

The Housing Research & Advocacy Center news

Metro Strategy: A New Beginning The Housing Research & Advocacy Center

The Metropolitan Strategy Group has become the **Housing Research & Advocacy Center**. From a discussion that began among staff, to board approval, to filing the proper paperwork, Metro Strategy Group has set a new yet familiar course.



The Housing Research & Advocacy Center better reflects our mission priorities of meeting

the community's need of access to fair and affordable housing, and conducting housing and lending research to better inform those who shape policy. It's the same work we've done for years and it's the work we will continue to do on your behalf.

In addition to changing our name, we've moved! After having been located in The Civic build-

ing in Cleveland Heights for 20 years, *The Housing Center* has become part of downtown Cleveland's emerging midtown corridor, living in a brightly rehabbed old manufacturing space along with three other non-profit organizations – Greater Cleveland Community Shares, Cleveland Tenants Organization, and the Northeast Ohio Coalition for the Homeless. Thanks to a tireless construction team, these 4

on the Move organizations will be all moved in by May, so look for our grand opening this spring!

The Cleveland Foundation helped with a generous grant to cover moving expenses. The Gund Foundation and the Sisters of Charity Foundation also provided assistance for the move.

Research: Foreclosure Project

In the summer of 2002, The Housing Center started one of the largest research projects our agency has ever attempted: The Foreclosure Project. In the current data collection stage, we are gathering detailed information on a sample of foreclosure filings in Cuyahoga County for 1997, 1999, 2001 and 2002.

This sample will document the increase in foreclosures in the county

in recent years, and we'll be able to examine fair housing and fair lending issues as they relate to foreclosures. This detailed research has not been undertaken before in Cuyahoga County.

The next phase of the Foreclosure Project will launch later this year with a stakeholder summit with the goal of creating a county-wide Taskforce to distill logical solutions to this growing problem.

The third phase will be a series of public forums and discussion roundtables to educate county residents, arm them with information about predatory lending, foreclosures and how to help themselves and neighbors keep their homes.

Keep up to date on the progress of this important work by checking for updates at www.thehousingcenter.org

Interns & Volunteers Needed

Office, research and conference planning volunteers and/or interns needed. To sign up for one of these opportunities, visit our website: thehousingcenter.org

Inside this issue:

Grants & Contracts	2
Education & Outreach	2
You Know Who You Are	2
Advocacy	3
Can You Believe It?	3
2002 Contributors	4
How You Can Help	4

2002: A Busy Year

In a year where we've changed our name and relocated, you might think we didn't have time for anything else. But in fact, The Housing Center has had one of the most productive years in our history. This newsletter is our Annual Report for 2002 to you: our contributors, funding partners, constituents and the greater community.



Advocacy: Grants & Contracts

Metro Strategy received funding in 2002 from a variety of sources including the Department of Housing and Urban Development, the Cuyahoga County Department of Development, the Sisters of Charity and the Brown Foundation. The support provided through the grants and contracts with these funders allowed Metro Strategy (the Housing Center) to pursue its mission by engaging in a variety of en-

forcement, education and research activities.

As part of its enforcement efforts, the Housing Center performed more than 250 paired tests in 2002. The tests sought information concerning how members of protected classes are treated by housing providers in Northeastern Ohio and whether newly constructed housing is accessible to

(Continued on page 3)

Education: Outreach to the Community

We continued our tradition of holding quarterly Forums for the fair and affordable housing community throughout 2002.

In February, we presented ***Sustaining Integration in Shaker Heights***, addressing the reorganization of the city's pro-integration program, becoming known as *Certified Shaker*. Dr. Dennis Keating moderated a panel with Mayor Judith Rawson, former mayor Pat Mearns, and three Shaker council members, Ken Kovach, Earl Leiken, and Stephanie Turner.

In May, the Forum discussed the dramatic rise in ***Ohio Foreclosures***, illustrated by three county studies, presented by Paul Bellamy of Lorain, Gail Sommers of Summit and Richard Stock of Montgomery.

August's program focused on ***Insurance Redlining***, with presentations by Ed Kramer, Executive

Director of Housing Advocates and Marilyn Tobocman, Ohio Assistant Attorney General for Civil Rights.

Our Quarterly Forums will start up again soon, so check our website for the exact date of the "Race, Sprawl & Housing Justice" Forum

Building Blocks for Inclusive Communities Conference

This national conference was presented by The Fund for an OPEN Society of Philadelphia, the Cuyahoga Plan of Ohio, and the Housing Center. The three-day Cleveland conference focused on the study of forming and sustaining diverse communities – via policy-making, school systems, public attitudes and perceptions, and grassroots organizing. Key expert speakers were Angela Glover Blackwell, President of PolicyLink; James Carr, Sr., VP of Research and Technology for Fannie Mae; Gary Orfield, Professor of Education and Social Policy,

Harvard University; Myron Orfield, Member of the Minnesota Legislature; John Powell, executive director of the Institute on Race and Poverty of the University of Minnesota; and Margery Turner, Director of the Metropolitan Housing and Communities at the Urban Institute.

Making more than 25 presentations in 2002, our Executive Director, Charles "Chip" Bromley, and General Counsel Carole Heyward, spoke often on the subject of predatory lending and sustaining interracial neighborhoods. In addition, the Housing Center and Chip were featured more than a dozen times in local media on the subject of predatory lending.

They do the Vital Work!

We want to express our appreciation to all of our fair housing testers (you know who you are) for all of the good work you do to help us eliminate housing discrimination and ensure that all people have equal access to housing.

Results: Mapping the Issue

In 2002, we continued to provide a variety of maps and data to advocacy groups and cities in Ohio documenting fair housing and fair lending issues. Partnership

with other like-minded organizations adds strength to our collective work; we're pleased to be able to provide this service for others.

ADVOCACY: Investigation, Enforcement & Litigation

Metro Strategy, now the *Housing Center*, experienced one of its most successful years ever in creating positive community change through its investigation, enforcement and litigation efforts.

Along with COHHIO (the Coalition On Homelessness and Housing In Ohio) the Housing Center spearheaded a challenge by five community groups to Charter One's lending activities. Those efforts led to the execution of an agreement with Charter One that requires increased lending activities in low and moderate income and minority neighborhoods. Charter One also agreed to provide more than \$500,000 in support to community groups.

Our dedicated team of testers performed more than 250 tests in northeastern Ohio in 2002. The tests resulted in the filing of com-

plaints of housing discrimination with the Department of Housing and Urban Development in 2002. Additional complaints will likely be filed from these tests.

We were also able to resolve three cases involving handicapped accessibility to housing. The resolutions that the Housing Center reached with the developers required that units and common areas be brought into compliance with the Americans with Disability Act (ADA) and Fair Housing Act (FHA) Guidelines, and to train appropriate staff on the requirements of the ADA and FHA laws. Also we resolved another FHA related case where a tester was told that assistance animals were not allowed in a rental unit.

More than two years ago, MSG filed fair housing act



Grants & Contracts (continued)

(Continued from page 2)

persons with mobility impairments. Some of the tests performed resulted in the filing of administrative actions with the Department of Housing & Urban Development and the Ohio Civil Rights Commission.

A generous grant by the Cuyahoga County Department of Development to the Housing Center and its partners in the Fair Housing Consortium (Housing Advocates, the Cuyahoga Plan and Heights Community Congress) enabled us to plan and sponsor a day long seminar for local attorneys concerning the growing problem of predatory lending. The seminar focused on teaching local attorneys effective ways to represent victims of predatory lending.



The County also helped to underwrite our annual conference – this year entitled ***Building Blocks for Inclusive Communities***.

A much appreciated grant from the Sisters of Charity Foundation continues to underwrite the Housing Center's innovative GIS mapping and research. Using the GIS software, the Housing Center provided important information concerning home purchase and refinancing lending patterns in the subprime and prime markets to policy makers in municipalities and other advocacy organizations. The grant also supported research concerning the location of low income housing tax credit projects.

claims against a Cincinnati lender called Midwest National Mortgage Banc, Inc. The case, *Eva et al. v. Midwest National Mortgage Banc, Inc., et al.*, was resolved in the summer of 2002 after protracted litigation.

In its continued fight against predatory lenders, the Housing Center's General Counsel Carole Heyward, along with Paul Soucie of the Cuyahoga County Prosecutor's office and others, conducted a workshop for police departments in the County on investigating mortgage lending fraud.

Along with our partners in the Housing Justice Fund and the County Department of Development, the Housing Center sponsored a low cost continuing legal education seminar on how to represent victims of predatory lending. More than seventy lawyers attended.

Sad to See Her Go...

Susan Roberts, MSG's Assistant to the Director for more than 7 years, has moved on from the Housing Center. Her talents and insight will be greatly missed and we all wish her the best of everything in the future!

Can You Believe It?

It's good to have accessible parking, but what about the steps to the nearest door?



**THE HOUSING
RESEARCH & ADVOCACY
CENTER**

A New Era of Housing Justice

3631 Perkins Avenue
3rd floor
Cleveland OH 44114

Phone: 216-361-9240
Fax: 216-426-1290

NON-PROFIT
U.S. POSTAGE
PAID
PERMIT #857
CLEVELAND, OH

Check out
our New Website!
www.thehousingcenter.org



Supporting the Housing Research & Advocacy Center

**Thank you to our
2002 contributors**

David Beach
James Borchert
John Boyle, IV
Judge Janet Burnside
Elliott and Roni Berenson
Samuel Britton
Hugh Calkins
Anda Cook
George Engel
Traci Ext
Bill Faith / Barbara Poppe

Federal Metal Company
Kathleen Fitzsimons
Solomon & Dorothy Harge
Ann Heyward
Dennis Keating
Stephen Lazarus
Estella Loar
Dean Lovelace
Howard Maier
Pat and Ted Mearns
Ken Montlack
Claire Moore
Joseph Mosyjowski
Mary Jo O'Brien

H. Richard Obermanns
Ohio CDC Association
James and Marian Patterson
Judge Ray Pianka
Gay and Quentin Quereau
Winston Richie
Bill and Rebecca Senhauser
Laura Siena
Ruth Stadler
Greg Swart
Stuart Wallace
Robert Weiss / Lacey Roth
Jennifer Wintner
Diana Woodbridge

**2002 supporting
foundations**

Brown Foundation
The Cleveland Foundation
Greater Cleveland
Community Shares
The George Gund
Foundation
The Sisters of Charity
Foundation

**2002 governmental
agency contracts**

Cuyahoga County
Department of
Development
U.S. Department of
Housing and
Urban
Development

And **YOU** can help too! Support **Housing Justice** by supporting **The Housing Center**. Complete this form and send it with your tax-deductible gift of:

Name _____
Address _____
City, ST _____ Zip code _____
Phone: (____) _____
Email: _____

\$500 \$250 \$100 \$50 Other _____
 My check is enclosed
 You can charge your donation on your VISA or MasterCard at www.thehousingcenter.org

Make checks payable to The Housing Center and send to 3631 Perkins Avenue, Cleveland OH 44114 (envelope provided, too!)