Affirmative Marketing Report & Plan

Housing Assistance and Services in Battle Creek, Michigan

Battle Creek Community Development Block Grant
Racial Equity Task Force

October 2020

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Executive Summary

Dr. Martin Luther King Jr.'s vision for a Beloved Community was rooted in love. Dr. Martin Luther King Jr. envisioned a Beloved Community across the world where all people can share in the wealth of the Earth. In this Beloved Community, the foundational tenants are the interdependence and common humanity across race and ethnicity for a shared future free from poverty, hungary, homelessness, discrimination, and racism.[1]

In service to Dr. Martin Luther King Jr.'s vision for a Beloved Community, this report and affirmative marketing plan are rooted in compassion and a shared love for community, humanity, and reciprocity. The country is currently experiencing a turning point for equity as it reckons with historic and contemporary inequality caused by racism and white supremacy.[2] The coronavirus laid bare the compounded health and economic disparities experienced by Black, Indigenous, People of Color (BIPOC) that existed prior to the pandemic and were exacerbated by COVID-19. These disparities result from systemic oppression based on race, ethnicity, socio-economic status, gender identity, sexual orientation, disability, age, religion, and other dimensions of difference. In particular, BIPOC communities experience disparities in the social determinants of health; access to education, housing and economic opportunities; civic engagement access; and disproportionate policing, violence from law enforcement, and incarceration rates across the country and locally.

In June 2020, the U.S. The Department of Housing and Urban Development published a three page guide for centering racial equity as it relates to the homeless system and rehousing activation response to COVID-19. The document states, "COVID-19 has amplified the historic and current racial biases and discrimination embedded in our systems, processes, and practices."[3] Only through genuine collaboration and partnership will communities be able to combat these disparities and inequalities. Though this report includes information that is challenging to digest, it does not serve to indict, blame, or shame any individual. The authors ask that the reader quietly sit with any discomfort and carefully explore every reaction that this report elicits. The authors invite the reader to extend grace to the multiple players depicted in the data reflected in this report.

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[1] The King Center. (2019, January 08). The King Philosophy. Retrieved October 12, 2020, from https://thekingcenter.org/king-philosophy/

[2] See definition for "white supremacy" on page 8.

[3] HUD. (2020, June). COVID-19 Homeless System Response: Rehousing Activation and Racial Equity. Retrieved October 13, 2020, from https://www.hudexchange.info/resource/6048/covid19-homeless-system-response-rehousing-activation-and-racial-equity/

The City of Battle Creek's leadership commissioned this action-oriented report. This community-wide commitment to facing difficult truths and taking action is a strength embedded in Battle Creek's DNA. Coalitions of leaders working to collaboratively address needs around homelessness and housing insecurity have already been meeting and openly working on building new relationships and deepening trust. This is a testament to the strength of this community and its commitment to continuous growth, learning, and improvement. The City of Battle Creek awarded the contract to complete this report to the Battle Creek Coalition for Truth, Racial Healing, and Transformation (TRHT) to:

1. Ensure that COVID-19 Housing Response Grant funds are disbursed in an equitable manner that addresses root causes of disparities and applies a racial equity lens.

2. Demonstrate the value of a collaborative process for resource distribution, centering the voices of those most heavily impacted by housing disparities.

TRHT sub-contracted with and convened community partner organizations that comprise the Community Development Block Grant Coronaviru (CDBG-CV) Racial Equity Task Force to complete this contract. In addition to TRHT, organizations represented on the **CDBG-CV Racial Equity Task Force** include:

1. Burma Center
2. Fair Housing Center of Southwest Michigan
3. New Level Sports
4. RISE Corp.
5. Southwestern Urban League
6. Voces
7. United Way for the Battle Creek and Kalamazoo Region

In addition to the CDBG-CV Racial Equity Task Force, the City and TRHT have collaboratively convened all of the other CDBG-CV subrecipients and housing stakeholders for convenings of a group titled the CDBG-CV Collaborative. **Members of the CDBG-CV Collaborative include:**

1. CDBG-CV Racial Equity Task Force Members
2. Summit Pointe
3. Community Action Agency
4. Legal Services of South Central Michigan
5. The Haven
6. Safe Place
7. The Coordinating Council (TCC)
8. Continuum of Care/ Homeless Coalition

The local, state, and federal housing system is complex. Working within this system can be challenging - particularly within the context of a pandemic. This research and report focus on the elements of the housing system related to addressing housing insecurity, homelessness, and affordable rental housing. There are additional elements related to the broader housing system that are outside of the scope of this report and should be included in future research and analysis.

An affirmative marketing plan is a marketing strategy designed to reach renters and people experiencing homelessness and housing insecurity, representing all racial and ethnic groups, across all nationally protected categories. The plan at the end of this document (beginning on page 44) describes initial advertising, outreach, and other marketing activities to inform community members of the available funds to provide rent and utility assistance, housing case management, homeless outreach, and eviction diversion services through CDBG-CV grant dollars.

This report incorporated a community-based participatory research methodology, including quantitative and qualitative findings from primary and secondary research methods. The CDBG-CV Racial Equity Task Force analyzed the findings from the data collection phase, and synthesized themes related to the barriers and challenges in accessing housing assistance as well as ideas to ameliorate those barriers.

Barriers

The barriers identified in this report are categorized at the individual, organizational, and systemic levels, including the following:

Individual Level

1. The experience of homelessness and housing insecurity is traumatic.
2. The compounded impact from poverty can prevent people from accessing the resources they need.

Organizational Level

1. Organizations are not currently reaching individuals eligible for services with the requisite information to become aware of and gain access to available resources and services.
2. There is a lack of translation or interpretation services for limited English proficient speakers.
3. There is a lack of financial assistance provided to undocumented immigrants.
4. Application and intake processes are onerous in terms of time and documentation requirements, as well as degree of mental and emotional difficulty.
5. Smaller nonprofits are often stuck in cycles of scarcity due to lack of funding, especially given disparities in investment levels in nonprofits led by people who are Black, Indigenous or other people of color (BIPOC).

Systemic Level

1. There are challenges in coordination between institutional human services agencies and smaller BIPOC-led community based organizations that are serving the same populations.

2. Funding timelines and eligibility requirements are determined by multiple external entities, such as the federal or state government, and are burdensome, particularly during a crisis.
3. Though unintentionally, organizations currently operating within the housing sector reproduce systemic oppression, implicit bias, and white supremacy that contribute to widening disparities and inequities in housing and wealth building.
4. Health and economic vulnerabilities - due to poverty, intergenerational trauma, social determinants of health, adverse childhood experiences, mental illness, substance use disorder, and the disparate impact of comorbidities and COVID-19 on communities of color - make racism a public health crisis that impacts housing.

Ideas for Circumventing Barriers

The CDBG-CV Racial Equity Task Force categorized the following ideas at the individual, organizational, and systemic levels to serve as a starting point to collectively move forward and achieve the shared goals of the CDBG-CV Collaborative, including:

Individual Level

- Those closest to the problems are closest to the solutions; stakeholders in the housing system are well poised to exercise their leadership in bringing about meaningful change.

Organizational Level

- The community will benefit from honest, authentic, and transparent communication, coordination, and partnership across organizations.

Systemic Level

- Leaders must build a new system while simultaneously operating within the existing system to meet current needs.
- Promoting and amplifying the leadership and power of Black, Indigenous, and People of Color (BIPOC) in housing work will benefit the entire community.

The authors of this report recommend that all stakeholders take advantage of this moment of disruption from COVID-19 to adjust systems, policies, procedures, and practices that may perpetuate inequality and harm. Leaders need to make adaptations that center racial equity and practices that promote the equitable distribution of resources and the common humanity of everyone involved. The CDBG-CV Task Force compiled comprehensive recommendations (see page 38) for a variety of stakeholders addressing housing insecurity, homelessness, and affordable rental housing. Recommendations are framed to support individuals, CDBG-CV subrecipients, nonprofits in the housing and human services sector, funders, and local, state, and federal policymakers and government officials.

The final section of this report includes practical affirmative marketing plan requirements and procedures for CDBG-CV subrecipients (see page 12). Elements included in this plan may be incorporated within other systems and used by other organizations. The required components of the plan include:

1. **Targeting:** To identify the segments of the eligible population who are least likely to apply, regardless of race, ethnicity, national original, sex, gender identity and expression, sexual orientation, disability, socioeconomic status, religion, or familial status. Ensure to the maximum extent possible the inclusion of people of color, women, and members of the lesbian, gay, bisexual, and transgender community.
2. **Outreach:** To outline an outreach program that includes special measures designed to attract those groups identified as least likely to apply and other efforts designed to attract persons from the total population.
3. **Indicators & Accountability Measures:** To state the indicators to be used to measure the success of the marketing program.

Each CDBG-CV subrecipient is required to submit a specific and unique plan to the city, to be reviewed and discussed by peer members of the CDBG-CV Collaborative.

The coalition of organizations working to address housing insecurity, homelessness, and affordable rental housing has a long history of ongoing collaboration and partnership. As a result, the existing connections and collaborative networks of the organizations selected as subrecipients of CDBG-CV funds will contribute to their collective success meeting the goal of equitably distributing resources. This Affirmative Marketing Plan Report is an important step for the community to continue adopting practices that support the centering of racial equity, inclusion, and belonging.

Introduction

The country is currently experiencing a turning point for equity as it reckons with the historic and contemporary inequality caused by racism and white supremacy. The United States was founded through settler colonialism and the forced removal of indigenous peoples from their land, as well as the enslavement of people of African descent over 400 hundred years ago. For centuries systemic oppression and structural racism were integrated throughout this country's structures, laws, economic, social, political, and cultural systems**.** Systemic oppression presents as the false hierarchy of human value based on socially constructed categories of difference such as color, race, ethnicity, gender identity, sexual orientation, disability, and other social identity categories. Systemic oppression exists at the level of institutions (such as harmful policies and practices) and across systems (e.g. education, health, transportation, economy, etc) that interconnect and reinforce over time.

Due to the science of how the human brain operates, individuals reinforce systemic oppression via the manifestation of implicit bias, or the automatic associations and discriminatory stereotypes about individuals and groups of people that affect one's understanding, actions, and decisions in an unconscious manner.[4] White supremacy often connotes the beliefs and actions of isolated individuals who are members of the KKK or have swastika tattoos. In this report, the term *white supremacy* is used to refer to a socio-political economic system of domination based on racial categories that benefit those defined and perceived as white. The system of white supremacy rests on the historical and current accumulation of structural power that privileges, centralizes, and elevates white people as a group.[5] In the past half century, federal laws and supreme court decisions have significantly contributed to the advancement in civil and human rights, but the legacy of this country's founding continues to result in contemporary inequality.

The coronavirus laid bare the compounded health and economic disparities experienced by Black, Indigenous, People of Color (BIPOC) that existed prior to the pandemic and were exacerbated by COVID-19. These compounded disparities result from intersecting forms of systemic oppression across race, ethnicity, socio-economic status, gender identity, sexual orientation, disability, age, religion, and other dimensions of difference. *Intersectionality* is a term coined by Kimberlé Crenshaw, and is a mode of thinking about the ways in which systems of oppression overlap and intersect with social identities.[6] In particular, BIPOC communities experience disparities in the social determinants of health; access to education, housing and economic opportunities; civic engagement access; and disproportionate policing, violence from law enforcement, and incarceration rates across the country and locally.

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[4] National Initiative for Building Community Trust and Justice. (2017). *Implicit Bias.* Retrieved 2018, from https://trustandjustice.org/resources/intervention/implicit-bias

[5] DiAngelo, R. "No I Won't Stop Saying White Supremacy." *Good Men Project*. August 12, 2017.

[6] Ranghelli, L., Choi, J., and Petergorsky, D. (2018) *Power Moves: Your essential philanthropy assessment guide for equity and justice.* National Committee for Responsive Philanthropy.

In June 2020, HUD published a three page guide for centering racial equity as it relates to the homeless system and rehousing activation response to COVID-19. The document states, "COVID-19 has amplified the historic and current racial biases and discrimination embedded in our systems, processes, and practices."[7] The document defines the term *equity* as:

> "Proportional representation (by race, class, gender, etc.) of opportunities in housing, healthcare, employment, and all indicators of living a healthy life. When talking about equity, it is helpful to distinguish it from equality. Equality is typically defined as treating everyone the same and giving everyone access to the same opportunities. The assumption is that everyone will benefit from the same support and services. This is not true. Some populations are situated differently because of historical and current discrimination against them. Equity addresses those differences. Equality is about sameness; it focuses on making sure everyone gets the same thing. Equity is about fairness; it ensures that each person gets what the person/population needs. To achieve equity, policies and procedures may result in an unequal distribution of resources, but will lead to equitable outcomes for everyone."[8]

Racism is inextricably linked to other forms of oppression, an important understanding for dismantling systemic oppression. This Affirmative Marketing Plan centers racial equity while applying an intersectional lens to the analysis of equitable practices, policies, and procedures in housing. Race is the primary lense for this report, because as a 2020 report from Bridgespan and Echoing Green states:

> "Race is one of the most reliable predictors of life outcomes across several areas, including life expectancy, academic achievement, income, wealth, physical and mental health, and maternal mortality... Holding all other factors constant, one's race predicts outcomes better than anything else."

To address these systemic disparities and inequities across systems, guidance issued by HUD defines *racial equity* as:

> "The condition that would be achieved if one's racial identity no longer predicted, in a statistical sense, one's housing, economic, and health outcomes. With racial equity, race would no longer be used to predict outcomes, and outcomes for all groups are improved. Racial equity includes addressing root causes of inequities, not just their outcomes. This includes elimination of policies, practices, attitudes, and cultural messages that reinforce differential outcomes by race or otherwise fail to address them. Racial equity is also a

[7] HUD. (2020, June). *COVID-19 Homeless System Response: Rehousing Activation and Racial Equity.* Retrieved September 21, 2020, from https://www.hudexchange.info/resource/6048/covid19-homeless-system-response-rehousing-activation-and-racial-equity/

[8] HUD. (2020, June). *COVID-19 Homeless System Response: Part 1: Equity as the Foundation.* Retrieved September 21, 2020, from https://files.hudexchange.info/resources/documents/COVID-19-Homeless-System-Response-Rehousing-Activation-and-Racial-Equity-Part-1-Equity-as-the-Foundation.pdf

process. This means that Black people, Indigenous people, and people of color—those most impacted—are part of the decision-making about funding, policies and programs."[9]

In service to a shared vision for Dr. Martin Luther King Jr.'s Beloved Community, this report and affirmative marketing plan are rooted in a shared love for community and humanity. This report presents salient data to illustrate Battle Creek and Calhoun County's landscape relating to aspects of housing security and affordability within the broader housing system. These findings help contextualize the opportunity and responsibility facing the group of organizations that are subrecipients of the Community Development Block Grant - Coronavirus (CDBG-CV). Through careful analysis, the members of the CDBG-CV Racial Equity Task Force have designed recommendations to promote accountability, antiracism, and the transformation of the local housing system. This report also represents a unique snapshot in time, immediately following a global pandemic. If there were ever a time to dream about how this country's institutions and systems can best serve all people, now is that time.

[9] *ibid.*

Background

The City of Battle Creek awarded the Battle Creek Coalition for Truth, Racial Healing, and Transformation (TRHT) with a contract in response to the city's Request For Proposals to assist with outreach and affirmative marketing coordination. The City received a $729,344 allocation from the Department of Housing and Urban Development through the Coronavirus Aid, Relief, and Economic Security Act (CARES Act), to prevent, prepare for, and respond to the coronavirus (COVID-19). The funds are for rent and utility assistance, housing case management, homeless outreach, eviction diversion services, and to cover costs associated with the operation of an emergency homeless shelter. The goals of TRHT's proposal were to:

1. Ensure that COVID-19 Housing Response Grant funds are disbursed in an equitable manner that addresses root causes of disparities and applies a racial equity lens.

2. Demonstrate the value of a collaborative process for resource distribution, centering the voices of those most heavily impacted by housing disparities.

This work commenced in late July 2020. The contract includes the development and evaluation of an affirmative marketing plan, in addition to technical assistance with implementation of the plan including outreach and marketing efforts. An affirmative marketing plan is a marketing strategy designed to reach renters and people experiencing homelessness and housing insecurity, representing all racial and ethnic groups, across all nationally protected categories. This report, affirmative marketing plan, and associated activities are intended to identify demographic groups least likely to access services without special outreach efforts; convene local representatives of affected groups, propose strategies and assist with implementation; communicate about the emerging needs of affected groups related to the coronavirus response; and provide evaluation of efforts to address needs.

The City of Battle Creek is a founding member organization of the Battle Creek Coalition for Truth, Racial Healing, and Transformation with representation on the TRHT Leadership and Beyond Separation Design Teams. The Battle Creek Coalition for Truth, Racial Healing, and Transformation is fiscally sponsored by the Battle Creek Community Foundation, the contracting entity for this project. The mission of TRHT is to be the catalyst for a racial equity movement in Battle Creek that transforms the way we live, work, and interact as a community. The Coalition for TRHT's vision is for Battle Creek to experience a shared humanity where ALL can flourish. To bring about this vision, TRHT's theory of change posits that through its work, community members take ownership of TRHT principles and weave them into the fabric of the community, embedding TRHT in all aspects of the work completed independently and in collaboration with one another.

TRHT sub-contracted with and convened community partner organizations to comprise the CDBG-CV Racial Equity Task Force to complete this contract. In addition to Battle Creek Coalition for Truth, Racial Healing, and Transformation, organizations represented on the **CDBG-CV Racial Equity Task Force** include:

1. Burma Center
2. Fair Housing Center of Southwest Michigan
3. New Level Sports
4. RISE Corp.
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In addition to CDBG-CV Racial Equity Task Force, the City and TRHT have collaboratively convened all of the other CDBG-CV subrecipients and housing stakeholders for convenings of a group titled the CDBG-CV Collaborative. **Members of the CDBG-CV Collaborative include:**

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8. Continuum of Care/ Homeless Coalition

The intention behind the CDBG-CV Collaborative is to convene this group of leaders on an ongoing basis to build trust, relationships, and partnership to collectively address the barriers, ideas, and recommendations that are reflected in this report and accompanying affirmative marketing plan.

Methodology

This report incorporates a community-based participatory research methodology, including quantitative and qualitative findings from primary and secondary research methods. The CDBG-CV Racial Equity Task Force convened via Zoom over eight meetings for two hours each, starting on July 28, 2020. Task Force members began by discussing the housing landscape in Battle Creek. From this discussion, members created a list of preliminary ideas to discuss with the broader CDBG-CV subrecipients during Zoom meetings convened by the City's Community Development Manager. These initial discussions informed the co-development of a survey instrument that the Task Force administered to CDBG-CV subrecipients for a deeper understanding of the services and resources available to ameliorate housing insecurity and homelessness. During a meeting on August 12, 2020 planned in partnership with the City and facilitated by a Task Force member, the full group of CDBG-CV Collaborative organizations discussed the initial list and generated new ideas. This meeting also deepened the relationships with individuals and across the organizations within the collaborative.

In early August, the Racial Equity Task Force disseminated an online survey link via SurveyMonkey to all CDBG-CV Collaborative members. The survey link was open for 10 days from August 7 to the 17th and included 11 complete responses, representing 11 distinct organizations. After the survey link was closed, the Racial Equity Task Force members discussed the findings and designed an interview protocol for deeper understanding and exploration with the other CDBG-CV subrecipients.

Members of the Racial Equity Task Force requested formal interviews with two representatives per CDBG-CV subrecipient organization, including the CDBG-CV grant liaison (usually the executive director/CEO) and a case manager or staff member that directly interfaces with clients. A CDBG-CV grant liaison participated in the interviews with at least one other staff member, except for one interview where only the liaison was present. Six members of the Racial Equity Task Force interviewed seven individuals, representing four of the CDBG-CV subrecipients. The interview procedure included at least one lead interviewer and a note taker from the Racial Equity Task Force. Each interview took approximately one hour long. Each interviewee returned a signed consent form and approved the interview transcription prior to the information being shared amongst the Racial Equity Task Force members for analysis. The interviewees also had the opportunity to provide additional written narrative responses to the original interview protocol questions. One of the organizations redacted a significant portion of the interview transcription and provided written responses; the other organizations approved the transcriptions and did not provide any additional written responses. One CDBG-CV subrecipient conducted a one-on-one informal conversation to share information with the facilitator of the CDBG-CV Racial Equity Task Force.

For the data review, two CDBG-CV Racial Equity Task Force members reviewed recently published reports as well as the MI Calhoun data website.

Findings

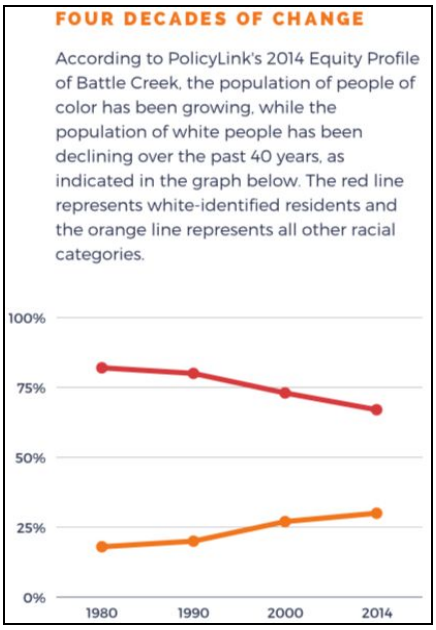
Data Review

This section of the report highlights disparities and findings from the data review that support targeted approaches for an equitable distribution of CDBG-CV funds. With generous support from local funders, leaders in Calhoun County have commissioned significant research and investigation into racial disparities and economic opportunity for racial equity. In June 2017 Policy Link published an Equity Profile for Battle Creek which summarized the report with the following statement:

> "Battle Creek, Michigan is becoming a majority people-of-color city, and communities of color will continue to drive growth and change into the foreseeable future. Embedding an equity approach throughout city government and advancing policy strategies to grow good jobs, build healthy communities of opportunity, prevent displacement, and ensure just policing and court systems, is fundamental to a brighter future for all of Battle Creek's residents.
>
> The way forward is with an equity-driven growth model. To secure America's health and prosperity, the nation must implement a new economic model based on equity, fairness, and opportunity. Leaders across all sectors must remove barriers to full participation, connect more people to opportunity, and invest in human potential."[10]

Directly excerpted from the Policy Link Equity Profile are the following examples of disparities:[11]

- "Battle Creek has experienced net population decline since 1980, with all of the net decline attributable to the white population."
- "The percentage of residents who are people of color increased from 18% in 1980 to 33% in 2014." (See image at right)
- "Despite similar labor force participation rates, the Black population in Battle Creek is nearly twice as likely to be unemployed as the white population."
- "Black, Latino, Native American, and Mixed/other residents face the highest poverty rates in the city."



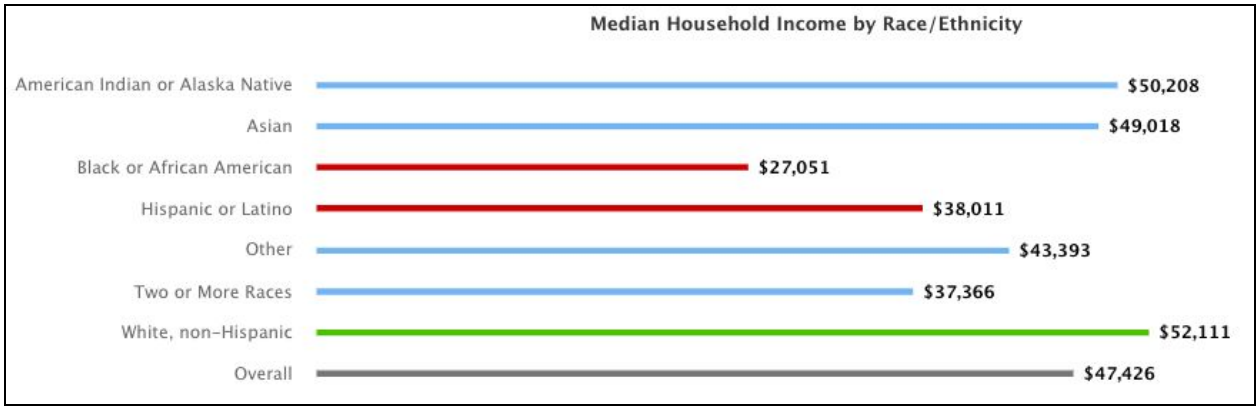
[10] Policy Link and Program for Environmental and Regional Equity at the University of Southern California. (2017). *An Equity Profile of Battle Creek.* Retrieved from https://www.policylink.org/resources-tools/equity-profile-battle-creek

[11] *ibid.*

- “The top 20% of households hold more than half of all income in the city while the bottom 20% hold 3% of total income.”
- “The city also has a higher unemployment rate than the nation. Among Battle Creek residents in the labor force, 14% are unemployed. Black residents have the highest unemployment rate followed by Latino residents.”

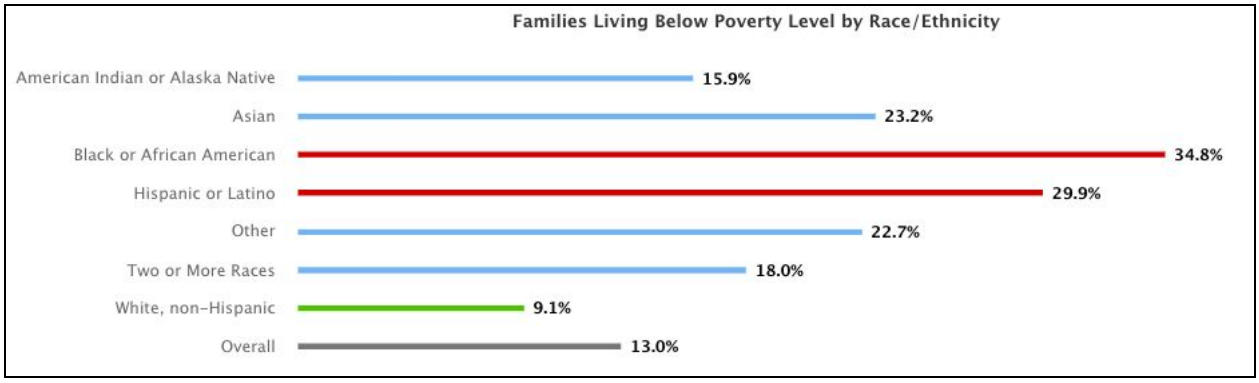
The median household income in Calhoun County varies greatly by racial/ethnic identity, as presented in the graph below. The difference in median household income for African Americans and non-Hispanic whites was $25,060, or almost half (48%) the median household income of whites. The difference in median income of households with two or more races or Latino households was also disparate ($14,745 and $14,100 respectively).[12]

Graph One: Median Household Income by Race/Ethnicity from MiCalhoun Disparities Dashboard



The disparities for families living below the poverty line mirror the findings of household income. More than one in three Black families are living below the poverty level in Calhoun County and slightly less than one in three Latino families are living below the poverty level (34.8% and 29.9% respectively). Slightly more than one in five Asian and other race families live below the poverty level.

Graph Two: Families Living Below Poverty Level by Race/Ethnicity from MiCalhoun.com Disparities Dashboard



[12] MiCalhoun. (2018). *Community Health Dashboards.* Retrieved September 18, 2020, from http://www.micalhoun.org/index.php?module=indicators

There is a direct link between poverty and housing insecurity. Given the racial disparities and high rates of poverty in Battle Creek and across the county, there is significant need for eviction diversion case management and bill payment assistance, among other interventions and support for renters, the unhoused, and homeowners. In 2018 in Calhoun County, there were a total of 16,182 rental households.[13] A report commissioned by the city of Battle Creek in 2013 demonstrated an undersupply of rental units available (7,344) compared to a higher demand for rental units (7,910).[14] These findings also show that almost half of rental households in Calhoun County are concentrated in Battle Creek. According to the US Census Bureau 2013—2017 American Community Survey 5-Year Data Profile, 42.8% of renters in Calhoun County paid 35% or more of their annual income on rent. Of all occupied units paying rent in 2017 in the County, 68.5% of renters paid between $500-$999. In that same time period, 16% paid less than $500; 12.6% paid between $1,000 - $1,499; 2.1% paid between $1,500 - $1,999; .4% paid between $2,000 - $2,499; .1% paid between $2,500 - $2,999; and .2% paid more than $3,000.[15] Policy Link's Equity Profile illustrated that in the city of Battle Creek: "More than half of renter households are cost burdened... meaning they spend more than 30% of household income on housing costs. Twenty-nine percent are severely cost burdened – spending more than half of their income on rent."[16]

Lower income and employment affects the ability of an individual or family to remain housed, and especially with the economic crisis spurred by the pandemic, eviction cases are on the rise. Overall in the state of Michigan in 2018, there was about one eviction case for every six rental units (17%).[17] Michigan's filing rate appears to be much higher than those reported elsewhere: eviction filing rates in Chicago, Philadelphia, and the Cincinnati area during a similar time period, for example, were 3.9%, 7.8%, and 8.7%, respectively.[18] The six counties with the highest eviction filing rates in the state (18.4% to 25.7%) are Genessee, Macomb, Monroe,

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[13] Slagter, M. (2020, May 20). "See which Michigan counties have the highest rate of eviction filings." *MLive.* Retrieved from https://www.mlive.com/public-interest/2020/05/see-which-michigan-counties-have-the-highest-rate-of-eviction-filings.html

[14] McKenna Associates. (2013) *Comprehensive Housing Study: City of Battle Creek.* Retrieved from https://www.battlecreekmi.gov/ArchiveCenter/ViewFile/Item/71

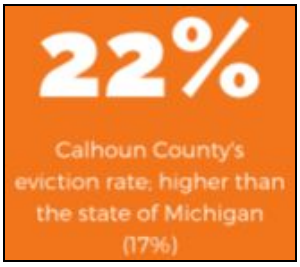
[15] US Census Bureau. (2018). *American Community Survey 5 Year Estimates.* Retrieved September 23, 2020 from https://data.census.gov/cedsci/table?g=0400000US26_0500000US26025

[16] Policy Link and Program for Environmental and Regional Equity at the University of Southern California. (2017). *An Equity Profile of Battle Creek.* Retrieved from https://www.policylink.org/resources-tools/equity-profile-battle-creek

[17] Slagter, M. (2020, May 20). "See which Michigan counties have the highest rate of eviction filings." *MLive.* Retrieved from https://www.mlive.com/public-interest/2020/05/see-which-michigan-counties-have-the-highest-rate-of-eviction-filings.html

[18] Goodspeed, R., Deward, M., and Schaafsma, J. (2020, May). *Michigan's Eviction Crisis.* University of Michigan Poverty Solutions. Retrieved from https://poverty.umich.edu/files/2020/05/Michigan-Eviction-Project-policy-brief.pdf

Calhoun, Wayne and Muskegon.[19] Thus, Calhoun County ranks fourth in the state of counties with the highest eviction rates. The eviction filing rate in Calhoun in 2018 was about one eviction case for every five rental units (22.14%), higher than the rate for the state.[20] In 2018 there were 3,583 eviction filings and the average number of eviction filings per year from 2014-2018 was 3,489.[21] This means that in 2018 in Calhoun County, almost 300 households were evicted per month; approximately 69 households were evicted per week; and almost 10 households were evicted per day.



The Michigan Eviction Project at the University of Michigan (UM) used a statewide multivariate analysis showing that the number of eviction cases filed within a census tract is related to the percent of single mother households, number of mortgage foreclosures, and percent of population living in mobile homes. In urban areas, the number of cases is positively related to additional factors, including the percent African Americans, percent of the population under 18, and percent of housing units vacant in the census tract.[22] Robert Goodspeed, UM assistant professor of urban planning and lead researcher on the report said, “Although I can't speculate how the pandemic may change these relationships, in the absence of structural changes to the housing or legal systems, it seems likely these neighborhoods will continue to experience disproportionately more evictions than other neighborhoods.”[23] Of the statewide eviction cases filed between 2014 and 2018, just 4.8% of tenants were represented by an attorney, compared to 83.2% of landlords.[24]

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[19] Slagter, M. (2020, May 20). “See which Michigan counties have the highest rate of eviction filings.” *MLive.* Retrieved from https://www.mlive.com/public-interest/2020/05/see-which-michigan-counties-have-the-highest-rate-of-eviction-filings.html

[20] Goodspeed, R., Deward, M., and Schaafsma, J. (2020, May). *Michigan’s Eviction Crisis.* University of Michigan Poverty Solutions. Retrieved from https://poverty.umich.edu/files/2020/05/Michigan-Eviction-Project-policy-brief.pdf

[21] Slagter, M. (2020, May 20). “See which Michigan counties have the highest rate of eviction filings.” *MLive.* Retrieved from https://www.mlive.com/public-interest/2020/05/see-which-michigan-counties-have-the-highest-rate-of-eviction-filings.html

[22] Goodspeed, R., Kyle Slugg, K., Dewar, M., and Benton, E. (2020, May). *Michigan Evictions: Trends, Data Sources, and Neighborhood Determinants.* University of Michigan Poverty Solutions.

[23] Slagter, M. (2020, May 20). “See which Michigan counties have the highest rate of eviction filings.” *MLive*. Retrieved from https://www.mlive.com/public-interest/2020/05/see-which-michigan-counties-have-the-highest-rate-of-eviction-filings.html

[24] *ibid.*

The United Way of the Battle Creek Kalamazoo Region (UWBCKR) has also been a strong advocate to address barriers facing the ALICE population – Asset Limited, Income Constrained, Employed. Chris Sargent, CEO wrote an article on UWBCKR website April 10, 2019 indicating that 61% of all jobs in Michigan are low-paying jobs. He wrote, “the number of ALICE families has grown, in part because some have managed to climb out of poverty—our region’s poverty rate shrunk slightly from 15% in 2015 to 14% in 2017—but also because households barely above the ALICE threshold a few years ago have slipped back due to flat wages and rising living costs.”

Homelessness is another challenge the community is facing and the population of people experiencing homelessness in Calhoun County has grown over time. In 2015, the county’s unhoused population was 1,116.[25] That number has grown to 2019 estimates of 1,199 of the county's total population of 134,128.[26] According to data from the U.S. Department of Housing and Urban Development, homeless services in Calhoun County serve approximately 1,100 people per year, or about 240 people at any one time.[27]

After the pandemic, the organizations primarily serving Battle Creek’s unhoused population, The Share Center, the Haven of Rest, and Safe Place, had to drastically alter their operations to accommodate the requirements for sheltering in place. In partnership with the City of Battle Creek, the Share Center operated a shelter at the Full Blast facility. Prior to the recent opening of a 14,000 square foot shelter for the unhoused, there was a temporary period where people experiencing homelessness took shelter under a tent in a parking lot. The Haven of Rest and Safe Place had to comply with the governor's executive order to depopulate shelters in March to stop the spread of COVID-19. The Haven went from 77 people to 20 people in two weeks, which cut the shelter's revenue by 75% or a $150,000 reduction in income.[28] Daniel Jones told News Channel 3 that in many of those cases, the answer was as simple as a bus ticket out of town, or people waiting for a check to pay for a security deposit for an apartment. Jones said the Haven of Rest was able to accommodate some people's needs with emergency funds.[29]

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[25] Simons, J. (2019, January 31). “Plans to serve homeless population in Calhoun County start with a thorough count.” *Second Wave Southwest Michigan.* Retrieved from https://www.secondwavemedia.com/southwest-michigan/features/Plans-to-serve-homeless-population-in-Calhoun-County-starts-with-a-count-0131.aspx

[26] *ibid.*

[27] H. (2020, June). “COVID-19 Homeless System Response: Rehousing Activation and Racial Equity.” *Battle Creek Enquirer*. Retrieved October 13, 2020, from https://www.hudexchange.info/resource/6048/covid19-homeless-system-response-rehousing-activation-and-racial-equity/

[28] Knef, S. (2020, September 08). “How homeless people in Battle Creek are making it through the COVID-19 pandemic.” *WWMT.* Retrieved from https://wwmt.com/news/local/how-homeless-people-in-battle-creek-are-making-it-through-the-covid-19-pandemic

[29] *ibid.*

Survey and Interview Findings

The economic fallout from the pandemic will be far reaching due to the interconnections between access to housing, healthcare, employment, education, and legal services. To better understand the linkages across these areas within the housing system, the CDBG-CV Racial Equity Task Force disseminated a survey to sub-awardees of CDBG-CV funds. The survey examined current organizational operating models, levels of available funding, services offered and potential barriers to access, data collection and eligibility requirements for assistance, adaptation of outreach methods in the era of COVID-19 era, and ideas for collaborative solutions.

The CDBG-CV Collaborative survey link was open for thirteen days from August 4 to the 17th, 2020. Given the rapidly changing environment due to the pandemic, some findings may have changed compared to when the survey was disseminated. The link was sent to 26 individuals representing 16 different organizations, all of which are active members of the CDBG-CV Collaborative (see page 12 for complete list). Out of the possible 26 respondents, 11 people completed the survey, each representing a distinct member organization of the CDBG-CV Collaborative, including the following organizations:

1. Burma Center
2. Continuum of Care/Homeless Coalition
3. Community Action Agency of South Central Michigan
4. Fair Housing Center for Southwest Michigan
5. The Haven
6. RISE Corp
7. Safe Place
8. Southwestern Michigan Urban League
9. Summit Pointe HARA
10. TRHT
11. Voces

Amounts and Sources of Housing Funding in Region

The survey respondents indicated their best estimates of total amounts of funding coming from a variety of federal and private sources that are earmarked for housing assistance and related services. The table below indicates the aggregate amounts for each source of funding, as well as the total amount of funding received between March and August 2020 for housing assistance and related services.

Type of Funding for Disbursement after March 2020 (n=10)	***Approximate* Amount of Funding Reported**	**Organizations Reporting Funds**
CDBG-CV – (Community Development Block Grant through CARES Act)	$458,800	5

Type of Funding for Disbursement after March 2020 (n=10)	*Approximate* Amount of Funding Reported	Organizations Reporting Funds
CSBG – (Community Services Block Grant from CARES Act)	$770,000	1
CRF – Coronavirus Relief Fund (from CARES Act)	$289,000	1
ESG – Emergency Solutions Grant (from CARES Act)	$77,000	2
HOME – Home Investment Partnerships Program	$243,000	1
Other federal grants	$112,912	3
State grant dollars	$131,978 ($50,000 is not yet confirmed)	1
Restricted dollars from private funders	$198,257	4
Unrestricted dollars from private funders or individual donors	$320,600	4
Public housing, Section 8 vouchers, and project-based rental assistance through HUD	0	10
Total	**$2,142,747**	**10**
Amount and percentage of total funding that was received by members of CDBG-CV Racial Equity Task Force:	**$175,100**	**8.17%**

Housing and Related Services

Survey respondents indicated the **types of housing services** their organizations provide, including eviction diversion services (5), wrap around services (4), rent payment (4), rehousing (4), water bill and electricity payment (3), mortgage payment (2), emergency shelter (2), phone bill and internet bill payments (1), meals (1), case management (1), legal services (1), rehab work in a specific neighborhood (1), and resources on racial equity (1).

Respondents also indicated the type of **related services** their organizations provide, including food (4), transportation (3), supplies - toiletries, cleaning, and diapers (3), personal protection equipment - PPE (3), mental health (3), banking and financial literacy (2), workforce development (1), entrepreneurship training (1) school-related expenses (1), learning technology - laptop, cell phone, tablet (1), employment opportunities (1), and COVID testing (1).

CDBG-CV Subrecipient Staffing and Demographics

Nine respondents indicated that a total of 30 people are full time equivalent (FTE) staff members who directly interface with community members and provide the services listed above. Of the total staff of CDBG-CV Collaborative members directly interfacing with community members:

- 1 organization has 7 FTE
- 1 organization has 6 FTE
- 2 organizations have 5 FTE
- 1 organization has 4 FTE
- 3 organizations have 1 FTE
- 1 organization has 0 FTE

The nine survey respondents indicated the following:

- 5 organizations have Black or African American staff
- 5 organizations have white staff
- 3 organizations have staff with two or more races
- 1 organization has staff with other racial identity
- 1 organization preferred not to indicate the racial identities of staff
- 8 organizations have female staff
- 3 organizations have male staff
- 1 organization preferred not to indicate the gender identity of staff

On separate items in the survey, 11 respondents indicated the following:

- 5 organizations do not have Latinx staff
- 4 organizations have Latinx staff
- 1 organization is not sure if there are Latinx staff
- 1 organization preferred not to say if there were Latinx staff
- 9 organizations have staff who speak English
- 2 organizations have staff who speak Spanish
- 4 organizations have contracts with an agency for interpretation[30]
    - 3 organizations contract with Voces
    - 2 organizations contract with Burma Center
    - 1 Organization uses Language Line
- 5 organizations do not contract with an agency for interpretation

[30] ***Note:*** *interpretation refers to live, oral communication and translation is for written communications, e.g. fliers, email messages, and reports.*

Organizational Intake Process, Data Documentation, and Eligibility Requirements
The intake process to receive housing assistance requires a lot of documentation of client information. Per the federal grant requirements, subrecipients must collect certain information to remain compliant. Other data points may not be required, but are collected because they offer helpful information for making strategic decisions regarding fund distribution. Eight survey respondents indicated that in the past 12 months, their organizations collected the following information: zip code (8), total number of people living in household (7), age (7), number of minors 17 or younger in household (6), Household status - single parent family, multi-family occupied, childless (6), race and ethnicity (6), disability status (6), other areas of assistance needed in addition to rent (5), number of adults in household working part or full time (5), income level (5), gender - options include non-binary and/or transgender (5), referring organization or individual (4), primary languages spoken at home (3), household members at high risk of contracting COVID or receiving treatment for COVID (1), sexual orientation (1), immigration status (1), and gender - female and male only (1). One respondent indicated that clients are requested to provide demographic information though this information is not required in order to receive services (i.e. clients may decline to answer any question and still remain eligible for services).

In addition to providing demographic information, eight survey respondents indicated the following additional requirements from their organizations' intake processes in the past 12 months, including: completion of intake process on site (5), proof of money owed - bill or receipt (3), pay stub(s) for past 30 days or more (3), specific sources and amounts of income (2), monthly total income amount (2), verification of home address via mail or bill (2), driver's license (2), 1099 (1), W-2 form (1), percentage of average median income (AMI) that is 100% or less (1), past year tax return (1), bank statement (1), or social security number - verbal report or demonstration of physical card (1).

One respondent commented that their organization requires any document that can provide identity and income, including any of the items on the list. This organization also allows a self-certification form if the other items are not available. Another comment indicated that while the intake process is normally done on site, it can also take place over the phone. The interviews indicated that at least two organizations are completing virtual/telephonic intake processes due to social distancing rules and safety guidelines. For at least one organization, clients are able to take a picture to send by text or email, fax, and/or mail in the required documentation to complete the virtual intake process.

Specifically for eviction diversion services, out of nine respondents, three required communication with a landlord, two required an eviction notice, one required a lease agreement and one required court records. One comment indicated that without these documents, they may still offer assistance to a client.

The interviews expounded on the findings from the survey regarding the intake process and data management systems for organizations receiving state and federal grants. Summit Pointe,

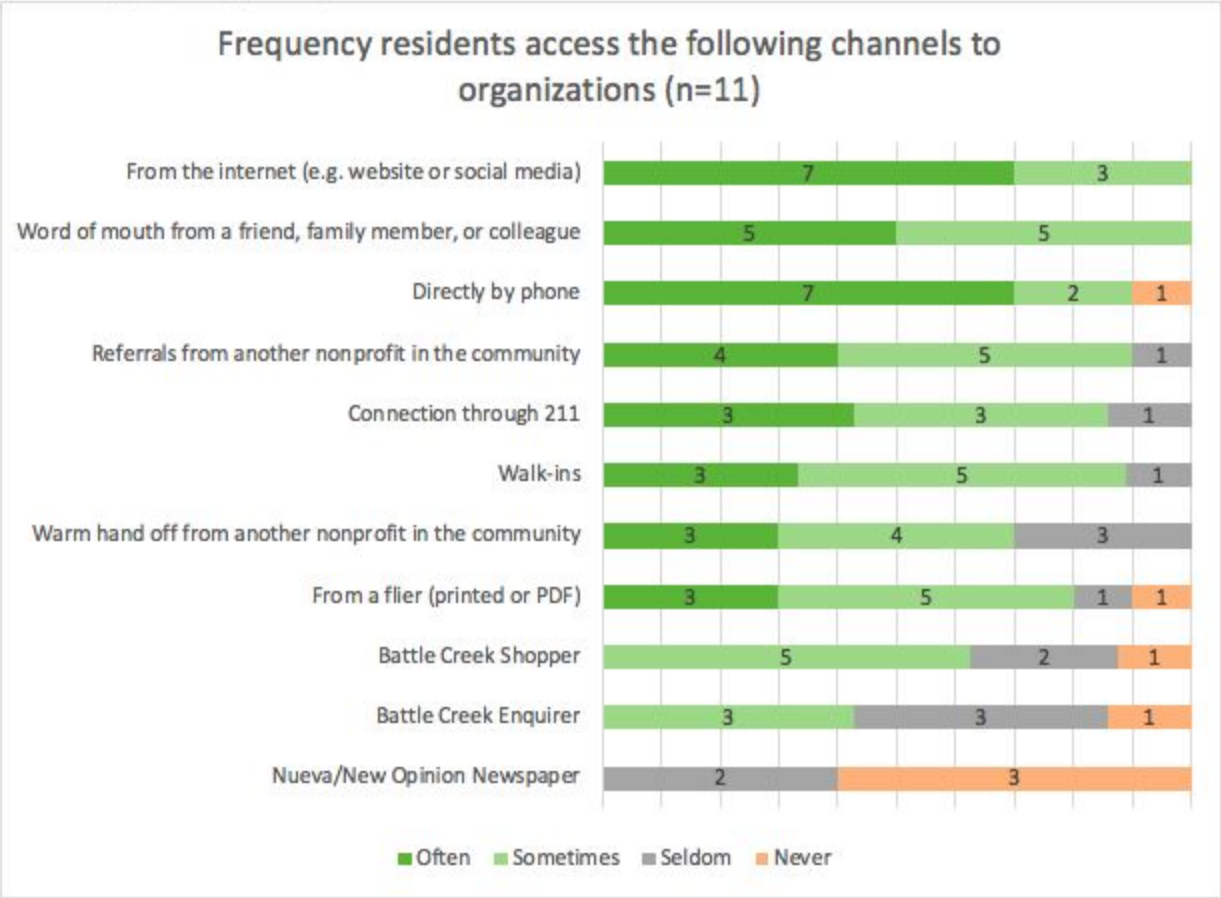
The Haven, and Share Center all use Homeless Management Information System (HMIS) and Vulnerability Index Service Prioritization Decision Assistance Tool (VI-SPDAT). Community Action Agency uses the Michigan Community Action Agency's database platform, though it is very similar to HMIS. Safe Place uses EmpowerDB and Legal Services uses a separate system. There is also a pre-screen application that Summit Pointe has shared with other CDBG-CV subrecipients. For at least two organizations, the funds for housing assistance are not given directly to the client, rather they are issued as checks made out to the landlord, utility company, or other vendor.

At least two organizations work with Voces and/or Burma Center to assist with interpretation for clients. Two organizations use the national service called Language Line that is available 24/7. Only one organization indicated that they had a Spanish speaking staff member to assist with the intake process. Two organizations indicated that they have one Spanish speaking staff member, and one organization has one Burmese speaking staff member, though at the time of the interviews, these bi-lingual/multilingual staff members were not in case management roles or performed the intake process. Of the four organizations interviewed, one followed up with specific reports on the racial demographics of the population the organization serves and the demographic composition of this organization's board.

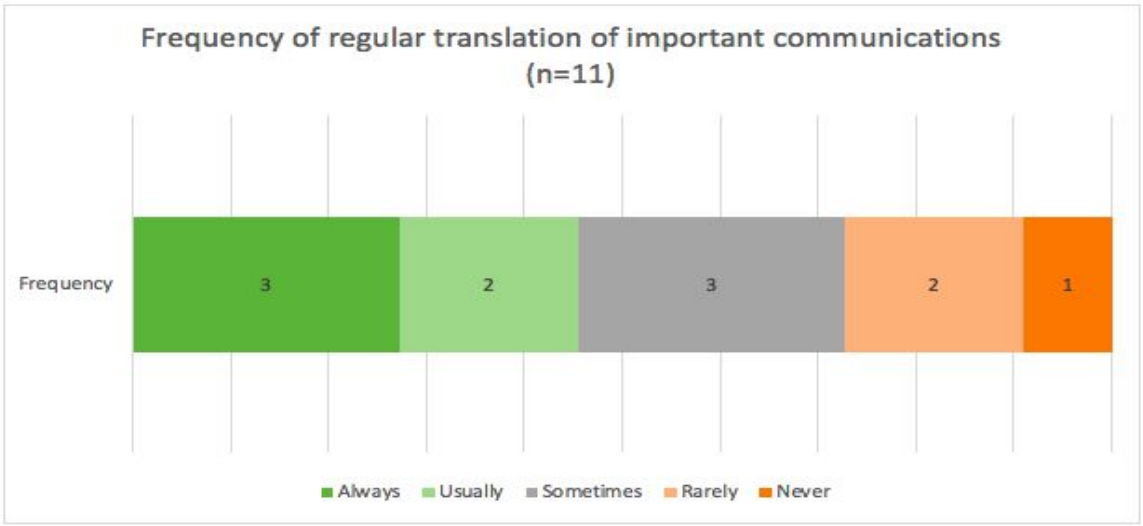
The amount of assistance and types of services offered vary greatly by each organization, usually based on the restrictions from the source of funding. For example, one organization mentioned providing assistance to people with up to 250% AMI and another serves people with 50% or less of AMI. Financial assistance in many cases may be used for a security deposit, arrearage, and/or rent payments. One organization has a $4,000 cap for assistance and another has a $2,000 cap. One organization stated that it can provide up to six months of rent assistance. Two organizations provide shelter for up to 60 days.

Communication & Outreach Methods

Survey respondents indicated the predominant communication channels for how they believe clients learn about their services. The bar graph below indicates the top methods of communications and outreach, excluding the “not applicable” responses.



All 11 respondents indicated the frequency of translation of important communications:



Survey Respondent Comments Regarding Translation
Three organizations translate communications to Spanish
One organization also translates to Burmese and Arabic
Two organizations indicated a desire to intentionally translate more communications in the future: “The awareness of translation services is acute and we are looking for ways to increase inclusion in our outreach and services.” “Have rarely done so in the past and have plans to do more translation moving forward.”

Analysis

The local, state, and federal housing system is complex. Working within this system can be challenging - particularly within the context of a pandemic. This research and report focus on the elements of the housing system related to addressing housing insecurity, homelessness, and affordable rental housing. There are additional elements related to the broader housing system that are outside of the scope of this report and should be included in future research and analysis.

The coalition of organizations working to address housing insecurity, homelessness, and affordable housing has a long history of ongoing collaboration and partnership. For example, the Homeless Coalition meets regularly and shares minutes from meetings on The Coordinating Council website for the public to review. The leaders and staff who work for this coalition of organizations are passionate and dedicated to serving people during a very vulnerable moment in their lives. As a result, the existing connections and collaborative networks of the organizations selected as subrecipients of CDBG-CV funds will contribute to their collective success toward the goal of equitably distributing resources. This section presents the CDBG-CV Racial Equity Task Force’s analysis of the findings from the data collection phase, synthesizing themes related to the barriers and challenges in accessing housing assistance as well as ideas to ameliorate those barriers. This presentation serves as a starting point to collectively develop a blueprint to move forward and achieve the shared goals of the organizations included in this work.

Barriers to Housing Assistance in Battle Creek

Across the country, news headlines are highlighting the ramifications to the housing system resulting from the dual public health and economic crisis because of COVID-19. The challenges in the system existed prior to the arrival of COVID-19, and the pandemic is shining a spotlight on myriad disparities and inequities that result from a variety of barriers to accessing affordable, safe, and stable housing. Local barriers to access manifest at the individual, organizational, and systemic levels, including:

Individual Level

1. The experience of homelessness and housing insecurity is traumatic.
2. The compounded impact from poverty can prevent people from accessing the resources they need.

Organizational Level

1. Organizations are not currently reaching individuals eligible for services with the requisite information to become aware of and gain access to available resources and services.
2. There is a lack of translation or interpretation services for limited English proficient speakers.
3. There is a lack of financial assistance provided to undocumented immigrants.
4. Application and intake processes are onerous in terms of time and documentation requirements, as well as degree of mental and emotional difficulty.
5. Smaller nonprofits are often stuck in cycles of scarcity due to lack of funding, especially given disparities in investment levels in nonprofits led by people who are Black, Indigenous or other people of color (BIPOC).

Systemic Level

1. There are challenges in coordination between institutional human services agencies and smaller BIPOC-led community based organizations that are serving the same populations.
2. Funding timelines and eligibility requirements are determined by multiple external entities, such as the federal or state government, and are burdensome, particularly during a crisis.
3. Though unintentionally, organizations currently operating within the housing sector reproduce systemic oppression, implicit bias, and white supremacy that contribute to widening disparities and inequities in housing and wealth building.
4. Health and economic vulnerabilities - due to poverty, intergenerational trauma, social determinants of health, adverse childhood experiences, mental illness, substance use disorder, and the disparate impact of comorbidities and COVID-19 on communities of color - make racism a public health crisis that impacts housing.

Barriers at the Individual Level

The experience of homelessness and housing insecurity is traumatic. Individuals may experience the process of being screened as harmful and stigmatizing, possibly out of fear of being judged by intake staff, family, or friends. Not being able to provide basic necessities like shelter for oneself or family, places one in a position of incredible vulnerability. Facing that vulnerability while answering very personal questions with a stranger during an intake process can feel intrusive and disconcerting, even when necessary. One interviewee said, “There are some cultural pieces where neighbors, friends, the group that supports a person can cause them to feel defeated or badly if they ask for resources or help.” Another interviewee made a similar comment, “Pride and their ability to feel like they’re able to provide for themselves without having help is sometimes a barrier for people to get resources.” Situations where an applicant is ultimately ineligible for assistance are particularly disheartening and distressful. Moving through this system the way the federal government has established it via relevant laws and policies can be a dehumanizing experience.

The compounded impact from poverty can prevent people from accessing the resources they need. The confluence of the effects of living in poverty or being part of the ALICE (Asset Limited, Income Constrained, Employed) population can include lack of safety net, access to affordable and safe housing, fair employment/entrepreneurship opportunities, transportation, childcare, healthcare, and effective legal representation. For example, as one interviewee said,

> “Transportation is a barrier for a lot of people to get there. If they're working and work the whole time the agencies are available, it's hard to find the time to get in. It’s been a great learning experience with us with the virtual intake process; we’ve been able to address some of that.”

Other consequences of poverty like low credit scores, past evictions, or felony convictions limit available local housing options as well. A lack of local affordable housing options compounds this challenge, as mentioned by two interviewees. Furthermore, since the pandemic hit, unemployment continues to grow. Jobs in the service and entertainment industries, for example, may not be coming back for a long time given social distancing safety requirements. People who previously had full time jobs may be only working part time, be furloughed, or continue to be unemployed since March. The lack of free, affordable, and/or available childcare is also negatively impacting the ability of parents to work, and more women are making the difficult choice to drop out of the workforce altogether. In September, according to the Labor Department, 865,000 women over 20 dropped out of the American workforce compared with 216,000 men in the same age group.[31] Ultimately, many working parents are not getting the aid they need to be able to secure childcare and work at the same time. This situation is creating an

[31] Schneider, A., Hsu, A., & Horsley, S. (2020, October 02). “Enough Already: Multiple Demands Causing Women To Abandon Workforce.” *NPR.* Retrieved from https://www.npr.org/sections/coronavirus-live-updates/2020/10/02/919517914/enough-already-multiple-demands-causing-women-to-abandon-workforce?utm_source=facebook.com

almost impossible situation that disproportionately impacts low and no-income people, un and under-employed individuals, single parents, immigrants, and people who are immunocompromised.

Barriers at the Organizational Level

Organizations are not currently reaching individuals eligible for services with the requisite information to become aware of and gain access to available resources and services. The system addressing homelessness and housing insecurity is complex and multifaceted with many moving and changing parts. As a result, organizations are not currently reaching all eligible individuals to make them aware of the housing resources and services available to them. Other individuals may judge any possible future opportunities based on past experiences. One interviewee said,

> "I think there are a lot of people who don't know about the assistance available. Partly because of the [complex eligibility] terms and what is available changes all the time, both in our organization and in the community at large. Some people have tried to access resources before and they haven't been successful, so they believe they'll never be successful."

Another interviewee recognized that lack of awareness can also come from the challenges inherent in navigating a housing system that is primarily conducted in English. This interviewee said, "Language can be a barrier too if you don't know how to initially ask for [interpretation] or are intimidated...when you first call a number."

There is a lack of translation or interpretation services for limited English proficient speakers. At the time of the interviews, only one of the CDBG-CV subrecipients had staff who spoke Spanish and none had staff who spoke any of the Burmese dialects. All of the organizations interviewed recognize the need for a third party (e.g. Burma Center, Voces, or Language Line) to interpret for clients. Some CDBG-CV subrecipients have current contracts with Burma Center, Voces, and/or Language Line. Yet, at least one organization expressed that it had a contract in place, but after checking internally, Burma Center and/or Voces identified that the contract was expired or did not exist. According to HUD's website, "under Title VI of the Civil Rights Act of 1964 and in accordance with Supreme Court precedent in *Lau v. Nichols*, recipients of federal financial assistance are required to take reasonable steps to ensure meaningful access to their programs and activities by limited English proficient (LEP) persons."[32]

There is a lack of financial assistance provided to undocumented immigrants. Categorically every organization interviewed recognizes that the undocumented community faces extreme barriers to recieving financial assistance for housing. There are an estimated 129,000 undocumented immigrants living in Michigan, or about 1% of the population in the

[32] HUD. (n.d.). *Limited English Proficiency.* U.S. Department of Housing and Urban Development. Retrieved from https://www.hud.gov/program_offices/fair_housing_equal_opp/limited_english_proficiency_0

state.[33] However, there are few clear solutions for supporting undocumented community members in getting the resources they need to stay housed after their disproportionately negative economic impact after the pandemic. One interviewee said, “There are significant barriers for undocumented community members. That would come back to grant and funding requirements. You have to have documentation [and legal immigration status] to access services.” For example, the The Coronavirus Aid, Relief, and Economic Security (CARES) Act stimulus checks were not distributed to undocumented or mixed status families, and undocumented immigrants were not eligible for the expanded unemployment benefits. According to a report from the National Housing Law Project and National Immigration Law Center:

> “Some federal financial assistance programs restrict eligibility based on immigration status and may have implications under the Department of Homeland Security’s new public charge rule, which determines if noncitizens seeking admission to the U.S. or applying for lawful permanent resident status (green card) are likely to become ‘primarily dependent on the government.’”[34]

This same report demonstrated that CDBG-CV funding does not have specific immigration status eligibility requirements. Immigrants without documentation are able to access emergency services provided by nonprofit charitable organizations. Receiving CDBG-CV funds also will not trigger the public charge determination.

In other words, without a concerted and collaborative effort, an estimated one thousand people in Calhoun County may not have access to financial assistance to help them stay housed. Anecdotal evidence indicates that increased policing, profiling, detention, and deportation under the Trump administration resulted in increased family separation and heightened anxiety and trauma in the local immigrant communities. For fear of initiating a deportation action, due to limited English proficiency, or because of lack of access, many immigrants have generally been avoiding routine interactions with government agencies and healthcare providers.

Application and intake processes are onerous in terms of time and documentation requirements, as well as degree of mental and emotional difficulty. There are different documentation requirements for different types of services, such as providing identification, social security number, physical address, sources of income, percentage of annual median income (AMI), etc. One interviewee said, “Everybody requires certain documentation and to have documentation - we know that IDs have been a barrier for some. Now that the Share Center has an ID Program, that can help, but they still run into those kinds of barriers.”

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[33] Jayyousi, M. (2019, October 19). “Michigan has second highest rate of ICE arrests in nation.” *Detroit Metro Times.* Retrieved from https://www.metrotimes.com/news-hits/archives/2019/07/16/michigan-has-second-highest-rate-of-ice-arrests-in-nation

[34] National Immigration Law Center. (2020, May 06). *FAQ: Eligibility for Assistance Based on Immigration Status*. Retrieved from https://www.nilc.org/resources-covid19-crisis-and-consequences/faq-eligibility-for-assistance-based-on-immigration-status/

Organizations that require the intake process to happen on site can be challenging for people without transportation, childcare, or the requisite time to go through the intake process during business hours. Additionally, many CDBG-CV Racial Equity Task Force members were surprised to learn that Summit Pointe HARA is located at the Share Center. On the one hand, this aids accessibility for people who are already familiar with and/or visiting the Share Center, and the building may not seem as large and possibly intimidating as other human service agencies. On the other hand, it would be a waste of time and resources if an applicant were to take time off work with children in tow, walk to Summit Pointe expecting to find the HARA, and then discover that the housing intake process happens at a different location. Post-pandemic, having a virtual intake process may be advantageous in some ways, but barriers are still present. One interviewee said, “Some people, especially over the phone, have a hard time understanding what we do need, why we need to have it, what it looks like, and what that means to them.” Another person said, “The virtual intake process sometimes [can be a barrier] without that face to face interaction with the client.”

Smaller nonprofits are often stuck in cycles of scarcity due to lack of funding, especially given disparities in investment levels in nonprofits led by people who are Black, Indigenous or other people of color (BIPOC). This is also known as philanthropic redlining, as described in a May 2020 article in the Chronicle of Philanthropy highlighting a report from Bridgespan and Echoing Green. In the article Susan Taylor Batten, CEO of the Association of Black Foundation Executives (ABFE), stated that the pattern of underfunding nonprofits led by BIPOC results in “smaller staff, smaller budgets, and little to no operating reserves. We call it philanthropic redlining.”[35] The report illustrates how organizations led by people of color receive less grant money and are trusted less to make decisions about how to spend funds than organizations with white leaders. The research found that organizations with leaders of color had unrestricted assets that were 76% smaller than white-led organizations. The ABFE published its own study in December 2019 which found that 60% of organizations surveyed had budgets of $500,000 or less and only 23% had reserves of three months or more. The pattern of underinvestment in organizations and leaders of color serves as a significant barrier for BIPOC communities. Compounding philanthropic redling may be the role that larger nonprofits play in receiving significant levels of funding to provide human services programming while serving as gatekeepers of resources, services, and information. Gatekeepers are typically accountable to their institutional bosses and funders rather than the communities that they serve, and usually help maintain, rather than change the system.

Barriers at the Systems Level

There are challenges in coordination between institutional human services agencies and smaller BIPOC-led community based organizations that are serving the same

[35] Rendon, Jim. ”Nonprofits Led by People of Color Win Less Grant Money With More Strings (Study).” *Chronicle of Philanthropy*. May 7, 2020.

populations. Anecdotally, members of the CDBG-CV Collaborative have shared that BIPOC individuals, especially Black, Latinx and Burmese folks, go to the organizations where they have established rapport and trust, such as the community-based organizations (CBOs) serving on the CDBG-CV Racial Equity Task Force. If these individuals are not first going to the larger housing-focused organizations for services, it may be because they start with their trusted sources first. In order to ensure that these community members receive the services they need, staff with the smaller BIPOC-led CBOs serve as intermediaries for the larger housing-focused organizations, taking the requisite time to bridge connections to support their constituents. In doing this, these CBOs are able to share their expertise and leverage the trust they have built with their constituents. However, the effort to connect their constituents with the larger housing-focused organizations translates to extra staff time and workload. Absent additional compensation or funding to cover the expenses for the CBO staff time, this process becomes unsustainable. Also, in these scenarios, intermediaries are often left out of the final decision-making process and may not hear about the impact their unpaid labor had. Therefore, additional resources need to be available to these trusted leaders in order to fairly compensate them for their work and/or for them to provide assistance to their constituents directly.

Funding timelines and eligibility requirements are determined by multiple external entities, such as the federal or state government, and are burdensome, particularly during a crisis. One interviewee stated succinctly, “I think some of the barriers come from the funding sources themselves.” The leaders of the CDBG-CV subrecipient organizations do not control the development of the programmatic parameters or decisions regarding eligibility requirements; they are responsible for program delivery. This can become challenging when organizations must enforce onerous and complicated requirements. One example is the requirement for applicants to already have received an eviction notice in order to access assistance, which can result in serious ramifications for an applicant, such as a reduced credit score, repossessed car, inability to rent because of eviction history, emotional stress, and deeper poverty. Requiring communication with the landlord can also be a barrier. Institutional timelines or waitlists also may not match up with the urgent need for a family facing eviction. By the end of September, Legal Services of South Central Michigan was seeing around 70 different clients per week, some of whom owed $3,000 to $4,000 in back rent since April. Across the state, Legal Services has never seen such an influx of cases before, doubling the number of cases seen last year.

Another complicating factor is the rapid changing nature of the requirements and parameters of the federal and state funding. An interviewee said, “One of the issues... is that things are always changing. Protocols are always changing. Things and resources are always changing.” The Eviction Diversion Program (EDP) funded through Michigan State Housing Development Authority (MSHDA) using Coronavirus Relief Funds through the CARES Act set challenging requirements and timelines. For instance, these funds are required to be spent before other sources of funding and should be spent down by December 31, 2020, yet the first checks were not distributed until mid-September. This requires nonprofits to front the cash while they wait to be reimbursed. Leaders working for the EDP have had to rush to build a new system to disburse

those funds within a very short time frame while making adaptations on a weekly basis in order to implement the work as effectively as possible.

Though unintentionally, organizations currently operating within the housing sector reproduce systemic oppression, implicit bias, and white supremacy that contribute to widening disparities and inequities in housing and wealth building. The Introduction of this report details how centuries of systemic oppression and structural racism are deeply ingrained in this country's structures, laws, economic, social, political, and cultural systems**.** Systemic oppression shows up as the false hierarchy of human value based on socially constructed categories of difference such as color, race, ethnicity, gender identity, sexual orientation, disability, and other identity categories. Systemic oppression exists at the level of institutions (such as harmful policies and practices) and across systems (e.g. education, health, transportation, economy, etc) that interconnect and reinforce over time. Individuals reinforce systemic oppression via the manifestation of implicit bias, or the automatic associations and discriminatory stereotypes about individuals and groups of people that affect one's understanding, actions, and decisions in an unconscious manner.[36] White supremacy refers to a socio-political economic system of domination based on racial categories that benefit those defined and perceived as white. This system rests on the historical and current accumulation of structural power that privileges, centralizes, and elevates white people as a group.[37] In the past half century, federal laws and supreme court decisions have contributed to the advancement in civil and human rights, yet the legacy of this country's founding continues to result in contemporary inequality.

A housing-specific example is detailed in the book *The Color of Law* by Richard Rothstein. Rothstein explains how the U.S. government sanctioned the separation and segregation of people by race through policies, laws, and practices that fortified housing discrimination. These actions produced significant racial disparities in wealth accumulation and financial well-being. Research shows that these differences are so entrenched that if current trends continue, it could take more than 200 years for the average Black family to accumulate the same amount of wealth as the average white family.[38] From a recent Center for American Progress report:

> "Across the country, historic and ongoing displacement, exclusion, and segregation continue to prevent people of color from obtaining and retaining their own homes and accessing safe, affordable housing. While homeownership and affordable housing are not a panacea for eliminating entrenched racial inequality, lawmakers must make amends for past and present harms by enacting new laws designed to expand access to prosperity for all Americans."

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[36] National Initiative for Building Community Trust and Justice. (2017). *Implicit Bias.* Retrieved 2018, from https://trustandjustice.org/resources/intervention/implicit-bias

[37] DiAngelo, R. "No I Won't Stop Saying White Supremacy." *Good Men Project*. August 12, 2017.

[38] Danyelle Solomon, C. (2019, August 7). *Systemic Inequality: Displacement, Exclusion, and Segregation.* Center for American Progress. Retrieved from https://www.americanprogress.org/issues/race/reports/2019/08/07/472617/systemic-inequality-displacement-exclusion-segregation/

In order to address this inequitable and broken housing system, the organizations that were created to serve people in need must also perform a self-examination on the ways in which implicit bias and structural oppression show up in day to day operations. The nonprofit organizations that exist to ameliorate the impact from such stark racial disparities also reproduce the norms and values of white supremacy. A recent Stanford Social Innovation Review article declared the following:

> "The standards of professionalism, according to American grassroots organizer-scholars Tema Okun and Keith Jones, are heavily deemed by white supremacy culture—or the systemic, institutionalized centering of whiteness. In the workplace, white supremacy culture explicitly and implicitly privileges whiteness and discriminates against non-Western and non-white professionalism standards related to dress code, speech, work style, and timeliness.[39]
>
> '[Data from Harvard's] Implicit Association Test (IAT) show that more people in the United States overwhelmingly have a pro-white preference. This connects with the professionalism tendency to privilege whiteness and white cultural norms.' According to Okun and Jones, white supremacy culture at an organizational level is apparent in: the belief that traditional standards and values are objective and unbiased; the emphasis on a sense of urgency and quantity over quality, which can be summarized by the phrase 'the ends justify the means'; perfectionism that leaves little room for mistakes; and binary thinking.[40]

It is difficult and uncomfortable to reckon with the vast racial disparities in housing. Yet, leaders of organizations that were designed to provide housing assistance must play a role in disrupting the ongoing patterns of inequality. To assess and fix the contemporary challenges in the housing system, it is necessary to address the historical impact of this country's policies and laws.

Health and economic vulnerabilities - due to poverty, intergenerational trauma, social determinants of health, adverse childhood experiences, mental illness, substance use disorder, and the disparate impact of comorbidities and COVID-19 on communities of color - make racism a public health crisis that impacts housing. The COVID-19 pandemic illustrates this systemic vulnerability. Communities of color across the United States are more likely to be affected by the virus as a result of systemic racism that has limited access to adequate health care, paid leave, healthy food, and stable housing for people who are BIPOC. Racial disparities existed prior to the pandemic, however. One interviewee stated, "Homelessness is a symptom of something going wrong in someone's life. The underlying root causes, such as an addiction, mental illness, and generational poverty take longer to get to than in 60 days."

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[39] Gray, A. (2019, June 4). "The Bias of 'Professionalism' Standards." *Stanford Social Innovation Review.*

[40] *ibid.*

Ideas for Circumventing Barriers and Equitably Distributing CDBG-CV Funds

This section includes ideas for circumventing the barriers listed in the previous section and respond to the findings that surfaced via this Affirmative Marketing Plan report. These ideas are categorized at the individual, organizational, and systemic levels:

Individual Level

- Those closest to the problems are closest to the solutions; stakeholders in the housing system are well poised to exercise their leadership in bringing about meaningful change.

Organizational Level

- The community will benefit from honest, authentic, and transparent communication, coordination, and partnership across organizations.

Systemic Level

- Leaders must build a new system while simultaneously operating within the existing system to meet current needs.
- Promoting and amplifying the leadership and power of Black, Indigenous, and People of Color (BIPOC) in housing work will benefit the entire community.

Ideas for the Individual Level

Those closest to the problems are closest to the solutions; stakeholders in the housing system are well poised to exercise their leadership in bringing about meaningful change. In the 2020 Bridgespan report referenced in the previous section, Darren Walker, President of the Ford Foundation is quoted saying,

> "Listening, learning, and lifting up voices who are most proximate and most essential to unlocking solutions is critical to the type of change making that we seek. This requires examining what gets in the way of trust—deeply rooted cultural norms and structures, including racial, gender, ethnic, class, sexual orientation, and disability biases."[41] Darren's quote exemplifies the philosophy that those who are closest to the problems are closest to the solutions.

People who have gone through or are currently experiencing housing insecurity and homelessness have much to offer in identifying solutions to these deeply entrenched problems and designing innovative ways to disrupt the ongoing cycles of scarcity for people experiencing housing insecurity. In addition to coming up with strategies for addressing current disparities, people who are directly affected by housing insecurity must also define what the "promised land" would look like for the Beloved Community, determining how to co-create a future where

[41] Dorsey, C., Bradach, J., and Kim, P. (2020, May) *Racial Equity and Philanthropy: Disparities in Funding for Leaders of Color Leave Impact on the Table.* Bridgespan Group and Echoing Green.

housing insecurity is no longer a threat. People currently experiencing homelessness and housing insecurity are humans, deserve to live with dignity and respect, and carry leadership skills that the housing sector needs in order to remain relevant and effective.

For example, in September the Kalamzoo City Commission unanimously passed an anti-discrimination housing ordinance making changes to prohibit discrimination based on several categories and creating a civil rights board to give its opinion following complaints. The ordinance bans landlords from using “blanket policies” to eliminate prospective tenants based on specific factors such as criminal background and source of income. Kalamazoo Vice Mayor Patrese Griffin said, “I just want everyone to know how important your voices are and you don’t have to have a title to make an impact. You just have to have a belief.” The issue of housing insecurity is a personal subject for Griffin and her family of five and deeply influenced her leadership in developing and passing the ordinance. According to an MLive article from September 8, 2020:

> “About four years ago, [Patrese and her family] became homeless for more than a year after the home they were renting was condemned and they could not find another place to accept them as renters. They stayed in a hotel for about a week, and moved into a friend’s house for over a year while looking for a new place to rent. They turned in multiple rental applications and they were turned away again and again when they applied for housing, Griffin said. ‘We went through the phases and learned about all the gaps in housing in Kalamazoo.’
>
> Griffin’s husband, Ed Genesis, said he started to realize the family was being denied housing because of his criminal record... from 18 years ago… His past was impacting his future, and preventing his family from finding anywhere to live. Genesis remembers at the time when they were trying to figure out why, and had just spent $350 on application fees. ‘I said, ‘do you think it’s me?'' Genesis remembers, because he couldn’t think of other reasons that would keep his family homeless...
>
> Their daughter started her freshman year of high school while they were living in a hotel, Griffin said. The couple worked hard to find a place to live but continued to struggle to get approved by a landlord. They were trying to juggle community work and other obligations, and felt bad that their children were going through homelessness while in school. Griffin said her family’s personal struggle helped inform her about the needs that exist.[42]

Because of Griffin’s leadership, community service, and collaboration with others, such as Kalamazoo TRHT and the Fair Housing Center of Southwest Michigan, this new ordinance will make a difference in the lives of local neighbors who have historically had a difficult time finding

[42] Devereaux, B. (2020, September 09). “Kalamazoo passes anti-discrimination housing ordinance championed by once-homeless commissioner.” *MLive.* Retrieved from https://www.mlive.com/news/kalamazoo/2020/09/kalamazoo-passes-anti-discrimination-housing-ordinance-championed-by-once-homeless-commissioner.html

housing. Her passion and personal experience ultimately led to this important policy change in her community.

Ideas for the Organizational Level

The community will benefit from honest, authentic, and transparent communication, coordination, and partnership across organizations. During the CDBG-CV Collaborative meetings, one participant asked the group, “How do we partner differently? How do we show up differently? How do we engage differently and relationship differently? How do we show up as our authentic selves in a space and know that it’s safe, that it’s ok, and that we’re not going to lose funding or divert funding?” In order to accomplish open and transparent communication and trust, the leaders and staff of each CDBG-CV subrecipient and the City must establish ongoing relationships and connections via regular meetings. As organizations experience staff and leadership transitions, it is incumbent on remaining staff to build connections with new leaders, proactively offering support and guidance. Additionally, defining protocols and promising practices for building deeper connections within particular communities, such as the local Black, Latinx, and Burmese communities, would help ensure that the whole community is fully supported. These connections may happen between individual organizations while also leveraging the role of an external intermediary organization and/or sharing a resource coordinator or navigator position to convene the collective group on an ongoing basis to support the goal of trust building and open communication. This resource coordinator/navigator could also serve as a conduit between organizations and clients to bridge connections across social services agencies, such as Saint Joseph County’s Collaborative Coordinator. The Coordinating Council and/or 211 may also serve as important bridge builders to accomplish this.

An example of leaders proactively communicating in order to coordinate access to services to the same population was shared with permission. Legal Services noticed a pattern of inequitable access for a particular, historically marginalized group of people. To address this, Legal Services developed an internal policy intended to protect and prioritize these clients who were historically marginalized by first requiring applicants to receive referrals through a separate nonprofit organization prior to offering legal representation. Two of the CDBG-CV Racial Equity Task Force members had constituents who were experiencing challenges because of this requirement, sharing that this process resulted in additional barriers for their limited English proficient constituents. Legal Services recognized that while the intention behind the internal policy of first requiring a referral was important, the impact for limited English proficient speakers resulted in barriers to access. Because of the resulting communication and dialogue based on trust and relationships across the organizations, Legal Services was able to modify internal policy in order to dismantle the unintended barriers to access.

Ideas for the Systems Level

Leaders must build a new system while simultaneously operating within the existing system to meet current needs. While organizations are partnering, coordinating, and communicating more effectively to meet immediate needs, they can also work on building the

new system to help bring about the vision for the “promised land” that would result from realizing the Beloved Community. Organizational leaders, along with community members most affected by the problems of housing insecurity and homelessness, can co-define a shared vision for creating the “promised land” of systems level change in the housing sector. An effort for this that has been in progress over several years is the vision for the Village Reemergence Plan, initiated by Pastor Christopher McCoy with New Level Sports Ministries. This vision is also expanding via the collaboration of members of the United Way for Battle Creek and Kalamazoo Region’s Catalyzing Community Giving work who are collectively growing this vision. Furthermore, In conversations with the CDBG-CV Racial Equity Task force and previous events convened by the Coalition for Truth, Racial Healing, and Transformation, some ideas that have surfaced and could be incorporated in a shared vision for the promised land include:

- Addressing the root causes of the role the system plays in perpetuating housing insecurity, keeping people stuck in pattern of crisis mode and cycles of poverty
- Policy change, advocacy, and action around expungement of criminal records
- Stronger interconnection of systems - housing, health and nutrition, income, education, childcare, and legal systems
- Change within the legal system, including modifying court processes regarding evictions; include courts in discussions for systems change
- Creation of a Fair Chance ordinance similar to Kalamazoo’s Chapter 18 ordinance to prevent discrimination based on past evictions or convictions
- Creation of more affordable housing options
- Strengthen homelessness interventions including 24 hour homeless shelter and wrap around services
- Support for landlords who are trying to do the right things but are hampered by thin resources, e.g. incentives not to evict tenants
- Proactive and effective collaboration between landlords and tenants in adhering to code enforcement and safety of rental properties, in partnership with the City’s code compliance division.
- Programs for tenants and landlords to work together, pre-eviction
- Campaign for increased wages and equitable employment opportunities

Promoting and amplifying the leadership and power of Black, Indigenous, and People of Color (BIPOC) in housing work will benefit the entire community. The collaboration across the members of the CDBG-CV Racial Equity Task Force mirrored similar types of collective action in other spheres, such as the United Way’s Catalyzing Community Giving (CCG) work. In fact, many members of the Racial Equity Task Force are also members of CCG. This intentional amplification of the leadership, ideas, and decision making power of local BIPOC leaders is rooted in the values of reciprocity, mutual aid, solidarity, and abundance. Members of the Task Force appreciated the opportunity to work collaboratively to generate this report and plan, as well as in partnership with the broader CDBG-CV Collaborative to support the equitable distribution of funds to eligible community members. Replicating this intentional form of collaboration, relationship building, and collective impact that centers BIPOC leadership would benefit the broader Battle Creek community across systems and institutions.

Recommendations for Moving Forward

This section includes specific and practical recommendations for stakeholders operating in the realm of housing insecurity and homelessness prevention. The recommendations are numbered and may be included in future conversations across the collective and individual organizations.

The authors of this report recommend that all stakeholders take advantage of this moment of disruption from COVID-19 to adjust systems, policies, procedures, and practices that may perpetuate inequality and harm. Leaders need to make adaptations that center racial equity and practices that promote the equitable distribution of resources and the common humanity of everyone involved.

Recommendations for Individuals

1. Give yourself and others grace. Healing is an individual and collective process. We can heal ourselves through this work in our individual and collective journeys, while simultaneously dismantling oppression within ourselves and the systems in which we operate. As individuals, we are not responsible for creating systems of oppression; we can accept the invitation and responsibility to change these systems.

Recommendations for CDBG-CV Subrecipients

1. Complete Affirmative Marketing Plan at the end of this document starting on page 44. Keep records describing actions taken and methods used to assess the results of these actions.
2. Define a flow chart and protocol for channels to resources in the housing system. Here is a visual example using the protocols for the VI-SPDAT to show a visual aid for flow and process.
3. When possible, enter into ongoing and updated contracts with Voces and Burma Center for interpretation and translation services. If contracts with an outside entity are necessary, investigate contracts with services that offer video technology and/or can leverage technology tools like Zoom translate features.
4. Make communications accessible to all clients of services by translating all public communications into Spanish and Burmese before dissemination, as well as translation into other languages as needed.
5. Co-develop messaging to increase awareness of available resources with CDBG-CV Collaborative.

6. Work with Burma Center, Fair Housing Center, New Level Sports, RISE, Urban League, and Voces to explore how the intake process could happen in partnership. Ensure that strategies are **coupled with resources** to support shifts in workload for community based organizations. For example, Summit Pointe or Community Action could be "on site" (physically or virtually) to conduct the intake process on specific dates.
7. Ensure accessibility to funds that may be used to support people who are undocumented.
8. Invest in a shared housing resource coordinator or navigator position to work on behalf of and across organizations and clients. Hire someone who is multilingual and with deep relationships in Black, Latins and Burmese communities. This resource coordinator/navigator could serve as a conduit between organizations and clients to bridge connections across social services agencies.
9. Leverage the role of an external organization (e.g. TCC and/or 211) to convene the CDBG-CV Collaborative on an ongoing basis to support the goal of trust building and open communication.
10. Pilot a Housing Advocate role, similar to a Survivor Advocate or Court-appointed Special Advocate (CASA), as a peer advocate that receives relevant information and training and focuses on supporting individuals in obtaining affordable rental housing and maintaining housing, pre-eviction.
11. Collaboratively launch a project management platform like Slack, Monday.com, Asana, Trello, or just Google docs/sheets and Google groups to facilitate ongoing communication across organizations within the housing and human services system to help get people what they need. Being mindful of privacy concerns and not duplicating efforts, such as the IST group, this recommendation warrants additional, collaborative investigation and planning before implementation.

Recommendations for All Nonprofits in Housing & Human Services Sector

1. Assess and evaluate existing partnerships and collaborations with other service providers across systems such as Grace Health, the courts, childcare partners, public schools, Michigan Works, corporations etc. Determine gaps, such as identifying which community based organizations, service providers, leaders, and community representatives are not currently at the table and should be in order to effectively promote racial equity, inclusion, and belonging. Build consensus on goals to collectively improve measurable outcomes and decrease racial disparities in homelessness, eviction, maternal mortality, physical and mental health, life expectancy, academic achievement, income, wealth, and other measures.

2. Apply a Racial Equity Impact Assessment BEFORE making decisions:
   (Adapted from Annie E. Casey Racial Equity and Inclusion Action Guide and Race Forward Racial Equity Impact Assessment Guide)

   These questions can help you begin a racial equity impact assessment:

   1. Are all identity groups that are affected by this housing issue at the table? (Including people who have benefited from or rejected housing assistance and services in the past?)
   2. How will the proposed policy, practice or decision affect *each* group?
   3. Does the policy, practice or decision worsen or ignore existing disparities? What adverse impacts or unintended consequences could result?
   4. How could adverse impacts be prevented or minimized? Are there better ways to reduce racial disparities and advance racial equity?
   5. Based on the above responses, what revisions are needed in the policy, practice or decision under discussion?
   6. Are there provisions to ensure ongoing data collection, public reporting, stakeholder participation and public accountability?
   7. What are the success indicators and progress benchmarks?

3. Support the Village Reemergence Plan, a scale-up of the Youth Village originally envisioned and created by New Level Sports Ministries, and collaboratively moving forward with the support of members of Catalyzing Community Giving through the United Way of the Battle Creek and Kalamazoo Region.

4. Create a model such as Kalamazoo Defender's the "Village" concept which could be a physical or virtual one-stop shop or hub for human services agencies.

5. Support and promote "Expungement Fairs" that are coordinated with Legal Services. These are opportunities for eligible individuals to apply to have their records expunged (i.e. made nonpublic), receive follow-up assistance, and learn about upcoming changes in the law around this topic.

6. Implement regular feedback loops and ongoing communication with BIPOC leaders of community based organizations (CBO) about the state of housing services in the community, including meeting as a group a minimum of four times a year. Offer compensation for CBO staff time offering assistance during the intake process for another institution at the rate of $100 or more per hour, and via contract.

7. Always disaggregate data by race and other demographic markers for high level analysis, to discuss strengths and gaps in services on an ongoing basis.

8. Model inclusion and belonging by implementing equitable practices that promote racially and gender diverse hiring and vendor selection. Ensure to the maximum extent possible

the inclusion of people of color, women, and members of the lesbian, gay, bisexual, and transgender community.

9. When hiring for new staff positions always include language in job posts and the hiring process encouraging women and people of color to apply, as well as seeking multilingual staff. Ensure that multilingual employees are always on staff. Always include the salary range in a job post, which is considered a best practice to promote equity.
10. Make communications accessible to all by translating all public communications into Spanish and Burmese before dissemination, as well as translation into other languages as needed.
11. All providers should go through training on antiracism, implicit bias, and culturally responsive practices to develop a shared understanding and analysis of the present day implications and impact of the historic legacy of settler colonialism, colonization, and enslavement in this country as well as local manifestations.

Recommendations for Funders

1. Increase funding and unrestricted resources for related housing supportive services and emergency rental assistance.
2. Implement a system like Barrier Busters in Washtenaw County where human services organizations and community based organizations can tap into a pool of shared and unrestricted funding available across systems in order to extend assistance to everyone who walks through any door.
3. Increase funding for affordable housing options and emergency rental assistance.
4. Include translation and interpretation services as components of grant and funding requirements, including contributing appropriate dollars to support these activities.
5. Create and implement clear grant reporting requirements on the demographics of a grantee's organizational leadership and population served, for year over year comparisons. Include additional funding for data collection and analysis as needed.

Recommendations for Local, State, and Federal Policymakers & Government Officials

1. Develop and pass a housing ordinance similar to Chapter 18 in Kalamazoo and referenced on page 35 in an effort to offer greater fair chances for housing with respect to people with past evictions and convictions on their records, thereby expanding protected classes from housing discrimination

2. Support legislation that limits access to eviction records and permanently seals cases that were satisfied, dismissed or decided in the tenant's favor; also known as civil expungement. Similar laws have been passed in Illinois and Minnesota.

3. Create and implement a County ID program like in Detroit, Washtenaw County for community members to access alternative forms of acceptable identification for eligibility.

4. Support building the capacity of BIPOC-led community based organizations to become recipients of federal funding, while also working to strengthen partnerships with existing subrecipients to work together collaboratively. Ensure that at least 25% of federal dollars are invested directly in BIPOC community based organizations to support the equitable distribution of funds to community members.

5. Enact legislation to prevent landlords from charging late fees until the rent is 30 days late, or during the COVID-19 emergency, and to limit the amount of late fees.[43]

6. Enact legislation to eliminate courts' ability to award parties in eviction cases $75-$150 in "taxable costs" on top of their actual costs in the case.[44]

7. Remove the Michigan Department of Health and Human Services requirement that tenants receive a summons and complaint before becoming eligible for state emergency relief to help with back rent.[45]

8. The City of Battle Creek could hire a Director of Justice, Equity, Diversity, and Inclusion (JEDI) or Director of Inclusion, Diversity, Equity, and Accessibility (IDEA).

9. All public servant staff and elected policymakers should go through training on antiracism, implicit bias, and culturally responsive practices to develop a shared understanding and analysis of the present day implications and impact of the historic legacy of settler colonialism, colonization, and enslavement in this country as well as local manifestations.

10. The City and County may model inclusion and belonging by implementing equitable practices that promote racially and gender diverse hiring and vendor selection. Ensure to the maximum extent possible the inclusion of people of color, women, and members of the lesbian, gay, bisexual, and transgender community.

11. Leverage corporate funding to invest in affordable and stable housing options for the community.

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[43] Goodspeed, R., Deward, M., and Schaafsma, J. (2020, May). *Michigan's Eviction Crisis.* University of Michigan Poverty Solutions. Retrieved from https://poverty.umich.edu/files/2020/05/Michigan-Eviction-Project-policy-brief.pdf

[44] *ibid.*

[45] *ibid.*

12. Support policy change to grant access to driver's licenses for all drivers in Michigan.
13. Address root causes of disparities that come from generations of systemic oppression and inequities, such as enslavement, Jim Crow laws, redlining, restrictive covenants in housing, restrictive immigration policy, the Bracero program, settler colonialism, systemic implicit bias, etc. Note the impact of interlinking systems on housing disparities, such as economic and workforce development investment and growth; child care, paid family leave and economic policies to close the pay gap between white people and BIPOC as well as men and women.

Conclusion

Because the nature of equity, diversity, inclusion, racial justice, and antiracism is complex and multifaceted, a complex and multifaceted solution is required. Members of the CDBG-CV Collaborative must continue to commit significant time and resources in bringing about change over the long-term. This Affirmative Marketing Plan Report is an important step for adopting practices that support the equitable distribution of CDBG-CV funds. The interviewees shared freely about what inhibits or facilitates their engagement in this work. The authors' hope is that the findings are useful not only for CDBG-CV subrecipients and stakeholders, but also for those who provide technical and financial assistance to them. All these parties play a part and are accountable for collectively advancing progress toward a racially equitable housing system.

If you finished reading this report and feel overwhelmed, that's ok. If you feel defensive, that's ok too. If you feel motivated, great! Pay attention to what your reaction teaches you, noting that this report is not a personal indictment meant to blame or shame any individual. Identify your role in helping to bring about meaningful change in the local housing system. The solutions detailed here can only be accomplished through the diligent and committed partnership and communication across all CDBG-CV subrecipient organizations. The participatory process to develop this report affirmed the commitment of the skilled and passionate leaders who are contributing their time, energy, and expertise to this ongoing process to equitably distribute CDBG-CV funds. This community-wide commitment to facing difficult truths and taking action is embedded in Battle Creek's DNA. This is a testament to the strength of this community and its commitment to continuous growth, learning, and improvement.

Affirmative Marketing Requirements and Procedures

An affirmative marketing plan is a marketing strategy designed to reach renters and people experiencing homelessness and housing insecurity, representing all racial and ethnic groups, across all nationally protected categories. This plan will describe initial advertising, outreach, and other marketing activities to inform community members of the available funds to provide rent and utility assistance, housing case management, homeless outreach, and eviction diversion services.

Affirmative marketing differs from general marketing activities because it specifically targets tenants and the unhoused who are least likely to apply for available housing assistance, in order to make them aware of available opportunities for rehousing, staying housed, and diversion from eviction proceedings. This marketing plan and procedure is a guide to assist the City of Battle Creek and subrecipients receiving CDBG-CV funds.

In developing an Affirmative Marketing Plan, the City of Battle Creek requires the following:

1. **Targeting:** Identify the segments of the eligible population who are least likely to apply, regardless of race, ethnicity, national original, sex, gender identity and expression, sexual orientation, disability, socioeconomic status, religion, or familial status. Ensure to the maximum extent possible the inclusion of people of color, women, and members of the lesbian, gay, bisexual, and transgender community.
2. **Outreach:** Outline an outreach program that includes special measures designed to attract those groups identified as least likely to apply and other efforts designed to attract persons from the total population.
3. **Indicators & Accountability Measures:** State the indicators to be used to measure the success of the marketing program.

All applicants are required to make a “good faith effort” to carry out the provisions of these Affirmative Marketing requirements. Good faith efforts are recorded activities and documented outreach to those individuals identified as least likely to apply.

Each CDBG-CV subrecipient liaison must complete a specific Affirmative Marketing Plan on behalf of the subrecipient organization within 45 days of receiving this report. Each plan will be made available to all CDBG-CV subrecipients and to the public upon request.

The City of Battle Creek will convene the CDBG-CV subrecipients as needed, a minimum of four times or up to 24 times, within the 12 month period following the completion of the contract process. Progress on implementation of plans will be discussed during these meetings. All deliverables included within each plan must be submitted within 30 days following the end of the grant contract period.

Affirmative Marketing Plan

1. Start and End Date of Plan:_____
2. Organization Name:_____
3. Name and Title of Organizational Liaison:_____
4. Email Address of Organizational Liaison:_____
5. Signature of Organizational Liaison:_____

Incomplete, illegible, inaccurate, altered reports or failure to complete the required number of accountability measures within the allotted window of time, may result in withholding or delaying a payment or less future funding, absent a peer-approved corrective action plan from fellow CDBG-CV Collaborative members. Submit a signed copy of this plan to Chris Lussier, Community Development Manager, via email at CPLussier@battlecreekmi.gov to be reviewed and discussed by the CDBG-CV Collaborative members.

Targeting

Of the following demographic markers of difference, indicate which groups of people your organization will affirmatively target via the outreach and marketing activities that follow on the next page:

1. **Racial and ethnic categories, including but not limited to:** Asian, American Indian or Alaskan Native, Black or African American, Hispanic or Latinx, Middle Eastern, North African, or Arab American, Native Hawaiian or Other Pacific Islander, White, or other race or ethnicity
2. **Gender categories, including but not limited to:** female, male, non-binary, gender nonconforming, gender fluid, transgender, etc.
3. **Family categories, including but not limited to:** single parents, multi-family households, multigenerational families, same gender-led households, single people, etc.
4. **Disability categories, including but not limited to:** people who are pregnant, people with physical and mental disabilities, people who are neurodivergent and neurotypical, people with specific learning disabilities, people on the autism spectrum, people who are deaf and hard of hearing, people with visual impairment or blindness, etc.

Justification

Please explain why your organization has determined that the groups indicated above are the least likely to apply for housing assistance and services. For example, one may write “The data and evidence presented in this Affirmative Marketing Plan Report indicated that the groups listed in the above section are currently underrepresented and/or need additional outreach and marketing initiatives in order to overcome barriers and access the available services and resources our organization is currently providing.”

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Methods for Informing the Public of Available Services and Resources

For subrecipients receiving $20,000 or less, select a minimum of 3 of the possible activities listed below. For subrecipients receiving more than $20,000, select a minimum of 6 of the following possible activities:

#	Possible Outreach Activities	Select Activity
1)	Digital flier in JPG disseminated via social media with organic reach of at least 1,000 people (English, Spanish, 4 dialects of Burmese, and Arabic).*	
2)	Digital flier in PDF disseminated via mailing list with organic reach of at least 1,000 people (English, Spanish, 4 dialects of Burmese, and Arabic).*	
3)	Minimum of 500 hard copies of printed flier posted in libraries, schools, childcare centers, laundromats, dollar stores, grocery stores, restaurants (also to go bags), gas stations, convenience stores, food banks, social service agencies, plasma center, hardware stores, barber shops, and hair & nail salons (English, Spanish, 4 dialects of Burmese, & Arabic).*	
4)	Set up a table in front of a laundromat, dollar store, grocery store, restaurant, gas station, food bank, social service agency, barber shop, or hair and nail salons to disseminate fliers directly to community members and answer questions.	
5)	Printed hard copies of flier and sent through the city water bill (will reach 20,000 people).*	
6)	Print yard signs and post in key neighborhoods	
7)	Paid ad in the Shopper*	
8)	Paid ad in the Enquirer*	
9)	Paid ad in Spanish print media like Nueva/New Opinion*	
10)	Pre-recorded, paid TV ad (English and at least one other language)	
11)	Pre-recorded, paid ad for radio or streaming service such as Alma Latina, other local radio stations, Pandora, or Spotify (English and at least one other language)	
12)	Flier distribution *and* presentation to a *minimum* of at least one Black, Latinx, and Burmese church or faith-based institution, emphasizing those located in close proximity to neighborhoods with high eviction rates.*	
13)	Flier distribution and presentation to minimum of 25 landlords and/or property managers*	
14)	Interview with print media for news story like Concentrate, Second Wave, or MLive	
15)	Live interview on TV	
16)	Live interview on radio/podcast	

*Customizable templates for flier design will be produced and shared by the CDBG-CV Racial Equity Task Force and made available upon request. Fliers may be co-created and co-branded across CDBG-CV subrecipients. The contract between TRHT and the City includes limited funding to support marketing activities including design and translation of templates. Subrecipients will be responsible for implementing their specific Affirmative Marketing Plan.

Accountability Measures

Through the use of standard business processes and data collection methods, CDBG-CV subrecipients will present a robust amalgam of effective strategies that leverage data-informed decisions, promote equitable practices, respond to client needs, and deliver on mission. Holding subrecipients accountable for performance practices that support achievement of program goals will streamline burdensome compliance requirements for those that demonstrate results.

Leaders of all subrecipient organizations are required to read this report and be familiar with the Affirmative Marketing Plan on behalf of their organization. It is highly recommended that case managers are familiar with this report to the extent possible. The effectiveness of the marketing program can be determined by noting if the program effectively attracted eligible individuals from traditionally underrepresented groups who have not historically received this type of financial assistance to the degree that the demographics of the population might suggest is warranted. For local demographic context, please review page 14.

For subrecipients receiving $20,000 or less, select a minimum of 3 of the possible accountability activities listed below. For subrecipients receiving more than $20,000, select a minimum of 6 of the following possible activities:

#	Results-Oriented Performance Accountability Activities	Select Activity
1)	**Institute post-service surveys of clients, including items on referral methods** ("how did you hear about us?") **and satisfaction** ("how would you rate your experience with our organization?"). Disaggregate data by race, age, language(s) spoken at the start and end of the end of the grant period. Discuss results at each CDBG-CV convening. Share your ideas for promising practices, corrective action, and continuous improvement and solicit feedback from the CDBG-CV Collaborative.	
2)	**Complete a narrative report of 3-5 pages, available to the public, including metrics on people served, progress, and results of outreach activities and spending of grant funds.** Disaggregate data by race, age, language(s) spoken of clients served at the beginning and at the end of the grant period. Share your ideas for promising practices, corrective action, and continuous improvement and solicit feedback from the CDBG-CV Collaborative.	
3)	**Select three cases to discuss at CDBG-CV convening: one of high satisfaction, one of low satisfaction, and one in between.** Disaggregate data by race, age, language(s) spoken at the start and end of the end of the grant period. Share your ideas for promising practices, corrective action, and continuous improvement and solicit feedback from the CDBG-CV Collaborative.	

4)	**Complete Racial Equity Impact Assessments (see example from Seattle Public Schools or example on page 40) before making any decisions related to the spending of CDBG-CV funds.** Document responses and discussion. Share documentation during convenings and/or include in a narrative report. Share your ideas for promising practices, corrective action, and continuous improvement and solicit feedback from the CDBG-CV Collaborative.	
5)	**Document the organization's language access plan to reach non-English speakers for services, e.g. language line, hiring multilingual staff, contracting with Voces and Burma Center, etc. Track and report on the number of people who use interpretation services.** Share your ideas for promising practices, corrective action, and continuous improvement and solicit feedback from the CDBG-CV Collaborative.	
6)	**Document organizational staff, leadership, and board racial and ethnic demographic composition as compared to the population the organization serves.** Also indicate the aggregate number of staff who self-identify as peers to program participants, i.e. experienced homelessness, housing insecurity, and/or are survivors of intimate partner violence. Make year over year comparisons. Document how findings will be used and discuss results at each CDBG-CV convening. Share your ideas for promising practices, corrective action, and continuous improvement and solicit feedback from the CDBG-CV Collaborative.	
7)	**Hold focus groups or listening sessions with current and past recipients of services, as well as people who are eligible but have never received services from subrecipient, for honest feedback.** Compensate participants with at least $35 per meeting. Document how findings will be used. Share your ideas for promising practices, corrective action, and continuous improvement and solicit feedback from the CDBG-CV Collaborative.	
8)	**Contract with an external vendor and/or allocate professional development dollars for staff and board to receive training on antiracism, implicit bias, and culturally responsive service provision.** Document number of staff who participated in training and results from post-training surveys. Share your ideas for promising practices, corrective action, and continuous improvement and solicit feedback from the CDBG-CV Collaborative.	
9)	**Contract with an external vendor to complete an Equity Audit of the organization's intake process.** External contractor would send testers to go through the subrecipient's intake process, much like fair housing testers, to document the experience, share findings, and create a list of recommendations for improvement. Document how findings will be used. Share your ideas for promising practices, corrective action, and continuous improvement and solicit feedback from the CDBG-CV Collaborative.	
10)	**Contract with an external vendor to complete a Justice, Equity, Diversity, and Inclusion Audit of the entire organization.** Share the results with fellow CDBG-CV	

	Collaborative members to discuss promising practices, corrective action, and continuous improvement and solicit feedback from the CDBG-CV Collaborative.	
11)	**Contract with an external vendor to complete an Justice, Equity, Diversity, and Inclusion Action Plan for your organization.** Equity Action Plans tie specific activities, outcomes, metrics, timeline, and champions to goals to advance justice, equity, diversity, and inclusion. Share the results with fellow CDBG-CV Collaborative members to discuss promising practices, corrective action, and continuous improvement and solicit feedback from the CDBG-CV Collaborative.	