

Housing Center Research Reports Region Still Faces Discrimination

The Housing Center recently released two research reports with findings that the region continues to see historic highs in housing discrimination complaints filed. The report, *The State of Fair Housing in Northeast Ohio: April 2013*, found a 32% increase in the number of complaints filed in the last 5 years (2008-2012) compared with the previous time period (2003-2007). The Housing Center estimates that there are at least 33,690 instances of housing discrimination annually in the region against African Americans, Hispanics/Latinos, and Asian Americans and Pacific Islanders in the rental and sales markets, meaning that the vast

majority of cases are never reported to a government agency.

The State of Fair Housing in Northeast Ohio: April 2013 is the eighth edition, analyzing housing discrimination and segregation in a six-county region (Ashtabula, Cuyahoga, Geauga, Lake, Lorain, and Medina Counties).

In the report *Racial & Ethnic Disparities in 2011 Ohio Mortgage Lending*, which analyzed 2011 home mortgage lending data, African Americans and Hispanic borrowers continue to face more loan denials. Further findings report that when African Americans receive loans, they are higher cost loans.

Of particular note is the finding

that in the Cleveland Metropolitan Statistical Area (MSA), upper-income African American applicants were denied loans at a higher rate than low-income White applicants (28.47% compared to 19.12%).

Racial and Ethnic Disparities in 2011 Ohio Mortgage Lending, analyzes 2011 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.

The State of Fair Housing in Northeast Ohio: April 2013 and *Racial and Ethnic Disparities in 2011 Ohio Mortgage Lending* are available in full on the Housing Center's website.

Fair Housing Storytelling Personalizes Housing Discrimination

The Housing Center is hosting a series of workshops to help individuals understand and heal from the experience of housing discrimination. The Fair Housing Storytelling Workshops feature professional storytellers, Jackki Boyd and Oluremi Oliver of OneHouse, who facilitate exercises as participants share their stories.

Past workshops revealed the situation of a woman who had been harassed by her neighbors for being Muslim, and a landlord who refused to rent to her, stating "I don't rent to devil worshippers!" Another story was that of a realtor who received death threats for showing houses to African Americans in a

predominantly white neighborhood.

Other stories included a community's reaction to defacing of the lone African American family's home on their quiet cul-de-sac. Neighbors were shocked and disturbed, and feeling anxious about one another, questioning who would perpetrate such an act.

The stories take housing discrimination as a civil rights violation and personalize it as a scar that never quite heals. The pain and embarrassment extends to others in the community, as neighbors wonder if they will appear guilty by association.

Housing discrimination is an ugly

blemish on the face of this country. In order to heal and progress toward a society of equality, we must acknowledge the pain and impact on individuals and neighborhoods.

The workshops aim to provide that opportunity, as attendees discuss their hopes and dreams of buying or renting a home, and how they dealt with and overcame obstacles. They are encouraged to speak out against discrimination they may have experienced and to inspire others to share.

The remaining workshops take place in July and October (see page 4 for details). If you have stories to relate, please join us at one of our upcoming Storytelling Workshops.

Domestic Violence Victims Protected by VAWA and the Fair Housing Act

The Fair Housing Act celebrates its 45th Anniversary this year. The Act prohibits housing discrimination on the basis of race/color, national origin, religion, familial status, disability and sex/gender. Sex was added as a protected class as part of the Housing and Community Development Act of 1974, which created Section 8 Housing and Community Development Block Grant Funds (CDBG).

Originally, the theory of adding sex as a protected class was born out of stereotypes held by housing providers at the time, that single women didn't have the ability to make repairs or have enough income to support themselves. Those widely held beliefs meant that women were being treated differently in housing than men.

Through case law, the sex provision extended to include sexual harassment and more recently domestic violence. Housing providers cannot evict a victim of

domestic violence solely because of the criminal activity (directly relating to abuse) of a spouse or partner. The Violence Against Women Act (VAWA) protects male or female domestic violence victims from denial of housing assistance or eviction. Housing providers using standard criteria for application denials or evictions that include criminal history must consider the circumstances when it involves domestic violence. They can request documentation of a victim's status, which can be provided in the form of court records, police reports or a letter from a medical professional from whom the victim has sought assistance.

Fair Housing law exists so that individuals have equal access to housing. If domestic violence victims are denied housing based on the criminal abuse of a partner, their fair housing rights are being violated.

If you or anyone you know has experienced this situation and needs help, contact our office.

HUD Memo Clarifies Assistance Animal Protections for People with Disabilities

The U.S. Department of Housing and Urban Development recently issued a memo adding clarification to the additional protections for persons with disabilities regarding reasonable accommodations and assistance animals.

The Fair Housing Act (FHA), amended in 1988 to protect people with disabilities from discrimination, includes assistance animals as a reasonable accommodation. A reasonable accommodation is a change in management's policies or practices to allow someone with a disability to fully enjoy their dwelling. The new memo reaffirms housing providers' obligation to authorize reasonable accommodation requests such as allowing assistance animals

despite having a no-pet policy.

An assistance animal is not considered a pet, as it works, provides assistance, or performs tasks for the benefit of the disabled person. The FHA differs from the Americans with Disabilities Act (ADA) in that the ADA considers dogs service animals, whereas FHA does not limit the type of animal, nor does it limit the type of service the animal performs. In the FHA, an animal may be referred to as assistance, service, therapy, companion, or emotional support animal. There are two things a housing provider must consider when receiving a reasonable accommodation request for an assistance animal: does the requester have a disability, **AND** is

the assistance animal related to their disability? If the answers to both questions are yes, then the request must be granted. The only exceptions to those rules are if a) the specific service animal poses a direct threat to the health and safety of others, **OR** 2) the specific service animal would cause substantial physical damage to the property. A denial cannot be based on speculation of certain breeds, size, or weight stereotypes, but on evidence directly associated with the service animal in question.

Assistance animal provisions as reasonable accommodations in fair housing apply regardless of funding, whether it be private or governmental. For more information on assistance animals, contact the Housing Center.

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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 Welcomes New Board Member

The Housing Center is pleased to welcome Brian Mikelbank to its Board of Directors. Brian is an Associate Professor and Director of the Master of Science in Urban Studies program at the Maxine Goodman Levin College of Urban Affairs at Cleveland State University. An urban geographer, his most recent research focused on spatial analysis of metropolitan housing markets.

Brian has published in a number of academic journals including *Housing Policy Debate*, *Urban Geography* and *The Professional Geographer*. In addition, he teaches classes in housing analysis, quantitative and spatial data analysis and urban development. Brian serves



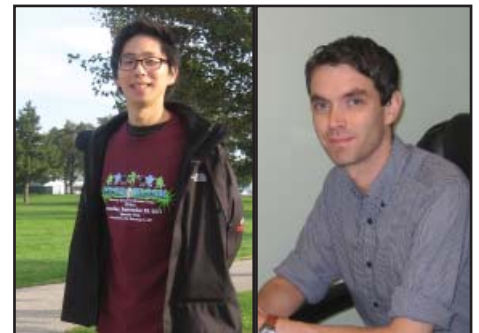
as the Chair of Euclid's Housing Taskforce and is on the board of Euclid's Development Corporation (EDCOR). He earned a Ph.D. of Geography and a Master of Arts Degree in Geography from The Ohio State University. He earned a Bachelor of Arts Degree in Economics and Geography from State University of New York at Buffalo.

Housing Center Bids a Fond Farewell

The Housing Center said goodbye to its research interns, Ki-duk Park and Andrew McMillan. Both Ki-duk and Andrew assisted with data collection for several research reports, monitored print and online ads for discriminatory advertising and performed outreach activities at tabling events.

Ki-duk Park leaves to pursue a doctorate degree at The Ohio State University.

Andrew McMillan has been accepted



to The University of Illinois' Ph.D. program in urban planning.

Ki-duk and Andrew, valued members of the research team, will be missed. The Housing Center wishes them the best!

Did you know....?

In February of this year, the Department of Housing and Urban Development announced a regulation on "disparate impact," which codified a legal precedent that says the Fair Housing Act prohibits practices that result in discrimination "regardless of whether there was an intent to discriminate." Disparate impact is of particular concern in the case of predatory mortgages that were given most often to minorities and resulted in foreclosures that decimated entire neighborhoods. This map shows that areas of heaviest concentrations of foreclosures are in predominantly African American neighborhoods in Cleveland.

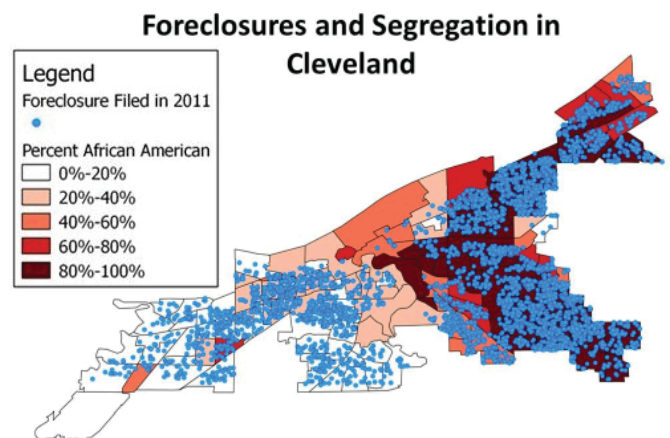


Figure 13. HP Denial Rates of Lower and Upper-Income Individuals, Cleveland, 2011.



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FAIR HOUSING EVENTS

<p>Fair Housing & Landlord Tenant Law</p> <p>Thursday, June 27, 2013 5:30–7:30 pm Parma Heights City Hall 6281 Pearl Road, Parma Heights, OH 44130</p> <p>1 free CEU available for real estate professionals</p>	<p>Fair Housing Law for Real Estate Professionals</p> <p>Thursday, July 25, 2013 1:00–4:00 pm Mayfield Heights Library 6080 Wilson Mills Road Mayfield Heights, OH 44143</p> <p>3 free CEUs available for real estate professionals</p>	<p>Share Your Story Fair Housing Storytelling Workshops</p> <p>Thursday, July 18, 2013 6:00 pm–8:00 pm Brookpark Branch Library 6155 Engle Road, Brookpark</p>
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