

2015 ANNUAL REPORT

FAIR HOUSING CENTER OF WEST MICHIGAN

Fair Housing: The Bridge to Equitable Communities



Fair Housing Center of West Michigan

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*

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2015 Education & Outreach Data

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 2015 the Center provided comprehensive fair housing education and outreach services to almost 44,966 people throughout west Michigan and distributed over 50,493 fair housing materials, including brochures, newspaper articles, newsletters, press releases, fact sheets, etc.

28th Annual Luncheon and Workshop Series

The 28th Annual Fair Housing Luncheon & Workshop Series took place on May 21, 2015 at the Crowne Plaza Hotel in Grand Rapids. The theme was ‘Fair Housing: Crossing the Bridge to Equitable Communities.’ The morning workshops were:

- Fair Housing Best Practices: Applications for Housing Industry Partners
- Aging in Place: Ensuring Livable Communities for All
- Neighborhood Stabilization in the Revitalization of our Communities

The workshops featured panels of national and local experts; a record 227 housing industry and community members attended. The luncheon began with the presentation of two Fair Housing Awards for Outstanding Effort by an Individual to long-time advocates, Jonathan Bradford (Inner City Christian Federation) and Dave Jacobs (Home Repair Services), both of whom retired in 2015. The FHCWM also presented one special award to Tonya Robinson, for her courageous voice in the fight against housing discrimination. Executive Director Nancy Haynes introduced



James Carr

the keynote speaker, James Carr. Mr. Carr is a housing finance, banking and urban policy consultant and a senior fellow at the Center for American Progress. Recently, Mr. Carr was named the Coleman A. Young Endowed Chair and professor of research in Wayne State University’s Department of Urban Studies and Planning. Mr. Carr’s presentation, *Market and Policy Influences on Mortgage Originations: 2015 and Beyond*, spoke about five critical themes: the wealth effects from the foreclosure crisis; the current exclusionary lending environment; reopening the door to exploitative lending and further limiting anti-discriminatory protections; institutionalizing denial of access through housing finance reform; and taking control of the narrative and future of housing finance reform. He noted that “the challenges facing the mortgage market are multifaceted and require action on multiple fronts.”

9th Annual Lakeshore Friends of Fair Housing

The Fair Housing Center hosted its 9th annual *Lakeshore Friends of Fair Housing* breakfast event on October 22, 2015 at the Double Tree Hotel in Holland. Sponsors included Chemical Bank, West Michigan Lakeshore Association of REALTORS, PNC Bank, Talmer Bank & Trust, West Michigan Community Bank, Flagstar Bank, The Brooks Family Community Fund, Huntington Bank, Lakeshore Property Management Inc., and The City of Holland. Close to 130 people attended to view the exhibit and hear Kevin Boyle speak. Dr. Boyle is the author of Arc Of Justice: A Saga of Race, Civil Rights, and Murder in The Jazz Age, and the William Smith Mason Professor of American History at Northwestern University. The Lakeshore Fair Housing Award was presented to Bart Jonker, Senior Compliance Specialist and BSA Manager at Chemical Bank. He received the award for his dedication and commitment to raising awareness in the community about fair housing rights and responsibilities.

Fair Housing Trainings

Throughout 2015, the Fair Housing Center continued to develop and provide a wide range of fair housing curricula and trainings for over 1,587 housing professionals. The Center conducted 51 fair housing trainings and presentations for various groups, including non-profit organizations, landlords, property managers, condominium associations, lenders, real estate sales professionals, municipal employees, social service agencies, and home-seekers. The FHCWM partnered with many organizations to provide customized technical fair housing trainings that provided targeted information to members of the housing industry about their responsibilities under fair housing laws as well as best practices to help ensure compliance.

The Center also continued providing fair housing education in schools across west Michigan. The Center provided programming based on the Greater New Orleans Fair Housing Action Center's The Fair Housing Five & the Haunted House and the Housing Choice Game Workshop as well as other curricula, which was presented to 320 students and 20 teachers. These activities and materials not only help students better understand fair housing, but also teach students to think about how *where* a person lives



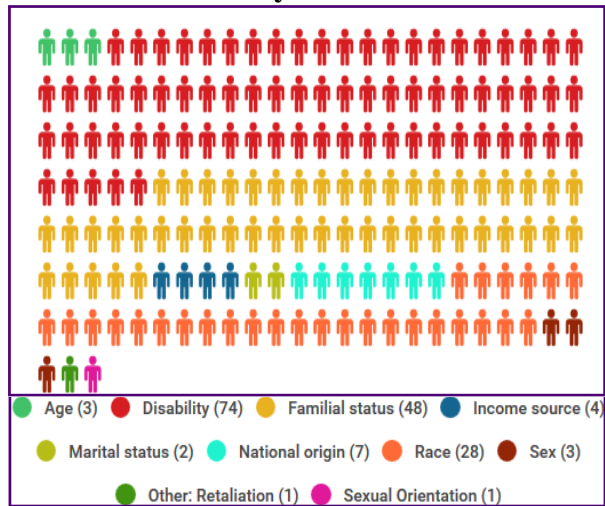
Fair Housing Book Club

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 14 times in 2015, with locations in Grand Rapids and Holland, and featured 11 books. Some of the 2015 selections include Boy, Snow, Bird: A Novel, The Book of Unknown Americans, Out of My Mind, and Orphan Train. A full summary of all of the Book Club Selections to date is available at www.fhcwm.org/booksweveread. The FHCWM also conducted 9 Youth Book Club sessions throughout 2015.

Complaints and Casework

In 2015, the Fair Housing Center managed a total of 233 fair housing cases, 171 of which were newly initiated in 2015. The 171 cases initiated in 2015 pertained to people and/or property within 37 different municipalities throughout west Michigan, spanning 10 different counties. **See chart at right for distribution of cases by the protected basis.** Of the 171 cases, 103 were initiated by individual clients or anonymous bona fide allegations, while the remaining 68 were agency-initiated as a result of the Center's independent research or investigation.

2015 Cases by Protected Class



The cases managed in 2015 continued to highlight systemic barriers to fair housing choice, specifically on the bases of familial status, disability, and race. This past year, disability represented the most common basis of cases handled and refusal to make a reasonable accommodation is one of the most prevalent allegations handled by the Center.

As a result of casework and investigation, the Center resolved and closed a total of 180 complaints in 2015, which included the closure of 118 of the 171 cases initiated in 2015. The resolution of those cases benefitted over 300 clients. Through research, investigation, mediation and advocacy, the Center:

- helped 18 people obtain a reasonable accommodation or modification;
- filed 12 complaints with governmental agencies, 2 of which were filed on behalf of a client;
- referred one (1) case to a cooperating attorney;
- settled/conciliated 10 cases;
- monitored 16 settlement agreements;
- prompted 24 housing providers to modify their business practices to comply with fair housing law;
- resolved 15 cases of discriminatory policies against families with children;
- reached out to 27 condominium association to make them aware of their responsibilities under fair housing law
- helped 14 families retain safe, affordable housing;
- opened 1,537 units up from housing discrimination, 614 of those units specifically for Seniors.

These numbers demonstrate that continued enforcement work proves necessary to ensure equal housing opportunity throughout west Michigan.

Highlighted Cases

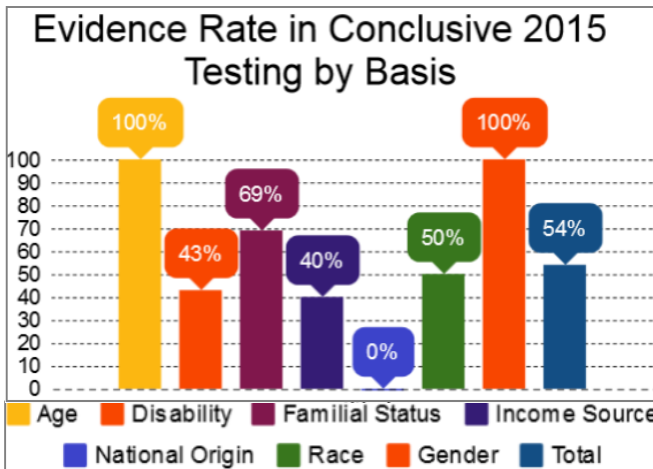
15-063 - The Center’s systemic testing revealed discrimination on the basis of race by a local real estate and property management company. Black testers were asked for bank account information and ability to pay, quoted higher rates, not told about units, told about criminal background checks, and other things that differed from the experience of the White testers. This case was resolved by way of an Michigan Department of Civil Rights (MDCR) complaint that called for corrective action, training, and implementation of objective policies and procedures.

15-065, 15-071, and 15-072 - The Center received multiple complaints against a Public Housing Authority for their refusal to make a reasonable accommodation to parking rules. The resident parking lot was inaccessible to people with mobility impairments, and resident requests to park in the public and visitor spaces in the front were repeatedly denied. The Center worked in partnership with the individuals and the MDCR to open up the accessible parking spaces to those that needed them.

Testing

Throughout 2015, the Center conducted 251 fair housing tests involving people or property in over 35 municipalities throughout west Michigan. These tests were conducted in order to investigate the status of equal treatment and fair housing practices throughout the housing industry. Of these tests, 119 were conducted in response to bona fide allegations of housing discrimination, while the remaining 132 were conducted as market survey or as part of a systemic investigation. The Center detected evidence of significant differences at the rate of 54% overall in conclusive testing.

The Center conducted the 251 tests on the following bases: age (1), disability (80), familial status (76), income source (5), national origin (2), race (86), and gender (1). Consistent with past findings, the Center detected substantial rates of evidence of unequal treatment across almost all protected bases. In fact, the Center’s testing detected the highest incidents of discrimination on the basis of familial status (50 evidence tests), race (35 evidence tests) and disability (30 evidence tests). Thus, aside from the rates of evidence, in frequency and practice, race, disability and familial status prove to be the most common bases of potential housing discrimination detected by the Center through testing.



2015 Membership Drive

Brian Parks (Herman Miller) and Ryan VanderMeer (Urban Pharm) were this years Membership Drive Co-Chairs. Thanks to all the generous support received throughout the year, the membership drive raised over \$11,000 for the Fair Housing Center's programs!

Supporting Members

- Isely Family
- John Hunting
- Lighthouse Property Management
- Marilyn Titche
- Mercantile Bank of Michigan

Corporate Members

- Central Michigan Association of REALTORS
- City of Grand Rapids
- Dominican Sisters ~ Grand Rapids
- EnviroSafe, Inc.
- Fair Housing Center of Central Indiana
- Goodrich Quality Theaters, Inc.
- Grand Rapids Community Foundation
- Grand Rapids Study Club
- Greenridge Realty, Inc.
- Independent Bank
- John & Sarah Smith
- Keller Williams of Grand Rapids
- Lola Audu Real Estate, Inc.
- MCT & Company
- Mika Meyers Beckett & Jones
- Old National Bancorp
- Patriot Realty
- Tazzia Lawn Care, LLC
- Welch Law
- West Michigan Community Bank
- West Michigan Lakeshore Association of REALTORS

Business Members

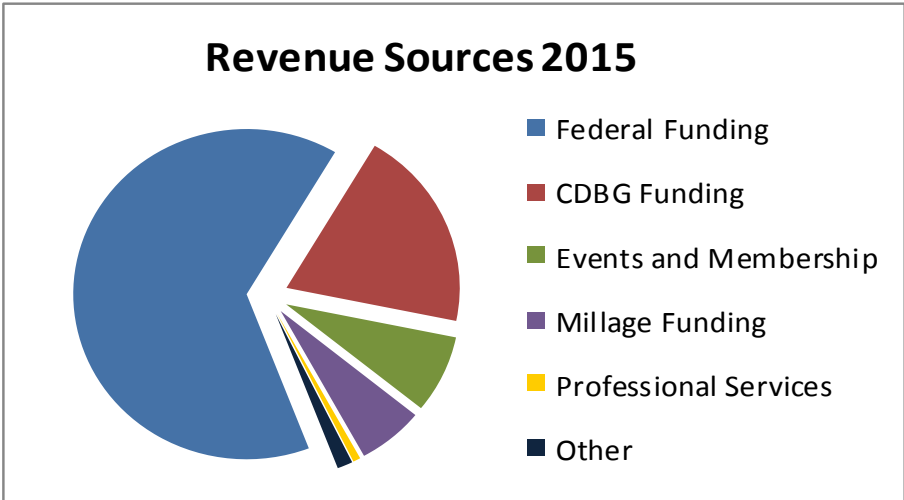
- Bayberry Pointe Apartments
- Bev Boerman- Realtor
- Disability Network West Michigan
- Dwelling Place
- Elan Realty Lakeshore
- Fair Housing Center of Metro Detroit
- Good Samaritan Ministries
- Heritage Hill Association
- Hidden Spring, LLC
- Holland Home
- Jaye VanLenten
- K Connect
- Keller Williams Realty Rivertown
- Lakeshore Rescue Mission/Holland Rescue Mission
- Miller Real Estate
- The Source
- Option 1 Credit Union
- Parkwood Green Village
- State Farm Insurance Koorndyk Agency
- The Gordon Group
- The Grand Rapids Housing Commission
- Thomas Classrooms & Modulars LLC
- Urban Pharm
- Wyma Properties LLC

Individual Members

- Betty Zylstra & David Baak
- Jean Baird
- Sophie Baker
- Glenn & Kathi Barkan
- Judy Barnes
- Hattie Tinney Beenen
- Kay Behrenwald
- Michelle Behrenwald
- Louis Berra
- Howard & Valerie Best
- Nancy Haynes & Bryan Bickford
- Rosalynn Bliss
- Jennifer Boerman
- Joannie Bouman
- Jonathan & Grace Bradford
- Susan Broman
- James & Kitty Buck
- Mary Bueche
- Huey & Mary Copeland
- Phil Coray
- Donna Cornwell
- Belinda Coronado
- Kay Courtney
- Laurie & Crawford Craft
- Kim Cross
- Andrea Crumback
- Joe Czarnik
- David Czurak
- Al & Barb Dannenberg
- Megan Derks
- Daryl Domke
- Kayla Doshier
- Robert Dunn
- Twink Frey
- Elizabeth Giddings
- Lynn Goss
- Daniel Grzywacz
- Andy & Sue Harder
- Gail Harrison
- Mike & Mary Hogan
- Preston & Sylvia Hopson
- Phil Hoskin
- Win & Kyle Irwin
- David & Lois Jacobs
- Cynthia Jones
- Mary Judnich
- Liz Keegan
- Ruth Kelly
- Erin Kemple
- Ralph & Ruby Kickert
- JoAnn King
- Ronald & Bonnie Kopp
- Helen & James Lehman
- Thomas H. Logan
- Patrick Longergan
- David & Mary Mapes
- Edgar O. Marty
- Harold & Angie Mast
- Brian Matzke
- Cheryl McKinney
- Patrick & Shirley Miles
- Ashley Munniksm
- William B. Murphy
- Carol Hennessy & Kenneth Nysson
- Alice O'Connor
- Tom & Fonda Paarlberg
- Joe & Marie Parzych
- Dennis & Carol Preston
- Eastown Realty
- Tim Reimink
- Julie Rockwell
- Ryan & Sara Schmidt
- Jay & Teri Schrimpf
- Suzanne Schulz
- Al Serrano
- Sharon Smith
- Ned & Pat Smith
- Stan Stek
- Ruth Stevens & Thomas Stellard
- Dave & Marcy Stellan
- Bill & Judy Stellan
- Richard & Mary Stevens
- Andrew & Elizabeth Stoddard
- Dennis & Deborah Sturtevant
- James & Suzanne Swanlund
- Thomas Syrek
- Carol Townsend
- Jeffrey & Nancy Van Winkle
- Corrine Vanderspek
- Laura & Michael Vizard
- Dr. Hubert & Ann Weller
- Lucia White
- Mindy Ysasi
- Troy Zapolski

MEMBERS.

2015 Financial Report



The Fair Housing Center received \$726,488 in revenue in 2015. Just over 64% 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; 20% 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 6% came from a contract under the Kent County Senior Millage. The grants and *Kent County Senior Millage* contracts are used to fund education, enforcement and advocacy services, compliance monitoring, and administrative services.

The Center held two (2) major events in 2015, the 28th Annual Fair Housing Luncheon & Workshop Series in May to celebrate Fair Housing Month and the 9th Annual Lakeshore Friends of Fair Housing breakfast event, which, when combined with membership contributions, accounted for 8% 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 2% of the revenue in 2015.

Program service costs, including, but not limited to, staffing, supplies, professional services, equipment, and printing, represented approximately 85% of the total expenses in 2015. Other operating expenses represented approximately 11% and event and membership expenses represented 4% of the total expenses in 2015.

Lakeshore Advisory Board

PRESIDENT, Dave Stellan, Lake Michigan Credit Union
VICE CHAIR, Mark Kornelis, Good Samaritan Ministries
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, Ryan VanderMeer, Urban Pharm
SECRETARY, Sharon Smith, Aquinas College

Board of Directors

Michelle Behrenwald, Inspired Design
Valerie Best, Concrete Cutting & Breaking, Inc.
Rhae-Ann Booker, Davenport University
Susan Cervantes, Area Community Services Employment & Training (ACSET)
Andrea Crumback, Mika Meyers Beckett & Jones, PLC
Dan Koorndyk, State Farm Insurance
Hon. Benjamin Logan, 61st District Court
Patrick Lonergan, Fifth Third Bank
Floriza Genautis, Management Business Solutions
Brian Parks, Herman Miller
Suzanne Schulz, City of Grand Rapids
Dave Stellan, Talmer Bank & Trust
Troy Zapolski, Land & Company



Staff

Nancy Haynes, Executive Director
Liz Keegan, Director of Education and Outreach
Elizabeth Stoddard, Director of Advocacy
Gabe Chapla, Test Coordinator
Mandy Zweifel-Hughes, Fair Housing Specialist II
George Jeffries, Fair Housing Specialist I / Office Coordinator
Madelaine Clapp, Education and Outreach Coordinator
Kayla Doshier, Program Assistant/Office Assistant



*Preventing and eliminating illegal housing discrimination
and ensuring equal housing opportunity through
education, outreach, research, advocacy, and enforcement.*



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