NEWSLETTER OF COVENTRY MEIGHBORS, INC.

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, Mpale Heights, Garfield Heights, and other areas around the periphery of the central city of Cleveland. The study suggests serious "disinvestment" is occuring.

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 goigg 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 Ceuncil 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-I (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 HIII; 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 adequate 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 "aiready-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 getten 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

vestige of those days.

i, therefore, urga Coventry Neighbors, Inc. to the formal position that, while we do not object to Ordinance No. 109-1976, we recommend that Council promptly re-zone the S-2 District on Coventry Road as a C-2 District.

- David Burwasser

CMI Meeting Notes

On December 14, 1976, the monthly meeting of CNI was graciously hosted by Sam and Ruth Gordon of Lincoln Boulevard. Over twenty prople were in attendance.

Items discussed included election results, school-related problems and concerns, community Block Grants, CMI stationary, and aesthetic problems on the commercial strip.

CNI voted to recommend that a Coventry resident be appointed to the CH-UH Library Board; to ratify the statement made to City Council in opposition to the proposed extension of the on-screet parking ban to 2-6 z.m.; and to recommend that the City investigate complaints about hedges blocking visibility at two intersections (Lincoln-Parkway-Superior and Parkway-East Overlook) and about trash dismpsters on Hampshire Road.

In other action, CNI unanimously voted its appreciation to John and Mary Picken, who are moving out of town, for their "dogged and sometimes lonely fight to save the Coventry Library."

Coventry Village Library

Tuesday - Weekly Storytime for school-age children: stories, films 3:00 p.m.

Wednesday - Weekly Preschool Storytime, ages 3-5 10:30 a.m. & 2:30 p.m.

Thursday - Weekly Coventry Library Players: Creative dramatics for children ages 9-14

7:30 p.m.

ATTENTION: VICTIMS

Ohio has passed a new law effective December 28, 1976, which allows victims of crimes to file claims for reimbursement for economic losses caused by personal injury suffered by a criminal attack. Victims can recover cost of medical care, rehabilitation, lost wages and services needed during recovery. Victims must report crimes to the rolice within 72 hours and prove injuries resulted from crimes. Claims should be filed at the Cherk of Common Pleas Court, County Court House, or with the Ohio Court of Claims in Columbus. Filing fee is \$7.50.

SAME OLD JUNK.....

After January 1, 1977, all waste materials shall be placed in PLASTIC BAGS, and placed at the curb between sunset the evening before collection and 7:00 a.m. on the morning of collection. Newspapers and magazines may be tied securely and bundled separately, or they may be placed in plastic bags. No container or other Coventry Village News January 1977

unit of refuse shall exceed 60 pounds, and be not more than four feet in length.

In order to reduce the cost to City residents of this new system, the City has adversised for hids on plastic bass (2 mll), and will soon to making these bags available to residents at, or near, cost. Residents are not required to pushage shape particular bags.

PUBLIC HEARINGS 255\$\$\$

Community Development public hearings have been scheduled to solicit citizen input into how the City should easign its \$497,000 third year grant under the Housing and Community Development Act of 1974.

Thursday, January 20, 7:30 p.m.

Taylor Road School 14780 Superior Road

Thursday, February 3, 7:30 p.m.

City Hall Council Chambers

All residents are urged to attend these meetings. Additional information on the CD Act and Cleveland Heights' activities is available from the Planning and Development and Community Relations Departments in the City Hall Annex.

CLEVELAND PEIGHTS/UNIVERSITY HEIGHTS CHAMPTER OF AFS

...Is Interested in locating families who would like to be host families for next year's (1977-78) AFS students. A host family is one who provides a home for a foreign student for a school year. Call Pat Coppedge (382-9181) evenings or Gioria Goldstein (381-9120). It's a great experience.

COVENTRY VILLAGE NEWS

A Publication of Coventry Neighbors, Inc. and the Heights Community Congress

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All opinions contained in the Coventry Village News are solely those of the author unless otherwise specified. Official pronouncements of Coventry Neibhbors, Inc. will be specifically noted. Articles for publication, letters to the editor, and comments would be most welcome and should be sent to the editor, c/o Apt. 301, 2753 Euclid Heights Boulevard, Cleveland Heights, Ohio 44106.

ANNOUNCING A CONTEST: In recognition of what Herrick Mewsions and Twinkie Laners have given to their communities, CNI shall discuss possible new names for "lower" Hampshire -- so that it will no longer be confused with "upper" Hampshire. Suggestions....??? may be sent to the Newsletter, c/o Apt. 301, 2753 Euclid Heights Boulevard, Cleveland Heights, Ohio 44106.

HAPPY NEW MEN