



ROCKET COMMUNITY FUND ANNUAL REPORT 2020

A Year Of Resilience





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OUR MISSION

The mission of the Rocket Community FundSM is to support inclusive, thriving and resilient communities by making data-driven investments in housing, employment and public life.

A Year Of Resilience

Letter From Laura Grannemann

Dear Partner,

2020 was an incredibly challenging year, but one that instilled in each of us a heightened sense of purpose and drive. How do we ensure the most vulnerable in our community receive the support and services they deserve? How do we repair fragile or broken systems that allow too many to slip through the cracks?

The Rocket Community FundSM often thinks about systemic interventions in the same way one might describe a health crisis. You cannot treat the symptoms alone, but must understand the underlying condition causing them. Our work focuses on building systems that proactively address the disease of inequity, racism and injustice in our communities. Sadly, this past year magnified the true fragility of the systems that govern the health, wealth and wellbeing of our communities.

Our team moved quickly in 2020 to not only respond to the immediate needs of our communities, but also to focus on long-term resilience. The Rocket Community FundSM has always fostered partnerships that drive meaningful connections between individual actors in complex systems. These coalitions have been critical in supporting a rapid, coordinated, community-informed response to the short- and long-term needs of our residents.

It has been a blessing to be able to work with the Rock Family of Companies and community partners across the city and country to mobilize all of our resources: technology, team member, policy advocacy, finance, and more. In the short term, our support focused on building COVID-19 testing operations, producing personal protective equipment, enhancing our collective capacity to distribute food and critical resources and ensuring those most vulnerable to

housing instability were connected to eviction and tax foreclosure prevention resources. The true impact of our collective work in 2020, however, will be measured not by how we prevented loss, but how we mobilized to strengthen our systems for future generations.

At the Rock Family of Companies, we have 20 ISMs. These are the philosophies we live by that drive our decision making. One of them is about being “Obsessed with Finding a Better Way.” We believe there is always a better way to do everything we do and that mindset drove our decision-making throughout the crises of the year. Our team stayed focused on addressing the clear inequities that have been highlighted under the pressure of the past year and is committing to making a long-term impact on issues including housing justice, digital equity and inclusion, small business strength and access to safe and active public space.

The strength of our work is rooted in enduring partnerships, which you will see highlighted throughout this report. From our team members, who broke every giving record we’ve ever had at the Rock Family of Companies in 2020, to our community partners, who remain focused on service despite uncertainty, we are all aligned around a vision where economic opportunity and social equity are achievable for all.

I look forward to a brighter 2021 filled with continued focus on the resilience of our communities.

In partnership,



Laura Grannemann
VP, Strategic Investments, Rocket Community FundSM

OUR TEAM

HOUSING

HOUSING STABILITY

Alex Alsup - Director
Betsy Cooper - Program Manager
Sam Woods - Associate Program Manager

EMPLOYMENT

EDUCATION AND EMPLOYMENT

Jayme Danzig - Director
Myka Burley - Program Manager
Kinnus Paul - Program Manager

ENTREPRENEURSHIP

James Feagin - Director
Brianna Fischer - Program Manager
Trevor Nelson - Program Manager

PUBLIC LIFE

COMMUNITY SPONSORSHIPS

Jasmin DeForrest - Director
Leah Counts - Associate
Sponsorships Manager

PUBLIC SPACES

JJ Vélez - Director
Cayla Chamberlin - Sr. Program Manager
Meg Shropshire - Program Manager

SUPPORT

VOLUNTEER ENGAGEMENT AND GIVING

Bryan Beran - Team Leader
James Gallagher - Program Manager
Briana Lewis - Associate Program Manager
Denine Ngoyi - Program Manager

OPERATIONS AND INFORMATION MANAGEMENT

Jamie Sedlacek - Director
Gena Chunn - Senior Business Analyst
Bridget Roberts - Business Analyst

CREATIVE

Rob Frappier - Creative Director
Zach Bosey - Campaign Manager
Kaitlyn Coy - Graphic Designer
Lauren Meir - Communications Strategist



Rocket Community FundSM team members
volunteering in the community.

**BETWEEN 2010 AND
2020, THE ROCK FAMILY
OF COMPANIES HAS
CONTRIBUTED:**

More Than

\$200 MILLION

To Community Organizations
And Programming

417,610

Volunteer Hours In Detroit

816,228

Volunteer Hours Nationwide





Responding With A Sense Of Urgency: Building A Coalition To Address The COVID-19 Pandemic

It is often said that times of crisis reveal our true character. At the onset of the COVID-19 pandemic, when fear and uncertainty were sweeping through our communities, the Rock Family of Companies stepped up to lead.

Though there was much still to learn about the virus, we knew one thing for certain: the most vulnerable members of our community needed our support. Alongside the rest of the Rock Family of Companies, the Rocket Community FundSM responded immediately to ensure our communities could persevere during these unprecedented times.

Our collective response to the pandemic came in phases throughout the year, but it began just 2 days after the Michigan “Stay-at-Home” order was put in place. We and the Gilbert Family Foundation, which is the family foundation of our chairman and founder Dan Gilbert, to make a combined commitment of \$1.2 million to address the immediate impact of COVID-19 in Detroit.

BY THE NUMBERS

\$10 MILLION+

in total COVID-related investments to support the community

\$622,416

raised (including \$311,208 from team member donations) to support critical nonprofits

250,000

pieces of PPE distributed to team members, community organizations and hospitals

70,000+

students connected to tablets and data plans

20,000

meals distributed to frontline workers

1,000+

residents kept in their homes

500

small businesses funded and supported

1

emergency shelter for individuals experiencing homelessness with COVID-19

1

test site at the State Fairgrounds to serve the entire community

OUR INITIAL INVESTMENT INCLUDED:

- \$500,000 into the United Way for Southeastern Michigan COVID-19 Community Response Fund to support vulnerable populations and the nonprofits serving those in need amid the coronavirus pandemic. This funding helped the United Way for Southeastern Michigan provide direct support to families and nonprofits to ensure access to health care, emergency financial support and food, as well as address long-term needs resulting from loss of jobs and income.
- A \$250,000 investment by the Gilbert Family Foundation to the United Community Housing Coalition to address housing instability, including mortgage, rental and utility assistance, as well as additional issues exacerbated by the effects of COVID-19 on the community.
- \$450,000 provided as flexible investments by the Rocket Community FundSM for small businesses and existing grant partners to provide immediate operational support.



"Our actions today will impact the trajectory of the coronavirus tomorrow, which is why it is so critical that we, as a philanthropic community, immediately support Detroit residents through direct investments in families and those nonprofits that provide crucial services."



Jennifer Gilbert
Co-founder of the Gilbert
Family Foundation

Team Members Step Up To Support Their Communities

The Rocket Community FundSM and Gilbert Family Foundation were not alone in our desire to support the community. Immediately, thousands of team members across the Rock Family of Companies reached out to ask how they could help. This tremendous outpouring of support led us to set up a matching fundraising campaign for team members in our home cities of Detroit, Cleveland, Phoenix, Charlotte and others working across the country.

Team members were able to donate funds to select relief organizations in their home communities providing critical assistance, as well as national organizations focused on fighting the pandemic. The campaign raised over \$622,000 in just over a month to support these critical relief nonprofits across the United States. See page 53 for more information on this team member fundraising campaign.

"Having strong community partners like the Rock Family of Companies will only strengthen our resolve to protect our frontline workers as we fight this pandemic."



Bob Riney
Henry Ford Health System's
President of Healthcare
Operations and Chief
Operating Officer

Building A COVID-19 Test Site In 5 Days

Inadequate access to testing was one of the biggest barriers to stopping the spread of COVID-19 in the early stages of the pandemic. The Rock Family of Companies helped address this critical need by working in partnership with the City of Detroit to develop the city's first drive-up COVID-19 testing site.

Quicken Loans® and Rock Connections donated their call center operations and team members for appointment

scheduling, supported the development of the scheduling technology and provided critical logistical support for this ambitious project. Most impressive of all, the team responsible built this solution in only 5 days! The rapid development of this test site was critical to protecting Detroit residents. Rock Connections team members have also supported the city in the coordination and deployment of vaccination sites for COVID-19.



Protecting The Most Vulnerable

Stay-at-home orders were vital in helping reduce the spread of COVID-19, but what about those without a home? The threat of the COVID-19 pandemic was particularly dangerous for individuals experiencing homelessness. To ensure this vulnerable population was prioritized, the Rocket Community FundSM provided funding to the City of Detroit to establish a quarantine and isolation facility to serve individuals experiencing homelessness who were at a higher risk of contracting the illness. The facility provided more than 500 beds for

those experiencing homelessness with COVID-19 symptoms.

Additionally, as part of our lead sponsorship of the Built for Zero movement to end veteran and chronic homelessness, the Rocket Community FundSM worked with partners in Phoenix to provide resources to serve the homeless community. This included sourcing PPE, providing meals and assisting with emergency housing. Our support helped reach more than 1,000 people in need in Maricopa County.



Sustainable Investments For Long-Term Relief

These critical investments helped mitigate the early impact of COVID-19 and provided the foundation for the Rocket Community FundSM to strengthen our commitment to our communities with several long-term investments. Together with the Rock Family of Companies and in partnership with numerous private and public organizations, we initiated a wide-scale relief effort spanning multiple channels to source necessary materials in the fight against COVID-19. This effort included the manufacturing and resourcing of critical supplies for Detroit-based hospital systems, as well as establishing partnerships with companies for the manufacturing and

distribution of equipment for local hospitals, governments and health professionals.

For example, the Rocket Community FundSM partnered with the Industrial Sewing and Innovation Center (ISAIC) and Carhartt to purchase a mask production line-machine that produced more than 500,000 masks per week.

Supporting Frontline Workers And Small Businesses

The people who deserve the most credit for fighting the COVID-19 pandemic are the frontline workers who put their own health on the line to serve the community directly. As part of our company-wide effort to support these selfless individuals, the Rocket Community FundSM was the first corporate partner to fund Feed the Frontlines. This initiative, which was coordinated through the City of Detroit, purchased meals from local restaurants to deliver to nearby hospitals, firehouses, police departments and other places where frontline workers were putting their health on the line to ensure public safety. *Learn more about the impact of Feed the Frontlines in the Entrepreneurship section of this report on page 33.*

"The [...] Rock Family of Companies continues to step up to the plate as a partner for the city and its residents. The city is grateful for Dan Gilbert and his team's effort in helping not only our healthcare professionals, but all of those workers in the city that are essential in allowing families to stay safe in their homes."



Mike Duggan
Detroit Mayor





Connecting The Futures Of 55,000 Detroit Students And Their Families

When Michigan Governor Gretchen Whitmer made the difficult decision to close schools statewide in response to the COVID-19 pandemic, school districts across the state worked quickly to provide students and their parents the resources they needed to continue their education remotely. However, this posed a particularly difficult challenge for the Detroit Public Schools Community District (DPSCD), which estimated that 90% of their K-12 students lacked an appropriate device and adequate internet access for distance learning.

The Rocket Community FundSM has long supported the DPSCD as part of our dedication to provide quality educational opportunities for Detroit students, so we did not hesitate in joining other funders to address this challenge. Alongside the Gilbert Family Foundation, we were proud to make a \$2 million commitment to the Connected Futures initiative, which was created to ensure Detroit students and their families receive a computer tablet and high-speed LTE internet connectivity so they could continue their education and access additional online resources. Connected Futures was designed to benefit the entire family. While students use the devices and internet connection to learn, their families will be able to easily access sites that can help them with everything from applying for financial assistance to finding a job.

This was an important first step, but we knew there was much more to do. Detroit's significant digital divide, like other systemic challenges in our community, was magnified by the pandemic and acted as a catalyst for a more comprehensive approach. *Learn more about our targeted efforts to tackle Detroit's digital divide in the Education and Employment section on page 25.*



"The ability for our students to access the educational platforms that they use during the school day from home will elevate their learning year-round, not just during this crisis."

Dr. Nikolai Vitti,
DPSCD Superintendent

HOUSING

The COVID-19 pandemic highlighted the vital importance of stable and secure housing. All across the country, government and health authorities made this connection explicit, asking citizens to “stay home and stay safe.” But what about those who had no home to go to, or who were at risk of losing their home due to economic insecurity? One of the key pillars of the Rocket Community FundSM mission is building accessible, stable, healthy housing for all. Our team was singularly focused on developing innovative ways of providing housing services and support to communities in need during this unprecedented time.

Our Goal

HOUSING STABILITY TEAM:

Increase opportunities for residents of our home communities to have safe and affordable housing and build wealth through homeownership.





Supporting an End to Chronic and Veteran Homelessness

Rocket Community FundSM has been a lead partner of Built for Zero since 2018. This national movement of more than 80 communities is redefining what is possible in the fight to end homelessness and has already achieved significant success, with 14 communities having effectively ended either chronic or veteran homelessness. This critical work is centered around a collective commitment to collaboration, accurate data and the prioritization of permanent housing resources. In other words, communities focus on identifying who is experiencing homelessness in their communities as soon as possible and providing them with the right resources based on their unique needs.

The COVID-19 pandemic posed a significant challenge to this critical work. It is a well-documented fact that individuals experiencing homelessness are at higher risk for illness, disability and death. This risk is further compounded by the racial inequity of homelessness. According to the National Alliance to End Homelessness, Black Americans represent 40% of people experiencing homelessness, despite representing only 13% of the general population.¹ The COVID-19 pandemic

threw this inequity into even sharper focus with Yale University research showing Black people are more than 3.5 times more likely to die of COVID-19 than white people.² (The research also showed that Latino people are nearly twice as likely to die of the virus as white people.)

The Rocket Community FundSM recognized the urgent risk to the homeless population posed by COVID-19 and made a significant commitment to ensure that individuals experiencing homelessness in our home communities received the care they needed during the pandemic. As detailed in the COVID-19 response section of this report, we worked with the City of Detroit to establish a testing and quarantine center for the homeless population. Additionally, through Built for Zero, we allocated resources to ensure service providers in Phoenix could continue serving their community safely.

This direct support to service providers was important because, just as COVID-19 proved to be uniquely challenging for individuals experiencing homelessness, it was equally challenging for the organizations that support them. Many shelters were required to limit their occupancy due to social distancing measures, effectively cutting their capacity in half. This challenge was further compounded by a lack of PPE, limited access to testing and other issues that put both



What Is Built For Zero?

Coordinated by the national nonprofit Community Solutions, Built for Zero helps communities develop real-time data on homelessness, optimize local housing resources, track progress against monthly goals and accelerate the spread of proven strategies to end homelessness.

1. <https://endhomelessness.org/homelessness-in-america/what-causes-homelessness/inequality/>

2. <https://news.yale.edu/2020/05/19/new-analysis-quantifies-risk-covid-19-racial-ethnic-minorities>

individuals experiencing homelessness and service workers at risk.

Communities participating in Built for Zero faced a daunting challenge in responding to COVID-19, but they also saw unique opportunities. Reduced access to shelter forced many communities to get creative with their resources. Some ended up drawing on other forms of temporary housing, including hotels, motels, and even RVs. Whatever solution they found, however, none would be as impactful as a permanent supportive housing unit. Unfortunately, the pandemic also significantly disrupted the standard processes for moving individuals into permanent housing.



However, the true test of a system is how it works under pressure. And thanks to the best practices and methodologies they acquired as part of Built for Zero, many communities were able to maintain continuity of operations and continue to serve their communities effectively. A critical component of Built for Zero's success is helping communities build strong, collaborative systems centered on real-time data. Built for Zero communities are trained to find weaknesses in their system and address them with creative solutions. These principles help communities to build the resiliency needed to keep moving forward, even in the most challenging of times, and allowed for the Built for Zero movement to achieve some significant milestones in 2020.

It is an incredible testament to the dedication of the individuals within each and every Built for Zero community that they were still able to serve their most vulnerable neighbors during the COVID-19 pandemic. But it is also an extraordinary validation of the vision of Built for Zero and its steadfast commitment to prove once and for all that it is possible to end homelessness. Perhaps that's why Community Solutions was named a finalist in the prestigious MacArthur Foundation 100&Change competition. The Rocket Community FundSM is extremely proud to support Community Solutions and its exemplary work on Built for Zero for this unique competition.

Built For Zero Milestones In 2020

1. Chattanooga, Tennessee, and Lynchburg, Virginia, became the 11th and 12th communities to reach Functional Zero for veteran homelessness.
2. Detroit reduced veteran homelessness by 40%.
3. Charlotte/Mecklenburg County, North Carolina, reduced veteran homelessness by 30%.
4. Abilene, Texas, reached Functional Zero for chronic homelessness, becoming one of three communities to have achieved Functional Zero for both the veteran and chronic homeless populations.
5. Five new communities joined the movement: Yamhill County, Oregon; Clark County, Washington; San Diego; Colorado (Balance of State) Pueblo; and Baltimore County Continuum of Care.

Bringing Veterans Experiencing Homelessness “Out Of The Shadows”

One of the biggest challenges to ending homelessness is getting the world to believe it is possible. Sadly, many people in society have been conditioned to believe that homelessness cannot be solved and, worse yet, that the men and women experiencing homelessness must somehow be responsible for their condition.

This unfortunate reality leads many individuals experiencing homelessness to feel as if they are hidden in the shadows, further removing them from the care, support and services they deserve. Even veterans, the men and women who sacrificed to serve our country, are not spared from this treatment.

But what if we could help America see that these men and women are not merely “homeless people,” but rather people who are experiencing homelessness? That it is possible to bring these individuals out of the shadows and into the light where they can receive the assistance that will lead them to a permanent home.

That was the mission that drove the Rocket Mortgage® Marketing team in its development of “Out of the Shadows,” a powerful new national advertising campaign that was released in November 2020. The campaign, which launched on Thanksgiving Day, told



the story of John Meier, a U.S. Marine Corps veteran who experienced homelessness after losing his job and subsequently losing his home. With the help of his community of Abilene, Texas, John was able to get back on his feet and find employment and permanent housing. Today, John is one of the key leaders in the Abilene community that helped drive their progress toward Functional Zero for both veteran and chronic homelessness.

Rocket Mortgage® hired Kyle Hausmann-Stokes, a U.S. Army veteran, to direct the commercial to ensure it reflected the veteran experience accurately. Kyle also made it a priority to hire as many veterans as he could for the production, including people behind the camera and in front of it, creating a strong sense of community on set and giving the entire campaign extra depth.

The commercial generated an overwhelmingly positive response from viewers and directed significant traffic to the campaign landing page, AHomeForEveryVet.org, where visitors could read more about John’s story and the tremendous success of the Built for Zero movement.

“Six For Service” Brings Awareness To Veteran Homelessness

The “Out of the Shadows” campaign was not the only high-profile marketing effort led by Rocket Mortgage® in support of Built for Zero in 2020. As the Official Mortgage Sponsor of the NFL, Rocket Mortgage® had a tremendous platform to share the important work of the Built for Zero movement so they worked in partnership with the NFL to develop the “Six for Service” campaign.

Through this unique program, anytime an NFL team scored a touchdown in the month of November, Rocket Mortgage® donated \$1,000 toward the fight to end veteran homelessness. Thanks to an historically high-scoring month, the program had raised an incredible \$384,000 in additional funding for Built for Zero by the end of November.

Keeping Residents In Their Homes Through Tax Foreclosure Prevention And Awareness

Tax foreclosure prevention and reform has been a cornerstone of our organization's commitment to Detroit since 2013 when our Founder and Chairman Dan Gilbert was named co-chair of the Detroit Blight Removal Task Force. Now more than ever before, we are confident that the path to ending unjust property tax foreclosures is clear.

As in years past, the Rocket Community FundSM worked aggressively to address the sweeping challenge of property tax foreclosure in 2020, but the COVID-19 pandemic forced our team to think differently about its tactics. Since 2017, the team has anchored our tax foreclosure prevention work in Neighbor to Neighbor, a citywide canvassing effort that collects data from each property at risk of tax foreclosure and provides information on how to apply for the city's Homeowners Property Tax Assistance Program (HPTAP). The canvassing effort was paired with special community-led workshops where Rock Family of Companies team member volunteers and community development organizations provided hands-on assistance applying for the HPTAP.

However, due to the unique circumstances of COVID-19, door-to-door canvassing and in-person workshops were not feasible. We looked again for inspiration from our

culture and one of our ISMs, "We'll Figure It Out," to find a new solution. This led us to collaborate with Detroit College for Creative Studies students to create a do-it-yourself version of the HPTAP so homeowners could complete the application at home.

This collaboration served as the baseline for the 2020 City of Detroit HPTAP kit, a step-by-step document that walks homeowners through the HPTAP application, lays out documents needed and provides the prepaid postage required to mail their applications back to the City of Detroit Board of Review. Additionally, the HPTAP kit also helps Detroit homeowners become eligible for the new Pay As You Stay (PAYS) program administered by the Wayne County Treasurer, which eliminates the majority of back taxes owed by homeowners with low incomes. Being approved for the HPTAP is a prerequisite for enrolling in PAYS. The guide was sent to all 25,000 at-risk owner-occupied homes.

The Wayne County Treasurer's Office announced it would not foreclose on any homes in 2020 and cancelled the tax auction due to the COVID-19 pandemic. However, despite the moratorium on tax foreclosures, it was still vital for Detroit homeowners to apply for HPTAP as soon as they could to avoid future tax delinquency. The streamlined guide helped, but we

recognized that hands-on assistance would still be required by many residents.

In-person workshops were not an option so the team created the Resident Connection Hub, a unique call center that provided direct outreach to residents at risk of tax foreclosure. The Resident Connection Hub was staffed by Rock Family of Companies volunteers and directed residents to community partners that could provide assistance on not only housing issues, but all available services to address the considerable impact of the COVID-19 pandemic. *For more information on the Resident Connection Hub, see page 52.*

What is Pay as You Stay?

In March, Pay As You Stay (PAYS) became law. This critical legislation removes all interest, fees and penalties from delinquent property taxes, or caps at 10% of the property's taxable value, whichever is less. Applicants must be HPTAP-approved, and on average applicants see a 70% average reduction in the delinquent tax bills.

2019 Neighbor to Neighbor Report Shows Continued Progress

In addition to providing valuable information and resources directly to residents, the Neighbor to Neighbor canvassing effort has also been a vital source of data to drive continued innovation around our tax foreclosure efforts. In August 2020, we released a report detailing the findings from our 2019 Neighbor to Neighbor campaign.

The report showed an increase in the number of individuals who self-reported they would be eligible for a complete property tax exemption based on income guidelines, with 87% of homeowners surveyed indicating they met the threshold. Unfortunately, a staggering 55% indicated they were unaware of the HPTAP exemption. This data continued to show the importance of promoting HPTAP more broadly and ensuring residents receive accurate information.

The report also showed that of the 6,242 renters in occupied homes that were tax delinquent, 75% of those who would be eligible for the Make It Home program said they were interested in owning their home. Additionally, many Detroit residents in tax delinquent properties identified significant repair needs, with 38% of 13,889 homeowner-occupants contacted by Neighbor to Neighbor stating their structures need critical maintenance.

The Rocket Community FundSM made a \$1 million investment into the City of Detroit's 0% Interest Home Repair Loan Program, which provides loans of up to \$25,000 to Detroit homeowners, to address critical repairs for residents. This investment was in addition to the \$1 million in repair funds for the Make It Home program, further detailed in the Make It Home callout below.

What is Make it Home?

Make It Home is a partnership between the Rocket Community FundSM, United Community Housing Coalition (UCHC) and the City of Detroit, that prevents tax foreclosure and builds homeownership opportunities.

Through the program, the City exercises its Right of Refusal (the ability to purchase tax foreclosed properties before they are sold in auction) and transfers them to UCHC, who purchases them with funding provided by the Rocket Community FundSM and other sources. UCHC then sells them to the residents through an affordable payment plan (the average total cost is \$3,500). Once the resident has finished the plan, they are given the deed to the home, free and clear.

In February 2020, Rocket Community FundSM announced that 557 properties entered Make It Home in 2019, bringing the program's total to 1,157 families that have avoided tax-foreclosure related displacement since the program launched in 2017. Additionally, Rocket Community FundSM announced a \$700,000 expansion of the Make it Home repair program, which is designed to help Make it Home participants address deferred maintenance on their homes with grants and no-interest loans. This brought the total in the repair fund up to \$1 million.



EMPLOYMENT

The Rocket Community FundSM often frames our strategy around opportunity, specifically how we work with our public, private and nonprofit partners to tackle systemic barriers that create disparity and limit opportunity. How can people succeed without equal access to quality training, education and work? 2020 proved especially challenging in this regard. Not only did the COVID-19 pandemic create incredible economic uncertainty around the world, it also exacerbated the existing barriers to opportunity for low-income and minority communities.

We worked diligently throughout the year to connect resources in new ways to address these systemic barriers and ensure that our local communities were presented with equitable opportunities in education, employment and entrepreneurship.

Our Goals

EDUCATION AND EMPLOYMENT TEAM:

Strengthen the education ecosystem to enhance equitable opportunities for residents to build economic growth and prosperity.

ENTREPRENEURSHIP TEAM:

Elevate Detroit as a destination for small businesses and startups by deploying capital and supportive resources.





...et Chocolate
...rnel Vanilla
...na Pudding
...erman Chocolate
Cookies n' Cream
... Toasted Coconut
... Red Velvet Chocolate
Cookies
2.00
Chocolate Chip Peanut Butter
Lemon Sugar
Oatmeal Cream Pie
Vegan Oatmeal Bake

eat
cake
for
breakfast

“Changing The Course” By Connecting The Community At The Rocket Mortgage Classic

One of our first major investments related to education and employment came in direct response to the pandemic. Through the Connected Futures initiative, we helped put in place a plan to get a computer tablet with high-speed LTE internet connectivity, along with technical support, into the hands of every Detroit Public Schools Community District (DPSCD) K-12 student before the end of the school year. At the time of publication, we served 51,000 DPSCD students and their families. This initiative represented an incredible milestone and reflected the collaborative spirit of Detroit’s philanthropic, entrepreneurial and business community. Yet it was only the beginning of our work to address the deep challenges of the digital divide in the City of Detroit.

The COVID-19 pandemic shined a light on many inequities in Detroit and digital access was one of the biggest areas of concern. Detroit has experienced challenges with digital access for decades and currently ranks as the least connected major city in America, with nearly 30% of homes without broadband of any type. What once was considered a privilege is today an essential need to survive and thrive in our modern economy. Lack of access reduces opportunities for education, housing, employment, health care and civic engagement, especially during a pandemic.

Spurred by both the immediate crisis of COVID-19 and the opportunity to address a deeply rooted issue, the Rock Family of Companies set out to make a large-scale, multiyear investment toward digital equity and inclusion through the Rocket Mortgage Classic PGA TOUR® event.

There was no guarantee that the Rocket Mortgage Classic would happen at all in 2020 given the inherent challenges of the pandemic. Tournament leadership consulted with a wide range of leaders in our region, including Mayor Duggan, state officials, and key community partners such as Reverend Wendell Anthony to assess the feasibility and safety of the event. Based on their input, the tournament decided to hold the event with no spectators.



What Is The Rocket Mortgage Classic?

Launched in 2019, the Rocket Mortgage Classic made history as the first-ever PGA TOUR® event held in the City of Detroit. The Rocket Mortgage Classic was created to shine a spotlight on our vibrant city while driving systemic change. In its first year, the Rocket Mortgage Classic raised more than \$1.2 million in support of nonprofit organizations, with \$1.1 million being directly invested in Detroit. It also won three “Best Of” awards in its inaugural year from the PGA TOUR®, including the “Fair Way Award” for its diversity and inclusion initiatives, making it the most-awarded event on the PGA TOUR®.

The reasoning of the Rocket Mortgage Classic leadership team was simple. The Rocket Mortgage Classic presented a critical platform to mobilize resources in support of making a generational investment in the city at a time when the community was most in need. The result was “Changing the Course” - a multi-year campaign with a vision to ensure every Detroit resident has equitable access to the internet, technology and digital skills training they deserve.

In the end, the Rocket Mortgage Classic was a major success both on and off the course, generating more than \$2.7 million for nonprofits. Of this total, more than \$2.4 million was invested through the event’s “Changing the Course” initiative and focused explicitly on bridging Detroit’s digital divide. Most exciting of all, \$2.1 million in proceeds from the tournament went toward the establishment of the Connect 313 Fund, a brand new organization developed in partnership with the City of Detroit and the United Way of Southeastern Michigan to coordinate and support city-wide digital inclusion efforts through a data-driven, community-led strategy.



Connect 313: Connecting Detroiters To Virtual Opportunity

The decision to make digital inclusion the primary focus of the Rocket Mortgage Classic was a deeply collaborative process that included a range of public, private and nonprofit leaders. The collaborative process showed not only that digital equity was a problem, but also that there has never been a systemic approach to building digital access in Detroit. This insight led to the development of the Connect 313 Fund. Administered by the United Way for Southeastern Michigan and rooted in the City of Detroit's digital strategy, Connect 313 provides a vehicle to coordinate investments and strategy for addressing the digital divide.

CONNECT 313 FOCUSES ON FOUR STRATEGIC PILLARS:

- 1 Collecting accurate neighborhood-level data on technology, internet access and digital resources.
- 2 Building and supporting neighborhood technology hubs by investing in trusted community centers to grow technology resources.
- 3 Empowering and financially supporting residents across the city to become digital literacy ambassadors in their neighborhoods.
- 4 Coordinating citywide fundraising and public advocacy for systemic change in digital inclusion.



"The Connect 313 Fund will allow Detroit to transition from a city burdened with longstanding digital inequity to becoming the national model for providing technology and opportunity to all residents. The Rocket Mortgage Classic's Changing the Course initiative will create a brighter future for every Detroiter by ensuring everyone has a chance to take advantage of the infinite opportunities technology provides."



Joshua Edmonds
Director of Digital Inclusion,
City of Detroit

In its first year, Connect 313 has already made significant strides in its efforts to address the digital divide in each of these four pillars.

Data: Connect 313 has engaged local nonprofit Data Driven Detroit and national data firm Civis Analytics to complete a neighborhood-by-neighborhood assessment across the city that will showcase gaps in access to the internet and technology. This analysis, slated to be completed in advance of the 2021 Rocket Mortgage Classic, will inform the locations, infrastructure and service offering of neighborhood technology hubs throughout Detroit.

Neighborhood Technology Hubs: Connect 313 also aims to create a network of technology hubs by supporting existing safe, trusted spaces across the city to grow and scale their access to technology and digital resources. One example of this model is Brilliant Detroit, which provides programming and support year-round to families with children ages 0 – 8 in eight neighborhoods across the city.

Community Ambassadors: Additionally, community ambassadors will be hired in each of Detroit's seven council districts. These ambassadors will hold ongoing community meetings, perform needed outreach and work to connect residents to current and future technological resources available through Connect 313 and community partners.

Resource Coordination: By bringing public, private and philanthropic partners together, Connect 313 will be able to collectively advocate for and distribute more resources. In October we saw the first example of this with the "Connecting Seniors" initiative. "Connecting Seniors" distributed tablets, digital training and tech-enabled health care services to over 8,000 low-income seniors. Connect 313 operationalized this initiative with a generous grant of \$3.9 million from the Michigan Coronavirus Task Force on Racial Disparities Rapid Response Initiative.



human-I-T Transforms E-Waste Into Opportunity

One of the key pillars of our digital inclusion strategy is ensuring all residents have access to appropriate technology. To achieve this goal, we proudly contracted human-I-T to become the Rock Family of Companies official e-waste vendor. The organization's motto is to "shrink the digital divide, one piece of technology at a time" and, through our investment, they are now helping to shrink the digital divide in Detroit with a brand-new warehouse.

In addition to recycling our organization's hardware, human-I-T's Detroit warehouse will allow it to collect e-waste from other local companies, which will then be refurbished by local trainees and redistributed back to underserved residents. Additionally, human-I-T plans to open a storefront that will serve as a hub for Detroit residents to purchase discounted devices and take advantage of other critical services, including technical support, low-cost internet sign-up assistance, digital literacy training and more.

Though our partnership with human-I-T began before Connect 313 was officially formed, the relationship has become a vital component of the Connect 313 strategy.

Helping To “Grow Detroit’s Young Talent” During A Pandemic

As the largest employer in the City of Detroit, the Rock Family of Companies recognizes its important role in providing career opportunities for Detroit residents, including Detroit students and youth. However, as with everything else in 2020, the pandemic required us to think differently about our summer youth employment strategy.

In addition to shedding light on disparities in education and employment opportunities, the pandemic highlighted the rapidly evolving nature of learning and working. In an entirely virtual environment, there is an increased emphasis on digital proficiency and higher-order thinking skills. This shift informed our approach to digital learning and virtual training for youth employment.

Over the summer of 2020, the Rocket Community FundSM strengthened our partnership with Grow Detroit’s Young Talent (GDYT), a summer youth employment program spearheaded by Detroit Mayor Mike Duggan. GDYT is focused on creating new avenues for education and employment opportunities for Detroit students.

Our partnership with GDYT comprised a range of programs modified to meet the unique challenges of the pandemic. They included:

TECH ON-RAMPS

This 6-week program offered in partnership with GDYT, Microsoft and Wayne State University provided DPSCD students enrolled in a tech-focused career academy or interested in a technology field with a guided virtual learning and work experience. Remote workshops were facilitated by Microsoft, Rock Family of Companies Technology team members and external professionals who mentored the students as part of a skilled volunteer opportunity. During the program, the student interns worked to solve a real business challenge and earned Microsoft credentials while working on a capstone technology project.

VIRTUAL AND ON-SITE TRAINING

Traditionally, GDYT facilitates thousands of in-person jobs for youth participants. However, the pandemic forced many employers to back out of the program when they had to adopt work-from-home requirements for their employees. To ensure Detroit youth still had an opportunity to gain valuable experience, we partnered with GDYT to fund a career exploration platform that provided virtual job shadowing and career exploration for students aged 14 – 16. Thanks to the large-scale technology deployment of Connected Futures, this

platform was able to serve up to 5,000 DPSCD and charter school students.

Additionally, through our investment, close to 100 students were paid to participate in EDSI industry-led training. This workforce development platform provided students with the opportunity to learn relevant skills, earn credentials and explore career pathways in several fields, including IT, construction and customer service. Providing this paid training was critical to help replace the wages they would have received in a traditional job.

What Is Grow Detroit’s Young Talent (GDYT)

Developed by Detroit Mayor Mike Duggan, GDYT is a citywide summer work program that both trains and employs young people between the ages of 14 – 24 for up to 120 hours. The job placements are based on a developmentally appropriate, tiered model that consists of career exploration, work readiness and career pathway internships.

Work (From Home) Readiness And Career Training With Urban Alliance

In 2018, Rocket Community FundSM brought Urban Alliance's flagship High School Internship Program (HSIP) to Detroit. In addition to funding the program, the Rock Family of Companies became the anchor employer for Urban Alliance students. Since launching the initiative in Detroit, over 75 Urban Alliance students have made their way through our offices, gaining valuable experience, learning from professional mentors, and making a meaningful impact on the success of the Rock Family of Companies. Despite the challenges of the pandemic, we made sure that our Urban Alliance interns would not miss this opportunity in 2020.

As the Rocket Community FundSM and the broader Rock Family of Companies worked to adjust our operations based on the new realities of COVID-19, we wanted to ensure our Urban Alliance interns were set up for success too.

We knew that 80% of those participating in the program contribute their earnings to household expenses. Therefore, it was critical that Urban Alliance interns would be able to continue gaining valuable experience and receive their fair pay. Unfortunately, roughly a third of our interns in the Detroit Urban Alliance HSIP did not have computers

or internet access at home. This was an incredible roadblock as social distancing practices required interns to work remotely.

To address this challenge, we permanently donated 20 laptops to Urban Alliance, so they could continue working on projects for school as well as their internships. Urban Alliance also worked with students' families to ensure they could enroll in Comcast's Internet Essentials program and receive low-cost high-speed internet access.

The pandemic also compelled us to rethink the program to account for additional health and safety considerations. Urban Alliance extended its work readiness curriculum and

What Is Urban Alliance?

Urban Alliance provides economically disadvantaged youth with access to the exposure, opportunity, support and training needed to prepare them for lifelong economic self-sufficiency. **Urban Alliance has 25 years of success in improving post-high school outcomes for its students, with an incredible 100% of Urban Alliance students graduating high school and more than 90% gaining acceptance to college.**

THE URBAN ALLIANCE PROGRAM INCLUDES:

1. 9-month paid professional internship
2. 6 weeks of pre-employment training
3. 9 months of weekly skill-building workshops
4. One-on-one mentoring from an adult professional
5. Post-high school planning assistance
6. Lifelong college and career support



From Intern To Full-Time Team Member

The ultimate goal of Urban Alliance is to prepare students with the skills and experience required to enter the workforce as professionals ready to make a positive impact. This year, we were extremely proud to bring on two of our Urban Alliance interns as full-time team members.

One of them was Mark Turner, a Urban Alliance intern on the Engineering and Helpdesk teams at Bedrock. Upon completion of his internship, Mark was offered a full-time position as a Technical Support Specialist at Bedrock. "Working in the Family of Companies has definitely impacted my professional development in a positive way," said Mark. "Participating in meetings and balancing the responsibilities of being a student and an intern has improved my time management skills and patience, and being able to have that mentorship experience in a business environment was extremely rewarding."

The feeling is mutual for the team members and leaders serving as mentors. "During his two internships with us, Mark displayed his knowledge and passion for technology," said Alex Schalk, a Senior Talent Development Partner at Bedrock who was Mark's mentor. "His understanding and knowledge of the technology we used at Bedrock grew to where Mark was taking on some of the more difficult tickets and resolving them for his clients. My team and I were extremely excited that we could add Mark to the team full time and can't wait to see his accomplishments over the next couple years!"



Mark Turner
Urban Alliance Intern

added additional technology training for up to 20 students with additional support from the Rocket Community FundSM. Fifteen students from this group were placed in technology-focused internships within the Family of Companies to better prepare them for what will likely be all-virtual or hybrid internships in the future.

In addition to ensuring current Urban Alliance interns were well situated to continue their work, Urban Alliance expanded recruiting efforts beyond the original three high schools in order to reach more students. Specifically, Urban Alliance sharpened its focus to reach students who were interested in particular industries – such as students studying HVAC or electrical at Randolph Career and Technical Center, or students studying technology at Cass Tech or Central High School. This refined focus came alongside a more concerted effort by the Rock Family of Companies to identify business areas that have a higher potential to hire interns as full-time team members.

As we continue to welcome new interns into the program each year, we're renewing our efforts to ensure that our Urban Alliance interns and all Detroit students are supported with the resources, skills and training they need to build a stable future.

The paid Urban Alliance internship provides students with the tools and resources they need for entering the workforce, including building upon their foundational work readiness and technical skills. It allows them to explore their career interests and build long-lasting professional relationships. Whether our interns move on to postsecondary education, military or the working world, our goal is to enhance each student's preparedness through career skill development in order to create a stronger pipeline of competitive workforce candidates.

Entrepreneurship

Detroit is the birthplace of ingenuity and is world-renowned for its hustle, grit and determination. This entrepreneurial spirit is at the core of what makes Detroit a hub for startups and small businesses. It is also a spirit shared by the Rock Family of Companies, where our obsession with innovation has fueled our culture and propelled us to achieve success.

During the COVID-19 pandemic, small businesses across the country were forced to make difficult decisions and navigate unprecedented challenges in maintaining their operations. We know that small businesses are the backbone of a strong economy, and the pandemic required that we think outside of the box in order to support the entrepreneurial ecosystem.



Detroit Demo Day Reimagined: More Support And A Virtual Experience

For the past 3 years, the Rocket Community FundSM has celebrated innovative Detroit entrepreneurs through Rocket Mortgage[®] Detroit Demo Day, a unique entrepreneurial pitch competition that awards \$1 million annually to Detroit-based small businesses. Historically, Detroit Demo Day was presented as a single-day, industry-agnostic event, where 15 finalists competed live on stage in three different categories based on their stage of development: build, grow and sustain. The finalists were then judged by a panel of nationally recognized entrepreneurs in front of a full audience at the Fillmore theater in downtown Detroit.

“Like a lot of businesses, our plans were put on hold indefinitely when the pandemic hit. Demo Day will allow us to continue on our path of growth, and take some pressure off of our daily operations. After one of the most stressful years, Demo Day made me optimistic and excited about the future of City Bark.”



Jamie Judson
Detroit Demo Day Winner and
Owner of City Bark

The 2020 Rocket Mortgage[®] Detroit Demo Day event was reconceived to better address the impact of the COVID-19 pandemic on local entrepreneurs. This included revising the Detroit Demo Day categories to reflect the challenges inherent to operating or launching a business during the pandemic.

These revised Detroit Demo Day categories included:

1. Start – Early-stage companies either getting off the ground despite present economic uncertainty or pivoting their core business model to meet this moment.
2. Build – Companies growing despite or because of the transformed business environment and seeking growth funding in this difficult investing climate.
3. Sustain – Community anchor businesses with a continuous physical presence in the city for at least 2 years.

In addition to revising the categories for the 2020 competition, we also reimagined Detroit Demo Day as an all-virtual event. This proved to be a unique challenge as a significant part of the excitement of Detroit Demo Day came from the live nature of the event. It was difficult to match the energy and suspense of seeing entrepreneurs

make their pitches live on stage in front of 5,000 people but we partnered with Detroit production company Woodward Original to capture the drama of the competition in a whole new way.

Woodward Original filmed each pitch and edited them together into three episodes (one for each category) that were released to watch on [DetroitDemoDay.com](https://detroitdemoday.com). These episodes, which combined compelling b-roll of the businesses in action with each entrepreneur's pitch, proved to be equally as exciting and immersive as the in-person experience with the added benefit of reaching an even larger audience.

Once the episodes were released, viewers were encouraged to participate in the event by voting for the People's Choice Award in each category on the Detroit Demo Day website. This was meant to replace the live audience voting from previous years. Over a period of 6 days, more than 4,000 viewers voted for their favorite Detroit Demo Day entrepreneurs. Recipients of the People's Choice Awards took home an additional \$25,000 each per category. Rocket Mortgage[®] Detroit Demo Day finalists received \$1,015,000 in total in 2020.

Rocket Mortgage[®] Detroit Demo Day has invested more than \$4.4 million into Detroit-based businesses over the past 4 years, but the funding is just the beginning. We provide

ongoing support, networking opportunities and mentorship to the winners, positioning these innovative entrepreneurs for long-term success.

"We need these kinds of events, particularly highlighting companies of the Detroit ecosystem, so that we can inspire younger generations of various Detroit neighborhoods to believe in their dreams and that anything is possible!"



Ashley Williams
Detroit Demo Day Finalist and
Founder of RIZZARR

"This event gives small businesses a platform to not only win money, but to gain the exposure they need to take their business to the next level. Demo Day has already opened so many doors, giving a stamp of validity to the entrepreneurs that have participated over the years."



Beatrice Wolnerman
Detroit Demo Day Winner and
CEO of Bea's Detroit



Supporting "Downtown Detroit Markets" Participants

In addition to expanding the criteria for Rocket Mortgage® Detroit Demo Day, we also reconsidered how to engage businesses in some of our public space activations. Rocket Community FundSM has partnered with Bedrock over the last two years on unique activations including the Downtown Detroit Markets, a collection of pop-up shops in the heart of Cadillac Square during the busy winter months. These market opportunities have proven to be extremely valuable for participants, as they reach a large audience of downtown visitors and provide great exposure for their businesses. We could not move forward with our traditional market structures because of the COVID-19 pandemic, so we provided \$5,000 grants to vendors who participated in past seasons.

Helping Businesses Get Online During The Pandemic

The COVID-19 pandemic has proven challenging to many small businesses, but especially to those who had no website or ability to conduct business online. This issue is more common than one might think. According to Rebrand Cities, there are 28 million small businesses in the United States and 46% don't have websites.

Knowing that many Detroit businesses fell into this group, we set out to make sure local businesses had the resources they needed to get online. In April 2020, Rocket Community FundSM partnered with the City of Detroit and Rebrand Cities for the "Digital Detroit" Virtual Website Accelerator program. This unique opportunity connected 100 Detroit businesses with trained web designers to build websites. Participating businesses received a business website, free hosting for 3 months, guided virtual website development training, virtual office hours and study halls and more.

Rocket Community FundSM was proud to sponsor this unique pilot project. The goal is to learn from this group of 100 businesses and scale to thousands more over the next 12 – 18 months.



What Is Rebrand Cities?

Rebrand Cities is a global civic design partnership with WordPress with the goal of getting 10,000 businesses online. It is fueled by a multidisciplinary collaboration with business owners, community stakeholders and local governments to eradicate the digital divide.

Helping Detroit Restaurants "Feed The Frontlines"

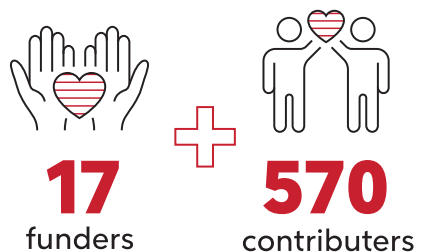
Innovation is critically important to our entrepreneurship work and the most innovative solutions are those that serve multiple audiences. Feed the Frontlines is a great example.

Feed the Frontlines was a City of Detroit initiative focused on connecting restaurants with frontline workers, including police officers, firefighters, nurses, doctors, paramedics and others. This unique program served two purposes. First, it helped keep restaurants operational as they faced the challenges of reduced business from stay at home orders. Second, it provided much needed support to those on the front lines of the pandemic, who were risking their own health to help the most vulnerable in the community.

Rocket Community FundSM was proud to be the first corporate sponsor of this program, but we were not alone. As momentum gained around this program, the number of businesses and individuals impacted grew significantly, becoming a symbol of the kind of collaborative spirit that helped sustain the community throughout the early days of the pandemic.

The Impact Of Feed The Frontlines

During the COVID-19 pandemic, the Rocket Community FundSM matched the first \$25,000 raised to feed front-line workers in Detroit.



raised
\$400,000+
to support



and feed nearly
26,000
frontline workers

Introducing James Feagin, New Director Of Entrepreneurship

The Rocket Community FundSM welcomed James Feagin, our new Director of Entrepreneurship, in the fall of 2020. Feagin is a dedicated Detroiters with a passion for helping small businesses and brings many years of experience in strengthening Detroit's entrepreneurial ecosystem to the Community Fund. His background in economic mobility and community development makes him uniquely suited to lead the Entrepreneurship team, whose goal it is to elevate Detroit as a destination for small businesses and high-growth startups by deploying capital and supportive resources.

Prior to joining the Rocket Community FundSM, Feagin worked as a consultant helping clients such as Detroit Economic Growth Corporation, Ford Motor Company Fund, Wayne State University and the Knight Foundation. His work in Detroit centered on developing Detroit's entrepreneurial ecosystem, cultivating local talent, and supporting job growth and development in neighborhoods. Feagin leveraged what he learned in Detroit to help other cities develop strategies for inclusive growth, including Flint, New Orleans, and Cleveland.

Feagin also worked with the Rocket Community FundSM previously as one of the experts we brought on to help conceptualize the program that would later become Rocket Mortgage[®] Detroit Demo Day. For Feagin, the most rewarding part of his role in the creation of this event is its evolution, with neighborhood businesses being celebrated and funded on the same platform. He never could have imagined that just a few years later he would return to lead the vision for the next chapter of the Entrepreneurship team. We are excited to see how he will continue to help shape and influence the Detroit entrepreneurial ecosystem.

"Entrepreneurship is about solving problems and creating opportunity, both for those who launch businesses, as well as those who benefit from the products and services they provide. We have a tremendous opportunity in Detroit to not only innovate as we solve problems, but remove the barriers preventing Detroiters from accessing the wealth that comes with being problem-solvers."



James Feagin
Director of
Entrepreneurship,
Rocket Community FundSM

PUBLIC LIFE

One of the key ways we create resiliency is by building strong bonds and shared experiences. This proved to be especially challenging during a pandemic, when we were quite literally forced to be apart for the protection of the community. How can a community respond to change and adversity quickly and confidently when they don't feel connected to each other?

Historically, our Public Life pillar has focused on bringing people together through unique, inclusive experiences and events in the public square. While the pandemic forced the cancellation of many in-person events and gatherings, our team was able to pivot many of our programs and find new ways to bring people of all ages, races and identities together.

Our Goals

PUBLIC SPACES TEAM:

Increase the economic and social resiliency of Detroit by providing universal access to safe and inclusive public spaces.

COMMUNITY SPONSORSHIPS TEAM:

Support inclusive events and programming that attract diverse audiences, spark new connections between people, place and culture and contribute to the economic growth of Detroit.





Public Spaces

Although most people were confined to their homes throughout the year, we recognized that there was still a strong desire to spend time outside and connect safely in public. Our team took this challenge as an opportunity to reorient our programming, make deep connections with community partners and plot an investment strategy that would support the urgent needs of the community while building a framework for more inclusive and intentional engagements in the future.

“Project Play” Inspires Youth To Get Active At Home

One of the tragic side effects of the COVID-19 pandemic was the cancellation of youth sports programs and other recreational activities across the country. For many young people, these programs are not just opportunities to get out and be active, but opportunities to build friendships, grow as individuals and learn valuable lessons about sportsmanship, dedication and teamwork. These programs also provide a safe haven for students who might otherwise have no other means of supervision or support.

To help address the lack of recreational options available to youth during the pandemic, the Rocket Community FundSM joined other funders in supporting Project Play, a program developed by the Community Foundation for Southeast Michigan, the Ralph C. Wilson, Jr. Foundation and the Aspen Institute Sports & Society Program.

With our support, Project Play was able to develop the #ProjectPlayKit, a special themed sports kit that was delivered directly to families in Detroit and throughout southeastern Michigan. Each #ProjectPlayKit was themed around a certain sport, with wide-ranging items including basketballs, jump ropes, sidewalk chalk and more. In the first 4 weeks of the program, 11,900 kits were distributed across seven counties. The kits also included skills and drills and links to online videos highlighting each week's partner.



Bringing Two Kinds Of Skating To The Community

In addition to delivering unique recreational experiences directly to families, we also worked with our partners to implement safe, socially distanced outdoor activities that served community needs. One example is the installation of the Wayfinding skate park in the Adams Butzel Recreation Complex.

Wayfinding was originally conceived by artist Ryan McGinness and skateboarding legend Tony Hawk in partnership with Rocket Community FundSM, Bedrock and the Library Street Collective. The unique project was a combined art installation and skate park located in the heart of downtown Detroit on the site of the future Monroe Blocks development. The purpose of the project was not only to provide a functional skate park for city residents and downtown visitors, but also to show how land under development can be creatively used so that it is accessible while providing value to the community.

The plan for Wayfinding was always to relocate the skate park from downtown to the neighborhoods where it could be a permanent fixture. Better still, we've worked with Modern Skateshop and Skatepark owner George Leichtweis to expand the park so that it's four times larger. This will allow the park to serve even more people, providing even greater value to the community.

The relocation of Wayfinding was not the only "skate" program that we supported in 2020. In partnership with Downtown Boxing Gym, we funded the development of an outdoor ice skating rink for youth and families.

Since the onset of the pandemic, Downtown Boxing Gym has worked hard to keep its programs operational, finding creative ways to keep students engaged through a mix of virtual programming and safe, socially distanced activities. This becomes especially challenging in the cold winter season, so we worked with Downtown Boxing Gym to identify a solution that could serve the needs of its students. The result was an outdoor ice rink that was for hockey, skating and more.



What Is Downtown Boxing Gym?

Through education, athletics, mentorship and intervention, Downtown Boxing Gym empowers Detroit students to be positive and productive members of society. Downtown Boxing Gym currently serves more than 150 students between the ages of 8 and 18, with students from 30 different ZIP codes and 57 schools across Detroit and nearby suburbs. Downtown Boxing Gym programs are 100% free to all students and its fleet of vans picks up and drops off students daily to ensure that transportation is not a barrier to participation. Visit DBGDetroit.org to learn more.

Focusing Our Neighborhood Investment Strategy

While we focused many programs to address the realities of the COVID-19 pandemic, we also took time to reassess our overall strategy and connect more deeply with our partners. As always, our goal was to find ways to ensure our work was meeting the unique needs of the residents of our communities by delivering more equitable and inclusive public spaces. By being very intentional in our outreach and creating the space for our partners to collaborate with us, we were able to identify several programs that will address wide-ranging community needs.

One example is our partnership with Urban Neighborhood Initiatives to activate the Springdale Green Park in Southwest Detroit with positive and inclusive community events. We also funded several important maintenance projects, including renovations designed to improve the safety and accessibility of the park. Finally, the partnership included resources for surveying community residents to learn more about their needs and the ways that UNI (with support from partners like Rocket Community FundSM) can further make an impact in the neighborhood.

We also partnered with Detroit Future City on its Working with Lots Program to accelerate efforts to revitalize vacant land in the City of Detroit. This program uses the Field Guide to Working with Lots to give Detroit residents and community groups

the resources and information needed to install one of 38 lot designs to activate community spaces, beautify neighborhoods and address increased rainfall through green stormwater infrastructure (GSI) practices. This effort is deeply aligned with Detroit Future City's goal to advance the quality of life for all Detroiters through data-driven strategies that promote the advancement of land use and sustainability, and community and economic development.

Another example of intentional outreach was our partnership with the Live6 Alliance, a nonprofit planning and development organization with a mission to enhance

quality of life and economic opportunity in northwest Detroit. We worked with Live6 to support businesses impacted by COVID-19 with a specific focus on developing creative solutions to the reduced foot traffic in the neighborhood.

These are just a few examples but they reflect the kind of strategic thinking that we prioritized as we developed outreach in the neighborhoods. In each partnership, we focused on making investments that addressed the unique needs of the community at that point in time while establishing a basis for longer-term relationship building.

Decked Out Detroit Provides Safe Fun Downtown

The Rocket Community FundSM has partnered with Bedrock on a wide range of unique public space activations in downtown Detroit during the winter season over the last several years. In 2020, this partnership looked somewhat different due to the COVID-19 pandemic, but we felt it was still important to provide residents and visitors with a safe, inclusive experience that connected them to the community.

In December, we partnered with Bedrock to launch the “Decked Out Detroit” initiative. This 4-month plan was strategically developed to support businesses and the community during Michigan’s coldest months by providing memorable and safe shopping, dining and entertainment experiences in downtown Detroit.

All “Decked Out Detroit” activations were designed in collaboration with the City of Detroit Health Department to ensure compliance with all the latest COVID-19 health and safety regulations. Details on all of the fun programs can be found at DeckedOutDetroit.com.



Introducing JJ Vélez, New Director Of Public Spaces

The Rocket Community FundSM was fortunate to add JJ Vélez as the leader of our Public Spaces team in 2020. JJ came to the Rocket Community FundSM from the City of Detroit, where he served as Deputy Director of the Parks and Recreation Department. JJ's deep ties with the City of Detroit, and community organizations throughout the city, have served him and the team well during a challenging year in which everyone was forced to adapt dramatically.

Prior to working with the City of Detroit, JJ was the Assistant Director of Special and Summer Programs at Cranbrook Educational Community and, for nearly a decade, the Director of After School and Auxiliary Programs at Washington, D.C.'s prestigious Maret School, where he provided oversight for aftercare, auxiliary programming and enrichment. All of these experiences built JJ's expertise around both public space and direct service.

"Robust community engagement is absolutely essential to our success. I'm so excited to be a part of the Rocket Community FundSM where I can help drive our vision of more inclusive and equitable public space in our communities."



JJ Vélez
Director of Public Spaces,
Rocket Community FundSM

Community Sponsorships

We spent much of our time and attention at the onset of the COVID-19 pandemic focused on the critical, immediate needs of the community. How would people get the food they needed or safely remain in their homes? We worked aggressively to help address these foundational challenges, but also recognized that there was a significant emotional cost to the pandemic.

With our communities forced apart during the COVID-19 pandemic, it became more important than ever to find ways to bring people together through shared experiences. Our team worked extremely hard to reorient our investments to meet these unique needs, and ensure our communities had access to arts and culture programming that would build resilience through meaningful connections.



Reimagining Detroit Out Loud

In 2019, the Rocket Community FundSM hosted the inaugural Detroit Out Loud festival, a free summer event celebrating the art, music, communities and culture of Detroit. The family-friendly festival was held over one day in Rouge Park and featured musical performances, dancing, crafts, food and more. Hundreds of people came out from across the city to celebrate, making Detroit Out Loud the perfect manifestation of the vision and values of the Community Sponsorships team.

The COVID-19 pandemic forced us to make a tough decision in 2020. How could we still bring people together to celebrate Detroit, if we couldn't bring people physically together? Our solution was to turn Detroit Out Loud into a special two-day virtual event combining a diverse lineup (including cooking lessons, poetry readings, virtual tours, dance and music performances and more) with unique opportunities for safe outdoor play.

In celebration of Detroit's area code, 313 "GO Time Kits" containing family fun items were mailed to 313 pre-registered virtual attendees to be used during the interactive programming. Additionally, to close out the first day we provided free tickets for a night of movies at the Ford-Wyoming Drive-In Theater.



"Watching Detroit Out Loud really added in that Detroit Love, and gave me warmth in my heart...I really enjoyed that part of the outdoor experience. I really enjoyed it as a parent because we were safe, we were in the comfort of our homes and the production was amazing. I was able to see my favorite artists up close and personal and it was just like I was there in person. I really look forward to experiencing it again soon!"

Monique Woods
Mother and Detroit Resident

DETROIT OUT LOUD LINEUP SUNDAY, AUGUST 23RD

THE BUSHMAN - 3:00PM

"SHOP TALK" WITH
SOCIAL CLUB GROOMING CO. - 3:30PM

GARDENING WITH
MALIK YAKINI - 4:00PM

COOKING LESSON WITH
MIKE'S KABOB GRILLE - 4:15PM

HOUSE MUSIC SPOTLIGHT
INNER CITY - 4:40PM

KING THOMAS MOORE - 4:45PM

DJ KILLA SQUID - 4:50PM

PAINTING WITH
PHIL "FRESH" SIMPSON - 5:10PM

JIT LESSON & CYPHER FEAT.
**SHEEFLY MCFLY, KING DIDDO AND
KEEP JIT ALIVE DANCERS** - 6:00PM

JOEL FLUENT GREENE - 6:30PM

DWELE - 6:35PM

AND MORE!

*TIMES SUBJECT TO CHANGE

DETROIT
OUT LOUD

Presented by
Quicken Loans
Community Fund

Supporting The Production Industry

We could have skipped Detroit Out Loud in 2020, but we knew that there was a deep desire among Detroit residents to connect over their shared culture. We also made the decision to move forward with an economic impact in mind. The COVID-19 pandemic effectively shut down all in-person events in Detroit, dealing a significant blow to the artistic and entertainment production community. Detroit Out Loud provided an opportunity for local dancers, artists, musicians and restaurants to not only receive financial support, but also promote their respective talents, crafts and services on a large stage.

The other advantage of hosting Detroit Out Loud virtually - similar to Rocket Mortgage® Detroit Demo Day - is that it allowed us to

reach a much wider audience. The event was still primarily designed for residents of Detroit, but the virtual format ensured that people from all over the country could come together in celebration of the rich culture and history that make Detroit the city we know and love.



Contracted 23 local artists and performance groups



Supported 20 local businesses and vendors

- Small businesses: **10**
- Detroit businesses: **8**
- Black-owned businesses: **6**



Hired 5 Detroit-based production companies

- **38** production, A/V and design staff (this includes Solution Architects, M Studio Design, Passion Management)

"Our city has contributed so much to the world and it's important that we continue to share our story. During this pandemic, it's more important than ever to give people something to look forward to."



Sommer Woods
Owner, Solution Architects



3 participating nonprofit organizations received honorariums:

- Ballet Folklórico de Detroit
- Detroit Academy of Arts and Sciences
- Detroit Black Community Food Security Network

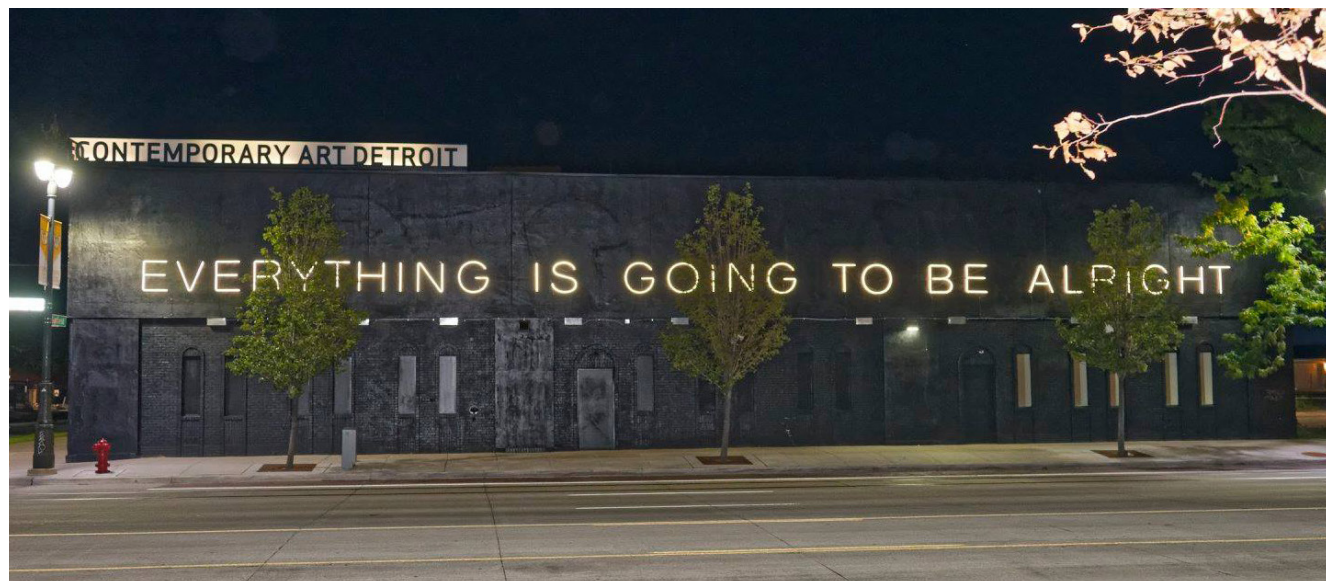


4 small businesses participated and received honorariums:

- Good Cakes and Bakes
- Social Club Grooming
- Black Scroll Network History & Tours
- Mike's Kabob Grille

Keeping Arts And Culture Organizations Strong

Detroit is a city rich with culture and it's a vital part of our mission to promote this important legacy. We have made strategic investments in a wide variety of anchor arts and culture institutions throughout the city for the past decade. This year, with so many institutions shut down during the pandemic, our support was more critical than ever. Some of the key organizations we supported in 2020 included the Detroit Symphony Orchestra (DSO), the Motown Museum and the Museum of Contemporary Art Detroit (MOCAD).



Supporting Classical Roots

We have been a longtime partner of the DSO and have traditionally focused our efforts on programs that support and celebrate diversity, equity and inclusion. One example is our support for the annual DSO Classical Roots Celebration. The mission of the Classical Roots Celebration is to increase awareness of the contributions of African-American composers and musicians through performance and recordings and to support increased opportunities for African-Americans in classical music through the DSO's African-American Composer Residency, Emerging Composer Program, and African-American Fellowship.

The 2020 Classical Roots Celebration honored Chacona Baugh, a longtime DSO supporter, former member of the orchestra's Board of Directors and architect and benefactor of the Classical Roots mission, as well as André Watts, one of the world's most celebrated pianists and a distinguished professor at Indiana University Jacobs School of Music.

In addition to the Classical Roots Celebration, the Rocket Community FundSM regularly supported unique and diverse artist performances at The Cube. Our programming support helped ensure that performances could continue virtually. We also supported the DSO's direct community engagement efforts, which are focused on helping Detroit residents and youth learn more about the arts.



Celebrating The 10th Annual Detroit Month Of Design

The Rocket Community FundSM is also proud to partner with organizations that celebrate the power of design, such as Design Core Detroit, which produced the 10th Annual Detroit Month of Design.

Detroit Month of Design is a celebration of Detroit's status as a UNESCO City of Design and, despite the unprecedented challenges of the pandemic, the 10th anniversary event went off successfully thanks to the support of Rocket Community FundSM, Bedrock and other funders. The 2020 program involved 175+ designers spread across 6 unique programming tracks in 8 neighborhoods for a total of 74 inspiring events. The connections forged during the Detroit Month of Design, even in a virtual environment, will benefit local businesses and neighborhoods for decades.



Supporting The Next Generation Of Detroit Artists

The next generation of great artists and designers is here in Detroit and we're committed to providing it with a path to success. In 2020, we were proud to launch an endowed scholarship with the College for Creative Studies (CCS). Beginning in 2021, eligible students will be able to receive a scholarship of up to \$2,500 per year for 4 years. As the endowed fund increases, the scholarship amount will also increase in the 2023/24 academic year. The goal of this scholarship is to expand access to one of the country's premier creative colleges by providing financial support to Detroit students of color, unlocking opportunity for Detroit's youth and helping diversify CCS's student body.



VOLUNTEER ENGAGEMENT AND GIVING

Our strategic investments are critical to our success at the Rocket Community FundSM, but there is another, equally important component to our mission: giving each and every one of our passionate team members the opportunity to make a difference in our communities. This is the goal of our Volunteer Engagement and Giving team, which is tasked with ensuring the skills and talents of our 35,000 team members nationwide are put to use in the best possible way.

From coordinating unique volunteer opportunities to hosting huge fundraising programs, we're dedicated to cultivating a culture of impact and our team members are proud to live this culture every day. In 2020, our communities needed us more than ever, and we're excited to share how our team members stepped up.

Our Goal

VOLUNTEER ENGAGEMENT AND GIVING TEAM: Leverage the power of 35,000 team member volunteers to invest in the growth and resilience of our home communities: Detroit, Cleveland, Phoenix and Charlotte.





Volunteering That Makes An Impact

One of the best things about working in the Rock Family of Companies is seeing the passion and strong sense of purpose that drive our team members every day. Our team members care deeply about their communities and want to play a role in making a positive impact. That's why we're committed to providing unlimited paid time off for all company-sponsored volunteer events. We also encourage group volunteering so team members can bond with their teammates and further build deep ties to the community. Additionally, team members are provided 8 hours of paid time off for personal volunteer opportunities that align with causes they're passionate about supporting.

The Volunteer Engagement and Giving team is also devoted to providing team members with volunteer opportunities that utilize their unique skill sets. From mentoring aspiring technologists to helping Detroit residents avoid tax foreclosure, many of the programs outlined in this report have benefited from skilled team member volunteering.



A New Way To Volunteer And Connect With Others

One of the biggest challenges we encountered in 2020 was how to continue supporting our nonprofit partners with volunteers when in-person volunteer opportunities were canceled due to health and safety concerns surrounding COVID-19. Many of these organizations rely on volunteers to augment their staff capacity and effectively support the populations they serve. How could they continue to make the same kind of impact without the efforts of a dedicated volunteer workforce?

Another downside to the cancellation of in-person volunteering was how it impacted the volunteers themselves. In prior years, team members were able to connect with each other by engaging in group volunteer opportunities, such as volunteering together at food banks or even building the Rocket Mortgage® Thanksgiving Day parade float. These events helped to build strong bonds between team members outside of the traditional work environment and contributed to a strong company culture. It became more difficult for team members to forge bonds and connect with one another when the majority of our team members began working from home in 2020.

Here again, our commitment to the ISMs and being "Obsessed with Finding a Better Way" helped us come up with a unique solution:

virtual volunteer opportunities. In 2020, we supported 64 nonprofit organizations by promoting virtual volunteer opportunities that our team members could participate in from the comfort and safety of their own homes. Instead of single-day events, these opportunities typically run for weeks or months and team members are encouraged to sign up for days and times that they're able to volunteer. The Volunteer Engagement and Giving Team was able to create a wide variety of virtual opportunities tailored to those who wanted to participate in solo volunteering, group volunteering and skilled volunteering experiences. In total, 6,318 team members spent over 20,000 hours volunteering at 224 unique organizations this year.

Virtual volunteering connects team members from anywhere in the country with nonprofit organizations that need support. It also helps volunteers tap into skills they didn't know they possessed. For example, in 2020 many team members learned that they are great at facilitating conversations, which proved useful in providing resources to residents and even recording themselves reading children's books. These team members may have never uncovered those skills without virtual volunteering. The shift to virtual volunteering also allowed team members from across the nation to volunteer for nonprofit organizations in different states, giving them a unique perspective on the needs of communities outside of their own.



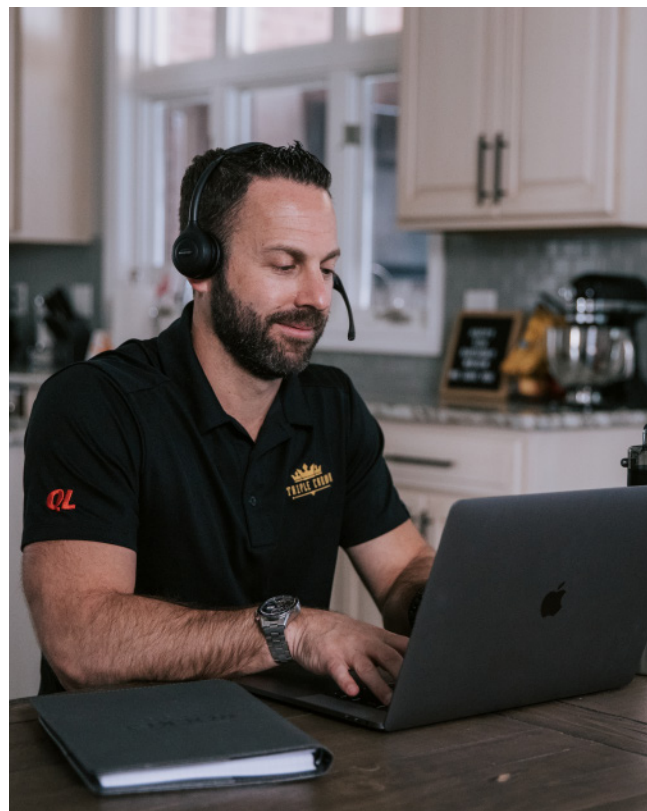
Harnessing Virtual Volunteers To Support Detroit Residents During COVID-19

In 2019, the Rocket Community FundSM launched the Resident Connection Hub, a phone-based outreach platform developed by our Housing Stability team. The plan was to connect with Detroit residents who we believed qualified for the City of Detroit's property tax exemption.

The Resident Connection Hub was an extension of our Neighbor to Neighbor program (described in the Housing section of this report). Neighbor to Neighbor showed that the best way to help residents get the support they needed was to interact with them directly by doing extensive door-to-door outreach. However, even door-to-door canvassing was not enough to guarantee everyone received the information they needed. That's why the Housing Stability team launched the Resident Connection Hub as a way to follow up with residents and move those who were eligible for the tax exemption to the next stage in the process.

Our Housing Stability team trained other volunteers within the Rock Family of Companies to make follow-up calls to the residents. These team members encouraged eligible homeowners to attend Property Tax Exemption (PTE) workshops, where residents could get free assistance applying for the exemption with the help

of community partners and Rock Family of Companies team member volunteers.



Pivoting To Support COVID-19 Impact Relief

When COVID-19 spread to Michigan in March 2020, Detroit became the epicenter for the virus. We knew that the residents we had contacted through the Neighbor

to Neighbor program would be especially vulnerable to the impact of the pandemic and that the same information barriers to getting property tax assistance would apply to pandemic resources too. For example, many residents in tax delinquent homes face poverty and are elderly. Additionally, some speak English as a second language or not at all.

The fact that Detroit has the lowest rate of internet connectivity in the U.S. added to this challenge by making it difficult to access information easily. *For more information on how we're working to address Detroit's digital divide, see page 24.*

We reworked the mission of the Resident Connection Hub platform to address this very pressing need and transformed the RCH into a COVID-19 resource call center. The team created new call scripts with the contact information and details of the various programs available to Detroit residents during the pandemic, including coronavirus testing, healthcare, unemployment benefits, food assistance, homeowners and renters assistance, the Wayne Metro CARES program and much more.

A Unique Volunteer Opportunity

We wanted to reach as many Detroit residents as possible, so we positioned the Resident Connection Hub as a unique virtual volunteering opportunity that would also support large group and team bonding. Interested team members could sign up for a 30-minute training to learn how to use the platform and understand the resources listed in the script. They then spent two hours calling Detroit residents whose numbers had been collected.

This virtual volunteer opportunity gave team members a chance to make an impact in the Detroit community from the comfort of their own homes. It also tapped into a huge skill possessed by many Rocket Mortgage® team members, including the thousands of Client Service and Banking team members who are experienced at connecting with people over the phone.

Volunteers have said that the most enjoyable part of the experience was being able to make real connections with Detroit residents and that they loved seeing the tangible impact of their efforts firsthand. It's no surprise that the Resident Connection Hub quickly became one of the most popular volunteer opportunities within the Rock Family of Companies.

More than 80 volunteers have completed more than 4,000 calls to Detroit residents

since we launched the hub and that number continues to grow!

It's inspiring to see how our team members have taken to supporting this initiative, and we hope to continue providing these critical resources to Detroit residents to assist them during this difficult time.

"I struggled with how to balance working from home, my family, and still help the community – especially during this pandemic. This virtual experience allowed me to take my passion for volunteering and do it in a safe way, so that I could make a positive impact on the Detroit community during the crisis."



Jessica Munson
Rocket Mortgage® Team
Member and Resident
Connection Hub Volunteer



Giving With Purpose

The Rocket Community FundSM maintains a clear mission focused on Housing, Employment and Public Life, but we recognize that our team members are personally passionate about a wide variety of causes and organizations. We support their passions by investing in several programs and initiatives that celebrate nonprofit organizations chosen directly by team members.

Dollars for Doers is a program that provides any team member who volunteers 40 hours or more in a calendar year with a \$250 grant that can be donated to a nonprofit organization of their choice. This incentive shows team members that we value and support their commitment to the community. In 2020, we invested more than \$54,000 through the Dollars for Doers program on behalf of team members.

We also encourage our team members to support their communities in times of crisis by hosting special fundraisers. This year, our team members went above and beyond to show their support, donating more than \$1 million to nonprofit organizations. This is the highest amount we've ever raised through team member donations and perfectly illustrates our team members' dedication to supporting our home cities during critical times.

Supporting Critical Relief Nonprofits During COVID-19

As we previously shared in the COVID-19 section of this report, the Rocket Community FundSM worked quickly to make investments that would address the immediate needs of the community at the beginning of the COVID-19 pandemic. We simultaneously received hundreds of messages from team members across the country asking what they could do to help. We were inspired by their response and channeled their passion into a matching fundraiser campaign that would address critical needs.

Food distribution centers were facing a dire shortage of volunteers due to shelter-in-place and social distance policies. This proved to be devastating to many families that were already struggling with

consistent access to quality food sources, as well as for families with students who had previously received meals from their now closed schools. Our matching fundraising campaign worked to address this issue by highlighting critical relief organizations that were focused on food insecurity, among other important needs.

The fundraising match campaign was set up to support organizations in our home cities of Detroit, Phoenix, Charlotte, and Cleveland, as well as national nonprofits for our remote team members. The outcome of the campaign surpassed all expectations. Team members from across our Family of Companies donated an incredible \$311,208.07, for a total of \$622,416.14 raised with our Rocket Community FundSM match.



A Record-Breaking Year For The Community Challenge

Our team members didn't only step up in response to the matching campaign, they also exceeded our expectations for the annual Rock Family of Companies Community Challenge. The Rocket Community FundSM has hosted this month-long fundraising event for the past five years to provide our team members the opportunity to nominate and fundraise for nonprofits they are personally passionate about.

The Community Challenge took on extra importance in 2020 because so many nonprofit organizations were unable to host in-person volunteer events or fundraisers. Without extra help, many nonprofit organizations were at risk of going out of business entirely.

True to form, our team members stepped up to lend their support by advocating and fundraising for these organizations and encouraging their friends and family to participate. Team members nominated nonprofits in our home cities as well as national organizations located anywhere in the U.S. In 2020, 127 nonprofits participated in the Challenge, our highest number of participating organizations yet.

9,586

Unique Donors

11,516

Total Donations

Total Amount Raised

\$1,744,935

How Does The Community Challenge Work?

Once the final list of nominees is confirmed by our Volunteer Engagement and Giving team, the Challenge begins. The chosen organizations (called "Challengers") have team member advocates known as "Champions" who fundraise and rally support for them throughout the event. The Challengers are also presented with a variety of bonus challenges each week to win even more funds in addition to the amount they raise during the Community Challenge.

The importance of social justice played a prominent role in this year's Community Challenge following the police killing of George Floyd in Minneapolis and subsequent protests against racism and police brutality across the nation. Floyd's murder was one of many similar cases and revealed once again the tragedy that comes from systemic racism. We reopened the nomination period and extended the invitation to a variety of organizations in response to this outpouring of passion for social justice. It was our hope that by intentionally extending an invitation to social justice organizations, we could help promote awareness around systems of injustice and encourage other social justice nonprofits to participate in future Community Challenges.

In total, the 2020 Community Challenge raised \$1,744,935, shattering all previous fundraising records for this initiative. This remarkable outcome illustrates the power of what we can do when we work together during a crisis to strengthen our communities with a shared vision of health, equity, and resilience.

Increasing Impact With The 2020 Holiday Giving Campaign

The Rocket Community FundSM has historically held two in-kind donation drives during the holidays, with team members in each of our markets donating thousands of nonperishable food items and new toys for children in need.

Because we were working remotely due to the pandemic, we reimagined the 2020 Holiday Giving campaign as a three-week, all-virtual giving event where team members were able to safely make an impact in our communities by donating non-perishable food items and necessities through the websites of our nonprofit partners. We also added a variety of additional giving opportunities with our team members' health and safety top of mind. These included donating essential items, Adopt-A-Family opportunities, and other ways to support the community.

The Rocket Community FundSM partnered with several community organizations to supplement the food drives and other giving opportunities with unique virtual volunteer opportunities. We carefully selected a variety of experiences that we knew would appeal to every team member regardless of the amount of time they would be able to commit to volunteering.

These targeted virtual volunteer opportunities have empowered our team members to make

a direct impact on people in our communities, on their own terms. Some examples of these experiences include letter writing to new Habitat for Humanity homeowners, virtual literacy tutoring, calling high-risk Detroit residents to ensure they are aware of COVID-19 resources, or creating gratitude cards for our frontline workers.

We closed out the 2020 holiday season with another milestone, raising \$45,813 for the food drives alone. The outcome of this new Holiday Campaign highlights our team member's commitment to giving back, and we hope to shatter this record next year.



THANK YOU

Thank you for reading this report and learning about the work of the Rocket Community FundSM. It is an honor and a privilege to have the opportunity to make our communities stronger every day, and we would like to thank all of the individuals and organizations who helped us in our mission during such a challenging year. We are sincerely grateful for your support and look forward to building even stronger, more resilient partnerships and programs in 2021.



ROCKET Community Fund