

An illustration of a city street scene. In the foreground, a grey signpost holds a green rectangular sign with white text. The street is paved with grey asphalt and has a white dashed line. On the left, there are several houses: a brown one with a green door, a yellow one with a brown door, and a light green one with a brown door. In the background, there are tall city buildings under a blue sky with white clouds.

OPPORTUNITY DR.



ANNUAL REPORT 2016

*Creating Inclusive Communities
of Opportunity*

432 N. Superior, Toledo, OH 43604-1416 • (419) 243-6163 • toledofhc.org

TOLEDO FAIR HOUSING CENTER

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.

We Value:

Responsibility

Accountability

Integrity

Community

Diversity

Excellence

Service



2014 Torch Award for Marketplace Ethics Winner
Northwestern Ohio • Better Business Bureau®

Trust • Performance • Integrity



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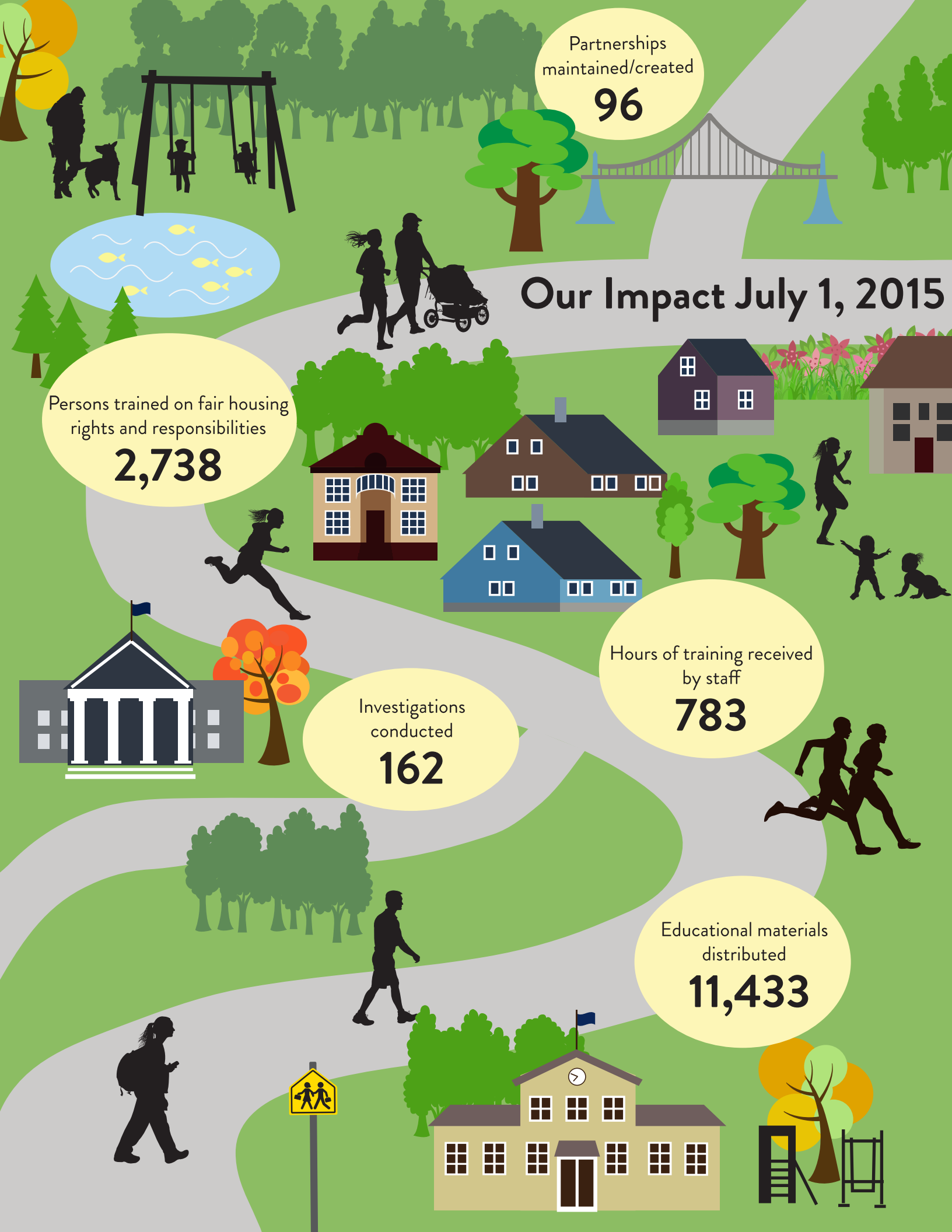
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Partnerships
maintained/created

96

Our Impact July 1, 2015

Persons trained on fair housing
rights and responsibilities

2,738

Investigations
conducted

162

Hours of training received
by staff

783

Educational materials
distributed

11,433

Advertising/outreach
impressions

5,309,607

Disabled persons
assisted

342

- June 30, 2016

Tests conducted in response
to discrimination complaints

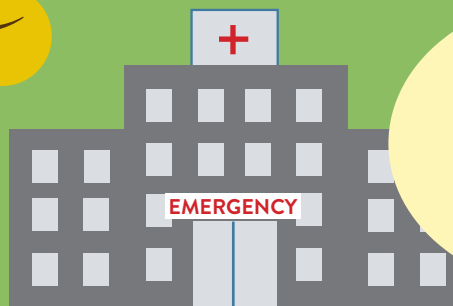
90

Requests granted to
accommodate persons
with disabilities

23

Persons directly affected
by investigative efforts

887



Putting Children First

In an effort to protect children from facing a lifetime of challenges caused by lead poisoning, Toledo Fair Housing Center worked in collaboration with community partners as part of the Toledo Lead Poisoning Prevention Coalition to advocate for legislation that would



reduce exposure to lead hazards, and a lead ordinance was unanimously passed by Toledo City Council.

Lead-based paint is the most common source of lead exposure affecting nearly 3,500 children in Toledo. The lead ordinance applies to rental properties with one to four units

and home daycares, requiring properties to be registered as lead safe and calling for the use of feasible, low cost measures to address lead hazards. By simply cleaning, applying a fresh coat of paint, or covering bare soil, a property owner can provide a safe and healthy home for a family.

The long-term effects of lead poisoning can prevent children from reaching their full potential and result in significant societal costs associated with healthcare, special education, decreased earnings, and incarceration. African American children in low income neighborhoods bear the largest burden, experiencing the highest rates of lead poisoning due to the age and quality of housing stock in the inner city. Requiring rental properties to be lead safe will help ensure all children have access to safe and healthy housing, regardless of who they are or where they live.



Expanding Financial Opportunities to Underserved Neighborhoods

A community collaboration with KeyBank will expand access to homeownership and banking services by infusing more than \$3 million in Toledo's traditionally

underserved communities.

This long-term effort will help ensure low-to-moderate income neighborhoods and communities of color have the chance to pursue the American Dream.

The plan addresses our community's needs though

When more members of our community have access to financial opportunities, it brings prosperity within reach for many hard-working families.

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

All banks are encouraged to serve the needs of our community through participation in the Model Bank initiative, developed in partnership with the City of Toledo Department of Neighborhoods. Offering a vital resource to local financial institutions, Model Bank outlines the products and policies banks can adopt to help ensure those in low income neighborhoods and communities of color are able to obtain home loans and access a bank branch.

Lenders and banks play a pivotal role in neighborhood stabilization by providing access to credit and banking services that enable families to pursue their aspirations.

Your Zip Code: Not Just an Address, An Identity

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.

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

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, inviting participants to pen short poems inspired by their zip code.

An impressive 276 poems were received, representing 34 unique zip codes. A live poetry reading was hosted at the Main Library on 419 Day, and the top three poems were selected by judges and awarded cash prizes.

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.



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

Building Community Support

As grant funding has continuously eroded and government entities have been forced to scale back, our agency has experienced a significant reduction in its traditional source of revenue. That gap has been filled by reducing staff and expenses, but this curtails our ability to meet an increasing demand for our services.

As a result, this has been a year of funding source transition to a more philanthropic model. Stage one is raising awareness and communication, and we have been vigilantly focused on those activities throughout the year. We engaged community and government leaders one on one to convey our impact on the community. We hosted events, inviting the public to hear our story. We developed our Case for Support to deliver our message to a wider audience. As we continue to seek alternative sources of funding, the commitment of the community in supporting our work will define our funding future.

Inclusive Communities

The Fair Housing Implementation Council was created to draw together key stakeholders from across sectors and tackle many of the issues preventing people from accessing housing of their choice. Their efforts are guided by the goals outlined in the Fair Housing Action Plan, a community-wide strategy for addressing impediments to fair housing. Created in partnership with the City of Toledo Department of Neighborhoods, the Council is open to all members of the community interested in helping to expand access to housing opportunities.



Sprucing Up the Neighborhood

A park can serve as an important asset to a neighborhood, providing a safe, enjoyable place of recreation for residents to visit. Recognizing this, Toledo Fair Housing Center staff joined other community volunteers for several neighborhood beautification projects. Flowers were planted and mulch was spread at the Agnes Reynolds Jackson Aboretum and Macelwane Park, both located in the Old West End.



A vacant property near Frederick Douglass was improved through a clean up effort that included removing trash and trimming the yard.



Spending time cleaning and sprucing up a neighborhood can transform it into a welcoming place and have a profound impact on the surrounding community.

Standing Up for Fairness

Altovise Cardell moved to Oregon looking for educational opportunities for her children, but instead she found an unwelcoming environment. Facing repeated harassment from neighbors based on her race and disability, Ms. Cardell's pleas for help went unanswered when she contacted the police and

"They returned my call right away—it was a miracle. I could have lost everything. I felt like I had nobody, then after I contacted Toledo Fair Housing Center I felt like I had the whole world by my side."— Altovise Cardell

property management. Toledo Fair Housing Center was there to support her, securing financial compensation for Ms. Cardell and ensuring the management company amended their practices to prevent future discrimination.

Seeking a home for herself and her young daughter, Amanda Simpson was denied the right to have an assistance dog. Helping individuals function and perform daily tasks, assistance animals are essential for persons with disabilities to fully use and enjoy their home. Toledo Fair Housing Center stood up for Ms. Simpson's right to have a reasonable accommodation, obtaining financial compensation for her and providing training to the property management company to help them better understand and comply with the law.

"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



FINANCIAL STATEMENTS

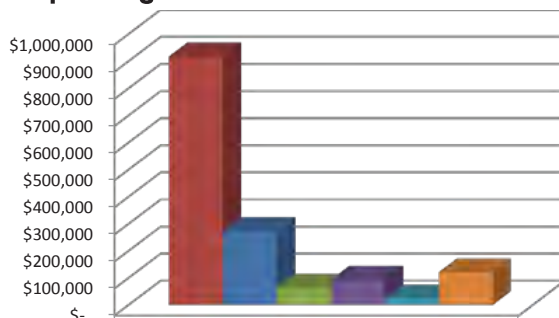
Fair Housing Opportunities of Northwest Ohio, Inc.
dba Fair Housing Center, July 1, 2014 – June 30, 2015

Fair Housing Opportunities of Northwest Ohio, Inc. (FHONO) received approximately 61.5% 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 4.3% of revenue. Funding for Foreclosure Prevention Contracts ended early in Fiscal 2015. Investment Draw and Income generated 18.3% of revenue. The investment account is used for any funding gaps experienced during the fiscal year. Other revenue sources include Settlements (8.1%), Fundraising and Training Fees (6.3%) and Rental Income and Property Fees (1.5%). Wages and Benefits remain the largest share of expenses at 50.4%. Other Operating Expenses (i.e. costs of maintaining our building, supplies, staff training, advertising and outreach, and third party consulting fees) represent 46%, while fundraising activities represent 3.6%. Included in fundraising expenses are the costs of our successful 40th Anniversary celebration held at the Valentine Theatre. For the fiscal year ending June 30, 2015, expenses exceeded revenue by \$645,339. The main reason for this deficit is the \$605,612 included in operating expenses that is funded by our MLK Inclusive Communities Program. This program consists of mortgage assistance payments made to prevent foreclosure and grants to the Ability Center and the Land Bank to improve home accessibility and for roof replacements. Funding for this program was received as part of a settlement with Wells Fargo due to their alleged lack of maintenance of REO properties in communities of color. The remainder of the deficit was caused by capital improvements to our building.

– Mike Fehlen, CPA, Controller

Operating Revenue

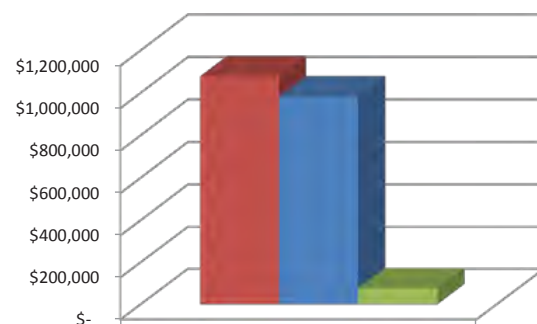
■ Grant Revenue	\$917,500
■ Investment Draw and Income	\$273,131
■ Contracts	\$63,230
■ Fundraising & Training	\$93,354
■ Rental Income & Property Fees	\$22,918
■ Settlements	\$121,320



Total Revenue: \$1,491,452

Operating Expenses

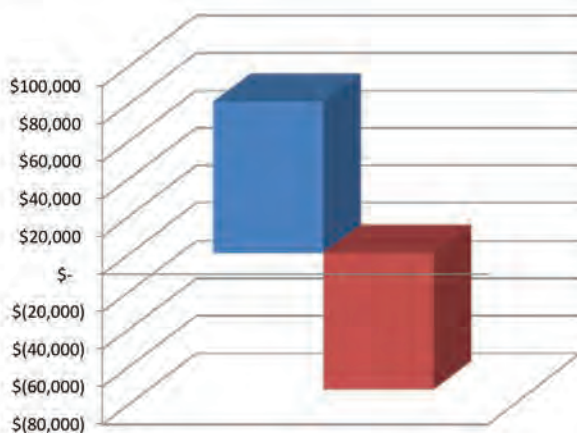
■ Wages & Benefits	\$1,077,225
■ Other Operating Expenses	\$983,217
■ Fundraising	\$76,349



Total Expense: \$2,136,791

Investment Revenue

■ Interest and Dividends	\$80,513
■ Realized and Unrealized Gains (Losses)	\$(72,766)



Total Investment Revenue: \$7,747

■ Investment Draw	\$258,337
■ Investment Advisor Fees	\$14,335

Total Investment Expense: \$272,672

Investment Expenses

