



## 2nd Annual Rock the Block a Rockin' Success

For the second year, the Housing Center hosted its Rock the Block 5K Fundraiser at Edgewater Park with friends who walked and ran in support of fair housing.

The family-friendly event featured Flower Clown, the Saint Ignatius Circus Company, face painting, and Guiding Eyes for the Blind providing creature comforts with a special service dog. Ken Greene of Island Vibes set the mood with his steel drums serving as a musical backdrop for the crisp but sunny morning. Blood pressure screenings

were available courtesy of Aisha & Muhammad Samad, as well as chair massages provided by Gary Boska, LMT. Special thanks to our volunteers and event sponsors: Your Bean Counters, Earth Fare, RedStar WorldWear, Hermes Sports & Events, Dick's Sporting Goods, Costco, Dave's Markets, Dunkin' Donuts, and Einstein Bros. Bagels.

Congratulations to all of the winners at the 2nd Annual Rock the Block. Thanks for making it a rockin' success!



## Housing Center Celebrates a Year of Storytelling

The Housing Center will celebrate the fair housing storytelling project with a free reception open to the public at Trinity Commons. The Fair Housing Storytelling Workshops featuring professional storytellers, Jackki Boyd and Oluremi Oliver of OneHouse, were an amazing experience.

The intimate setting allowed participants to share their personal stories of unfair treatment when trying to secure housing. The stories were as varied as the protected classes themselves. One woman shared her experience of being told by a housing provider that if she didn't have her full rent payment they could "work something out," a sexual reference that could constitute

sex discrimination. Another woman was told the 2-bedroom apartment she was interested in, wasn't big enough for her and her two children, possibly a familial status violation. An older woman revealed a story from her youth when her family was apartment hunting and was told, "We don't allow Jews or dogs!" Almost 60 years later, her pain was still evident.

Each personal narrative illustrates how important our work is to end housing discrimination. Everyone has the civil right to equal opportunities in housing, free from discrimination. Through generous support from residents of Cuyahoga County from Cuyahoga Arts & Culture, the Housing Center was able to embark on this journey to explore these personal

stories.

Many individuals have been photographed as the faces of the storytelling project. Those photographs, captured by activist photographer Steve Cagan, will be on display at the Housing Center's Art of Storytelling Photography Exhibit and Reception on Thursday, November 21st at Trinity Commons from 5:00-7:30 p.m.

Visitors can read through the stories and talk to the photography subjects, the photographer and the storytellers. Join us for this unique opportunity to experience our work in a new way!



## Discrimination in Mortgage Lending Related to Maternity Leave on the Rise

Complaints of housing discrimination against women are on the rise. Mortgage loan denials to women who are pregnant or on maternity leave are occurring with greater frequency. As the credit markets have tightened, some lenders are setting different loan conditions for women, such as demanding they terminate their maternity leaves early or denying the loan until she returns to work.

Following an investigation into such practices, HUD recently settled agreements with PNC Mortgage, Cornerstone Mortgage Company and Bank of America. The latest settlement with PNC involved a Navy veteran who was told by the lender she had to return

to work in order to obtain a Veterans Affairs (VA) guaranteed loan. Due to the requirement, she and her husband could not close on their new home until a month later than they planned. The seller then required the couple to pay an additional \$3,000 for the delay. PNC denied any wrongdoing, but agreed to pay the couple a settlement of \$15,000.

Facing allegations of discrimination against expectant mothers, Cornerstone Mortgage Company agreed to pay Dr. Elizabeth Budde \$15,000 after she was denied a mortgage loan while on paid maternity leave. Additionally they agreed to create a \$750,000 victims fund to compensate other borrowers who were denied because of maternity

leave. Last year, the Mortgage Guaranty Insurance Corporation agreed to pay more than \$500,000 to settle a Justice Department lawsuit alleging the company wrongly denied policies to women on maternity leave.

The Fair Housing Act prohibits discrimination in housing-related transactions based on, among other protected classes, sex and familial status. Any woman who believes she's been treated unfairly by a mortgage lender because of a pregnancy or maternity leave should contact the Housing Center or the Department of Housing and Urban Development, at (800) 669-9777.

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## Housing Center Workshop Addresses Accessibility Issues

On October 4th, the Housing Center presented at a housing workshop titled, *Helping Clients Access HUD Assisted Housing* at the North Star Neighborhood Reentry Resource Center. Randy Cunningham from the Cleveland Tenants Organization, and Maria Smith, Esq. from the Legal Aid Society of Cleveland presented information on the applications and appeals process for HUD-assisted housing.

The workshop focused on giving social service providers the tools to navigate the paperwork associated with the application process and strategies

to tackle the challenges clients may encounter while securing HUD-assisted housing. Randy Cunningham and Maria Smith spoke to common scenarios, such as what to do when a client is denied due to criminal background or missing application information.

Fair housing laws protect people with disabilities from discrimination in housing. People are to be granted reasonable accommodations and modifications when necessary to allow them to equally use and enjoy their homes. Kris Keniray, Fair Housing Investigator, and Mandy Mehlman,

Fair Housing Community Educator, Housing Research & Advocacy Center, spoke to the audience about the process of requesting reasonable accommodations and modifications and provided sample letters for social service providers to use with clients.

We would like to thank Recovery Resources and the Cleveland Legal Aid Society for their assistance providing continuing education credits to the social service providers in attendance. We also would like to thank the Cleveland Foundation for making the presentation possible.

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## Did you know....?

Did you know it could be illegal to direct a potential tenant or homebuyer to a specific area of a property or community? It is considered "steering" and is prohibited by the Fair Housing Act. Landlords or real estate agents should offer all available properties or units to prospective tenants, letting the individual decide which homes to visit, and present only facts about the property and the community, not facts about other residents or neighbors. Housing providers should not make statements such as "this area would be nice for you because it's quiet and there are no children around," or "there is a synagogue down the street that you would enjoy" as these statements may be considered a violation of fair housing law.



## Housing Research & Advocacy Center

2728 Euclid Avenue, Suite 200  
Cleveland, Ohio 44115  
Phone: (216) 361-9240  
Fax: (216) 426-1290  
www.thehousingcenter.org

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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 Staff

The Housing Center welcomed **Dale Rene** to the newly created position of Administrative Coordinator. Previously, Dale worked in various positions with Case Western Reserve University, including Manager of External Relations and Campaign Outreach, Center Assistant & Budget Administrator, and Office Manager. In her current role, she will be responsible for supporting senior staff in administration, development and programming. Dale earned a Master of Arts Degree in History from Cleveland



State University and a Bachelor of Arts Degree in Liberal Arts from Baldwin Wallace College. She serves on the Board of Directors for the Northeast Ohio Animal Association.



## Thank You Rock the Block Volunteers!

Over 50 fair housing supporters volunteered at the 2nd Annual Rock the Block 5K festivities at Edgewater Park. The Housing Center would like to say a special thank you to each individual volunteer and the Cleveland State University Marketing Association, the South Asian Law Students Association at Case Western Reserve University and the US Bank teams.





2728 Euclid Avenue, Suite 200  
 Cleveland, Ohio 44115  
 Phone: (216) 361-9240  
 Fax: (216) 426-1290  
 Fair Housing Hotline: (216) 361-9861  
[www.thehousingcenter.org](http://www.thehousingcenter.org)

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**FAIR HOUSING EVENTS**

<p><b>Keys to a Successful Housing Search Free Resource Fair</b>          Saturday, November 9, 2013          10:00 am–12:00 noon          Trinity Commons          Cathedral Hall          2230 Euclid Avenue          Cleveland, OH 44115</p>	<p><b>Achieving Inclusive Communities: Affirmatively Furthering Fair Housing for Municipalities</b>          Wednesday, November 20, 2013          8:30 am–12:00 pm          Cleveland Marriott East          26300 Harvard Road          Warrensville Heights, OH 44122</p>	<p><b>Art of Storytelling Fair Housing Photography Exhibition</b>          Thursday, November 21, 2013          5:30 pm–7:30 pm          Trinity Commons          2230 Euclid Avenue          Cleveland, OH 44115</p>
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**Warm & Healthy Homes Initiative**

Money is available for low-income seniors 60+ to make low to mid-level modifications on their homes to make them more accessible through a partnership with The Housing Research and Advocacy Center and Environmental Health Watch. For more information, call the Housing Center regarding the McGregor Home Modifications at 216-361-9240.

