

## **Racial & Ethnic Disparities Continue in Ohio Mortgage Lending: African Americans and Hispanics Face More Loan Denials, Receive More High-Cost Loans**

African Americans and Hispanics/Latinos in Ohio were denied mortgage loans more often than whites in 2010 and, when they did obtain loans, were more likely to receive high-cost subprime loans than whites in most metro areas according to a new report published by the Housing Research & Advocacy Center.

“Racial and Ethnic Disparities in 2010 Ohio Mortgage Lending,” analyzes 2010 home mortgage lending data (the most recent available) statewide and in Ohio’s seven largest metropolitan areas – Akron, Cincinnati, Cleveland, Columbus, Dayton, Toledo, and Youngstown. This is the sixth annual report by the Housing Center which specifically examines the racial and ethnic disparities in Ohio mortgage lending.

Home purchase lending in Ohio showed disparities in origination rates and refinance lending. Graphs for each metropolitan area illustrate these disparities in the new report format.

In the Cleveland Metropolitan Statistical Area, the disparities are similar. African American borrowers were denied at the

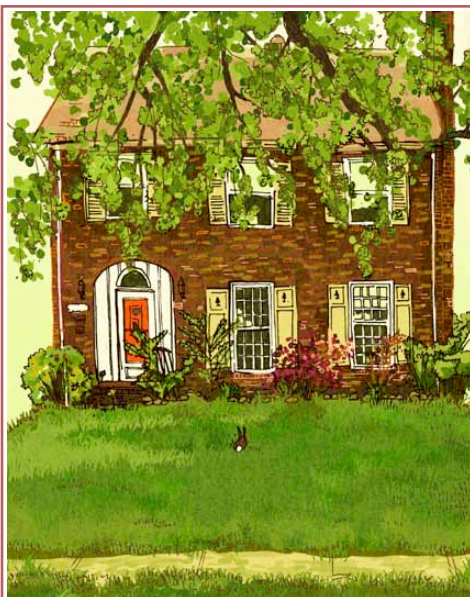
highest rate (23.21%), followed by Hispanics (19.36%), Asians (14.17%), and Whites (10.13%). In refinance lending, African Americans were denied 56.24% of the time, followed by Hispanics at 45.44%, Asians at 27.00%, and Whites at 26.34%.

Although the amount of lending overall has decreased substantially over the past four years, racial and ethnic disparities continue throughout the state. Not only do African Americans and Latinos have a harder time getting approved for a loan, but once they get a loan, they wind up with high-cost subprime loans more often than whites.

The report shows that African Americans and Latinos – even those with high incomes – have suffered disproportionately from the mortgage and foreclosure crisis in recent years. It is past time for federal and state regulators to take aggressive action to investigate and address these disparities.

“Racial and Ethnic Disparities in 2010 Ohio Mortgage Lending” is available at no cost on the Housing Center’s website.

**323 words**



## **Get Your Tickets to the 7<sup>th</sup> Annual Fair Housing Celebration**

The Housing Center is excited about the 7th Annual Fair Housing Celebration & Art Exhibition on April 12, 2012. The event features local artist and blogger, Julia Kuo, and the Housing Research & Advocacy Center produced video, “What Makes Your Community Great?” It will also showcase winning entries of the Housing Center’s Cuyahoga Arts & Culture sponsored Youth Art Exhibition.

This year the Fair Housing Celebration will honor Irving Graves, former Housing Center Office Assistant, and Maria Smith, Supervising Attorney, Legal Aid Society of Cleveland. The celebration will be held in a new location: Cleveland State University’s Student Center Ballroom. There will be live entertainment, appetizers and wine, as well as the chance to win one of our fabulous raffle baskets! Tickets are \$30 and can be purchased online at [www.thehousingcenter.org](http://www.thehousingcenter.org).

**141 words**

## Mrs. Murphy Doesn't Live in Ohio

Sometimes people are confused by differences in federal and state fair housing laws. Often, it is because of Mrs. Murphy.

When Congress negotiated with President Lyndon B. Johnson to enable passage of the Fair Housing Act in 1968, representatives demanded that Mrs. Murphy, a hypothetical sympathetic owner of a two family home, should be exempt. Ohio legislators determined that Mrs. Murphy should not. They reasoned that when Mrs. Murphy decided to rent her home, she chose to enter into a business and should be expected to comply with the Fair Housing Act just as landlords of larger buildings must,

despite her concerns about renting to strangers who are “different.” Therefore, the Ohio legislature eliminated the Mrs. Murphy exemption.

Walter Mondale said that “much of the housing discrimination is caused by the bigotry of fearful ignorance, and not by the bigotry of racial hatred.” Our legislature took a stand to protect the fair housing rights of a large number of people who want equal access to one to four family homes in our community. These homes make up the majority of our housing stock. In Ohio, one, two, three and four family dwellings are covered by the Ohio fair housing laws. Landlords of these properties must comply with the

fair housing laws, even when they also reside in one unit of a two to four family residence.

Advertising on the internet has led to further confusion, because other states have not eliminated the Mrs. Murphy exemption so landlords in those states can place ads that restrict housing choice for one to four family residences. This is not the case in Ohio.

Other details of the Ohio fair housing law are very similar to the federal fair housing law and includes the additional protected classes of ancestry and military status.

**304 words**



## Housing Center Welcomes New Employee

The Housing Center welcomes Trudy Thompson to the staff. Mr. Thompson will serve as the Housing Center's Program Assistant. If you've called the Housing Center lately, you've likely already encountered Mr. Thompson's cheery professional voice. He joins the Housing Center as a former AARP volunteer. Prior to that, Mr. Thompson was the Front Office Manager at the Intercontinental Hotel in Cleveland. He brings a wealth of experience in the highest standards of client service, personnel training and marketing. His nonprofit experience includes previous work with Catholic Charities' Catholic Youth Organization and service as a District Scout Executive with the Boys Scouts of America. Originally from West Virginia, Mr. Thompson resides in Lakewood with his cat Leo.

**121 words**

## Housing Center Welcomes New Board Member

The Housing Center welcomes Jonah Weinberg to its Board of Directors. Mr. Weinberg heads his own professional consulting firm, JBW Solutions, specializing in nonprofits and public sector clients on issues relating to strategic planning and development. He also serves on the boards of the Anti-Defamation League and Plexus, the Northeast Ohio Equality Business Association. Other professional affiliations include the Human Rights Campaign and the Jewish Community Federation. Mr. Weinberg is a former member of the National Comedy Theatre/Comedy Sportz. A native of San Diego, California, Mr. Weinberg currently resides in Cleveland Heights.



**98 words**

## Housing Research & Advocacy Center

3631 Perkins Avenue, Suite 3A-2  
Cleveland, Ohio 44114  
Phone: (216) 361-9240  
Fax: (216) 426-1290  
www.thehousingcenter.org

### Board of Directors:

Patricia Burgess, President  
CARLETON MOORE!, Vice President  
Harold Williams, Secretary  
Kathy Kazol, Treasurer  
Claudia Coulton  
Martha Goble  
Linda Graves  
Jacqueline Jackson  
Gay Quereau  
Isam Zaiem  
Jonah Weinberg

### Staff:

Hilary Mason King, Executive Director  
Carrie Pleasants, Associate Director  
Darlene English, Education & Outreach  
Coordinator  
Krissie Wells, Fair Housing Research  
Associate  
Zach Crafton, Test Coordinator  
Leigh Craigmyle, Fair Housing Specialist  
Mandy Mehlman, Fair Housing  
Community Educator  
Denise Cooper, Development Director  
Doris Honsa, Special Project Assistant  
Trudy Thompson, Program Assistant  
Jillian Watson, Fair Housing Intern

### 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

## Local Architects, Builders and City Officials Learn Accessibility Requirements

The Housing Center hosted an Accessibility Seminar in February to educate building professionals about changes in accessibility laws. John Catlin, a disability expert from Chicago, Jan Sokolnicki, Senior Staffer with Ohio Board of Building Standards in Columbus, and the Housing Center's Executive Director, Hilary King, presented on the federal fair housing requirements, Ohio's Revised Building Code and the Visitability Movement. Mr. Catlin and Mr. Sokolnicki also discussed new changes to Ohio's Building Code that take effect March 15th.



The seminar was sponsored by the US Department of Housing and Urban Development, and was held at the Cleveland Hilton Garden Inn.

109 words



## Calling All Runners (and Aspiring Runners!)

Spring is the perfect time to rejuvenate your New Year's Resolution to get in shape and begin training for a 5k. The Housing Center is hosting its first ROCK THE BLOCK 5k event on Saturday, September 29, 2012 at Edgewater Park. Feel free to run, walk or roll your wheelchair through the park to support fair housing. Make it a family affair and bring the kids out for the Fair Housing Kids' Dash. Participants will receive commemorative t-shirts, and awards for top male/female/overall finishers. Activities include a 5k run, a 1 mile walk and a footrace for kids. If you are interested in volunteering at the race, contact the Housing Center. Register now at [www.hermescleveland.com](http://www.hermescleveland.com).

121 words



## Sign up for the Housing Center's E-newsletter coming this Spring

48 words

The Housing Center will launch its first e-newsletter this spring. Get the latest local fair housing news right in your inbox. Send an email to [ttompson@thehousingcenter.org](mailto:ttompson@thehousingcenter.org) to sign up for relevant news and information about fair housing today!

3631 Perkins Avenue, Suite 3A-2  
Cleveland, Ohio 44114  
Phone: (216) 361-9240  
Fax: (216) 426-1290  
www.thehousingcenter.org

Non-Profit  
U.S. Postage  
**PAID**  
Permit #857  
Cleveland, OH



## FAIR HOUSING MONTH EVENTS

### Fair Housing Law for Realtors

Thursday, March 15, 2012  
9:00 am - 12:15 pm  
North Olmsted City Hall  
5200 Dover Center Road  
North Olmsted, OH 44070  
3 free CEUs

### Obtaining and Maintaining Housing: Fair Housing for People with Mental Health Disabilities

Thursday, April 5, 2012  
9:00 am - 12:00 pm  
Greenbridge Commons  
7515 Euclid Avenue  
Cleveland, OH 44103

### Fair Housing and Landlord Tenant Law

Wednesday, April 18, 2012  
6:00 pm - 8:30 pm  
Donna Smallwood Activities Center  
and Office on Aging  
7001 West Ridgewood Road  
Parma, OH 44129

### 7th Annual Fair Housing Celebration & Art Exhibition

Thursday, April 12, 2012  
5:30 - 7:30 pm  
Cleveland State University, Student Center Ballroom  
2121 Euclid Avenue  
Cleveland, OH 44115  
Tickets \$30  
Purchase tickets on [www.thehousingcenter.org](http://www.thehousingcenter.org)

### Greater Cleveland Fair Housing Consortium and Cleveland Metropolitan Bar Association Panel Discussion on Fair Housing Law and Re-entry

Friday, April 20, 2012  
For more details, visit [www.clemetrobar.org](http://www.clemetrobar.org).

61 words

Follow us on Twitter



For up-to-date information on local and national fair housing news, find us on Facebook.

