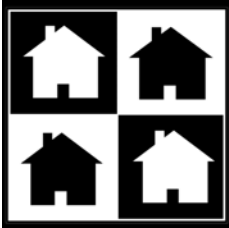


October 2003

# The Housing Research & Advocacy Center news



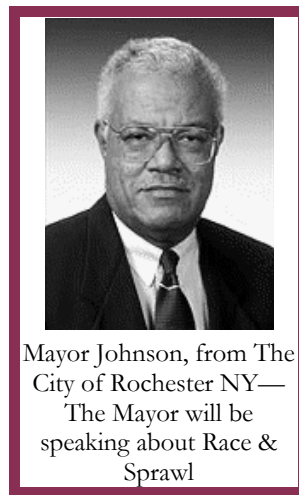
## *2003 Fair Lending Conference: December 9, Cleveland-Marshall College of Law*

On December 9<sup>th</sup>, 2003 The Housing Research & Advocacy Center will present the 5<sup>th</sup> Annual Fair Lending Conference at the Cleveland-Marshall College of Law, at Cleveland State University. This year's conference topic is: *Has the Community Reinvestment Act Created Fair & Affordable Housing?*

We are happy to have Mayor William Johnson

Jr. from the City of Rochester, New York as our Luncheon Keynote Speaker. Mayor Johnson has done some very interesting research linking, the topics of Civil Rights and Sprawl, and we are all looking forward to his presentation on the topic. For more information about Mayor Johnson, and the work being done in the City of Rochester, go to: <http://www.ci.rochester.ny.us> and click on Sprawl / Smart Growth. In addition to

rochester.ny.us and click on Sprawl / Smart Growth. In addition to



Mayor Johnson, from The City of Rochester NY—  
The Mayor will be speaking about Race & Sprawl

Mayor Johnson, Allen Fishbein from Consumer Federation of America (CFA) has also been invited to give the Morning Keynote Address. Mr. Fishbein will be speaking about 25 years of the Community Reinvestment Act. Before joining the CFA, Mr. Fishbein served as the general counsel for the Center for Community Change, and was involved in most of the legislation involving CRA.

Two panel sessions have been planned for this year's conference; 1) **Regional Approaches to Fair & Affordable Housing** and 2) **Philanthropic Efforts to Fund Fair & Affordable Housing**. For more information about the Fall Conference, log onto our website at: [www.thehousingcenter.org](http://www.thehousingcenter.org)

## *Research: Foreclosure Project*

In the Summer of 2002, the Housing Center began the enormous task of collecting data on Foreclosures in Cuyahoga County. We wanted to examine the increase in foreclosure, and look more closely at a sample of three years to determine where in Cuyahoga County these foreclosures were concentrated, and what if any predatory characteristics were present in

these loans.

We took a random sample from 1997, 1999 and 2001, looking at 385 foreclosure files for each of these three years. After 15 months of data collection, we are now in the process of mapping and analyzing this data. In the first phase of analysis, we are finding the average amount financed, the average amount owed at foreclosure, the

average interest rates, what percent of the foreclosures have balloon payments, prepayment penalties, payment on demand, credit insurance or mandatory arbitration clauses present in the loan. This data is initially being reported for the City of Cleveland and Cuyahoga County, but The Housing Center will more

*(Continued on page 3)*

## *The Housing Center Receives Education Grant*

In September of 2003, the Housing Center received an education grant from the Bruening Foundation. With this grant, The Housing Center will be conducting seminars to educate service providers and housing professionals on disability issues in housing. According to the most recent U.S. Census, 16% percent of people residing in the Cleveland area live with a physical or developmental disability.

Most persons with disabilities have difficulty obtaining and retaining housing. *In fact, the Ohio Civil Rights Commission's Housing Enforcement office now receives more complaints based on disability than on any other factor.* It is our hope that this new program will help us educate people who work with the handicapped on the Fair Housing, and how it relates to the disabled.

## *The Housing Center Settles Fair Housing Accessibility Case*

This summer, the Housing Center and The Housing Advocates, Inc, settled a large fair housing multi-family accessibility case in Middleburg Heights, Ohio. The Housing Center filed a complaint in 1998 with HUD, based on the fact that this newly constructed apartment complex was not handicapped accessible, as required by the Fair Housing Act Amendments.

## *Board & Staff Changes at The Housing Center*

The Housing Center is pleased to announce the addition of Patricia Mearns, former Mayor of Shaker Heights, and Brian G. Fabo, an architect with ADA Architects to our Board of Directors. We appreciate their commitment to Fair Housing and are all looking forward to working with them both.

In March of 2003, Susan Roberts, the Grant Compliance Coordinator and Assistant to the Director, decided it was time to retire and spend more time with her many grandchildren. She will

be missed, but we wish her luck and happiness in her retirement. The Housing Center was very lucky to find Vance Novak, who joined the Housing Center's staff shortly after Susan left. Vance is now the Office Administrator, and she has become a great asset to our staff.

In September of 2003, Carole Heyward, who served as The Housing Center's General Counsel since March of 2000, left the Housing Center to take a Faculty Position at the Cleveland-Marshall College of Law in the Community Advocacy Clinic. She will be greatly missed by the Board and Staff. Her talent, insight and dedication is an inspiration to us all. Carole was a great asset to the agency, Cleveland and Fair Housing. We wish her the best of luck at Cleveland-Marshall.

Jan Cline, the shared Development Director for The Housing Center and The PLAN of Northeast Ohio, resigned from the position in early October to take a new job as the Executive

Director at Outright in Portland Maine. We are all sad that he is leaving Cleveland and the Housing Center, but we are all very grateful to have had the opportunity to work with him over the past year, and wish him the best of luck at his new job.

Kirk Stewart, Attorney at Law, is now representing The Housing Center in all legal matters. Kirk is a sole practitioner who specializes in small business, contracts, real estate, income tax and bankruptcy. He also has experience representing non-profits.

Kirk received his J D from Cleveland Marshall College of Law in 1976, and his BA from Washington & Lee University in 1968. He was in private practice from 1976 to 1992. From 1992 to 2000, Kirk was the Development Director at Lutheran Housing Corporation. In 2000, Kirk moved back into private practice. We are happy to have Kirk on board, and look forward to working with him.

The Housing Center's staff would like to thank **Tim Marshall** for all of his help with creating the website, teaching the rest of us how to maintain it, and for creating our new logo. It all turned out better than any of us could have imagined.

## *Spotlight on The Board: Peter Lawson Jones, President of The Housing Center's Board of Directors*



**Peter Lawson Jones**, President of The Housing Research & Advocacy Center since 1992, became a member of the Board of Cuyahoga County Commissioners in February of 2002. He is the only African-American county commissioner in the State of Ohio. Mr. Jones previously served two and one-half terms in the Ohio House of

Representatives, where he was the ranking minority (Democratic) member of the House Finance and Appropriations Committee. He is currently a partner with Roetzel & Andress, in the law firm's public law group and serves as Chairman of the Ohio Fatherhood Commission.

Mr. Jones is a graduate of Harvard College (Magna Cum Laude in Government) and Harvard Law School. He was formerly a councilman and vice mayor in Shaker Heights, law director and prosecutor for the Village of Woodmere, Ohio, and president of the Ohio Works! Company. Amongst his numerous civic affiliations, Jones is a life member of the Cleveland Branch

NAACP. He has received many community, public and political service awards, including being listed in the Who's Who Among Black Americans having been one of the Outstanding Young Men in America (1984 and 1990) and having earned the Outstanding Young Clevelanders Public Service Award (1989).

In his leisure time, Mr. Jones enjoys sports, reading, travel and theatre. Mr. Jones and his wife, Lisa, have three wonderful children and are members of Mt. Zion Congregational Church, UCC.

For a complete bio on Mr. Jones please go to: [www.cuyahoga.oh.us](http://www.cuyahoga.oh.us)

## *Research: Foreclosure Project (continued)*

*(Continued from page 1)*

closely examine the data in the second phase of the research. Check in at our website : [www.thehousingcenter.org](http://www.thehousingcenter.org) for the full report coming soon.

Statistics on foreclosures in The City of Cleveland:

In 1997: 54.94% of the sample of Cuyahoga County foreclosures were located in The City of Cleveland. \$39,478.69 was the average amount financed, \$51,272.58 was the average amount due at foreclosure. The average interest rate on these loans was 10.61%.

In 1999: 61.87% of the sample of foreclosures in Cuyahoga County

were in the City of Cleveland. The average amount financed was \$48,305.97 while the average amount due at foreclosure was \$46,308.02. The average interest rate in 1999 on these loans was 10.51%.

Just one of the of boarded up homes in Greater Cleveland



## *The Housing Center Board and Staff:*

### **Board of Directors:**

*Peter Lawson Jones*, President  
*Gay Quereau*  
*Patricia Mearns*  
*Roberta Greenwalt*  
*Brian Fabo*  
*Karla Irvine*

### **Staff:**

*Charles Bromley*, Director  
*Carrie Bender*, Associate Director of Research & Investigation  
*Vance Novak*, Administrative Coordinator.

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our New Website!  
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***Supporting the Housing Research & Advocacy Center***

***Thank You to Our Contributors...***

Dr. Arnold & Bonnie Caplan	Eugene & Nancy King	Beryl & Edmund Rothschild
George Engel	Mary Oliver-Lidgey	Juliet Saltman
Kathleen Engel & Jim Rebitzer	Bob & Louisa Matthias	Rebecca & William Senhauser
Peter & Bobbie Greenwalt	Pat & Ted Mearns	Laura Morris Siena
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