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. Rents 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?

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

Information compiled in 2019 by:

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700 Clancy Ave NE, Grand Rapids, MI 49503
[www.belknaplookout.org](http://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

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.