Last year was a busy one for the Housing Research & Advocacy Center. In 2005, the Housing Center welcomed our new Executive Director, Jeffrey Dillman as well as a new Board President, Patricia Burgess. We have continued our work in fair housing enforcement, research and education and outreach to assure housing choice in Northeast Ohio.

Grants & Contracts

In 2005, the Housing Center received funding from the Cuyahoga County Department of Development, the City of Lakewood, the City of Parma, the City of Cleveland Heights, the U.S. Department of Housing and Urban Development, and the Raymond John Wean Foundation.

The two largest grants completed in 2005 were from the U.S. Department of Housing and Urban Development (HUD).

In August, the Housing Center completed an 18-month Enforcement grant from HUD, for which we completed more than 200 rental, sales, and lending audits. As a result of these tests, the Housing Center is pursuing a number of charges of discrimination.

In November, the Housing Center completed a one-year education and outreach grant from HUD. This grant paid for a two-day conference on housing for people with disabilities, in addition to a number of smaller seminars related to fair housing.

In September of 2005, the Housing Center was awarded a new Private Enforcement Initiative grant from the U.S. Department of Housing and Urban Development which will fund our testing program. Over the next 18 months, we will be conducting over 200 tests in Northeast Ohio to ensure that all citizens have equal access to housing.

Education & Outreach

Our education programs were in full force this year with 16 events which educated over 500 people on various relevant topics.

We held 10 seminars on fair housing laws, a seminar on fair housing and manufactured home parks, and a seminar on fair housing and homelessness. We also held two seminars on predatory lending for consumers and an additional seminar for law enforcement officials.

In September, the Housing Center held a highly successful two-day conference titled Access to Housing for People with Disabilities. We wrapped up the year in December with a day long program for lawyers on Predatory Lending and Foreclosure Defense.

Each of these events offered CEU’s (for real estate professionals and/or social workers) or CLE (for attorneys) credits so our attendees have the opportunity to learn and uphold their professional licenses.

Thank you to all of our attendees and speakers who made our 2005 education programs a success. Special thanks to our funders who made these programs possible.

Enforcement & Litigation:

In 2005, the Housing Research & Advocacy Center settled a number of fair housing complaints. In December of 2004, the Housing Center filed a complaint with HUD against a landlord in the City of Parma alleging discrimination against families with children and African-Americans. This case was referred by HUD to the Ohio Civil Rights Commission (OCRC) and was settled in July. The Housing Center received monetary damages, and the landlord was required to attend fair housing training.
In the coming year, the Housing Center is planning a number of events to raise the profile of fair housing and fair lending in Northeast Ohio. In April (Fair Housing Month), we will be issuing a first-of-its-kind report entitled “The State of Fair Housing in Northeast Ohio.” The report will cover topics including local fair housing ordinances, housing patterns, segregation, fair housing complaints, and recommendations for future action. Also in April, we will be having our first Wine and Cheese Reception to raise money for the Housing Center and allow us to continue our work. Tickets cost $25.00 per person. For details or tickets, please contact us at (216) 361-9240.

Finally, this coming year we are planning on issuing a series of reports on subprime and predatory lending, detailing specific regional trends and problems. Subprime lending has hit Ohio in general, and Northeast Ohio in particular, extremely hard. Ohio has the dubious distinction of leading the nation in foreclosures, with double the national average. In Cuyahoga County, foreclosures have increased from nearly five-fold from 1995 to 2005.

The Housing Center wishes to extend its sincerest thanks to all of our Annual Donors for 2005

Ruby Appling
Eileen Beal
Sheryl King Benford
Patricia Burgess
Anda Cook
Carl Czaga
Arline & Duane Dillman
Honorable Jimmy Dimora
Charles Emery
George Engel
Kathleen Engel
Jonathan Entin
Merrie Frost
Kasey Greer
Reuben Harris
Honorable Peter Lawson Jones
Donald & Nancy Junglas
Stan Kline
Sheriff Gerald McFaul
Howard Maier
Patricia Mearns
Joseph Mosyjowski
Suzanne Nigro
John Picard
Allan Pinter
Donalene & Don Poduska
Gay Quereau
Jeff Ramsey
Norman & Bridget Robbins
Douglas & Susan Roberts
Juliet Saltman
Richard Schreck
Hugh Shannon
Anna Silvers Callender
Joshua Skoff
Max Stark
Marc Stefanski
Kirk Stewart
Bob & Lacey Weiss
Alice Wilson
Anonymous
The Housing Center
Board of Directors:

Sheryl King Benford
Patricia Burgess, President
Martha Goble*
Carole O. Heyward, Treasurer
Peter Lawson Jones, Vice President
Carleton Moore*
Vanessa Randolph
Gay Quereau

Housing Center Staff:
Jeffrey D. Dillman,
Executive Director
Carrie Bender Pleasants,
Director of Research &
Investigation
Amy Roskilly,
Education & Outreach
Coordinator
Hope Farmby,
Fair Housing Intern
Irving Graves
Office Assistant
*term begins March 2006

The Housing Research &
Advocacy Center would like to
welcome our new Fair Housing
intern, Hope Farmby. Hope is a
native of Chicago, IL, and moved
to Cleveland a year ago. She re-
cently graduated from the John
Marshall Law School in Chicago
while attending classes as a visit-
ing student at Cleveland Marshall
Law School.

While in Chicago, she
participated in the John Marshall
Fair Housing Clinic and the
Predatory Lending Clinic. After
moving to Cleveland, she
worked in Cleveland Marshall’s
fair housing clinic. Hope is mar-
ned and plans to take the Ohio
Bar Exam in July.

Spotlight on The Board:
Vanessa Randolph

Ms. Randolph is the Di-
rector in Fannie Mae’s Northern
Ohio Community Business Center.
The Community Business Center
is one of 55 offices in the nation
dedicated to helping increase af-
fordable rental and homeowner-
ship opportunities for low-, moder-
ate-, and middle-income families
and first-time home buyers.

She is responsible for
helping to implement the $44 bil-
lion American Dream Commit-
mentSM Affordable Housing Plan for
Northern Ohio. The investment plan
will provide affordable homeown-
ership and rental opportunities for
450,000 Northern Ohio individuals
and families in 29 counties.

Ms. Randolph received a
Bachelor of Science degree in
Business Administrative Services
from the University of Toledo and
is currently pursuing graduate
studies. Ms. Randolph has over 16
years of financial services experi-
ence.

She is a former vice presi-
dent and national underwriting
manager of KeyBank in Cleveland;
former assistant vice president and
residential mortgage lending man-
ger at National City Bank’s North-
west Ohio Region; and she has held
several positions, including com-
community relations officer and loan
officer, at Society National Bank
(now known as KeyBank).

The Housing Center
Board of Directors:

Sheryl King Benford
Patricia Burgess, President
Martha Goble*
Carole O. Heyward, Treasurer
Peter Lawson Jones, Vice President
Carleton Moore*
Vanessa Randolph
Gay Quereau

Housing Center Staff:
Jeffrey D. Dillman,
Executive Director
Carrie Bender Pleasants,
Director of Research &
Investigation
Amy Roskilly,
Education & Outreach
Coordinator
Hope Farmby,
Fair Housing Intern
Irving Graves
Office Assistant
*term begins March 2006

The Housing Research &
Advocacy Center would like to
welcome our new Fair Housing
intern, Hope Farmby. Hope is a
native of Chicago, IL, and moved
to Cleveland a year ago. She re-
cently graduated from the John
Marshall Law School in Chicago
while attending classes as a visit-
ing student at Cleveland Marshall
Law School.

While in Chicago, she
participated in the John Marshall
Fair Housing Clinic and the
Predatory Lending Clinic. After
moving to Cleveland, she
worked in Cleveland Marshall’s
fair housing clinic. Hope is mar-
ned and plans to take the Ohio
Bar Exam in July.

THE HOUSING
CENTER MISSION

To eliminate housing
discrimination and
assure choice in
Northeast Ohio by
providing those at risk
with effective informa-
tion, intervention
and advocacy.
**THE HOUSING RESEARCH & ADVOCACY CENTER**  
*A New Era of Housing Justice*

3631 Perkins Avenue  
Suite 3A-2  
Cleveland OH 44114

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

---

**Check out our Website!**  
www.thehousingcenter.org

---

**SAVE THE DATE!!**

<table>
<thead>
<tr>
<th>Event Date</th>
<th>Event Title and Location</th>
<th>Time</th>
</tr>
</thead>
<tbody>
<tr>
<td>March 11th</td>
<td>Fair Housing and Lead Issues - Lakewood City Hall</td>
<td>9:30am - 12:00pm</td>
</tr>
<tr>
<td>March 28th</td>
<td>Fair Housing Laws &amp; Disability Awareness - North Olmsted Library</td>
<td>6:00pm - 8:00pm</td>
</tr>
<tr>
<td>April 11th</td>
<td>Fair Housing Laws &amp; Disability Awareness - Shaker Heights Community Life Building</td>
<td>6:00pm - 8:00pm</td>
</tr>
<tr>
<td>April 13th</td>
<td>Wine and Cheese Reception</td>
<td>5:30pm - 7:30pm</td>
</tr>
<tr>
<td>May 16th</td>
<td>Fair Housing Laws</td>
<td>Maple Heights Library 6:00pm - 7:30pm</td>
</tr>
</tbody>
</table>

For more information on these events or to register, call the Housing Center 216/361-9240

---

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:

- $1,000
- $500
- $250
- $100
- $50
- Other _____

| My check is enclosed |
| You can charge your donation on your VISA or MasterCard at www.thehousingcenter.org |

| Name |  |
| Address |  |
| City, State | Zip code |
| Phone: (____) |  |
| Email: |  |

Make checks payable to:  
Housing Research & Advocacy Center  
3631 Perkins Avenue, Suite 3A-2  
Cleveland OH 44114  
*(envelope provided)*