

**The  
Housing Center**  
Housing Research & Advocacy Center

**Connect!**

COMMITTED TO FAIR HOUSING FOR ALL

WINTER 2014-2015

## Westfield Insurance Partners with the Housing Center to Advance Equal Housing Opportunities

The Housing Research & Advocacy Center is expanding its consumer education initiatives through a grant from Westfield Insurance, to reach more low- and moderate-income individuals, increase equal access to housing opportunities, and revitalize communities.

Each year in Northeast Ohio, there are over 33,000 instances (reported and unreported) of housing discrimination. Many people do not know that fair housing laws protect people on the basis of race, national origin, sex, religion, color, ancestry, familial status, military service, and disability (mental or physical). Everyone is protected, and communities benefit from diversity and equal access to housing.

The goal of this Consumer Education Initiative is to increase awareness about housing discrimination and the protections in place to prevent discrimination

in housing and lending. The project equips consumers with the knowledge of their fair housing rights and what to do if they are violated. When people are empowered by this information, they are better able to access the housing of their choice, which improves neighborhood stability and encourages inclusive communities. Workshops and tabling events will be conducted with community development organizations throughout Cuyahoga and Lorain Counties.

The Housing Center is grateful for the generous support from Westfield Insurance for the *Know Your Rights: Consumer Education Initiative project*.

In business for more than 164 years, Westfield Insurance provides commercial and personal insurance in 21 active states, and surety services to customers in 31 states. Westfield is one of the nation's 50 largest property and casualty insurance



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groups, represented by a network of over 1,100 independent insurance agencies. Westfield Bank provides banking solutions for businesses and individuals, and Westfield Services provides service and training support for independent insurance agencies.

For more information about programs and services offered by the Housing Center, visit [www.thehousingcenter.org](http://www.thehousingcenter.org) or call (216) 361-9240. To report housing discrimination, call the Fair Housing Hotline at (216) 361-9861.

## The Cleveland Foundation Grant Aids Promotion of Fair Housing Protections for LGBTQ Community

The Cleveland Foundation supported the mission of the Housing Center with generous funding for a new project to conduct research on housing discrimination among the LGBTQ population in Northeast Ohio.

Federal and state laws currently do not provide protections for people who identify as lesbian, gay, bisexual, transgender and queer. However, 14 out of the 58 municipalities in Cuyahoga County with fair housing ordinances, provide these protections. Only 9 out of the 14 municipalities also have protections in place for gender identity. Unfortunately, most people are not aware of these protections, and face discrimination

every day. With the support of The Cleveland Foundation, the Housing Center will conduct testing to study how individuals in the LGBTQ community are treated when seeking housing.

The U.S. Department of Housing and Urban Development has determined that testing is the most effective means of uncovering housing discrimination and gathering evidence of discriminatory actions. Overt forms of housing discrimination have been less common while more subtle forms of bias are more rampant and harder to detect. The Housing Center aims to increase awareness of fair housing rights for all and encourage anyone



**CLEVELAND  
Foundation**

who encounters discrimination to take action. A new brochure has been developed (\*see LGBTQ Brochure article, pg. 2) for outreach purposes, as we continue to advocate for sexual orientation protections for all communities. The LGBTQ brochure was funded with generous support from Equality Ohio.

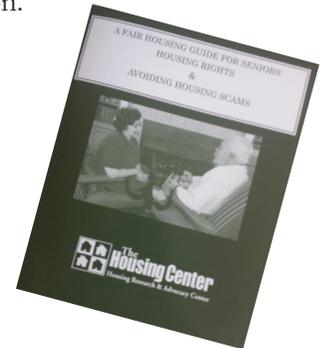
## New Fair Housing Guide for Seniors Released

Older adults in Northeast Ohio now have a new resource for information on their housing rights and how to protect them. *A Fair Housing Guide For Seniors: Housing Rights & Avoiding Housing Scams* was recently published by the Housing Center. It was written by Senior Research Associate Mandy Mehlman.

As of the 2010 Census, 50-54 year olds comprise the largest age group in Cuyahoga County. That population will continue to age and face special considerations regarding housing. As they plan for the future, many have to contemplate whether to move to more accessible housing or to age in place. These decisions may involve new mortgage products, or home improvement loans. According to the National

Council on Aging, financial scams targeting older adults have become so prevalent that they are considered the “crime of the 21st century.” Reverse mortgages, a special type of loan that allows homeowners age 62 and older to borrow against the equity in their homes and receive cash payouts, can be a useful tool in certain circumstances. However, sometimes this mortgage product is used to take advantage of a senior by a family member or another “trusted” person who abuses the application procedures. The new senior guide presents common scenarios of fair housing violations to illustrate how discrimination can occur in everyday situations. It is a powerful tool for seniors and their advocates to protect them from many of the predatory

lending practices that target older populations. The guide details prohibited discriminatory actions, reasonable accommodation and reasonable modification requests, modern day scams, and helpful resources. *A Fair Housing Guide for Seniors: Housing Rights & Avoiding Scams*, produced in large print, is available at [www.thehousingcenter.org](http://www.thehousingcenter.org). It was published with generous support from The Ohio State Bar Foundation.



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## Fair Housing for the LGBTQ Community

The Housing Center is pleased to release *Fair Housing for the LGBTQ Community*. This new brochure briefly explains the protections afforded to individuals in the LGBTQ community and highlights the municipalities that offer those protections. The lesbian, gay, bisexual, transgender, and queer community, which makes up about 4% of the population in Cuyahoga County, often faces discrimination in housing based on sexual orientation and/or gender identity.

The federal Fair Housing Act does not include protections for either of these classes, nor does Ohio's Fair Housing Law. But several cities have amended their fair housing ordinances to include them. This informational brochure is meant to raise awareness and educate and empower people to exercise their fair housing rights, and to encourage other communities to amend their ordinances to include these protections. The *Fair Housing for the LGBTQ Community*

brochure is available on [www.thehousingcenter.org](http://www.thehousingcenter.org) and was produced through funding from Equality Ohio, Inc.



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## Did You Know.....?

### Age as a Protected Class

The Federal Fair Housing Act provides a number of protections against housing discrimination based on race, color, sex/gender, national origin, religion, family status and disability. The State of Ohio's Fair Housing Law also covers ancestry and military status. But did you know that 24 out of 123 municipalities in Northeast Ohio have protection against age discrimination? This means in addition to the other protected classes, individuals cannot be discriminated against or denied housing, or any other discriminatory practice impeding the equal accessibility of housing regardless of their age. This fact is important now more than ever as seniors are facing increased discrimination and targeted for predatory and mortgage lending scams. For more information on these unfair practices, request a copy of the Housing Center's *A Fair Housing Guide for Seniors: Housing Rights & Avoiding Housing Scams*.

## Inclusive Communities Case & Disparate Impact

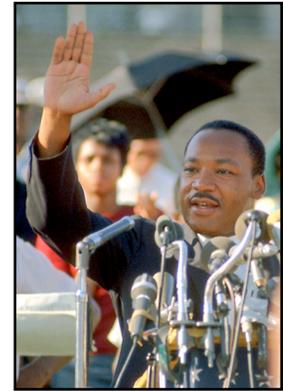
The Fair Housing Act has enabled millions of people to gain equal access to housing opportunities since it was enacted in 1968. Dr. Martin Luther King, Jr. led the charge for fairness and equality in housing, recognizing that everyone deserves the opportunity to raise healthy, productive families in the communities and housing of their choice. The Fair Housing Act was passed exactly one week after his death, in part as a tribute to this man who dreamed of a future free from discrimination.

While the country has seen tremendous progress in the last 47 years, there remain many barriers to a discrimination-free life. The Fair Housing Act, which contributed to much of that progress, is now being threatened. The case of *Texas Department of Housing and Community Affairs v. Inclusive Communities Project Inc.* is being argued in the Supreme Court of the United States to decide if the Fair Housing Act authorizes disparate impact claims.

The disparate impact standard is defined as a policy or practice, which while seemingly neutral, has a discriminatory effect on protected groups of people. A seemingly neutral policy can still have a discriminatory effect even when discriminatory intent is

not immediately evident. If an apartment complex institutes a policy that all potential renters must be gainfully employed, that policy potentially discriminates against disabled veterans, or other individuals who are financially qualified but don't hold jobs. The policy appears fair as long as it applies to everyone; however, it discriminates against the disabled, a protected class under the Fair Housing Act. The disparate impact standard seeks to reverse the consequences of decades of seemingly neutral policies or practices that perpetuate segregation and unequal access to housing.

The disparate impact standard is an important tool to preserve equal housing opportunities and has been in use for the last 47 years. Eleven federal appellate courts have consistently ruled in favor of applying disparate impact standard in housing discrimination cases. A Supreme Court ruling against disparate impact now would limit the scope of current housing laws, and mean a regression in all the progress made toward housing equality. Striking down disparate impact would diminish Dr. King's legacy of fairness and opportunity for all.



Rev. Dr. Martin Luther King Jr.  
photo courtesy of Bernie Kleina

Equal opportunity is central to the American Dream. Any form of discrimination disrupts our economy by constraining the full participation of all hardworking Americans. Discrimination results in inequality of education, employment and wealth. Open housing laws, or fair housing, help maintain open markets that can lead to American prosperity. The ability to choose the communities in which we wish to live, free from unnecessary obstacles, is a common good. Fair housing laws and inclusive communities are beneficial because they aim to level the playing field. We must preserve the disparate impact standard to ensure everyone's right to pursue and achieve the American Dream.

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## Housing Center Staff Update

Housing Center intern Khalid Ali has a new role as Enforcement Staff/Volunteer Coordinator. His new responsibilities include assisting with enforcement activities, such as testing and advocacy. As Volunteer Coordinator, he is responsible for developing a volunteer program for the Housing Center. The new role of Volunteer Coordinator involves recruiting, training, and organizing volunteers to help further our mission including event preparation and social media strategy implementation. Khalid previously assisted with ad monitoring, research, development and outreach. He continues to pursue his Bachelor of Science degree in Business at Cleveland State University.



The Housing Center is grateful to Khalid and his volunteer team. Thank you!

## Housing Center Cases Spotlight

### Fair Housing Movement: Individuals Can Make a Difference!

Mary Callucci is not afraid of a challenge and does not yield to obstacles. As a real estate agent showing minorities properties in a predominantly Italian neighborhood, she persevered through the discrimination from neighbors trying to sabotage her deals. When they stole the “For Sale” signs out of the yard, she replaced the signs inside the windows of the houses and continued to show the houses to all interested people regardless of their race or ethnicity. So, when she became disabled and faced discrimination based on her disability, she was well prepared for the fight.

Recently, Mary contacted the Housing Center for help resolving a safety issue at her apartment complex. When the original door to the laundry room broke, it was replaced with a door that required

a significant amount of force to open and maneuver through in a wheelchair. Housing Center Director of Enforcement, Kris Keniray, worked with her to write a reasonable modification (R/M) request letter.

An R/M letter is used when a person with a disability requests a physical change (modification) to a property so that the person has the full enjoyment of the premises, as someone without disabilities. Mary knew she wasn't the only person in the building who would benefit from this modification. So she initiated a petition that was signed by 25 residents requesting a modification to the laundry room door. In fact, more people indicated they wanted to sign it, if more time was available for them to do so.

Normally, a tenant would pay for a modification, but since the

apartment building was federally funded, the owner was required to pay for that change in order for the building to become more accessible. Within several weeks, management had reached a resolution with the tenants: they installed a kickstand on the door, and agreed to keep the door opened during specified hours to eliminate the need for opening the door.

There have been many other instances when Mary has spoken up to make changes for accessibility. She serves as an inspiration and example that we all have a voice that deserves to be heard. Each one of us can make a difference!

How will you advance the Fair Housing Movement? Please share your stories with us, and they may be featured in future editions of *Connect!*

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### Fair Housing Movement: Change Through Advocacy

A tenant of a local housing complex alleged discrimination on the basis of race and disability. The tenant filed a complaint with the Ohio Civil Rights Commission (OCRC). The case was investigated by the OCRC, and while there was not enough evidence to support that specific claim, the OCRC did order the housing provider to amend the language in its rental application to no longer use the terms “orientals and negroes.”

According to Ohio's Revised Code, ORC 4412.02(H)(8), it is unlawful for any person to “make any inquiry, elicit any information, make or keep any record, or use any form of application containing questions for entries concerning race, color, religion, sex, military status, familial status, ancestry, disability, or national origin in connection with the sale or lease of any housing accommodations” unless it is otherwise required for monitoring compliance with a stated law. (See:

ORC 4112.02(H)(8) at <http://codes.ohio.gov/orc/4112.02>)

Through the actions of this one individual, potential renters at that housing complex will not be subjected to checking a racial or ethnic box to identify themselves in order to obtain housing.

How will you advance the Fair Housing Movement? Please share your stories with us, and they may be featured in future editions of *Connect!*

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### Housing Center Volunteers Opportunities

Looking for ways to make a difference in your community? Do you enjoy meeting new people? The Housing Center is calling all volunteers to help further our mission and support equal opportunities in housing. Upcoming

opportunities include: helping with training registrations, or the Block Party for Housing Justice event, and serving in our Speaker's Bureau, which involves giving brief Housing Center presentations to small groups out in the community.

There are many other ways to fight housing discrimination and promote residential integration in our communities. Contact Khalid Ali, Volunteer Coordinator for more information. Join us!

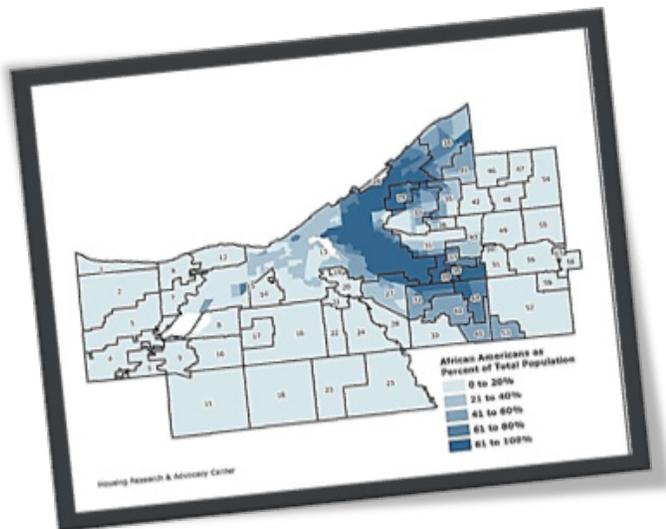
## Housing Center Publishes Rental Factbook

The Housing Center released the new Cuyahoga County Rental Factbook, a publication detailing the rental market in Cleveland and surrounding suburbs. This updated version includes improved graphics and easy-to-read housing statistics that paint a comprehensive picture of rental housing and population demographics. The Cuyahoga County Rental Factbook examines the housing cost burden, which refers to when a household spends more than 30% of its income on housing. This new factbook contains a wealth of information including economic data, racial data, and subsidized housing information. Download your copy today, at [www.thehousingcenter.org](http://www.thehousingcenter.org).

### Housing Cost Burdened?: Renting in Cuyahoga County

Households are considered housing cost burdened if they spend more than 30% of their income on housing. Households are considered severely housing cost burdened when spending more than 50% of their income on housing.

- Between 2000 and 2010, the number of housing cost burdened renters increased by 23.6%.
- Between 2000 and 2010, the number of severely housing cost burdened renters increased by 7.3%.
- In 2010, 45.6% of all renters in Cuyahoga County were considered housing cost burdened.
- In 2010 the real median household income for renters in the county was 43% lower than that of the total population.



### The Racial Dissimilarity Index: A measure of the distribution of individuals of one race compared to another race; usually the majority

The Cleveland-Elyria Metropolitan Statistical Area is ranked as one of the most racially and ethnically segregated areas in the United States.

- The 2010 Racial Dissimilarity Index score for African Americans (20.7% of the total population of the MSA) to the white population for the MSA is 74.1 (above 60 is considered very high). This means 74.1% of all African Americans would have to change residence to achieve equal distribution in the region.
- The 2010 Racial Dissimilarity Index score for Hispanics (4.7% of the total population of the MSA) to the white population is 52.3 (between 40 and 50 is considered a moderate level of segregation). This means 52.3% of all Latinos would have to change residence to achieve equal distribution.
- The 2010 Racial Dissimilarity Index score for Asians (1.9% of the total population of the MSA) to the white population in the Cleveland-Elyria MSA is 41.3 (between 40 and 50 is considered a moderate level of segregation). This means 41.3% of all Asian Americans would have to change residence to achieve equal distribution.



## Volunteer Opportunities Available

WOULD YOU LIKE TO HELP END HOUSING DISCRIMINATION IN NORTHEAST OHIO? The Housing Research & Advocacy Center (Housing Center) is seeking passionate, civil rights driven individuals to volunteer! Volunteer opportunities range through all experience levels and time availability. An orientation and training will be provided. We have a variety of opportunities in:

- Outreach
- Research
- Enforcement
- Volunteer Organizing and Social Media
- Fundraising
- Office Assistance

### POSSIBLE RESPONSIBILITIES INCLUDE:

- Distribute publications and outreach literature.
- Assist with event coordination, registration, and tabling.
- Prepare event literature and materials.
- Assist with the development of events and promotional materials.
- Develop spreadsheets to record outreach distribution data and create reports.

### WHO WE ARE

The Housing Research & Advocacy Center is a non-profit organization dedicated to equal opportunities in housing and open communities. Our mission is to promote fair housing and diverse communities, and work to eliminate housing discrimination in Northeast Ohio, by providing effective research, education, and advocacy.

### ASK ABOUT JOINING OUR CORE TEAM

#### Contact Person:

Khalid Ali, Volunteer Coordinator  
2728 Euclid Avenue, Suite 200  
Cleveland, OH 44115  
(216) 361-9240  
[kali@thehousingcenter.org](mailto:kali@thehousingcenter.org)

## Housing Research & Advocacy Center

2728 Euclid Avenue, Suite 200  
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Phone: (216) 361-9240  
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www.thehousingcenter.org

### Board of Directors:

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Jonathan L. Entin, Vice President  
Harold Williams, Secretary  
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Phyllis Harris  
Brian Mikelbank  
Priscilla Pointer-Hicks  
Dr. Reverend Crystal Walker  
Swaroop Yalla  
Isam Zaiem

### Directors Emeriti:

Patricia Burgess (deceased)  
Gay Quereau

### Staff:

Hilary Mason King, Executive Director  
Khalid Ali, Enforcement Staff/Volunteer  
Coordinator  
Darlene English, Director of Education  
& Outreach  
Michael Floreth, Enforcement Specialist  
Doris Honsa, Community Engagement  
Specialist  
Kris Keniray, Director of Enforcement  
Michael Lepley, Research Associate  
Mandy Mehlman, Senior Research  
Associate  
Carrie Pleasants, Associate Director  
Dale Rene, Administrative Coordinator

### Mission:

We promote fair housing and diverse communities, and work to eliminate housing discrimination in Northeast Ohio by providing effective research, education, and advocacy.

### Values:

Equality, Respect, Honesty, Attention, Acceptance, Commitment, Dedication, Knowledge, and Understanding

## Housing Center Board Appointments

The Housing Center welcomed three to its board of directors this year.

**Phyllis Harris** is the Executive Director of The Lesbian, Gay, Bisexual, Transgender (LGBT) Community Center of Greater Cleveland. She has nearly two decades of leadership experience in local nonprofits, includes program management and development, fundraising, and senior-level executive positions. Previously Ms. Harris worked at Planned Parenthood of Northeast Ohio, where she oversaw youth engagement programming. She has served as director of education and advocacy with the Cleveland Rape Crisis Center, was vice president of programs and interim CEO with Big Brothers Big Sisters of Greater Cleveland, and capital campaign director at the Cleveland Sight Center. Her involvement with Cleveland nonprofit leadership includes roles on the governing boards of the LGBT Center, SPACES, and Community Shares of Greater Cleveland. Ms. Harris holds a Master's degree in non-profit management from Case Western Reserve University and a Bachelor of Arts from Baldwin Wallace College. She lives in Shaker Heights and is the proud mother of two children.



**Priscilla Pointer-Hicks** is a trained, well versed management professional. She has over 40 years of industry experience. Most recently, Ms. Pointer-Hicks retired from The Cuyahoga Metropolitan Housing Authority, where she served as Director of the Housing Choice Voucher Program (Section 8). In this capacity, she managed an annual budget of \$100 million dollars, with a staff of 124. Prior to CMHA, Ms. Pointer-Hicks was a Management Consultant for ORION Consulting (CGI Federal) for 5 years. She was Manager of Customer Service, Provider Relations for Blue Cross, Blue Shield of Ohio (Medical Mutual, Inc.), for almost 10 years. Ms. Pointer-Hicks holds a Bachelor of Science degree from Dyke College and has done extensive work in the community over the years to assist people in all walks of life.

**Swaroop Yalla, Ph.D.** is a Senior Vice President and Head of Portfolio Strategies in the Credit Portfolio Management group at KeyBank. He has over 14 years of experience with varied roles in Capital Markets, Quantitative Analytics, Securitization, Real Estate Strategy, Consulting and Risk Management. Prior to joining KeyBank, Swaroop was a Vice President with Morgan Stanley in New York and San Francisco where he covered Housing, Multifamily and other real estate investments. Mr. Yalla received his Bachelor's degree from the Indian Institute of Technology (IIT), New Delhi and a Ph.D. from the University of Notre Dame. He also holds a Master's in Financial Engineering from the Haas School of Business at the University of California, Berkeley, and recently completed Cornell University certification in Leadership and Managing for Execution. Mr. Yalla also serves as an adjunct faculty at the Weatherhead School of Management at Case Western Reserve University teaching courses in Corporate Finance.



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**ATTENTION!!**

Soon, the Housing Center will transition to a **digital newsletter only**. Please reaffirm your subscription to *Connect!* newsletter by signing up via our website, **www.thehousingcenter.org**. Printed editions will be available by request only.



**FAIR HOUSING EVENTS**

<p><b>Fair Housing Law for Real Estate Professionals</b></p> <p>Thursday, February 26, 2015 1:00 p.m. to 4:30 p.m. Cuyahoga County Library Independence Branch 6361 Selig Drive Independence, OH 44131 3 Free CEUs for Realtors</p>	<p><b>Fair Housing Law for Landlords</b></p> <p>Thursday, March 5, 2015 5:30 p.m. to 8:00 p.m. Parma City Hall Council Chambers 6611 Ridge Road Parma, OH 44129 1.5 Free CEUs for Realtors</p>	<p><b>Fair Housing Law for Landlords</b></p> <p>Wednesday, March 11, 2015 5:30 p.m. to 7:30 p.m. Stephanie Tubbs Jones Community Center 3450 Lee Road Shaker Heights, OH 44120</p>
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**Save The Date!**

**Block Party for Housing Justice**

Thursday, April 30, 2015  
from 4 to 6 p.m.  
2800 Euclid Avenue (rear entrance)  
www.thehousingcenter.org



**We Love Our Donors!**

An open house for donors and new friends of the Housing Research & Advocacy Center:

Tuesday, February 24, 2015  
from 4 to 6 p.m.  
2728 Euclid Avenue, Suite 200  
Cleveland, OH 44115

RSVPs are appreciated  
drene@thehousingcenter.org  
216-361-9240

