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Special Thanks to Our First Ever FHCWM Supporting Members:
Marilyn Titche
Bob & Aleicia Woodrick

Thanks to all the generous support received throughout the year we were able to fully utilize the Steelcase Foundation Match Grant! That amounted in an additional \$8,000 for the Center for a total of \$18,052.12 raised in membership dollars!



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Winter 2008



FAIR HOUSING NEWS

Produced by the Fair Housing Center of West Michigan

Fair Housing Movement Marches On: 21st Annual Event Celebrates the 40th Anniversary of Fair Housing Act



THE FAIR HOUSING CENTER PLANS ITS 21ST ANNUAL EVENT APRIL 30, 2008

The Fair Housing Center of West Michigan is pleased to announce that Shanna Smith and Cat Cloud, of the National Fair Housing Alliance, will be the keynote speakers for the 21st Annual Fair Housing Luncheon & Workshop Series. Ms. Smith and Ms. Cloud will speak about the progress the fair housing movement has made as well as the challenges ahead as the 40th Anniversary of the Fair Housing Act is celebrated in 2008.

The Event will take place **Wednesday, April 30, 2008** at the Crowne Plaza Hotel.

The Luncheon begins promptly at 12:00 noon (registration at 11:45 am). Please note the change to Wednesday this year instead of our traditional Thursday! The theme for the event is "Fair Housing Movement Marches On: Honors Past, Plans Future." Once again, the Center is planning four comprehensive and timely workshops this year that connect fair housing with various issues within our communities. All four workshops run concurrently from 8:45 am until 11:45 am.

The Center determined that local senior citizens are at a heightened risk for becoming victims of predatory housing practices based upon their age, disability status and national origin. Therefore, the first workshop, *Seniors at Risk: Housing Discrimination Limits Options for*

Senior Citizens, will focus on recent studies and reports released investigating the impact of housing discrimination upon the seniors in our communities as well as information on local efforts to raise awareness and prevent discrimination.

Panelists include **Kent County Senior Millage** Mira Tanna of the Equal Housing Opportunity Council of St. Louis, a representative from the John Marshall Law School of Chicago and the FHCWM's own Regina M. Davis. This workshop is funded in part by the Kent County Senior Millage.

The second workshop, *Why Fair Housing Matters: The High Costs of Housing Discrimination*, will continue the dialogue begun last year, which highlighted the devastating impact of segregation and housing discrimination in education, employment, health care and transportation. Gregory Squires, of the George Washington University Department of Sociology, will share information on the economic impact of discrimination, including the foreclosure crisis. Cat Cloud, Senior Vice President of the National Fair Housing Alliance, and Lee Nelson Weber of the Dyer-Ives Foundation will also join the panel.

The third workshop, *Causes & Effects: Current Fair Housing Cases & Implications for Our Community*, will share new information on local and national fair housing cases as well as the impact these cases and trends have on our communities. Panelists include Steve Dane, of the national civil rights law firm

Relman & Dane, National Fair Housing Alliance President and CEO Shanna Smith, local attorney Fred Mackraz of The Mackraz Law Office and a representative from the Michigan Department of Civil Rights.

The fourth workshop, *Fair Housing Best Practices: Applications for Housing Industry Partners*, is a brand new fair housing training developed in partnership with the Fair Housing Center of West Michigan, the Michigan Association of Realtors and the National Fair Housing Alliance. National Fair Housing Alliance Director of Investigations & Enforcement Anne Houghtaling and Michigan Association of Realtor's Brian Westrin will share key features of fair housing laws and empower participants with an understanding of fair housing law in order to prevent violations.

Call (616) 451-2980 to register.

Fair Housing Training Opportunities

Tester Trainings - The FHCWM will host two tester trainings each month. Testers are volunteers that play the role of a home-seeker and receive a stipend in return for their time and services. In order to accommodate differing schedules, one training will take place during business hours while the other will be held in the evening. For the specific training dates, to register, or any other questions contact Regina Davis at (616)451-2980.

Rental Trainings - The FHCWM has a fair housing training for rental professionals scheduled for Thursday, April 3rd from 1 to 4 pm. For any questions or to register contact Liz Keegan at (616) 451-2980.

...FHCWM Notes & News...

2008 FAIR HOUSING AWARDS: NOMINATIONS NEEDED

Thank you to all of you who nominated such worthy community members in 2007. We *really* value your input! To nominate an individual or an organization for a 2008 Fair Housing Award, please fill out the enclosed form and return it to the Center by **March 24, 2008**. Thank you!



LOCAL FAIR HOUSING NEWS

COMPLAINT # 07-088

The Fair Housing Center of West Michigan received a complaint from a woman alleging discrimination in the purchase of a single family home based on age. The complainant stated that she and her husband, both young adults, were denied the opportunity to purchase a home for which she was originally approved. The age discrimination manifested itself within the underwriting process as the underwriter's correspondence with the lending agent referred to the couple as "young" and mentioned that he was "unsure if they would be able to afford it." The complainant requested that the FHCWM intervene, and through investigation and enforcement the complainant's loan was approved.

COMPLAINT # 07-140

The Fair Housing Center of West Michigan received a complaint from an 87 year old gentleman alleging that he and his 92 year old fiancée, also a resident in the community, were refused the right to move from their separate one bedroom apartments into a two bedroom apartment together because they were not married. Further, the apartment community refused to save the two bedroom apartment for the couple until they were married but did offer to let one of the two move out of their one bedroom into the two bedroom until the two were married when they could reside together. Because the rent amount for the two bedroom apartment was substantially more than for the one bedroom, the communities proposed solution not only violated the couples right to cohabitate but also imposed

a substantial financial burden.. Despite the fact that the couple incurred the additional costs until they could be married, they feel that the apartment community is retaliating against them for trying to assert their fair housing rights. As such, this case has been referred to the Michigan Department of Civil Rights to investigate the claims of marital status discrimination as well as the alleged retaliation.

NATIONAL FAIR HOUSING NEWS

Baltimore- The city of Baltimore, Maryland has sued Wells Fargo Bank, charging that Wells Fargo intentionally discriminated against Baltimore's minority communities by targeting African-American neighborhoods for high cost residential loans with unfair and discriminatory terms.

Wells Fargo is one of the largest mortgage lenders in Baltimore.

Baltimore's lawsuit, brought under the Fair Housing Act, alleges that Wells Fargo's foreclosure rate for loans in African-American neighborhoods in

Baltimore is almost double the city average. According to the city's complaint, half of Wells Fargo's foreclosures from 2005 to 2006 were in census tracts that

American and two-thirds were in census tracts that were more than 60% African-American. The city argues that the high foreclosure rate in African-American neighborhoods is the result of "a pattern or practice of unfair, deceptive and discriminatory lending practices in Baltimore's minority neighborhoods that have the effect and purpose of placing inexperienced and underserved borrowers in loans they cannot afford."

The complaint also alleges that Wells Fargo's actions have caused the city numerous injuries, including a decrease in property tax revenue; an increase in the number of abandoned and vacant homes; an increase in criminal activity; and increased expenditures for police and fire protection and other services. The city seeks declaratory and injunctive relief and compensatory and punitive damages. Wells Fargo denies the allegations.

Thank You Mike Chielens and Val Lawson!

The Fair Housing Center of West Michigan would like to thank both Mike Chielens and Valerie Lawson for their service to the Center as they step down from their positions on the Board of Directors. Both individuals have had an incredible impact on the Center and the fair housing movement in our community. Val Lawson served on the Board over 8 years, and Mike Chielens has dedicated an incredible 24 years to his service on the Board. They will both be greatly missed but we wish them the best as they move forward.

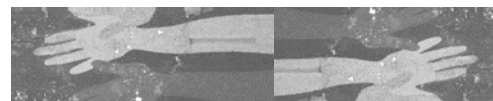
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20 Hall Street SE
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