



FAIR HOUSING NEWS

Produced by the Fair Housing Center of West Michigan

HUD Deputy Secretary Ron Sims: “Fair Housing is Our Mechanism”

Deputy Secretary Ron Sims Provides Inspiring Keynote

HUD Deputy Secretary **Ron Sims** provided the keynote address at the 24th Annual event to a rapt audience. In keeping with the theme of the event, “*Fair Housing: The Path to Cultivating Sustainable & Livable Communities*,” Deputy Secretary Sims spoke about the role of fair housing in building and maintaining sustainable communities—and the cost communities pay if that is not achieved. During his time in the office of Executive in King County in Washington state, he came to understand that your zip code could tell you much about your life—your lifetime earnings, morbidity, illnesses, and even the level of tooth decay. In one startling example, a person with diabetes would get lifesaving medication while another in the neighboring zip code would have an amputation. Therefore, he stated, “Zip codes matter.” He went on to share what



Deputy Secretary Sims with FHCWM Board President Doretha Ardoin

HUD’s “Secretary Sean Donovan has made clear to everybody in HUD: zip codes will determine an address but never again a life determinate. Fair housing is our mechanism.” It is also “our insistence

that the quality of life of any individual will not be hindered.” He discussed the role of fair housing as a means to provide everyone with a good neighborhood with “a home, a place, a purpose in a good strong community.” In keeping with the theme of the conference, he stated that it is not possible to talk about housing independent of transportation, employment, environmental justice, local planning, sidewalks, safe housing, parks and trails. He also emphasized that fair housing is about choice. Deputy Secretary Sims shared the story of his parents looking to buy a house and experiencing housing discrimination before the fair housing laws were in place. He remembers the pain and embarrassment their whole family experienced standing on the front lawn when the realtor denied them; he felt his father never fully recovered from that devastating experience.

Deputy Secretary Sims then concluded his remarks by stating the importance of “embracing ourselves as a multicultural society. That is what fair housing is. It means your neighbor may not look like you, may not speak the same language as their primary language, may not have the same faith that you have but the key is to embrace it all because that is what Americans are. Fair housing is the essence of what America must be because fair housing is going to insist that America aspire and be what we dream for it to be. A society of equality where everyone has a chance and an opportunity. Everybody has value.”

2010 Membership Drive Kicks Off

Membership Co-Chair **Lola Audu** shared inspiring and



compelling comments on the importance of fair housing during the luncheon. Ms. Audu was joined by her Co-Chair **Sonali Allen**, who spoke eloquently on the importance of becoming a member of the FHCWM. Funds raised through membership provide education to communities and individuals that would otherwise not have access. Ms. Audu, in addition to serving as the President of the Grand Rapids Association of Realtors, is also the Designated Broker & Owner of Audu Real Estate. Ms. Allen is the Vice President of Compliance & Community Development at Mercantile Bank.



2011 Fair Housing Awards

Also on April 28, 2010, the Fair Housing Center of West Michigan presented two Fair Housing Awards at its *24th Annual Fair Housing Luncheon & Workshop Series*, underwritten by Bank of America and Mercantile Bank. Over 300 people watched as FHCWM Board Member Suzanne Schulz and Lakeshore Advisory Board Member Joel Dye presented the awards to two fair housing advocates, Kym Spring and Land & Co. **Kym Spring** was presented the Outstanding Individual Award because of her ardent support of fair housing. In her work as the Coordinator for Foreclosure Response of Kent County, she brings fair housing wherever she goes and promotes equal housing opportunities (Continued on Page 2 inside)



...FHCWM Notes & News...

for all throughout west Michigan. A long-time community organizer, she understands the value of fair housing as a means for individuals and families to access not only the housing of their choice, but also all of the amenities that come with that particular housing or neighborhood, including the schools, health care, employment, transportation, and parks.

Land & Co. received the Outstanding Organization Award which was accepted by **April Lash** (Director of Operations) and **Jennifer Smith** (Director of Marketing) Land & Co. was nominated because of their commitment to fair housing education and training, but also to best practices and actively implementing policies and procedures which reflect their ongoing commitment to equal housing opportunity. The staff is dedicated to providing comprehensive education to each employee at every level – seeking to provide a full understanding of the value of fair housing as a business practice and to prevent any possibility of discrimination before it could occur. Their level of commitment to education and partnership has resulted in Land & Co. setting the industry standard for fair housing training in west Michigan.



Educational Morning Workshops A Great Success!

The FHCWM held three comprehensive and timely workshops this year. The first workshop, **How Do We Best ‘Affirmatively Further Fair Housing’ to Cultivate Sustainable Communities?**, focused on a basic principle that the federal government and all of its programs and activities must take proactive steps to advance fair housing to promote non-discrimination and ensure fair and equal housing for all. This workshop provided practical guidance and best practices on meeting and exceeding the obligation to affirmatively further fair housing. More than 80 people registered to hear from HUD’s Deputy Assistant Secretary for Enforcement & Programs, Sara Pratt; Debby Goldberg of the National Fair Housing Alliance and Connie Bohatch of the City of Grand Rapids.

The second workshop, **How Do We Enhance Our Environmental Quality While Ensuring Housing Access for All?**, focused on the relationship between

environmental quality and justice or equal housing opportunity. Cat Cloud, of the National Fair Housing Alliance, provided an overview of fair housing, discrimination and segregation from the national perspective and Pamela Smith, of the Saginaw County Department of Public Health, provided an overview of the recently released Michigan Environmental Justice Plan as it pertains to fair housing and civil rights. They were joined by Jenn Klar, of Relman Dane & Colfax, who discussed a recent case in Zanesville, Ohio wherein an African American neighborhood was denied access to public water for 50 years, and Dr. Paul Isely of Grand Valley State University, who discussed wetland restoration around Muskegon Lake and its impact on equal housing opportunity in the lakeside neighborhood.

The third workshop, **Why How Do We Integrate Housing & Transportation Decisions to Create Livable Communities?** discussed increased transportation which removes existing barriers, promotes community mobility and enhances access to vital resources, such as schools and work, which are inherently connected to housing choice. The workshop offered an important opportunity for dialogue about improving community livability in light of our aging population and infrastructure. Sean Mann of the Michigan Municipal League provided information on the principles of sustainable, livable communities. Megan Owens of Transportation Riders United provided a broad overview of transportation in Michigan. Richard Murphy of Michigan Suburbs Alliance discussed combining transportation and housing considerations in process and practice. Tyler Nickerson of the Grand Rapids Coalition to End Homelessness provided a summary of the recent “Housing & Transportation Study” as well as information on local efforts, including the recent transit millage, the Kent County Land Bank and current housing advocacy efforts. This workshop was made possible through the support of the Kent County Senior Millage.



HUD’s Deputy Assistant Secretary for Enforcement Sara Pratt presents a check for the Fair Housing Initiatives Program grant to Executive Director Nancy Haynes.

Lakeshore Friends of Fair Housing Breakfast: Save the Date!

The 5th Annual *Lakeshore Friends of Fair Housing: Opening Doors to Housing Choice* breakfast will take place at 8:30 am on **Wednesday, September 14, 2011** at the Historic Baker Lofts Building. This year’s event will feature renowned fair housing attorney **Michael Allen** (of Relman, Dane & Colfax), who will provide an overview of fair housing and a legal update. Please contact the FHCWM if you are interested in sponsoring and/or attending this significant event!



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11 Tips from HUD to Protect Yourself from Predatory Lenders

Over the last several years, our nation has made progress in expanding access to capital for previously underserved borrowers. Despite this progress, however, too many families are suffering today because of a growing incidence of abusive practices in a segment of the mortgage lending market. Predatory mortgage lending practices strip borrowers of home equity and threaten families with foreclosure, destabilizing the very communities that are beginning to enjoy the fruits of our nation's economic success.

Buying or refinancing your home may be one of the most important and complex financial decisions you'll ever make. Many lenders, appraisers, and real estate professionals stand ready to help you get a nice home and a great loan. However, you need to understand the home buying process to be a smart consumer. Every year, misinformed homebuyers, often first-time purchasers or seniors, become victims of predatory lending or loan fraud. Don't let this happen to you!

1. Before you buy a home, attend a homeownership education course offered by the U.S. Department of Housing and Urban Development (HUD)-approved, non-profit counseling agencies.
2. Interview several real estate professionals (agents), and ask for and check references before you select one to help you buy or sell a home.
3. Get information about the prices of other homes in the neighborhood. Don't be fooled into paying too much.
4. Hire a properly qualified and licensed home inspector to carefully inspect the property before you are obligated to buy. Determine whether you or the seller is going to be responsible for paying for the repairs. If you have to pay for the repairs, determine whether or not you can afford to make them.
5. Shop for a lender and compare costs. Be suspicious if anyone tries to steer you to just one lender.
6. Do NOT let anyone persuade you to

make a false statement on your loan application, such as overstating your income, the source of your downpayment, failing to disclose the nature and amount of your debts, or even how long you have been employed. When you apply for a mortgage loan, every piece of information that you submit must be accurate and complete. Lying on a mortgage application is fraud and may result in criminal penalties.

7. Do NOT let anyone convince you to borrow more money than you know you can afford to repay. If you get behind on your payments, you risk losing your house and all of the money you put into your property.
8. Never sign a blank document or a document containing blanks. If information is inserted by someone else after you have signed, you may still be bound to the terms of the contract. Insert "N/A" (i.e., not applicable) or cross through any blanks.
9. Read everything carefully and ask questions. Do not sign anything that you don't understand. Before signing, have your contract and loan agreement reviewed by an attorney skilled in real estate law, consult with a trusted real estate professional or ask for help from a housing counselor with a HUD-approved agency. If you cannot afford an attorney, take your documents to the HUD-approved housing counseling agency near you to find out if they will review the documents or can refer you to an attorney who will help you for free or at low cost.
10. Be suspicious when the cost of a home improvement goes up if you don't accept the contractor's financing.
11. Be honest about your intention to occupy the house. Stating that you plan to live there when, in fact, you are not (because you intend to rent the house to someone else or fix it up and resell it) violates federal law and is a crime.

If you believe you have been a victim of predatory lending practices, contact the FHCWM at (616) 451-2980. (See http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/buying/)

National Fair Housing News

Swarthmore, PA—The Fair Housing Council of Suburban Philadelphia, a single mother, and her minor child settled federal housing discrimination complaints against a property management company and 3 agents. In 2009, the mother contacted the property to inquire about a "for rent" sign posted. The agent provided detailed information about the available unit and asked how many people would be living with her. Upon being told that the mother would live there with her 7 year old daughter, the agent stated that he would prefer to rent to someone without children. After unsuccessfully trying to find housing, the mother and her child moved into a shelter and were soon separated as she sent her daughter to live with relatives while she continued to search for housing. In the course of her search, she contacted the same agent was again told that there was an available unit but children were not allowed. In the course of the investigation, the agent advised HUD that in the 30 to 40 years he has managed properties, he has never rented to families with children. The property management company agreed to pay a total of \$31,000 to settle the complaints, receive training and develop non-discriminatory rental policies.

Local Fair Housing News

Complaint #11-030—The FHCWM received a complaint from a single mother of four minor children alleging housing discrimination on the basis of familial status against the managers of a manufactured housing community. In March 2011, the mother signed a two-year lease for a three bedroom manufactured home. After signing the lease, the mother received a copy of the community rules, and was informed that in addition to the rental rate listed on the lease she could have to pay an extra \$50 per person for each family member beyond four persons, regardless of the fact that she had to pay the costs of all utilities except for water (well water) and trash (community dumpsters). Further review of the rules by the FHCWM revealed a restrictive curfew policy for children not related to a municipal policy, restrictive occupancy limitations, and the prohibition of children from certain common areas. As such, the FHCWM will work with the mother to assert and obtain her and her children's fair housing rights, including, at her request, assisting her in filing a housing discrimination complaint with an appropriate government agency.

Save the Dates! Upcoming Fair Housing Events

Friends of Fair Housing: Save the Date!

The FHCWM is hoping to bring Brian Copeland's one-man show, Not a Genuine Black Man, to Grand Rapids this fall! Mr. Copeland, author of a memoir of the same name, shares his experience as a lone Black child struggling to blend in after his family moves to San Leandro in 1972—a community in California that was 99.4% White. We are exploring hosting this show the evening of Friday, October 28th in Grand Rapids. Please contact the FHCWM if you are interested in sponsoring and/or attending this significant event!

2011 Summer Reading List: Fair Housing Book Club Selections

- *The Hotel on the Corner of Bitter and Sweet* by Jamie Ford (to be discussed in September)
- *The Girl Who Fell from the Sky* by Heidi Pitlor
- *Stealing Buddha's Dinner* by Bich Minh Nguyen
- *Not a Genuine Black Man* by Brian Copeland
- *Lizzie Bright and the Buckminster Boy* by Gary D. Schmidt
- *I'm Down* by Mishna Wolff
- *Little Bee* by Chris Cleave
- *The Absolutely True Diary of a Part-Time Indian* by Sherman Alexie

Fair Housing Trainings

The FHCWM offers fair housing trainings, including Fair Housing & Advertising, Fair Housing Training for Rental Professionals and Fair Lending sessions. Costs vary depending on the type of training. Each training includes a comprehensive packet of reference materials. Some sessions are held at the FHCWM office; we can also come to your location. Call Liz Keegan at (616) 451-2980 to learn more. **Check our website home page for upcoming dates: www.fhcwm.org.**

The FHCWM hosts regular **tester trainings**. Testers are volunteers that play the role of a homeseeker and receive a stipend in return for their time and services. To learn more and to register contact Michelle Charette at (616) 451-2980. The next tester training is:

- August 9, 2011 – 5:00-8:00pm (Rental Training)

The trainings are held at the FHCWM office (20 Hall Street SE, Grand Rapids). There is no cost to attend but advance registration is required.

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