



# Housing



# Center News

Annual Report  
Winter 2010

## *2009 Year in Review*

This past year was extremely busy for the Housing Research & Advocacy Center, as we completed a major grant from the U.S. Department of Housing and Urban Development, as well as a number of smaller grants and contracts.

### **Education & Outreach**

The Housing Center hosted its Fourth Annual Wine & Cheese Fundraiser in April, which featured keynote speaker Paul Bellamy from the Cuyahoga County Treasurer's Office. Paul spoke about the foreclosure crisis in Northeast Ohio. The reception also honored Sheryl King Benford and Doug Roberts for their community activism in fighting housing discrimination.

The Housing Center hosted the New Strategies in Foreclosure Defense CLE in December. The day-long training featured local and national speakers and was co-sponsored by The Legal Aid Society of Cleveland. (To read about the event, see page 3).

Throughout 2009, the Housing Center held fair housing law trainings for landlords, assisted living facility managers, community development corporations, property managers, real estate agents, and other housing professionals. Additionally, seminars for landlords were held with regard to avoiding discriminatory advertising. The educational events were held in Berea, Shaker Heights, Parma,

Warrensville Heights, Lakewood, and Cleveland.

### **Research**

In 2009, the Housing Center released six separate reports on issues related to fair housing and fair lending.

In February the Housing Center released the "Persisting Racial and Ethnic Disparities in Ohio Mortgage Lending" report, which analyzed 2007 HMDA data. The data revealed that upper income African Americans in Ohio were denied mortgage loans more often than low income whites and, when they obtained loans, were more likely to receive high-cost subprime loans than low income whites.

In March, the Housing Center released the "New Face of Payday Lending in Ohio," report which found that despite legislation passed in 2008 aimed at lowering interest rates on short-term loans, payday lenders continued to operate in 81 of Ohio's 88 counties, making loans that in some cases carried an annual percentage rate (APR) that was 24 times more than the rate that was approved by the legislature for such lending. Payday lenders have been avoiding the 28% APR rate cap set out in the 2008 legislation by obtaining licenses to make loans under other Ohio laws.

In April, the Housing Center released its annual "State of Fair Housing in Northeast Ohio"

report. In this report, the Housing Center found that in 2008, the number of complaints of housing discrimination filed in Northeast Ohio with the U.S. Department of Housing and Urban Development (HUD) reached their highest level in 19 years, with 254 complaints – more than twice as many as in 2007.

The Housing Center released the "Lake County Community Lending Factbook" (through a subcontract with the Fair Housing Resource Center in Painesville, Ohio,) and the "Medina County Community Lending Factbook." Both reports found that African Americans and Hispanics were denied mortgage loans more often than whites and, when they obtain loans, were more likely to receive high-cost subprime loans than whites.

In December, the Housing Center released "Racial and Ethnic Disparities in 2008 Ohio Mortgage Lending." The report found that statewide, the overall amount of mortgage lending decreased by 54% over the last four years. While members of all racial groups received fewer loans, the 2008 data revealed continuing disparities in mortgage lending in Ohio based on both race and ethnicity.

These and other Housing Center reports can be downloaded from our website at <http://www.thehousingcenter.org/Publications/Research-Reports.html>.

## *2009 Review continued*

### **Enforcement & Litigation**

In 2009, the Housing Center continued to conduct both complaint-based and systemic testing of rental, sales, lending and homeowner's insurance markets, and monitoring of print and online housing advertisements. As a result of testing and monitoring, the Housing Center filed 13 complaints with U.S. Department of Housing and Urban Development and/or the Ohio Civil Rights Commission. Nine complaints were filed on the basis of familial status discrimination, two on the basis of race discrimination, and two on the basis of disability discrimination.

In addition to resolving two design & construction cases (see box), the Housing Center also filed a civil rights lawsuit in federal court against K&D Group, Inc., Stonebridge Building & Design, Inc., Stonebridge Waterfront, Inc., and Berardi + Partners, Inc., the architects involved with the design and construction of the Stonebridge apartments and condominiums. The lawsuit alleges that the

defendants violated federal and state accessibility laws in designing and constructing the large upscale residential and commercial development.

The Housing Center further assisted victims of housing discrimination by taking fair housing complaints and referring non-fair housing complaints to other appropriate agencies for assistance.

### **Grants & Contracts**

In 2009, the Housing Center was fortunate to receive continued funding from several sources, including, the Cuyahoga County Department of Development; the Catholic Campaign for Human Development; the City of Cleveland; the City of Euclid; the City of Lakewood; the City of Parma; the City of Shaker Heights; and the U.S. Department of Housing and Urban Development.

The Housing Center would like to thank all of our partner agencies for their support of our fair housing programs in 2009.

### **Housing Center Settles Accessibility Cases**

In 2009, the Housing Center resolved two complaints involving disability and the failure to design and construct property in compliance with federal and state accessibility laws. In one case, the developer and owner of an Avon Lake condominium complex agreed to make retrofits to common areas and individual units, offer additional accessibility changes at no charge to residents, as well as to obtain training in accessibility law and to pay \$30,000 in damages. In the second case, the owner and developer of an apartment complex in Sheffield Village agreed to make retrofits to common areas and over 100 individual units, incorporate additional accessibility features into future buildings in the complex, and to pay \$20,000 in damages. Both developers also agreed that future projects built within the next five years will incorporate accessibility features that go beyond the minimum requirements of federal law, thereby providing increased access to individuals with disabilities.

## *The Housing Center would like to thank all of our 2009 donors*

*(current through January 2010)*

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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.

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## *Spotlight on HRAC*

### *New Strategies in Foreclosure Defense*

#### **CLE educates local attorneys**

The Housing Research & Advocacy Center hosted a Continuing Legal Education (CLE) program at the Cleveland Hilton Garden Inn, providing attorneys with the latest information about how to defend homeowners from foreclosure. The December program featured Ira Rheingold, Executive Director of the National Association of Consumer Advocates in Washington D.C., who spoke about recent developments in the Home Affordable Modification Program (HAMP); the Home Ownership and Equity Protection Act (HOEPA) and the Real Estate Settlement Procedures Act (RESPA). Mr. Rheingold called for a complete restructuring of our credit regulatory system, including a return to usury standards. Richard Nemeth, bankruptcy attorney and Ohio State Chair of the National Association of Consumer Bankruptcy Attorneys, addressed Chapter 7 and Chapter 13 strate-

gies for homeowners facing foreclosure. Laura McDowall, consumer law attorney with McDowall Co., LPA, discussed Ohio foreclosure law and defenses. Andrea Kinast, Director of the Cuyahoga County Court of Common Pleas Foreclosure Mediation Program, spoke about the process of a foreclosure mediation and how it differs from litigation. Finally, Peter Iskin, Managing Attorney of the Housing Unit of The Legal Aid Society of Cleveland, examined tenants' rights during and post-foreclosure. Mr. Iskin explained the recently enacted Protecting Tenants at Foreclosure Act of 2009, as well as the FannieMae National Real Estate Owned (REO) Rental Policy and HUD occupancy rules for FHA-insured mortgages. The conference provided six CLE credits and drew an attendance of nearly 100 people.

### *Support the Housing Center and Attend the Fifth Annual Wine & Cheese Fundraiser & Art Exhibition*

On Thursday, April 29, 2010, the Housing Center will host its Fifth Annual Wine & Cheese Fundraiser. This year's event, to be held at the Gallery at Trinity Commons, will feature an art exhibition with works from the students at the Cleveland Institute of Art. You have the opportunity to invest in future artists, as their pieces will be reasonably priced for sale. The fundraiser also includes light hors d'oeuvres and delicious wines to sample. Also, don't miss this year's elegant raffle baskets.

April is Fair Housing Month in Northeast Ohio, and as such, the Housing Center will honor local advocates who promote fair housing in the community. Invitations will be mailed in the upcoming months. Tickets are \$25.

**HOUSING  
RESEARCH & ADVOCACY  
CENTER**

*A New Era of Housing Justice*

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Winter 2010

## *Upcoming Events*

**Fifth Annual Wine & Cheese  
Fundraiser and Art Exhibition**  
Thursday, April 29, 2010  
5:30—7:30 pm  
The Gallery at  
Trinity Commons  
2230 Euclid Avenue  
Cleveland, OH 44115

**Shaker Heights Landlord Training**  
Saturday, May 15, 2010  
8:45 a.m. — 4:00 p.m.  
Stephanie Tubbs Jones  
Community Building  
3450 Lee Road-Shaker Heights  
Free of Charge—Six CEU credits  
Light breakfast provided  
lunch hour on own

**Landlord & Rental Property  
Owners Fair Housing Seminar**  
Wednesday, May 19, 2010  
6:00—8:00 pm  
Euclid Library  
631 East 222nd Street  
Euclid, OH 44123

The Housing Center conducts a number of fair housing trainings for landlords and realtors, as well as for individuals. We are also available to speak at various meetings. For information about any of our events, or to register, 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 on the Housing Center website, [www.thehousingcenter.org](http://www.thehousingcenter.org) or through Greater Cleveland Community Shares, [www.communityshares.org](http://www.communityshares.org).

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