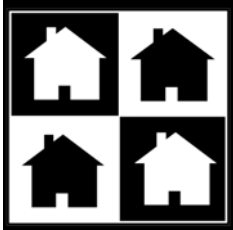


November 2004

The Housing Research & Advocacy Center news



The Housing Center to co-host Advanced 6 Credit CLE Seminar—“Predatory Lending & Foreclosure Defense—A Practical Seminar for Attorneys”

The Housing Research & Advocacy Center has partnered with the Cuyahoga County Bar Association and Housing Advocates, Inc. to offer an end-of-year CLE Seminar for area attorneys. The seminar is funded by the Cuyahoga County Department of Development through the Housing Justice Fund and The U.S. Department of Housing and Urban Development.

The 6 CLE Credit Seminar entitled “Predatory Lending & Foreclosure Defense: A Practical Seminar for Attorneys” will be held on **Wednesday, December 15, 2004** at the Holiday Inn on Rockside Road in Independence, Ohio. Registration and breakfast will begin at 7:45 am and the first presentation will start at 8:30 am. The morning session will focus on predatory lending and the afternoon session, which includes a panel discussion, will focus on foreclosures. The seminar will end at 4:45 pm.

The morning session on Predatory Lending will begin at 8:30 a.m. with **Mark Wiseman**,

Attorney at *The Housing Advocates, Inc.* who will address **Truth in Lending and Loan Documents**. Mr. Wiseman will be followed by **Nina Simon** of the *AARP Foundation* who will speak about the Home Ownership and Equity Protection Act and the Truth in Lending Act. The final speaker of the morning session will be **Ellen Holland Keller**, *Attorney at Law*, who will speak on **How Predatory Lending Dovetails with Bankruptcy**.

The afternoon session, Foreclosure Defense will begin at 1:30 p.m. Providing an analysis of foreclosure actions for defense counsel will be **Harold Williams** of the *Legal Aid Society of Cleveland*, followed by **Nina Simon** who will discuss HOEPA and TILA foreclosure defenses. The afternoon Panel discussing foreclosure issues will include **Harold Williams**, **Mark Wiseman**, **Dean Talaganis**, Associate with *Weltman, Weinberg & Reis* and **Magistrate Stephen Bucha**, *Chief Magistrate of Cuyahoga County Court of Common Pleas*.

The registration brochure has been mailed. Registration is \$125.00 per person and must be received by December 8, 2004. All registrations will be taken by The Cuyahoga County Bar Association. Please mail or fax the registration form to the Cuyahoga County Bar Association at 1240 Leader Building, 526 Superior Avenue East, Cleveland, Ohio 44114. Fax: 216-523-2259. If you would like more information about the CLE, please contact The Housing Center.



ATTENTION

Due to last minute scheduling and organizational changes, The Housing Center's 6th Annual Fair Lending Conference—Innovative Approaches to Fair Lending in Changing Urban Markets — has been postponed.

Please watch our website: www.thehousingcenter.org and your mail for the new date and registration information.

Study Reveals High Levels of Housing Discrimination in the United States

The National Fair Housing Alliance (NFHA) revealed in a recent report that there are 3.7 million fair housing violations annually in the United States, but only roughly 25,000 housing discrimination complaints are reported. The vast majority of these complaints are received by local fair housing agencies and NFHA.

NFHA's report also suggests that HUD's Fair Housing Initiatives Program (FHIP) lacks adequate support for enforcement, education and outreach, should be increased to \$26 million and should be restructured to establish a long-term, sustainable funding cycle. NFHA also calls upon HUD and the Department of Justice to improve their processing of discrimination cases.

The Housing Center Receives an Education & Outreach Grant from the U.S. Department of Housing & Urban Development!

The Housing Center is excited to announce that we have received a \$100,000 grant from the U.S. Department of Housing and Urban Development. This grant is part of the Fair Housing Initiatives Program—Education & Outreach Initiative under the Disability Initiative of the Program.

The Housing Center will be planning and hosting several seminars relating to the Fair Housing Act as it pertains to housing for the disabled. We will also be hosting a two-day multi-track seminar on housing for the disabled. Several of the one-day

seminars will be held in Lorain County in cooperation with the Lorain County Reinvestment Coalition to address fair housing issues in manufactured home parks. One of the seminars will take place in Lake County in cooperation with the Fair Housing Resource Center of Lake County.

The Housing Center will also be working to create an advanced referral database that deals directly with disability service area providers, fair housing agencies, and disability advocates to enhance the usability of these service providers and access to the general public needing the information.

Watch your mail and our website at: www.thehousingcenter.org for more detailed information on these upcoming events.

The Housing Center is a Charter Member of Greater Cleveland Community Shares. Through this annual workplace giving campaign we draw contributions from dozens of Greater Clevelanders. If you have a Community Shares Campaign at work, consider designating the Housing Center for your donations, or consider a donor option gift to the Housing Center if your office does not have a Community Shares Campaign.

The Housing Center Board of Directors:

Sheryl King Benford

Patricia Burgess

Brian G. Fabo

Carole O. Heyward

Peter Lawson Jones, President

Patricia Mearns, Vice President

Gay Quereau

THE HOUSING CENTER MISSION:

To ensure, through research, educational and outreach programs, public policy advocacy and enforcement activities, that all residents are guaranteed equal access to housing.



Spotlight on The Board: Brian G. Fabo



Brian G. Fabo is a newer member of The Housing Research & Advocacy Center Board of Directors. Brian is a Registered Architect in the States of Ohio and Oregon, and a Principal at the architectural firm of ADA Architects, Inc., where he has been employed for almost 16 years. He holds a BS in Architectural Engineering Technology from the University of Cincinnati; a Bachelor of Architecture from Kent State, a MA in Urban Planning from Cleveland State University, as well as a Certificate in Real Estate Finance and Development from CSU.

Brian holds his certification from the National Council of Architectural Review Boards, and is a member of the

International Council of Shopping Centers, the American Planning Association, and the Urban Land Institute. In addition to serving as Chair of the Lee/Harvard Design Review Committee, he also is a member of the Committee for Public Art; the Cleveland Restoration Society and the March of Dimes "Gourmet Chefs" Committee. Brian has been featured in the Plain Dealer, Cleveland Magazine, Ohio Magazine, and Crain's Cleveland Business for his architectural designs in the Tremont and Ohio City areas and enjoys traveling.



***Irishtown Bend Housing Development
Designed by: Brian G. Fabo
ADA Architects, Inc.***

The Housing Center Staff News

The Housing Center is pleased to announce the addition of a new staff member, Thomas May.

Thomas began at the Housing Center in mid-August on a part-time basis as a Fair Housing Intern. Tom is a former Cleveland firefighter and is currently a part-time student at Cleveland Marshall College of Law. He joined the Housing Center staff to assist the Director of Research & Investigation and the Grants Coordinator with the current research and testing under a Fair Housing Grant the Housing Center received from HUD.

We are all very happy to have Tom on staff, and look forward to working with him.

The Housing Center will also be hiring an Education & Outreach Coordinator that is being funded by our new FHIP-EOI grant from the U.S. Department of Housing and Urban Development. Please e-mail your resume to the Housing Center at info@thehousingcenter.org if you are interested in applying for this position.

**THE HOUSING
RESEARCH & ADVOCACY
CENTER**

A New Era of Housing Justice

3631 Perkins Avenue
3rd floor

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Fax: 216-426-1290

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our New Website!
www.thehousingcenter.org

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SAVE THE DATE!

Predatory Lending and Foreclosure Defense Seminar—6 CLE HOURS

DECEMBER 15, 2004

At the Holiday Inn—Independence

Presented by: The Housing Center, Housing Advocates, Inc. and the Cuyahoga County Bar Association.

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:

\$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!*)

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