



Creating Inclusive Communities of Opportunity

FAIR HOUSING ADVOCATE

Quarterly Newsletter for Toledo Fair Housing Center

Combating Neighborhood Neglect

On December 5, Toledo Fair Housing Center joined the National Fair Housing Alliance (NFHA) and 19 other local fair housing organizations from across the United States to file a housing discrimination lawsuit against Fannie Mae. The lawsuit alleges that Fannie Mae fails to maintain its foreclosures (also known as real estate owned or “REO” properties) in middle- and working-class African American and Latino neighborhoods to the same level

of quality as it does for foreclosures it owns in white middle- and working-class neighborhoods. Based on an investigation conducted from 2011 through 2015, the lawsuit contains evidence from more than 2,300 foreclosures, including 125 properties in the Toledo area.

“Communities of color that are striving to recover from the foreclosure crisis face an uphill battle when lenders do not fulfill their responsibility to maintain properties,” stated Michael Marsh, President and CEO



Doorways are left unsecured, allowing anyone to come in and vandalize the property.

of Toledo Fair Housing Center. “When African American and Latino neighborhoods do not receive the same level of care and attention from Fannie Mae as white neighborhoods, they do not have the same opportunity to build strong and stable communities. Fannie Mae’s negligence demonstrates a disregard for the laws that were put in place to ensure everyone has a fair shot at pursuing the American Dream. We will not allow this inequity to continue.”

Congresswoman Marcy Kaptur joined the news conference and expressed her disappointment, stating, “What Fannie Mae is doing is outrageous. The wealth of our society is measured by the value of our properties, and Fannie Mae isn’t doing its job.”

Fannie Mae-owned properties in predominantly white neighborhoods are far more likely to have the lawns mowed and edged regularly, invasive weeds and vines cleared, windows and doors secured or repaired, litter and trash removed, leaves raked, and graffiti erased from the property.

Conversely, Fannie Mae-owned properties in predominantly African American and Latino neighborhoods are more likely to be left neglected with debris and trash on the property, overgrown grass, invasive plants, and unsecured or boarded windows. The poor appearance of the Fannie Mae-owned properties in neighborhoods of color destroys the homes’ curb appeal for prospective homebuyers and invites vandalism because the homes appear to be abandoned. Additionally, the blight created by Fannie Mae results in a decline in home value for the predominantly African American and Latino families who live nearby, deepening the racial wealth gap and inequality in America.

[View photos of the neglected properties here.](#)



A poorly maintained pool can be a serious safety hazard for children in the neighborhood.



Fannie Mae fails to perform basic repairs, ignoring broken gates and fences.

Highlighting a Year of Accomplishments

TFHC celebrated another incredible year by hosting its Annual Meeting on October 12 at United Way of Greater Toledo. Staff and board welcomed community partners and public officials to recap the activities of the past year and highlight accomplishments towards furthering fair housing.

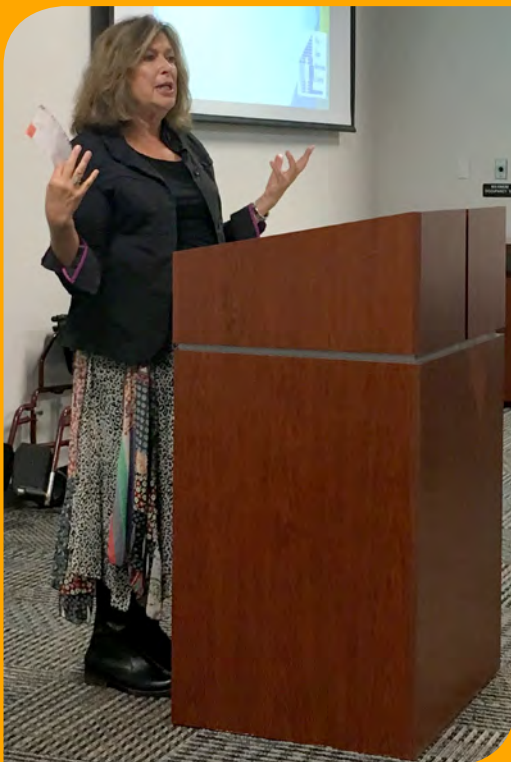
President and CEO Michael Marsh presented the year's highlights, including education and outreach efforts, Ode to the Zip Code poetry contest, KeyBank agreement, Model Bank initiative, Fair Housing Implementation Council, passage of the lead ordinance, and execution of the strategic plan.

The 2016 Annual Report was also distributed, detailing TFHC's efforts throughout the year. Striving to inform the community about fair housing rights and responsibilities, TFHC trained 2,738 people and distributed 11,433 educational materials. Ensuring compliance with fair housing laws, TFHC's enforcement efforts impacted 887 people and provided assistance to 342 individuals with disabilities. Want to learn more about our impact on the community?

[Read the full report here.](#)



Volunteer Pat Robinson was recognized for her tireless commitment to TFHC, assisting with fundraising activities and planning successful events to increase community awareness and support for the agency.



Client Judith Blinn bravely shared how TFHC defended her rights when her landlord's actions left her without a safe, permanent place to stay.

When a chemical spray on the property posed a serious health hazard that made it necessary for Ms. Blinn to move, her landlord denied her request to temporarily reside in her RV parked on the property and also refused to allow early termination of the lease.

Denying a reasonable accommodation violates the rights of a person with a disability to have equal use and enjoyment of their home, and this case resulted in a settlement agreement in favor of Ms. Blinn.

Tell Us a Story About Your Neighborhood



For the second year, Toledo Fair Housing Center will join the Arts Commission, Toledo City Paper, and Toledo Lucas County Public Library to host the Ode to the Zip Code poetry contest. This community-wide creative writing opportunity is open to all ages and neighborhoods, inviting participants to pen short poems inspired by their zip code. Entries should be five lines each, with the number of words in each line of the poem determined by the corresponding digit in your zip code.

Top entries will be selected to read their poems live on 419 Day (April 19) at the Main Library, competing for cash prizes: \$300 for First Place, \$200 for Second Place, and \$100 for Third Place. Finalists will also be published in the Toledo City Paper.

Online entries will be accepted through March 13 on [Toledo City Paper's website](#).

Last year's winning poem:

- 4 City of big potholes.
3 Gridlocked, broken, rebuilding.
6 Hardscrabble industrial Beauty is rustbelt Truth.
0
6 Asphalt violets grow strong
like glass.

– Melanie Dusseau



TFHC Received Excellent HUD Rating

Toledo Fair Housing Center is proud to announce we once again received an EXCELLENT rating from HUD for our outstanding performance on our 2016 grant. This is the highest rating, indicating we met or exceeded all goals. Thank you to all the community partners working with us to remove barriers to opportunity.

WHO WE ARE

Here at Toledo Fair Housing Center there are many people who put countless hours and enormous amounts of effort into the agency's mission. We would like to offer you the chance to get to know some of the determined and energetic staff and board members who work hard to keep housing fair!

GETTING TO KNOW Staff Member Karen Plocek

Karen's long history with TFHC began in 1998 as a Fair Housing Specialist, and she was recently promoted to Director of Enforcement and Compliance in 2016. Her passion for civil rights was sparked by a memorable experience in high school when she joined a student group to promote equality. "Having gone to a mostly white, suburban high school, we had a sister group at a predominantly minority inner city high school. Our two groups swapped schools for a day and then had a group discussion. I was amazed at the difference between the two schools and it really opened my eyes."

When Karen seeks inspiration, she doesn't have to look very far. "I've always been inspired by my mom because she's had to overcome so many difficult challenges in her life. I've always strived to be like her; to get up every time you fall down and keep going."

Her advice for anyone facing the challenges of nonprofit or civil rights work? Having a passion for what you do. "You work with people who need help, who have been harmed and are sometimes facing horrible circumstances. Sometimes we can help them which is very rewarding, but sometimes we can't and that can be very difficult at times."

Karen's Favorite Quote

"Everyone you meet is fighting a battle you know nothing about. Be kind, always."

GETTING TO KNOW Board Member Louis Escobar

Louis began his service on the TFHC board in 2010, and currently serves as Board Chair. His interest in civil rights was first sparked in high school in the 1960s, as he vividly recalls watching the news and seeing the protests and unrest of the civil rights and antiwar movements that came to define that pivotal time period.

Louis' Favorite Quote

"Do unto others as you would have them do unto you."

Many of Louis' favorite social leaders of the past share a common aspiration: social justice. Harvey Milk was the first openly LGBT person elected to office, and Louis recognizes the significance of his contributions, "He moved the LGBT rights movement forward and I believe if he had not been assassinated we would have seen greater strides in the arena of politics." The message of Martin Luther King Jr. is still relevant today, as Louis notes, "His life and words have continued to move us in the struggle for civil rights." The values displayed through Gandhi's work also serve as an important reminder of how impact can be achieved through nonviolent means.

Recognizing that nonprofit and civil rights work requires someone with a strong character, Louis recommends, "You need a big heart and an understanding mind. A will and stamina that never gives up." He also advises, "Most importantly you need to take care of yourself and be a mentor to future nonprofit/civil rights workers."

Michael P. Marsh, CFRE
President & CEO

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Louis EscobarChairperson
Cherie Sears.....Vice Chairperson
Keith Jordan.....Treasurer
Denise Alvarado.....Secretary

Directors

Alan Bannister
Carla Nowak
Robert Salem
Alan Sattler
Kellie Schlachter
Cheryl Slack
Ernest Walker Jr.
Patricia Wise

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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.

Courtyard Lays the Path to Justice

Toledo Fair Housing Center's public courtyard was recently reconstructed to serve as an inviting gathering space for our community in the heart of downtown.

The agency hosted the Courtyard of Justice Grand Re-opening on August 25, followed by several Courtyard Connections events throughout September and October. These events were an opportunity to unveil the newly renovated public courtyard and showcase the commemorative bricks and benches that have been purchased by community supporters and inscribed with names or special messages.



We extend a sincere thank you to all the individuals and organizations who generously contributed to our courtyard. Every brick and bench helps further our efforts to build inclusive communities of opportunity. [Join them and show your support by purchasing a brick or bench!](#)

Denise Alvarado
Artistic Memorials
Mike Badik
Deann Baker
Alan Bannister
Glenwood Boatman
John Borell, Jr.
Julia Bryant
Butler Capital
Michelle Davis
Lisa Dubose
Delventhal Company
Jim Diegel
Mike Fehlen
Fifth Third Bank
First Federal
Julie Fisher
Dan Garcia
Georgios
Eunice Glover
Henry Gurtzweiler
Sarah Jenkins
Susan Jester

Denny & Sheila Johnson
Ed & Lucille Johnson
Eva Jones
Keith Jordan
Marcy Kaptur
Key Realty
Ben Kramer
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Mark Light
Martha Lockhart
Louisville Title
Lucas County Board of Commissioners
Michael Marsh
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Patty Wise & David Francisco
Sam Yoder