

REDLINING IN COVENTRY

You probably have heard a lot about "redlining" lately. This is a term which is used to describe a whole range of practices by financial institutions which result in mortgage discrimination against older neighborhoods. For some time, people have complained that mortgages and homeimprovement loans are harder to get. Now, thanks to a new federal law, it has come possible to document one indication of the money flow, namely, the extent to which money deposited in one area of a county is used for mortgages in that same area.

The source of information is a study done by the Cleveland Plain Dealer using information reported by lenders under the Home Mortgage Disclosure Act of 1975. In this study, Cleveland Heights was classified as an "inner ring" suburb, along with East Cleveland, Lakewood, parts of Shaker Heights near Cleveland, Euclid, Maple Heights, Garfield Heights, and other areas around the periphery of the central city of Cleveland. The study suggests serious "disinvestment" is occurring.

One prime example is Metropolitan Savings Association, which has branches in Shaker Heights, in Brooklyn, and right here on the Coventry Road commercial strip. (The latter two branches are in "inner ring" locations.) Between April 1, 1960 and December 31, 1975, MSA made 260 loans of a total of \$7,773,850. Ninety percent of these loans were made outside the City of Cleveland. MSA has 67% of its branches in "inner ring" locations, but makes only 21% of loans in such towns. Fifty-five percent (55%) of the loans are made in "middle ring" suburbs such as Beachwood and the eastern parts of Shaker Heights, and another 12% are made in "outer ring" locations, which are places like Gates Mills and Chagrin Falls.

Statistics are misleading. It could be imagined that MSA does all its investing on the east side and that money deposited in Cleveland Heights is going east to Gates Mills, but it is impossible right now to say for sure. Also, the fact that MSA has three branches makes it impossible to say how much money is deposited in each -- i. e. whether the fact that 67% of MSA branches are in "inner-ring" areas means that MSA gets 67% of its deposits in such areas. Nevertheless, the great disparity between 67% and 21% must give rise to some suspicions that redlining is going on just down the street from us -- and with the money of some of you readers.

It should be noted that various groups are working to combat redlining. "Greenlining" has been described as the practice of organizing groups of people and institutions and securing pledges to transfer savings accounts to whichever lender has the best record of making mortgages in the city. Active Clevelanders Together (ACT) got pledges totaling \$750,000 last year. Other groups, such as the Buckeye-Woodland Community Congress, have been reluctant to use such methods as other than a last resort.

In the meantime, you might consider your own savings and where you desire to put them. And if the articles in the papers about redlining influence your decision, they may indeed have served some useful purpose. More information about redlining is available on request from the Heights Community Congress - 321-6775

----Alan Rapoport

* THE NEXT MEETING OF COVENTRY NEIGHBORS, INC. WILL TAKE PLACE ON *
* TUESDAY, JANUARY 11th, at the home of WILLIAM AND JEAN STENZEL, *
* 2611 EAST OVERLOOK ROAD. *

A QUESTION OF ZONING

Cleveland Heights City Council is considering an ordinance (109-1976) that would immediately affect 40% of the Coventry shopping strip. This item, introduced at the Council meeting of December 6, 1976, has a public hearing set for it on Monday, January 17th at 7:00 p.m. in Council chambers. The next CNI meeting will, therefore, be the membership's last opportunity to formulate a statement for the public hearing. Since a conflict will prevent me from attending that CNI meeting, I am taking this opportunity to use the Coventry Village News to present the situation and propose a response.

The Cleveland Heights Zoning Code essentially says what you can do on the land in defined zones of the City, and the Zoning Map (legally part of the Code) lays out where these zones are. Although the Code legally defines what is allowed, the layout of the zones pretty much matches what already exists. Neighborhood shopping areas are mostly C-2 (local retail) and C-3 (commercial, serving more than the local neighborhood). In some places, however, the Code is used for planning. Severance Center was zoned S-1 (a "special" district) before it was built, and the exact ratio of commercial, residential and office usage permitted was set forth.

In four places in town, generous chunks of commercial land have been zoned S-2, as "Special Development Districts." One of these covers about four-fifths of the east side of Coventry Road shopping district, from Euclid Heights Boulevard to Hampshire Road, and extends back past Rock Road. The others are the triangular patch between Euclid Heights Boulevard and Cedar at the top of Cedar Hill; a stretch of Mayfield Road opposite City Hall; and the southwest corner of Mayfield and Warrensville Roads. Together with Severance Center, they fairly well define the course of the Cleveland Heights Rapid Transit that Council was anticipating around 1965-70; the present Zoning Code was adopted December 7, 1970. These districts are each designated for development encompassing the entire district, and therein lies the rub: the wording of the statute is so strict that it rules out any development that involves less than the whole district. On east side Coventry, for example, which would be adequately described as "C-2," the S-2 law permits any ongoing use already in existence, but doesn't permit changes for a given building to any other C-2 type activity--even an activity that is going on right next door under that building's "already-existing-use" exemption! The proposed ordinance would ease up the language of the Code a bit, but--according to what I was told by members of Council--not equivalently to a "C-2" designation.

My perspective on this tells me that this part of Coventry should be rezoned C-2. PRACTICALLY, the current commercial landlords have never gotten together on where to put cars, let alone any major development. All the exciting development on the strip has been on the other side of the street. The S-2 classification stultifies even gradual evolution. PHILOSOPHICALLY, this artificially imposed classification smacks of "top-down" planning wherein experts, investors and public officials quietly get a plan together and then tell the people about it. Neighborhoods should press for "grass-roots" planning, where the people who must live with the results are in at the start. If the City Planning Department wants to "develop" Coventry, let it begin with an honestly descriptive Zoning Map and a series of discussions with the people in Coventry. HISTORICALLY, this artifact comes down from a time when City Hall was treating Coventry like a slum and openly planning its demolition. We are assured that those days are gone forever; a nice way of showing that would be to revoke this legislative

