



THE FAIR HOUSING CENTER 2020 ANNUAL REPORT

Building More Accessible Communities



Our Vision

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

Our 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, advocacy for anti-discriminatory housing policies, research and investigation and enforcement actions.

Our Values

Responsibility | Accountability | Integrity | Community | Diversity | Excellence | Service



Dear Friends of Fair Housing,

Many of us are living through one of the most challenging times we will ever experience, as this year has been marked by fear, uncertainty, outrage, and loss. During these unprecedented times, we must remember that generations before us have pulled through what seemed like insurmountable obstacles, and with the strength and perseverance we inherited from them, we too will get through this. What history also teaches us is that the only way forward is together. We must find a way to move past “us” and “them,” to eventually find “we.” Only then will we transform our shared struggles into a shared sense of purpose.

The COVID-19 pandemic not only created a public health crisis, it threatened the housing stability of thousands of Americans and exposed longstanding inequities in neighborhoods of color. Loss of income, medical expenses, and other financial hardships left many struggling to maintain the most basic of needs: housing. While the pandemic has touched the lives of nearly everyone, Black, Latinx, and low-income communities have been disproportionately impacted. People living in historically disinvested neighborhoods face greater health risks due to poor housing conditions and environmental hazards, while simultaneously lacking access to affordable healthcare and other vital resources, leaving them more vulnerable to the effects of COVID-19. This crisis has served as a devastating reminder that our health and well-being are tied to the place where we live, which means we cannot improve health outcomes without achieving housing equity.

This year we have also witnessed our country’s racial reckoning. Protests, civil unrest, and calls for systemic change have propelled a national movement to address historic injustices. Embedded in the foundation of fair housing is the recognition that neighborhood segregation did not happen by chance or accident but is the direct result of policies that historically excluded people of color. The distinction between neighborhoods that are thriving and those that are distressed can be traced back to redlining maps created in the 1930s and 1940s. We stand in solidarity with those demanding social change, believing that if we want to realize a just and equitable future, we must first acknowledge the inequities of the past.

The Fair Housing Center’s mission to combat discriminatory practices began more than 45 years ago, and the events of this year have only reaffirmed our commitment to creating communities that are fair and inclusive for all. We expanded our services by launching a new Landlord-Tenant Mediation Program, a free, confidential service to help to resolve common rental disputes and avoid costly court cases. During the housing crisis caused by COVID-19, this program has been a vital tool to help preserve housing stability and inform landlords and tenants about their rights and responsibilities.

Through our ongoing fair housing enforcement efforts, we investigate individual complaints and challenge unfair practices, helping to expand access to housing for thousands across our community. By conducting trainings, distributing materials, placing advertisements, and other education and outreach activities, we help to prevent acts of housing discrimination by raising awareness of fair housing laws. As the need for accessible housing continues to rise, much of our work focuses on ensuring people with disabilities have access to housing that meets their needs. We often collaborate with community partners, which enables us to have a broader impact in key areas of housing policy. We also join forces with national advocates, as we did this year to oppose federal regulations that threaten to dismantle core civil rights protections.

In a year that has been defined by challenges, we will be defined by how we choose to overcome them. As the author James Baldwin stated, “Not everything that is faced can be changed, but nothing can be changed until it is faced.” Each of us has a role to play in creating a world where equity and opportunity exist, in every nation, in every community, and in all the places we call home.

A handwritten signature in blue ink that reads "Marie M. Flannery". The signature is fluid and cursive, with the first letters of each word being capitalized and prominent.

Marie M. Flannery
President/CEO

Ode to the ZIP Code!

For the fifth year in a row, The Fair Housing Center, The Arts Commission, Toledo Lucas County Public Library, Toledo City Paper, and new this year, Toledo Area Parent partnered to host Ode to the ZIP Code! The Facebook Live event was enjoyed by everyone. Toledo area residents penned 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. The Ode to the ZIP Code poetry contest is a fun and creative way to engage the community in talking about how our life outcomes are shaped by where we live. Zip Odes are insightful and sometimes surprising. We encourage everyone to take a moment, right now, and write your Zip Ode!



1st Place Youth Category Simon Rose

- 4 Snow crunching, kids screaming
- 3 Steep, icy hill
- 6 Wait, wait, wait. Finally my turn!
- 0 (It feels like I am flyingggggg!)
- 6 Wish I could fly back up.

1st Place Young Adult Category Angelina Sanders

- 4 inside the library where
- 3 many come for
- 6 warmth, i still see the girl
- 2 napping in
- 3 local historical section.

1st Place Adult Category Gwendolyn Pyle

- 4 We arrived in April.
- 3 I met one
- 6 neighbor in July. The rest have
- 2 closed doors
- 3 and cold shoulders.

2nd Place Youth Category Makenzie Wohn

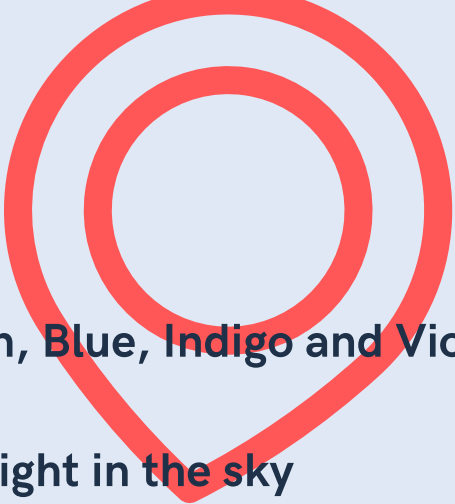
- 4 I see in summer
- 8 Red, Orange, Yellow, Green, Blue, Indigo and Violet
- 1 Rainbow
- 8 Clouds, rain, sun, colors bright in the sky
- 2 Beautiful rainbow

2nd Place Young Adult Category Colin Scherer

- 4 This soggy soaked ceiling
- 3 drips, dropping water
- 6 into a collection of buckets waiting
- 2 down below
- 0 -

2nd Place Adult Category Charlene Gary

- 4 come time for harvest
- 3 loud lumbering combines
- 6 growl and grumble and wake the
- 1 humans
- 6 reminding us we are of earth





Enforcing Fair Housing Rights

The Fair Housing Center's day-to-day work to enforce the Fair Housing Act is the bedrock of its advocacy. Housing discrimination continues to harm our community and powerfully impact individuals, most of whom cannot afford legal counsel and do not know how to enforce their right to fair housing. The following are just a few examples of cases The Fair Housing Center handled over the last year.

DISCRIMINATION IN MORTGAGE LENDING

A Black woman purchasing a home in a majority-minority neighborhood alleged that she experienced discrimination based on race when her mortgage loan was denied. The Fair Housing Center investigated the case and uncovered that she was approved for a loan and the property she wanted appraised at the appropriate value. Yet the bank found reasons to deny the loan, and its loan officer made offensive statements to her. With assistance from The Fair Housing Center, she resolved the matter with a settlement for a substantial payment. She was also able to obtain conventional financing through a different lender for the same house. Please do not hesitate to contact The Fair Housing Center if you believe you have been discouraged or denied financing because of your race, national origin or because the home you are seeking to purchase is located in a majority-minority neighborhood.

DISCRIMINATION BASED ON RELIGION

The Fair Housing Center recently helped a Muslim family settle their housing discrimination complaint, based on religion and disability, against a local housing provider. The family was renting a home when the housing provider gave them notice that every unit would be inspected for the presence of bedbugs with the use of a dog. The family strongly opposed having a dog in their home, as dogs are considered unholy animals that should be avoided according to their Muslim faith. The family also made a reasonable accommodation request under the Fair Housing Act, requesting that management perform a different sort of bedbug inspection, without the use of a dog, because a member of the family had a severe allergy to dogs. The housing provider informed the family that they could only receive a different kind of inspection, without the dog, if they paid for the inspection out of pocket. During the investigation, TFHC learned that the pest control company that was contracted to do the inspections would have easily made an inspection without a dog at the simple request of the housing provider, with no additional charge. When the family refused to allow the dog to enter to inspect, they received a notice to vacate their unit. TFHC assisted the complainants in filing a charge of housing discrimination with the Ohio Civil Rights Commission, which issued a finding of probable cause on the issues of discrimination based on disability and religion that lead to the settlement of this case, and \$10,000 to the tenants.

DISCRIMINATION BASED ON NATIONAL ORIGIN AND RACE

The Fair Housing Center assisted an individual, Mr. Hernandez, alleging discrimination based on national origin, to obtain a favorable money settlement after filing charges with the Ohio Civil Rights Commission. The property where Mr. Hernandez lived came under new management in April 2019. At that time, he was told he must get rid of his dog because the complex was not pet-friendly, according to the manager. He explained that his dog is an emotional support animal and that he has a doctor's note attesting to his need for the animal.

The property manager ultimately allowed the dog to remain with him in his rental home. But after making this request, he faced ongoing harassment. On one occasion, he was locked out of his unit after he forgot his keys, and the managers refused to respond to him to allow him back into the unit and only unlocked the door after repeated escalated requests.

Mr. Hernandez then received an eviction notice complaining that his dog was barking too much. He had never received any prior notice about the dog and had no way of knowing that he might face eviction simply because of this dog barking. The property manager then demanded to inspect his rental unit. The inspectors noted damage they assumed the dog caused. He asked if the manager would please work with him as he addressed any issues caused by his emotional support dog. The manager told him no and called him an offensive term.

Working with The Fair Housing Center, Mr. Hernandez filed charges with OCRC. The case was successful with a settlement with monetary compensation to Mr. Hernandez, and the housing provider's staff was required to receive training from The Fair Housing Center.



DISCRIMINATION BASED ON DISABILITY

The Fair Housing Center assisted a victim of housing discrimination who made multiple requests for accommodations to allow her to access her apartment. These included simple changes such as marking a parking space so that her wheelchair accessible van could fit in the space. Yet, the housing provider denied her requests. She had no other choice but to move from her home. The Fair Housing Center helped her file a complaint with the Ohio Civil Rights Commission. Unfortunately, after investigating, the Commission initially made a finding of "no probable cause." The complainant was devastated.

For many cases like this, The Fair Housing Center regularly assists victims of housing discrimination in filing cases with the Ohio Civil Rights Commission. Often, The Fair Housing Center succeeds in these cases, and the Commission issues a finding of "probable cause," meaning that the Commission believes discrimination likely occurred. But sometimes the Commission enters a finding of "no probable cause."

Once a finding a "no probable cause" is made, it is very difficult to reverse. The complainant's only hope is to ask the Commissioners—the board appointed by the Governor—to change the decision. The complainant must appear before the Commissioners in a hearing.

In this case, The Fair Housing Center fought for the complainant in a hearing before the Commission asking them to reverse. After filing a brief and a lengthy hearing before the Commissioners—with attorneys speaking for both sides, along with the complainant herself explaining her experience—the Commissioners took the rare step of reversing the decision. Not only did they change the decision from "no probable cause" to "probable cause," they also found that the complainant was effectively evicted from her home due to the failure of the housing provider to accommodate her as required under the Fair Housing Act.





The Fair Housing Center is on Call

An essential part of The Fair Housing Center's advocacy work is responding quickly to people who contact us for help. The Fair Housing Center saw its call volume and the difficulties community members faced increase because of the pandemic. The Fair Housing Center and its staff never stopped working or responding to requests for help. During this critical time, working remotely, the staff handled hundreds of calls from residents asking for help, information about their rights, and access to resources. Many of the callers face desperate circumstances when they contact The Fair Housing Center, such as the sudden loss of housing or discrimination and landlord-tenant issues. The Center also receives calls from housing providers seeking more information about fair housing law and trainings for their staff.

COVID

SUPPORT

During this critical time, The Fair Housing Center made it a priority to keep our community informed about housing rights and resources during COVID-19. We conducted webinars, participated in media interviews, and produced informative documents to help tenants, homeowners, and housing providers understand their housing rights and responsibilities during the pandemic. Using tools such as our website, social media, and newsletters, we also helped people connect to essential resources, including financial assistance and eviction protections.

<https://www.toledofhc.org/covid-19/>



PUBLIC POLICY

Fostering Progress. Forward Movement.

The Fair Housing Center pushes for progress toward the Fair Housing Act's goals to help thousands in our community. The Fair Housing Center worked with elected officials and community leaders throughout the year.

THE CITY OF TOLEDO'S ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

One of the most critical projects that The Fair Housing Center provides for the Toledo area is conducting the City of Toledo's Analysis of Impediments to Fair Housing Choice. All jurisdictions that receive funding from the U.S. Department of Housing and Urban Development, such as CDBG and HOME funds, must complete an Analysis of Impediments (AI). The AI identifies impediments to fair housing in the jurisdiction and requires an action plan to overcome the impediments. The AI is required every five years. The Fair Housing Center is proud to have completed the City of Toledo's 2020 AI.

Learn more: [**https://vinyu.us/actionplan**](https://vinyu.us/actionplan)

ASSISTANCE TO THE TOLEDO LEAD POISONING PREVENTION COALITION

Over the last year, The Fair Housing Center has continued its role to improve access to safe, healthy housing and prevent the life-altering, devastating impact of lead poisoning. The Fair Housing Center has worked in collaboration with the Toledo Lead Poisoning Prevention Coalition and community partners to increase lead-safe housing availability. While awaiting the 2016 lead ordinance's legal outcome, the Coalition successfully advocated for the passage of a revised version of the legislation in 2019. Following a court ruling upholding the original legislation, the Coalition worked with the City of Toledo in 2020 to develop an improved ordinance that requires rental properties to be inspected and registered as lead-safe. As this process continues to move forward, the Coalition's support and input are critical to ensure compliance, raise public awareness, and prevent housing displacement. Lead poisoning is identified as a significant impediment to fair housing in the City of Toledo Analysis of Impediments Choice. Lead poisoning is identified as a significant impediment to fair housing in the City of Toledo Analysis of Impediments to Fair Housing Choice.

THE HUMAN RIGHT TO WATER

Without affordable access to water utility services, housing has little value. The cost of water utilities continues to increase across the country. In the Toledo area, the regionalization of water services and the switch to monthly billing for water services presents new challenges for the community, including those who sometimes struggle to obtain water services. One group that is particularly at risk is tenants. Although Ohio's Landlord-Tenant Act requires landlords to provide water services, the landlords sometimes demand that the tenant pay for the services or shut off the water services in order to evict the tenant. The Analysis of Impediments to Fair Housing identifies water access as an important issue in the area.

The Fair Housing Center drafted, and City Council passed a local ordinance that prohibits the City of Toledo from shutting off water services based on a landlord's request where a tenant is occupying the property. If a tenant is forced to pay for water services to avoid termination of services, the ordinance also gives the tenant the right to deduct the amount they paid for water from future rental payments.

The Fair Housing Center also assists the Water Affordability and Consumer Protection Committee that provides information and feedback to the City of Toledo on local water policies. For example, The Fair Housing Center drafted a local ordinance that would provide a debt forgiveness program for Toledo families with low income. This program would go into place as the City lifts the local moratorium on water shutoffs for nonpayment so that residents can avoid termination of services as they catch up on their bills.

UNITED WITH FAIR HOUSING CENTERS ACROSS THE NATION

The Fair Housing Center joined national housing advocates in condemning recently announced HUD policy changes that gut two critical fair housing enforcement tools. We submitted comments and released statements to demonstrate how these new rules will further perpetuate housing inequities.

- Affirmatively Further Fair Housing (AFFH) requires local communities to proactively take steps to eliminate barriers to housing choice and improve access to neighborhoods of opportunity. By removing many of these obligations, HUD's recent rule changes will significantly hinder efforts to address residential segregation and ensure local policies foster inclusion.

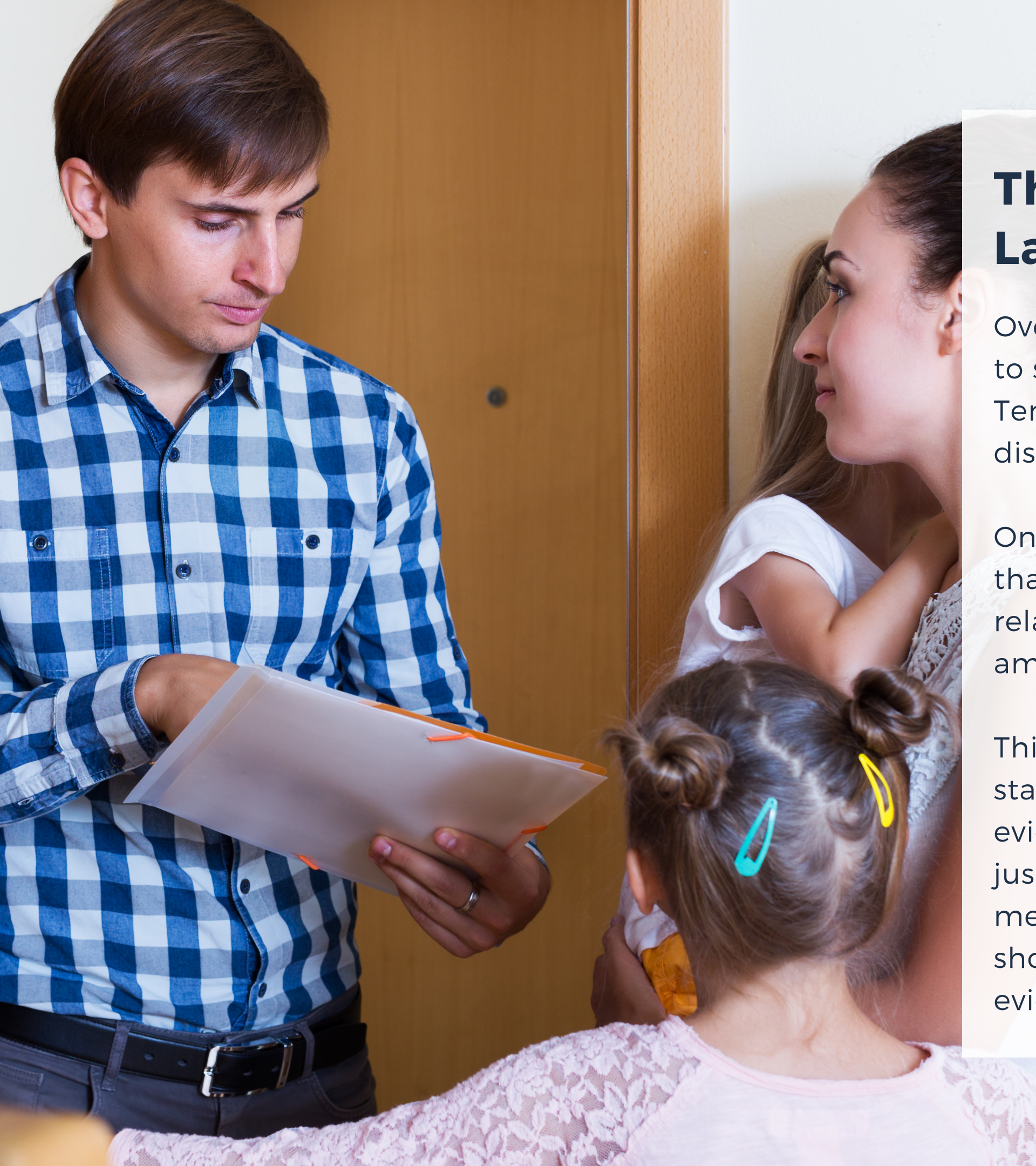
- Disparate Impact is a longstanding legal requirement that housing policies must apply fairly to everyone, enabling us to combat practices that may appear neutral but have a harmful effect on certain groups of people. HUD's new rule weakens this protection, allowing covert discriminatory practices to go unchecked.

LOCAL REQUIREMENTS TO AFFIRMATIVELY FURTHER FAIR HOUSING

In the last year, the U.S. Department of Housing and Urban Development published rules that would end certain requirements to affirmatively further fair housing. This includes the requirement to conduct an analysis of impediments to fair housing. This change was a powerful setback to fair housing. The Fair Housing Center released a statement decrying this change and took action. The Fair Housing Center quickly drafted a local ordinance that would change the City of Toledo's municipal code to ensure that the City continued to conduct an Analysis of Impediments to fair housing as it had done in the past. Even if HUD decided to end this practice, the City should continue this important work. The City of Toledo recently passed the ordinance, which will require an Analysis of Impediments moving into the future.

ZONING AND ACCESSIBLE HOUSING

The demand for housing that is accessible and welcoming to people with disabilities continues to rise, and The Fair Housing Center supports efforts to meet this growing need. The Fair Housing Act makes it illegal to deny someone housing or treat them unfairly based on their disability, and this protection extends to people in recovery from alcohol or substance use. Zoning regulations can often be overly restrictive, preventing the development of housing for people in recovery or other types of disabilities. In addition, recovery housing can be met with resistance from local residents based on unfounded fears and stigmas about the type of people who will be living there. Throughout the past year, The Fair Housing Center extended its support for several recovery housing projects, working to ensure our community is accessible to all.



The Fair Housing Center Launches Landlord-Tenant Mediation

Over the last year, The Fair Housing Center launched a new program to serve the Toledo area better. The Fair Housing Center's Landlord-Tenant mediation program helps both tenants and landlords resolve disputes and increase Toledo's housing stability.

One of this program's goals is to prevent evictions from occurring so that both the tenant and landlord can continue a positive relationship. The program brings both sides together to further amicable relations.

This program fills a significant need in the Toledo area, where housing stability is a critical concern. In Toledo, an average of about 6,000 evictions is filed every year at the Toledo Municipal Court. These are just the case filings. If each case impacted two people, that would mean at least 12,000 Toledoans face eviction every year. This is a shocking rate and a significant portion of Toledo's population. Most evictions are filed for nonpayment of rent.

Many tenants also complain about housing conditions and the need for repairs in their rental units. This concern sometimes presents itself as a critical need, for example, when a housing unit contains lead hazards or exacerbates child asthma.

At the same time, landlords sometimes struggle financially and may not want to evict tenants since that process can be expensive. Landlords are often very appreciative of attempts to resolve disputes that may otherwise cause tenants to leave.

In many of these cases, both tenants and landlords also benefit from a better understanding of their rights and responsibilities. The mediation program provides informational and educational resources and materials for both sides.

Tenants and landlords may apply for assistance for the program by calling The Fair Housing Center. The calls are screened and assigned to a mediator. The mediator then attempts to contact the other side and resolve the issue.

Since its inception in March of 2020, the demand for the program has been strong.

The program has served well over 200 hundred applicants. All applicants receive, at minimum, informational and educational resources and referrals to other service providers in the community where appropriate. Where the mediators can make contact with the other side, successful resolutions are common.

The mediation program also provides training on landlord-tenant law and practical information on handling disputes. In 2020, the program provided eight trainings as Facebook live events where tenants and landlords received detailed information about landlord-tenant law, the mediation program, and how to obtain assistance through the program. Landlords and tenants may ask questions of the presenters, too. The trainings are then posted on The Fair Housing Center's Facebook page for anyone to view later and as a reference for tenants and landlords in mediation cases.

The landlord-tenant mediation program now houses two full-time mediators and one part-time administrative assistant committed to resolving disputes and preserving housing stability to benefit the whole community.



The Fair Housing Center Launches Landlord-Tenant Mediation

The program has already achieved outstanding results for both landlords and tenants. As one example, a tenant contacted The Fair Housing Center extremely worried that she may be facing an eviction. The landlord had threatened to evict her for nonpayment. The Fair Housing Center then provided the tenant with general information about the eviction process and information about community resources, such as rental assistance for families impacted by COVID-19. The Fair Housing Center's mediator then contacted the landlord. The landlord explained that she did not want to evict the tenant but needed to receive a rental payment soon. After talking further with both sides, the landlord decided to work with the tenant to complete the necessary paperwork for the tenant to access a rental assistance program. With that commitment from both sides, the tenant avoided eviction while the landlord was assured that she would receive rental payments moving forward.

OPERATING REVENUE & EXPENSES

JULY 1, 2019 - JUNE 30, 2020

The Fair Housing Center received approximately 61% 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.

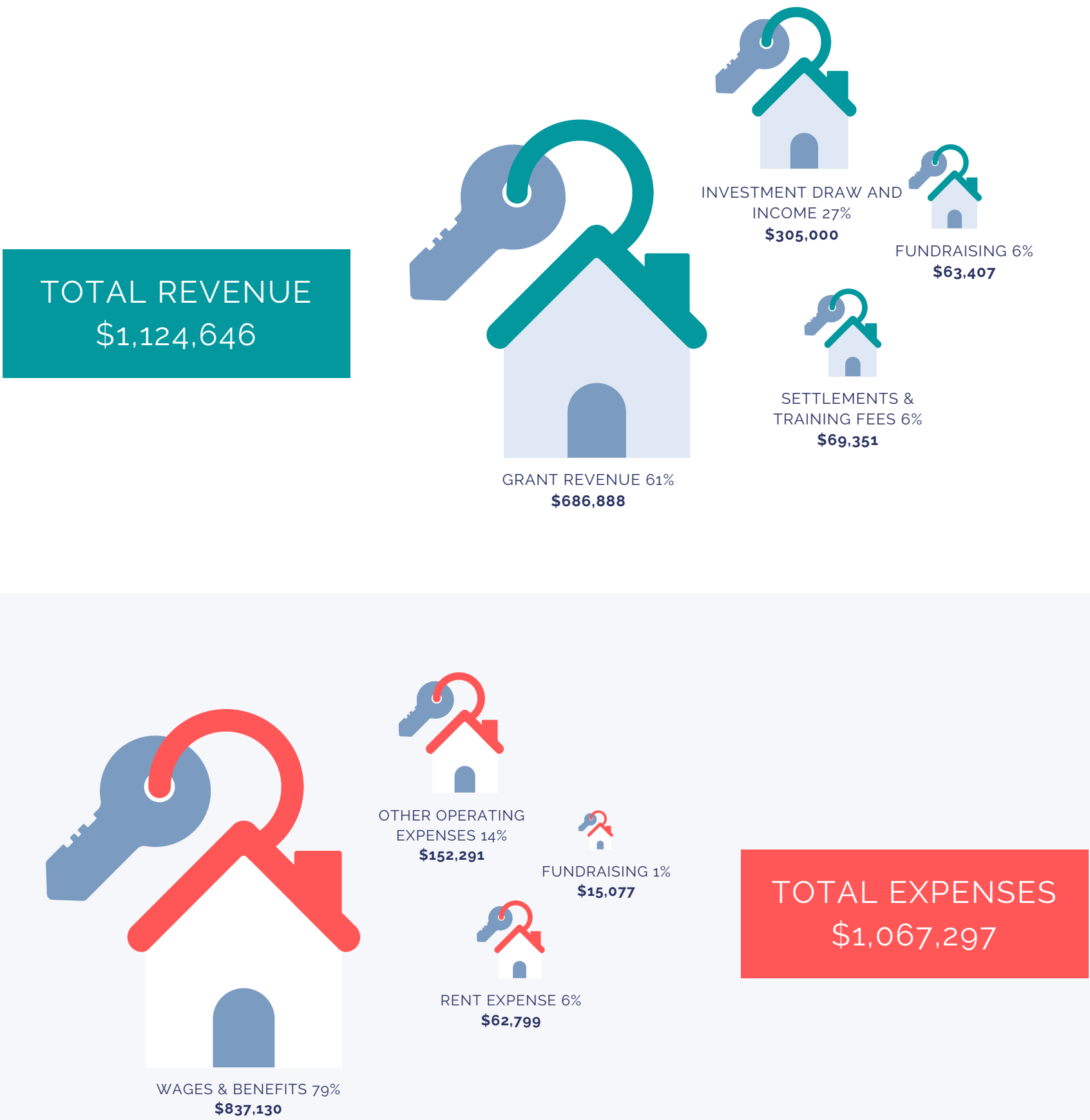
Investment Draw and Income generated 27% of revenue down from 39% last year. The investment account is used for any funding gaps experienced during the fiscal year.

Other revenue sources include Settlements and Training Fees (6%) and Fundraising (6%). Wages and Benefits remain the largest share of expenses at 79%.

Other Operating Expenses (i.e. costs of supplies, staff training, advertising and outreach, and third party consulting fees) represent 14%,

Rent Expense (the monthly rent on our building plus leasehold improvements and 1/2 of cleaning costs) are 6% of the total while fundraising activities represent 1%.

For the fiscal year ending June 30, 2020, revenue exceeded Expenses by \$57,349



QUANTIFIABLE IMPACT

JULY 1, 2019 - JUNE 30,
2020



PEOPLE SERVICED

102,107

INVESTIGATIONS AND TESTS

94

TESTS IN RESPONSE TO DISCRIMINATION COMPLAINTS

49

PEOPLE WITH DISABILITIES ASSISTED

4,890

ADVERTISING AND OUTREACH IMPRESSIONS

32,684,781

EDUCATIONAL MATERIAL DISTRIBUTED

4,896

PEOPLE TRAINED ON FAIR HOUSING AND LANDLORD TENANT RIGHTS

2,064

COMMUNITY PARTNERSHIPS

95

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Toledo Regional Association of Realtors

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2014 Torch Award for Marketplace Ethics Winner
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Excellent Rating: 13 Years



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