Housing Center was founded on the principles of community, tolerance and justice. It was the injustice of racial and economic discrimination that ignited The Women of the Old West End, The League of Women Voters and several other concerned citizens and community groups to establish an organization that would combat discriminatory housing practices. In 1975, the Center took its first steps toward fulfilling its mission of eliminating housing discrimination. The Center has carried out its founding principles by educating consumers and housing professionals, engaging in community development initiatives, investigating over 11,497 complaints and recovering more than \$27.82 million to remedy discriminatory practices. Over the past 37 years, the Center has demonstrated a talent for setting national precedents in the enforcement of fair housing laws, while expanding housing opportunities for millions of Americans.

The Center conducts multiple educational outreach programs, provides housing counseling services, advocates for the rights of victims, investigates and resolves allegations of housing discrimination, and facilitates neighborhood tours. The Center boasts a talented and gifted staff whose achievements have been recognized at the local, state and national levels. Most recently, the Center was one of four Private Fair Housing Organizations in the United States to be featured in the 2009 Fiscal Year Annual Report on Fair Housing published by the U.S. Department of Housing and Urban Development (HUD).

Values

We value responsibility and accountability

We make effective use of our resources, and we accept responsibility for our actions.
We accept the responsibility to do what is right, even in the face of adversity.

We value integrity

We are committed to candor, honesty, and ethical behavior with each other, with our customers, and with the community. Our actions and decisions are based upon our mission and will reflect the highest ethical and professional standards.

We value community

We value the heritage of our community that gives us a sense of identity. We know that friendliness and caring about each other promotes unity. We welcome and seek an active partnership with the community in carrying out responsibilities.

We value diversity

We value the strength of diversity. We are committed to preserving and enhancing diversity through inclusiveness and by treating all with respect. We recognize and respect people as individuals and celebrate cultural uniqueness.

We value excellence

We recognize the need for high quality and standards, and we are committed to completing our work with pride and honor.

We value service

We strive to meet the challenges of our community while safeguarding the rights of all. We are mindful of the needs of our customers and seek to provide them service with respect and appreciation for their needs.

“Progress is impossible without change, and those who cannot change their minds cannot change anything.”

– George -Bernard Shaw

Staff

Katherine Lawson Broka, President & CEO
Michael P. Marsh, CFRE, Vice President, Development & Public Relations

Keith Foster, Director of Enforcement & Compliance
Fannie Hall, Legal Specialist
Ryan Hedges, Lending Specialist
Norman Hinton III, Investigator/Lending Specialist
Lisa Lawson-LaPointe, Development & Public Relations Coordinator
Leah Mullen, Research Specialist
Cassandra Parker-Johnson, Intake Specialist/ Administrative Assistant
Karen Plocek, Investigator
Stephen Repka, Investigator
Caren Sanders, Administrative Assistant
Harrison Shunch, Intake Specialist
Linda Skowronek, Intake Specialist/Project Coordinator
Patricia Smith, Controller
Jennifer Teschner, Systemic Investigator
Renea' Wilson, Housing Counselor/Foreclosure Prevention Specialist

Interns

Elvis Shunch
Dale Wanda Sims

“Change is not a bolt of lightning that arrives with a zap. It is a bridge built brick by brick, every day, with sweat and humility and slips. It is hard work, and slow work, but it can be thrilling to watch it take shape.”

— Sarah Hepola

Resource Development



Michael P. Marsh, CFRE
*Vice President, Development
& Public Relations*

Funding for the Fair Housing Initiatives Program (FHIP) through the US Department of Housing and Urban Development (HUD) has remained steady thanks to the strong lobbying efforts of the National Fair Housing Alliance and its member organizations, including the

Toledo Fair Housing Center. FHIP is the only HUD program that has not been the victim of budget cuts. In April, the Senate Appropriations Committee voted to fund FHIP at \$42.5 million, level with each year's funding since 2010.

FHIP is the only federal funding available for private non-profit fair housing organizations to carry out fair housing enforcement and education nationwide. The Center finished the second year and began the third year of a three-year, performance-based grant valued at \$825,000 (\$275,000 per year) for enforcement activities. The Center was eligible to apply for the three-year grant because it achieved excellent ratings on its previous grants. Also through FHIP, the Center completed a one-year, \$125,000 education and outreach grant focused on lending.

During this Fiscal Year, the Center applied for and received an unprecedented \$1.425 million in FHIP funding. Guidelines for the FHIP program have been modified to allow private fair housing agencies to apply for and receive multiple FHIP awards at the same time. The Center received another three-year enforcement grant valued at \$975,000, or \$325,000 per year. An 18-month, \$325,000 lending enforcement grant will allow the Center to investigate systemic discrimination in the mortgage industry. Finally, the Center will boost its education and outreach

initiatives through a 12-month, \$125,000 grant.

Through the 2010 Congressionally Selected Awards Program administered by the U.S. Department of Justice, the Center was awarded a two-year grant of \$125,000. This project was completed during the fiscal period covered in this report. The focus was a reduction in the number of homeowners who become victims of mortgage rescue scams. Additionally, the Center analyzed how mortgage rescue programs operate, specifically to see if there is any evidence of racial disparity in the way white homeowners and predominantly white areas receive loan modifications versus minority homeowners in ethnically diverse areas.

Our staff's exceptional work in the area of foreclosure prevention earned us much-needed funding for foreclosure prevention counseling and emergency mortgage assistance to consumers at risk of losing their homes. Funding for these efforts came from the National Foreclosure Mitigation Counseling Program (NFMC) and Restoring Stability, administered by the Ohio Housing Finance Agency (OHFA). The Center also received and administered its second housing counseling grant from OHFA. OHFA is an intermediary, distributing housing counseling funds from the U.S. Department of Housing and Urban Development throughout the state of Ohio.

Locally, the Center finished the second year of a two-year grant through the Community Development Block Grant (CDBG) with the City of Toledo. This year we were awarded another two-year CDBG grant from the City for \$300,000 (\$150,000 for each of the next two years). The Center also has CDBG contracts with Lucas and Wood Counties to carry out their fair housing efforts.

The Center thanks all of its funders for their support of our efforts to combat housing discrimination and stem the tide of foreclosures in our community. We look forward to expanding our funding base and attracting new partners as we move forward.

Financial Report

Ann Hornstein, Treasurer

The financial reporting period covered by this annual report is for fiscal year ending June 30, 2011. Despite the volatility of the stock market, which affects our investment account, the financial position of the agency remains sound with sufficient resources to sustain the organization into the foreseeable future.

The unfortunate economic situation in our country continues to play an important role to our agency in receiving additional funds to address foreclosures. Over the past several years, the Center expanded services to assist homeowners with emergency mortgage grants, housing counseling, and predatory lending problems. Unfortunately, we expect this trend to continue for the next few years.

The Treasurer and Finance Committee prepare a yearly operating budget for the Board to approve. Because some funders operate based on a different fiscal calendar, several programs must be held in abeyance until grant applications are approved. Midway through the fiscal year, the budget is revised to reflect any additional grant dollars the Center may receive.

The Center is fortunate to have a diversified group of public and private grantors to draw upon to help maintain an overall consistent level of services. The financial picture is stable for the Center as we continue to strive to diversify our funding sources.

Fair Housing Opportunities of Northwest Ohio, Inc. dba Fair Housing Center Financial Statement 2011 July 1, 2010-June 30, 2011

Fair Housing Opportunities of Northwest Ohio, Inc. (FHONO) received approximately 29.6% of its revenue from federal, state and local grants. These grants are used to fund enforcement of the fair housing laws, educational programs and monitoring of cases settled outside of court or through mediation. Housing counseling, foreclosure prevention and predatory lending service contracts accounted for 37.6%. Investment income generated 30.4%. This investment account is used for any funding gaps experienced during the fiscal year. Settlements made up .30% of income. Fundraising and Training income was .30%. Rental Income and Property fees generated 1.8% of income.

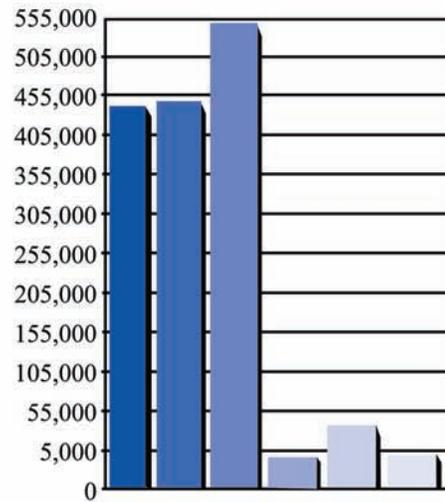
Wages and Benefits represent approximately 58.17% of total expenses. Operating Expenses represent 24.87%, while Fundraising activities represent .91%. Revenue less expenses for this fiscal year represents an increase in Net Assets by \$235,381 or 16.05%.

Revenue & Expenses

Fair Housing Opportunities of NW Ohio, Inc. Revenue 2010-2011

Revenue:

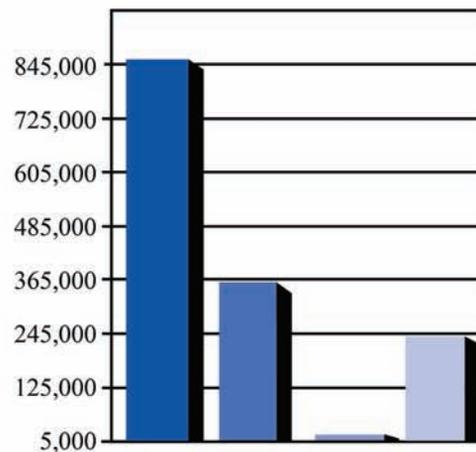
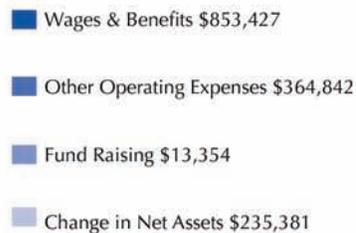
| | |
|-------------------------------|-----------------------|
| Grant Revenue | \$ 434,876.00 |
| Investment Income | \$ 445,444.00 |
| Contracts | \$ 551,295.00 |
| Fund Raising & Training | \$ 4,577.00 |
| Rental Income & Property Fees | \$ 26,212.00 |
| Settlements | \$ 4,600.00 |
| Total | \$1,467,004.00 |



Fair Housing Opportunities of NW Ohio, Inc. Expenses 2010-2011

Expenses:

| | |
|--------------------------|-----------------------|
| Wages & Benefits | \$ 853,427.00 |
| Other Operating Expenses | \$ 364,842.00 |
| Fund Raising | \$ 13,354.00 |
| Change in Net Assets | \$ 235,381.00 |
| Total | \$1,467,004.00 |



Foreclosure... Behind the Numbers –

What it Means for Neighborhoods in 2012

On Friday, June 15, Center staff traveled to Cleveland State University's (CSU) Maxine Goodman Levin College of Urban Affairs to attend and participate in a half-day conference entitled, "Foreclosure... Behind the Numbers: What it means for neighborhoods in 2012." During the months leading up to the event, Center staff, Ohio Fair Lending Coalition (OFLC) members, and consultant Charles Bromley met on a bi-weekly basis in order to plan and coordinate the conference, and panelists and speakers worked diligently to prepare their presentation materials. The incredibly informative and well-organized gathering of fair lending advocates that took place on June 15th represented the culmination of these efforts.

After everyone had registered, exchanged greetings, and sat down with their breakfast, the conference began with a welcome and introduction from George Walker, the Provost and Senior Vice President for Academic Affairs of CSU. Walker reminded attendees that they must not forget the faces and lives "behind the numbers," the real individuals and families who make fair lending work so worthwhile and foreclosure prevention and mitigation efforts so crucial in our communities.

Following Walker's brief, but powerful address, Marty Gelfand, Senior Counsel for U.S. Representative Dennis Kucinich, introduced the morning plenary speaker, Timothy Lambert. With previous work experience as a senior associate of a private law firm, a trial attorney for the Civil Rights Division of the U.S. Department of Justice (DOJ), and the Deputy Assistant General Counsel for Fair Housing Enforcement at the U.S. Department of Housing and Urban Development (HUD), Lambert joined the Office of Fair Lending and Equal Opportunity's Consumer Financial Protection Bureau (CFPB) in December 2011 as the CFPB's Senior Counsel. Lambert's presentation focused on the role and activities of the CFPB and was followed by a very active question and answer session with audience members.

After the morning plenary and before lunch, two panels presented. The first, the Local Panel, was moderated by W. Dennis Keating, Professor and Distinguished Scholar and Director of the Master of Urban Planning, Design and Development Program at CSU. The Local Panel featured April Hirsh, Research Assistant for the Center on Urban Poverty and Community Development at CSU; Kathryn W. Hexter, Director of the Center for Community Planning & Development at CSU; Frank Ford, Senior Vice President of Neighborhood Progress Inc.; and David Rothstein, Project Director of Policy Matters Ohio. The panel began with Hirsh's study entitled, "A Preliminary Look at Housing Units, Vacancy, and Tenure," which examined the relationships between changes in the number of housing units, vacancy rates, and tenure throughout the Cleveland region from 2000 to 2010 (pre- and post-economic downturn).

Hexter's presentation, "Cuyahoga County Foreclosure Prevention Program, 2011 Evaluation," offered region-specific insight regarding program objectives, outcomes, and future recommendations. Finally, the first panel concluded with a presentation of David Rothstein's compelling, qualitative, interview-based study, "Broken Homes, Broken Dreams." Echoing the sentiments of Walker in his morning welcome, the findings communicated forcefully the impact of the foreclosure crisis on individuals, families, and neighborhoods.

The second panel continued the conference's theme, but focused on the state level. Moderated by David Rothstein, the State Panel featured Paul Bellamy, JD, Ph.D., Director of Development and Research at Empowering & Strengthening Ohio's People; the Center's own Director of Enforcement and Compliance, Keith Foster; Cindy Flaherty, Director of Home Ownership at the Ohio Housing Finance Agency; and Matthew Klesta, Research Analyst in the Community Development Department of the Federal Reserve Bank of Cleveland. Bellamy's, "The Great Unwinding: A View Framed by the Front Porch" opened the panel and



Listening attentively to a conference attendee and university student of urban history, Representative for Ohio's Ninth District, Marcy Kaptur, engages in a meaningful, open discussion with the audience after her keynote address.

Foreclosure... Behind the Numbers –

demonstrated the effects of the economic downturn on home prices, jobs, housing debt, speculation, and other market-related factors by zeroing in on a single census tract in Cleveland, Ohio. The data-rich presentation offered a concise, but informative view of the issues that most communities have faced since 2008. Followed by Foster's discussion regarding foreclosure rescue scams, Flaherty's presentation on "Restoring Stability: A Save the Dream Ohio Initiative," and Klesta's "Housing Data: Cuyahoga, Lucas, and State Trends," the panelists left a profound impression on all in attendance.

Prior to moving on to discuss federal-level concerns, attendees grabbed their boxed lunches and enjoyed the luncheon keynote speaker, U.S. Representative for Ohio's Ninth District, Congresswoman Marcy Kaptur. During her address, Congresswoman Kaptur highlighted some of the most prominent and frustrating issues that fair housing and lending advocates are facing not only in Ohio, but throughout the nation. In addition, she offered encouraging words and a contagious spirit that was refreshing and motivating to anyone who may have doubted the ability of his or her work to change people's lives and improve the society in which we live. The Congresswoman's openness to questions and concerns as well as her thoughtful, straightforward responses furnished a conversational atmosphere that one rarely observes among constituents and their Representative. She left everyone in attendance energized and ready to continue their work with greater enthusiasm.

With heightened purpose and satisfied appetites, attendees directed their attention to the final, federal panel. Moderated by the Honorable Julian Rogers of Cuyahoga County Council's Tenth District, the panel featured Paul Koches, General Counsel and Executive Vice President at Ocwen Financial Corp.; Brad Payne, Senior Housing Specialist at HUD; Tom Feltner, Vice President at Woodstock Institute; and Matt Lampke, Assistant Chief of the Mortgage Foreclosure division in the Office of the Ohio Attorney General. Starting the panel off with a bang, Koches shared his experience as the creative in-house counsel for Ocwen

Financial.

Long before others in the industry, Koches advocated for modification with principal reduction, rather than the foreclosure approach as in the best interests of the company, investors, and homeowners. The "Shared Appreciation Modification" (SAM) model that resulted from Koches's efforts features principal reduction to 95% of current appraised value, which is forgiven in annual increments over a 3-year period, so long as the homeowner stays current on the mortgage. Homeowners share 25% of any increase in the value of the home with investors (excepting any increased value resulting from homeowners' investments in post-modification improvements). Since Ocwen initiated modifications, over 19,000 homeowners have benefited. Principal reduction has amounted to over \$2 billion, with \$1.4 billion attributable to SAMs. The program enjoys a re-default rate of approximately 10% and has withstood all fears of liability to investors.

Unsurprisingly, therefore, Koches was a difficult act to follow. Nevertheless, Payne, Felter, and Lampke concluded the conference with presentations that were equally as engaging, with Felter's credit score and job data especially interesting. After the Federal Panel concluded, Charles Bromley, Director of the OFLC, wrapped up the conference with expressions of appreciation to all attendees and participants. The conference supplied inspiration, resources, and guidance for fair lending advocates who will continue working to bring about equal treatment of all people in the provision of financial services.

Paul Bellamy, JD, Ph.D., Director of Development and Research at Empowering & Strengthening Ohio's People (ESOP) presents on the State Panel while moderator, David Rothstein, and fellow panelists, Keith Foster (TFHC), Cindy Flaherty (OHFA), and Matthew Klesta (Cleveland Fed) look on.



Enforcement



Keith Foster
*Director of Enforcement
& Compliance*

Fair housing enforcement and eradicating housing discrimination continue to be at the heart of all FHC activities. A breakdown of local complaints can be found on the next page, but in general, race and rental remain the largest basis and type of complaints, respectively. Local complaint data differ from national trends where dis-

ability has now overtaken race as the number one basis for complaints. Allegations of discrimination based on disability comprise 44% of the complaints filed nationally with Housing and Urban Development (HUD). Of all cases filed, 65% were investigated by private fair housing organizations such as the Toledo Fair Housing Center.

Non-lending enforcement complaints in our area dipped a bit this year. To address this, FHC applied for and received three Fair Housing Initiatives Program (FHIP) grants that will enable us to investigate more systemic issues and increase education and outreach efforts. A large number of enforcement cases have already been launched and intakes have increased. The results of these actions will be reflected in the FY 2012-13 Annual Report.

This year, enforcement staff attended a number of trainings across the country in order to advance their investigative skills and the mission of FHC. These trainings were largely provided by the National Fair Housing Alliance, HUD, the John Marshall Law School and other leading fair housing organizations.

Important cases moved forward and were settled this year. One case, in particular, involved an extremely egregious pattern of racial harassment. This case demonstrates the importance of fair housing laws and the protections they provide for victims of discrimination. A young African American family moved into a predominantly white neighborhood. Shortly after they settled in they were met with a barrage of hateful and

abusive complaints lodged against them by two of their neighbors. This pattern of abuse included false claims made to Children's Services alleging child abuse and complaints to the Humane Society regarding animal abuse. The neighbors also falsely alleged drug abuse by the mother which endangered her professional licensure at her place of work. The harassing neighbors also posted letters throughout the neighborhood purporting to be written by the family stating that it was their intent to ruin the neighborhood.

The family contacted the Fair Housing Center and filed a harassment complaint based on race. After a thorough investigation, an administrative complaint was filed with the Ohio Civil Rights Commission and HUD. HUD investigators came to Toledo to interview the family and others involved in investigating the allegations made against the family. Children Services and the Humane Society reported no evidence of abuse and the family also passed drug tests which negated the drug abuse allegations lodged against them. "A probable cause" finding of racial harassment was determined by the HUD investigator.

The United States Department of Justice (DOJ) became involved due to the nature and severity of the allegation. Faced with overwhelming evidence in support of the allegation of harassment and the complete lack of any evidence supporting the respondent's false allegations of child, animal and drug abuse, the case was settled in favor of the family.

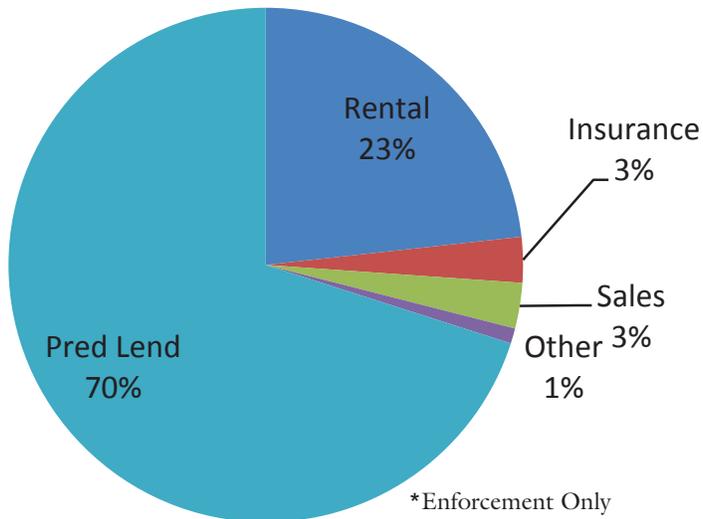
Respondents in the case agreed to provide formal retractions to all of the agencies and the family's neighbors that had received false information. Respondents also wrote a formal letter of apology to the family. In addition, the family received a monetary settlement for damages caused by the respondents. The respondents must also attend fair housing training and relinquish a professional licensure. Finally, the Fair Housing Center received an award for damages associated with investigating the case.

This event started because one neighbor decided they did not want an African American family moving into "their" neighborhood. The Fair Housing Act and agencies such as the Fair Housing Center fight to ensure that acts such as these are not tolerated.

Enforcement

Types of Complaints* FY 2011-2012

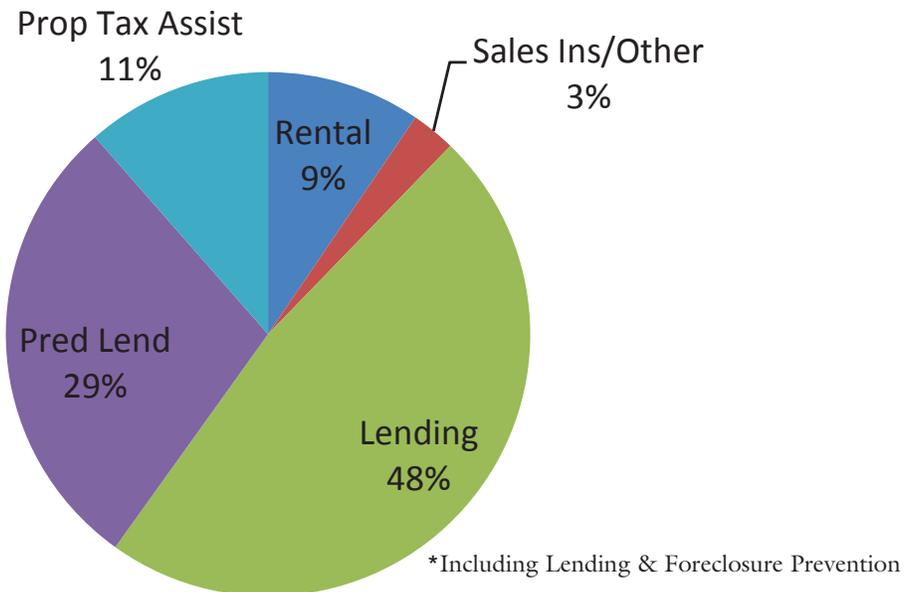
| ENFORCEMENT | |
|--------------|------------|
| Rental | 73 |
| Insurance | 9 |
| Sales | 9 |
| Other | 3 |
| Pred Lend | 220 |
| Total | 314 |



■ Rental ■ Insurance ■ Sales ■ Other ■ Pred Lend

Types of Complaints* FY 2011-2012

| ALL CASES | |
|-----------------|------------|
| Rental | 73 |
| Sales/Ins/Other | 21 |
| Lending | 366 |
| Pred Lend | 220 |
| Prop Tax Assist | 88 |
| Total | 768 |



■ Rental ■ Sales/Ins/Other ■ Lending ■ Pred Lend ■ Prop Tax Assist

“The world we have created is a product of our thinking; it cannot be changed without changing our thinking.” -Albert Einstein

Restoring the Dream

FHC continues to make a difference in the lives of families in our community through our foreclosure prevention efforts. The results of these efforts can be found in the charts below. What the charts do not show are all the positive effects of our foreclosure prevention efforts on the families we help.

Many families that seek assistance with a foreclosure issue are often at their wit's end. Oftentimes, they have spent weeks or even months trying to communicate with their lenders and haven't gotten anywhere. Or they have struggled to navigate through the legal proceedings associated with foreclosure only to be confused and intimidated by the process. This is where our dedicated foreclosure prevention counselors come in. They provide help and guidance where once there was anger and frustration.

Our counselors use the various programs available locally and nationally to assist homeowners who are struggling to save their homes. They also work as the homeowners'

advocate while dealing with lenders/servicers in order to try and obtain an affordable home payment. When saving the home is not an option, the counselors assist the homeowners through the transition process.

This year alone FHC has helped homeowners save almost \$2.7 million in mortgage payments, with cumulative program results of over \$13 million saved. The average payment reduction seen by homeowners is about \$250 per month. This is a lot of money for a struggling family that can now be used for groceries, gas, prescriptions, etc. This is also money that stays in our community when families shop locally.

Homes saved from foreclosure prevent the negative economic impact to the community such as lower property values, decreased tax revenues and increased criminal activity associated with vacant and abandoned homes. Everyone in the community wins.

If you or someone you know is struggling with a mortgage issue, please contact us. Our counselors are here to help.

Cumulative (Since 2003)

731 Families Avoided Foreclosure
\$13,682,701 Total amount saved by homeowners

Fiscal Year Loan Modifications

202 Families Avoided Foreclosure
53 Loan Modifications Completed
\$319.45 Average monthly payment reduced
\$25,861 Average savings per homeowner
3.91% Average interest rate reduction
\$1,358,034 Fiscal Year Monetary Savings

Restoring Stability

(through the Ohio Housing Finance Agency)

190 Action Plans were submitted
93 Homeowners were awarded Rescue Payment Assistance, totaling \$843,016
45 Homeowners received Mortgage Payment Assistance, totaling \$379,684

Be the change you wish to see in the world – Gandhi

Education & Outreach

The Center's education and outreach efforts during the Fiscal Year 2011-2012 include trainings and other outreach events conducted for housing professions (REALTORS® and landlords, etc.) as well as members of the general public. Trainings and presentations were conducted for the following: Jerusalem Township, Bittersweet Farms, Toledo Board of REALTORS®, Pelham Manor, Mutual Development Company, The Meadows Apartments, The Village of Holland, The Ability Center of Greater Toledo, The East Toledo Family Center, The Home Builders Association, Habitat for Humanity, The Danberry Company, Hilltop Village Apartments, The Wood County Apartment Association, Wildwood Commons, Pelham Manor, The Lucas Metropolitan Housing Authority, Vistula Management, the Area Office on Aging, The Village of Waterville and Pathstone.

In addition to these trainings, the Center provided financial management classes, entitled Fiscally Fit, that were a requirement for homeowners seeking grant assistance to save their homes from foreclosure. A total of 14 Fiscally Fit classes were held. Also, as an introduction to the State's Restoring Stability program, five orientation sessions were held to inform clients of the parameters and requirements.

Resource booths were staffed for the following: ADA Day at the Toledo Zoo, Joint Utilities Social Service Fair, Experience Works, United Way's Veteran's Day Celebration, The Source, Whitmer High School, the Martin Luther King, Jr. Day Celebration at the University of Toledo, the Fifth Third Bank eBus, and St. Anne's Hospital.

Through the education programs more than 500 people were reached. Countless people were reached through resource booths in the community.



Cheryl Washington, second from left, is a client whose story was used for a National Fair Housing Alliance video.

In an effort to keep staff trained and up to date on current trends in fair housing and foreclosure, the Center has made staff development a priority. Staff attended trainings sponsored by the following: Toledo Board of REALTORS®, Ohio Diversity and Leadership Conference, Grant Professionals Association, Ohio Fair Lending Conference, the National Fair Housing Alliance, the Ability Center of Greater Toledo, The Ohio Housing Finance Agency, and State of the State.



FHC Client Cheryl Washington with the Film Crew.

Advertising and Public Affairs

Staff appeared on three public affairs shows this year, including: "Bridges," "Urban Beat," and "Toledo Today." FHC placed two types of advertisements with TARTA, the public transit system. The first type was print ads that appeared on the backs of the buses, and the second type was audio/text ads that aired both at the bus stop and inside the buses. News articles and/or segments appeared in *The Blade*, *Toledo Journal*, 13ABC, WTOL and Fox Channel 36 News. Print ads appeared in the *Toledo Journal*, *Sojourner's Truth* and *La Revista*. PSAs aired on Buckeye Cable and 95.7 FM. The Center estimates that nearly 900,000 people were reached through advertising and public affairs; including the same persons being reached multiple times through a variety of media outlets.

The Center has created a new video highlighting client success stories. These are powerful stories that demonstrate the power of fair housing. The videos, including client testimonials from enforcement and foreclosure prevention, can be viewed at the Center's website at www.toledofhc.org.

April Luncheon – Spirit of Fair Housing Awards

On April 26, 2012, approximately 120 people came together in celebration of Fair Housing Month. The day began with a continuing education class on Fair Housing Advertising for REALTORS®, followed by the Spirit of Fair Housing Awards Luncheon.

Mr. John Zimmerman, Vice President of the Miami Valley Fair Housing Center in Dayton, traveled to Toledo to instruct the morning class. Three awardees were honored during the luncheon program. Proclamations from the City of Toledo and Lucas County were presented in recognition of Fair Housing Month and the honorees.

Ms. Darlene Sweeney-Newbern received the Shanna L. Smith Spirit of Fair Housing Award for her dedication

to equal housing opportunities through her leadership of the Toledo Regional Office of the Ohio Civil Rights Commission. The Shanna L. Smith Award is named in honor of the Center's first Executive Director. Ms. Smith is now the President and CEO of the National Fair Housing Alliance.

Mr. Bailey Stanbery received the Housing Development Award. His company constructs homes in the City of Toledo, including affordable, quality homes in urban neighborhoods.

Ms. Sue Sekel received the Access Award. Ms. Sekel is a former employee of the Fair Housing Center and has expanded access to housing through investigations of housing discrimination complaints and as a tester.



From Left: FHC CEO, Katherine Broka; FHC VP, Michael Marsh; Miami Valley FHC VP, John Zimmerman; and FHC Board President & Chair, Marshall Rose.



From Left: FHC Board President & Chair, Marshall Rose; Award Recipient A. Bailey Stanbery; Award Recipient Darlene Sweeney-Newbern; FHC President & CEO, Katherine Lawson Broka.



Lorna Gonsalves, Ph.D. (back right) with her students (seated) and their chaperones, recited poetry, "The Cold Within" and "The Force Within," while the students enacted the poems during the luncheon program.

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*Change brings opportunity.
—Nido Qubein*

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