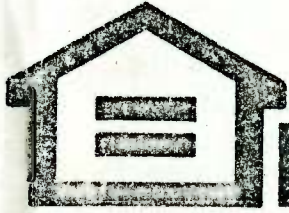


NEWS

from the



Fair Housing Center

2019 Jefferson St.

Suite 1

Toledo, Ohio 43624

419-243-6163

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MARCIA FEIN
President

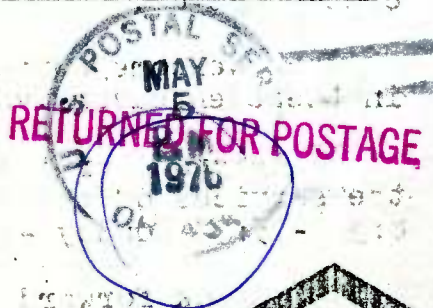
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Sat - Sun.

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A Project of TOLEDO COMMUNITY HOUSING RESOURCES BOARD, INC.

DIRECTOR'S COMMENT....

Since the August 25, 1975 opening of the Fair Housing Center much has been done in the way of reaching goals and objectives. There are still a great many things to be accomplished, initiated, and executed. But like all new agencies faced with these monumental tasks time seems the only panacea. But, progress is progress!

Today, freedom of choice in housing is more than mere words. It is the LAW. Discrimination in housing based on race, color, religion, national origin or sex is in strict violation of federal and state laws.

Our purpose is: To provide services and information to persons experiencing discrimination by assisting them in gaining their legal fair housing rights under the federal and state laws

To offer educational programs to community groups on fair housing and the services available through the Fair Housing Center

To promote maximum choice within the community's total housing supply in order to lessen racial, ethnic and economic concentration.

We welcome your comments, your support and your assistance in these endeavors.

Any group or individual wishing more information to use the services of the Fair Housing Center should call 243-6163, 8:30 - 5:30 Monday - Friday.

We look forward to being of service to you and your community.

Shanna L. Smith, Director

FROM THE HOUSING DESK....

If you were to spend a day at the Fair Housing Center it would probably go something like this....

The following are a few examples of calls which you might expect to receive from black, white, and chicano clients seeking assistance with housing discrimination and other housing problems.

WEST TOLEDO: A white female mobile home tenant faced sudden eviction on her month-to-month lease with the owner. She feels it was triggered by the fact that she had a black male friend. (It was!) FHC evidence was used in a Court Hearing and a preliminary injunction stopping the eviction was granted.

SOUTH TOLEDO: A black family seeking housing put an offer on a house, but was later told by their agent that another agent from another broker's office had accepted an earlier offer. The family called FHC to make sure this was the case, FHC checked and verified the earlier offer.

WEST TOLEDO: A black female apartment seeker was told no apartments were available in a large complex. Our FHC checker was shown and offered an apartment. Another black apartment seeker returned and still was told no apartments were available. The two women, along with an FHC co-operating attorney, have filed suit in Federal Court.

CENTRAL CITY: A black couple seeking housing accomodation was told a duplex was not available to them after the owner discovered they were black. A suit was filed against the owner resulting in the couple renting the duplex and receiving damages and attorney fees.

EAST TOLEDO: An interracial couple seeking housing accommodations were denied. The couple contacted FHC, through

our investigation enough evidence was obtained to show a violation of the civil rights laws. A complaint has been filed with the U.S. Department of Justice and a local cooperating attorney.

EAST TOLEDO: A young black woman inquired about a house advertised for rent; when she went out to look it over she was told it had already been rented. Client contacted FHC and our white checkers found the house still available. Plaintiff filed suit in Federal Court against the owner. CASE PENDING.

SOUTH TOLEDO: A chicano family's credit references were unduly checked when seeking housing accommodations, whereas the FHC checker applying for the same dwelling was not checked at all! The family filed a HUD "903" housing discrimination complaint alleging unfair treatment.

FHC SERVICE STATISTICS - July 1975 to March 1976

If a picture can say a "thousand words" then figures can say it ALL!

- 191 Direct service client - related calls, walk-ins, including tenant/landlord problems
- 49 Cases of suspected housing discrimination
- 10 Cases referred to attorneys
- 5 Cases filed in Federal Court
- 10 Cases reported to HUD
- 2 Cases successfully resolved

FHC EDUCATION PROGRAM

An important phase of our service to the community is our

education program. The programs are designed to acquaint the minority community with their fair housing rights under the state and federal laws, and to educate the majority communities on the merits of multi-cultural and multi-racial living. Many of these programs have been presented to junior and senior students in American Government, Sociology, and Race and Ethnic classes at Scott and Woodward High Schools. Other presentations have been before church groups, community agencies, students at the University of Toledo, and the tenants of the Lucas Metropolitan Housing Authority. Of course the program for the tenants of LMHA focused on the problems inherent in concentrating large numbers of public housing units in the city, in particular, in the limited section known as the "Black Corridor" and the benefits of dispersed public housing units to the tenants and surrounding neighborhoods.

HUD - FHC ROLE IN EQUAL HOUSING OPPORTUNITIES

The Community Development Department and the Center met with the Equal Opportunity Division of the Area HUD office to discuss what effect the Center will have in promoting equal housing opportunities in the metropolitan

area. Mr. Robert Brown, Director of Equal Opportunity and Mr. Hercshel Daniels, Director of the Cleveland FHA Insuring Office, offered many ways that we could be of benefit to one another. Mr. Brown encouraged us to file the HUD 903 housing discrimination complaint forms whenever we received an allegation of housing discrimination. Mr. Daniels also assured us of his cooperation should any organization requesting FHA assistance be charged with housing discrimination.

PUBLICITY

April was declared as National Fair Housing Month by Carla Hill, Secretary of HUD. FHC participated in this event by contacting several TV and radio stations for air time about fair housing and the Center's services. The response from the stations was 100% participation!

National Scene - (235 Program)

HUD's recast version of the Section 235 Program (mortgage interest subsidies to facilitate home ownership for income levels too low to meet current downpayments and interest rates) eliminates low income families in favor of those defined as "moderate," which in most major metropolitan areas means incomes up to \$12,000 or more per year.

HUD's announcement of the new Section 235 provisions makes no reference to safeguards against racial steering, a practice that characterized the Section 235 program previously. This practice was exposed and denounced by the U.S. Civil Rights Commission in a well documented report in June, 1971. The Commission found:

- 1) "...most of the new housing was being located in suburban parts of the metropolitan areas and nearly all was being purchased by Anglo families. By contract, most of the existing housing under the program was located in ghetto areas or "changing" neighborhoods in the central city and nearly all being purchased by minority families.
- 2) To the extent minority Section 235 buyers were purchasing new housing, it was located largely in subdivisions reserved exclusively for minority families.
- 3) Minority Section 235 buyers have tended to purchase housing that is older and less expensive than the housing purchased by their white counterparts and have tended to receive less in the way of assistance payments under the program."

How HUD administers the new Section 235 program has obvious implications for school desegregation. Diligent and conscientious adherence to statutory requirements that HUD administer its programs "in a manner affirmatively to further" equal opportunity could result in use of the projected 250,000 new single family units to reduce the need for bussing to achieve racial balance in schools.

Most units are likely to be either single family homes built on relatively inexpensive land in urban fringe areas or condominiums, cooperatives, or extensively rehabilitated units in the inner city.

National Scene - (Redlining)

Urban decay is a serious problem in the core of many large cities. Disinvestment by lending institutions is occurring, and there is some evidence of redlining of entire central city neighborhoods. The extent to which redlining is a national phenomenon, however, is speculative, because of the absence of necessary data.

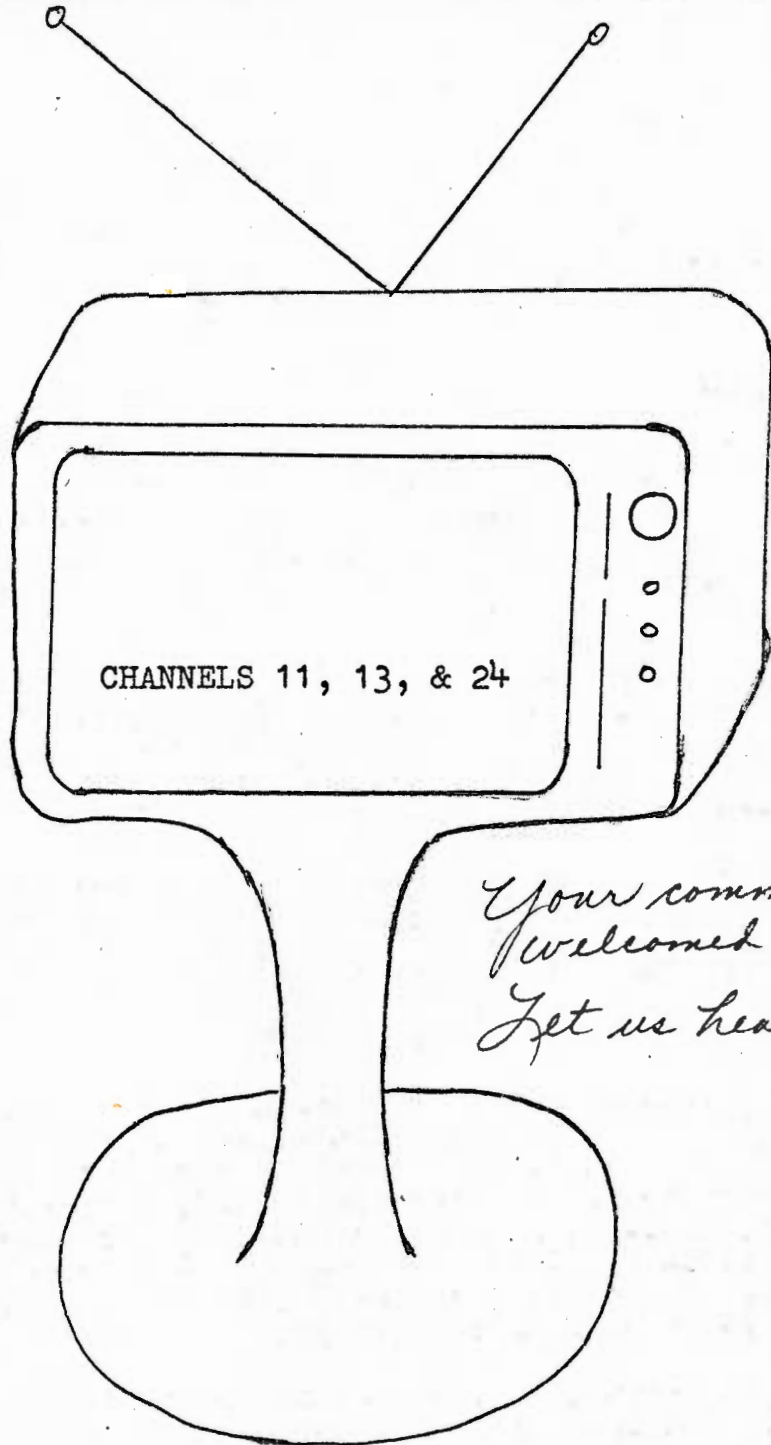
In order to determine the significance of redlining, one must have data which will tell us why loans are denied and whether redlining is to blame. Further examination of loan criteria and related information obtainable perhaps only through record analysis and field surveys is required.

New definitions of risk, incentives to persuade lenders to do business in the urban core and keep high-risk property in their portfolio, or requirements to force institutions to lend in their immediate neighborhoods are all approaches that can be explored as possible solutions to the problem of central city disinvestment.

A prevalent opinion among some urban housing specialists is that much inner city housing can be saved with only modest rehabilitation. Analysts also agree that most low-income families need income supplements to afford decent housing. At present, however, no Federal housing strategy successfully addresses these problems. The Section 8 Housing Assistance Program will try to address these problems, but it is not in operation in Lucas County as of yet.

REDLINING is defined as the practice by mortgage lenders or insurers of denying loans or insurance on properties located in a specific geographical area without regard to the credit worthiness of the individual applicant.

WATCH FOR NEW
FAIR HOUSING
SPOTS NOW
AIRING ON



*Your comments are
welcomed.
Get us hear from you.*