

THE HOUSING  
RESEARCH & ADVOCACY  
CENTER  
A New Era of Housing Justice

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## SAVE THE DATE

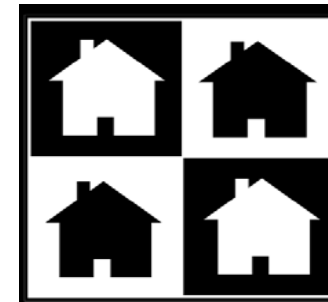
### 2nd Annual Wine and Cheese Reception

April 12, 2007  
5:30pm - 7:30pm  
Shaker Heights, OH

Join us in honoring the Honorable Peter Lawson Jones and  
Carole Heyward for their dedication to fair housing and years  
of service on our Board of Directors.

Tickets \$25  
For more information, please call 216/361-9240

# The Housing



Research  
&  
Advocacy

Center  
news

Winter 2007  
Annual Report

## 2006 in Review

Last year, the Housing Center was involved in several exciting projects and partnerships to assure that all have equal housing choice in Northeast Ohio.

### Grants & Contracts

In 2006, the Housing Center received funding from the **Cuyahoga County Department of Development**, the **City of Lakewood**, the **City of Shaker Heights**, the **Raymond John Wean Foundation**, the **U.S. Department of Housing and Urban Development**, the **City of Parma**, the **Catholic Campaign for Human Development**, the **Poverty and Race Research Action Council**, **Fannie Mae**, and the **William J. and Dorothy K. O'Neill Foundation**.

In September of 2006, the Housing Center was awarded an Education and Outreach Initiative grant from the **U. S. Department of Housing and Urban Development** which will fund our 2007 education and outreach efforts. The Housing Center is also continuing work on its Private Enforcement Initia-

tive grant from the U.S. Department of Housing and Urban Development.

Thank you to all the organizations and individuals who support the Housing Center's programs and research!

### Education & Outreach

In 2006, we held a number of educational events on fair housing laws, lead issues in rental properties, and disability awareness. In addition, we held a series of seminars on predatory lending educating consumers about how to obtain a fair loan and how to avoid predatory lenders. In April, Fair Housing Month, the Housing Center hosted a Wine and Cheese reception to celebrate the release of the first ever "State of Fair Housing in Northeast Ohio" report.

### Enforcement & Litigation

In 2006, the Housing Research & Advocacy Center continued to conduct both complaint-based and systemic testing of the rental, sales, lending and homeowners insurance markets. As a result of this testing, the Housing Center filed 14 fair housing complaints

with HUD and/or the Ohio Civil Rights Commission (OCRC). These included two complaints that were filed with HUD alleging discrimination based on race in the lending market. These complaints were filed against two different banks in the region. One of the complaints settled, with the Housing Center receiving monetary damages, and in the other case, the OCRC recently found that it was probable that the bank discriminated based on race. This case is currently scheduled for conciliation.

In December of 2006, a complaint that The Housing Center filed alleging discrimination based on disability against a newly constructed multi-family apartment building for seniors, located in Warrensville Heights, was filed in Federal Court.

In 2006, the Housing Center filed three complaints with HUD based on discrimination in advertising. In one case, the Housing Center filed two separate complaints, one against the landlord who placed the ad, and a second

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**2006 in Review (continued):**

complaint against the newspaper that published the ad. The Housing Center settled the complaint with the newspaper and the OCRC is currently investigating the complaint filed against the landlord. Another complaint was also filed against a landlord who published a discriminatory advertisement on the internet. The OCRC found that it was probable that discrimination occurred, and this complaint was filed in State Court.

**Research**

In April of 2006, the Housing Center released a report entitled "The State of Fair Housing in Northeast

**Moving forward in 2007**

In the coming year, the Housing Center will be hosting a series of education & outreach events including several seminars on the effects of predatory lending, how to obtain a fair loan, and how you can avoid predatory lenders.

In March 2007, the Housing Center is conducting a comprehensive landlord training program with the city of Shaker Heights especially designed for existing and prospective Shaker Heights two-family landlords. Landlords from other cities are also encouraged to attend.

We will also be hosting several fair housing seminars for landlords and real estate professionals including two day-

Ohio." This report is the first ever comprehensive survey of fair housing in the region. It revealed that 38 years after the passage of the federal Fair Housing Act, housing discrimination is still widespread in Northeast Ohio.

In 2006, the Housing Center also published a report entitled "Racial and Ethnic Disparities in Ohio Mortgage Lending." This report focuses on two aspects of the 2005 Home Mortgage Disclosure Act (HMDA) data: loan denial rates and high-cost lending rates based on race, ethnicity and income. This report revealed that African Ameri-

can and Hispanic/Latinos in Ohio were denied mortgage loans more often than whites, regardless of income, and those who did receive loans were more likely to obtain loans with high interest rates. Both of these reports are available on the Housing Center's website at www.thehousingcenter.org.

long conferences on access to housing for people with disabilities. The first of these conferences was already held in January and educated over 110 attendees about accessibility guidelines and common violations in design and construction. The second event will be held in the Fall and is geared towards social workers and lawyers. We offer continuing education units for all our events. Be sure to check our website for announcements and registration! In 2007, the Housing Center will be continuing its important research and will be publishing several reports. In the Spring, we will be releasing a Cuyahoga County Lending Fact Book



which analyzes lending patterns in the 59 cities of Cuyahoga County. We will also be publishing a similar report on lending patterns in the City of Cleveland.

The Housing Center has partnered with Policy Matters Ohio to research the growth of payday lending in the state of Ohio. This will also be available in the Spring of 2007.

We will also be publishing the updated version of our "State of Fair Housing in Northeast Ohio" report in April.

The Housing Center will also be continuing to monitor rental, sales, lending and homeowner insurance markets for discrimination.

**The Housing Center**

**Board of Directors:**

- Sheryl King Benford, *Treasurer*
- Patricia Burgess, *President*
- Martha Goble
- John McDonnell
- CARLETON MOORE!
- Vanessa Randolph, *Vice President*
- Gay Quereau
- Jerome Walcott

**Staff:**

- Jeffrey D. Dillman, *Executive Director*
- Carrie Pleasants, *Director of Research & Investigation*
- Amy Roskilly, *Education & Outreach Coordinator*
- Hope Farmby, *Fair Housing Specialist*
- David Brown, *Fair Housing Intern*
- Irving Graves, *Office Assistant*

**Mission:**

To eliminate housing discrimination and assure choice in Northeast Ohio by providing those at risk with effective information, intervention and advocacy.



**Spotlight on the Board: CARLETON MOORE!**



CARLETON MOORE! joined the Board of Directors at the Housing Center in March of 2006 and currently serves on the nominating committee. CARLETON is the Senior Vice President for Advance Planning for CWM! Services, Inc. As Senior Vice President of a leading development firm, he has over 25 years of experience in developing housing for the elderly and independent living for the disabled.

He also has the unique experience of educating non-profit organizations in the role and responsibility as new property owners, fair housing laws and regulations, multicultural relations and disability issues in developing multi-family housing. CARLETON comes to the Housing Center's board with a diverse background having worked with other architects, developers, social workers and property managers in the area of public policy for fair housing. CARLETON has worked on HUD housing and housing for the elderly and for the physically disabled. The Housing Center Board of Directors gives him an

opportunity to express some of those concerns from a design development perspective and from managing these facilities thru policy and procedure standpoint. That can also be reflected in other works he is currently involved in, the economic growth of new Americans and resolving the problem of assimilation for displaced individuals.

CARLETON agrees that it is a very exciting time in Northeast Ohio. The inner city of each major city is underserved and more people are coming to these areas to invest and participate in new development and he is proud to be a part of that growth.

**Board and Staff News:**

The Housing Center would like to welcome the newest member of our Board of Directors, John McDonnell. John is the Vice President of Human Resources for the Cleveland Clinic Health Systems. He is responsible for all human resources activities for the 2400+ employees of Marymount Hospital, Cleveland Clinic Home Care and Physician Business Service. We

look forward to getting to know him and having him as part of our Board of Directors at the Housing Center. Welcome John!

The Housing Center would like to congratulate our Fair Housing Specialist, Hope Farmby, for passing the Ohio Bar Exam in October of 2006. Hope is a 2006 graduate of the John Marshall Law School in Chicago, IL.

**The Housing Center wishes to extend its sincerest thanks to all of our Annual Donors for 2006**

- |                                 |                          |                                |                       |
|---------------------------------|--------------------------|--------------------------------|-----------------------|
| ACLU of Cleveland               | Arline and Duane Dillman | Anne Hydock                    | Gay & Quinten Quereau |
| Michael Allen                   | Honorable Jimmy Dimora   | Honorable Peter Lawson Jones   | Vanessa Randolph      |
| Phil Althouse                   | George Engel             | Donald Junglas                 | Keith Rasey           |
| Todd Barry                      | Kathleen Engel           | Sheryl King-Benford            | Benjamin Riek         |
| Thomas Bier                     | Jonathan Entin           | Dr. Gus and Janet Kious        | Susie Rivers          |
| Eric Bobinsky & Ann Heyward     | Brian Fabo               | Ellen Lazarus                  | Venezuela Robinson    |
| Patricia Burgess & John Shelley | Joseph Geiger            | Kermit Lind                    | Roetzel & Andress     |
| Charter One Bank                | Martha Goble             | Khorzad Mehta                  | SEIU Local 3          |
| Diane Citrino                   | David Goodman            | Nancy Moore                    | Melanie Shakarian     |
| Cleveland Housing Network       | Linda Graves             | CARLETON MOORE!                | Charna Sherman        |
| CMHA                            | Community Shares         | Joseph Mosyjowski              | Gloria Small-Lockett  |
| Adele Cohn                      | Kasey Greer              | Suzanne Nigro                  | Max Stark             |
| Anda Cook                       | William Gruber           | Deborah Perkins                | Ted Steinberg         |
| David Dawson                    | Carole Heyward           | John Patrick Picard Architects | Scott Wexler          |
| Mike and Jan Devereaux          | Mary Hudson Glazer       | Donalene & Don Poduska         |                       |

**City of Shaker Heights and the Housing Center host Landlord Training Workshops**

The City of Shaker Heights and the Housing Center are hosting a series of landlord training workshops especially designed for existing and prospective Shaker Heights two-family landlords. The program's goal is to encourage superior property management and maintenance, provide professional training to owner-occupant rental property owners and help landlords maintain a competitive edge in the marketplace.

This training will be delivered by the Housing Center, partnering with

the Cleveland Tenants Organization and Heights Community Congress.

**Dates and Topics:**

- March 10, 2007** - Legal Issues
- March 17, 2007** - Property Management
- March 24, 2007** - Property Maintenance & Marketing Strategies

**Time:** 12:00pm - 3:00pm

Shaker Community Building  
3450 Lee Road  
Shaker Heights, OH 44120

**Cost:**

- \$50 for 3 or \$20 each (Shaker landlord)
- \$60 for 3 or \$25 each (Non-Shaker Landlord)

To register, please call 216/361-9240



**SHAKER HEIGHTS**