ODE to the creaming. Steep, icy hill. Wait, wait, n flyinggggg!) Wish I could fly back wai ZIP CODE ping. The trees are good for climbing (We appy place. In this 1902 house, there's no AC summer nights with five fans' electric lullaby Ssshhhhhhhhhh. Near Detroit and Airport, We finally settled Family of six, crowding into rentals (here's where I won't discuss the summer we were homeless) But there on Somerset, my very own pink bedroom. No "darkest hour" comes Where light's everlasting, An electric city in candle<u>light glows Brilliantly. Only peopl</u>e grow weary. bike rides down ation The First 6 Years: 2016-2021 e in hidden inside the potholes ouds, summer. Red, Orange, Yello Presented by xico. rain, sun, colors bright in Mexico is wonderful. I came THE FAIR HOUSING CENTER eweed la oil around the Pontiac in the b and honey. When the neighbors moved And left me Washed away with the sidewalk

chalk, Dust, Once the sun reappeared. Deer prints are muffled in soft snow.

Dear children Shout at trees, forever echoing there in the cul-de-

City of big potholes. Gridlocked, broken, rebuilding. Hardscrabble industrial

Beauty is rustbelt Truth. Asphalt violets grow strong like glass. each night the

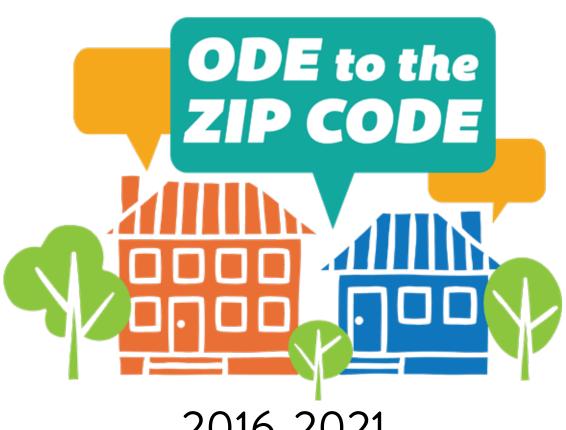
train comes rattling, loudly sometimes wish it would take me (into the

the house, waiting To go in. I'm nervous

ybreath**holdingmybreath**) The door

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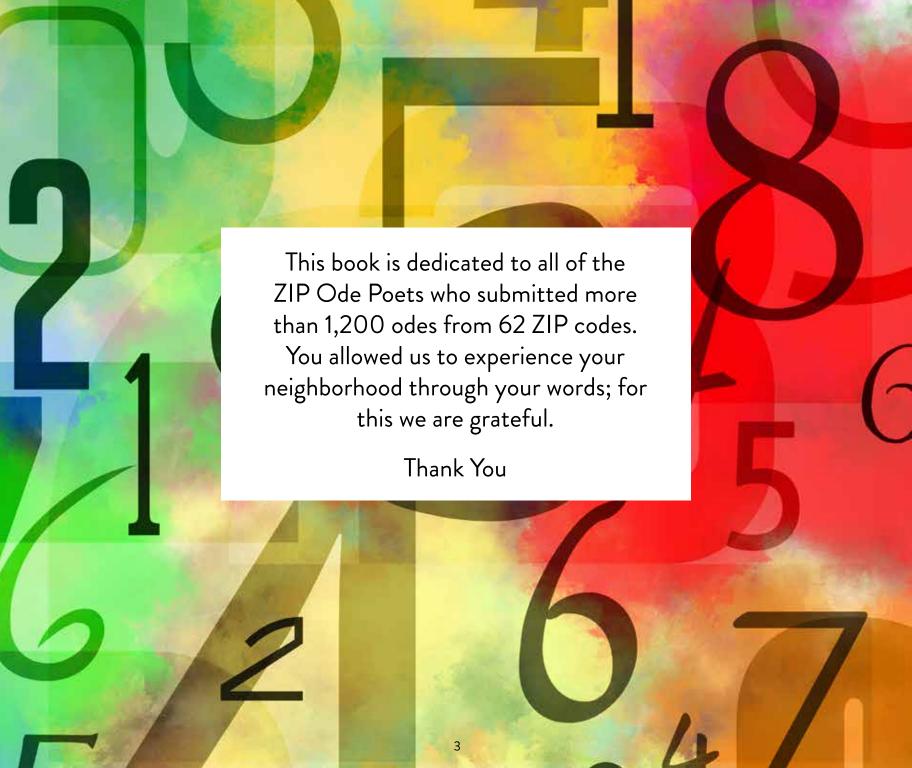
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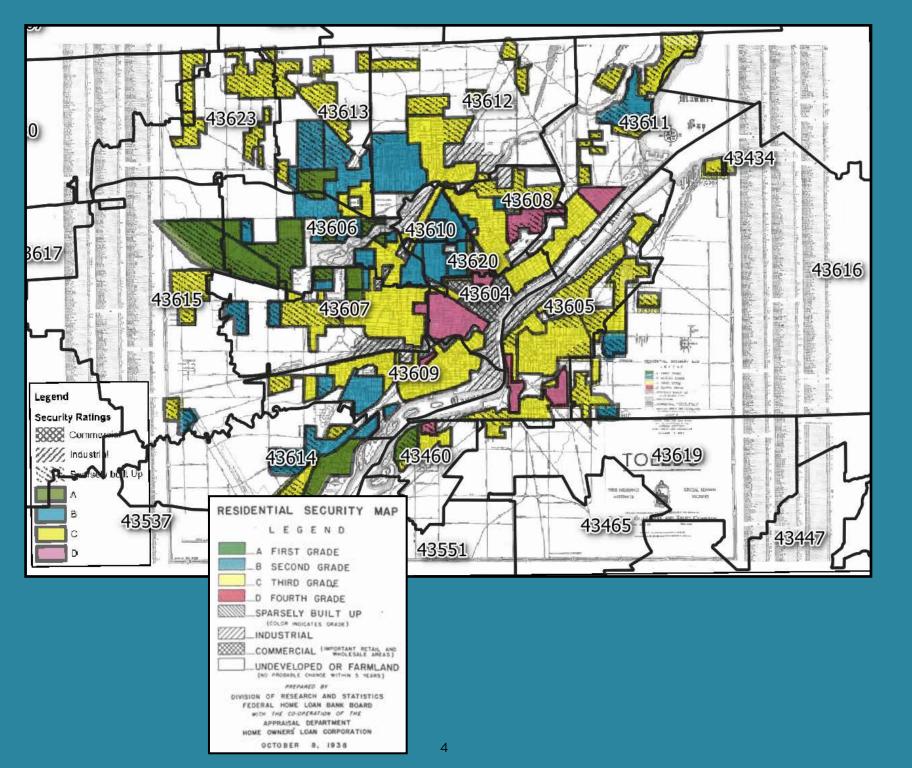


2016-2021

The work that provided the basis for this book was supported by funding under a grant from the U.S. Department of Housing and Urban Development. The substance and findings of the work are dedicated to the public. The writers and participants are solely responsible for the accuracy of the statements and interpretations contained in this book. Such interpretations do not necessarily reflect the views of the Federal Government.







The New Deal

In March 1933, as America was struggling through the Great Depression, Franklin D. Roosevelt was inaugurated as the 32nd president of the United States. During his inaugural address, he uttered his famous line, stating, "... the only thing we have to fear is fear itself." Within his first 100 days in office, President Roosevelt tackled everything from shoring up the struggling banking industry, building dams to generate affordable electricity, guaranteeing workers the right to unionize, and signing the Home Owners' Loan Act into law. These and subsequent activities comprised President Roosevelt's "New Deal" aimed at providing relief from the devastating effects of the Great Depression to a country in deep financial and social crisis.

Locally, Toledo was especially hard hit by the depression. While the jobless rate in Ohio reached 37%, unemployment in Toledo reached a staggering 80%. Willys-Overland (now known as Jeep) laid off thousands of workers beginning in 1929. Its pre-depression era payroll alone represented 41% of Toledo's total annual payroll. It is no wonder that the government funded Works Progress Administration (WPA) was popular with Toledo residents, who benefited from several WPA investments, including Toledo's Main Library, the Reptile House at the Toledo Zoo, and the Glass Bowl at the University of Toledo, to name just a few.

While a lot of good came from the New Deal, some of the laws and policies of the time had long-term impacts on the neighborhoods and places we call home. One example is the Home Owners' Loan Act of 1933, which established the Home Owners' Loan Corporation, or HOLC, and was the federal government's foray into guaranteeing mortgage loans to reduce the default risk for local lenders. Before this time, most mortgages were three-to-five-year high interest loans with a large balloon payment at the end. The HOLC normalized a 15-year amortization, which led to the modern day 30-year fixed-rate mortgage. The HOLC led to the formation of the Federal Housing Administration (FHA) in 1934. Since then, FHA has insured more than 50 million mortgages throughout the United States. In 1934, we were primarily a nation of renters, with only 10% of households owning their homes. The FHA opened up housing opportunities for many, but not all.

FHA's Underwriting Manual, Section 932 from 1938 advised "Valuators" (now called Appraisers) to make "protection from adverse influences . . . one of the most important features" in the rating of a property's location. While noting that deed restrictions and zoning could provide some protection, "...where little or no protection is provided from adverse influences, the Valuator must not hesitate to make a reject rating of this feature." In Section 935, adverse influences are described as "the infiltration of business and industrial parks, lower class occupancy, and inharmonious racial groups" and instructs Valuators to consider "natural or artificially established barriers" when determining the likelihood of encroachment of adverse influences on FHA insured homes. In Section 937, Valuators are instructed to look at the quality of neighboring developments:

"Areas surrounding a location are investigated to determine whether incompatible racial and social groups are present, for the purpose of making a prediction regarding the probability of the location being invaded by such groups. If a neighborhood is to retain stability, it is necessary that properties shall continue to be occupied by the same social and racial classes. A change in social or racial occupancy generally contributes to instability and a decline in values." (Emphasis added.)

In order to provide guidance on what areas were loan worthy, the Home Owners' Loan Corporation developed neighborhood risk assessment maps, now referred to as redlining maps. Between 1935 and 1940, over 200 cities were mapped to delineate neighborhoods that were considered a good risk for mortgage lending along with neighborhoods that were deemed to be high risk and ineligible for government backed mortgage loans. The ratings were primarily based on the racial and ethnic makeup of the neighborhood, but housing conditions, access to public facilities, and other factors were also taken into account. Neighborhoods were rated as follows:

Green = Best These neighborhoods were considered most desirable for mortgage lending and were rated 'A'. They were typically located in newer, affluent suburbs or on the outskirts of cities. According to the FHA Underwriting Handbook of the time, green areas represented in-demand, up-and-coming neighborhoods where "professional men" lived. The neighborhoods were explicitly homogenous, lacking "a single foreigner or Negro."

Blue = Still Desirable These neighborhoods were 'B' rated. According to the FHA Underwriting Handbook, they had "reached their peak" but were still thought to be stable due to a low risk of "infiltration" by non-white groups.

Yellow = Definitely Declining These older neighborhoods, given a 'C', were considered "in decline," which typically meant that the neighborhoods were more integrated or that people of color had begun to move to the area. They were considered risky for mortgage loans due to the "threat of infiltration of foreign-born, negro, or lower grade population."

Red = Hazardous These neighborhoods were designated the riskiest for mortgage lending and given a 'D' rating. They tended to be in the older sections of a city and were most likely neighborhoods of color. These neighborhoods were described by HOLC as having an "undesirable population" and were ineligible for government backed mortgage loans. Their red color on the maps is where the term "redlining" comes from.

The effect of these rules and redlining maps is that residents in these so-called undesirable neighborhoods could not access the New Deal policies designed to bring the country out of the depression and into prosperity. As other public and private lending programs were created, people in red and yellow lined neighborhoods could not access those loans, either.

In the Preface to his book, The Color of Law, Richard Rothstein discussed the common perception that racial

segregation is de facto, meaning that we choose to live with others who look like us. He noted that while de facto segregation accounts for some of the problem, it is submerged by a more far-reaching truth:

overnments defined where whites and African Americans should live. Today's residential segregation in the North, South, Midwest, and West is not the unintended consequence of individual choices and of otherwise well-meaning law or regulation but of unhidden public policy that explicitly segregated every metropolitan area in the United States. The policy was so systematic and forceful that its effects endure to the present time. Without our government's purposeful imposition of racial segregation, the other causes – private prejudice, white flight, real estate steering, bank redlining, income differences, and self-segregation – still would have existed but with far less opportunity for expression. Segregation by intentional government action is not de facto. Rather, it is what courts call de jure: segregation by law and public policy.

If you look at any redlining map, you will likely find that current neighborhood demographics track with the original grade given the neighborhood. For the most part, people of color still reside in the "definitely declining" or "hazardous" neighborhoods, and whites reside in the "best" and "still desirable" neighborhoods. Without the government backed mortgage loans afforded to whites, most black families could not become homeowners in the neighborhoods in which they lived. Without that investment, neighborhoods continued to decline. Factor in other government policies, such as strategically building roads and freeways to separate "homogenous" neighborhoods from "inharmonious racial groups", and neighborhood segregation and decline were inevitable. We also have to keep in mind that the Fair Housing Act was not passed until April 11, 1968. Until that time, housing discrimination was perfectly legal. People stayed in declining neighborhoods because they had no choice. Other housing opportunities were not available to them.

Unfortunately, Toledo was no exception. Toledo's yellow and redlined neighborhoods are still predominately African American, particularly in the urban core. Most of the housing is older. Lead based paint was outlawed in 1977, yet lead poisoning of young children is still a genuine threat in our majority-minority neighborhoods. Childhood asthma is prevalent. Much of Toledo's urban core census tracts are "food deserts," meaning that many residents have limited access to a supermarket or large grocery store with healthy food options. While many of our neighborhoods are improving, it is difficult to overcome decades of neglect and disinvestment.

ZIP Code Matters

ZIP Codes are a vital component to the way the Postal Service efficiently sorts mail. Thirty years after FDR's New Deal was introduced, the United States Postal Service introduced ZIP Codes on July 1, 1963. The "ZIP" in ZIP Code stands for Zone Improvement Plan, and was part of a larger initiative to improve mail delivery. Each of the five digits in a ZIP code mean something. According to the 1963 annual report of the Postal Service:

... the five-digit ZIP number is a structured code in which the first digit identifies one of ten large areas of the Nation, and the second digit indicates a State, a geographic portion of a heavily populated State, or two or more less populated States. The third digit identifies a major destination area within a State, which may be a large city post office or a major mail concentration point (Sectional Center) in a less populated area. Five hundred fifty-three of these Sectional Centers have been designated across the country. The final two digits indicate either a postal delivery unit of a larger city post office, or an individual post office served from a Sectional Center.

All ZIP Codes in the Toledo area begin with 436. The 4 is a regional designation. The first number of all ZIP Codes will be zero through nine, with the zeros starting on the East Coast and the numbers increasing as you move West across the country, ending with the nines on the West Coast. The number four indicates a region in the Midwest, with all ZIP Codes in Ohio, Michigan, Indiana, and Kentucky beginning with the number 4. The 3 in our ZIP Codes represents the region within the State of Ohio where Toledo is located. The third digit indicates that the area is located within the City of Toledo.

The final two digits of a ZIP Code represent the specific area within a city where an address is located. Anyone familiar with Toledo ZIP Codes knows that 43604 is downtown, 43606 is the University of Toledo, 43613 is West Toledo, or 43615 is the Reynolds Corners area. In an authentic sense, ZIP Codes are synonymous with neighborhood identity and provide a lot of information about the people who live there. Early on, direct mail marketing firms recognized the link between ZIP Code and demographics. They targeted advertisements to specific ZIP Codes in order to reach a specific population likely to buy the advertised product or service.

Your ZIP Code is not just an address; it's an identity. In the documentary ZIP Code Matters, The Fair Housing Center explored how your ZIP Code can be more predictive of your life outcomes than your genetic code. In the documentary, when asked why ZIP Code matters, Richard Rothstein noted that a ZIP Code is a construct of the Post Office and that saying "ZIP Code matters" is really just another way of saying "where you live matters." And it does matter. Where you live has everything to do with your ability to access community resources such as quality education, healthy food, transportation, jobs, recreational activities, health care, and much more.

Ode to the ZIP Code

In conjunction with The Arts Commission, Toledo Lucas County Public Library, and the Toledo City Paper, the Fair Housing Center held the first "Ode to the ZIP Code" poetry contest in 2016. April is both National Poetry Month and Fair Housing Month. The contest was conceived as a fun and creative way to engage the community in talking about where we live and how it affects our experiences. Inspiration for the contest came from the O, Miami Poetry Festival, and WLRN-Miami Herald News, the originators of the "ZIP ode" concept. Participants submitted short poems inspired by their ZIP Code, where the number of words in each line of the poem was determined by the corresponding digit in their ZIP Code. Online submissions were collected and evaluated by a panel of judges, who selected the top entries. Winning poems were published in the Toledo City Paper. The poets were invited to a live "open mic" event where they read their poems. The judges selected the top three poems, and cash prizes were awarded at the event. Melanie Dusseau's poem took first place at the April 2016 event:

- 4 City of big potholes.
- 3 Gridlocked, broken, rebuilding.
- 6 Hardscrabble industrial Beauty is rustbelt Truth.

0

6 Asphalt violets grow strong like glass.

The Ode to the ZIP Code poetry contest has been held every year since 2016. Over the years, the contest has evolved. There are now three categories for entries: Youth (11 and under), Young Adult (12-17), and Adult (18+). Poems are now published in the Toledo City Paper and Toledo Area Parent. In 2020 the COVID-19 pandemic hit while the contest was underway, and organizers quickly pivoted to host the event virtually. It's been virtual ever since, but we are hopeful that we can host an open mic event in 2023.

The contest has inspired hundreds of poets over the years. Since 2016, more than 1,200 poems have been submitted. Poets in Toledo, Northwest Ohio, and around the country have submitted ZIP odes. Odes have run the gamut from happy, funny, sad, heart wrenching, and everything in between. Ode to the ZIP Code has sparked conversations and raised awareness that people have different life experiences in different neighborhoods. It has us talking and learning from one another.

This book celebrates the first six years of Ode to the ZIP Code, 2016 through 2021 and features the winning poems of each year sorted by ZIP Code. At the time this book is published, we are putting together the 2022 contest. We hope you enjoy this book as much as we have enjoyed this project. We thank our community partners for their ongoing support and dedication and the judges for volunteering their time and talents. But most of all, we thank the poets who submitted ZIP odes. Without your creativity and enthusiasm, this project would not have been possible.

The Fair Housing Center, Toledo, Ohio April 2022



- 4 ice cream melting fast
- 3 sticky hands grab
- 4 my sleeve smearing chocolate
- 3 ice cream soup
- O (for the last time kid I'm not your mother)

Laine Brown Young Adult 2nd Place Winner, 2021



- 4 I see systemic poverty
- 3 ugly and unnecessary
- 6 potholes and panhandlers proliferate so abundantly
- 0 ...
- 5 Naively I dream of possibilities

Keith Duerk Adult 3rd Place Winner, 2018



- 4 Smoke stacks billowing gas
- 3 Polluting the Earth
- 6 Children play just outside the toxins

()

5 Waiting for Mom and Dad.

Jodie Summers Adult 3rd Place Winner, 2019



- 4 each night the train
- 3 comes rattling, loudly
- 6 sometimes wish it would take me
- O (into the refinery)
- 5 touch the fire just once

Vanessa Hernandez Young Adult 3rd Place Winner, 2021

- 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 1st Place Winner, 2016



- 4 Outside the house, waiting
- 3 To go in.
- 6 I'm nervous to see the inside
- O (holdingmybreathholdingmybreath)
- 6 The door opens and I gasp-

Tulia Pfeffinger Youth 1st Place Winner, 2018



- 4 As I get out
- 3 Of the car
- 6 I try to close the door
- O (This is where I will not say how frozen shut it is)
- 6 But I slip on thick ice

Amelia Simmons Youth 2nd Place Winner, 2019



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

Simon Rose Youth 1st Place Winner, 2020



- 4 Mikes perchhouse on lagrange
- 3 My mom's hangout
- 6 Across the street we'd play softball

7 Mom walked us home with gravel filled knees

Tyler Fowler 3rd Place Winner, 2016



- 4 Our neighbor dog Bob
- 3 The birds chirping
- 6 The trees are good for climbing
- O (Westmoreland)
- 7 Mott Branch Library is my happy place

Zeke Freeman Youth 1st Place Winner, 2021



- 4 Near Detroit and Airport
- 3 We finally settled
- 6 Family of six, crowding into rentals
- O (here's where I won't discuss the summer we were homeless)
- 9 But there on Somerset, my very own pink bedroom

Lydia Horvath
1st Place Winner, 2017



- 4 I'm in seventh grade
- 3 Waiting for TARTA
- 6 On the steps of El Tipico
- O (no one waiting here speaks to anyone else)
- 9 The others: smoking, sneering; Me: pretending I'm a horse

Lydia Horvath Adult 2nd Place Winner, 2018



- 4 Can you hear trains
- 3 creaking, rattling, clanging
- 6 on this summer night, no sleep
- 0 *crickets*
- 9 let's ride the trains out to who knows where

Kennedi Jones Young Adult 3rd Place Winner, 2020



- 4 Not quite West Toledo,
- 3 not quite North.
- 6 Nearly twenty years, it has been
- 1 home -
- 2 Five Points

Erica Blake Adult 3rd Place Winner, 2021



- 4 Rain drenched mattresses forgotten
- 3 In the grass
- 6 Barefoot children unaware of broken glass
- 1 Trodden
- 2 Middle class

Alexandra Kania Adult 1st Place Winner, 2021



- 4 The houses around mine
- 3 are looking nicer
- 6 with every layer of new paint,
- 1 the
- 2 non-lead kind

Scott Lime Youth 3rd Place Winner, 2019



- 4 I come from Mexico
- 3 Mexico is wonderful
- 6 I came here United States school
- 1 is
- 2 Escuela Smart

Rito Quezada Rubio Youth 3rd Place Winner, 2020



- 4 YMCA is so enjoyable.
- 3 The sound dribbling.
- 6 The sound of the squeaking shoes.
- 1 The
- 2 chlorine smell

Gera Fletcher Youth 3rd Place Winner, 2021



- 4 Sweatlordz of Fever swamp
- 3 prowl skating rinks,
- 6 trunk-thumping electric stank grease on
- 1 neighborhood
- 2 mind meat

Justin Longacre
2nd Place Winner, 2016



- 4 Tailpipes shake babyboomer sternums
- 3 outside Toledo cantinas.
- 6 Waxed black thoraxes recline on kickstands
- 1 laughing
- 3 from chrome throats.

Justin Longacre
3rd Place Winner, 2017



- 4 Pokeweed around the Pontiac
- 3 in the backyard,
- 6 a beehive in the engine block,
- 1 dripping
- 3 oil and honey.

Justin Longacre
Adult 1st Place Winner, 2018



- 4 How I love trees
- 3 Squirrels playing, jumping
- 6 From big tree to big tree
- 1 Trees
- 3 Dropping their seeds

Theo Cherry-Timmons
Youth 2nd Place Winner, 2021



- 4 When the neighbors moved
- 3 And left me
- 6 Washed away with the sidewalk chalk,
- 1 Dust,
- 4 Once the sun reappeared

Mia Westfere Youth 2nd Place Winner, 2018



- 4 No "darkest hour" comes
- 3 Where light's everlasting,
- 6 An electric city in candlelight glows
- 1 Brilliantly.
- 4 Only people grow weary.

Mia Westfere Youth 1st Place Winner, 2019



- 4 On the corner of
- 3 South Detroit and
- 6 Glendale, I parked at Kroger and
- 1 cried
- 4 for thirty minutes daily.

Micaela Tore Adult 3rd Place Winner, 2020



- 4 Deer prints are muffled
- 3 in soft snow.
- 6 Dear children shout at trees, forever
- 1 echoing
- 4 there in the cul-de-sac.

Bridget Quinlan Young Adult 1st Place Winner, 2021



- 4 Rib grilling mouthwatering summer
- 3 Thick meaty bones
- 6 Saucy covered hands play muggy tunes
- 1 Scat
- 5 Those ants love to dance

Sandra Rivers-Gill 2nd Place Winner, 2017



- 4 Here in my neighborhood
- 3 I hear BOOM!
- 6 Could be fireworks, or a backfire
- 1 Confused
- 5 Probably somebody firing atta dude

Yvonne Riley Youth 3rd Place Winner, 2018



- 4 I vaped with the
- 3 Dollar Tree boy
- 6 In his pickup bed in the
- 1 Empty
- 5 Parking lot of Family Video

Terri Draper Adult 1st Place Winner, 2019



- 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

Charlene Gary Adult 2nd Place Winner, 2020



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

0

Colin Scherer Young Adult 2nd Place Winner, 2020



- 4 In this 1902 house,
- 3 there's no AC
- 6 summer nights hum with five fans'
- 2 electric lullaby
- O Ssshhhhhhhhh

Lydia Horvath Adult 2nd Place Winner, 2019



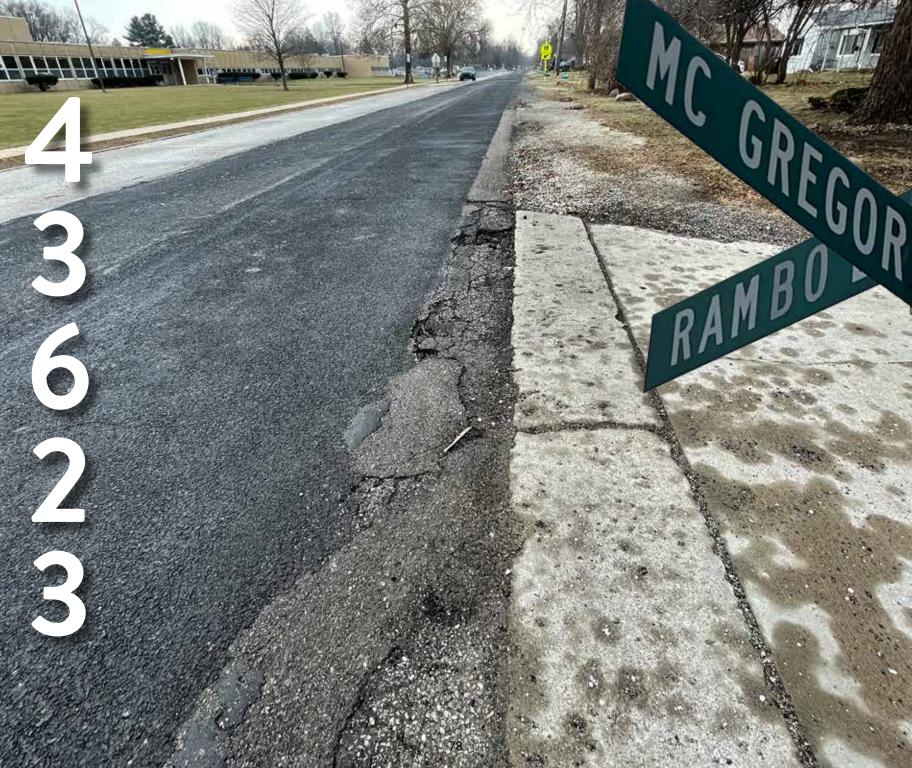
- 4 We arrived in April.
- 3 I met one
- 6 neighbor in July. The rest have
- 2 closed doors
- 3 and cold shoulders.

Gwendolyn Pyle Adult 1st Place Winner, 2020



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

Angelina Sanders Young Adult 1st Place Winner, 2020

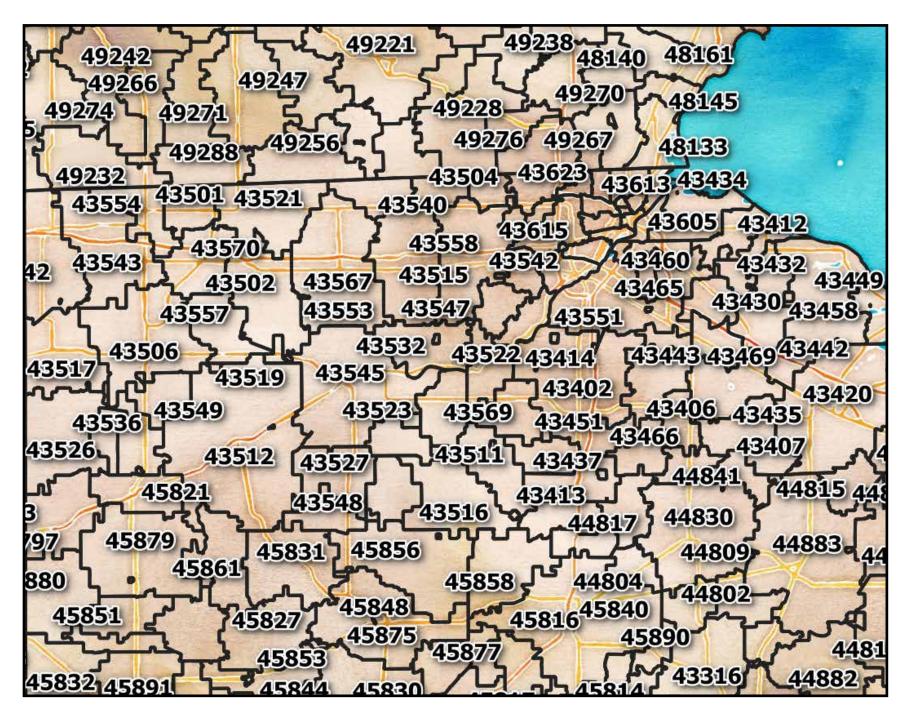


- 4 bike rides down McGregor
- 3 racing the moon
- 6 to the discrete location hidden inside
- 2 the potholes
- 3 collecting forgotten childhoods

Lina Sanders Adult 2nd Place Winner, 2021

- 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

Makenzie Wohn Youth 2nd Place Winner, 2020



Write Your Own ZIP Ode!

Capture the sights, sounds, tastes, smells, and feelings of your neighborhood in a short poem! Think about themes like trees, shade, parks, bicycling, events, art and food - How do these make you feel, happy or sad? Excited or annoyed? What inspires you?

ZIP Code #s	Poem – the number of words in each line is determined by the digit in your ZIP Code



"The spirit of poetry shines through our community, and no event puts a spotlight on this quite like Ode to the ZIP Code. Every year I am in awe of the creativity, talent, and joy found in entrants' submissions. It is an honor to help share these works with Toledo."

- Jeff McGinnis, Adams Street Publishing

"The Ode to The ZIP code program has been an amazing and accessible way for residents to engage in poetry and express what place means to them as individuals. It has been a privilege to hear these voices and the collective insight they provide into our neighborhoods. Hats off to The Fair Housing Center for making this possible for our community!"

- Marc Folk, The Arts Commission, President and CEO

"The first year we kicked off Ode to the ZIP Code, the team knew we had something special. It instantly became a new sensory experience for our community. Sarah and I discussed the possibilities then, how poetry could tell our collective story, and we thought that someday a book would be amazing. It is wild that the day has come, and I couldn't be more excited about this project! I am grateful to TFHC for remaining so committed to this important voice for our community." — Ryan A. Bunch, Ode to the ZIP Code Committee Member

"Ode to the ZIP Code gives us a window into the lives of our neighbors in a unique and approachable way. We appreciate our partners and the poets who have made this contest successful. We are excited to share these poems with you and hope you enjoy them as much as we have!"

— Marie M. Flannery, The Fair Housing Center, President and CEO

"I never imagined when we started this project that a poetry contest could turn into a profound expression of our community's identity: their hopes, fears, challenges, and triumphs. Every year, it's astonishing to see how people are able to capture so much in just a few words. With creativity, and unflinching honesty, the authors were able to give us a glimpse into their worlds, at once highlighting the aspects that make their neighborhood unique while also shedding light on the common threads that connect us all."

- Sarah Jenkins, The Fair Housing Center, Director of Public Policy & Community Engagement, Committee Chair

"There are so many special neighborhoods within Lucas County, and with 20 Library locations, we are honored to see the inspiration, talent, and character in each community. The Ode to the ZIP Code poem contest inspires us as we see Toledo through the eyes of our neighbors."

— Jason Kucsma, Toledo Lucas County Public Library, Executive Director

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