

THE CITY OF



CITY OF KALAMAZOO

# ANALYSIS TO IMPEDIMENTS TO FAIR HOUSING

TO AFFIRMATIVELY FURTHER FAIR HOUSING

2019-2022

# INTRODUCTION

This report provides an Analysis to Impediments to Fair Housing (AI) for the City of Kalamazoo, Michigan for Program Years 2019-2023. Housing and Urban Development (HUD) requires that each jurisdiction receiving federal funds certifies that it is affirmatively furthering fair housing. The certification required jurisdictions to do the following:

- Conduct an analysis to impediments to fair housing choice within the state or jurisdiction.
- Take appropriate actions to overcome the effects of any impediments identified through that analysis.
- Maintain records reflecting the analysis and actions to this regard.

# LEAD AND PARTICIPATING AGENCIES

The City of Kalamazoo, Community Planning and Economic Development Department, Community Investment Division was responsible for the oversight and coordination of the AI process. Primary agencies supporting the effort include the following organizations:

- Michigan Department of Civil Rights
- Kalamazoo Community Foundation/Truth, Racial Healing and Transformation (TRHT)
- Fair Housing Center of Southwest Michigan
- Interfaith Strategy for Advocacy & Action in the Community (ISAAC)

# ACKNOWLEDGEMENTS

Data collected in preparing the AI relied in part from input from the public. The process included information gathered from many community events and focus groups of targeted populations. We also acknowledge representation and input from other City Departments, representatives from financial, housing, non- profit, social services and real estate professionals.

# RECORD KEEPING

Federal regulations require that the City of Kalamazoo keep records of activities related to the preparation and implementation of this document. This includes the following activities:

- Documentation of actions the program participant will engage to affirmatively further fair housing including activities and strategies to support goals described in this document. Records of actions the program participant has carried out to support the goals during the preceding five years.
- The City will document program outcomes of HUD funded programs as determined by program requirements. Outcomes will be reports in the Consolidated Annual Performance Evaluation Report.
- The City will request information from partners engaged in work as described in the action items and will report on their actions to City Leadership as well as toward success in meeting their goals.
- Documentation of those efforts to ensure that housing and community development activities (including those assisted with programs administered by HUD) are in compliance with applicable nondiscrimination and equal opportunity requirements and applicable civil rights program requirements.
- Organizations receiving HUD funding are required to provide documentation that they are following applicable laws. City staff per program design will monitor their compliance.
- Records demonstrating compliance with the consultation and community participation requirements, including the names of organizations involved in the development of the document including but not limited to public notices, summaries of transcripts/public hearings, distribution lists, surveys or interviews as applicable.
- Records are on file for all consultation and community participation that occurred in the development and approval of this document.
- Records documenting significant revisions to this document.
- This will occur if needed.
- Where courts or an agency of the Government has found that the program participant has violated any applicable discrimination and equal opportunity requirement or any applicable nondiscrimination or equal opportunity or civil rights requirement, documentation related to the underlying judicial or administrative finding an affirmative measures that the program participant has taken in response.
- This will occur if needed.
- All records must be retained for such period as specified in the applicable program regulations.

This will occur according to program regulations.

# EXECUTIVE SUMMARY

The City of Kalamazoo, Michigan, is an entitlement community to the U.S. Department of Housing and Urban Development (HUD). The City receives Community Development Block Grant (CDBG), HOME Investment Partnership (HOME) and Emergency Solution Grant (ESG) funding. Since the inception of CDBG funds to entitlement communities, HUD has required various reports to satisfy the grantor's who are awarded CDBG funds are required by HUD to affirmatively further fair housing. A component of this requirement is to conduct an Analysis to Impediments to Fair Housing (AI). The goal of the AI is to develop a plan that will result in compliance with all laws, applicable programs, and regulations as related to housing. As a condition of compliance, communities will Further Fair Housing which means to take meaningful actions, in addition to combating discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected classes.

The purpose of the AI is to determine the possible existence of obstacles to fair housing choice based upon race, religion, sex, color, national origin, disability, or familial status. The ability to access housing is about more than having the necessity of shelter. It is about the ability to get to a job, attend a good school, enjoy a park or green spaces and receive essential social services

to improve overall household stability. When people are denied housing, they are denied equitable access to opportunities. Therefore, if any impediments are identified, entitlement communities are directed to suggest necessary steps to reduce and/or eliminate barriers that prevent affirmatively furthering fair housing.

The AI attempts to identify any attitudes, obstacles, institutional practices and public policies which create barriers to affirmatively further fair housing. Research and analysis of information regarding housing choice and restrictions was based upon review of socioeconomic and housing characteristics. Data sources included, historical US Census figures (American Community Survey 2012-2016), reports and statistics from local, regional, State and Federal agencies, housing advocacy groups, and interest groups. In addition to the information from the census, information was also collected via surveys, focus groups and interviews with housing providers and advocates. The City also recently completed the Master Plan that was developed via Imagine Kalamazoo 2025 which was an 18-month community engagement process which also provided background for this AI. From the Imagine Kalamazoo and Master Plan Process, Shared Prosperity Kalamazoo was initiated which is the City's action plan to impact poverty and housing.

The data gathered resulted in the following list of challenges impacting access to fair, quality and affordable housing for Kalamazoo residents. Goals and action items to be taken on by the City are based on the City's realities related to budgets, staff capacity, internal plans and support from community housing providers and advocates.

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The goal of this report is to not only share the unfortunate state of so many of our Kalamazoo neighbors but also highlight the work that has begun to provide support to those affected by the impediments to fair housing. The lack of affordable, quality housing is a community problem. We are fortunate in Kalamazoo that we as a community are coming together to make a difference in the lives of those most in need.

# IMPEDIMENTS TO FAIR HOUSING

Following is the list of impediments to affirmatively furthering fair housing found during research, and analysis of quantitative and qualitative data collected.

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## Affordability

Affordability issues refer to the inability to afford aspects of housing in Kalamazoo. Affordability barriers can be broken down into four categories; Rent, Financial Access, Long Term Issues, and Economy.

### Rent

1. Rent is unaffordable

### Financial Access

1. Application Fees
2. Income Requirements
3. Down Payments

### Long-term Issues

1. High Utility Bills
2. Repair and Upkeep of Housing
3. Property Taxes

### Economy

1. Disparities between Construction Cost and Assessed Value
2. Disparities of Homes Values

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## Accessibility and Safety

Accessibility and safety issues have to do with residents being able to access housing

and housing related resources throughout the community as well as having safe places to live. Often these two issues overlap and therefore were combined into one category. Accessibility does not only refer to the physical accessibility of housing, it also includes the availability of units and unit types. This category is broken down further into the following categories; Living Conditions, Proximity, Limited Opportunities, and Land Restrictions.

### Living Conditions

1. Substandard Living Conditions
2. Hazards of Older Homes
3. Physical Accessibility
4. Poor Neighborhood Conditions

### Proximity

1. Proximity to resources
2. Access to transportation
3. Proximity to areas of employment

### Limited Opportunities

1. Lack of Variety
2. Large Family Units
3. Student Housing Concentration
4. Low-income/Poverty Concentration

### Land Restrictions

1. Zoning Restrictions
2. Little Vacant Land
3. Environmental Issues

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## Systemic Issues

Systemic issues are those deeply ingrained in the current systems of housing that are in place. This includes how individual residents apply and access housing as well as larger long term historical and cultural barriers. These impediments are categorized into the following sections; Discriminatory Practices, Social Issues, Systematic, Inadequacies, and Historic and Cultural.

### Discriminatory Practices

1. Denial of Housing Choice Vouchers
2. Denial due to Credit History
3. Denial due to Eviction History
4. Denial due to Criminal History

### Social Issues

1. Language Barriers

2. Lack of Documentation
3. Literacy/Education

### Systematic

1. Requirements/Restrictions for Assistance
2. Long Waitlists
3. Age Restrictions for Accessible Units

### Inadequacies

1. Non-regulation of Land Contracts
2. Coordination of Services/Agencies
3. Knowledge of Fair Housing Regulations

### Historic and Cultural

1. Historical and Structural Racism
2. Historic Discriminatory Practices
3. Stigma and Prejudice

# RECOMMENDATIONS TO IMPACT IMPEDIMENTS

*(Many of these recommendations require further development prior to implementation.)*

### Education on local history

Community education on the local history of inequities and discriminatory practices

### Equity/Anti-racism team

Development of equity and anti-racism teams within city government and other community organizations

### Review local municipal policies

Review policies through an equity lens to determine unintended consequences and/or disparate impact

### Equity/opportunity mapping

Mapping where resources are located to better understand who does not have access to resources

### Housing First

Provide housing without preconditions as

first step to helping the homeless.

### **Zoning Changes**

Review zoning ordinances to encourage varying housing types and sizes.

### **Community Benefits Agreement Ordinance**

Require developers to provide important services or amenities to the community for tax relief or other incentives.

### **Landlord regulations**

Consider protections for things like source of income, criminal background, application fees, and offer fair housing training.

### **Strengthening current housing ordinance**

This could include adding fair chance protections

### **Tax foreclosure avoidance**

Working with the county to provide clarity to residents on the foreclosure process.

### **Coordination with other local municipalities**

Affordable housing is a regional issue and would be better served with a regional plan.

### **Unified System for Housing**

The current system supports the homeless and could be expanded to support all

housing needs.

### **Support housing developers to build more affordable housing**

Development and support for new and existing non-profit housing providers to increase units of affordable housing.

### **Renovation of Older Houses/Lead Abatement**

Preserve and improve housing stock to maintain inventory of safe units

### **Housing fee assistance**

A program that would provide assistance with application fees and security deposits as well as down payment assistance for home buyers.

### **Landlord Mitigation fund**

Support landlords who provide affordable rentals to offset costs above normal expenses.

### **Housing Trust Fund**

### **Review leasing policies**

Review policies on restrictive occupancy, denials based on assistance animals based on no pets allowed, and restrictive criminal backgrounds.

### **Fair housing training**

Train real estate professionals to prevent steering

# EFFORTS TO IMPACT IMPEDIMENTS

The City of Kalamazoo and community partners are actively working towards impacting and removing impediments to fair housing for all residents. The chart below shares those efforts.

## City of Kalamazoo Efforts:

Impediment(s)	Funding source	Effort (with targets or goals where applicable)	Timeline
Affordability, Accessibility, Safety, and System	CDBG and HOME Funds (HUD)	Home repair programs <ul style="list-style-type: none"> <li>• Code Violation Repair Program, 60 repairs per year</li> <li>• Lead-based paint hazard removal program, 72 homes remediated</li> <li>• Code Enforcement Program</li> </ul>	2019-2023
		Homeownership <ul style="list-style-type: none"> <li>• Lease to Purchase Program, 12 homebuyers</li> <li>• New single-family homes, 15 new homes</li> <li>• Down Payment Assistance, 50 purchase</li> </ul>	
		Increase or maintain rental units, 12 units	
		Homeless support programs	
		Neighborhood enhancement programs (from neighborhood plans), 5 projects completed	
		Southwest Michigan Fair Housing Center public awareness, host 10 training session per year for renters, landlords, homebuyers, and financiers	

Impediment(s)	Funding source	Effort (with targets or goals where applicable)	Timeline
Systemic	Michigan Department of Civil Rights, City General Fund	Introduction to racism training required for City Commissioners, City Administration, and management team to view projects through equity lens. Open to all city staff.	2019-
Systemic	City General Fund	Community Benefits Agreement	2021-22
Accessibility, Safety	City General Fund	Incremental Development Alliance – support small-scale developers with information on financing, proformas, zoning, and development to get projects off the ground. Create shelf-ready pre-permitted plans to make small scale residential development projects easier and increase housing units.	In process
Accessibility, Affordability, Safety	City General Fund	Update zoning code: <ul style="list-style-type: none"> <li>• remove barriers to residential rehabilitation and infill development</li> <li>• Zoning districts that permit more housing types, accessory dwellings</li> <li>• Creation of Northside Cultural Business District</li> </ul>	Completed
Affordability	Foundation for Excellence	<ul style="list-style-type: none"> <li>• \$1 million dedicated to affordable housing through the Housing for All program, 10 units</li> </ul>	In process
Affordability, Accessibility, Safety	Water Fund, Foundation for Excellence, Act 51	<ul style="list-style-type: none"> <li>• Replace all lead water services in the Eastside and Northside neighborhoods</li> <li>• Partner with Consumers Energy through Helping Neighbors Program to help low income households</li> <li>• Street and sidewalk programs to increase walkability</li> </ul>	2020-23, 2017-
Systemic, Affordability	Foundation for Excellence	Shared Prosperity Kalamazoo: <ul style="list-style-type: none"> <li>• Assistance for returning citizens</li> <li>• Health care career training</li> <li>• Science, technology, engineering, arts, and math programs for youth</li> </ul>	In process
Systemic	City General Fund	Added local housing plan into the Chapter 18 Civil Rights Ordinance and added Chapter 18A which adds the following local protected classes: source of income, survivor as a victim of domestic violence; and prior arrests or conviction records. Civil Rights Board created to hear discrimination complaints for local protected classes.	Complete

## Community Initiatives:

Impediment(s)	Funding source	Effort (with targets or goals where applicable)	Timeline
Systemic	Fair Housing Center of Southwest Michigan	<ul style="list-style-type: none"> <li>Investigation of fair housing allegation</li> <li>Training on fair housing laws and rights</li> </ul>	Ongoing
Systemic	Truth, Racial Healing and Transformation	Truth, Racial Healing and Transformation hosted by the Kalamazoo Community Foundation is working to address key fair housing issues as KZCF continues to invest in innovative housing strategies	Ongoing
Systemic	Interfaith Strategy for Advocacy & Action in the Community	<ul style="list-style-type: none"> <li>Working to pass Housing Equity Ordinance (completed in 2020)</li> <li>Share experiences of people affected by housing impediments</li> <li>Conduct research and listen to community experiences to identify policy solutions</li> <li>Convene community leaders to strengthen commitments to address housing issues</li> </ul>	Ongoing
Affordability	Community housing partners and City of Kalamazoo	Work with landlords to increase number of affordable units and available to voucher holders	Ongoing
Systemic	Community Reinvestment Act Association, City of Kalamazoo, community housing partners	<ul style="list-style-type: none"> <li>Educate real estate professionals on systemic issues related to home ownership</li> <li>Develop programs and processes to increase homeownership among marginalized individuals</li> </ul>	Ongoing
Affordability, Accessibility, Safety	First United Methodist Church, Kalamazoo Dream Fund	<p>New initiatives selected annually:</p> <ul style="list-style-type: none"> <li>YWCA funded transitional house for domestic assault shelter</li> <li>Open Doors - funding for one duplex</li> <li>Habitat for Humanity – funding for house in Eastside (R/ECAP)</li> <li>Building Blocks – support action groups and develop group in Eastside (with part-time staff)</li> </ul>	2019-2020, ongoing

Impediment(s)	Funding source	Effort (with targets or goals where applicable)	Timeline
Affordability	Summit Park/Full Circle	Addition to multi-family building, 2 units @ 50% AMI	2020-21
Affordability	Harrison Circle	New multi-family building, 80 units: <ul style="list-style-type: none"> <li>• 16 at 30% AMI, 12 at 50% AMI, 16 at 60% AMI, 20 at 80% AMI, 16 at 100-120% AMI</li> </ul>	2020-21
Affordability	Kalamazoo County Public Housing Commission Millage	Provide financial housing assistance and services to support ongoing housing stability, increase affordable housing units <ul style="list-style-type: none"> <li>• Serve 200 families per year below 60% AMI</li> <li>• Create up to 900 affordable units in Kalamazoo County</li> </ul>	2022-
Affordability, Safety	Community Homeworks	<ul style="list-style-type: none"> <li>• Provide repairs including hot water heaters, mold remediation, plumbing, and accessibility, 80 per year</li> <li>• Offer classes and workshops on homeowner repair, 40 participants per year</li> </ul>	Ongoing
Affordability	Northside Association for Community Development	<ul style="list-style-type: none"> <li>• Build four single family homes</li> <li>• Rehab four-bedroom home for young adults aging out of foster care</li> <li>• Create new technology center</li> </ul>	2021-23
Affordability, Systemic, Accessibility	Kalamazoo County Advocates for Senior Issues	<ul style="list-style-type: none"> <li>• Aging in Place</li> <li>• Senior millage</li> <li>• Home Share</li> </ul>	Ongoing
Affordability, Accessibility	Ministry with Community Day Shelter	Provide services to homeless individuals including: <ul style="list-style-type: none"> <li>• Laundry, showers, meals, fax, copier, phone access, clothing, basic needs, connection to other services, and social security</li> </ul>	Ongoing
Systemic, Affordability	Housing Matters	<ul style="list-style-type: none"> <li>• Highlight problems facing affordable housing</li> <li>• Promote policy for more equitable affordable housing</li> <li>• Bring speakers to discuss new ideas</li> <li>• Promote respect between providers</li> <li>• Provide a sense of sharing for needed housing work</li> </ul>	Ongoing

# ANALYSIS SUMMARY

The City of Kalamazoo, like most urban communities, experiences both challenges and triumphs. Based on the information collected and described below, the City grapples with higher poverty rates than surrounding areas; racial isolation of some neighborhoods, and older housing stock, particularly in the lower income neighborhoods, that likely increase housing costs. The information provided below is a summary of the more exhaustive data provided in the background section in the plan as required by the HUD as well as local plans including but not limited to the City of Kalamazoo Master Plan, Imagine Kalamazoo 2025, the Strategic Vision and Shared Prosperity Kalamazoo.

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## General Demographics

The City of Kalamazoo is a municipality in the county of Kalamazoo in the State of Michigan. Based on the 2010 decennial census the population of Kalamazoo was 74,262. The estimated population from the 2016 American Community Survey (ACS) the population had increased to 75,988. This represents a continued increase in as the population from the 2006 ACS was 72,161. The racial demographics of Kalamazoo are 65.49% White, 21.33% African American, and 6.7% Hispanic/Latino. This shows an increase from the 2000 for African Americans from 20.8 % to 21.33 and a decrease for Whites from 70.8% to

65.49%. The large percentage of young people is likely due to three large institutions of higher education in the City. They are Western Michigan University, Kalamazoo College and Kalamazoo Valley Community College. However, there are disparities in educational attainment as 41.23% of White adults have a bachelor's degree or higher in comparison to 11.56% of African Americans. People of color except for Asians also have a much higher percentage of individuals with less than a high school diploma. The neighborhoods with highest concentrated areas of poverty also have the lowest academic attainment levels. The areas are the East Side, Northside and Edison Neighborhoods.

The City of Kalamazoo has a 32.66% poverty rate. The poverty rates broken down by race can be viewed in the chart on the following page.

The chart shows the higher proportion of low-income households within the African American and Hispanic communities. This is significant in that, limitations on housing choices are more commonly found to affect housing decision among low-income persons.

Poverty Levels by Race		
	% below poverty line	% above poverty line
Kalamazoo Overall	32.66	67.34
White, non-Hispanic	28.38	71.62
White, Hispanic	34.86	65.14
Black	40.47	59.53
American Indian, Alaska Native	56.56	43.44
Asian	40.17	59.83
Native Hawaiian/Pacific Islander	0	100
2+ Races	45.81	54.19
Hispanic	35.09	64.91
Other	24	76

The ACS lists the area median income for Kalamazoo as \$46,935. The median incomes for residents are as follows:

Median Income by Race	
	Median Income
White, non-Hispanic	\$60,462
Black	\$29,565
Hispanic/Latino	\$40,789
Asian	\$37,402
American Indian, Alaska Native	\$18,975

Over half of the city consists of renters, 55.38% with a median rent of \$704). The city has an eviction filing rate of 11.41% and an eviction rate of 6.59%. Kalamazoo has a relatively older housing stock. According to the 2016 ACS the City had an estimated 32,889 structures. Of those, 21,736 were built before 1970. Many of these older structures are in neighborhoods

occupied by low-income and people of color. Even with the age of the homes, the median home value is \$96,600. And while Kalamazoo is experiencing a surge of new development, most of these developments are not occurring in areas that are primarily areas where low-income and people of color currently reside. It is reasonable to say that with the disparity in incomes between the races it is difficult for people of color to purchase homes at the current median value. These points bring about the issue of affordability.

Housing affordability includes the cost to obtain and maintain housing and it continues to be an issue because of the City's high poverty rate, especially among people of color. There are more families in need of affordable housing that found in the City. Public housing assistance is provided through Section 8 and Special Purpose Vouchers. Almost an equal number of White/Caucasian population access this assistance. However, a disparity does exist because the White/Caucasian population is approximately three times larger than the minority population.

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## Isolation/Integration

The City of Kalamazoo has significant racial isolation for a city of its size. Events from our past such as redlining, exclusionary zoning and steering have shaped much of the City's current demographic housing patterns.

HUD has defined an area as racially/ ethnically concentrated if more that 50% of the population is considered a minority. Following is the list of census tracts/ neighborhoods that fit the above description:

Racially/Ethnically Concentrated Neighborhoods		
Census Tract	Neighborhood	% Minority
1	Eastside	80.90
9, 10 ,11	Edison	55.07
2.02, 3	Northside	91.37
5	West Douglass	52.5

Similar statistics exists for the White population of Kalamazoo. The five census tracts east of Westnedge Road and south of Howard street average 85% white. The isolation of these neighborhoods reflects the exclusionary zoning and land use practices of the 1920's, which excluded certain minorities and created large lot developments that were considerably more expensive. The census tracts with the greatest percentages of Whites are 12 which is Westnedge Hill with 87% and 15.06 which is Westwood Panhandle at 86%. There was some improvement in integration in these areas as the last census had Westnedge Hill at 95% White.

People of color comprise approximately 36% of the population of Kalamazoo. Census tracts that reflect this percentage or are close to the percentage are a more realistic picture of current demographic trends in the City and would therefore be considered more integrated. Those tracts and neighborhoods are shown in the table to the right.

The above chart shows that there are no neighborhoods that based on the percentage of people of color in Kalamazoo are truly integrated.

Current lending trends also impact isolation issues in Kalamazoo. The three neighborhoods experiencing the greatest isolation also had the lowest number of mortgage applications submitted. According to the Home Mortgage Disclosure Act of 2017 there were 2,209 applications submitted in Kalamazoo. Of that number only Edison had 6.6%; Northside had 3.4% and Eastside had only 2.12% of applications submitted. And of those applications only 11% were submitted by African Americans. This shows disparities in access to mortgage applications. Of the applications submitted Whites have an approval rate of 70.86% and denial rate of 14%, while African Americans approval rate is 48% with a 32.58% denial rate. Not surprisingly the, the predominantly White areas of the City experienced the most mortgage investment. An added difficulty for people of color who live in the Eastside, Edison and Northside Neighborhoods is that those areas have some of the lowest property values, which influences the ability to access traditional mortgage lending.

*Special note: There is not a lending institution in the Eastside Neighborhood.*

Most Integrated Neighborhoods		
Census Tract	Neighborhood	% Minority
17.01, 17.02	South Westnedge	33.90
55.01	Burke Acres	29.53
15.07	Knollwood	28.79
18.01, 18.02	Milwood	27.99

## Racially/Ethnically Concentrated Areas of Poverty (R/ECAP) -

The AFFH rule defines “racially or ethnically concentrated areas of poverty” as “a geographic area with significant concentrations of poverty and minority concentrations.” 24 C.F.R. § 5.152

Approximately 32 percent of individuals residing in the City of Kalamazoo live below the federal poverty level. This is more than double the poverty rate for the state of Michigan and Kalamazoo County. The following chart shows the poverty levels by race using the 2016 ACD compared to rates found in the 2012 ACS.

Poverty Level 2016 v. 2012		
	2016 poverty level %	2010-12 poverty level %
Kalamazoo Overall	32.66	24
White, non-Hispanic	28.38	30.1
White, Hispanic	34.86	
Black	40.47	47.2
American Indian, Alaska Native	56.56	33.9
Asian	40.17	50.9
Native Hawaiian/ Pacific Islander	0	0
2+ Races	45.81	40
Hispanic	35.09	37.2
Other	24	14.8

The above chart shows that the overall poverty rate in Kalamazoo has increased. The greatest improvement was experienced with Black with a reduction from 47% to 40% in poverty. The greatest increase in

poverty level is among the American Indian/ Alaska Native increasing from 33.9% to 56%. There was also a slight increase among Whites. However American Indian/ Alaska Native have the highest poverty levels at 56.56%, followed by Blacks and Asian at 40%.

While the City is experiencing higher rates of poverty, only two Census tracts meet HUD’s definition of “racially or ethnically concentrated areas of poverty”, (R/ECAP). An area must have a non-White population of 50% or more and a poverty rate that exceeds 40% to be considered concentrated. The two Census tracts are 2.02 and 3.00 (Northside). See chart below that shows these tracts and those closest to meeting the definition of concentrated.

R/ECAP Neighborhoods			
Census Tracts	Neighborhood	% People of Color	poverty %
2.02, 3.00	Northside	91.37	45.66
1.00	Eastside	80.90	39.14
9.0	Edison	55.07	34.82

There are two other neighborhoods with both high concentrated levels of poverty and people of color but are just short of the definition of 50% or more poverty. This information indicates a strong correlation with the previous section regarding race and isolation/separation.

## Neighborhood Disparities

Kalamazoo has 22 distinct neighborhoods that are considered the heart and soul of the City. They are diverse places with unique characteristics, recognized by both residents and the community at large. However, the prior section illustrates that not all neighborhoods are equal. There are two census tracts that qualify as R/ECAP and two other census tracts that are so close to the guidelines that we will expand the definition to include those as well. These census tracts house the following neighborhoods – Eastside, Edison and Northside. These neighborhoods are also the focus of the City’s Shared Prosperity Kalamazoo (SPK) initiative against community poverty.

## Poverty

These three neighborhoods also have high percentages of households in poverty as seen in the table to the right.

A comparison of neighborhoods of similar sizes will illustrate the disparity occurring in Kalamazoo.

% Housholds in Poverty Comparison by Neighborhood		
Neighborhood	Population	%
Northside	5287	45.68
Vine	5136	31.72
Edison	8178	34.82
Milwood	8375	12.33
Eastside	2953	39.17
Winchell	3210	8.76

% Households in Poverty by Neighborhood	
	%
Kalamazoo Overall	28.25
Knollwood*	65.16
WMU*	56.13
Northside	45.68
Arcadia*	43.17
Eastside	39.14
West Douglas	38.70
Edison	34.82
Vine	31.72
Central Business District	31.26
Southside	24.36
Stuart	21.10
Oakwood	19.49
Westwood	19.30
West Main Hill	17.60
Burke Acres	12.91
South Westnedge	12.43
Milwood	12.33
Westnedge Hill	11.17
Colony Farms, Hill-n-Brook, Parkview Hills	11.05
Winchell	8.76
<i>*high concentration of student housing</i>	

This table shows the stark contrast between neighborhoods such as the over 30% difference between Eastside and Winchell. And between the Northside and Vine there is a 15% difference.

Neighborhood disparity can also be found in the areas where children live in poverty and where children of single parents live in poverty. The R/ECAP neighborhoods have some of the highest percentages of children living in families headed by single parents. In the Eastside 77%, Northside has 84%

and Edison has 61.29% of households with children below the poverty level are headed by single mothers.

## Homeownership

Homeownership rates for R/ECAP areas are consistent with the homeownership rate for the City. The home ownership rate for the City is 44.62%. The R/ECAP neighborhoods are Edison 48.78%, Northside 46.41% and Eastside 59.09%. However, homeownership

rates in the non-R/ECAP neighborhoods range from 75% in Winchell to 54% in Westnedge Hill. Eastside has the strongest homeownership rate compared to the other two R/ECAP areas.

When considering the low homeownership rates of the R/ECAP areas, the availability of mortgages for those areas must also be considered. According to the 2017 Home Mortgage Disclosure Act there were 2029 mortgage applications submitted. Of those,

Mortgages by Neighborhood				
	Houses with mortgage	%	Houses without mortgage	
Kalamazoo Overall	7868	61.19	4991	38.81
Knollwood*	43	14.38	256	85.62
Arcadia*	209	44.09	265	55.91
Westwood	226	48.29	242	51.71
Edison	724	50.28	716	49.72
Colony Farms, Hill-n-Brook, Parkview Hills	286	52.96	254	47.04
Northside	493	54.90	405	45.10
Stuart	67	61.47	42	38.53
Oakwood	259	62.41	156	37.59
Winchell	696	64.09	390	35.91
Vine	262	64.53	144	35.47
Burke Acres	646	65.32	343	34.68
Milwood	1319	65.36	699	34.64
WMU*	46	65.71	24	34.29
West Douglas	183	66.06	94	33.94
Westnedge Hill	806	69.42	355	30.58
Eastside	375	70.36	158	29.64
West Main Hill	115	70.99	47	29.01
South Westnedge	897	72.51	340	27.49
Southside	154	74.04	54	25.96
Central Business District	62	89.86	7	10.14
<i>*high concentration of student housing</i>				

### Mortgage Applications and Actions Taken, Kalamazoo Overall, 2017

	Applications	Originated	Approved but Declined	Denied	Application Withdrawn	File Closed
#	2029	1287	64	351	250	77
%		63.43	3.15	17.30	12.32	3.79

Source: Consumer Financial Protection Bureau

Millwood, the City's largest neighborhood had the highest rate of 16%. However, Edison which is closest in size to Millwood only received 6.6 of total applications. The Northside and Eastside also received a low percentage of applications with 3.4 and 2.12 respectively. Of the 2029 applications submitted, 1,287 were originated, which gives a City average of 63%. However, the averages for Eastside and Northside are 34.88% and 36.23% respectively. The denial rate for the City is 17.30%. The denial rate for the Northside is 31.86% and Eastside at 20.93%. The denial rate for Edison is slightly lower than the City average at 17.16%.

Another concerning fact from the HMDA data is the difference in the number of applications, approval and denials by race. Of the 2,029 applications, Whites submitted 1,462 applications in opposed to Blacks with

221, Hispanics 65 and Native Americans 11. This equates to 63%, 10%, 3% and .05% respectively. The origination rate for Whites is 71% and for Blacks is 48%. The denial rate for Whites is 14% and for Blacks is 33%.

In 2017 there were 2029 applications for a mortgage in the City of Kalamazoo. We can look at whether the loans were approved and originated, approved but not accepted, denied, the file was closed due to inactivity, or the applicant withdrew the application. The table above outlines the city-wide data for these categories.

In 2017, 63.43% of loan applications in Kalamazoo were originated. If we add on those approved but declined by the applicant, the data shows an approval rate of 66.58% and a denial rate of only 17.30%.

### Mortgage Applications and Actions Taken, Kalamazoo Overall, 2017

Race	Applications	Approved	%	Denied	%
American Indian/Alaska Native	11	4	36.36	4	36.36
Asian	20	14	70	3	15
Native Hawaiian/Pacific Islander	4	2	50	0	0
Black	221	105	47.51	72	32.58
White, Hispanic	65	42	64.62	11	16.91
White, non-Hispanic	1462	1036	70.86	207	14.16
Not reported	246	148	60.16	53	21.54
Total	2029	1351	66.58	351	17.39

Source: Consumer Financial Protection Bureau

White, non-Hispanic residents fare the best with an approval rate of 70.86% and a denial rate of only 14.16%. This is the highest rate of approval as well as the lowest denial rate. However, people of color do not fare as well except for Asian residents. American Indian/Alaska Native resident have the lowest approval rate of only 36.36%, equal to that of their denial rate, with very few applications to begin with. Black residents have a low approval rate of 47.51%, the second lowest approval rate, and a denial rate of 32.58%, almost double the city average and more than double their white counterparts.

It is important to look at the percentage of applications by race in comparison to broader racial demographics. If all residents have equal access to the mortgage application process, we should see similar statistics between applications by race and overall city demographics.

Percentage Applications Compared to Percentage Population		
	% of Applications	% of Population
White, non-Hispanic	64.37	72.09
White, Hispanic	4.40	3.25
Black	10.81	21.33
Native Hawaiian/Pacific Islander	0.03	0.2
Asian	2.42	.95
American Indian/Alaska Native	0.35	0.55

Source: Consumer Financial Protection Bureau

White residents make up 72.09% of all applications, even with 12.16% of applications having no race reported, but only make up 64.37% of the population. However black residents make up 21.33% of the population yet only make up 10.81% of applications. This data shows that there is a disparity in access among black residents in Kalamazoo. This could be for several reasons such as lack of trust in the banking institution, structural and institutional racism, lack of places to bank in their neighborhoods or lack of transportation to those locations, or self-deselecting because they believe they will not qualify for a mortgage. From this data we cannot discern the reasons, only that a disparity exists. However, a recent investigation performed by the Fair Housing Center of Southwest Michigan showed disparities in the treatment between a black and white tester by both mortgage lending and real estate institutions. The final report of this investigation is included in this analysis. Additionally, this investigation found that some mortgage lending institutions in Kalamazoo have an exceptionally high minimum loan requirements which could also be a deterrent to submitting applications.

Mortgage Applications by Neighborhood		
	#	%
Kalamazoo Overall	2029	
Milwood	338	16.66
South Westnedge (part of Westnedge Hill)	258	12.72
Westnedge Hill (part of Winchell)	161	7.93
Burke Acres	154	7.59
Arcadia*/Westwood	141	6.95
Edison	134	6.60
Vine	119	5.86
Knollwood*	118	5.82
Winchell	114	5.62
Oakwood	100	4.93
West Douglas/Stuart/West Main Hill	92	4.53
Northside	69	3.40
Southside (parts of Edison & Vine)	67	3.30
Colony Farms, Hill-n-Brook, Parkview Hills	64	3.15
Eastside	43	2.12
Central Business District	25	1.23
WMU*	2	.10
No Tract Reported	30	1.48
<i>*high concentration of student housing</i>		

Source: Consumer Financial Protection Bureau

We can also look for disparities between neighborhoods. Because HMDA data only reports census tracts we cannot get as specific into neighborhoods as with other data, however we can get a broad understanding of what is happening, where homes are being mortgaged or not, in different areas of the city.

Milwood has the highest percentage of applications (16.66%), which correlated with

the fact that it is the largest neighborhood and is mostly single-family homes. Edison though, which is similar in statistics, as far as population and single-family homes, only makes up 6.60% of total applications. The Northside and Eastside neighborhoods are relatively low on the table as well only making up 3.40% and 2.12% of applications respectively.

Origination Rates by Neighborhood			
	Applications	Originated	%
Kalamazoo Overall	2029	1287	63.43
Knollwood*	118	29	24.58
Eastside	43	15	34.88
Northside	69	25	36.23
WMU*	2	1	50
Central Business District	25	15	60
Edison	134	83	61.94
Southside (parts of Edison & Vine)	67	42	62.69
Vine	119	78	65.55
Westnedge Hill (part of Winchell)	161	110	68.32
West Douglas/Stuart/West Main Hill	92	63	68.48
Burke Acres	154	106	68.83
South Westnedge (part of Westnedge Hill)	258	178	68.99
Milwood	338	237	70.12
Oakwood	100	71	71
Winchell	114	81	71.05
Arcadia*/Westwood	141	103	73.05
Colony Farms, Hill-n-Brook, Parkview Hills	64	49	76.56
No Tract Reported	30	1	3.33
<i>*high concentration of student housing</i>			

Source: Consumer Financial Protection Bureau

We can also look at origination rates by neighborhood to see if there are differences in the rate at which loans are being issued across the city. The table on the following page shows the origination rates for applications across the neighborhoods in Kalamazoo. A loan origination means that the loan was approved by the lender and issued.

The neighborhoods highlighted in **green** are within five percent of the city average.

Neighborhoods in **light blue** are five to ten percent above the city average.

Neighborhoods in **dark red** are more than ten percent below the average.

Neighborhoods in **dark blue** are more than ten percent above the average.

The data shows that the Knollwood, Northside and Eastside neighborhoods are well below the city average for loans originated, less than or nearly half.

Denial Rates by Neighborhood			
	Applications	Originated	%
Kalamazoo Overall	2029	351	17.30
Knollwood*	118	69	58.47
WMU*	2	1	50
Northside	69	22	31.88
Eastside	43	9	20.93
Central Business District	25	5	20
Southside (parts of Edison & Vine)	67	13	19.40
Edison	134	23	17.16
Vine	119	19	15.97
Winchell	114	15	13.16
South Westnedge (part of Westnedge Hill)	258	33	12.79
Milwood	338	43	12.72
Arcadia*/Westwood	141	17	12.06
Oakwood	100	12	12
West Douglas/Stuart/West Main Hill	92	11	11.96
Westnedge Hill (part of Winchell)	161	19	11.80
Burke Acres	154	16	10.39
Colony Farms, Hill-n-Brook, Parkview Hills	64	5	7.81
No Tract Reported	30	19	63.33
<i>*high concentration of student housing</i>			

Source: Consumer Financial Protection Bureau

Further insight can be gained by reviewing denial rates by neighborhood in the table above. This data shows that out of the core neighborhoods Northside has the highest denial rate, only above that of Knollwood and WMU (which only had 2 applications total). However, since neighborhoods are combined in this data, including neighborhoods that are quite different when separated and when looking at race makeup (such as West main Hill and West Douglas) it is important to separate this data by neighborhood and race. The table on the following page shows the percent

of originations by neighborhood given to white residents, residents of color and where race was not reported. It is organized by percentage of originations given to people of color.

Originations by Race by Neighborhood			
	Originated to White %	Originated to People of Color %	No Race Reported %
Kalamazoo Overall	77.32	12.12	10.64
Eastside	33.33	66.67	0
Northside	20	60	20
Knollwood*	48.28	27.59	24.14
Edison	66.27	24.10	9.64
Southside (parts of Edison and Vine)	57.14	19.05	23.81
West Douglas/Stuart/West Main Hill	74.60	14.29	11.11
Burke Acres	77.36	13.21	9.43
Milwood	79.32	11.81	8.86
Arcadia*/Westwood	78.64	11.65	9.71
Vine	73.08	7.69	19.23
Central Business District	86.67	6.67	6.67
Colony Farms, Hill-n-Brook, Parkview Hills	87.76	6.12	6.12
South Westnedge (parts of Westnedge Hill)	89.33	5.62	5.06
Westnedge Hill (part of Winchell)	85.45	5.54	9.09
Winchell	79.01	4.94	16.05
Oakwood	85.92	2.82	11.27
WMU*	100	0	0
No Tract Reported	100	0	0

*\*high concentration of student housing*

Source: Consumer Financial Protection Bureau

Those in **green** are within six percentage points of the city average.

Those in **light red** are three to six percentage points lower than the city average.

Those in **dark red** and **dark blue** are more than six percentage points below or above the average.

The data shows that people of color are accessing mortgages in the three core neighborhoods as well as a few others (Knollwood and Southside which includes

as part of Edison). Though even in those neighborhoods people of color are accessing mortgages at lower rates than their makeup of the population. This suggests that white people, even in neighborhoods with a majority population of people of color, have greater access to mortgages. Knollwood is the only neighborhood that even comes close to having the population of people of color matching the mortgages going to residents of color. Knollwood population makeup is 28.79% people of color, who made up 27.59% of whom mortgages were issued to.

We should also look at denial rates by neighborhood and race. The table below, organized by percent denied to people of color.

Those in **green** are within five percentage points of the city average.

Those in **light red** and **light blue** are five to ten percentage points lower or higher than the city average respectively.

Those in **dark red** and **dark blue** are more than ten percentage points below or above the average respectively.

It is important to note, neighborhoods that have a low denial rate for people of color have relatively few applications from them as well. The percentage of denials to people of color in the core neighborhoods is very high and, in some cases, higher than the percentage of originations.

We can also look at home values to understand access to mortgages as well as ability to move between neighborhoods as well as build wealth within families. Homeownership is one way that families have historically built wealth and passed

Denials by Race by Neighborhood

	Denied to White %	Denied to People of Color %	No Race Reported %
Kalamazoo Overall	58.97	25.93	15.10
WMU*	0	0	100
Vine	89.47	0	10.53
Winchell	80	0	20
Arcadia*/Westwood	64.71	5.88	29.41
Westnedge Hill (part of Winchell)	73.68	10.53	15.79
Oakwood	75	16.67	8.33
West Douglas/Stuart/West Main Hill	63.64	18.18	18.18
Milwood	62.79	18.60	18.60
Colony Farms/Hill-n-Brook/Parkview Hills	60	20	20
South Westnedge (part of Westnedge Hill)	63.64	24.24	12.12
Burke Acres	68.75	25	6.25
Knollwood*	60.87	33.33	5.80
Central Business District	20	40	40
Southside (parts of Edison and Vine)	30.77	46.15	23.08
Edison	30.43	47.83	21.74
Northside	22.73	50	27.27
Eastside	11.11	77.78	11.11
No Tract Reported	78.95	15.79	5.26

\*high concentration of student housing

Source: Consumer Financial Protection Bureau

it on to the next generation, who then can use it to be mobile and move between social stratifications. However, this does not work as well if home values in specific areas are depressed. This especially limits mobility if home values remain depressed in an area while home values continue to increase in others.

Median Home Value	
	\$
Kalamazoo Overall	96,600
Knollwood*	15,800
Edison	53,400
Eastside	54,100
Northside	54,900
West Douglas	61,700
Vine	69,200
Oakwood	76,800
Burke Acres	77,700
Stuart	99,400
Southside	102,500
Milwood	104,600
South Westnedge	117,600
Central Business District	124,600
Arcadia*	126,400
Westwood	146,300
Westnedge Hill	147,200
Colony Farms/Hill-n-Brook, Parkview Hills	155,000
Winchell	161,800
WMU*	175,000
West Main Hill	205,000
*high concentration of student housing	

Source: American Community Survey, 2012-2016

A note that some block groups did not have enough homes to calculate value or value was not able to be calculated with what was available. This is the closest estimate for each neighborhood using ACS 5-year

data. Also, Knollwood has a very low median home value. This is most likely in part due to the large percentage of manufactures trailers that exists in this neighborhood with very few owner-occupied homes.

Neighborhoods in **green** are within \$20,000 of the city average.

Neighborhoods in **light red** and **light blue** are \$10,000-\$30,000 below or above the average respectively.

Those in **dark red** and **dark blue** are more than \$30,000 below or above the average respectively.

We see that there is a very large disparity in home values between neighborhoods. The difference between the highest and lowest median values (not including Knollwood) is \$151,600 between Edison and West Main Hill. We also see our core neighborhoods having the lowest Median Home Values for homeowners (Edison \$53,400, Eastside \$54,100, and Northside \$54,900). Again, if we compare the two largest neighborhoods (Milwood and Edison) with similar structure statistics we see a large difference in median home values. Edison's (\$53,400) is nearly half of Milwood's (\$104,600). With such a large range of values it is easy to see how Kalamazoo has economically segregated itself. When history factors into the picture it is not difficult to understand that this segregation is not only economic but also racial. There is also a large disparity in home values between these neighborhoods. Even in Vine, which is a majority rental neighborhood, home values are almost \$15,000 higher than the Northside.

Home Value Comparisons	
Neighborhood	Value
Northside	54,900
Vine	69,200
Edison	53,400
Milwood	104,600
Eastside	54,100
Winchell	161,800

Source: American Community Survey 2012-2016

## Rental Housing

The rental rate for Kalamazoo is 55.38%. This high rate can be partly explained due to the large student population attending the multiple colleges and universities located in the City. The largest concentration of student housing is in five neighborhoods near the campuses. Those neighborhoods are WMU, Arcadia, Vine, Knollwood and Stuart. These neighborhoods are comprised of approximately 75% rentals versus home ownership. The Central Business District also has a high rental percentage of 92%. However, for the rest of the City the average rental percentages for neighborhoods range from 25% for Winchell to 55% for South Westnedge. The three R/ECAP neighborhoods rental rate are as follow: Eastside 41%, Edison 51% and Northside 54%.

The average rent price in Kalamazoo is \$704/month, with prices ranging from \$878/month in Colony Hills/Parkview Hills

to a low of \$420 in West Douglas. The R/ECAP neighborhoods have the following average rents – Northside, \$593, Edison \$630, Eastside \$742. The rental rates in these neighborhoods versus the rates in non-R/ECAP neighborhoods may influence the concentration of poverty for low-income residents who must choose affordable rents. This is especially true for families with multiple family members needed larger units. The average rent for a 2-bedroom unit is \$756, 3-bedrooms \$932, 4-bedrooms \$959 and 5+ bedrooms \$1,811.

Median Rent	
	\$
Kalamazoo Overall	704
West Douglas	420
Northside	593
Edison	630
West Main Hill	634
WMU*	639
Central Business District	641
Milwood	652
Vine	653
Burke Acres	669
Stuart	675
Westnedge Hill	714
Winchell	724
South Westnedge	735
Oakwood	736
Eastside	742
Southside	743
Westwood	754
Knollwood*	774
Arcadia*	877
Colony Farms/Hill-n-Brook/ Parkview Hills	878

\*high concentration of student housing

Source: American Community Survey, 2012-2016

% of Rental Units per Neighborhood	
	%
Knollwood*	12.84
Vine	12.09
Arcadia*	11.34
Edison	9.47
South Westnedge	9.34
Milwood	8.86
Northside	6.50
Central Business District	5.10
West Douglas	3.17
Westnedge Hill	2.99
Burke Acres	2.73
Westwood	2.42
Eastside	2.31
Winchell	2.21
Colony Farms/Hill-n-Brook/ Parkview Hills	2.17
Stuart	2.05
Oakwood	1.58
WMU*	1.50
Southside	0.88
West Main Hill	0.44
*high concentration of student housing	

Source: American Community Survey, 2012-2016

The combination of high poverty rates and high rental costs result in many Kalamazoo residents experiencing rent burden. The HUD definition of rent burden occurs when a

family pays more than 30% of their income for rent. If they pay more than 50%, they are considered extremely rent burdened. Data shows that over 54 of households in Kalamazoo are rent burdened or extremely rent burdened. A review of neighborhood renters show that the Northside has the greatest number of renters at 66% that are rent burdened with Eastside at 62% and Edison and 55%.

Data shows that just over thirty percent of all households that rent in the City of Kalamazoo are extremely rent burdened, meaning they are paying more than half their income on housing. An additional 23.79% are rent burden and paying between thirty and fifty percent of their income on housing. If we add these populations together, we see that a total of 53.86% of all renting households in Kalamazoo are paying more than thirty percent of their income on housing. However, it is important to look at these numbers based on the median household income of \$39,460, the city's median household income. Using what was available, rent burden households were separated into those making less than \$35,000 and those making \$35,000 or more a year. An income of \$35,000 is

Rent Burdened Households						
	Paying 30-50% on rent	%	Paying >50% on rent	%	Paying <30% on rent	%
All households	3,776	23.79	4,775	30.07	6,531	41.13
Households making below \$35,000	3,240	20.41	4,595	28.94	2,180	13.73
Households making \$35,000 or more	536	3.38	180	1.13	4,351	27.40

Source: American Community Survey 2012-2016

Rent Burdened Households by Income						
Income	Paying 30-50% on rent	% of bracket	Paying >50% on rent	% of bracket	Paying <30% on rent	% of bracket
<\$10,000	275	8.36	2176	66.16	251	7.63
\$10,000 - 19,999	1,019	27.64	1,995	54.11	597	16.19
\$20,000 - 34,999	1,946	51.60	424	11.24	1,332	35.32
\$35,000 - 49,999	269	11.75	147	6.42	1,836	80.17
\$50,000 - 74,999	199	10.31	20	1.04	1,704	88.29
\$75,000 - 99,999	53	11.75	13	2.88	375	83.15
>\$100,000	15	3.27	0	0	436	94.99

Source: American Community Survey 2012-2016

88.7% of the Median Household Income of \$39,460. We see that those that make more than \$35,000 and are rent burdened only account for 3.38% and those that make more than \$35,000 and are extremely rent burden account for 1.13% in the city, a total of 4.51%. In contrast, those making less than \$35,000 and are rent burden account for 20.41%, and those making less than \$35,000 and are extremely rent account for 28.94% in the city, a total of 49.35%. Nearly half of the renters in the City of Kalamazoo make less than \$35,000 a year and are either rent burden or extremely rent burdened.

Not surprisingly, the data shows that the greatest burden of rent falls on those making less than \$10,000 a year. There is a vast different between those who are housing stable, paying less than 30% of their income on housing, between the third- and fourth-income brackets. This number jumps from only 35.32% stable for those making between \$20,000 and \$34,999, up to 80.17% for those making between

\$35,000 and \$49,999. It is important to note that these numbers reflect all the low-income units that are rented out in the city. Even with low-income units and housing developments there still is a great need for more affordable rental units.

A review of the rent burden by neighborhood shows the impacts of rent and income on different areas. This is important in part to separate the high student population areas which may be a major contributor to the number of rent burden individuals. While these areas do not house only students, we may be able to still get a better idea of how many affordable units are needed this way. The data on the following page shows those experiencing rent burden and are extremely rent burdened and making less than \$35,000 a year.

This cutoff was chosen because of the city median household income. However, those with an income of \$35,000 a year can afford housing costs of \$875 a month paying 30% of their income. The median rent for a two

bedroom in Kalamazoo is \$795, leaving \$80 for other housing expenses such as power and water. The table below is arranged according to those paying less than thirty percent income on housing or making more than \$35,000 a year.

Those neighborhoods in **green** are within five percentage points of the city average.

Those in **light red** and **light blue** are five to ten percentage points from the average.

Those in **dark red** and **dark blue** are more

than ten percentage points above or below the average respectively.

The data also shows some of the student neighborhoods we should expect to see in the lower portion of the table (Knollwood and WMU). Vine and Arcadia have higher percentages that are not rent burden or make more than \$35,000. We do see our core neighborhoods (Edison, Eastside, Northside) at the top portion of this list with the Northside having the greatest portion of renters (66.35%) paying more than thirty

**Rent Burdened Households by Neighborhood**

Neighborhood	Paying 30-50%	%	Paying > 50%	%	Paying < 30% or making \$35,000+	%
Kalamazoo Overall	3,266	20.46	4,605	28.85	7,360	46.11
Northside	239	23.05	449	43.30	279	26.90
Eastside	67	18.16	163	44.17	113	30.62
WMU*	27	11.25	114	47.50	73	30.42
Knollwood*	363	17.72	911	44.46	640	31.23
Edison	337	22.29	505	33.40	553	36.57
Westwood	78	20.16	115	29.72	147	37.98
Southside	24	17.02	57	40.43	54	38.30
Central Business District	287	35.26	160	19.66	350	43.00
Stuart	105	32.11	73	22.32	149	45.57
West Douglas	142	28.06	117	23.12	240	47.43
Arcadia*	235	12.98	519	28.67	876	48.40
Colony Farms/Hill-n-Brook/ Parkview Hills	81	23.34	93	26.80	173	49.86
Vine	386	20	509	26.37	981	50.83
West Main Hill	3	4.23	19	26.76	39	54.93
Milwood	302	21.92	293	20.72	819	57.92
Burke Acres	138	31.65	35	8.03	255	58.49
South Westnedge	295	22	304	20.39	892	59.83
Oakwood	30	11.90	44	17.46	154	61.11
Westnedge Hill	88	18.45	71	14.88	318	66.67
Winchell	39	11.05	54	15.30	255	72.24

\*high concentration of student housing

Source: American Community Survey 2012-2016

percent of their income on housing, then Eastside (62.33%) and Edison (55.69%).

Eviction rates for Kalamazoo were found using data collected by the Eviction Lab (evictionlab.org). Evictions are expected when large numbers of renters are rent burdened. Based on the data the overall eviction rate for Kalamazoo during a five-year period of 2012-2016 was 6.6% which a filing rate of 11.4%. This data is also separated by neighborhoods. Below is a sample of the filing and eviction rates:

Eviction Rates in Selected Neighborhoods			
	Eviction Rate	Eviction Filing Rate	% Rental
Eastside	14.13	23.79	40.91
Edison	12.94	19.95	51.22
Northside	13.91	20.97	53.59
Stuart	3.65	5.58	75
WMU*	3.06	3.35	77.42
Arcadia*	4.34	8.98	79.25
Vine	5.28	7.51	82.62
Knollwood*	7.73	15.73	87.27
Central Business District	3.9	5.41	92.19
<i>*high concentration of student housing</i>			

Source: Eviction Lab

Most of the City's evictions and eviction filings are under the City's average except for the areas that qualify as R/ECAP and a few of the majority student neighborhoods. It is also concerning that the R/ECAP neighborhoods also have lower rental rates but higher eviction rates.

## Geographic Mobility

Geographic Mobility is the movement of residents from one place to another. The ACS measures this by residents who have lived in the same house for the year, those who moved within the county, within the state, within the country, and those who moved from abroad. Unfortunately, this does not include mobility between neighborhoods in the City of Kalamazoo. This level of data that would be the most useful. Though we don't have this data there are two pieces which are available that are useful for this report. The first we will look at is Geography mobility by tenure.

Geographic Mobility by Tenure		
	Owner %	Renter %
Same house	88.03	54.17
Same county	7.25	29.67
Same state	2.43	10.63
Different state	2.01	4.36
Abroad	0.29	1.17

Source: American Community Survey 2012-2016

The data shows that owners are much more stable in their housing and move less, which is to be expected. However, only 54.17% of renters in the city have lived in the same place for the last year. This is a fairly low number, even given the high student population in the city. This means 45.83% of renters moved units over the previous year. Of this 29.67% moved within the same county, suggesting quite a bit of movement of renters throughout Kalamazoo County.

The second piece of Geographic Mobility data we will look at is mobility in relation to poverty status, table 13.2. This data is important to review and can show if there is a difference in housing stability among those living in poverty and those not in poverty. Since a large portion of Kalamazoo is in poverty this data is significant.

Geographic Mobility by Poverty Status			
	Below 100%	100-150% poverty	>150% poverty
Same house	55.69	63.64	80.27
Same county	25.80	27.55	12.67
Same state	12.88	6.38	3.49
Different state	3.40	2.03	3.01
Abroad	1.23	0.40	0.56

Source: American Community Survey 2012-2016

## Educational Attainment

Education often creates opportunity for employment and mobility. Those who have higher educational attainment are often more mobile across social strata.

Kalamazoo Public Schools Demographics		
	# of students	% of student body
Total	12,492	54.17
Black	4,905	39.27
White	4,503	36.05
Hispanic	1,648	13.19
Multi-racial	1,225	9.81
Asian	167	1.34
American Indian	37	0.30
Native Hawaiian	7	0.06

Source: Center for Educational Performance

In 2017 KPS had a homeless rate of 5.88% (735 students), which is much larger than surrounding school districts. They were only second in the state of Michigan to Grand Rapids Public Schools with 797 homeless students. The table below shows how the homeless student population by their living situation.

Kalamazoo Public Schools Students by Living Situation		
	# of students	% of total
Homeless student total	735	
Doubled up	410	55.78
Hotel/motel	92	12.52
Shelter	230	31.29
Unsheltered	3	0.41

Source: Center for Educational Performance

Students of color, except for Asian students, do not fare as well as their white counterparts in respect to graduation. Also, students of color of all racial groups have a higher dropout rates than their white counterparts.

Graduation Rates by Race		
	Graduation rate	Dropout rate
Black	65.37	10.45
White	82.64	<5
Hispanic	63.64	16.88
Multi-racial	73.02	9.52
Asian	87.50	12.50
American Indian	50	50
Native Hawaiian	>95	<5

Source: Center for Educational Performance

Educational Attainment, Adults 25+		
	# of adults	% of total
< 9th grade	1,021	2.55
9th - 12th grade, no diploma	2,119	5.28
High school diploma or equivalent	8,473	21.12
Some college	9,699	24.18
Associates degree	4,362	10.87
Bachelor's degree	7,578	18.89
Graduate or professional degree	6,862	17.11

Source: American Community Survey 2012-2016

White individuals obtain Bachelor's degrees or higher at a much higher rate than people of color, except for Asians. People of color, again except for Asians, have a much higher percentage of individuals with less than a high school diploma, more than 30% in the case of Hispanic residents and individuals of "other" race.

The table on the following page shows education attainment for individuals aged twenty-five or older by neighborhood arranged by percentage of population with a Bachelor's degree or higher.

It is significant that .87% (345 individuals) has had no schooling whatsoever. Again, we see our three core neighborhoods at the top of the chart with the Northside and Edison neighborhoods with less than ten percent of their populations having a Bachelor's or higher and just over ten percent of the Eastside. This is a significant difference since some neighborhoods have sixty percent or higher such as West Main Hill with 86.26%. It is also notable that more than half of the population on the Northside has a high school degree of less (53.62%). Eastside is nearly half at 49.33% and Edison is at 44.10% of individuals with a high school degree or less.

Educational Attainment, % of Adults 25+ by Race									
Education Level	White	White, Hispanic	Black	American Indian/Alaska Native	Asian	Native Hawaiian/Pacific Islander	2+ Races	Hispanic	Other
Less than high school diploma	5	26.68	17.79	13.82	5.11		18.20	30.02	37.29
High school diploma or equivalent	18.93	23.06	25.59	55.92	15.34		14.87	24.44	24.24
Some college or associates degree	34.83	31.77	45.06	13.82	7.98		49.51	27.16	20.68
Bachelor's degree or higher	41.25	18.50	11.56	16.45	71.57		17.42	18.38	17.80

Source: American Community Survey 2012-2016

### Educational Attainment, % of Adults 25+ by Neighborhood

Neighborhood	No Schooling	Less than High School Diploma	High School Diploma/ equivalent	Associate's Degree/ Some College	Bachelor's Degree or Higher
Kalamazoo Overall	0.87	8.69	20.83	36.36	33.25
Northside	1.33	24.89	27.41	40.43	5.95
Edison	0.84	14.81	28.45	47.26	8.64
Eastside	0.54	24.16	24.63	40.23	10.44
Knollwood*	0.98	5.47	27.61	53.89	12.05
Burke Acres	1.23	8.68	33.29	33.29	23.50
Milwood	1.15	6.80	23.30	42.32	26.43
West Douglas	3.42	9.58	26.20	34.31	26.49
Oakwood	0.53	6.67	22.35	38.88	31.57
Vine	1.73	4.40	21.59	37.76	34.54
Central Business District	0.07	13.99	18.19	31.09	36.67
South Westnedge	0.51	4.22	19.23	36.43	39.60
Southside	0.92	4.76	17.05	35.48	41.78
Stuart	0	2.89	13.02	34.71	49.38
Westwood	0.08	1.83	12.94	29.83	55.33
Colony Farms/Hill-n-Brook/Parkview Hills	0	3.20	8.31	29.06	59.42
Winchell	0.17	4.42	11.52	23.64	60.25
Arcadia*	1.09	1.63	5.50	30.77	61.00
WMU*	2.92	8.38	13.84	13.84	61.01
Westnedge Hill	0	2.46	11.30	21.91	64.34
West Main Hill	0	0	3.02	10.71	86.26

\*high concentration of student housing

Source: American Community Survey 2012-2016

Neighborhoods in **green** are within five percent of the city average.

Those in **light blue** and **light red** are five to ten percent above and below the average respectively.

Those in **dark blue** and **dark red** are more than ten percent above and below the average respectively.

It is important to look at educational attainment and participation in the workforce. Workforce participation allows families and individuals to secure and maintain housing. The table below shows the percentage of individuals in the labor force by educational attainment. Those considered in the workforce are those who are employed, full or part time, as well as those unemployed seeking employment.

Those not in the labor force include people who are unable to work due to disability or health reasons and retired individuals.

Labor Force Participation, % Adults 25+ by Educational Attainment		
	In Labor Force	Not in Labor Force
Less than high school diploma	50.14	49.86
High school diploma or equivalent	66.30	33.70
Associate's degree or some college	78.78	21.22
Bachelor's degree or higher	86.97	13.03

Source: American Community Survey 2012-2016

We see that the highest percentage of those not in the labor force are those with less than a high school degree (49.86%). This raises questions about whether these individuals are not participating in the labor force due to a lack of education or something such as a disability that impact educational attainment is also keeping these individuals from participating in the labor force. The percentage of individuals not in the labor force continues to decrease as educational attainment increases. These are individuals in the labor force looking for work.

Again, note that the same is true for employment. That the largest percentage of unemployed individuals have less than a high school degree (32.46%) and it decreases all the way to 1.62% for those with a Bachelor's degree or higher.

Employment Status, % Adults 25+ by Educational Attainment		
	Employed	Unemployed
Less than high school diploma	67.54	32.46
High school diploma or equivalent	87.87	12.13
Associate's degree or some college	92.93	7.07
Bachelor's degree or higher	98.38	1.62

Source: American Community Survey 2012-2016

Just over forty percent (43.41%) of citizens who are homeowners have a Bachelor's degree or higher, compared to only 23.60% of renters. This means that those with Bachelor's degrees are more likely to own their home than those with less than a Bachelor's degree. This is even true for those that have had at least some college or an Associate's degree.

Tenure, % Adults 25+ by Educational Attainment		
	Owner	Renter
Less than high school diploma	5.70	8.46
High school diploma or equivalent	15.02	18.81
Associate's degree or some college	35.86	49.13
Bachelor's degree or higher	43.41	23.60

Source: American Community Survey 2012-2016

It is also important to note the percentage of college enrolled students in each neighborhood. Kalamazoo has specific

neighborhoods where student population in concentrate. Since Kalamazoo has multiple institutions of higher learning, students are drawn to the are from many different places. Table 14.10 shows those enrolled in college by neighborhood. The neighborhoods are arranged by student percentage highest to lowest. Overall, in the City of Kalamazoo 26.08% of the population is enrolled in college.

College Enrollment by Neighborhood, 18+	
	% Enrolled
Kalamazoo Overall	26.08
WMU*	89.89
West Main Hill	67.71
Knollwood*	65.16
Arcadia*	58.19
Vine	34.10
Stuart	33.48
Central Business District	20.49
Oakwood	14.87
South Westnedge	10.66
Milwood	9.61
West Douglas	8.67
Southside	7.94
Westnedge Hill	7.73
Colony Farms/Hill-n-Brook/ Parkview Hills	7.62
Burke Acres	7.55
Winchell	6.98
Eastside	5.40
Northside	5.34
Edison	5.21
Westwood	4.03
<i>*high concentration of student housing</i>	

Source: American Community Survey, 2012-2016

The highest student population areas are WMU, West Main Hill (where Kalamazoo College is located), Knollwood, Arcadia, Vine and Stuart near the Western Michigan University campus. Though surprisingly the three core neighborhoods, Eastside, Edison and Northside, have almost the lowest percentage of student enrolled in college, with only Westwood Panhandle having fewer. While we do not know the reason for this it is curious and raises further questions.

## Transportation to Work

Most people in Kalamazoo drive their own vehicle to work. Only 3.15% use public transportation to get to work, a very low percentage. 7.52% of individuals walk to work.

Transportation to Work, Kalamazoo	
	%
Drove alone	78.76
Carpool	8.15
Public transportation	3.15
Walked	4.99
Other	2.19
Work at home	2.76

Source: American Community Survey, 2012-2016

The tables on the following pages further breakdown means of transportation by neighborhood, race, and poverty level.

Transportation to Work, % by Race									
	White	White, Hispanic	Black	American Indian/Alaska Native	Asian	Native Hawaiian/ Pacific Islander	2+ Races	Hispanic	Other
Drove Alone	79.53	66.13	63.02	76.53	57.98		76.29	66.93	67.95
Carpool	6.58	19.34	10.64	5.10	11.05		2.78	17.11	12.82
Public Transportation	1.22	1.14	9.37	0	12.94		4.38	4.38	11.54
Walked	7.20	8.17	8.12	14.29	10.29		10.18	7.37	5.68
Other	1.91	4.95	2.67	0	5.29		3.58	3.31	0
Worked at Home	3.56	0.27	6.17	4.08	2.46		2.78	0.89	2.01

Source: American Community Survey 2012-2016

Transportation to Work, % by Neighborhood						
	Drove Alone	Carpool	Public Transportation	Walked	Other	Worked at home
Kalamazoo overall	75.44	7.90	3.11	7.52	2.29	3.73
West Main Hill	31.23	12.46	0.97	38.51	4.21	12.62
WMU*	33.67	4.89	3.51	39.06	3.72	15.14
West Douglass	58.23	13.78	15.47	8.58	2.95	0.98
Northside	65.17	5.71	4.85	7.14	6.14	10.99
Eastside	68.72	14.70	8.24	0.99	4.17	3.18
Stuart	69.65	6.81	3.31	8.37	7.20	4.67
Edison	71.97	12.85	5.36	5.73	2.36	1.72
Vine	74.07	6.89	2.09	10.43	5.57	0.94
Arcadia*	78.72	8.35	5.45	3.22	1.73	2.52
Southside	79.89	5.50	8.16	0	0.95	5.50
Winchell	81.88	12.41	0	0	0	5.71
South Westnedge	84.05	7.99	2.50	2.67	0.56	2.23
Westnedge Hill	84.79	4.96	2.26	1.78	1.78	4.43
Milwood	84.99	9.31	2.24	0.93	1.13	1.39
Knollwood*	86.32	3.90	0.85	6.30	0	2.62
Oakwood	86.81	8.95	0.47	0	0	3.77
Burke Acres	87.87	8.24	2.14	0	0.71	1.04
Westwood	88.14	8.22	0	2.16	0	1.48
Colony Farms/Hill-n-Brook, Parkview Hills	91.74	3.20	0	0.8	1.86	2.40

Source: American Community Survey 2012-2016

Transportation to Work, % by Poverty Status						
	Drove Alone	Carpool	Public Transportaion	Walked	Other	Worked at home
Below poverty level	69.98	6.56	6.42	9.96	3.76	3.32
100-150% poverty level	77.59	7.94	4.21	6.31	2.30	1.65
>150% poverty level	82.18	8.77	1.74	2.91	1.60	2.79

Source: American Community Survey 2012-2016

Transportation to Work, % by Tenure Status						
	Drove Alone	Carpool	Public Transportaion	Walked	Other	Worked at home
Homeowner	82.52	9.38	1.56	2.14	1.44	2.97
Renter	76.05	7.04	4.31	7.19	2.81	2.60

Source: American Community Survey 2012-2016

## Disability

According to ACS data there were 10,007 individuals with a disability in the City of Kalamazoo. This is 14.60% of the population.

Disability Status by Age		
	# of people with disability	% of total
0-17	1,075	10.74
18-64	6,199	61.95
65+	2,733	27.31
Total	10,007	23.60

Source: American Community Survey 2012-2016

## Language

According to the ACS, in 2015 (the most recent data we have) there were 31 languages spoken in homes in the City of Kalamazoo. English by far was the most common, as it is the dominant language, with 90.19% of residents speaking it as their first language at home. Spanish is the next largest with 4.85% of the population speaking it as their first language at home.

Disability Status and Poverty by Age		
	# of people with disability	% of total
0-17	477	44.37
18-64	2,715	43.80
65+	428	15.66
Total	3,620	36.17

Source: American Community Survey 2012-2016

Languages Spoken at Home		
	# of people speaking at home	% of residents
English	64,430	90.19
Spanish	3,468	4.85
Arabic	697	0.98
Chinese	444	0.62
French	384	0.54
German	217	0.30
Tagalog	207	0.29
Portuguese	178	0.25
Other African	154	0.22
Korean	148	0.21
Japanese	142	0.20
Urdu	135	0.19
Hmong	129	0.18
Other Indo European	91	0.13
Hindi	87	0.12
Vietnamese	69	0.10
Other Indic	60	0.08
Persian	59	0.08
Gujarati	57	0.08
Other West Germanic	55	0.08
Polish	54	0.08
Italian	33	0.05
Greek	29	0.04
Hebrew	27	0.04
Other Asian	21	0.03
Mon-Khmer, Cambodian	19	0.03
Other Native American	15	0.02
Yiddish	8	0.01
Scandinavian	8	0.01
Thai	3	0

Source: American Community Survey 2012-2016

## Homelessness

The Federal Department of Housing and Urban Development has one of the narrowest definitions of homeless relative to other agencies. A person is considered homeless if they have a primary nighttime residence in a shelter, a public building or space, outdoors, abandoned building, vehicle, or any other space not meant for human habitation. The Federal Department of Health and Human Services defines homeless by the terms HUD uses but also includes those living in non-permanent housing such as transitional housing, single room occupancy facilities, those that will be leaving a medical facility or incarceration without a stable place to go and those “doubled up”, living with other individuals. The Department of Education further specifies those living in a hotel or motel as homeless. This means that each department collects information differently.

Homelessness by Zip Code		
	# of people	% of total
49001	704	15.19
49006	314	6.77
49007	1,231	26.55
49008	289	6.23
49003 (PO Box)	13	0.28
49005 (PO Box)	6	0.13
49004	133	2.87
49009	323	6.97
49048	569	12.27
49005 (PO Box)	5	0.11

Source: Continuum of Care Homeless Count from HMIS

City of Kalamazoo Homeless Population	
Total in zip codes 49001, 49006, 49007, 49008, 49003, 49005	2,557
% of total homeless HMIS count	55.16%
% of City population	3.37%
Total homeless from previous table	3,587

Source: Continuum of Care Homeless Count from HMIS

Homelessness by Race		
	# of people	% of total
Black	2,727	60.04
White	1,640	36.11
American Indian/Alaska Native	66	1.45
Asian	22	0.48
Native Hawaiian/Pacific Islander	7	0.15
Multi-Racial	5	0.11
Hispanic	258	5.81
Other	2	0.04
Refused/Not Reported	73	1.60

Source: Continuum of Care Homeless Count from HMIS

Instances of Homelessness		
# of Times on Streets, ES, or SH in past 3 years	# of people	% of total
One	1,048	47.44
Two	529	23.95
Three	231	10.46
Four or more	359	16.25
Not collected/Not Reported	42	1.90

Source: Continuum of Care Homeless Count from HMIS

County Population		
	# of people	% of total
Total	262,985	
White	213,751	81.28
Black, African American	28,004	10.65
American Indian/Alaska Native	522	0.20
Asian	6,890	2.62
Native Hawaiian/Pacific Islander	303	0.12
Other	1,098	0.42
Multi-Racial	11,738	4.46
Hispanic	12,997	4.94

Source: American Community Survey 2017

Length of Instances of Homelessness		
# of Months on Streets, ES, or SH in past 3 years	# of people	% of total
One	806	34.18
Two	306	12.98
Three	224	9.50
Four	132	5.60
Five	54	2.29
Six	92	3.90
Seven	56	2.37
Eight	31	1.31
Nine	42	1.78
Ten	24	1.02
Eleven	5	0.21
Twelve	98	4.16
More than Twelve	412	17.47
Refused/Not Reported	76	3.22

Source: Continuum of Care Homeless Count from HMIS

Homelessness for Domestic Violence Survivors		
Domestic Violence Victim/Survivor Status	# of people	% of total
No	2,724	69.38
Yes	1181	30.08

Source: Continuum of Care Homeless Count from HMIS

Homeless Families		
	# of people	% of total
Female Single Parent	2,049	38.01
	1,416	26.27
Single Adult	812	15.06
Two Parent Family	623	11.56
Male Single Parent	42	0.78
Couple with No Children	96	1.78
Grandparent(s) and Child	45	0.83
Couple (Parent and Friend) and Child	14	0.26
Non-custodial Caregivers	6	0.11
Foster Parent(s)	2	0.04
Other	141	2.62

Source: Continuum of Care Homeless Count from HMIS

## Law and Policy

The City of Kalamazoo has not enacted a local fair housing ordinance but does have a fair housing policy, which reads:

*Equal housing opportunity for all persons, regardless of race, color, national origin, religion, age, sex, familial status, marital status, or disability, is a fundamental policy of the City of Kalamazoo. The City of Kalamazoo is committed to diligence in*

*assuring equal housing opportunity and non-discrimination to all aspects of its housing financing activities. The City of Kalamazoo has an ethical as well as legal imperative to work aggressively to ensure that the City of Kalamazoo financed housing programs comply fully with all state, and federal fair housing laws.*

In addition, the City has an ordinance that prohibits discrimination as previously described in this Plan. Chapter 18 of the Code of Ordinance details the following:

*18-17.A It is the intent of the City of Kalamazoo that no person be denied the equal protection of the laws; nor shall any person be denied the enjoyment of his or her civil rights or be discriminated against because of his or her actual or perceived race, color, religion, national origin, sex, age, height, weight, marital status, physical or mental disability, family status, sexual orientation, or gender identity.*

*18-17.B The prohibitions against discrimination as provided for in this article shall not be deemed preempted by federal or state law, but are intended to supplement state and federal civil rights law prohibiting discrimination in the areas of employment, public accommodations, and housing; provided, however, this article shall be construed and applied in a manner consistent with First Amendment jurisprudence regarding the freedom of speech and exercise of religion.*

The City of Kalamazoo receives phone calls and complaints on fair housing issues and refers those to either the Fair Housing Center of Southwest Michigan or the Regional HUD Office in Chicago depending on the complaint. Currently, HUD and the Fair Housing Center in Kalamazoo conduct investigations of fair housing complaints in the City. The Fair Housing Center also distributes fair housing educational materials and literature to the general public and local property owners.

Michigan is part of HUD's Midwest Region, located in Chicago, Illinois. When HUD Regional Office investigates complaints of discrimination, an investigator generally spends a day or two in the city, on-site, interviewing the complainant, respondents, and witnesses, reviewing records and documentation, while observing the environment.

The City also enforces fair housing as part of grant subrecipient monitoring. Fair housing practices are reviewed when City staff meets with grant recipients to review their program policies and procedures. The following questions are asked as part of the non-discrimination and action to further fair housing section of the monitoring:

1. Describe how the subrecipient maintains information on the race or ethnicity, gender, and head of household status of all program participants.
2. Does the subrecipient include Equal

Opportunity language in its contracts and written hiring policies?

3. Are there policies regarding opportunities for training and employment of local residents as described in Section 3 (24 CFR 135)?
4. Did the subrecipient document efforts made to advise persons of their rights under the Fair Housing Act? The right to relocate to residences in areas of non-minority concentration at their option; and referrals for minority persons to comparable and suitable decent, safe, and sanitary replacement dwellings not located in areas of minority concentration?
5. Describe how the subrecipient documents all fair housing complaints and resolution.
6. Describe how the subrecipient keeps track of the minority and women-owned businesses involved in program implementation.

It has long been settled that fair housing testing is legal and that nonprofit enforcement agencies have standing to sue when certain criteria are met. These decisions make it feasible for nonprofits to engage in fair housing enforcement activities. The Fair Housing Center of Southwest Michigan performs testing for the Kalamazoo area.

An essential ingredient of fair housing opportunity and enforcement is education of the public regarding the rights and responsibilities afforded by the fair housing

law. This includes the education of housing and financial providers, as well as citizens, the potential victims of discrimination. It is important for potential victims of housing and/or lending discrimination to be aware of fair housing issues generally, know what may constitute a violation, and what they can do in the event they believe they may have been discriminated against. Likewise, it is important for lenders, housing providers, and their agents to know their responsibilities and when they may be violating fair housing law.

Often, people may be unaware of their fair housing rights. Present day housing discrimination tends to be more subtle. Instead of saying that no children are allowed, landlords may impose unreasonable occupancy standards that have the effect of excluding families with children. Rather than saying, "We do not rent to Hispanics," they may say, "Sorry we do not have any vacancies right now, try again in a few months," when, in fact, they do have one or more vacancies. Printed advertisements do not have to state, "no families with children or minorities allowed" to be discriminatory. In addition, a person who believes he/she may have been discriminated against will probably do nothing if he/she does not realize that a simple telephone call can initiate intervention and a resolution on his/her behalf, without the expenditure of funds or excessive time. Thus, knowledge of available fair housing rights, enforcement resources and assistance is a critical

component. The Fair Housing Center of Southwest Michigan is the primary agency responsible for Education and Outreach.

The Fair Housing Center of Southwest Michigan is committed to eliminating all forms of housing discrimination in Southwest Michigan through fair housing education, enforcement and advocacy.

For the period of 2015-2019 the Fair Housing Center reported the following information regarding calls from Kalamazoo residents. Calls into the office fall into two categories: fair housing allegations, non-allegations. Over 50% of calls to our office come from Kalamazoo, and we serve 9 counties of Southwest Michigan.

For those that are fair housing allegations, the protected class, or protected basis, goes as follows:

Fair Housing Allegations by Protected Class	
Age	10%
Disability	40%
Race	26%
Sex	8%
Marital Status	2%
Familial Status	9%
Religion	1.5%
National Origin	2%
Sexual Orientation	1.5

In the City of Kalamazoo, the percentage of allegations of discrimination on the basis of race is higher than the national average **reported by other fair housing centers.**

That fact might seem alarming at first... but it could also mean Kalamazoo is more effective than other places in advocating and organizing around issues of racial inequality. In our statistic, over 95% of the race-based allegations come from people who identify as Black or African American.

Across the nation, reported discrimination based on disability is always the highest... but that does not mean discrimination based on disability is more likely to occur. The only conclusion we can draw from that fact is that people with disabilities are more likely to name and report the discrimination they experience. Thus, discrimination based on race isn't more likely to occur in Kalamazoo, but here, people who identify as Black or African American are more likely to name and report the discrimination, they experience to a fair housing center.

The small percentage of discrimination being reported based on national origin is very concerning. One obvious step in the right direction: FHCSWM, and Kalamazoo as a whole, needs to do more effective fair housing outreach and advocacy with people who identify as Hispanic or LatinX.

Here are some other stats drawn from the non-allegations:

Credit Score-denied housing	1.89%
Criminal Background-denied	1.89
Past Eviction-denied	4%
Facing Eviction	25%

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## Community Engagement

Qualitative data for this report was collected over a five-month period of intense engagement. More than 900 individuals were engaged through a mixed methods approach. Community members, service providers and local housing agencies and advocates provided input through surveys, focus groups and interviews to assess the impediments and provide possible solutions to the issues and fair and affordable housing. The survey which consisted of questions assessing residents' housing needs, discrimination experiences and education all with a focus on fair housing received 695 responses. Six focus groups were also held with an average of ten participants each. There was also an opportunity for folks who did not want to complete the survey to provide comments via post it notes and placed on boards.

**See Appendix 1 for results of engagement efforts.**



**Kalamazoo**

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# **KALAMAZOO**

# **HOUSING**

# **EQUITY**

# **REPORT**

**SURVEY FINDINGS**



# SUMMARY OF SURVEY FINDINGS



This document is a supplement to the Kalamazoo Housing Equity Report, which is the result of a partnership between the City of Kalamazoo, Michigan Department of Civil Rights, Fair Housing Center of Southwest Michigan, and Truth, Racial Healing, and Transformation Kalamazoo (TRHT), hosted by the Kalamazoo Community Foundation. The aim of the partnership was to explore and address longstanding issues related to fair and affordable housing within the Kalamazoo community — including the quality and affordability of housing and high rates of homelessness for people of color.

With a focus on the City of Kalamazoo specifically, this report details the collection of quantitative survey data to determine perceptions and impressions of barriers to housing there. Data collection for the report and supplemental resources were made possible through a partnership funded by the Government Alliance for Race and Equity (GARE) Innovation Grant, along with additional resources provided by the City of Kalamazoo and Kalamazoo Community Foundation’s Truth, Racial Healing and Transformation (TRHT).

# BACKGROUND

Over a five-month period, both qualitative and quantitative data were collected from more than 900 residents in and around the City of Kalamazoo. This primary research was combined with existing data from local, state and federal sources to offer a contemporary snapshot of existing conditions outlined in the Housing Equity Report. The purpose of this project was to help build a shared understanding about housing barriers and discrimination specific to Kalamazoo, as well as to supply needed data for federal reporting and better inform solutions.

The City of Kalamazoo is a municipality in the county of Kalamazoo in the State of Michigan. The American Community Survey five-year estimate for 2012-2016 estimates the population of the City of Kalamazoo at 76,712 and Kalamazoo County at 258,605. Kalamazoo is a majority white city with 64.4% of its citizens identifying as white non-hispanic and 35.6% identifying as non-white including hispanic. The non-white population is as follows for the City of Kalamazoo; Black: 21.3%, Two or more races: 5.8%, Asian: 2.4%, American Indian/Alaska Native: 0.40%, Native Hawaiian/Pacific Islander: 0.03% and other: 1.3%. The white hispanic population is estimated at 4.4%. The median family income in the City of Kalamazoo is estimated at \$46,935 and is lower than Kalamazoo County's \$68,269. The city has a poverty rate of 32.7%. Over half of the city consists of renters (55.4%) and the median rent price for a unit is \$704. The City of Kalamazoo has an eviction filing rate of 11.41% and an eviction rate of 6.6% (<https://evictionlab.org>, 2016). The median home value in the City of Kalamazoo is \$96,600. Of adults aged 25 and older, 7.8% have less than a high school degree, 21.1% have a high school degree or equivalent and 71.1% have at least some college. Further, 26.1% of the population age 18 and older are enrolled in college in Kalamazoo.



# METHODOLOGY

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**This supplement summarizes the findings of a community survey (attached) conducted over a four-month period from July to October, 2018.**

The survey asked questions about demographic information of the respondent, as well as their perceptions and experiences with housing. The questions were heavily informed by fair housing laws and protected classes within those laws, especially issues related to racism. While we didn't ask about membership in all of the federally protected classes in the demographic section, experiences of discrimination based on membership in any of the current protected classes was collected. We recognize that housing discrimination is a significant problem for people with all types of disabilities and we recognize the intersectionality of identities.

The survey was available in both English and Spanish languages. Broadly, the survey sought to ascertain perceptions regarding:

- Difficulties and barriers to housing that residents had experienced
- Difficulties and barriers to housing that residents had seen/were aware of
- Residents' perceived experiences of housing discrimination
- Residents' understanding of where they could report instances of discrimination

Special focus was paid to events and neighborhoods that were likely to have high numbers of people of color, in alignment with the Affirmatively Furthering Fair Housing guidelines put out by the Housing and Urban Development Authority (HUD). HUD designates neighborhoods as Racially/Ethnically Concentrated Concentrated Areas of Poverty (R/ECAP) based on census data on a racial/ethnic concentration threshold and a poverty test. In general, R/ECAPs must have a non-white population of 50 percent or more and a poverty threshold of more than 40 percent of the neighborhood falling below the poverty line. R/ECAP neighborhoods are indicated in Table 5 on page 8. (The U.S. Census provides for alternative formulas to accommodate population and economic shifts).

Further information may be obtained from HUD. When survey collection ended, 690 surveys had been completed. The majority were in English.

Beginning in July, the survey was made available to community members online through a Google Form and in a paper format. It was distributed to the City's six neighborhood associations to share with their residents, as well as other community organizations through various newsletters, emails and a QR code link that could be scanned by any smart device.

Associations exist within the City's Fairmont/Douglas, Northside, Edison, Eastside, Vine, Stuart and Oakwood neighborhoods. By the end of July, 262 surveys had been collected. Personal outreach for additional data-collection was then made through local events and meetings as follows:

- 6-30-18**, Congolese National Independence Day
- 7-12-18**, National Day of Summer Learning
- 7-14-18**, Black Arts Festival
- 7-19-18**, Big Truck event at Washington Square Public Library
- 7-26-18**, Rockwell Park Community Engagement
- 7-27-18**, Downtown Kalamazoo Sidewalk Sale
- 8-2-2018**, a southside apartment complex
- 8-3-2018**, Art Hop — a monthly art event that occurs throughout the City Of Kalamazoo
- 8-4-2018**, Urban Arts Fair
- 8-7-2018**, National Night Out – a simultaneous event held at six neighborhood associations around the City of Kalamazoo
- 8-11-2018**, Black Business Expo
- 8-24-18**, Women's Equality Day
- 9-1-2018**, Kalamazoo Farmers Market
- 10-10-2018**, Project Connect
- 11-2-18**, El Concilio Day of the Dead celebration



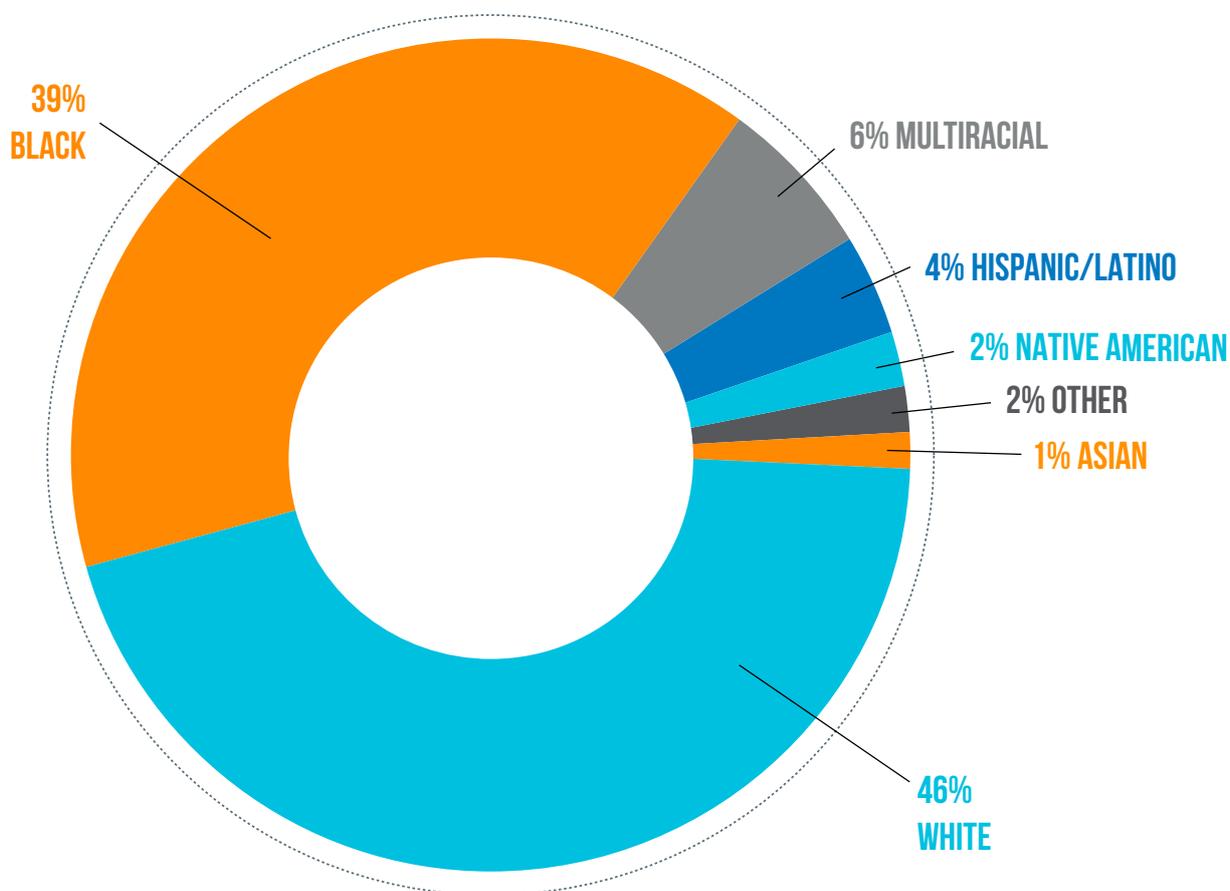
# DEMOGRAPHICS

The survey collected information about gender, race/ethnicity, age, education level and where in the community they resided.

Race and ethnicity was selected as a check box from the categories in Table 1 below. Respondents could choose more than one race when filling out the survey. These surveys were then coded as multiracial. Additionally, although Hispanic is an ethnicity and not a race, it was decided to list it with racial categories after community feedback. Individuals could choose to identify as Hispanic as well as a race. No respondent who chose Hispanic also chose another unique race.

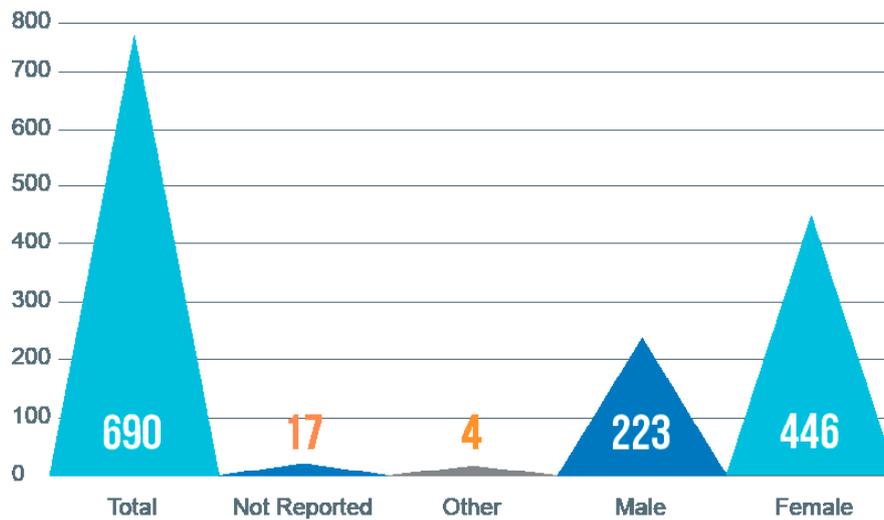
**Table 1: Tables 1 and 2 provide a snapshot of our survey respondents.**

Question: What race/ethnicity do you identify with?

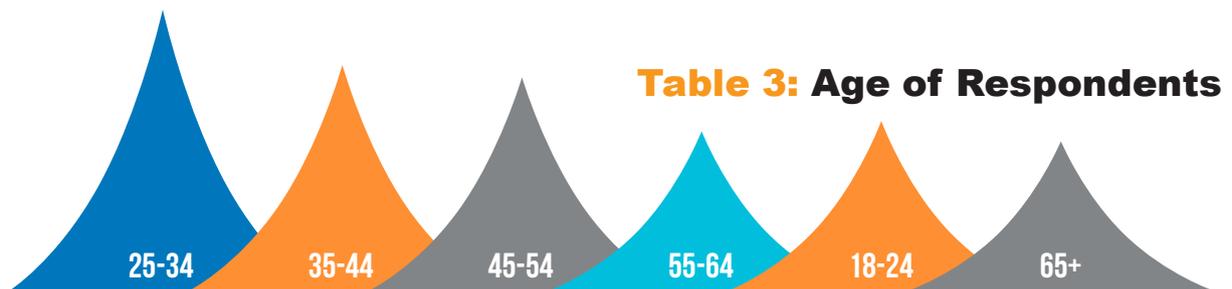


## Table 2: Gender

Table two shows the gender distribution of the respondents. Twice as many people who identified as female filled out the survey than those who identified as male. There were a few people who chose not to answer or identified with another gender. This may be a reflection of the population who attended the events where surveys were distributed.



The survey asked about age range (Table 3) and student status (Table 4). Age was spread somewhat evenly across age groups, with the largest being those aged 25 to 34 (26.0%). The vast majority of respondents were not students (83.0%). This is likely due, in part, to the summer survey collection timing and little engagement on college campuses. While age is not a protected class with regards to housing, questions about age and education were asked to provide a better understanding of who was participating in this project. As a college community — with three major institutions of higher learning headquartered here — the influx of thousands of additional students during the academic calendar year plays a large role in housing availability and is especially relevant to this research.



## Table 4: Are you currently a student?

Not Reported 18/3%



No 873/83%



Yes 99/14%



**Table 5: Residence of Survey Respondents**

The survey asked respondents where they resided. This question had an open-ended response option. The distribution across neighborhoods reflected the intention to collect information from residents living in R/ECAP areas, as mentioned in the methodology section.

<b>Neighborhood</b>	<b># of Respondants</b>	<b>%</b>
Total	690	
<b>City of Kalamazoo Neighborhoods</b>		
City of Kalamazoo (Not Specified)	37	5.4%
Eastside (R/ECAP)	37	5.4%
Northside (R/ECAP)	75	10.9%
Edison (R/ECAP)	61	8.8%
Milwood	41	5.9%
Vine	33	4.8%
West Douglas	24	3.5%
Southside	21	3.0%
Central Business District	17	2.5%
Westnedge Hill	15	2.2%
Stuart	12	1.7%
Winchill	11	1.6%
Oakwood	11	1.6%
South Westnedge	9	1.3%
West Main Hill	9	1.3%
Parkview Hills	7	1.0%
Burke Acres	5	0.7%
Arcadia	5	0.7%
WMU	5	0.7%
Westwood Panhandle	1	0.1%
Knollwood	0	0.0%
<b>Other:</b>		
Kalamazoo County	78	11.3%
Kalamazoo Township	59	8.6%
Homeless	22	3.2%
Portage	26	3.8%
Not Reported	69	10.0%

## HOUSING NEEDS AND BARRIERS

Residents were asked about various perceived barriers to housing in their community. They could select multiple responses, and their responses were not contingent on whether they themselves had encountered problems with housing. Affordability is the biggest concern for many local residents at this time. The most cited barrier was that housing seems to cost too much (64.9%) (Table 6). The second highest indicated barrier was that jobs do not pay enough (54.1%).

**Table 6. Perceived Barriers to Housing**  
**Question: In General, what do you see as barriers to housing in Kalamazoo? (Check all that apply)**

	# of Respondants	%
Housing costs too much	448	64.9%
Jobs don't pay enough	373	54.1%
Housing repair/upkeep costs are too much for people	341	49.4%
Affordable housing is limited to certain neighborhoods	336	48.7%
Not enough available housing	328	47.5%
Not enough programs to help people with housing	279	40.4%
Public is not aware of fair housing protections	237	34.3%
Utilities are too much	233	33.8%
Previous eviction or convictions	206	29.9%
Not enough housing types (duplexes, townhomes, etc)	174	25.2%
Not enough protections for renters/homebuyers	157	22.8%
Limited resources/support for people who speak a language other than English	157	22.8%
Lack of access to mortgages	143	20.7%
Other	74	10.7%
No response	48	7.0%

Just over 10% of respondents filled in a barrier other than one that was listed. Many of them reflected issues such as bad landlords, credit issues, restrictions on affordable housing, ineffective current programs, fair housing laws and rules being violated, zoning, and discrimination.

Three people explicitly wrote in a comment that housing is seen as a privilege and something that needs to be earned, and not a right that all people deserve. One respondent wrote that “the government sees housing as a privilege not as a right,” and another stated “housing seen as a privilege instead of a right.” These statements exemplify several other verbal comments that were made to partners while collecting survey data and speak to a critical philosophical divide. For example, the United Nations Declaration of Human Rights includes housing as a human right, however, that may not be the underlying philosophy guiding housing in the United States.

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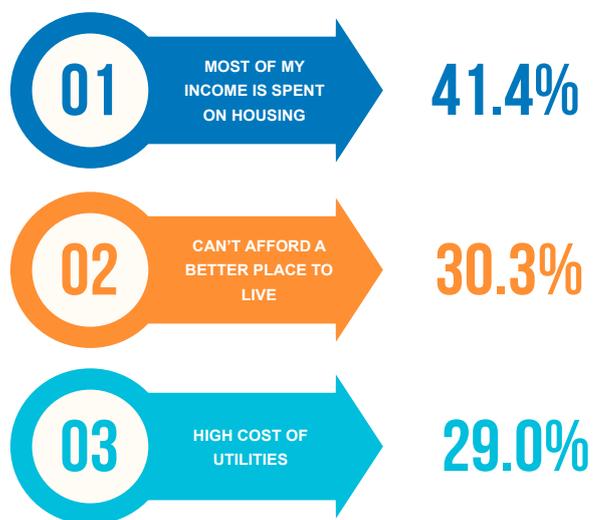
The survey asked respondents if they themselves had any problems obtaining their housing. A total of 590 people responded to this question. In the largest response, 41.4% indicated that most of their income was spent on housing (Table 7). The second largest issue faced by respondents was that they could not afford a better place to live (30.3%). Although the specific rental rates or rent as a portion of income wasn't asked, this theme points to the issue of being rent burdened, which by definition means that a family is paying more than 30% of their income on rent. Many individuals were rent burdened or close to it and unable to move to another unit or another part of town, especially given deposit requirements, application and background check fees, and the overall cost of moving. Some people felt trapped where they live, an indicator of severely limited mobility of individuals throughout the city. The third largest issue faced by respondents was the high cost of utilities (29.0%) — one of the factors that can make overall housing costs unaffordable.



## Table 7. Responses to Actual Barriers to Housing

Question: Do you have any of the following problems? Responses in (Check all that apply)

	# of Respondents	% Total of Respondents
Most of my income is spent on housing	244	41.4%
Can't afford a better place to live	179	30.3%
High cost of utilities	171	29.0%
Lots of crime in my neighborhoods	123	20.8%
Landlord won't make repairs	97	16.4%
Can't fix up home due to lack of/fixed income	83	14.1%
Can't get an apartment because of convictions	81	13.7%
Can't get an apartment because of an eviction	81	13.7%
No grocery stores easily accessible	74	12.5%
Unexpected rent increase	71	12.0%
Too far from public transportation	66	11.2%
Bad schools in my neighborhood	55	9.3%
Landlord doesn't take Section 8/vouchers	55	9.3%
Other	28	4.7%
House has been condemned	23	3.9%
At risk of or recent foreclosure (tax or bank)	19	3.2%
None of the above	125	21.2%



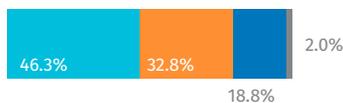


## Table 7a. Barriers to Housing Responses by Race and Ethnicity of Respondent

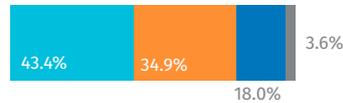
Question: Do you have any of the following problems? (Check all that apply). Responses in this table are disaggregated based on race of respondent as indicated in the demographics section. The percentages under each race are the percent of the respondents of that race compared to all the respondents who indicated that barrier, rather than percentage of total survey respondents.

Because there were a low number of respondents who identified as Hispanic/Latino, and Other People of Color (options were Native American, Asian, Native Hawaiian/Pacific Islander, Multiracial or other), the next table further analyzed responses from only individuals who identified with one of those identities.

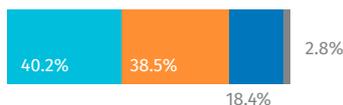
Most of my income is spent on housing (244 Respondents)



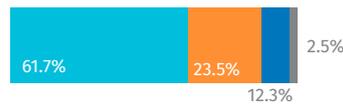
Can't fix up home due to lack of/fixed income (83 Respondents)



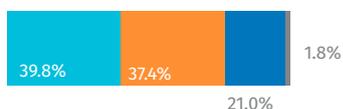
Can't afford a better place to live (179 Respondents)



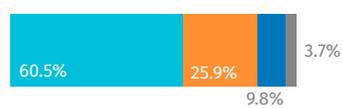
Can't get an apartment because of convictions (81 Respondents)



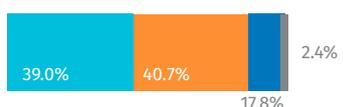
High cost of utilities (171 Respondents)



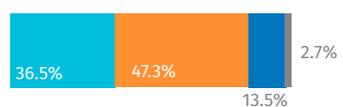
Can't get an apartment because of an eviction (81 Respondents)



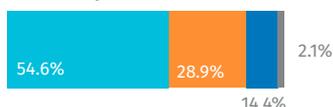
Lots of crime in my neighborhood (123 Respondents)



No grocery stores easily accessible (74 Respondents)



Landlord won't make repairs (97 Respondents)



Legend:  
■ Black ■ Other people of color  
■ White ■ No race reported

**Table 7b. Barriers to Housing Responses by Race and Ethnicity of Respondent**

	Hispanic/Latino	Asian	Native American	Multiracial	Other
Most of my income is spent on housing	4.9%	0.4%	2.0%	9.4%	2.0%
Can't afford a better place to live	5.6%	0.6%	2.2%	8.4%	1.7%
High cost of utilities	4.7%	0.6%	2.3%	10.5%	2.9%
Lots of crime in my neighborhood	6.5%	0.8%	1.6%	7.3%	1.6%
Landlord won't make repairs	3.1%	1.0%	0.0%	8.2%	2.1%
Can't fix up home due to lack of/fixed income	2.4%	2.4%	2.4%	10.9%	0.0%
Can't get an apartment because of convictions	2.5%	0.0%	0.0%	9.9%	0.0%
Can't get an apartment because of an eviction	1.2%	0.0%	2.5%	6.1%	0.0%
No grocery stores easily accessible	4.1%	1.4%	0.0%	5.4%	2.7%

No individuals identifying as Native Hawaiian/Pacific Islander answered this question.



**Of those who said lots of crime in my neighborhood were a barrier to housing, 39% were Black vs 41% White**



**Of those who said landlord repairs were a barrier to housing, 55% were Black vs 29% White**



**Of those who said previous evictions were a barrier to housing, 61% were Black vs 26% White**



**Of those who said previous convictions were a barrier to housing, 62% were Black vs 24% were White**

**Table 8a. Barriers to Housing Responses by Race and Ethnicity of Respondent (as a percentage of racial category)**

The following tables show the number of individuals of each racial category who identified these issues as problems for themselves as a percentage of that total number of individuals in each racial category who responded to the survey. Although there were a low number of respondents from various racial groups, the responses when analyzed as a proportion of the total racial category begin to show themes that could be studied further. For example, although there were only 24 respondents who identified as Hispanic/Latino and 10 who identified as Native American, half of each of those groups indicated that they spend most of their income on housing.

	Black (259)	White (312)	Other People of Color (98)	Not Reported (20)
Most of my income is spent on housing	43.6%	25.6%	46.9%	25.0%
Can't afford a better place to live	27.8%	22.1%	33.6%	25.0%
High cost of utilities	26.3%	20.5%	36.7%	15.0%
Lots of crime in my neighborhood	18.5%	16.0%	22.4%	15.0%
Landlord won't make repairs	20.5%	9.0%	14.2%	10.0%
Can't fix up home due to lack of/fixed income	13.9%	9.3%	15.3%	15.0%
Can't get an apartment because of convictions	19.3%	6.1%	10.2%	10.0%
Can't get an apartment because of an eviction	18.9%	6.7%	8.1%	15.0%
No grocery stores easily accessible	10.4%	11.2%	10.2%	10.0%

**Table 8b. Barriers to Housing Responses by Race and Ethnicity of Respondent (as a percentage of racial category)**

	Hispanic/Latino (24)	Asian (5)	Native American (10)	Multiracial (47)	Other (12)
Most of my income is spent on housing	50.0%	20.0%	50.0%	48.9%	41.7%
Can't afford a better place to live	41.7%	20.0%	40.0%	31.9%	25.0%
High cost of utilities	33.3%	20.0%	40.0%	38.3%	41.7%
Lots of crime in my neighborhood	33.3%	20.0%	20.0%	19.1%	16.7%
Landlord won't make repairs	12.5%	20.0%	0.0%	17.0%	16.7%
Can't fix up home due to lack of/fixed income	8.3%	40.0%	20.0%	19.1%	0.0%
Can't get an apartment because of convictions	8.3%	0.0%	0.0%	17.0%	0.0%
Can't get an apartment because of an eviction	4.2%	0.0%	20.0%	10.6%	0.0%
No grocery stores easily accessible	12.5%	20.0%	0.0%	8.5%	16.7%

No individuals identifying as Native Hawaiian/Pacific Islander answered this question.

# HOUSING DISCRIMINATION

**Table 9. Reports of Housing Discrimination Experience by Race and Ethnicity**

641 Total Respondents	Respondent	Others	No One	Unsure
<b>Total</b>	157	234	156	134
White	41 (26.1%)	101 (43.2%)	90 (57.6%)	69 (51.4%)
Black	83 (52.9%)	93 (39.7%)	46 (29.5%)	42 (31.3%)
Hispanic/Latino	6 (3.8%)	5 (2.1%)	6 (3.8%)	7 (5.2%)
Native American	3 (1.9%)	2 (0.9%)	3 (1.9%)	1 (0.7%)
Asian	1 (0.6%)	0 (0%)	1 (0.6%)	2 (1.5%)
Native Hawaiian/Pacific Islander	0 (0%)	0 (0%)	0 (0%)	0 (0%)
Multiracial	14 (8.9%)	23 (9.8%)	6 (3.8%)	8 (6.0%)
Other	3 (1.9%)	6 (2.6%)	0 (0%)	4 (3.0%)
Not reported	6 (3.8%)	4 (1.7%)	4 (2.6%)	1 (0.7%)

If respondents answered yes to the previous question, they were also asked what type of housing discrimination they experienced. Respondents were allowed to choose more than one type as each type is not mutually exclusive. They were given six examples of discrimination, detailed in Table 10 below. Refusal, discouraging, or charging more for rent/purchase of a home and steering had the greatest number of responses. These types are also the forms of housing discrimination that people are most aware of.

**Table 10. Types of Housing Discrimination**

Question: Have you or anyone else that you know experienced housing discrimination? (Based on the list provided)



Type of Housing Discrimination # of Respondents	# of Respondents
Refusing, discouraging, or charging more to rent/buy a home	144
Discouraging a person from living somewhere, often by suggesting another location (steering)	146
Refusing/discouraging from getting a loan by doing things like charging more or offering worse terms than others	81
Refusing/discouraging/misleading about information about or charging more for home/renter insurance	59
Refusing to make a reasonable accommodation/ refusing to allow for changes to make the unit more accessible	93
Predatory lending; unfair, misleading, deceptive, or fraudulent loan practices	77

There were a total of 351 individuals who responded that they themselves, someone they knew, or both had experienced discrimination. Of this number 97 had missing responses to the question and therefore 254 individuals answered the above question with an additional 29 individuals who stated they were unsure if they or anyone they knew experienced discrimination.

It is important to note that residents of different races or ethnicities may experience these same types of discrimination in different ways. For example, White residents may be steered toward neighborhoods with higher-value homes, while Black residents may be steered toward neighborhoods where the population is predominantly Black and homes have a lower market value. In both cases, this practice is called “steering”, and though it has a very different impact on the people experiencing it, it leads to the same negative impact for a community.

The following table shows the number of individuals who reported that they believe that they have experienced housing discrimination, and the type of discrimination they experienced by their racial/ethnic identity. We see that of those who reported experiencing discrimination, nearly half identify as Black, while the percentage of those identifying as white range from about ten percent to just over thirty percent.



**Table 11. Housing Discrimination**

Type of Housing Discrimination	# of Respondents	Black	White	Hispanic/Latino	Native American	Multiracial	Other	Not Reported
Refusing, discouraging, or charging more to rent/buy a home	57	15 (26.3%)	15 (26.3%)	1 (1.7%)	0 (0.0%)	5 (8.7%)	3 (5.2%)	3 (5.2%)
Discouraging a person from living somewhere, often by suggesting another location (steering)	59	18 (30.5%)	28 (47.4%)	2 (3.3%)	3 (5.0%)	6 (10.1%)	1 (1.6%)	1 (1.6%)
Refusing/discouraging from getting a loan by doing things like charging more or offering worse terms than others	39	13 (33.3%)	17 (43.5%)	1 (2.5%)	0 (0.0%)	7 (17.9%)	0 (0.0%)	1 (2.5%)
Refusing/discouraging misleading about information about or charging more for home/renter insurance	24	4 (16.7%)	11 (45.8%)	2 (8.3%)	0 (0.0%)	5 (20.8%)	0 (0.0%)	2 (8.3%)
Refusing to make a reasonable accommodation/refusing to allow for changes to be made to make the unit more accessible	33	10 (30.3%)	14 (42.4%)	0 (0.0%)	0 (0.0%)	5 (15.1%)	1 (3.0%)	3 (9.0%)
Predatory lending; unfair, misleading, deceptive, or fraudulent loan practices	33	4 (9.1%)	18 (54.5%)	3 (9.0%)	0 (0.0%)	6 (18.1%)	0 (0.0%)	2 (6.0%)

No individuals identifying as Native Hawaiian/Pacific Islander or Asian answered this question

Respondents were able to choose the protected class of the individual, which would be the basis of their discrimination. Respondents were able to choose more than one protected class. Table 12 shows that the protected class most chosen was race. Ethnicity and color also both had large responses, which often are seen as related to or similar to race. The second highest protected class chosen was disability status.



## Table 12. Protected Class

Question: What was the person's protected class (circle all that apply)?

(Total Respondents = 326)

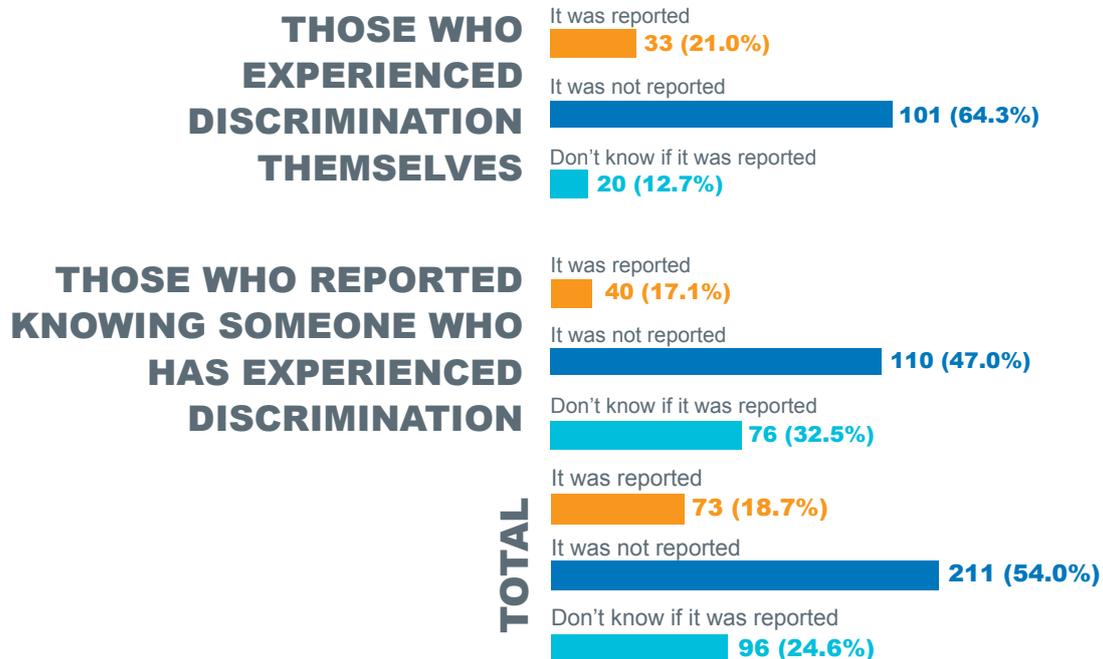
Race	Ethnicity	National Origin	Color	Religion	Sex	Sexual Orientation	Age	Disability	Familial Marital Status
211	92	32	88	29	53	60	82	95	51

Respondents who had experienced housing discrimination or knew others who had experienced housing discrimination were asked whether it had been reported, not reported, or they did not know. The majority of individuals (Table 13) stated that the discrimination had not been reported (54.0%). This was even higher for those who had experienced discrimination themselves (64.3%). Only 18.7% said that the instance had been reported, so less than 20% of perceived instances of housing discrimination had been reported according to responses in this survey.



## Table 13. Reporting of Discrimination

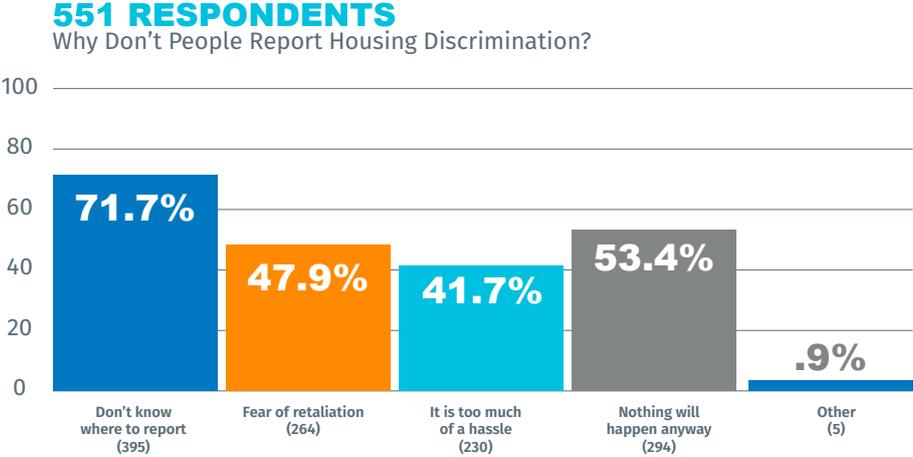
Question: Was the discrimination reported?



All respondents were asked to whom they would report housing discrimination, as well as why they believed individuals do not report it when seems to happen. Out of the 551 respondents who answered the “why” question (Table 14), the majority responded that it was because they most likely didn't know where to report (71.7%). When asked where they themselves would report housing discrimination, the majority (69.9%) of respondents said, “I don't know.” (Table 15).

**Table 14. Reasons for Not Reporting Housing Discrimination**

Question: Why don't people report housing discrimination?  
(Respondents marked multiple categories.)



**Table 15. Where Respondents Would Report Housing Discrimination**

Question: Who would you report housing discrimination to?

Where Would you Report Housing Discrimination?	# of Responses	%
I don't know	367	69.9%
Fair Housing Center	48	9.1%
State of Michigan (MDCR, rep, etc.)	23	4.4%
Federal Government (HUD, rep, etc)	16	3.0%
City of Kalamazoo (including police)	35	6.7%
Lawyer/Legal Aid	14	2.7%
Housing Resources Inc.	7	1.3%
Other	34	6.5%

**Survey Implications and Next Steps**

The findings from this survey project provide evidence that the lived experiences of current Kalamazoo residents are different across race and ethnicity. A key theme from this survey is that while issues of affordability are overarching, it is hitting Black residents in a deeper way in that they may be more likely to be cost-burdened, unable to afford to make their own repairs or have a landlord who doesn't make repairs. This could be resulting in substandard living conditions. Additionally, Black residents are more likely to be impacted by previous evictions and convictions, while White residents were more concerned with crime in their neighborhood.

The questions about discrimination and other perceived barriers to fair housing were intended to shed light on the lived experiences and perceptions of current Kalamazoo residents. With these experiences in mind, the community can start to invest resources in the areas of greatest need in response to those who took the time to provide input for this survey.



Another critical learning from this survey is the lack of reporting of housing discrimination, and how widespread it may be. This survey points to the severe under-reporting of discrimination in general due to not knowing where to report, fear of repercussions and hopelessness of a fair outcome. This supplemental document and the larger report both show that greater awareness is needed in our community about fair housing rights, fair housing enforcement and housing discrimination. Additional input should be gathered about issues and experiences for non-Black people of color in Kalamazoo. Specific recommended action steps were included in a few of the responses.

**This included the following:**

- Tiny houses would be cool.
- Instead of tearing down homes can they be donated to families for repair.
- I would like to see the energy that is being put toward a new, unnecessary downtown arena into finding solutions to create more safe, quality affordable housing in Kalamazoo.
- Encourage renovation of older properties, not demolition. Too many friends going homeless.

The questions about discrimination and other perceived barriers to fair housing were intended to shed light on the lived experiences and perceptions of current Kalamazoo residents. With these experiences in mind, the community can start to invest resources in the areas of greatest need in response to those who took the time to provide input for this survey.

This data provides quantitative support to complement additional qualitative research conducted during the same period. Qualitative findings are summarized in a Fair Housing: Focus Group. Both documents can be found at [trhtkzoo.org](http://trhtkzoo.org).

# Housing Survey

## Section 1 Housing Needs

### 1. In general, what do you see as barriers to housing in Kalamazoo? (check all that apply)

- |   |   |
|---|---|
| <input type="checkbox"/> Not enough available housing                           | <input type="checkbox"/> Housing repair/upkeep costs are too much for people                          |
| <input type="checkbox"/> Housing costs too much                                 | <input type="checkbox"/> Utilities are too much   |
| <input type="checkbox"/> Affordable housing is limited to certain neighborhoods | <input type="checkbox"/> Limited resources/support for people who speak a language other than English |
| <input type="checkbox"/> Not enough housing types (duplexes, townhomes, etc.)   | <input type="checkbox"/> Lack of access to mortgages  |
| <input type="checkbox"/> Not enough programs to help people with housing        | <input type="checkbox"/> Jobs don't pay enough  |
| <input type="checkbox"/> Not enough protections for renters/homebuyers          | <input type="checkbox"/> Previous eviction or convictions   |
| <input type="checkbox"/> Public is not aware of fair housing protections        |   |

Barriers not identified above: \_\_\_\_\_

### 2. Do you have any of the following problems? (check all that apply)

- |   |  |
|---|--|
| <input type="checkbox"/> Most of my income is spent on housing          | <input type="checkbox"/> Too far from public transportation            |
| <input type="checkbox"/> Lots of crime in my neighborhood               | <input type="checkbox"/> Can't get an apartment because of eviction    |
| <input type="checkbox"/> Can't get an apartment because of convictions  | <input type="checkbox"/> Bad schools in my neighborhood                |
| <input type="checkbox"/> Can't afford a better place to live            | <input type="checkbox"/> Landlord doesn't take Section 8/vouchers      |
| <input type="checkbox"/> Landlord won't make repairs                    | <input type="checkbox"/> No grocery stores easily accessible           |
| <input type="checkbox"/> At risk of or recent foreclosure (tax or bank) | <input type="checkbox"/> House has been condemned                      |
| <input type="checkbox"/> High cost of utilities                         | <input type="checkbox"/> Can't fix up home due to lack of/fixed income |
| <input type="checkbox"/> Unexpected rent increase                       | <input type="checkbox"/> None of the above                             |

Other \_\_\_\_\_

3. What programs help people with housing? \_\_\_\_\_

4. What group of people is not being served by these programs? \_\_\_\_\_

## Section 2 Demographics

1. What neighborhood do you live in? \_\_\_\_\_

2. Do you feel welcome there?  Yes  No

3. What is your age range?

- 18-24     25-34     35-44     45-54     55-64     65+

4. What race/ethnicity do you identify as?

- |   |   |  |
|---|---|--|
| <input type="checkbox"/> Black/African American | <input type="checkbox"/> Native Hawaiian/Pacific Islander | <input type="checkbox"/> Hispanic/Latino |
| <input type="checkbox"/> Native American        | <input type="checkbox"/> Multiracial                      | <input type="checkbox"/> Other _____     |
| <input type="checkbox"/> Asian                  | <input type="checkbox"/> White                            |  |

5. Gender:  Female  Male  Other \_\_\_\_\_

6. Are you a student?  Yes  No

## More on back →

### Section 3 Housing Discrimination

Please read the following definition of housing discrimination:

Housing discrimination occurs when one or more of the following happens based on a protected class:

- A) Refusing, discouraging, or charging more to rent/buy a home
- B) Discouraging a person from living somewhere, often by suggesting another location (steering)
- C) Refusing/discouraging from getting a loan by doing things like charging more or offering worse terms than others.
- D) Refusing/discouraging/misleading about information about or charging more for home/renters insurance.
- E) Refusing to make a reasonable accommodation/refusing to allow for changes to make the unit more accessible
- F) Predatory lending: unfair, misleading, deceptive or fraudulent loan practices.

**1. Based on the above definition have you or anyone else that you know experienced housing discrimination?**

- Yes, I have       Yes, Someone I know has       No, Neither I nor anyone I know has       I am not sure

**2. Please circle the situation(s) in the above definition that took place.**

**3. What was the person's protected class(es)? (Circle all that apply)**

race ethnicity national origin color religion sex sexual orientation age disability familial or marital status

**4. Who treated you or the person you know unfairly?**

- Landlord/property manager       Mortgage lender       Other  
 Real estate agent       Government housing official      \_\_\_\_\_

**5. Were you/the person you know attempting to rent or buy?**       Rent       Buy       Both/multiple occasions

**6. Was the discrimination reported?**       Yes       No       I don't know

**7. Who would you report housing discrimination to? (If you don't know please note that)**

\_\_\_\_\_

**8. Why don't people report housing discrimination?**

- Don't know where to report       It is too much of a hassle       Other  
 Fear of retaliation       Nothing will happen anyway      \_\_\_\_\_

If you have any questions about this survey or would like to share your thoughts/opinions/stories about fair housing please contact Dusty Jepkema at [Dusty.Jepkema@fhcswm.org](mailto:Dusty.Jepkema@fhcswm.org)



**Kalamazoo**

HOSTED BY THE  
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**Kalamazoo Housing  
Equity Report**

[TRHKZOO.ORG](http://TRHKZOO.ORG)





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THE CITY OF



**ISAAC** - *Interfaith Strategy  
for Advocacy & Action in the Community*

# **KALAMAZOO**

# **HOUSING**

# **EQUITY**

# **REPORT**

**Listening Session Findings**

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# OVERVIEW

**This document is one of the two-part Kalamazoo Housing Equity Report, which examines housing experiences, opportunities, obstacles and discrimination within the City of Kalamazoo through a lens of racial equity.**

Data collection for the report was made possible through a partnership funded by the Government Alliance for Race and Equity (GARE) Innovation Grant, along with additional resources provided by the City of Kalamazoo and Kalamazoo Community Foundation Kalamazoo Community Foundation's Truth, Racial Healing and Transformation (TRHT). Partners included the City of Kalamazoo, Michigan Department of Civil Rights, Interfaith Strategy for Advocacy and Action in the Community (ISAAC), Fair Housing Center of Southwest Michigan, and the Kalamazoo Community Foundation's Truth, Racial Healing and Transformation (TRHT).

The aim of this partnership was to explore and address longstanding issues related to fair and affordable housing within the City of Kalamazoo — including the quality and affordability of housing and high rates of homelessness for Black and Brown community members.

The purpose of these sessions was to understand the lived experiences of inadequate housing conditions and the challenges of accessing quality housing within our community. Led by ISAAC (Interfaith Strategy for Advocacy and Action in Community), the cost of these sessions was supported by the City of Kalamazoo. By funding session meals, supplies, and training costs for the facilitating engagement team, the City increased ISAAC's outreach capacity for this vital work.

# LISTENING SESSION METHODOLOGY

Throughout September and October 2018, a series of six community gatherings, promoted as listening sessions or focus groups, were held in the City of Kalamazoo. An example of the language used to promote these sessions can be found in the sample announcement included at the end of this report. A variety of tactics were used to spread word of the sessions and encourage participation. Individuals may have received an email or a personal invitation by word-of-mouth. Sites were selected to reach people of color and to ensure that protected classes of individuals, such as those with disabilities and the elderly, were included.

Prior to hosting sessions, ISAAC facilitators, known as the engagement team, received training in local segregation history and cultural competency. This engagement team consisted of six members: two women and four men. All members identified as people of color. The GARE contractor served in the capacity of collecting data during these sessions. At each focus group session, community participants shared a meal and the ISAAC engagement team facilitated discussions on housing-related topics. They shared their stories of how they/their families came to Kalamazoo, positives and challenges in their neighborhoods/homes, and what obstacles they have or are experiencing in housing. A concerted effort was made to ensure confidentiality and to create a safe and open atmosphere for sharing.

The six listening sessions were:

1. 9/20/2018 - Senior Services (in English)
2. 10/2/2018 - Community AIDS Resources and Education Services of Southwest Michigan (in English)
3. 10/12/2018 - Disability Network Southwest Michigan (in English)
4. 10/18/2018 - El Concilio (in Spanish)
5. 10/23/2018 - Ministry with Community (in English)
6. 10/29/2018 - Project Connect/ISAAC (in English)

An effort was made to reach other protected groups, including members of Jewish, LGBTQ+, and Muslim communities. These groups expressed an interest in participating — and gratitude for their inclusion — but were not able to organize sessions to meet the project's timeline. A session at the Kalamazoo Gospel Mission (commonly referred to as the "Mission") was scheduled to coincide with a social service agency event. When those agencies cancelled their event, the focus group/listening session was not held. One individual from the Mission — unaware of the cancellation — arrived and comments were recorded in writing.

Session participation ranged from six to more than 20 individuals at the various locations. Sign-in was encouraged at sessions, but voluntary, and some community participants arrived late or had to leave early. For this reason, we can provide only a broad sketch of those who participated based on sign-in sheets and the input of session leaders. During the Ministry with Community session, facilitators were asked by staff to not pass around a sign-in sheet. Demographic information was collected voluntarily from some participants and assigned to direct quotes if it was available.

Based on this self-reporting, it may appear that most community participants were white. However, this is far from an accurate reflection of each event. A number of white participants were agency workers who had clients who were impacted and were able to share those stories. The willingness of community participants to sign-in and provide demographic information may tell its own story. This is based on some of the event discussions, in which attendees expressed fear of retaliation when reporting unfair housing practices or poor housing conditions. A broad sketch of who attended is included under the section “Individual Session Highlights.”

ISAAC leaders also reported that most sessions drew site employees and volunteers as well as service recipients. At the Disability Network Southwest Michigan, for example, four agency members joined the conversation, including two individuals who were both employees and impacted community members. Employees participated at other sessions as well, and their voices are included in the experiences section of this report. Although all of their stories may not be “lived experiences” — though clearly some are — they offer an important front-line perspective of working within local housing systems.

This report presents direct quotes from community participants to lift the voices of those impacted as well as to increase trustworthiness of this data. A summary of the general discussions among each group is provided below, along with common themes that presented across the six sessions.

# INDIVIDUAL SESSION HIGHLIGHTS

## SENIOR SERVICES SESSION

Senior Services Southwest Michigan is a private, non-profit organization that encompasses over 21 services that support the independence and well-being of older adults, adults with disabilities and caregivers throughout Southwest Michigan. Our listening session at Senior Services included 16 registered community participants plus others who did not sign-in.

Sign-in sheets reflect an age range of 45- to 83-years-old with nine men and six women participating. Four community participants identified as Black and 11 as white. There were a number of social service agencies/programs represented in this focus group, along with senior community participants.

Many of the community participants were homeowners — and many had owned their homes for several years. One man lived in the house he was born in and had been there 77 years. A woman at this event was living in the home where she'd raised her children. It was near the home in which she was raised. A few community participants were in homes fewer than 10 years, but this was clearly the exception. Many of these individuals expressed pride in their homes and warm feelings toward their neighbors and neighborhoods.

Some challenges expressed by this group included the problem of potholes, the loss of jobs associated with the Upjohn Company. (Organizers believe the Upjohn Company is emblematic of the community's loss of several major companies during the 1990s and early 2000s.) It was cited specifically by this group when discussing an increase in crime; out-of-school students roaming in neighborhoods and an increase in policing to combat these trends. Also mentioned were homeowners who failed to remove snow on the sidewalks, and the difficulty snow creates for students and neighbors to pass by. And they discussed the racism they experience.

These impressions provide a contrast from other community participants still struggling to secure a safe and pleasant place to call home, as homeownership seemed to help dismiss the type of housing inequities other community participants spoke about. For many community participants at other sessions, their experiences were not positive. Senior Services was also a session at which many of the community participants turned down the offer of a gift card raffle for their participation.

# SENIOR SERVICES VOICES



I think the sale of Upjohn started the slow, downhill, serious change in the community. Upjohn had been an extremely paternal organization to the point of being ridiculous, frankly... Pfizer shows little or no interest in being part of the community from where it is. I don't have any connection to them one way or another, or anything. One of the very unique things about Kalamazoo, and this is the kind of thing that makes a good vibrant community, is that it probably has the highest percentage of live theatre of any city in the United States for this size. Now what that does to me is it makes Kalamazoo and then someone in the area, a white-collar county. I don't mean that in a bad way. And from what this job that I had working for the State of Michigan, you compare it to Battle Creek, for instance, Battle Creek is a blue-collar county, as opposed to us being a white-collar county. And that brings a lot of good things to a community. But that sale of Upjohn, that hurt.

**-White Man, Senior Services**

"Some parents have had concerns with some homeowners not cleaning the snow for the kids to walk to school. I know it's early in the morning, so my husband actually will get out and do some of that. And he'll do four neighbors and someone else will do some other neighbors. We have some neighbors that can't do that, so we take that responsibility on. But there are some that actually could, they just don't. And we try to do it for them and maybe they'll get the hint. And it actually has worked out where some of them were like, 'Oh, I keep trying to figure out who's doing that.' And my husband will say, 'We're doing it because, you know, the kids need to walk to school.' They're not thinking about the kids walking to school. They say, 'Well, I hadn't thought of that.'"

**-Black Woman, Senior Services**

# SENIOR SERVICES VOICES

"My neighborhood has that, too. [online group to communicate] And it's also wonderful because there's been a few incidences of like packages being stolen off of front porches and stuff — and it puts that out there and it — it leads to people to look out for each other. And even when there's been car break-ins or things like that. I mean I will say that in my neighborhood that's the one thing I have seen over the 30 years I've been there, a slight increase is in crime. We don't seem to have it in the little pocket I'm in. But it's good that that information is shared. Because it makes everybody kinda lookout for each other and in a way it develops a sense of community."

## -White Man, Senior Services

"My name is [Speaker]. I'm originally from Louisiana. Moved to this area in 1987. Chose to purchase a home on the westside, because when we first moved here, we kinda looked around and wanted to find something that was similar to what we had in Louisiana. We wanted to duplicate that. And we found this neighborhood on the westside that just fit our family perfect. The schools were close by, easy to get to. The neighborhood is very diverse. Easy to walk in the area. A lot of things to see close by. Stores, shopping, all of that just fit us perfect. My husband and I both worked for Pfizer. We're both retired."

## -Black Woman, Senior Services

"I live on the northside of Kalamazoo and I like my neighborhood because most everybody there is homeowners. And you don't have a lot of in and out, you know, people. Of course, it's across from the park, but you know it's been quiet the last couple years. It's been quiet over there. So I enjoy it there. I know my kids tried to get me to leave, but I don't know where I wanna go. Because, like I said, it's home owners. And they're up and down the street and everything is pretty much kept pretty quiet over there and I enjoy it. I've been there for... 26 years."

## -Black Woman, Senior Services



[Kalamazoo has] "all kinds of good stuff that many other towns don't have. And one of the greatest things we have here, I think, is our Senior Services and the Tuesday Tool Men."

-White Man, Senior Services

## CARES SESSION

**Community AIDS Resources and Education Services (CARES) of Southwest Michigan's mission is to minimize the transmission of HIV and to maximize the quality of life for people affected by the disease. It achieves this by providing services to those living with HIV and working to prevent the disease through testing and education in Southwest Michigan.**

Community participants ranged in age from 29 to 66, based on sign-in sheets, which recorded 11 guests. Six men and five women participated; four people identified themselves as white; two as Hispanic; and five as Black. There were several agency workers who joined this focus group as participants. Many of the individuals from Community AIDS Resources and Education Services of Southwest Michigan were in transitional housing environments. They talked about events that disrupted their lives and often forced them to find alternative housing, such as a health crisis, divorce, past convictions, evictions, substance abuse, and abusive relationships. They expressed a desire for safety and security. Their stories reflect this.

# CARES OF SOUTHWEST MICHIGAN VOICES

"Well I don't know what side of town I stay on. I don't know if it's the southside, northside, the west side. But the neighborhood is quiet. I've been warned don't be out at night over in the area. I guess it's like anywhere else, dangerous in certain spots where you go. I'm not a night person anyway, so I don't have to worry about that. I'm at ease. My home is pretty and bright and calm. And it's coming along just like me. One day at a time, you know. Yes, I'd like to get better, you know, so I just pray for about it and be patient and let it happen."

**-Black Woman, Community AIDS Resources and Educations Services of Southwest Michigan**

"A positive about my streets is it has been cleaned to the point where drug traffic has slowed down. It almost has come to a stop. A negative is we have some wild animals running around our neighborhood. Cats and dogs, possums, racoon, deers. Another positive is that they have put up lights in everybody's yard. The negative part is that the people that have the lights in their yard don't replace the light bulbs. They expect Edison to come and, you know, do it. And it's not Edison's problem. So the people in the neighborhood needs to start changing their light bulbs."

**-White Woman, Community AIDS Resources and Educations Services of Southwest Michigan**

"My neighborhood has really changed over the years. So that's marked pretty good. We all — our neighbors — we all stand together. You know, we are not racist on our street. But when somebody move in that are racist and they wanna start problems, then we all get together and we talk about it. It's easy to talk to our neighbors. They're warm. They welcome you. I try to keep my area pretty. I love to plant flowers. So once I start planting, everybody else starts planting them. It can be calm on certain days. It is accessible. Valuable. I wouldn't say my building is valuable because my landlord don't take care of it. Yes, I call it a trap house. And I do feel connected because I stay on top of everything. My home is good because I got it the way I want it. Strong. It's easy. It's warm, it's welcoming. It's pretty, because I've decorated it. 'Cause I don't go outside much so I stay inside. It's accessible. Everything in the house is very valuable to me. I'm empowered and I am connected."

**-White Woman, Community AIDS Resources and Educations Services of Southwest Michigan**

"I don't see how these [landlords] get away with not wanting to fix stuff. You know, it doesn't make sense. You know, to me, I think they don't wanna fix it... being a home property ... they see me do it. You know, they don't wanna be a landlord. How about get somebody — get somebody in there that wants to do the job, you know. I never understood. All they see is dollar signs. You buy a house, try and fix it up, yeah... And they fix something but it ain't nothing but that stuff from that place out on Weston's. They puttin' old stuff in there and — into a spot they just bought, fix it up so they can get a renter. And then they go out their way to make sure they think that they trying to get a nice family up in them places and stuff like that. They will fix it up. So for the next person, now they done switched their rules. Now you gotta come up with all this just to stay in this house and when you go walk through the house, there's nothing new in there. And you want me to pay all this just to get in here? No. No. For real."

**-Black Man, Community AIDS Resources and Educations Services of Southwest Michigan**

"Well see, my situation's probably different than a lot of people because, even though I've been there three years... I don't go anywhere. I have chore providers to take me places. You know, so I mean I live in my apartment pretty much 24/7. And yeah, I'm happy about it.... It's the same thing for the neighborhood. It's okay. Of course, my landlord just repainted it so it's all looking fresh and, you know."

**-White Man, Community AIDS Resources and Educations Services of Southwest Michigan**

# DISABILITY NETWORK

## SOUTHWEST MICHIGAN SESSION

The Disability Network Southwest Michigan educates and connects people with disabilities to resources while advocating on their behalf for social change. Their vision is a community that values disability as human diversity, free of attitudinal barriers, where all people benefit with full access and inclusion. At this event, 10 people participated: eight women and two men. Ages ranged from 31 to 64, however many community participants declined to provide their age. Race and ethnicity were disclosed as the following: one Native American, one Irish American, six white, one other and one mixed. There were two agency workers who were impacted and several agency workers whose clients had been impacted.

Many of the DNSWM service recipients talked about a life of struggle due to their debilitating conditions or injuries. They are challenged daily by simple tasks that others take for granted. They voiced frustration with systems that exacerbate their challenges by making it hard to find and maintain housing. Several of these participants had spent lifetimes in service to their communities as teachers or social workers. One man suffered long-term health problems from the dust and debris at Ground Zero following his service responding to 9/11 in New York. After becoming disabled, these individuals experienced additional challenges that further contributed to their housing insecurity.

### DNSWM VOICES

"I became disabled eight years ago. And since then, my life has just disintegrated. I broke six vertebrae in my back. And I was in bed for a year and had six years of physical therapy. I was —I'm — a teacher, so I can't work like a regular teacher. They don't hire part-timers, so I'm subbing. I can do two days a week. My back won't let me do more than that. I got hooked on the narcotics that they gave me when I broke my back. And my life just spiraled downward. I've been off the narcotics five years now. I get my five-year chip in January, which I'm very proud of because I had to do a lot of hard work and I had to go through withdrawal cold turkey. So it was quite a traumatic experience. I am homeless as of yesterday again. And I have nowhere to go. I have no money for a deposit. I—I—I don't know what I'm going to do. I just don't know. So, you know, I don't make a lot of money with disability. And right now, DHS is wanting to take half of my check to cover my medical needs. I'm supposed to give them \$488 a month. A month. Not a spend down for the year. A month. They'll cover anything after the \$488. Well, that's \$500 out of my check. And the other \$500 has to go for rent. What do I do?"

**-White Woman, DNSWM**

"I work here at Disability Network, Southwest Michigan... I've been living in the Kalamazoo area since 1980. Currently living in Portage, work here. The housing issues we've been working with is both with the state and local government on low income housing tax credits and the qualified allocation plan that basically describes what the value system is of the state and how many points they'll give to developers to get the tax credits, which is one of the biggest funding mechanisms for building affordable housing these days. Also working with local government on trying to influence the creation of more affordable and accessible housing."

#### **-White Man, DNSWM**

"I wanna put down ugly for the neighborhood. I have the same one down for—like, I—I think that Kalamazoo is doing a good job as far as not letting Kalamazoo become like Detroit with abandoned houses and stuff like that. And the houses that are being taken down, I think it is a good idea to make a community garden. But we need more than just flowers. That would be good too, like, when somebody could do gardens, to actually plant food. The produce is really—that's the expensive part. Yeah, I—I remember growing up on the Northside of Kalamazoo and being a child growing up on the Northside. And one of the things I really remembered is we never really went hungry because there was always a fruit tree around to go and—you could go and pick a plum. And we never really went hungry on the Northside growing up because there was always some kind of fruit tree around on the Northside. So it's like I would like to see more of that because I think that's a positive step in our community."

#### **-Black Man, DNSWM**

"As someone who works with the housing in Kalamazoo and the social workers at the nursing homes, it's—my customers don't feel like they have the same— they're not being treated as equal as everybody else because of the stigma. So when I look for houses and I find one that may fit their budget, their reaction because of how it is or how it is perceived. So they select not to live in that neighborhood. Oh, that's a bad neighborhood. Oh, that's full of such and such and I—you know, I don't feel safe. So whatever can—we can do as a community, plant trees, focus on the neighborhood so everybody feels equal, when—regardless of what their economic status is. I can speak on the trapped. When I filled mine out, I did it based on people in Kalamazoo who I have done ramps for and have gone into their homes. And it's kind of a double one, being inaccessible and trapped kind of hand in hand. They need ramps. They need the motorized chairs, all sorts of things. But I mean, for example, one person couldn't leave her house without calling the ambulance. And so she would have to pay \$100 for the ambulance to come get her on a gurney, take her to her doctor's appointment. And so—and she had been in the house from December until, I don't know, probably May, May or June. And so she felt pretty trapped, so it kind of speaks to both inaccessible and trapped."

#### **-White Woman, DNSWM**

# EL CONCILIO SESSION

El Concilio is a non-profit, community-focused organization that seeks to help Latino residents support their families, contribute to society, and appreciate their cultural significance in the region. At least seven community participants shared their experiences at this event. There was no sign-in sheet for protection of participants. From transcripts, there appeared to be one man and six women. All participants identified as Hispanic.

Many of these community participants appeared to be homeowners. They expressed a shared sense of community among their neighbors, but talked about empty houses, high crime, poor quality streets, a sense of not being safe in their neighborhoods, and a poor quality of housing stock. Frequent and overwhelming flooding was also a concern. A few participants expressed challenges such as low income and the high cost of housing. Because many of these participants knew each other, their responses were often communal, with one person speaking to or responding for another. Where appropriate, we've included this context in brackets within their quotes.

## “ EL CONCILIO VOICES

*“They're [houses in my neighborhood] not that bad, a little... more or less because the streets are very ugly. [lack of sidewalks is bad], especially for the kids, who stand, who go on the bus. To pick them up when it snows....I do [have a relationship with neighbors]. I know my neighbors and everything. We talk a lot, right? But there are houses for rent, sometimes... When new people arrive, sometimes they're good, sometimes they're bad. So right now, it's calm because there isn't anyone but, in the past, police all the time. Oh no, so we didn't know if we were in a good home.”*

**-Latina, El Concilio**

*“I do [have a relationship with neighbors] In my neighborhood there are a lot of people that have lived there for quite a long time. And they are very pleasant and normally, they're elderly. So, there aren't many kids. There is a lot of tranquility. It's peaceful. Um, well, when I say 'neighborhood,' I mean my street of four or three little houses. Yes but, well what's more the neighborhood of the other streets, hmm, no the people aren't seen much, it's calm.”*

**-Latina, El Concilio**

*“The police is very active, like, in our area, they take care of it. The police have woken me up to let me know 'Hey, we caught someone with a bicycle.' It was princess bicycle and they returned it to me. It was around 3 a.m. They were knocking, knocking and knocking until we opened the door, to ensure, because they said they knocked at the neighbor's and they told them it was my children's bicycle.”*

**-Latina, El Concilio**

*“I live in a trailer park. And now the new owners have told us that they wanted, that it should be peaceful and thank God that they took away my neighbors. They say it's what they're looking after. It seems to me that it's peaceful. Very busy but pleasant. I like it. No, I don't.” [have a relationship with neighbors]*

**-Latina, El Concilio**

*“Busy roads for kids, so kids could play in the front. Ok, busy roads. She says her street is very busy, so it's difficult for her kids to play in the front.”*

**-Latino, El Concilio**

# MINISTRY WITH COMMUNITY (MwC) SESSION

Ministry with Community serves as a resource center and daytime shelter for people struggling with homelessness, poverty, unemployment, mental illness or other challenges. This listening session included up to 20 participants from MwC. There was a line outside the door of community members wanting to join this focus group which speaks to the urgency community members were facing around housing inequities. Many of these individuals expressed feelings of invisibility, voicelessness, and no sense of hope in a complex and impersonal system. They expressed a false sense of the community's abundance, of which they felt completely excluded. Some individuals moved here expressly for help, based on this impression — one man was told to move here because of the money the community had received, and another moved here to be closer to his doctors. There were no agency staff participants in this session. We were asked to not pass around a sign in sheet. Though we did not have a sign-in sheet to confirm identity, all participants except for two people, were Black community members.

# MINISTRY WITH COMMUNITY VOICES

"...the situation currently is bad. I'm homeless. I'm staying at the [Shelter]. Excuse my French, but I'm not trying to make that my home. It's just a transitional place. So my outlook is good. Yet, it's difficult trying to find a place. And you think you found an apartment, but they want [inaudible—coughing]. And one, you already know through the door I'm on a fixed income. I get SSI. But home is where the heart is. Home is what you make it. You can stay at the [Shelter]. You make the best of where you're at while you're there. Do the best with what you've got."

**-Black Woman, MwC**

"Mmm hmm. See, I hear the talk. But I'm not seeing anything-- Right. --you know. Not hearing nothing. Ain't nobody coming and saying, hey, hold up all you homeless people at the drop center. Let's--you know, this is what we've got for you all --you know. That's just it. And go to it, you know. It's just come here, eat, sit, you know, that's it. And then somebody come in here and say, come fill this out. This is for housing."

**-Black Man, MwC**

"I'm trying to get help with housing, but it feels like, I'm kind of like under the radar. I'm being forgotten. Housing needs to be fair and just because it is cheap it doesn't have to look that way it does. They just shouldn't put you in something and forget about you! You already feel like you're nothing... In my experience, looking for housing — for housing in Kalamazoo — has been kind of like a merry-go-round... My current situation is that I'm a homeless 27 year-old woman. I work, but I'm no millionaire. I stay in a shelter where their motto is, 'God loves us all.' But that's not true. As a living witness such that I come to Ministry, and receive more help and attention as far as solving my homelessness. I just wanna be comfortable and treated with love and respect. I just wanna be happy so I can be myself again."

**-Black Woman, MwC**

"It was good. You know, I didn't wanna leave, but—you know. About three weeks ago— I had a real bad accident to my knee. I went to Borgess Hospital on Sunday morning. It happened on Saturday afternoon. But I waited 'til the next morning because my knee had got bigger. So I went to the hospital and they admitted me. They operated on me. It had knocked my knee off center. I couldn't even walk on it. And I stayed there Sunday, Monday, Tuesday, and Wednesday. Wednesday afternoon they shipped me out there on Drake Road at—man, I forgot the name of that—what's the name of that place? Friendship Village. Hmm? It—it was a re—rehabilitation place out there right across from—right across from New Central, right—right at the back parking lot. That's where they sent me. And I—I—I just got out on the 17th of this month. And I've still got a bad leg. It killed me there for a while. The reason why they operated on me after I got there, because he said he ain't gonna be able to sleep well because what—what they meant is when they knocked the knee off-center, you've gotta—you've got a center part that—that your knee goes to. The socket part. So they had me—when she laid back on my leg, she shifted my knee. So they had to reconstruct— It was bad all night. I couldn't hardly sleep that night. I went to the hospital the next day. I just got out on the 17th. And that's been like three, four weeks ago or longer. I can't believe it, man. I'm 65 years old. And everything—it seems like it's falling out from under me. I know. Like—like the ground is opening up its mouth, you know."

**-Black Man, MwC**

## ISAAC/PROJECT CONNET SESSION

Interfaith Strategy for Advocacy and Action in the Community (ISAAC), is an interfaith organizing network of 31 congregations/organizations and strategic partnerships that work together to try to make Kalamazoo County a more just community. ISAAC members coordinated this event with community members attending the semi-annual Project Connect event held at the Kalamazoo County Expo Center. Project Connect is sponsored by Kalamazoo County's Poverty Reduction Initiative and connects individuals and families in financial need with 66 vendors offering services such as parenting help, employment assistance, medical screenings, housing assistance and personal items. Many community members who visited the ISAAC table at Project Connect expressed interest in having their voice heard around housing challenges. Yet the designated date did not work for all. This listening event included six community participants ranging in age from 31 to 69. Of these, five identified as black and one was white. All were women and two worked for agencies and discussed also being impacted.

Community participants lived in various parts of the city. They expressed deep ties to the community through their own experiences and through family or friends. One White woman was there on behalf of her son and his family because they were facing the threat of homelessness. A few participants were employees or volunteers from social service organizations within the community. Their stories often told of deplorable living conditions.

# ISAAC/PROJECT CONNECT VOICES

“When I thought of home, I thought about like my home and for me, like home is a feeling. It’s warm, welcoming, it’s pretty. It’s bright. Like we love opening the blinds. It’s in the middle between busy and calm because we always movin’. We’re never really at home It’s very accessible. Valuable. We feel empowered and connected. But then when I looked at the neighborhood, it was kind of a little bit different because our neighbors—like we live on the northside. We live on Mabel. It’s not like the nicest side of town. But on our block, like we all own our house. Like maybe like the three or four houses right here and then everybody else rents. So like depending on what day and what time it is, like you feel safe. But sometimes it’s like okay, everybody has their driveway blocked, people acting crazy. You don’t know that car. It’s like, okay. But we all know each other. We all support each other. The kids from way down the street know they can come get eggs from us and milk from the lady next door. So it’s still like a family, but some of the people around us, I feel like, feel trapped and not empowered and their house isn’t like our house. Not necessarily just by the looks but, like we have the whole family feel. It’s not like the kids are struggling or looking around for food. You know what I’m saying?”

**-Black Woman, ISAAC/Project Connect**

“Well for me, I think for my home — neighborhood, both — I was very fortunate. I’ve lived in that house since 1979. Raised my children there... I live in a — a good neighborhood. My neighbor and I don’t get along because she never mows her grass or anything. She’s — actually everybody in the neighborhood signed a bill to have her cited for, I can’t remember what it was, but it was — because she never mows her grass.”

**-White Woman, ISAAC/Project Connect**

“Drug trafficking -- We got a little issue. But we’re on it. We are on it. Property values are increasing. They love dogs in my neighborhood. .... There are a lot of more people buying homes in the Edison neighborhood. Family presence and there are neighbors who stayed in that neighborhood because they, you know, they could’ve moved but you just see them. They are very present.”

**-Black Woman, ISAAC/Project Connect**

“When my children were growing up, they were the only kids in the neighborhood. There were seven houses in our neighborhood and they could run wild and now there are like 70 houses in the neighborhood. Kinda like somebody caught on to their land and built on and now—so it’s a lot—it’s a lot busier than it used to be.”

**-White Woman, ISAAC/Project Connect**

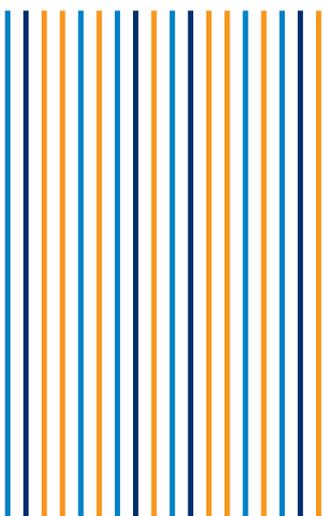
## COMMON CHALLENGES

In 2018, some public officials during the ISAAC Public Meeting stood before the community to commit to fair chance housing ordinances, connected to a brief written on local housing obstacles, written by Vice Mayor Patrese Griffin. In 2019, the City Commission of Kalamazoo met to discuss proposed ordinance changes to address structural racism and inequality in housing within the City. When introducing the ordinance, Vice Mayor Griffin said, “Too often the conversation is only about affordability and not on the reality that even people who have jobs, income, or housing subsidies are still being denied access. This Ordinance will also help to ensure that landlords and property managers are abiding by applicable ordinances and treating all renters fairly.”

The challenges the Vice Mayor cites are the very problems shared across groups during our Focus Group listening sessions. They are highlighted below through the personal experiences of our participants.

### CHALLENGE: AVAILABILITY OF RENTAL UNITS AND APPROPRIATE HOUSING

It is generally recognized that there are not enough apartments to house all of Kalamazoo’s low-income residents. Verifying this claim takes only a few clicks online. When searching for low-income apartments in Kalamazoo and the top websites — apartmentfinder.com and apartments.com — list just two and three units, respectively, as available. Many focus group community participants shared this frustration.



## COMMUNITY PARTICIPANTS SHARED THEIR CHALLENGES WITH FINDING AVAILABLE HOUSING, EVEN AFTER BEING ENCOURAGED TO MOVE HERE TO PARTAKE IN KALAMAZOO'S PLENTIFUL RESOURCES:

"I'm from Detroit. I've been here, I'm gonna say, maybe about four months. I'm looking for housing.... But once I was told to come to Kalamazoo because of the grant that was allotted Kalamazoo as far as for the housing.... And I was told that, to come here, you know. And so, you know, I like the city. Kalamazoo is nice and I like it here, you know, but I'd like to find a house or an apartment or something, you know, that I can call home."

**-Black Man, MwC**

"But I wasn't getting good enough services through the [Location] County DHS office. So I moved here hoping that things would be better and different in Kalamazoo, and they're not, unfortunately. I really wish that it was better. I do know that the case worker that I just had prior to the one that's currently was dismissed from her position because she didn't do her job. Well, I can attest to that. She did not do her job. She screwed my stuff up tremendously. And now I'm having to try to fix it. It's an uphill battle."

**-White Woman, DNSWM**

## COMMUNITY PARTICIPANTS SHARED CONCERNS ABOUT YEARS-LONG WAITING LISTS FOR HOUSING IN KALAMAZOO:

"Them [waiting lists] are so long it takes about six or seven years. You gotta wait 6 or 7 years to get a place. About time you get one, you done paid for a house....apartment over there for \$500 a month, but I just pay gas and electric. And when they bought the — they bought the apartment — they decided to take both apartments and turn it right back into a full house. I've never heard of an apartment being turned back. So that's when I had to move for a year and I didn't like it out there. [It took] a year before I got a different apartment. I never heard of that. An apartment turned back to a house. Never in my life."

**-Speaker(s), Community AIDS Resources and Educations Services of Southwest Michigan**

"Sadly, the reason there's that long of a waiting list is because-- there's a huge demand for it. Well, there's a huge need for it, but once people actually get into the apartment, they're not moving. Oh, I know....They're not--they're not moving."

**-Two White Women, DNSWM**

"Availability. 2,000 people on the list for an apartment is a bit ridiculous."

**-Black Woman, ISAAC/Project Connect**

"Look at the list. I'm even on the list for a Section 8 and that was last pull of March 2006. And this is 2018. That's ridiculous. And so people are going down to the [Gospel] Mission and staying down there and getting those vouchers faster than the people who's been on the list."

**-Black Woman, ISAAC/Project Connect**

## COMMUNITY PARTICIPANTS SHARED CHALLENGES FINDING HOUSING AVAILABILITY DUE TO THEIR AGE, FAMILY SIZE AND NEEDED ACCOMMODATIONS:

"I want to personally say something about [not disclosed] apartments that were available but not--when I was working. And you have to be 55 or older and handicapped to get into a building. Okay. I'm 54. It's ridiculous. What-- I don't understand that at all. So, you know, I don't--and this is something that they just put into effect about a year ago."

**-White Woman, DNSWM**

"It's not only the wait list, but with subsidized housing, what I have found is because they prioritize their list, they go to elderly first. That's why they're called elderly apartments. And then you—if you are 59 and—it depends on the apartment complex. Some are 62 and above. Some are 59 and above, 55 and above. So it depends on what category you fall in. And unfortunately, if you are under the age of 62, the majority of the time, there's an up to two-year wait list. So then, you know, our homeless shelters become full. And then that starts a whole other creative process. But that's what I am finding out with—and I work with everybody who is over the age of 18 that is on Medicaid, Social Security, you know, \$750 or below. So I'm out there every day looking for housing for up to 20 people on my caseload. Battle Creek is the same way. So it's not just our area. It's a nationwide thing."

**-White Woman, DNSWM**

"Today I was informed that so and so has been upgraded to a pivot transfer. This person only receives \$750 a month and needs a place to live related to a new amputation and O2 [oxygen] dependent. The case manager at [location] will not return my calls. I cannot discharge him to the shelter because of the O2. They have been clean from meth for two years now. ....They have been told they cannot get a room for rent at all the apartment complexes because of credit. I maybe have two weeks to find a safe discharge. They don't fit through any Medicaid doors to stay long-term care."

**-White Woman, DNSWM**

"And people that's on SSI, I think they have a harder time finding more affordable housing, because you can't sue a person on SSI. You can sue 'em on SSDI, but they tend to not want to rent to people. I had a cousin who's on SSI and had a hard, hard time on finding affordable housing because of the SSI. And a couple of property managements said that they wouldn't rent to him because they can't sue him."

**-Black Woman, ISAAC/Project Connect**

"I did... [have problems searching for housing] because they only permit two people per bedroom and the rent keeps increasing. I have five kids. And the cheapest is to rent an apartment because it already includes your utilities. But now... I can't afford a three-bedroom apartment. Three bedroom apartments are very expensive. They were like \$800 a month. So, it was better to buy a house. We finished buying the house, but we exchanged our rent payments for the electric."

**-Latina, El Concilio (Donna)**

## COMMUNITY PARTICIPANTS SHARED WHILE EVEN HAVING THE MONEY TO RENT, THERE WAS NOT ENOUGH AFFORDABLE HOUSING AVAILABLE. COMMUNITY PARTICIPANTS ALSO SHARED THEIR CONCERNS THAT BEING HOMELESS BROUGHT PROFIT TO OTHERS:



"Yeah, you know. What I--before I--before I started getting my check, I said, well, let me get a check. I'll move away from here and go anywhere I can make it. And then it happened. I--you know, I get-- [Talking Over] --a month. And still ain't found no housing. I've been here two months, you know, and can't find nothing. I've got my money but can't get into nothing. And what you all were talking about, they had that system here back in the '90s. I did four of 'em. Habitat. Thirty-two hours you had a home. They come and lay the foundation. And for two weeks they've gotta cure it."

**-Black Man, MwC**

"...just--I agree. I think it would help if someone lived through it and got that, like, resource list of 50 places. And they might find one, because it's frustrating. Yeah. You're like, yeah, I got help. And by the end of the month you're like whatever. I don't want another office that's, I don't know, making money off the homeless. I don't know what's going on. But the resource list, it's touch and go. You might get help. You might not. And we all keep trying."

**-Black Woman, MwC**

...some of the positives, there is a park nearby. Close resources, like close to being downtown. And something that is a positive, but then leads into a negative, there are about, there are a couple investors or landlords in the area, who took wayward homes come up for sale are the ones that will be purchasing them and they do a pretty good job of getting them up to code. Which I think is great. But the flipside of that is then to make money. It's usually more beneficial for them to rent to students where they can rent by the room. So that means less housing available for families. And so that is a negative. And also, you know, kind a being in the neighborhood it's nice to see when [inaudible] houses are remodeled and improved, but it does tend to then make housing less affordable for individuals. So it's kind of a catch 22 where you own your home that you like to see that happen, but then it leads to bigger issues overall. And another negative is just kind a like the number of condemned buildings or abandoned homes."

**-White Woman, Community AIDS Resources and Educations Services of Southwest Michigan**

## CHALLENGE: AFFORDABILITY

The 30 percent-of-income standard as a benchmark for housing affordability is a significant barrier for low-income residents. This is especially true for those facing illness, low wages, the loss of a job, high application fees and security deposits, or unexpected expenses or other setbacks. When these occur, a late rent payment can create a cascading effect that leads to eviction. And a history of eviction becomes its own barrier to future housing. Competing for student rentals for available rooms in larger houses was another oft-touted concern. For some, purchasing a home seemed a more affordable option, until ongoing expenses such as water and electric bills became overwhelming.

## COMMUNITY PARTICIPANTS SHARED THEIR CHALLENGES WITH FINDING AFFORDABLE HOUSING DUE TO HIGH APPLICATION FEES AND CREDIT CHECKS:

“Okay. My name’s [Speaker]. I live at [location], which is out Drake and Main. And I lived before--I’ve been there about three years and I lived in a place where the rent was just gettin’ way too high for me on my--my income. And I started checking around and applied at a few different places and this one called me. And it’s a great place to live. Subsidized housing, it’s pro-rate--well rated on my income. It’s secure and quiet. Trees, yard is kept up well and I’m really happy there. We have little issues with neighbors sometimes but, nothing that can’t be surmounted.”

### -White Man, Senior Services

“When I was looking for a place [it] was the credit checks, because... I know I ain’t got a perfect record. And then ... a big issue was the total cost to move in... on top of the application fees. And then I was mainly looking at location, too. How convenient the area is and everything?”

### -White Man, Community AIDS Resources and Educations Services of Southwest Michigan

“My experience of looking for housing in Kalamazoo and the Portage area is not a good one at all. I have cried and been really mad at the fact that everywhere you go there’s an application fee, which is not returned to you if you’re denied. You don’t even know that you’re denied, because they don’t even write you back. You know because of the silence.”

### -Latina Speaker, Community AIDS Resources and Educations Services of Southwest Michigan

“Do they charge you? Because my son has seven and I don’t know because I--when you go in and you put in an application, then they charge you a fee to do a background and a-- SPEAKER: --a credit check... And he says well, I can’t afford for them--I don’t have the extra money for them to even run a credit check. How am I ever gonna, you know—”

**SPEAKER:** “So if -you go and look at five places and each one of ‘em are asking \$25 and \$30 that’s a lot of money.”

**SPEAKER:** “Yeah. And then you have--... Just for them to say no. My only thing was, and I asked them while you were gone, about having to pay to get a credit check and pay to have [inaudible]. When you don’t have any money, it’s kinda hard to pay somebody money just to tell you no. So I think that you just--I think I’d feel defeated.”

### -Black and White Woman, ISAAC/Project Connect

“Even with me, when I did try to find—and I thought I was gonna be here for a long time—I tried to get an apartment and that was one thing. The credit check. You know, things change. I have a better job now. I have a better income. I don’t have a background—or a bad background, you know. But that credit check thing, you know, okay yeah you slip on some of your bills sometimes, but hey, it is what it is. You tryin’ to keep other things going. So this one might not get paid. So that’s one thing. But the background checks, you know, if they have a felony or—so as long as they’re not—they changed. They did their time, they come home, whoever—they come home and they’re a changed person. They’re working and everything. You have to give ‘em a chance somewhere. You have to give people a chance. You know everybody needs a second chance, third chances for some.”

**-Black Woman, ISAAC/Project Connect**

“So some of the barriers, as she said, credit score, affordability, housing that’s available look terrible. They’re overpriced. So it’s almost like the landlords are taking advantage of the fact that there’s not a lot of housing available. So they’ll be like a ran down shack that they put \$5 in and they have an ad for \$850. It’s a two-bedroom and you have to have a 650 credit score. Like who’s moving in this, first of all? But yeah, so I think the landlords are kinda taking advantage of the market right now. So I also believe that a lack of education is a barrier, because a lot of people don’t have financial education, financial literacy like the basics....Also criminal justice—I mean criminal history. Transportation. Again, a lot of people move into like subsidized apartments like [name] or [name], because they don’t have transportation to get to the nice ones on [name] or [name] where, you know, they don’t know about those. And those are a lot nicer. But if you don’t have transportation to [name] Street, you’re gonna go where you can walk to. Also I put down that nothing is truly affordable. Unless you don’t have any income and you live in subsidized housing. If you have a decent income but not a great credit score, options are limited. It’s very difficult finding something that’s both decent and affordable. And then also the average rent for a two-bedroom is around \$750 and that’s a little bit too much.”

**-Black Woman, ISAAC/Project Connect**

## **COMMUNITY PARTICIPANTS SHARED THEIR CHALLENGES WITH FINDING AFFORDABLE HOUSING AFTER BEING TOLD THEY WOULD NEED TO EARN TWO OR THREE TIMES THEIR RENT COSTS AND/OR PAY HIGH DEPOSIT/SECURITY COSTS:**

“I said that [the landlord is using my health and income against me]. They want you to make two or three times more than your rent is. So if the rent is \$650, you have to make three times. And it’s crazy. The same thing that you gotta make more. I think that’s ridiculous. How much more do they expect us to make, you know, renting this apartment. I mean, you know, I [inaudible] to work, but I can’t really work anyway, you know. I’m gonna give it all to them and then what are you supposed to do then, you know? The apartment I had before I went into rehab, I’d been there for nine years and I paid my rent all the time. And it’s still with that, they still come with the same thing about three times. I have the same income then that I have now. It’s just so hard. Like they need to change that system. They rent to rich people — deposit and the rent, it’s the same and there ain’t no way you can come up with the deposit and the rent at the same time. And it’s hard. It’s hard for the majority of the people to come up with the first month and deposit. There’s no way it can be done. And then you have to make three times more. That \$700 you gotta come up with, yeah, \$1,400 just to move in. If I had that much I might as well go and put that down on a house. Go to the auction.”

**-Latina, Black Man and White Man, Community AIDS Resources and Educations Services of Southwest Michigan**

"There's an apartment out there on [name] Road by that church. They also want two--they want like....how much...she told me that I said forget it. She told me that, I said I'll go find something cheaper. I'm not gonna give up my--oh 'cause she told me it would take my whole check just for one month. I said forget that. I'll go find something cheaper."

**-White Man, Community AIDS Resources and Educations Services of Southwest Michigan**

"Rental rates are very expensive."

**-Latina, El Concilio (Penny)**

"....I personally am trained to be a home economics teacher, so I know a lot about a lot of stuff. I have—I'm halfway through my master's in special ed with cognitive impairments. But since my accident, because I can't work full time, I haven't been able to afford to go back to school to finish the master's degree. And I don't know if it's even worth it because I can't find a job. When I got hurt—I mean, I've lost my home, I lost my car. It's—it's just been a real nightmare. But this past year, I have lived at [address given] West out on\_\_\_\_\_ Avenue with college students. I got in on a sublet. It's the only way I got in there. Just as soon as I had to sign a lease, they needed \$850 for a deposit. I didn't have it, so out I go. Living with college kids is not ideal when you are not a college kid Okay. When you're not a college kid, it's a little more difficult. I've roomed with three 19-year-olds, which is [inaudible]. Look, I know how this works. But they are rude. They are disrespectful. They have no common courtesy. And kindness has disappeared off the face of the planet. And that's with everybody, though....I am homeless as of yesterday again. And I have 1 nowhere to go. I have no money for a deposit. I--I--I don't know what I'm going to do. I just don't know. So, you know, I don't make a lot of money with disability. And right now, DHS is wanting to take half of my check to cover my medical needs. I'm supposed to give them \$488.00 a month. A month. Not a spend down for the year. A month. They'll cover anything after the \$488.00. Well, that's \$500.00 out of my check. And the other 500.00 has to go for rent. What do I do? That's--besides, I think it's absolutely ridiculous. I am way under even the federal poverty line, so I don't understand why I can't get some help. And I use the alternative medication for the pain in my back. And I've been kicked out of three places because of it. I have a card. I'm legal. I do what I'm supposed to do. I only use it at night. I'm not doing it all day long. It doesn't matter. It's not federally legal. And most of the housing agreements have federal things attached to it. I mean, I can't avoid that. So I would love to--you know, I could do something to live in the same place. You know, I could do some care giving. I--I have training. But I just can't seem to do this on my own. And I've tried to get help and nobody is very helpful."

**-White Woman DNSWM**

"That's the solution that I want, you know. Tell me how--how do we overcome that? How do you overcome that, like you say, three times the amount of rent?"

**-Black Man, MwC**

## COMMUNITY PARTICIPANTS SHARED THEIR CHALLENGES WITH FINDING AFFORDABLE HOUSING USING VOUCHERS. THERE WAS ALSO CONCERN THAT SINCE THERE WAS NOT ENOUGH HOUSING, THIS PUT POTENTIAL RENTERS IN VULNERABLE POSITIONS TO BE TAKEN ADVANTAGE OF BY SOME LANDLORDS:

"I am a resident of the Northside of Kalamazoo. I've been disabled pretty much for 11 years now. I was a truck driver [in New York City] on September 11th. When the second building came down, I got covered in the dust and everything. I didn't know at that time it was people dust. But in my neighborhood, there is a lot of need. There's, number one, there's a need for housing... The way I see it, it's discrimination against us people with disabilities, because the pattern practice of the — part of the conflict is the low income. Part of the conflict is that we're, we're forced to have that because we have a cap on our income. But they have a pattern and practice now that they want — even if you are disabled, so you get, like, \$750 a month, and you get a Section 8 voucher of, like \$500 — the apartment complexes want three times the income. So if you have a cap on your income of, like \$750 and you get a housing voucher for \$500, you're still short. So it's progressively making a condition where people that have secure income can't afford housing. And that's the number one issue that I would like to address."

**-Black Man, DNSWM**

"I'm the discharge planner at [agency name]. And I think what encapsulates the hardest trigger of my job is right now is I currently have five homeless residents that have to have homes by the end of the month. And with the changes of October 1st...and things like that, and Kalamazoo County's housing just isn't there. And so I'm looking at placing them in different counties, away from family, that does have better programming. And they're acceptable to that because that's... where we're at."

**-White Woman, DNSWM**

"...I don't have one, never had one, would like to have one. The housing voucher.... the red tape you have to go through [with] the subsidized [housing]. We went to [Location]. And she asked did we want subsidizing [housing]? We said yeah. The application—I'm not writing a novel. I can't. I get that it's government funded and the government does what the government does. But Jesus, I was reading and we gave up on it. It was that thick. It's like, first of all...it asked me too many questions. And some of them were redundant, but asked in a different way. Sweet mother of God, I just want to rent an apartment. What is the issue? And know that there's little that they can do because it is part of the government way that they do things. But the rest of it, I've never seen. I've heard horror stories about people that are on Section 8 and trying to find a house. So many raggedy, run-down, roach-infested, flea-infested, bed bug-infested, mice, everything. And you want me to rent this? This is what you think that I deserve to live in for Section 8. I can choose a better spot on the street."

**-Black Woman, MwC**

"The agency services [have] been doing their part by helping a little bit. \$150 here, \$50 there. But it's not moving fast enough, so. But I feel—I have two jobs. I go to school, go to KVCC....I do the bible study on Fridays. So I pray everybody get a home, not just me. You know, I want everybody out of this. I want you back like you had it, you know, with the twenty-fours on the wheels. You know, nice house. You know, planting your garden, your fruit, the flowers, the kids running around. I want everybody to have a good time."

**-Black Woman, MwC**

“What brought me here is the same. We were at the Project Connect and heard about housing--the housing forum and again, I work for [agency], as well. And again, just piggybacking off of what [Speaker] is saying is, we work with a lot of moms that are homeless and so just trying to find, you know, more affordable housing. The equity, like I hear a lot of moms saying that they're not treated fair and they can't afford places. They've lost their home due to, you know, just lack of income and just stability. So I'm here to also to see what I can do to help them.”

**-Black Woman, ISAAC/Project Connect**

“Barriers would be like your income, rental history, credit checks, background checks. I think checking someone's background--I mean if they're not a sex offender--I mean even with sex offenders, I mean they need to live somewhere, too. I don't feel that anyone should be homeless because of their past. And who they are, the color of their skin or anything. So those are some barriers that we, as care coordinators, have that talk with our clients that I struggle with. Those are the main ones. Even with me, when I did try to find--and I thought I was gonna be here for a long time--I tried to get an apartment and that was one thing. The credit check. You know, things change. I have a better job now. I have a better income. I don't have a background--or a bad background, you know. But that credit check thing, you know, okay yeah you slip on some of your bills sometimes but hey, it is what it is. You tryin' to keep other things going. So this one might not get paid. So that's one thing.”

**-Black Woman, ISAAC/Project Connect**

“A lot of times when people have income, they don't have enough income. So if you go from place to place, to place to place, to place, they want you to put down a security deposit. That's a problem when you're on a limited income. And then again that slumlord just takin people's money. If you have the Section 8 voucher, I think the mom, she said she gets either \$1,206 or \$1,262 and that's for a family of four. That's a good amount. But that's a mortgage. So why would you pay somebody that kind of money to live in a slum house when you can afford, you know, to buy a house ... pay it to the mortgage company.”

**-Black Woman, ISAAC/Project Connect**

“It was something now that, you know, where you have to--your income has to be like three times the amount of the rent. So like that is a huge barrier and obstacle because even if it is, why does that matter. You just want your rent paid so you want that one time that they had it just, you know, and I would think that landlords would want their decent homes filled so they won't be vandalized or anything.”

**-Black Woman, ISAAC/Project Connect**

“Thursday, a mom, she was approved for the Section 8 voucher, and she said the same thing. \$2,236 -- that's what the landlord was asking her income to be. And she said, --“I don't have that.” ...Her SSI is pending, but she doesn't have that kind of income. It's just his way of saying ‘I'm not gonna rent to anybody with Section 8.’ That's just a nice way to say it. Nice way of puttin' it. Without coming straight out and saying no.”

**-Black Woman, ISAAC/Project Connect**

"Yeah. And then to add on to hers, we called [location]. We called Disability Network. We called apartments, we called [location], we called [location]. And that's all in one day. And you get turned down by everybody because they make \$750.00 a month. So if we do not find a safe discharge place for these individuals and we just send them out to the shelter, our nursing home gets into huge trouble. I get in big trouble. I mean, there's fines. But at the same time, these people are too independent to fit through a Medicaid door to stay long-term care. And if they choose to stay in long-term care even though they don't fit through a door, they're gonna have a patient pay amount which will completely take everything that they need in order to find a place. So there's no way to help them pay for first month's rent because their check has all gone to Medicaid to cover their time in the nursing home. So that's kind of what we're here for today."

**-White Woman, DNSWM**

"I've been here, like I said, about four months. And this one place, you know, I wasn't looking for anything. Just a room. The lady wants \$600 for a room. I'm like, 'are you out of your mind? Six hundred dollars for a room?' You know, five other people living in the house."

**-Black Man, MwC**

"I mean, what do you do? .... I'm on disability. Trying to find a place at my age, that is very hard. You know, now you've gotta have three times the amount of rent before they even let me into a place."

**-Black Man, MwC**

## CHALLENGE: POOR LIVING CONDITIONS, HOUSING QUALITY AND CRIME

Participants raised many concerns about the quality of their homes or apartments. They shared stories of poor-quality rental units and properties in disrepair. They also cited problems with drug crime, an increased police presence, failing infrastructure, a lack of cohesive zoning, and homes or apartments located next to abandoned buildings.

## COMMUNITY PARTICIPANTS SHARED THEIR CONCERNS WITH CITY ZONING AND STREET REPAIRS:

"I think the city should stop doing spot commercial zoning. I think if it's primarily residential, it should stay residential. They put a strip zone in there, back in the 50's to accommodate a business. It should've been eliminated probably years ago. They could've—the building is still there but it probably should've been just deemed, by the City of Kalamazoo, a non-conforming structure and then rezoned. The two houses on each side back to multi-family dwelling, the way that it is now."

**-Older White Man, Senior Services**

"I think one of the things that I remember growing up in Portage was it seemed like there was always a stigma attached with Kalamazoo. Downtown Kalamazoo. And then you had Portage. And then as--as I got older and started to work in the community, because our grant is mainly [inaudible] allowed at the northside neighborhoods, Edison, southside. That's where we primarily spend a lot of our time. I found, over the years, that really the only difference is, other than

there's older homes in Kalamazoo, Portage maybe have newer homes. The people are the same. It's all one community."

**-White Man, Senior Services**

"The repairing of the streets in the community. Our taxes is continually going up and for that area, the streets, we get the pot holes and the patchwork that--that never works, you know. I just think they could do a better job. That's my concern. That the city, you know, repairs streets all over. We have this challenge all over. I just--but in our community, that's what I'm concerned about is every day I go in the community and I'm running--and I know people are paying--our taxes are going up, I know other people's taxes and everything's going up. So they should be repairing those streets. So that's all."

**-Black Man, Senior Services**

## COMMUNITY PARTICIPANTS SHARED THEIR CONCERNS WITH INDOOR AND OUTDOOR POOR LIVING CONDITIONS:

"I had--I don't know what can be done overall looking at a larger perspective, but in apartment living there are 16 units in the [HUD] building in which I live, and two of those--two out of those 16 units are smokers. And if you're a smoker in here, I beg your pardon but--we who do not smoke must endure those who do. Fourteen of us don't. Two do. And it creeps me out. I have a block on my door that's supposed to stop some of it--but anyway, it smells up the whole building. Two units smells up the whole building."

**-White Man, Senior Services**

"I don't see anything positive in the neighborhood. As a matter of fact, they have the water, the sprinklers on — every day and night. And it's got everything rusted. Even the plants are rusted. The whole — I got pictures in my phone. But it looks so bad, like it really looks bad. It looks like it's corroded and stuff. So it's not pretty, you know. And you complain to the manager there and nothing gets done and they got like five, you know, so they should be doing something. So they put up an announcement the other day that they coming by to do an inspection so they can get her money. And I told my daughter, you need to speak up, you know, because it's bad. I kinda feel trapped in it. And alone. Because, you know, I'm going through what I'm going through and it's just, ain't nobody else is going through it around me. So they don't understand. I'm leaving that area. It's difficult. I'll say warm, welcoming, pretty, it's bright and friendly. And accessible. Again, I feel trapped and alone."

**- Latina Speaker, Community AIDS Resources and Educations Services of Southwest Michigan**

"The [location] usually tell you — they make you as uncomfortable as possible so that you don't get comfortable. Being indigent. But even at the same time, they don't make it easy for you to be there under the time. Say that you're looking for a place or you're looking for housing. Then housing tell you eight months to nine months, nine months to a year, two years. And you — you know, you haven't found anything. But then they gonna treat you very disrespectful, you know, like this — this ain't Detroit! But you know, this is Michigan. It snows, it rains. So, you know, when it's cold, you know, you've gotta try to stay in, sit in a [inaudible — sneezing] like you say, shelter. They try to treat you uncomfortable because they don't want you comfortable being there just the length of time. But in a very disrespectful, like, kind of way, you know. You know, when —you know, we're citizens, too, you know. So we have rights. We get, you know, to voice our opinion. But it's not to put you down or to say [inaudible] if you don't lie right or lie in a certain way, I heard that they can just put you out in the cold at one, two in the morning. Okay. Where do you go at two in the morning and it's cold and they done put you outside, you know?"

**-Black Man, MwC**

## **COMMUNITY PARTICIPANTS SHARED THEIR CONCERNS ABOUT CRIME, DRUGS, OVER POLICING, POOR LIGHTING, FLOODING AND UNSAFE WATER IN THEIR NEIGHBORHOODS, AS WELL AS HAVING TO SETTLE FOR THESE POOR LIVING CONDITIONS BECAUSE THEY DID NOT HAVE ENOUGH MONEY TO MOVE ELSEWHERE:**

"And the negative is ... I don't like the abandoned houses that sit like completely next door to me. 'Cause one day I was walking towards the bus stop and seen people inside this abandoned house and drug transactions was going down. And I don't feel safe because of all of that. The fact that my kitchen window doesn't close and I've already had two people come in through my kitchen window when I was home."

**-Younger Black Man, Community AIDS Resources and Educations Services of Southwest Michigan**

"The first thing on my negative list is on the Northside, the way that we are policed. I know that there's been some tragic things that happened...and all the unfortunate gun incidents. But I do believe that on the Northside of Kalamazoo, we are policed way different than we are policed on the Southside. And when I'm saying we, I'm saying the community, because it doesn't matter if you're Black, brown or white at this point because they're actually looking for criminals. And if you're a criminal or not, they're gonna make you a criminal. Second on my list is disrespect—being disrespected at the community stores. Again, robbed at the community stores on the Northside. That's a negative. The bad water. Like, it's very rare with having to pay for local TV. When we do have an actual water ban, unless you're watching the news, [inaudible] so like even if you're—if you're not drinking the water and getting the bottled water, you still have to take a shower. So I think that needs to be something that's looked at."

**-Black Man, DNSWM**

"And another thing that has people feeling trapped is if they are renters in an undesirable situation. But the first month's rent and deposit, you know, all of that is just—is unaffordable. So rather than try to figure out how I'm gonna gather up \$2,000, maybe I'll settle for subpar living conditions because I can't afford to move. So you sacrifice safety, security, all those things on that list and continue renting in a place you really don't want to rent because you can't afford to move."

**-White Woman, DNSWM**



“There are a lot of patches, potholes. The majority of the houses are old. Now, very old so then- very bad, they’re in a bad state. Well I think that’s the, the major problem, no? [lack of sidewalks] The major problem in the city.[snow] ...or in the time of rain, it creates enormous puddles and the poor kids have to be searching where to go and to the one from the bus, it doesn’t matter. They arrive where their stop is and if there’s a huge puddle, poor kids. They’re jumping like little frogs...I try to have friendships. I only did when I lived next to my friend as neighbors but now no because there are many empty houses. They leave them, now there are five houses that aren’t inhabited. So now, only my neighbor and I are left. Only three families or four on the street..” [I feel], well, lonely, like now without noise with nothing in the night- ... The neighbors before were problematic. The police every time, fights, oh yes, their marijuana smoking all the time. Then you couldn’t turn to look at them because like, what’s the deal no? I feel, I’m calm, [in my neighborhood] yes... There is a lot of crime in this area... It’s people that like to do bad things. Well, I say it because of my neighborhood. Because it has now been three occasions that the police have gone because they have tried to break into homes to rob. They have broken glass and they go into empty houses, the police arrive, and I said, ‘oh no, that’s enough.’ I mean, one is not safe.”

**-Latina Woman, El Concilio, (Penny)**

“We spoke about the necessities of the neighborhoods. We had said the light posts, exactly the ones to walk the kids they take care of. What happened with that? It just stayed like that. Benches, exactly. [half done benches] That is also important, for the kids. “Yes, I’m telling you they [pothole] were fixed but only the main ones, the main ones. Imagine the main ones because the little street, well, all of Edison is like that. Very ugly.”

**-Latina, El Concilio, (Penny)**

“[There is] little public lighting, over there. I have no light in my [area]. During the night. Around two, three in the morning, you can hear them there in the park, they’re screaming. Over there you hear screams and there’s a somewhat bad odor. In the morning I go out around 3:30 in the morning and I go out running, no because I’m, I mean, it’s because I have always gone out like that, but it gives a bad odor that comes from the park. [I want]... for them to put a light in the corner on the post.”

**-Latina, El Concilio (Karen)**

“I see that a lot of foundations are—a lot of homes are losing their foundations so they’re like leaning. Or you go in some homes and it’s like holes in the wall, holes in the floor. And I know that it’s not always the landlord’s fault. But even though it could be the people, too. But still, I feel like if that’s your home and you’re collecting that rent, you should want it to look a certain way and look good for a home. Because it represents you.”

**-Black Woman, ISAAC/Project Connect**

## COMMUNITY PARTICIPANTS SHARED THEIR CONCERNS WITH LANDLORDS NOT FIXING ITEMS IN THEIR AFFORDABLE RENTAL UNITS, AS WELL AS UNSAFE AND POOR LIVING CONDITIONS SUCH AS HAVING MICE AND ROACH INFESTATIONS:

"But some of these landlords, you know, I wouldn't even associate with 'em, 'cause once you in their place, nothing ever get fixed. It's just a bunch of problems... You call him like this leaking. They come over and do a half job and then it get worsen. Then they try to say oh, you messed it up. No. You did this half job, you gonna come back over here and fix it. You know, they should be accountable. If anybody need help, they should be accounted for to where they fix it like it supposed to be fixed. Instead of come over here, you know, and half fix something and then next thing you know, it gets worsen and then they wanna have a problem. Then if you wanna move, you can't move, 'cause you in a lease. It's bad. Real bad."

**-Black Man, Community AIDS Resources and Educations Services of Southwest Michigan**

"Those are the only two [apartment buildings] in the entire city, subsidized, that haven't been renovated. No others. Why? Do you under — do you know why? ...And then the infestation of the bed bugs and the roaches and the mice. It's just it's — it's terrible. And people, I mean, people do it because they have nowhere else to go. And it's just, I mean, I don't know. If you go online and you pull [complex] up, the pictures are, well the last time I looked, amazing. The apartments are, I mean you'd just be like, oh my gosh. This is nice. You know just for a lower income place, I'm like oh this is really nice. And then you go over there and you be like oh my gosh, you walk in, you immediately getin' a contact. You smell pee. You smell everything that you should not smell. The hallways. Oh my gosh. You will. I mean I was standing there talking to a client as the family was walking up the wall and I just was like, okay. Like you don't seem them? Because I'm not gonna start killin' 'em 'cause, you know, I'm wondering if she wondering like does she see these roaches walking up the wall? Yeah, I do. And I mean I grew up in the projects, so I know how it is...That's what I said to her today about the field mice that commin' in... This was in the summer — 18 mice in one day? She had a baby. And they were sleeping on a plastic — the mat, the mattress — and I was like, she hadn't even been there but a couple days. I said I would move back outa here. It's terrible. And then even the concrete is coming away from the walls. And I was like, oh my God, am I gonna fall through this thing? It's pretty bad over there."

**-Black woman, ISAAC /Project Connect**



"I'm speaking of the northside. My mom—my mom's still over there. She's a senior now. And I was over there the other day and she said that—that train. That car train still is about on the northside. The X-Train. So that's a negative. And they're on—sometimes they drive on and hit cars. Parked cars. And they drive on people's lawns. One of our participants who also live on the northside, she said that there's no laundry mat over there. It used to be down there by the girl's club... It used to be down there past the girl's club – on Paterson. I think a positive is a central located for—well Park Street Market is the only grocery store in that area. And then there's the Family Health Center. So there's a center—a health center there. There's a school there. The north—Woodward. Another positive, my mom has been there for over 48 years. So a lot of the people in the neighborhood are still there—if they're not there, their kids are there. I don't know about affordable housing. Because people are still there on the northside, I think. And I said the laundry room. And everybody knows everybody. And people have to walk to the grocery store which is on—what's that Park Street?"

**-Black Woman, ISAAC/Project Connect**

"My street. There are no houses inhabited. It flooded, it flooded. All of those houses have too much moisture. The people who come to live have small children and it's known that's not good for them. And the adults. There's mold. I think more than anything, that's why they leave them. That's why they leave them. I think there is a problem with it [the drainage systems]. Obviously, there has to be a problem...Obviously[the City knows there are areas with flooding problems], but that isn't recent, it has been years that it's the same."

**-Latina, El Concilio, (Penny)**

"So the negative will be the unkempt yard. How the houses are falling apart. These are some nice houses here in Kalamazoo. They're huge and still in like—not like the higher-class neighborhoods—but in middle and low-class neighborhoods, and these houses are nice sizes. And there's so many beautiful things you can do with these houses and to help the whole community. So that's a— the stray animals. I don't understand why people get dogs or cats and they can't keep them. And how the trash and also the drugs. The drug-trafficking I have noticed some of that."

**-Black Woman, ISAAC/Project Connect**

## CHALLENGE: INADEQUATE PROPERTY MANAGEMENT & UNFAIR PRACTICES

Community participants expressed frustration that their requests for maintenance or complaints about poor living conditions were frequently left unaddressed. They felt their complaints about landlords fall on deaf ears. And they weren't always sure who or what agency they could turn to for help. Some reported their landlords to owners or property managers.

Some said their official complaints resulted in retribution and or a lack of resolution. Some also raised concerns that officials would alert landlords to the complaint, spurring quick fixes but no long-term solution or record of any problems found.

### COMMUNITY PARTICIPANTS SHARED THAT COMPLAINTS AGAINST THEIR LANDLORDS RESULTED IN RETALIATION AND LACK OF RESOLUTION, AS SOME INSPECTORS PROTECTED LANDLORDS:

"You can call landlord, but it ain't gonna help. See, this is supposed to be confidential and then you go to them people and you tell 'em about this place, it's supposed to be confidential. They know everything that what you done said. Everything. When you put a complaint on 'em they come out there — even they who call 'em give 'em a heads up. So now you got all these people at your house trying to fix stuff. O damn, that's all I gotta do is call these people and you do all this. Okay. But then you got the problem with that landlord. So now he own you. You can't be late for rent or if something get broke, he'll charge you up the butt. No. Where else would I call? I ain't never heard of nowhere to call."

**-Black Man, Community AIDS Resources and Educations Services of Southwest Michigan**

"So as far as my experience of ending in Kalamazoo, I've only lived in the student neighborhood. I have looked elsewhere, and I've always found it difficult, 'cause I do have a dog. And adding pet fees on top of deposit fees, it adds up after a second. And as a student, it became more difficult. But what I did notice about living in the student neighborhood, a lot of the applying for housing is by word of mouth. So the landlords talk amongst themselves. The landlords talk amongst the neighborhood association and they bring out your name to these people and they be like is this person reliable? Do they pay rent? You know, so on my end, I feel like I benefited from that because I bounce around in the neighborhood, and I've been able to get the neighborhood that way. So — but I know that for other people it could be difficult. Just because if it didn't go well in one place, then they would share that with other landlords and it's not always the same case."

**-Latina/o, Speaker, Community AIDS Resources and Educations Services of Southwest Michigan**

"I have a question. Is there a way to make sure like the city inspectors are actually doing what they're supposed to be doing? Because like people call the housing inspectors and some stuff--when I worked at \_\_\_\_\_ somebody called and I was like, praise God. I just know we fixin' to get shut down. Like flippin'. Cause the person that works there is really cool with the inspector and it was just like, that's not right."

**-Black Woman, ISAAC/Project Connect**



## COMMUNITY PARTICIPANTS SHARED CONCERNS WITH THERE BEING LACK OF LANDLORD ACCOUNTABILITY WHICH RESULTED IN MISTREATMENT OF THEM AS RENTERS. MANY PARTICIPANTS LABELED THEIR LANDLORDS AS SLUMLORDS:

“And I feel the neighborhood--Northside neighborhood or community, a big problem is landlord accountability -- some sort of way to make sure that the house--the houses that people are renting are up to code and that they--I don't know how to -- make sure the tenants are being treated respectfully. But if it's possible to figure that out, there's certain groups buying up blocks and overcharging. Programs for youth. And some sort of revenue that would encourage self-sufficiency and home ownership.”

**-Black Woman, DNSWM**

“Something needs to be done about the slumlords on the Northside. And people coming into low-income housing being maintenance for the owners when the people are not there. And my last thing for negative: something needs to be done about things being fixed in the low-income housing in an orderly fashion. Like myself, I have—when you move in, you have a list—a fix-it list. I had a window on my fix-it list. It's been eight months that I've been there. They just now told me right before I came into this meeting here, they gave me 48-hour notice for them to come in and fix this window. And my problem has been it's like if I don't have a sheet over the window, you can stand there and feel the breeze coming in. It's making my electric bill higher. I'm already stressed out so I don't think it should take eight months to come through to fix something that was on my really long list. But that's it for me.”

**-Black Man, DNSWM**

“The landlord ended up selling it and he told us we had, I think, about a month to find another residency because he done sold the apartment and nobody knows it. And it was an upstairs and down. Both of us had to move. But you know, it was like — and then he tried to do this little — as long as you stay, you gotta pay this much every week. I was like, shoot, hold on, I gotta find me something. I got to go. They force you out of there. That's why he gave us so many days. And then, after those so many days, we couldn't find nothing. He started charging us money just to be there for a little amount of time and I was like, man, uh-uh, I got out there and hit the bricks. Then I had to mess with the slumlord. Still messing with one. So it's no different. You got to get where you can get at, you know. And it'll cost you but hey, you don't wanna be in the street. You got to mess with the right people, slumlord. Okay, what do I need to get in here? Oh, you won't do no background checks, none of that. All right. Let me get that. Then you get there and it ain't what it's supposed to be. It's all cleaned up when you get there. But you know, you move in, stuff gets to breaking and everything else then you there, you know, I'm here for a whole year. And then you try to fix it up yourself. Like okay. He ain't coming over here to fix it, I'll get in there and fix it myself. But that's still coming out of your pockets to do something for a house that we got to be there for a year or two. You know, you just got to deal with it.”

**-Black Man, Community AIDS Resources and Educations Services of Southwest Michigan**

"I called [location] one time when I needed some help. I had to go on a Wednesday, do orientation, and sit and wait for an answer, which had me on pins and needles because I got a greedy landlord. He is greedy. And he gonna try and get the most out of it. He is. He's like if he takes me to court for one month, he'll add the next month on to it. Say like he take me to court for October, he'll add November's rent on to that. And I told him the root of his evil is going to be that money... Like if you have normal wear and tear in your house, they charge you for it. Normal wear and tear! Yeah. And it's subsidized. They charge you for one little blind, not like the whole thing, just one little thing they charge you. They charge you for everything. Your key. Like if you lost your key three times, they charge you \$45."

**-Black Woman, Community AIDS Resources and Educations Services of Southwest Michigan**

"The inspectors from the City. And that's about the only person that you can call in order to try to get something done to your building is the housing inspector. So and then, when the housing inspector comes out, he does check that — if he's not in the landlord's pocket — 'Cause they give a when's up when, you know, he remarked on what's wrong — they give a heads up. Yeah. And I think they supposed to okay the house before it's being rented. They are. Anytime a person moves out of an apartment and before that person — the landlord can't re-rent it. It has to be inspected by the housing inspector. But that does not happen."

**-Black Woman, Community AIDS Resources and Educations Services of Southwest Michigan**

"I was looking at this in the back and yeah, my landlord he does try to charge for extra people. He doesn't even know if they're spending the night. He just automatically think they're living with me. He's like oh, they gotta pay \$50 a month. I was like they don't live here, they're just here, you know. He don't even give you a time — give you a chance to even say anything about it."

**-Black Speaker, Community AIDS Resources and Educations Services of Southwest Michigan**

"And then you got some that claim to be affordable housing and they're not. Once you go through and apply for it, it's not what they say it is. But you got some [houses] that's affordable. But you gotta look at the landlord — slumlord. So if they affordable ones, they ain't coming out there to fix nothing. So that affordable apartments and all that, that's not happening. You getting into apartments, stuff getting to breaking, they ain't coming to fix it. And you go out and you fix it. they'll tell you flat out, if you fix it, whatever you put in there, it gotta stay there. So you're spending your own money to get things fixed and then when you, you know. When I bought a new shower head, all this new stuff, you can't take it with you. 'Cause now it's it's up there. You gotta leave and you can't deduct it from the rent, either. And then they ain't give you nothing. Okay. Your lease is up, you can go now. You can't take nothing with you. And that's, that's affordable. No. It's not happening. If it's affordable, the landlord ain't nothing. And when you have truly affordable units offered through like they have 'em with tax credits and one other, so limited. you know, they're gonna be snapped up like quick. Yeah. you know, they would be like, 'Oh, I want this apartment.' Next thing you know, it's gone. You know, where you gonna be at? In that same raggy apartment that you've been in, you know, trying to fix that thing yourself."

**-Black Woman and Black Man, Community AIDS Resources and Educations Services of Southwest Michigan**

"I got in trouble with the slum landlord. She kept on telling me I owed \$742. And the judge was like, you don't owe her no money because you pay your rent on time. So I was stuck in the middle, not only with her but also with the Section 8. Section 8 say, 'you pay your rent.'" So I lost my Section 8 because she put me out. She gave me 24 hours to move out."

**-Black Man, MwC**

"Right. One refrigerator, one bathroom and four other people living in the house. How do you do that? They no kinfolk to me. I don't know them. I ain't really trying to know 'em, you know. That don't make sense. See, people is--I think that most cities or, you know, to me Kalamazoo, what I'm finding out, you know, if you've got a place or if a landlord has got a place and he decides to rent a room out, he gonna make more money. So then you lost there. Do you understand what I'm saying? You lost. Because, see, he not only rent the house to you. He gonna rent you a room. And the room cost you what, \$400.00 or \$500.00. For a room? Come on. And then, you know, he's gonna make \$3,000.00 out of five people. So they go--they benefit. So if I rent out your house--why rent a house to one person if they can pay \$600.00 a month when I can rent a room out and make \$3,000.00? Do you understand what I'm saying--"

**-Black Man, MwC**

"And you're supposed to get your carpet cleaned a year after you move, which the manager before her didn't uphold. So now the manager that has it now is saying it's not gonna happen. I said that's all right. I'm gonna save up some money, we gonna clean this carpet."

**-Black Woman, ISAAC/Project Connect**

"...the landlord would come by and say those too many flowers in the front yard. I said, you know what? My mom like flowers. I said and as long as they would have a flower sale, I'm gonna put some flowers in front of this house. 'Cause it makes her happy. That's what she likes. And he was actually going to evict my mamma for flowers."

**-Older Black Woman, ISAAC/Project Connect**

"Exactly, another problem. Many people trust, here we saw all of the cases. "Oh no, it's that I give the money to the lady and the lady said it was going to the taxes" and they get a bill for \$3,000 because there's no taxing. One of two, the lady pays the taxes, or the house is taken away from the man. But if the man pays the taxes, the lady takes away the house and keeps the house. But it's a game or so it's a game that they do to abuse people. But our people put themselves in those risks because they don't have credit."

**-Latino, El Concilio**

# CHALLENGE: PAST CRIMINAL CONVICTIONS, PAST EVICTIONS AND SURVIVORS OF DOMESTIC VIOLENCE

A few community participants expressed frustration with old criminal convictions that continue to keep them from renting an apartment. Like the barriers of lingering evictions and poor credit histories, these impacted residents find the burden of their past impossible to escape — despite sometimes decades-old criminal offenses.

## COMMUNITY PARTICIPANTS SHARED THEIR CHALLENGES FINDING HOUSING DUE TO PAST CRIMINAL CONVICTIONS:

"I moved here from Puerto Rico about 29 years ago. And I like that first I had a house and I was married. Then I went through a divorce. Lost the house. And ended up on—moving in —I got sick and I went to the hospital for six months. Then I ended up in [location]. I wasn't — I had an eviction... \ I lost my apartment then. And then now I'm homeless. And it's been three years. I've been clean the whole three years. I've been trying to do things differently, you know, and looking for an apartment and it's just, like, crazy. I can't get one because I've had felonies. I have three kids and they're all kinda supportin' me but, you know, when you're homeless and you jumping here and there and anywhere, you just can't — I'm trying. Even when — it was just like everywhere I go, it's like something they need from you too, you know. Like nothing is free. And it's hard. And that's about it. And then my personal situation is that when I was addicted on drugs, I had two sons ... I did [things] to support my [family]. So right—right off the bat, they will say 'we don't rent to felons.' And this is like anywhere—like a safe place where they would do — like a conference for instance. When they take care of the, you know, they have a main instruction that we do the things that we need them to do in case anything got broken and stuff like that. That's places I look for because I don't know how to do that stuff myself. But anyway, another issue is that they say you have to make two or three times your rent. Like what? That is crazy. Like I feel that I changed my life and I feel that they should give people a chance, because a lot of people get out of jail and they wanna change their life, you know. And then people ain't helping them to do it. So what happens? They end up going back to what, to what you was doing in the first place. It's hard. So my experience looking for housing has been terrible. And, you know, I had a C [worker] a long time ago and I came here once like in 2004 or 2007 but I didn't want to go to meetings or nothing, so I didn't come back. And then now when I came back, I didn't even know they had housing. You know, like working on them. So that's like a relief, you know. A big relief. But just finding the place ... looking all over and it's so hard."

**-Latina Speaker, Community AIDS Resources and Educations Services of Southwest Michigan**

"With me my things is they always do that little criminal background check. Okay, ain't nobody perfect. I got a felony. So you know, every place that I know I should get, but they do that background check and then you got these felonies and it's over with. So you gotta move on."

**-Black Speaker, Community AIDS Resources and Educations Services of Southwest Michigan**

"I don't have a neighborhood right now. I did receive a housing voucher. My problem is I have a criminal background history which has allowed me not to secure housing vouchers for safe and clean housing. I'm on disability. I've been disabled over—well, since 2002, I haven't been able to work. I've had numerous back operations. I'm due to have another one next Friday, which is kind of hard because after you have the surgery, you have to have somewhere that's clean. And I don't have that. What I would like to see is not just affordable housing, but safe housing. I mean, like not get put in a place that's not just clean, it's not safe. The areas where I have been staying. And I just wish that—and I'm from Muskegon. In Muskegon we don't have that. We don't have that [inaudible] And in moving to Kalamazoo, I moved here for work in 2000—well, in 1993. I moved here for work. And when I became disabled, my life was just—I just can't get out of this hole. I've lived with my children, moved one to another. And I can't even get privacy. And right now I don't know what I'm going to do [inaudible] option, you know, to be able to get safe and clean housing and not have to settle for just anything."

**-Black Woman, DNSWM**

"And what I was saying about my criminal background history, I don't have a felony. I don't have a drug charge. There's no destruction of property. There's no evictions on my record. And I've done my time. I've been-- you know, I paid my debt. Why is this still being held over my head? So why should I pay a \$25.00 filing fee or \$30.00 every time I try to secure a house when I know this is gonna show up and you're gonna hold this against me. And it's just not fair. And then I do--I have to look for a private landlord and settle for something less than what I really would like, you know."

**-Black Woman, DNSWM**

"Hey, but this is what I don't understand. What's your past history got to do with[it]? Know what I'm saying? Everybody on this Earth made a mistake. Jesus Christ. Everybody on this Earth has made mistakes. And why do — why do — why do they still convicting us of the things that we have done? This is what — this is what I don't understand. I'm a man, almost 65 years old. Why you still convicting me of something in the past. What's in the past, you can't bring back. What happened this morning, you can't bring it back. If you could do that, you would have already did that. Why do they do that? Why? You learn from it. Look, I went to prison in '93. They still convicting me about it."

**-Black Man, MwC**

"I had a mom who was married but her husband had a felony and so he stayed [with her]. And she got evicted because he had a felony. And I thought, how many people are actually living in [housing] that's not on the lease, and at least they are a couple, they're married. And he couldn't even stay there. So she ended up losing her place and she ended up being homeless and she's still homeless. And I just find that a huge barrier that couples are not able to stay together in affordable housing with felonies. Because I agree, once you go and you serve your time, you know, give 'em another chance. So I find that a huge, huge barrier...Staying on your criminal—... on your record, makes it more harder to find affordable housing."

**-Black Woman, ISAAC / Project Connect**

"Barriers would be.... the background checks, you know, if they have a felony or--so as long as they're not--they changed. They did their time, they come home, whoever--they come home and they're a changed person. They're working and everything. You have to give 'em a chance somewhere. You have to give people a chance. You know everybody needs a second chance, third chances for some. What is it -- seven times you fall and you get back up."

**-Black Woman, ISAAC / Project Connect**

## COMMUNITY PARTICIPANTS SHARED THEIR CHALLENGES FINDING HOUSING DUE TO PAST EVICTIONS OR THREAT OF EVICTION:

"I do have an old eviction on my record. It's hard for me to get into a nice apartment. Do you know what I mean? Even though it's been over seven years, it still pops up. So I've been going to the [inaudible]. First I tried, you know, paying on that. Shit. I'm saying, like, it was going up more and more and more. So I did get one paid off. I only had, like, two evictions and I got one paid off. One eviction they just wanted me out of their place, but they still was charging me — but still charged me for it! So I went back to subsidized. I ended up having an old cable bill in my name. And they denied me for that. And I didn't know they could do that. Yeah, for light bills, too. But you know what, though? Why is it that? They be giving you, back then, SSI."

**-Black Woman, MwC**

"Oh God, I got treated different, just the two places I was in and then this one I got a phone call. I got a phone call telling me that I didn't — he didn't do my — he didn't do a background check. He just put me in there. He said he did a background check on me. I got all these felonies and I'm a known drug dealer and all this. And I said no. If you look at the date and when I was — when all this went down — this was in '97. I mean '95. But he was using it against me. Then he started talking real recklessly to me and it started to be a conflict with it. So instead of talking to him about it, I went to the lady that owned the place. He was just running with her. And I went and told him and told her, listen, you need to talk to him. He keep on coming to my house, coming to me talking to me recklessly....So she talked to him and he then he gonna come back to me and try to apologize to him. I told him man, I don't, you know, you grown and I'm grown. Don't come to me like that. If you would've done that background check before you got me in here, you would've seen that. And I tried — I explained it to you — I said, I do got a felony. When I came and applied for this apartment. But it was a big conflict with him. And now I'm so happy that he gone, but now I'm up under management now. That's the only problem. I'm glad he gone, but I'm up under this management stuff and I read that letter that they sent us. Man that's crazy, you know. You all asking for two months and if you late five days...."

**-Black Man, Community AIDS Resources and Educations Services of Southwest Michigan**

## COMMUNITY PARTICIPANTS SHARED THEIR CHALLENGES WITH HOUSING DUE TO PAST ABUSIVE RELATIONSHIPS:

"Unfortunately, I live here. Well I did live here, 'til about recently... I was living with someone for like a couple years over there on the south side that was just draining my sanity from me. Mentally abuse. It tried to get physical abuse but, you know, you have to stand your grounds and make that fence and start hittin' back, they leave ya alone. So it was — it was kinda, too, one of those things like, you know, I don't have hatred in me but I was really starting to hate. You know, I hated to go home. I didn't wanna be there. I woke up, tried to be happy, 'cause the good Lord has blessed me with another day. It was just really messin' with my sanity. So now I moved and got into a one-bedroom apartment. It was hard, you know, 'cause I always had my own and then when I got sick and got to the hospital, I had to live with people until I got better. And I just— I stopped giving that strength up. Get back up on my feet when He's doing that. He's doing that for me. And I'm so grateful for that. And now I'm starting to keep that little sanity down[inaudible]and the rest of it's coming back with it, you know. 'Cause I'm decorating my house the way—so it can be comfortable and I can feel safe and at ease. And just be me. You know what I'm saying?"

**-Black Woman, Community AIDS Resources and Educations Services of Southwest Michigan**

"My name is [Speaker]. I've been in Kalamazoo since July. I met this guy online and I came up here. The situation was horrible. And I've been homeless since a little bit--beginning of this month. And I don't know the neighborhood that I would live in, but my neighborhood I would like to be quiet, sustainable and, like, a working community, like the working, you know."

**-Black Woman, MwC**

# CHALLENGE: INSTITUTIONAL DISCRIMINATION, BIGOTRY AND RACISM

Despite the City's Chapter 18 ordinance expanding protected classes beyond the Civil Rights Act of 1968, many participants felt they were discriminated against for a broad range of reasons.

## COMMUNITY PARTICIPANTS SHARED THEIR EXPERIENCES OF HOW RACISM CAN IMPACT HOUSING:

"My name is [Speaker]. I live on the north side of town. I love it over there. I live on [street] in between Church and Burney. I think we have about seven houses on our side of the street. No houses on the other side. And I've lived here most of my life. I've lived in my house 50 years. I have worked for--I started working on the east side of town, and I passed a house one time on [location] and so my dad called the realtor and we, you know, and we talked about it. Well when it ended up, the realtor brought me to the north side and showed me this house. Well back then I didn't put it all together. But I'm glad I live there. I think it's the best thing for me because, you know. And I'm very comfortable over there. You know, it's a quiet neighborhood and I just love it. And the Senior Service thing. I always thought you had to be in a certain income bracket to get--to get help."

**-Black Woman, Senior Services**

"The other thing we find that we have that people that have — I've spoken to in the neighborhood, they'll come and say, 'oh, you're so nice.' And some of the things we have is some racism. Some people—I've heard it said — 'I don't wanna live there because this nationality lives there.' I'm like — or they'll give you an opinion, their opinion of what they feel the person is like. Or they'll say to me, 'I've never met a Black person like you before.' And I'm like, how many have you met? How many have you talked to? I'm very engaging when I meet someone, because I like everybody. So I find that sometimes they'll say comments that's offensive and not even realize they're being offensive. And sometimes that bothers me when I meet someone in the neighborhood."

**-Black Woman, Senior Services**

"I found some of the barriers when you're looking for housing to be your color. I found that to be a big, major problem... also it depends on how you're dressed, and they pick and choose. If you go somewhere in jeans and a t-shirt on, they're going to think oh no. No. So mostly it's about the color of your skin and what you are wearing or what you're driving."

**-Latina Speaker, Community AIDS Resources and Educations Services of Southwest Michigan**

"And [Section 8 apartment] is another one that somebody need to call in the health department. Everybody needs--and they don't want us, you know, to say something, because they scared that they might get evicted. They gonna lose their housing. And that's what they-- because we're saying something --do a lot of times. 'Cause you know, we will go in there and be like 'Okay, when was the last time you sprayed for something? What is going on?' So it's just like, it's--I feel like it's a racial ignorance around that, you know, that's happening. And not just this city, but a lot of cities around here. But when

I got here, I saw it a whole lot more than I had at home. You know, because you live here you should be treated this way. And that's another thing, like on one of our questions in our book is: Do you feel like people treat you worse than they treat others when you go on social services or you go to a restaurant, or do you feel like people think that you're not smart, you know, and things like that? And we sittin' here looking at these questions like, I'm sorry, I have to ask you this, you know. And everybody says 'Well, you don't treat me like that,' and I'm like, 'Well, I don't have no right to treat you like that, you know. I'm a human being, you're a human being. Who has the right?' But people are treated, based on the color of their skin and the ways of their life. And sometimes you don't have control over how things are going in your life. Sometimes. Sometimes you do. But I just think that it's--it's horrible."

**-Black Woman, ISAAC/Project Connect**

## COMMUNITY PARTICIPANTS SHARED THEIR CHALLENGES FINDING HOUSING DUE TO DISCRIMINATORY PERCEPTIONS ABOUT MARGINALIZED POPULATIONS:

"...when I was buying my home, going through the home-buying process, you know, I had my name on all of those waiting lists around Kalamazoo just in case something fell through. And it almost did. It almost did. Everything was going great. They, you know, they said, MSHDA, MSHDA kept saying, yep, you, you qualify. You qualify. You've got this. You've got that. I sent them an elaborate spreadsheet of all my, you know, income and outgoings and right down to the, you know, every flipping little McDonald's cup of coffee that I bought. And they said, yep, yep, yep, that's great. And then about two weeks before – three weeks before the closing – I actually had a checklist closing date – I received a letter that said, 'We're sorry, but you no longer qualify for this home.' And I'm like, what? So when I called them, let's put it this way, Word had gotten to MSHDA that I was a person with a disability, a physical disability. And when I asked them how come I qualified a week ago but I no longer qualify now, they said, 'Well, we don't think you can take care of a house.' And I said, 'I'm gonna ask that question again. And you're gonna wanna be very, very careful of how you answer this.'"

**-White Woman, DNSWM**

"I think it's also a stigma. You know, people with lower income don't take better—or as nice of care as somebody that makes triple the income. And I'm speaking personally. I've had that, you know. Or they look at your credit. Well, you know just because my credit is not an 850, does that make me a bad person? And that's, you know, what private landlords are doing, which, being a previous landlord, I understand you don't want your house destroyed. But why do we have that stigma? So I think it's maybe education with landlords, with the City, with nonprofit organizations."

**-White Woman, DNSWM**

"I only want to deal with the housing needs at this time. The way I see it, it's--it's discrimination against us people with disabilities, because the pattern of practice of the--part of the conflict is the low income. Part of the conflict is that we're--we're forced to have that because we have a cap on our income."

**-Black Man, DNSWM**

"When I was looking for an apartment or even a house, it would say how many kids you have and if you said four boys, that was a no. I don't know what it was, but four boys, that was, you know, that was out. Or are you married? Oh yeah that was one of them. Are you married? And no single womens with children and no partying. Your age was throwed up in your face because you was--you're a mother with four boys and so you know that means whether, you know, that's what he's looking at--that's what the landlord's looking at. And no fighting. No playing in the house with balls and stuff like that. That was one--and then my credit history and he said where is your husband. That was one on there. He asked me, he said where your husband at? I said well as soon as I find 'em you gonna get 'em. And where you working at? At the time I was going to school to be a nurse's aide. He told me that was gonna take too long. I just looked at him. I said you know what sir, I don't know what it is that you're looking for, I said but I just need a place where me and my kids--we're out in the streets and all these things you are asking me, I've been asking myself. Okay. I may be a young mom, but trust me, I got them four under control right there. You know, and as far as looking for a husband, not at this moment. What's your church affiliation? I've only been here a year so I wouldn't know what church I wanna go to right now. At the time my momma and I had just moved here."

**-Older Black Woman, ISAAC/Project Connect**

"The other thing is that I'd encourage the--one of the problems with housing across the nation is somewhat similar to the red-lining of where they built all the housing projects in the low-end neighborhoods. It needs to be dispersed throughout the neighborhoods so that we can become more inclusive and not segregate it because--but you're gonna have the same stuff that happened when we started integrating housing, is they don't want it in their backyard."

**-White Man, DNSWM**

## **COMMUNITY PARTICIPANTS SHARED THEIR CHALLENGES FINDING HOUSING DUE TO INSTITUTIONAL, INTERSECTED, INEQUITIES, INCLUDING POVERTY, LANGUAGE, RACE, DISABILITY, AND LACK OF DOCUMENTATION:**

"I put intergenerational poverty. And that is a huge one because if we don't know how to become homeowners, we cannot breed home-owning children. We can, but it's not that they're gonna get that knowledge from us directly if that's what they're exposed to their whole lives. And so you know what you know. That's that. So lack--if there's a lack of access to that very important information, credit and things of that nature, then the next generation under us are gonna be dependent on welfare."

**-Speaker, DNSWM**

"I have something I would like to add, also. Something else is going on in Kalamazoo. There's-- it's like we're fighting against a great big machine and it's trying to eat us up at a whole bunch of different angles. One has our leg. One has our arm. And the--the Kalamazoo Bar Association is contributing, right. They are, actually-- because there is people that absolutely go and clean up their credit. But they have at the Kalamazoo Court where there is a backlog of cases and stuff like that. So landlords can actually go and do their own search with your name, your social security number. And if you actually pay off ... And I actually paid off the amount. And--and this is right off of a case that, previously, last year, where I had to file a civil suit to get them to add the quarterly. I actually did what the court said. And the lawyers neglected to send me a Satisfaction of Judgment, which if you're going to apply for an apartment and it looks like you have a judgment against you, if they don't give you a Satisfaction of Judgment, you're once again being left out in the cold because of their "negligence" or lack of effort to do their job. Because they're surely gonna make sure you come to court so they can get paid. But when it's your time for them to--because you can't force them to give you this--this Satisfaction of Judgment-- so you can clear the judgment off. So it's like a beast is coming at us from all different angles. And so that's why I'm like it's not just one thing. It's--it's a compound equation that's actually trying to disenfranchise when we are the biggest--people with disabilities in America-- is one of the biggest cultures of people. And they're trying to strip our rights away, starting with the housing."

**-Black Man, Speaker, DSNSWM**

"You know, how many--what's going on in my life if you're not doing anything to, you know, something, like you said--you know, I went into one shelter. One shelter saying--what was I saying--and she told me, you eat in the shelter, so I couldn't get food stamps. They cut me off my food stamps, matter of fact, because you eat there."

**-Black Man, MwC**

"And be a part of the, you know, solution. Do you understand what I'm saying? Other than not giving the person no opportunity, no chance. How do you--how do you come out of this poverty? How do you come out of it--Yeah --you know? You don't--you don't have a solution. I don't understand, you know. A person would tell me, well, come to Kalamazoo, there was a lot of this money for housing. But I ain't seen it. I ain't heard no more about it. You know, I heard, well, part of this application that was --things, you know, for this, for that, name, Social Security number, all of that. I ain't heard nothing, you know. Do you understand what I'm saying?"

**-Black Man, MwC**

"...I think the thing is, they'd rather have us in the Mission or be homeless or come down there so that way we give them--tell them who we are so when we get wrote off on, you know, whatever, each tax time."

**-Black Man, MwC**

"Some people can communicate with different people in the neighborhoods or in the--in the--well more of power, you might say sometimes. And some people can't. And that's where me and Ms. [Speaker] come in a lot of times. We advocate for our moms, you know. No one has a right to treat you like you're below them—"

### **-Black Woman, ISAAC/Project Connect**

"I think one of the problems that I have seen with Hispanic people, we were — it's regarding credit. I think one of the problems that I have seen with Hispanic people, we were — it's regarding credit. Because, when they're searching, okay, who qualifies to rent this property? They want to run credit and it can't be done if there is no credit. That's the problem... Hispanic people, they use cash a lot. A lot in cash, in cash. So, then there isn't credit. It's complicated...if the person who doesn't have credit has a social security number. Well, well, well, if the people, if the people don't have a social security number, no. Even if, because they take out credit like when you go to get a cell phone with the cell phone company, it's a contract and you're paying. And that, that they sell. That they sold and you make payments. And from there, you can make credit. Or if you pay your electric bill on time, that you can also do. But always, we'll say always, you need to have a good social [security number] to buy the house, to get a loan for a house. No, renting. Because also to rent they run credit...That only helps if the, if the person who doesn't have credit has a social security number. Or if you pay your electric bill on time, that you can also do. But always, we'll say always, you need to have a good social [security number] to buy the house, to get a loan for a house."

### **-Latina, El Concilio (Mary)**

**Bob:** "If the person has cash and they want to buy a house, they don't have to have"

**Mary:** "Yes, in cash, no."

**Bob:** "But also, but still if you buy with cash, you still have to sign some forms that say, "we're not terrorists" and all of that, in this time, have to sign many forms."

**Karen:** "Why? Why, because you're buying the house with cash? Just because of that?"

**Bob:** "No, no, no, no. If you buy it through a mortgage or any, everything, you have to sign many forms."

**Penny:** "How complicated everything is."

**Jim:** "A contract to buy houses is like you're signing the bible—"

**Mary:** "Lots of papers to sign"

**Jim:** "And they tell you and you're like "yes".

**Mary:** "They go so fast; they go so fast and they just tell you "sign here" and they give you a very short explanation."

**Bob:** "Uh-huh....And it says, "I'm not a terrorist and I won't use that house for terrorist things". That's a form you have to sign."

**Jim:** "Did I sign it? I don't remember."

**Bob:** "You signed it."

**Karen:** "I also don't remember."

### **-Conversation with El Concilio Community Participants**

## CHALLENGE: ACCESSIBILITY

For community members seeking specialized housing — for seniors, for those with disabilities or other healthcare needs, or for residents with multiple limitations— the number of available low-income apartments shrinks further.

**At the Senior Services, staff from local service agencies shared a program that helped community members to stay in their homes as they aged:**

I live in Portage. Ben there about 38 years. I'm a Tuesday Tool man and that's the reason I'm here. There's five of us here today. This is a program that should be in every community in all 50 states. It's a huge program, which saves enormous amount of money amongst governmental agencies and insurance companies, because our primary purpose is to keep people in their home. That's what we do. We put in grab bars. We put in handrails. We fix toilets. We do all kinds of things.

**-White Man, Senior Services**

## COMMUNITY PARTICIPANTS SHARED FIRST-HAND STORIES OF THEIR STRUGGLES TO FIND ACCESSIBLE HOUSING WHICH ALSO INCLUDED BEING ABLE TO SEARCH FOR HOUSING:

"What do you do when you get up at five in the morning and it's snowing outside here — to walk from [one place] around to the —to here. Suitcases with your bags, you know, with everything that you've got — Gotta stand outside. That's very disrespectful, you know. Especially when you're sick... wheelchair, you know —you know, come here, you trying to get a place or you hear something about a home, about housing. It is, you know, no easy fix. No this, no that, you know. You know, what do you do? And it's no joke sitting out there. And it's depression, you know, depression, all types of stuff. You don't know how... I mean, what do you do? You know, I hear your topic and your discussion about what you need to do, you know. We can talk about it all day, but it ain't gonna — no solution or change."

**-Black Man, MwC**

"And just to confirm that everybody—what they are saying is true, just more accessible housing [is needed]. For the younger individuals, subsidized housing is labeled as elderly or senior housing. So with the younger population coming in with more disabilities, it's harder to get them on or into subsidized housing. So then they, you know, become homeless. Like [other Speaker] says, holding landlords accountable and having more accessible housing...."

**-White Woman, DNSWM**

"I want to personally say something about [inaudible] apartments that were available but not—when I was working. And you have to be 55 or older and handicapped to get into a building. Okay. I'm 54. It's ridiculous. What— I don't understand that at all. So, you know, I don't—and this is something that they just put into effect about a year ago. And this is kind of like what I was saying. It's like being a person of disabilities in Kalamazoo, Michigan, it's like we are being systematically discriminated against because of our disabilities, but they're using financial ways to do it, like putting it in a policy. And this is something again. Their policy is violating our rights. And something needs to be done about it."

**-Black Man, DNSWM**

"I work at [organization]; my position here is mostly Ramp-Up Coordinator. I do wheelchair ramps. And I'm also starting information and referral, so I'm—I'm listening and just hearing all of the different things and interested in the answers and the communications that go on here. But [another participant] had asked me about things related to my Ramp-Up program. And one thing with—in Kalamazoo, like I have some funding for ramps and help people that way. But there isn't a lot of answers as far as everybody who needs a ramp, needs doors widened or grab bars put on or anything like that. And so that's another—another part of, you know, their needs. So I struggle with trying to find funding for that for them."

**-White Woman, DNSWM**

"They need ramps. They need the motorized chairs, all sorts of things. But I mean, for example, one person couldn't leave her house without calling the ambulance. And so she would have to pay \$100 for the ambulance to come get her on a gurney, take her to her doctor's appointment. And so—and she had been in the house from December until, I don't know, probably May, May or June. And so she felt pretty trapped, so it kind of speaks to both inaccessible and trapped."

**-White Woman, DNSWM**

"I'd like to add just when I moved to [location], like, I came there on a sublet. That makes it a little bit different than just going in and signing a lease. Okay. They had no handicap apartments. Not just that they weren't available. They don't have any. I had to have a doctor's note or a doctor's letter stating every single accommodation that I needed. Even my SSDI statement, it says right there what it is. It says right there what I need, you know. And it's just very, very difficult."

**-White Woman, DNSWM**

"I live in the Edison neighborhood. And what my—what my neighborhood needs, is some serious accessible housing other than the one apartment building that is for people with disabilities as well as seniors. We need to quit—we need to quit lumping people with disabilities and seniors together because as a person with a disability who used to live in an apartment—an apartment complex with seniors — I didn't like living with them and they didn't like living with me. So my biggest—one of my biggest things — is, you know, we need to keep segregating."

**-White Woman, DNSWM**

"I'm a social service director at [location]. And I used to do the discharging as well, so trying to find housing for individuals who come—after rehabilitation surgery — they come and stay with us. And then we have to discharge them somewhere safe. So a big thing is trying to find a safe place, so that's why I'm here."

**-White Woman, DNSWM**

"So the obstacles is location. You might work here and then you live way over there. And if you don't have transportation then, you know, that's one. And I think the busses stop running at a certain time here in Kalamazoo. Which I'm not used to that. Thank God I don't have to ride the bus now. But at home, they ran all night long. So that's--that's like a big problem right there."

**-Black Woman, ISAAC/Project Connect**

[Obstacles]....Inaccessible. Again are not—some [housing] are not up to code but, landlords I think, kinda lie to get somebody in there.

**-Black Woman, ISAAC/Project Connect**

# SOLUTIONS, IDEAS AND RECOMMENDATIONS FROM COMMUNITY MEMBER PARTICIPANTS

Some Community Member Participants shared their solutions, ideas and recommendations that could lead us, as a community, towards housing equity. Some of the issues discussed by participants pointed to not only the importance of housing itself, but the connection that adequate housing and the broader environment that one lives in has on the overall wellbeing of residents. Housing is connected to education, health, jobs, and all other social determinants of health.

The direct quotes included below were spoken from both single comments and collective conversations from community participants:

## Senior Services

1. "Western Michigan owns part of that property down there. Somebody tell me why they own that piece of property? That property--and how can you justify an arena. And one guy said there's some economists said you can't make it viable financially. Well one of those guys jumped all over that. You show me a football stadium or a basketball stadium, any place in the United States, they've all been funded at least, in part, by tax payers. Show me one that's financially viable. It doesn't happen. **So let's not build that arena downtown.**"

2. **"The repairing of the streets in the community. Our taxes is continually going up and for that area, the streets, we get the pot holes and the patchwork that--that never works, you know. I just think they could do a better job. That's my concern. That the city, you know, repairs streets all over. We have this challenge all over.** I just--but in our community, that's what I'm concerned about is every day I go in the community and I'm running--and I know people are paying--our taxes are going up, I know other people's taxes and everything's going up. So they should be repairing those streets. So that's all."

3. "I have one thing on here. It's not commercial zoning across from where I live. **And I think the city should stop doing spot commercial zoning. I think if it's primarily residential, it should stay residential.** They put a strip zone in there, back in the 50's to accommodate a business. It should've been eliminated probably years ago. They could've--the building is still there but it probably should've been just deemed, by the City of Kalamazoo, a non-conforming structure and then rezoned. The two houses on each side back to multi-family dwelling, the way that it is now."

4. **"And I wish you'd had somebody here from public safety today that we could give our feelings about public safety. Most of us have the feeling that they don't do anything about anything. That's not a good feeling to have in a neighborhood. And the people I talk to say don't call the police about anything, 'cause they're not gonna do anything anyway.** And that's a very negative thing for the police to have. I think they need to address that."

5. **"I'm a Tuesday Tool man....This is a program that should be in every community in all 50 states."**

6. "Particularly on the neighborhood watch on Facebook and the website idea, because we don't have that... We have a monthly newsletter and the common areas are controlled by [a]... volunteer board that looks after what's going on. **But I think we would greatly benefit by this idea of either the Facebook or the website neighborhood watch type of thing.**"

## Disability Network of Southwest Michigan

1. "And I was born and raised in Kalamazoo on the Northside. So my family originally--so that's where I live. I have a husband, two kids and two dogs. **And I feel the neighborhood--Northside neighborhood or community, a big problem is landlord accountability, some sort of way to make sure that the house--the houses that people are renting are up to code and that they--I don't know how to make sure the tenants are being treated respectfully. But if it's possible to figure that out, there's certain groups buying up blocks and overcharging. Programs for youth. And some sort of revenue that would encourage self-sufficiency and home ownership...**"

2. **"For the younger people, subsidized housing is labeled as elderly or senior housing. So with the younger population coming in with more disabilities, it's harder to get them on or into subsidized housing. So then they, you know, become homeless. Like [speaker] says, holding landlords accountable and having more accessible housing."**
3. **"I think the thing that would apply more is more like what I'm trying to--trying to influence the City with, which is I would like to see some changes to City ordinances to where all new housing must have at least one accessible entrance."**
4. **"But I'd like to see an ordinance where all those get--that changes with every new home that's built, that it's got at least the one accessible entrance. Other things, it's like being able to increase funding so that you can build--have more affordable housing, you know, like vouchers, the--like that sort of stuff, so that people can get into housing first. And then being able to have subsequent services to be able to help 'em get back on their feet. That sort of stuff."**
5. **"You'll have some of the arguments. It's gonna create problems with my--my housing costs will--you know, all this sort of stuff. They try to discourage it. But we've gotta deal with the same problem as we dealt with with integration with having affordable and accessible housing dispersed throughout the neighborhoods and not just in one neighborhood."**
6. **"Maybe investigate why there's a year-long waiting list at most of all the apartments that I've been going to that have the handicap-accessible apartments, they--they've got a year-long waiting list. I--I can't do that."**
7. **"But what I would like to see and suggest, having more people in the community help build these houses [on the Northside]. Because one, if you actually have, like, all these guys getting out of prison that may not have--they have the skill, but may not have the personal background record. Maybe they can come in and help build a lot of these houses up in that community. For one, it would do--give them wages. And then two, if they're around and living in the neighborhood, they're less likely to let someone tear down something that they built up. So it's like having a watchful eye in the community also. Positive."**
8. **"I would like to see a clean-up program for the youth on the Northside. Many youth they're at-risk youth, get in trouble. They can earn minimum wages of picking up garbage or debris on the Northside, and that way it would help beautify the community and give them a sense of value and put a couple of dollars in their pocket."**
9. **"And my last thing is to have some kind of program to implement to have something for the older people in the community to interact with the younger people in the community so it's not such a wide gap, because what I see is, like, the younger community is--they don't care about the older people. And if you don't care about the older people, when it's your turn to be old, no one is gonna care about you. So that's it for me."**
10. **"I've got--my neighborhood is fairly quiet except for when the wind comes from the north. And then it's like the highway is in my backyard. Neighbors keep up the houses pretty nice. It's quiet when it's not blowing from the north. But there's no sidewalks. It's just your front lawn goes right up to the drive--to the street. No sidewalks. The--it's poor lighting. So, like, when it gets dark, I mean, it gets dark. And would--I would like to have better lighting, just in the sense of having that greater sense of security that you can actually see around the neighborhood and see what's going on and that sort of stuff."**
11. **"Something needs to be done about the slumlords on the Northside."**
12. **"You know, I'm not in a wheelchair, but I do have a walker that I use in the wintertime. And again, there's nothing shoveled or anything. You can't go anywhere. Our parking lot did not get plowed and shoveled. You know, the handicap spot is right at the end of the sidewalk that goes right up into my building. That didn't get--it just--so it's really frustrating."**
13. **"I just wanted to add to what she's saying a little bit because I can see this becoming a problem also as far as getting to school. Where she's talking about she had--her living at student housing. If--if there's no--no handicap-accessible for student housing, that's like the schools are having the assumption that they have no handicapped students. That's absurd. Like, at all the colleges in America, you have to have the expectation that there's gonna be at least one**

handicapped student. And you need to make accommodations for them. So if you have a place like she's talking about, student housing, that has absolutely no handicap housing, I mean, that's not acceptable, especially if they receive funding."

14. "And then you have the issue of when they actually get to the shelter, **the accessibility of the shelter.... We had last year somebody turned away because they had a service dog.** You know, so they don't—and because our particular shelter is a faith-based, they are exempt from the ADA."

15. "Like, how do we--when people have houses, how do we keep them in their own properties? **If that means allocating funds for repairs** or I know of the community action before they were--I mean, what they--you know, they provided, like, the **winterization**, different things like that. **But we need to focus more on that to keep people in their homes when they're home owners as well.**"

### Community AIDS Resouce and Education Services of Southwest Michigan

1. "I would tell them [tenants] to do a thorough check and make your own checklist. Write it down and go over it with the landlord and, you're like look, this is what needs to be done in order for me to rent, this has to be done. You know and if it don't then--yeah. **I think and also the landlord should tell you something in at least days ahead like, oh I'm gonna raise the rent. At least give me a month notice.** Just don't pop it up on me."

### El Concilio

1. [Discussing what is needed for Streetlights] **"Solar powered"**

2. [Discussing what is needed for Sidewalks] **"Heated sidewalks"**

3. [Lanes for bicycles] **"This is the problem, even though there is the thing for the bicycles, sometimes lots of people, by force, go out and use the road.** So then, if it was already made for them, they should respect their..."

### Ministry with Community

1. "It's just, like, okay, I have moved from here to **Lansing** to help my niece. **And they're--they've got a lot of benefits, too.** Because that's the capital. If they ain't got no shelter and places--like if they full, they put you in a hotel, motel. I went out there. I was stuck there for almost a year. **They put me in a hotel, paid for food and everything for six months. Where? In Lansing. And the housing, affordable. Jobs, everything.** The only reason I came back here was because of my kids. That's the only reason. But as I said, if I go back, that's where I would be going back to because everything there--and like the funds that they have here that they have there, they don't even got here. **Like people on disability, they get food stamps. They only get \$16.00 a month. They've got a program up there called Kep** [phonetic]. **You get the same thing as everybody else gets. No termination notes, none of that.** All the funds that they have in Lansing, they don't have here. And when I went there for that year, it's a whole lot much better. The home--I mean, if they've got no place like shelters and stuff, they put you in a hotel with your kids or a family with kids. Even if you're a man, you're homeless, they put you in a shelter--I mean, in a hotel and they pay for it. Pay for it."

2. "The homes were selling for \$250,000.00. Who do you know that's homeless is sitting on \$250,000.00? **That's why I hope that this go-around, the solution can't be that difficult.** Because we ain't talking about ME equals MC squared. We're not talking brain surgery. **We're talking about affordable housing for every person sitting at this table and then some.**"

3. **"Give us a house. Let us pay a dollar, the dollar homes that they have. Let us buy one of those. And we will fix it up out of our own pocket instead of letting it sit there collecting dust, doing nothing."**

4. "I think what part of the solution could be is this, like you say, there's always abandoned houses, abandoned buildings. **They can open them up like little single one-bedroom rooms.** Like, it could be where, like, they have a big ol' kitchen probably the size of this whole room when you take down that--where everybody can use, you know, several stoves. But everybody has their own room. They have, like, bathrooms. **It could be like a college dorm type thing, you**

**know, for the homeless.** You know, it could be like that. They could do it with the house, you know. You pay a certain amount. Or if you don't have income, you still, you know, it's something, you know, and they'll help you. But I feel like there's so many different solutions. I see them every day."

**5. "My solution has always been, why let something sit and rot when you can fix it up and make it affordable for the people?,,,,,Just like he was saying. Fix it up and have an affordable, like you would wanna live in a house where you got bedrooms, kitchen, living room..... But I'm saying, that's--that's my solution to what to do. Because they just sit there and they're letting them rot., and they cost-- And then you tear 'em down. --more money to tear it down than it do to fix it up."**

**6. "They used to have--the auction sheet comes out every couple months when you can go to the auction and buy the house, like you were saying, for \$1.00, \$2.00, you know. Mmm hmm. Right there, start doing that."**

**7. "What about, you know, to me, the--a solution would be what they call down south--they have this thing they call starter housing. A starter home.** You know, if I could have a home and all that type of stuff. Just a starter house, a couple bedrooms, bedroom, living room, dining room and a bathroom. And you know, and let the person that's renting the house or buying the house build that house. --starter house, you know. **They can start, you know, somewhere, you know. Building credit up or, you know, and--and paying a mortgage or something like that, you know.** Not something outrageous, you know. Because if--if you ain't, you know, if you're not making enough money to pay for a whole house, you know, then, you know, let them start somewhere to build--"

**8. "I will. I feel like a solution--the solution is to invest in a way for, you know, when you've got a huge population of people, you've got people under trucks. I have seen it. And I--you know, it hurts my heart. Do you know what I'm saying? Like, I don't want to see nobody that's down. I don't like to be down. But I feel like the solution would be, you know, that the--the people who--who got the final say--so, let them come spend a day in our shoes. Something. I feel like that would be a solution. I feel like from there, instead of them just hearing it they can experience it and see it and feel it. And then they can really come up and they can, you know, be--it can be an honest--"**

**9. "We need people that actually come that are--we need them to come into our community. Not just sit there and tell us--or send us—Live with us. Come live with us. [talking over] experience-- What we experience. Come-- See what we [see]---eat with us. Yeah. See what we eat. Sleep with us.** If you wanna be real about it, that's the only way you gonna know. Look at all--look at all the crap that goes-- Yeah. --on day in and day out. Oh, man Bed bugs. Come sleep on a mat in a hallway where it's freezing cold and they give you a blanket that-- They do..."

**10. [Public Officials coming to talk to us] "In my opinion, it is not sufficient enough because at the end of that day, they're gonna go back to their homes, back to what they want to eat. Their life is not changed a little bit. But take away the access to the bank accounts. Put them in the Mission for a month. Yes. For a month, see how easy it is not. Because they think it's an easy road to walk, and it's not at all. It's not."**

**11. "They [Public Officials] should be here for a month. Take all the bank accounts away. These homes that are--that are broke down, go there and--go up there and rebuild them. Motels...They can do stuff like that. There is no reason for being homeless. There's no reason."**

## ISAAC/Project Connect

**1. [2,000 people on the list for an apartment]. "If it gets like that then somebody needs to build. Money is here. Build."**

**2. "If you're not on Section 8, you can forget it. Basically. And then employment wages. I believe that the wages should match the....the cost of living...."**

**3. "Oh another barrier is--or obstacle--would be veterans. Coming home and mental illness. They basically were messed trying to help their country. So they should never be homeless, unless they choose to be. However, I don't think that a veteran should--I don't think anyone should be homeless but, however, somebody who fought for this country should be able to have a place to live, food on their table and employment if they are capable. But I know that a lot of vets are not capable of working. So that's another one."**

4. "It's too much. And especially like people— like she said make \$8, \$9 an hour. You can't live off that. You can't really live off \$15 an hour. **And then I feel like every time the minimum wage increase, people who make more than minimum wage should get a raise, too. Don't forget about us. Yeah and I think if we worked to increase minimum wage all across up the board, a lot of these problems would go away. 'Cause that's the problem."**

5. "So I just--and then **the Nazareth Building**. I know that's not on the list, but I'm gonna say it anyways, because that's where we were housed. **I would love to see them turn that into a homeless shelter."**

6. "Yep. They have apartments in there. They have a full kitchen in there, just like the building...**Nazareth**. They had the [inaudible] room, they had a walnut room. **I mean the resources is right there and it's centrally located**. So I just, I don't understand why they're, and then the air conditioners, they left all the air conditioners in the window, so they're there. **So I just don't understand why don't just make space of something that's already there. And it definitely would solve our housing issue here in Kalamazoo County."**

## IMPLICATIONS

The information gathered through these listening sessions provide lived experiences — in their own voices — of many of our community's most vulnerable members. Across sessions, community participants expressed frustration with their ability to find, acquire and maintain quality housing. While listening to positives and challenges of local housing was the purpose of these sessions, it's important to note that there were only a few bright spots. In general, participants expressed frustration with both purchasing and renting homes, citing a lack of availability of quality properties, complexities in mortgage and rental application processes, and a lack of voice and agency when interacting with officials and housing representatives, such as landlords and real estate sales executives. Community agency representatives shared similar concerns in helping clients find quality housing. One exception was Senior Services, where many of the session participants owned their homes or were in long-term rental units. This session also had a higher proportion of white participants. The lived experiences lifted in this report suggest that identity can impact one's housing experiences, and housing inequities persist for people that are considered a part of a protected class under fair housing laws, particularly people of color.

These qualitative experiences complement the quantitative survey project conducted during this same period. Further ongoing discussions with community members most impacted by housing inequities, as well as accountability measures that help protect community members from discrimination is vital for future work. The critical insights offered by community members during the listening sessions tell a powerful narrative that needs thorough consideration by decision makers in order to impact homeless, housing insecurity and housing discrimination in Kalamazoo.



# REPORT

CDBG CONTRACT BETWEEN  
THE CITY OF KALAMAZOO AND FAIR HOUSING CENTER OF SOUTHWEST MICHIGAN  
Prepared by: FHCSWM Staff

The City of Kalamazoo contracted with the Fair Housing Center of Southwest Michigan to conduct two systemic housing investigations during the 2017-2018 year. A systemic housing investigation is an investigation of alleged discrimination that is pervasive or institutional in nature, or where the collection and analysis of data to develop a complaint will involve complex issues, novel questions of fact or law, or will potentially affect a large number of persons. The two systemic investigations focus on real estate agents and race discrimination, and lending institutions and home mortgage lending discrimination.

# Home Mortgage Lending Institutions Investigation

**Background** - The Fair Housing Act prohibits discrimination in the sale, rental, and financing of residential dwellings, and in other residential real estate related transactions, based on race, color, national origin, religion, sex, familial status, and disability (protected classes). For this investigation, the City of Kalamazoo contracted with the Fair Housing Center of Southwest Michigan to investigate discrimination in the financing of residential dwellings on the basis of race.

A lender commits discriminatory lending practices when they:

- Refuse to make a mortgage loan due to the applicant's membership in a protected class
- Refuse to provide information regarding mortgage loans due to the applicant's membership in a protected class
- Impose different terms or conditions on a mortgage loan due to the applicant's membership in a protected class
- Discriminates in appraising property due to the applicant's membership in a protected class
- Steers an applicant toward a bad mortgage loan product due to the applicant's membership in a protected class
- Provides inferior servicing of a mortgage loan due to the applicant's membership in a protected class

**Home Mortgage Disclosure Act** - The Home Mortgage Disclosure Act ("HMDA") requires lending institutions to collect data about loan applicants. Currently, the Consumer Financial Protection Bureau oversees lender's compliance with HMDA. From the HMDA data, there were 1226 home purchase "total applications" submitted to lenders in the City of Kalamazoo in 2017. 'Total applications' equals the total number of loans originated, applications approved but not accepted, applications denied, applications withdrawn, and files closed for incompleteness; excludes loans purchased, pre-approval requests denied and pre-approval requests approved but not accepted.

The representation of loan types were 898 Conventional loans, 292 FHA-insured, and 36 VA-guaranteed. Racial demographics for applicants were 7 American Indian or Alaska Native, 19 Asian, 124 Black or African American, 980 White, and 96 applications with unavailable race data. Additionally, of the 1226 home purchase applications, 42% of the applicants were female, 53% were male, and 4% of the applications had undisclosed or unavailable sex data.

Some analysis of the data reveals, overall the City had a 14.3% denial rate, where denial rate represents the 'applications denied' divided by the number of 'total applications'. The denial rate differs between the races, though. White applications were denied 11% of the time, however borrowers of color were denied 28% of the time. Black or African-American borrowers were denied 34.6% of the time. In a City to Kalamazoo County comparison, White applicants were denied 7.8% of the time throughout the County, and Black or African-American applicants were denied 25% of the time.

The most exclusive census tract within the City is 15.07, where White applicants were denied 65.1% of the time and Black or African-American applicants were denied 61.7% of the time. In census tract 2.02, part of the Northside Neighborhood, zero loans were originated for the year of 2017.

**Methodology of Investigation** - For each test, two testers were assigned, one Black tester, one White tester. Both testers were assigned to visit the mortgage lending institution to inquire about 1) how much home they could afford based on their financial data and 2) what loan products are available based on the same financial data. The purpose of these paired tests was to determine whether comparably qualified Black and White home mortgage borrowers receive the same information, service, treatment, and access to available mortgage lending options. For this systemic investigation, nine local lending institutions were investigated, and seven of which were successful investigations.

Both Black and White tester profiles were composed of two gainfully employed individuals, husband and wife, and one child. Both Black and White tester profiles included employment at Kalamazoo’s major companies, and positions that pay at or above median income for Kalamazoo-Metro area. Both Black and White testers are looking to purchase a home that is Kalamazoo Promise eligible. Both Black and White tester profiles had good credit, low debt to income ratio, no history of money judgements, substantial assets available for down payment, and all financial aspects a lender would consider as a “prime” borrower. In fact, the only difference between the Black and White tester profiles is the Black tester has slightly better credit, income, and savings, while the White tester had slightly higher debt.

Structuring the investigation in such a way is meant to rule out potential discrimination on the basis of a borrower’s qualifications. If lenders consider only testers’ financial data, then Black testers should receive both larger loan amounts and better interest rates.

**Table of Analysis** - In the following table, the seven separate lending institutions investigated are analyzed. Agencies are labeled as agency 1, 2, 3..and so on, in an effort to maintain anonymity. The table outlines the differences of service, treatment, and access to available financing options experienced by Black and White testers.

Note: for all agencies except for agency #5, testers met with the same agent.

<b>Service, Treatment, and Access</b>	
<b>Agency #</b>	<b>Summary of Differences</b>
<b>1</b>	<ul style="list-style-type: none"> <li>● Agent only asked Black tester the length of their debts.</li> <li>● Agent only asked White tester if they are a veteran, their preferred down payment, if they have any money judgements, utility bill estimate, and age.</li> <li>● Agent only told White tester that moving to Kalamazoo Public Schools might be a “culture shock”.</li> <li>● For Black tester, agent recommended a purchase price range of \$240,000-\$315,000, a house payment between \$1,500 and \$2,000, down payment of 15%, hypothetical interest rate of 5%, and estimated cash-to-close (minus down payment) of \$6,000.</li> <li>● For White tester, agent recommended a purchase price of \$200,000, a house payment between \$1,480 and \$1,550, down payment of 10%, did not provide a hypothetical interest rate, and estimated cash-to close (minus down payment) of \$5,000.</li> </ul>

<p style="text-align: center;">2</p>	<ul style="list-style-type: none"> <li>● Agent only asked Black tester if they have looked at properties and for their preferred price range, and for spouse’s credit information.</li> <li>● Agent only asked White tester their preferred area to live in, full name, DOB, phone number, information on money judgements, citizenship, child support, and if house will be used as a primary residence.</li> <li>● Agent only told Black tester that he has recommendations.</li> <li>● Agent openly labeled only the White tester, as non-Hispanic, White, male, with a female wife.</li> <li>● Black tester made an error and stated that he would like his purchase price to be less than \$210,000. Agent recommended a purchase price of \$200,000, a house payment of \$900, down payment of 20%, 4.625% interest rate, and estimated cash-to-close (minus downpayment) of \$6,000.</li> <li>● For White tester, agent recommended a purchase price range of \$220,000 to \$250,000, a house payment between \$1,264 and \$1,473, down payment of 20%, hypothetical interest rate of 4.75%, and no estimated cash-to-close.</li> </ul>
<p style="text-align: center;">3</p>	<ul style="list-style-type: none"> <li>● Agent refused to provide Black tester any estimate without a credit check. Agent said once tester provides necessary documents they can confirm if the information is true.</li> <li>● Agent provided an estimate to White tester without a credit check. Agent said tester has “no reason to lie” about credit score.</li> <li>● Agent only asked Black tester about their place of employment, mix of debts, age.</li> <li>● Agent only asked White tester if they have a house picked out, family size, credit information, if they have a real estate salesperson.</li> <li>● Agent rambled (unprompted and unprovoked) for over 20 minutes to Black tester about his opinion on things not related to lending. Examples include: <ul style="list-style-type: none"> <li>○ “Bimbo, whorish, bi****”, in reference to Michael Jordan’s infidelity.</li> <li>○ “Politics divide us...There is no such thing as racism...Every culture has been enslaved.”</li> <li>○ Agent spoke of a professor who would try to upset students and make them walk out of class. The professor would stereotype students who were Black, White, and Chinese. Agent listed stereotypes professor would use, such as Black students’ hair and tennis shoes and Chinese students only being here to read and write.</li> <li>○ Agent stated his opinion on many things, including politics, politicians, power, wealth, and slavery. Eg. Immigration: agent’s opinion is that although children shouldn’t be taken from the families, people shouldn’t break the law, and you shouldn’t let just anyone into your home.</li> </ul> </li> <li>● Agent told White tester only that they can get a loan based on the property of interest.</li> <li>● For Black tester, agent provided <i>hypothetical</i> numbers of a purchase price range of \$100,000 to \$200,000, house payment \$800 to \$1,500, a “lower the better” down payment, 5.125% interest rate, and estimated cash-to-close of \$6,000. Numbers provided were not based on tester’s financial information.</li> <li>● For White tester, agent recommended a purchase price range of \$100,000 to \$432,000, a house payment between \$800 and \$3,250, a “lower the better” down payment, no estimated interest rate, and cash-to-close of \$6,000. Numbers were based off of tester’s financial information.</li> </ul>

<p style="text-align: center; font-size: 24pt;">4</p>	<ul style="list-style-type: none"> <li>● Agent only told White tester about an agency exclusive program that allows borrowers to lock in a lower interest rate.</li> <li>● Agent only told White tester about paying a premium for PMI, which saves over \$5,000 in the long run.</li> <li>● For Black tester, agent recommended 3 options: <ul style="list-style-type: none"> <li>○ 30 year fixed, \$250K purchase price, \$1,570 payment, 20% down payment, 4.99% interest rate, \$6,330 to cash-to-close.</li> <li>○ 20 year fixed, \$250K purchase price, \$1,810 payment, 20% down, 4.875% interest rate, \$6,320 cash-to-close.</li> <li>○ 15 year fixed, \$250K purchase price, \$2,020 payment, 20% down, 4.375% interest rate, \$6,280 cash-to-close.</li> </ul> </li> <li>● For White tester, agent recommended 4 options: <ul style="list-style-type: none"> <li>○ 30 year w/ monthly PMI, \$300K purchase price, \$2,160 payment, 10% down payment, 4.75% interest rate, \$7,690 cash-to-close.</li> <li>○ 30 year w/ single PMI, \$300K purchase price, \$2,060 payment, 10% down payment, 4.75% interest rate, \$13,310 cash-to-close.</li> <li>○ 30 year w/ monthly PMI, \$250K purchase price, \$1,910 payment, 10% down payment, 4.75% interest rate, \$7,510 cash-to-close.</li> <li>○ 30 year w/ single PMI, \$250K purchase price, \$1,820 payment, 10% down payment, 4.75% interest rate, \$12,190 cash-to-close.</li> </ul> </li> </ul>
<p style="text-align: center; font-size: 24pt;">5</p>	<ul style="list-style-type: none"> <li>● Agent asked Black tester only if they are a veteran, place of employment</li> <li>● Agent asked White tester only their preferred price range, type of employment, current rent, length of employment, previous employment, and wife's employment.</li> <li>● Black tester waited 9 minutes to be greeted. Agent said, "What's going on". Tester was provided loan options by a sales associate.</li> <li>● White tester waited under 1 minute to be greeted. Agent was referred to a loan officer.</li> <li>● Agent used zip code 49009 for Black tester estimates.</li> <li>● Agent used unknown zip code for White tester estimates.</li> <li>● Agent told Black tester only about ability to borrow a home equity line of credit after home is owned.</li> <li>● For Black tester, agent recommended a purchase price range of \$180,000-\$250,000, a house payment between \$1,572 and \$2,017, down payment of 20%, no recommended interest rate, and no estimated cash-to-close.</li> <li>● For White tester, agent recommended a purchase price range of \$200,000 to \$350,000, a house payment between \$1,418 and \$2,850, down payment between 10-20%, 4.75% interest rate, and \$5,950 cash-to-close.</li> </ul>
<p style="text-align: center; font-size: 24pt;">6</p>	<ul style="list-style-type: none"> <li>● Agent asked Black tester only for their full name, SSN, and email address.</li> <li>● Agent asked White tester only for their credit information.</li> <li>● Agent recommended the same real estate salesperson to both Black and White testers, but agent told White tester only that they recommend other real estate salespersons for higher end homes outside of the downtown area.</li> <li>● Agent told both Black and White testers that taxes are high in Westnedge Hill neighborhood, but told White tester only that they can save on taxes and still be in KPS if buying in Oshtemo, Kalamazoo, and Texas townships.</li> <li>● Agent told Black tester only that they can accommodate evenings and weekends.</li> </ul>

	<ul style="list-style-type: none"> <li>● Agent told White tester only that part of the loan process is pinpointing an area.</li> <li>● For Black tester, agent recommended a purchase price range of \$250,000 to \$300,000, a house payment between \$1,500 and \$2,000, down payment between 15-20%, 4.75% interest rate, and \$7,500 cash-to-close.</li> <li>● For White tester, agent recommended a purchase price range of \$315,000 to \$350,000, a house payment between \$2,000 and \$2,396, 15% down payment, no estimated interest rate, and \$6,500 cash-to-close.</li> </ul>
7	<ul style="list-style-type: none"> <li>● Agent asked both Black and White testers about their preferred neighborhoods.</li> <li>● For Black tester, agent recommended 3 options: <ul style="list-style-type: none"> <li>○ \$275K purchase price, \$1,520 payment, 20% down payment, 4.5% interest rate, and \$6,357 cash-to-close.</li> <li>○ \$300K purchase price, \$1,739 payment, 15% down payment, 4.5% interest rate, and \$6,422 cash-to-close.</li> <li>○ \$325K purchase price, \$1,850 payment, 15% down payment, 4.5% interest rate, and \$6,461 cash-to-close.</li> </ul> </li> <li>● For White tester, agent recommended 4 options: <ul style="list-style-type: none"> <li>○ \$150K purchase price, \$1,078 payment, 10% down, 4.625% interest rate, and \$4,767 cash-to-close.</li> <li>○ \$175K purchase price, \$1,209 payment, 10% down, 4.625% interest rate, and \$4,869 cash-to-close.</li> <li>○ \$200K purchase price, \$1,345 payment, 10% down, 4.625% interest rate, and \$5,002 cash-to-close.</li> <li>○ \$225K purchase price, \$1,482 payment, 10% down, 4.625% interest rate, and \$5,135 cash-to-close.</li> </ul> </li> </ul>

### Comments

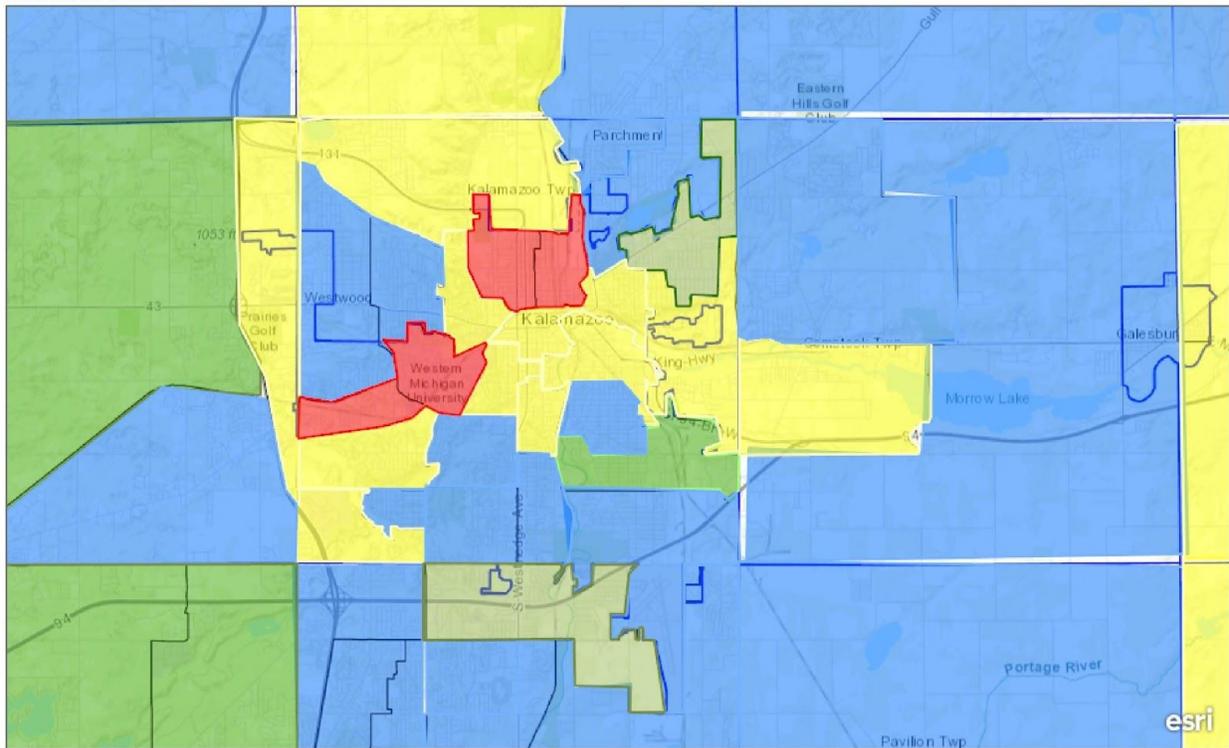
- Two agents made steering comments only to White tester.
- Five agents offered greater access to available dwellings to White testers. Two agents offered greater access to dwellings to Black testers. By offering a higher quote, many more housing options become available to housing seekers.
- Four agents offered additional services to White testers that they did not offer to Black testers.
- Three agents offered a better interest rate to Black testers.
- One agent offered a better interest rate to White tester.
- One agent refused to provide only the Black tester an estimate.
- Three agents offered more detailed information to Black testers.
- Two agents offered more detailed information to White testers.

## Home Mortgage Disclosure Act - Agency Specific Data

Agency #	Loans Originated - Race
1	American Indian or Alaska Native - 0.75% Asian - 0.75% Black or African American 4.89% Information Not Provided - 2.65% White - Hispanic or Latino - 1.5% White - Not Hispanic or Latino - 88%
2	American Indian or Alaska Native - 0% Asian - 3.8% Black or African American - 1.27% Information Not Provided - 0.4% White - Hispanic or Latino - 2.53% White - Not Hispanic or Latino - 92%
3	American Indian or Alaska Native - 1% Asian - 1.5% Black or African American - 8.63% Information not Provided - 2% White - Hispanic or Latino - 2.54% White -Not Hispanic or Latino - 83.75%
4	American Indian or Alaska Native - 0.86% Asian - 1.72% Black or African American - 3.45% Information not Provided - 6.9% White - Hispanic or Latino - 3.45% White -Not Hispanic or Latino - 83.6%
5	American Indian or Alaska Native - 0% Asian - 3.7% Black or African American - 0% Information not Provided - 16.7% White - Hispanic or Latino - 0% White -Not Hispanic or Latino - 77.8%
6	American Indian or Alaska Native - 0.36% Asian - 4.32% Black or African American - 2.16% Information not Provided - 1.08% White - Hispanic or Latino - 2.78% White -Not Hispanic or Latino - 88.4%
7	New institution - no data for 2017

## Home Mortgage Disclosure Act - Compiled Data of *Tested Sites*

### Loans Originated - City of Kalamazoo View



### Percentage of All Originating Mortgages in Kalamazoo County

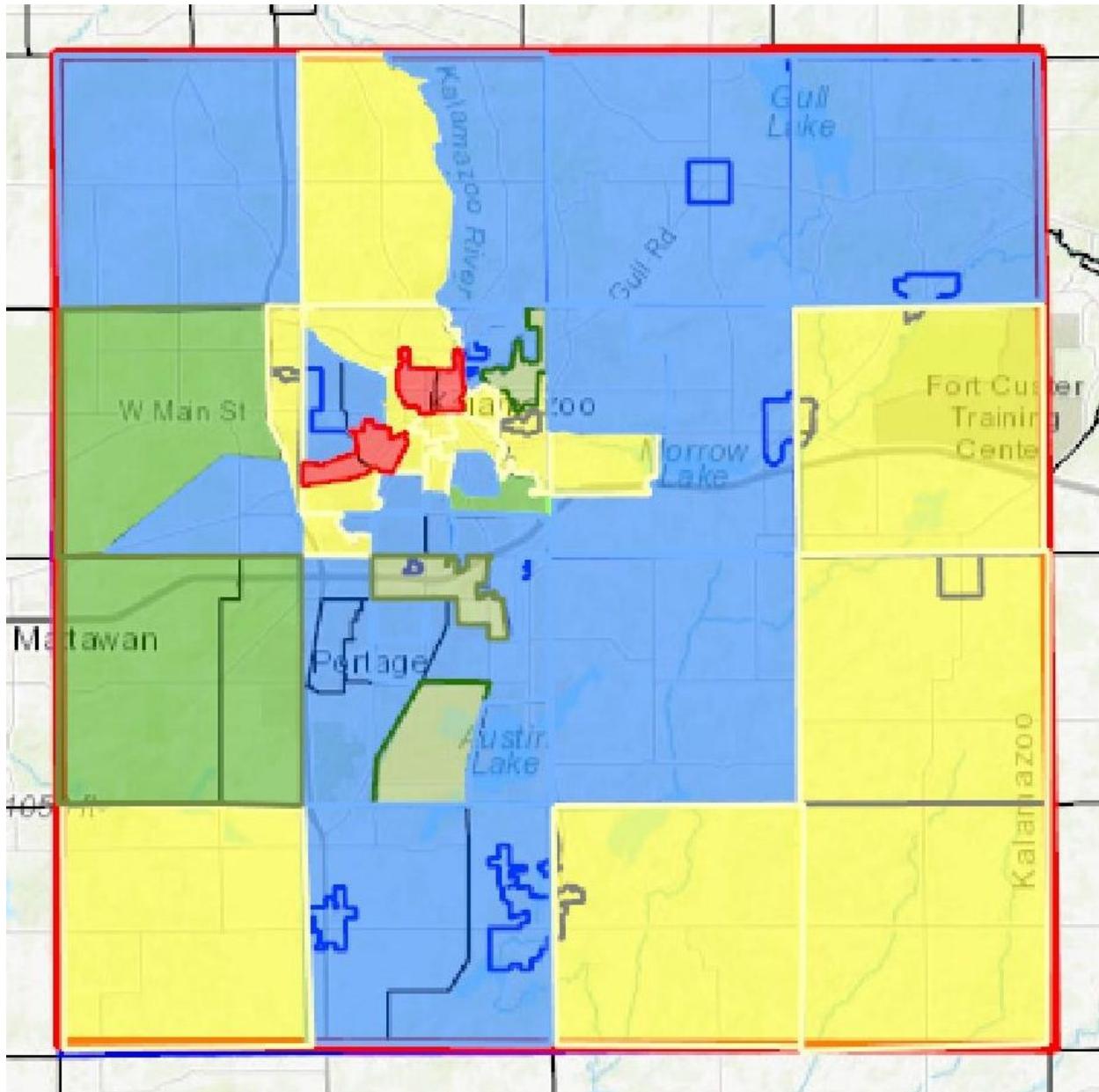
Green - 3% and greater

Blue - 1.01% to 2.83%

Yellow - 0.01% - 1.0%

Red - no originating mortgages

## Loans Originated - Kalamazoo County View



### Percentage of All Originating Mortgages in Kalamazoo County

Green - 3% and greater

Blue - 1.01% to 2.83%

Yellow - 0.01% - 1.0%

Red - no originating mortgages

## Compiled HMDA Data of Tested Sites & Compiled Data of all Financial Institutions

For the tested sites, **no** originating mortgages were made to applicants in census tracts 2.02, 3, 15.04, and 15.07.

Census tract 2.02 is composed of 76.2% Black or African American residents, and 10.4% White residents. Owner-occupied housing represents 39% of the total number of housing units. In 2017, **no** originating mortgages were reported from any lending institution.

Census tract 3 is composed of 80.1% Black or African American residents, and 8.5% White residents. Owner-occupied housing represents 27% of the total number of housing units. In 2017, **six** originating mortgages were reported from six lending institutions, including Huntington, Honor Credit Union, Flagstar Bank, Fifth Third, Quicken Loans, and Northern Mortgage Services. Two applicants were Black or African American, two applicants were White, and two were unknown.

Census tract 15.04 is composed of 10.8% Black or African American residents, and 75.9% White residents. Owner-occupied housing represents 15% of the total number of housing units. Census tract 15.04 also contains Western Michigan University's campus. In 2017, **one** originating mortgage was reported from lending institution Lake Michigan Credit Union to a White applicant.

Census tract 15.07 is composed of 14.4% Black or African American residents, and 71.9% White residents. Owner-occupied housing represents 10% of the total number of housing units. In 2017, **eight** originating mortgages were reported from three lending institutions, including Huntington (2), Lake Michigan Credit Union (1), and 21st Mortgage (5). Three applicants were Black, four applicants were White, and one unknown. 21st Mortgage advertises that they specialize in manufactured and mobile home lending.

*Census statistics derived from 2010 U.S. Census data.*

**Minimum Loan Requirements** - For the final part of the lending institution investigation, the Center conducted 12 phone and email tests. Each test was composed of one test part. The purpose of these tests was to gather information on policy and practice of minimum loan amounts required by lending institutions supplying mortgages within the City of Kalamazoo.

Test ID	Summary
k1800170-1	An agent responded to the inquiry and told tester how to apply.
k1800170-2	No agent responded to inquiry.
k1800170-3	An agent responded and said they have no required minimum loan amount, but that there might be obstacles with specific homes.
k1800170-4	No agent responded to inquiry.
k1800170-5	An agent responded and said they have no required minimum loan amount, but the loan must adhere to government regulations for "Qualifying Mortgage" status. The agent went on to explain that the loan cannot be so small that the attendant fees make up too high a percentage of the loan amount. The agent said they do not see Qualifying Mortgage issues until the loan is around the \$20,000 range, though applications are reviewed case by case.
k1800170-6	An agent responded and said they have no required minimum loan amount, but each state may have their own requirements for "high cost" loans. Agent explained that fees are the same regardless of the purchase price. Agent said an person with excellent credit and 20% down payment would get a low purchase price loan much more easily, because they would have better terms and a better rate.
k1800170-7	An agent replied and said they typically have a minimum loan amount for a Mortgage Loan of \$40,000.
k1800170-8	After a second attempt, a customer service agent said that they have no minimum loan requirement, but there may be issues with other costs involved.
k1800170-9	An agent responded and said they do not have a minimum amount for a mortgage, but to keep in mind any repairs each loan program many require would need to be completed prior to close.
k1800170-10	An agent responded and said they can originate mortgages for \$50,000 and up.
k1800170-11	No agent responded to inquiry.
k1800170-12	An agent responded and said they have no minimum loan amount required.

# Real Estate Sales Investigation

**Background** - The Fair Housing Act prohibits discrimination in the sale, rental, and financing of residential dwellings, and in other residential real estate related transactions, based on race, color, national origin, religion, sex, familial status, and disability (protected classes). For this investigation, the City of Kalamazoo contracted with the Fair Housing Center of Southwest Michigan to investigate discrimination in real estate sales on the basis of race.

A real estate salesperson commits discriminatory sales practices when they take the following actions based on a client's membership in a protected class:

- Refuses to sell after the making of a bona fide offer
- Refuses to negotiate in the sale of a dwelling
- Makes unavailable the sale of a dwelling
- Discriminates in the terms, conditions, or privileges of sale of a dwelling
- Makes, prints, or publishes (or causes to be made, printed, or published), any notice, statement, or advertisement, with respect to the sale of a dwelling that indicates and preference, limitation, or discrimination.
- Falsely represents availability of sale of a dwelling

Currently, and during the time of this investigation, most of the United States and in the City of Kalamazoo, real estate sales are at a peak. Therefore, overall access to available dwellings, regardless of race, is very low in comparison to the previous 10 years.

**Methodology of Investigation** - For each test, two testers were assigned, one Black tester, one White tester. Both testers were assigned to visit a real estate agent and gather information and evidence on the service, treatment, and access to available dwellings. The purpose of these paired tests was to determine whether comparably qualified Black and White prospective real estate sales consumers receive the same information, service, treatment, and access to available dwellings.

Both Black and White tester profiles were composed of two gainfully employed individuals, husband and wife, and one child. Both Black and White tester profiles included employment at Kalamazoo's major companies, and positions that pay at or above median income for Kalamazoo-Metro area. Both Black and White testers were prequalified for a home purchase. Both Black and White testers are looking to purchase a home that is Kalamazoo Promise eligible. Both testers were looking for the same type of home, with the same amount of bedrooms. In fact, the only difference between the Black and White tester profiles is the Black tester was prequalified for a higher amount.

Structuring the investigation in such a way is meant to rule out potential discrimination on the basis of a client's qualifications. If real estate salespersons consider only testers' specified preferences and indications, of home description and pre approval amount, then Black testers should receive more access to available dwellings.

**Table of Analysis** - In the following table, the eight separate agents investigated are analyzed. Agents are labeled as A, B, C...and so on, in an effort to maintain anonymity. The table outlines the differences of service, treatment, and access to available dwellings experienced by Black and White testers. For some tests, testers followed up with agents requesting additional options.

Note: for all agencies, testers met with the same agent.

<b>Service, Treatment, and Access</b>	
<b>Agent</b>	<b>Summary of Differences</b>
<b>A</b>	<ul style="list-style-type: none"> <li>● Agent only asked Black tester the following questions: Are you pre approved? Pre approved at this price? Where are you from? Do you work locally? Are you married with kids? Who is your lending agent? Where did you go to school? How old are you?</li> <li>● Agent only asked White tester the following question: Are you looking at other homes?</li> </ul>
<b>B</b>	<ul style="list-style-type: none"> <li>● Agent only asked Black tester if they are in Kalamazoo for School.</li> <li>● Agent only asked White tester if they are looking at other properties, and which School District they prefer.</li> <li>● Black tester received 21 additional listings located in Zip Codes: 49001, 49008 (5), 49006 (4), 49004 (3), 49009 (8)</li> <li>● White tester received 6 additional listings located in Zip Codes: 49008 (5), and 49006.</li> <li>● All 6 listings received by White tester were also received by Black tester.</li> </ul>
<b>C</b>	<ul style="list-style-type: none"> <li>● Agent only asked Black tester the following questions: Age of child? Kalamazoo Promise Area?</li> <li>● Agent only asked White tester the following questions: When are you ready to purchase? What is your price range?</li> <li>● Agent suggested to Black tester that it is a really good investment house to flip.</li> <li>● Agent offered to White tester only: to show a couple of homes after the open house, and to show tester more homes during a future weekend.</li> <li>● Black tester received 7 additional listings located in Zip Codes: 49001, 49009 (2), 49008 (3), 49006.</li> <li>● White tester received 26 additional listings located in Zip Codes: 49009 (5), 49008 (4), 49004 (2), 49080 (3), 49071, 49009 (2), 49079, 49024 (2), 49002 (4), 49083.</li> <li>● Agent emailed both Black and White testers 3 similar listings located in Zip Codes: 49001, and 49008 (2)</li> </ul>
<b>D</b>	<ul style="list-style-type: none"> <li>● Agent only asked Black tester the following questions: Are you from this area? Are you working with a lender? Are you currently living in Kalamazoo?</li> <li>● Agent only asked White tester the following questions: Is this the area you want to live in?</li> <li>● Agent informed both Black and White testers about the property's income potential and that it is a duplex.</li> </ul>

	<ul style="list-style-type: none"> <li>● Agent offered to show Black tester's fiance the house on a later date.</li> <li>● Agent told White tester only about the potential to negotiate the sales price.</li> <li>● Agent told White tester about their website that makes it easy to track and communicate about different listings.</li> </ul> <p>Note: this property is located in Stuart/Northside Neighborhood. Note: White tester disclosed that he was working with a lender.</p>
E	<ul style="list-style-type: none"> <li>● Agent discussed with Black tester only: When are you getting married? Inventory will be better in Spring. It is a great "starter home". Lots of people interested.</li> <li>● Agent offered with White tester only: additional properties that were re-listed.</li> <li>● Agent did not respond to Black tester's follow-up email.</li> <li>● Agent did respond to White tester's follow-up email.</li> <li>● Agent did not respond to Black tester's follow up email.</li> <li>● Agent replied to White tester's follow up email, offering several new listings in addition to re-listed properties.</li> </ul>
F	<ul style="list-style-type: none"> <li>● Agent discussed financing with Black tester only, implying it would be necessary to move forward</li> <li>● Agent provided more details about the house and its construction to Black tester</li> <li>● Agent did not reply to Black or White testers' follow up email.</li> </ul>
G	<ul style="list-style-type: none"> <li>● Agent asked White tester only if they are moving to the area, or moving up.</li> <li>● Agent called White tester to get more information about what they are looking for in a house.</li> <li>● Black tester received 54 additional listings located in Zip Codes: 49009 (11), 49006 (11), 49004 (7), 49008 (10), 49001 (11), 49048 (5).</li> <li>● White tester received 57 additional listings located in Zip Codes: 49004 (5), 49009 (8), 49001 (14), 49048 (7), 49008 (7), 49007 (4), 49006 (12).</li> <li>● Agent emailed both Black and White testers 37 similar listings located in Zip Codes: 49009 (7), 49006 (10), 49004 (4), 49008 (3), 49001 (10), 49048 (3).</li> </ul>
H	No differences determined. Agent did not reply to Black or White testers' follow up email.

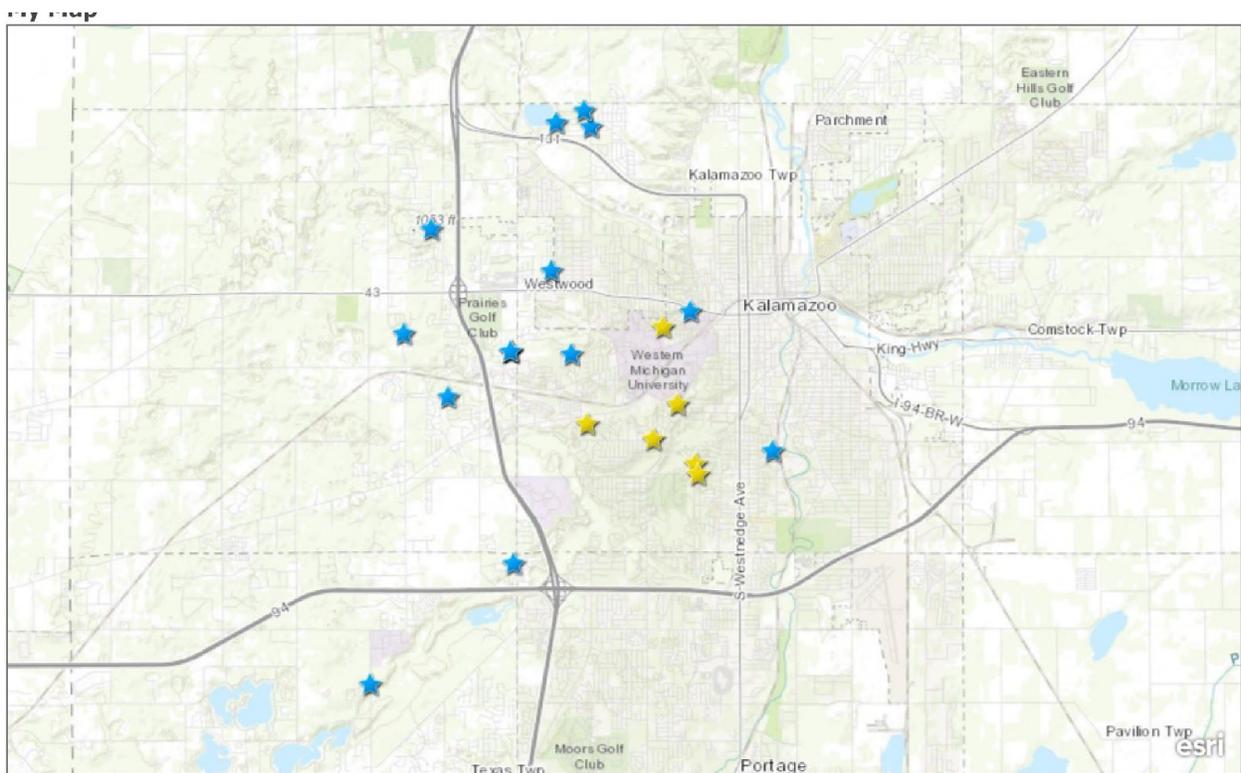
### Comments

- Three agents brought up pre-approval with the Black tester, and did not bring up pre-approval with the White tester.
- Two agents asked White tester probing questions, asking if they are looking for additional dwellings.
- Two agents asked White tester what area/school district they prefer. One agent asked Black tester if they are looking for a Kalamazoo Promise home.
- Three agents asked the Black tester where they are from. One agent asked White tester if they are moving to the area.

- Three agents offered immediate access to additional dwellings to the White tester only.
- One agent discussed ability to negotiate the sale of the dwelling with the White tester only.
- Black testers received 82 additional listings total, White testers received 89 additional listings total.
- Black and White testers received 46 additional listings total.
- One agent replied to White tester's follow-up email and did not follow-up with Black tester's email.
- One agent called White tester only to get additional information before sending more listings.
- Black testers received listings in 6 different zip codes
- White testers received listings in 12 different zip codes

## Case by Case Maps - Real Estate Sales

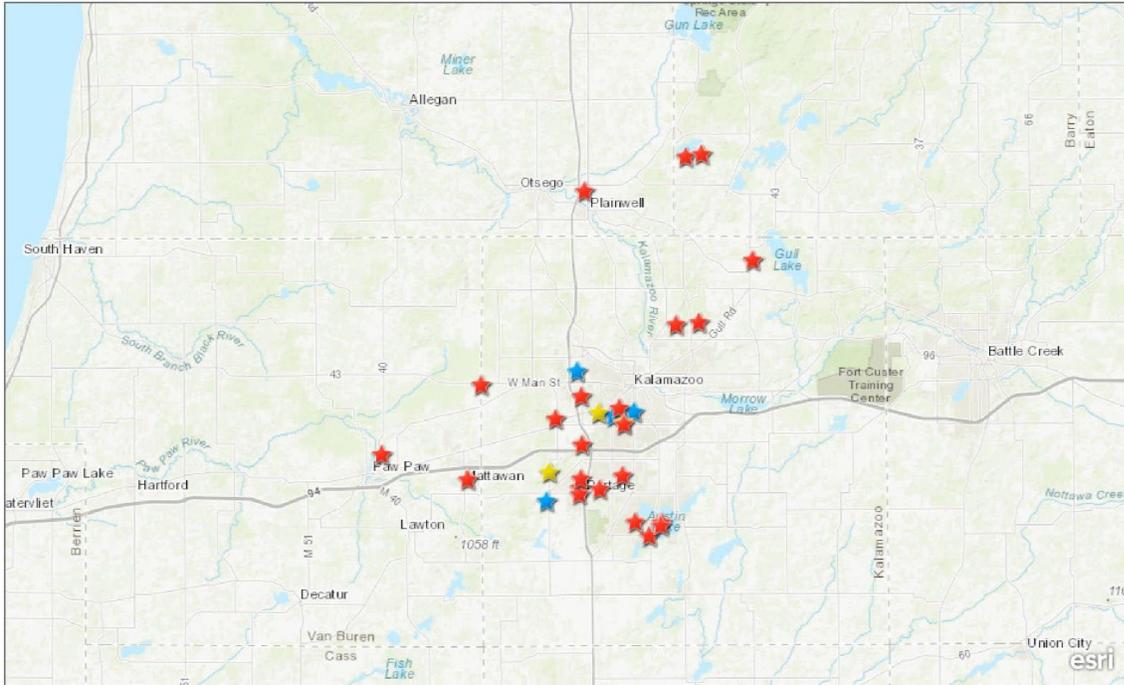
k1800133CD



**Blue Star - Black Listings**

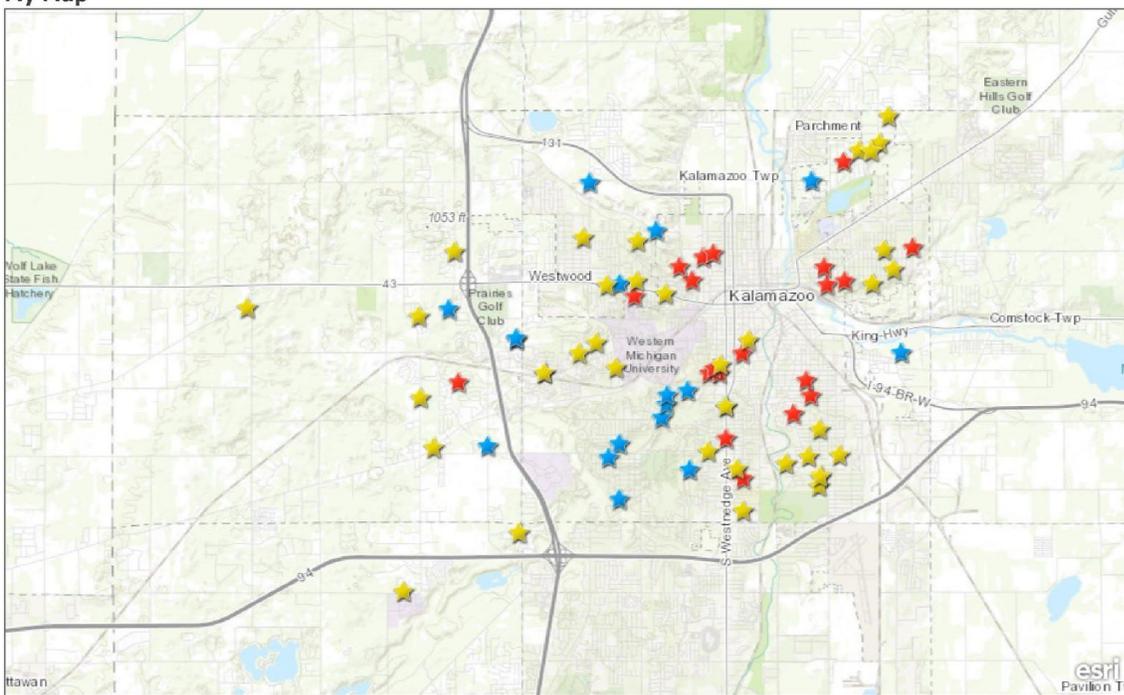
**Yellow Star - Similar Listings**

k1800133EF



Blue Star - Black Listings; Red Star - White Listings; Yellow Star - Similar Listings

k1800133UV



**Data Suppression Notes:**

<b>OTHER</b>	
<b>Test ID</b>	<b>Summary</b>
k1800170IJ	TEST ERROR
k1800170KL	TEST ERROR

*Test Error: only one tester was able to meet with mortgage loan officer.*

<b>Other</b>	
<b>Test ID</b>	<b>Information</b>
k18000133GH	TEST ERROR
k1800133KL	TEST ERROR
k1800133OP	TEST ERROR
k1800133QR	TEST ERROR
k1800133YZ	TEST ERROR

*Examples of test errors include unpredictable situations where only one or no tester was able to make contact with an agent. This can occur if a mistake is made by tester, but is generally due to a cancellation or change of schedule made by the agent made before meeting both testers in person.*

<b>Lending Institutions</b>		<b>Real Estate Sales</b>	
<b>Chart ID</b>	<b>Test #</b>	<b>Chart ID</b>	<b>Test #</b>
<b>1</b>	k1800170AB	<b>A</b>	k1800133AB
<b>2</b>	k1800170CD	<b>B</b>	k1800133CD
<b>3</b>	k1800170EF	<b>C</b>	k1800133EF
<b>4</b>	k1800170GH	<b>D</b>	k1800133IJ
<b>5</b>	k1800170MN	<b>E</b>	k1800133MN
<b>6</b>	k1700170OP	<b>F</b>	k1800133ST
<b>7</b>	k1800170QR	<b>G</b>	k1800133UV
		<b>H</b>	k1800133WX

