

Lessons Learned in Making it Home:

Program Evaluation, Homeownership Support, Repair Assistance

Center for Community Progress
Make it Home Learning Cohort 8.11.22



United Community Housing Coalition

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Program Evaluation



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When and How

- Solicit feedback
 - Research done during “off-season”
 - From residents in discussion throughout the run of the program
 - Partner questions, concerns and referrals
- Debrief and Discussion post-season
 - Every year comes with lessons for the next!
- Every year comes with new challenges
 - Moratorium, funding, political changes
 - Response rates and feedback from residents



Homeownership Support



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Title Transfer

- Participants with full savings are deeded their home as soon as UCHC is provided ownership
- Participants who do not have their entire savings enter into a formal land contract agreement with UCHC.
- Both situations require a scheduled appointment with a counselor who reviews closing documents, collects final signatures (including PTA and PRE) and provides information on resident's responsibilities.
- Participants signing a land contract receive another overview of their payment schedule and reaffirm their commitment.



Maintaining a relationship

- Resources and Responsibilities
 - Projected repair costs
 - Property taxes
 - Begin responsibility for taxes with the next calendar year
 - Poverty Tax Exemption & Foreclosure Prevention tools
- Special Projects
 - “Deed Pickup” Research Summer 2021
 - Community Development



Repair Assistance



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Pre-Enrollment Inspections

- Conducted by full-time inspection staff
 - Photos and notes compiled in Regrid for later review and approval by program staff
- Checking for “habitability”
 - Is the home healthy for the occupant to remain living there?
 - Are there basic utilities hooked up to the home?
- Verify occupancy



Post-Purchase Repair Services

- Original MIH Repair “pilot” in 2018
- Funding prioritized for Make it Home participants
- Expanded to:
 - DTE Health and Safety/SEEL Partnership
 - Detroit Home Repair Fund
 - Continued support from various foundations including RCF



Holistic Approach

Setting participants up for success



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What does “success” mean?

- More stable and affordable housing option for the resident
 - Owning a home can often mean remaining in place longer than renting
 - Owning a home can lead to establishing a foundation for the rest of one’s life!
 - Make it Home may be an alternate option to homelessness for many residents
- More stable housing stock in the neighborhood
 - Increased foreclosure leads to increased vacancy and speculation
 - Increased vacancy and investor speculation leads to decreased home value



How to support successful MIH participants

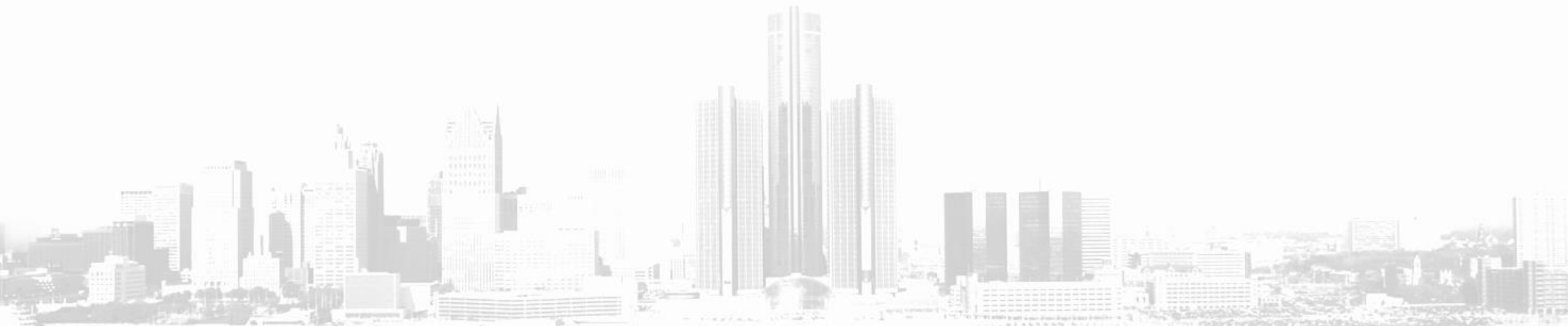
- Education & Resources
 - Property Taxes, Assessments, Foreclosure risk, Title and ownership documents
 - Repair issues to look out for, lead remediation, repair budgeting and cost
 - City and local government services (recycling, water, Register of Deeds, City Assessor, building & safety, ect.)
 - Non-profit and community resources (help with property taxes, income taxes, or repair!)



- Consistency
 - Upholding payment schedules and maintaining communication (letters, phone calls)
 - Regular correspondence for routine information (mailers, presence in the community)
- Care & Adaptation
 - Encourage communication
 - Offer counseling and adaptable savings plan when participants fall behind



Thank you!



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