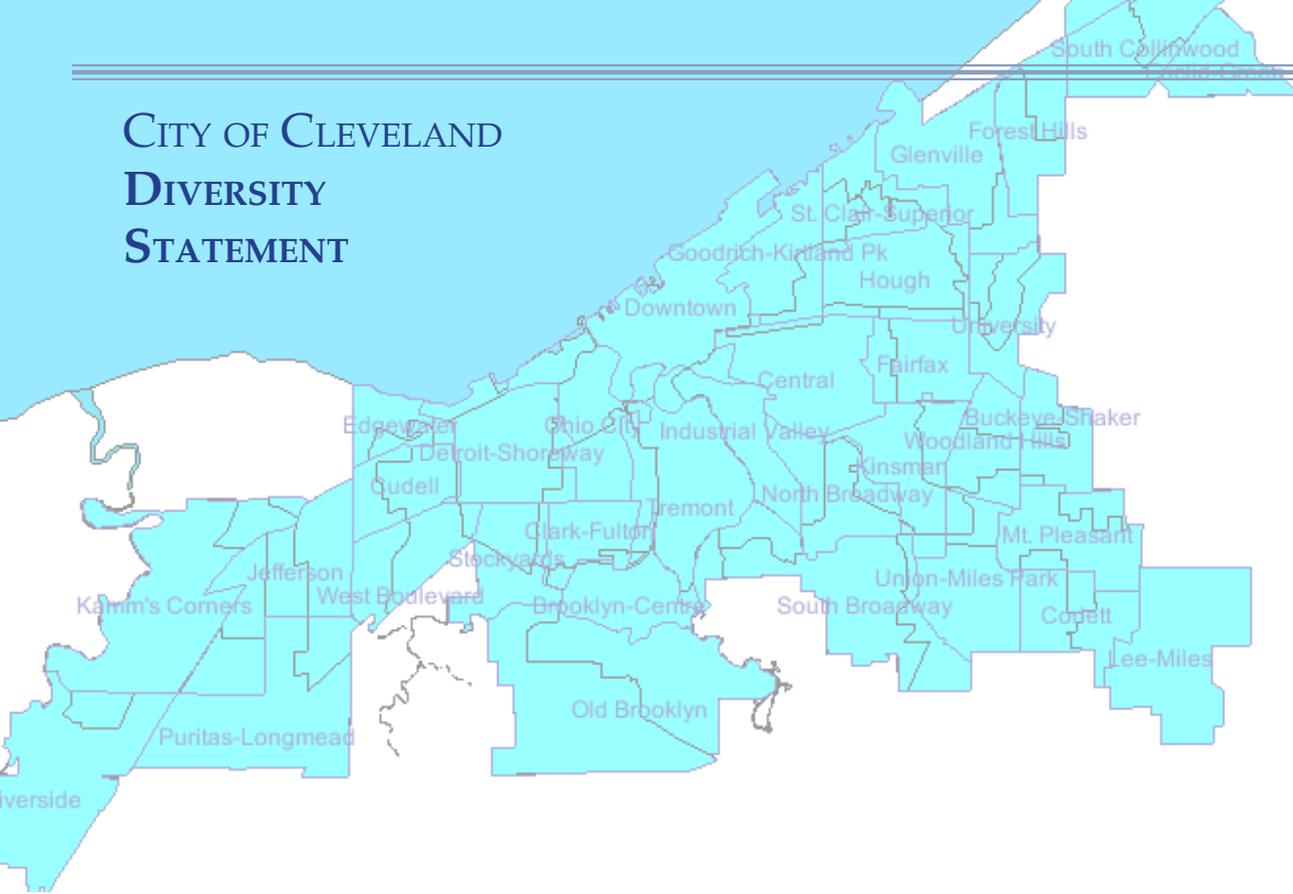


CITY OF CLEVELAND DIVERSITY STATEMENT



OFFICE OF FAIR HOUSING & CONSUMER AFFAIRS

CITY OF CLEVELAND MISSION STATEMENT

We are committed to improving the quality of life in the City of Cleveland by strengthening our neighborhoods, delivering superior services, embracing the diversity of our citizens, and making Cleveland a desirable, safe city in which to live, work, raise a family, shop, study, play and grow old.

*Dedicated to the
Protection of
Cleveland
Residents*

The City of Cleveland is committed to improving the quality of life of its residents. We recognize that the diversity of a community is integral to creating vibrant neighborhoods of choice where people want to live and work.

A diverse community enriches the lives of its residents, promotes respect and appreciation for other cultures and should be recognized as a source of strength. A diverse community broadens the experience of its residents and prepares them to participate in an increasingly challenging society.

By embracing diversity, the City of Cleveland acknowledges the benefits of an inclusive community in which full and active participation of all its residents

is desired, valued and encouraged regardless of race, color, religion, national origin, ancestry, ethnicity, gender, marital or familial status, age, disability, sexual orientation, gender identity, language, socioeconomic status, Vietnam-era or disabled veteran status, or any other distinguishing characteristic that all too often divides people in society.

The City is committed to ensuring that its citizens have equal access to opportunities, full participation in civic affairs, and mutual understanding between individuals of diverse backgrounds. The City of Cleveland further commits to work with decision makers, stakeholders, and residents to support fair housing policies and eliminate obstacles that may impede progress toward achieving the goal of a diverse community.



CITY OF CLEVELAND
Mayor Frank G. Jackson

OFFICE OF FAIR HOUSING & CONSUMER AFFAIRS

Office Hours
Monday–Friday
8:00 a.m.–5:00 p.m.
(216) 664-4529

www.city.cleveland.oh.us
(Go to Consumer Affairs Department)
Se Habla Español



CITY OF CLEVELAND
Mayor Frank G. Jackson

www.city.cleveland.oh.us



We are here to assist with many consumer-related issues.



 CONSUMER AFFAIRS

Our office can assist you with many consumer related issues such as:

REAL ESTATE FRAUD

- Predatory Loans or Unfair Loans
- If you are having problems paying your monthly mortgage payments because of adjustable rates or if you are in need of foreclosure prevention/intervention assistance.

UNLICENSED BUSINESS PRACTICES

- Home Improvement/Contractor issues/ Contractors working on consumer home repairs without being licensed or obtaining the required city permits.
- Poor workmanship by Contractors and/ or repairs started by Contractors but not completed.

CONSUMER FRAUD SCAMS

- Get rich quick schemes, door-to-door solicitations or calls that can cause financial harm to consumers.

UNFAIR SALES PRACTICES

- False warranty claims, failure to advise consumer of inferior merchandise.
- Auto Sales and Repairs—Questionable sales practices, sales of cars without a dealer’s permit, poor workmanship unauthorized and/ or unneeded repairs, or failure to provide customer with an estimate.

If you have a problem with a product or service purchased from a company or business located within the City of Cleveland:

- Contact the company or business and give them the opportunity to correct the problem.
- If the company or business is not willing or able to fix your problem - contact the Office of Fair Housing and Consumer Affairs.
- You will be asked to provide copies of all documentation involved in the dispute. DOCUMENTATION IS VERY IMPORTANT. Verbal promises and assurances can be extremely difficult to enforce.
- CA Staff will investigate your complaint and work to resolve your problem when possible.

 FAIR HOUSING

Fair Housing Means Equal Opportunity

Fair Housing Law is the right of individuals to choose housing free from discrimination. Cleveland’s Fair Housing law prohibits discrimination in certain housing-related transactions based on a person’s protected class status. Areas where discriminatory acts in housing-related transactions can occur during the rental and sale of housing, housing availability advertisements, mortgage lending, red lining, homeowner’s insurance, and public accommodation and modification requests.

The City of Cleveland’s Fair Housing Law protects 14 groups of people from discrimination in housing related transactions based on race, religion, color, sex, sexual orientation, gender identity or expression, national origin, age, disability, ethnic group, Vietnam-era or Disabled veteran status, familial status, marital status or ancestry, and to promote a stable, racially integrated community. (Ord.No 1260-08 eff. 12-3-09)

If you think you have been subjected to discrimination in housing related transaction and fit into one of the above mentioned protected classes, the Office of Fair Housing & Consumer Affairs can help.

Para preguntas en español llame al: 216-664-2019.

 BANK RELATIONS COMMUNITY REINVESTMENT ACT (CRA)

We partner with over 25 banks and non-profit housing service providers to publish the annual Cleveland Mortgage and Home Repair Bulletins.

The Cleveland Mortgage Bulletin offers helpful tips for prospective home buyers in Cleveland and outlines updated affordable and CRA mortgage loan information from local mortgage originators.

The Cleveland Home Repair Loan Program Bulletin offers information on home rehabilitation opportunities in Cleveland and also outlines current home repair loan products and services offered by the City of Cleveland, local lending institutions and non-profit organizations.

They are available online at:

<http://www.city.cleveland.oh.us/CityofCleveland/Home/Government/CityAgencies/CommunityDevelopment/FormsPublications>

