

Findings and lessons from the 2017 Make It Home evaluation: Does homeownership translate to housing stability?

Margaret Dewar (Urban and Regional Planning Program, Taubman College) and Roshanak Mehdipanah (School of Public Health)

Evaluation Partnership

- Rocket Community Fund--funding
- University of Michigan Poverty Solutions--funding
- UM School of Public Health—evaluation analysis
- UM Taubman College of Architecture and Urban Planning—evaluation analysis
- United Community Housing Coalition (UCHC)—program implementation; responses to evaluators' questions



Evaluation Partnership Principles

- Research design and implementation conducted with UCHC input (e.g. comparison groups, survey questions)
- Findings shared first with UCHC Director and staff working on Make It Home—but no sharing of individuals' responses
- Findings are public and shared (e.g. proposal, policy brief)
- Annual reports shared with UCHC and funding partners
 - Enabled changes along the way



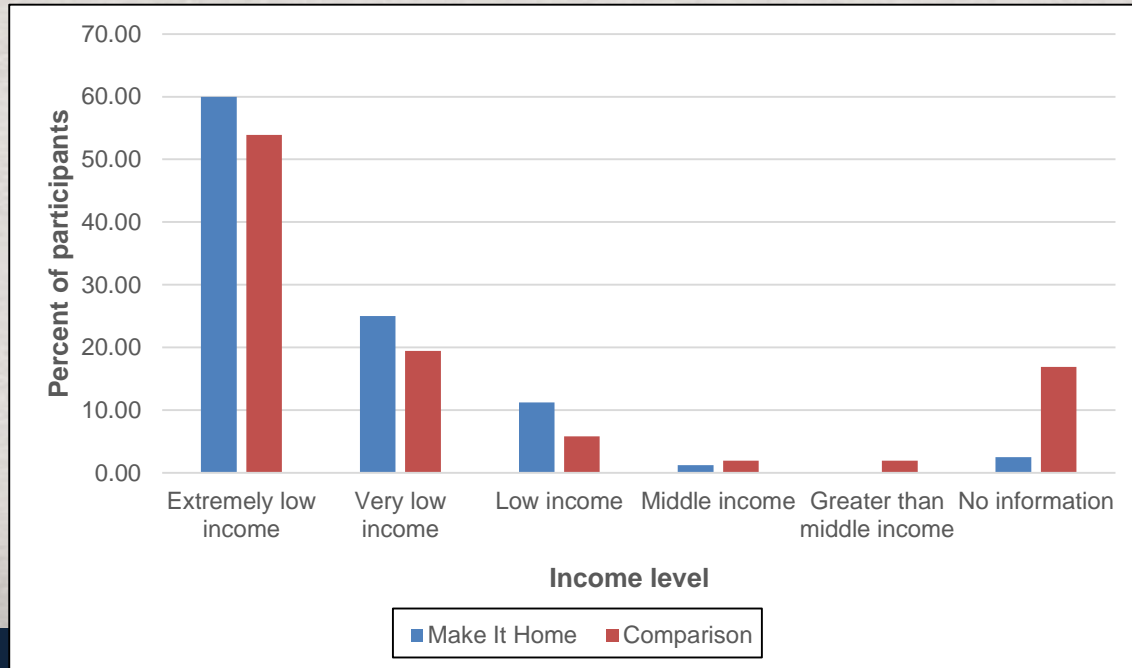
Research Design & Redesign

- Selection of comparison group
- Formative evaluation with various methods:
 - Interviews with participants and the comparison group
 - Inspection of properties
 - Property records
- Participants 18 years or older



Study Participants

Percent of Make It Home and comparison participants by level of self-reported income in 2017



Interviews

- Make It Home group: Semi-annual interviews
- Comparison group: Annual interviews
- Questions on factors that help or hinder housing stability:
 - Previous homeownership
 - Opinions about condition of the house and neighborhood
 - Health/COVID-19
 - Major life events
 - Socio-economic characteristics (e.g. employment, income)
- Participant incentives
 - \$25/interview + \$100 completion of all interviews



Property Data

Indicators of housing loss and risk of loss

- Sales
- Vacancy
- Failure to complete land contract payment
- Deaths
- Property tax delinquency
- Failure to enroll in tax relief programs
- Subject to tax foreclosure in the near term
- Tax foreclosure
- Eviction threats and evictions



Property Data

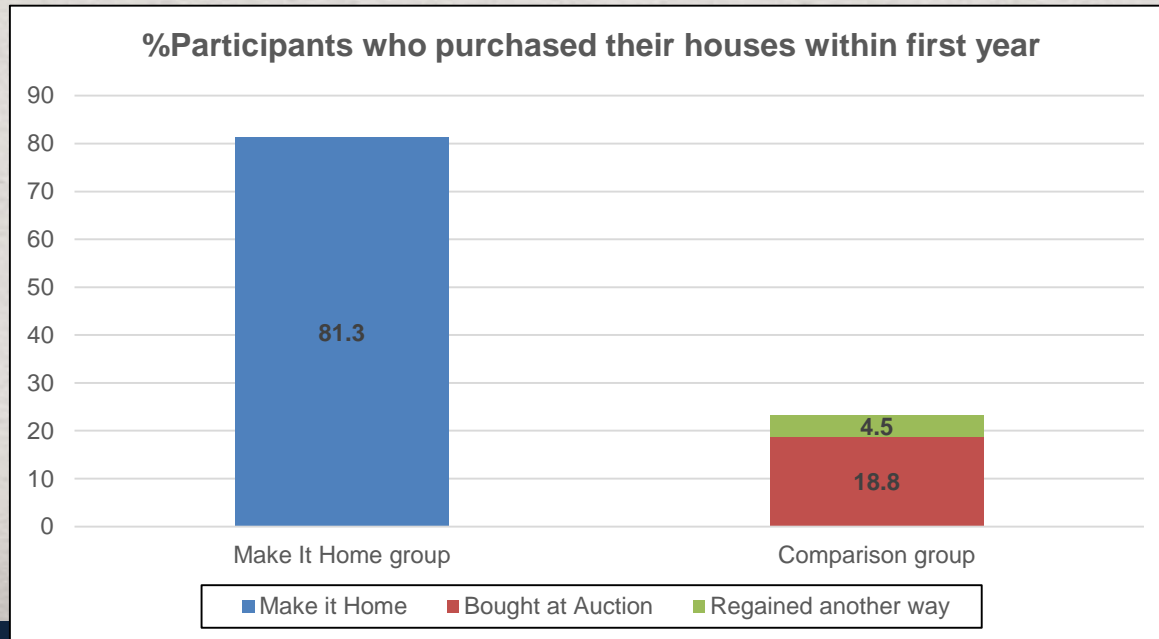
Indicators of housing stability

- Property taxes paid regularly
- Property taxes never delinquent
- Participation in programs to reduce property tax
- Participation in UCHC's repair program
- Receipt of a mortgage—which can help with paying for repairs
- Purchase of side lots that expand the initial property



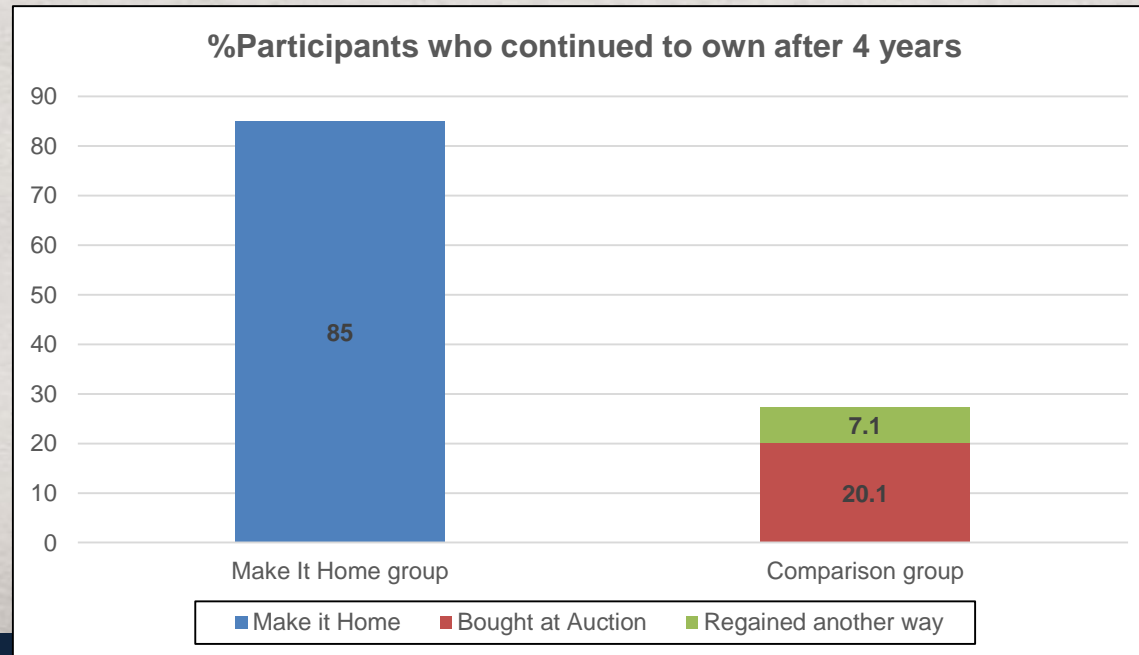
Main Findings

- At the end of year 1, Make It Home had largely achieved the goal of preventing tenants' loss of housing



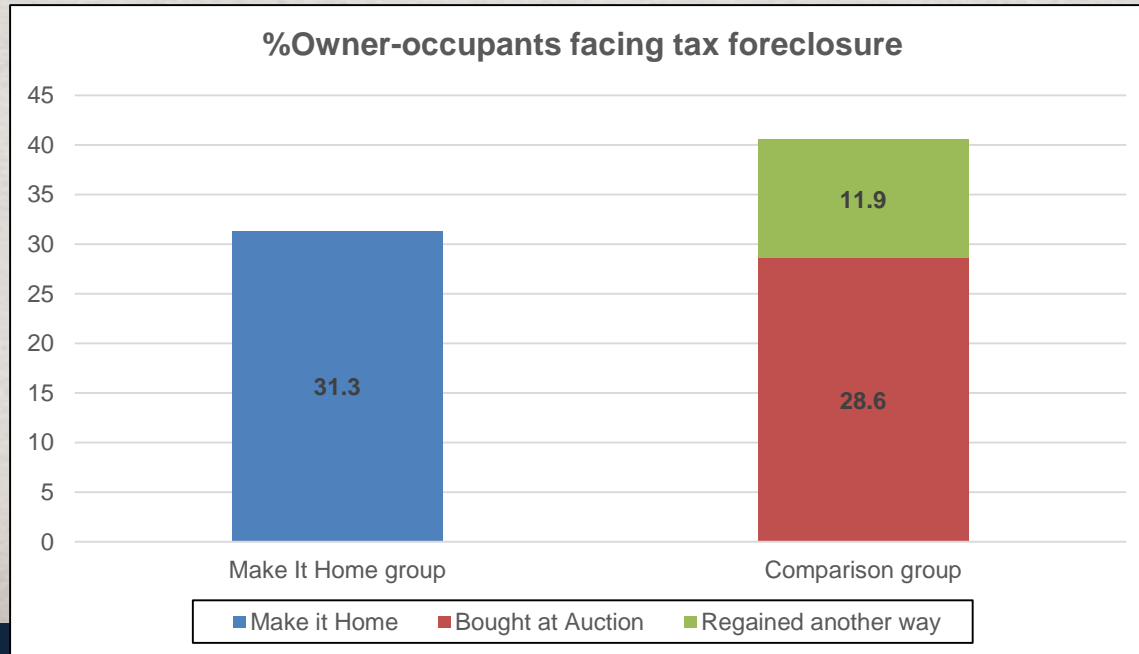
Main Findings

- At the end of year 4, Make It Home had also resulted in sustained homeownership for many households.



Main Findings

- But those who continued to own faced threats to their ownership as of early 2022



Main Findings

Other threats to continued ownership:

- Vacancy
- Poor housing condition
- High housing costs
- Lack of home insurance
- COVID impacts on income and health
- Other major life events (e.g. divorce, deaths, job loss)



Evaluation Interim Reports

Formative evaluation helps identify problems and provides partners a chance to intervene:

- Repair program
- Tax delinquency
- Property tax exemption for very low-income households



Lessons for Other Programs

- Provide pre-purchase homeowner education and financial counseling.
 - Information on home buying process
 - Property taxes, utilities, and maintenance
 - Counseling on opening banks accounts, improving credit score, decreasing debt and increasing savings.
 - Ultimate goal of building financial stability



Lessons for Other Programs

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- Inspect houses prior to purchase with details provided to the prospective buyers.



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- Provide financial help for major repairs.



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- Provide financial help for major repairs.
- Make post-purchase support available for dealing with housing costs.



Lessons for Other Programs

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- Inspect houses prior to purchase with details provided to the prospective buyers.
- Increase home insurance awareness and access.
- Provide financial help for major repairs.
- Make post-purchase support available for dealing with housing costs.
- Monitor program results over time.



Evaluation Benefits and Challenges

- Partnering with universities/research entities provides more resources to employ stronger evaluation principles
 - But timing of the work along the way can be difficult
 - Participants may be more open with people not associated with the implementation
- Program implementers do not control the evaluation process or findings, though they have input and comments are welcomed
- Findings will be public, with human subject protections
 - Individual's responses are not shared



Thank you!

We welcome questions!

