



# HOME RENOVATION FOR COMMUNITY EMPOWERMENT

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**HOME RENOVATION FOR COMMUNITY  
EMPOWERMENT**

*Empowering homeowners and community members  
through effective methods of renovation*

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*Figure 0: Abandoned house in Detroit*





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## 00 ABSTRACT

This thesis aims to address the overwhelming amount of residential blight in Detroit, Michigan. A large percentage of the Islandview neighborhood's single-family and duplex units are either abandoned or seriously neglected by their occupants. Also, many occupied houses across Detroit neighborhoods are considered neglected and have not received necessary repairs due to cost, homeowner knowledge, and demographics.

Residential blight can be defined as "a physical space or structure that is no longer in acceptable or beneficial condition to its community" (Schilling and Pinzón 3). The motor industry events in the 1900s were some of the main causes of residential blight in Detroit. Neglected and vacant houses require costly repairs, which is not always possible for many residents, even with the home repair programs that the city offers. Many vacant and neglected houses are not receiving necessary repairs, so they continue to deteriorate in communities like Islandview, and residents are tired of it.

Residential blight is a long-standing issue in Detroit and it affects many residents in many neighborhoods. These vacant and neglected houses should be revitalized to support and empower the community.

### **Research Questions:**

How does residential blight affect the Islandview neighborhood?

How can home repair become more affordable for Detroit residents?

What are the gaps/exclusions within existing Detroit home repair programs?

Some methods used to test ideas and previous research include; collage, video, interviews, physical and digital model-making, mapping, diagramming, and data analysis. Interviews with community experts uncovered new ways of thinking about renovation and affordability in Detroit. Mapping, model-making, and diagramming allow existing conditions to be analyzed and investigated. Similarly, architectural drawings and data analysis are used to show the implementation of concepts that have been uncovered throughout the thesis.

With this thesis investigation, it has been discovered that home purchasing and renovation can be affordable for low-income Detroit residents. By utilizing the existing neglected housing stock of Detroit, eager residents can take back ownership of these homes and begin to rebuild their neighborhoods. Through the methods outlined in this thesis, Detroit residents can be empowered through the renovation of Detroit's abandoned houses.

This study is valuable because there is an overwhelming amount of residential blight in Detroit, and there is an opportunity for residents in neighborhoods like Islandview to take back ownership of their community. Many abandoned houses have the potential to be restored and given back to the community at an affordable price. Residents with neglected homes due to a lack of home repair deserve the opportunity to restore their homes and make Islandview a thriving community with residents that support one another. Architecture and design can support this community by educating residents and providing resources for community empowerment through renovation.

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# 01

INTRODUCTION

## THESIS STATEMENT + RESEARCH QUESTIONS

The general focus of this investigation is to address the overwhelming amount of residential blight in Detroit while providing an affordable way for residents to become homeowners. Home ownership is a way to build generational wealth. 52% of households are occupied by renters and 48% are occupied by owners (RentCafe). This means that the majority of Detroit residents are renters. Around 28% of Detroit's total housing stock are vacant houses (Blanco). Many of these houses have the potential to be renovated, which would allow owner-occupied properties to increase. Many Detroit neighborhoods hold vacant houses that have been left to deteriorate. Also, there are many occupied houses across Detroit neighborhoods that are considered neglected and do not receive necessary repairs due to cost, knowledge, and demographics. The neighborhood that this thesis focuses on is Islandview, Detroit. There are a variety of housing typologies in Islandview including single-family, duplex, multi-family apartments, and condominiums. A large percentage of Islandview's single family and duplex units are either abandoned or seriously neglected by it's occupants. Islandview has many assets including the Butzel Family Recreation Center and Park. Islandview is also a focus area for new developments. With some apartment buildings and streetscape enhancements already completed, this neighborhood is on the road to becoming very desirable.

Residential blight can be defined as "a physical space or structure that is no longer in acceptable or beneficial condition to its community" (Schilling & Pinzón 3). The events of the motor industry in the 1900s was one of the main causes of residential blight in Detroit. When motor companies relocated outside the city, people were forced to relocate. Also, during the 1950s, there were riots and people abandoned their homes, leaving the homes to slowly deteriorate. The Great Recession also was a major factor, as thousands of people fell behind on their property taxes and were eventually forced to vacate their homes. Since 2008, one-third of Detroit properties have been tax foreclosed (Macdonald).

There are various home repair programs in Detroit that offer support resources, repair services,

loans and grants to assist low-income homeowners with necessary repairs. While these programs can be an excellent resource for some city residents, many residents are left out due to not meeting the specific eligibility requirements. Neglected and vacant houses require costly repairs, which is not always possible for many residents, even with the home repair programs that the city offers.

Many vacant and neglected houses are not receiving the repairs that they need so they continue to deteriorate in communities like Islandview, and residents are tired of it. Toyia Watts, an Islandview resident and community leader is frustrated with the lack of support they are receiving from the city stating, "All they give us is bits and crumbs, it is an insult to us" (Catolico). Islandview is in the process of undergoing many new developments and enhancements along Kercheval St., but the housing stock in Islandview is being ignored. Although residents are happy that new developments are being built in their neighborhood, they are frustrated and would rather see that money being out toward their deteriorating houses.

The first research question that this thesis addresses is, "How does residential blight affect the Islandview neighborhood?" The purpose of this investigation is to discover how the community feels about the deteriorating homes in their neighborhood, and what they feel should be done about it.

The second research question that this thesis addresses is, "How can home repair be more affordable for Detroit residents?" The purpose of this investigation is to discover more affordable options for revitalizing the existing neglected and abandoned housing stock in Islandview. This should be done in a way that empowers the community, as most Islandview residents are long-time residents that are very passionate about their community.

The third research question that this thesis addresses is, "What are the gaps/exclusions within existing Detroit home repair programs?" The purpose of this investigation is to evaluate the existing approach to home repair within the city, and how this relates to specific types of homeowners in Islandview.

Residential blight is a long standing issue

for Detroit and it affects many residents in many neighborhoods. These vacant and neglected houses should be revitalized in a way that supports and empowers the community.

By analyzing the demographics and income levels of Islandview, this can be compared to the cost of home repair to determine affordability for residents in this community. This study has shown that home repair is unaffordable for most Islandview residents. In applying another layer to this exploration, the evaluation of existing home repair programs in Detroit can be applied to Islandview residents with different housing types and income levels. In analyzing three different neighborhood residents with varying income levels, they are not eligible for most of the programs. This is largely due to income level, credit score, age/ability, property ownership, and family type.

One opposing view is that abandoned houses should be demolished to make room for new developments and housing typologies. This is founded on the fact that abandoned houses are a threat to the environment and an eye sore to passer's by.

One aspect of the critique to this thesis position that is acceptable is that abandoned houses are a threat to the environment. These houses, being open to the elements for so long, are negatively affecting the environment in some way. Demolishing them would be a quick way of eliminating that issue, but demolition and reconstruction also have negative impacts on the environment. The limitation of this study is the aspect of affordability. Home repair is in fact expensive and this is the biggest factor for residents when it comes to repairing or renovating their home.

This study is valuable because there is an overwhelming amount of residential blight in Detroit and there is an opportunity for residents in neighborhoods like Islandview to take back ownership of their community. Residents should be offered the tools necessary to learn about and practice renovation if they are willing. Many abandoned houses have the potential to be restored and given back to the community at an affordable price. Residents with neglected homes due to a lack of home repair, deserve the opportunity to restore their homes and make Islandview a thriving community with residents that support one another.

Islandview residents are in need of resources that support the repair of their homes and blighted homes within the community. Architecture and design can support this community by educating residents and providing resources for community empowerment through renovation.





## RESIDENTIAL BLIGHT

Michigan Law defines a blighted property as one that meets any of the following conditions; a public nuisance, an attractive nuisance, fire damaged or considered dangerous, has had utilities disconnected or destroyed, a tax-reverted property, owned or is under the control of a land bank, has been vacant for five consecutive years and not maintained to code, has code violations posing a severe and immediate health or safety threat (MCL 125.72). In 2014, Detroit Blight Removal Task Force Plan added two more conditions to the list; opened to the elements and trespassing, on Detroit's demolition list (Anderson 12).

The degradation and decline of structures or properties in a specific residential neighborhood is referred to as residential blight. These could include vacant or abandoned structures, run-down buildings, overgrown lawns, and other indications of neglect or abandonment. Blighted properties can have a detrimental effect on the neighborhood by lowering property prices, luring crime and vandalism, and lessening the neighborhood's overall aesthetic attractiveness.

Several things, including economic downturns, population changes, and alterations to zoning laws, can contribute to blight (Schilling & Pinzón). Residential blight frequently calls for a multifaceted strategy involving local residents, public servants, and other stakeholders. Rehab and refurbishment of existing homes, the deconstruction of outdated buildings, and stricter enforcement of building and housing rules are some methods for combating blight. Additionally, community engagement and education can be important in promoting pride of ownership and encouraging residents to take an active role in maintaining their properties and neighborhoods.

Residential blight can have a number of negative effects on a community, including:

**Decreased property values:** Blighted properties can reduce the value of neighboring homes, which can lead to lower tax revenues for local governments and decreased equity for homeowners.

**Crime and vandalism:** Vacant or abandoned properties can attract criminal activity, including drug use, theft, and vandalism, which can

further contribute to the decline of the neighborhood.

**Public health hazards:** Blighted properties can pose health risks, such as exposure to lead paint or mold, which can be dangerous for residents and their families.

**Reduced quality of life:** Living in a blighted neighborhood can have a negative impact on residents' mental health and well-being, as they may feel unsafe or disconnected from their community.

**Difficulty attracting investment:** Blight can make it difficult to attract businesses or new residents to an area, which can lead to a lack of economic opportunities for local residents.

Overall, residential blight can have a cascading effect on the social, economic, and physical health of a neighborhood and its residents. Addressing blight can be an important step in revitalizing a community and promoting a better quality of life for its residents (Schilling & Pinzón).

*Figure 1.1: Abandoned house in Detroit*



## HISTORY OF DETROIT

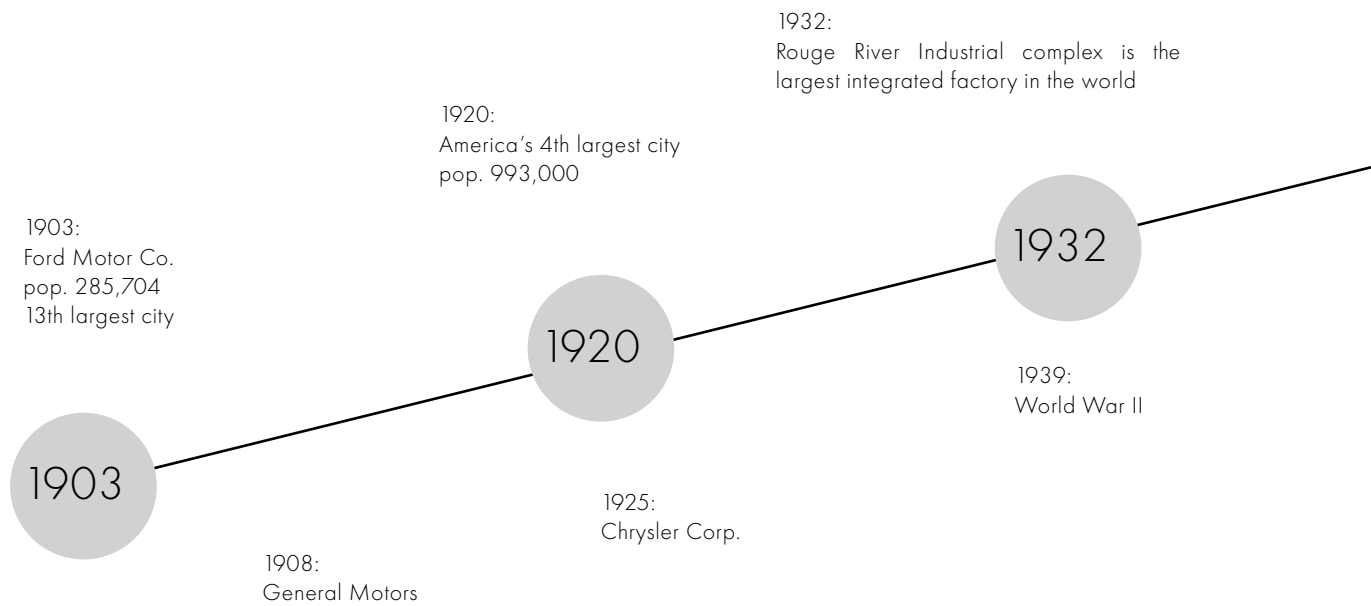


Figure 1.2: Timeline of Detroit's Decline

1950:  
Reaches its peak pop. 1.85m  
296,000 manufacturing jobs

1950

1968: "White flight"  
Riots, many people walked away from  
their homes

1968

2022:  
pop. 624,177  
Decreasing at a slower rate since 2010

2008

1950-1970: Shutdown/ relocation  
of factories including the shutdown of  
3,500,000 sq ft Packard Plant

2022

2008:  
Mortgage crisis

2013:  
Bankruptcy  
increase in fires

Detroit underwent a rapid process of industrialization in the early part of the 20th century, which led to enormous prosperity and wealth for many people. In the 50s, Detroit reached its peak with a population of 1.8 million and 296,000 manufacturing jobs (Weber).

However, between the 50s and 70s, factories were shutting down or relocating outside the city. In 1967, one of the biggest riots in U.S. history occurred on Twelfth street (Salenger). Inner-city black residents were put up against police. In only five days of rioting, there were 43 fatalities, 467 injuries, and over 7,200 arrests. About 2,000 buildings were destroyed during the riot. These riots led to community residents abandoning their homes, and many of these homes are still sitting neglected and deteriorating today. The gasoline crisis of 1973 and 1974 was the starting point to a long period of worry for Detroit's Big Three automakers; Ford, General Motors, and Chrysler. This forced the turning to foreign, more fuel-efficient vehicles.

The mortgage crisis of 2008 caused mortgages in the city to come to a halt for many years (Salenger). The number of available mortgages in Detroit has still not returned to its abundance from before the crisis. Housing values are still only slightly more than half of what they were valued at before the crisis. This led to a large number of foreclosures in the city and left thousands more houses vacant and blighted. During this time, many residents went from being home owners to renters. Still today, there is a preference towards renting over owning a home.

The city reduced the fire department's budget in 2012, shutting down a third of the fire companies. Response times decreased by 25% and in the areas where stations were closed, deaths significantly increased. "When houses are destroyed by fire, they are often left standing which increases blight, drives down property values, increases insurance rates and prompts residents to move" (Neavling).

The events that happened during the past 70 years have led to the abandonment of countless homes throughout Detroit. Residents who have remained in blighted neighborhoods are experiencing hardships due to these events as well. They are unable to afford necessary renovations to their crumbling homes.



Figure 1.3: Detroit streetscape, 1920



Figure 1.4: Aerial image of riots in Detroit, 1967

# 02

SCOPE + CONCEPTS



## KEY CONCEPTS

There are three framing concepts that define this topic. These are affordability, abandonment, and availability/usability.

The first concept of residential neglect refers to the housing stock that is being neglected and the effect it has on various Detroit communities. Detroit has seen a lot of residential neglect and this affects the well-being of neighborhoods as well as the growth of them.

The second concept of affordability stems from the simple fact that housing and necessary renovations for occupied houses is generally not affordable to the average Detroit resident. Affordability in this thesis refers to the cost of home repair and renovation for home buyers and home owners in Detroit neighborhoods.

The final concept of accessibility refers to the availability and usability of current home repair programs in Detroit according to a variety of factors including but not limited to service descriptions and eligibility requirements. This is apparent in the form of abandoned houses owned by the land bank that can be purchased from a land bank, as well as neglected housing owned by residents who are unable to afford necessary renovations to reduce the blight level of their home. Detroit residents are in need of the ease of the navigation of existing programs that support the rehabilitation of abandoned and neglected homes.

What has influenced this approach to these framing concepts is through the deep research of understanding what is already being done and trying to figure out what is missing. A lot of research has been done to understand the history of Detroit and how that has led to the influx of residential abandonment. This thesis focuses on the work that the Detroit Land Bank Authority and other programs are doing to mitigate this issue.

In researching about programs like the "Own it Now", "Rehabbed and Ready", and "Renew Detroit- Home Repair Program," these efforts have been analyzed to understand the current assistance programs for Detroit residents. All of these programs are different and take very different approaches to addressing neglected housing in Detroit.

Through this, it was discovered that it isn't so much about implementing a new program,

because a lot is currently already being done and that would be just repeating the efforts that are already being taken. What has been discovered is that it is more about organizing and making available the many resources that already exist in the interest of the user.

Methods and tactics that are implemented throughout this thesis are rooted in these key concepts. These methods include program comparison, analysis of existing programs, application of programs to community residents, abandoned house tours, interviews with community experts, and interviews with program leaders.

## SITE SELECTION: ISLANDVIEW, DETROIT

In applying these concepts to a specific location, Islandview, Detroit has been chosen for a few reasons. A sizable percentage of Islandview's single family and duplex units are either abandoned or seriously neglected by it's occupants. Islandview has many assets including the Butzel Family Recreation Center and Park. This neighborhood is also a focus area for new developments. With some apartment buildings and streetscape enhancements already completed, Islandview is on the road to becoming very desirable. Islandview is one of several areas targeted for economic growth, affordable housing and development through the

Strategic Neighborhood Fund initiative, published in 2020. Also, Islandview has a large elder population and a below-average median level of income (Population). This makes it extremely difficult for residents in the area to perform the necessary renovations on their homes.

Islandview is in the process of undergoing many new developments and enhancements along Kercheval St., but the housing stock in the neighborhood is being ignored. Although residents are happy that new developments are being built in their neighborhood, they would rather see that money being put toward their deteriorating houses.



**Takeaway Questions:**

How can older adults age gracefully without worrying about lacking the basics when it comes to their home?

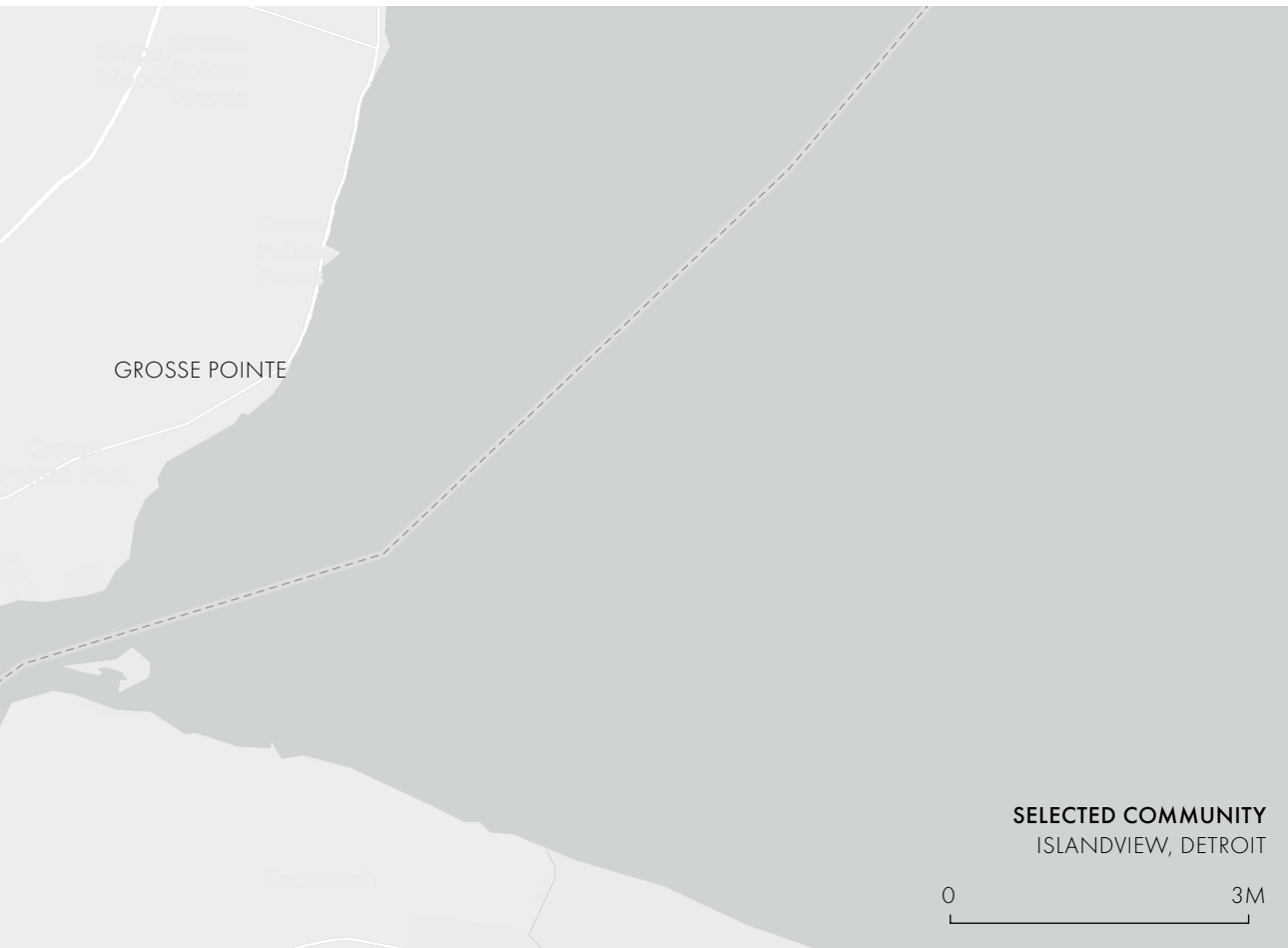
How do they pass down their homes to their children if they are falling apart?

Would they get left behind as the neighborhood continues to implement new development?

The low level of income in this neighborhood creates a difficulty in performing necessary renovations and upkeep on residents' homes. This results in an increase of abandonment because some people are forced to leave their

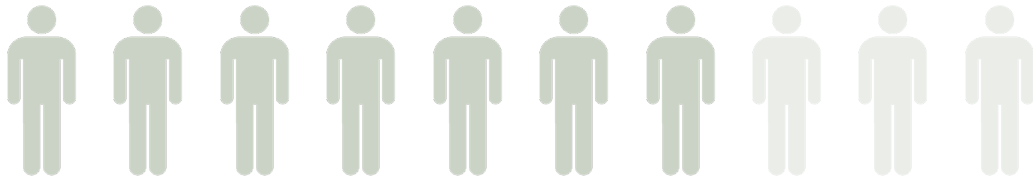
homes. Similarly it increases the level of neglect in housing because residents simply cannot afford to fix their roof, their porch, etc. Although they can try to navigate through the existing programs that are out there to assist them, often times programs are limiting due to many factors. These limitations make it very difficult to find assistance in an already confusing collection of programs. There are many houses in Islandview that are still owned by the DLBA. Many have not been secured and are left slowly deteriorating. Although there have been some sales through the DLBA programs, there are still many abandoned houses that demand attention.

*Figure 2.1: Location map of Islandview, Detroit*



POPULATION  
**4,476**

AVG. HOUSEHOLD  
INCOME  
**28,851**



5,700 Residents | 70% African American

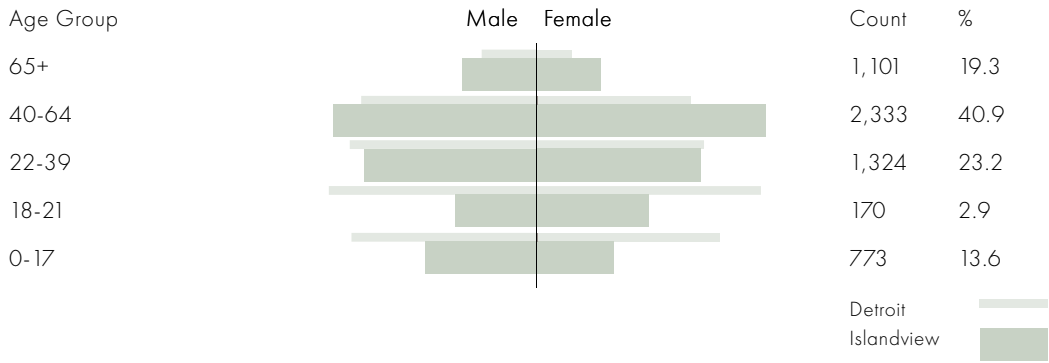
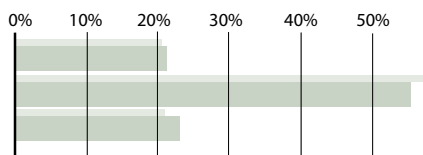


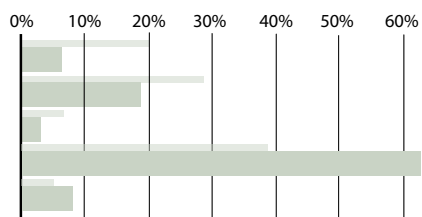
Figure 2.2: Demographics of Islandview, Detroit, 2023

Education Level  
Higher Degree  
H.S. Diploma  
No H.S. Diploma



Count  
959  
2,483  
1,031

Household Type  
Married  
Single Female  
Single Male  
One-Person  
Other Non-Family



Count  
178  
505  
85  
1,679  
218

Islandview has a variety of community assets that support residents of all ages. Highlighted in figure is one of the many residential care facilities in the area, the Qualicare Nursing Home. This community is home to many residential care facilities that support the elder population in the neighborhood. Another key asset for this community is the Downtown Boxing Gym Youth Program which supports the health and wellbeing of young people. Lastly, highlighted here is the Butzel Playground and family recreation center which provides the community with a place to be active and socialize. Although there is a lot of residential blight in this neighborhood, residents here still seem to have a sense of belonging. Community leaders are passionate about their community and are always doing their best to ensure the well-being of all residents.



Figure 2.3: Residential Care Facility, Qualicare Nursing Home



Figure 2.4: Fitness Center, Downtown Boxing Gym Youth Program



Figure 2.5: Parks and Recreation, Butzel Playground & Family Recreation Center

Figure 2.6: Islandview Community Assets





Figure 2.7: Planned Development, Belt-line Greenway



Figure 2.8: Planned Development, Butzel Development



Figure 2.9: New Development, Parker Durand Development



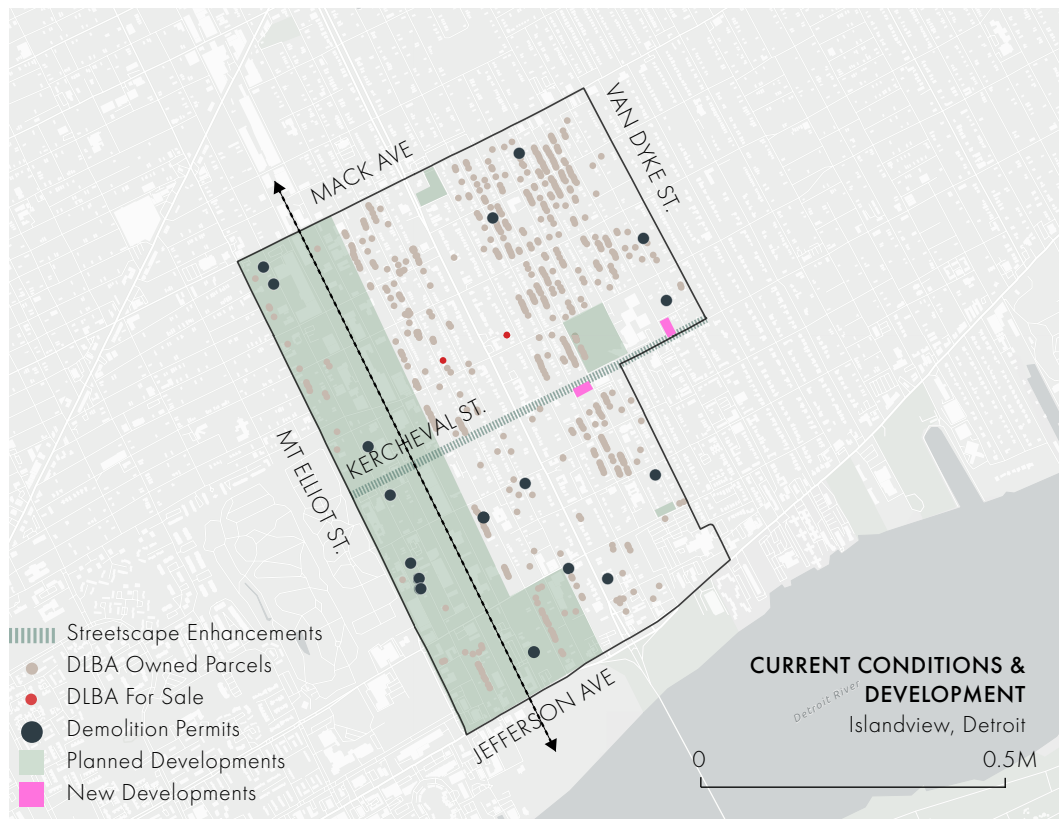
Figure 2.10: New Development, Kercheval St. Improvements

Figure 2.11 shows a map of the current conditions and development within the community. There are many planned and ongoing developments that support the growth of this community. The site for the future Belt-line Greenway runs right through the neighborhood, connecting residents to other neighborhoods as well as the riverfront. Also the Butzel playground and family recreation center are being explored for future renovation and park development. There is also some new development within the community as well, including a new multi family housing complex on Kercheval called

Parker Durand. There is also new and ongoing street enhancements focused along Kercheval. This includes the addition of bike lanes and wider sidewalks. These new developments create an enjoyable community atmosphere for all residents and this attracts potential new residents as well. With the implementation of these new developments and improvements, this community is a great target for residential revitalization. Although residents here are pleased with the new developments that make their community more enjoyable, they would like to see more attention given to their homes (Catolico).



Figure 2.11: Islandview Current Conditions & Development



# 03

## CURRENT INITIATIVES

## LAND BANK

The Detroit Land Bank Authority (DLBA) is one organization that is working to combat the issue of blight in Detroit. Their Mission is to: “return the city’s blighted and vacant properties to productive use” (Detroit Land Bank Authority).

The land bank owns about 75,000 out of Detroit’s 380,000 parcels, about 85% of these are vacant lots (Detroit Land Bank Authority). Where do these properties come from? There are multiple reasons that a house would come into the DLBA’s ownership. The first is all land owned by the city prior to the creation of the land bank agency. The second is any property that does not sell at the Wayne County tax foreclosure auction. The third includes transfers of property from the state. The Nuisance Abatement Program Allows the Land Bank to legally obtain any property that is blighted or a source for illegal activity.

Sarah Carlson is the Housing and Neighborhood Initiatives Manager at the DLBA. She has many thoughts about how they function as an agency and what the future could look like.<sup>1</sup> This has evoked questions that have sparked the approach to this research going forward:

### **Research Questions:**

How can the rehabilitation of blighted homes be funded?

What are some renovation approaches that will empower and support residents?

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<sup>1</sup> See Appendix A for full interview with Sarah Carlson

There are many programs within the DLBA that support home buyers. Their goal is to provide many opportunities for people to purchase a property. Two of the largest programs at work are the "Auction Program" and the "Own it Now Program."

The "Auction Program" is one of their largest platforms for house sales. Everyday on their website, the DLBA auctions off houses. Buyers are able to bid on the houses to gain ownership. All bidding prices start at \$1000 and all auction houses are sold "as-is" (Detroit Land Bank Authority). All of these houses require full renovations and must reach compliance. Compliance standards are outlined by the DLBA. Figure 3.1 outlines the timeline of reaching compliance, although often times, the DLBA will allow for extensions if home-owners are making good progress on compliance standards.

In order to be considered compliant, a house purchased in the Auction Program must meet the following conditions (Detroit Land Bank Authority):

-  Exterior is in good condition with no boards on any openings and a maintained yard that is free of debris
-  Installed and functional furnace
-  Installed and functional water heater
-  Functional kitchen
-  Functional bathroom
-  Active utilities (Send bills showing electrical, gas, and water usage)
-  Own-It-Now properties must get a Preliminary Inspection Report (PIR) from the Buildings, Safety Engineering and Environmental Department
-  Compliance Achieved Walk-through

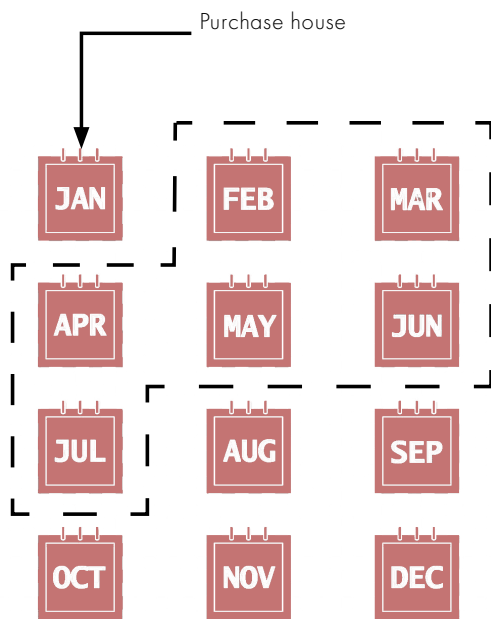


Figure 3.1: DLBA Compliance Standards Diagram

Another large program that the DLBA runs is the "Own it Now Program." Similar to the Auction program, houses are auctioned off "as-is", however with this program, the bidding window is 72 hours and houses are open for auction 24/7 (*Detroit Land Bank Authority*). When the first offer on a property is made, a 72 hour time clock begins and when the time is up, the highest offer wins. These houses do not receive the same amount of debris clean up as the auction houses and must receive a preliminary inspection report with Detroit's Building, Safety, Engineering, and Environmental Department (BSEED). This report determines what would need to be done to the house and similar to the Auction Program, this would be monitored by the compliance team.

Both the Auction and Own it Now programs offer a quick and relatively simple way of

obtaining these neglected homes. However, there are some limitations with these programs. It can be stressful to reach compliance for many individuals if they do not have any renovation experience or are on a strict budget. These houses are sold as-is and are often times falling apart. This means they require costly and significant repairs. There are few resources that offer tangible help to these new homeowners working to reach compliance within the six month period.

The "Rehabbed and Ready Program" is one that is working to increase the value of single-family houses in low-income neighborhoods. They do this by creating opportunities for homeownership, reduce residential blight and restore home values (*Detroit Land Bank Authority*). Although this program can be successful in beautifying properties in low-income neighborhoods, this is not an affordable

Figure 3.2: DLBA Auction House



option for most people, especially in neighborhoods like Islandview. Figure 3.3 shows a Rehabbed and Ready home in Islandview that is currently for sale, and has been for a while. Built in 1910, this home is 3,018 sq. ft, with 4 bedrooms and 3 bathrooms. The original price of the home is \$400,000 and the rehabilitation cost was \$290,000. The median household income of Islandview residents is \$27,100, so this house would definitely not be affordable for most people in Islandview and surrounding communities (Detroit, Michigan Population). It would be very difficult for most residents in Islandview to obtain this house.

This program is another option for people who are interested in buying a house but are unable to perform the necessary renovations to a home. These houses are sold, fully renovated and equipped for immediate move-in. Homes that are apart of

this program are only available to homeowner-occupants and not to investors or speculators. This ensures the growth of the community and avoids outsiders benefiting off this house. Also, with each Rehabbed and Ready home, new construction jobs are created (Detroit WXYZ). The average cost of properties and renovations combined is \$114,540, and the average sales price of Rehabbed and Ready homes is \$97,711. Although this is a 15% loss, it is completely backed up by the Rocket Community Fund (Gohlke).

In April of 2021, the Rocket Community Fund announced a joint \$5 million investment in the Rehabbed and Ready program, alongside the City of Detroit (Detroit WXYZ). This new investment is said to provide financing for renovations, and to provide a backstop to cover any gaps between the sales price and construction costs for the home.

Figure 3.3: DLBA Rehabbed and Ready House



Branching from the Rehabbed and Ready Program is the new "Rehabbed and Ready to Renovate Program." This program follows the process of the Rehabbed and Ready program but leaves the finishing touches to the new homeowners. This could be an option for buyers who would be able to perform smaller, less intrusive methods of renovation.

The Rehabbed and Ready program was created because of the mortgage crash of 2008 and 2009. By 2013, there were "fewer than 375 mortgages a year in the entirety of Detroit, and the median sales price was less than \$10,000" (*Gohlke*). A study from the University of Michigan's Ginsberg Center showed that sale prices of Detroit homes grew an additional 11.5 % per year for the first three years that the program was in function in various neighborhoods, compared to neighborhoods without this intervention (Fontaine and Mueller 39).

These DLBA programs offer interested buyers the chance to become homeowners while mitigating residential blight in Detroit neighborhoods. The "Auction" and "Own it Now" programs are affordable options for interested buyers, however these properties require extensive repairs that can be costly and demanding. The "Rehabbed and Ready" programs offer residents the chance to own renovated properties, however these properties are often quite expensive and are not always located in desirable neighborhoods due to blight and lack of community assets.

## HOME REPAIR PROGRAMS

There are various home repair programs that exist to assist Detroit residents with the home repair process. All of these programs cater to low-income residents for a home that they occupy themselves. These programs have been categorized

into five different types of programs: Grants, Loans, community led, city led, and energy efficiency programs. Listed below are the 31 different home repair programs that exist in Detroit:

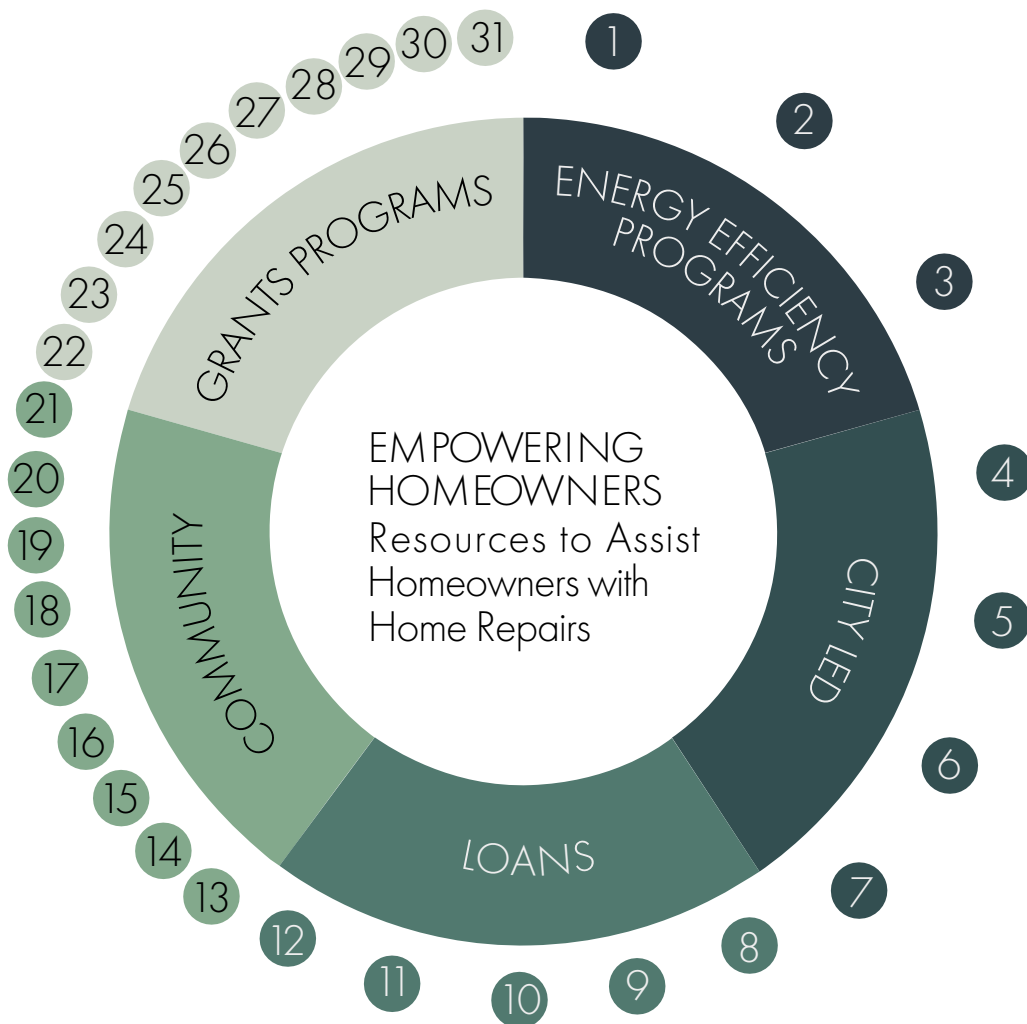


Figure 3.4: Detroit Home Repair Programs



1. Wayne Metropolitan Community Action Agency Department of Energy Low Income Weatherization Assistance Program (WAP)
2. Wayne Metropolitan Community Action Agency Water Residential Assistance Program (WRAP)
3. DTE Energy's Energy Efficiency Assistance (EEA) Program
4. Renew Detroit Home Repair Program
5. Detroit Land Bank Affordable Home Program (To be launched Spring 2023)
6. Down Payment and homeowner assistance programs (\$13 mil in ARPA funds)
7. Detroit Land Bank Authority Auction/Own It Now Program
8. Liberty Bank Home Restoration and Acquisition Program
9. Michigan Saves Home Energy Loan Program
10. City of Detroit 0% Interest Home Repair Loan
11. Operation HOPE Credit and Money Management System
12. Veterans Affairs Regional Loan Center
13. Cody Rouge Community Action Alliance Front Porch Repair Program
14. Central Detroit Christian Minor Home Repairs
15. Habitat for Humanity's Critical Home Repair Program & A Brush with Kindness Program
16. Brick + Beam Detroit
17. Ehm Senior Solutions Life Choice Solutions
18. Bridging Communities Minor Home Repair Program
19. Rebuilding Together Southeast Michigan's Rebuild Day Program
20. Rippling Hope Home Repair Program
21. Life Remodeled Home Repair Program
22. Michigan Department of Health and Human Services (MDHHS) State Emergency Relief
23. Michigan State Housing Development Authority (MSHDA) Neighborhood Enhancement Program (NEP)
24. Federal Home Loan Bank of Indianapolis (FHLBI) Neighborhood Improvement Program (NIP)
25. Federal Home Loan Bank of Indianapolis (FHLBI) Accessibility Modification Program (AMP)
26. Detroit Area Agency on Aging MI Choice Waiver and MI Health Link
27. City of Detroit Lead Hazard Control Program
28. City of Detroit Senior Emergency Repair Grant
29. U.S. Department of Veterans Affairs Specially Adapted Housing (SAH) Grant
30. U.S. Department of Veterans Affairs Special Housing Adaptation (SHA) Grant
31. United Community Housing Coalition (UCHC) Make It Home Program<sup>1</sup>

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<sup>1</sup> See Appendix B for specific details about each of these programs including a description and eligibility requirements.

## COMMUNITY EXPERTS: JUAN ALFARO

Juan Alfaro is the Adult Services Director at the Detroit Hispanic Development Corporation to assist the Hispanic community with the home buying experience. He acts as an unbiased third-party with the home buyer's best interest in mind. Alfaro provides workshops and community meetings on weeknights and weekends to be the most accommodating. Community partners with the DLBA, meaning if they are purchasing a home from one of the DLBA's programs, they are eligible to receive a 20% discount (Alfaro). Juan works with people throughout the entire process until the house reaches compliance. Alfaro will not help developers throughout this process, he focuses on the Hispanic community and strongly believes in the importance of community empowerment. He is very passionate about affordable housing.

**"How can we as an agency, scoop up a bunch of these houses, rehab them and then sell them back to our community at affordable prices?" -Juan Alfaro**

One idea that Alfaro has that he believes could create an affordable option for low-income residents is through "white-boxing." From his experience working very closely with low-income home-buyers and homeowners, he has noticed that they do not need much. In my interview with Juan he expressed the fact that if someone is purchasing a house from the DLBA's "Auction" or "Own it Now" programs, they will mostly likely have to completely gut the house. This is because of the lead and asbestos issues that most of these houses have. This can be very costly and difficult to do for most people. With "White-boxing" houses can reach compliance at a significantly reduced cost, making this an affordable option for residents in communities like Islandview.

Figure 3.5 is Juan's kitchen when he first moved into his home. He was renovating it and decided that it was livable at this stage. Alfaro explains in our interview that cabinets, flooring, and new appliances are a luxury and not a necessity. Many people that are low-income, would appreciate the kitchen outlined in figure 3.5. Figure 3.6 is an image of Alfaro's kitchen a few months later. He was

able to slowly add finishing touches to his home on his own schedule. From the time the first image was taken to the time the second image was taken, Alfaro had been able to install flooring, cabinets, and apply a final coat of paint. In his experiences with homeowners, reaching compliance can be difficult sometimes. Juan sees "White-boxing" as a method of renovating a home and reaching compliance with ease. With this method, affordable housing could be provided to residents that gives them full control on the progress of their home.<sup>1</sup>

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<sup>1</sup> See Appendix A for full interview with Juan Alfaro



Figure 3.5: White-boxed kitchen



Figure 3.6: Kitchen with additional improvements

## COMMUNITY EXPERTS: GASTON NASH

Block Club president and residential blight advocate Gaston Nash, has purchased and renovated multiple auctioned homes and is currently in the process of renovating four more. After converting a house in the Fitzgerald neighborhood into his dream home, he then watched as the handful of developer owned houses within view sat untouched, neglected and slowly deteriorating (Ikonomova). He believes there is an urgency to address the blighted houses still standing in order to mitigate the issue of residential blight. He also believes in taking these homes out of developers hands and placing them back into the hands of community residents. Nash approaches this issue on his own, utilizing his renovation skills to bring life back into these neglected houses. Nash plans to utilize loans for the four homes he has recently obtained for renovation.

After having a conversation with Gaston about his renovation experience and plans to renovate four more houses simultaneously, this question sticks out:

### What is the renovation process like for neglected homes?

Based on this question, a renovation tracker was developed that Gaston will complete throughout his renovation journey with the four new houses. There are six phases of these projects and each reporting period, Gaston reflects on which phase he worked in and his takeaways each term.

The six phases include:



Planning



Budgeting



Construction



Clean Up






Demolition



Marketing

Figure 3.7: Renovation Progress Tracker, on following page

10/18/2022 - 11/13/2022	11/13/2022 - 02/11/2023	02/12/2023 - 03/23/2023
		
Clean up of properties: removal of brush outside, clean up of old trash, review of properties	Completed roofs, creation of business LLC, budgeting for homes	Demolition inside of two homes: One being monitored by DLBA that I plan to rent and one that I plan to sell
No initial costs	-\$21,600 for 4 roofs -\$50 for LLC	Water bills, supplies for demo, dumpster
How much effort it will take to get houses to completed renovation	"Connections to those in the real estate business is important for information + networking"	"I learned about taking advantage of any resources you have to be able to come up with funding."
"No challenges this far, however it may be challenging to coordinate fixing 4 homes simultaneously."	"Weather" "Getting loans is difficult for a real estate business"	"Weather, electrical, heat" "finances"
-Roofing before winter -Complete items for property renovation phase of DLBA checklist."	-Demolition down to studs -Begin renovation monitored by DLBA	Complete structural finishes on rental house. Begin full renovation of house that will be for sale.

REPORT PERIOD

PHASE

WORK COMPLETED

COSTS

LEARNED

CHALLENGES

GOALS FOR NEXT TERM

# 04

INVESTIGATIONS

## AUCTION HOUSE TOURS



Figures 4.1-4.7: Site photos of DLBA Auction house, located at 15086 Mapleridge, Detroit, MI 48205



Figures 4.8-4.14: Site photos of DLBA Auction house, located at 12203 Wilfred, Detroit, MI 48213

The "Auction" program holds open houses of available houses that are open to the public. Interested buyers are able to show up during open house hours and walk through the home to gain a better understanding of what the conditions of the house are before they decide to bid on the property. In order to further understand the conditions of "Auction" houses, two properties were visited during open house hours. These houses are located in district 4, in the Mapleridge and Eden Gardens neighborhoods.

With the Mapleridge house, almost the

entire rear wall of the house is gone, leaving it completely open to the elements. Demolition seems to be the answer, but this can be done in a variety of different ways. Materials could be salvaged during demolition that can be reused elsewhere, or partial demolition could be an option given that some of the house may be salvageable. The Eden Gardens home seems to have more potential for renovation given that it is much more secure. This shows the importance of at least securing these abandoned properties until ownership because exposure is the biggest factor in the deterioration rate.

HOUSE TYPE	STRENGTHS	WEAKNESSES
15086 Mapleridge, Detroit, MI 48205 Built in 1944 3 beds / 2 bath 717 sq. ft.	<ul style="list-style-type: none"> <li>-2nd floor in decent condition</li> <li>-foundation structure</li> <li>-close proximity to stores/schools</li> </ul>	<ul style="list-style-type: none"> <li>-high exposure to outside</li> <li>-damaged finishes</li> <li>-broken windows + doors</li> <li>-fire damage</li> </ul>
12203 Wilfred, Detroit, MI 48213 Built in 1940 3 beds / 1 bath 929 sq. ft.	<ul style="list-style-type: none"> <li>-exterior in good condition</li> <li>-electrical works</li> <li>-close proximity to stores/schools</li> <li>solid subfloor</li> </ul>	<ul style="list-style-type: none"> <li>-damaged finishes</li> <li>-fire damage</li> <li>-detached garage collapsed</li> <li>-overgrown landscape</li> </ul>



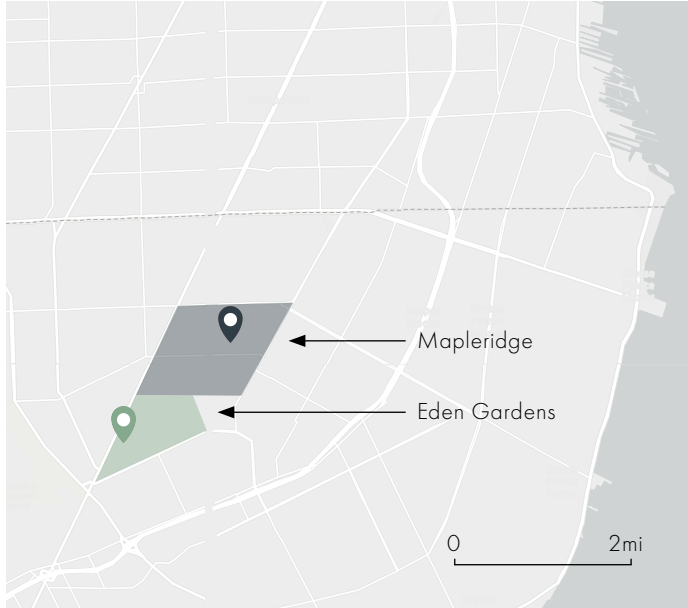


Figure 3.15: Location of neighborhoods

OPPORTUNITIES	THREATS
<p>Demolition: salvage materials to be used elsewhere, new use for site that benefits community (ie; garden, child support programs)</p>	<p>-high exposure to the elements increases deterioration rate -lead and asbestos</p>
<p>Renovation: for a small family, salvage materials for reuse during renovation or for donation to Architectural Salvage Warehouse</p>	<p>-lead and asbestos -fire damage</p>

ANALYSIS OF ISLANDVIEW NEGLECTED HOUSING

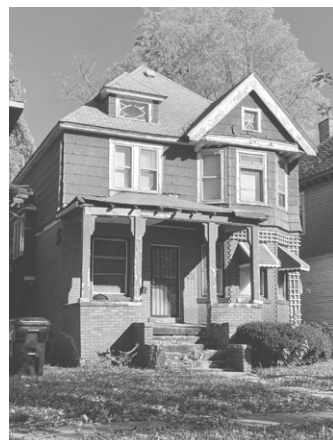
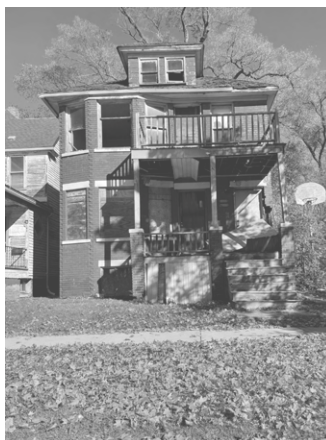


Figure 4.16-4.21: A selection of Islandview abandoned houses



Figure 4.22-4.27: A selection of Islandview abandoned houses

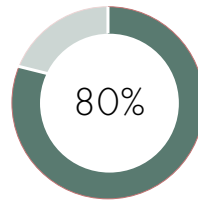
There are various current initiatives at work to reduce the level of residential blight in the Islandview community. These have been summarized in chapter 3 and include the "Auction" program, "Own it Now" program, "BSEED," "Rehabbed and Ready," and the "Renew Detroit Home Repair Program." This community also holds community leaders including Field St. Block Club president, Jennine Spencer (see figure 2). There are also community experts that have knowledge and experience that would help address the residential blight issue in Islandview as outlined in chapter 3.3. This includes Block Club president and residential blight advocate, Gaston Nash, as well as Adult Services Director of Detroit Hispanic Development Corporation, Juan Alfaro. There is an abundance of neglected housing in Islandview and there is a definitive need for different approaches to the neglected housing of Islandview.

Outlined in this section is a representation of what this may begin to look like. Next are three different housing typologies and their potential approaches situated in Islandview.



Figure 4.28: Islandview Abandoned house, Duplex

The first is a DLBA owned abandoned house that has experienced serious fire damage and exposure leaving it deteriorating at a fast rate. A potential family type that could potentially live here is a young couple looking to renovate their dream home and settle in Islandview. This approach could involve working with the DLBA "Auction" or "Own it Now" program to get this house into the hands of the eager couple. Next, a community expert could equip them with a complete renovation plan specific to this house, their needs and their budget. It will be imperative to ensure that the renovation plan reaches the compliance standards outlined by the program and that renovation will be completed within the six month renovation window.



Deterioration Level



Potential Family type



Program type

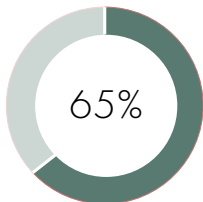


Renovation Guide





Figure 4.29: Islandview Abandoned house, Single Family



Deterioration Level



Potential Family type



Program type

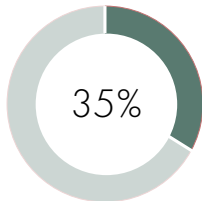


Renovation Guide

The next home is a privately owned abandoned house that isn't in the worst condition but would still need significant repairs. Based on specific Islandview resident stories, the family type I envision living here is a single mom that has been wanting to renovate the abandoned house next door to her for her son. This approach could involve working alongside community advocates to obtain ownership of this house that has been sitting for years due to ignorance from the developer that currently owns it. Ideally this house would be placed in the hands of the new eager homeowner. From there, I would develop a complete renovation plan that will serve as an outline for her to follow so she can be confident on her renovation journey.



Figure 4.30: Islandview Occupied House, Single Family



Deterioration Level



Potential Family type



Program type



Renovation Guide

The third home is a resident owned home that an elderly couple has lived in for many years. This is a representation of a large portion of the Islandview population, as this couple is unable to provide their home with the necessary repairs. An approach for this house would be to encourage the homeowners to apply for the next phase of the Renew Detroit program as they would qualify. When approved, they should accept roof replacement. Once the structure is secure, develop a partial renovation plan that guides homeowners in addressing the concerns of the home. It will be important to ensure that this plan is easy to follow and within budget.

## ISLANDVIEW ZONES OF OPPORTUNITY

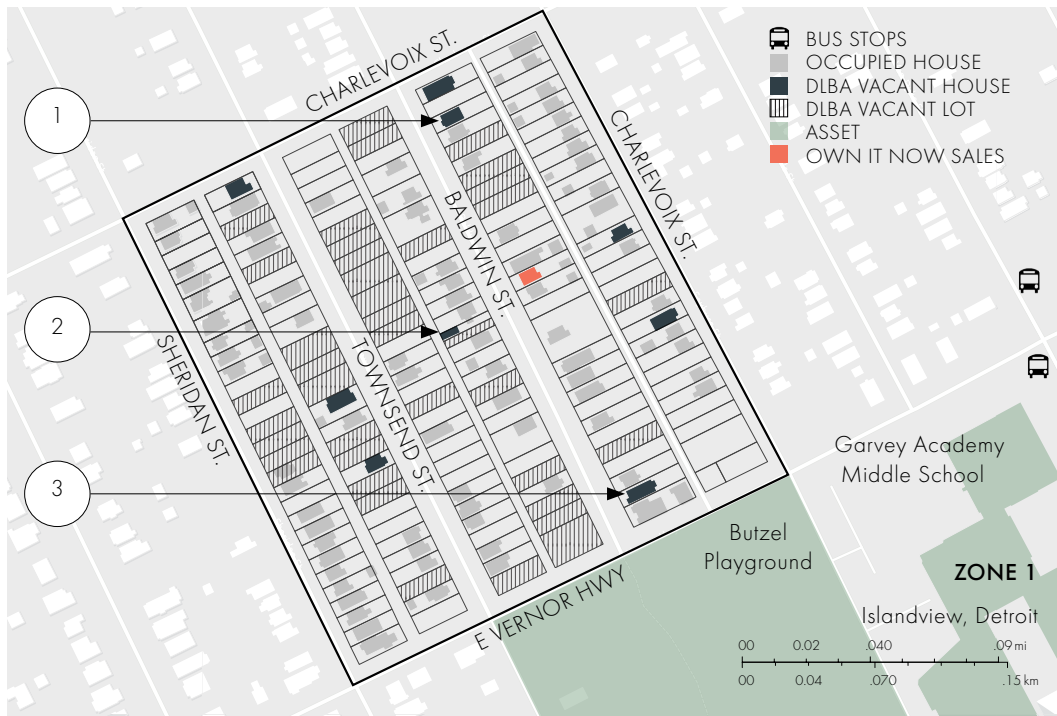
Based on community assets, current conditions and new developments, there are three zones of opportunity in Islandview. These zones would be good areas to begin residential revitalization.

Zone one is located near the Butzel Playground which features a wide range of amenities including a playground, tennis court, basketball court, baseball diamond and an area for picnics. Located within this development is the Butzel Family

Center which is great for children and families as it offers a variety of educational and recreational activities. Also, located here is the Garvey Academy Middle School which is a great community asset for children.

This zone would be a great starting point for residential revitalization because of the close proximity to these amenities. This zone has nine DLBA owned Vacant houses and one house that was sold to a resident through the DLBA Own it Now program.

Figure 4.31: Islandview Opportunity Zone 1





Zone two is located in an area with many vacant houses as well as community assets. This area is also located along Mack avenue which connects this neighborhood directly to downtown Detroit. Community assets in this neighborhood include: Z's Amazing Discount Store, "The Spirit" mural, and the James and Grace Lee Boggs Middle School. "The Spirit" mural is a six story mural depicting a Black woman holding the gold sun. This mural was the 100th commissioned mural in the city of Detroit

and it is a striking piece of art that is a key asset to this neighborhood (Detroit Today). There are nine DLBA owned houses in this zone and two houses that were sold to a resident through the DLBA Own it Now program. Also, in this zone there is one house that is set to be demolished by the city of Detroit. If something is not done to revitalize the houses in this zone, they will soon all be demolished.

Figure 4.32: Islandview Opportunity Zone 2




Zone three is located in close proximity to the abandoned industrial corridor. This corridor is the site for the proposed Belt-line Greenway which is currently under development. This development will provide a greenway that connects various Detroit neighborhoods and provide a safe path of travel for pedestrians. This project is being developed by the Detroit Greenways Coalition (detroitmi.gov). Upon completion, this greenway will be an important addition to Detroit, and more specifically, the neighborhood of Islandview. It will provide a safe and


sustainable way for pedestrians to get around the city.


This zone is home to eight DLBA owned vacant houses as well as one house that has recently been sold to a resident as part of the DLBA Own it Now program. Also, this zone is home to the only house in the Islandview neighborhood that is currently on the market via the Own it Now program. This house is a great example of how putting abandoned houses up for sale will generate excitement and allow residents to purchase and renovate them.


Figure 4.33: Islandview Opportunity Zone 3




- 


① TWO FAMILY  
7716 Charlevoix St.
- 


② SINGLE FAMILY  
2501 Seyburn St.
- 


③ SINGLE FAMILY  
2463 Townsend St.
- 

④ SINGLE FAMILY  
3489 Seyburn St.
- 

⑤ SINGLE FAMILY  
3473 Townsend St.
- 

⑥ SINGLE FAMILY  
3409 Townsend St.
- 

⑦ SINGLE FAMILY  
2575 Concord Ave.
- 

⑧ SINGLE FAMILY  
2476 Helen St.
- 

⑨ SINGLE FAMILY  
2418 Canton St.

After determining potential zones of opportunity for revitalization, nine houses are highlighted here that are located in these zones. These houses represent some examples of houses in Islandview that have the potential to be renovated and placed back into the hands of community members or people looking to live in this neighborhood. The houses that exist in Islandview are a collection of mostly single family houses with some two family duplexes. These houses would all need similar renovations that would make them a perfect fit for this community. A lot of the houses that exist in this neighborhood are two stories with three to four bedrooms and one bathroom. The second floor of many of these houses has the same layout including one large bedroom at the front with storage space behind it. House number nine is the only DLBA owned house that is for sale in Islandview. All other vacant houses are left exposed and deteriorating which is not beneficial for the community.

Since the houses shown are located in the three zones of opportunity, they are desirable and could be purchased and renovated by interested buyers. Renovating these houses would be the first step to mitigating residential blight in Islandview.

Figure 4.34: Islandview Opportunity Houses, shown to the left

## WHITE BOXING

Purchasing and renovating neglected homes can be a daunting task for most people. However, these houses have so much potential to provide low income families with affordable housing in prosperous neighborhoods. Represented here is the model of an abandoned house situated in Islandview, Detroit. By “white-boxing” this house, families can purchase it for a fraction of the price compared to if it was completely rehabilitated.

**The term “white-boxing” refers to performing only necessary renovations to bring this house to compliance.**

This could include; replacing walls, insulating the home, providing electrical/plumbing services, and stabilizing structural elements. White-boxing allows families to do their own renovations according to their own needs/desires, however, the white-boxed house is perfectly livable as is, making this an affordable and flexible option for home buyers. To construct this piece, shown in figure 4.35, wood materials were used to represent the shell of the neglected house, and white board was used to represent the term “white-boxing.” The projection that can be seen when the QR code is scanned is a representation of how this model could fit within the lives of a specific family. Through this sketch problem process, it has been uncovered that

there is a lot of potential for neglected homes. These houses do not have to be completely renovated to meet compliance, in fact they should not be, considering that does not provide families with the most affordable option.

With time, the house could be customized and renovated based on the preferences of the family that lives there, meaning they would be able to choose all of the materials and styles. An option that would fall in between these two would be to gradually renovate the house over time based on their own schedule and priorities.

Instances of media that capture the narrative of a single mother and her two children have been collected and visualized. This is loosely based on the demographics of Islandview, Detroit. This media is projected onto a model to represent the potential for an abandoned house. The model is of an abandoned house located at 12203 Wilfred, Detroit, MI, in the Eden Gardens neighborhood. The house seemed like it did not have a lot of potential, but it’s all about perspective. By “white-boxing,” houses like this can be re-imagined.

Through this process, a better understanding was developed for the potential for these houses as well as the importance of putting these houses to better use. These housing types include duplexes and single family houses with various needs. This renovation technique could be applied to the various housing styles that exist in Islandview and other Detroit neighborhoods.



Figure 4.35: A physical model representation of White-boxing

### Sketch Problem User Narrative:



*Rebecca is 38 years old with two kids aged 11 and 5. She works as a caregiver, mostly on the east side of downtown Detroit, providing in-home care for elderly people. She makes \$30,700 per year and works long hours. Her daily routine can sometimes be a struggle. She wakes up at around 6 every morning and gets her kids ready for school. She makes them breakfast, packs their lunches and puts them on the bus at 7:50. They go to Nichols Elementary-Middle school. Dean, Rebecca's eleven-year-old has just started the sixth grade and Kayla, her five-year-old has just started kindergarten. After Rebecca puts them on the school bus, she heads to the bus stop to wait for the 8:15 bus. Today she is going to 78-year-old Mr. Johnson's house to look after him, like she has been doing everyday for the past 4 months. She finishes her shift and takes the bus home at 4:00, just in time for her kids to get off the bus at 4:15. Rebecca helps her kids with their homework and then begins cooking dinner. She loves to cook, it calms her and allows her to express herself. She spends a lot of her spare time in the kitchen baking and trying new recipes. She is able to do this mostly when the kids are doing their homework, playing in the living room, or after they go to sleep. After dinner, Rebecca and her kids head to the park because that is Kayla's favorite thing to do. Dean also enjoys it because some of his friends go there as well. They head home at around 8 and Rebecca gets the kids ready for bed. Once they fall asleep, she tidies the house and decides to try out a brownie recipe that she is thinking of making for the big family reunion they are going to next Saturday. Finally, after a long day, Rebecca goes to bed at around 10:30pm, ready to do it all again the next day.*



## ANALYSIS OF ISLANDVIEW RESIDENT TYPES + PROGRAM ELIGIBILITY

An analysis was conducted in order to understand Islandview residents' eligibility for the thirty-one home repair programs. Three resident types were chosen based on Islandview demographics.

Resident type A represents a young couple in their late twenties looking to purchase and renovate their ideal home in Islandview. They would like to purchase a duplex home with the intention of renovating both units, then living in one and renting out the other. Their household income is \$78,612 and they have a credit score of 740.

Resident type B is an elderly couple in their mid sixties. They currently live in their home and would like to renovate it to comply with their aging needs. They have a household income of \$90,500 with a credit score of 640.

Resident type C is a single mother in her late thirties with two children. She is passionate about learning how to renovate. She would like to renovate an abandoned single family house in Islandview to live in and raise her two children. She has a household income of \$33,280 and a credit score of 607.

In the chart below, these three resident types have been assessed for eligibility of the home repair programs based on income level, credit score, age, and repairs needed. Resident type A is only eligible for two programs which include: "Brick and Beam Detroit" and "Michigan Saves Home Energy Loan Program." Resident type B is eligible for five programs including: "Brick and Beam Detroit", "Michigan Saves Home Energy Loan Program", "City of Detroit 0% Interest Home Repair Loan", "Ehm Senior Solutions Life Choice Solutions", "Detroit Area Agency on Aging MI Choice Waiver

and MI Health Link". Resident type C is eligible for three programs including: "DTE Energy's Energy Efficiency Assistance (EEA) Program", "Brick and Beam Detroit", and "Rebuilding Together Southeast Michigan's Rebuild Day Program".

In reflecting on the program availability of the thirty-one home repair programs in Detroit for Islandview residents, it has been determined that most of these programs exclude many Detroit residents. Many people are unable to qualify for these programs, due to income level, age, and credit score. Also, many of these programs do not support residents who purchase a home from the DLBA because residents must occupy the home for at least six months before they would qualify for them. The DLBA requires homeowners to renovate their houses to compliance standards within six months. This provides a gap for homeowners who purchase from the DLBA Auction or Own it Now program which also prevents the mitigation of residential blight. Similarly, many of these programs require household income to be at or below poverty levels. While this can be helpful for many low-income residents, many residents fall just above the income requirements and therefore do not qualify.

*Figure 4.36: Analysis of Islandview resident types and homes, on the following page*

**RESIDENT TYPES**

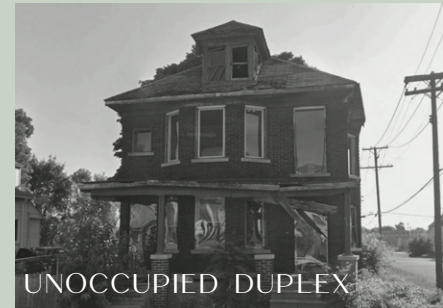
**PROFILE**

**HOUSING TYPOLOGY**

**RESIDENT TYPE A**



Jake & Heather  
age: 25 & 27  
address: 6102 Rohns, Detroit, MI  
home type: 4 beds/2 baths  
income: \$78,612  
credit score: 740  
employment: Auto Tech & Server



**RESIDENT TYPE B**



John & Cathy  
age: 64 & 65  
address: Detroit, MI  
home type: 2 beds/1 baths  
income: \$90,500  
credit score: 640  
employment: Retired Teachers



**RESIDENT TYPE C**



Rebecca  
age: 36  
address: 11288 Glenfield, Detroit, MI  
home type: 3 beds/1 baths  
income: \$33,280  
credit score: 607  
employment: Care giver





## REPAIRS NEEDED

## POTENTIAL SUPPORT

## REFLECTION

- Install new roof
- Install new furnace/water heater
- Install new flooring
- Electrical work
- Asbestos removal
- Install new wall and ceiling board
- Install new kitchen cabinets/appliances
- Install new bathroom fixtures
- Install new windows and doors
- Repair porch

16 9

These residents would benefit from learning the ability to renovate this house themselves. By lowering labor costs, renovation can become much cheaper.

- Install new roof
- Install grab bars
- Fix railing
- Install fence
- Electrical work

9 10 16  
17 26

These residents may benefit from some repair programs given their age and good credit score. Their income level does not allow them to qualify for many of the service-based programs. It would be beneficial for them to have more access to renovation services.

- Install new furnace
- Install new water heater
- Install new flooring
- Electrical work
- Asbestos removal
- Install new wall and ceiling board
- Install new kitchen cabinets/appliances
- Install new bathroom fixtures
- Install new windows and doors
- Repair porch

3 16 19

Rebecca does not qualify for many of the programs because residents must occupy their home for at least 6 months. The DLBA requires homeowners to reach compliance within 6 months of purchasing the home, so this will not work for anyone buying from the Auction or Own it Now program.

05

APPLICATION

## AN APPROACH TO AFFORDABLE RENOVATION: RENOVATION GUIDE

After researching the neighborhood, understanding the effect of residential blight, speaking with community experts to determine potential renovation methods, and understanding the current resources that exist for homeowners in need of home repair, a renovation guide has been developed that would empower Detroit residents in search of affordable home acquisition and repair.

In this section, an affordable renovation approach was developed for Islandview Resident type C (See pages 54-55 for more details).

This approach involves three phases: clean up and demolition, white-boxing, and future improvements. Through an extensive cost analysis into home repair<sup>1</sup>, it has been discovered that the cost of professional labor is the highest and, in most cases, most unnecessary aspect of renovation. By eliminating labor, and utilizing available resources, home renovation becomes much more affordable. Just to refresh, the term white-boxing refers to making only the necessary improvements that would make this home livable. In order to white box this house, after demolition and clean up are completed, there is a list of items that I propose are necessary in order for the home to be livable. This includes things like insulation, subfloor, plumbing and electrical but excludes things like finished flooring, cabinetry, and wall paint.

Many low-income residents may find this to be a viable option because it empowers them to make only the necessary improvements that would make them comfortable in their home. And then they can make future improvements if and when they see it necessary. By utilizing resources such as the East Warren Tool Library located in the Morningside neighborhood and the Architectural Salvage Warehouse located in the Gratiot Town/Kettering neighborhood, residents can mitigate much of the labor cost and obtain salvaged construction materials at an affordable rate. Equipment cost can be lowered drastically by utilizing resources like the East Warren Tool Library. Membership to this service is based on income level. For example if a

resident makes \$33,000 per year, they would pay \$33 per year for access to the tool library. Also, residents can obtain used construction materials from the Architectural Salvage Warehouse which can be cost effective and environmentally friendly. The three phases of renovation have been applied to Resident type C who is purchasing a 3 bedroom, 2 bathroom, 2,188 square foot home.

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<sup>1</sup> See Appendix C for an extensive outline of the cost estimate.



*Figure 5.1: Selected house for implementation of affordable renovation*

**PHASE 01: CLEAN-UP & DEMO**

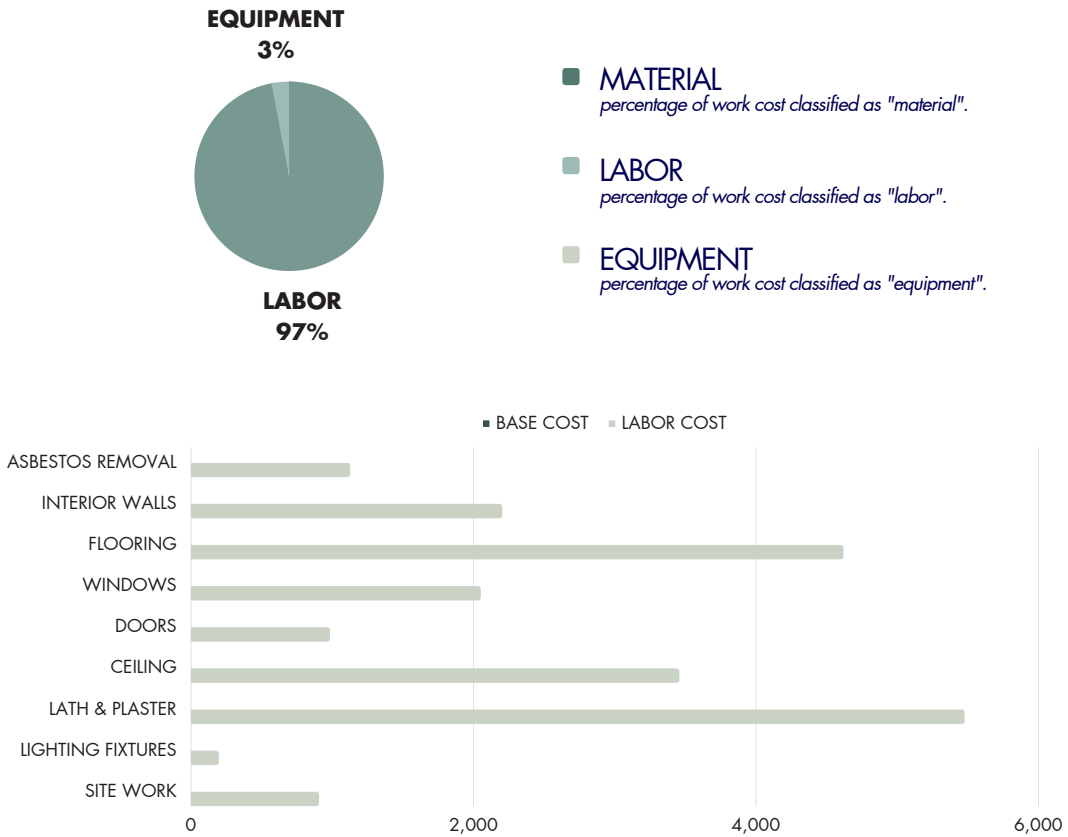


Figure 5.2: Summary of work to be completed for the clean up and demolition stage of renovation

Phase one involves clean up and demolition. This phase, ideally would not involve any labor cost as the resident could do most of this themselves, with the help of friends, family, and community members. For this phase, 97% of the project involves labor. By mitigating the cost of hiring professionals to do this labor, an extensive amount of money can be saved.

Many of these houses require the same kind of attention. This involves removing all finishes, any existing fixtures, damaged windows and doors. Many of these houses require lead and

asbestos removal which falls in this phase as well. Another aspect of this phase that can be done throughout all phases is site work. This can be done as the homeowner sees fit and can be completed throughout all three phases. Phase one is intended to be largely completed by the resident as. Although it would involve a lot of effort by the homeowner, this method is the most cost effective and could work for some residents who are looking to cut costs and have the ability to perform the tasks on this list.

PHASE 02: WHITE-BOXING

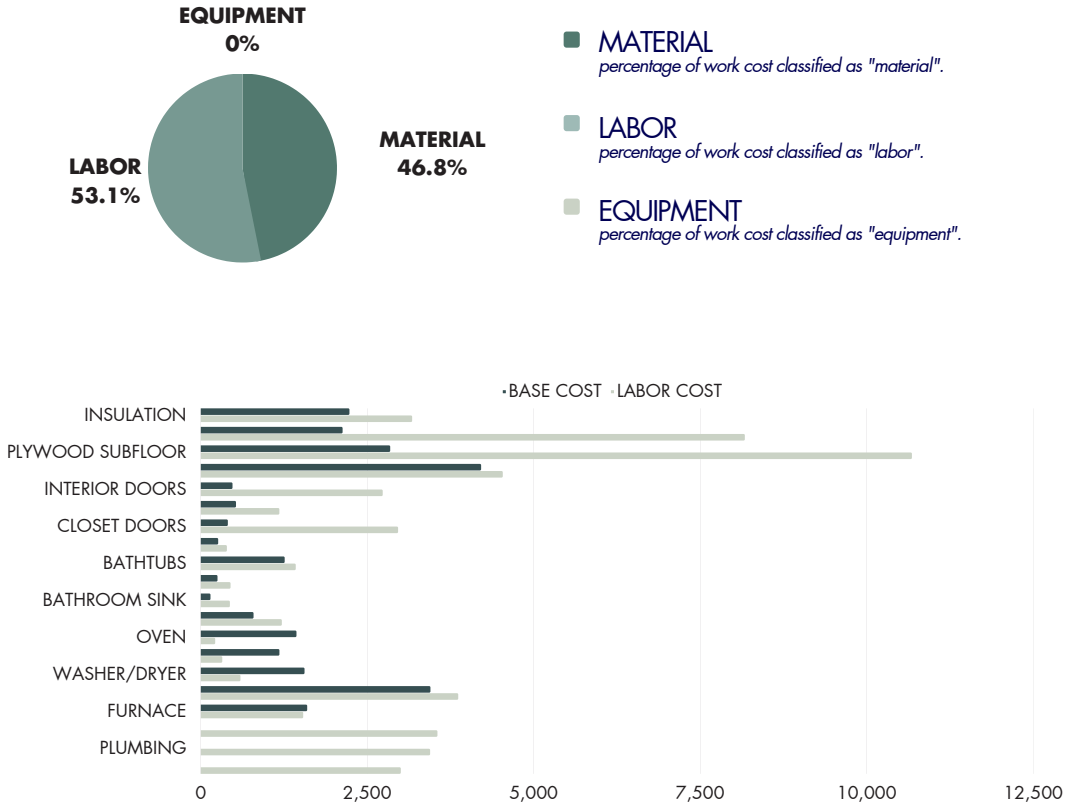


Figure 5.3: Summary of work to be completed for the white-boxing stage of renovation

Phase two involves white-boxing. Typically, the work done in this phase is done by professionals, but can be done by the resident in many cases. As seen in figure 5.3, the typical labor cost is significantly more than the material itself in most cases. If labor costs can be reduced, this will save money in the long run. Some of these items, however, would require professional labor. This includes the installation of: windows, bathtub, kitchen sink, bathroom sink, oven, air conditioner, furnace, electrical, and plumbing. Other items in this phase

can all be done by the resident with the help of family, friends and other community members. These items include the installation of: insulation, drywall, subfloor, doors, toilets, lighting fixtures, refrigerator, washer, and dryer. By mitigating the labor cost in this phase, a lot of money can be saved. This phase involves all the work that would simply make this home livable.

**PHASE 03: FUTURE IMPROVEMENTS**

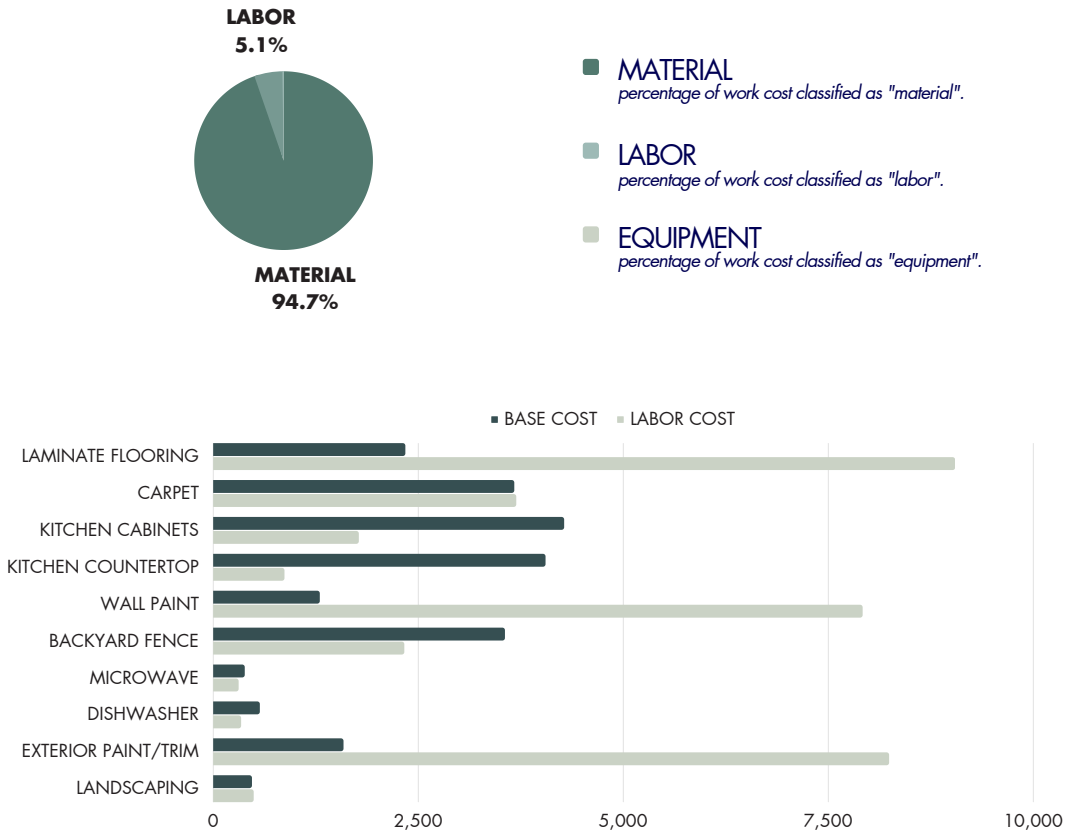


Figure 5.4: Summary of work to be completed for the future improvements stage of renovation

Phase three involves future improvements. This is basically an outline of all the work that could be done but is not crucial to the homeowners. Since this is an affordable approach to renovation, all of the items listed in figure 5.4 are considered unnecessary items that can be completed if and when the owner sees fit or can afford them. This concept of white-boxing determines kitchen cabinets to be luxuries and not necessary for the home to be considered livable for this resident. A house would be considered livable if it does not include cabinetry.

Another aspect that is included in this list includes finishes such as wall paint and laminate flooring. These items are not necessary for a resident to be relatively comfortable in their home. By including these items in this final phase and not in the previous phase, the resident can save a lot of money, while still developing a quality renovation. This approach allows the resident to be in control of the renovation process.

The following images are architectural representations of this white-boxed renovation.

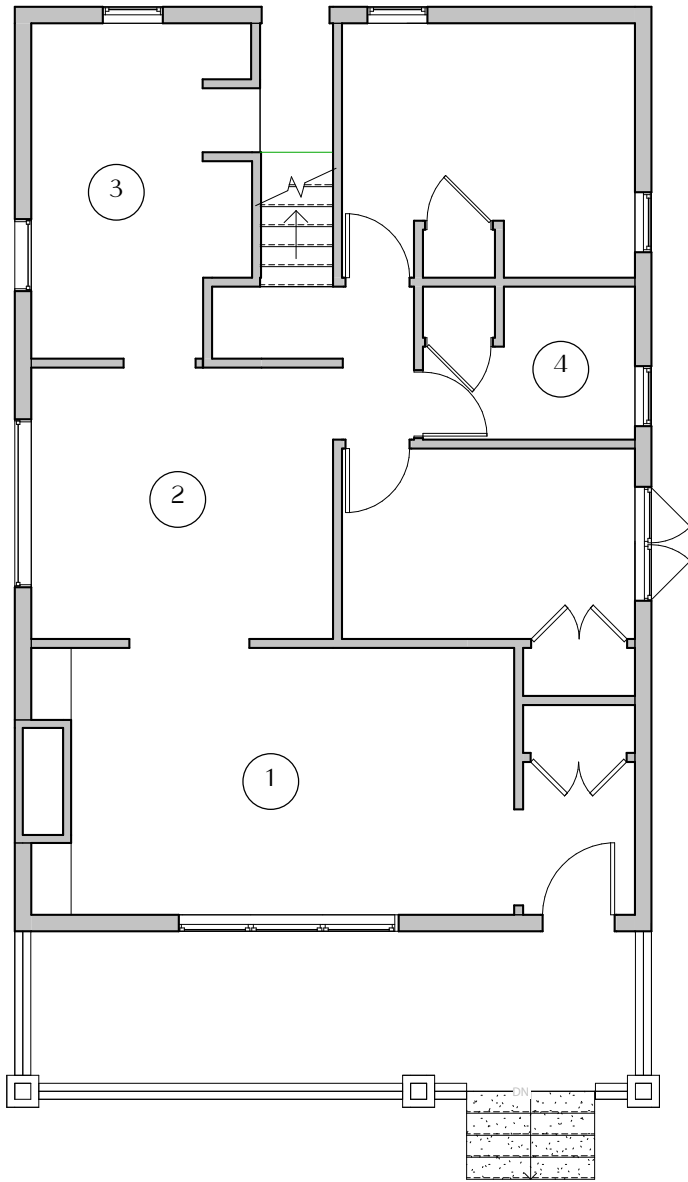


Figure 5.5: Existing First Floor Plan, scale 1/8"=1'

Figure 5.6-5.9: Existing Photos of First Floor



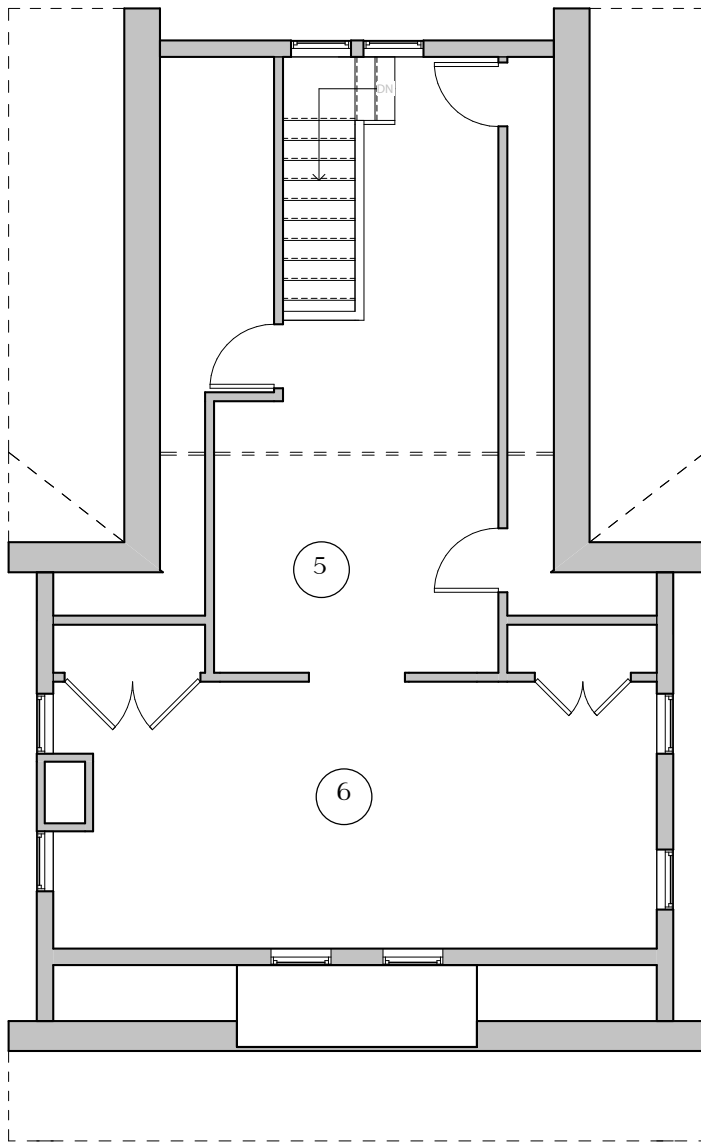


Figure 5.10: Existing Second Floor Plan, scale 1/8"=1'

Figure 5.11-5.12: Existing Photos of Second Floor

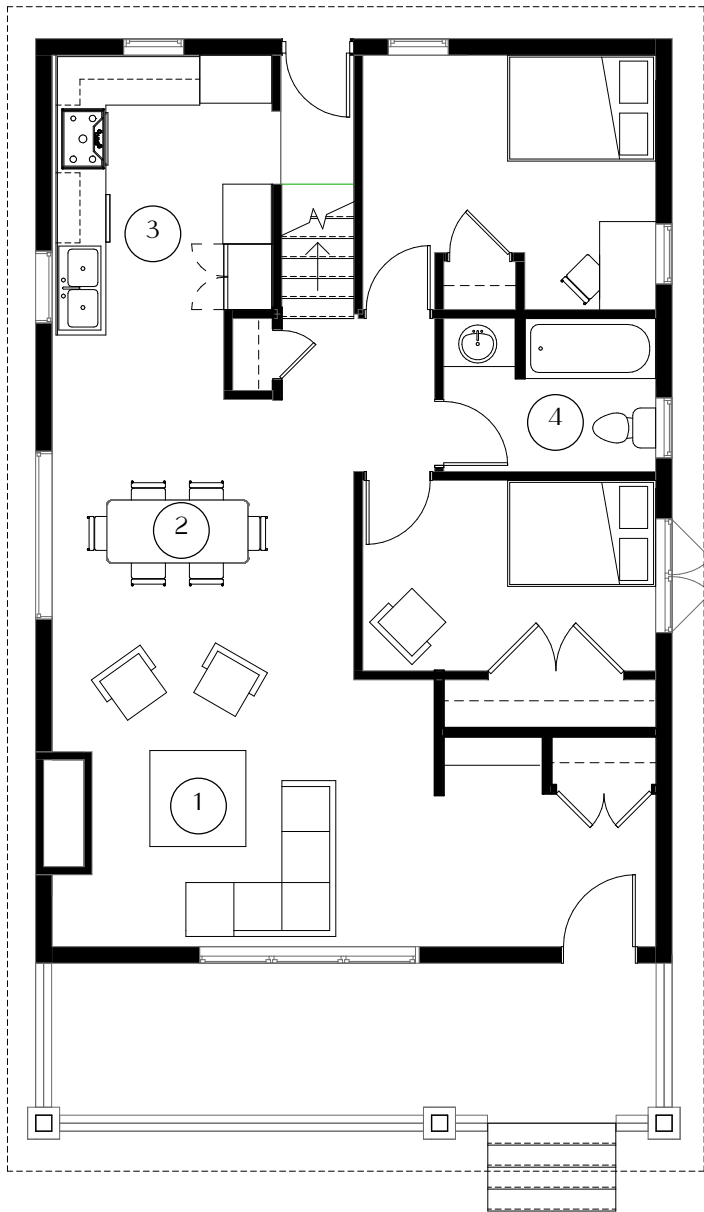


Figure 5.13: Proposed First Floor Plan, scale 1/8"=1'

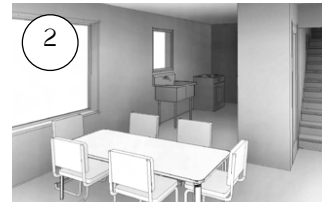
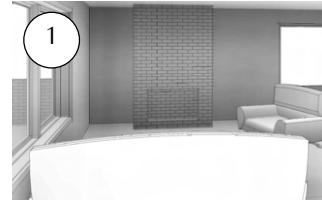


Figure 5.14-5.17: Proposed Photos of First Floor

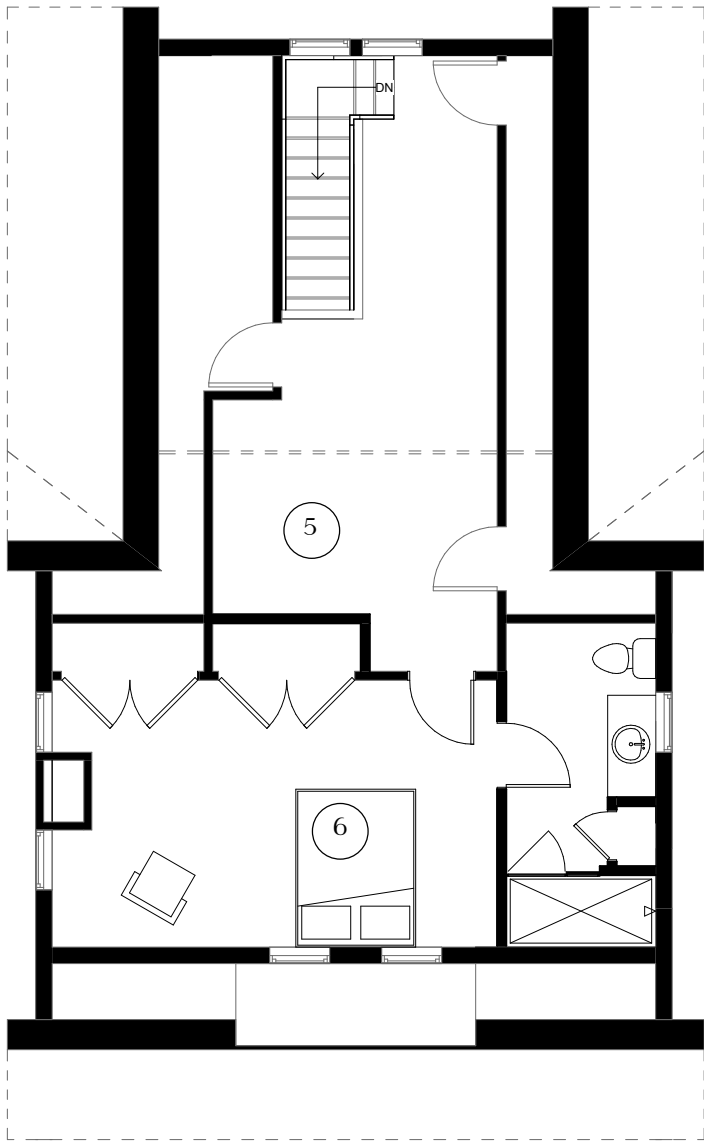


Figure 5.18: Proposed Second Floor Plan, scale 1/8"=1'

Figure 5.19-5.20: Proposed Photos of Second Floor

PROJECT TIMELINE:

**6 MONTHS TO REACH DLBA COMPLIANCE (REQUIRED)**

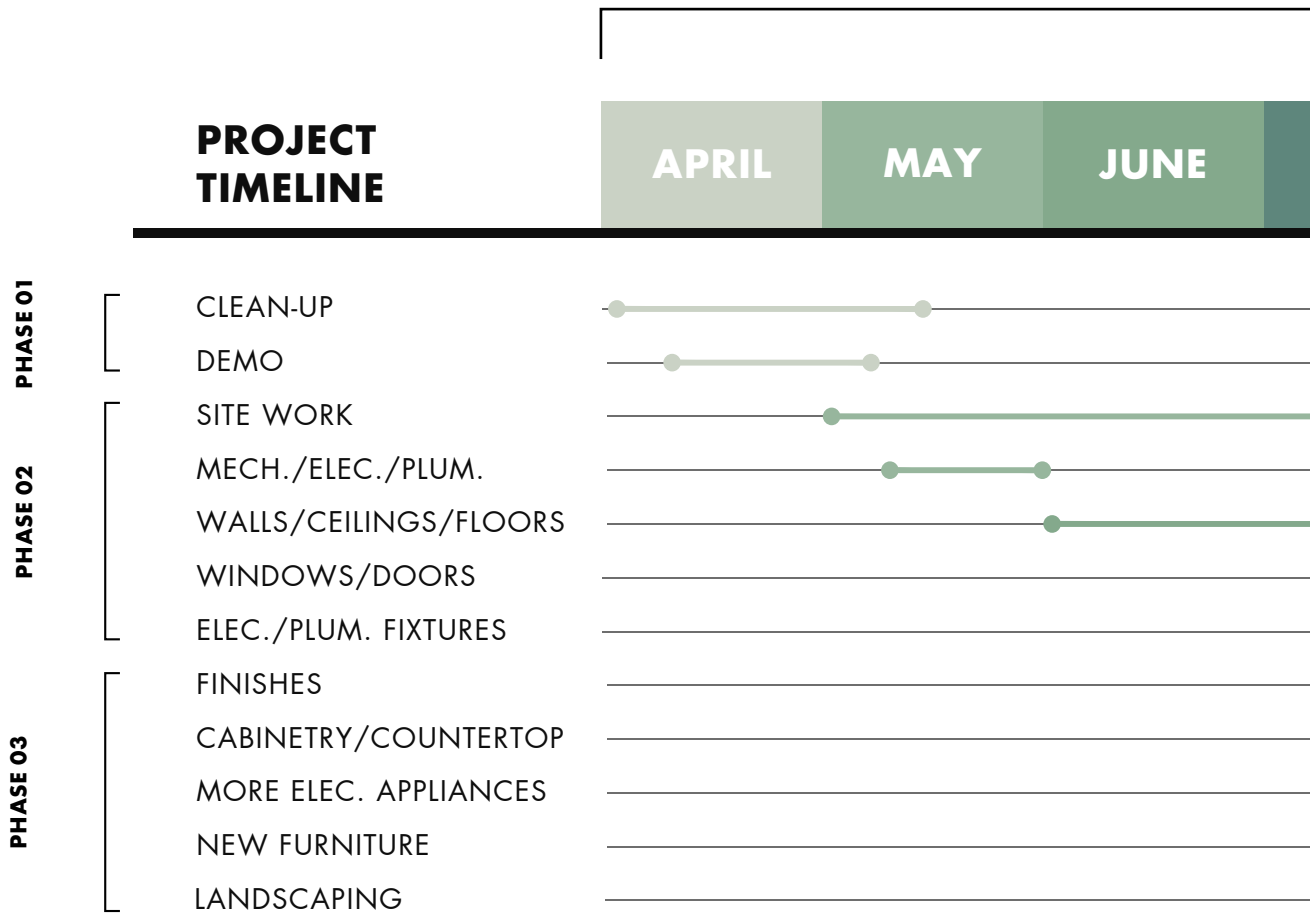
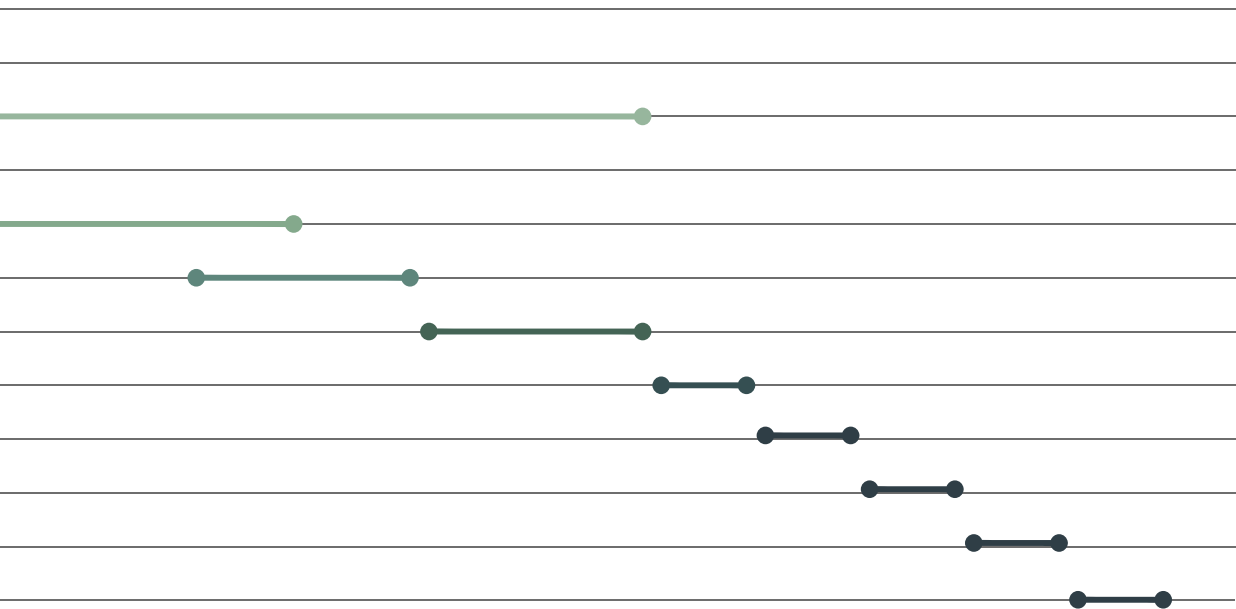


Figure 5.21: Timeline of Project



**ELIGIBLE HOME REPAIR PROGRAMS:**

**3**

**THE PROGRAM.....**

DTE Energy’s Energy Efficiency Assistance (EEA) Program

This program teams up with community action agencies and local nonprofit organizations to provide home improvement through free energy-saving enhancements.

**ELIGIBILITY REQUIREMENTS.....**

- Must be Detroit residents
- Must be DTE customers
- Income must be at or below 200% of federal poverty guidelines

\*Household size of 3: maximum household income of \$43,920

**16**

**THE PROGRAM.....**

Brick + Beam Detroit

This program provides hands-on workshops, Do-It-Yourself resources, online forums, and networking to grow capacity and community around building repair.

**ELIGIBILITY REQUIREMENTS.....**

- Must be residents of Detroit, Hamtramck or Highland Park

**19**

**THE PROGRAM.....**

Rebuilding Together Southeast Michigan’s Rebuild Day Program

The program conducts home inspections, by referencing a list of 25 common things related to home health and safety. The needs of the homeowner and the highest priorities for their home are considered during the inspection process.

**ELIGIBILITY REQUIREMENTS.....**

- Must complete a five-page application
- Must be up to date on their mortgage payments and property taxes
- Must have homeowner’s insurance
- Priority is given to seniors, veterans, people with disabilities, and families with children
- Income must be at or below 80% of the Area Median Income, as determined by HUD

-Household size of 3: maximum household income of \$57,000

TWO EXAMPLES OF GAPS IN PROGRAMS:



THE PROGRAM.....

Liberty Bank Home Restoration and Acquisition Program

A mortgage loan that allows homebuyers to finance the acquisition and any required repairs or renovations to their home. The borrower only pays interest during renovation, upon which the loan converts to a mortgage.

ELIGIBILITY REQUIREMENTS.....

- Must occupy the home or comply with DLBA standards (for home purchased from the DLBA)
- House must be located in the Hardest Hit Priority Neighborhoods in the City of Detroit
- Minimum credit score of 600

RESTRICTIONS.....

**Islandview is not within the area of availability.**

PROPOSED MODIFICATIONS.....

**Include more Detroit neighborhoods in the area of availability.**



THE PROGRAM.....

City of Detroit 0% Interest Home Repair Loan

This program is focused on revitalizing Detroit's neighborhoods. The program provides interest-free loans from \$5,000 to \$25,000 to help homeowners address safety issues, fix homes, and eliminate blight.

ELIGIBILITY REQUIREMENTS.....

- Must own and occupy the home for at least six months prior to application
- Minimum credit score of 560
- Must have homeowner's insurance and be paying property taxes
- Income must be at or below 80% Area Median Income, as determined by HUD
  - Household size of 3: maximum household income of \$57,000

RESTRICTIONS.....

**The DLBA requires houses to be renovated to compliance within 6 months, so this is exclusive of those who purchased from a DLBA program.**

PROPOSED MODIFICATIONS.....

**Update eligibility requirements to include homeowners who purchase a home from the DLBA Auction or Own it Now programs OR Remove restriction to occupy the home for at least six months**

SUMMARY:

RESIDENT TYPE.....



Rebecca  
Single Mother, 2 children  
Home Type: 3 beds, 2 baths, 2,188 sf  
Location: 11128 Glenfield, Detroit, MI 48213

ELIGIBLE PROGRAMS.....

3

DTE Energy's Energy Efficiency Assistance (EEA) Program

16

Brick + Beam Detroit

19

Rebuilding Together Southeast Michigan's Rebuild Day Program

HOUSEHOLD INCOME.....

\$33,280

TOTAL SAVINGS IN LABOR COST TO WHITE BOX.....

\$49,450

TOTAL COST TO WHITE-BOX.....

\$52,490

RECOMMENDATION.....

**Even with an affordable approach to renovating this house, this resident cannot afford to achieve this based on household income.**

If the Detroit Home Repair Programs were modified to be more inclusive as outlined on page 67, then this resident may be able to afford this renovation.



This renovation guide represents a model that can be used for multiple resident types from various Detroit communities. By going through this process, the new homeowner is able to understand what is involved with the renovation process in terms of construction. Also, the resident is aware of the cost of each aspect of the project before approaching renovation. Furthermore, this guide outlines eligible home repair programs that can ease the process. This guide allows residents to be in control of the project and understand how they can save money while still developing a quality renovation.

# 06

CONCLUSION +  
REFLECTION

## CONCLUSION

Overall, this thesis has explored methods of mitigating residential blight. The issues tackled in this thesis include: the impact of residential blight, gaps in current home repair resources, and methods for implementing affordable renovation. In order to address these issues, this thesis utilized methods including interview, site analysis, mapping, architectural design, and cost analysis. The overall thesis research has led to a proposal for the affordable renovation of abandoned houses owned by the Detroit Land Bank Authority.

This thesis is not intended to completely solve the overall issue of affordable home renovation and mitigate all residential blight in his way. Rather, this thesis intends to suggest a starting point to addressing this issue. Many Detroit residents cannot afford to purchase a home and perform the necessary renovations. This does not call for simply an architectural design solution, but rather this is also a political and financial issue as well. This thesis begins to question current initiatives and resources, while suggesting a potential solution that involves architectural design, input from the City of Detroit, the modification of current resources, and improved accessibility and organization of the renovation process.

The first finding that emerged from this thesis research is that Islandview is a close knit community that believes in coming together for the greater good of the community. For this reason, one method that would empower Islandview residents to improve their community is to **create an ecosystem of renovation and community improvement**. This involves building a community of knowledge. Rather than a developer coming in and demolishing or renovating and selling these abandoned houses at expensive rates, the community would work together to revitalize their own neighborhood. The development of community assets that support collaboration, home repair, and neighborhood improvement should be introduced to support this. This could include retro-fitting the abandoned industrial buildings along the industrial corridor into programs like; educational home repair workshops, tool library, community material scrap yard, and a community collaboration center. Islandview is a very close-knit community that holds community leaders and residents who care

about the well-being of all residents and about the revitalization of their neighborhood. With the introduction of community assets supporting home repair, along with the necessary funding from home repair programs and the City of Detroit, this community would be equipped to work together to make Islandview a thriving community.

Secondly, the creation of a renovation guide for those who purchase an abandoned house with the intention of renovating it would be very beneficial. This could be in the form of an interactive website or app that allows residents to find their ideal home to renovate. Ideally, residents could go online and fill in their personal information, and the system could match them with a DLBA property that they could afford to renovate. The homeowner could then access a detailed renovation guide such as the one outlined in chapter 5. Something like this could empower the resident while mitigating residential blight in Detroit neighborhoods.

Lastly, upon developing a low cost approach to renovation as illustrated in chapter 5, it has been discovered that the home repair process is still not completely affordable to many Detroit residents including the ones living in Islandview. This is largely due to the exclusivity of the thirty-one home repair programs listed in chapter 3. Without access to the financial assistance that these programs can offer, it is quite difficult for a low-income resident to afford home repair, regardless of lessening labor or material costs. Therefore, the Detroit home repair programs should be broadened to be more inclusive. For example, if a single mother of two with an income of \$33,000 was able to qualify for a financial assistance program, she would be equipped to purchase the house shown in chapter 5 and perform the necessary outlined renovations.

With the necessary improvements to the existing home repair programs and the renovation process, this approach could serve Detroit residents who are looking for affordable methods of becoming homeowners or repairing their existing homes. There is a great opportunity to empower Detroit residents through effective methods of home renovation. The tools and resources are already here, they just need to be edited and rearranged to better support the needs of the community.



## REFLECTION

When I first began my thesis journey, I chose to focus on residential blight in the City of Detroit and what has caused this issue. As a designer, I wanted to take control and propose the complete renovation of as many of these properties as possible. As I dove deeper into the analysis of one specific Detroit neighborhood, Islandview, I realized that the solution was not quite as simple as that. This is not just an architectural issue, it is largely a political one that is the result of decades of historical events. I quickly realized that the issue is not the absence of a designer with a vision for these houses, the issue involves factors such as the physical condition of these homes, the cost to renovate, the lack of accessibility to home repair programs and restrictions by the City of Detroit. Through the various methods explored in this thesis, I was able to develop an extensive understanding of the issue.

Looking back on my work, there are a few things that I could have improved upon. For example, I wish I gathered more human data through

community engagement with Islandview residents directly in order to gain a deeper understanding for the specific community needs of Islandview. I could have also dove deeper into the creation of an ecosystem for renovation and community improvement. Successful residential revitalization at this large scale would not happen by tackling homes individually with the resident on their own. Instead, a community of knowledge and effort is needed in order to improve an entire neighborhood, which is the real issue.

Throughout my thesis journey, there have been things I have learned and ideas that have arisen. Thinking about the renovation guide I have created, I wonder if there will be a resource created in the future that will contain similar guiding principles stated in my thesis. All the resources are out there, and I believe something like this would be very beneficial to low-mid income level Detroit residents who are looking to become homeowners.

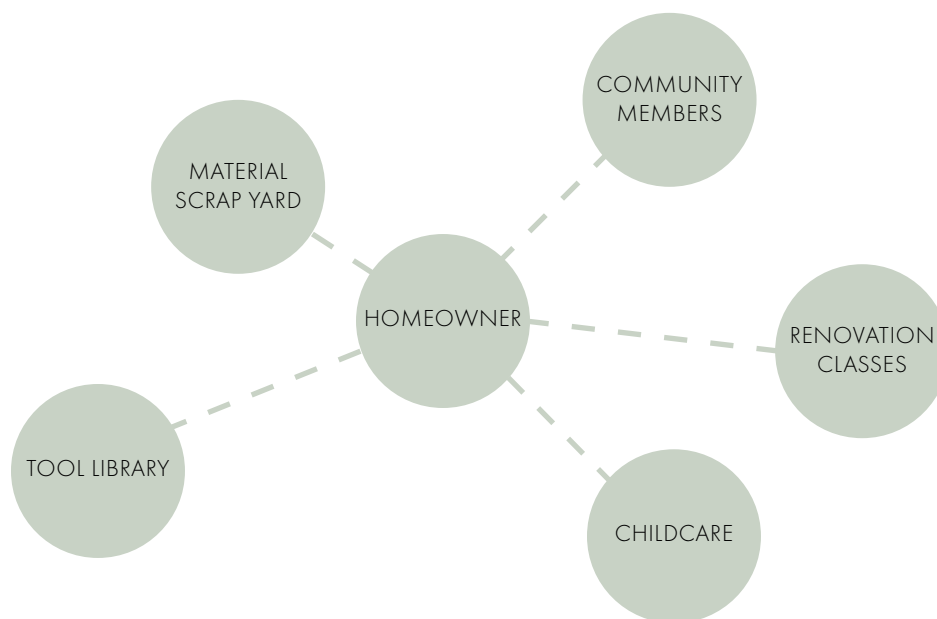


Figure 6.1: An ecosystem of renovation and community improvement

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- 5.14-5.17** Grace Clifford. "Proposed Photos of First Floor". Page 70.
- 5.18** Grace Clifford. "Proposed Second Floor Plan, scale 1/8"=1'". Page 71.
- 5.19-5.20** Grace Clifford. "Proposed Photos of Second Floor". Page 71.
- 5.21** Grace Clifford. "Timeline of Project". Page 72.

- 6.1** Grace Clifford. "An ecosystem of renovation and community improvement". Page 81.
- 6.2** Grace Clifford. "A compilation of Detroit abandoned houses". Page 88-89.





APPENDIX

A

INTERVIEW  
TRANSCRIPTS

**SARAH CARLSON,**

*DLBA Housing and Neighborhood Initiatives  
Manager*

**What is the main goal for the DLBA?**

"The main goal is to reduce blight and vacancy and increase neighborhood stability for residential properties in the City of Detroit."

**Do you feel that the Detroit Land Bank Authority helps tackle the issue of affordable housing? Please explain.**

"In some ways the DLBA helps tackle the issue of affordable housing, but buying a DLBA house isn't always affordable. Our Buy Back programs provide ways for renters and former owners of DLBA properties to purchase those properties (provided they still are living in them and can provide certain documentation). However, the properties sold through Auction or Own It Now need significant repairs, so while the purchase price may be affordable, the rehab makes it prohibitively expensive for many folks."

**Is the Detroit Land Bank Authority bringing abandoned houses back to life? How?**

"Yes, in a variety of ways the DLBA is bringing abandoned houses back to life. With our sales programs (Auction/Own It Now), we require purchasers to rehab and occupy the properties or the DLBA has the right to take the property back if they don't rehab and occupy it. Rehabbed and Ready renovates homes and then lists them for sale in an effort to rehab homes but also increase the number of mortgages in the city. The Nuisance Abatement Program is a legal process to sue negligent owners to fix up and occupy their vacant properties or forfeit them to the DLBA so we can address the blight."

**In your opinion, what else can be done regarding the surplus of abandoned houses in the Detroit area?**

"There's still a lot of privately owned blight in the city, so having more programs that address those properties is key to getting a handle on abandoned

properties in Detroit. I think the DLBA's programs do a good job of addressing them once they're in our ownership, but there's a lot that's out of our hands."

**Is there a way to provide affordable housing by using these abandoned houses?**

"I think there's an opportunity here, but these homes require tens of thousands of dollars of repairs, so there will still need to be financial support put towards making these homes habitable before someone lives in them."

**JUAN ALFARO,**

*Adult Services Director at Detroit Hispanic Development Corporation*

**Would you be able to give some insight into the Detroit Hispanic Development Corporation program?**

"If you are in South West and say you want to buy a house off the auction, and you're a Spanish speaker. I am your guy. I'm a certified housing counselor"

**Is it mostly developers and people in the construction industry that are buying these houses? Or do regular people buy them with your help?**

"It's regular people like I won't help developers, but it's I can't turn nobody away. Even those who want to flip. I tend to skew away from. Developers usually figure it out themselves"

**Do you have any opinions on the land bank/affordable housing?**

So one thing I've been trying to do is like, hey? How can an agency can we scoop up a bunch of these houses, rehab them and then sell them back to our community at affordable pricing. My idea is white boxing houses, to purchase these houses, like, Take the walls down, and literally take the walls off because one that eliminates all your led issues, because that's the first thing people are going to say like It's like You've got it literally cleaning out all the windows and just leaving a structure. And then one thing, too, is to reinsulate them because none of these houses are insulated in the outside walls. Paint it white, and literally keep it like that. That's all you do. This allows for the next person to price it one to be cheap. Second, let them do what they want to do to it. Run the heating and cooling. Of course you need, you know, furnace hot water here, but make like a standalone sync, you know just something, and then eventually let them know that the owner was buying. This is like you're gonna have to spend some thousand, you know. Spend some money, you know, either putting this all back together, but you can put it back together the way you want it, but at least it's

getting one. It's livable. So like I said, basic like your basic stuff.

I've been trying to do it for so long. Um, even them. I've been using that word white box for so long. Even the mayor using one of his features, and I was just like me. My boss pointed it out. I'm like, Hey, that's my idea. And you she was like. I know that's how long I've been talking about it. Um, because this is what I was going back is to when you do the land bank investigation. Look at what they need for compliance, meaning because what a lot of people on this is one of the things I do. My workshop is talking about people is the Land Bank wants you to rehab it to a point where it's livable, and that to us I think we lot of people have that we're livable, and it varies subjective. And what I mean by this, remember, is those who are doing these things usually because they're low income. They're trying to find a house and a cheap, because they can't either get a loan or not.

You know what we take for assuming, like all we need to do, cabinets to live. It's just like no like these people are literally either renting and renting for twenty five years, and they have no means kitchen. That's not the biggest thing on their mind like you don't have to put four thousand dollars worth of cabinet space in their cabinets, like people, will literally live in there and build it out of. Put it on boxes for now, and that's what it is, if you're able to get that mindset like we can rehab this house for like one fourth of what you're talking about, because I'm not going to put everything brand speaking new in this house. I think there's an idea that you can reach compliance really easy with the Land Bank.





APPENDIX

B

DETROIT HOME  
REPAIR PROGRAMS

## ENERGY EFFICIENCY PROGRAMS

### NAME OF PROGRAM:

Wayne Metropolitan Community Action Agency Department of Energy Low Income Weatherization Assistance Program (WAP)

### DESCRIPTION:

The initiative offers low-income households cost-effective energy upgrades to save energy costs by improving the energy efficiency of their houses while protecting their safety and health (Ruggiero).

### ELIGIBILITY REQUIREMENTS:

- Must have major home repairs completed (includes roof replacement, plumbing/water leaks fixed, no structural issues)
- Proof of income is required

### NAME OF PROGRAM:

Wayne Metropolitan Community Action Agency Water Residential Assistance Program (WRAP)

### DESCRIPTION:

Utilizing its Empowerment Pathway Model, Wayne Metro will deliver the Water Residential Assistance Program (WRAP). They help residents access bill assistance, adopt new water conservation methods, and navigate resources (Ruggiero).

### ELIGIBILITY REQUIREMENTS:

- Household income must be at or below 200% of the poverty level
- Proof of income is required
- Must be current on monthly bill payment

**NAME OF PROGRAM:**

DTE Energy's Energy Efficiency Assistance (EEA) Program

**DESCRIPTION:**

This program teams up with community action agencies and local nonprofit organizations to provide home improvement through free energy-saving enhancements (Ruggiero).

**ELIGIBILITY REQUIREMENTS:**

- Must be Detroit residents
- Must be DTE customers
- Income must be at or below 200% of federal poverty guidelines

**CITY LED PROGRAMS**

**NAME OF PROGRAM:**

Renew Detroit Home Repair Program

**DESCRIPTION:**

The "Renew Detroit Home Repair Program" is a \$45 million program that is working to provide home repairs for 2,000 low-income senior citizens and disabled Detroit residents (detroitmi.gov).

**ELIGIBILITY REQUIREMENTS:**

- Must be either low income, a senior, or disabled
- Must live within Detroit's hardest hit neighborhoods as outlined by the city.

**NAME OF PROGRAM:**

Detroit Land Bank Affordable Home Program (To launch Spring 2023)

**DESCRIPTION:**

20-50 DLBA homes will be sold to local community development organizations which will use city funding to renovate them. These properties will then be rented with the option to own after a 10-year period. (detroitmi.gov)

**ELIGIBILITY REQUIREMENTS:**

- Unknown

**NAME OF PROGRAM:**

Down Payment and homeowner assistance programs (\$13 mil in ARPA funds) (To launch in 2024)

**DESCRIPTION:**

Through a down payment aid scheme, this program will assist 600 Detroit residents who are currently renters in purchasing a home (detroitmi.gov)

**ELIGIBILITY REQUIREMENTS:**

- Must be a renter

**LOANS**

**NAME OF PROGRAM:**

Detroit Land Bank Authority Auction/Own It Now Program

**NAME OF PROGRAM:**

Liberty Bank Home Restoration and Acquisition Program

**DESCRIPTION:**

Programs run by the DLBA that auction or sell abandoned houses to interested buyers with the intention of renovating the house (detroitmi.gov).

**DESCRIPTION:**

The property Restoration and Acquisition Program (HRAP) from Liberty Bank is a new non-traditional mortgage financing program that enables purchasers to finance the purchase of their property as well as any necessary repairs or modifications (Ruggiero).

**ELIGIBILITY REQUIREMENTS:**

- Must complete renovations and bring house to compliance standards within 6 months.

**ELIGIBILITY REQUIREMENTS:**

- Must live in Detroit's Hardest Hit Priority Neighborhoods as outlined by the city
- Must occupy home as a primary residence
- Minimum 600 credit score
- Land Bank property buyers can use this program

**NAME OF PROGRAM:**

Michigan Saves Home Energy Loan Program

**DESCRIPTION:**

This program gives residents all around the state access to low-interest financing choices to help them manage their energy expenses and make non-energy improvements when they're required to finish an energy project (Ruggiero).

**ELIGIBILITY REQUIREMENTS:**

- Owner occupied single family houses
- Minimum 640 credit score
- Debt-to-gross income ratio of 50% or less
- No outstanding tax liens, collections, or money judgments on credit report

**NAME OF PROGRAM:**

City of Detroit 0% Interest Home Repair Loan

**DESCRIPTION:**

To assist Detroit homeowners in making improvements and repairs to their houses, the program offers 10-year, interest-free loans ranging from \$5,000 to \$25,000. This increases property values, fosters public health, and aids people in maintaining homeowner's insurance (Ruggiero).

**ELIGIBILITY REQUIREMENTS:**

- Owners must own and occupy their home for at least 6 months prior to applying
- Minimum 560 credit score
- Income at less than 80% AMI

**NAME OF PROGRAM:**

Operation HOPE Credit and Money Management System

**DESCRIPTION:**

Educate, Coach, Connect on financial matters. (operationhope.org)

**ELIGIBILITY REQUIREMENTS:**

- Unknown

**NAME OF PROGRAM:**

Veterans Affairs Regional Loan Center

**DESCRIPTION:**

Provides low-interest loans with no down payment and relaxed credit requirements to assist veterans with home buying and renovation. (valoans.military.com)

**ELIGIBILITY REQUIREMENTS:**

- Must be a veteran



## COMMUNITY LED PROGRAMS

### NAME OF PROGRAM:

Cody Rouge Community Action Alliance  
Front Porch Repair Program

### DESCRIPTION:

When and as money permits, Cody Rouge's Front Porch Repair Program fixes porches, including steps and adding guardrails, at no cost to the homeowner (Ruggiero).

### ELIGIBILITY REQUIREMENTS:

- Must have the zip code: 48228

### NAME OF PROGRAM:

Central Detroit Christian Minor Home  
Repairs

### DESCRIPTION:

As money permits, Central Detroit Christian (CDC) frequently collaborates with NGOs to offer simple home maintenance and cleaning services (Ruggiero).

### ELIGIBILITY REQUIREMENTS:

- Must have the zip codes: 48202, 48206 or 48211

**NAME OF PROGRAM:**

Habitat for Humanity's Critical Home Repair Program & A Brush with Kindness Program

**DESCRIPTION:**

The Critical Home Repair Program of Habitat for Humanity provides urgent and significant home repairs for homeowners who are unable to perform the renovations themselves because of age, disability, or other situations (Ruggiero).

**ELIGIBILITY REQUIREMENTS:**

- Must own and occupy the home
- Property taxes must be current
- Must have homeowner's insurance
- Income must be at or below 80% AMI

**NAME OF PROGRAM:**

Brick + Beam Detroit

**DESCRIPTION:**

Brick and beam supports homeowners by assisting building rehabbers through practical courses, Do-It-Yourself tools, online forums, and networking, Detroit expands its capability and community around building restoration (Ruggiero).

**ELIGIBILITY REQUIREMENTS:**

- N/A

**NAME OF PROGRAM:**

Ehm Senior Solutions Life Choice Solutions

**DESCRIPTION:**

A free comprehensive inspection of your house is provided by certified aging-in-place consultants who assist with homeowners to find easy, low-cost modifications that will improve safety and independence (Ruggiero).

**ELIGIBILITY REQUIREMENTS:**

- Must be a senior

**NAME OF PROGRAM:**

Bridging Communities Minor Home Repair Program

**DESCRIPTION:**

When available, Bridging Communities tries to link its clients with options for stabilizing and repairing their homes, including grants and financing programs. Our clients seek our volunteers and community partners for help with little house repairs.

**ELIGIBILITY REQUIREMENTS:**

- Priority to seniors over the age of 62
- Must meet federal poverty income guidelines

**NAME OF PROGRAM:**

Rebuilding Together Southeast Michigan's Rebuild Day Program

**DESCRIPTION:**

The service does house inspections, focusing on overlooked areas pertaining to home health and safety. During the inspection process, the homeowner's requirements and top priorities for their house are taken into account. Several repair services are offered (Ruggiero).

**ELIGIBILITY REQUIREMENTS:**

- Must complete a five page application
- Must be up to date on mortgage payments and property taxes
- Homeowner's insurance is required
- Priority is given to seniors, veterans, people with disabilities, and families with children

**NAME OF PROGRAM:**

Rippling Hope Home Repair Program

**DESCRIPTION:**

Rippling Hope performs a home inspection and offers volunteers to carry out repairs, but beneficiaries are still required to buy the materials required for their requested repairs; if financial aid is available, financial conditions will be taken into consideration (Ruggiero).

**ELIGIBILITY REQUIREMENTS:**

- Owner of the house must be a member of a Block Club or community association that partners with Rippling Hope

**GRANT PROGRAMS**

**NAME OF PROGRAM:**

Life Remodeled Home Repair Program

**DESCRIPTION:**

The homeowner's choice of a roof, furnace, or windows is the focus of the home repair program's assistance. Contractors who work with Life Remodeled to accomplish the project give their time, resources, and labor for free. (Ruggiero).

**ELIGIBILITY REQUIREMENTS:**

- Priority is given to veterans, homes with children, and active community members
- Homeowners must occupy the home
- Must be located in Detroit's targeted areas as outlined by the city
- Homeowners must be up to date on property taxes

**NAME OF PROGRAM:**

Michigan Department of Health and Human Services (MDHHS) State Emergency Relief

**DESCRIPTION:**

The State Emergency Relief (SER) program offers assistance with home repairs, such as the replacement or repair of broken furnaces, hot water heaters, or septic systems, in order to address unsafe situations and restore vital services (Ruggiero).

**ELIGIBILITY REQUIREMENTS:**

- Home must be occupied
- Home is not in jeopardy of loss
- The ongoing cost of affording the home is affordable to the homeowner
- Must be low-income resident

**NAME OF PROGRAM:**

Michigan State Housing Development Authority (MSHDA) Neighborhood Enhancement Program (NEP)

**DESCRIPTION:**

The program's main objectives are to find and support creative initiatives that meet a neighborhood's particular needs, to support and then highlight neighborhoods where residents are active in bringing about change, and to offer funding to enable and implement initiatives (Ruggiero).

**ELIGIBILITY REQUIREMENTS:**

- Residents with NEP grant funding, located in a neighborhood where at least 51% of the residents are at or below 120% AMI

**NAME OF PROGRAM:**

Federal Home Loan Bank of Indianapolis (FHLBI) Neighborhood Improvement Program (NIP)

**DESCRIPTION:**

The Federal Home Loan Bank of Indianapolis' (FHLBI) Neighborhood Impact Program (NIP) offers grants to help homeowners with home repairs, including deferred maintenance. FHLBI offers member financial institutions in Michigan and Indiana with limited program financing (Ruggiero).

**ELIGIBILITY REQUIREMENTS:**

- Homeowner's must own and occupy a single family house, condo, or modular unit for six months
- Be up to date on mortgage payments
- Provide documentation for income

**NAME OF PROGRAM:**

Federal Home Loan Bank of Indianapolis (FHLBI) Accessibility Modification Program (AMP)

**DESCRIPTION:**

The Federal Home Loan Bank of Indianapolis (FHLBI)'s Accessibility Modification Program (AMP) offers grants for accessibility improvements to qualified elderly homeowners and owner-occupied households with a person or people who have a permanent impairment (Ruggiero).

**ELIGIBILITY REQUIREMENTS:**

- All household members must be 62 or older and/or age 17 and younger
- Must have a permanent disability and currently receiving permanent disability benefits
- Homeowners must own and occupy a single-family home, condominium, or modular unit for at least six months

**NAME OF PROGRAM:**

Detroit Area Agency on Aging MI Choice Waiver and MI Health Link

**DESCRIPTION:**

The Detroit Area on Aging provides home repair services. Home repair services are offered, along with care giving, nutrition, chore, and non-emergency medical transportation (Ruggiero).

**ELIGIBILITY REQUIREMENTS:**

- Must be Medicaid eligible and enrolled in MI Choice Waiver or MI Health Link

**NAME OF PROGRAM:**

City of Detroit Lead Hazard Control Program

**DESCRIPTION:**

In single-family, owner-occupied houses with children under the age of six, the city-wide Lead Hazard Control Program is intended to address lead-based paint dangers and circumstances that exacerbate these risks (Ruggiero).

**ELIGIBILITY REQUIREMENTS:**

- Household must include children under the age of six, pregnant woman or where a six-year-old regularly visits
- Must not have received home repair grants in the past

**NAME OF PROGRAM:**

City of Detroit Senior Emergency Repair Grant

**DESCRIPTION:**

For urgent health and safety code and/or blight violations, the City of Detroit Housing and Revitalization Department is offering home repair assistance grants to qualified homeowners (Ruggiero).

**ELIGIBILITY REQUIREMENTS:**

- Must be 62 years of age or older or 55 years of age or older with a physical disability
- Must have low-moderate income
- Must own and occupy their home
- Must not have received a City of Detroit grant in the past
- Must have current homeowner's insurance



**NAME OF PROGRAM:**

U.S. Department of Veterans Affairs  
Specially Adapted Housing (SAH) Grant

**DESCRIPTION:**

Veterans and service members with certain service-connected disabilities can live independently in a barrier-free environment thanks to the VA's Specially Adapted Housing (SAH) Grant (Ruggiero).

**ELIGIBILITY REQUIREMENTS:**

- Must be a veteran
- Must have a permanent disability or injury

**NAME OF PROGRAM:**

U.S. Department of Veterans Affairs  
Special Housing Adaptation (SHA) Grant

**DESCRIPTION:**

Veterans with certain service-connected disabilities can get assistance from the VA through the Special Housing Adaptation (SHA) Grant to modify or buy a home that would accommodate their handicap (Ruggiero).

**ELIGIBILITY REQUIREMENTS:**

- Must be a veteran
- Must have a specific permanent disability or injury that includes: the loss of use of both hands, certain severe burns, certain respiratory issues

**NAME OF PROGRAM:**

United Community Housing Coalition  
(UCHC) Make It Home Program

**DESCRIPTION:**

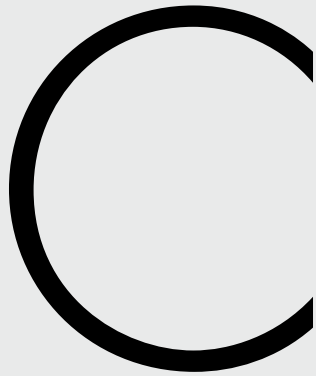
With the help of grants and grantable equipment, such as furnaces, central air conditioners, hot water tanks, freezers, and other appliances, the repair program provides significant house repairs that directly affect the safety and habitability of the residents (Ruggiero).

**ELIGIBILITY REQUIREMENTS:**

- Must have bought a home in the MIH Program and have the house paid off in full or be current on your monthly payments



APPENDIX



AFFORDABLE  
RENOVATION  
COST ESTIMATE

COST ESTIMATE: RESIDENT TYPE C  
 3 BED/2 BATH  
 2,188 SF

	EXPENSE	UNIT	QUANTITY	COST/UNIT	TOTAL BASE COST	LABOR COST/UNIT	TOTAL LABOR COST	TOTAL PHASE COST	
PHASE 00	<b>PROPERTY/SITE:</b>								
	Property Aquisition				\$1,000.00				
	Site Work						\$903.00		
	<b>SUB-TOTAL:</b>				<b>\$1,000.00</b>		<b>\$903.00</b>		
	<b>SAVINGS:</b>						<b>\$903.00</b>		
	<b>TOTAL:</b>							<b>\$1,000.00</b>	
PHASE 01	<b>DEMO:</b>								
	Interior Walls	sf	315			\$1.18	\$371.70		
	Flooring	sf	2188			\$2.11	\$4,616.68		
	Windows		8			\$256.00	\$2,048.00		
	Doors		10			\$98.00	\$980.00		
	Ceiling	sf	1570			\$2.20	\$3,454.00		
	Asbestos removal						\$1,123.00		
	Lath & Plaster	sf	4,888			\$1.12	\$5,474.56		
	Lighting Fixtures		9			\$21.45	\$193.05		
	Foundation repair						\$2,156.00		
	Water Damage	sf	52			\$19.77	\$1,028.04		
	<b>SUB-TOTAL:</b>						<b>\$21,445.03</b>		
		<b>SAVINGS:</b>					<b>\$17,137.99</b>		
	<b>TOTAL:</b>							<b>\$4,307.04</b>	
PHASE 02	<b>WHITE-BOXING:</b>								
	Insulation	sf	2,188	\$1.02	\$2,231.76	\$1.45	\$3,172.60		
	Drywall	sf	4345	\$0.49	\$2,129.05	\$1.88	\$8,168.60		
	Plywood Subfloor	sf	2,188	\$1.30	\$2,844.40	\$4.88	\$10,677.44		
	Window		16	\$263.00	\$4,208.00	\$329.00	\$4,533.00		
	Interior Door		7	\$68.00	\$476.00	\$390.00	\$2,730.00		
	Exterior Door		2	\$264.00	\$528.00	\$589.00	\$1,178.00		
	Closet Door		7	\$58.00	\$406.00	\$423.00	\$2,961.00		
	Toilet		2	\$130.00	\$260.00	\$195.00	\$390.00		
	Bathtub		2	\$629.00	\$1,258.00	\$960.00	\$1,424.00		
	Kitchen Sink		1	\$250.00	\$250.00	\$300.00	\$445.00		
	Bathroom Sink		2	\$110.00	\$145.00	\$260.00	\$435.00		
	Lighting fixtures		9	\$87.93	\$791.37	\$135.00	\$1,215.00		
	Oven		1	\$1,435.00	\$1,435.00	\$286.00	\$216.00		
	Air Conditioner				\$3,447.00		\$3,864.00		
	furnace				\$1,596.00		\$1,536.00		
	Electrical						\$3,550.00		
	Plumbing						\$3,440.00		
	Refrigerator		1		\$1,179.00		\$322.00		
	washer/dryer		1		\$1,556.00		\$595.00		
	Misc. Labor						\$3,000.00		
<b>SUB-TOTAL:</b>					<b>\$24,740.58</b>		<b>\$53,852.64</b>		
	<b>SAVINGS:</b>						<b>\$31,409.64</b>		
	<b>TOTAL:</b>							<b>\$47,183.58</b>	

COST ESTIMATE CONTINUED

<b>PHASE 03</b>	<b>FUTURE:</b>						
	Vinyl Flooring	sf	1085	\$2.16	\$2,343.00	\$6.72	\$7,291.20
	Carpet	sf	1103	\$3.35	\$3,695.05	\$2.52	\$2,779.56
	Kitchen cabinets				\$4,277.00		\$1,775.00
	Kitchen countertop				\$4,050.00		\$869.00
	Wall Paint	sf	4345	\$0.30	\$1,303.50	\$0.87	\$3,780.15
	Backyard Fence	lf	203	\$17.49	\$3,555.00	\$13.91	\$2,823.73
	Microwave				\$382.00		\$308.00
	Dishwasher				\$566.00		\$339.00
	Exterior Painting/trim	sf			\$1,589.00		\$8,240.00
	Landscaping				\$470.00		\$491.00
	<b>SUB-TOTAL:</b>				<b>\$22,230.55</b>		<b>\$28,696.64</b>
	<b>SAVINGS:</b>						<b>\$27,488.64</b>
<b>TOTAL:</b>						<b>\$23,438.55</b>	
<b>EQUIPMENT FEE</b>	yr	1	\$33.00	\$33.00			
<b>SUB-TOTAL:</b>				<b>\$33.00</b>			
<b>SAVINGS:</b>							
<b>TOTAL:</b>						<b>\$33.00</b>	
<b>TOTAL COST:</b>						<b>\$75,962.17</b>	

 **LABOR SAVINGS**



