How did it get this way?

1850s

White New Englanders settle in Belknap Lookout and build their own homes.

1930s

Redlining deemed it a "hazardous or declining" area. Number of Blacks, Italians and Polish increased.

1950s

I-196 constructed. Rentals increase. Creston Plaza built for public housing.

1970s

College students move in, as do Hispanics and Asians.

How can things change?

Focus on real estate processes:

❖ Develop an accessible training on White privilege and cultural competency with emphasis on fair housing; present the training to those working in real estate. Could include in NOBL's 2020 plan.

❖ Recruit individuals to present information about how to get into that career to low income residents, especially minorities. Could include in NOBL's 2020 plan.

❖ Find out what additional steps it would take to ensure conventional mortgages are equitably accessible to Hispanics and African Americans as recommended by Lamb et al. 2016.

Focus on social services:

❖ Prevent homelessness and eviction: The 61st District Court offers an Eviction Prevention Program in partnership with The Salvation Army and the Michigan DHHS.

❖ Provide guidance and mentoring with problem-focused advice as recommended by Gultekin, Brush 2016. Kent County Community Action notes that they provide wraparound services with their Shelter Plus Care and Rapid Rehousing Program.

Other/Both:

❖ Reduce vacancies in disproportionately affected minority neighborhoods to reduce negative impact on health (Wang, Immergluck 2018).

Renter to homeowner

Through Grand Rapids Housing NOW! initiative, the Homeownership Assistance Fund (HAF) has been amended to make it easier for people to start the homeownership process:
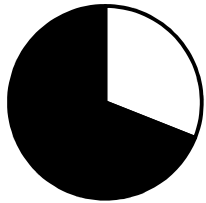
❖ HAF funds can be used anywhere in the City of Grand Rapids
❖ Funds can be used in mixed-use structures
❖ Existing tenants can purchase the home
❖ Includes anyone who hasn't owned a home in three years
❖ Loans available up to $7,500

Lenders that help with HAF:

❖ **Chemical Bank** PH: 616-588-7634

❖ **Churchill Mortgage** PH: 616-301-7100

❖ **Compass Mortgage** PH: 616-649-6940

❖ **Guaranteed Rate** PH: 616-215-1016

❖ **Horizon Bank** PH: 616-214-3763

❖ **Independent Bank** PH: 800-355-0641

❖ **Mercantile Bank** PH: 800-453-8700

❖ **Mortgage 1, Inc.** PH: 616-957-3480

❖ **Northpointe Bank** PH: 616-974-8457

❖ **Simple Mortgage** PH: 616-855-4200

❖ **Treadstone Funding** PH: 616-774-9160

❖ **Van Dyk Mortgage** PH: 616-940-3000
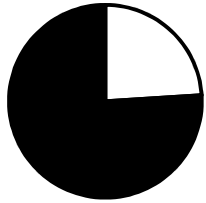
❖ **Waterstone Mortgage** PH: 616-458-4500
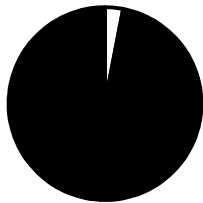
Who owns their home?

Total Population

□ Home Owners ■ Renters

Latino/Hispanic

□ Home Owners ■ Renters

African American

□ Home Owners ■ Renters

These figures represent data for the Belknap Lookout neighborhood (census tracts 13 and 14) according to the US Census Bureau's 2013-2017 American Community Survey as analyzed by www.BlackDemographics.com.

Know your rights!

Grand Rapids requires Fair Housing. Real estate professionals cannot:

❖ Refuse to engage in a real estate transaction or negotiation,
❖ Have different terms and conditions because of who is involved in different transactions,
❖ Refuse to let you know there is property available,
❖ Make publications that include discriminatory processes, or
❖ Offer a listing of real estate knowing you'll be discriminated against.
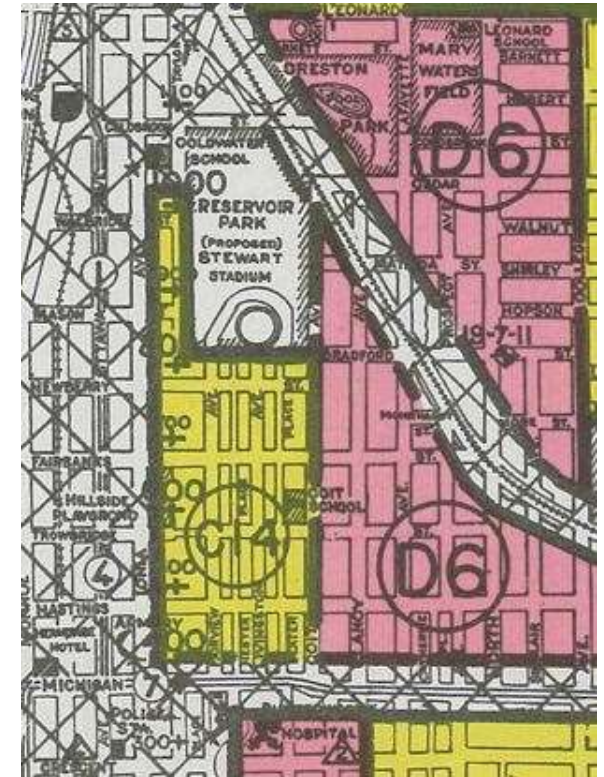
More resources:

❖ Tenants and Landlords: http://www.legislature.mi.gov/publications/tenantlandlord.pdf
❖ Fair Housing Center of West Michigan: www.fhcwm.org or 616-451-2980
❖ Legal Aid of Western Michigan: www.lawestmi.org or 616-774-0672
❖ For other general referrals, call 2-1-1.

Information compiled in 2019 by:

GVSU Social Work intern Katlyn Johns for Neighbors of Belknap Lookout (NOBL) and its Community Relations/Racial Equity Committee
700 Clancy Ave NE, Grand Rapids, MI 49503
www.belknaplookout.org or 616-454-8413

Housing Disparities

Information about disparities in housing and what you can do

Map from the Home Owners Loan Corporation, 1937

Neighbors Of Belknap Lookout