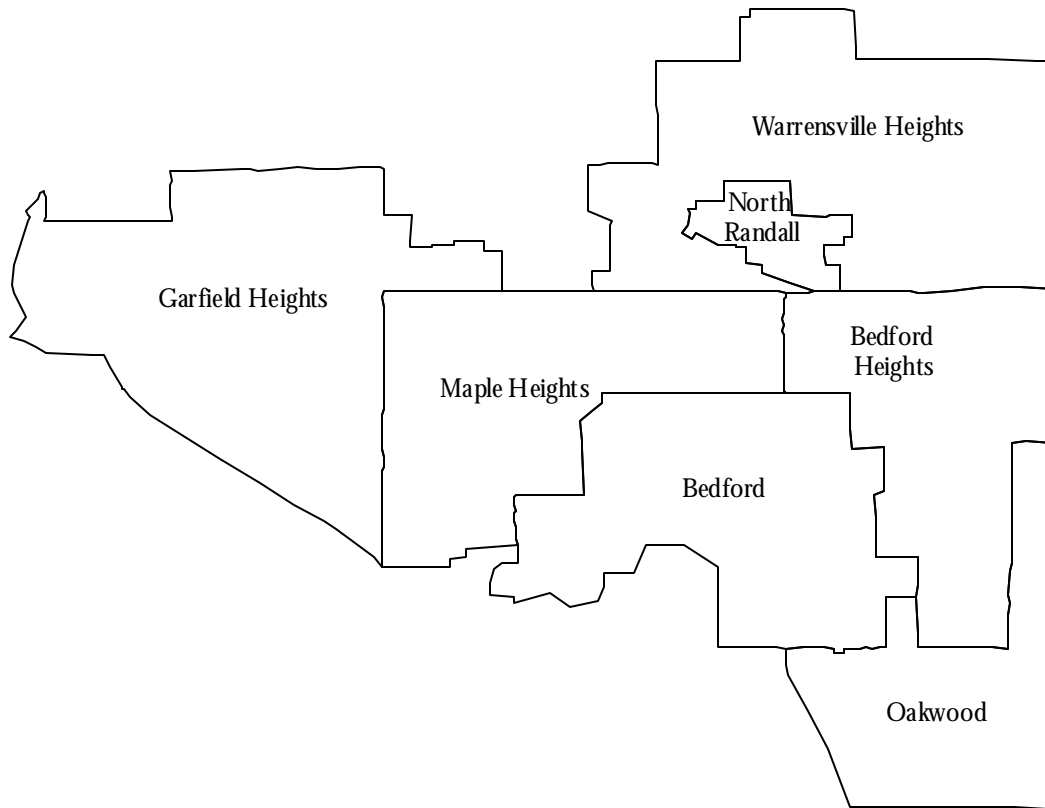


Analysis of the Lending Patterns In the Southeast Suburbs of Cuyahoga County, Ohio



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*With Support from the
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Introduction

The Housing Research & Advocacy Center is a non-profit fair housing agency located in Cleveland, Ohio that is dedicated to ensuring that all people in the Cleveland Metropolitan Statistical Area (MSA) receive equal access to housing, regardless of their family status, race, sex, disability, color, religion or national origin. The Housing Research & Advocacy Center has a long history of promoting fair housing and lending in Greater Cleveland. The Housing Center was established in 1983 as the Metropolitan Strategy Group, and changed its name in 2003 to better reflect the organization's mission. The Housing Center was founded as a "brown bag" luncheon group of local fair housing/civil rights advocates who shared a goal of expanding housing opportunities for Greater Clevelanders regardless of their race, religion, gender, ethnicities, national origins, familial status, or disabilities. Through the years the scope of the agency has changed from a grass roots coalition of community groups to a focused fair housing agency but its mission has remained constant - to ensure, through research, educational programs, public policy and enforcement activities that all residents are guaranteed equal access to housing. Ensuring that everyone has access to mortgage loans is key to the mission of the Housing Center, and therefore, research into the lending patterns of banks that do business in our community is of great concern. Without access to mortgage loans, residents do not have access to homeownership.

This research was undertaken as part of a contract with the Cuyahoga County Department of Development. The purpose of this research is to outline a comprehensive report on the lending patterns within the Southeast Suburbs. The Southeast Suburbs are a unique subset of communities in Cuyahoga County, Ohio. The suburbs that we have identified for this research are: Maple Heights, Garfield Heights, Bedford, Bedford Heights, Warrensville Heights, and North Randall Village. Most of these communities have all faced or are facing significant racial change that offers unique challenges to City officials, community leaders and residents. (For detailed census data for the Southeast Suburbs, see Appendix A, Community Profiles.)

Through this research, we reviewed relevant lending data to compile information about the prime lenders that have a physical presence in these communities, the prime and subprime lenders that are making loans in these cities and the general aggregate lending patterns in the home purchase and refinancing markets within the Southeast Suburbs. The purpose of this research is not only to identify these lending patterns but also determine if prime lenders are adequately marketing and originating loans in these communities.

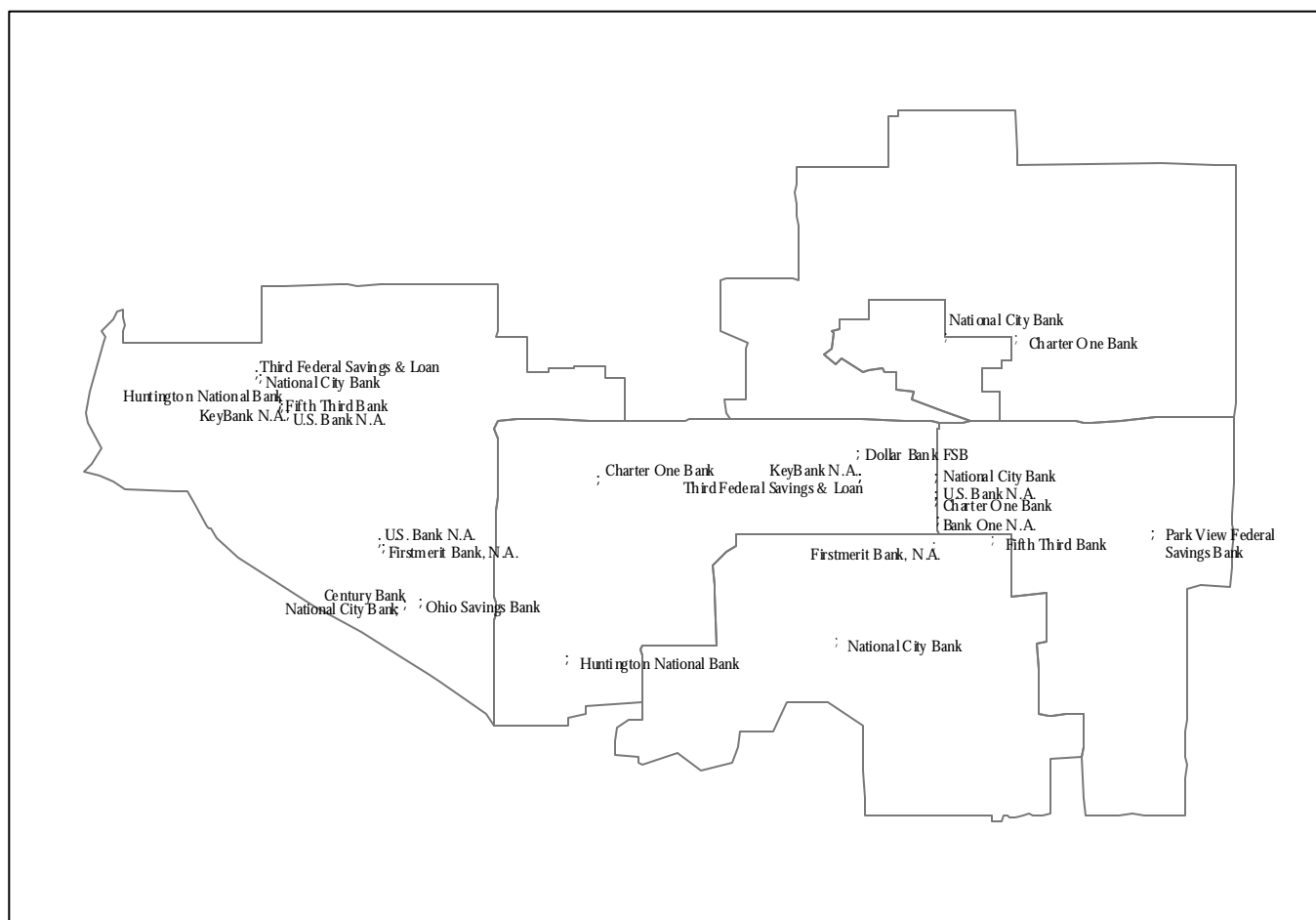
The Data

Three types of data were used to complete this lending analysis: 1) U.S. Census Data, 2) Home Mortgage Disclosure Act (HMDA) Data, and 3) Federal Deposit Insurance Corporation (FDIC) deposit data. The census data was used to complete the community profiles (See Appendix A) for each of the communities located in the Southeast Suburbs. The HMDA data provides information about the lenders doing business in the Cleveland Metropolitan Statistical Area (MSA), including subprime lender aggregate data, prime lender aggregate data, as well as individual lender data. Finally, the FDIC reports the amount of deposits at each of the FDIC insured depository institutions. The most current data available from the Census, HMDA and FDIC has been used for this project.

Bank Branches and Deposits in the Southeast Suburbs

There are twenty-seven (27) bank branches of depository institutions in the Southeast Suburbs, which have taken more than 1.25 Billion dollars in deposits to date as of June 30, 2003. (See Map 1 and Table 1). As seen in the map of the locations of the bank offices, a number of banks have a definite physical presence in these communities, particularly in Maple Heights, Bedford, Bedford Heights and Garfield Heights.

Map 1: Locations of Bank Branches in the Southeast Suburbs



In comparing the bank branches that have a physical presence in the Southeast Suburbs, to the lenders that are making loans (see Table 3 and Table 4) there is a great disparity between the banks that are taking deposits to those that are actually making loans in these communities. The only depository institutions that are originating enough loans in these cities to appear in the list of the top 10 home purchase of refinancing lenders in the area are Third Federal Savings & Loan, Charter One Bank, Bank One N.A. and National City Bank. Four banks in particular, Century Bank, Fifth Third Bank, Huntington Bank and Firstmerit Bank made very few home purchase or refinancing loans in these communities in 2002, yet all four banks have bank branches in the Southeast Suburbs.

Table 1. Summary of Deposits at Branches located in the Southeast Suburbs

Bank Name	Address	City	Deposits as of June 30, 2003
Bank One N.A.	5435 Northfield Rd	Bedford Heights	\$10,165,000
Fifth Third Bank	22777 Rockside Rd	Bedford	\$15,504,000
Firstmerit Bank, N.A.	430 Northfield Rd	Bedford	\$16,086,000
National City Bank	10 West Grace	Bedford	\$55,981,000
National City Bank	5279 Northfield Rd	Bedford Heights	\$26,171,000
Park View Federal Savings Bank	25350 Rockside Rd	Bedford Heights	\$43,407,000
U.S. Bank N.A.	5384 Northfield Rd	Bedford Heights	\$33,086,000
Century Bank	12648 Rockside Rd	Garfield Heights	\$27,943,000
Fifth Third Bank	4948 Turney Rd	Garfield Heights	\$7,251,000
Firstmerit Bank, N.A.	5721 Turney Rd	Garfield Heights	\$19,817,000
Huntington National Bank	4932 Turney Rd	Garfield Heights	\$22,868,000
KeyBank N.A.	4967 Turney Rd	Garfield Heights	\$36,610,000
National City Bank	4805 Turney Rd	Garfield Heights	\$59,730,000
National City Bank	12548 Rockside Rd	Garfield Heights	\$23,395,000
Ohio Savings Bank	6016 Turney Rd	Garfield Heights	\$84,672,000
Third Federal Savings & Loan	4788 Turney Rd	Garfield Heights	\$185,596,000
U.S. Bank N.A.	5007 Turney Rd	Garfield Heights	\$50,524,000
U.S. Bank N.A.	5695 Turney Rd	Garfield Heights	\$37,242,000
Charter One Bank	15765 Broadway	Maple Heights	\$48,935,000
Charter One Bank	5402 Northfield Rd	Bedford Heights	\$19,016,000
Dollar Bank FSB	5180 Warrensville Center Rd	Maple Heights	\$47,265,000
Huntington National Bank	6134 Dunham Rd	Maple Heights	\$54,942,000
KeyBank N.A.	5301 Warrensville Center Rd	Maple Heights	\$67,254,000
Third Federal Savings & Loan	5345 Warrensville Rd	Maple Heights	\$265,313,000
Huntington National Bank	1 Randall Park Mall	North Randall	\$84,000
Charter One Bank	4612 Green Rd	Warrensville Heights	\$16,421,000
National City Bank	4601 Northfield Rd	North Randall	\$21,012,000
TOTAL DEPOSITS IN SOUTHEAST SUBURBS AS OF 6/30/03:			\$1,296,290,000

Source: FDIC Summary of Deposits database www2.fdic.gov

Table 2: Bank Branches in the Southeast Suburbs with Deposits and Number of Loans Originated

Bank Name	Total Deposits in Southeast Suburbs Branches as of 6/30/03	Home Purchase Loans Originated in 2002	Refinance Loans Originated in 2002
Bank One N.A.	\$10,165,000	3	68
Century Bank	\$27,943,000	1	2
Charter One Bank	\$84,372,000	44	109
Dollar Bank FSB	\$47,265,000	11	20
Fifth Third Bank	\$22,755,000	0	8
Firstmerit Bank, N.A.	\$35,903,000	0	1
Huntington National Bank	\$77,894,000	0	12
KeyBank N.A.	\$103,864,000	36	17
National City Bank	\$186,289,000	49	88
Ohio Savings Bank	\$84,672,000	33	75
Park View Federal Savings & Loan	\$43,407,000	13	38
Third Federal Savings & Loan	\$450,909,000	132	197
U.S. Bank N.A.	\$87,766,000	16	40

Lending in the Southeast Suburbs

Unfortunately, housing discrimination has a profound effect upon both individual victims and the economic stability of Cuyahoga County and the Southeast Suburbs region. In a recent study completed by the United States Census Bureau entitled *Racial and Ethnic Residential Segregation in the United States: 1980 – 2000*, the authors concluded that the Cleveland-Lorain-Elyria SMSA ¹(standard metropolitan statistical area) was the third most segregated metropolitan area in the country. ² The fact that the Cleveland SMSA remains one of the most segregated metropolitan areas in the country has potentially severe consequences for the long-term economic stability of Cuyahoga County and the region. According to some researchers, there is a direct correlation between economic growth and the presence of stable integrated neighborhoods. ³

Segregated housing patterns also affect the ability of African American families to build wealth through home ownership. A recent report sponsored by the Brookings Institute, concludes that a “segregation tax” is imposed on black homeowners. In the Cleveland Metropolitan area, the segregation tax imposed on black homeowners is 24%, which means that a black homeowner with the same income as a white homeowner owns a home that is worth 24% less. ⁴ The amount of the segregation tax is directly correlated with the level of segregation in the community and is caused by that segregation. ⁵

¹ The Cleveland-Lorain-Elyria SMSA includes Cuyahoga, Lorain, Medina, Ashtabula, Geauga and Lake counties.

² Iceland, John, Daniel H. Weinberg and Erika Steinmetz, U.S. Census Bureau, Series CENSR-3, *Racial and Ethnic Residential Segregation in the United States: 1980 – 2000*, p. 68, U.S. Government Printing Office, Washington, DC 2002.

³ Gregory Stoup, Acting Director, Center for Regional Economic Issues, Case Western Reserve University.

⁴ Rusk, David, *The Segregation Tax: The Cost of Racial Segregation to Black Homeowners*, The Brookings Institute Survey Series, October 2001, p. 11.

⁵ Id. at 4.

The communities in the Southeast Suburbs are in the position to turn from almost completely White to almost completely Black within a matter of a few decades. As of the 2000 Census, the African American populations in Warrensville Heights, Bedford Heights and The Village of North Randall have passed 65%.

Prime Lenders are defined in the HMDA data as all lenders that are not self identified as subprime or mobile home lenders to the Department of Housing and Urban Development (HUD). These include all FDIC insured lenders. While only four of the top ten refinance of home purchase lenders in the Southeast Suburbs are self identified, some of the other lenders also make subprime loans, but do not identify themselves as subprime on the HUD list of subprime lenders. Some of the lenders other than the prime depository institutions still make some subprime loans, but subprime is less than 50% of their business, therefore they do not classify themselves as subprime lenders. It is particularly significant that especially in the home purchase market in the Southeast Suburbs, while these top lenders may be lending to African Americans, they are making relatively few loans in census tracts that are integrated or those that have a large minority population (African American Census Tracts are defined as those where 50% or more of the population of the tract is African American).

The refinancing market is quite different from the home purchase market in that so much of the race of applicant data is missing from the information provided by many of the lenders. The lack of race data indicates that many of these loans were solicited over the phone or by mail, with no actual face-to-face meeting of the loan officer and the borrower. It is important to note that in Table 4, the data presented for the Percentage of Loans to African Americans can therefore be very misleading because this data is calculated only if the race of the applicant is known. For example, (See Table 4) Delta Funding Corporation received 193 applications for refinancing loans in 2002, if 80.83% of the loans did not contain race data, then only 37 of the loan applications indicated the race of the potential borrower. Of the 11 loans actually made, it is impossible to determine how many of these loans could have contained information about the race of the borrower.

Table 3: Top 10 Home Purchase Lenders in the Southeast Suburbs- 2002

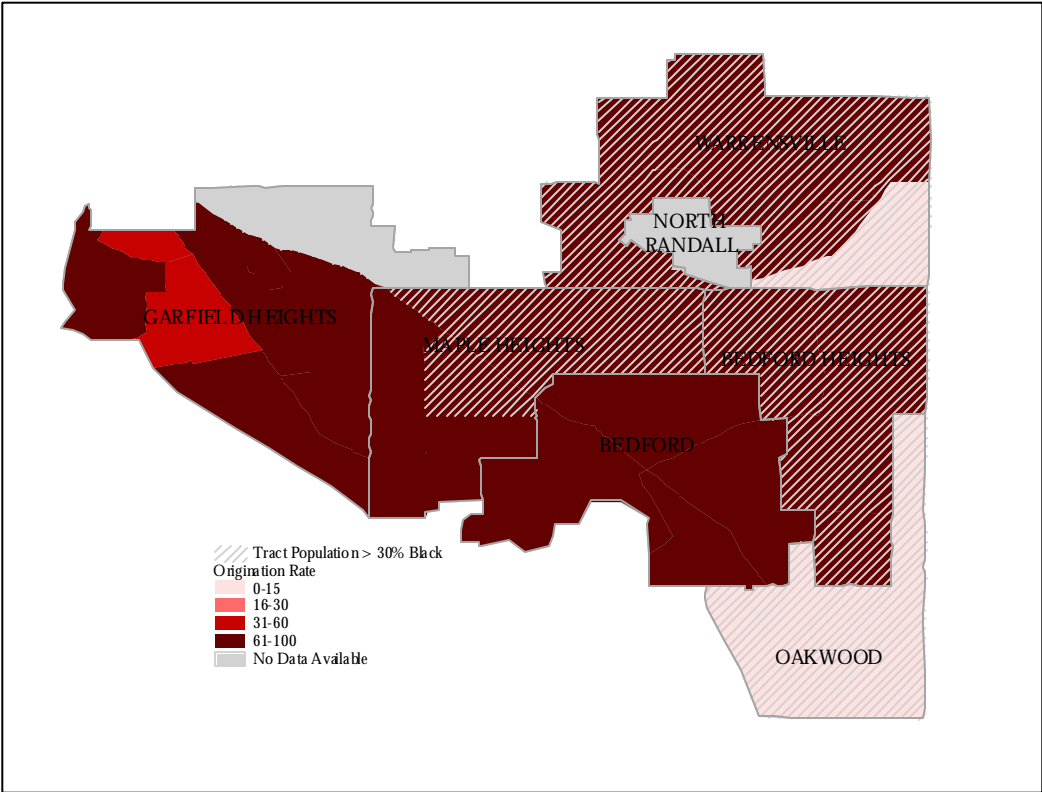
Rank	LENDER	Applications	Approvals	Originations	Denials	Origination Rate	Percent of Applications with No Applicant Race Data	Percentage of Loans to African American Borrowers	Percentage of Loans to African American Census Tracts
1	THIRD FEDERAL SAVINGS AND LOAN	159	144	132	7	83.02	18.87	34.58	10.61
2	COUNTRYWIDE HOME LOANS	151	118	113	14	74.83	3.97	65.14	13.27
3	UNION NATIONAL MORTGAGE CO.	93	79	79	0	84.95	10.75	35.44	7.59
4	WELLS FARGO HOME MORTGAGE	80	69	67	10	83.75	7.50	48.44	13.43
5	REAL ESTATE MORTGAGE CORP.	74	63	63	2	85.14	0.00	33.33	9.52
6	ABN AMRO MORTGAGE GROUP, INC.	73	43	43	18	58.90	13.70	38.46	11.63
7	FIRST FRANKLIN FINANCIAL CORP.	64	51	40	11	62.50	21.88	45.45	10.00
8	NATIONAL CITY BANK	62	55	49	6	79.03	45.16	41.38	6.12
9	CENDANT MORTGAGE	61	58	46	0	75.41	70.49	23.53	2.17
10	FREEDOM MORTGAGE CORPORATION	61	60	60	1	98.36	0.00	63.33	16.67

Table 4: Top Ten Refinancing Lenders in the Southeast Suburbs - 2002

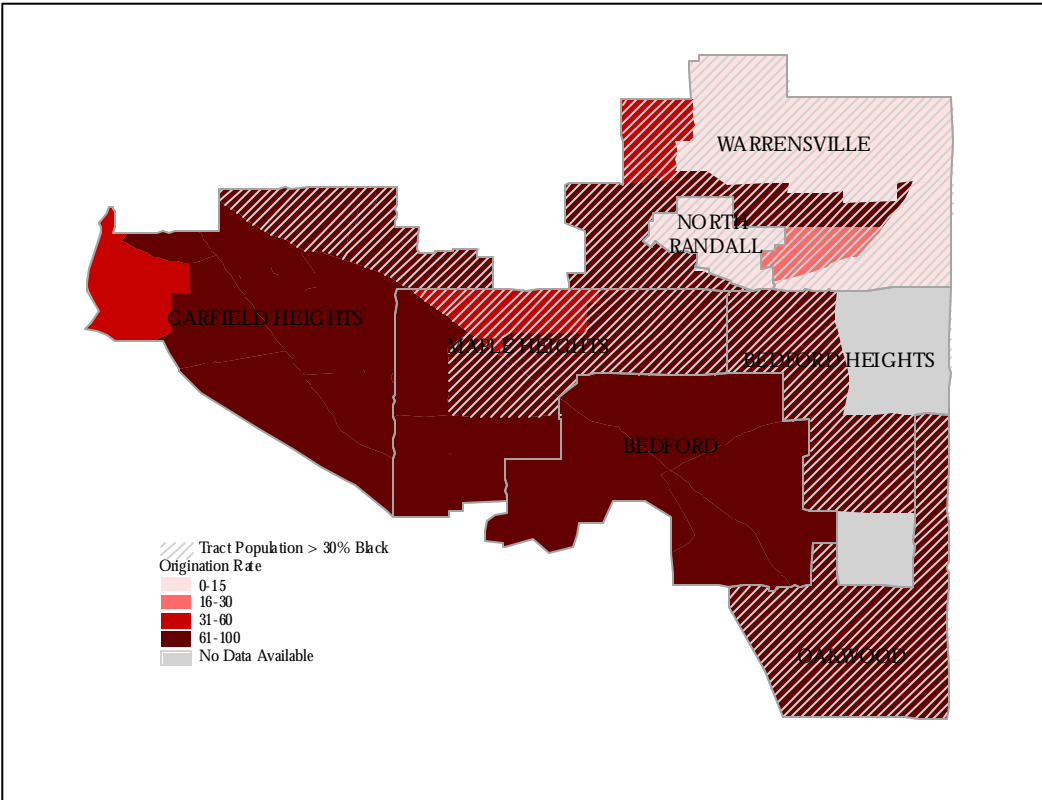
Rank	LENDER	Applications	Approvals	Originations	Denials	Origination Rate	Percent of Applications with No Applicant Race Data	Percentage of Loans to African American Borrowers	Percentage of Loans to African American Census Tracts
1	ABN AMRO MORTGAGE GROUP, INC.	499	330	328	63	65.73	24.25	26.98	17.68
2	HOUSEHOLD FINANCE CORPORATION	478	46	41	202	8.58	97.07	0.00	39.02
3	AMERIQUEST MORTGAGE COMPANY	445	89	71	157	15.96	33.93	50.91	35.21
4	BENEFICIAL CORPORATION	392	24	23	191	5.87	97.70	0	69.57
5	THIRD FEDERAL SAVINGS AND LOAN	281	209	197	44	70.11	13.88	25.15	10.15
6	COUNTRYWIDE HOME LOANS	240	179	142	22	59.17	9.58	45.04	19.72
7	BANK ONE, NA	218	121	68	91	31.19	10.09	27.27	14.71
8	AEGIS MORTGAGE CORPORATION	218	34	27	136	12.39	22.48	68.00	37.04
9	CHARTER ONE BANK	207	123	109	78	52.66	31.40	24.39	15.60
10	DELTA FUNDING CORPORATION	193	121	11	67	5.70	80.83	71.43	9.09

Each of the top ten home purchase and refinancing lenders have been mapped below in order to illustrate the banks lending pattern within the Southeast Suburbs. Origination rate has been mapped, with the overlay where the African American residents are concentrated within this geographical area.

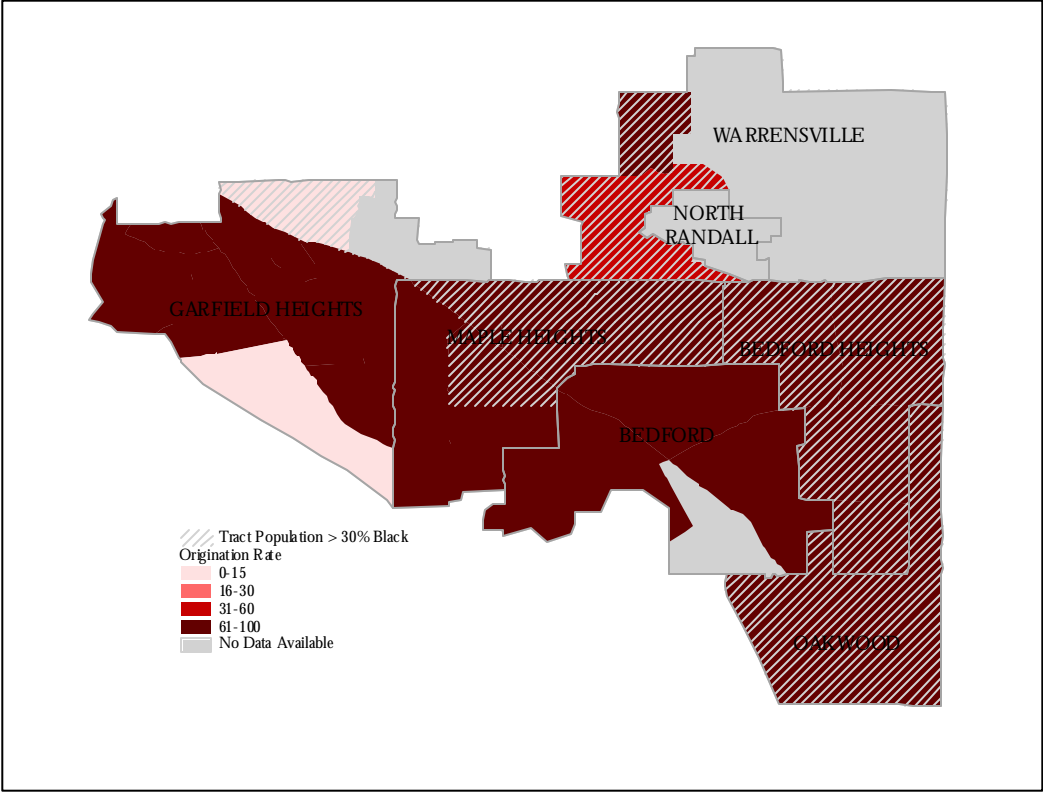
Map 2:
Third Federal Savings and Loan Home Purchase Loan Origination Rate in the Southeast Suburbs: 2002



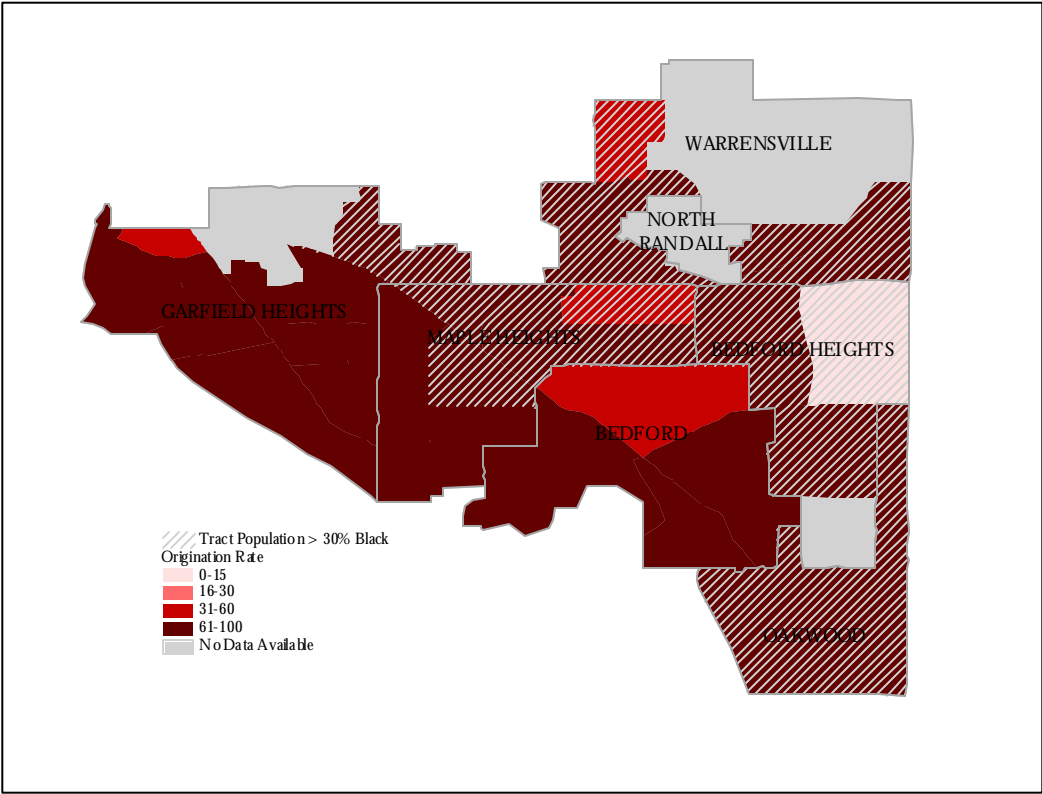
Map 3:
Countrywide Home Loans Home Purchase Loan Origination Rate in the Southeast Suburbs: 2002



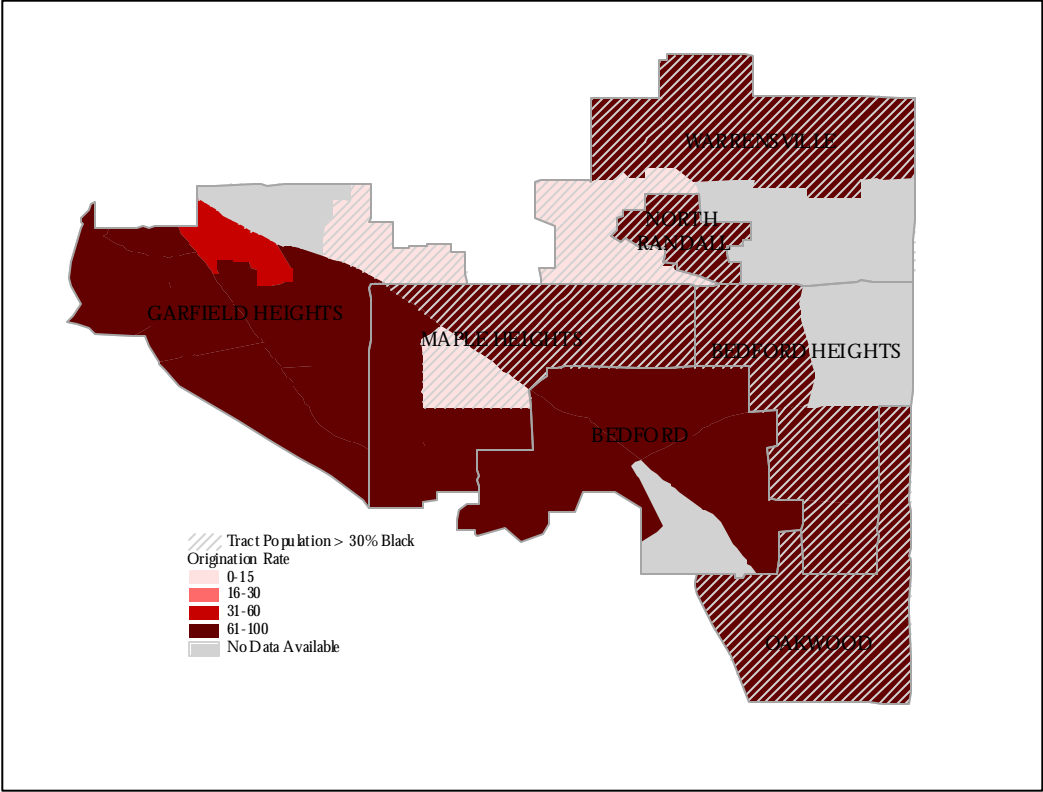
Map 4:
Union National Mortgage Co. Home Purchase Loan Origination Rate in the Southeast Suburbs: 2002



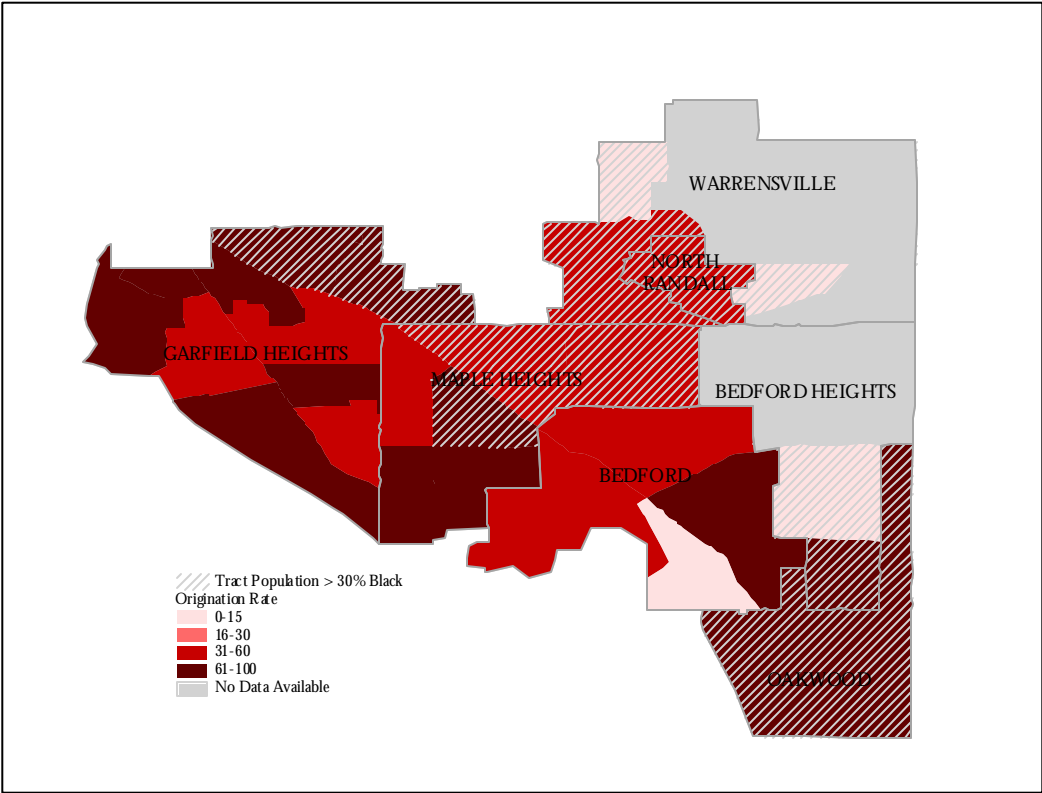
Map 5:
Wells Fargo Home Mortgage Home Purchase Loan Origination Rate in the Southeast Suburbs: 2002



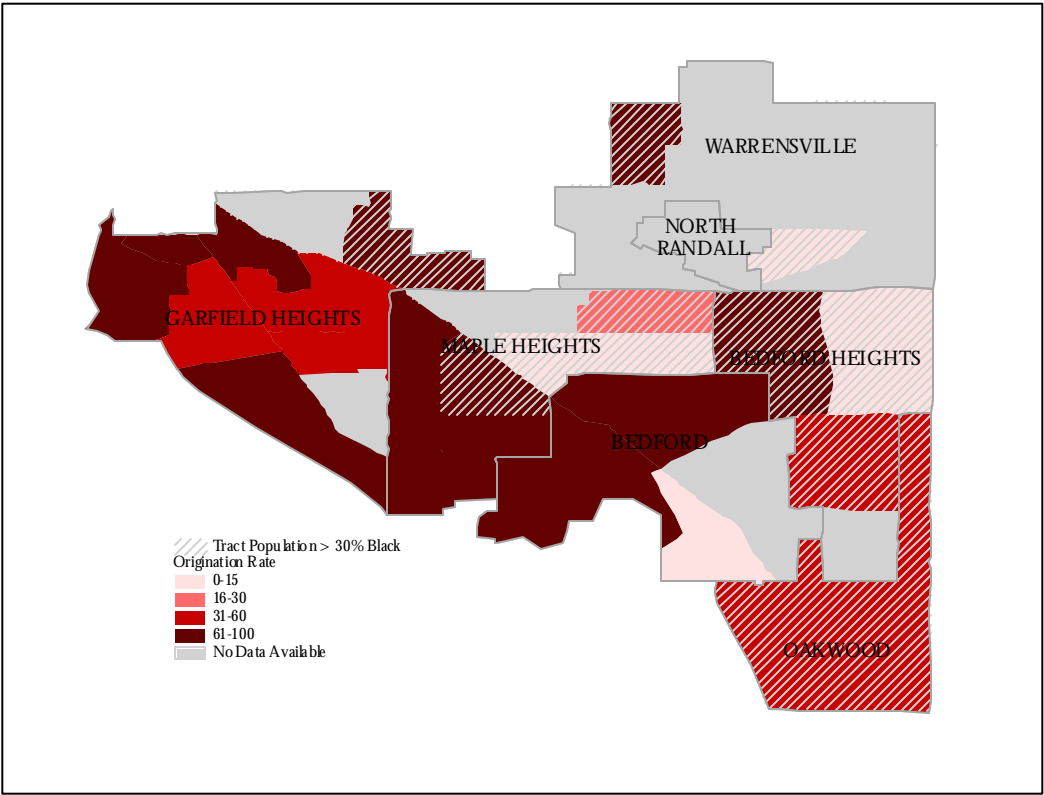
Map 6:
Real Estate Mortgage Corp. Home Purchase Loan Origination Rate in the Southeast Suburbs: 2002



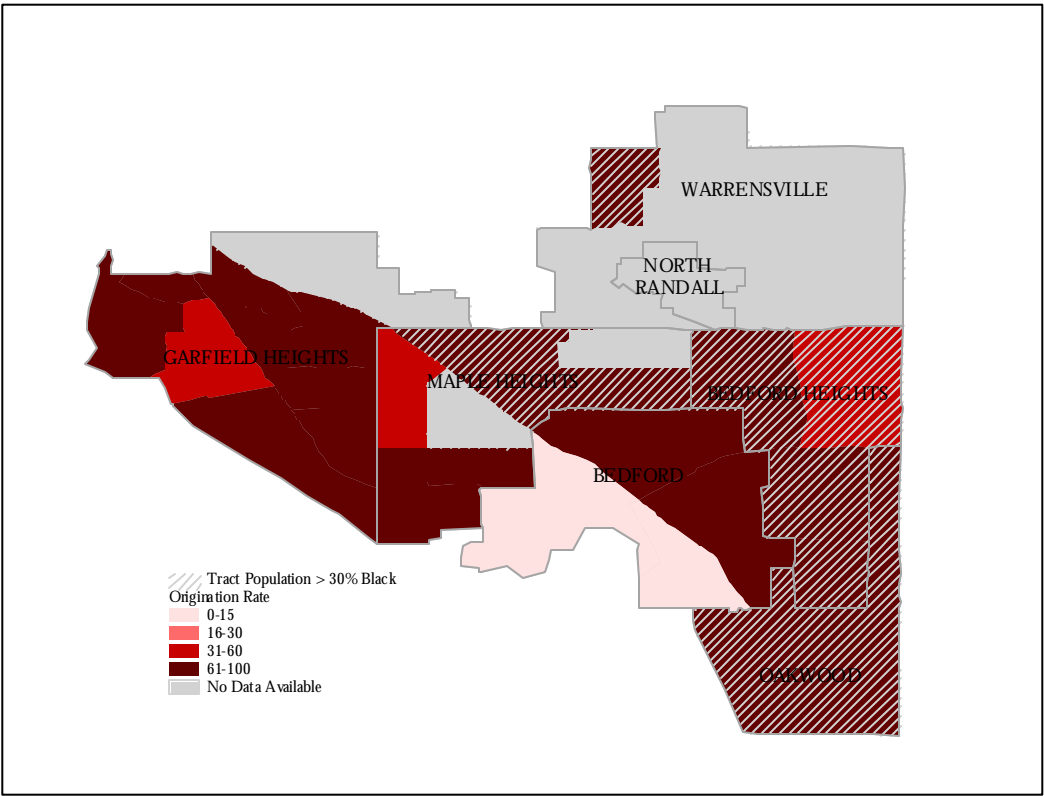
Map 7:
ABN AMRO Mortgage Group Inc. Home Purchase Loan Origination Rate in the Southeast Suburbs: 2002



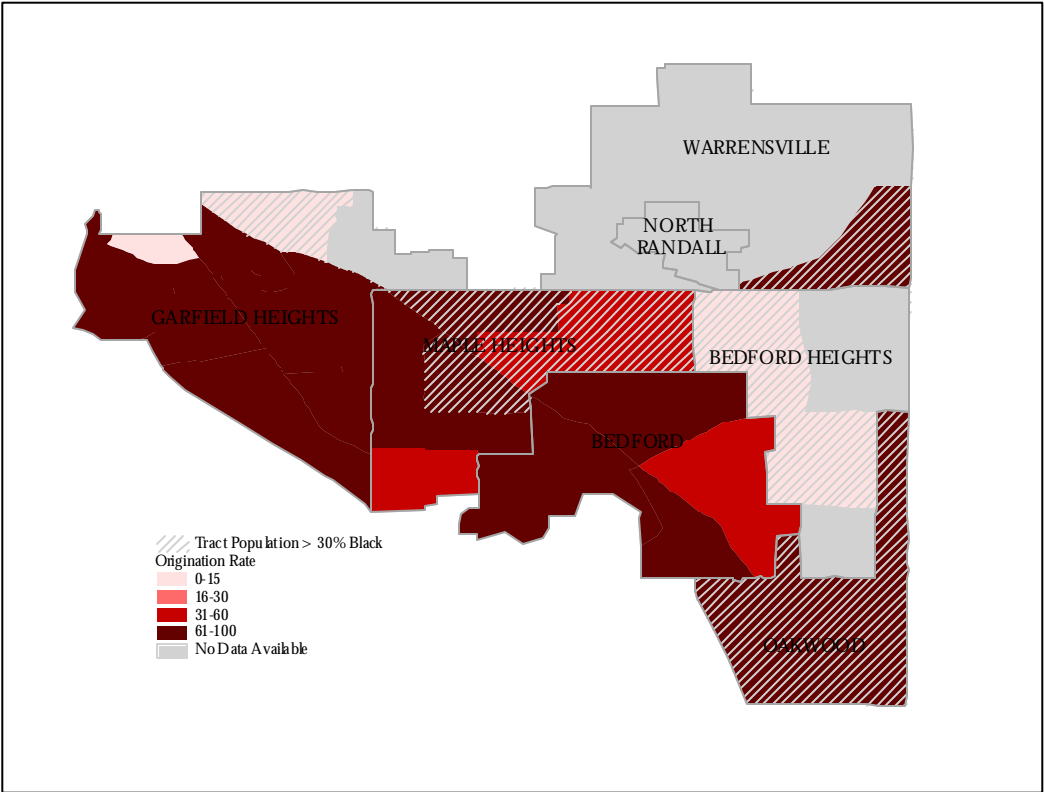
Map 8:
First Franklin Financial Corp. Home Purchase Loan Origination Rate in the Southeast Suburbs: 2002



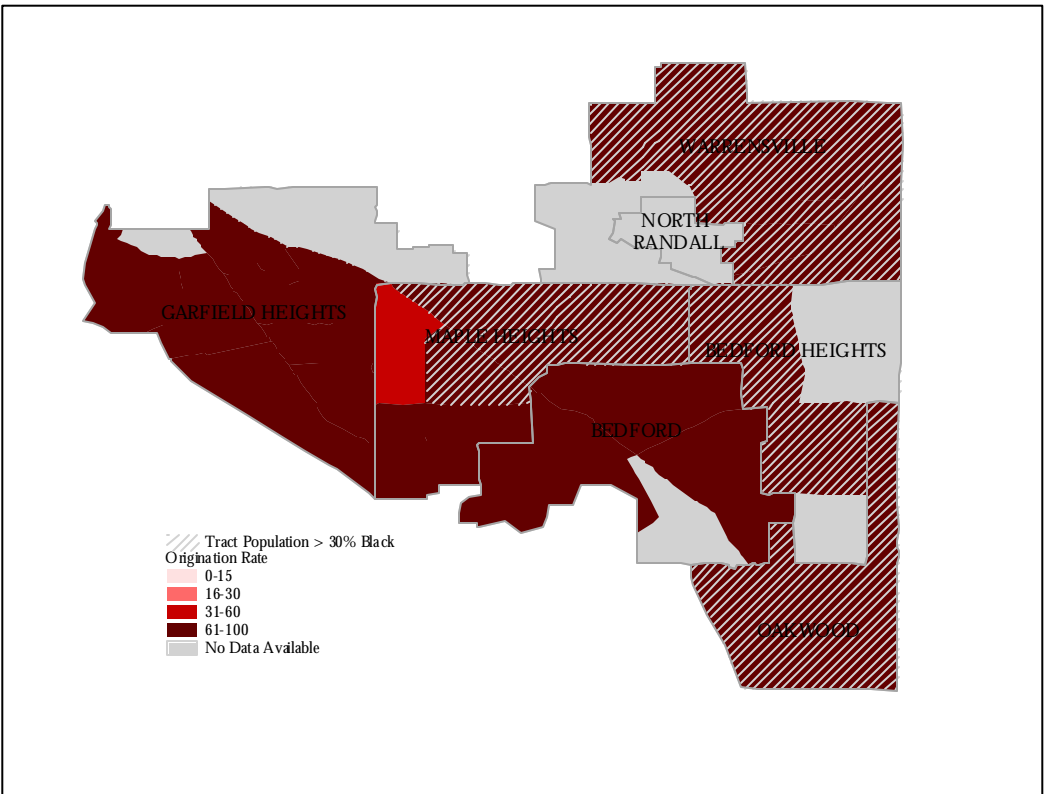
Map 9:
National City Bank Home Purchase Loan Origination Rate in the Southeast Suburbs: 2002



Map 10:
Cendant Mortgage Home Purchase Loan Origination Rate in the Southeast Suburbs: 2002

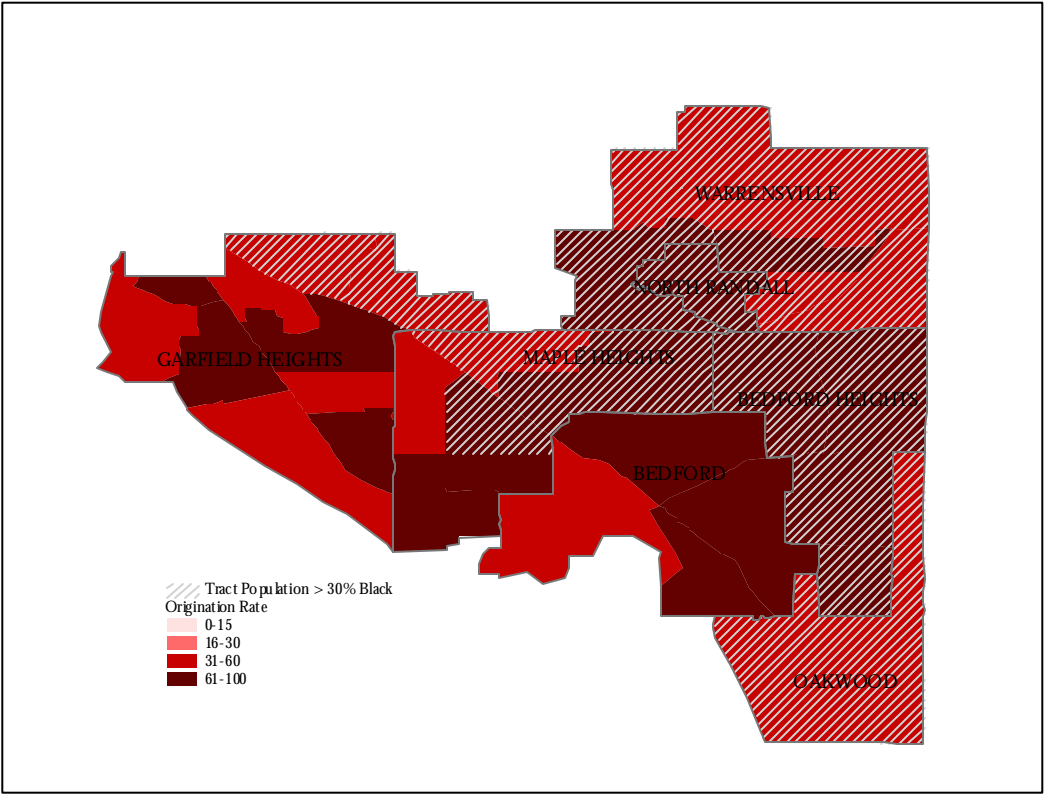


Map 11:
Freedom Mortgage Corporation Home Purchase Loan Origination Rate in the Southeast Suburbs: 2002

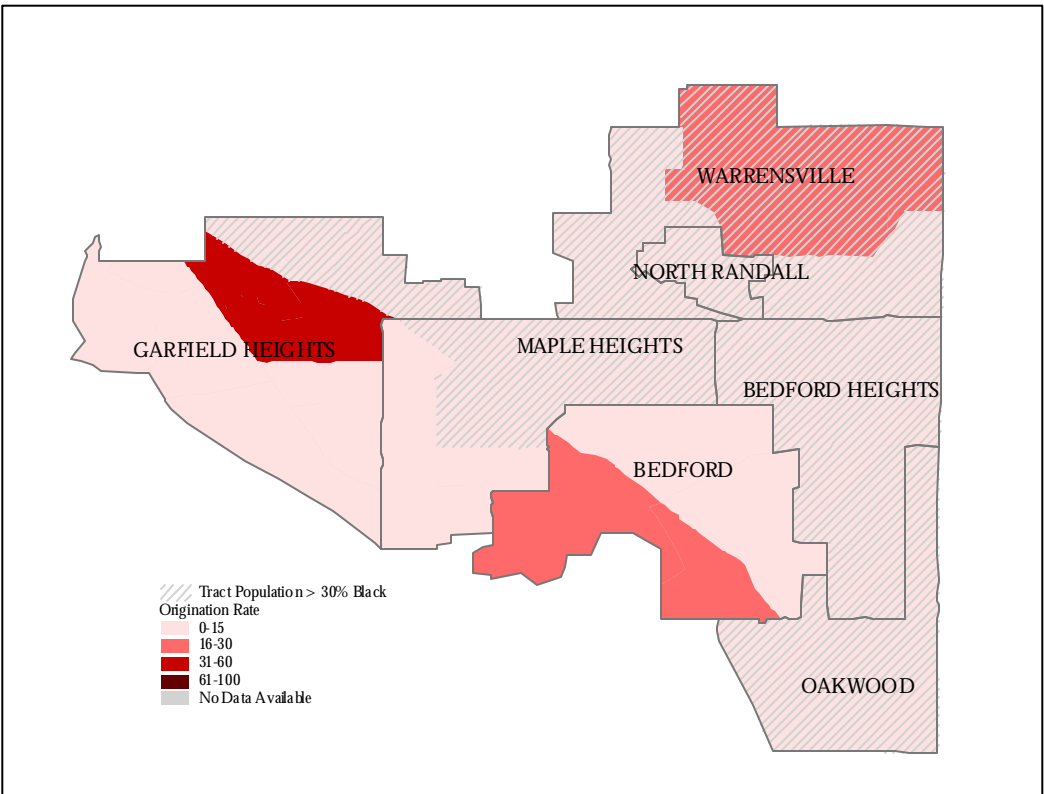


Refinancing Loan Maps

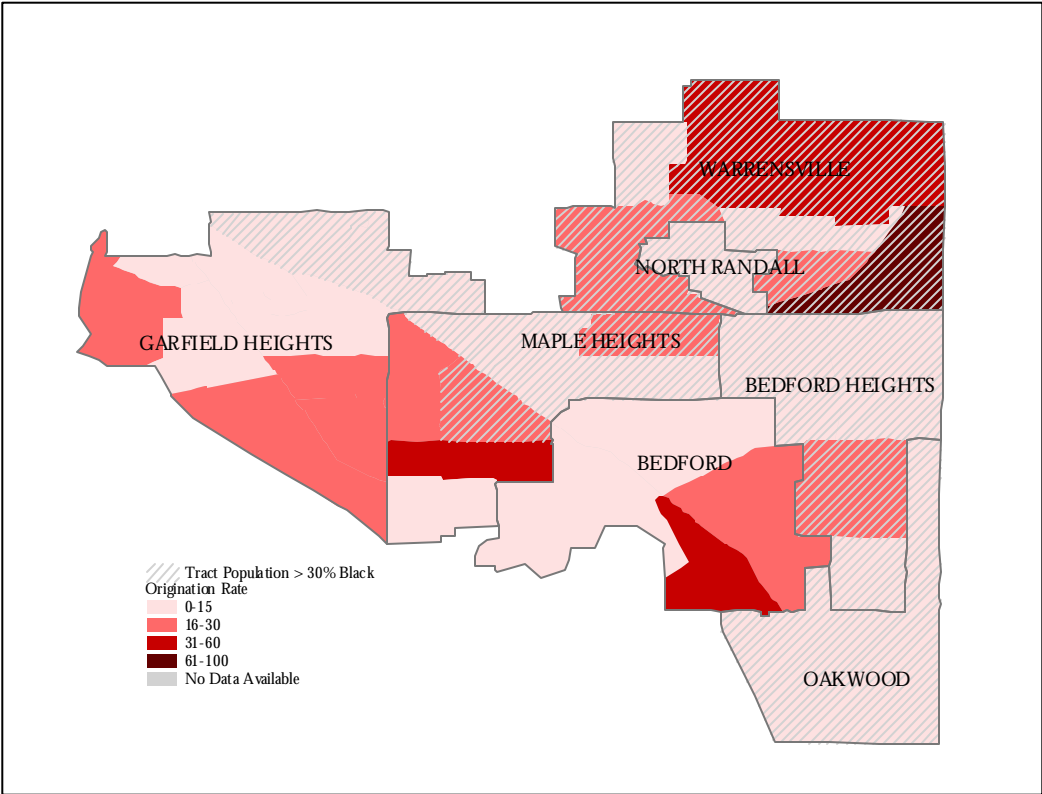
Map 12:
ABN AMRO Mortgage Group, Inc. Refinancing Loan Origination Rate in the Southeast Suburbs: 2002



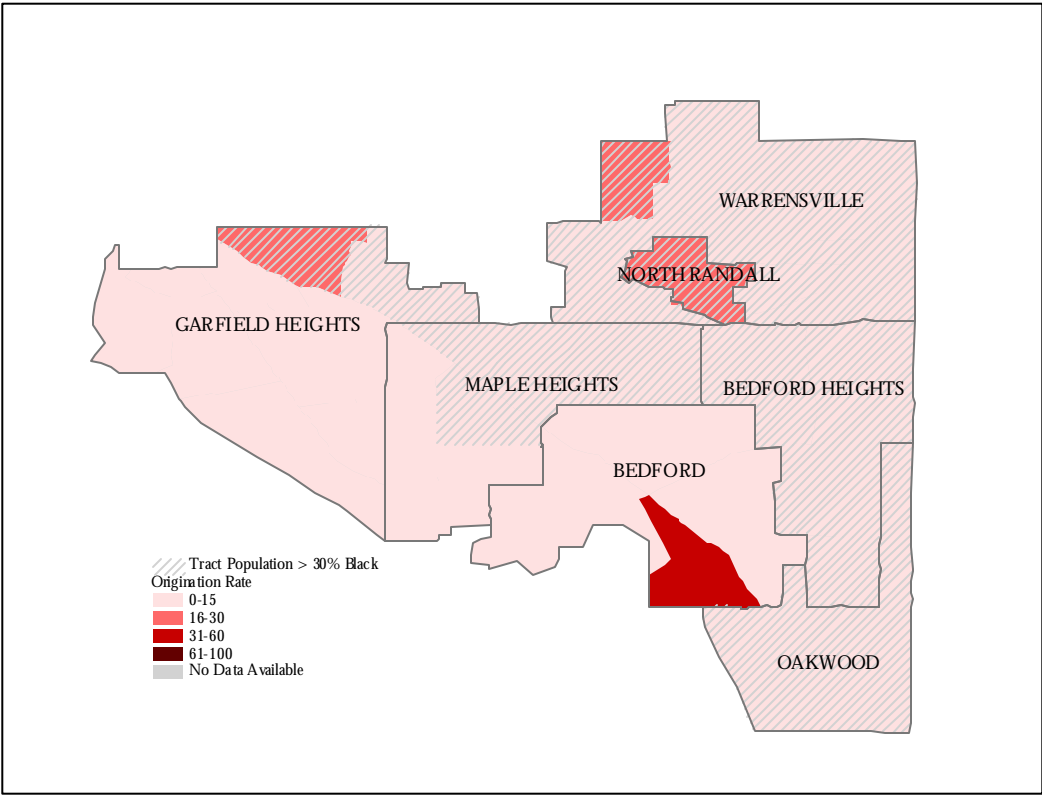
Map 13:
Household Finance Corporation Refinancing Loan Origination Rate in the Southeast Suburbs: 2002



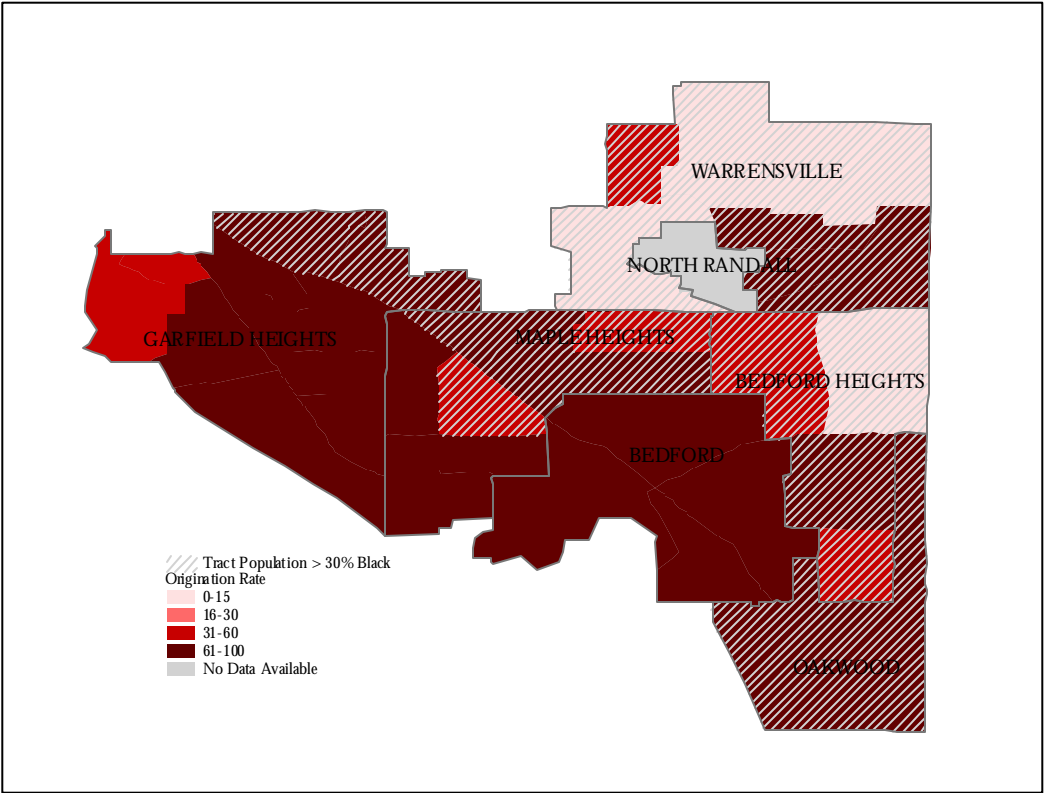
Map 14:
Ameriquest Mortgage Co. Refinancing Loan Origination Rate in the Southeast Suburbs: 2002



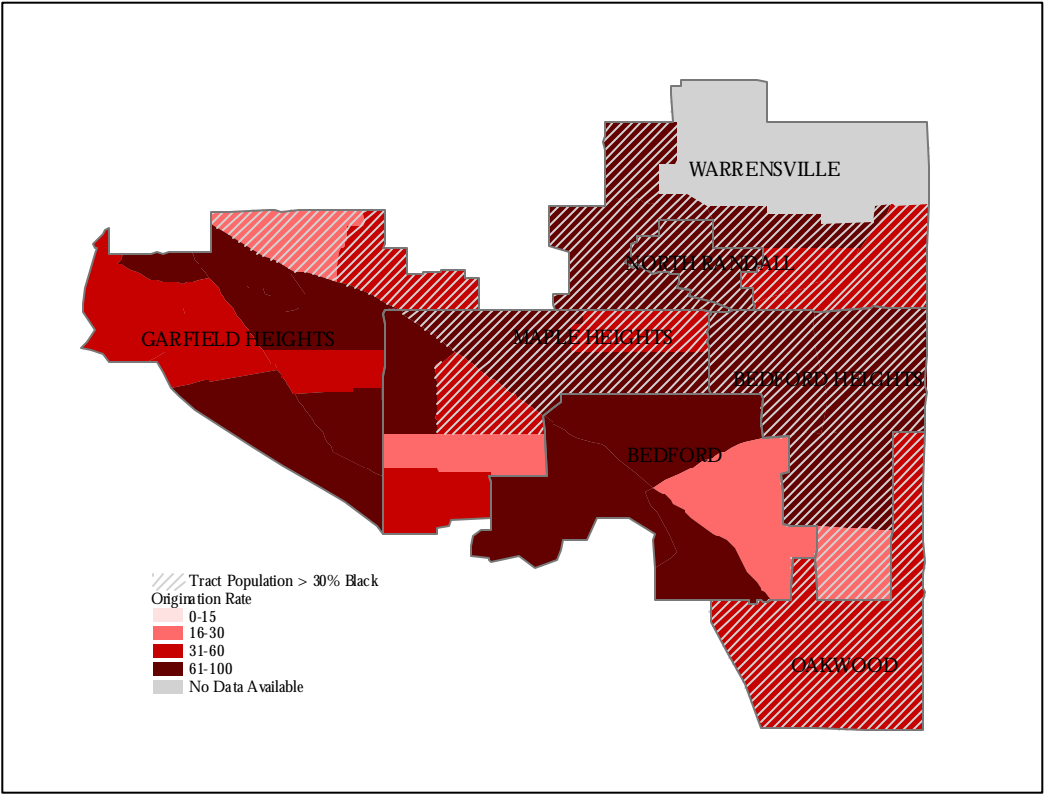
Map 15:
Beneficial Corporation Refinancing Loan Origination Rate in the Southeast Suburbs: 2002



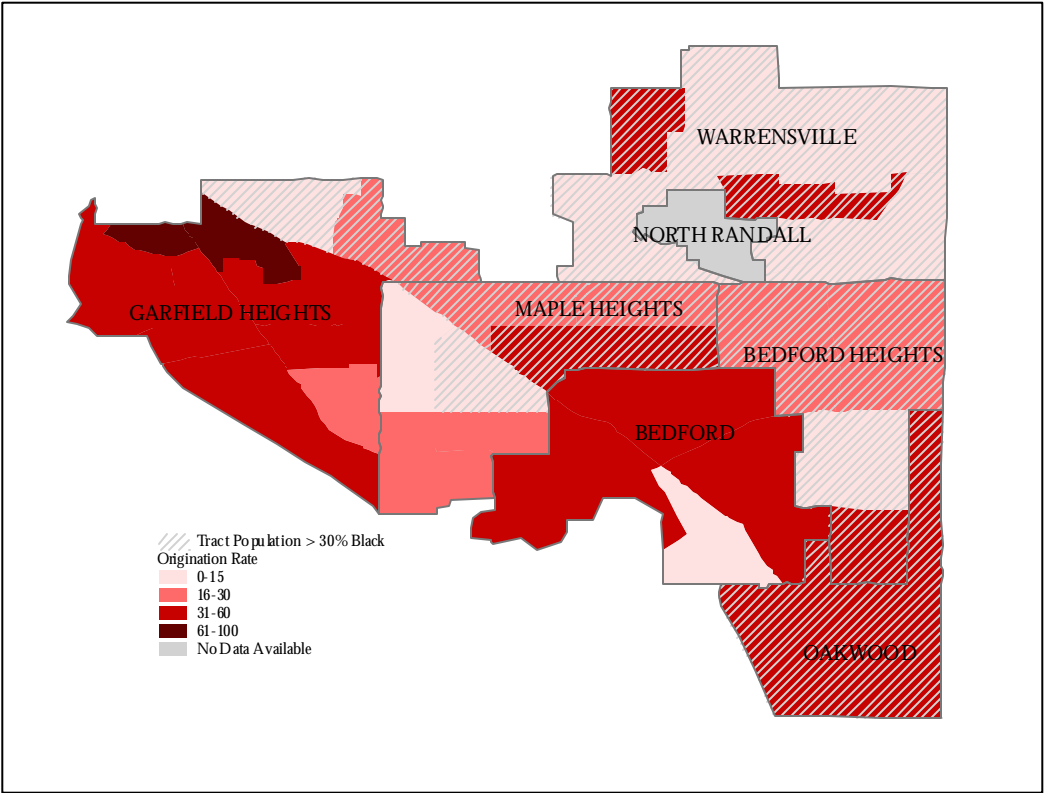
Map 16:
Third Federal Savings & Loan Refinancing Loan Origination Rate in the Southeast Suburbs: 2002



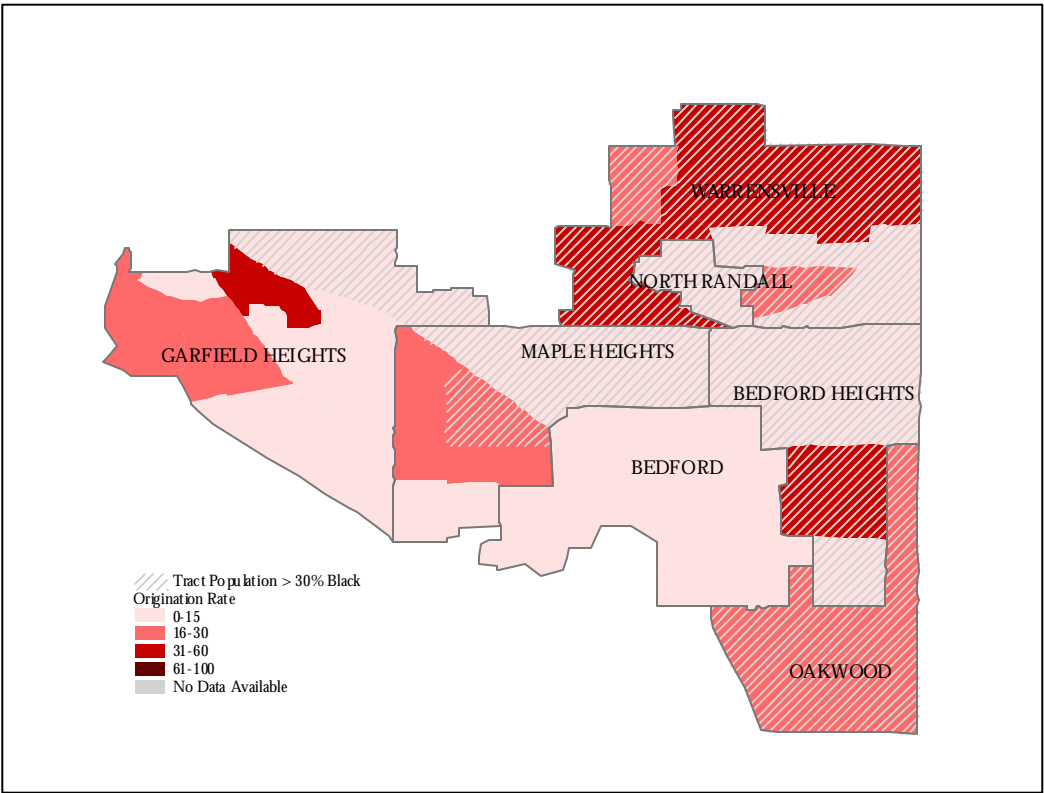
Map 17:
Countrywide Home Loans Refinancing Loan Origination Rate in the Southeast Suburbs: 2002



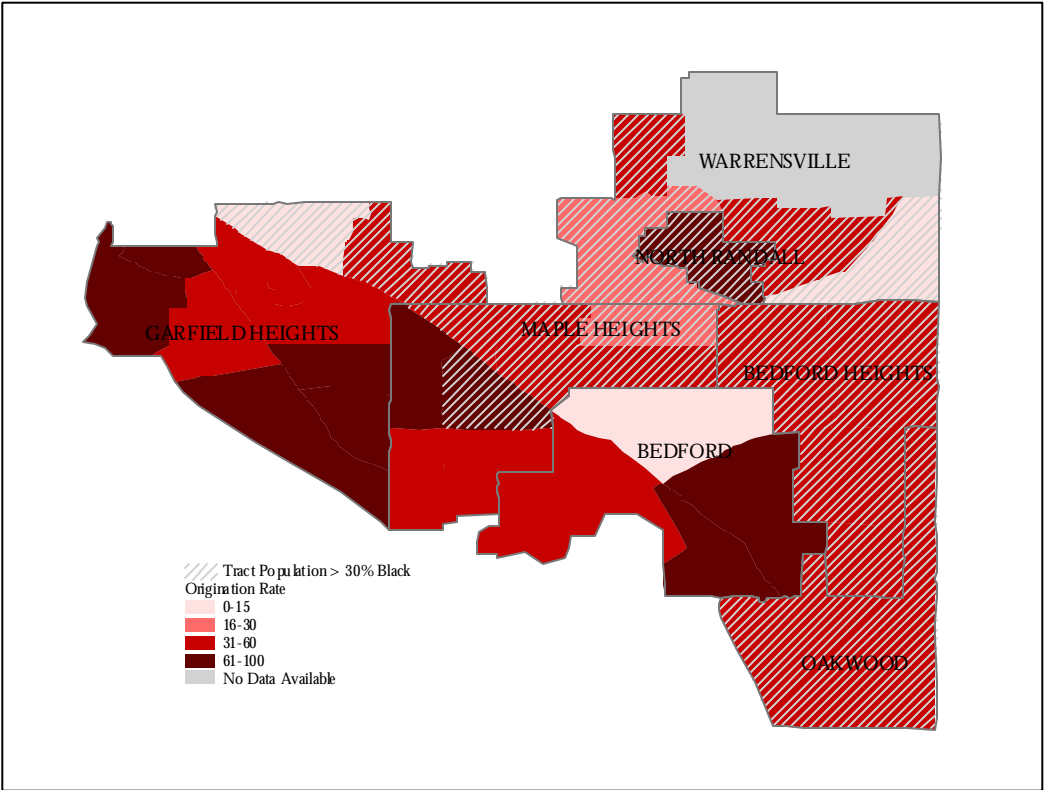
Map 18:
Bank One, N.A. Refinancing Loan Origination Rate in the Southeast Suburbs: 2002



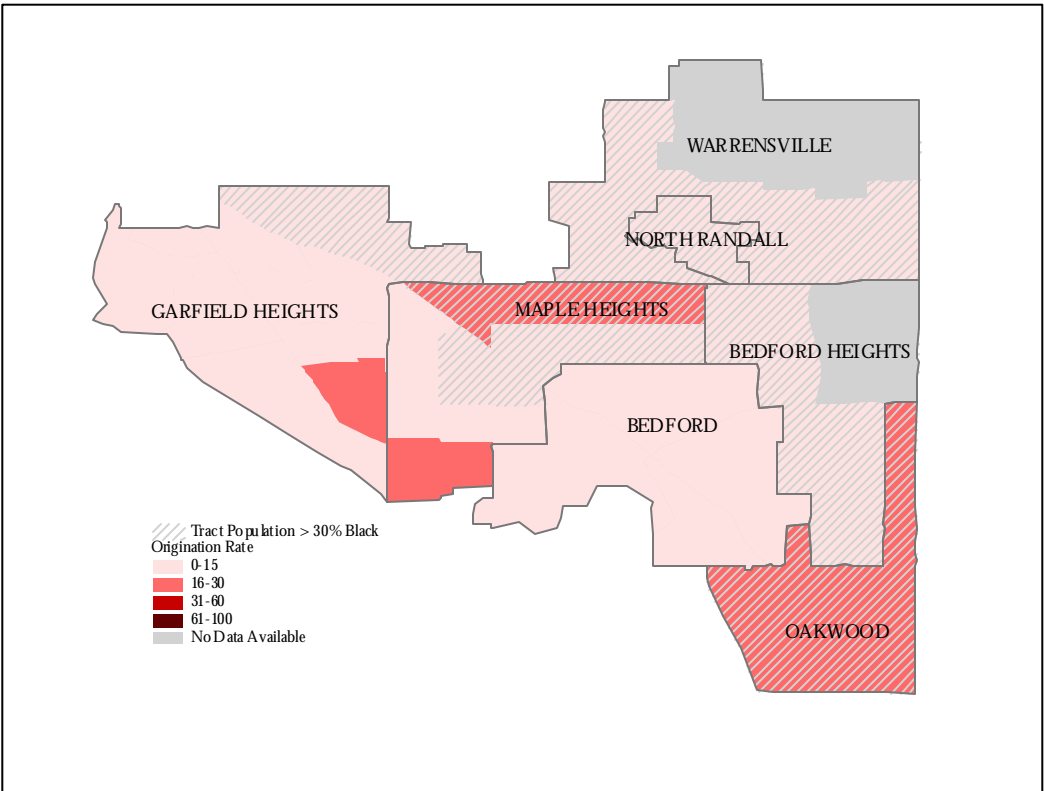
Map 19:
Aegis Mortgage Corporation Refinancing Loan Origination Rate in the Southeast Suburbs: 2002



Map 20:
Charter One Bank Refinancing Loan Origination Rate in the Southeast Suburbs: 2002



Map 21:
Delta Funding Corporation Refinancing Loan Origination Rate in the Southeast Suburbs: 2002

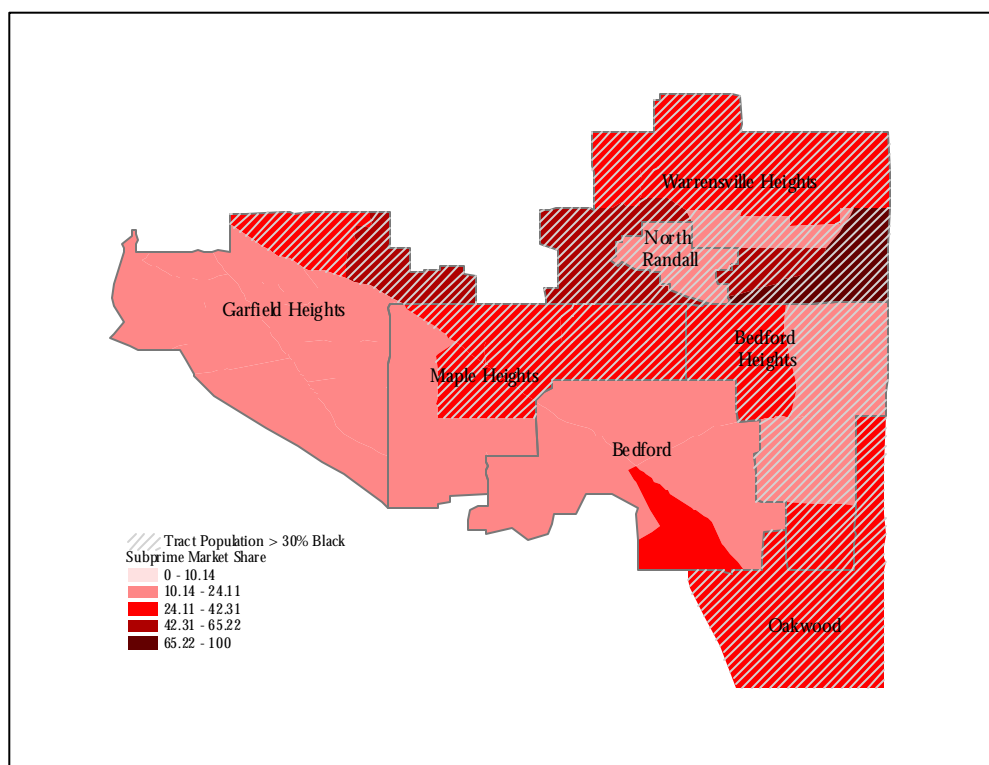


Subprime vs. Prime Lending

Subprime (or "B&C") lending is offering loans at higher cost than conventional loans to borrowers with past credit problems. There is an obvious need for subprime loans so that people who do not have "A" credit can receive legitimate loans from another source. However, subprime loans are often given to people who could have qualified for prime loans. The CRA of North Carolina (1998) reports that according to studies done by Freddie Mac and Standard & Poors, 33% to 50% of subprime borrowers coded as having "A-" could have qualified for prime loans. Furthermore, the *NCRC Analysis for the Ohio Reinvestment Project* (2001) states that Subprime Lending has increased in high minority census tracts throughout Ohio. Of the top 50 lenders in Ohio, those that are subprime lenders made 2/3rd of all refinancing loans in minority tracts. The explosion of subprime lending throughout Ohio, as well as the rest of the United States, is evident by the tremendous increase in the number of mortgage brokers since the early 1990's. As reported by the Deputy Superintendent of Banking, in the Department of Commerce, in 1993 there were zero certified brokers in Ohio, and in 2000, there were 1380.

Map 22:

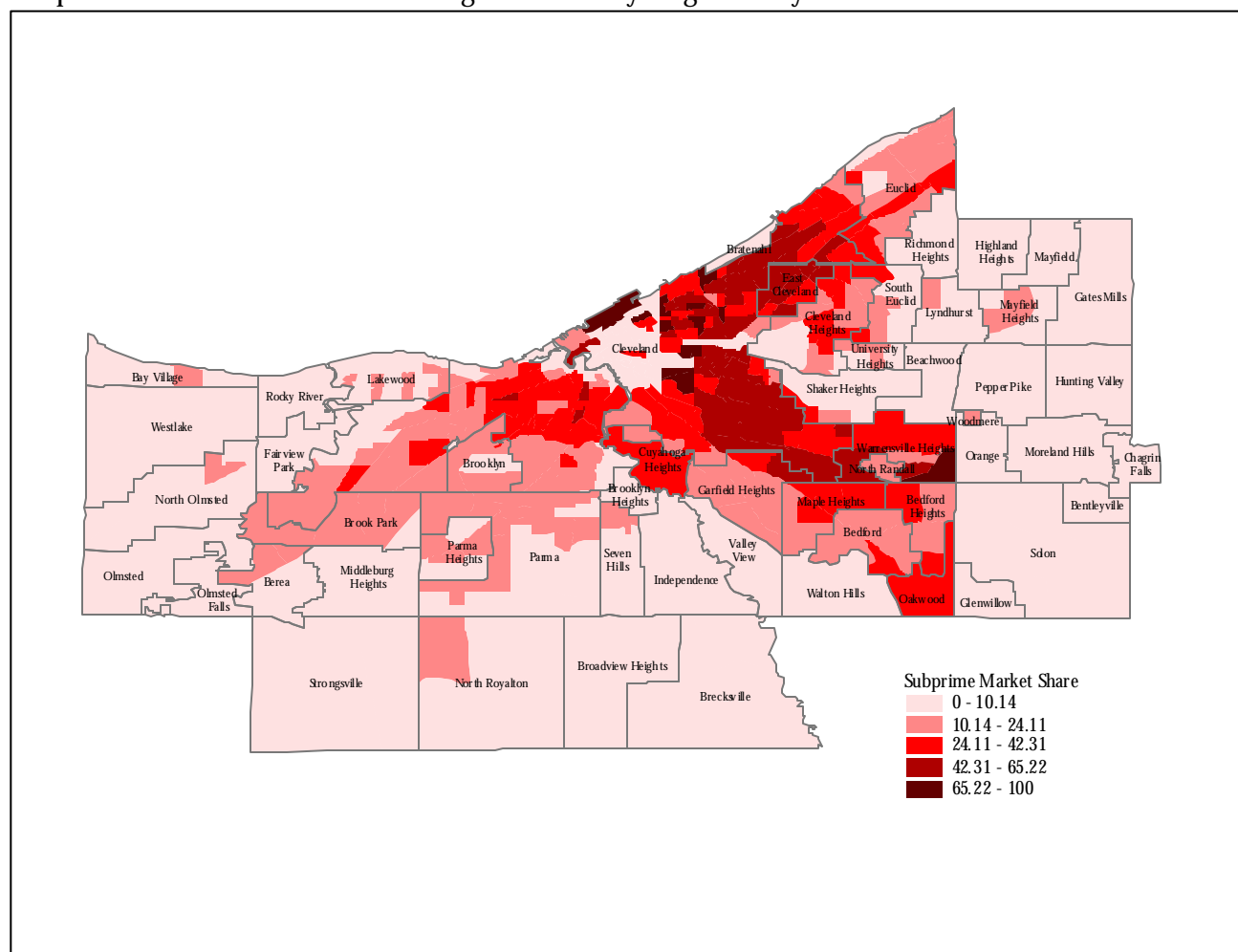
Subprime Market Share of Refinancing Loans in The Southeast Suburbs - 2002



A significant number of loan applications were made through subprime lenders in the Southeast Suburbs in 2002, in fact 48.7% of the refinance loan applications were subprime, and 27.44% of the home purchase applications were subprime. This is of particular concern because not only are residents of Cuyahoga County much more likely than other Ohio residents to be approached by a predatory lender and refinance their homes through such lenders, many residents of Cuyahoga County are refinancing at subprime rate when they are prime credit risks. Both predatory loans and undeserved subprime rates impact the availability of affordable housing. Both problems inordinately affect low and moderate income and minority individuals and neighborhoods, because

the majority of subprime loans are made in those neighborhoods. As seen in the Subprime Lending Map below (Map 22), there is a high market share of subprime loans in many of the census tracts within the Southeast Suburbs in comparison to many of the other areas of Cuyahoga County (Map 23). A recent study completed by the Department of Housing & Urban Development concluded that subprime loans were five times more likely to occur in black neighborhoods than in white neighborhoods.⁶ Even more disturbing, HUD concluded that on a national basis, that as income increased in black neighborhoods so did the prevalence of subprime loans.⁷ In 2002, residents in the Southeast Suburbs made applications for more than 4100 home purchase and refinance loans through subprime lenders, and received more than 600 refinance loans and 200 home purchase loans through subprime lenders. Anywhere from 200 to 420 borrowers probably ended up in subprime loans despite having prime credit.⁸

Map 23:
Subprime Market Share of Refinancing Loans in Cuyahoga County - 2002



⁶ *Unequal Burden: Income & Racial Disparities in Subprime Lending in America*, Department of Housing & Urban Development.

⁷ *Id.*

⁸ See Fannie Mae, March 2, 2000, Press Release at : www.fanniemae.com/news/pressreleases/0667.html; and Freddie Mac Special Report on Automated Underwriting, *Inside B&C Lending*, "Half of Subprime Loans Categorized as 'A' Quality", June 10, 1996.

Key Findings

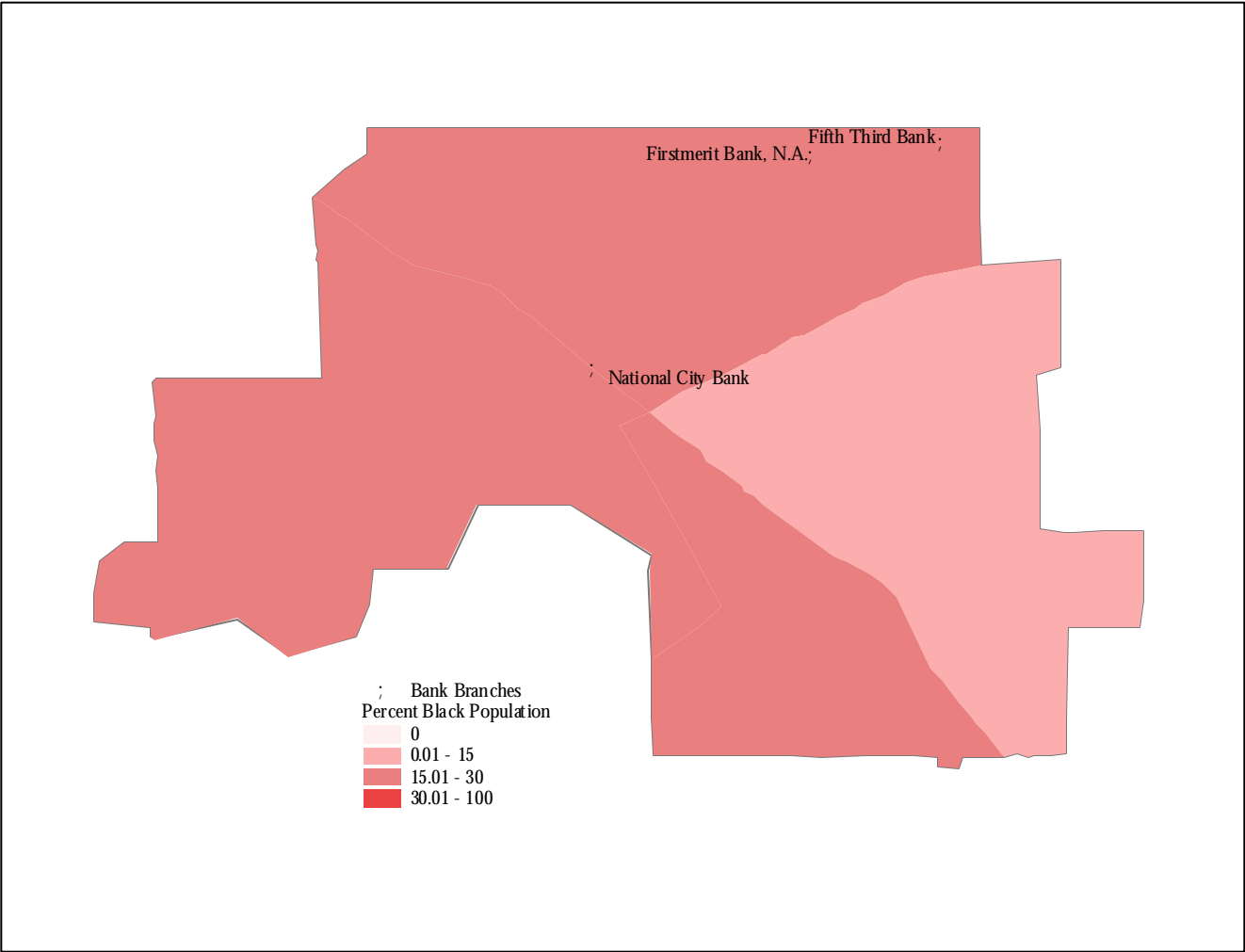
The research conducted in the Southeast Suburbs reveals a number of key findings regarding the lending patterns in these communities:

1. While a number of depository institutions have a physical presence in these communities, these prime lenders are not receiving any significant number of home purchase or refinancing loan applications, indicated a lack of marketing to the community about loan products, nor are they originating an adequate portion of the home purchase or refinancing loans in the Southeast Suburbs.
2. The depository institutions that have a physical presence in the Southeast Suburbs do not control the refinance of home purchase lending markets in these communities. 27.44% of all of the applications taken by home purchase lenders were from subprime lenders, and 48.7% of the applications taken by refinancing lenders were from subprime lenders. Furthermore 15.41% of the loans originated by home purchase lenders were subprime, and 24.42% of the refinancing loans were subprime.
3. In 2002, anywhere from 200 to 320 borrowers that received subprime refinancing loans may have actually had prime credit and qualified for prime loans, and from 75 to 110 borrowers that received subprime home purchase loans in the Southeast Suburbs may have actually had prime credit and qualified for prime loans.
4. The top ten home purchase and refinancing lenders in the Southeast Suburbs are making very few loans in the census tracts where there is a large minority population.

Appendix A: Community Profiles

Bedford

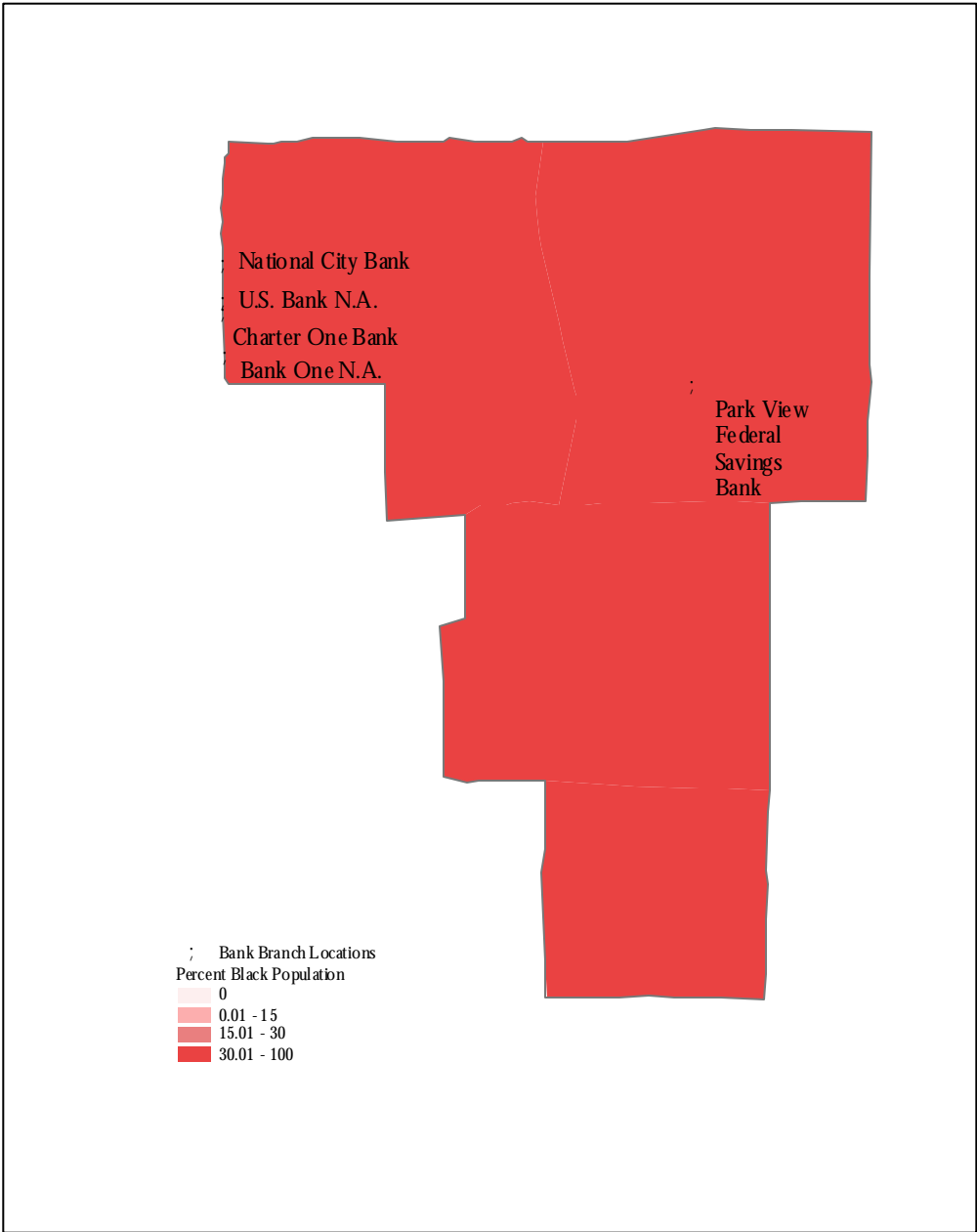
Census Tract Numbers: 1321.00, 1322.00, 1323.01, and 1323.02



City of Bedford	
Total Population	14,214
White Population	11,231
Percent White	79.0%
Black Population	2,506
Percent Black	17.6%
Number of Families Below Poverty Level	206
% Below Poverty Level	5.5%
Average Age of Owner-Occupied Homes	51 years
Percent Change in Black Population 1990-2000	11.87 %

Bedford Heights

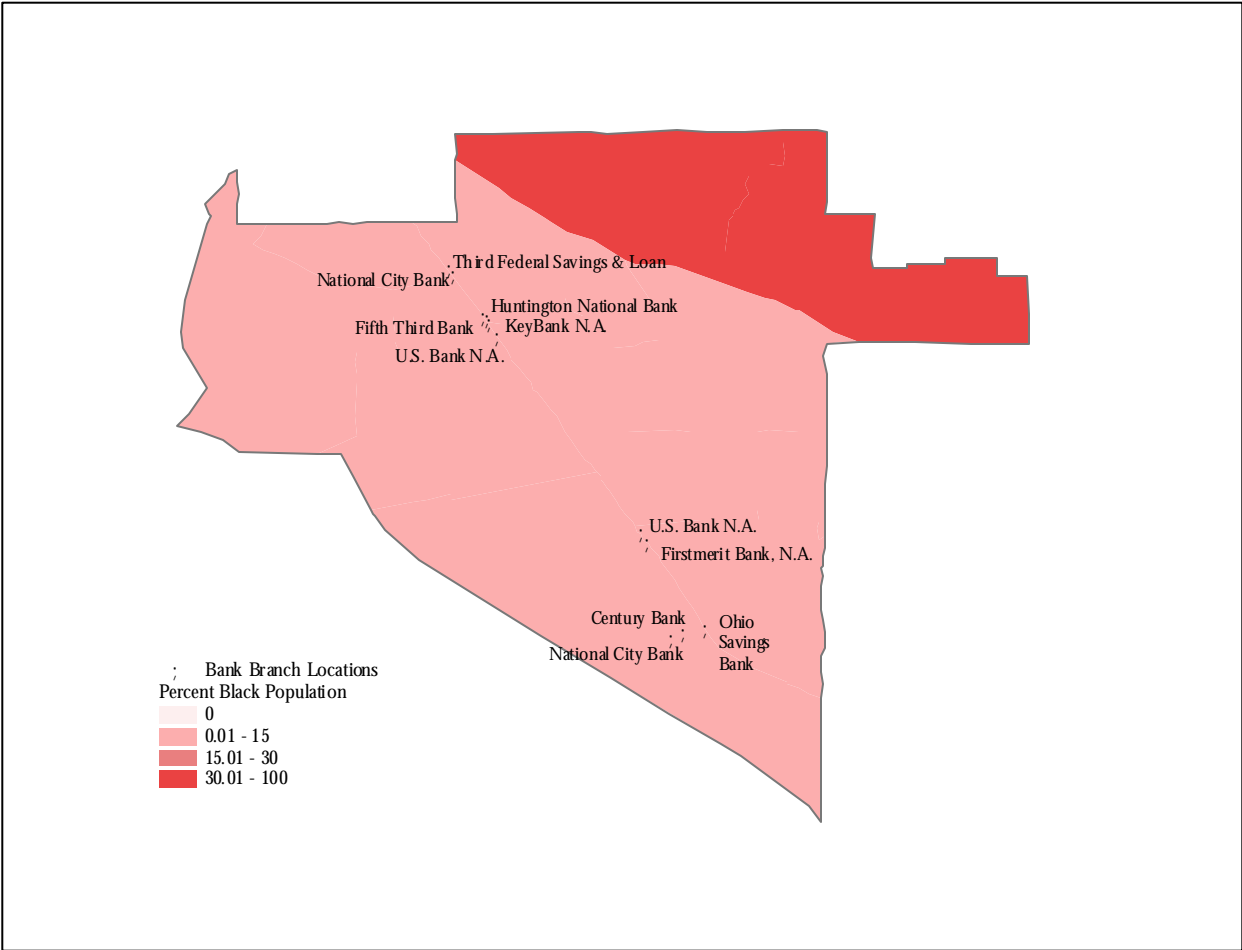
Census Tract Numbers:
1331.04, 1331.03, 1331.05
and 1331.06.



City of Bedford Heights	
Total Population	11,375
White Population	3,173
Percent White	27.9%
Black Population	7,669
Percent Black	67.4%
Number of Families Below Poverty Level	205
% Below Poverty Level	6.8%
Average Age of Owner-Occupied Homes	39 years
Percent Change in Black Population 1990-2000	11.71%

Garfield Heights

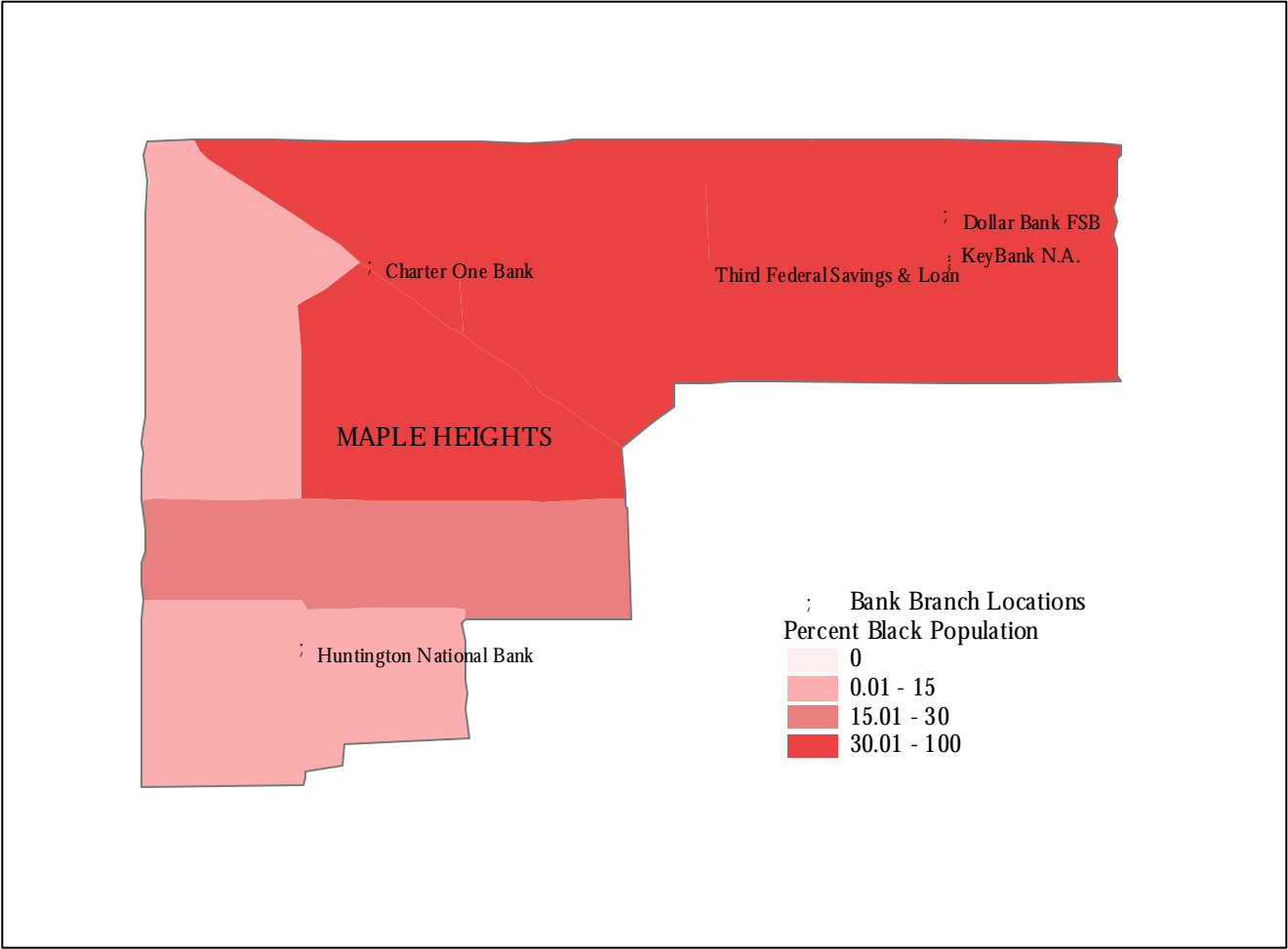
Census Tract Numbers: 1543.00, 1547.00, 1542.00, 1544.00, 1541.00, 1546.01, 1545.01, 1545.02 and 1546.04.



CITY OF GARFIELD HEIGHTS	
Total Population	30,734
White Population	24,807
Percent White	80.7%
Black Population	5,164
Percent Black	16.8%
Number of Families Below Poverty Level	493
% Below Poverty Level	6.0%
Average Age of Owner-Occupied Homes	52 years
Percent Change in Black Population 1990-2000	1.23%

Maple Heights

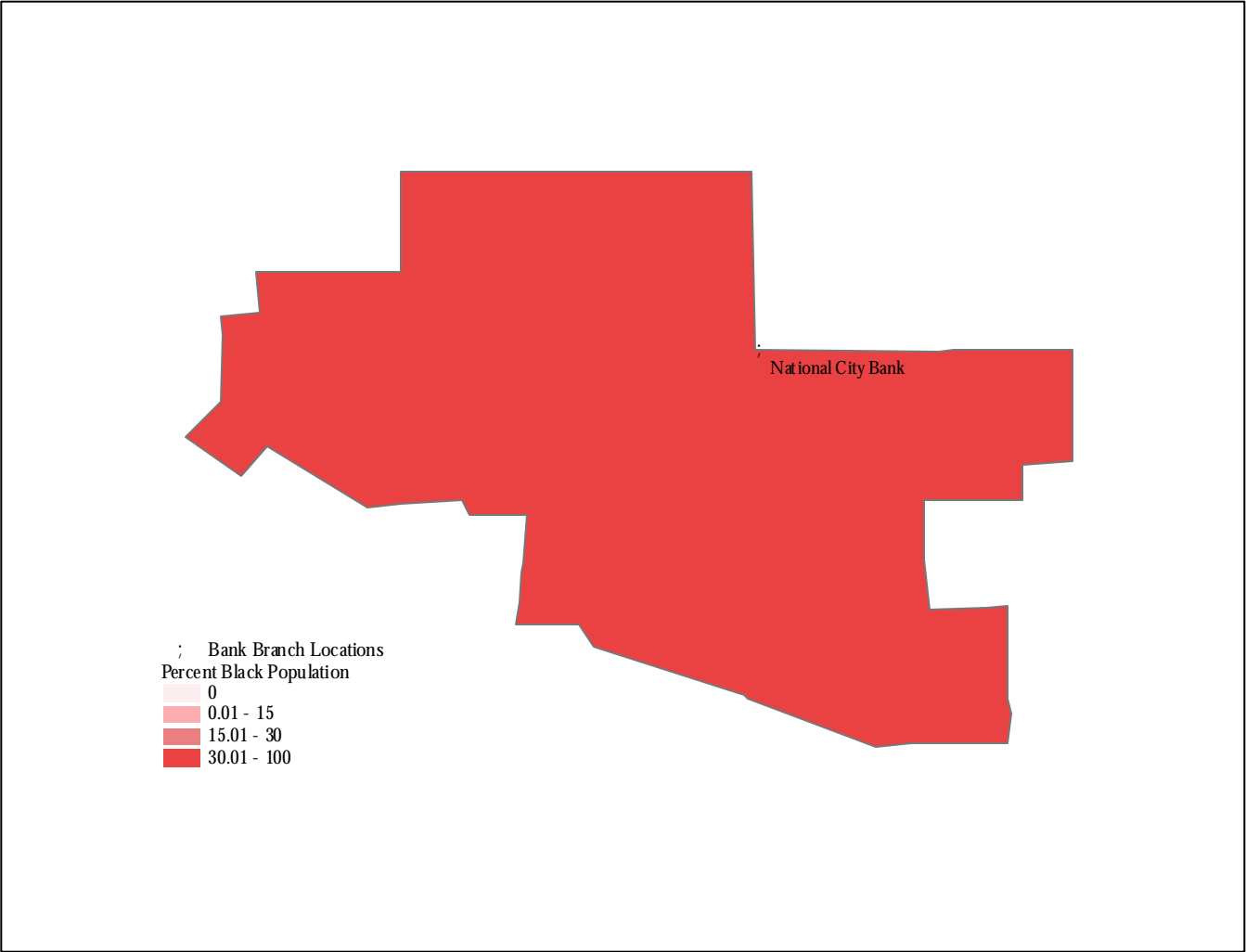
Census Tract Numbers: 1712.13, 1711.03, 1711.14, 1711.02, 1712.04, 1712.05 and 1712.06



City of Maple Heights	
Total Population	26,156
White Population	13,509
Percent White	51.6%
Black Population	11,598
Percent Black	44.3%
Number of Families Below Poverty Level	327
% Below Poverty Level	4.7%
Average Age of Owner-Occupied Homes	50 years
Percent Change in Black Population 1990-2000	28.42%

North Randall

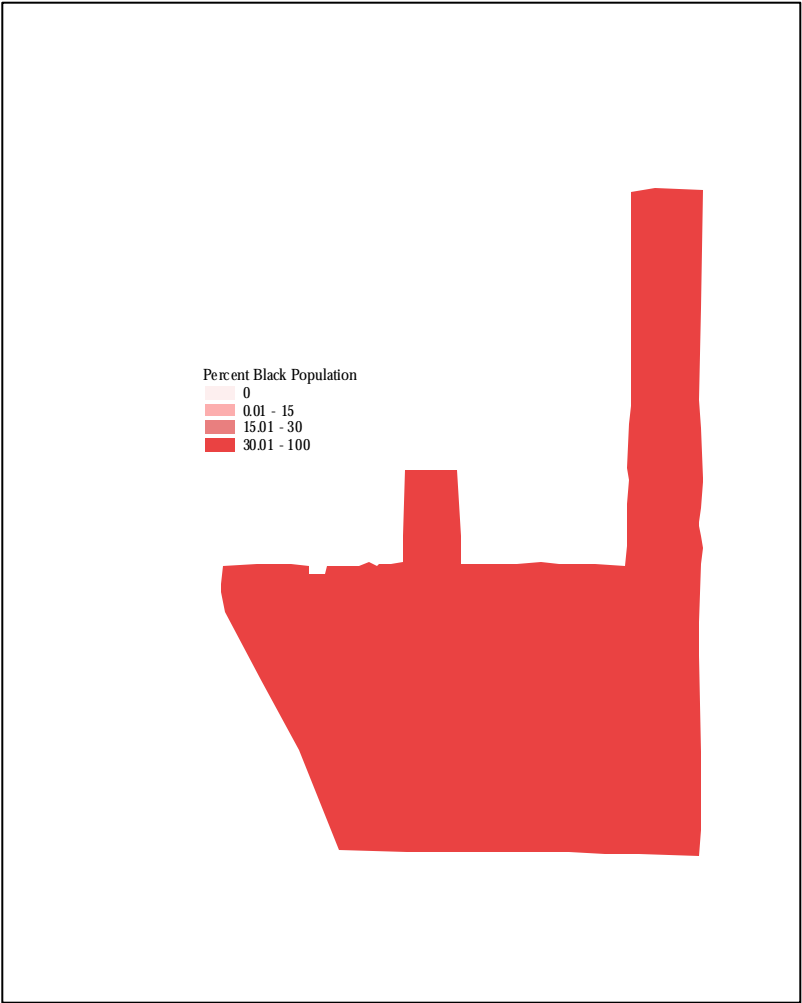
Census Tract Number: 1938.00



The Village of North Randall	
Total Population	906
White Population	191
Percent White	21.1%
Black Population	650
Percent Black	71.7%
Number of Families Below Poverty Level	12
% Below Poverty Level	5.6%
Average Age of Owner-Occupied Homes	48 years
Percent Change in Black Population 1990-2000	11.46%

Oakwood Village

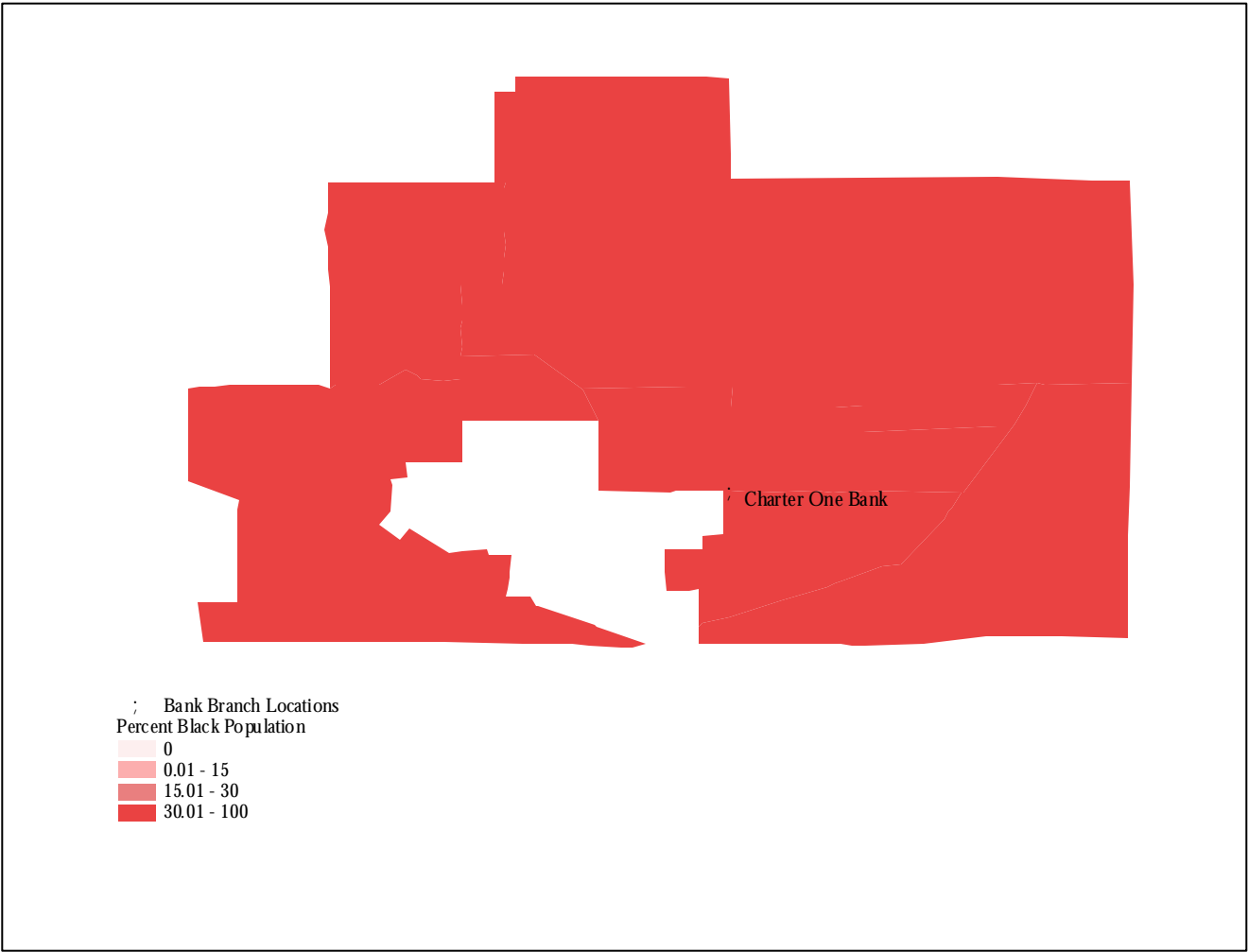
Census Tract Numbers:



Oakwood Village	
Total Population	3,667
White Population	1,491
Percent White	40.7%
Black Population	2,062
Percent Black	56.2%
Number of Families Below Poverty Level	25
% Below Poverty Level	2.9%
Average Age of Owner-Occupied Homes	38 years
Percent Change in Black Population 1990-2000	22.82%

Warrensville Heights

Census Tract Numbers: 1939.00, 1881.03, 1881.04, 1881.05, 1881.06 and 1881.07



City of Warrensville Heights	
Total Population	15,109
White Population	993
Percent White	6.6%
Black Population	13,660
Percent Black	90.4%
Number of Families Below Poverty Level	424
% Below Poverty Level	10.4%
Average Age of Owner-Occupied Homes	48 years
Percent Change in Black Population 1990-2000	-1.47%