



the  
**FAIR HOUSING**  
center

# THE FAIR HOUSING CENTER

Opening doors to opportunity since 1975

Analysis of Impediments to Fair Housing Choice



# SINCE 1975

## MISSION

The Fair Housing Center is a nonprofit civil rights agency that promotes housing choice, the creation of inclusive communities of opportunity, and the protection and expansion of fair housing rights to support strong communities free from housing discrimination.



# SINCE 1975

Housing—where you live—powerfully impacts every aspect of your life—job opportunities, education transportation, health, safety. Fair Housing ensures every person can find a home regardless of

race, color, national origin, sex, religion, familial status, disability, military status, sexual orientation, gender identity, source of income, or immigration status.



# SERVICES

## Free for:

- Victims of housing discrimination
- Anyone seeking information about fair housing law
- Tenants in Lucas County experiencing housing conditions issues

**Service area: Lucas and Wood Counties**

**1806 Madison Ave., 3<sup>rd</sup> Floor, Toledo, Ohio 43604**

**419-243-6163**

**[toledofhc.org](http://toledofhc.org)**

**Mon. – Thur.: 9a – 5p; Fri.: 9a – 3p**

# THE AI PROCESS

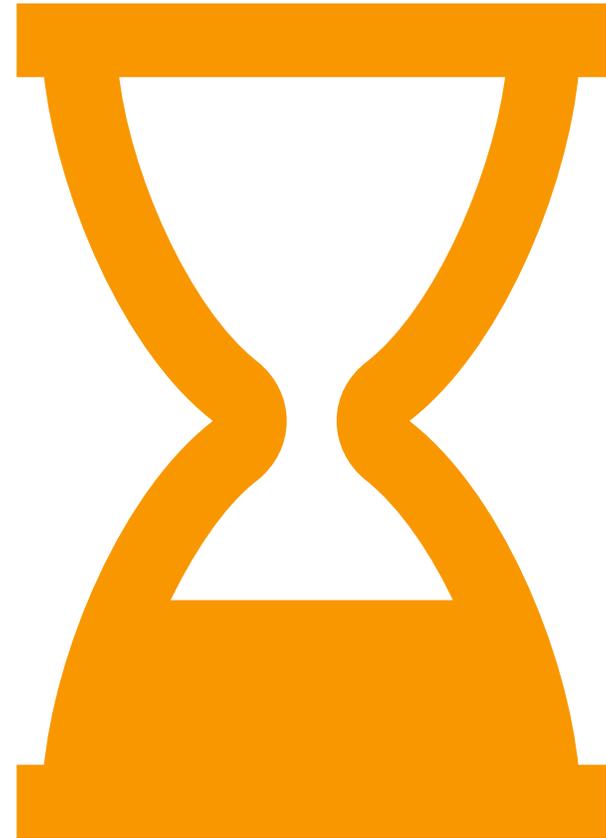
1. Begins with community outreach—surveys and focus group meetings.
2. Reviews local history and demographics, drawing on census data and other studies.
3. Identifies barriers to fair housing choice.
4. Provides an Action Plan to eliminate or alleviate the identified barriers.

# **BARRIERS IDENTIFIED**

- 1. Criminal history screening**
- 2. Access to Homeownership**
- 3. Accessible housing for persons with disabilities**
- 4. Source of income discrimination**
- 5. Voucher mobility**
- 6. Zoning**
- 7. Enforcement of protections for LGBT+ community**
- 8. Homelessness and affordable housing**
- 9. Local laws that create barriers or eliminate access to housing services**
- 10. Substandard housing conditions**
- 11. Public transportation**
- 12. Discrimination in rental housing**
- 13. Access to water services**
- 14. Public awareness**

# A FEW EXAMPLES

We only provide a few  
examples due to time  
limitations.



# ACCESS TO HOMEOWNERSHIP ACTION PLAN

- Homeownership fairs to educate the community on access to homeownership.
- Incentivizing banks to increase access to home loans through better marketing and product offerings.
- Encourage banks to better disclose their commitments to the Toledo area. This should include an explanation of how banks are meeting Community Reinvestment Act requirements in the area more specifically.
- To accomplish these goals, the City should consider reviewing how local laws can provide incentives to banks.
- Develop a program to help local residents with tangled title problems that prevent families from inheriting title from a deceased relative.
- The City should also undertake a more thorough analysis and study of the available HMDA data and lending patterns in the area to better understand these issues.



# SOURCE OF INCOME DISCRIMINATION ACTION PLAN

Enforce the adopted source of income discrimination law. The City has already been working with The Fair Housing Center to discuss enforcement of the local law. Next steps should include development of processes to accept complaints, process investigations, and make recommendations to the law department and/or the prosecutors office.





# SUBSTANDARD HOUSING CONDITIONS ACTION PLAN

- Ensure enforcement of local codes, such as the lead poisoning prevention law.
- Increase the budget and staffing for code enforcement as described above.
- Continue programs that help address housing conditions issues with direct assistance to tenants facing substandard conditions in rental units. This includes The Fair Housing Center's Housing Conditions and Neighborhood Reinvestment program.

## HOUSING CONDITIONS EXAMPLES - BEFORE





# **PUBLIC AWARENESS OF RIGHTS AND RESPONSIBILITIES UNDER FAIR HOUSING LAWS ACTION PLAN**

**The City should continue ongoing efforts to support education and outreach work by The Fair Housing Center. Potential new projects may include joint events and presentations in coordination with the City.**

**THANK YOU!**

