



Housing



Center

Annual Report
Winter 2009

News

2008 Year in Review

This past year was extremely busy for the Housing Research & Advocacy Center, as we completed two major grants 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 two major conferences in 2008. The first was a day-long conference addressing compliance with federal and state requirements for the design of multi-family new construction for disabled individuals. Attendees at the conference, which was sponsored by the U.S. Department of Housing and Urban Development, the Shaker Heights Fair Housing Review Board and the North Olmsted Fair Housing Review Board, included numerous architects, building code officials, and others in the housing field.

In November, the Housing Center hosted the New Strategies in Fair Housing Conference, which featured fair housing experts from across the country and a keynote address by Professor Robert Schwemm. Conference speakers and attendees discussed ways to address fair housing 40 years after the passage of the federal Fair Housing Act.

Throughout 2008, the Housing Center also held educational events for landlords, property managers, real estate agents, and other housing professionals relating to fair housing law as well as seminars for consumers about how to avoid foreclosure and mortgage scams.

The Housing Center also hosted its Third Annual Wine & Cheese Fundraiser in April, which celebrated the 40th Anniversary of the passage of the Fair Housing Act and the release of our "State of Fair Housing" report.

Research

In 2008, the Housing Center released three separate reports on issues related to fair housing and fair lending.

In February, the Housing Center released the "Continued Racial and Ethnic Disparities in Ohio Mortgage Lending" report, which found that upper income African Americans received more high-cost loans than low income whites in every metropolitan area in Ohio.

The Housing Center released its annual "State of Fair Housing in Northeast Ohio" report in April. In this report, the Housing Center found that in the last five years, the number of fair housing complaints

alleging discrimination based on disability has nearly doubled in Northeast Ohio, and the number based on race has increased by 75% compared to the previous five-year period. Comparing the five-year period 1998-2002 to the period 2003 - 2007, the number of complaints filed with the U.S. Department of Housing and Urban Development (HUD) went from an average of 74.8 per year to 140.2 per year, an 87% increase. Of the complaints filed in the most recent five-year period, 34.5% were based on race, 32.8% were based on disability, and 12.8% alleged discrimination based on familial status.

In August of 2008, the Housing Center released the "Lorain County Community Lending Factbook." This report provides basic demographic and mortgage lending information about each of the geographic areas in Lorain County.

Enforcement & Litigation

In 2008, the Housing Center continued to conduct both complaint-based and systemic testing of rental, sales, lending, and homeowner's insurance markets. As a result of the testing, the Housing Center filed nine complaints with HUD and/or the Ohio Civil Rights Commission. One of these complaints was

2008 in Review (continued)

filed on the basis of disability discrimination, four alleged discrimination on the basis of race, and four were filed against newly constructed multi-family housing that was not built in compliance with fair housing accessibility requirements.

In addition, the Housing Center conducted a monitoring project in 2008 where we reviewed the “for rent” advertisements posted in regional newspapers as well as on the internet. As a result of our monitoring efforts, the Housing Center filed 53 fair housing complaints with HUD based on discriminatory advertising.

The Housing Center also assisted potential victims of housing discrimination by taking complaints and referring people to the correct

agencies for unfair housing issues.

Grants & Contracts

In 2008, the Housing Center was fortunate to receive continued funding from several organizations including the **Cuyahoga County Department of Development**; the **Catholic Campaign for Human Development**; the **City of Lakewood**; the **City of Shaker Heights**; **Neighborhood Progress, Inc.**; and the **U.S. Department of Housing and Urban Development (HUD)**.

The Housing Center would like to thank all of its partner agencies for their support of our fair housing programs in 2008.

New Research in 2009

This February, the Housing Center released “Persisting Racial and Ethnic Disparities in Ohio Mortgage Lending,” which revealed that African Americans and Hispanics face more loan denials and receive more high-cost loans than whites. Cleveland was found to be the worst region in Ohio for subprime lending disparities. Statewide, upper income African Americans were denied home purchase loans 32.86% of the time, compared to a 27.84% denial rate for low-income whites. Upper income African Americans were denied refinance loans 54.42% of the time, compared to 53.39% for low-income whites.

Read this and other Housing Center reports, on our website at www.thehousingcenter.org.

The Housing Center would like to thank all of our donors in the last year (current as of 1/7/09)

A Cultural Exchange
Phil Althouse
Mike & Katie Brickner
Patricia Burgess & John Shelley
Hugh Calkins
Charter One Bank FSB
Joe Cimperman
Citizens For O’Grady
Diane Citrino
City of Shaker Heights
Lynn Clark
Cleveland Housing Network
Jonathan Entin & Carol Conti
Denise Cooper
Anda Cook
Claudia Coulton
David & Virginia Dawson
Duane & Arline Dillman
Philip Eichorn
George Engel
Kathleen Engel & James Rebitzer
John Fennelly
Frank Ford
Faith Foster
Geauga Savings Bank
Elaine Gimmel
Martha Goble

Nancy Goble
Kasey Greer
William Gruber
Kathryn Harlow
Debbie Hayes
Frank Heinrich & Brian Stewart
Karl & Betty Hess
Jane & Willam Hogan
Ellen Holland-Keller, Esq.
Doris Honsa
Teri Horne
George Hrbek
Anne Hydock
Margaret Kearsey
Sheryl King-Benford
Stanley Kline
Stuart Kline
Susan Knope
Kathryn Lad
Peter Lawson Jones
Stephen & Ellen Lazarus
Legal Aid Society of Cleveland
Leigh Sempeles
Jim McCarthy
John McDonnell
Ralph McGreevy
Donald & Sara Messinger

Millennia Housing Management LTD
Mt. Pleasant Now
National City Corp.
Ruby Nelson
Tom Newman
Suzanne Nigro
Gary Norton
H. Richard Obermanns
John Picard
Don & Donalene Poduska
Quentin & Gay Quereau
Vanessa Randolph
Doug & Susan Roberts
Juliet Saltman
Gia Schiangula-Adeen
William Senhauser
Ruth Silon
Thomas Stanton
Kirk Stewart
Walter Stinson
Elizabeth Thames
Trinity Cathedral
Georgine Welo
Harold & Bonnie Williams
Kenny Yuko

Housing Center Board of Directors:

Patricia Burgess, President
Martha Goble, Secretary
John McDonnell, Treasurer
Claudia Coulton
Ana Dumett
Linda Graves
Kathy Kazol
CARLETON MOORE!
Gay Quereau
Jerome Walcott
Harold Williams

Staff:

Jeffrey D. Dillman, Executive Director
Carrie Pleasants, Associate Director
Hope Farmby, Fair Housing Specialist
Darlene English, Education & Outreach Coordinator
Samantha Hoover, Research Associate
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.

The Housing Center is 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.

Spotlight on HRAC



The Housing Center is sad to announce that our Fair Housing Specialist, Hope Farmby will be leaving the Housing Center at the end of April. Hope and her family are beginning a new journey in Los Angeles, California, where her husband, Anton will be starting a new job. Hope has been with the Housing Center since 2006, when she was hired as an intern. In April of 2006, Hope began working full time with the Housing Center as the Fair Housing Specialist. Hope counseled victims of discrimination, assisted with fair housing testing and enforcement, and conducted fair housing law trainings for landlords and community groups around Northeast Ohio. In Los Angeles, Hope plans to pursue a Masters of Law degree, focusing specifically on entertainment law. It has been a pleasure to work with Hope and the staff and the Board of Directors wish her the best!

The Housing Center would like to welcome our newest intern, William Cosgrove. William graduated from Miami University in 2007 with a degree in Finance. Following college, William volunteered for the Peace Corps and taught accounting, marketing and organizational theory to 12th graders in Bolivia. Currently, he is taking urban planning classes at Cleveland State University and looking to pursue a law degree in the fall.



The Housing Research & Advocacy Center's Fourth Annual Wine & Cheese Fundraiser & Art Exhibition

will be held on Thursday, April 23rd at the Gallery at Trinity Commons from 5:30 p.m. until 7:30 p.m.

We will be honoring fair housing advocates

Sheryl King Bedford and Doug Roberts.

This year's event will feature **Cuyahoga County Treasurer Jim Rokakis**, and an art exhibition of works for sale by local artists, with a portion of the proceeds to benefit the Housing Center. Wine baskets will be raffled. For more information, contact Darlene English at 216-361-9240

**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

NON-PROFIT
U.S. POSTAGE
PAID
PERMIT # 857
CLEVELAND, OH



Winter 2009

Upcoming Events

**Fair Housing Seminar for
Community Development
Corporations**
Thursday, April 2, 2009
9:00 a.m. - 11:00 a.m.
CNDC
3751 Prospect Avenue

**Housing Center's Fourth
Annual Wine & Cheese
Fundraiser &
Art Exhibition**
Thursday, April 23, 2009
5:30 p.m. - 7:30 p.m.
The Gallery at Trinity
Commons
2230 Euclid Avenue

**Shaker Heights Landlord/
Tenant Training Seminar**
Saturday, May 2, 2009
8:45 a.m. - 4:00 p.m.
Shaker Community
Building
3450 Lee Road
Cost: \$10

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 on the Housing Center website, www.thehousingcenter.org or through Greater Cleveland Community Shares, www.communityshares.org.

Name: _____ Amount: _____
Organization: _____
Address: _____
City, State, Zip: _____
Phone: _____
Email: _____