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LESSONS FROM DETROIT'S MAKE IT HOME PROGRAM FOR SUSTAINING VERY LOW-INCOME HOMEOWNERSHIP

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INTRODUCTION

Low-income homeownership is precarious. Households with limited income can lose ownership when they fail to pay their mortgages, which often have unfavorable terms, or property taxes, which are often inflated. Homeowners with low incomes frequently face major home repair problems they are unable to address and may be one major life event away—a breakup, a health problem, the death of a family member—from selling or abandoning their homes. The benefits of homeownership depend on sustained ownership, and early loss of ownership can leave purchasers worse off than before. Nevertheless, policymakers and others engaged in providing housing for low-income households remain committed to increasing homeownership for all, in part because of the economic and social benefits that can accrue to the household and the neighborhood, and in part because renting also often leaves low-income households housing-cost burdened, living in low-quality housing, and vulnerable to eviction. Both circumstances—precarious homeownership and unsafe, unstable, and unaffordable rental experiences—disproportionately affect people of color, reflecting systems that discriminate against such households in housing and labor markets, and have prevented wealth accumulation.[1, 2, 3, 4, 5, 6]

In Detroit, the homeownership rate fell from 53% to 48% from 2000 to 2019 as mortgage and then tax foreclosures took a large proportion of homes from their owners. With a population 77% African American in 2019, those affected by the foreclosure crises were disproportionately African American.[7] The loss of homeownership, continuing tax foreclosures, large numbers of evictions, and widespread reports of unsafe and unaffordable rental housing spurred efforts to enable more low-income households to become homeowners.

One of these efforts was Make It Home, a program that began in 2017 to enable tenants to become owners of the houses their landlords were losing to property tax foreclosure. Make It Home resulted from a partnership between the City of Detroit, Quicken Loans Community Fund (now Rocket Community Fund), and United Community Housing Coalition (UCHC). By exercising its right of refusal, the City of Detroit purchased tax-foreclosed properties before the county treasurer offered them at the tax auctions by paying the portion of tax debt owed to other entities, such as the county and the school district.[8] Rocket Community Fund provided a grant to UCHC to purchase the houses for the city government's cost and to transfer them to the tenants. Eighty tenants had the opportunity to buy the houses through 0% interest land contracts at low prices—$2,000 to $5,600—which reflected the amount the government paid to acquire the properties. Since 2017, the program has expanded to serve 1,100 additional households, including owner-occupants losing their homes to tax foreclosure.

KEY FINDINGS

- By the end of the first year of the program, 81% of Make It Home participants had received a deed for their house or continued to hold a land contract.
- In the four years following properties' tax foreclosure in 2017, Make It Home resulted in sustained homeownership for 85% of participants.
- Nevertheless, some purchasers sold their houses before the end of four years, too soon to realize the wealth-building and other benefits of homeownership.
- Numerous conditions threatened longer-term homeownership, including property tax foreclosure, vacancy, poor condition of the houses, lack of home insurance, high housing-related expenses, and loss of income during the COVID-19 pandemic.

We evaluated Make It Home to learn whether this type of program could sustain homeownership for very low-income households.[9] The program's goals were to prevent tenants' loss of housing and to sustain homeownership for the purchasers, thus reinforcing the occupants' housing stability over time. We evaluated whether the program achieved these goals in its first four years. We interviewed Make It Home buyers and compared them to similar households, also interviewed, whom UCHC assisted in trying to buy their houses at the tax auction.[10] We monitored property data for both groups to track changes such as sales, vacancy, and tax delinquency. The two groups of aspiring buyers resembled each other at the time of efforts to purchase, such that the "comparison" group can show what would have happened to the Make It Home households had they not participated in the program.[11] As a result, comparing the two groups can help show whether Make It Home made a difference in preventing loss of housing due to tax foreclosure and in sustaining homeownership over time.

In 2017, Make It Home worked to enable 80 renter households to buy their houses. Those becoming homeowners reported very low incomes, often less than $15,000 per year. Most homeownership programs serve households with incomes at least 60% of area median income, or about $37,080 for a three-person household in 2017 in the Detroit metro area, the median household size among Make It Home participants.[12] Among those purchasing through Make It Home, 89% of households reported incomes lower than 60% of area median income in 2017; among the comparison group, 92% reported incomes at that level.[13] In the comparison group, some purchasers succeeded in buying their houses at the auction, but most did not. UCHC aimed to help 154 households buy at the tax auction and succeeded on behalf of 34. Eleven additional households found ways to buy their houses or keep them out of the auction without UCHC's help, by paying their tax bill just before the auction or by purchasing from the auction on their own, from the investor who bought at the auction, or from the estate of the deceased owner. The remaining 109 houses were sold to others at the auction.

FINDINGS

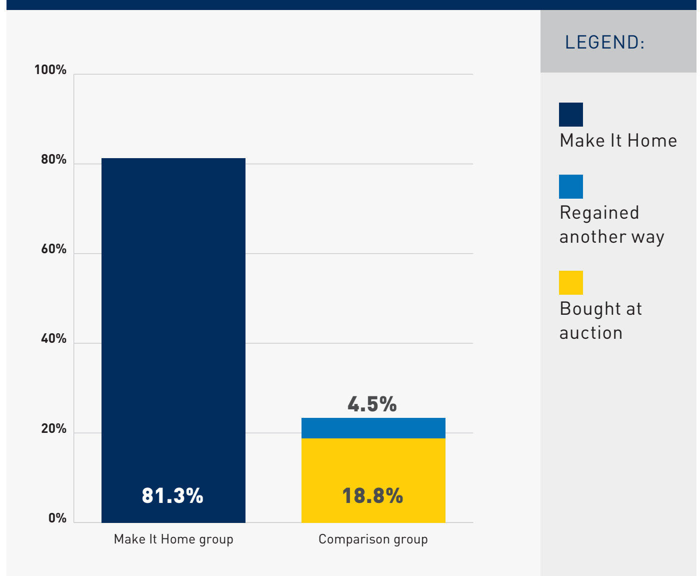
BY THE END OF THE FIRST YEAR OF THE PROGRAM, MAKE IT HOME HAD LARGELY ACHIEVED THE GOAL OF PREVENTING TENANTS' LOSS OF HOUSING.

Eighty-one percent of enrolled participants (65 purchasers) had received a deed for their house or continued to hold a land contract and had not sold their house.

Among the group of 154 households UCHC tried to assist in purchasing their homes through the auction, UCHC had also achieved the goal of preventing loss of housing among the group of 34 households who bought at the auction; 85% (29 purchasers) had a deed or land contract for their house within a year after the auction. Seven others who had tried to purchase at the auction regained their properties in other ways within the first year after the auction. However, these two groups of successful buyers constituted only 23% of the group of 154 households UCHC tried to assist in purchasing their homes through the auction.

Among the 113 households who were not able to buy the house at the auction or regain it in another way in that first year, 8% (nine occupants) had a landlord who sought to evict them in the first year after the auction.[14] Among those interviewed who had not succeeded in purchasing a house, 52% were continuing to rent (though not necessarily in the house that had been auctioned), 35% were in other arrangements such as living in a family-owned house or living with other family members, and 13% went on to own a house elsewhere.[15]

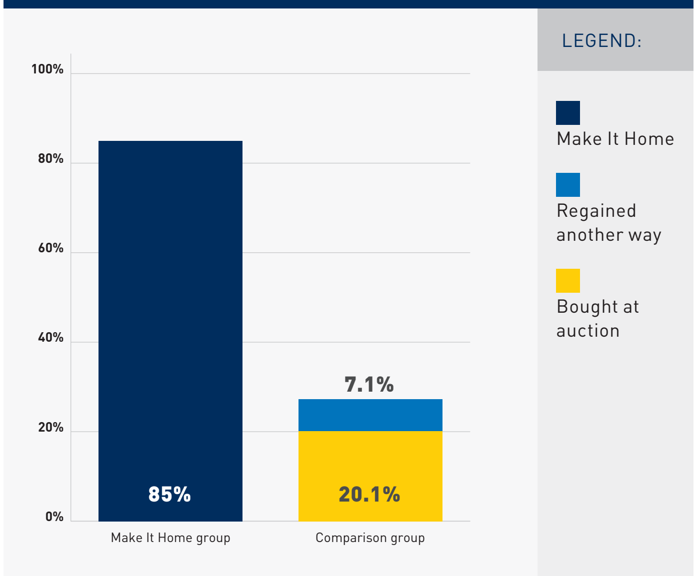
FIGURE 1: PERCENT OF PARTICIPANTS WHO PURCHASED THEIR HOUSES WITHIN FIRST YEAR



IN THE FOUR YEARS FOLLOWING PROPERTIES' TAX FORECLOSURE IN 2017, MAKE IT HOME HAD ALSO RESULTED IN SUSTAINED HOMEOWNERSHIP FOR MANY HOUSEHOLDS.

Eighty-five percent (68 purchasers[16]) of the original 80 Make It Home participants remained owners, a strong indicator that they had stable housing. Additional participants had fulfilled their land contracts and received their deeds since the end of the first year, though other purchasers later sold their houses. Among those in the comparison group, the original participants who succeeded in purchasing at the auction with UCHC help had an even better record of sustained ownership: 91% (31 of the original 34) continued as owner-occupants. An additional four buyers regained their houses without UCHC help; all those who regained their houses continued to own. At least seven (4%) of the 154 who signed up to try to buy at the auction became owners of other houses in the county.[17]

FIGURE 2: PERCENT OF PARTICIPANTS WHO CONTINUED TO OWN AFTER FOUR YEARS



NEVERTHELESS, SOME PURCHASERS SOLD THEIR HOUSES BEFORE THE END OF FOUR YEARS, TOO SOON TO REALIZE THE WEALTH-BUILDING AND OTHER BENEFITS OF HOMEOWNERSHIP.

In the Make It Home group, 8% (six households) of the 74 original participants who succeeded in purchasing houses then sold their houses within the first four years. In the group who bought through the tax auction, 3% sold in that period (one of the 32 original participants who succeeded in buying at the auction). In both groups, those who sold their houses cited reasons that included deteriorated condition of the house that harmed health, death of loved ones, breakup of a relationship, and harassment from an investor who wanted to buy the house. Still, this instability was less than that of the 109 members of the comparison group who did not buy at the auction or regain their houses in another way; 15% (16 households) were evicted over this period.

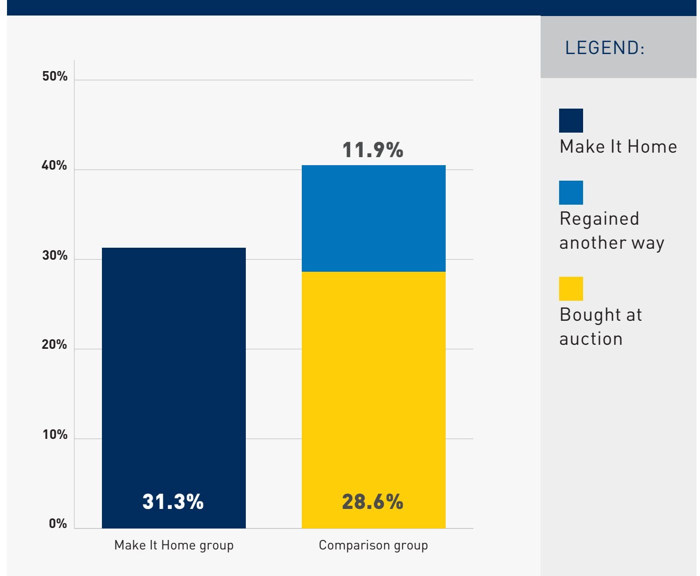
ALTHOUGH THE PROGRAM RESULTED IN SUSTAINED HOMEOWNERSHIP IN THE FIRST FOUR YEARS, NUMEROUS CONDITIONS THREATENED LONGER-TERM OWNERSHIP.

The most important near-term threat was property tax foreclosure. Rates of property tax delinquency were very high in all groups of owner-occupants. In January 2022, 31% (21 households) of the remaining 67 Make It Home owner occupants faced tax foreclosure and would lose their properties within a few months unless they paid their bill or enrolled in a payment plan. Thirty-nine percent (12 owners) of the 31 purchasers who continued to own and occupy the houses they bought at the auction with UCHC faced tax foreclosure. Among those who had found ways to regain or buy back their houses, 45% (five of the 11 who had regained the properties) faced tax foreclosure.

Programs exist to help owner-occupants with low incomes avoid tax foreclosure. However, only 24% (16 households) of the 67 Make It Home purchasers who remained owner-occupants had been approved for exemption from property taxes due to poverty as of the end of 2021, although 69% might have been eligible based on their 2017 reported income and household size.[18] The situation was similar for those who owned houses in other ways; 21% (nine households) of those who bought at the auction and remained owner-occupants or who regained their houses in other ways (42 owner-occupant households) were approved for the property tax exemption as of the end of 2021, although 83% might have been eligible based on the income and household size they reported to UCHC in 2017.

A second threat to continued ownership was vacancy that left houses vulnerable to vandalism and damage from weather or animals. Among Make It Home buyers who continued as owner-occupants at the end of four years, 3% (two owners) had left their houses vacant. Among those who bought at the auction and remained owner-occupants or regained their houses in another way, 12% (five owners) left their houses vacant, according to U. S. Postal Service records.

FIGURE 3: PERCENT OF OWNER-OCCUPANTS FACING TAX FORECLOSURE



The poor condition of houses also threatened continued ownership. Many Make It Home owners and those who bought at the auction expressed dissatisfaction with the condition of their houses. In response, Rocket Community Fund and UCHC created a program to help Make It Home owners determine the repairs needed, access sources of repair assistance, and pay for the work. The program and several related ones expanded to include households UCHC had helped purchase houses at the auction. Make It Home participants benefited to a greater extent from the repair program than did those who won bids at the auction with UCHC assistance. Nevertheless, most owners continued to live with major repairs not completed if they did not meet program restrictions or financial requirements. The program did not have sufficient resources to help with all major repair needs.

Renters and those living in other arrangements in the comparison group were also unhappy with the condition of their housing. None qualified for the repair program, but just over half reported making some repairs, ranging from $200 to $10,000. These included plumbing, roof, and floor repairs.

Lack of home insurance left owners vulnerable to loss of their property. Less than half of Make It Home and comparison group owners reported that they had home insurance four years after the start of the program.

Homeowners also had trouble paying housing-related costs. Among Make It Home owner-occupants, approximately half reported difficulty paying housing bills. Utility costs and water bills were especially high, in part a reflection of needed repairs to windows, doors, roofs, and plumbing, and in part due to the use of space heaters when the house lacked a working furnace. Their difficulties paying expenses for housing were similar to those who did not succeed in buying at the auction; just under half reported difficulties in paying monthly housing-related costs, while just over half reported having to borrow money from family or friends to pay housing costs.

COVID-19 also threatened housing stability among both Make It Home purchasers and the comparison group. Few reported having been infected with COVID-19, but in both the Make It Home and comparison groups, homeowners lost jobs due to health problems, furloughs, and workplace closings. Both groups' income levels decreased slightly over the four-year period, but the comparison group owner-occupants were more likely to lose employment and had lower incomes. Many continued to experience financial stress.

IN SUM, MAKE IT HOME, UCHC'S AID TO HOUSEHOLDS IN BUYING THEIR PROPERTIES AT THE TAX AUCTION, AND HOUSEHOLDS' SUCCESS IN REGAINING OR BUYING THEIR HOUSES IN OTHER WAYS SHOWED SIMILAR RESULTS IN SUSTAINING HOMEOWNERSHIP IN THE FIRST FOUR YEARS FOLLOWING THE 2017 TAX FORECLOSURES.

Eighty-four percent (67 purchasers) of Make It Home participants and 93% (42 owners) of those who bought at the auction with UCHC help or who regained their houses in other ways continued as owner-occupants. Nevertheless, they faced significant threats to continued ownership because they failed to keep up with paying property taxes, left their houses vacant, endured major problems with the condition of their houses, had extremely high bills for utilities and water, and experienced life crises. **Consistent with what research has shown elsewhere, owners continued to say they were glad to have been able to buy their houses and wanted to stay, despite the hardships they had encountered.[19]** They said they had realized their goal of homeownership and no longer had to deal with difficult landlords. **In contrast, the occupants of houses sold at the auction who had not regained their houses faced more unstable housing situations including landlords filing for evictions.**

IMPLICATIONS FOR PROGRAMS

At the end of four years, the homeowners in Make It Home and those who bought their houses at auction or regained their houses in other ways had had more housing stability than those who did not succeed in buying. Their ownership was tenuous due to the many challenges they faced, however, and they may not own their houses long enough to realize many of the benefits from homeownership noted in previous research.[20, 21] The homeowners' difficulties and research on other programs suggest several directions for reinforcing homeownership stability among purchasers with very low incomes as programs like Make It Home continue to seek to increase homeownership. UCHC has implemented several of these changes as they have enrolled many more purchasers in the years since 2017.

1. PROVIDE PRE-PURCHASE HOMEOWNER EDUCATION AND FINANCIAL COUNSELING.

Homeowner education and financial counseling can provide prospective purchasers with information about the home-buying process and the additional costs that accompany homeownership, including property taxes, utility bills, and maintenance. The programs can also help potential homeowners decide whether they do indeed want to take on homeownership.[22, 23, 24, 25] Financial counselors can work with program participants to open bank accounts, improve credit scores, decrease debt, and increase savings. Purchasers who have very low incomes, however, still cannot pay all their bills. Such programs could connect prospective homeowners to other help for housing costs such as bills for utilities, water, and property taxes, especially those bills attached to the property at the time of purchase. Financial empowerment centers exist in some cities to help households build financial stability that can provide a foundation for home purchase.[26, 27]

2. INSPECT HOUSES PRIOR TO PURCHASE WITH DETAILS PROVIDED TO THE PROSPECTIVE BUYERS.

Housing inspections can identify issues that can make houses uncomfortable and unhealthy, including mold, rodent infestation, and basement sewer backups. Such conditions may threaten purchasers' continued commitment to owning their houses. If buyers are more aware of all the problems with a home, they can make more informed decisions about what costs they will face in the near future and whether they want to go forward with the purchases. Although Make It Home and comparison group purchasers often lived in the houses before purchasing them, they did not necessarily know about all major repairs needed. In 2017, UCHC did inspections to identify egregious problems before the purchases. The inspections noted major structural problems but did not flag many issues that made houses uncomfortable and unhealthy.

3. INCREASE HOME INSURANCE AWARENESS AND ACCESS.

Owners who purchase their houses without conventional mortgages are not obliged to carry home insurance. When homeowners forgo home insurance, they are responsible for covering repairs out of pocket, potentially threatening continued ownership if they face costly repairs. Education on home insurance, covering its purpose and importance along with information on coverage and how to make claims, might encourage more owners to purchase it.[28] In a program like Make It Home, providing education on home insurance and offering assistance in accessing it could help prevent displacement of owners after major damage. The value of the housing is so low, however, that funds from insurance are unlikely to cover repairs or replacement of housing after a fire or flood.

4. PROVIDE FINANCIAL HELP FOR MAJOR HOUSING REPAIRS.

In general, homeowners with low incomes who purchase houses that need major repairs require more assistance to make repairs that will enable them to continue to own. Conventional home repair loans or home equity lines of credit from a bank are not options because owners lack credit or equity and have incomes so low that they cannot repay a loan.[29] Home repair programs established by Rocket Community Fund and UCHC were an important step in sustaining homeownership for Make It Home purchasers and those who bought with UCHC assistance at the tax auction, but these programs could not meet the full need due to funding and grant restrictions. Numerous small assistance programs also exist that can help owners who need specific types of repairs, live in particular neighborhoods, or are elderly or disabled. Owners have difficulty learning about these, however, and the programs rarely coordinate with each other to prevent gaps in aid.[30, 31, 32, 33] Nationally, job and income losses during the pandemic cut repair spending among the lowest-income homeowners, likely increasing the gap in the housing conditions of the lowest- and highest-income households.[34] A clear need exists for more assistance with home repairs for homeowners with very low incomes.

5. MAKE POST-PURCHASE SUPPORT AVAILABLE FOR DEALING WITH HOUSING COSTS SO AS TO PREVENT LOSS OF HOUSING.

Evaluations have shown that post-purchase counseling can make homeownership more sustainable for owners with mortgages and potentially for others.[35, 36] Such support might also help homeowners with very low incomes like those who bought homes through Make It Home and the tax auction. Owners may benefit from more assistance over time in budgeting household expenses, reducing debt, and making home repairs, for instance. Such programs can include property tax relief, assistance with utility costs, and aid to complete home repairs needed to maintain livability. Particularly important in Detroit is support for homeowners in reducing their property tax bills and paying delinquent taxes because tax foreclosure occurs after three years of delinquency. While programs exist to help homeowners with very low incomes avoid property tax foreclosure, homeowners cannot necessarily meet the complicated requirements without assistance.[37]

6. MONITOR PROGRAM RESULTS OVER TIME.

A program to enable individuals with very low incomes to become homeowners needs to monitor the experiences of purchasers to learn how many purchasers continue to own their homes and how many sell their houses or lose them involuntarily. This is likely to show what problems the program might be able to prevent, which approaches work better than others, and which aspects of a program to discontinue.

OTHER CONSIDERATIONS

Programs like Make It Home and UCHC's efforts to provide assistance in buying houses at the tax auction are needed because of inadequate policies to ensure people with very low incomes have safe, maintained, affordable housing. The Make It Home program's results raise questions about housing policy that this evaluation did not address. Some of these questions include: What effect could code enforcement, which is weak in Detroit, have on the condition of housing available to very low-income households whether they own or rent? How could income support programs such as an increased Earned Income Tax Credit and a Child Tax Credit enable low-income households to obtain affordable housing in better condition? Could alternative ownership structures, such as community land trusts and cooperatives, offer better housing for very low-income households over the long term? Would an expanded federal housing choice voucher program improve very low-income households' opportunities to obtain affordable housing in adequate condition? Could providing affordable multifamily housing in neighborhoods with stronger housing markets improve the experience of very low-income households, whether owning or renting? Much research has aimed to answer such questions, but national policy has not yet solved the challenge of assuring very low-income households have access to safe, maintained, affordable housing.

CONCLUSIONS

A major question for programs that aim to promote very low-income homeownership is whether this is the best or at least a good direction for commitment of resources to increase the proportion of households living in housing that is affordable, stable, and in good repair. The research on Make It Home shows that homeownership is better than living in housing that has gone through tax foreclosure and been sold at auction or than moving to other housing in disrepair with high rent. Sustaining very low-income homeownership, however, will require more support systems to enable owners to make major repairs and access financial assistance and to help them in navigating life crises without losing their housing. Ensuring that homeowners receive the benefits that homeownership can provide over time would be more likely with those additional support services.

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10 UCHC recruited Make It Home participants from the renters of foreclosed houses who had signed up for UCHC's help in trying to purchase their houses at the tax auction. They needed to respond quickly because UCHC had little time to identify prospective purchasers, and they had to have $500 for a down payment. Numerous other households in the remaining group seeking to buy at the tax auction could have qualified for Make It Home but did not respond in time.

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15 Those who had not succeeded in buying or regaining their houses were difficult to reach for interviews, so these numbers do not reflect a representative sample.

16 One of these purchasers was an investor.

17 We learned about these from interviews and Register of Deeds records; others may also have succeeded in becoming owners of houses elsewhere.

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