



# Housing



Annual Report  
Winter 2011

## Center News

### *2010 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 additional grants and contracts.

#### **Education & Outreach**

The Housing Center hosted its Fifth Annual Wine & Cheese Fundraiser in April. The reception also honored former Cuyahoga County Commissioner Jim Rokakis and civil rights attorney Diane Citrino, for their community activism in fighting housing discrimination.

In August, the Housing Center and the City of Cleveland presented a day-long seminar for building officials, architects and others on designing accessible multi-family housing. The event featured national fair housing and civil rights expert (and now HUD Deputy Assistant Secretary for Enforcement and Programs) Sara Pratt.

This past year, Housing Center Director Jeffrey Dillman was invited to speak at conferences in Michigan and Atlanta. He spoke in Michigan at the annual conference of the National Association for County Community and Economic Development on the local government's obligation to affirmatively further fair housing. The talk stemmed from a recent lawsuit brought against Westchester County, New York, alleging the local government failed to meet its obligation to affirmatively further fair housing despite receiving over \$52

million in federal funds. Mr. Dillman also testified in Atlanta before the Federal Reserve Board on revisions to the Home Mortgage Disclosure Act data (HMDA). Recommendations included increasing the number of variables to provide more detail, increasing transparency of the data and providing the information in a more user-friendly format.

Throughout 2010, the Housing Center conducted numerous fair housing law trainings for landlords, assisted living facility managers, community development corporations, property managers, real estate agents, condominium board associations, and other housing professionals. Additionally, seminars for landlords were held with regard to avoiding discriminatory advertising. The educational events were held in Garfield Heights, Euclid, Shaker Heights, Parma, North Olmsted, Fairview Park, Lakewood, and Cleveland.

#### **Research**

The Housing Center completed five research reports on issues related to fair housing and fair lending in 2010.

In April, the Housing Center released its annual "State of Fair Housing in Northeast Ohio." The report discussed the persisting problem of housing discrimination in Northeast Ohio, noting that 223 fair housing complaints were filed in the region in 2009 alone. Of these, most complaints were filed based on race, disability, and familial status discrimination. Although fewer complaints were filed

in 2009 than the previous year, the number remains significantly higher than the 20-year average of 125.2 complaints per year.

In July and September, the Housing Center released a series of community lending factbooks, which shared information on mortgage lending in Cleveland, Cuyahoga County, and Geauga County. The reports found that African Americans and Hispanics were denied mortgage loans more often than whites, and when they obtained loans, were more likely to receive high-cost loans than whites in their respective communities.

Finally, the Housing Center completed an "Analysis of Impediments to Fair Housing Choice" report for Lake County. The report analyzed issues related to housing discrimination and segregation in the Lake County Urban County (excluding Mentor).

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

#### **Enforcement & Litigation**

In 2010, the Housing Center continued to conduct both complaint-based and systemic testing of rental, sales, lending and homeowner's insurance markets, and to monitor print and online advertisements for illegal statements. The Housing Center filed 33 discrimination complaints with the U.S. Department of Housing and Urban Development

*continued on page 2*

## *2010 Review continued*

and/or the Ohio Civil Rights Commission during the year. Twenty-three complaints were filed on the basis of familial status discrimination, five on the basis of race discrimination, two on the basis of national origin discrimination, one on the basis of gender discrimination, one on the basis of disability discrimination, and one on the basis of both familial status and gender.

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 2010, the Housing Center received funding from several sources, including the Cuyahoga County Department of Development; the City of Cleveland; the City of Euclid; the City of Lakewood; the City of Parma; the City of Shaker Heights; The Cleveland Foundation; The George Gund Foundation; Lake County; the U.S. Department of Housing and Urban Development; The William J. and Dorothy K. O'Neill Foundation; and the Woodruff Foundation.

The Housing Center would like to thank all of our partner agencies for their support of our fair housing programs throughout the year.

## **HUD Proposes New Rule to Ensure Equal Access Regardless of Sexual Orientation or Gender Identity**

The US Department of Housing and Urban Development recently proposed new regulations to expand protections for applicants to its housing programs regardless of their sexual orientation or gender identity. The new regulations propose that lenders be prohibited from using sexual orientation or gender identity as a basis for determining that person's loan eligibility for FHA mortgage financing. The proposal also clarifies the definition of "family" in HUD programs to ensure it does not exclude anyone because one or more family members may be an LGBT individual or be perceived as such. Finally, the proposal prohibits owners and operators of HUD-assisted housing from inquiring about the sexual orientation or gender identity of an applicant or occupant of the dwelling. Comments on the proposal must be submitted by March 25, 2011.

In addition, HUD is undertaking its first-ever national study of LGBT discrimination in the community regarding the rental and sale of housing.

## *The Housing Center would like to thank all of our 2010 donors*

*(current through January 2011)*

Laurie Albright  
Phil Althouse  
Sandy Bellin  
Mike & Katie Brickner  
Patricia Burgess & John Shelley  
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**Staff:**

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Carrie Pleasants, Associate Director  
Darlene English, Education & Outreach  
Coordinator  
Krissie Wells, Fair Housing Research  
Associate  
Hilary Mason King, Fair Housing Specialist  
Irving Graves, Office Assistant  
Zach Crafton, Fair Housing Intern

**Mission:**

To eliminate housing discrimination and assure choice in Northeast Ohio by providing those at risk with effective information, intervention and advocacy.

# Spotlight on HRAC

## Housing Center Releases Latest Report Racial & Ethnic Disparities Continue in Ohio Mortgage Lending

African Americans and Hispanics/Latinos in Ohio were denied mortgage loans more often than whites in 2009 and when they did obtain loans, were more likely to receive high-cost subprime loans than whites, according to the latest report by the Housing Center utilizing recently-released home mortgage lending data.

the recently-created Consumer Financial Protection Bureau examines these disparities and take appropriate steps to protect individuals from abusive and unfair products and services. It also recommends that local governments increase their monitoring and enforcement of local fair housing and consumer statutes.

The racial disparities were so strong that upper income African Americans were denied loans at rates similar to those of low income whites. Statewide, upper income African Americans were denied refinance loans 43.30% of the time in 2009, compared to a 40.67% denial rate for low income whites. For home purchase loans, upper income African Americans were denied loans 20.67% of the time, compared to a 21.27% denial rate for low income whites.

The Housing Research & Advocacy Center's report, entitled "Racial and Ethnic Disparities in 2009 Ohio Mortgage Lending," analyzes 2009 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 report is available on our website, <http://www.thehousingcenter.org>.

The report recommends that

Present this flyer to your Johnny Mango server on

Monday

**March 7<sup>th</sup>**

from 11 am – 11 pm

and 20% of your purchases will benefit

**The Housing Research & Advocacy Center**



Valid at 3120 Bridge Avenue  
Ohio City  
216.575.1919

## Save the Date! Sixth Annual Wine & Cheese Fundraiser

On Thursday, April 28, 2011, the Housing Center will celebrate its Sixth Annual Wine & Cheese Fundraiser. This year's event will be held at the Gallery at Trinity Commons. The fundraiser also includes light hors d'oeuvres and a variety of wines to sample. Also, don't miss your chance to win one of our 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. Look for your invitation in the upcoming weeks ahead.

**HOUSING  
RESEARCH & ADVOCACY  
CENTER**

*A New Era of Housing Justice*

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Winter 2011

## *Upcoming Events*

**Fundraiser at Johnny Mango's**  
**Monday, March 7, 2011**  
**11 am – 11 pm**  
**3120 Bridge Avenue**  
**Ohio City**  
**Present our flyer (see page 3)**  
**to your server and 20% of your**  
**purchase benefits the**  
**Housing Center**

**Sixth Annual Wine & Cheese**  
**Fundraiser**  
**Thursday, April 28, 2011**  
**5:30 – 7:30 pm**  
**The Gallery at**  
**Trinity Commons**  
**2230 Euclid Avenue**  
**Cleveland, OH 44115**

**Shaker Heights Landlord Training**  
**Saturday, May 14, 2011**  
**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**

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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