



## Housing Center Hosts New Strategies in Fair Housing Conference:

### A Celebration of the 40th Anniversary of the Fair Housing Act Sparks New Ideas

The Housing Research & Advocacy Center celebrated the 40<sup>th</sup> anniversary of the passage of the Fair Housing Act with the New Strategies in Fair Housing Conference, held November 14, 2008. The speakers, experts in housing, travelled to Cleveland from across the country to discuss the successes and failures of the Act, as well as the different avenues advocates can take to achieve equal and fair housing.



The event included four panel discussions and a keynote address delivered by Robert Schwemm, Ashland Professor of Law at the University of Kentucky College of Law. Professor Schwemm discussed the sociology and psychology of racism and further explained the lack of consistency in discrimination punishments as a reason for its continuance.

The first panel of the day focused on the history of fair housing. Cleveland Marshall College of Law Professor

Dennis Keating began by providing a summary of significant laws and programs, from the passage of the 14<sup>th</sup> Amendment in 1866, through the Gautreaux Program, to the pro-integrative suburban communities we have today. Shanna Smith, President and CEO of the National Fair Housing Alliance discussed issues on the national level. Michael Payton, Executive Director of the Ohio Civil Rights Commission, concluded the panel by encouraging attendees to write letters and call their local and state representatives to initiate change.

The second panel of the morning, "Exploring Legal and Enforcement Strategies," featured Cleveland Marshall College of Law Professor Kathleen Engel, who spoke of the challenges of fair housing. These include acquiring accurate data and proving negative effects and emotional distress of housing discrimination. Indiana

University School of Law Professor Florence Roisman appealed to the audience to stay aware of who is in control of the district courts, Department of Justice, and state judicial courts and hold them accountable. Access Living of Metropolitan Chicago's Beto Barrera examined the state of fair housing for people with disabilities.

"Beyond Enforcement: Alternative Strategies for Fair Housing," the third panel of the day, featured Professor John

powell, of the Kirwan Institute, explaining how essential credit is to the marketplace, as well as the movement to affirmatively further fair housing. He also called for more transparency in the credit

financing system. Demetria McCain, of the Inclusive Communities Project in Dallas, Texas, discussed housing mobility issues and proposed a 2009 Federal Assisted Housing Civil Rights Enforcement Act. The panel concluded with Caty Royce, from Fund for an OPEN Society, analyzing low-income housing tax credits and pushing for better integration tools.

The day concluded with a panel on "Local Strategies: Organizing and Activism." Rob Breymaier, of Oak Park Regional Housing Center, James Perry of the Greater New Orleans Fair Housing Action Center, and Mira Tanna of the Equal Housing Opportunities Council in St. Louis each discussed grassroots actions to further fair housing. Rob highlighted the success of Oak Park as a model for diverse communities due to promotion, working with property owners and managers, and encouraging affirmative moves to prospective tenants. James Perry explained



the concept that wealth transference from generation to generation is inextricably tied to property ownership and that, while Hurricane Katrina provides an incredible opportunity, his organization is challenged by illegal government actions that permit discrimination in housing. He cited the example of Jefferson Parish's attempt to pass an ordinance that would prohibit any affordable housing to be built within its city limits. Mira Tanna provided a motivational plea for everyone to "get ready" for the

train of change that is coming in the new administration and the opportunity we all have to make a difference at this time in history.

Energized by the New Strategies in Fair Housing Conference, attendees left feeling inspired to continue in the exciting work that lays ahead!

# Fair Housing News

## *Housing Center Finds Widespread Discrimination in Internet Ads*

On November 10, 2008, the Housing Research & Advocacy Center filed 53 separate complaints with the U.S. Department of Housing and Urban Development, alleging discrimination in the advertisement of Cleveland-area housing on the internet. The complaints allege that craigslist.com, several other internet service providers, and individual housing providers violated federal and state fair housing laws by posting illegal advertisements for housing that expressed preferences and/or exclusions based on familial status (the presence of children), race, national origin, and sex.

The complaints were based on a project undertaken by the Housing Center earlier this year, in which it monitored local on-line housing advertisements in the Cleveland, Ohio, metropolitan area. During this time, the Housing Center found numerous ads with language indicating familial status violations, using language such as “adults only,” “no children,” and “for one single adult.” A smaller number of ads were also found indicating a preference or limitation based on race, national origin, and gender.

Federal and state fair housing laws prohibit discrimination based on an individual’s race, color, religion, national origin, sex, familial status, and disability. Under these laws, it is illegal to make a statement or place an advertisement for housing expressing a preference or limitation based on one of these grounds. Both the individual who places such an ad, as well as a publisher, such as a newspaper or magazine, are potentially liable. Regulatory guidance from HUD indicates that internet service providers such as craigslist.com are required to follow the same rules as print publishers.

## *Seven Hills Landlord Discrimination Case Resolved*

After four years of litigation, an Administrative Law Judge ruled in favor of Willie Anthony Harris and the Housing Center for their case opposing the unlawful renting practices of Katalin Dienes. The ALJ ruled that Dienes illegally discriminated against Harris by subjecting him “to unequal terms and conditions of renting because of his race and familial status.”

In October 2004, Harris filed a complaint with the Ohio

Civil Rights Commission, alleging that Dienes had denied him housing on account of his race and familial status, in September of that year. The Housing Center conducted a series of tests to determine the validity of Harris’ claim. After collecting the information, the Housing Center filed its own charge against Dienes, which was consolidated with Harris’ claim. The ALJ held a hearing on the case in 2006 and issued her decision in October of 2008, ruling in favor of both Mr. Harris and the Housing Center.

Unfortunately, Willie Harris passed away in the spring of 2006, before he could see the result of his case. The Judge awarded the Estate of Willie Harris \$10,000 for actual damages as well as \$5,000 in punitive damages. The Judge also ordered Dienes to pay \$4,170 to the Housing Center for the resources spent on this case as well as \$5,000 for punitive damages.

## *Housing Center Study Finds Wide Racial & Ethnic Disparities in Lorain County Mortgage Lending*

African Americans and Hispanics in Lorain County are denied mortgage loans more often than whites and, when they obtain loans, are more likely to receive high-cost subprime loans than whites, a recent study by the Housing Center found.

Research conducted by the Housing Center found that in Lorain County, African Americans obtained high-cost subprime loans 57.28% of the time, compared to 25.37% of the time for whites and 36.44% for Hispanics. Denial rates also showed disparities, with African Americans denied mortgage loans 38.53% of the time, compared to 24.80% for whites and 31.64% for Hispanics.

The report also found:

- Areas with the greatest concentration of high-cost subprime lending overall were the City of Lorain (42.69% of all loans), Sheffield Township (38.37%), and Sheffield Lake (37.01%). High-cost subprime lending was least common in Sheffield Village (12.77%), in Avon (12.98%), and in Avon Lake (14.46%).
- High-cost lending disparities between African Americans and whites were greatest in Oberlin,

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### The Housing Center Board of Directors:

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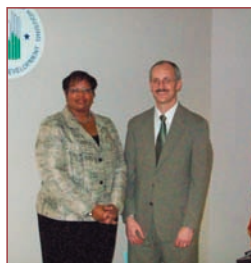
### Mission:

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

## Spotlight on HRAC

The Housing Center would like to thank two retiring members of the Board of Directors for their longstanding dedication to the Center and their work on behalf of fair housing: Sheryl King Benford, General Counsel and Deputy General Manager for Legal Affairs for the Greater Cleveland Regional Transit Authority, who has served on the board since 2004; and Vanessa Randolph, former Director of Fannie Mae's Northern Ohio Community Business Center, who joined the Board in 2005 and is moving out of state. Thank you to both Sheryl and Van for their guidance over the years.

The Housing Center welcomes Harold Williams to its Board of Directors. Harold is an attorney with the Legal Aid Society of Cleveland.



On October 17, 2008 HUD's Assistant Secretary for Fair Housing and Equal Opportunity Kim Kendrick traveled to Cleveland to announce the awards of HUD's Fair Housing Initiative Program 2008 grants. At the ceremony, Ms. Kendrick announced that the Housing Center had been awarded \$275,000 for the second year of an enforcement grant.

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Avon, and the City of Lorain. In Oberlin, African Americans obtained high-cost loans at over two and three quarters times the rate of whites (48.57% compared to 17.45%).

- Whites were denied loans most often in Sheffield Lake (33.18% of the time), African Americans and Hispanics/Latinos were denied most often in Sheffield Township (40.91% and 41.18%, respectively), and Asians and Native Americans were denied most often in the City of Lorain (38.89% and 68.42%, respectively).
- In Lorain County, Countrywide Home Loans had the greatest market share of applications for both home purchase lending (763 applications, or 7.05%) and refinance lending (761 applications, or 4.83%). For loan originations, however, Third Federal Savings originated the most home purchase loans (10.65%) while National City Bank originated the most refinance loans (4.61%).

Jeffrey D. Dillman, Executive Director of the Housing Center, noted that under federal, state, and local fair housing laws, mortgage lenders have an obligation to provide access to credit in a non-discriminatory manner.

### Housing Center Launches Redesigned Website!

The new [www.thehousingcenter.org](http://www.thehousingcenter.org), is a user-friendly, interactive tool designed to provide information and serve as a fair housing resource. Check out updated news articles, recently released publications, and links to other valuable agencies.

A special feature of the improved site is the Northeast Ohio Fair Housing Calendar, which promotes fair housing events from various organizations throughout the region. In addition, there are links to donate to the Housing Center, report a fair housing complaint, or sign up for our newsletter and other mailings. Access our research reports for free or search our archives. The Housing Center's website is easy to navigate and provides a wealth of information.

**HOUSING  
RESEARCH & ADVOCACY  
CENTER**

*A New Era of Housing Justice*

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The Housing Center is always looking for volunteers to aid our research, advocacy and education efforts in promoting fair housing and eliminating discrimination. If you are interested in volunteering for the Center, please contact Jeff Dillman, Executive Director.

The Housing Center is also seeking individuals to serve as testers for important research and investigations in areas of race, religion, national origin, familial status, sex, ethnicity, disability, and color. Please contact Carrie Pleasants, Associate Director, for more information.

The Housing Center conducts a number of smaller fair housing trainings for landlords and realtors, as well as predatory lending seminars for consumers. For information about any of our events, please contact the Housing Center's Education & Outreach Coordinator, Darlene English, at 216-361-9240.

Donations are a vital part of the Housing Center's operations and any amount is welcome. To make a donation, please mail this tear-off form with a check made payable to the Housing Center to: 3631 Perkins Avenue, Ste. 3A-2, Cleveland, Ohio 44114. Donations can also be made through Greater Cleveland Community Shares, [www.communityshares.org](http://www.communityshares.org).

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