



THE
FAIR
HOUSING
CENTER

ANNUAL REPORT 2014

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*Artwork supported by Sophia Quintero Art
and Cultural Center and Bowling Green
State University Art Village
— Artist Mario Torero*



EXECUTIVE SUMMARY

The Board and staff of the Toledo Fair Housing Center (TFHC) are a talented and passionate group of people who are dedicated to issues of equality, opportunity and diversity. Together, we are moving the agency along the path toward becoming a world-class human rights organization. We are creating inclusive communities of opportunity.

One way in which we are contributing to our neighborhoods is through our MLK Inclusive Communities Program. TFHC created a holistic approach to revitalization by creating the MLK Program, which consists of three components focusing on three areas of the city: Old South End, Cherry Street Legacy, and Dorr Street Corridor.

First, TFHC partnered with the Lucas County Land Bank to provide homeowners with grants for new roofs. If roofs can be saved, then usually the rest of a home can be saved. Second, TFHC partnered with the Ability Center of Greater Toledo to provide home accessibility modification grants to disabled and elderly homeowners who are in desperate need of home repairs and modifications in order to “age in place.” Third, TFHC developed its very own MLK Program with one goal in mind: Provide financial assistance and counseling programs to homeowners to stem the tide of foreclosure that is wiping out neighborhoods by turning them from homeownership-based neighborhoods to rental communities. The MLK Program has begun to not only revitalize these neighborhoods, but also to create a safe, healthy, and positive living environment by counteracting the damaging effects of foreclosures. In the first six months of the program, 15 homeowners were saved from foreclosure.

The funds to operate the MLK Program came from a complaint that was successfully resolved through a 2013 Housing and Urban Development (HUD) conciliation agreement. TFHC was one of thirteen (13) complainants that joined the National Fair Housing Alliance (NFHA) in filing an administrative HUD complaint against Wells Fargo in 2012. Wells Fargo committed \$27 million to the complainants, and, of that, TFHC received \$1.4 million for community relief.

The HUD complaint alleged that Wells Fargo failed to maintain and market its Real Estate Owned (REO) foreclosed homes in communities of color at the same level as in predominantly white neighborhoods. TFHC continues to be a part of the national study on REOs and has filed HUD complaints against Bank of America, Deutsche Bank, and Safeguard.

In order to create inclusive communities of opportunity, TFHC focuses on systemic investigations into discriminatory business practices. A systemic focus allows us to affect changes that have a broad, sweeping impact on protected classes under the Fair Housing Act. At the same time, it expands housing choice for significant numbers of persons.

We are grateful to our funding partners that include the City of Toledo, Wood County, the Ohio Housing Finance Agency, and the US Department of Housing and Urban Development. TFHC also recognizes the need to expand and diversify its funding base. We will be implementing a fundraising plan that will focus more on cultivating individual donors who support civil rights as well as corporate partnerships. Thank you for your support of equal housing opportunities.



Michael P. Marsh, CFRE
President & CEO



Julia Bryant
Board Chairperson

VISION & MISSION STATEMENTS

Vision:

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

Mission:

The Fair Housing Center is a civil rights agency dedicated to the elimination of housing discrimination and to its effects on individuals and communities.

REMEMBERING NELLIE EDWARDS

It is with great sadness that we announce the passing of Nellie Edwards. Nellie was part of the Toledo Fair Housing family for more than three decades as both an employee and a board member. While we mourn her passing, we also celebrate her tireless advocacy. Her dedication to fair housing serves as an example to those who follow in her footsteps.

During her 27-year tenure at TFHC, Nellie's work as Chief Investigator changed the national fair housing landscape. Her work on the *Shellhammer v. Lewallen* case set national precedents. Prior to this complaint, sexual harassment was not considered a violation under the Fair Housing Act. The successful litigation of this complaint established sexual harassment as an explicit violation under the Fair Housing Act and has been used in cases around the country. Under Nellie's leadership, TFHC pioneered the use of testing in sexual harassment complaints. To this day, *Shellhammer v. Lewallen* is the only litigated sexual harassment complaint in the country substantiated by testing evidence.

Our agency strives to maintain the level of excellence that was emblematic of Nellie's work. It is, after all, groundbreaking investigations like the *Shellhammer* case that has made the agency what it is today.

We send our deepest sympathies to Nellie's family. We are grateful for her lasting impact on our agency and our community.



Nellie Edwards

BOARD OF DIRECTORS & STAFF

Board of Directors

Officers

Julia Bryant- Chairperson
Louis P. Escobar- Vice Chairperson
John Widmer- Secretary
John "Jack" Perion- Treasurer

Directors

Lisa E. Dubose
Ann M. Hornstein
Emily Monago, PHD
Linda Moye, CPA
Kathryn M. Sabbagh
Robert S. Salem
Maria "Lupe" Siewart
Steven T. Thomas
Benjamin J. Timmerman
Ernest Walker Jr.

Staff

Michael P. Marsh, CFRE – President and CEO

Barbara Derden – Administrative Assistant, Enforcement
Mike Fehlen, CPA – Controller
Fannie Hall – Senior Fair Housing Specialist, Systemic
Zachary Hillyer – Director of Enforcement and Outreach
Caren Hinton – Administrative Assistant, Finance
Susan Jester – Fair Housing Specialist, Enforcement
Sena Mourad-Friedman – Special Projects Coordinator
Leah Mullen – Systemic Analyst/Law Clerk
Casandria Parker – Intake, Referral, and Testing Administrator
Diana Patton – VP, COO, and General Counsel
Karen Plocek – Senior Fair Housing Specialist, Systemic
Linda Skowronek – Executive Assistant & Grants Administrator
Jen Teschner – Senior Director of Systemic Investigations
Renea Wilson – Director of the MLK Inclusive Communities Program

Interns & Volunteers

Jason Clay
Katie Halleck
Chelsea Meister
Robyn Miller
Richard Peart
Eric Ricker

EDUCATION & OUTREACH

The Fair Housing Center's education and outreach efforts are central to advancing the agency's mission and affirmatively furthering fair housing. TFHC's outreach activities include providing training to housing professionals, participating in community events, festivals, and forums, and advertising through multiple media formats. Through these efforts, TFHC reaches hundreds of thousands of people each year.

Activity Breakdown

- Trainings provided to more than 1,000 people
- More than 4,500 brochures distributed
- Partnerships with 80 local, state, and national organizations, impacting approximately 8,000 people
- More than 360 hours of training received
- Over 500 Radio and Television Public Service Announcements
- Staffed dozens of resource booths, reaching 2,800 people
- 15 news articles about TFHC
- Staff interviewed four times on the following radio programs:
WCKY FM 103.7
WLQR AM 1470
WSPD AM 1370
WIMX FM 95.7
- 191 Meetings attended, with 5,400 attendees



Zachary Hillyer
*Director of Enforcement
& Outreach*



Sena Mourad-Friedman
*Special Projects
Coordinator*



Left: Diana Patton speaks with attendees at the NODA Homeownership Fair



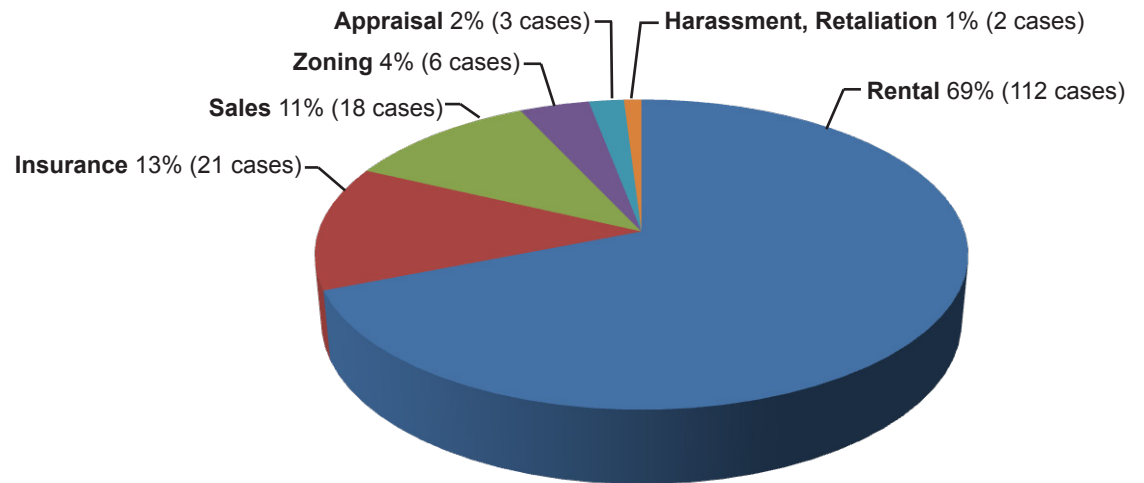
From left to right: Jim McCarthy, President and CEO of Miami Valley Fair Housing Center, and recipient of the Shanna L. Smith Award; Julia Bryant, Board President and Chairperson of the Toledo Fair Housing Center; Amanda McDevitt, daughter of Charles McDevitt, recipient of the Enforcement and Litigation Award; Chrys Peterson, Former WTOL 11 News Anchor, and recipient of the President's Award; Michael P. Marsh, President and CEO of the Toledo Fair Housing Center at the Spirit of Fair Housing Awards Luncheon

ENFORCEMENT & SYSTEMIC INVESTIGATIONS

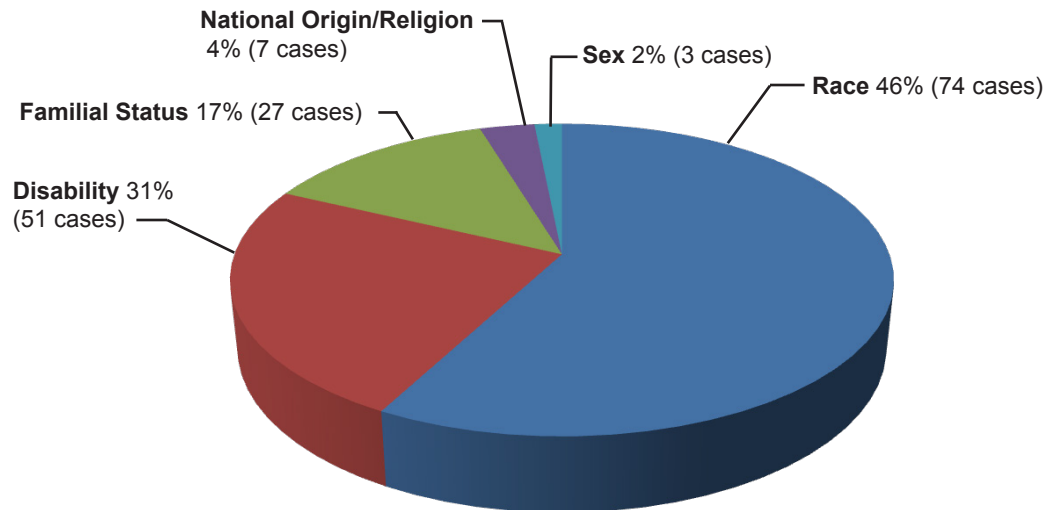
Number of cases opened: 162

Total Compensation and Punitive Damages Awarded: \$12,736

TYPE OF COMPLAINT



BASIS OF COMPLAINT



Diana Patton
Vice President, COO &
General Counsel



Leah Mullen
Systematic Analyst/
Law Clerk

MLK INCLUSIVE COMMUNITIES PROGRAM HELPS STABILIZE COMMUNITIES, ONE HOMEOWNER AT A TIME

The Toledo Fair Housing Center (TFHC) established the MLK Inclusive Communities Program to preserve and expand housing opportunities in communities of color. TFHC has partnered with other agencies to assist homeowners in a holistic manner, by providing foreclosure prevention assistance, home restoration, and accessibility modifications. TFHC has focused its efforts in predominantly minority census tracts, the areas hardest hit by predatory lending and the foreclosure crisis.

TFHC is distributing the \$1.4 million in funds from its Wells Fargo settlement in a variety of ways. We established an in-house foreclosure prevention assistance program to help folks get back on track. Our program provides homeowners up to \$10,000 in mortgage payment, property tax, homeowners' insurance, and lien elimination assistance. We anticipate that we will distribute up to \$200,000 in grants by the end of 2014.

While programs such as Save the Dream Ohio are going away, the need for mortgage assistance is not. "We created a grant program to help homeowners who are falling through the cracks of the state's current foreclosure prevention programs," stated Renea Wilson, TFHC's Director of the MLK Inclusive Communities Program.

Cheryl Riley was the first foreclosure prevention grant recipient. Fair Housing Specialist Susan Jester negotiated a lien elimination settlement with Ms. Riley's lender. With a grant from TFHC, Ms. Riley no longer has a mortgage.

"I am so grateful and blessed to have been chosen for this program," said Ms. Riley. "After being rejected from other programs and not knowing what to do or where to turn, the TFHC introduced me to the . . . [MLK] program. It was their guidance and knowledge that not only allowed me to remain in my home but to also have my home paid off."



Michael P. Marsh and TFHC's foreclosure prevention staff present Cheryl Riley with a certification that her mortgage has been paid off.

TFHC is also partnering with other agencies to distribute the Wells Fargo settlement funds. We provided \$700,000 to the Lucas County Land Bank, which provided matching funds, for roof replacements. We will provide approximately 100 homeowners with new roofs by the end of 2015.

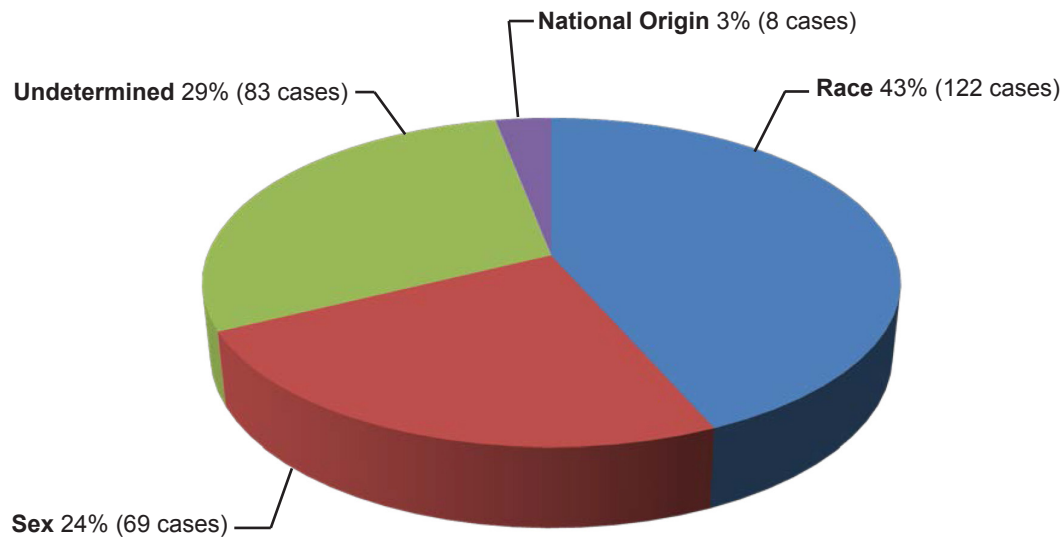
TFHC is also providing \$100,000 to the Ability Center of Greater Toledo for a home accessibility modification program. This grant program provides ramps and other disability-related modifications that will allow homeowners to age in place. The Ability Center aims to assist 40 people with these modifications.

"The banks played a role in the foreclosure epidemic. Now is the time for them to step up and play a leading role in the recovery of our neighborhoods," said Michael Marsh, President and CEO of TFHC. And that's why TFHC is investing the

Wells Fargo settlement funds right back into these hardest hit communities. We will continue to help rebuild these neighborhoods, one homeowner at a time.

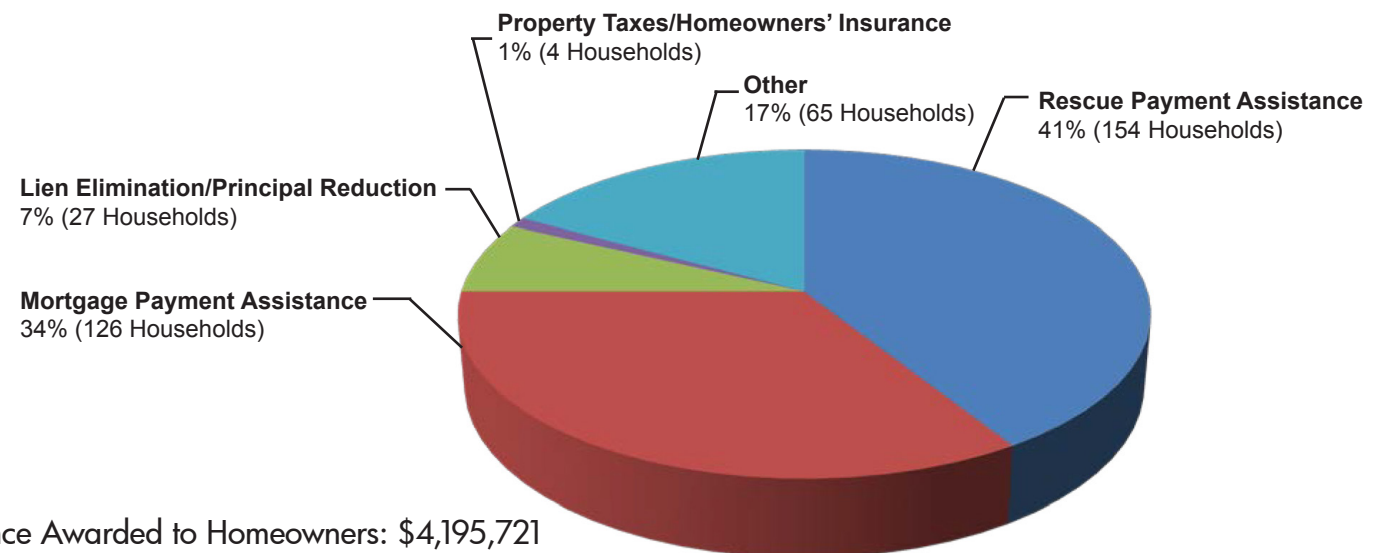
FORECLOSURE PREVENTION

FORECLOSURE PREVENTION CASES OPENED: 282



Renea Wilson
*Director of the
MLK Inclusive
Communities Program*

FORECLOSURE PREVENTION CASES CLOSED: 376



Total Monetary Assistance Awarded to Homeowners: \$4,195,721

FINANCIAL STATEMENTS

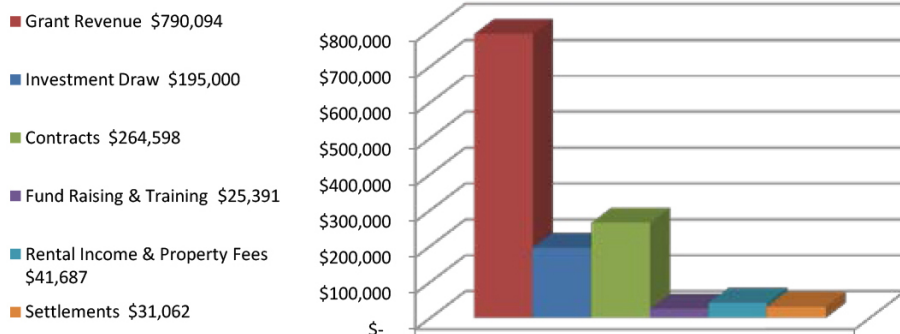
Fair Housing Opportunities of Northwest Ohio, Inc. dba Fair Housing Center July 1, 2012 – June 30, 2013

Fair Housing Opportunities of Northwest Ohio, Inc. (FHONO) received approximately 58.6% 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 19.6% of revenue. Investment Income generated 14.5% of revenue. The investment account is used for funding gaps experienced during the fiscal year. Other revenue sources include Settlements (2.3%), Fundraising and Training Fees (1.9%) and Rental Income and Property Fees (3.1%). Wages and Benefits remain the largest share of expenses at 73.8%. Other Operating Expenses represent 24.7%, while fundraising activities represent 1.5%. For the fiscal year ending June 30, 2013, expenses exceeded revenue by \$3,808.



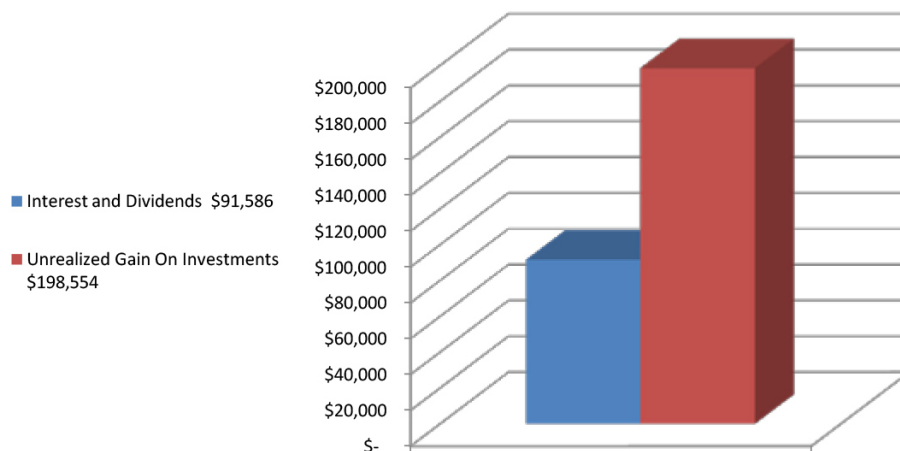
Mike Fehlen, CPA
Controller

Operating Revenue



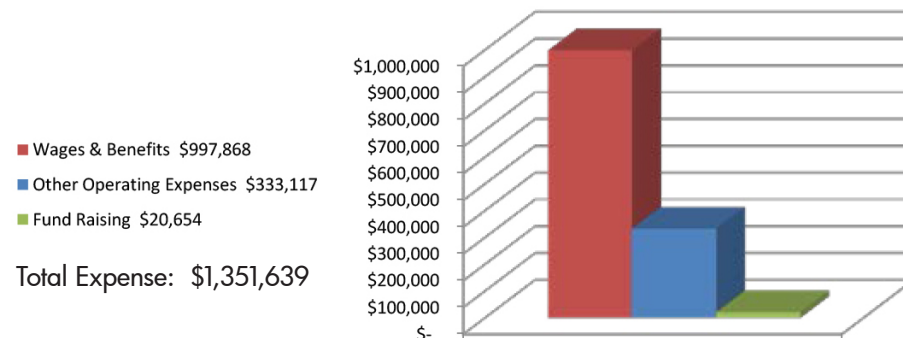
Total Revenue: \$1,347,831

Investment Revenue



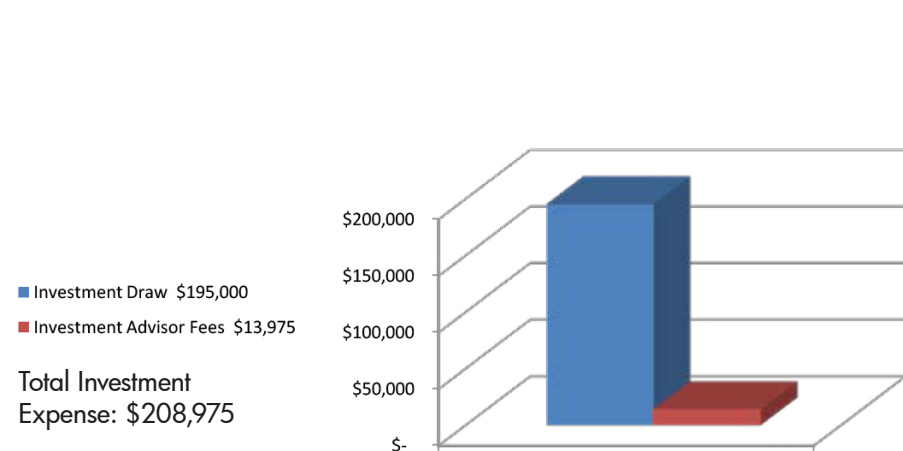
Total Investment Revenue: \$290,140

Operating Expenses



Total Expense: \$1,351,639

Investment Expenses



Total Investment Expense: \$208,975