



**Fair Housing Center
for Rights & Research**

Black and Latinx Community Reinvestment Fund Survey

What Established the Black and Latinx Community Reinvestment Fund? The Fair Housing Center, National Fair Housing Alliance, and 19 other fair housing organizations throughout the country, reached a landmark \$53 million settlement with Fannie Mae to resolve a lawsuit alleging that Fannie Mae treated foreclosed homes in Black and Latinx communities unfavorably, harming those communities. The Fair Housing Center and its partners alleged that Fannie Mae maintained and marketed its foreclosed homes in predominantly White neighborhoods while allowing similar homes in Black and Latinx communities to fall into disrepair and that this differential treatment exacerbated the damage caused by the 2008 mortgage crisis and impeded recovery from the crisis in Black and Latinx neighborhoods.

The Federal Fair Housing Act requires banks and servicers to maintain and sell properties they own without regard to the race or national origin of residents living in the area in which the property is located. Differential treatment of neighborhoods damages those neighborhoods, prevents neighborhood stabilization and economic recovery. The settlement will help rebuild and strengthen communities of color in 39 metropolitan areas including Greater Cleveland.

What is the Purpose of this Survey? The Greater Cleveland area was at the epicenter of the foreclosure crisis in the United States, a crisis that was exacerbated by the failure to maintain and market bank-owned foreclosed properties in communities of color in a nondiscriminatory manner. We want to gain insight directly from the community on how the Black and Latinx Community Reinvestment



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Fund will be most impactful to some of the hardest hit neighborhoods within our community and where funds may help to fill program and service gaps for future programming. The Fair Housing Center has received \$755,000 from the settlement for reinvestment in Black and Latinx communities within Cuyahoga County.

About the Fair Housing Center for Rights & Research:

Mission Statement: To protect and expand fair housing rights, eliminate housing discrimination, and promote integrated communities

History: The Fair Housing Center is a nonprofit, fair housing agency that promotes equal housing opportunities and positive race relations in Northeast Ohio. First established in 1983 as the Metropolitan Strategy Group, the organization incorporated as the Housing Research & Advocacy Center in 2003 and rebranded as the Fair Housing Center for Rights & Research in 2018. The Fair Housing Center advocates to ensure, through research, educational programs, public policy and enforcement activities, that all residents are guaranteed equitable access to housing.

The Fair Housing Center will accept survey responses through 4/30/2023. Please help spread the word!

* Required

1. I am filling this survey out on behalf of: *

Myself

An organization

Name of organization:

Other:



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2. I live in the following city and state: *

If you are filling this survey out on behalf of an organization, please indicate the city and state where your organization is based.

City: _____ State: _____

3. It is important for us to receive input directly from Black and/or Latinx individuals. If you feel comfortable, please share information on how you identify: *

- I identify as Black
- I identify as Latinx
- I identify as Black and Latinx
- I do not identify as Black and/or Latinx
- I prefer not to respond
- N/A - I am responding on behalf of an organization

4. Due to the limited funding available, The Fair Housing Center will not be able to fund every identified community need. Please help us by identifying the three (3) programs or activities you think are most important to address the needs of Black and Latinx communities and residents impacted by banks' alleged failure to maintain and market homes in those communities. Please select your top three choices and rank each choice by writing an (X) next to your 1st, 2nd and 3rd choice.

Please only select your top three (3) choices. Activities listed on next page.



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| | 1st Choice | 2nd Choice | 3rd Choice |
|---|----------------------------------|----------------------------------|----------------------------------|
| Down Payment/Closing Cost Assistance | | | |
| Housing/Credit Counseling Programs | | | |
| Small Dollar Mortgage Programs* | | | |
| Foreclosure Prevention Funds | | | |
| Property Tax Assistance Funds | | | |
| Eviction Prevention Funds | | | |
| Home Repair Assistance | | | |
| Home Modifications to improve accessibility | | | |
| Lead Abatement Assistance | | | |
| Rehab of Vacant/Abandoned Homes | | | |
| Removal of Vacant/Abandoned Homes | | | |
| Community Garden/Beautification | | | |
| Other - please write in: | | | |
| Other - please write in: | | | |
| Other - please write in: | | | |

*Small Dollar Mortgage - While the amount of a small dollar mortgage may vary, the loans are typically less than \$50,000. These type of loans are not commonly given by traditional lenders, limiting low- and moderate-income households' access to mortgage loans to purchase affordable housing.



5. I think these settlement funds should be used to support: *

- Only homeowners and homebuyers
- Only renters
- Homeowners, homebuyers, and renters

6. I think these funds should be targeted to the following locations: *

*

- Areas within Cuyahoga County where half or more than half of the population is Black and/or Latinx
- Areas within the City of Cleveland where half or more than half of the population is Black and/or Latinx
- Other:

7. Additional Comments:

If you have any additional comments regarding the use of the Black and Latinx Community Reinvestment Funds to support programs or activities that directly benefits Black and Latinx communities, please include them below, or send an email to surveys@thehousingcenter.org.



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Please return this survey by 4/30/2023. Three ways to send:

Mail: Fair Housing Center for Rights & Research
Attention: Carrie Pleasants
2728 Euclid Ave. Ste. 200
Cleveland, OH 44115

Fax: 216-426-1290

Email: Surveys@thehousingcenter.org