

MAP of BATTLE CREEK & ENVIRONS

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WHELOCK-PRESTLER CO

27-29 WEST STATE STREET
1936

SCALE
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POINT
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City of Battle Creek Fair Housing Report 2015-2019



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Summary

This is a report on activities conducted to address impediments to fair housing and segregation in the City of Battle Creek between July 1, 2015 and June 30, 2019. This report is completed in advance of the City's Analysis of Impediments to Fair Housing to be completed in the Spring of 2020 and the Five Year Consolidated Plan to be voted on by the Battle Creek City Commission and submitted to the U.S. Department of Housing and Urban Development in May of 2020.

This report compiles documents related to fair housing activities from the first four years of the City's 2015-19 Consolidated Plan. The types of documentation include strategic planning documents, investigation reports, training logs, minutes and notes from meetings of various formal and informal groups doing work on fair housing issues, reports from community engagement sessions, and narrative summaries that attempt to tie these various activities and efforts together to present a picture of the fair housing landscape in Battle Creek.

Previous Fair Housing Action Plan

This document was prepared in 2014 following completion of the 2013 Analysis of Impediments to Fair Housing (AI). It organizes the findings of the AI to align impediments to fair housing and activities to address impediments with four aspirations for the Battle Creek Community. It also incorporates some additional impediments identified by staff that were not included in the 2013 AI. These impediments were either taken from the 2006 AI or emerged in the year following publication of the 2013 AI.

The four aspirations include:

- Expand choice to create a fair, free integrated housing market
- Actively advance an environment of fairness, clarity, and awareness in housing transactions
- Promote diverse representation in housing and advocate when appropriate for measures that advance fair housing values
- Collect, analyze, and benchmark community data related to fair housing

Many of the strategies and activities listed were enacted. As part of the City's next Analysis of Impediments, a comprehensive review of these activities will need to be completed in order to assess overall progress and identify unaddressed impediments.

2014 City of Battle Creek Fair Housing Action Plan

| Aspiration | Impediment | Topic | Strategies & Activities |
|---|---|-------------------------------|--|
| <p>Expanding choice to create a fair free integrated housing market: The City uses its influence over neighborhood composition and the built environment to promote a unified housing market. This market is characterized by a high level of access for all potential buyers; a variety of affordable housing options, even in high performing neighborhoods; a full range of desirable housing types that present potential buyers with lifestyle options (not just suburban); and a reduction of areas where low-income, last resort housing is concentrated.</p> | <p>Data found in the Comprehensive Study indicates that residents may wish to live in a different neighborhood, but lack options that would meet their needs.</p> | Land Use and Zoning | Review of zoning to evaluate the possibility of creating denser housing along corridors in higher performing neighborhoods, or accessory dwelling unit overlay districts |
| | | Land Use and Zoning | Consider mixed-income requirements for new housing development |
| | | Land Use and Zoning | Change HOME and CDBG grant scoring to ensure that City housing efforts expand choice |
| | | Land Use and Zoning | Partner with MSHDA to do a target market study to analyze the demographics of migration populations and determine needed/desired housing types |
| | <p>There is a perception that neighborhoods in the south part of town are safer and offer more convenient access to jobs and shopping. These areas are less affordable and typically do not offer a variety of housing types.</p> | Land Use and Zoning | Consider a zoning amendment to create an accessory dwelling unit overlay district focusing on Minges Brook/Riverside and Westlake/Prairieview neighborhoods. Such housing options may increase the affordability of housing units, in many cases for both the renter and the property owner. |
| | | Land Use and Zoning | Consider a zoning amendment for community residences that promotes Fair Housing values and provides the maximum rational and legal regulation permissible under the Fair Housing Amendments Act of 1988. |
| | <p>The City's public housing is concentrated in the northern portion of the city.</p> | Public and Subsidized Housing | Explore the opportunities for development of new public housing. If the Housing Commission creates a new housing development, it should be located south of Columbia Ave. |
| | | Public and Subsidized Housing | Contingent upon review of Section 8 voucher tracking results, consider impediments to voucher use south of Columbia Ave. |

| Aspiration | Impediment | Topic | Strategies & Activities |
|--|--|---|---|
| <p>Expanding choice to create a fair free integrated housing market (Continued)</p> | <p>A review of Census Data indicates the established NPC's are unequal economically and socially with some protected classes concentrated in lower performing neighborhoods.</p> | <p>Neighborhood Planning Councils</p> | <p>Use the NPC's as the basis for creating sub-area zoning and master plans with the desired result being to identify corridors and parcels that would benefit from mixed use development and flexible zoning.</p> |
| | <p>A large portion of the current housing stock in Battle Creek's predominantly minority census tracts was built prior to 1960. There is a correlation between census tracts with large minority population and older housing stock. Much of this older housing has not been maintained over the years and is deteriorating. A large share of the single-family housing stock has been turned into rental housing and supply housing for the very low and low-income population (RETAINED FROM 2006 AI)</p> | <p>Code Enforcement & Inspections</p> | <p>Opportunities for improvement include working with the County Land Bank, local community development organizations, and state and national organizations to align code work with all local redevelopment strategies, strengthen partnerships, and continue to research and implement best practices. While the City has greatly improved rental registration and code compliance operations since 2006, including the adoption of new rental registration ordinances and the alignment of home repair resources with code work, high-performance code work is integral to maintaining quality rental housing options in predominantly minority and integrating neighborhoods.</p> |
| | <p>The Comprehensive Housing Study (2013) indicates that many NPC districts feature homogeneous housing options, which are not suitable for all housing seekers.</p> | <p>Private Housing</p> | <p>Develop new standards for granting PILOTS that preference mixed income development, variety of housing type, and de-concentration of affordable housing</p> |
| | | <p>Private Housing</p> | <p>Begin cultivating multi-family, owner/renter, mixed-income redevelopment sites within walking distance (1/4 mi.) of existing commercial and employment centers. Focus centers could be the Central Business District, Kellogg Community College, Bronson Medical Center, Columbia Avenue, and Beckley Road.</p> |
| | <p>As new land in the southern and western portion of the city is developed, individuals deciding to live there may not have adequate transportation options.</p> | <p>Transportation Housing-Employer Linkage</p> | <p>Review transit routes on an annual basis to ensure that new developments are adequately served by regular transit service.</p> |
| | <p>As built-up parts of the city are redeveloped (higher density housing units, housing units developed for seniors, low income residents) transportation needs may not be met.</p> | <p>Transportation Housing-Employer Linkage</p> | <p>Require non-motorized transportation routes in new developments to connect to existing and/or planned commercial and public amenities.</p> |

| Aspiration | Impediment | Topic | Strategies & Activities |
|---|---|--|---|
| <p>Expanding choice to create a fair free integrated housing market (Continued)</p> | | <p>Transportation on Housing-Employer Linkage</p> | <p>Identify key locations within the Central Business district that would be conducive to mixed-use developments and encourage developers to provide mixed-income housing units within the development.</p> |
| | <p>Housing price data from the Comprehensive Housing Study (2013) indicates that lower real estate prices have allowed for some families to leave rental housing and enter the owner housing market without a full understanding of the costs and benefits of homeownership.</p> | <p>Banking, Finance, and Insurance</p> | <p>Work with social service agencies and lending institutions to create a "home network" to act as a local clearing house for all housing programs (rental housing, owner housing, senior housing), so that seekers are education about choices and matched with best housing options for their needs and desires.</p> |
| | <p>Increased lending standards since the 2008 recession prevent many would-be buyers from the entering the owner housing market</p> | <p>Banking, Finance, and Insurance</p> | <p>The city should work with social service agencies, local school districts, secondary education providers and lending institutions to work with families who seek to better their housing situation by offering free or reduced-cost financial literacy tools and estate planning.</p> |
| <p>Actively advancing an environment of fairness, clarity, and awareness in housing transactions: The City promotes accountability to fair housing principles amongst housing professionals, and supports efforts that continue or increase the education of realtors, lenders, landlords, buyers, tenants, and community members regarding rights, responsibilities, and the full range of housing options available in Battle Creek.</p> | <p>The City does not regularly contract with a local fair housing center to provide fair housing testing.</p> | <p>Housing Discrimination and Laws</p> | <p>Contract for fair housing testing services to address violations in real estate sales and leasing</p> |
| | | <p>Housing Discrimination and Laws</p> | <p>Contract for real estate advertisement audit services to review local publications for 6 months for fair housing violations and generate a report. Continue as needed.</p> |
| | <p>A review of discrimination complaints and fair housing testing indicates the city may have instances of housing discrimination based on familial-status.</p> | <p>Housing Discrimination and Laws</p> | <p>Use rental registration process to educate about protected classes; could include requiring training, providing information to landlords or tenants, tenant surveys, FH training for Code Officers.</p> |
| | <p>Information from focus groups indicates that renters with low credit and little savings looking to purchase homes have viewed entering into land contracts as an option to enter the homeowner market. Since some minority groups are participating less in the conventional real estate market and tend to be concentrated in lower income neighborhoods, they are disproportionately affected.</p> | <p>Housing Discrimination and Laws</p> | <p>Increase the wealth of information on the benefits and risks of land contracts through partnerships with housing providers, realtors, insurance providers. Use public forums, the web, and newspaper to get information to the public.</p> |

| Aspiration | Impediment | Topic | Strategies & Activities |
|---|---|---|---|
| <p>Actively advancing an environment of fairness, clarity, and awareness in housing transactions (Continued)</p> | <p>A review of available policies and discussion with Community Development staff reveals that while the City has an active policy for reporting and receiving housing discrimination complaints, it may be under-utilized.</p> | <p>Housing Discrimination and Laws</p> | <p>Review and modify housing discrimination complaint intake policy to ensure it is clear, easy to follow, and includes: how individuals file complaints, a point person, and investigation procedures</p> |
| | | <p>Housing Discrimination and Laws</p> | <p>Create online process for filing discrimination complaints</p> |
| | <p>Advertisement pictures feature predominantly white realtors and/or models of prospective buyers in real estate ads. The absence of pictures of minority realtors or buyer models can indicate to a potential buyer that only whites are welcome. (STAFF INCLUDED IMPEDIMENT BASED ON BEST PRACTICE)</p> | <p>Housing Discrimination and Laws</p> | <p>The City should work with local realtors, rental management companies, and landlords to get them to include people of all races/ethnicities in their advertising. This can take the form of training or occur as a part of a round table. Results should be tracked and measured.</p> |
| <p>Promoting diverse representation in housing and advocating when appropriate for measures that advance fair housing values: The City works with community partners to recruit a diverse range of individuals to boards and commissions; encourages diverse representation in housing advertising; and raises awareness regarding the need for resources, education, and continued community-wide dialogue regarding housing integration.</p> | <p>A review of the Planning Commission and Zoning Board of Appeals members indicates that a majority of members are male and live south of Columbia Ave.</p> | <p>Public Bodies and Boards</p> | <p>As terms expire, City Commission should ensure that the selection of Planning Commissioners is more balanced by gender, race, ethnicity, and geography so that different aspects of the community are represented.</p> |
| | | <p>Public Bodies and Boards</p> | <p>Develop a longer-term strategy for cultivating new board and commission appointees. Should include new partnerships, creation of education/training opportunities</p> |
| | <p>City Staff indicated that the City's Human Relations Board is not active and does play a role in promoting fair housing and anti-discrimination initiatives.</p> | <p>Public Bodies and Boards</p> | <p>The City should revisit the Human Relations Board and City ordinance 533 of 1991 and re-energize the board and charge its 12 members with the role of fair housing task force. The city may also amend the resolution to adopt a traditional fair housing ordinance.</p> |
| | <p>Data from the focus groups indicates that many would-be residents choose to live in other communities within Calhoun County, Kalamazoo County and other communities within the Battle Creek commuter shed.</p> | <p>Private Sector Employers</p> | <p>Work with the city's large employers and identify impediments that prevent employees from living in Battle Creek, such as a Battle Creek Employer Housing Roundtable.</p> |
| | <p>Comparisons between population data and realtors listed with the Battle Creek Area Association of Realtors reveals that a highly disproportionate number of realtors are white.</p> | <p>Banking, Finance, and Insurance</p> | <p>Work with the Battle Creek Area Association of Realtors to encourage higher minority participation in the Battle Creek real estate market.</p> |

| Aspiration | Impediment | Topic | Strategies & Activities |
|---|---|---|---|
| <p>Promoting diverse representation in housing and advocating when appropriate for measures that advance fair housing values (Continued)</p> | <p>Battle Creek neighborhoods exhibit characteristics of redlining. While HMDA analysis does not provide conclusive proof that redlining exists, it does show that loan originations in low-income census tracts are less likely to be granted than loan originations in higher income census tracts regardless of the applicant's income level. RETAINED FROM 2006 AI</p> | <p>Banking, Finance, and Insurance</p> | <p>The City should periodically host a roundtable discussion with lending institutions to share data from HMDA analysis, specifically highlighting loan originations in low-income census tracts. Part of the discussion should be to emphasize the need to invest in low-income census tracts to stimulate growth and stabilize existing neighborhoods. This is contingent on the findings from the continued monitoring and analysis of HMDA data.</p> |
| | <p>Decreased CDBG and HOME funding prevents the City from addressing the many community development, economic development, and housing development needs within the community.</p> | <p>HUD Funding</p> | <p>Work with Battle Creek elected officials, local community development organizations and community members and organize a campaign requesting that congressional representatives restore funding to CDBG and HOME programs. (This strategy is supported by HUD Secretary Shawn Donovan)</p> |
| | <p>Regardless of community size or HUD funding allocation, all CDBG grantees are expected to complete the same level of analysis and reporting as found in Consolidated Plans, Annual Action Plans, Consolidated Annual Performance and Evaluation Reports, and Analysis of Impediments to Fair Housing Choice. Analysis and reporting can take up a sizeable portion of the annual HUD funding allocation.</p> | <p>HUD Funding</p> | <p>Work with Battle Creek elected officials, local community development organizations and community members and organize a campaign requesting that congressional representatives increase funding for analysis and reporting that is separate from funding specifically eligible projects.</p> |
| | <p>While higher education is readily offered by Colleges and Universities in Battle Creek, the cost of attendance can make it difficult to access. This is crucial given that higher education leads to stable employment, higher incomes and the ability to pay for housing.</p> | <p>Education</p> | <p>Work with the City's school districts to increase linkages between High School and College so that interested high school students can begin attending college while still in high school, allowing high school students to graduate with an associates degree.</p> |
| | | <p>Education</p> | <p>Work with elected officials, local organizations, and community members to organize a campaign to request state and congressional representatives asking them to increase funding for higher education.</p> |

| Aspiration | Impediment | Topic | Strategies & Activities |
|--|--|--|--|
| <p>Collecting, analyzing, and benchmarking community data related to fair housing: The City collects, analyzes and maintains data from a variety of internal and external sources in order to set specific achievable fair housing goals and measure performance.</p> | <p>A review of Census Data indicates the established NPC's are unequal economically and socially.</p> | <p>Neighborhood Planning Councils</p> | <p>Track Section 8 voucher use to ensure increased access to all neighborhoods</p> |
| | | <p>Neighborhood Planning Councils</p> | <p>Use the NPC's as the basis for creating sub-area zoning and master plans. Each sub-area plan would address neighborhood demographics, vacancy trends, and land use patterns.</p> |
| | <p>There is strong evidence of segregation based on race and ethnicity, as well as signs of resegregation in parts of some NPC's that are transitioning.</p> | <p>Neighborhood Planning Councils</p> | <p>Develop data collection and analysis methods for studying and monitoring segregation, resegregation, and integration in neighborhoods. NPC's should be analyzed at the Census Block Group level with clear determinations made about the status of each area. Findings should guide all other strategies in this action plan.</p> |
| | <p>A large portion of the current housing stock in Battle Creek's predominantly minority census tracts was built prior to 1960. There is a correlation between census tracts with large minority population and older housing stock. Much of this older housing has not been maintained over the years and is deteriorating. Until 2006, code enforcement primarily conducted inspections on a complaint basis. (RETAINED FROM 2006 AI)</p> | <p>Code Enforcement & Inspections</p> | <p>Develop metrics for evaluating the impact of code enforcement work in neighborhoods. Evaluation should focus on the relationships between code activity, improvements to the health and safety attributes of the built environment, property values, and housing market activity.</p> |
| | <p>City Staff indicated that there are a number of "illegal" (no zoning permits, building permits) multi-family and group homes located in the City, specifically in the Post/Franklin, North Central, and Fremont/McKinley/Verona neighborhoods. Many of these sites may exhibit unsafe conditions for residents and their neighbors.</p> | <p>Land Use and Zoning</p> | <p>Collect and analyze data related to location and clustering. Numerous studies have found that community residences that are licensed and not clustered on a block have absolutely no impact on property values, neighborhood safety, or community character. If it is found that clustering does exist, research best practices or consider hiring a consultant for a mini-study to measure the impact of clustering on the welfare of group home residents as well as the neighborhood.</p> |

| Aspiration | Impediment | Topic | Strategies & Activities |
|---|--|--|--|
| Collecting, analyzing, and benchmarking community data related to fair housing (Continued) | Data suggests that Battle Creek Housing Commission housing is at times underutilized, especially by Non-white and Hispanic residents. | Public and Subsidized Housing | Meet with Housing Commission and review relevant data. If needed perform further analysis to determine if an impediment exists and if so the root nature of the impediment. Create plan to address if necessary. Consider increasing outreach to inform public of available housing units and ensure promotional materials show people of all races/ethnicities. |
| | Battle Creek neighborhoods exhibit characteristics of redlining. While HMDA analysis does not provide conclusive proof that redlining exists, it does show that loan originations in low-income census tracts are less likely to be granted than loan originations in higher income census tracts regardless of the applicant's income level. RETAINED FROM 2006 AI | Banking, Finance, and Insurance | Collect and analyze HMDA data on a yearly basis to track the extent to which this and other disparities in lending are occurring. This information should be used for advocacy and annual bench marking of progress towards fair housing goals. |

Systemic Investigations

Between 2015 and 2018, the City contracted with the Fair Housing Center of Southwest Michigan to conduct eight systemic housing investigations. 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 City was specifically interested in increasing levels of testing to sufficiently determine if patterns of difference in treatment existed and if so which protected classes were impacted and in what settings. In the past testing had been done at levels that did not produce enough data to assess patterns of treatment. Testing was also typically confined to large rental complexes in part because they regularly have units available and enough business volume that sending multiple testers to the same site on the same day would not appear conspicuous. Systemic investigations addressed these issues, generating more data and testing different, often more challenging to test, housing situations.

The eight investigations include:

- Real Estate Agents and Race Discrimination Investigation (2015-16)
- Companion Animal Acceptance Investigation (2015-16)
- Individual Landlord Investors and Race Discrimination Investigation (2015-16)
- Treatment of People of Hispanic or Burmese National Origin in Rental Housing (2017)
- Criminal Background and Race – Rental Housing (2017)
- Homeowners Insurance and Neighborhood Race Demographics (2017)
- Real Estate Agents and Race Discrimination (2018)
- Scattered Site Rental Housing and Gender (2018)

Real Estate Agents and Race Discrimination Investigation (2015-16)

Introduction - The Fair Housing Center of Southwest Michigan promotes integration and works to eliminate housing discrimination through education, advocacy, and enforcement of the fair housing law. In partnership with the City of Battle Creek, Michigan, FHCSWM conducted a real estate sales systemic housing investigation to assess the quality of information generated, the locations provided, and the potential for steering in the Battle Creek housing market on the basis of race. [Contract 2014-043R]

Methodology - All real estate tests used for contract 2014-043R utilized a match-pair methodology with testers trained by a HUD-approved process—two test parts are assigned to one site, one test part consisting of a protected tester, here the testers were Black; and one test part consisting of a comparison tester, here the testers were White. Both testers were assigned to contact the real estate agent and inquire about real estate availability. The purpose of these paired tests was to determine whether comparably qualified Black and White prospective real estate customers receive the same information, service, treatment, and access to available real estate listings.

It should be noted protected testers (Black testers) are assigned characteristics to make them better-qualified consumers. Both testers ask for the same or comparable homes, request the same specifications, and execute actions as similarly as possible. Tests are structured in such a way to grant Black testers the advantage in an effort to target discriminatory behavior.

The findings below are derived from 19 tests, or 38 matched pairs.

Service and Treatment - Battle Creek Real Estate agents provided better service and treatment with White testers. Examples of these differences in service and treatment are seen in the following statistics:

- 11 of 19 agents followed up with Black testers, 16 of 19 agents followed up with White testers
 - Of the 8 agents who did not follow up with a Black tester, 5 still followed up with a White tester.
 - If an agent did not follow-up with a White tester, they did not follow up with a Black tester.
 - Agents were more likely to volunteer to contact White testers.
- When follow-up was *not requested*, agents were twice as likely to check-in with White testers.
- Black testers had to try five times harder to receive correspondence or correct information.
- During 3 tests, agents asked to review pre-approval letter from Black tester. One agent asked twice. During 1 test, agent asked to review pre-approval letter from White tester.
- During 3 tests, agents assumed and never requested Black tester's needs or price-range. Agents never assumed a White tester's needs or price-range.
 - Receptionist: "I will find someone to help you within your price range".
 - Two prompts for better homes
 - Assumption of wanting to rent vs. buy
- During 2 tests, agents discussed neighborhoods (unprompted) with Black testers.
- During 12 tests, agents discussed neighborhoods (unprompted) with White testers.
- When neighborhoods were mentioned:
 - Agents spoke most positively of Pennfield and Lakeview with White testers, while most likely to speak negatively of Bedford.
 - Agents spoke most positively about Downtown and Emmett with Black testers, while warning against Post Addition and "the hood".

Listings Provided - For 18 tests, Black tester assignments included pre-approvals ranging from \$180K-\$205K, whereas White tester assignments included pre-approvals ranging from \$176K-\$182K. Despite Black testers having better qualifications and therefore more opportunity, Battle Creek Real Estate agents provided more listings and covered a greater geographic area for White testers.

- Black testers received 222 total listings, White testers received 395 total listings.
- In individual pairings with no seen error, 36% of the listings were provided to both Black and White testers.

Analysis of Most Likely Listings - "Most likely listings" refers to any listings that were provided to

testers by three or more agents. Though in some cases, testers were assigned to request a particular *area*, such as *downtown*, testers were always assigned to remain indifferent to their neighborhood/school district options. Differences are found by analyzing most likely listings trends:

- Black testers received 13 most likely listings, White testers received 32 listings. Black and White testers shared 2 of the same top listings.
- 15% of Black most likely listings did not appear in one of the 395 of the total White testers' listings.
- 53% of White most likely listings did not appear in one of the 222 Black testers' listings.
- Black testers were offered newer homes with a larger lot size.
- White testers were offered "better deals" when comparing assessed value to asking price.

| Tester | g. Year built | Avg. Lot size | Value-Asking/Sale Price |
|-------------------|---------------|---------------|-------------------------|
| Protected | 1978 | 74,438 SF | \$97,294 |
| Comparison | 1953 | 59,672 SF | \$73,593 |

Figures an estimate from averages taken from most likely listings

Zip Codes of most likely listings:



The Higher-Income Test - For one test, testers were assigned higher pre-approval amounts, Black testers \$405K and White testers \$375K. The following differences were found:

- The average sale price of listings provided to Black testers was \$249,000 and for White

testers, \$259,000.

- White testers were provided housing choices in a larger geographic area than Black testers.
- Disparity of Zip Code with Higher-Opportunity Tests:



Aggregated Assessment of Differences

- Differences are found in the information, service, treatment, and access to available real estate listings.
- A pattern of differences are found in the information, service, treatment, and access to available real estate listings.
- White testers are more likely than Black testers to receive a response from agents.
- White testers receive more listings than Black testers.
- Agents discuss preferred specifications without prompting, such as neighborhoods and schools, more often with White testers than they do with Black testers.
- Agents discuss qualifications, such as pre-approval, more often with Black testers than they do with White testers.
- Most of the time, individual agencies do not offer the same listings to comparably qualified Black and White testers.
- Listings for White testers cover a larger geographic area.
- White testers were more likely than Black testers to be offered the same property multiple times.
- The most likely properties to be offered to Black testers, on average, possess a larger lot size, younger age of home, but less equity, than properties most likely to be offered to White testers

Where Agents Went Wrong

Agents take wrong turns when they assume the likes, dislikes, and qualifications of a client. For

these tests, those assumptions are implicit racial biases in action and forms of discrimination.

Where Agents Went Right

Agents went right when the listing results of a paired test came out the same. The agents who simply stated the facts and were led by their clients' specifications had the best results.

Companion Animal Acceptance Investigation (2015-16)

The Fair Housing Center of Southwest Michigan ("the Center") promotes integration and works to eliminate housing discrimination through education, advocacy, and enforcement of the fair housing law. In partnership with the City of Battle Creek, Michigan, the Center conducted an investigation to review the response of housing providers when confronted with a reasonable accommodation request for a companion animal. [Contract 2014-043R]

Pervasive Practice

The purpose of this investigation is to determine the response of a housing provider when a person with a disability needs an accommodation. Under the fair housing laws, people with disabilities are entitled to receive changes in policies or procedures to adapt to the person's individualized need. A systemic housing investigation, like this one, attempts to investigate discrimination that is pervasive or institutional in nature, or the collection and analysis of data likely involve complex issues, novel questions of fact or law, or will potentially affect a large number of persons. Specifically, the practices being investigated is the housing provider's response and procedure surrounding a person requesting an accommodation.

Investigation Structure

The primary tool for this investigation is testing. A test means an undisclosed housing investigation involving one or more persons who initiate contact with another person or entity for the purpose of examining how members and non-members of a protected class are treated. Here, a one tester calls an agent in Battle Creek. The tester inquires about availability of units. Then, tester discloses his/her disability status, by stating he or she has a husky (referencing the breed of dog), which is a companion animal. The purpose of these 28 tests is to determine whether people with disabilities receive different services, treatment, and access to available rental housing based on a disclosure of disability status. Investigation Summary: Rental agents in Battle Creek have varying degrees of fair housing knowledge related to people with disabilities. It appears that overall, the biggest obstacle in the Battle Creek housing market for people with companion animals is the denial of housing based on their need for an accommodation. In some cases, tester could detect a more amicable tone once disability status was disclosed. In others, tester could detect a harsher tone once disability status was disclosed.

- 10 out of 28 agents denied housing to tester after disclosure of disability status. Half of those denials were due to a no pet policy. The other half were due to a species or breed restriction policy.
- 3 out of 28 agents offered fewer properties based on the species or breed of animal.
- 4 of 28 agents applied different terms and conditions to tester with companion animal in the form of a pet fee.

- 9 of 28 agents stated that tester would need to prove their need for a companion animal. 3 agents asked if tester had documentation. 3 agents asked if animal was state certified. 2 stated tester would need a doctor's note. 1 stated tester would need to make a 504 request. Only 2 of the 9 agents asking for proof stated how and when an applicant would need to provide that information.
- 7 of 28 agents showed no signs of discrimination after disclosure of disability status

Individual Landlord Investors and Race Discrimination Investigation (2015-16)

The Fair Housing Center of Southwest Michigan ("the Center") promotes integration and works to eliminate housing discrimination through education, advocacy, and enforcement of the fair housing law. In partnership with the City of Battle Creek, Michigan, the Center conducted an investigation to assess the quality of information generated, the availability of units, and the potential for steering in the Battle Creek housing market on the basis of race. [Contract 2014-043R]

Pervasive Practice

The purpose of this investigation is to determine the housing practices of individual landlords operating in the City. An individual landlord is, contrasted to a complex or apartment community, an entity leasing single-family homes or a multi-unit homes. A systemic housing investigation, like this one, attempts to investigate discrimination that is pervasive or institutional in nature, or the collection and analysis of data likely involve complex issues, novel questions of fact or law, or will potentially affect a large number of persons. Specifically, the practices being investigated is the treatment of African-Americans regarding information shared about available units and level of service provided.

Investigation Structure

The primary tool for this investigation is testing. A test means an undisclosed housing investigation involving one or more persons who initiate contact with another person or entity for the purpose of examining how members and non-members of a protected class are treated. The investigation may also include comparing the observed conduct or business practices to the requirements of fair housing laws or an accessibility review. Here, all tests utilized a matched-pair methodology with two test parts assigned to one site, one test part consisting of a protected tester, here the testers were Black; and one test part consisting of a comparison tester, here the testers were White. Both testers were assigned to contact the target entity and inquire about unit availability. Both testers are given similar requirements for housing and similar financial characteristic. However, the protected tester will have a profile slightly more favorable than the comparison.

The findings below are derived from 15 tests, or 30 matched pairs.

Investigation Summary

Black and White testers alike seemed to have equally difficult experiences when it came to testing units with a lower price-point: Both Black and White testers had great difficulty meeting with agents face-to-face, generally due to an absent agent, no return phone call, or extensive requirements. In most cases where testers were able to meet with an agent, testers reported that the available unit was substandard with deteriorating components, broken windows, and without common amenities (fridge/stove). Both

test parts were occasionally subjected to criminal background checks from the first point of contact. Often testers reported the agents presented information in a rude tone. For the most part, Black and White testers had an equally bad experience.

Expensive rentals revealed no notable difference in treatment.

Interestingly, the greatest potential for discrimination occurred not based on race, but based on sex. During 3 tests, discriminatory demands or comments based on the tester's sex were made.

Though the majority of available properties are considered affordable to moderately low or very low-income residents, the investigation found that affordability as a potential trade-off to quality housing. Additional Census data could show that lower-income residents are people of color. If this is true, then a disparate impact argument could be explored by investigating policies, procedures, and services offered by the investors and the negative effects on residents of color.

Additionally, 14 advertised but uncertified rental units were discovered through this investigation.

[Treatment of People of Hispanic or Burmese National Origin in Rental Housing \(2016-17\)](#)

Introduction

The Fair Housing Center of Southwest Michigan promotes integration and works to eliminate housing discrimination through education, advocacy, and enforcement of the fair housing law. In partnership with the City of Battle Creek, Michigan, FHCSWM conducted a rental housing systemic housing investigation to assess the quality of information generated, the units available, and the potential for discrimination in the City of Battle Creek on the basis of Hispanic and Burmese national origin. [Contract 2014-043R]

Methodology

All national origin and rental housing tests used for contract 2014-043R utilized a match-pair methodology with testers trained by a HUD-approved process- two test parts are assigned to one site, one test part consisting of a social service representative for Hispanic and Burmese immigrants, one test part consisting of a social service representative for United States veterans. The purpose of these paired tests was to determine whether people of Hispanic, Burmese, and United States national origin who are seeking rental housing in the City of Battle Creek receive the same information, service, treatment, and access to available rental housing.

76 test parts were completed, or 38 matched pairs. Independent landlords, some who serve as both landlord and owner and some who serve as property managers were tested, in addition to all-age apartment complexes and senior living facilities.

Independent Landlords

38% of independent landlords did not answer or call back representatives of Hispanic and Burmese national origin, while 33% did not answer or call back representatives of United States national origin. Of landlords who did not call back, 40% did not call back either party.

29% of independent landlords hung-up the phone on representatives of Hispanic and Burmese national origin. 0% hung-up the phone on representatives of United States national origin.

50% of independent landlords treated people of Burmese, Hispanic, or United States national origin with discrimination, all being in favor of United States national origin. If including the hang-ups that in some cases count as incomparable matched-pairs, 64% of rental housing agents gave unfavorable treatment to people of Hispanic or Burmese national origin.

Independent landlords provided 10 cumulative unit options to representatives of U.S. national origin and 4 options to representatives of Hispanic and Burmese national origin.

Complexes

45% of complex representatives did not answer or call back representatives of Hispanic and Burmese national origin, while 36% did not answer or call back representatives of United States national origin. Of landlords who did not call back, 80% did not call back either party.

71% of complex representatives treated Hispanic, Burmese, and United States representatives equally.

14% of complex representatives treated Hispanic, Burmese, and United States representatives with discrimination.

Senior Living Facilities

40% of senior living facility representatives did not answer or call back representatives of Hispanic, Burmese, or United States national origin.

67% of senior living facility representatives treated Hispanic, Burmese, and United States representatives equally.

33% of senior living facility representatives treated Hispanic, Burmese, and United States representatives with discrimination.

Summary of Findings

In this investigation, independent landlords were likely to discriminate against people of Hispanic or Burmese national origin by not calling back, hanging up, or providing fewer options of available rental housing. Collectively, these independent landlords own hundreds of single family homes, duplexes, townhomes, and small apartment buildings. The majority of both apartment complexes and senior living facilities treated people of all national origins equally, but housing discrimination is better prosecuted on a case-by-case basis. Regardless, some agents did behave in a discriminatory fashion and some outright denied available rental units.

[Criminal Background and Race – Rental Housing \(2017\)](#)

Introduction

The Fair Housing Center of Southwest Michigan promotes integration and works to eliminate housing discrimination through education, advocacy, and enforcement of the fair housing law. In partnership with the City of Battle Creek, Michigan, FHCSWM conducted a criminal background policy in rental housing systemic investigation to assess the quality of information generated, the locations provided, and the potential to alter criminal background policies and procedures on the basis of race. [Contract 2014-043R]

Methodology

All rental tests used for contract 2014-043R utilized a match-pair methodology with testers trained by a HUD-approved process—two test parts are assigned to one site, one test part consisting of a protected tester, here the testers were Black; and one test part consisting of a comparison tester, here the testers were White. Both testers were assigned to contact the rental housing agent and inquire about rental unit availability. The purpose of these paired tests was to determine whether comparably qualified Black and White prospective renters, both holding a comparable criminal background, receive the same information, service, treatment, and access to available rental housing.

It should be noted protected testers (Black testers) are assigned characteristics to make them better-qualified tenants. Both testers request the same specifications, execute actions as similarly as possible. Tests are structured in such a way to grant Black testers the advantage in an effort to target discriminatory behavior.

The findings below are derived from 10 tests, or 20 matched pairs.

Service and Treatment

Battle Creek rental housing agents who serve as both landlord and property owner provided better service and treatment to White testers. Agents who serve as property managers for individual owners provided better service and treatment to White testers. Agents who work for an apartment complex, however, provided better service and treatment to Black testers. Independent landlords were more likely to answer and return a phone call from a demographically White area code.

Listings Provided

Both agents who serve as both landlord and property owner and agents who serve as property managers for individual owners provided more listings to White testers. Independent landlords collectively told Black testers of two available units, while Black testers were told of sixteen. Agents who work for apartment complexes did not provide a specific number of units available to Black or White testers.

Application of Criminal Background Policy and Procedure

Both agents who serve as both landlord and property owner and agents who serve as property managers for individual owners expressed more flexibility with White testers in application of criminal background policy. Furthermore, these agents asked more questions of the nature of White testers' criminal background. Agents who work for an apartment complex, however, provided more flexible options to Black testers, including ability to override denials and supporting documentation to include with application.

Conclusion

During the short time-frame of this systemic investigation, comparably qualified Black and White prospective tenants with criminal backgrounds would receive a difference of treatment and different access to available rental housing in the City of Battle Creek Black prospective tenants would receive fewer housing options and would be more likely to acquire a unit at a housing complex, whereas White prospective tenants would receive more housing choice. Both the Department of Housing and Urban Development and the Department of Justice have released guidance that recommends rental housing providers consider criminal history on a case-by-case basis. The basis encouraged to consider are criminal history variables such as age, repetition, and nature of crime. Housing providers may also consider a prospective tenant's effort to counteract and combat the crime, such as programs attended, recommendations from probation or parole officers, testimony from counselors, etc. This case-by-case criminal background policy and procedure is encouraged due to the discriminatory effect (disparate impact) that blanket criminal background policies have on Black and Hispanic populations. Unfortunately, even in a policy that warrants agent flexibility, as many housing providers expressed in this investigation, room always exists for discriminatory intent (disparate treatment) on the basis of race.

Homeowners Insurance and Neighborhood Race Demographics

Introduction

The Fair Housing Center of Southwest Michigan promotes integration and works to eliminate housing discrimination through education, advocacy, and enforcement of the fair housing law. In partnership with the City of Battle Creek, Michigan, FHCSWM conducted a homeowners insurance systemic housing investigation to assess the quality of information generated, the quotes provided, and the potential for discrimination in the City of Battle Creek on the basis of neighborhood racial demographics. [Contract 2014-043R]

Methodology

All homeowners insurance tests used for contract 2014-043R utilized a match-pair methodology with testers trained by a HUD-approved process - two test parts are assigned to one site, one test part consisting of a home located in a neighborhood with a majority Black racial composition (Black neighborhood) and one test part consisting of a home located in a neighborhood with a majority White racial composition (White neighborhood). Testers were assigned to phone insurance agents to inquire about homeowners' insurance quotes for a new home purchase. The purpose of these paired tests was to determine whether people seeking comparable homes situated in Black and White prospective neighborhoods receive the same information, service, treatment, and access to available homeowners insurance.

It should be noted that the homes selected in Black and White neighborhoods were comparable in that they were: built in the same year, had the same construction (number of stories, bathrooms, basement, frame, siding, roof), equally distant to hydrants and fire departments, same size and nature of outbuildings, same extended features (porch, deck), same safety and security systems, etc. The only difference between the homes selected is that the house in the Black neighborhood had slightly newer

updates and slightly smaller square footage. Also, due to a history of discriminatory housing practices, both the market value and assessed value for physically comparably qualified homes were unavoidably lower for homes located in Black neighborhoods.

It should also be noted that all statistics quoted in this report are derived from and limited to a relatively small data set of 24 attempted homeowners insurance inquiries, 20 of which were phone calls to an agent and 4 of which were online inquiries without an agent.

Control Study—No agent interaction

Two match-pair test forms were performed by way of an automated online homeowner's insurance quote. For the first match-pair, the home located in the Black neighborhood had a slightly higher square footage. Otherwise, for each match-pair the values and criteria for the homes were exactly the same, with the only difference being their locations, one located in a Black neighborhood, the other located in a White neighborhood. The purpose of the controlled study was to determine if area location is an automated consideration. The results of these tests showed little difference between the match-pair insurance quotes.

| CONTROLLED STUDY-QUOTE/ESTIMATED PREMIUM | | |
|---|---------------------------------------|---------------------------------------|
| Coverage | Black Neighborhood (49037) | White Neighborhood (49017) |
| Dwelling (100% Replacement) | \$352,000 (more SF) | \$337,000 (less SF) |
| Annual Premium | \$1,902 | \$1,781 |
| Coverage | Black Neighborhood (49037) | White Neighborhood (49015) |
| Dwelling (100% Replacement) | \$111,000 (same SF) | \$111,000 (same SF) |
| Annual Premium | \$893 | \$890 |

With Agent Interaction—Service, Treatment and Access

Testers who inquired about insuring a house in a Black neighborhood were asked more details about the house, its components, constructions, and design. Testers who inquired about insuring a house in a White neighborhood were asked more personal and financial questions. This difference is most likely due to the gender of the testers, as often property address is not asked before the voice can be profiled as male or female. The tester calling for homes in White neighborhood was female and the tester calling for homes in Black neighborhood was male. Furthermore, most agents wrote policies titled to both wife and husband with the female tester inquiries, while most agents wrote policies only addressed to the husband for male tester inquiries.

Dwelling or Structure Coverage

Ideally, replacement cost is better than other forms of dwelling coverage, such as market value, cash value, or repair value. With major hazards that destroy a home, replacement cost allows the homeowner to replace the entire home based on the price of similar construction materials, versus replace only what they can afford based on the policy's awarded cash or market value.³

- 3 out of 6 quotes received by tester in Black neighborhoods provided only actual cash/market value.
- 2 out of 6 quotes received by tester in White neighborhood provided only actual cash/market value.
- Replacement cost per square foot for homes in Black neighborhoods hold higher value than replacement cost per square foot for homes in White neighborhoods.
- Cash value per square foot for homes in Black neighborhoods are lower than cash value per square foot of homes in White neighborhoods.
- In the third test, agent told both testers they could only provide a policy for actual cash value. Agent explained to tester in the White neighborhood that this is due to underwriting guidelines.
- In the fifth test, agent provided only a cash value dwelling coverage for tester in Black neighborhood and a replacement cost to tester in White neighborhood.

Personal Property Coverage

Just like the dwelling coverage, typically, the best option for a homeowner and all of their personal property, or everything inside the house, is a full replacement cost versus actual cash value/depreciated value. Personal property coverage is often a percentage of the dwelling coverage.

- In tests 1, 2, 3, and 7, testers in both Black and White neighborhoods had the same percentage of personal property coverage to dwelling coverage.
- In the fifth test, agent who provided only a cash value dwelling coverage for tester in Black neighborhood and a replacement cost to tester in White neighborhood also provided uneven percentages to clients, with a 70% replacement cost of personal property to the client in a White neighborhood and only 62% of the cash value provided to client in Black neighborhood.

Personal or Family Liability and Medical Payment to Others

This is anything you can do that causes harm to others and the limits of what the harmed person can sue for. Medical payments to others are typically the limits of what the insurer pays before it kicks in to personal liability.

- In tests 1, 3, and 7, agents provided equal amounts of personal liability and medical payments to testers in both Black and White neighborhoods.
- In test 2, tester in Black neighborhood was given more favorable personal liability and medical payment terms than tester in White neighborhood.
- In tests 4 and 5, tester in White neighborhood was given more favorable personal liability and medical payment terms than tester in Black neighborhood. However, test 5 also provided tester in Black neighborhood Animal Liability insurance when this was not included in the White neighborhood policy.

Perils and Loss of Use

These are additional coverages often included in homeowners insurance policies. Perils in Michigan will often include an amount of deductible for wind and hail damage. Loss of Use typically includes a set

amount as a percentage of overall dwelling coverage, or a time-frame of actual loss sustained.

- Whether the policies included perils or loss of use, agents who used the same underwriters had equal deductibles of perils and percentages or time-frames of loss of use.
- In the fifth test, for the agent that used a different underwriter, the differences of additional coverages such as Perils and Loss of Use are quite evident. Whereas the tester in the White neighborhood was provided both loss of use and perils coverage, none of these were included in the quote for the Black neighborhood. Additionally, a vandalism premium was added to the Black neighborhood quote.

Premiums and Discounts

This is the amount a homeowner pays annually which is often reduced after discounts are applied. Remember: testers are assigned all of the same attributes, safety features, and decline joint auto policies.

- Results varied case-by-case. Half of the testers in Black neighborhoods received better terms and conditions with their premium, half of the testers in White neighborhoods received better terms and conditions with their premiums.

Follow-up Study with Gender Control

Two match-pair test forms were performed by two men.

- The first test yielded no difference in the questions asked to the consumer.
- The second test resulted in slightly different questions, as the testers were directed to different agents. That considered, they were still asked the same qualifying questions, with the only difference being the tester in the White neighborhood was encouraged to consider mortgage protection.
- Both tests yielded differences in replacement cost due to the square footage of the homes (White neighborhood higher SF) and the agent's assumptions of the interior construction of the homes. Agents did this by pulling up pictures of the property. For example, the agent assumed "drywall walls" for the home located in the Black neighborhood and "plaster walls" for the home in the White neighborhood.
- The first test yielded differences in that more discounts were applied to tester in Black neighborhood.
- The second test yielded differences in that the percentage of dwelling replacement cost of personal property protection was lower in the Black neighborhood, and the liability coverage per occurrence was lower in the Black neighborhood.

| QUOTE FOR TWO MEN | | |
|-------------------|---|---|
| Test | Black Neighborhood | White Neighborhood |
| 1 | Replacement Cost (Dw): \$86.89/SF Additional Discounts: \$491 | Replacement Cost (Dw): \$111.80/SF Additional Discounts: \$75 |
| 2 | Replacement Cost (Dw): \$98.50/SF % of P.P.P. ⁶ - 55% Liability - \$100,000/occurrence | Replacement Cost (Dw): 118.43/SF % of P.P.P. - 65% Liability - \$300,000/occurrence |

Conclusion

While a discriminatory pattern based on neighborhood racial demographics is not evident, it is clear that when questions, service, and treatment vary case-by-case with the existence of agent interaction. The agents with the greatest amount of difference in treatment for testers in Black vs. White neighborhoods were those who work for smaller, independent agencies. Though some larger insurance companies utilize territory ratings and subzones, no difference was seen when comparing subzones (zip codes) within the City of Battle Creek (territory) in controlled studies.

Our history of government-led homeowners insurance discrimination [redlining] coupled with the continued disenfranchisement of our majority Black neighborhoods through predatory practices of reverse-red lining and slum-lording may account for much of the difference we see in replacement cost vs. actual cash value in our Black and White neighborhoods.

Because the testers utilized for this investigation were unseen, intentional discrimination on the basis of race is hard to claim without additional testing. It is recommended that the insurance investigation continue with tests based on discriminatory intent vs. discriminatory effect theory.

Real Estate Sales Investigation (2018)

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 Battle Creek 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 Battle Creek, 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. Both Black and White tester profiles included employment at Battle Creek’s major companies, and positions that pay at or above median income for the area. Both Black and White testers were pre approved with a lending institution for a home purchase. Both Black and White testers are looking to purchase a home in Battle Creek. 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 nineteen separate agents investigated are analyzed. Two agents were omitted due to test error. Agents are labeled as 1, 2, 3....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; automated daily listing updates provided by agents are NOT included in available dwelling analysis--only recommended dwellings are included.

| Service, Treatment, and Access | |
|---------------------------------------|---|
| Agent | Summary of Differences |
| 1 | <ul style="list-style-type: none"> ● Agent joked to only the Black tester that the neighbors might call the police on his kind. ● Agent commented only to Black tester that Kalamazoo has more things to do for millenials. ● Agent offered to send only the Black tester additional listings via email. ● Agent sent Black tester over 67 emails, including daily listing updates. ● Agent sent White tester 8 emails, one with listings. |
| 2 | <ul style="list-style-type: none"> ● Agent told only the White tester about a one year home warranty for \$55 |
| 3 | <ul style="list-style-type: none"> ● Agent only asked White tester if he is working with a realtor. ● Agent only told White tester the school district. |

| | |
|---|--|
| 4 | <ul style="list-style-type: none"> • Agent offered a better description of the home and its features to Black tester. • Agent asked only the Black tester if he has a family. • Agent invited only the Black tester to contact her if he would like to see anything else. |
| 5 | <ul style="list-style-type: none"> • No notable differences determined. |
| 6 | <ul style="list-style-type: none"> • Agent told only the White tester that the home price has been reduced. • 15 listings were sent to Black tester, located in Zip Codes: 49015 (10), 49017 (3), and 49014 (2). • 14 listings were sent to White tester, located in Zip Codes: 49015 (9), 49017 (3), and 49014 (2). • Agent sent Black and White testers 10 similar listings located in Zip Codes: 49015 (7), 49017 (2), and 49014. |
| 7 | <ul style="list-style-type: none"> • Agent commented to Black tester that another person came through with a similar car, and the only difference is you're Black and he's White. • Agent told White tester that the home is in a good neighborhood, and that the preferred schools are Lakeview and Harper Creek. • Agent told Black tester that he can show him the pros and cons of different school districts. • Agent told White tester that where you live doesn't matter when it comes to schools, because of school of choice. • Agent told Black tester that people like to choose where they live based on which school district they prefer, but that he is unbiased. |
| 8 | <ul style="list-style-type: none"> • Agent asked only the Black tester his preferred neighborhood. • Agent asked only the White tester his preferred schools. • Agent asked Black tester if he likes the location. • Agent asked White tester if he likes the home. • Agent sent Black tester 79 listings. Later, agent emailed tester and recommended 3 listings in Zip Code 49014. • Agent sent White tester 92 listings. Later, agent recommended 3 specific listings in "good school districts" and in Zip Codes 49014 and 49015. • 12 listings were sent to Black tester only, and 3 of 12 listings were out of the price range of the White tester. Black tester only listings are located in Zip Codes: 49017 (3), 49068 (3), 49033, 49015 (3), 49014 (2). • 18 listings were sent to White tester only and all listings were within the price range of the Black tester. White tester only listings are located in Zip Codes: 49015 (2), 49017 (6), 49029, 49015, 49014, 49037 (2), 49068 (4), 49245. • 67 listings were sent to both Black and White testers. Both Black and White tester listings are located in Zip Codes: 49014 (14), 49015 (12), 49017 (15), 49021, 49029, 49033, 49037 (3), 49051, 49052, 49068 (9), 49092, 49224 (6), 49245 (2). |

| | |
|----|---|
| 9 | <ul style="list-style-type: none"> ● Agent only asked Black tester his price range. ● Agent only offered Black tester to bring his wife back to tour. ● Agent only asked Black tester where he is approved and if it is a conventional or FHA loan. ● Agent only told White tester he has additional listings available. ● On three separate occasions, agent sent Black tester <ul style="list-style-type: none"> ○ 6 listings located in Zip Codes: 49017, 49015, 49014. ○ 1 listing located in Zip Code: 49017 ○ 1 listing located in Zip Code: 49015 ● On three separate occasions, agent sent White tester <ul style="list-style-type: none"> ○ 6 listings located in Zip Codes: 49017, 49015, 49245, 49068. ○ 5 listings located in Zip Codes: 49245, 49033, 49017, 49068. ○ 3 listings located in Zip Codes: 49037, 49068, 49015. ● Agent sent both Black and White testers 6 of the same listings, located in Zip Codes: 49017 (3), 49015 (2), and 49014 |
| 10 | <ul style="list-style-type: none"> ● 17 listings were sent to Black tester, located in Zip Codes: 49015 (9), 49014 (5), 49017 (2), and 49033. ● 22 listings were sent to White tester, located in Zip Codes: 49015 (10), 49014 (8), 49017 (3), and 49033. ● Agent sent both Black and White testers 14 of the same listings, located in Zip Codes: 49015 (7), 49017 (2), 49033, 49014 (4). ● 2 out of 3 of listings sent to Black tester only were out of the price range of both Black and White tester. |
| 11 | <ul style="list-style-type: none"> ● Agent only asked Black tester where he is from. ● Agent only asked White tester where he is looking. ● Agent only asked Black tester if it will be a permanent or summer home. ● Agent sent Black tester 30 listings located in Zip Codes: 49015 (8), 49012, 49017 (11), 49014 (7), 49037 (3). ● Agent sent White tester 1 listing located in Zip Code 49017. ● Agent sent 1 similar listing to both Black and White tester located in Zip Code 49017. |
| 12 | <ul style="list-style-type: none"> ● Agent showed only the Black tester an information sheet explaining the home buying process. ● Agent only asked White tester if he is currently renting. ● Agent sent Black tester 17 listings located in Zip Codes: 49015 (11), 49014 (5), and 49029. ● Agent sent White tester 58 listings located in Zip Codes 49014 (13), 49015 (17), 49017 (22), 49037 (6). ● Agent sent 12 similar listings to both Black and White testers located in Zip Codes: 49014 (4) and 49015 (8). |

| | |
|----|---|
| 13 | <ul style="list-style-type: none"> ● Agent told only the Black tester that the house will be inspected. ● Agent asked only the Black tester what his current situation is, and if he is looking for a home. ● Agent told White tester only that the previous occupants were in a land contract. ● Agent asked only the white tester where he is from. ● Agent sent Black tester 32 listings located in Zip Codes: 49014 (6), 49015 (9), 49017 (11), 49012 (5), 49037. ● Agent sent White tester 43 listings located in Zip Codes 49014 (11), 49015 (12), 49017 (12), 49012 (4), 49037 (2), 49033. ● Agent sent 26 similar listings to both Black and White testers located in Zip Codes: 49014 (5), 49015 (7), 49017 (9), 49012 (4), 49037. |
| 14 | <ul style="list-style-type: none"> ● Black tester scheduled a tour to see the property of interest, but agent did not show up. ● White tester tried scheduling a tour to see property of interest, but agent did not return phone calls. |
| 15 | <ul style="list-style-type: none"> ● Agent only asked Black tester if they are pre approved. ● Agent only asked Black tester if this is the first home they have viewed. ● Agent only asked Black tester who will be living in the home. ● Agent only asked White tester if they have children. ● Agent only asked White tester if they are first time home buyers. ● Agent only offered White tester services to be a buyer's agent. ● Agent sent Black tester 101 listings located in Zip Codes: 49014 (29), 49015 (42), 49017 (26), 49037 (3), and 49051. ● Agent sent White tester 49 listings located in Zip Codes: 49014 (15), 49015 (20), 49017 (12), 49037 (2). ● Agent sent Black and White tester 47 similar listings located in Zip Codes: 49015 (20), 49014 (15), 49017 (11), and 49037. |
| 16 | <ul style="list-style-type: none"> ● Agent only asked Black tester where she is from. ● Agent only asked Black tester if she has a house to sell. ● Agent only offered to re-show the house to Black tester. ● Agent only asked White tester how many children she has. ● Agent only asked White tester how long she has been looking. ● Agent emailed both Black and White tester the same 12 listings located in Zip Codes: 49015 (8), 49014 (3), 49051. |

| | |
|----|---|
| 17 | <ul style="list-style-type: none"> ● Agent only asked Black tester where her husband works. ● Agent only asked Black tester if she has looked at other homes. ● Agent only asked Black tester her price range and desired number of bedrooms. ● Agent only asked Black tester if she has children. ● Agent only told White tester about the lower taxes of the area. ● Agent only asked White tester her household size. ● Agent sent Black tester 147 listings. ● Agent sent White tester 135 listings. ● This agent plugged in both tester's search criteria and and the same bottom line. Black tester was pre-approved for \$8,000 more than White tester, which is why agent's automated search returned 12 more listings for Black tester. |
| 18 | <p>Black and White testers scheduled an appointment with agent to see property of interest. Agent cancelled appointments for both Black and White testers.</p> |
| 19 | <ul style="list-style-type: none"> ● Agent discussed with only the Black tester what repairs buyers they should be concerned about when buying a home. ● Agent sent both Black and White tester the same listings. |

Comments on Service & Treatment

- Where follow up was requested, agents followed up with both Black and White testers 100% of the time.
- Where follow up was not requested, agents who followed up with Black testers also followed up with White testers, and vice-versa.
- 3 agents offered their business and additional services to Black testers that they did not offer to White testers, while 3 agents offered their business and additional services to White testers that they did not offer to Black testers.
- 2 agents made comments about race to only the Black testers.
- 2 agents asked only the Black testers if they are pre-approved.
- 3 agents only told White testers about perks or ability to negotiate.
- 2 agents only discussed preferred school districts with White testers.

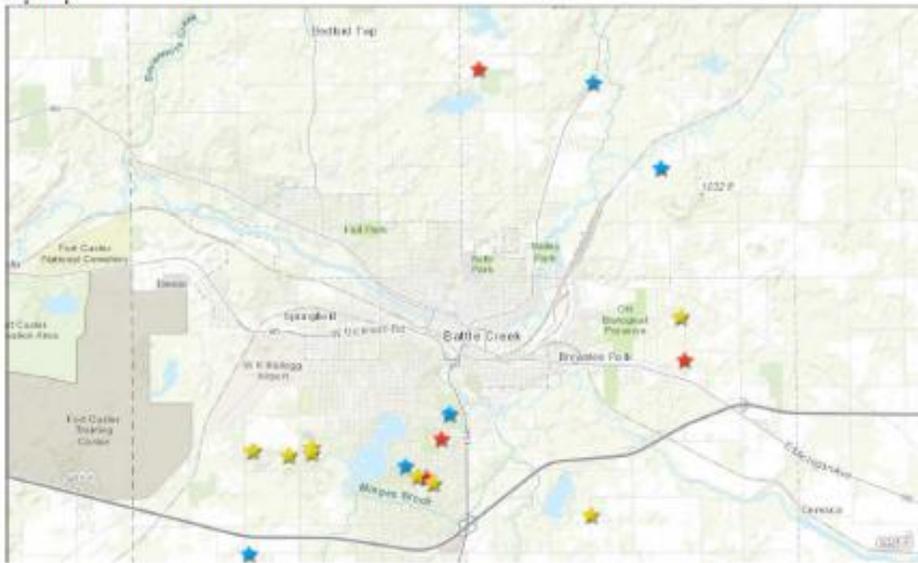
Comments on Access to Dwellings & Steering

- 1 agent commented to only the Black tester that Kalamazoo has more things to do
- 2 agents recommended good school districts to only the White testers.
- Cumulatively (not considering automated daily listing updates), Black testers were provided 460 additional listings.
- Cumulatively (not considering automated daily listing updates), White testers were provided 433 additional listings.
- Black testers received 185 unduplicated listings.
- White testers received 173 unduplicated listings.

- The most duplicated (most likely) listings recommended to Black testers were:
 - 1139 E Michigan Avenue, Battle Creek, MI 49014
 - 114 N Moorland Drive, Battle Creek, MI 49015
 - 214 Briar Hill Drive, Battle Creek, MI 49015
- The most duplicated (most likely) listings recommended to White testers were:
 - 143 Lakeshire, Battle Creek, MI 49015
 - 23501 Church Road, Battle Creek, MI 49017

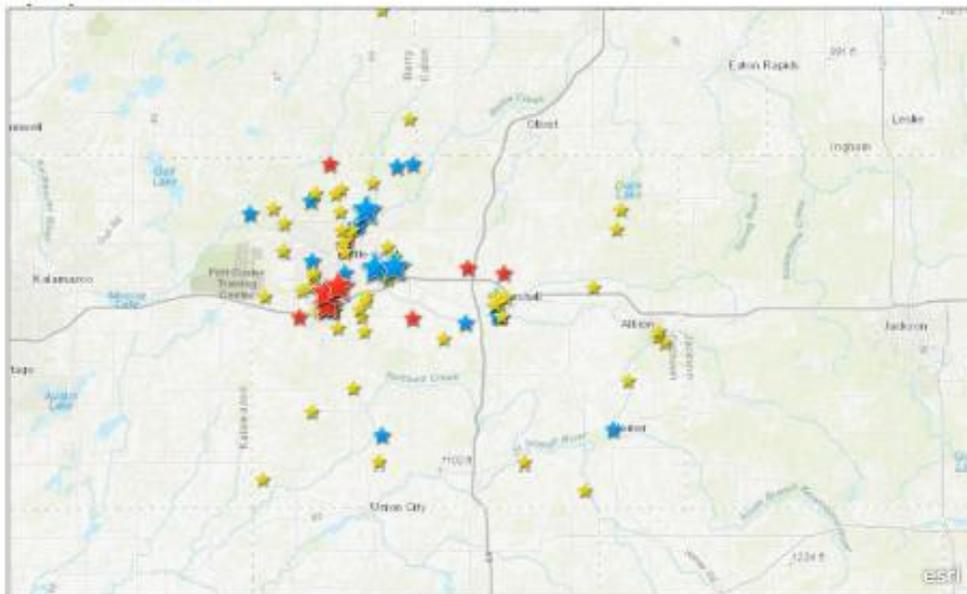
Case By Case Maps of Differences – Real Estate Sales

#6 [k1800160KL]

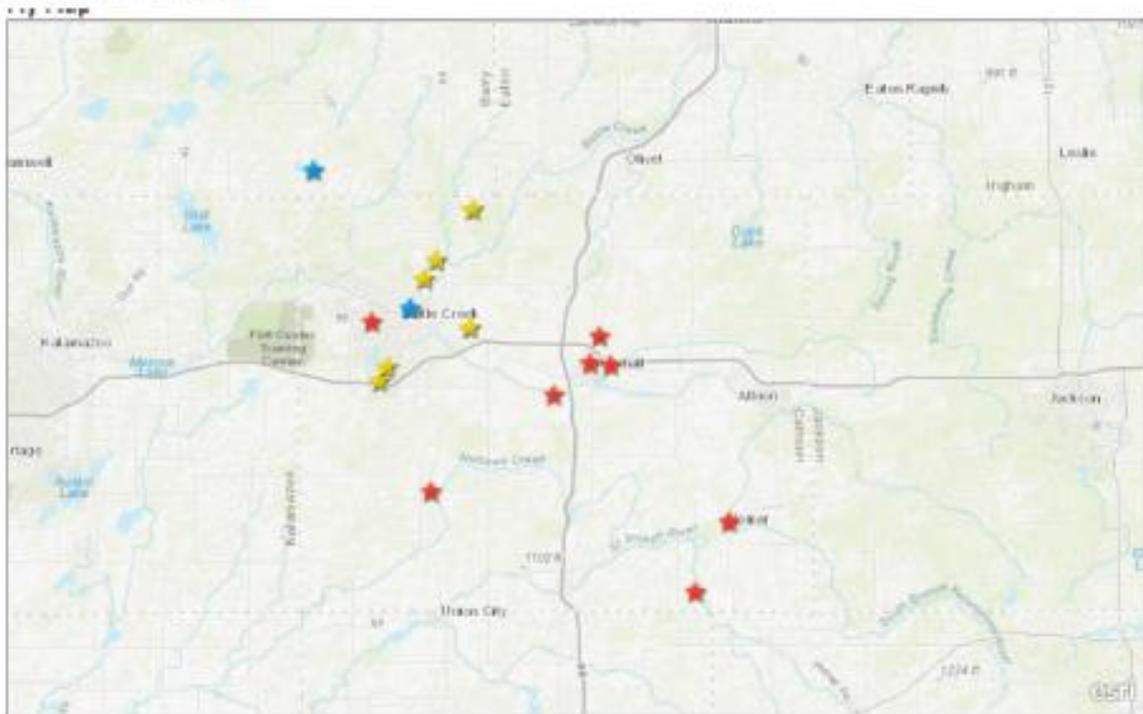


Blue Star - Black Listings; Red Star - White Listings; Yellow Star - Similar Listings [Larger Stars = Recommended]

#8 [k1800160ST]

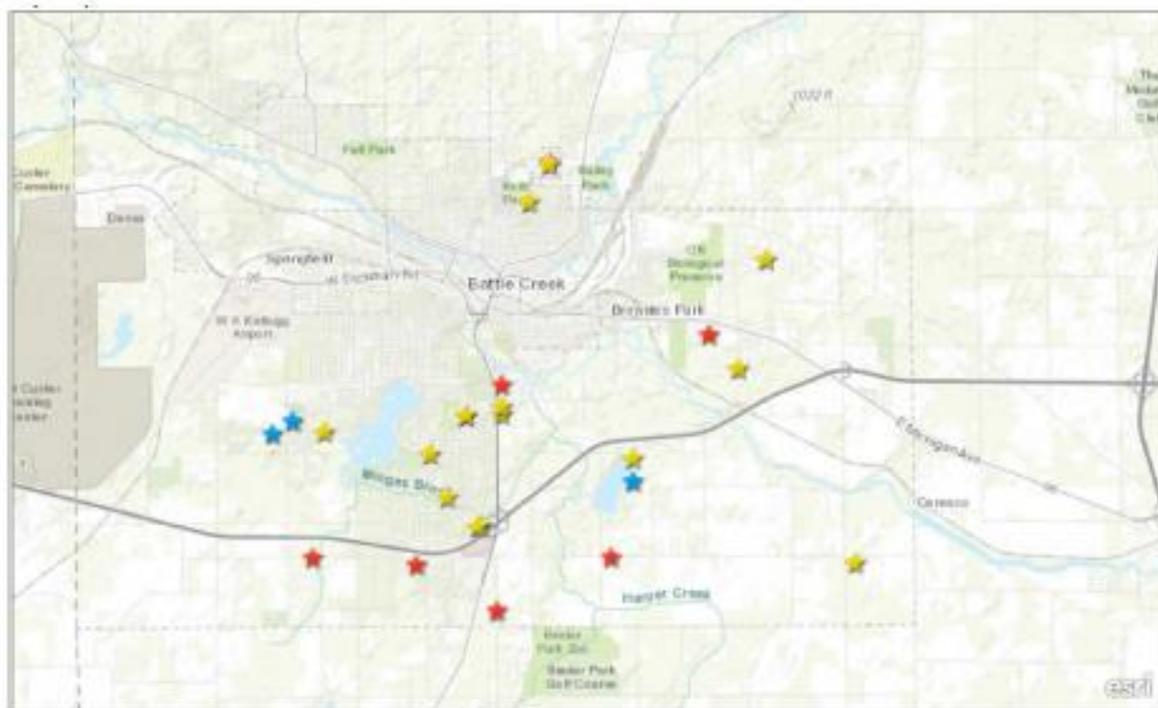


#9 [k1800160UV]

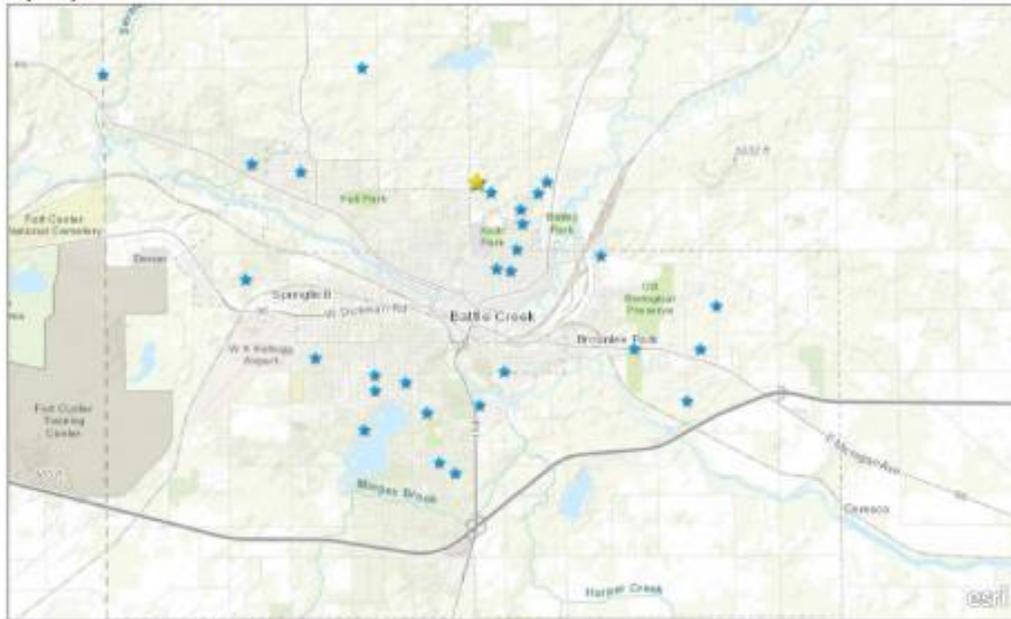


Blue Star - Black Listings; Red Star - White Listings; Yellow Star - Similar Listings

#10 [k1800160WX]

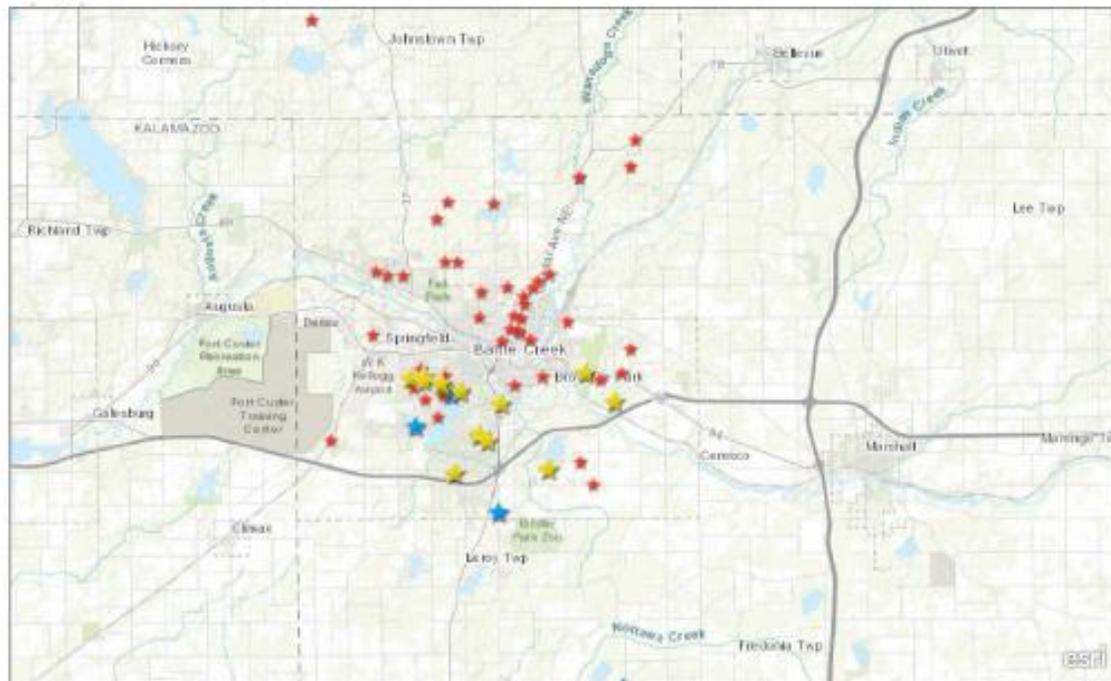


#11 [k1800160YZ]

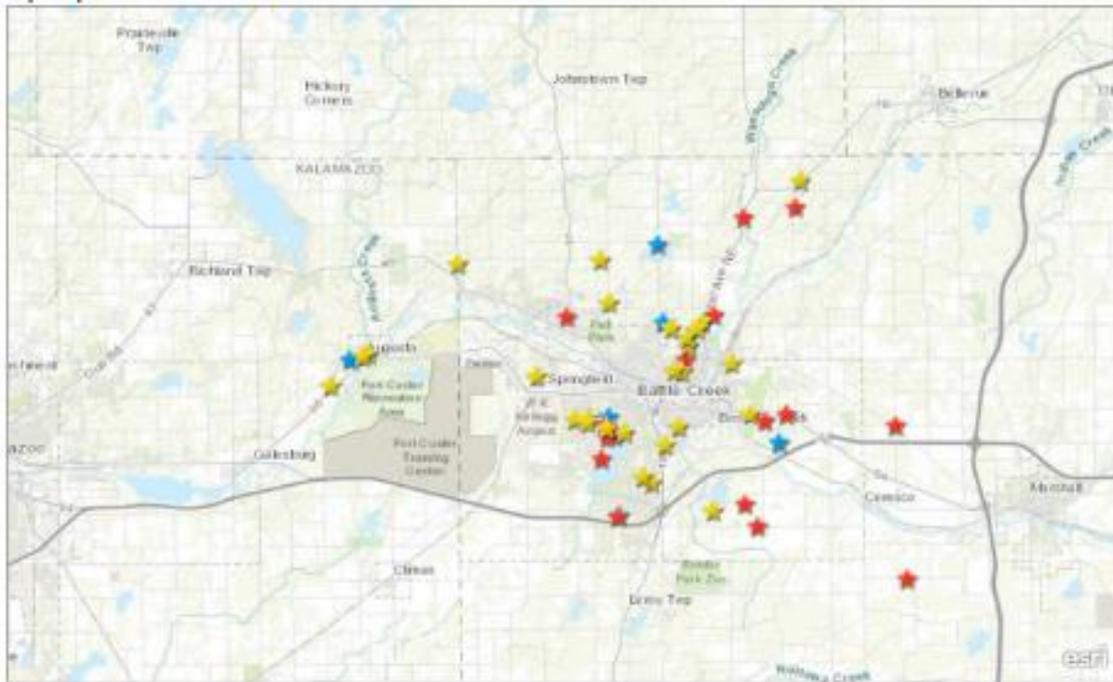


Blue Star - Black Listings; Red Star - White Listings; Yellow Star - Similar Listings

#12 [k1800160AABB]

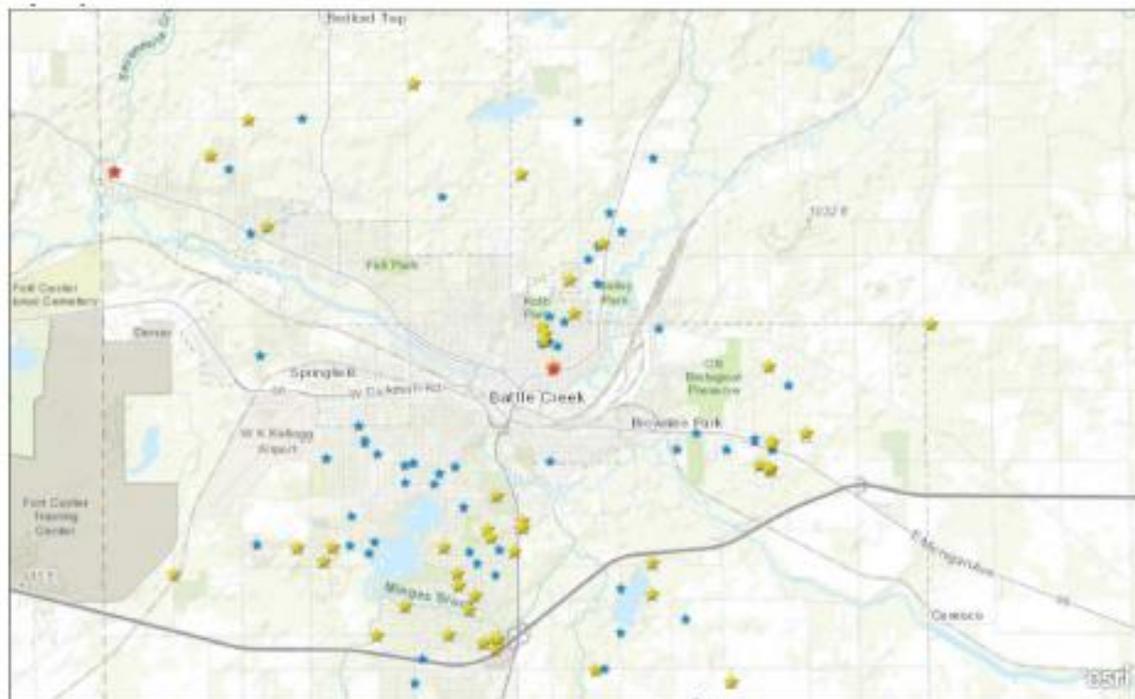


#13 [k1800160CCDD]



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

#15 [k1800160GGHH]



Real Estate Sales and Race Discrimination Investigation - Then and Now

During the 2015-2016 program year, the City of Battle Creek contracted with the Fair Housing Center of

Southwest Michigan to conduct a systemic investigation based on real estate sales and race discrimination. In response to the findings from 2015-2016 investigation, the City and its Human Relations Board took proactive strategies to educate both residents and real estate agents of their community. Thus, by the 2018, it is hoped that the information gathered in the real estate sales investigation shows positive changes when compared to the results of 2015-2016.

The following table outlines differences in both methodology employed and findings of the investigations conducted in 2015-2016 and 2018.

| Consideration | 2015-2016 Investigation | 2018 Investigation |
|--|--|--|
| Timing & Number of Test Parts | 9 month investigation - 38 test parts | 4 month investigation - 42 test parts |
| Housing Market Differences & What it Means for Testing Methodology (Sources: Michigan Realtors & Testing Evidence) | <p>During this investigation, the average number of homes sold per month was 118</p> <p>More listings available to buyers</p> <p>On average, listings stayed on market for longer period of time.</p> <p>Methodology: test parts and follow up contact could be spread out, because most listings lasted longer on the market.</p> | <p>During this investigation, the average number of homes sold per month was 147</p> <p>A "seller's market": More buyers than listings³</p> <p>On average, listings stayed on market for shorter period of time.</p> <p>Methodology: test parts and follow up conducted within 24 hours of each other, because most listings did not last long on the market.</p> |
| Follow up Contact | <p>When follow up was not requested, agents were 2 times more likely to check-in with White testers.</p> <p>Methodology: In some tests, testers were instructed to request follow up information upon their initial meeting.</p> | <p>When follow up was not requested, agents were equally likely to follow up with Black and White testers.</p> <p>Methodology: Testers were not instructed to request follow up information upon their initial meeting.</p> |
| Pre approval | Agents were 3 times more likely to request pre approval letter from Black testers. | Agents were 2 times more likely to ask about pre approval with Black testers. |
| Steering | Agents were 3.9 times more likely to discuss neighborhoods or recommend "good" school districts to White testers. | Agents were 2 times more likely provide recommendations of homes in "good" school district to White testers. |

| | | |
|--|--|---|
| Assumption of Needs & Price Range | Agents were 2 times more likely to falsely assume a lower price range for Black testers. | Agents did not make assumptions about Black or White testers' price ranges. |
| Listings Provided | In total, White testers received more listings than Black testers. White testers received 1.78 times more listings. | In total, Black testers received more listings than White testers. ⁴ Black testers received 1.06 times more listings. |

Rental Housing Investigation (2018)

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 Battle Creek contracted with the Fair Housing Center of Southwest Michigan to investigate discrimination in rental housing on the basis of sex.

A rental housing agent commits discriminatory sales practices when they take the following actions based on a client's membership in a protected class:

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

Methodology of Investigation

For each test, two testers were assigned, one female tester, one male tester. Both testers were assigned to call a rental housing 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 female and male prospective renters receive the same information, service, treatment, and access to available dwellings.

Both female and male tester profiles were composed of two employed individuals. Tester profiles were altered according to the targeted advertised unit, but matched in income and household size for each test. Both female and male tester profiles were assigned with no criminal histories, no pets, positive landlord references, no evictions, and good credit. Both testers were assigned to ask if a unit was available and ask if additional units were available. There were no differences between tester profiles aside from their perceived sex.

Structuring the investigation in such a way is meant to rule out potential discrimination on the basis of a client’s sex. If rental housing agents only consider only testers’ specified preferences and indications, the female and male testers should receive the same service, treatment, and access to available rental dwellings.

Table of Analysis

In the following table, the fifteen 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 female and male testers.

Note: for all agencies, testers contacted the same agent.

| Agent | Summary of Differences |
|-------|---|
| A | <ul style="list-style-type: none"> ● Agent only asked female tester if she is employed. ● Agent only asked female tester how many are in her family. ● Agent told female tester they have a 2 bedroom and a 1 bedroom option available now. ● Agent only invited female tester to drive by the unit. ● Agent told male tester they have a 2 bedroom available now. |
| B | <ul style="list-style-type: none"> ● Agent only told female tester about the recent upgrades to the apartment. ● Agent only asked female tester where she works. ● Agent only asked female tester if her job is going well. ● Agent only told male tester that only one person can live in the unit. |
| C | <ul style="list-style-type: none"> ● Agent told female tester about 3 available units ● Agent told male tester about 4 available units ● Agent only asked male tester about his rental budget ● Agent told female tester to call early in the morning to schedule a tour ● Agent invited male tester to drive by the properties to check them out |
| D | <ul style="list-style-type: none"> ● Agent left a message for female tester saying the unit is available and they are taking applications ● Agent left a message for male tester inviting him to call back about the property |
| E | <ul style="list-style-type: none"> ● Agent told female tester that the unit is available and told her how to apply. ● Agent told male tester the unit is no longer available. Agent did not tell tester of additional units available. |
| F | <ul style="list-style-type: none"> ● Agent only told female tester about possibility of more units opening up due to multiple evictions. ● Agent only told male tester that he would not offer a tour without first running a "check" ● Agent only told male tester about a 3 bedroom house coming available ● Agent told female tester about an available 1 bedroom ● Agent told male tester about an available 1 and 3 bedroom |
| G | <ul style="list-style-type: none"> ● Female tester could not reach housing agent. ● Male tester reached housing agent and they set up a time to tour. Agent asked tester to call before the tour to confirm. Tester called but agent did not answer. |
| H | Both testers could not reach an agent. |

| | |
|---|--|
| I | <ul style="list-style-type: none"> • Agent only asked male tester if he has kids. • Agent described the property in detail to only male tester. • Agent invited female tester to a tour without any discussion. |
| J | <ul style="list-style-type: none"> • Agent took female tester's name and number and said he would call when unit was ready to tour. Agent said they would discuss noise issues during an interview. Agent invited female tester to drive by the property. • Agent did not return the male tester's message of inquiry. |
| K | <ul style="list-style-type: none"> • Agent told female tester only that she can stop by at any time. Agent told tester the door is open. • Agent did not return the male tester's message of inquiry. |
| L | <ul style="list-style-type: none"> • Agent told both testers that the unit was unavailable, but that he will have another opening up soon due to an eviction. • Agent took only the female tester's name in case he has other properties come available. |
| M | <ul style="list-style-type: none"> • Agent told male tester only that they would need to check his ID before scheduling a tour <i>Phone had bad reception when female tester called.</i> |
| N | Agent did not return the phone message of inquiry from male or female testers. |
| O | No notable differences determined. |

Comments

- Agents were more likely to invite female testers to drive by the property
- Agents were more likely to assess male testers' budget
- Agents were more likely to invite female testers to tour the property
- Agents were more likely to inquire about female testers' employment
- Agents were equally likely to ask male and female testers about their family or number of children
- Cumulatively, male testers were told of 7 available units
- Cumulatively, female testers were told of 8 available units
- Agents were more likely to inform female testers about next steps, eg. how to apply
- Agents were more likely to tell male testers about required background check
- Four agents did not respond to male testers' inquiries
- Three agents did not respond to female testers' inquiries
- Agents were more likely to offer a follow up call when a unit came available with female testers
- One agent told male tester about occupancy standards that are unreasonable

Trainings, Seminars, Conferences

Over XXX individuals received Fair Housing Training via City funded or sponsored events between 2015 and 2019. Another XXX attended conferences, seminars, workshops, or other trainings on fair housing related subjects such as segregation, implicit bias, and renter rights. The following is a list of events conducted during that time frame.

| Date | Activity/Outreach/Planning |
|------------|--|
| 7/1/2015 | Fair Housing Training: MI WORKS! PATH Program |
| 8/13/2015 | Rental Round Table: Landlord Luncheon 39 people attended |
| 9/17/2015 | Rental Round Table: Landlord Luncheon 51 people attended, list of participating landlords updated. Topic: Fair Housing |
| 10/17/2015 | Fair Housing Training: Safe Place |
| 10/20/2015 | Fair Housing Training: Safe Place |
| 10/30/2015 | Fair Housing Training: Project Connect |
| 11/10/2015 | Fair Housing Training: BC Towers - Hinman Property Management |
| 1/27/2016 | Rental Round Table: Landlord Dinner, topic: Legal Services "know your rights in the eviction process". 54 people attended. |
| 3/12/2016 | City staff participated on panel for "BC Renters Workshop" hosted by NIBC. |
| 4/14/2016 | Fair Housing Training: Property Owners Outreach |
| 4/29/2016 | 2016 Fair Housing Conference – <i>Opportunity Building: A Do-It-Together Project</i> |
| 5/18/2016 | Fair Housing Presentation to the City’s Human Relations Board by Fair Housing Center and City staff |
| 10/13/2016 | Community Conversation on Fair Housing at Salvation Army, audience included housing providers, housing seekers, social service agencies. 25 people attended. |
| 10/28/2016 | Pastor’s Meeting on results of systemic investigations, audience included local pastors and African American community leaders. 12 people attended. |
| 4/19/2017 | Fair Housing Training at the Burma Center. 11 people attended |
| 4/20/2017 | Fair Housing Training at the Kool Family Center for staff of local governments and Social Service Agencies. 8 people attended. |
| 5/10/2017 | Fair Housing Training at the Battle Creek Area Association of Realtors (BCAAR) for housing providers and real estate professionals. 22 people attended. |
| 5/23/2017 | Fair Housing Training at the Battle Creek Area Association of Realtors for housing providers and real estate professionals. 15 people attended. |
| 5/30/2017 | Breaking the Silence Forum on findings of realtor investigation, held at Macedonia Baptist Church. 35 people attended. |

| Date | Activity/Outreach/Planning |
|-------------|---|
| 6/7/2017 | Fair Housing and Domestic Violence Training at SAFE Place Shelter. 15 people attended. |
| 6/12/2017 | Fair Housing Training at the North Central Neighborhood Planning Council Meeting for neighborhood residents and council members. 15 people attended. |
| 6/13/2017 | Fair Housing Training at Lakeside Apartments and Townhomes. 3 people attended. |
| 6/13/2017 | Breaking the Silence Forum on findings of realtor investigation, held at 2nd Baptist Church. 13 people attended. |
| 6/16/2017 | Fair Housing Training at Habitat for Humanity, staff training. 6 people trained. |
| 6/22/2017 | Fair Housing Training at the Battle Creek Area Association of Realtors (BCAAR) for housing providers and real estate professionals. 15 people attended. |
| 6/27/2017 | Fair Housing Training at The Haven at Rest shelter for housing seekers and social service providers. 9 people attended. |
| 6/27/2017 | Breaking the Silence Forum on findings of realtor investigation, held at First Salem Baptist Church. 32 people attended. |
| 6/28/2017 | Fair Housing Training at Westbrook Place for residents. 3 people attended. |
| 9/19/2017 | City Commission Workshop on Segregation and Fair Housing, for City Commissioners and senior staff. 15 people attended. |
| 2/26/2018 | Fair Housing Training at the Westlake/Prairieview Neighborhood Planning Council Meeting for neighborhood residents and council members. 13 people attended. |
| 3/1/2018 | Fair Housing Training for the public at BCAAR. 7 people attended. |
| 3/7/2018 | Fair Housing Training at the Battle Creek Housing Commission. 15 people attended. |
| 3/7/2018 | Fair Housing Training at The Haven at Rest shelter for housing seekers and social service providers. 8 people attended. |
| 3/12/2018 | Fair Housing Training at the North Central Neighborhood Planning Council Meeting for neighborhood residents and council members. 17 people attended. |
| 3/21/2018 | Fair Housing Training at the North East Neighborhood Planning Council Meeting for neighborhood residents and council members. 13 people attended. |
| 3/28/2018 | Fair Housing Training at the Minges Brook/Riverside Neighborhood Planning Council Meeting for neighborhood residents and council members. 20 people attended. |

| Date | Activity/Outreach/Planning |
|-----------|---|
| 4/5/2018 | Fair Housing Training at the Post/Franklin Neighborhood Planning Council Meeting for neighborhood residents and council members. 15 people attended. |
| 4/12/2018 | Fair Housing Training at the Central Neighborhood Planning Council Meeting for neighborhood residents and council members. 17 people attended. |
| 4/17/2018 | Fair Housing Training for the Calhoun County Homeless Coalition. 22 people attended. |
| 5/4/2018 | Fair Housing Conference – <i>Celebrating 50 Years of Fair Housing</i> |
| 5/13/2018 | Workshop - Breaking the Silence: Reconnecting on Fair Home Buying. Held at Second Missionary Baptist Church. 15 people attended. |
| 5/29/2018 | Fair Housing Training at The Haven at Rest shelter for housing seekers and social service providers. 4 people attended. |
| 1/8/2019 | Richard Rothstein Pre-Event at Willard Library, presentation and workshop around the impact of US housing policy on local housing segregation patterns. 70 people attended. |
| 1/15/2019 | Presentation by Richard Rothstein, author of The Color of Law at Macedonia Missionary Baptist Church, included a workshop session. Over 250 people attended. |
| 1/16/2019 | Presentation by Richard Rothstein to elected officials and other community leaders, included a workshop session. 35 people attended. |
| | |
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| | |
| | |

Human Relations Board

The City’s Human Relations Board was reconstituted in 2016 to increase constructive communication among all people regardless of actual or perceived race, ethnicity, color, religion, national origin, sex, age, height, weight, marital status, physical or mental disability, family status, sexual orientation, or gender identity, or socioeconomic status and between residents, public officials and community organizations, thereby promoting harmonious and productive relationships within the community and equitable access to community resources for all. The board is comprised of fifteen members serving staggered three year terms. Membership is required to be representative of management and labor, various religions, various races, and others who have an interest in human relations.

Role and Activities

Reconstituting the board was a recommendation from the City's 2013 Analysis of Impediments to Fair Housing, and provided a mechanism for community member oversight of fair housing activities. Originally created in 1986, the board had been dissolved in the 1990's. When it was reconstituted, the board agreed to review, consider and advise on the fair housing work of the City's Community Development Division. This included reviewing fair housing investigation reports and yearly updates on progress towards goals.

Board members were the first members of the public to review the 2016 Real Estate Agents and Race Discrimination Investigation which showed significant patterns of difference in treatment of African American testers attempting to purchase homes in Battle Creek compared to white testers. Board members helped the City develop a public engagement strategy around the findings which included holding a press conference and sit down meetings with African American leaders and the Battle Creek Area Association of Realtors (BCAAR).

The meetings with African American leaders happened in small groups at local churches and the Urban League. The focus was on covering the findings, answering questions, and then asking what it would look like for the Battle Creek community to be accountable for addressing them. It was clear from discussion that larger forums were needed so that more African Americans could be engaged and a path to accountability determined.

Two meetings were held with leadership of BCAAR. The focus was on walking through the findings of the investigation and answering questions.

The Human Relations Board appointed an ad hoc committee, called "the fair housing working group", to work with local leaders to plan the larger forums and oversee the response to the investigation. This resulted in three "Breaking the Silence" community forums at local churches. It also led to the creation of a report that summarized and prioritized community responses into a plan of action. Lastly, the group secured commitments from the City and BCAAR to work together to take specific actions identified in the report.

The following section includes meeting notes from the fair housing working group meetings. They are included here because they provide an example of a community grappling with the effects of discrimination and segregation and the tensions that rise when they are dutifully faced.

Fair Housing Working Group Meeting Notes

Fair Housing Work Group Meeting—Tuesday, January 24, 2017

Attendance: Pastor Craig Tatum, Pastor William Wyne, Pastor Joe Hooper, Commissioner Susan Baldwin, Commissioner Andy Helmboldt, Commissioner Kate Flores, Shawnette Spicer, Meredith Stravers, and Chris Lussier.

Notes:

- Discussed the planning of a town hall or forum for discussing the findings of the 2016 fair housing real estate investigation
- “People may not come, I’m concerned that people may not understand the importance of it.”
- “Instead we should go to places where people already convene.”
- “Tuesday, Wednesday, and Thursday are already church days. Can we get bible study groups together to partner and host a town hall?”
- “We could create an online survey to help gain input. This could be promoted through an article in one of the papers”
- “We could focus on people buying a home or on those that have gone through that process.”
- “We will probably need to have a follow up event that goes beyond churches. Only a portion of African Americans attend church.”
- “We should consider pairing with the education study which is also about segregation.”
- “What about a table at a sporting event? We could have the survey there or just advertise the survey.”
- “Do we need to meet with realtors first?”
- “How do we put housing resources (services of realtors, non-profit housing providers, banks, etc.) at the fingertips of those that need it? Community may not know where these resources are.”
- “I want to hear what our community wants to do next.”
- “Have some churches or church groups conduct forums to start then do a large community forum after. Have questions to prompt audience.”
- There was discussion about using the Fair Housing Center to do a presentation at the front end of the discussion. A good idea, but a costly one. Could use them to train discussion facilitators.
- Discussed the need to provide a fair housing context for the conversations. People should be aware of the findings of the investigation, but this should be very brief—maybe just one power point slide.
- Fair Housing Center could create a presentation and survey for use by facilitators.
- Consider setting a numeric goal of the number of people that we want to hear from before we consider the “conversation” or “discussion” portion

Next Steps:

1. We will conduct 6-10 forums/conversations in Church settings
2. We will conduct 1-2 forums/conversations in school/community settings
3. To the extent possible, we will try to work with groups that already convene, and to look for partnerships where two or more convening groups can pool together.
4. The target audience for these conversations will be communities of color, particularly African-American families and individuals that have been through the home buying process in Battle Creek or are considering it in the near future.
5. The meetings will provide some information about the fair housing investigations as context for the discussion but it will be brief. The majority of the meeting is intended to be discussion and dialogue amongst participants.
6. A sub-committee led by Meredith Stravers and Pastor Joe Hooper will work on planning forum/conversation facilitation. This group will answer the following questions:
 - a. How will the fair housing context be provided?

- b. What will the format be? What kinds of prompt questions will be asked?
 - c. Who will do the facilitation? How will facilitators be prepared?
 - d. How will information be gathered?
7. A sub-committee led by Pastors Tatum, Wyne, and Hooper will work on meeting turnout and identifying sites for the conversations.
- a. This strategy will center around asking other pastors to identify 5 people in their congregation to participate
 - b. (what other questions should this sub-committee address?)
8. A sub-committee led by Meredith Stravers and Shawnette Spicer, with participation from Jorge Zeballos, will begin realtor engagement. This group will consider the following:
- a. Start with sympathetic realtors, i.e., they are likely to be supportive of these conversations and this effort to explore the significance and impacts of the findings of the real estate investigation.
 - b. Consider next steps, what role might realtors play in this engagement process? Are there tools or ideas they might have for how we might better prepare home buyers from communities of color?
 - c. What role might they play in changing the status quo, so that people of color are able (or encouraged) to participate more fully in the housing market.
9. A sub-committee led by Susan Baldwin and Kate Flores will research what other communities are doing to address segregation in their housing market.
- a. This will consider policy options for the City Commission.
 - b. Best practices that can strengthen the engagement process will be researched and shared.

Next Meeting: TBD—Chris will be sending out a doodle to set a date. Pastor Troxler will be added to the invite list since he indicated he wanted to attend but had a scheduling conflict.

Fair Housing Work Group Meeting—Tuesday, February 21, 2017

Attendance: Pastor Craig Tatum, Commissioner Andy Helmboldt, Meredith Stravers, Jorge Zeballos and Chris Lussier.

Notes:

The meeting largely consisted of reviewing and updating the items listed in the “Next Steps” section of the notes from last meeting. Below are the meeting notes from the January meeting with the updates from the February meeting denoted in red and the following mark “◆”.

Next Steps:

- 10. We will conduct 6-10 forums/conversations in Church settings
 - ◆ Pastor Tatum is working on commitments from 3-10 churches to host
 - ◆ He expects that he will have 3 commitments by the end of the week
- 11. We will conduct 1-2 forums/conversations in school/community settings
 - ◆ Pastor Tatum will talk with Tim Reese at Northwestern & Pastor Murphy at Washington Heights Ministries about serving as community locations

- ❖ Urban League will also be approached about hosting a meeting or helping with turn out (who was doing this? Help!)
12. To the extent possible, we will try to work with groups that already convene, and to look for partnerships where two or more convening groups can pool together.
 13. The target audience for these conversations will be communities of color, particularly African-American families and individuals that have been through the home buying process in Battle Creek or are considering it in the near future.
 - ❖ After some discussion it was resolved that we would focus solely on participation from the African American community for the initial forums/conversations.
 14. The meetings will provide some information about the fair housing investigations as context for the discussion but it will be brief. The majority of the meeting is intended to be discussion and dialogue amongst participants.
 - ❖ We discussed that this portion of the meeting would be roughly ten minutes and would be presented by a representative of the City. “People should know that this is something that the City cares about”.
 - ❖ The information should include some history (redlining, discriminatory US housing policy, GI Bill excluding blacks, FH Act, etc.) as well as a brief overview of the investigation findings.
 - ❖ Chris Lussier will create a presentation proof/outline for the group to review at the next meeting.
 15. A sub-committee led by Meredith Stravers and Pastor Joe Hooper will work on planning forum/conversation facilitation.
 - ❖ This work is ongoing. Meredith discussed some of her thinking on format, agenda, and facilitation.
 - ❖ Meredith has put much of this information in writing, and will be meeting with Pastor Hooper to incorporate his thoughts.
 - ❖ She expects that a shareable document will be completed in advance of our next meeting and will be shared with the group.
 16. A sub-committee led by Pastors Tatum, Wyne, and Hooper will work on meeting turnout and identifying sites for the conversations.
 - ❖ As stated under #1, Pastor Tatum is working on this and will be in contact with Pastor Wyne and Hooper.
 - ❖ Turn out will focus on reaching 200-250 people. If our initial meetings don’t achieve that number then we will regroup and figure out what additional steps need to be taken.
 - ❖ Pastor Tatum suggested we work with Pastor Hess to do an interview/public notice on his radio station. This could be used to get information out and to promote the events.
 17. A sub-committee led by Meredith Stravers and Shawnette Spicer, with participation from Jorge Zeballos, will begin realtor engagement.
 - ❖ Meredith, Shawnette and Jorge met with Talia Champlin (Realtor) to discuss engagement with realtors. This was generally perceived to have gone very well.
 - ❖ Talia volunteered to pull together a group of 7-10 realtors that are interested in engaging on this issue.

- ❖ There was discussion of having realtor focus groups where realtors could hear from people of color impacted by differences in treatment. Participants could be drawn from the forums/conversations.
- ❖ There was discussion about how to make equity training a class that provided continuing education credits for realtors.
- ❖ Discussed the importance of pitching this as an opportunity to tap into an underserved market.
- ❖ Discussed using data to make the underserved market case. Currently we have home mortgage disclosure act data that is disaggregated by race/ethnicity. We also have income data and population data at the block group level. The goal is to demonstrate the home buying power of the Black community and demonstrate that they are underserved.

18. A sub-committee led by Susan Baldwin and Kate Flores will research what other communities are doing to address segregation in their housing market.

- ❖ Susan did research on Best Practices/Projects to address housing desegregation. Brief notes include:
 - General Impressions and Suggestions from a variety of commenters:
 - Need strong community building strategy
 - Stable neighborhood focused on economic development, community safety and education
 - Public transportation
 - Walkable spaces
- a. See attached document for more notes and links to additional articles and research.

Next Meeting: TBD—Chris will be sending out a doodle with the following meeting times for the group’s consideration: March 7th 3:30pm to 5pm; March 14 1pm to 2:30pm or 3:30pm to 5pm. These were dates/times before the next HRB meeting that worked for those present.

Fair Housing Work Group Meeting—Tuesday, March 14, 2017

Attendance: Pastor Craig Tatum, Commissioner Andy Helmboldt, Meredith Stravers, Jorge Zeballos and Chris Lussier, Susan Baldwin, Shawnette Spicer.

Summary:

The group reviewed the resource sheet put together by Susan that covered articles and research by other communities. Meredith walked the group through the community forum planning documents she disseminated before the meeting covering proposed questions and meeting structure. The group reviewed the “Next Steps” section of the February meeting notes with various group members providing updates. Meredith, Shawnette and Jorge updated the group on the effort to engage realtors.

Notes:

1. Susan’s resource sheet will be sent out via email again so that people can access the links. Andy sent an email link to case studies from three communities, this will be included as well.
2. Articles and research could be very helpful as we move forward in the process:

- a. Chris will consider materials for use in the introduction/explanation portion of the community forums.
 - b. The best practices will likely be helpful when we get to the “what do we do about it” part of the process.
3. Three forums/conversations in Church settings are currently planned for First Salem, Second Baptist & a third church (Macedonia? Washington Heights Methodist?). Dates have not been determined.
4. One forums/conversations in a school/community setting is planned for Northwestern Middle School. Date has not been determined.
5. The group reviewed 11 proposed questions for the forums and decided that they could be grouped into 3-4 categories.
 - a. Questions 1, 10, & 11 asks about experience and the impacts of housing discrimination. One is about personal experience or impact, another about the impact on the black community, and the last about the impact on the community as a whole.
 - b. Questions 2, 7, 8, & 9 focus on the desired outcomes of the process and what successfully addressing fair housing issues looks like.
 - c. Question 3 asks if the participant is willing to take a particular action after the forum, i.e., sharing their experience with local realtors. There may be other questions we could ask that encourage participants to take follow up action.
6. In reviewing the proposed meeting structure, the group considered expanding the forums to 2 hours in order to give enough time for the content and exercises.
7. The group discussed the best dates/times for the meetings. (can someone help me recap this discussion? I don't have anything in my notes about what we decided)
8. We will probably need to provide a meal.
9. Shawnette suggested that we use “story boarding” as the group process for working through 1 or 2 of the questions. The group agreed after some discussion.
 - a. Story boarding is an activity where participants are split into groups of 4-8 people and are given a question to think about. Each participants writes 4-5 answers to the question on 4x6 cards. The group then works together to theme all of the responses, giving category headings when three or more answers are a part of the same theme.
 - b. The group discussed a few different processes for debriefing the story boards with the larger group (have others place dots on key ideas, share out, rotate and add to others ideas, etc.)
10. Additional questions could be handled using a different process. The story boarding will take the most time so identifying ways to get input and engagement that don't take a lot of time seem helpful. This could include a questionnaire for “next steps” type questions, a quick feeling word share out after digesting information, or pairing up to discuss an experience.
11. The group discussed goals for the forums:
 - a. Share information about housing discrimination (history, national trends, implicit bias, local investigations)
 - b. Hear from the community
 - c. Move towards full community engagement and action
12. Chris will connect with Jorge and Kris Miller of the Fair Housing Center to develop the introduction/explanation of housing discrimination part of the forum agenda.

- a. Implicit Bias will be incorporated into the presentation
- 13. Meredith will connect with Shawnette, Chris, and Pastor Joe regarding the forum format.

Next Meeting: TBD—Chris will be sending out a doodle with meeting times for the group’s consideration.

Fair Housing Work Group Meeting—Tuesday, April 18, 2017

Attendance: Pastor Craig Tatum, Commissioner Andy Helmboldt, Susan Baldwin, and Chris Lussier.

Summary:

Group reviewed the notes from the previous months meeting and discussed actions taken in the previous month to plan the community forums.

1. Chris provided an overview of the agenda and facilitation planning that occurred on March 30th. Meredith is putting together a new forum outline to be distributed via email asap for feedback. Additional discussion included:
 - a. How would story boarding be facilitated? Shawna Allen from the City has experience facilitating story boarding and suggested 5-9 participants with a trained facilitator for each (training just means some experience with the activity). Larger groups could be split up, necessitating additional facilitators.
 - b. Committee members as facilitators: Pastor Tatum, Chris, and Meredith have previously suggested they could attend all four forums. Other committee members have said they could attend one or two. Some City staff with story boarding experience may be available to help.
2. Discussed the information portion of the meeting which is to be comprised of three parts: brief overview of the history of segregation and housing discrimination in the U.S., findings of the investigation, and a primer on implicit bias.
 - a. It was suggested that the information portion be broken up so that the implicit bias portion came a little later after participants had some time to react to and discuss the report findings.
 - b. The history portion—very brief, like 3-5 minutes, consider using a snappy 2 minute video or give out a handout with additional info. The more visual and interactive the better. The following links are to videos for consideration:
 - i. “Race the House We Live In” 6:05 minutes https://youtu.be/mW764dXEI_8
 - ii. “Racism in American Housing” 1:24 minutes <https://youtu.be/L8ypTwwQLdE>
 - iii. “Exposing Housing Discrimination” 4:58 minutes (primer for fair housing testing, best section from 0:28 to 2:16) <https://youtu.be/rP7WBiqq8Dk?t=27>
3. Discussed the goals of the forums:
 - a. Share information about housing discrimination (history, local investigation, implicit bias)
 - b. Listen to participants experiences

- c. Move towards full community engagement and action by exploring what participants would like to see happen going forward and recording stories, reactions, thoughts and ideas to share
- 4. Confirmed the three church locations (First Salem, Second Baptist, & Macedonia) and Northwestern Middle School
 - a. All have agreed to host a session
 - b. First Salem and Northwestern will be scheduled in May, Pastor Tatum will forward to the group proposed dates by Wednesday April 26.
 - c. Pastor Tatum will schedule the other two forums, either in May or June.
 - d. We discussed the potential to approach other churches or non-church groups as appropriate based on how these go. Pastor Tatum mentioned that there were other Pastors in the Ministerial Alliance that were interested.
- 5. Discussion regarding the marketing of the events
 - a. Create a paper and digital flyer (handouts and email blasts)
 - b. Work with City Communications to create social media story
 - c. Work with City Communications to do a press release
 - i. Identify points of contact for press interviews
 - d. Do an interview on Pastor Hess' radio station
 - e. Develop a list of email groups to target with promotion (for example Neighborhood Planning Councils, NAACP members, etc.)
 - f. What else?
- 6. Discussed supplies needed and who could provide.
 - a. 400 oversized index cards, 3 rolls of painters tape, 30 markers, 30 pens (CHRIS)
 - b. Info sheets
 - c. Half sheets for event evaluation or to request additional info
 - d. Bottled water, pizza, chips for 15-25 people (PASTOR TATUM)
 - e. What else?

Fair Housing Working Group - Thursday, February 1, 2018 1:00 PM

Battle Creek City Hall

10 N. Division St. - Room 302A

Present: Comm. Baldwin, Andy Helmboldt, Chris Lussier, Jorge Zeballos, Mackenzie Scholte

Order: The meeting was called to order at 1:05 PM.

Zeballos informed the group that CDI has scheduled a training with Battle Creek Area Association of Realtors (BCAAR) on implicit bias on February 13th as part of realtors' continuing education requirement.

Lussier said the City is considering hiring a realtor with equity training to help with the teacher home incentive program.

Comm. Baldwin will talk to Brenda Hunt about finding participants in the TRHT Initiative to participate in February's HRB meeting.

There was discussion of actions items that have been achieved since last meeting with BCAAR. Lussier will type up a summary of these actions and send to Comm. Baldwin to share with the HRB.

There was discussion about the timeline of goals for the Fair Housing Working Group. Lussier clarified that creating an enforcement plan meant determining who would be responsible for enforcement of realtors' fair housing violations. Changes have been made to the way testing will take place to make enforcement an option.

There was discussion about how to create a Home Buying Guide. The Chamber recently released something similar. Can this tool be leveraged? Should the Guide simply be a list of resources? The Guide needs to be presented from a lens of equity – packaged in the values of Battle Creek and fair housing. The Guide will need to be translated to other languages to make it more accessible. What other strategies can be used to market the resource to different demographics? Any materials that are created should be tested with people who attended the forums in May-July 2017.

Next Steps: Comm. Baldwin proposes next step is to meet with realtors again to show them what has been accomplished and work that still needs to be done, but is unsure if the timing is right. A conversation should happen with BCAAR CEO Amanda Lankard about the Breaking the Silence Report to determine how the HRB and BCAAR can work together.

Lussier pointed out that forum participants have not seen the action steps created as a result of their input. The Breaking the Silence Report needs to be discussed with them to determine who, how, and what order for moving the action steps forward.

Steps to accomplish this:

- Helmboldt will reformat Breaking the Silence Report and send to Comm. Baldwin.
- Comm. Baldwin will send the Breaking the Silence Report and Lussier's summary of accomplishments to forum participants and BCAAR leadership. A draft cover email will be sent to Fair Housing Working Group to review.
- Proposed date for holding a meeting with forum participants is March 13th. Lussier will look into using Second Baptist Church.
- Lussier suggested an HRB member should act as facilitator for this meeting.

Next Meeting: March 1, 2018 at 1:00 PM, City Hall Room 302A

Adjournment: The meeting was adjourned at 2:40 PM.

Fair Housing Working Group - Thursday, March 1, 2018 1:00 PM

Battle Creek City Hall

10 N. Division St. - Room 302B

Present: Comm. Baldwin, Chris Lussier, Mackenzie Scholte, Joe Hooper, Talia Champlin, Craig Tatum

A. Order: The meeting was called to order at 1:05 PM.

B. Approval of Minutes: Lussier moved to approve the Fair Housing Working Group minutes from February 1, 2018. Hooper supported the motion. The motion carried.

C. Old Business:

1. Breaking the Silence Follow up Event – March 13

The Working Group discussed the logistics and planning of the Breaking the Silence follow up event scheduled for March 13th.

Tatum will be responsible for ordering food and drinks and getting plates, cups, and plastic ware.

Who is invited: Champlin will make sure that realtors are invited. Comm. Baldwin will invite forum participants, Human Relations Board members, and Commissioners.

Lussier will place an ad in the Shopper for the week before the event. Lussier will print poster size copies of the Breaking the Silence Report with action steps completed and bring dots for a dot exercise.

The group discussed the importance of starting the event with the vision of the Fair Housing Working Group and then providing an overview of the forums that took place in summer 2017, the work that has taken place since the forums, and what still needs to be accomplished. To add value to the meeting, an activity should be included to share in small group why participants are attending; this helps create connection and see different perspectives. Part of the introduction to the meeting should also include an acknowledgement of what leaders from different sectors are present.

Proposed Agenda for March 13:

1. Welcome and Who is in the room – Pastor Tatum
2. Why You're Here Sharing Exercise – Pastor Tatum
3. Breaking the Silence Report – Pastor Tatum

This section will cover the history of the fair housing study and results, the forums, creation of the Breaking the Silence Report and what it includes, and what steps from the Breaking the Silence Report have been completed.

4. Testimony – Pastor Hooper will find someone to share their experience.
5. Where Do We Want to Go? – Champlin will ask Amanda Lankerdt to lead the participants in an aspirational exercise.
6. How Do We Advance? – Pastor Tatum.

This section will create investment and commitment from people in the room.

7. Prioritize – Pastor Tatum

The final exercise will generate priorities from the Breaking the Silence Report about what actions will be taken next.

Public Comment: Comm. Baldwin called for public comment, no public was present.

Next Meeting: April 5, 2018 at 1:00 PM, City Hall Room 302A

Adjournment: The meeting was adjourned at 3:00 PM.

Fair Housing Working Group - Thursday, April 19, 2018 3:30 PM

Battle Creek City Hall

10 N. Division St. - Room 302B

Present: Comm. Baldwin, Chris Lussier, Mackenzie Scholte, Joe Hooper, Shawnette Spicer, Craig Tatum

Order: The meeting was called to order at 3:34 PM.

Approval of Minutes: Comm. Baldwin moved to approve the Fair Housing Working Group minutes from March 1, 2018. Lussier supported the motion. The motion carried.

Public Comment: Comm. Baldwin called for public comment, no public was present.

Debrief Breaking the Silence Follow up Event – March 13

The Working Group discussed turnout and outcomes of the Breaking the Silence follow up event held on March 13th.

The Working Group reviewed the results of the Breaking the Silence dot exercise.

Next steps: The next step for the Fair Housing Working Group will be to share the list created from the dot exercise with realtors and the community development department and to facilitate a conversation about creating action items and moving them forward.

Next Meeting: June 7, 2018 at 1:00 PM, City Hall Room 302B

Adjournment: The meeting was adjourned at 5:05 PM.

Fair Housing Working Group - Wednesday, June 20, 2018 1:00 PM

Battle Creek City Hall

10 N. Division St. - Room 302A

Present: Comm. Baldwin, Chris Lussier, Mackenzie Scholte, Joe Hooper, Andy Helmboldt, Talia Champlin

Order: The meeting was called to order at 1:04 PM.

Approval of Minutes: Hooper moved to approve the Fair Housing Working Group minutes from April 19, 2018. Helmboldt supported the motion. The motion carried.

Breaking the Silence Follow up – letter to BCAAR and next steps

Comm. Baldwin shared the letter that was drafted to send to BCAAR and share the results of the March 13 Breaking the Silence dot exercise. The Working Group discussed the letter and how to proceed. Champlin suggested allowing BCAAR to review information from Breaking the Silence dot exercise and report back to the Human Relations Board. The Working group agreed that this was the best course of action. Comm. Baldwin will revise the letter to reflect this decision.

Report of Meeting with Rebecca Fleury

Comm. Baldwin shared that she met with Rebecca Fleury and provided an update on the work of the Fair Housing Working Group. Comm. Baldwin will provide a written report of the Working Groups actions to the City Manager and the City Commission.

Report of Meeting with Greg Bond, new HR Director

Comm. Baldwin provided an update on meeting the new HR Director, Greg Bond.

Next Meeting: The Fair Housing Working Group will no longer have a regular meeting. Issues relating to fair housing will be dealt with at the Human Relations Board.

Public Comment: Comm. Baldwin called for public comment, no public was present.

Adjournment: The meeting was adjourned at 2:15 PM.

Breaking the Silence Sessions

In 2017, three community conversations about the results of the 2016 Real Estate Agent Investigation were held titled “Breaking the Silence: Creating an Equitable Path to Homeownership”. Each was comprised of a 30 minute presentation and an hour and a half of facilitated discussions. The first discussion exercise encouraged participants to express a one word emotion to describe how they were feeling about the information in the report. The second had participants talk about their own experiences. The third exercise had folks split into small groups and develop answers to the question: “What does it look like for our community to be accountable for creating a fair and equitable housing market.

This last exercise involved participants “storyboarding” their responses. Similar responses were grouped together and then given a theme. This resulted in a framework for understanding what a meaningful community response to the findings of the investigation would look like.



**Breaking the Silence:
Creating an Equitable Path to Homeownership**
*A community conversation about the results of the City of Battle Creek's
2016 Fair Housing investigations.*

6:00pm to 8:00pm—Tuesday May 30, 2017
Macedonia Missionary Baptist Church, 637 W. Van Buren St.

A year ago the City of Battle Creek conducted a study that showed racial discrimination was evident in housing for people of color. The Battle Creek Human Relations Committee has prepared an agenda to address those results and solicit solutions for and from the African American community.

A series of meetings have been planned to reacquaint the African American community with the report and gain feed back. I extend to you this invitation to attend and ask that you share this with other people of color who might have an interest in attending.

Sincerely,

Dr. Craig Tatum, Pastor
Battle Creek Human Relations Committee Board

Breaking the Silence: Creating an Equitable Path to Homeownership - May 30, 2017

Conversation Notes

Feeling Question: Can you share one-word emotions to describe how you're feeling about the information we've just shared?

- Black ball
- Redlining
- Erasing one community from another community
- Acceptable norm
- Racism
- Segregation
- White flight
- Anger
- Hurt
- Disappointed
- Awareness
- Frustrated
- Incomplete
- Distraught
- Sadness
- Depression
- Stereotyping
- Nothing new
- Hopelessness
- No change
- No solution
- Not valued
- 1930
- Ho hope
- Confirming
- Whose fault
- Who's held accountable
- Prejudice
- Hatred
- Dislike
- Why?
- Rejection
- Chopping cotton
- This may be 2017, but some of us still, can't get out the roaches, the rats, because one race doesn't allow us to.
- Held down
- Oppression
- Discouraged
- Unbelievable
- Despicable
- Disappointed
- I grew up in battle creek, graduated in 1956, returning to battle creek, I'd be looking for housing, it's worse than before. Very disappointed.

- All this been going on, we're old enough to know. What is the solution? It's time we had a solution. They aren't doing what they're supposed to be doing. They don't create. They freely go give to someone, instead of creating programs. Create a program where they [black youth] can get out and work instead of waiting check. Young people getting benefits. Older people are paying for the younger folks. It's over time. What we're talking today has been going on, but there's no solution to it. Color don't got nothing to do with it. Stuff being swept under the rug.
- In public housing, we're not allowed to go to school to keep our grant. Lots of mothers, bunch of kids, aren't allowed to go to school. If they do, they lose their grant. If we don't know anything, we can't teach our children anything. - *Too many stipulations*. - You don't have enough income to live on your own. Got to go beg here, beg there. If you're going to give me an income, give me a way out. Can't even get to that [homeownership].
- Goes back to what Tha was highlighting, the video. We're allowing as a community for someone else to redirect our focus. We're going to focus our energy on implicit bias. We're going to focus on housing, housing discrimination. To me, we're not setting our own agenda as a community. Layer by layer, has little to do with implicit bias, racism, but our ability as a people to make our own decisions, not let a system tell us how much money you need for groceries, where you can live, how many bedrooms you can have. Not focusing on what real issue is.
 - *One piece of the pie. Whole pie not on this screen.*
- I'm not from BC; I'm from Detroit. When I came here, the whites are next door. I'm looking at you all and thinking you've got it better than us. Us that knows this we don't tell this knowledge to no one. We don't tell each other, when you get that credit card, don't spend it right away. No one taught me how to go to college, get a scholarship. I'm doing it on my own. It's all about us teaching what is right. If we don't teach, we start to look at the news, what the news, government teaching us. That's what really matters. Not about housing market. Before we got into this, we should have been teaching our young black people, young white people, young Asian people.
- Becomes a form of brainwashing.
- Food Bank - what they ask, what they call good food. Rotten. Overdated.
- Our focus is about coming together and find a solution. Where do we start? Where do we begin? Who's going to be held accountable.

Themes:

- Anger, oppression, hopelessness, accountability, not valued, segregation, racism, nothing new, disappointed, 1930
- Need a solution
- Barriers that prevent people from buying homes, leaving public housing; no way out.
- Multiple layers; housing is just once slice of a bigger pie. Deeper layer is freedom for self-determination
- Lack of knowledge/education - financial, accessing higher education, "what is right," what we teach young people, etc.

How does this information connect with your own experiences?

- Charge you 10% more than anyone else.
- They wait for you to miss a payment. First payment they're ready to kick you to the curb. Then bad credit. It's a cycle.

- When I purchased 19 years ago and went through realtor, the only places they showed me were Washington Heights and Orchard Park. Only. The realtor was black.
- Same thing, my first home, I was just a college student. They steered me to black neighborhoods. I ended up on S. Washington. Second home out in Urbandale, when I'd been a teacher for 10-12 years. Now that retired, and looking for a third home, they're showing me all over the place. Gotten to the point of affording something like that, the field is wide open. Rents going for \$500/month, you can get a decent home with mortgage of \$500/month, with your escrow, but those homes aren't being shown to our people. We end up staying in the same neighborhoods, rental to rental, because not telling us they can take this \$500 for this apartment and can get a home right here and pay the same thing.
- How many of us have good credit?
- Could it be the solution - that it's actually 2-fold, don't want to ignore the fact that have this big issue. We have to address. but at same time have to address home ownership and ability of African Americans to purchase homes. From where I stand, they're equally important. Can't say let's just focus on this - implicit bias and racism - and then deal with how we can increase the number of African Americans that own homes. Also, if none of the realtors [in the study] were African Americans, maybe that's another issue. We don't have enough African American realtors. Third, one thing I learned last week, I was at a conference, [there was a] young lady from Washington DC who said you could actually use Section 8 to purchase a home. How do we get that information to people in our community? We're using it to rent homes, but can actually be homeowners with the same program.

Themes:

- Increasing homeownership among African Americans
- Not enough African American realtors
- Community education about available resources to buy homes (e.g. Section 8) and homeownership options
- Credit can be a barrier for some people
- Experiences with steering
- Cycle that leads people to lose housing and prevent from buying homes (foreclosures, etc.)

What does it look like for our community to be accountable for creating a fair and equitable housing market? (What & Who?)

Group 1

- Job Opportunities
 - Hiring of more people of a diverse people in higher paying positions
 - More members of our community need to get info the real estate businesses with intentionality of fair housing practices
 - Giving us high price not being able to live with the insurance that we are getting
- Equality
 - Treat all as equal
 - To be more informed (Resources should be shared to all)
 - Stop letting the government tell us how to live

- A way to report and have follow-up when you feel you have been treated unfairly (timely)
- Make housing affordable and property taxes equal in all areas
- Eliminate the question of what race we are, Apps
- When there is funding available for revitalization let it be accessible to all, who may need it
- Code Compliance needs to fine all instead of just certain areas of the City
- Local Fair Housing Center
- Educate
 - Ask the hard questions
 - Continuing to bring awareness to members in our community
 - Hold those realtors that were biased accountable and hold those agencies accountable when there are realtors in their agency that practice this way
 - Programs teaching the benefits of homeownership
 - Financial classes to assist people to understand processes
 - Educate the community
 - Help understand what questions to ask
 - When you are in apartment and you pay your rent, and you can't get nothing fix! What can you do I stop paying rent because 3-years nothing done
- Activism
 - Get out and vote
 - Creating policy around biases in real estate
 - Stand up for your rights
 - More people of color making decisions community, real estate market
- Community Outreach & Involvement
 - The community to be more involved
 - Love thy neighbor (enough to help them become more involved)
 - People need to help others
 - People getting together with them know how

Group 2

- Diverse Neighborhoods
 - How does age and race impact opportunities
 - Blended neighborhoods
 - Realtors show clients all properties available, no matter their race.
- Programs & Resources
 - What opportunities area available for construction loans
 - What plans are available for accessible up-to-date housing for elderly
 - Programs for fortunate

- Networking
 - Access to important social activities
 - Transportation (Public) on decisions for home ownership
 - The world of realtors is diverse

- Equality
 - Treated equally
 - Fair
 - Northwest housing is equally sought as other areas
 - There's jobs and opportunity for everyone

- Education
 - Education attainment (higher degrees) increases
 - Training
 - Knowledge is power; what does it take the criteria for renting or buying
 - Mentor our youth
 - Training in churches, in public forums, etc.
 - Homeownership education
 - Gather the people together....that they may heal, that they may learn

- Personal Engagement
 - Acknowledge there is an issue
 - Stay engaged
 - No sideline conversation – get in the game one voice, one vision
 - Setting realistic expectations and goals for our beloved community

Group 3

- Equal Access & Opportunity
 - Programs that make home ownership a part of the culture and easily accessible City / County / Churches
 - Condemned and foreclosed for taxes houses program collaboration of pastors and leaders
 - Free grant money programs for blacks
 - Educate those individuals that are in poverty
 - More ways and facilities for education of realtors appealing to the State

- Education System
 - Have our children going to school in their own school district
 - Address school of choice issue within each district, districts/boards, community reps, parent

- Regulations & Accountability
 - Have banks, realtors at the meeting
 - Continue testing (more freq. as possible)

- Put fines in place for people not following the Fair Housing Rules
 - Stop being racial. Work together as a community. The people being racial need to be told to step down
 - Unacceptable action need to be taken
 - Stop racial profiling
 - Starting with the people red lining, we must have change
 - Hold people accountable obviously this is a major problem
 - Being held accountable
 - Treated equal
 - Stop discrimination
 - Make paid/hired leaders (“work”) for us, make them accountable
- Ownership & Pride
 - Taking pride in our own community
 - Come together as a community to be education have more programs to be given information about different programs
 - Beautify our own neighborhoods in our own community
 - You be accountable for your choices
 - Willing to work at any pay (start at bottom)
 - Educate yourself (school / internet / network)
 - Your credit pay your bills on time
 - Go to community meetings
 - Creation of opportunities that puts responsibility accountability and decision making power in the hands of community members
 - Advertise in newspapers more quarterly investigations should be public knowledge in communication
 - More than just the city, people that are here need to be in the meeting

Breaking the Silence: Creating an Equitable Path to Homeownership - June 13, 2017

Conversation Notes

Second Baptist Missionary Baptist Church

Feeling Question: Can you share one-word emotions to describe how you're feeling about the information we've just shared?

- Norm
- Unsurprising
- Scripted – there may be problems but it is more with rentals
- Interesting
- Sad
- Good Information
- Everything is the same, just more moderate – I don't see too many changes since I was a child. My mother had to have a lawyer to get into her house.

How does this information connect with your own experiences?

- Because of what we've heard we need to be cautious and have antennae's out
- This information will help realtors be more aware
- Having heard other people's story it confirms that this kind of thing is going on
- I talked recently with a family about their experience (buying a home). This is exactly what they were experiencing
- Seems like people that work for Kellogg get shown certain areas
- When we came to this community we made about \$150,000 and the first place they showed us was Washington Heights
- My mom's experience was that she couldn't buy until after an attorney got involved

What does it look like for our community to be accountable for creating a fair and equitable housing market? (What & Who?)

Group 1

- Education and Information
 - Education
 - More information regarding realtors in the community
 - Available information about each community especially crime rate
 - Informative
 - Awareness
- Community
 - Invested
 - Pride
 - Trust
 - Ownership
 - Responsibility
 - Input into city government as to how we view our community
 - Responsible
 - Social
 - Neighborly
- Government Regulations & Policies
 - Accountability
 - Honest Answers
 - More control over our homes after purchase
 - Lower income tax rate, based on our home not financial decisions city hall made in non-related to home issues
 - City involvement
 - Trust
 - Same police enforcement (explained as police or enforce fair housing issues the same regardless of race or other protected class)
- Jobs
 - Jobs
 - Higher paying jobs
 - Larger Variety

- Job training opportunity
- Equitable
- Sustaining jobs
- Other groups to engage
 - Other community involvement by people who left our community
 - Realtors

Group 2

- Realtor Sensitivity
 - We'd be more responsible
 - Train realtors about this
 - Take part in CDI training
 - Respect
 - Realtor association needs to recruit more realtors of color
 - City needs to test yearly
 - Realtors need to change their behavior
- Community Accountability
 - We'd all play fair
 - We'd all be more aware of humanity
 - Inclusion
 - The community should be involved more
 - Community and leaders work together
 - Community needs to mobilize
- Government engagement
 - Police presence (positive)
 - Local government
 - Change laws to make equal opportunity
 - Hold leaders accountable
- Education
 - Educate (laws/rules, for State and City)
 - Ask questions
- Celebration and Relationship
 - Ethnic events

Breaking the Silence: Creating an Equitable Path to Homeownership - June 27, 2017

Conversation Notes

at First Salem Missionary Baptist Church

Feeling Question: Can you share one-word emotions to describe how you're feeling about the information we've just shared?

- Shameful
- Disgusted

- Pissed
- Conflicted
- Frustrated
- Annoyed
- Incomprehensible
- Reality

How does this information connect with your own experiences?

- Yeah
- Mmhmm
- I just moved here from Kalamazoo a few months ago. We're renting a house. We want to buy a house. This makes me hesitant, but also makes me more skeptical. How do I know who these realtors are?
- There's a lot of prejudice going on with these realtors. I had a realtor come to my home a while ago. She told me, "you have a nice home, but you have to consider where you're at." I said, "Where am I?" I didn't meet her anymore.
- This meeting is just for minorities, but all we heard was negatives about blacks. Focus more on us. It's between blacks and the whites. It's not the race; it's the person doing it at you.
- They won't ever stop prejudice. Will always be that way. Us black men try to get a job, we're capable, got a good education, they tell you you're over-qualified. They hire 100 whites and 2 blacks at these factories out there. It's happening right now. Not just in 1940. How are you going to stop prejudice, when happening at the factories and everything?
- Until they own up to it, because we're talking unconscious and conscious. Most of the time we're largely conscious. Not every scenario is unconscious. People look at you funny, you come in, even in a retail store. I was out for the holidays, they walked all around. I'm pretty sure they're conscious of that, but they're assuming.

What does it look like for our community to be accountable for creating a fair and equitable housing market?

Group 1

- **Community**
 - Show up
 - Connect: social media, events, town hall meetings
 - Everybody
 - Team work
 - Engagement
 - Being more friendly with neighbors
 - Inclusivity
- **Information Sharing**
 - Communicate
 - Diversity awareness and education
 - Educate
 - Word of mouth
 - Open community communication

- Support those that support us \$\$
- **Policy**
 - Accountability
 - Action from law enforcement community leaders
 - Fines
 - Realtor laws change
 - Oversight committee on race relations
 - Active involvement in city government by people of color
 - Mandatory diversity, inclusion, and equity training for all leaders and public officials
 - Law enforcement
 - Hold housing head accountable
 - Diversity
 - Police
- **Action**
 - People taking the initiative
 - Up keep of properties
 - Reporting
 - Quick wins
 - Trust
 - Review current laws/rules

Group 2

- **Implicit Bias Training**
 - Less judgement
 - North end of city is always left out in everything even the newspaper and police and commissioners do not involve the northside of town
 - The city commission is very biased
 - Pre judge
 - City government would intervene when discrimination is found to exist
- **Community Engagement**
 - Involvement
 - Schools would be enforcing self-respect and social equity and respect for others
 - Accountability
 - Show up
 - Diverse group of people, both knowledgeable and those not as informed
 - More participation
 - Accountability and commitment
 - Community events would be inclusive of all members
 - Neighbors would work to be respectful of others throughout the community
 - Trust
 - Communication
- **Policy**
 - Streets free of homeless families/people
 - Neighborhoods come together to support each other
 - Neighborhood schools would be funded the same so students receive same education as suburbs

- Police (fair treatment)
- Code compliance is also biased; they do nothing in the north end; many homes are empty; weeds growing up everywhere; no one seems to care about the north end; why? Because its mostly black
- Educating our schools, teachers
- Black history needs to be in our schools
- Schools of choice should be stopped
- Neighborhood reflecting only races

Group 3

- **Education**
 - I think everyone in the community (that is interested) needs to be educated in the process of buying and/or selling a house
 - Churches would be a good place for realtors to explain the buying or selling process
 - There is opportunity for training and coaching in fair housing laws; Battle Creek Association of Realtors has contracted with Fair Housing of SW Michigan to accomplish just that
 - Train the realtors about the info
 - I would like to see a meeting like this with open discussion with realtor offices/brokers
 - Doing homework
 - Know your financial status, what you can afford
 - Education, do your homework on the areas you want to live in
 - Education on loans, rentals, home buying process, choosing a buyers agent
- **Who**
 - Mayor
 - Senate Representative (2)
 - Churches (2)
 - Housing Commissioner
 - Police Department
 - Diverse policy makers
 - Minorities
 - Actual people in that community
 - Realtors (2)
 - President of NAACP
 - Governor
 - Youth
 - People of Color
- **Accountability**
 - ...paid when they complete transactions.
 - Clients who encounter discrimination from a Realtor should report to local Realtor Association and not use that agent
 - Follow up with this study
 - Realtors
 - Everyone would be treated fairly
 - Treated fairly
 - Communication
 - Accountable! Have a way to verify that all house hunters get the same listings

- Too often, bad practices are whispered about but nothing is done... the next time we encounter discrimination in housing, we should report to the Association of Realtors so behavior can be sanctioned.
- The Battle Creek Area Association of Realtors or the Fair Housing Commission is where you turn in Realtors for unfair practices
- **Engagement**
 - More involvement from the community
 - Constant open discussions
 - The people who do wrong will be involved in the change
 - Vocal residents creating awareness
 - Doing homework/prepare
 - Invite realtors to these sessions
- **Equity/Equality**
 - Respect
 - Equal rights
 - Diversity growth
 - Community changes
 - Clients who are treated equitably should recommend that agent to their circle of influence

Breaking the Silence Report

Breaking the Silence Report

Creating an Equitable Path to Homeownership Narrative

Summary of Information from Community Conversation Forums
Fair Housing Work Group - City of Battle Creek Human Relations Board

Updated February 23, 2018

In response to the findings of a Fair Housing Investigation in 2016 that showed patterns of difference in treatment of African Americans in the home buying process, the City's Human Relations Board (HRB) worked with a group of African American pastors to plan three community conversations. The purpose of these meetings was to get feedback from those most impacted by the behavior patterns identified in the report. These included sessions at Macedonia Missionary Baptist Church on May 30, 2017; Second Missionary Baptist Church on June 13, 2017; and First Salem Missionary Baptist Church on June 27, 2017. This report summarizes and themes the responses gathered from residents and real estate agents at these events and proposes goals and action steps drawn from the discussions. The report was created by a representative group made up of HRB members and pastors. Complete notes from the sessions are available on the city's website at: www.battlecreekmi.gov/fairhousing.

Major Themes

There were several areas, based upon citizen input that all comments were categorized in:

Education
Community Engagement
Shared Values
Equity Activism
Jobs
Policy and Enforcement

On the following pages are descriptions and notes for each category, with potential goals and actions steps for each. These goals and action steps are merely starting points for discussion and summarize participant comments. The intent is that they become further fleshed out and focused with input from stakeholders.

Education

Citizens of Battle Creek expect that in order to eliminate potential discrimination and racism in housing, there must be:

- Open continual community communication and conversation
- Forums that explain current and future laws that deal with and expose discrimination/racism
- Steps outlined to purchase a home
- Steps necessary to get results when facing issues with obtaining housing, including apartments, homes for rent and homes for purchase
- Information on home ownership, free grant money for minorities and how to deal with condemned houses, foreclosed homes and how to deal with this problem.

Education Goals: What do we want to see?

- Develop a diverse committee comprised of citizens, government, and realtors to lay out the process from start to finish detailing the housing experience in a brochure.
- Develop a forum in cooperation with City Housing that shares annually the state of home ownership, renting etc., and new laws governing housing. The forum will further share how to deal with foreclosures, condemned housing and how to search for grants that lend themselves to home ownership.

Education Action Steps: How do we get there?

- Appoint members of the Realtor's Association, Landlord's Association and the City of Battle Creek to develop a "what should I expect when looking for housing in Battle Creek."
- Publish bi-annual newsletters that speak to housing in Battle Creek along with any updated housing law changes.
- Develop a website that gives individuals instant access to information regarding housing in Battle Creek.
- Recruit and train more individuals of color to bring balance in the Realtor's Association
- Provide ongoing workshops to the public on how to purchase homes, homes for the elderly, and how to respond to rental questions.

Community Engagement

Citizens of Battle Creek expect that:

- The channels of communication regarding housing would be available to the residents of Battle Creek.

Community Engagement Goals: What do we want to see?

- The Realtors and City Government would develop information to express to the community the value of neighborhood upkeep and value.

Community Engagement Action Steps: How do we get there?

- Annual town hall meeting should be conducted to answer questions from residents.
- All methods of communication: Social media, radio, town hall meetings, school board meetings should be used to inform/update the community on events surrounding housing and the state of Battle Creek.

Shared Values

Citizens of Battle Creek expect that:

- The Realtor's Association acknowledge the evidence of bias in housing.
- Each area of our community is aggressively advertised as a great place to live.
- Those who habitually violate known polices be shared with the public.

Shared Values Goals: What do we want to see?

- Realtors seek to demonstrate responsibility for bias in housing.
- Realtors seek to expose and address those who violate housing laws.
- Realtors demonstrate efforts to ensure "blended balance in neighborhoods" through the showing of houses.

Shared Values Action Steps: How do we get there?

- A public statement is published including being placed in the media community acknowledging the truth of the report with an apology
- Realtors keep records of how many times they have shown areas that are challenged by blight, etc. (This was stated in another area as well)

Equity Activism

Citizens of Battle Creek Expect that:

- They will be kept apprised of public funding for revitalization and the process to obtain funds will be made citizen friendly.
- Policies will be developed around biases in real estate.
- An annual report will be created that shares data demonstrating progress towards fair housing goals including the ethnic makeup of our city by geographic location.

Equity Activism Goals: What do we want to see?

- Develop a process (to be shared with the public) outlining funding opportunities and demographic composition of neighborhoods.
- Develop safeguards to ensure there is no bias in housing.

Equity Activism Action Steps: How do we get there?

- Charge Fair Housing of the City of Battle Creek with developing an annual report that can be published in the Battle Creek Enquirer, Shopper, and connected media outlets.
- Develop a time to review the progress of all efforts designed to eliminate discrimination and bias, make adjustments and reimplement.

Realtor Jobs

Citizens of Battle Creek expect that:

- The Realtors Association will take on a more diverse outlook at training, recruitment and current practices.

Realtor Job Goals: What do we want to see?

- Develop a process that actively recruits, hires, and maintains a more diverse group of people to become realtors.
- Review and ensure all policies/procedures meet equity standards.

Realtor Job Action Steps: How do we get there?

- Work with minority leaders in the City to recruit individuals to mentor, shadow and ultimately get hired to become realtors. Work with the Realtors Association to define who is selected for committee.
- Develop a Fair Housing or Equity Standard.

Policy & Enforcement

Citizens expect accountability for infractions in the rights of Battle Creek residents which involves, but is not limited to:

- Realtor law enforcement, including fines
- Establish a mechanism that records that all interested apartment/housing clients are receiving site housing.
- Establish the Battle Creek Area Association of Realtors as the clearing house for all allegations of potential discrimination
- Have a reporting system that details prospective housing clients who entertained looking for housing and have that report sent to the City of Battle Creek Housing Dept.
- Have a policy that prosecutes this infringement (Discrimination) as a crime.
- Have perspective housing clients (when applying for a loan) fill out a housing survey dictating the number of houses they viewed along with other comments.
- Policies that detail a process to report alleged bias/discrimination.

Policy & Enforcement Goals: What do we want to see?

- Develop procedures that govern the process for assisting perspective buyers with homes located in the City of Battle Creek

Policy & Enforcement Action Steps: How do we get there?

- Make this process available for all persons (who express an interest in purchasing a home) via a call, email and all other means of communication.
- Encourage diversity, implicit bias and equity training for current and future realtors and City government officials to understand discrimination in housing.
- Review local non-discrimination ordinances and other relevant laws and define how, when, and by whom they will be enforced. This includes doing testing in ways that lead to enforcement when issues of discrimination occur.

City and Realtor Response to the Breaking the Silence Report

In June 2018, the Fair Housing Working Group shared the Breaking the Silence report with the Battle Creek Area Association of Realtors (BCAAR), the City Manager, and the City Commission. In response, the City's Community Development Division proposed three ideas for addressing concerns raised in the report. BCAAR leadership agreed to work with the city on these action steps.

City of Battle Creek – Community Development Division

Fair Housing Proposal – proposed ideas for addressing priorities raised in the “Breaking the Silence Report” and community engagement sessions.

Priority #1: Work with BCAAR, FHC, Rental Round Table, and other housing stakeholders to create a homebuyer's guide that explains what buyers and renters should expect when looking for housing in Battle Creek. Associated concerns from Breaking the Silence include:

- Need for a step-by-step information guide
- Need for financial education
- Need for trust between African-American home buyers and realtors and other housing professionals
- Desire for a simplified process for home buying
- Need to address the low participation of African-Americans in the formal real estate market.
- Help people to know where to go to deal with issues
- Need for home buying materials that are developed with an equity lens

Priority #2: Improve the quality, availability and accessibility of information related to the state of housing in Battle Creek. Associated concerns from Breaking the Silence include:

- Use all methods of communication to inform/update community on events surrounding housing and the state of housing in Battle Creek including social media, radio, town hall meetings, etc.
- Charge the FHC with developing an annual report that is published in local media
- Develop a website that gives individuals instant access to information regarding housing in Battle Creek
- Annual town hall meeting should be conducted to answer questions from residents
- Spread the word when realtors do a good job

Priority #3: Continue and improve city-funded fair housing activities to reflect lessons learned from the Breaking the Silence process and the new environment of collaboration amongst stakeholders.

- Provide ongoing workshops around fair housing and homebuyer education
- Make discrimination reporting process available for all persons via a call, email and other means of communication
- Provide diversity, implicit bias and equity training for current and future realtors and City government officials to understand discrimination in housing

- Review local non-discrimination ordinances and other relevant laws and define how, when, and by whom they will be enforced. This includes doing testing in ways that lead to enforcement when issues of discrimination occur.

Richard Rothstein Events

The Battle Creek Area Association of Realtors (BCAAR) received a grant in the summer of 2018 to bring Richard Rothstein, author of “The Color of Law”, to Battle Creek to speak about his research of segregation in the U.S. BCAAR invited other community partners to participate in the planning of what turned out to be four events centered on Rothstein’s work. The community partners included: the City of Battle Creek, the Truth Racial Healing and Transformation Movement (TRHT), Habitat for Humanity, the Truth and Titus Collective, Sacred Conversations, Willard Library, the Fair Housing Center, Kellogg Community College, Voces, Neighborhoods Inc., BC Vision, and the City of Battle Creek Human Relations Board.

The four events included:

- **January 8, 2019 - Rothstein Pre-event at Willard Library at 7pm.** Included 70 participants, facilitation by Truth and Titus Collective, a presentation on local history of segregation, and small group discussion.
- **January 15, 2019 – “A Presentation & Community Conversation With Author Richard Rothstein” at Macedonia Missionary Baptist Church at 5pm.** Included 260 participants, dinner, a presentation by Richard Rothstein, and small group discussion.
- **January 16, 2019 – Rothstein meeting with community leaders at Kool Family Center at 9am.** Included 35 participants and discussion with Rothstein about local governments responsibilities in addressing housing segregation.
- **February 2, 2019 – Rothstein Post-event at Kool Family Center at 6pm.** Included 30 participants and small group discussion facilitated by Truth and Titus Collective.

Collaborative Effort

The following is text from the invitation to TRHT to participate in the planning of the events. It captures some of the highly collaborative spirit that was present during the planning.

TRHT Leadership:

Re: Richard Rothstein Presents "The Color of Law"

The Battle Creek Area Association of Realtors (BCAAR) is sponsoring a presentation by Author Richard Rothstein on his new book, *The Color of Law: A Forgotten History of How Our Government Segregated America*, on **January 15th at Macedonia Missionary Baptist Church** (time TBD). The presentation will be followed by a Q & A and small group discussion session.

The book recovers an often forgotten history of how federal, state, and local policy explicitly segregated metropolitan areas nationwide, creating racially homogenous neighborhoods in patterns that violate the Constitution and require remediation.

This BCAAR event is in celebration of the 50 year Anniversary of the Fair Housing Act of 1968. It is also a response to a half dozen community conversations held at local churches over the last

year regarding how our community can be accountable to our African American members to ensure equitable housing opportunities.

BCAAR has created a planning committee that typically meets the last Tuesday of the month. People that have a stake in fair housing or an interest in truth telling around the history of housing segregation have been are to participate in the planning. So far this has involved members of BCAAR, representatives from the local churches, the Fair Housing Center, VOCES, Habitat for Humanity, the City of Battle Creek, TRHT and others. The next meeting is tomorrow September 25 at 1pm at the BCAAR office (7100 Tower Rd., Battle Creek, MI).

A summary of the recent planning activities includes:

- Willard Library will promote the event, get extra book copies, and has been asked to consider doing a “Battle Creek Reads” for a month leading up to the event
- Other stakeholders are being engaged to participate
- Outreach is being done to ensure coordination with MLK Committee planned events during the same period
- The budget for the event is nearly complete (\$5,000+ raised)
- Group is working on lead-up and follow-up actions to capitalize on Rothstein’s visit
- Group would like to inject local truth telling into the event (including pre- and post-events)
- There is strong interest in taking the learning from the event into local schools, either through participation of students and school officials participating or through the creation of curriculum tools based on the material

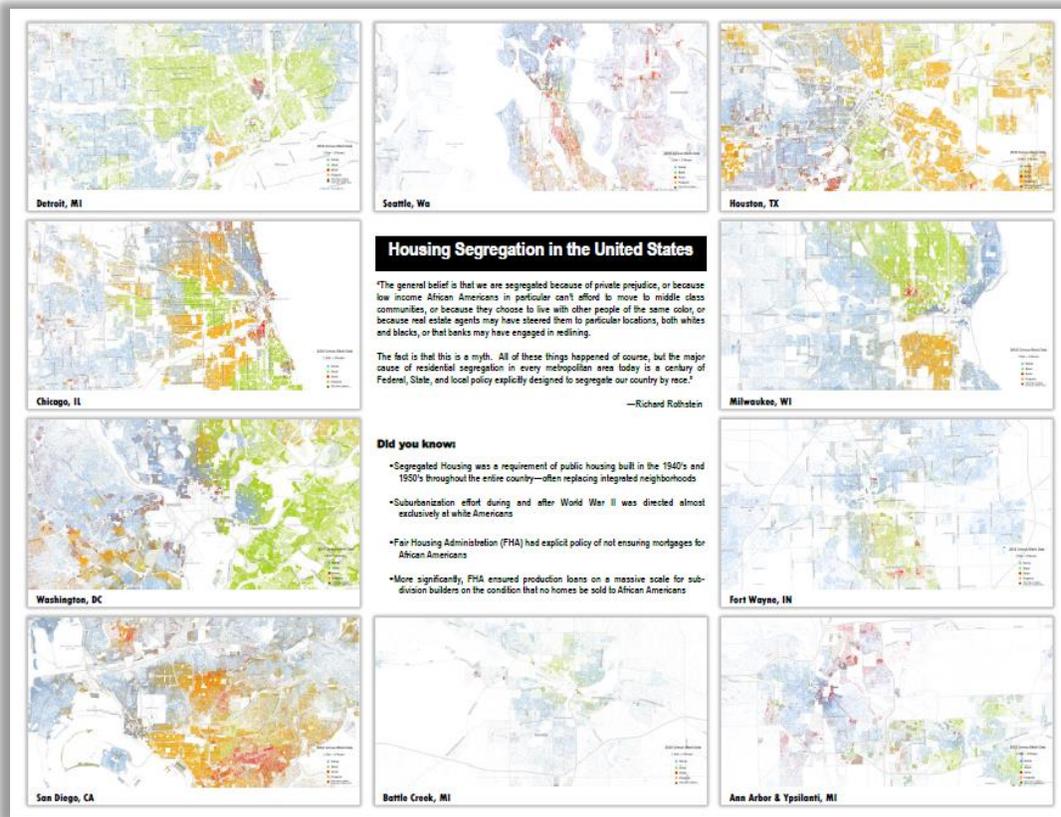
The planning committee for the event is asking TRHT to consider the following:

- Help promote the event
- Help coordinate local truth telling around the history of housing segregation in Battle Creek
- Hold two pre events that lead into the Rothstein visit
- Take the lead on using the event to incorporate truth telling around housing segregation in local school curriculums

Displays

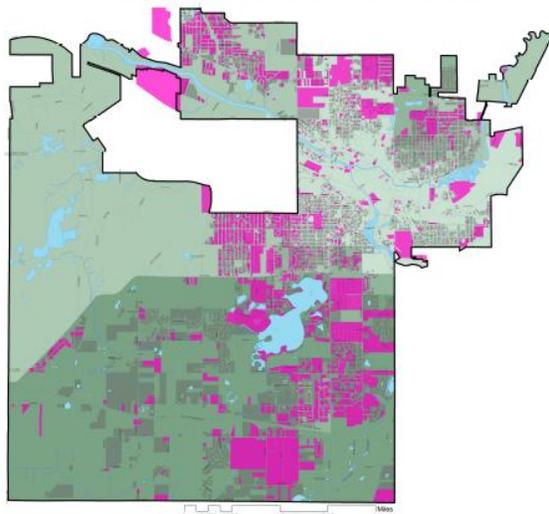
The displays on the following page were created for the Pre-event and later displayed during Rothstein’s visit. The displays were 48” by 36” and displayed on large black foam core boards. The first display used snapshots from the racial dot map (<https://demographics.virginia.edu/DotMap/index.html>) to demonstrate what segregation in the United States looks like. Cities from across the United States are represented.

The second display focuses on Rothstein’s research of the expansive use of restrictive covenants from 1940 to 1959. It depicts the City of Battle Creek with all of the plats and parcels built during this time period that would have been subject to this practice. The map is adjacent to a picture of Rothstein’s book and a copy of an actual deed from one of the highlighted parcels that includes the restrictive clause.



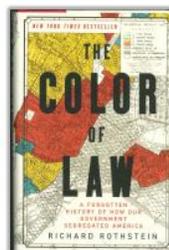
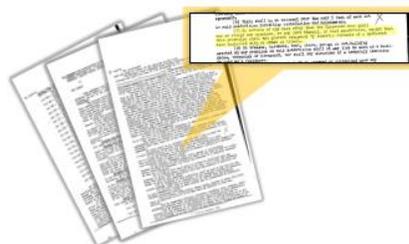
History of Housing Segregation in the US

Battle Creek: Plots Created and Homes Built Between 1940-1959



FHA Restriction Covenants and Segregation

In the 1940's and 1950's the Federal Housing Commission (FHA) had explicit policy of not insuring mortgages for African Americans. More significantly, FHA insured production loans on a massive scale for sub-division builders on the condition that no homes be sold to non-Caucasians. During this time, less than 2 percent of the total number of new homes insured by FHA were available to non-whites. Nearly a third of all housing in Battle Creek was constructed during this 15 year period.



From Richard Rothstein's *The Color of Law*:

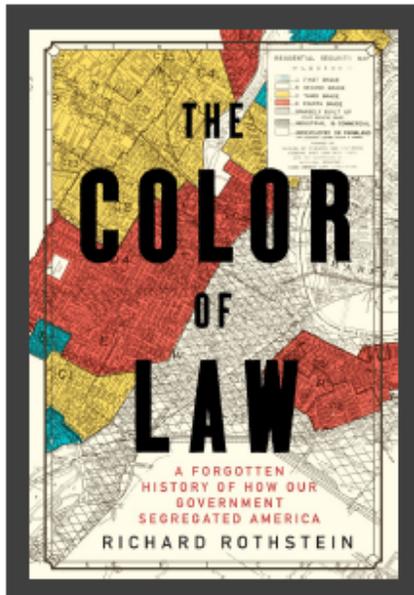
I looked up the deed to my home and found it has a restriction covenant prohibiting "non-Caucasians" from living there. Although the clause is unenforceable, it still bothers me. How can I remove it?

The difficulty and expense of eliminating restrictions from deeds varies by state. But even where it is practical, deleting them may not be the best approach. The covenants are an important reminder and educational device, which we still need. If you can modify a deed in your state, rather than removing it, you might consider adding a paragraph like this:

We, [your name], owners of the property at [your address] acknowledge that this deed includes an unenforceable, unlawful, and morally repugnant clause excluding African Americans from this neighborhood. We repudiate this clause, are ashamed for our country that many once considered it acceptable, and state that we welcome with enthusiasm and without reservation neighbors of all races and ethnicities.

A Presentation & Community Conversation With Author

Richard Rothstein



Decades of racial profiling and segregation have plagued and shaped Battle Creek - determining how our entire community is separated, and even today - maintaining a deep divide.

As a Battle Creek resident, you should know the many factors that make this discussion relevant - in an age where we'd hoped to be past the injustices of racism. Rothstein brilliantly sheds light on how our government was set up to segregate us, and what still needs to be done to make laws, and a community like ours - better.

Rothstein's presentation will be followed by table conversations on this community's aspirations for the elimination of segregation in the area, and next steps to be taken. Your perspectives and participation are important.



Tuesday, January 15th, 2019
Dinner @ 5pm • Presentation @ 6pm

Spanish Interpretation Available!!

Macedonia Missionary Baptist Church—636 W. Van Buren St., Battle Creek

No Charge for Admission, Childcare, or Dinner

Information/RVSP at www.bcaar.com/bcaar-news/ or BCAAR at 269.962.5193.

Books will be available for purchase, courtesy of The Mitten Word Bookshop

This year, the Fair Housing Act of 1968 turned 50 years old. Even with this important protection, segregation persists nationwide, and in Battle Creek. This long-standing segregation is directly attributed to federal policy, and Richard Rothstein makes this point clear in his book "The Color of Law."



Call to Action

In conjunction with the display about restrictive covenants, the Realtor Association passed out an instructional flyer at the events about how homeowners can address them using Rothstein's advice in the book.

Racially Restrictive Covenants – What Can You Do?

Many neighborhoods platted in the City of Battle Creek and surrounding townships during the first half of the 20th century were governed by rules that excluded "non-Caucasians". For instance, Country Club Hills was platted with a document that included the following:



NO PERSONS OF ANY RACE OTHER THAN THE CAUCASIAN RACE SHALL USE OR OCCUPY ANY PREMISES, OR ANY PART THEREOF, IN SAID SUBDIVISION EXCEPT THAT THIS PROVISION SHALL NOT PREVENT OCCUPANCY BY DOMESTIC SERVANTS OF A DIFFERENT RACE DOMICILED WITH AN OWNER OR TENANT.

While the 1968 Fair Housing Act made such covenants unenforceable, anyone reviewing the neighborhood documents is blatantly reminded of them.

In a paper titled "Racially Restrictive Covenants in the United States: A Call to Action" by Nancy Walsh, the author explains further:

This paper examines the history and structure of racially restrictive covenants in the United States to better comprehend their continued existence, despite their illegality.

While unenforceable, racially restrictive covenants signal tone and intent, may be psychologically damaging, and perpetuate segregation.

Racially restrictive covenants were widespread tools of discrimination used by white homeowners to prevent the migration of people of color into their neighborhoods during the first half of the 20th century. In its 1948 decision, Shelley v. Kramer, the U.S. Supreme Court held that racially restrictive covenants could not be enforced, but the practice of inserting such covenants into title documents remained common. Finally, in 1968, the Federal Fair Housing Act made the practice of writing racial covenants into deeds illegal.

However, nearly seventy years after Shelley and 60 years after the Fair Housing Act, racially restrictive covenants remain common features of deeds. This may be for several reasons. First, since covenants run with the land, they become part of the land title in perpetuity. Second, the process to remove covenants is expensive and time-consuming. Third, the majority of owners may not be aware that their properties are subject to racially restrictive covenants.

https://deepblue.lib.umich.edu/bitstream/handle/2027.42/143831/A_12%20Racially%20Restrictive%20Covenants%20in%20the%20US.pdf?sequence=1&isAllowed=y

These covenants are extremely expensive and difficult to remove. As an alternative, Richard Rothstein suggests filing a quit claim deed on your property, denouncing the practice.

We, [your name], owners of the property at [your address], acknowledge that this deed includes an unenforceable, unlawful, and morally repugnant clause excluding African Americans from this neighborhood. We repudiate this clause and are ashamed for our country that many once considered it acceptable, and state that we welcome with enthusiasm and without reservation neighbors of all races and ethnicities.

This wording does not remove the restrictions from the deed covenants, but at least takes a strong stand against them.

Event Video

Link: <http://accessvision.tv/file/15268>

The screenshot shows a web browser displaying the Access Vision website. At the top left is the Access Vision logo, which consists of a blue square with a white 'A' and 'V' inside, followed by the text 'Access Vision'. Below the logo is a navigation menu with the following items: 'On Demand', 'Live 16', 'Live 17', 'Guide', 'Workshops', 'News', 'About', and 'Contact'. Below the navigation menu is a breadcrumb trail: 'Home » Richard_Rothstein'. The main heading of the page is 'Richard_Rothstein'. Below the heading is a video player. The video shows three people in a room: a man in a grey suit on the left, a woman in a floral dress in the center, and a man in a plaid shirt on the right. They appear to be in conversation. The video player has a progress bar at the bottom showing '00:09 / 1:23:09' and various control icons like play, volume, and share.

Agenda

The following is an agenda for Rothstein's two day visit and provides some insight into the atmosphere of the event as well as the people and organizations involved.

Rothstein Visit Agenda

| January 15, 2019 from 5-9 p.m. Macedonia Missionary Baptist Church, 636 W. VanBuren Street, Battle Creek | |
|---|---|
| 3 p.m. | Caterer Set-up (Taste-a-Licious/Kimberly Bennett). Contact person at church is Jeanette at 269-964-0015. |
| 4 p.m. | Group Set-up <ul style="list-style-type: none"> • Setup registration tables (one for public, one for Realtors) • Talia/Anna put up yard signs • Anna create directional/childcare signs in building • Sharlee bring table cloths • Beverly bring sign holders • BCAAR bring: index cards for Q&As, clip boards, pens, copies of deed restrictions handout, copies of background info handout • Fair Housing Center bring: copies of flyer for FHC on 4/26, brochures • TRHT bring: copies of MLK events, Nat'l Day of Racial Healing events, Fair housing training and post event meeting. • Anyone else is welcome to bring materials for upcoming events. We many not have a lot of space on the registration tables so maybe 1-2 handouts per org. |
| 5 -6 p.m. | Welcome Guests - EVERYONE <ul style="list-style-type: none"> • Greeters: Beverly, Talia, Anna • Registration Table for Public: Sharlee • Registration Table for Realtors: Evelyn • Place index cards on chairs with pens • BCAAR will bring sign-in sheets, pens, markers. Will ask people to check off their names when arrive or enter their information on a sign-in sheet. Will try to collect email address at registration to send out notes from meeting. |
| 5:45 – 5:55 p.m. | Start Wrapping Up Dinner and Pushing Attendees into the Sanctuary |
| 6 - 6:08 p.m. | Introduction & Rothstein Presentation - AMANDA <ul style="list-style-type: none"> • Amanda Welcome Attendees <ul style="list-style-type: none"> ○ Give a bit of background on why we are here (use Talia's history handout) ○ Talk about agenda for the evening – collaborative effort, planning committee taking on various roles tonight from facilitation, greeters, registration, etc. ○ Mention index cards on chairs ○ Thank you to Rev. Timothy Troxler and Macedonia Missionary Baptist Church ○ Thank you to Kimberly Bennett, Taste-a-licious Catering |

| | |
|-----------------------|--|
| | <ul style="list-style-type: none"> ○ Thank you to Sacred Conversations, TRHT and the Truth and Titus Collective and Chris/Talia for helping to coordinate our pre-event discussion (65 people attended) ○ Thank you to the City of BC Community Development Department for printing the maps/posters ○ Thank you to the financial contributors and planning partners for the event: <ul style="list-style-type: none"> ▪ Battle Creek Area Habitat for Humanity ▪ Battle Creek Coalition for Truth, Racial Healing, and Transformation ▪ City of Battle Creek ▪ Fair Housing Center of Southwest Michigan ▪ Kellogg Community College ▪ Neighborhoods Inc. ▪ Voces ▪ Willard Library ▪ BCVision (funder) ▪ Binda Foundation (funder) ▪ National Association of REALTORS® (funder) |
| 6:07 p.m. | <p>Interpretation/Inclusivity (JOSH)</p> <ul style="list-style-type: none"> • Explanation of the group’s thoughtfulness about being inclusive for the event and Voces/TRHT’s role in helping to provide staff/equipment for interpretation |
| 6:08 p.m. | <p>Introduction of Rothstein – JORGE</p> <ul style="list-style-type: none"> • Jorge reads Mr. Rothstein’s bio |
| 6:10 -6:55 p.m. (ish) | <p>Richard Rothstein Presentation</p> |
| 6:55 – 7:05 p.m. | <p>Audience Q&A – KATINA AND KIMBERLY</p> <ul style="list-style-type: none"> • Ask for questions from audience on index cards • Planning group helps collect index cards (theme if necessary) • Ask question from the Pre-event to Rothstein to start off Q&A • Will likely only have time for 2-3 questions |
| 7:05 – 7:15 p.m. | <p>Personal Stories/Testimonials – PASTOR JOE AND BEVERLY</p> <ul style="list-style-type: none"> • Talia begins • 5 minutes each, Talia 2 minutes • Tie story directly into your experience with residential segregation, de jure segregation |
| 7:15 – 7:45 p.m. | <p>Community Conversation – TALIA AND/OR TRUTH AND TITUS</p> <ul style="list-style-type: none"> • Clipboards will be available with pens/discussion questions for note taking • Ask people to break up into groups of 7-8 people, move chairs around as necessary • Select a note taker – someone that has legible writing • Planning group members try to split up and help group through the conversation or take notes • Go over conversation ground rules – make sure you mention that this is not a debate, we are here to reflect upon what we heard and make our community a better place to live • Reassure attendees that they may be feeling angry, hurt or ashamed and that it’s okay to feel those things and sit with those things. |

| | |
|---------------|---|
| | <ul style="list-style-type: none"> • Discussion Questions – Created Note Sheet for Discussion <ul style="list-style-type: none"> ○ What did you learn tonight that surprised you? How do you feel about what you learned? ○ What does it look like for our community to be accountable for creating a fair and equitable housing market? ○ How am I going to get plugged in personally on this issue? • Ask a couple groups to share one key point that they discussed (depending upon time) • Remind people to leave clipboards/notes on the registration table or their chairs when they leave. • BCAAR will type up notes and email to attendees. Make sure we have their email addresses at registration table. |
| 7:45 – 8 p.m. | <p>Wrap Up – CHRIS L.</p> <ul style="list-style-type: none"> • Reflections upon the evening • Draw attention to maps, invite attendees to look at them • Let attendees know about the post event (share date) • Draw attention to the MLK events and Nat'l Day of Healing events • Share that city/community leaders will be meeting tomorrow to discuss more in-depth “the government’s responsibility in addressing housing segregation and how we can address the lingering effects and counteract the negative effects of housing segregation” • Thank everyone for attending • Direct everyone to an area (TBD) for the book signing (I have to work out the details for this still) |

January 16, 2019 from 8:45 – 10:30 a.m.

| | |
|--------------------|---|
| 8:45 – 9 a.m. | Breakfast Available at Kool Center |
| 9 – 9:15 a.m. | <p>Welcome and Introductions – AMANDA and KATINA</p> <ul style="list-style-type: none"> • Go over why we are here <ul style="list-style-type: none"> ○ As leaders in our community, the planning group thought we would capitalize on Rothstein’s visit to have a more action oriented conversation ○ What is the government’s responsibility in addressing housing segregation? How do we address the lingering effects and counteract the negative effects of housing segregation? • Ask everyone to introduce themselves and share one thing they want to walk away with from the discussion today |
| 9:15 – 9:35 a.m. | <p>Presentation by Richard Rothstein</p> <ul style="list-style-type: none"> • Takeaways from last night’s presentation • Presentation on how we can address the lingering and negative effects of that segregation, government’s responsibility |
| 9:35 – 10:25 a.m. | <p>Attendee Q&A and Discussion (TALIA/AMANDA HELP WITH FACILITATION)</p> <ul style="list-style-type: none"> • Attendees ask questions to Rothstein • Rothstein will facilitate (unless otherwise requested) • Planning Committee – please come prepared with questions and conversation starters • Chris bring maps from the previous evening |
| 10:25 – 10:30 a.m. | <p>Wrap Up - TALIA</p> <ul style="list-style-type: none"> • Thank you! • Overview of next steps – wrap up event, home buyer guide, fair housing training, etc. |

Events List

A list of upcoming related events was passed and promoted at each of the four events with the goal of furthering learning and giving participants local opportunities to take follow up action.

✓ MARK YOUR CALENDAR!

Martin Luther King, Jr. Day

Martin Luther King, Jr. Day is a United States Federal holiday commemorating the birthday of American civil rights leader Reverend Dr. Martin Luther King, Jr. Observed January 21, 2019.

Martin Luther King Day Community Breakfast, January 19, 2019; 9:00 am

The public is invited to join the Southwestern Michigan Urban League as it hosts the Martin Luther King Community Breakfast celebrating the legacy of the late civil rights leader and minister. Keynote speaker will be Dr. L. Marshall Washington, President of Kalamazoo Valley Community College. Tickets: \$15 in advance, \$20 at door. For more information, visit www.swmul.org or call 269.982.5555

Location: Maranatha Original Church of God, 400 Waubascacon Road, Battle Creek

Rev. Martin Luther King Jr. Ecumenical Celebration Service, January 20, 2019 at; 4:00 pm

This annual event brings area faith communities together in remembrance and reconnection to the dream and values of Reverend Dr. Martin Luther King, Jr. Keynote Speaker will be Reverend Dr. Andrew T. Holtz, Jr., senior pastor of Mount Zion African Methodist Episcopal (AME) Church.

Location: Saint Mark Christian Methodist Episcopal Church, 59 Illinois Street, Battle Creek

The State of the African American Community Address and MLK In-service, January 21, 2019; 10:00 am - 1:00 pm

"Passion, Partnership, Practice: The Jurisprudence of Engaging Diverse Communities" will be the theme of this event, hosted by the Southwestern Michigan Urban League in collaboration with the African American Collaborative. Free and open to the public

Location: Second Missionary Baptist Church, 485 N. Washington Avenue, Battle Creek

Day of Service Soul Food Luncheon, January 21, 2019; 12:00 - 1:30 pm

Alpha Kappa Alpha Sorority, Inc. local chapter Psi Kappa Omega is sponsoring a free, soul food luncheon in celebration of the life and service of Reverend Dr. Martin Luther King, Jr.

Location: Washington Heights United Methodist Church, 153 N. Wood St., Battle Creek

National Day of Racial Healing

The National Day of Racial Healing is an opportunity for people, organizations and communities across the United States to call for racial healing, bring people together in their shared humanity and take collective action to create a more just and equitable world. Observed January 22, 2019. Learn more at www.dayofracialhealing.org

Youth Summit, January 22 2019; 10:00 am -1:30 pm

Fifty high school students representing Battle Creek area public and private high schools will join together to share stories and ideas for narrative change and transformation in Battle Creek. Sponsored by the Battle Creek Coalition for Truth, Racial Healing & Transformation. **Invitation Only**

Location: W.K. Kellogg Foundation, 1 E. Michigan Avenue, Battle Creek

-OVER-

Hearts Campaign, January 22, 2019; 11:00 am-1:00 pm

Sacred Conversations on Race Book Club and their sister book club Authentic Conversations will grace the streets of Battle Creek with a powerful demonstration of love/healing via the Hearts Campaign. Hearts can be picked up at the Battle Creek Community Foundation and Second Missionary Baptist Church.

Location: Select streets throughout Battle Creek

Am I My Brother's Keeper? A Discussion on Race, Faith and Hope, January 22, 2019; 6:30 - 8:00 pm

Agape Ministries invites members of the Battle Creek community to a discussion on race and the historical and contemporary belief (conscious and unconscious) in a hierarchy of human value within our nation.

Location: Agape Ministries, 781 Goguc St., Battle Creek

Community Conversations/Dinners - January 21-26, 2019; various dates & times listed below

Battle Creek Coalition for Truth, Racial Healing & Transformation is partnering with several area organizations to host the first in a series of Community Conversations and storytelling around racial identities and racial healing within the African American, Latinx, Burmese and Native American communities. Dialogue will center exclusively on the experiences of these diverse communities. **RSVP required at <https://bit.ly/2semrWX>**

- **Primera Cena: Lunes el 21 de enero** desde las 5:30 - 7:30 pm con Voces, en español y con enfoque en la comunidad latina. *English interpretation unavailable*
- **January 22nd** - Southwestern Michigan Urban League, 172 W. Van Buren St.; 5:00 -7:00 pm. Hosted by Southwestern Michigan Urban League
- **January 23rd** - Pine Creek Indian Reservation, 1485 Mno Bmadzewen Way, Fulton MI; 5:00 -7:00 pm. Hosted by Nottawaseppi Huron Band of the Potawatomi
- **January 24th** - New Level Sports, 400 W. Michigan Ave.; 5:00 -7:00 pm. Hosted by New Level Sports Ministries. *This event is geared toward African American youth.*
- **January 26th** - Shwe Mandalay, 451 W. Michigan Ave.; 11:00 am -1:00 pm. Hosted by Burma Center. *Conversation/dialogue will be spoken in Burmese dialects only. English interpretation unavailable*

Housing Solutions in Battle Creek

Local organizations provide a variety of opportunities to learn about housing laws and engage in dialogue around housing issues.

Where Do We Go From Here: Reflections on A Conversation with Richard Rothstein, February 5, 2019; 5:00 -7:00 pm

In follow up to the thought-provoking presentation and dialogue with *The Color of Law* author Richard Rothstein, the community is invited to continue the discussion about housing issues, next steps and opportunities for learning and collaboration.

Location: Kool Family Community Center (Valentine Room), 200 W. Michigan Ave.

Fair Housing Training - February 12, 2019 at Willard Library; 5:00 pm - 6:30 pm

The workshop, conducted by the Fair Housing Center of Southwest Michigan, will focus on the requirements of the Fair Housing Law. Participants will gain a working knowledge of the law, the obligations of housing consumers and housing providers under the law, and initiatives designed to ensure compliance. The presentation will also cover recent investigations into discrimination faced by people in the Battle Creek area.

Location: Willard Library, 7 W. Van Buren St., Battle Creek

Fair Housing Conference - April 26, 2019; 8:30 am - 2:00 pm

Please join the Fair Housing Center of Southwest Michigan at our annual Fair Housing Conference. Your presence helps support our mission to eliminate housing discrimination and promote integration.

Discussion Notes from the Events

A Presentation and Community conversation with Richard Rothstein,
author of “The Color of Law: A Forgotten History of How Our
Government Segregated America”
January 15, 2019, 6 p.m., Macedonia Missionary Baptist Church



DISCUSSION NOTES – PLEASE TAKE NOTES ON THIS SHEET AND LEAVE ON CHAIR

1) What did you learn tonight that surprised you? How do you feel about what you learned?

- Direct wording in deeds! Terrible Feeling
- Shame and Anger that I didn't know
- Helpless feeling, but together with good people can make change
- Didn't know how segregation started – always thought it was there
- Coordination of deeds + mortgages with Realtor sales
- Good people need to group up and get together
- Once people get stuck in segregated neighborhood, they don't know anything else
- Story of his mom needing a lawyer to buy a house in Washington Heights = deep hurt
- Embarrassed, frustrated
- As big as this is, it's not one thing
- African American instead of Black
- Surprised by the language. So many names throughout history/everyone
- Language on deed – made me feel surprised
- Knew we weren't wanted in Lakeview
- Disappointed about the history teaching
- Hispanic & Burmese also live in Black neighborhoods
- People fall under the 14th Amendment and take selling house in mixed neighborhood and how will we find a condo with a mixed
- Eye opener – How do we change
- Stunned by Lakeview covenants
- Anger
- Surprised at the intentional government policy
- Surprise at this happening under the radar
- Stunned at educational system lack of honesty
- Continuing actions and issues are happening over today
- Many bad results came by shutting out minorities from good housing
- Federal government behind it!
- FHA discrimination
- Subsidies for white buyers
- Planned, deliberate orchestration – hurt, surprised
- Have white people been paying attention?
- Connection of school disparity & neighborhoods
- Defacto segregation is a myth
- Worse than I thought it was – angry/hopeful
- Didn't know about the deeds – shocked
- It's everywhere not just Battle Creek

- Thought I knew – but the book showed me it was deeper, older; angry
- Not surprised – The past is not the past: Frustrated. Yet we perpetuate hard time convincing people that schools are the result of racism
- Core issue is housing – spills over irritation and shame
- Excitement about community – driven event
- Targeted pollution + neglect by Dudley school
- How Federal Government is involved
- Veterans returning who couldn't get VA loans – African Americans
- So evident how government created this but how the justice department was unaware. We can file a quick claim deed without the clause – REALTORS can address this – 1968 Fair Housing Act
- Shocking
- Equity difference depending on location
- Thought projects were for African Americans: Upset
- Public housing was developed for workers
- Only white people can move why isn't new policy put in? Pisses me off.
- In deeds – in Lakeview
- Legal – no coloreds – 65/66
- So systematic – so continued- Overwhelmed
- Inclusionary zoning – “against the law”- That's a lie
- Color of my skin is an issue – different than the sample
- Learned about language in deed for own property-explicitly discriminates against “negros” trust rating, don't want to gentrify, conflict
- Had an idea clauses were in there; want to puke, feel cheated
- Want to go back and look at ??? (unknown word*) textbooks, frustrated, imply, didn't get real story
- Not right. Feels like I always knew housing was segregated but didn't know why
- Empowered in the nonprofit sector we're being asked to program our way out of a back policy
- Recent discriminatory practices surprised me, new to Battle Creek, angry, embarrassed
- Not surprising. Discussion about man helping black man buy house in white neighborhood was surprising. Disappointed, anger, hurt, overwhelming to think of how far reaching policy impact is
- Not seeing change makes me sad (didn't know/learn about this in high school)
- Feeling blessed to live in a diverse area growing up, surprised at the level of segregation we still see in Battle Creek
- Feels like we are being lied to – feels that some of “defacto” segregation was actually true, that Rothstein exaggerated government intent
- Feels powerless to solve this big of a problem
- Feel like we were lied to about the history (like history was omitted)
- Feels like those of African American descent are being treated differently in schools (Pennfield)
- Relief – couldn't understand concept of segregation prior – Guilt – realize history and policy implications. ??? (unknown word*)
- Reinforcing knowledge – past 17 years working in housing – assessment of who are you and where are you going. Not seen a lot of African Americans to purchase housing here. Ideas/theories – low # of African Americans. Mental conception of being a homeowner. Did your family own their home, who in family owns home? What kind?
- Surprised at accumulated health statistics. Didn't consider de jure – Federal housing policy decisions – misconception of role of legacy of enslavement. Lie of “equal playing field.”
- Crafting policies that undermine opportunity. Being aware, this work makes you think about how its still happening. Self-Concept of ??? (unknown word*)

2) What does it look like for our community to be accountable for creating a fair and equitable housing market?

- We can voice our opinion when new housing is being planned. i.e. Territorial school & towers
- Advocate for Federal dollars being put toward programs
- More knowledge & awareness about any resources available
- Encourage ??? (unknown word*) to promote
- Zoning changes are beginning to be talked about at city
- Subsidies need to be looked at
- State of Michigan scoring for projects perpetuates the cycle
- More minority REALTORS
- Quit Claim deed
- Giving African American subsidies
- Encouraging multi levels in all housing development
- Get loans more easily “wife will probably get pregnant + stop working”
- Owning what is going on + taking action
- Mixed income housing development
- Lots of dialogue, “healing”, education; equity re-shifting wealth
- Live where you can afford to live, if you can’t afford it, you can get help
- Write reps about book
- This has been revealed to us – now hold will we ??? (unknown word*) – what will we do?
- Everyone needs to know about this, informed & educated
- How do we stop discrimination in our neighborhoods? Change economic dynamic – can we subsidize in response to previous subsidization?
- From neighborhood we’re talking about. Homes are too cost prohibitive to repair. Where’s the money going to come from?
- Create subsidies for purchasing and rehabbing, adjust ??? (unknown word*) to accommodate dynamics
- Increase access to dollar for lending for rehab = allocate resources to where its needed to bring values up
- All the same rules applied to everyone
- Liked the idea of removing zoning requiring minimum build prices
- Like the idea of removing/remediating the deed wording encouraging discrimination
- Require levels, not just one policy to change it all at once
- Perspective as mortgage/loan officer, then state, lead abatement for country. Doesn’t address systematic oppression (and internalized oppression) levels: mental financial with case management
- Unwrap unconscious bias on personal level. Steered to post edition – instead of buying another house to build equally – Realized this 19 years later. Was she intentionally steering or was it unconscious?
- Information is power. Everyone doesn’t get same info. “people should be telling”
- Defacto – easy to assure defacto mentality. Question everything you say and do. Why am I thinking/doing this e.g. steering?

3) How am I going to get plugged in personally on this issue?

- Books to seniors in high school
- Waiting for email
- Keeping communication open and talking to people who live the situation
- Discussion Strong
- City involvement

- Encouraging voting
- Stand up to leadership
- Proactive Realtors
- Different income level housing within a complex
- Care for/Appreciate all people
- Be present and work on continuing personal education on the issues and bring in friends and family on the issues
- Look for non-government solutions to the problems (making personal change rather than laws)
- Check deed when I go home in Richland House is 60 years old
- Education – knowledge and information – share casually
- Share statistics, history, Fair Housing Act, developers, etc. – need more advocates
- Getting into schools
- Making new connections with one another

Where Do We Go from Here?

Rothstein Post Event Notes

2/5/2019

Visions of a Desegregated, Healthy Community

Racially, economically, culturally inclusive neighborhoods

Affordable housing

Barriers eliminated

- Credit repair work

- Increase understanding of how to purchase property

- Increase understanding of how to rent

- How to avoid predatory lending/selling

Every neighborhood has a school that is resourced

Neighborhoods have gathering spaces

Green space, safe parks/nature

Senior affordable housing, also for people with disabilities and folks who are homeless

Elimination of stigma in neighborhoods

How to recognize when you've been a victim of bias and where to go to fix it

Safety: welcoming neighborhoods, "broken windows" effect, signage, curb appeal, well lit

Upkeep of neighborhoods (clearing sidewalks, accessibility)

Mixed housing types

Wealth gap gone

Totally integrated educational system

Local access to shopping, no food deserts

Sidewalks

More people of color in professional roles in housing market

Intra- & Interpersonal Break Out: strategies for combating segregation

Building Community in our Neighborhoods

- Grants for neighborhood organizing

- Neighborhood organizations to plan block parties, organize neighborhood watch, etc.

- NPCs - proactive actions

 - Inform people about what NPCs are and how/why to get involved

 - (map exists on city website of NPC regions)

 - Presentations at NPC meetings about housing segregation and about how to amend deeds

 - Examine NPC culture to work on becoming more welcoming and inclusive

 - Personal invitations to get involved

 - Relationship building work at NPC meetings

Personal Actions

- Speaking up when you hear racist comments

- Invite neighbors to dinner

- Host neighborhood gatherings (ice cream social, cultural sharing, etc.)

- Start a neighborhood organization or get involved in pre-existing organization

- Bring awareness of housing segregation to organizations I'm part of

- Plant flowers and pick up trash; invite others to join. Teach skills (planting, etc.)

- Be color brave in welcoming potential neighbors

Deed Change Work

- Find out how to change/amend deeds
 - Calhoun County register of deeds
 - Lawyer or title company can write a quit claim deed and send it in to be recorded
- Create presentations for NPCs about how/why to change deeds
- Organize county-wide deed amendment day, possibly on TRHT 2020 National Day of Racial Healing. County/title companies/lawyers support by amending for free.

Institutional & Structural Break Out: strategies for combating segregation

Centers: community centers run by city or non-profit?

- Used to be "neighborhood services"
- Increasing/formalizing role of NPC's/locations

Education: increase knowledge/understanding

- ways of buying homes,
- home ownership,
- tenants,
- how to avoid/identifying predatory loan practices

African American housing access: incentivizing

- Buying homes
- Entering real estate profession
- Dealing with legacies of inequity
- Offsetting costs (access)

What's a professional network of black realtors we can tap to learn best practices around getting African Americans into the real estate business?

Realtors being welcoming

Realtors becoming trustworthy

Incentivizing living in Battle Creek

Have the communities most impacted by housing disparities surface strategies for repair

Repair between groups/communities:

- not charity, reparations;
- relational model at the core: building authentic relationships with communities at the center of the disparity/dynamic

Debriefing the Event

Planners debriefed the event via emails and at a "Celebratory Debrief Meeting". The following are an email from Truth and Titus Collective staff and Truth, Racial Healing, and Transformation Organizer Rosemary Linares reflecting on the event and next steps.

2/28/2019 From TNT

Dear Amanda,

Thanks for checking in. We are attaching the notes we took at the post event ("Where do we go from here?"). As far as next steps go, we had some thoughts we'd like to share, while also recognizing that we do not see ourselves as leaders of this process. Which is a good bridge to our first shared thought...

Who is leading this?

It feels important that there's ownership of who exactly feels a desire and responsibility to lead this work moving forward. Is the TRHT pillar of Separation a possible home for this work? We do have caution about putting this work underneath a funder/organization because too often when money runs out, important community based work goes out the door right along with the dollars. Too much good work has happened on this project for that to happen here. We can't solve this dilemma but wanted to raise it. We also know there's been too much demand for uncompensated grassroots leadership in this community, which often results in burnout of those passionate volunteers. So we wonder about ways of funding those who step forward, while not also getting too structurally caught up with demands of funding sources. This is complex. And a necessary piece of discernment.

Where is the energy/desire/passion in the community for this work?

This may seem a lot like the first question, but it's actually much more broad. And it's very important.

Accountability

TnT would like to offer equity based, accountability coaching (fee based) to any leaders who step forward and take leadership roles on in this movement. We believe accountability is a critical piece of how this movement doesn't become one more "doing to" project in Battle Creek.

Places/Location

We've noticed, over the long haul of housing-focused gatherings, that the best attendance (highest numbers, and most diversity) happened when events were hosted in black churches. Please keep this in mind moving forward.

Ongoing Education

Education came up over and over in the three events this group put on. In the post-event it became obvious that many people wanted to strategize solutions but didn't have a basic equity framework. We offered our "Intro to Equity" course as a possible follow up option for people. We'd like to double-down on how essential it is for those moving this work forward to have an anti-oppression, liberation, equity analysis. So on that note...

We are wondering if you will help us recruit for Intro To Equity (see flyer attached!) in two ways.

1. Will you send it specifically to the BCAAR?
2. Will you send it to the list of people who attended the event where Richard Rothstein was speaking, not just the pre/post folks?

Thank you for inviting us to contribute to this ongoing work.

Our best to all involved,
Meredith, Tha, EJ, and Sara

3/1/19 From TRHT

Hi Amanda and everyone,

Thanks TnT for sharing your notes and your thoughts on the future of this body of work that blossomed out of the Rothstein event!

In summary - let's convene a Celebratory Debrief Meeting to help figure out next steps! I'm happy to do this in partnership with Amanda, if you're interested? Below are some ideas and context:

Chris, Kim and I met yesterday to talk about the possibility of nesting this work within a Beyond Separation Design Team, within the BC Coalition for TRHT. We also are interested in contracting an individual to help with facilitation, guidance, and project management to work in partnership with us and lead the Beyond Separation Design Team. In order to collectively decide next steps for the group and this work, we thought it would be useful to convene the Planning Committee members, TnT, Sandy, and Leonard for a Celebratory Debrief Meeting. In this meeting we could:

1. Celebrate the successes of all of the Rothstein-related events and debrief lessons learned
2. Outline TRHT's thoughts about the possibility of nesting this work within TRHT's nascent Beyond Separation Design Team
 - o Share that we are interested in contracting with someone to help with facilitation, guidance, and project management for the Design Team.
 - o Request help figuring out key skills and responsibilities for this contract work and possibly help with selection of contractor.
 - o Begin to create a list of possible goals and activities for this Design Team.
3. Determine a comprehensive list of stakeholders to whom we can reach out for future convening and decision making regarding the tangible activities that the Design Team can help bring to fruition.

Some ideas of goals/activities that already started to bubble out of this work include:

- Actualizing visions for inclusive neighborhoods
- Increasing access to information and resources like the home buyers' guide
- Increase info on fair housing from the city and other stakeholders
- Possibly creating an opportunity to contest assessments of home property values of African American home owners that have been unfairly assessed
- Deed change work

Here is the start of a comprehensive list of stakeholders to whom we would want to reach out in the future, following this initial Celebratory Debrief Meeting:

- BCAAR
- Fair Housing Center
- Habitat for Humanity

- City/Community Development
- TnT
- CDI
- Voces
- Library
- Urban League
- Attendees from all events
- Human Relations Board
- City Manager
- City Commissioners
- TRHT Community Leadership Team
- Neighborhood Planning Committee members
- Kelly Dillman with BCPD
- Macedonia Missionary Baptist Church
- Other churches?

We welcome your thoughts and feedback. In the mean time, Chris is planning on talking one-on-one with folks who have been involved about these ideas and Kim and I will include this item on our Community Leadership Team Agenda in April.

Warm regards,

Rosemary

The debrief meeting had the following agenda:

Rothstein Celebratory Debrief Meeting

1. Welcome & Introductions
2. Successes and Lessons Learned from the Rothstein-Related events
3. Outline TRHT's thoughts about the possibility of nesting this work within TRHT's nascent Beyond Separation Design Team
 - TRHT interested in contracting with someone to help with facilitation, guidance, and project management for the Design Team.
 - Figure out key skills and responsibilities for this contract work and possibly help with selection of contractor.
 - Create a list of possible goals and activities for this Design Team.
4. Determine a comprehensive list of stakeholders to whom we can reach out for future convening and decision making regarding the tangible activities that the Design Team can help bring to fruition.
5. Next Steps

Role of Truth, Racial Healing, and Transformation Movement

Background

The Battle Creek Coalition for Truth, Racial Healing, and Transformation (TRHT) is creating a broad movement to collectively address issues of privilege, race, and bias in Battle Creek, as part of the W. K. Kellogg Foundation's nationwide effort working to confront the historic and contemporary effects of racism and bring about transformational and sustainable change. The Community Leadership Team of the Coalition began convening in May 2017 and meets monthly, including representatives of the Battle Creek Community Foundation, law enforcement, city administrators, and local nonprofits, among other community partners and members. Members see this work as rooted in the value and practice of racial equity and systems change, and are prioritizing efforts to repair, restore, and strengthen relationships with one another and within ourselves by emphasizing racial healing.

Mission, Vision, and Theory of Change



THE DREAM

Our VISION:
A shared humanity where ALL can flourish

WHAT & WHY

Our MISSION:
To be the catalyst for a racial equity movement in Battle Creek that transforms the way we live, work and interact as a community.

HOW

Our THEORY OF CHANGE:
Community members take ownership of TRHT principles and weave them into the fabric of the community, embedding TRHT in all aspects of the work we do alone and in collaboration with one another

Value Statements



Draft THRT Value Statements, September 2019

Our work will be informed and guided by our commitment to the following values:

1. **Authentic Relationships** – We seek opportunities for deep connection and trust by embracing vulnerability and discomfort, honest dialogue, and practices rooted in love and abundance.
2. **Truth** – We document and share real, complete stories and the expression of individual experiences. We insist on lifting up complex and historically hidden narratives that may challenge long-standing, dominant perspectives.
3. **Justice** – We pursue and promote a culture of fairness, equity, integrity, and accountability throughout our processes and partnerships.
4. **Compassion, empathy, and healing** – We acknowledge and appreciate one another’s perspectives, situations, pain, and self-determination. We intentionally incorporate opportunities and spaces for healing in our practices and processes.
5. **Anti-racism** – We are committed to the necessary work of identifying, discussing, and dismantling racism and the hierarchy of human value based on race.
6. **Lived experience** – We value, honor, and affirm the leadership and voices of those who experience racism, discrimination, prejudice, and marginalization because of their racial and ethnic identities.
7. **Respect** – We show consideration for one another in words and actions, and maintain an environment that honors diverse traditions, heritages, languages, and experiences.
8. **Courage** – We dare to go down new roads, challenge traditional notions of what is true, disrupt patterns, and create brave spaces for truth telling and vulnerability.
9. **Curiosity, learning, and growth** – We are embarking on our own respectful, iterative, and organic journeys toward liberation that are continually evolving. We spark inspiration and motivation for others to join us on this evolutionary path toward change.
10. **Historical context matters** – We connect with our ancestors’ stories of indigeneity, forced migration and removal, immigration, and emigration in a regional, national, and global context. We strive to illuminate our local history in Battle Creek related to race, racism, and racial equity.

Structure

Co-Coordinator

Both Co-Coordinator are two independent agents, contracted by the Battle Creek Community Foundation

Rosemary Linares, formally contracted to serve in this role starting in April 2018

Kimberly Holley, formally contracted to serve in this role starting in June 2018

Evaluator

Karin Tice, Formative Evaluation Research Associations (FERA), formally contracted in January 2019

Volunteer Community Leadership Team (CLT)

The list below includes the names of those who have been involved with the Community Leadership Team during the second year of the grant. Some individuals transitioned out of their CLT role over the course of the year due to changes in job, geography, life, or circumstance.

Sixty three percent of members on this list are people of color (POC). As of May 2019, 15 individuals indicated that they attend at least a quarter of annual meetings and 17 people said that they are quite or very engaged. Of the 17 CLT survey respondents, three identify their ethnicity as Hispanic/Latino; and including those three individuals, seven people identify as white, seven identify as Black, one identifies as Asian, and two identified as “other”, including “biracial.”

- Jill Anderson (BCCF consultant)
- Kathy Antaya (Leila Arboretum)
- Chief Jim Blocker (Chief of the Battle Creek Police Department)
- Terry Burleson (Battle Creek College Access Network/BC Pride)
- Jeff Cotton (Big Homies)
- Rebecca Fleury (City of Battle Creek)
- Elizabeth Garcia (Voces)
- Keven Harris (Nottawaseppi Huron Band of Potawatomi)
- Brenda Hunt (Battle Creek Community Foundation)
- Katina Mayes (Fair Housing Center of Southwest Michigan)
- Tha Par (Truth and Titus Collective)
- L.E. Johnson (Southwest Michigan Urban League)
- Amanda Lankerd (Battle Creek Area Association of Realtors)
- Anthony Lewis (Michigan Department of Civil Rights)
- Chris Lussier (City of Battle Creek – Community Development)
- Matt Lynn (United Way of Battle Creek and Kalamazoo Region)
- Kris Miller (Fair Housing Center of Southwest Michigan)
- Dorothy McClendon (Battle Creek Community Foundation Trustee)
- Pastor Chris McCoy (New Level Sports)
- Danielle Pfeifer (Nottawaseppi Huron Band of Potawatomi)
- Chris Sargent (United Way of Battle Creek and Kalamazoo Region)
- Amanda Satterfield (Bronson Hospital)
- Emily Schimmel (Showing Up for Racial Justice)
- Jacqueline Slaby (BCPS School Board)
- Kyra Wallace (Southwest Michigan Urban League)
- Julian Warner (Harper Creek High School Student)

- Jorge Zeballos (Kellogg Community College)

Volunteer Design Teams

1. Narrative Change
 - a. Resource Center Action Team
 - b. History/School Curriculum Action Team
 - c. Truth Tellers Action Team
2. Racial Healing and Relationship Building
3. Beyond Separation

TRHT Role and Activities

TRHT serves as a convener and conduit for collaborative work in the subject areas of the various design teams. There are many organizations doing work that impacts on fair housing, and TRHT creates an environment where connections can be made and Battle Creek's fair housing work strengthened. A natural resting place for work related to fair housing is the Beyond Separation Design Team because of its focus on addressing segregation, but much of the work of the other design teams is important to affirmatively furthering fair housing.

Community Convenings

In the Spring of 2018, TRHT initiated work in racial healing and relationship building by holding three "Community Convenings". The primary objective was to create more and broader opportunities for dialogue, exchange, interaction, trust and relationship building across diverse racial and ethnic groups to foster racial healing by sharing and listening to personal experiences, ideas, and perspectives.

During the Spring Convenings, community members (around 55 people, mostly white and African American) came together to establish priority areas for transformation. Those priorities became the foundational objectives for the Narrative Change, Racial Healing & Relationship Building, and Beyond Separation Design Teams. The community's priority areas for transformation included:

- More and broader opportunities for dialogue, exchange, interaction, trust and relationship building across diverse racial and ethnic groups to foster racial healing by sharing and listening to personal experiences, ideas, and perspectives.
- Localized historical narrative change work to tell the true story of people of color in the community, including Battle Creek's Bottoms neighborhood.
- Changing school curricula to reflect historical narrative change work with a racial equity lens, as well as ensure teachers and administrators receive training on racial equity.
- Equitable distribution of resources, including education, jobs, and economic support.

**Generating a Collective Dream for Racial Equity in Battle Creek
Community Convenings**



**Saturday, March 10, 2018
3-5 pm**
Kool Family Center
200 West Michigan Ave

**Saturday, April 21, 2018
3-5 pm**
Burma Center
765 Upton Ave, Springfield

**Saturday, May 19, 2018
3-5 pm**
Burma Center
765 Upton Ave, Springfield

Grow a deeper sense of connection with one another.

Gain a basic understanding of the TRHT framework and local activities.

Begin to collaboratively define a collective dream for promoting racial equity and eliminating racism in Battle Creek.

Take action by joining the TRHT Action Teams.

Childcare and refreshments will be provided. Please RSVP for childcare, request to join the mailing list or ask questions by emailing BCTRHT@gmail.com.

To find out more information and RSVP for events, visit www.facebook.com/bctrht





Join us in generating a collective dream for promoting racial equity and eliminating racism in the Battle Creek community
www.facebook.com/BCTRHT
BCTRHT@gmail.com
@BCTRHT on FB and Twitter

Friday, March 9, 2018 from 7-9:30 pm
Battle Creek Premiere of Me, The "Other"
Director & Cast Member Panel Following Show
Kellogg Auditorium, 50 W Van Buren Street
Buy tickets for \$5 at goo.gl/3uqRGT Contact us for scholarships! BCTRHT@gmail.com

This film will launch a series of three Community Convenings, hosted by the BC Coalition for Truth, Racial Healing, and Transformation (TRHT). Filmmakers set out to tell stories of differences due to prejudice, ignorance, and discrimination and found "otherness" is never one thing. From three colleges in Southeast Michigan come the narratives of twelve students whose lives are shaped by the perceptions of others and whose spell-binding stories of struggle and triumph reveal the resilience of the human spirit.

Saturday, March 10, 2018 from 3-5 pm
First Community Convening on Truth, Racial Healing, and Transformation
Kool Family Center Valentine Room, 200 West Michigan Ave, Battle Creek, MI
Co-facilitated by Rev. Alvin Herring, Jorge Zeballos, and Rosemary Linares

- Gain a basic understanding of the Truth, Racial Healing, and Transformation framework and local activities
- Grow a deeper sense of connection and relationship with one another to collectively work for Truth, Racial Healing, and Transformation in the Battle Creek Community

Saturday, April 21, 2018 from 3-5 pm
Second Community Convening on Truth, Racial Healing, and Transformation
Burma Center, 765 Upton Ave, Springfield, MI
Co-facilitated by Jorge Zeballos, and Rosemary Linares

- Begin to collaboratively define our collective dream for promoting racial equity and eliminating racism in Battle Creek

Saturday, May 19, 2018 from 3-5 pm
Third Community Convening on Truth, Racial Healing, and Transformation
Location To Be Determined
Co-facilitated by Kils Miller and Rosemary Linares

- Refine our collective dream for promoting racial equity and eliminating racism in Battle Creek
- Take action by joining the TRHT Action Teams



Figure 1: Photos from the 2018 and 2019 including from the Spring Convenings, the National Day of Racial Healing Events, Juneteenth, and other community events where TRHT had a significant presence or role.

2019 TRHT Activities

In 2019, TRHT played an important role in the Richard Rothstein Events, planning and resourcing a pre and post event meeting and integrating the event into a series of events offered as part of their National Day of Racial Healing Event Schedule.

2019 National Day of Racial Healing Event Schedule

| Date | Time | Event or Activity Name | City | State | Address of Event | Description | Registration | Contact |
|---------|----------------|--|--------------|-------|---|---|---|---|
| 1/15/19 | 5 - 8 pm | A Special Evening with Richard Rothstein, Author of <i>The Color of Law</i> | Battle Creek | MI | Macedonia Missionary Baptist Church, 636 W Van Buren St, Battle Creek, MI 49037 | <p>Join us for a presentation and discussion about creating solutions to housing issues in our community. The event is free and open to the public. Dinner and childcare will be provided at no charge. RSVPs are requested.</p> <p>From his research, Rothstein concludes that people of color have been kept, "... geographically separate by racially explicit government policies. However, many of these policies have never been remedied and their effects endure."</p> <p>The Battle Creek Area Association of REALTORS is sponsoring this visit with Richard Rothstein in partnership with the Battle Creek Area Habitat for Humanity, Battle Creek Coalition for Truth, Racial Healing, and Transformation, City of Battle Creek, Fair Housing Center of Southwest Michigan, Kellogg Community College, Neighborhoods Inc., Voices and Willard Library.</p> | https://www.bcaar.com/a-special-evening-with-richard-rothstein-author-of-the-color-of-law/ | Battle Creek Area Association of REALTORS at 269.962.5193 or alankerd@bcaar.com |
| 1/21/19 | 5:30 - 7:30 pm | Community Dinner and Conversation in Partnership with <i>Voces, en Español</i> | Battle Creek | MI | La Cocina Mexicana #2, 889 W Columbia Ave, Battle Creek, Michigan | To further our goal of building relationships and trust within and between racially and ethnically diverse groups in Battle Creek, TRHT is partnering with <i>Voces</i> to host the first in a series of Community Dinners and Conversations in 2019 around truth and racial healing within the African American, Latinx, Burmese and Native American communities. Dialogue will center specifically on the experiences of these diverse communities. Dinner will be provided at no cost. | https://bit.ly/2semrWX | Rosemary Linares and Kimberly Holley, TRHT Co- Coordinators, BCTRHT@gmail.com |
| 1/22/19 | 11 am - 1 pm | Hearts Campaign | Battle Creek | MI | Battle Creek Community Foundation, 32 W Michigan Ave #1, Battle Creek, MI 49017 | In partnership with the Battle Creek Coalition for Truth, Racial Healing, and Transformation, Sacred Conversations on Race Book Club and their sister Book Club Authentic Conversations on Race will once again grace the streets of Battle Creek with a powerful demonstration of love/healing on selected streets throughout the city via the Heart Campaign. The Book Clubs have also partnered with six local elementary and middle schools where students will greet neighbors with large hearts. Hearts may be picked up at the Battle Creek Community Foundation | | Rosemary Linares and Kimberly Holley, TRHT Co- Coordinators, BCTRHT@gmail.com |

2019 National Day of Racial Healing Event Schedule

| Date | Time | Event or Activity Name | City | State | Address of Event | Description | Registration | Contact |
|--------------|-------------|---|--------------|-------|--|---|---|---|
| 1/22/19 | 9 am - 3 pm | National Day of Racial Healing Youth Summit | Battle Creek | MI | W. K. Kellogg Foundation, 1 E Michigan Ave, Battle Creek, MI 49017 | <p>The Battle Creek Coalition for Truth, Racial Healing, and Transformation (TRHT) is sponsoring a Youth Summit for the National Day of Racial Healing to highlight the voices and experiences of Battle Creek youth and motivate youth involvement in racial healing and narrative change activities in schools and communities.</p> <p>Fifty high school students representing Battle Creek, Lakeview, Harper Creek, and Pennfield Public Schools, St. Philip Catholic Central High School, Calhoun Community High School, and Battle Creek Academy will join together to share stories and ideas for narrative change and transformation in Battle Creek. This event will be co-facilitated by students and members of the Battle Creek Coalition for Truth, Racial Healing, and Transformation, offering interactive and engaging activities for youth to reflect and explore themes related to racial healing and narrative change. Members of the Nottawaseppi Huron Band of Potawatomi will start the day with a blessing and drum circle, followed by large and small group activities.</p> | | Rosemary Linares and Kimberly Holley, TRHT Co- Coordinators, BCTRHT@gmail.com |
| 1/22/19 | 5 - 7 pm | Community Dinner and Conversation in Partnership with Southwestern Michigan Urban League | Battle Creek | MI | Southwestern Michigan Urban League, 172 United Way, Battle Creek, MI 49037 | To further our goal of building relationships and trust within and between racially and ethnically diverse groups in Battle Creek, TRHT is partnering with Southwestern Michigan Urban League to host the first in a series of Community Dinners and Conversations in 2019 around truth and racial healing within the African American, Latinx, Burmese and Native American communities. Dialogue will center specifically on the experiences of these diverse communities. Dinner will be provided at no cost. | https://bit.ly/2semrWX | Rosemary Linares and Kimberly Holley, TRHT Co- Coordinators, BCTRHT@gmail.com |
| 1/22/19, 7-9 | 7 - 9 pm | Mayoral Proclamation for National Day of Racial Healing at City Commissioners Meeting | Battle Creek | MI | Battle Creek City Hall Commission Chambers, 10 N Division St, Battle Creek, MI 49014 | The City of Battle Creek will issue its third proclamation to honor and recognize the National Day of Racial Healing in 2019, urging residents to promote racial healing and transformation and supporting ongoing community activities to build an equitable and just Battle Creek. | | Rosemary Linares and Kimberly Holley, TRHT Co- Coordinators, BCTRHT@gmail.com |
| 1/23/19 | 5 - 7 pm | Community Dinner and Conversation in Partnership with the Nottawaseppi Huron Band of Potawatomi | Battle Creek | MI | Pine Creek Indian Reservation, 1485 Mno Bmadzewen Way, Fulton MI | To further our goal of building relationships and trust within and between racially and ethnically diverse groups in Battle Creek, TRHT is partnering with the Nottawaseppi Huron Band of Potawatomi to host the first in a series of Community Dinners and Conversations in 2019 around truth and racial healing within the African American, Latinx, Burmese and Native American communities. Dialogue will center specifically on the experiences of these diverse communities. Dinner will be provided at no cost. | https://bit.ly/2semrWX | Rosemary Linares and Kimberly Holley, TRHT Co- Coordinators, BCTRHT@gmail.com |

2019 National Day of Racial Healing Event Schedule

| Date | Time | Event or Activity Name | City | State | Address of Event | Description | Registration | Contact |
|---------|--------------|---|--------------|-------|---|---|---|---|
| 1/24/19 | 5 - 7 pm | Community Dinner and Conversation in Partnership New Level Sports | Battle Creek | MI | New Level Sports, 400 Michigan Avenue, Battle Creek, MI 49037 | To further our goal of building relationships and trust within and between racially and ethnically diverse groups in Battle Creek, TRHT is partnering with New Level Sports to host the first in a series of Community Dinners and Conversations in 2019 around truth and racial healing within the African American, Latinx, Burmese and Native American communities. Dialogue will center specifically on the experiences of these diverse communities. Dinner will be provided at no cost. | https://bit.ly/2semrWX | Rosemary Linares and Kimberly Holley, TRHT Co- Coordinators, BCTRHT@gmail.com |
| 1/26/19 | 11 am - 1 pm | Community Dinner and Conversation in Partnership with the Burma Center, in five dialects of Burmese | Battle Creek | MI | Shwe Mandalay, 51 W Michigan Ave, Battle Creek, MI 49037 | To further our goal of building relationships and trust within and between racially and ethnically diverse groups in Battle Creek, TRHT is partnering with the Burma Center to host the first in a series of Community Dinners and Conversations in 2019 around truth and racial healing within the African American, Latinx, Burmese and Native American communities. Dialogue will center specifically on the experiences of these diverse communities. Dinner will be provided at no cost. | https://bit.ly/2semrWX | Rosemary Linares and Kimberly Holley, TRHT Co- Coordinators, BCTRHT@gmail.com |

Beyond Separation Design Team Role and Activities

The Beyond Separation Design Team is a committee of the Coalition for TRHT. This Design Team exists to ensure people have real choices about where they live, work, and attend school by addressing the ways that separation is embedded in the housing, education, health care, and immigration systems, practices, policies, and laws. Through education and community organizing, the Beyond Separation Design Team works to educate and explore opportunities to transform the mix of laws, policies, structures, habits, and biases that created and sustain the physical, social, and psychological separation of people by racial categories.

The Beyond Separation Design Team is a nascent group of committed community members in Battle Creek that formed out of a recent partnership to host multiple, meaningful community events centered around the book *The Color of Law* by Richard Rothstein in early 2019. Members include representatives of the Battle Creek Area Association of Realtors, The Fair Housing Center of Southwest Michigan, Habitat for Humanity, the Center for Diversity and Innovation, Voces, the City of Battle Creek, and TRHT.

In August, 2019, TRHT hired a part time organizer to facilitate and guide the work of the newly formed team. The organizer facilitates regular meetings of the team and provides written reports and communications to Beyond Separation Design Team members, TRHT's Community Leadership Team, and the Council of Michigan Foundations. They are responsible for working with the team to establish vision, goals, community organizing strategy, operating agreements, and programming.

Programming ideas from an early brainstorming activity give an idea of the potential scope of the groups work:

- Under the Beyond Separations pillar of the TRHT framework, also possibly identify opportunities to support Battle Creek grassroots group called Project Dignity, which is working to keep families together by ending the separation of immigrant families
- Incorporate into school curricula themes for inclusive and fair housing options, using data collected and generated during the Rothstein events
- Navigate and promote opportunities for public input and comments at events sponsored by the City by navigating formal announcements in order to discern and promote opportunities that would influence strategic outcomes
- Cultivate relationships with homeowners of color to disseminate messaging and education regarding contesting and reducing assessments that have been unfairly assessed, preventing people of color from "losing twice in the process"
- Increase info on fair housing form the city and other stakeholders
- Actualizing visions for inclusive neighborhoods
- Increasing access to information and resources like Home Buyers Guide
- Deed change work
- Inclusionary zoning
- Analysis of impediments, communities to create accountability
- Addressing gentrification

Next Steps

The City is required to submit an updated Analysis of Impediments (AI) to HUD in advance of submitting its 2020-24 Consolidated Plan. The ideal scenario would involve hiring a qualified third party to complete the analysis using the Fair Housing Assessment Tool created by HUD in 2015. Due to time constraints, the City and HUD have discussed the option of the City working with local partners to complete the core requirements of its AI in the spring of 2020. Later in the year, a qualified third party would be hired to build on that work using the Fair Housing Assessment Tool.

The City is consulting with its community partners regarding this course of action, which include the Human Relations Board, the TRHT Beyond Separation Design Team, and the Fair Housing Center of Southwest Michigan. As part of this consultation, a public meeting on fair housing is planned for November.