

## 2022 Housing Opportunity Grant - Level 2 Application

**Status:** Completed

**Date Submitted:** 2022-06-05 13:13:00

**Submitted By:** alankerd@bcaar.com

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**Does the proposed activity adhere to the stated requirement?** Yes

**First Name:** Amanda

**Last Name:** Lankerd

**Contact Title:** CEO

**Contact Email:** alankerd@bcaar.com

**Contact Phone:** 2699625193

**Association:** BATTLE CREEK AREA ASSOCIATION OF REALTORS®

**Association ID:** 4730

**Address 1:** 7100 Tower Road

**Address 2:**

**City:** Battle Creek

**State:** MI

**Zip:** 49014

**Association Executive First Name (if different from above):**

**Association Executive Last Name (if different from above):**

**Association Executive Contact Email (if different from above):**

### Activity Details

**Submit application at least 30 days before the date of the proposed activity.**

**Amount Requested (Max \$5000):** \$5,000

**1. Date of activity (or timeframe if an ongoing activity)::** 2022-07-05

**2. What type of activity are you planning?:** Marketing campaign

**3. Will the grant be funding a project in a rural community within your association's jurisdiction? Note that the Rural Housing Service defines "rural" as areas with less than 30,000 population and rural in character.:** Yes

**4. Describe the proposed activity including specific details about how the activity will be executed.:** In 2019, the Battle Creek Area Association of REALTORS worked with the City of Battle Creek, The Fair Housing Center of Southwest Michigan and the Southwestern Michigan Urban League to create a first-time home buyers guide designed for potential African American homebuyers and other people of color in our community. Additional progress has been made and the next steps for our group are to expand the reach of the guide to potential home-buyers who are Latinx and speak Spanish. Therefore, we are embarking on a journey to develop a home-buying class and a Spanish language first-time home buyers guide to compliment the class. We are working with Voces, a local nonprofit organization dedicated to providing Latinx families with opportunities and resources that lead to individual and community transformation. We have several REALTORS® spearheading the project and other Spanish speaking individuals to ensure the class and guide resonates with the Latinx community. Funds will be used to cover the translation of the guide into Spanish and for printing to be used for presentations - "The Necessity of Latinx Homeownership."

**5. Why is the association interested in conducting this activity?:** Homeownership has historically been the primary way in which

individuals and families obtain generational wealth. We know that lower African American homeownership rates are byproducts of systemic racism including Jim Crow segregation, redlining, government policies and other policies that are exclusionary in nature. Latinx families face similar struggles including the long path to citizenship that can throw even more challenges in the way of potential homeownership. Approximately 5.5% of Calhoun County is Hispanic or Latino but only 2.3% of our housing units are owner-occupied by Hispanic or Latino families. In Battle Creek, the largest city in Calhoun County, only 45% of Latinx families own their homes. Our association wants to be a part of helping people of color build generational wealth in our community. Along with that comes stability for families, neighborhoods and our economy.

**6. What are the outcomes that the association expects to accomplish through this activity?:** We hope by developing a Spanish-focused home buyer presentation and guide, we can help families achieve homeownership and begin to address individual and systemic barriers and overcome perceptions about owning a home. Ultimately, we aim to see an increase in homeownership rates in Calhoun County. We hope to increase community knowledge and access to resources for those that are thinking about buying a home. Our initial purchase will likely be around 1,000 home buying guides that will not only be distributed during the home buying presentation, but also distributed to various non-profit agencies. Our process for developing the presentation and guide has been led by the Latinx community and informed by previous iterations of an English language version that was produced. We are/have been purposefully utilizing a Latino REALTOR® and a Latina homeowner to share information, knowledge and resources. We've already gone through a similar process recently for our African American homeownership series. Lastly, another more intangible outcome that we expect is that we will begin to build relationships between a primarily white (99.1%) REALTOR® association and the community that we serve (81.4% white; 11.2% Black; 3% Asian; 5.5% Hispanic, 3.6% Two or More Races).

**7. How will the association measure the success of the activity?:** Building a pathway to homeownership does not happen overnight. Much like building a house itself, changing perception, building credit, saving for a down payment, finding a home (especially with historically low inventory), etc. is a slow process. While the fruit of our labors may not be realized within this grant year, we are committed to ongoing initiatives and activities. We will be able to measure some success by the number of individuals who attend our presentation, the number of requests by others to conduct presentations, the number of guides distributed, the number of referrals to lenders or other housing resource providers and will survey attendees at the end of each presentation.

**8. How will this activity help the association achieve its housing advocacy goals?:** In 2016, the City of Battle Creek commissioned a fair housing investigation which was conducted by the Fair Housing Center of Southwest Michigan. The investigation indicated that African Americans were treated differently by real estate agents than their white counterparts in the home buying process. The results were shared publicly and, naturally, many African Americans felt angry, frustrated and hurt. This investigation was a wake-up call to our association. In response, BCAAR held fair housing and implicit bias trainings. The city held conversations with the African American community to get feedback from those impacted the most. In 2018, we brought in Richard Rothstein to share findings from "The Color of Law" to over 250 community members. Another Fair Housing investigation was conducted in 2018 which showed improved results. However, we decided we weren't done yet. Since 2018, we have partnered with our local Truth, Racial, Healing and Transformation (TRHT) group (initiative from the W.K. Kellogg Foundation to bring about transformational and sustainable change, and to address the historic and contemporary effects of racism). Spearheaded by TRHT, we helped to build a presentation and created a home buying guide aimed at reaching African American families interested in homeownership. The event was called "The Necessity of Black Homeownership." Our association most recently formed a Committee for Diversity & Inclusion that will be focusing on three goals: 1) Build equitable pathways to homeownership for people of color; 2) Create a more diverse association and leadership to better serve our community; and 3) Advocate for and promote fair housing among members and in the community. We have some great ideas for transforming homeownership in our community and look forward to operationalizing them for our families.

**9. How will REALTORS® be involved in the planning and implementation of the activity?:** REALTORS® have been involved in the planning and implementation since day one. The basis for the homebuyer presentation was based upon a script from local REALTOR® with almost over 40 years in the business. We also have several other REALTORS® involved, including the Latino REALTOR® who will be the primary presenter to help Latinx families through the homebuying presentation.

**10. How will association staff be involved in the planning and implementation of the activity?:** Association staff has also been involved in the planning and implementation since day one and continues to be a part of the group moving this project forward. As an association, we serve as a resource and connector as well as a financial contributor toward the cost of implementation. We share the information with our members and continue to help our members understand the importance of building a pathway to homeownership for people of color. This project is just one project of a larger plan to help bring homeownership to parity in our community.

**11. List any organizations that will partner with your association in the activity. Describe their role(s) in the activity.:** Truth, Racial Healing and Transformation/Beyond Separation Design Team: coordination of groups and implementation City of Battle Creek: partner in gathering data and offering staff support to be involved in the project Voces: Spanish translation of materials; connector to Latinx populations Fair Housing Center of Southwest Michigan: thought partner and connector to other agencies to share information Urban League of Southwest Michigan: thought partner and connector to other agencies to share information Area churches (a few identified but not confirmed): conduit to reach Latinx population and offer space for presentations

## Budget Details

The following are NOT eligible uses of grant funds.

- REALTOR® association staff time/hours, including contract staff
- Cash prizes or purchase of gifts and prizes
- Materials for construction/rehab of a property
- Landscaping materials
- Fundraising contributions or money to hold a fundraiser
- Home furnishings or similar items
- General operating expenses for the association or partner organization
- Subscription fees for video conferencing services
- Donations to an organization or person including direct down payment or closing assistance
- In-house association classroom rental fees
- Activities that benefit a single/select group of property owner(s)

**Note: Associations are encouraged to use the majority of grant funds for expenditures related to the development and implementation of an activity (such as speaker fees, marketing, printing, etc.) rather than venue and catering costs.**

**In-kind donations and staff time cannot be used to reach the 10% required contribution from the association.**

**12. Please provide your budget in the table below. If needed, provide additional details in response to question #13**

**Revenue**

<b>Housing Opportunity Program Grant (enter requested amount)</b>	<b>\$5,000</b>
<b>Contribution from your association = 10% of grant request</b>	<b>\$500</b>
<b>Contribution from non-REALTOR® collaborating partners</b>	<b>\$250</b>
<b>Total</b>	<b>\$5,750</b>

**Expenditures**

<b>Power Point Presentation translation</b>	<b>\$250</b>
<b>Printing/Shipping/Graphic Design of Spanish Homebuyer Guides</b>	<b>\$3,650</b>
<b>Translation Services for the guide</b>	<b>\$1,200</b>
<b>Supplies/catering for homebuyer presentations</b>	<b>\$650</b>
<b>Total</b>	<b>\$5,750</b>

**13. Additional Budget Information: If applicable, use the space below to: provide explanations for "other" revenue or expenses noted above; provide an estimated number of attendees for activities with an admission fee; provide a breakdown of consulting fees; or provide details about in-kind contributions the association will make toward the activity.:**

**14. For local associations: The state association must be notified of this funding request. Provide the name and title of the person at the state association most familiar with the request.**

**First Name Association Contact:** Doug

**Last Name Association Contact:** Merriam

**Association Staff Email:** dmerriam@mirealtors.com

**15. In reference to THIS activity, as described in question #4, has your association applied for funding from another NAR grant program including Smart Growth, Diversity, Placemaking, Fair Housing, or Issues Mobilization?:** No

**16. If this funding request is approved, do you give NAR permission to share your application with others (either directly or on the REALTOR® Party website) as an example of a successful application?:** Yes