Fair Housing Center of West Michigan

2013 ANNUAL REPORT

Fair Housing: The Front Door to Opportunity
About Us:
The Fair Housing Center of West Michigan is a private, non-profit fair housing organization committed to providing comprehensive fair housing services, including education, outreach, research, advocacy, and enforcement. The Fair Housing Center is the front door to housing choice, ensuring that everyone in our community has equal opportunity to choose housing that’s right for them. Through education, research and advocacy, we prevent housing discrimination, remove barriers that allow it to persist, and restore housing choice when discrimination happens.

Services and Programs Include:
- General information sessions/presentations
- Technical training on fair housing laws and practices
- One-on-one technical support via phone or email
- Annual community fair housing events and interactive workshop series
- Housing tester program to survey the market for housing discrimination
- Complaint filing and case management for alleged incidents of discrimination
- Mediation and resolution support for alleged incidents of discrimination
- Fact sheets, training resources, and more on our website
- Book club and other learning opportunities

Fair Housing Center of West Michigan: Opening Doors to Housing Choice
CONTENTS

Education
  2013 Education and Outreach Data .................................. 2

Events
  26th Annual Luncheon & Workshop Series .................... 2
  Lakeshore Friends of Fair Housing ................................ 3
  Fair Housing Trainings ............................................. 3
  Fair Housing Book Club ............................................ 3

Enforcement and Advocacy
  Complaints and Casework ........................................ 4
  Highlighted Cases .................................................. 5
  Testing ...................................................................... 5

Fair Housing Center Members
  2013 Membership Drive ............................................. 6
  Supporting, Corporate and Business Members ............ 6
  Individual Members ................................................. 7

Financial Report ............................................................. 8

Fair Housing Center Personnel
  Executive Board of Directors ....................................... 9
  Board of Directors .................................................. 9
  Lakeshore Advisory Board ....................................... 9
  Staff ...................................................................... 9
The Fair Housing Center of West Michigan continues to emphasize that education and outreach play an equally important role to enforcement and advocacy in the fight against illegal housing discrimination. Education and outreach services provide housing consumers the awareness necessary to recognize and assert their fair housing rights and also empower the housing industry with the knowledge of the law in order to prevent future fair housing violations. To that end, throughout 2013 the Center provided comprehensive fair housing education and outreach services to over 18,000 people throughout west Michigan and distributed over 49,000 fair housing materials, including brochures, newspaper articles, newsletters, press releases, fact sheets, etc.

The 26th Annual Fair Housing Luncheon and Workshop Series took place on April 25, 2013 at the Crowne Plaza Hotel in Grand Rapids. The morning workshops were:

- Fair Housing & Education: The Keys to Sustainable Communities
- Fair Housing & Seniors: The Threshold of Independence & Inclusion
- Fair Housing and Bank-Owned Properties: Maintaining Our Curb Appeal

The workshops featured panels of national and local experts; a record 193 housing industry and community members attended. The luncheon began with the presentation of two Fair Housing Awards for an Outstanding Effort by an Individual to long-time advocate Sue Ortiz, who is Director of Housing & Family Services at Inner City Christian Federation, and Kendra Vanderlip for her advocacy for students in on-campus housing.

Following comments by Mindy Ysasi-Castañon (Herman Miller) and Judy Barnes, Co-Chairs of the 2013 Membership Drive, the keynote speaker, Carlotta Walls LaNier, the youngest of the nine students who integrated Little Rock Central High School in 1957 and author of A Mighty Long Way: My Journey to Justice at Little Rock Central High School, took the stage. Mrs. LaNier has had a successful career as a real estate broker for more than 30 years and founded her own real estate brokerage firm. She currently serves as the President of the Little Rock Nine Foundation. Mrs. LaNier spoke about her choice to seek the best education she could, based on her parents’ insistence to pursue the highest academic opportunities possible. Yet, she knew she was a part of something much bigger, even at such a young age—she was 14 when she enrolled at Central. Her story is a testament to the power of a single person to make a difference, a message which resonated deeply with each of the 407 individuals who attended.
7th Annual Lakeshore Friends of Fair Housing

The Fair Housing Center hosted its 7th annual Lakeshore Friends of Fair Housing breakfast event on October 10, 2013 at the Midtown Center in Holland, MI. Sponsors included Chemical Bank, PNC Bank, FirstMerit Bank, First Place Bank, the Bank of Holland, Huntington Bank, and City Flats Hotel. More than 90 people attended the event to learn more about linguistic profiling from Dr. Dennis Preston, Co-Director of the Center for Oklahoma Studies, Oklahoma State University and University Distinguished Professor Emeritus, Michigan State University. Dr. Preston’s presentation, “Linguistic Profiling: When Your Brain Messes with your Ear,” included a riveting look into how people believe that they can determine someone’s race by their voice 75% of the time. The Lakeshore Fair Housing Award was presented to Al Serrano, a long-time FHCWM partner, Advisory Board Member and advocate who recently retired from his role as Director of the City of Holland Human Relations Department.

Fair Housing Trainings

Throughout 2013, the Fair Housing Center continued to develop and provide a wide curricula of fair housing trainings for over 1,300 people. The Center conducted 53 fair housing trainings and presentations for various groups, including non-profit organizations, landlords, property managers, lenders, real estate sales professionals, municipal employees, social service agencies, homeseekers and housing consumers. Due to generous funding from a federal grant, the Center had the capacity to continuing providing fair housing education in elementary schools. The Center delivered curricula based on The Fair Housing Five & the Haunted House, a children’s book written by the Greater New Orleans Fair Housing Action Center (GNOFHAC) and A Pig is Moving In, and presented it to students in first through fourth grades throughout Grand Rapids, Zeeland, and Holland. Staff also continued to present the Housing Choice Game developed by the GNOFHAC to three 5th grade classrooms which taught students that where a person lives determines how they live. The FHCWM has also developed a one-hour version of the Housing Choice Game that has been utilized by adults to foster meaningful conversation about the realities of housing discrimination in our communities.

Fair Housing Book Club

Since 2008, the Fair Housing Center has hosted its Fair Housing Book Club in order to read and discuss fictional novels and non-fiction books that highlight issues with fair housing implications and bring greater awareness of fair housing to our region. The Book Clubs met 15 times in 2013, with locations in Grand Rapids and Holland, and featured 9 books. One special highlight was author Jon O’Dell joining the discussion on his book, The Healing, via Skype. Other selections included The Kitchen House, In the Shadow of the Banyan, The Immortal Life of Henrietta Lacks, and Wonder. A full summary of all of the Book Club Selections to date is available at www.fhcwm.org.
During the 2013 calendar year, the Fair Housing Center managed a total of 192 fair housing cases, 116 of which were newly initiated in 2013. The 116 cases initiated in 2013 pertained to people and/or property within 28 different municipalities throughout west Michigan, spanning seven (7) different counties. See chart at right for distribution of cases by the protected basis. Of the 116 cases, 89 were initiated by individual clients or anonymous bona fide allegations, while the remaining 27 were agency-initiated as a result of the Center’s independent research or investigation.

The cases managed in 2013 highlighted significant barriers to fair housing choice, specifically on the bases of familial status, disability, and race. Consistent with past years, familial status represented the most common basis of case handled by the Center, primarily due to the number of agency-initiated complaints resulting from the identification of condominium bylaws with discriminatory provisions, while disability and race were the most common bases of client-initiated complaints. Refusal to make a reasonable accommodation remains one of the most prevalent allegations received by the Center. The Center continues to work through all cases to identify, address and remove discriminatory barriers to housing choice and ensure equal housing opportunity for all residents of west Michigan.

As a result of casework and investigation, the Center resolved and closed a total of 117 complaints in 2013, which included the closure of 75 of the 117 cases initiated in 2013. The resolution of those cases benefitted over 190 clients. Through research, investigation, mediation and advocacy, the Center:

- helped 21 people with a reasonable accommodation or modification request;
- represented seven (7) clients in administrative fair housing complaints;
- filed nine (9) complaints with governmental agencies;
- referred one (1) case to the U.S. Department of Justice;
- referred two (2) cases to a cooperating attorney;
- settled/conciliated 11 cases;
- monitored 12 settlement agreements;
- prompted 36 housing providers to modify their business practices to comply with fair housing law;
- resolved nine (9) cases of discriminatory policies against families with children;
- helped eight (8) families retain safe, affordable housing;
- helped five (5) families obtain safe, affordable housing; and
- proactively addressed over 50 additional potential fair housing violations.
Throughout 2013, the Fair Housing Center conducted 299 fair housing tests involving people or property in over 39 municipalities throughout west Michigan in order to survey the status of equal treatment and fair housing practices throughout the housing industry. Of these tests, 112 were conducted in response to bona fide allegations of housing discrimination, while the remaining 187 were conducted as market survey. The Fair Housing Center detected high rates of evidence of significant differences in treatment in both conclusive complaint-based and survey testing, 43% and 44% respectively, with an overall rate of 43% of the conclusive tests revealing significant differences in treatment.

The Fair Housing Center conducted the 299 tests on the following bases: age (2), disability (22), familial status (110), income source (2), marital status (10), national origin (3), race (148), and sex (2). Consistent with past findings, the Center detected substantial rates of evidence of real or potential housing discrimination across almost all protected bases. Although the highest rate of evidence was found to be on the basis of income source, the Center conducted only a low number of tests on that basis. In contrast, the Center uncovered 40 instances of significant differences in treatment or discriminatory statements in testing controlled on the basis of familial status, and 60 instances of such differences in testing conducted on the basis of race. Thus, in frequency and practice, familial status and race prove to be the most common bases of potential housing discrimination detected by the Fair Housing Center through testing.

**Highlighted Cases**

12-053, *FHCWM v. Wells Fargo*: An investigation conducted by the Fair Housing Center of West Michigan, in conjunction with the National Fair Housing Alliance and other private fair housing centers, revealed that Wells Fargo’s foreclosed properties in predominantly White areas are much better maintained and marketed than similar properties in African-American and Latino neighborhoods. In June 2013, this case was resolved through a Conciliation Agreement facilitated by the U.S. Department of Housing and Urban Development which provided for over $27 million in community investment to a total of 19 cities throughout the nation, including $1.42 million for the City of Grand Rapids. The Agreement also called for Wells Fargo to modify their business practices and develop fair housing training for staff.

13-043: The Fair Housing Center received an anonymous allegation that a Traverse City landlord refused to rent to families with children. Investigation revealed a systemic pattern of discrimination. The case was resolved by way of a Settlement Agreement, resulting in the respondent’s compliance with and commitment to fair housing, and affirmative action.

**Testing**

Throughout 2013, the Fair Housing Center conducted 299 fair housing tests involving people or property in over 39 municipalities throughout west Michigan in order to survey the status of equal treatment and fair housing practices throughout the housing industry. Of these tests, 112 were conducted in response to bona fide allegations of housing discrimination, while the remaining 187 were conducted as market survey. The Fair Housing Center detected high rates of evidence of significant differences in treatment in both conclusive complaint-based and survey testing, 43% and 44% respectively, with an overall rate of 43% of the conclusive tests revealing significant differences in treatment.

The Fair Housing Center conducted the 299 tests on the following bases: age (2), disability (22), familial status (110), income source (2), marital status (10), national origin (3), race (148), and sex (2). Consistent with past findings, the Center detected substantial rates of evidence of real or potential housing discrimination across almost all protected bases. Although the highest rate of evidence was found to be on the basis of income source, the Center conducted only a low number of tests on that basis. In contrast, the Center uncovered 40 instances of significant differences in treatment or discriminatory statements in testing controlled on the basis of familial status, and 60 instances of such differences in testing conducted on the basis of race. Thus, in frequency and practice, familial status and race prove to be the most common bases of potential housing discrimination detected by the Fair Housing Center through testing.
MEMBERS

2013 Membership Drive

Thanks to all the generous support received throughout the year, the membership drive raised over $13,900 for the Fair Housing Center’s programs!

Supporting Members

- ChoiceOne Bank
- Hope Network
- John Hunting
- Macatawa Bank
- Marilyn Titche
- Mercantile Bank of MI
- Tim Reimink
- West MI Lakeshore Assn. of Realtors

Corporate Members

- City of Grand Rapids Office of Diversity & Inclusion
- EnviroSafe
- Tonya Fedewa
- Founders Bank & Trust
- Goodrich Quality Theaters
- Grand Rapids Community Foundation
- Grand Rapids Study Club
- Greenridge Realty, Inc.
- Independent Bank
- Land & Company
- Lola Audu Real Estate, Inc.
- Molly Tuttle MCT & Company
- Phoenix Properties
- Red Oak Management Co., Inc.
- Tazzia Lawn Care
- West Michigan Community Bank
- Home Builders Assn. of Greater Grand Rapids

Business Members

- Arbor Lake Apartments
- Bayberry Apartments, LLC
- Brookmeadow & Georgetown Apts
- Burton’s Landing Apartments
- Cooper’s Landing Apartments
- Courtney & Abraham Properties
- Crossroads & Dunbar Apartments
- Dwelling Place of Grand Rapids, Inc.
- Fieldstone Apartments
- Five Star Real Estate
- Good Samaritan Ministries
- Habitat for Humanity Kent County
- Hidden Spring LLC
- High Pointe Apartments
- Lakeshore Rescue Mission/Holland Rescue Mission
- LINC Community Revitalization Inc.
- Manus Properties LLC
- North Pointe Apartments
- Jeffrey O’Hara
- Oakview & Southview Apartments
- Parkcrest Apartments
- Partners for a Racism Free Community
- Patriot Realty
- Peppercorn & Oakhill Apartments
- Prairie Creek Apartments
- Safe Title, Inc.
- State Farm/Koorndyk Agency
- The Gordon Group GR, LLC
- The Grand Rapids Housing Commission
- Thomas Classrooms & Modulars LLC
- Tipping Point Initiative
- United Growth for Kent County
- Urban Pharm, LLC
- West Michigan Therapy, Inc.
- Wimbledon & Heritage Apartments
- Woodfield Apartments/Woodfield, LLC
- York Creek Apartments
<table>
<thead>
<tr>
<th>Individual Members</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lorena Aguayo-Marquez</td>
</tr>
<tr>
<td>Tom Appel</td>
</tr>
<tr>
<td>Peter Armstrong</td>
</tr>
<tr>
<td>Mike &amp; Hilary Arthur</td>
</tr>
<tr>
<td>Jean Baird</td>
</tr>
<tr>
<td>Sean &amp; Lauren Baker</td>
</tr>
<tr>
<td>Sophie Baker</td>
</tr>
<tr>
<td>Glenn Barkan</td>
</tr>
<tr>
<td>Judith Barnes</td>
</tr>
<tr>
<td>Rob &amp; Shelly Batterbee</td>
</tr>
<tr>
<td>Anna Bednarek</td>
</tr>
<tr>
<td>Michelle Behrenwald</td>
</tr>
<tr>
<td>Louis Berra</td>
</tr>
<tr>
<td>Howard &amp; Valerie Best</td>
</tr>
<tr>
<td>Guy &amp; Kim Bickford</td>
</tr>
<tr>
<td>Bert &amp; Janet Bleke</td>
</tr>
<tr>
<td>Martha Boks</td>
</tr>
<tr>
<td>Jonathan &amp; Grace Post</td>
</tr>
<tr>
<td>Bradford</td>
</tr>
<tr>
<td>Susan Broman</td>
</tr>
<tr>
<td>Jim &amp; Kitty Buck</td>
</tr>
<tr>
<td>Mary Bueche</td>
</tr>
<tr>
<td>Mindy &amp; Rafael Castañon</td>
</tr>
<tr>
<td>Tracie &amp; Chad Coffman</td>
</tr>
<tr>
<td>Brad &amp; Melissa Collar</td>
</tr>
<tr>
<td>Bob &amp; Anne Cooper</td>
</tr>
<tr>
<td>Phillip Coray</td>
</tr>
<tr>
<td>Bruce Courtade</td>
</tr>
<tr>
<td>Julie Cowie</td>
</tr>
<tr>
<td>Crawford &amp; Laurie Craft</td>
</tr>
<tr>
<td>Kim Cross</td>
</tr>
<tr>
<td>Andrea Crumback</td>
</tr>
<tr>
<td>Joe Czarnik</td>
</tr>
<tr>
<td>David Czurak</td>
</tr>
<tr>
<td>Allen &amp; Barbara Dannenberg</td>
</tr>
<tr>
<td>Mark &amp; Lisa DeVries</td>
</tr>
<tr>
<td>Daryl Domke</td>
</tr>
<tr>
<td>Bob Dunn</td>
</tr>
<tr>
<td>Joel &amp; Erin Dye</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
</tbody>
</table>
The Fair Housing Center received $890,247 in revenue in 2013. Approximately 46% of the revenue came from federal grants with the U.S. Department of Housing and Urban Development under the Fair Housing Initiatives Program for enforcement and education; 16% came from Community Development Block Grant (CDBG) contracts or other federal contracts with the County of Kent, the County of Muskegon, and the Cities of Holland, Grand Rapids, Muskegon, Muskegon Heights, Norton Shores and Wyoming; and 5% came from a contract under the Kent County Senior Millage. The grants and contracts are used to fund education, enforcement and advocacy services, compliance monitoring, and administrative services.

Approximately 25% of the revenue came from a settlement, as a result of the Center’s investigation and subsequent involvement in an administrative fair housing complaint, established for the purpose of reimbursement and investment in housing stabilization and revitalization to counteract the effects of alleged discrimination in specific neighborhoods within the City of Grand Rapids. The investments must be made by June 2015.

The Center held two (2) major events in 2013, the 26th Annual Fair Housing Luncheon & Workshop Series in April to celebrate Fair Housing Month and the Lakeshore Friends of Fair Housing breakfast event, which, when combined with membership contributions, accounted for almost 7% of the total revenue for the year. Contracted professional services, including trainings and other fair housing services, and other income, such as investment interest, accounted for the remaining 1% of the revenue in 2013.

Program service costs, including, but not limited to, staffing, supplies and contract services, represented approximately 82% of the total expenses in 2013. Other operating expenses represented approximately 10%, event and membership expenses represented 6%, and professional services expenses represented approximately 2% of the total expenses in 2013.
Lakeshore Advisory Board

PRESIDENT, Dave Stellin, First Place Bank
VICE CHAIR, Mark Kornelis, Good Samaritan Ministries
Curt Carini, Carini & Associates Realtors
Phil Coray, Alliance for Cultural & Ethnic Harmony
Bob Dunn, Keller Williams Realty
Joel Dye, City of Holland
Gail Harrison, Lakeshore Ethnic Diversity Alliance
Bart Jonker, Lake Michigan Financial Corporation
Mary Libby, Coldwell Banker Woodland Schmidt
Tim Lemanski, First Merit Bank
Molly Phan, Chemical Bank
Ruth Stegeman, Grand Valley State University
Amber VerBurg, Safe Title, Inc.
Ben VanderWoude, BVW Property Management
Karla Walker, Huntington National Bank

Executive Board of Directors

PRESIDENT, Doretha Ardoin, Coldwell Banker AJS Schmidt
VICE PRESIDENT, Tim Reimink, Crowe Horwath
TREASURER, Valerie Best, Concrete Cutting & Breaking, Inc.
SECRETARY, Sharon Smith, Aquinas College

Board of Directors*

Michelle Behrenwald, Inspired Design
Dave Bulkowski, Disability Advocates of Kent County, Kent County Commission
Floriza Genautis, Management Business Solutions
Dan Koorndyk, State Farm Insurance, Kent County Commission
Hon. Benjamin Logan, 61st District Court
Patrick Lonergan, Fifth Third Bank
Fred Mackraz, The Mackraz Law Office, PC
Brian Parks, Herman Miller
Suzanne Schulz, City of Grand Rapids
Dave Stellin, First Place Bank
Ryan VanderMeer, Urban Pharm
Troy Zapolski, Land & Company

*The FHCWM has lost two long-time supporters Mike Chielens & Ira Hart. The FHCWM is thankful to have called Mike & Ira supporters and friends.

Staff

Nancy Haynes, Executive Director
Liz Keegan, Director of Education and Outreach
Elizabeth Stoddard, Director of Advocacy
Gabe Chapla, Test Coordinator
Megan Derks, Program Assistant/Office Assistant
Jean Baird, Administrative Assistant
Preventing and eliminating illegal housing discrimination and ensuring equal housing opportunity through education, outreach, research, advocacy, and enforcement.

Fair Housing Center of West Michigan
20 Hall Street SE
Grand Rapids, MI 49507
Tel: (616) 451-2980 or 1-866-389-FAIR
Fax: (616) 451-2657
E-mail: contact-us@fhcwm.org
Website: www.fhcwm.org

Serving the Michigan counties of Allegan, Grand Traverse, Ionia, Isabella, Kent, Mecosta, Montcalm, Muskegon, Newaygo, Oceana, Osceola and Ottawa.