

NEIGHBOR TO NEIGHBOR



2022 UPDATE

ABOUT THIS REPORT

This report is the culmination of the 2022 Neighbor to Neighbor campaign and builds on the findings of the Rocket Community Fund's previous annual campaigns. Each year, Neighbor to Neighbor connects all residents facing property tax delinquency with resources, while also gathering data to develop and improve programs combating property tax foreclosure, displacement and housing instability.

The data collected from Neighbor to Neighbor outreach has contributed to a 95% decrease in occupied tax foreclosures in Detroit by informing new policies like Pay As You Stay and programs like the Detroit Tax Relief Fund. Each year, our team strives to raise awareness about and access to programs, while also expanding our understanding of other critical housing needs and opportunities. This year, we sought to learn about estate planning, insurance and home repair needs.

In past years, this work was conducted via door-to-door canvassing. Due to the COVID-19 pandemic, this approach was not feasible in 2020 and 2021. Additionally, the Wayne County Tax Foreclosure Auction was postponed during those years, providing homeowners with extra protection against displacement.

However, we knew that collecting this vital information was still extremely important and that the tax foreclosure auction would eventually return. In the spirit of finding creative solutions, the Rocket Community Fund announced a new phone-based canvassing approach that allowed our network of partners to continue the vital work of Neighbor to Neighbor. Continue reading for key information from the 2022 Neighbor to Neighbor campaign. Phone canvassers made nearly 100,000 calls attempting to reach 44,800 individuals who were identified as being behind on property taxes.



THANK YOU

NEIGHBOR TO NEIGHBOR would not have been possible without the coalition of neighborhood organizations, Detroit residents, and others who contributed to its success. This city-spanning network is powerful, informed, and motivated to make change in Detroit. The Rocket Community Fund would like to thank everyone who was involved in this groundbreaking project, including:

- **FRIENDS OF THE ALGER THEATER**
- **BRIDGING COMMUNITIES**
- **CENTRAL DETROIT CHRISTIAN**
- **DETROIT ASSOCIATION OF WOMEN'S CLUBS**
- **GRANDMONT ROSEDALE DEVELOPMENT CORPORATION**
- **IN MEMORY OF COMMUNITY GARDEN**
- **MACC DEVELOPMENT**
- **MIDWEST CIVIC COUNCIL OF BLOCK CLUBS**
- **OSBORN NEIGHBORHOOD ALLIANCE**
- **URBAN NEIGHBORHOOD INITIATIVES**
- **BASED ON ORIGINAL ILLUSTRATIONS BY MIKE BURDICK AND DESIGNS BY JOHN J. CUSTER**

A special thank you to the Detroit residents who worked as canvassers to make Neighbor to Neighbor possible. Your efforts are important steps towards rebuilding homeownership and equitable housing for the entire city of Detroit.

OUR FINDINGS

1. LACK OF INSURANCE POSES RISK TO RESIDENTS

When asked whether they had homeowners or renters insurance, a strong majority of respondents (59%) said no. The reasons for low insurance rates are varied. For some low-income households, insurance costs can be prohibitive. Others struggle to access insurance because of the location of their home or its overall condition, which creates a dangerous cycle. Insurance provides important protection for residents against unexpected crises and can be a vital tool for helping address home repair needs, but existing repair issues can make accessing insurance a challenge.

59% *of residents contacted reported they did not have homeowners or renters' insurance.*

2. DETROIT RESIDENTS NEED ASSISTANCE WITH ESTATE PLANNING

An overwhelming majority of respondents (82%) said that they did not have any kind of estate plan or will to help manage the disposition of their property after their death. This issue of “tangled titles” is common in Detroit and often leads to younger generations losing ownership and access to the property, despite it being a long-held family asset. When this same group was asked if they would be interested in receiving assistance creating an estate plan, 82% of respondents said yes, proving the ongoing need for legal support services centered on housing in the city.

Having the right name on the deed of the property is essential because you must be a deed holder to access certain programs, such as the City of Detroit's Homeowners Property Exemption (HOPE) Program. HOPE can provide eligible homeowners with an exemption on current year property taxes and is also the first step in gaining access to other programs, including the Gilbert Family Foundation's Detroit Tax Relief Fund, which can pay off any delinquent taxes from previous years.

82% *of residents contacted reported they did not have any kind of estate plan or will.*



OUR FINDINGS

3. HOME REPAIR NEEDS REMAIN A PRIORITY

Neighbor to Neighbor data revealed that **80% of respondents need at least one repair in their home and 62% need at least two repairs.** This is consistent with campaigns from previous years. Roofs, doors and windows were cited as the most common repair need, with plumbing as the second most common request.

According to the University of Michigan's Detroit Metro Area Communities Study, an estimated 37,630 Detroit households live in "inadequate" conditions. This issue is particularly prevalent for low- and moderate-income residents, who are more than twice as likely as upper-income residents to have inadequate housing conditions. Collectively, these home repairs represent billions of dollars in grant- or loan-based support.

80% *of residents contacted reported their home was in need of repairs.*



NEXT STEPS

EACH YEAR our team at the Rocket Community Fund uses this data to inform our investment priorities and strategies. This year is no different, and we are committed to following up to address these issue areas. See below for our intended next steps.

HOMEOWNERS & RENTERS INSURANCE

Insurance is often seen in Detroit as nice to have, but, in reality, it is a critical safety net. This is especially true for low-income Detroiters who are more vulnerable to fires, flooding and other unexpected disasters. We need better insurance options to proactively protect the wealth and stability of Detroiters and their homes.

The first critical step in addressing this issue will be to convene with other stakeholders to learn more and brainstorm how we can best leverage philanthropy and policy to build a coalition that expands options and access for Detroiters.

ESTATE PLANNING

This outreach has shown how vulnerable Detroit residents are when it comes to losing their family wealth and stability. We have much more to learn, and the Gilbert Family Foundation has engaged Detroit Future City and Data Driven Detroit to more clearly project where there are tangled titles, as well as where there is a high risk for future probate issues.

One thing is clear, it will be critical to increase the capacity of community partners who provide legal support to those facing probate, as well as partners who can expand access to estate planning.

HOME REPAIR

The Rocket Community Fund has invested in multiple programs to help Detroit residents get connected with repair funding. In 2020, the Rocket Community Fund invested \$1 million into the City of Detroit's 0% interest home repair loan program. Additionally, the Rocket Community Fund and United Community Housing Coalition created the Make It Home Repair Program: a \$1 million effort to provide additional repair resources to homeowners in the Make It Home program.

These efforts complement work from the Gilbert Family Foundation, which has also made home repair a priority through programs like the Detroit Home Repair Fund, a \$20 million initiative to address critical home repair needs for income-eligible residents.

The work is not done. As a community, we must continue to bring additional funding sources together so that the many existing small-scale programs can become a more coordinated, larger effort. It is our intention to continue investing philanthropically, while also advocating to simplify and expand access to federal and state funding sources like the Weatherization Assistance Program. Lastly, we support a unified home inspection process that will ensure all programs are collecting and sharing consistent information to maximize resources that address the whole home.

ROCKET

Community Fund

We invite you to join us. For more information on Neighbor to Neighbor and other Rocket Community Fund programs, visit RocketCommunityFund.org.

*For housing-related services, contact the Detroit Housing Resource HelpLine
at (866) 313-2520*