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and foreclosing issues,” Mott said. “Programs have been created that are best practiced across the county to help people who have been victims of predatory lending. This is not an end to the problem but a start. We are taking baby steps, but we have been making some real progress.”

“I have been on the board for 10 years and the MVFHC has grown,” said Jim Ritterhoff, vice-chair of MVFHC Board of Directors and President of Simms Management Corporation. “The needs of this community for the services the center provides has grown as well. The center has played an important part to educate homeowners about predatory lending and how to avoid it. When you say ‘fair housing’, you think of discrimination of housing, but it’s really more than that. In the situation of predatory lending, it’s getting a loan that targets people with lower income and that has huge impact on the community. This center and others like this one in the state and on a national level are aware of the predatory lending problem, but it’s still relatively unknown to most people. Groups like us are concerned about citizens getting fair loans and access to fair mortgages that could have prevent-

MIAMI VALLEY FAIR HOUSING CENTER INC.

Who are we?

Miami Valley Fair Housing Center Inc. began as a program in Montgomery County in 1978 and was incorporated as a private not-for-profit corporation in 1993. The founders believed that individuals in this community needed assistance in asserting their legal rights to access the housing of their choice.

What is our mission?

To eliminate housing discrimination and ensure equal housing opportunity for all people in our region.

What is our vision?

The Miami Valley Fair Housing Center recognizes the importance of “home” as a component of the American dream. We envision a country free of housing discrimi-

ed all of this. There is a huge need for this. We are trying to help people get out of these loans and save their houses — their lifestyles.”

The MVFHC has always been

nation where every individual, group and community enjoys equal housing opportunity and access in a bias-free and open housing market. We envision a country where integrated neighborhoods are the norm, and private and public sectors guarantee civil rights in an open and barrier-free community committed to healing the history of discrimination in America.

What was the founders’ stated purpose?

- To assist in the enforcement of laws whose purpose it is to ensure freedom of choice in housing for all persons regardless of race, color, religion, sex, familial status, disabilities or national origin
- To focus on the elimination of housing discrimination based on race, color, religion, sex, familial status, disabilities or national origin and promote open housing patterns everywhere

- To educate the public about the laws (regarding fair housing)

What do we do?

Every year, Miami Valley Fair Housing Center advocates for many individuals and families using mediation, litigation and, if necessary, filing complaints with the U.S. Department of Housing and Urban Development or the Ohio Civil Rights Commission.

Who does fair housing protect?

- Individuals
- Families
- Neighborhoods
- Communities

What does fair housing mean?

Fair housing means every person has the same opportunities to purchase, lease, or occupy residential property.

SOURCE: Miami Valley Fair Housing, Inc.

involved in educating the general public, home-selling professionals, apartment associations and board of Realtors by providing seminars both within and outside the center. The organi-

zation also continues to enforce fair housing laws, look for violations and provide testing within communities. It’s through these efforts that the push for equal housing is available for all.



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