



Education and Housing Counseling Participant Profile

If you have an impairment, disability, language barrier, or otherwise require an alternative means of completing this form or accessing program information, please talk to ICCF staff about arranging accommodations.

First Name	Middle Name	Last Name
Address		City
State	Zip Code	County
Email Address		Phone Number

1. Date of Birth: _____ (month/date/year)
2. Gender (check one): ☐ Male ☐ Female ☐ Non-Gender Conforming ☐ Choose not to respond
☐ Other: _____
3. Your pronouns: ☐ She/Her/Hers ☐ He/Him/His ☐ They/Them/Theirs ☐ Choose not to respond
4. Marital Status:

<input type="checkbox"/> Married	<input type="checkbox"/> Unmarried
<input type="checkbox"/> Divorced	<input type="checkbox"/> Widowed
<input type="checkbox"/> Separated	<input type="checkbox"/> Choose not to respond
5. Household Type (check one):

<input type="checkbox"/> Single Adult	<input type="checkbox"/> Married With Children
<input type="checkbox"/> Female-Headed Single Parent	<input type="checkbox"/> Married Without Children
<input type="checkbox"/> Male-Headed Single Parent	<input type="checkbox"/> Other
<input type="checkbox"/> Two or More Unrelated Adults	
6. What is your highest level of education? (check one):

<input type="checkbox"/> Doctoral degree	<input type="checkbox"/> Junior High School
<input type="checkbox"/> Graduate school	<input type="checkbox"/> Elementary School
<input type="checkbox"/> Bachelor's degree	<input type="checkbox"/> Other _____
<input type="checkbox"/> Some college or Associate	<input type="checkbox"/> Unknown
<input type="checkbox"/> Some college- never completed	<input type="checkbox"/> Choose not to respond
<input type="checkbox"/> High School or GED diploma	
7. Military Status (check one):

<input type="checkbox"/> Active Duty	<input type="checkbox"/> Veteran
<input type="checkbox"/> Duty 1-4 years	<input type="checkbox"/> N/A
<input type="checkbox"/> Duty 5-8 years	<input type="checkbox"/> Unknown
<input type="checkbox"/> National Guard	
8. Are you a Colonias Resident? (Are you a permanent resident of Texas, New Mexico, Arizona, or California?)
 (check one): ☐ Yes ☐ No

9. *Have you experienced housing discrimination within the last 180 days? ☐ Yes ☐ No
**If you answer yes, an ICCF staff member will reach out to you to see if you need any additional support regarding your experience.*
10. Are you a current ICCF Community Homes tenant? ☐ Yes ☐ No
11. What is your preferred language? (check one): ☐ English ☐ Spanish ☐ Other: _____
12. Are you proficient in English? ☐ Yes ☐ No ☐ Choose not to respond
13. How did you hear about us? (check any and all that apply)
- | | |
|---|--|
| <input type="checkbox"/> Habitat for Humanity | <input type="checkbox"/> New Development |
| <input type="checkbox"/> GR Housing Commission | <input type="checkbox"/> Project GREEN |
| <input type="checkbox"/> Wyoming Housing Commission | <input type="checkbox"/> Online/Website |
| <input type="checkbox"/> MSHDA | <input type="checkbox"/> Family/Friend |
| <input type="checkbox"/> Kent Community Action Agency | <input type="checkbox"/> Lender: _____ |
| <input type="checkbox"/> Walk-In | <input type="checkbox"/> Realtor: _____ |
| <input type="checkbox"/> ICCF Event | <input type="checkbox"/> Other: _____ |
| <input type="checkbox"/> LINC | |
14. Total Gross **Monthly** Income (includes wages, worker's comp, veteran benefits, unemployment, SSI, Social Security benefits, retirement, public assistance, military, child support, alimony) \$ _____
15. Total number of people in your household: _____
16. Total number of dependents in your household: _____
17. Do you live in a rural area? ☐ Yes ☐ No
18. Do you have a disability? ☐ Yes ☐ No
19. Have you ever owned a home in the past? ☐ Yes ☐ No
20. Have you owned a home within the last three years? ☐ Yes ☐ No
21. Ethnicity (check one): ☐ Hispanic or Latino ☐ Not Hispanic or Latino ☐ Choose not to respond
22. Race (check all that apply)
- | | |
|---|--|
| <input type="checkbox"/> American Indian/Alaskan Native | <input type="checkbox"/> White |
| <input type="checkbox"/> Asian | <input type="checkbox"/> Other: _____ |
| <input type="checkbox"/> Black/African American | <input type="checkbox"/> Choose not to respond |
| <input type="checkbox"/> Native Hawaiian/Pacific Islander | |



Housing Education Program Disclosure, Agreement, & Release of Information

ABOUT ICCF COMMUNITY HOMES AND PROGRAM PURPOSE

ICCF Community Homes is a non-profit housing counseling agency and a housing developer. Our goal in working with you is to help you make the best decision about your finances and housing counseling needs. ICCF Community Homes provides pre-purchase housing counseling. We serve all clients regardless of income, race, color, religion/creed, sex, national origin, age, family status, disability, or sexual orientation/gender identity. We administer our programs in conformity with local, state, and federal anti-discrimination laws, including the federal Fair Housing Act (42 USC 3600, et seq).

AGENCY CONDUCT

No ICCF Community Homes employee, officer, director, contractor, volunteer, or agent shall undertake any action that might result in, or create the appearance of, administering counseling operations for personal or private gain, provide preferential treatment for any person or organization, or engage in conduct that will compromise our agency's compliance with federal regulations and our commitment to serving the best interests of our clients.

As a housing counseling client, you are not obligated to receive, purchase or utilize any other service offered by this organization or its partners. You have the right to work with any mortgage company, to apply for any housing program or to use any mortgage product that you choose. We encourage you to shop around for the best program or product that fits your circumstances. Our Individual Development Accounts are held at Mercantile Bank, this does not require you to use Mercantile Bank for your mortgage company or personal banking. You also have the right to seek HUD-approved counseling services at other agencies. Other agencies in the Grand Rapids area include and are not limited to:

Home Repair Services

1100 S. Division Ave
616-241-2601

Grand Rapids Urban League

745 Eastern Ave
616-245-2207

MSU Extension

775 Ball Ave NE
616-632-7865

ICCF COMMUNITY HOMES PARTNERSHIPS

ICCF Community Homes has partnerships with various organizations; you have the right to be informed of these partnerships.

This listing is intended to be representative and does not include all possible entities with which ICCF Community Homes may have a relationship, either now or in the future. This document will be updated as is practicable. An inquiry about ICCF Community Homes' various partnerships and affiliations is available by contacting ICCF Community Homes' main offices located at 415 Martin Luther King Jr. St. SE, Grand Rapids, MI. The following chart is representative of various subsidiaries and affiliates of ICCF Community Homes:

ICCF-NPH	ICCF Nonprofit Housing Corporation (ICCF-NPH) is a subsidiary of the parent corporation, ICCF Community Homes. Most real estate development activities are conducted through ICCF-NPH, including the development of affordable rental and ownership units. ICCF-NPH owns a variety of entities through which it engages in the development of affordable housing. These include Stockbridge Apartments, 415 Martin Luther King Jr. St, 435 La Grave at Tapestry Square, Tapestry Square Senior Living, Emerald Flats, 501 Eastern Apartments, and Pleasant Prospect Homes Phase III. A full listing of these entities is available at ICCF Community Homes' main offices located at 415 Martin Luther King Jr. St. SE, Grand Rapids, MI.
ICCF COMMUNITY HOMES RENTAL PROPERTIES	ICCF Community Homes is a MSHDA-certified property management entity and owns several affordable rental properties. A full listing of these entities is available at ICCF's main offices located at 415 Martin Luther King Jr. St. SE, Grand Rapids, MI.
CARMODY APARTMENTS	Carmody (also known previously as Madison Apartments) is a multi-unit rental development consisting of nineteen (19) 1-, 2-, and 3-bedroom units. ICCF Community Homes has owned and operated Carmody since 1990. Applications for these apartments are available through ICCF's Real Estate Development and Management division.
ICCF COMMUNITY HOMES HOMEOWNERSHIP PROGRAMS	ICCF Community Homes is a licensed residential builder and either reconstructs or newly constructs single family homes for sale to income qualified buyers. ICCF's homes are sold to qualified buyers using mortgage financing available through numerous local lenders.

1. ICCF Community Homes has financial affiliations with numerous entities including the following: Michigan State Housing Development Authority, Michigan Department of Health and Human Services (MDHHS), Kent County, City of Grand Rapids, Salvation Army, National Community Reinvestment Coalition, Department of Housing and Urban Development (Federal), Oakland/Livingston Human Service Agency, Habitat for Humanity of Kent County, West Michigan United Way, Kent ISD, Office of the Administration for Children and Families (Federal)

In signing this agreement and release, I/We agree to actively participate in the Housing Education & Pre-Purchase Housing Counseling Services being offered by this agency. I/We understand:

1. A referral to other services of the organization or another agency (as appropriate) may be made to assist with particular concerns that have been identified. I understand that I am not obligated to use any of the services offered to me.
2. That this agency receives funds through MSHDA and HUD and as such, is required to share some of my personal information with program administrators or their agents for purposes of program monitoring, compliance, and evaluation.
3. That a counselor may answer questions and provide information but cannot give legal advice. If I want legal advice, I will be referred to an attorney for appropriate assistance.
4. That this agency may provide information on numerous housing programs and loan products, and I further understand that the housing services received from this agency in no way obligates me/us to choose any of their particular housing programs or loan products.
5. This agency has provided me/us with (1) For Your Protection Get a Home Inspection (HUD-92564), (2) Ten Important Questions to Ask a Home Inspector, and (3) Disclosure of Lead-Based Paint Hazards in Housing (EPA-747-F-96-002) (4) Fair Housing Rights

Client Name

Client Signature

Date

Co-borrower Name

Co-borrower Signature

Date

To be completed by Counselor:

Agency Name: ICCF Community Homes		Agency Phone Number: 616-336-9333
Counselor Name:	Counselor Signature:	Date Signed:





For Your Protection: Get a Home Inspection

Why You Need a Home Inspection

Buying a home is probably the biggest investment you will ever make. The purpose of a home inspection is to inform and educate *you* about the property *before* you make a financial commitment. A home inspection will give you more detailed information about the overall condition of the house you want to buy.

Be an Informed Buyer

A home inspection will only occur if you arrange for one; FHA does not perform home inspections. For a fee, a qualified inspector will take an unbiased look at your potential new home to evaluate its physical condition; estimate the remaining useful life of the major systems, equipment, structure, and finishes; and identify any items that need to be repaired or replaced. If you request an inspection early in the process, you may be able to make your purchase contract contingent on its results.

What is Included in the Inspection?

To better understand what to expect in the home inspection, ask the prospective inspector for their Standards of Practice (SOP) or for a sample home inspection report.

How to Find an Inspector

To find a qualified home inspector ask for references from friends, real estate professionals, local licensing authorities and organizations that qualify and test home inspectors.

Appraisals are NOT Home Inspections!

An appraisal is required to estimate the home's value for your lender and does not replace a home inspection.

FHA does not guarantee the value or condition of your new home. If you find problems with your home after closing, FHA cannot give or lend you money for repairs, and FHA cannot buy the home back from you.

Radon Gas Testing and Other Health or Safety Issues

The Environmental Protection Agency and the Surgeon General recommend that all houses be tested for radon. For more information, call the toll-free National Radon Information Line at **1-800-SOS-Radon (1-800-767-7236)**. Ask your inspector if additional health and safety tests are relevant for your home, such as mold; air or water quality; presence of asbestos, lead paint, or urea formaldehyde insulation; or pest infestations.



Ten Important Questions to Ask Your Home Inspector

1. **What does your inspection cover?** The inspector should ensure that their inspection and inspection report will meet all applicable requirements in your state if applicable and will comply with a well-recognized standard of practice and code of ethics. You should be able to request and see a copy of these items ahead of time and ask any questions you may have. If there are any areas you want to make sure are inspected, be sure to identify them upfront.
2. **How long have you been practicing in the home inspection profession and how many inspections have you completed?** The inspector should be able to provide his or her history in the profession and perhaps even a few names as referrals. Newer inspectors can be very qualified, and many work with a partner or have access to more experienced inspectors to assist them in the inspection.
3. **Are you specifically experienced in residential inspection?** Related experience in construction or engineering is helpful but is no substitute for training and experience in the unique discipline of home inspection. If the inspection is for a commercial property, then this should be asked about as well.
4. **Do you offer to do repairs or improvements based on the inspection?** Some inspector associations and state regulations allow the inspector to perform repair work on problems uncovered in the inspection. Other associations and regulations strictly forbid this as a conflict of interest.
5. **How long will the inspection take?** The average on-site inspection time for a single inspector is two to three hours for a typical single-family house; anything significantly less may not be enough time to perform a thorough inspection. Additional inspectors may be brought in for very large properties and buildings.
6. **How much will it cost?** Costs vary dramatically, depending on the region, size and age of the house, scope of services and other factors. A typical range might be \$300-\$500 but consider the value of the home inspection in terms of the investment being made. Cost does not necessarily reflect quality. HUD does not regulate home inspection fees.
7. **What type of inspection report do you provide and how long will it take to receive the report?** Ask to see samples and determine whether or not you can understand the inspector's reporting style and if the time parameters fulfill your needs. Most inspectors provide their full report within 24 hours of the inspection.
8. **Will I be able to attend the inspection?** This is a valuable educational opportunity, and an inspector's refusal to allow this should raise a red flag. Never pass up this opportunity to see your prospective home through the eyes of an expert.
9. **Do you maintain membership in a professional home inspector association?** There are many state and national associations for home inspectors. Request to see their membership ID and perform whatever due diligence you deem appropriate.
10. **Do you participate in continuing education programs to keep your expertise up to date?** One can never know it all, and the inspector's commitment to continuing education is a good measure of his or her professionalism and service to the consumer. This is especially important in cases where the home is much older or includes unique elements requiring additional or updated training.



FACT SHEET

EPA and HUD Move to Protect Children from Lead-Based Paint Poisoning; Disclosure of Lead-Based Paint Hazards in Housing

SUMMARY

The Environmental Protection Agency (EPA) and the Department of Housing and Urban Development (HUD) are announcing efforts to ensure that the public receives the information necessary to prevent lead poisoning in homes that may contain lead-based paint hazards. Beginning this fall, most home buyers and renters will receive known information on lead-based paint and lead-based paint hazards during sales and rentals of housing built before 1978. Buyers and renters will receive specific information on lead-based paint in the housing as well as a Federal pamphlet with practical, low-cost tips on identifying and controlling lead-based paint hazards. Sellers, landlords, and their agents will be responsible for providing this information to the buyer or renter before sale or lease.

LEAD-BASED PAINT IN HOUSING

Approximately three-quarters of the nation's housing stock built before 1978 (approximately 64 million dwellings) contains some lead-based paint. When properly maintained and managed, this paint poses little risk. However, 1.7 million children have blood-lead levels above safe limits, mostly due to exposure to lead-based paint hazards.

EFFECTS OF LEAD POISONING

Lead poisoning can cause permanent damage to the brain and many other organs and causes reduced intelligence and behavioral problems. Lead can also cause abnormal fetal development in pregnant women.

BACKGROUND

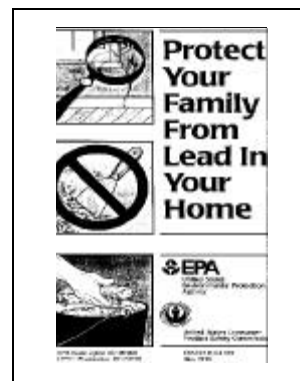
To protect families from exposure to lead from paint, dust, and soil, Congress passed the Residential Lead-Based Paint Hazard Reduction Act of 1992, also

known as Title X. Section 1018 of this law directed HUD and EPA to require the disclosure of known information on lead-based paint and lead-based paint hazards before the sale or lease of most housing built before 1978.

WHAT IS REQUIRED

Before ratification of a contract for housing sale or lease:

- Sellers and landlords must disclose known lead-based paint and lead-based paint hazards and provide available reports to buyers or renters.
- Sellers and landlords must give buyers and renters the pamphlet, developed by EPA, HUD, and the Consumer Product Safety Commission (CPSC), titled *Protect Your Family from Lead in Your Home*.
- Home buyers will get a 10-day period to conduct a lead-based paint inspection or risk assessment at their own expense. The rule gives the two parties flexibility to negotiate key terms of the evaluation.
- Sales contracts and leasing agreements must include certain notification and disclosure language.
- Sellers, lessors, and real estate agents share responsibility for ensuring compliance.



WHAT IS NOT REQUIRED

- This rule does not require any testing or removal of lead-based paint by sellers or landlords.
- This rule does not invalidate leasing and sales contracts.

TYPE OF HOUSING COVERED

Most private housing, public housing, Federally owned housing, and housing receiving Federal assistance are affected by this rule.

TYPE OF HOUSING NOT COVERED

- Housing built after 1977 (Congress chose not to cover post-1977 housing because the CPSC banned the use of lead-based paint for residential use in 1978).
- Zero-bedroom units, such as efficiencies, lofts, and dormitories.
- Leases for less than 100 days, such as vacation houses or short-term rentals.
- Housing for the elderly (unless children live there).
- Housing for the handicapped (unless children live there).

- Rental housing that has been inspected by a certified inspector and found to be free of lead-based paint.
- Foreclosure sales.

EFFECTIVE DATES

- For owners of more than 4 dwelling units, the effective date is September 6, 1996.
- For owners of 4 or fewer dwelling units, the effective date is December 6, 1996.

THOSE AFFECTED

The rule will help inform about 9 million renters and 3 million home buyers each year. The estimated cost associated with learning about the requirements, obtaining the pamphlet and other materials, and conducting disclosure activities is about \$6 per transaction.

EFFECT ON STATES AND LOCAL GOVERNMENTS

This rule should not impose additional burdens on states since it is a Federally administered and enforced requirement. Some state laws and regulations require the disclosure of lead hazards in housing. The Federal regulations will act as a complement to existing state requirements.

FOR MORE INFORMATION

- For a copy of *Protect Your Family from Lead in Your Home* (in English or Spanish), the sample disclosure forms, or the rule, call the National Lead Information Clearinghouse (NLIC) at (800) 424-LEAD, or TDD (800) 526-5456 for the hearing impaired. You may also send your request by fax to (202) 659-1192 or by Internet E-mail to ehc@cais.com. Visit the NLIC on the Internet at <http://www.nsc.org/nsc/ehc/ehc.html>.
- Bulk copies of the pamphlet are available from the Government Printing Office (GPO) at (202) 512-1800. Refer to the complete title or GPO stock number 055-000-00507-9. The price is \$26.00 for a pack of 50 copies. Alternatively, persons may reproduce the pamphlet, for use or distribution, if the text and graphics are reproduced in full. Camera-ready copies of the pamphlet are available from the National Lead Information Clearinghouse.
- For specific questions about lead-based paint and lead-based paint hazards, call the National Lead Information Clearinghouse at (800) 424-LEAD, or TDD (800) 526-5456 for the hearing impaired.
- The EPA pamphlet and rule are available electronically and may be accessed through the Internet.

Electronic Access:

Gopher: gopher.epa.gov:70/11/Offices/PestPreventToxic/Toxic/lead_pm

WWW: <http://www.epa.gov/opptintr/lead/index.html>
<http://www.hud.gov>

Dial up: (919) 558-0335

FTP: [ftp.epa.gov](ftp://ftp.epa.gov) (To login, type "anonymous." Your password is your Internet E-mail address.)



U.S. Department of Housing and Urban Development • Office of Healthy Homes and Lead Hazard Control



HEALTHYHOMES
Healthy Families | Healthy Children

RADON

"You can't see radon. But it may be a problem in your home"

U.S. Environmental Protection Agency

Did you know...?

- Radon is the second leading cause of lung cancer, after smoking.¹
- Approximately 20,000 cancer deaths each year are caused by radon.²
- Radon is the leading cause of cancer among nonsmokers.³

What is it?

Radon is a radioactive gas that cannot be seen or smelled and is found naturally around the country. When you breathe air containing radon, cells in your airway may be damaged, increasing your risk of getting lung cancer.

Radon is found in the dirt and rocks beneath houses, in well water, and in some building materials. It can enter your house through soil, dirt floors in crawlspaces, and cracks in foundations, floors, and walls.

All houses have some radon, but houses next to each other can have very different radon levels, so the only way to determine your particular risk is to test your home. Radon is measured in "picoCuries per liter of air," abbreviated "pCi/L." This unit of measure describes the number of radon gas particles in one liter of air. The amount of radon outdoors is usually around 0.4 pCi/L, and indoors is around 1.3 pCi/L. Even though all radon exposure is unhealthy, radon at levels below 4 pCi/L are considered acceptable.

There is no known "safe" level of radon exposure. If your home has a radon level of 4 pCi/L or more, you should take action to lower this level.

continued on back

www.hud.gov/healthyhomes



U.S. Department of Housing and
Urban Development
Office of Healthy Homes and Lead
Hazard Control



RADON

What can you do?

Test your Home!

About 1 out of every 15 homes has a radon problem. The only way to know for sure is to test your home. You can buy a radon test at a hardware store or order it by mail. There are two types of tests: short-term tests take 2 to 90 days, while long-term tests take more than 90 days but provide a better estimate of your annual average radon level.

In real estate transactions, short-term tests are more common because of the time limitations. (Consult EPA's Home Buyer's and Seller's Guide for more on radon testing in real estate transactions.

Follow all the instructions that come with your test kit.

If possible during the test, keep your windows closed to keep air from escaping. Place your test kit in a room on the lowest level of your home that you use regularly, probably on the first floor or in the basement. When the test is done, send it to a lab to process your results.

You can also hire a professional tester to do the test for you. Contact your state's radon office for a list of qualified testers. (www.epa.gov/iaq/whereyoulive.html)

Other helpful steps:

1. **Stop smoking** and discourage smoking in your home. Smoking significantly increases the risk of lung cancer from radon.
2. **Increase air flow in your house** by opening windows and using fans and vents to circulate air. Natural ventilation in any type of house is only a temporary strategy to reduce radon.
3. **Seal cracks in floors and walls** with plaster, caulk, or other materials designed for this purpose. Contact your state radon office for a list of qualified contractors in your area and for information on how to fix radon problems yourself. Always test again after finishing to make sure you've fixed your radon problem.
4. **Ask about radon resistant construction techniques** if you are buying a new home. It is almost always cheaper and easier to build these features into new homes than to add them later.

For more information . . .

Visit HUD's website at www.hud.gov/healthyhomes for more information about addressing health hazards in homes or to learn if HUD has a Healthy Homes program in your community.

Download a copy of "Help Yourself to A Healthy Home" for more practical steps you can take to make your home a healthy home.

More Federal Resources

US Environmental Protection Agency (EPA)
www.epa.gov/radon

Other Resources

State Radon Contacts
www.epa.gov/iaq

National Radon Hotline to order radon test kits
1-800/SOS-RADON (1-800-767-7236)

National Safety Council and EPA Radon Hotline with an operator to answer questions about radon
1-800-55RADON (1-800-557-2366)

Radon Fix-it Hotline
1-800-644-6999

American Lung Association
www.lungusa.org

Radon test kits are available at hardware stores or by mail



¹U.S. Environmental Protection Agency "Indoor Air- Radon" www.epa.gov/radon August 25, 2004

²U.S. Environmental Protection Agency "Assessment of Risks from Radon in Homes" www.epa.gov/radon/risk_assessment.html August 25, 2004

³U.S. Environmental Protection Agency "Indoor Air-Radon" www.epa.gov/iaq/radon/index.html August 4, 2008

FACT SHEET: YOUR FAIR HOUSING RIGHTS

What is fair housing?

Fair housing is the right to choose housing free from unlawful discrimination. Federal, state and local fair housing laws protect people from discrimination in housing transactions such as rentals, sales, lending, appraisals, and insurance. Specifically, the federal Fair Housing Act and Michigan's Elliott-Larsen Civil Rights Act protect against housing discrimination based on the following protected classes:

- Race
- Color
- Religion
- Sex, including Gender Identity, Sexual Orientation
- National origin
- Familial status
- Disability
- Marital status
- Age



Fair Housing Center
of West Michigan

20 Hall Street SE
Grand Rapids, MI 49507
616-451-2980 phone
616-451-2657 fax
866-389-FAIR

fhcwm.org

Some communities in west Michigan also protect people from discrimination in housing based on their source of income or other protected classes. Visit www.fhcwm.org/laws to learn more.

Housing discrimination sometimes happens blatantly, but is more often difficult to recognize or fully identify. If you feel like you had a housing experience where you were possibly treated differently than someone else because of a protected class, it may be housing discrimination. If you are a homeseeker looking for information on your fair housing rights, the Fair Housing Center of West Michigan (FHCWM) can help!

What We Do

Our advocacy and enforcement programs serve to assist individuals in reporting housing discrimination; investigate, mediate and resolve allegations of housing discrimination; remove systemic barriers to housing choice; and ensure the protection of fair housing choice. We also assist with reasonable accommodation (accessible assigned parking) and modification (ramps, grab bars) requests for persons with disabilities.

About the Fair Housing Center

The FHCWM is a private, non-profit fair housing organization that provides comprehensive fair housing services, including education, outreach, research, advocacy and enforcement. The FHCWM is the front door to housing choice, ensuring that everyone in our community has equal opportunity to choose housing that's right for them. Through education, research and advocacy, we prevent housing discrimination, remove barriers that allow it to persist, and restore housing choice when discrimination happens.

Our Service Area

We currently serve 12 counties in western Michigan: Allegan, Grand Traverse, Ionia, Isabella, Kent, Mecosta, Montcalm, Muskegon, Newaygo, Oceana, Osceola and Ottawa.

SIGNS OF POSSIBLE DISCRIMINATION, IF BASED ON A PROTECTED CLASS

- Refusing to rent or sell an apartment or a home to you or your family
- The housing is advertised for preferred groups of people only (i.e. "perfect for empty nesters")
- Being restricted to a certain neighborhood or specific floor of an apartment complex
- A refusal to work with you because you request a sign language interpreter or need some other reasonable accommodation, such as meeting in a wheelchair-accessible location
- Being told the housing is not available, even though it is listed or has a sign
- Being told you won't be safe, neighbors won't want you there, or the neighborhood is not 'right' for you
- Terms, conditions, or availability change between phone contact and an in-person visit
- A refusal to provide information about the housing or make a loan to a qualified applicant