

Policy Solutions to the Housing Crisis in Kalamazoo

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The criteria which people are selected for housing is a barrier to obtaining housing in the City of Kalamazoo. The need for policy solutions that will address the impediments to obtaining housing as well as confront the systemic issues that perpetuate homelessness is the focus of this brief.

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Introduction

Housing is a hot topic of conversation in Kalamazoo. Everything from building new to renovating has been put on the table. Affordable housing, how it's defined and determined, is a conversation in and of itself. While people are coming up with answers the reality is the weather will soon get cold and unless real issues are discussed and change is executed, situations will remain. Homelessness is a result of many factors. The criteria which people are selected for housing is a barrier to obtaining housing. If we are discussing shared prosperity and equity for residents of the City of Kalamazoo these factors have to be on the table. If not, more options, "affordable" or otherwise, will be created for the people who already have little issue securing housing.

As a directly impacted person, I understand the need for policy solutions that will address the impediments to obtaining housing and to confront the issues that perpetuate homelessness. Any potential policy solutions not including these barriers will fail to have the greatest effect on the amount of directly impacted people. Some of these barriers are source of income, inability to pay application fees, and not knowing where to get information on available properties. Other barriers in obtaining housing in Kalamazoo such as discriminatory criminal background policies, prior evictions, and source of income are often used as proxy for race and familial status which is a pretext for discrimination.

These barriers create a disparate racial impact on housing. In addition, such artificial barriers diminish the chance for individuals to fully maximize socioeconomic and educational opportunities as well as reducing the collective economic competitiveness of the Kalamazoo community. The city and county of Kalamazoo can create policies through an equity lens to benefit those populations most affected and in turn move in the direction to decrease homelessness.

Policy Options

Source of Income Protection:

A city law or ordinance that would prohibit landlords from denying housing to a person based on their origin of income (i.e. Housing choice voucher formerly known as Section 8), Social Security (SSI/SSD), Housing Resources Inc. (HRI) vouchers and millage programs, Department of Human Services voucher etc.)

Many people who are without permanent safe and shelter have a Housing Choice Voucher (HCV) (formerly Section 8 voucher) or some sort of voucher assistance from HRI, however as it stands landlords and property managers can deny a person from housing solely based on how they pay their rent, regardless of if they qualify otherwise. Housing discrimination is one of the issues that perpetuate homelessness. Landlords should not be forced to rent to someone because they have a HCV, however they should not be able to deny anyone based on that either. Many cities already have source of income protection such as Los Angeles, Berkeley, Chicago, and San Francisco.

Additional information:

<https://haasinstitute.berkeley.edu/belongingrichmond-sourceofincomediscrimination>

<http://cnyfairhousing.org/tag/source-of-income-protection/>

<https://www.nhlp.org/resources/source-of-income-discrimination-2/>

Evictions

Evictions disproportionately affect people of color and single mothers. While Kalamazoo has an eviction diversion program to prevent eviction the reality is many people have already faced eviction, whether through job loss, unfortunate circumstance, incarceration etc. Unfortunately there is no protection in place for them to regain housing. Often times people have the income, but because they have an eviction on their record from years ago, whether paid or not, it prevents them from securing housing. A person can be filed on yet no judgement can be entered and that eviction record will keep them from housing as long as blanket no eviction policies are in place. A city

ordinance that addresses how landlords are able to use evictions to qualify a person for housing would be a step in a direction of equity. The ACLU recently presented a case regarding evictions and the impact it has on housing.

Additional information:

<http://scholar.harvard.edu/files/mdesmond/files/desmondkimbro.evictions.fallout.sf2015.2.pdf>

<https://www.naahq.org/news-publications/units/states-challenge-eviction-laws-policies>

<https://howhousingmatters.org/articles/for-mothers-children-evictions-have-long-term-consequences/>

<https://www.aclu.org/blog/womens-rights/violence-against-women/unfair-eviction-screening-policies-are-disproportionately>

A centralized navigation, advocacy, education, and engagement center specifically for housing.

As it stands nearly every housing agency has a navigator who points people in the direction of available housing. Housing Resources Inc. (HRI) provides the most comprehensive list of providers of “affordable” housing in Kalamazoo County. Unfortunately that list is not thoroughly combed through for accuracy of minimum requirements, whether or not they will accept a voucher, compliance with Fair Housing Laws, what their application fees are etc. Many people are lost in the gap. For a person receiving a HCV you have 60 days to find and get approved for housing. Approvals from HRI are time sensitive as well. No one is there to help those individuals or those who aren't qualified for any assistance.

No one is present to advocate for people who are not qualified for assistance from HRI, Community Mental Health, or any other agency. The reality is there are more without permanent safe and secure shelter than are able to be helped by the current programs in place. Those people need an advocate to help them secure housing.

There is an opportunity for someone with real estate experience to engage with landlords and property management companies regularly. Unfortunately no one is building relationships with landlords consistently. No active education is provided to landlords/property management companies on how the HRI programs HCV or HRI housing vouchers, DHS assistance work to encourage them to accept these forms of payment. There is also minimal support for them once onboard. This center would fill the gap in the areas of housing assistance in Kalamazoo by providing in person an online assistance to deal with those with mobility issues and those who are employed.

Application Assistance Fund

Locating housing can be a challenge. Part of that challenge is application fees. It is not uncommon to spend upwards of \$100 in application fees alone. For those with a fixed income, receiving HCV, or just living paycheck to paycheck that is an unbearable expense. Currently there is no assistance for the cost of application fees. In conjunction with the navigation, advocacy, education, and engagement I offered assistance with application fees from a \$250 donation. The results were in the previously distributed report.

While I was unable to locate an application assistance fund in other communities, cities such as Grand Rapids acknowledge the burden of application fees and recently passed an ordinance addressing them.

Additional information:

[Resident Rental Application Ordinance](#)

Local Fair Housing Laws/Ordinances

Currently the protected classes under the Federal Housing Administration are race, color, religion, familial status, national origin, sex, and disability. The city of Kalamazoo can also create local policies to add more protected classes including but not limited to gender identity, citizenship

status, criminal background, and homeless. The city can fine those landlords, property management companies, and property owners who violate Fair Housing Laws. Under the Minnesota Human Rights Act in addition to the protected classes covered under the Fair Housing Rule you cannot discriminate against anyone based on receipt of public assistance or sexual orientation. Other cities and local governments have added additional fair housing protections.

Kalamazoo can also require all property owners property management companies take training on Fair Housing when they originally register and upon renewing a rental property to inform on any new developments and reinforce the cities commitment to support Fair Housing.

Additional information:

<https://mn.gov/mdhr/yourrights/what-is-protected/housing/>

<http://www.fairhousingwisconsin.com/housingrights.html>

About the author

Patrese Nicole is a small business owner, housing advocate, and lifelong resident of Kalamazoo. After her own experience with homelessness, she began to discover that her situation was not unique and many residents did not know about their housing rights which led to begin her advocacy work. Patrese serves on several boards including the Organizing Committee for Shared Prosperity Kalamazoo, Vice-Chair of the Board of the Fair Housing Center of Southwest Michigan, and member of We ACTIVE!, a community organization. She currently resides on the Northside of Kalamazoo with her husband and three children.