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## HOUSING FINDINGS

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### PROPERTY SURVEY FINDINGS

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In February 2015, graduate students and volunteers from the Noble Neighbors group began conducting a visual survey of more than 5300 parcels in the neighborhood. Volunteers were trained by a staff member from the Center on Urban Poverty and Community Development and once in the field, assessed lot status, land use, occupancy, and building condition. Over the course of several weeks in February and March, volunteers finished visual surveys for the census tracts 1403.01, 1403.02, 1404, and 1405. The final census tract, 1401, was finished the following July.

The property survey maps should be viewed and analyzed with the following limitations:

1. Surveyors applied the same methodology as code enforcement personnel. Thus, they could only survey from the street and could only assess what they could see from the sidewalk.
2. Surveyors conducted assessments during both the winter and summer season. During the winter, snow allowed surveyors to better assess vacancy (tire tracks from cars and footprints could provide better insight into whether or not a house was occupied). However, snow also obscured some of the physical conditions of the house. Spot checking for building condition took place during the summer when surveyors conducted lot condition surveys.
3. Surveyors were volunteers and were not trained code enforcement professionals. All volunteers were trained and received detailed information on how to assess properties and were provided guidelines to reduce the chance of bias when judging condition. However, the volunteers' scope of property assessment knowledge should be taken into consideration when reviewing the following maps.

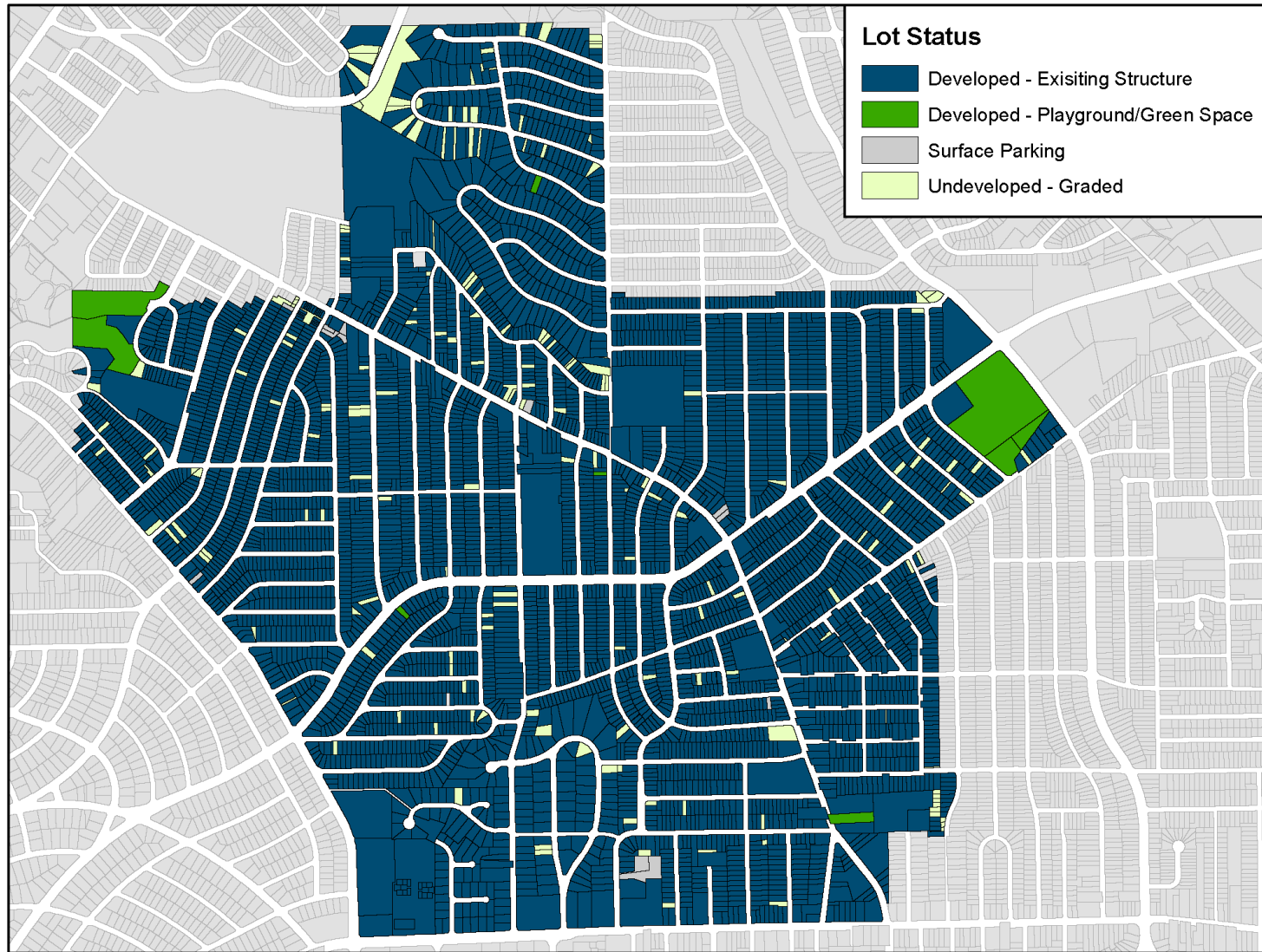
Based off of the following maps, the following conclusions may be drawn:

1. Noble neighborhood is primarily comprised of developed, existing structures. Most of these structures (4,501 of 4,940 or 91%) are **single-family detached homes**.
2. Of these 4,940 developed, existing structures (commercial and residential), 394 or 7.9% are vacant.
3. Of the 4,524 buildings surveyed for building condition:
  - a. 170 or 3.8% are in fair condition.
  - b. 1,693 or 37.4% are in good condition.
  - c. 2,661 or 58.8% are in superior condition.

***These numbers illustrate that the neighborhood is generally comprised of occupied, residential dwellings that are in good to superior condition.***

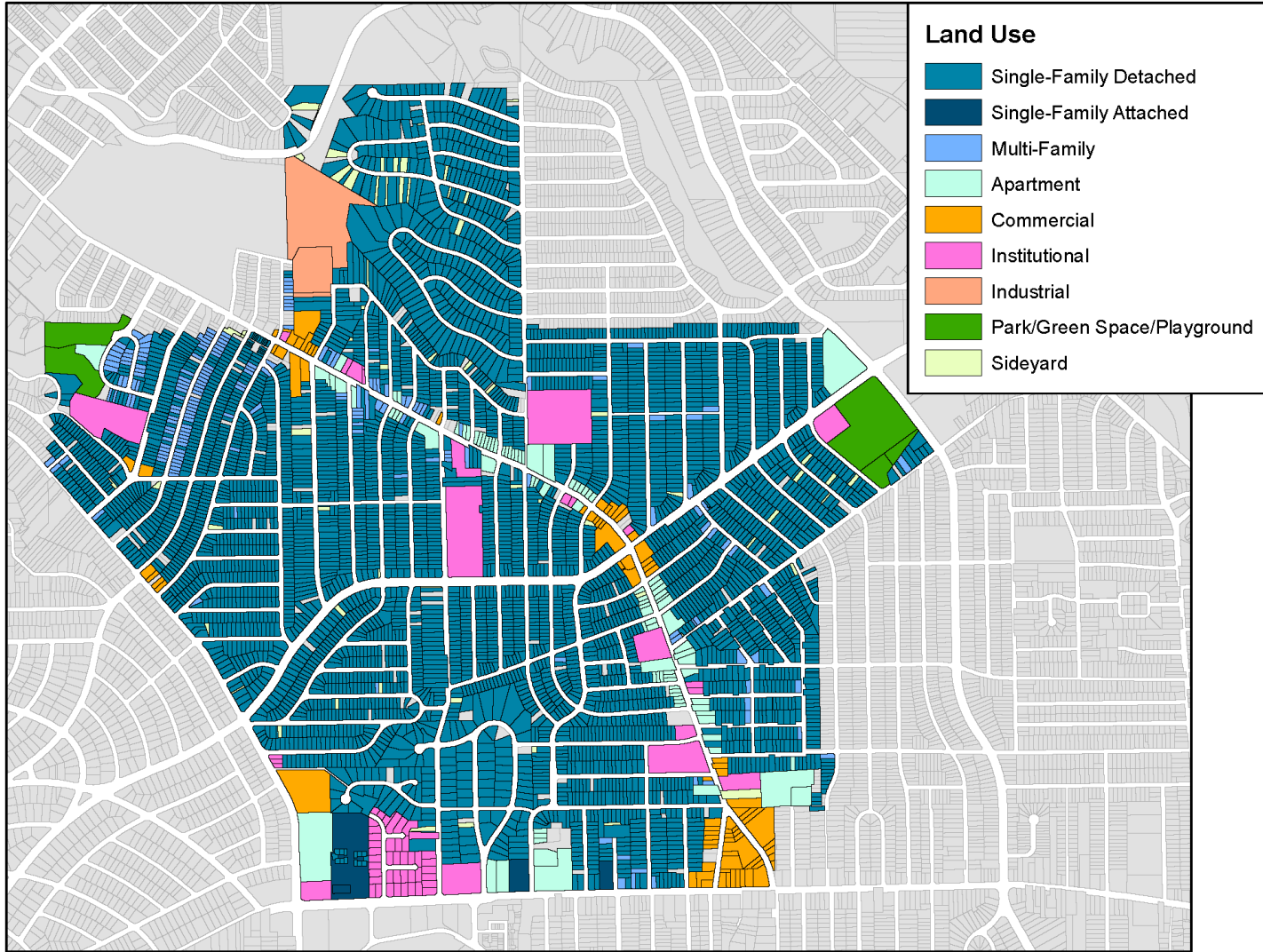
Further analysis of housing trends and commercial trends in the neighborhood are available in the Housing Findings section (page 14) and Business/Retail Findings section (page 37) of this assessment.

# LOT STATUS



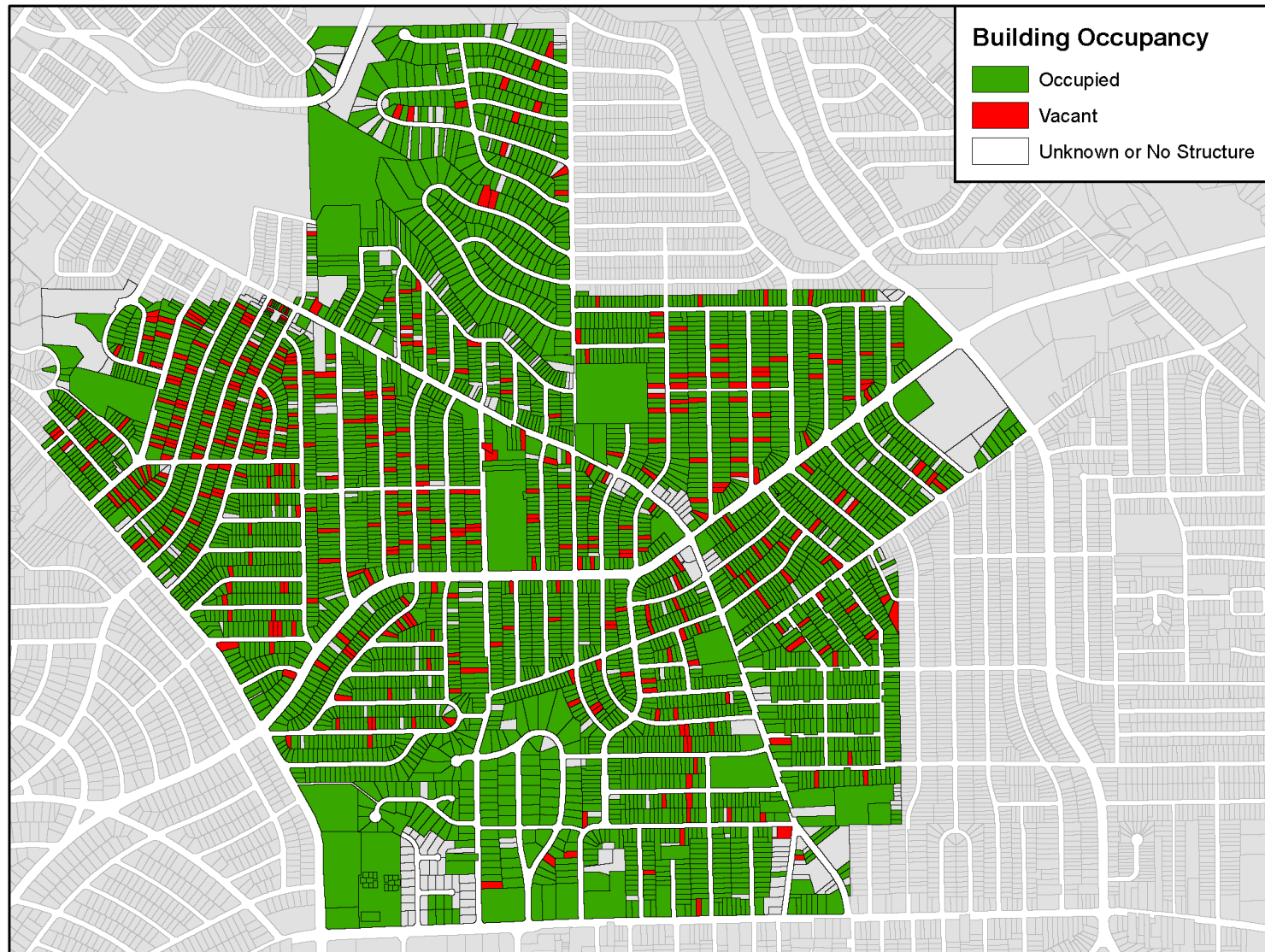
<i>Developed-Existing Structure</i>	<i>Developed-Playground/Green Space</i>	<i>Surface Parking</i>	<i>Undeveloped-Graded</i>
4,940 parcels	9 parcels	12 parcels	195 parcels

LAND USE



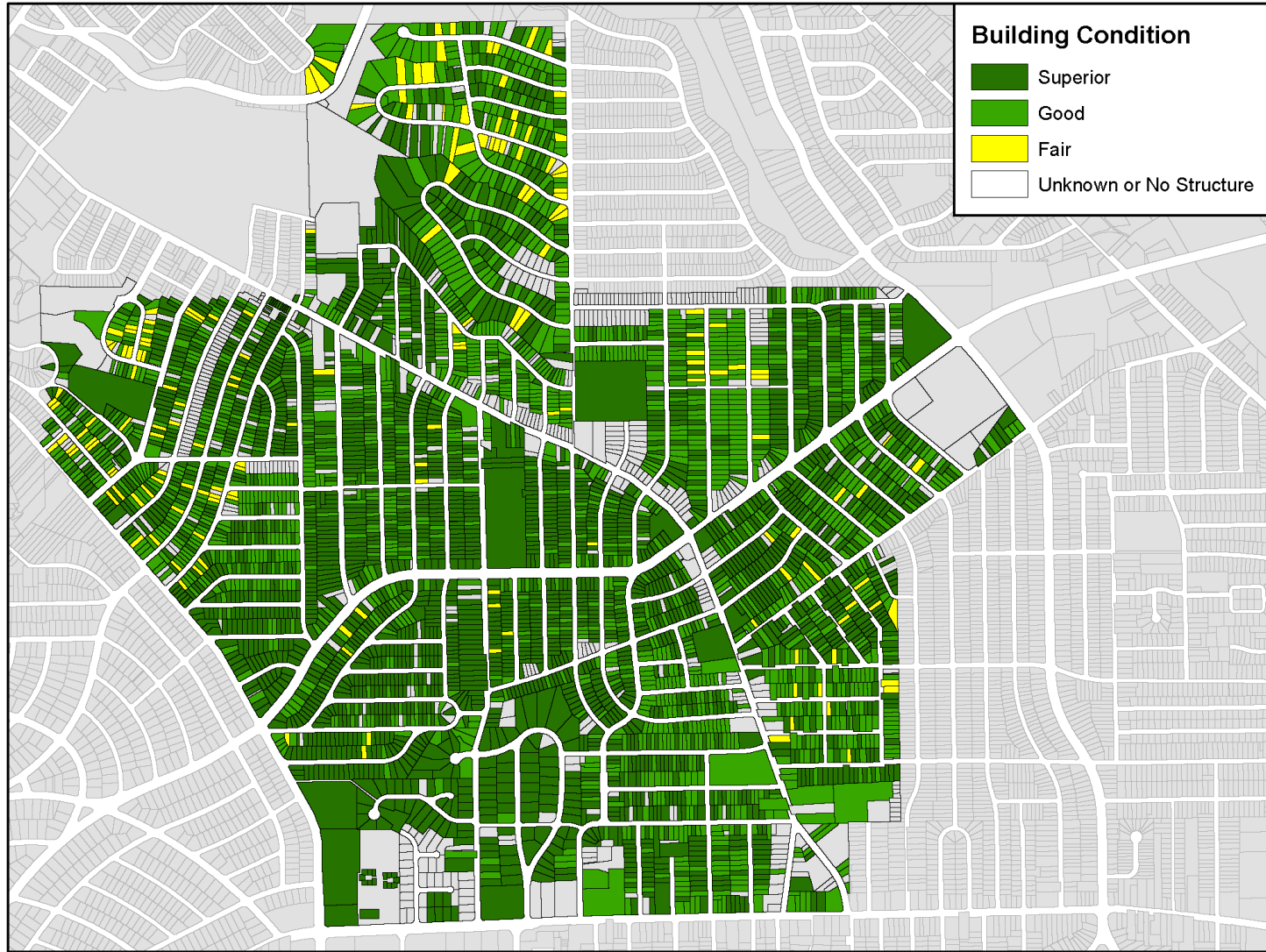
<i>Single-Family Detached</i>	<i>Single-Family Attached</i>	<i>Multi-Family</i>	<i>Apartment</i>	<i>Commercial</i>	<i>Institutional</i>	<i>Industrial</i>	<i>Park/Green Space/Playground</i>	<i>Sideyard</i>
4,501	4	195	93	83	66	3	5	66

# OCCUPANCY



<i>Occupied</i>	<i>Vacant</i>	<i>Unknown/No Structure</i>
4,451	394	294

## BUILDING CONDITION

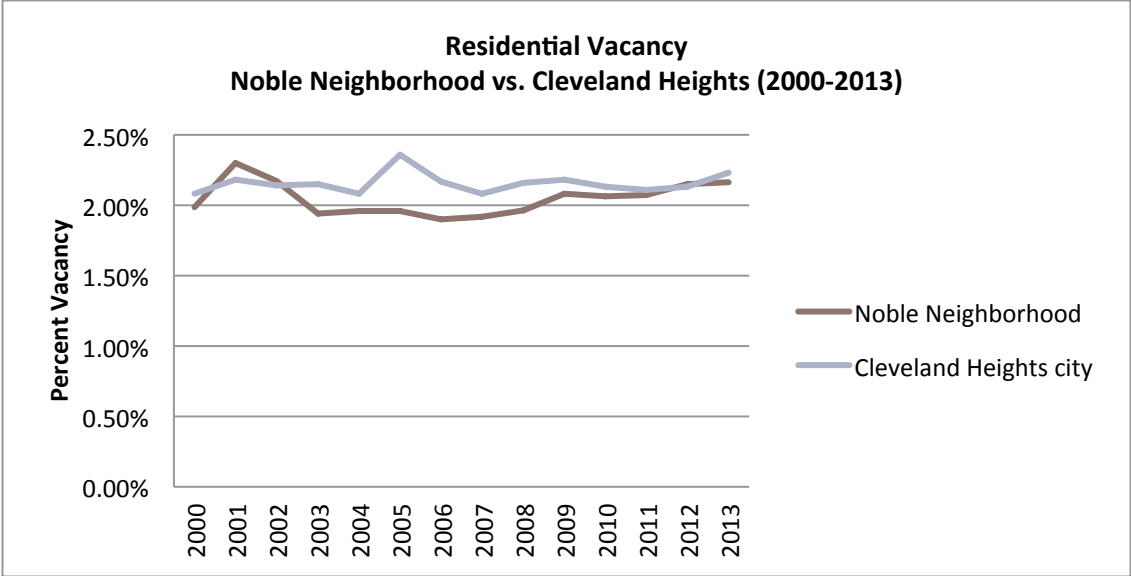


<i>Superior</i>	<i>Good</i>	<i>Fair</i>	<i>Unknown/No Structure</i>
2,661	1,693	170	615

QUANTITATIVE DATA

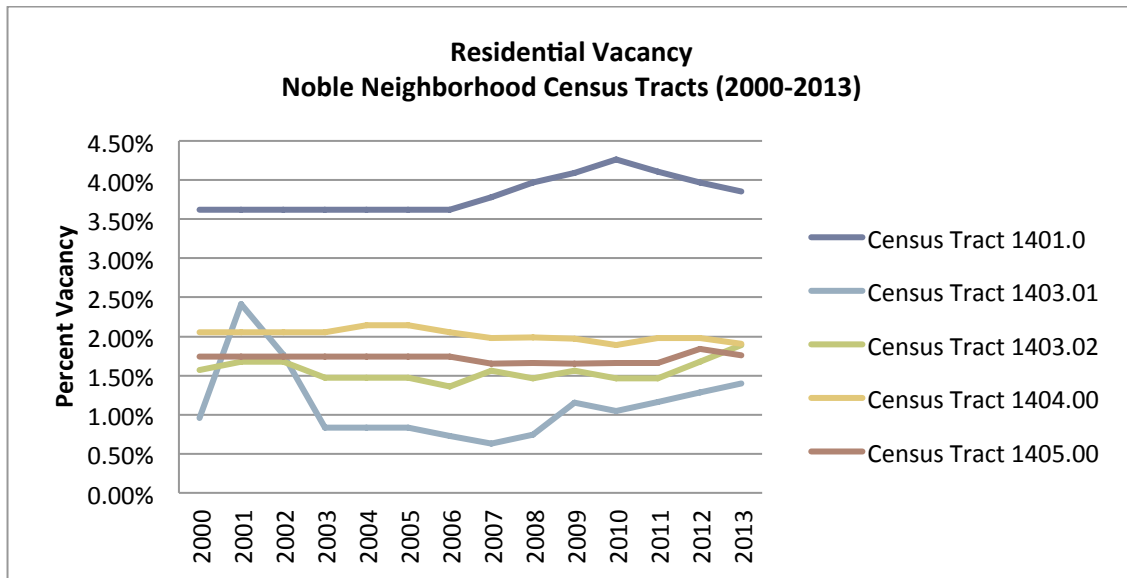
**Vacancy**

When comparing Noble neighborhood and Cleveland Heights’ residential vacancy between 2000 and 2013, two very difference scenarios emerge. For Cleveland Heights, residential vacancy remained around ~2.1% in the early 2000s with a temporary rise to 2.4% in 2005; residential vacancies then dipped back to ~2.1% in 2007. By contrast, Noble neighborhood saw an increase in its vacancy in the early 2000s, with vacancy rising from 2.0% in 2000 to 2.4% in 2001. The neighborhood’s vacancy rate then decreased to 1.9% in 2003. In recent years (2010 onward), both the neighborhood and Cleveland Heights as a whole have seen increasing and/or matching rates of vacancy. As of 2013, Noble neighborhood had a residential vacancy rate of 2.16% and Cleveland Heights had a vacancy rate of 2.23%.



Data from: NEO CANDO system, Northeast Ohio Data Collaborative (<http://neocando.case.edu/neocando/>)

When examining individual census tracts in the neighborhood, census tract 1401 has consistently had a significantly higher rate of vacancy in the neighborhood, peaking at 4.3% in 2010 (though residential vacancy has since been declining). Census tracts 1403.02, 1404, 1405 have seen stable residential vacancy rates through the 2000s, though in recent years, 1403.02 has seen a slight increase in this rate. Unlike other census tracts in the neighborhood, census tract 1403.01 has seen a more erratic vacancy trend. This census tract saw an increase in residential vacancy in 2001, a sharp decrease in vacancy rates through 2003, and increasing vacancy rates between 2007 and 2013.



Data from: NEO CANDO system, Northeast Ohio Data Collaborative (<http://neocando.case.edu/neocando/>)

### Owner Occupied – Renter Occupied

The following table illustrates change in owner-occupied versus and renter occupied housing units in the neighborhood. Based off of these numbers, Noble neighborhood has seen an overall decrease in its owner-occupied housing (from 75% in 1990 to 66% in 2010). The neighborhood’s renter-occupied housing units have increased from 25% in 1990 to 34% in 2010. This pattern of decreased owner-occupancy and increased renter-occupancy since 1990 is mirrored by Cleveland Heights. It should be noted that while there are concerns about the increase in rental units, two-thirds of all housing is still owner-occupied in the Noble neighborhood.

	Owner-occupied housing units, number and percent, 1990	Owner-occupied housing units, number and percent, 2000	Owner-occupied housing units, number and percent, 2010
Noble Neighborhood	4,349 (75%)	4,358 (75%)	3,540 (66%)
Cleveland Heights	13,146 (63%)	12,989 (62%)	11,244 (56%)
	Renter-occupied housing units, number, 1990	Renter-occupied housing units, number, 2000	Renter-occupied housing units, number, 2010
Noble Neighborhood	1,468 (25%)	1,444 (25%)	1,794 (34%)
Cleveland Heights	7,866 (37%)	7,924 (38%)	8,711 (44%)

Data from: NEO CANDO system, Northeast Ohio Data Collaborative (<http://neocando.case.edu/neocando/>)

## Rent

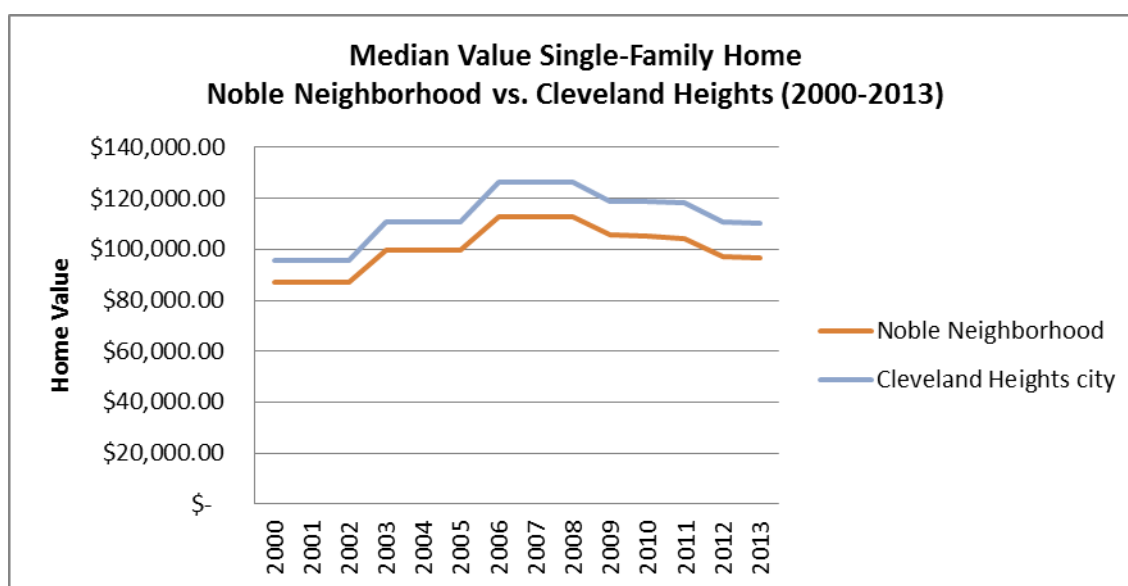
In addition to an increase in renter-occupied housing, the neighborhood has also seen an increase in rents. In 1990, rents averaged. As of 2013, rent in the neighborhood averaged \$770 with gross rent being highest in census tract 1403.01 (approx. \$920). Rents in the neighborhood have historically been lower than average rents for Cleveland Heights as a whole; however as of 2010, neighborhood rents have increased to match the rest of the city.

Median Gross Rent			
	1990	2000	2010*
Census Tract 1401	\$ 442.00	\$ 533.00	\$ 813.00
1403.01	\$ 516.00	\$ 571.00	\$ 920.00
1403.02	\$ 362.00	\$ 330.00	\$ 723.00
1404	\$ 494.00	\$ 594.00	\$ 751.00
1405	\$ 443.00	\$ 557.00	\$ 737.00
Noble Neighborhood	\$ 451.00	\$ 517.00	\$ 788.00
Cleveland Heights	\$ 489.00	\$ 640.00	\$ 788.00

*Note: 2010 Data from 2006-2010 ACS 5-Year Estimates*

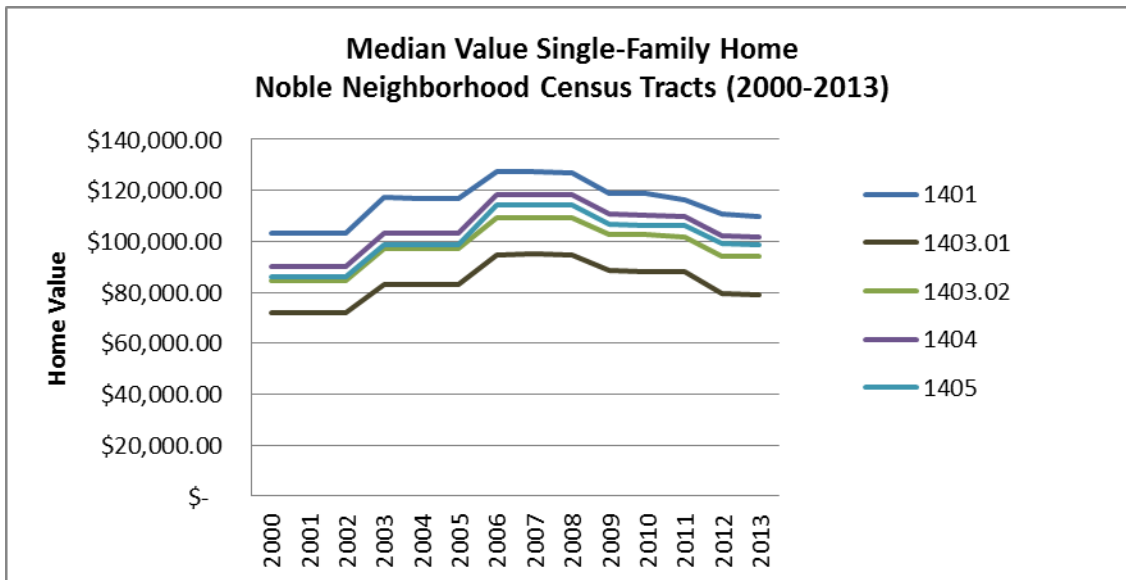
## Housing Values

Interestingly, trends in housing values for single-family homes in Noble neighborhood mirror housing value trends for single-family homes in Cleveland Heights as a whole. Both the neighborhood and Cleveland Heights saw an incremental increase in housing values between 2000 and 2007, then a decrease in housing values from 2008 onward (paralleling the local and national housing crisis). As the census tract level, census tract housing values mirror those of Cleveland Heights as a whole. However, it should be noted that housing values in Noble neighborhood are lower than Cleveland Heights as a whole, with census tract 1403.01 having the lowest housing values of all census tracts in the neighborhood. In 2013, median value for a single-family home in the Noble neighborhood was \$96,650.



*Data from: NEO CANDO system, Northeast Ohio Data Collaborative (<http://neocando.case.edu/neocando/>)*

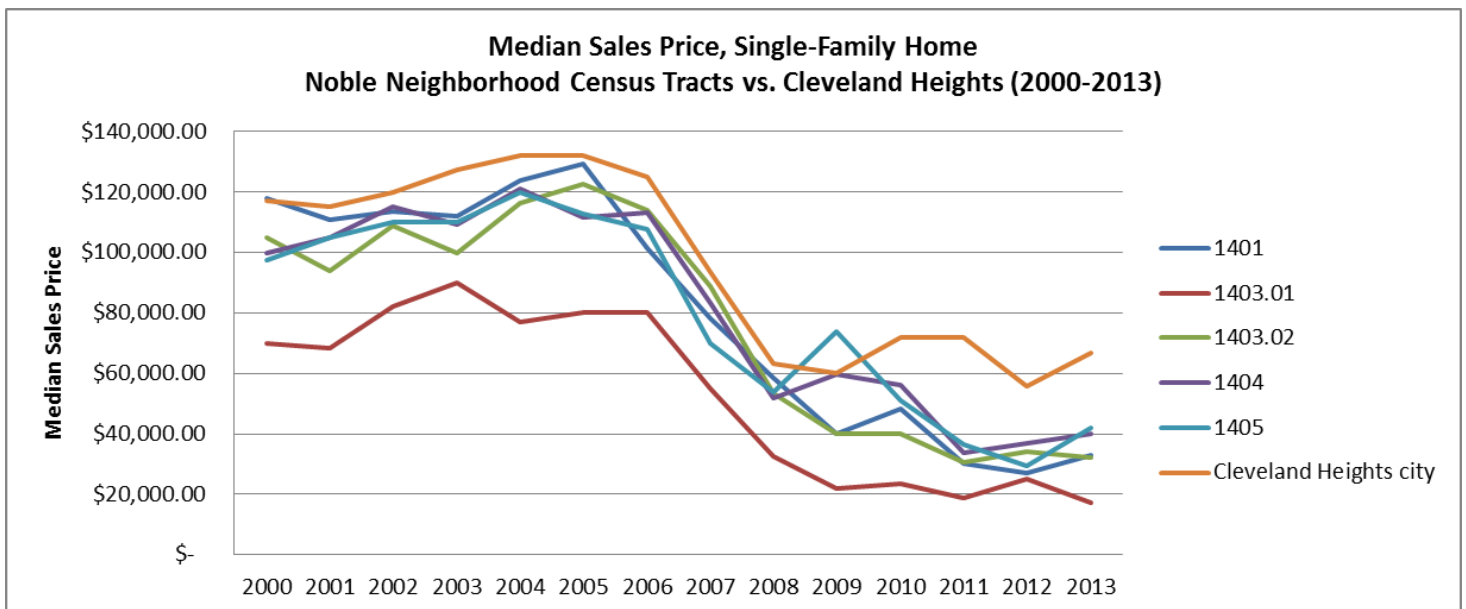




Data from: NEO CANDO system, Northeast Ohio Data Collaborative (<http://neocando.case.edu/neocando/>)

### Median Sale Price

Similar to Cleveland Heights as a whole, median sale price for single-family homes in the neighborhood declined after 2007. However, unlike the overall city trend, most census tracts in the neighborhood have not seen gains or recovery in median sale prices for single-family homes. In 2013, median sale price for single-family homes in the neighborhood averaged \$32,825 (much lower than previously noted median housing values). Lowest median sale price in the neighborhood was in census tract 1403.01, where median sales were at \$17,125.



Data from: NEO CANDO system, Northeast Ohio Data Collaborative (<http://neocando.case.edu/neocando/>)

## Foreclosures

The low sale prices noted above are in part due to the low values of homes that went into foreclosure. Though Northeastern Ohio has seen some recovery since the 2007 recession, foreclosures continue to be a persistent issue in Cuyahoga County. Cleveland Heights and the Noble neighborhood are no exception to this. Between 2008 and 2014, there were 1,393 homes touched by a foreclosure in the neighborhood. These foreclosures represent 43.5% of the foreclosures that Cleveland Heights saw between 2008 and 2014. Census tract 1403.01 saw the highest rate of foreclosures for the neighborhood during this time period.

Unduplicated Foreclosure Filings							
	2008	2009	2010	2011	2012	2013	2014
1401	91	120	136	152	170	180	196
1403.01	180	227	260	283	317	332	345
1403.02	123	150	181	198	230	240	253
1404	122	147	193	218	250	267	277
1405	119	171	209	238	272	297	322
Noble Neighborhood	635	815	979	1,089	1,239	1,316	1,393
Cleveland Heights	1,453	1,843	2,242	2,516	2,832	3,019	3,199

*Note: These numbers are unduplicated, meaning they do not represent homes that were touched multiple times by a foreclosure in this time period, rather this number illustrates any home that had a foreclosure filing on it during this time range. Foreclosures included in this number are mortgage, tax, BOR, and "other" foreclosure filings.*

## QUALITATIVE DATA

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*"Noble Neighborhood doesn't have a housing problem. It has a story problem."*

Through interviews, concerns stemming from housing conditions and values were brought to light by residents of the neighborhood: Bonnie Dolezal, Paula Zinmeister, Gail Larson, Constance Johnson, Lisa Rainsong, and Drew Schwanitz, City Planners: Karen Knittel and Kara Hamley O'Donnell, Housing Director Rick Wagner, Real Estate Agent Sherry Callahan, the Executive Director of Housing Repair Resource Center Ben Faller, and historian Susan Kaeser. Observations of the neighborhood's residential properties painted a picture of a neighborhood with much to offer those who are looking for homes.

### **Residents' Opinions on Housing**

Most residents seem to agree that the Noble neighborhood's housing problems began with the 2008 Foreclosure Crisis:

- Housing values driven down, decreased by the number of people buying homes and increased renting
- Now, housing conditions are worsened because renters do not take care of their property
- Residents who have lived in Noble neighborhood for over 20 years see the drop in housing values as a negative because they feel that they cannot sell their house

- Newer residents who have been in Noble neighborhood for less than 20 years see drop in housing values as a positive because the neighborhood has inexpensive housing and more housing opportunities for prospective residents, both home owners and renters

There was consensus among those interviewed that there are more single mothers, young people, families and renters than there were before.

- Some believe that this is a detriment to the city.
- It contributes to increased crime
- They see this as a transient population; renters do not maintain property
- Some see this as an asset since young families are the future
- Increased youth and families means new energy
- Opportunities for them to get involved in community
- If renters were not there, homes would still be on the market: more vacancies, decreased housing values

On Noble neighborhood being an asset to Cleveland Heights:

*“It helps to add to the diversity of the city, has affordable housing, safe, clean, neat, well-kept homes, allows people who wouldn’t otherwise have the access to diversity experience new things, from art to religion; different cultures are available to everyone.”*

In contrast to the long-term residents, the newer neighbors have a more positive perspective. Those who have lived in the neighborhood under 20 years agree that Noble neighborhood is an asset to Cleveland Heights because of things like diversity, accessibility to University Circle and downtown, housing and schools.

Residents that have lived in the neighborhood longer than 20 years have different opinions than newer neighbors. Some are very negative:

*“None. There are no assets. There’s no shopping. They closed the community pool without telling us. They say we have a soccer field but it’s not even local residents who use it.”*

Long-time residents tend to agree that Noble neighborhood used to be an asset, but no longer:

*“Currently, I don’t really know that Noble is an asset to Cleveland Heights; hopefully what we’re going to be doing in the neighborhood will make it an asset.”*

City Planners and the Housing Director agree that the housing problems experienced by the Noble neighborhood have been happening all over NE Ohio:

*“The market is still in flux, and it is not specific to that neighborhood or even to the city of Cleveland Heights.”*

There are community resources that are assets to address housing issues:

- Stabilization Projects

- Homebuyer program (downpayment assistance)
- The Home Repair Resource Center “sets up homeowners to be agents of their own success.”
- Vacant Lot Committee

### **Other Housing Quotes**

*“The Noble neighborhood encompasses some of the more challenged neighborhoods in Cleveland Heights but it has some strengths. The Noble neighborhood has some serious challenges, but the scale is smaller than in the city of Cleveland, and the Noble neighborhood benefits from the resources of Cleveland Heights.”*

*“They want to put a flower box in at Noble and Monticello, they want a community garage sale. That’s not going to do anything. People are frustrated and angry.”*

*“There are a lot of African-American homeowners in the area, but there hasn’t been an effort to reach out to them. Whites are the minority in the neighborhood and for them to be the voice of the neighborhood isn’t fair.”*

### **Differences between Quantitative Data Findings and Qualitative Data Findings**

The Noble neighborhood has changed dramatically over the last 20 years. The chief concern cited by the Noble Neighbors group is a dramatic drop in the sales value of their properties. In 2000, the average single-family home in this neighborhood cost \$98,080, but only \$36,615 in 2014. Two-family homes fared worse, dropping from an average \$97,470 to \$28,527 during the same period. The drop in property values coincides with a significant decrease in average incomes, from an inflation-adjusted average of \$70,225.26 in 1989 to \$44,701 in 2013. Diminished buying-power in this neighborhood bespeaks the growing poverty. Between 1990 and 2013, the poverty rate more than doubled, with over 1 in 5 residents of the Noble neighborhood earning less than \$25,000 annually. Additionally, the number of female-headed households living in poverty has more than doubled during the same period, with over 1 in 10 below the poverty threshold. Vacancies rose only slightly between 1990 and 2000 (rising from 3.3% to 3.9%), but in 2010, nearly three times as many homes (9.1%) stood vacant.

The people living in these homes have changed, too. The overall population of the neighborhood fell approximately 10% between 1990 and 2010. While 30% of those who live in the neighborhood now have been there since before 1990, 40% of residents moved there since 2000. More people are renting rather than buying homes. One in three of the neighborhood’s residents are renters today, up 8% from 20 years ago. In 1990, the split between White and African American residents was about even, at roughly 49% each. By 2010, only 27.2% of residents were White and 69.2% African-American.

These statistics do not fundamentally disagree with the story told by Noble Neighbors. The past 10 to 15 years have seen more renters filling homes, likely the very ones left by those who could not afford to keep them any longer. The racial balance that became a point of pride for a neighborhood marked by a history of racism and redlining has been lost, with African Americans outnumbering Whites more than two to one, and the surfacing of rumors about unofficial redlining by local realtors and others. More and more residents are living in poverty, and, as a consequence, they are more likely to rent than to buy a home. The Noble Neighbors’ perception is that renters are unlikely to maintain their properties because they are transient and not invested in the neighborhood. All Noble Neighbors report seeing more litter, and all also attribute the litter problem to the increasing

number of renters in the area. One renter reported that when he and his roommate moved into an apartment near Noble and Monticello, it was “trashed”: all the surfaces were “disgusting” and he showed us gouges and slashes on one of the bedroom doors. He observed that properties suffer under a “bad cycle” between renters and landlords, in which landlords expect renters to degrade the condition of their properties, and so they do less and less to maintain the quality of their rental units over time.

Many of our interviewees noted that there are few distinct businesses in the area, and none that might serve as a gathering place for community members. One coffee shop keeps irregular hours but flashes a bright sign advertising that they are open when they are not. The proliferation of barber shops, salons, and beauty boutiques are viewed somewhat questioningly by long-time residents, even though these places often serve as gathering points for residents. The Shillelagh, a bar that has been in operation for decades, is seen as a nuisance. Many residents reported that at a minimum, their neighborhood needs a grocery store and a place to gather. Long-time residents in particular recall when there were more businesses in the area, from corner stores to small restaurants to commercial destinations, such as Charles Fabric or Hillside Dairy.

### ***Organizational Tensions within Noble Neighbors***

Interviews with Noble Neighbors residents revealed several tensions within the organization and the larger group of residents it is working to represent. One member of the organization observed that Noble Neighbors was established in the wake of physical attacks on residents; fear and concerns for safety were the catalyst for forming this group of mostly white residents. Interviewers observed what they believe to be evidence of this fear in several interviews with residents. Lisa Rainsong is one individual who is central to Noble Neighbors; the attack on her partner, Wendy, led directly to the founding of the community group. She cited ongoing safety concerns, including fights at the Shillelagh and Bayou bars, and people outside the local CVS being robbed at gunpoint. They “felt so abandoned for so long,” she said, and although police are more responsive now, in the recent past residents could rarely rely on police making an arrest. Long-term residents, the main constituency represented by Noble Neighbors, lament the loss of a neighborhood they remember as safe, walkable, and populated by a community that kept up appearances and cared about one another. While some members attribute these changes to shifts in macro systems brought on by the financial crisis and institutional responses to it, others see new residents, particularly renters, as “troublemakers” who have suddenly started attacking the values - both economic and communal - of the Noble neighborhood.

A second key tension that emerged from our interviews has to do with the stated purpose of the Noble Neighbors themselves. The group sees its purpose as “joining with each other to foster growth in this great community.” Yet two of our interviewees reported that they are invested in seeing the Noble neighborhood grow so that property prices will rebound and allow them to sell their houses to move elsewhere. They feel trapped in their homes because of the depressed housing values, unable to leave what they believe is an unsafe neighborhood. Noble Neighbor’s leadership also reported that decreased property values was a matter of concern for those reaching retirement age, who could now no longer rely on their home equity to support them later in life. Superficially, those who wish to stay or leave share a common goal of improving the neighborhood, but at the level of organizational values, this tension may well undermine the capacity for action of the Noble Neighbors.

Another key tension stems from Noble Neighbors divided view of certain groups of residents. Many interviewees expressed opinions linking increased numbers of single mothers, young people and renters contribute to rising crime, decreased property values, and an overall reduction in quality of

life. One individual we interviewed made derisive remarks about Jamaicans and “youths.” Another interviewee, when asked whether African Americans had been engaged in community-building efforts, reported that she believed many African Americans were discouraged from attending because most attendees are white. She also stated that she believed, in some cases, African Americans were less likely to attend because their work schedules would not allow. Given the long history of racial bias in this neighborhood and the fact that it is comprised of approximately 70% African-Americans today, these remarks suggest that the Noble Neighbors’ members may not have embraced the pride in this community’s diversity that their website proclaims (“We are the most diverse neighborhood in the city, and we cherish that variety!”).

### ***A “Stories Problem”: The Noble Neighborhood as an Ecological System***

During a meeting of the Noble Neighbors, Professor Mark Chupp presented the preliminary findings of the MSASS housing survey. Contrary to what many believed, this survey showed that most of the housing stock in the Noble neighborhood was of high quality. He remarked, “The Noble neighborhood doesn’t have a housing problem. It has a story problem.” That is, this community is not faced with numerous buildings that have to be torn down, but rather the perception that this is the case. Knowing now that the housing stock is rated Good to Superior in most cases, the Noble Neighbors are better equipped to tell a different, better-informed story.

The Housing Task Group expanded on Professor Chupp’s observation and believes that the Noble neighborhood, in fact, has a “stories problem.” By this, we mean that the story influencing most Noble Neighbors at this time is a narrative not entirely supported by data on current conditions. This narrative of poor housing conditions is often described in comparison to what the housing was like in past years. Meanwhile, many others with a stake in Noble neighborhood housing - such as non-Whites, renters, city officials, and realtors - have their own perceptions that have not been included in the predominant narrative and vision for the neighborhood. As previously noted, many Noble residents themselves hold divergent views of the neighborhood’s issues: some feel renters and subsidized housing recipients are dragging the neighborhood down, while others believe renters simply have not been fully engaged; some see the problems of this neighborhood as pervasive and special, while others recognize that they are affected by global and historical forces; and some want to see a revitalized business district on par with other neighborhoods in Cleveland Heights, while others want to limit business development. We believe that more of these stories must be uncovered, heard, and residents need to be engaged in shaping the vision for the Noble neighborhood because these stories have played, are playing, and will play a large part in shaping this community’s future.

Given the complexity of the Noble neighborhood, an Ecological Systems approach is a useful model to represent the many voices that are intersecting one another (Weil, Resich, & Ohmer, 2013). By viewing the Noble neighborhood as a consequence of systematic interactions and systemic influences, the full array of forces that have shaped this neighborhood into its present form can more effectively be recognized and harnessed for positive change. The converse is also true: failing to admit other voices and forces into the vision-making process will lead to diminished or adverse results, as they will likely serve to increase the community’s resistance to change.

Presently, the driving force to improve the Noble neighborhood comes from the Noble Neighbors themselves. While interviewees complained that renters are failing to maintain their properties, they also admitted that they have little if any contact with renters. One Noble Neighbor referred to the apartment buildings on Noble Road as housing for low-income “troublemakers.” Similarly, attendees of the Noble neighborhood meetings are nearly all middle aged or older and white, whereas the majority of residents are younger and African American. Some interviewees used

alienating and even bigoted language to describe residents who do not look like them; when asked, interviewees reported that they had either not attempted to reach out to, engage and involve residents who are demographically unlike themselves. Thus, without a voice representing renters, subsidized housing recipients, and low-income individuals, there are few opposing viewpoints to the Noble Neighbors' views. As one Noble Neighbor remarked, "There are a lot of African American homeowners in the area, but there hasn't been an effort to reach out to them. Whites are the minority in the neighborhood and for them to be the voice of the neighborhood isn't fair."

Even a more complete chorus of residents' voices would not serve to tell the whole story. City officials have observed that efforts are underway in the Noble neighborhood to stabilize housing, fill vacancies and to provide opportunities for individuals who would make good homeowners but who may not qualify for bank loans. City officials also point to the effects of super-macro forces, particularly the lingering effects of the financial crisis and the Great Recession, which continue to inhibit home-buying and growth in the housing market regionally and nationally.

The value of these city officials' views is that they challenge the Noble Neighbors' assertions that their problems are particular or even unique to their community. An Ecological Systems approach helps us to see that low-income renters are responsive to pressures of their own, which must also be included when developing a plan of action. Broader economic forces on the Noble neighborhood include falling home values due to the housing crisis in the 2000's, which meant that homeowners were unable or unwilling to sell their homes when their mortgages were "underwater"—meaning they owed more on their mortgages than their homes were worth on the market—so it is possible that homeowners who wanted to move chose to rent their homes to others and postpone selling. It is also possible that the foreclosure crisis encouraged people (and businesses, some of whom operate from out-of-state and/or country) to acquire homes in the Noble neighborhood through short-sales and foreclosure auctions at extremely low prices, using them as investment properties by renting or "flipping" the houses to others.

An often overlooked feature of the Ecological Systems approach is the chronosystem, which helps us to describe and understand change in systems over time. The impact of redlining is part of the chronosystem of the Noble neighborhood, accounting for a broader economic influence on this community. In the 1930s, socially-acceptable racism in banking practices allowed financiers to gather information on the geography of safer and riskier real-estate investments. At the same time, the federal government was poised to enter the mortgage industry, and wanted an evaluation. The assessments outlined in red the areas with greatest financial risk; 90 percent of African Americans lived within the "redlined" areas. This practice continued into the post-war period, resulting in a disproportionate distribution of long-term wealth (in the form of real-estate equity) away from African Americans and toward Whites (Lipsitz, 2013). During a recent panel discussion, Jason Reece of the Kirwan Institute for the Study of Race and Ethnicity at The Ohio State University reported on his research into handwritten notes made by these appraisers, and showed that the assessments were based on racist norms (McIntyre, 2015). Appraisers often rated areas as risky investments precisely because the areas were African American. Even upper middle class African American neighborhoods were graded red. These areas were then starved of investment, leading to their decline. It became a self-fulfilling prophecy: these areas were considered hazardous for investment, so they received no investment through the 1970s, and then began to decline (McIntyre, 2015).

Decades later, in the 1990s and early 2000s, banks undertook so-called "reverse redlining." Instead of rejecting low-income individuals for loans because they were African American (after decades of being denied real-estate wealth, this group was condemned to relative poverty), banks now targeted residents of impoverished areas for predatory lending practices and subprime loans. Once

again racial discrimination was rampant; African Americans who were credit worthy were denied and forced into subprime loans with terms that increased the risk of foreclosure. The result is now clear: foreclosures that have left redlined areas once again starved of investment, while wealthy White investors keep funneling fortunes towards themselves.

Based on the evidence assembled, it is unclear whether Noble neighborhood was directly impacted by redlining or reverse-redlining to the same extent as other parts of Cleveland area. However, the Housing Task Group feels confident in saying that the effects of the financial crisis on the Noble neighborhood cannot be underestimated. The neighborhood's proximity to areas such as East Cleveland has likely had a spillover effect on the neighborhood, driving down home prices, which simultaneously makes it less appealing to investors and potential homebuyers but much more attractive to renters, especially those with low incomes seeking a better neighborhood for themselves and their families. Given the history of redlining and its long-term consequences in limiting African American prosperity and access to good housing, we cannot help but recognize that attempting to raise property values in this neighborhood may have a disproportionately negative impact on African Americans.