



**STABILIZING
MORNINGSIDE**

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EXECUTIVE SUMMARY

The **STABILIZING MORNINGSIDE** plan aims to build upon the assets of the MorningSide neighborhood to strengthen its housing market and once again make it a neighborhood of choice. The MorningSide neighborhood is a 1.5-square mile community located on the east side of Detroit, Michigan. Once a stable neighborhood, MorningSide was affected by mortgage foreclosures and is now facing property tax foreclosures. Between 2000 and 2010, the neighborhood population decreased by 27 percent and owner occupancy fell from 65 percent to 60 percent of housing units. Furthermore, housing conditions have declined with most houses in need of renovations or repairs. And lastly, over 20 percent of all properties in the neighborhood are vacant lots.

This plan is the result of a collaborative effort between the University of Michigan Urban and Regional Planning Program, U-SNAP-BAC, the MorningSide neighborhood association, Detroit Future City, Habitat for Humanity Detroit, Michigan Community Resources and the Mayor's Office. It provides tools to residents and local organizations as well as city, county and state officials. This plan identifies four goals, each with strategies for achieving the goal.

PREVENT TAX FORECLOSURE

Tax foreclosures have contributed to the MorningSide neighborhood's population decline as residents lose their homes. The following are strategies to keep owner occupants in their homes:

- Advocate more convenient ways for residents to pay property taxes, such as by monthly payments, cash payments, phone, mobile app or online.
- Provide one-stop shop for all programs related to property taxes so that owner occupants have a location or website that provides answers to property tax questions.
- Encourage residents to take advantage of Neighborhood Enterprise Zone status, which provides a reduction in property taxes when owner occupants invest in their homes.
- Ensure property assessments reflect property values so that owner occupants are paying the appropriate amount of property taxes.
- Simplify the property assessment appeal process by allowing electronic assessments and appeals, providing community computer terminals, clearly stating the appeal process and extending the appeal deadline permanently to March.
- Allow forgiveness for delinquent property taxes through retroactive poverty exemption and property tax exemption for owner occupants over 85 years old.
- Educate homebuyers on fraud and scam prevention through existing homebuyer classes and through information on community organization websites.

RENOVATE HOUSES

MorningSide housing includes historic brick Tudors, bungalows and flats. Renovation of these houses encourages property upkeep by neighbors, improves aesthetics and has the potential to increase property values. This plan's strategies are:

- Encourage participation in existing residential renovation programs by providing homeowners with information on assistance that is currently available.
- Educate residents by distributing a Housing Renovation Guide and hosting home renovation workshops that assist residents in understanding the costs and funding options for professional home renovations. Partners can include Habitat for Humanity ReStore, EcoWorks and Brick and Beam Detroit.
- Advocate expansion of the Detroit Land Bank's Nuisance Abatement Program in MorningSide to remediate privately owned, unoccupied and blighted structures starting with Three Mile Dr. and Courville St.
- Engage in targeted code enforcement for investor-owned houses so that these can be brought up to code. This includes a focus on larger owners such as Metro Property Group and Artesian Equities, LLC.
- Focus Habitat for Humanity renovation efforts in the Clark School area to improve housing quality in areas where children walk to school. Two target areas are explored.
- Launch U-SNAP-BAC Targeted Renovation Program first on blocks with strong housing to strengthen confidence in the housing market in those areas. Three possible target areas are identified.

The Housing Renovation Guide details common contractor repairs such as roofing and flooring. It aims to educate homeowners and renters on contractor renovations that save money, improve quality of life and increase the value of homes.

TURN VACANT LOTS INTO ASSETS

An opportunity exists to turn vacant lots into assets that will strengthen MorningSide. This plan provides three strategies in the form of actionable programs:

- Take advantage of the Detroit Land Bank’s side lots program as a short-term strategy in areas that have less than 15 percent of their properties as vacant lots. Adjacent owners can purchase and reuse the lots.
- Encourage green ventures, such as a market garden, mushroom farm, lavender field and solar array system, on adjacent lots as a mid-term strategy in areas with 16 to 30 percent vacant lots. Entrepreneurs can transform vacant land into entrepreneurial businesses.
- Promote the creation of a greenway, focused on mobility, storm water management and recreation, as a long-term strategy in areas with over 30 percent of properties as vacant lots. These larger areas can be transformed into public amenities and managed as public-private partnerships.

The Vacant Land Reuse Program Book details suggestions on how vacant land can be repurposed in productive ways. It illustrates 45 reuses for vacant land in MorningSide and lists the costs, materials and labor to implement the programs.

BUILD NEIGHBORHOOD CAPACITY

MorningSide has numerous organizations involved in the neighborhood, but the neighborhood needs to build additional capacity. This plan's strategies are:

- Encourage the creation of new block clubs and increase participation in existing ones in conjunction with Wayne State University AmeriCorps Urban Safety efforts along the Clark Elementary Safe Routes to School and with the Department of Neighborhoods.
- Strengthen existing organizations and clarify partnerships by working with Community Development Advocates of Detroit on capacity building and system reform. System reform could lead to new roles for existing organizations and alliances with other organizations.
- Increase use of internships, fellowships, volunteers and other opportunities so that organizations can staff high priority projects.
- Plan collaboratively so that all organizations and residents have ownership in the process and outcomes and so that implementation can advance.

The Action Plan outlines tasks for each strategy. Lead and partner organizations have been identified for each task on an estimated timeline.

This plan provides a starting point for stabilizing the MorningSide housing market. The plan can serve to bring residents and neighborhood organizations together to discuss roles and responsibilities and provide a foundation for community-based planning for MorningSide.



SECTION 1
INTRODUCTION

INTRODUCTION

STABILIZING MORNINGSIDE

This plan builds upon the assets of the MorningSide neighborhood to stabilize its residential core and once again make it a neighborhood of choice. The mortgage foreclosure crisis weakened MorningSide resulting in an increase in blighted structures, newly vacant land, investor-owned properties and a continued decline through the current tax foreclosure crisis. This plan is designed to provide residents and local organizations as well as city, county and state officials with tools to begin addressing these issues. The strategies outlined in this plan apply to MorningSide but can also aid similar neighborhoods across Detroit.

GOALS



Prevent Tax Foreclosure



Renovate Existing Homes



Turn Vacant Land into Assets



Build Neighborhood Capacity

While these four goals focus on stabilizing housing and keeping residents in MorningSide, other goals such as building infill housing and assuring neighborhood safety need to be addressed in the future to strengthen the neighborhood.

MORNINGSIDE

The MorningSide neighborhood is located on the eastside of Detroit, Michigan. It is a 1.5-square mile area bounded by I-94 and Harper Ave. to the north, Whittier Dr. and E. Outer Dr. to the east, Mack Ave. to the south, and Alter Rd. and E. Outer Dr. to the west. The East English Village neighborhood is adjacent to the east, the Chandler Park neighborhood is adjacent to the west; and the City of Grosse Pointe Park is adjacent to the south.

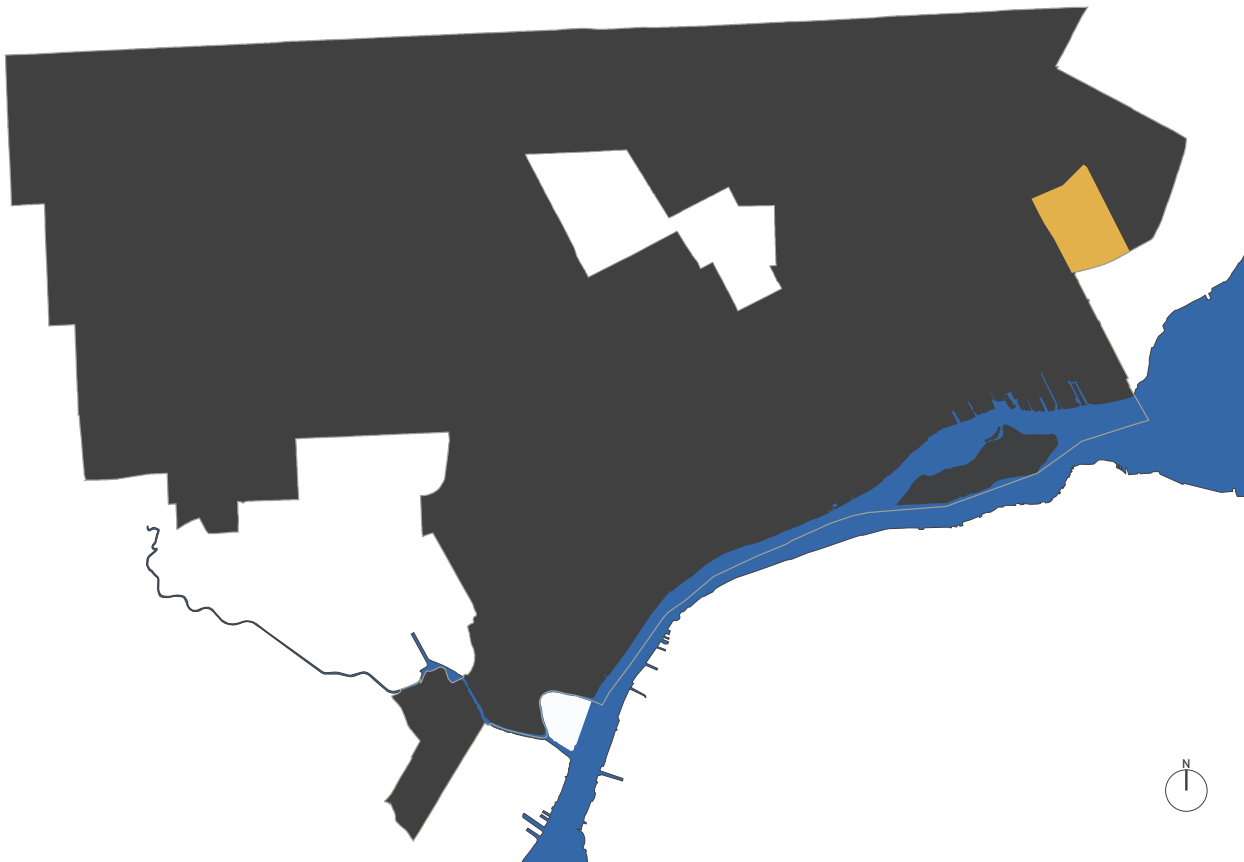


Figure 1.1: The MorningSide neighborhood in the City of Detroit

Source: *United States Census Bureau, 2013; City of Detroit Planning and Development Department, 2012 b. See Appendix for full citations.*

PARTNERS

This plan is the result of a collaborative effort between the University of Michigan Urban and Regional Planning Program, U-SNAP-BAC, the MorningSide neighborhood association, Detroit Future City, Habitat for Humanity Detroit, Michigan Community Resources and the Mayor's Office of the City of Detroit.

U-SNAP-BAC

U-SNAP-BAC (United Streets Networking and Planning; Building A Community) is a consortium of community and business organizations, working together to empower residents to strengthen Detroit's eastside especially through housing counseling, financial literacy training for homebuyers and management of a rental housing portfolio. U-SNAP-BAC developed owner-occupied and rental housing in MorningSide Commons on the western side of MorningSide, south of Warren Ave.¹

The MorningSide neighborhood association

The MorningSide neighborhood association goals are to plan and work together in volunteer efforts to address neighborhood concerns, meet needs and solve problems; to develop programs and activities to prevent the deterioration of the neighborhood; to promote a safe, healthful and attractive environment; and to educate and promote awareness of programs and services.²

Detroit Future City

Detroit Future City is working with Detroiters to implement the vision created in the Strategic Framework, which was released in January 2013.³ The Strategic Framework categorizes the majority of MorningSide as "Green Residential," and Detroit Future City is pursuing opportunities to help residents define this categorization and implement relevant changes.

Habitat for Humanity Detroit

Habitat for Humanity Detroit is a nonprofit, ecumenical Christian housing ministry that seeks to eliminate substandard housing and homelessness and to make decent shelter a matter of conscience and action. Habitat for Humanity Detroit invites people of all backgrounds, races and religions to build houses together in partnership with families in need.⁴ Habitat for Humanity Detroit has built and renovated housing in the western portion of MorningSide south of Warren Ave.

Michigan Community Resources

Michigan Community Resources' mission is to support and empower nonprofit community organizations in Michigan that serve low-income individuals and neighborhoods, with an emphasis on community economic development, by providing pro bono legal services and planning technical assistance.⁵ Michigan Community Resources previously produced a neighborhood stabilization plan for MorningSide and East English Village neighborhoods.

Office of the Deputy Mayor for Economic Development

Office of the Deputy Mayor for Economic Policy, Planning and Strategy aims to address the financial challenges of Detroit. One of the Deputy Mayor's primary responsibilities is to identify new sources of external funding to make the city less dependent on annual property and income tax revenues. She also works with the Chief Financial Officer in tackling the financial aspects of the city's emergence from bankruptcy.⁶

PLAN OUTLINE



Section 2
The State of MorningSide
Identifies current conditions.



Section 3
Prevent Tax Foreclosure
Suggests strategies to prevent tax foreclosures and recommendations regarding the current assessment and appeal processes.



Section 4
Renovate Houses
Recommends strategies to renovate existing homes and prioritize specific residential areas in the neighborhood.



Section 5
Turn Vacant Land into Assets
Provides strategies on how to turn vacant lots into assets and recommendations for improvements in specific areas of the neighborhood.



Section 6
Build Neighborhood Capacity
Points to ways to build neighborhood capacity and coordinate implementation of the action plan.



Section 7
Implement Action Plan
Provides a list of strategies from Section 2 through Section 5 and recommendations on which organizations are best positioned to implement them.

Notes

1. U-SNAP-BAC, "About Us," accessed March 2015 from http://www.usnapbac.org/about_us.
2. MorningSide, "Who We Are," accessed March 2015 from <http://our-morningside.org/whoweare.html>.
3. Detroit Future City, "About," accessed March 2015 from <http://detroitfuturecity.com/about>.
4. Habitat for Humanity Detroit, "FAQ," accessed March 2015 from http://www.habitatdetroit.org/about_us/faq.
5. Michigan Community Resources, "Mission," accessed March 2015 from <http://www.mi-community.org/mission>.
6. City of Detroit, "Mayor's Office: Administration," accessed April 2015 from <http://www.detroitmi.gov/Government/Mayors-Office/Administration>.



SECTION 2
THE STATE OF MORNINGSIDE

THE STATE OF MORNINGSIDE

INTRODUCTION

This section provides an overview of conditions in MorningSide since 2000. Information regarding its people, housing, vacant lots, structure conditions and assets provides an informed understanding of the neighborhood. This information helps in understanding the challenges and opportunities in MorningSide and provides the basis for articulating strategies for strengthening MorningSide.

RESIDENTS

DETROIT



MORNINGSIDE

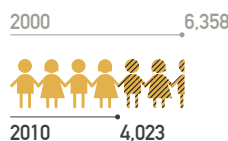


Figure 2.1: MorningSide neighborhood and Detroit city population change from 2000 to 2010

Source: United States Census Bureau, Census 2000; United States Census Bureau, Census 2010. See Appendix A for full citations.

According to the 2010 United States Census, MorningSide had a population of 12,327. Compared to 2000, its population had decreased by 4,617. This population loss is similar to Detroit's, which lost about a quarter of its population from 2000 to 2010 (see Figure 2.1). The population loss was due in part to the large numbers of children and working age adults that left the neighborhood (see Figure 2.2).

UNDER 17



17 TO 65



OVER 65

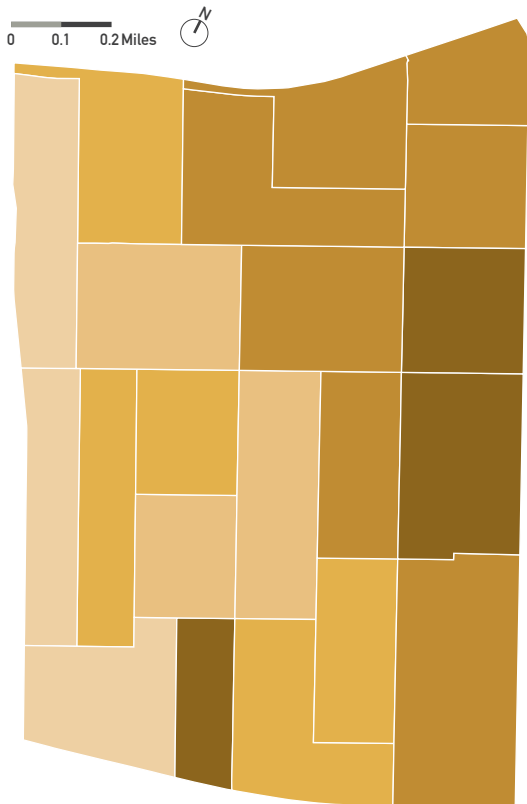


Figure 2.2: MorningSide population by age

Source: United States Census Bureau, Census 2000; United States Census Bureau, Census 2010. See Appendix A for full citations.

As shown in Figure 2.3, median household income decreased. In 2000, MorningSide was a mixed-income neighborhood; by 2010, incomes were much lower.

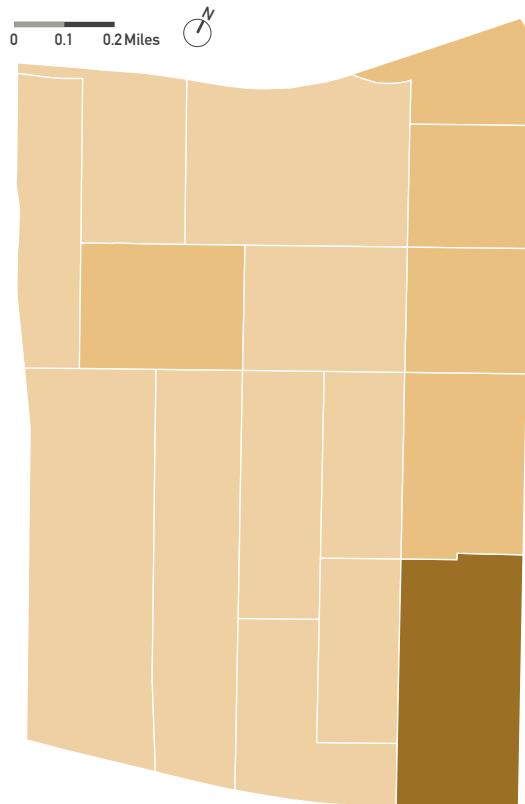
MEDIAN HOUSEHOLD INCOME CENSUS 2000



Median Household Income

- Lightest tan: \$24,853.64 - \$34,168.20
- Light tan: \$34,168.21 - \$47,364.40
- Yellowish-tan: \$47,364.41 - \$60,560.60
- Dark tan: \$60,560.61 - \$73,756.60
- Darkest tan: \$73,756.61 - \$86,953.00

MEDIAN HOUSEHOLD INCOME ACS 2009-2013



Median Household Income

- Lightest tan: \$20,972.00 - \$34,168.20
- Light tan: \$34,168.21 - \$47,364.40
- Yellowish-tan: \$47,364.41 - \$60,560.60
- Dark tan: \$60,560.61 - \$73,756.60
- Darkest tan: \$73,756.61 - \$86,953.00

Figure 2.3: MorningSide median household income 2000 + 2009-2013
 Source: United States Census Bureau, Census 2000; United States Census Bureau, ACS 2009-2013. See Appendix A for full citations.

The housing occupancy rate decreased as well. From 2000 to 2010 the housing occupancy rate in MorningSide declined from 91 percent to 73 percent (see Figure 2.4). The housing occupancy rate in Detroit also decreased; it dropped from 90 percent to 77 percent.

DETROIT



MORNINGSIDE



Figure 2.4 MorningSide + Detroit housing occupancy rate in 2000 + 2010

Source: United States Census Bureau, Census 2000; United States Census Bureau, Census 2010. See Appendix A for full citations.

Accompanying a declining housing occupancy rate, homeownership rates in MorningSide fell in the same period. In 2000, the homeownership rate was 65 percent, and in 2010 it was 60 percent. However, in both periods MorningSide's homeownership rates were higher than Detroit's, which was 55 percent in 2000 and 51 percent in 2010 (see Figure 2.5).

DETROIT



MORNINGSIDE



Figure 2.5 MorningSide + Detroit homeownership rate in 2000 and 2010

Source: United States Census Bureau, Census 2000; United States Census Bureau, Census 2010. See Appendix A for full citations.

HOUSING

A major factor contributing to the neighborhood decline was the large number of mortgage foreclosures, which led to hundreds of residents losing their homes. From 2005 to 2014, approximately 2,000 houses went into mortgage foreclosure, which equaled 46 percent of the 4,354 residential structures in MorningSide as of 2009.¹ In 2007 alone, for example, 478 properties (almost 11 percent of residential structures) were foreclosed on because of defaulted home mortgages. However, recent data show that mortgage foreclosure has become less of a concern in MorningSide (see Figure 2.6). In 2014, only two properties in the neighborhood went into mortgage foreclosure.²

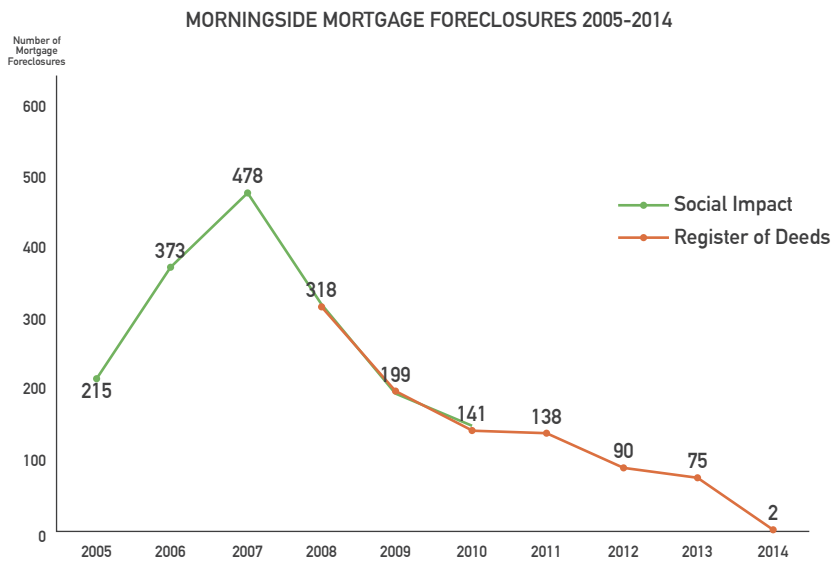


Figure 2.6 MorningSide mortgage foreclosures 2005-2014
Source: Social Compact, 2005-2010; Wayne County Register of Deeds, 2008-2013; RealtyTrac Foreclosure list, 2014. See Appendix A for full citations.

The mortgage foreclosure crisis and the ensuing recession had a sizable impact on the housing values in MorningSide. Sales data from the Wayne County Register of Deeds were used to calculate the average sales price for three types of transactions: Deed (DD), Quit Claim Deed (QCD), and Warranty Deed (WD) (see Figure 2.7).

Generally, a warranty deed is considered a transaction reflecting the true market value. From 2008 to 2010, the average sales prices for warranty deed transactions decreased by more than half, from \$62,510 to \$26,374. Housing values likely fell much more due to declines in the years prior to 2005. Detroit Board of Realtors records showed a drop in value of 77 percent from 2003 through 2013 for all of Detroit.³ Furthermore, about 1,900 out of 4,354 (as of 2009) residential structures changed hands between 2008 and 2013, which equates to about a 44 percent turnover rate.

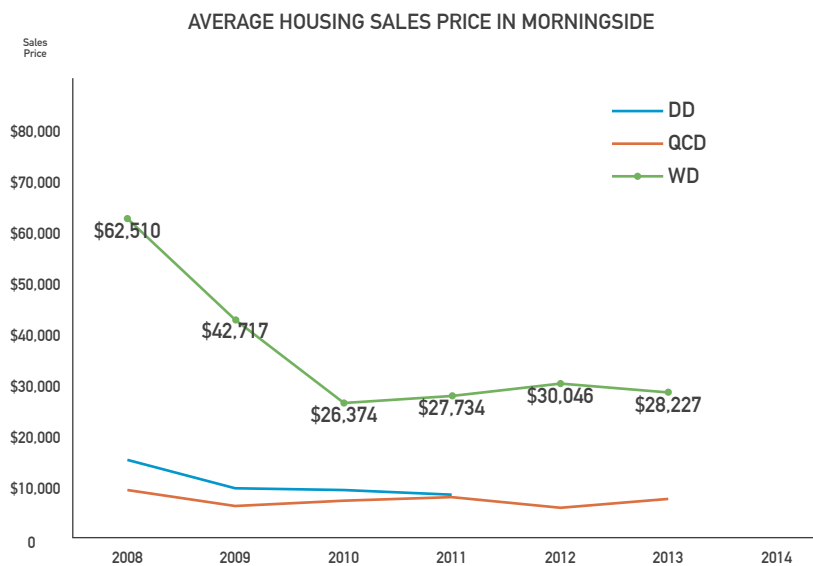


Figure 2.7: Average housing sales price in MorningSide
 Source: Wayne County Register of Deeds 2008-2013. See Appendix A for full citations.

Deed (DD)

DD (Mortgage type deed) transactions are properties that were previously foreclosed on and sold by financial institutions to private owners or to other financial institutions.

Quit Claim Deed (QCD)

QCD is a type of deed where the seller does not guarantee clean title so prices of properties are generally lower.

Warranty Deed (WD)

Warranty deeds, which are typical of most sales with regular mortgages, mean that the seller guarantees clean title.

More recently, tax foreclosures have increased in MorningSide (see Figure 2.8). The number of tax foreclosures grew from 18 in 2007 to 607 in 2014.⁴ The number dipped in 2013 for unknown reasons; perhaps the Treasurer did not foreclose on vacant lots or perhaps a new electronic auction system could not handle the large volume of properties. Approximately 436 properties (7.8 percent of all properties) are in danger of foreclosure as of March 2015.⁵ While the final number is likely to be lower, as many homeowners will pay their delinquent taxes or enroll in a payment plan, this number suggests a pressing need to find ways to prevent tax foreclosures. Also, since the payment plans that kept many property owners out of foreclosure in 2015 only delay payments, the threat to many owners from tax foreclosure will continue.

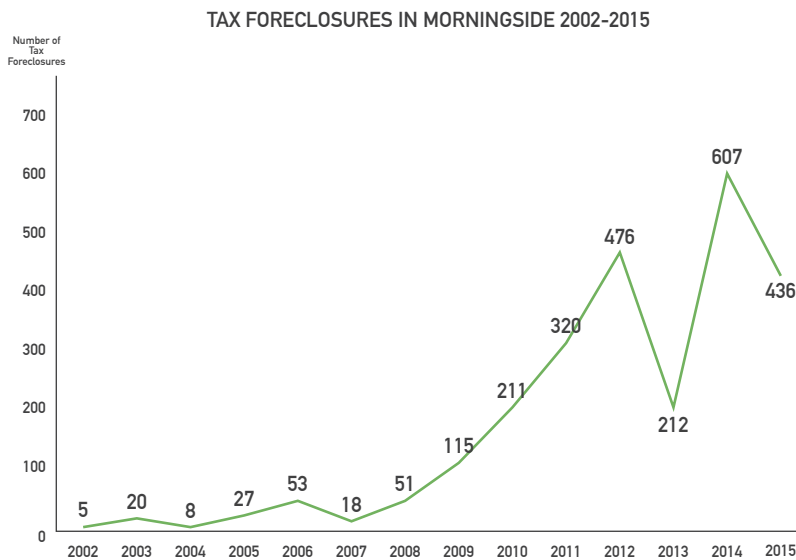


Figure 2.8: Tax foreclosures in MorningSide 2002-2015
Sources: *Why Don't We Own This? 2015*; *Wayne County Treasurer, 2014*. See Appendix A for full citations.

HOUSING CONDITIONS

Overall, the housing stock in MorningSide has been well maintained. 3,616 out of 4,129 residential structures, or approximately 88 percent, were rated in “good” condition in early 2014 (see Figure 2.10).⁶ This means that the majority of these structures can be renovated or repaired. Improving housing conditions helps stabilize MorningSide and assists it in again becoming a neighborhood where many people would choose to live (see Section 4).



Figure 2.9: Examples of MorningSide housing stock

MORNINGSIDE HOUSING CONDITIONS

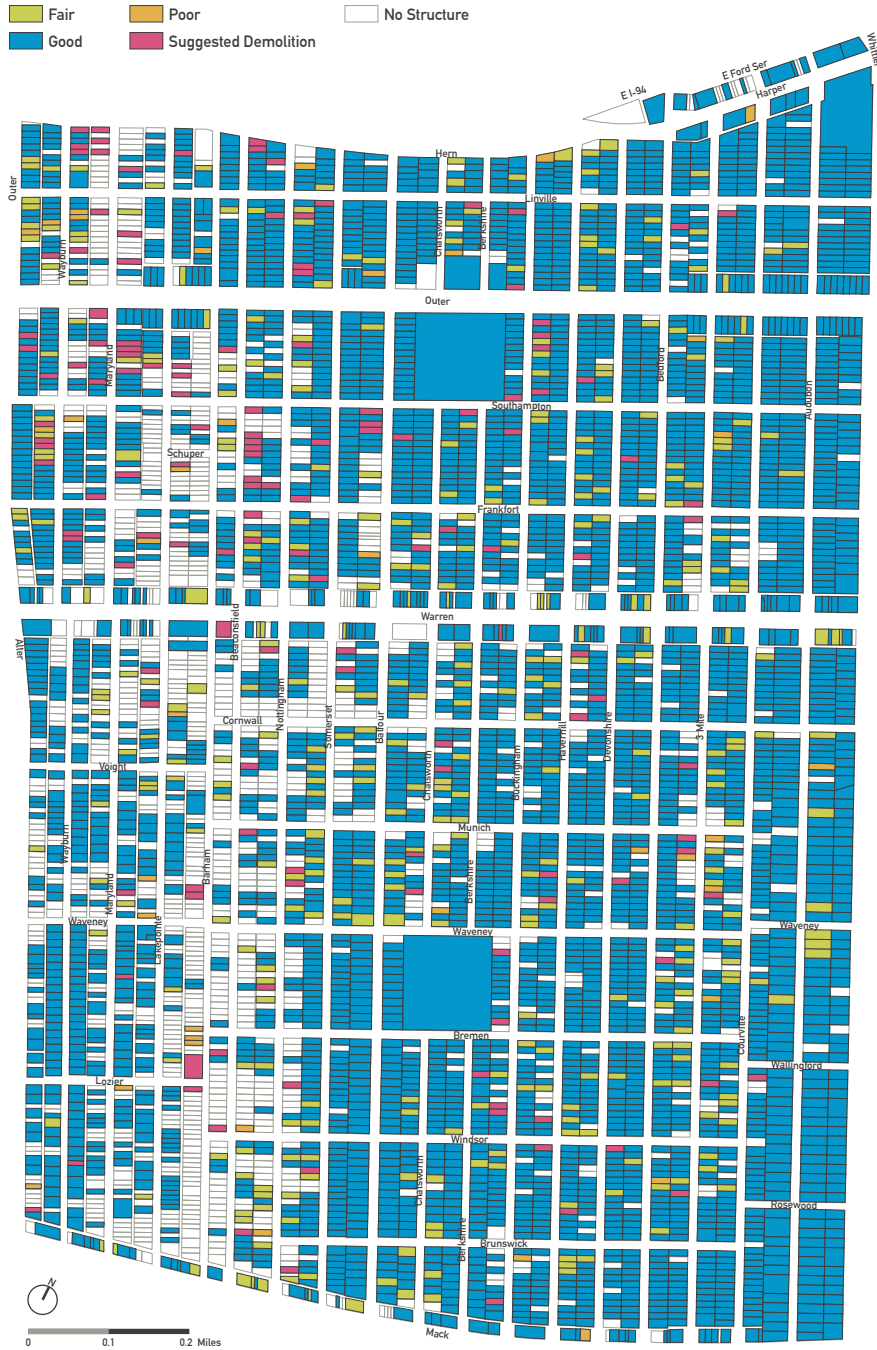


Figure 2.10: MorningSide housing conditions
 Source: City of Detroit Planning + Development Department, 2012 a, 2014; Detroit Land Bank Authority, 2015; Motor City Mapping, 2014. See Appendix A for full citations.

VACANT LAND

As of January 2015, there were 1,251 vacant lots in MorningSide,⁷ more than 20 percent of all parcels in the neighborhood. As Figure 2.12 shows, most of the vacant lots are in the western part of the neighborhood. 1,054 lots are unimproved,⁸ meaning they show no sign of use or maintenance; 764 of these are publicly owned.⁹

The number of vacant lots is likely to increase as many structures are in poor condition. The majority of the publicly-owned deteriorated housing is slated to be demolished. This offers an opportunity to turn these vacant lots into a neighborhood asset (see Section 5).



Figure 2.11: Vacant Land on Barham St.

MORNINGSIDE PROPERTY VACANCY STATUS

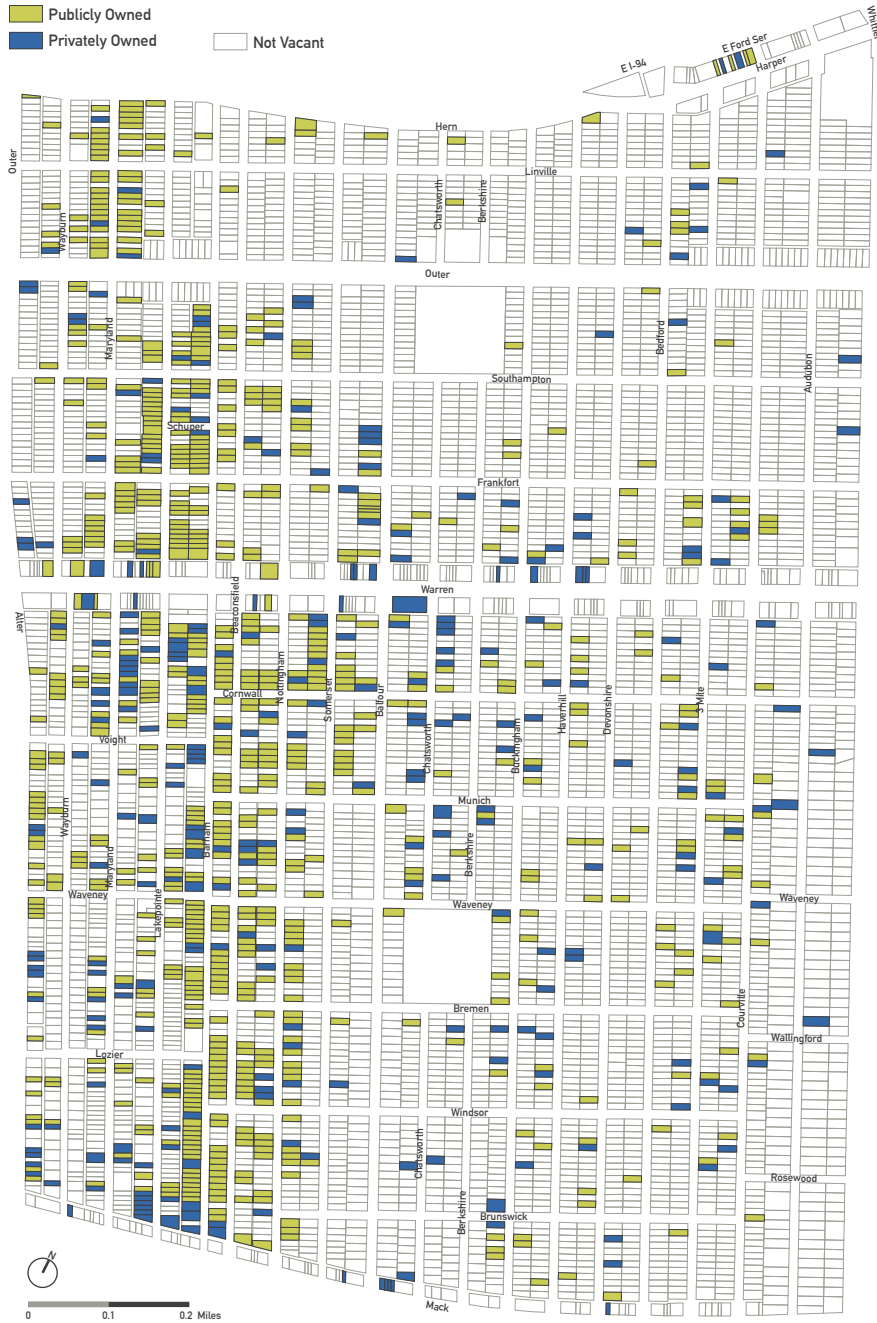


Figure 2.12: MorningSide property vacancy status
 Source: City of Detroit BSEED, 2015; City of Detroit Planning + Development Department, 2012 a, 2014; Motor City Mapping, 2014.
 See Appendix A for full citation.

ASSETS

MorningSide is a neighborhood with numerous assets. It has a variety of historic houses, many new homes built by U-SNAP-BAC and Habitat for Humanity Detroit, two elementary schools located within the neighborhood and other strong schools within walking distance. Many other amenities are accessible, including nine places of worship, five full-service grocery stores, one farmer's market, two senior facilities, two hospitals and many restaurants and fast food establishments.¹⁰ Moreover, within the neighborhood organizations such as U-SNAP-BAC, Detroit Habitat for Humanity and the MorningSide neighborhood association work to improve the lives of residents.



Figure 2.13: John Clark elementary school



Figure 2.14: Habitat for Humanity Detroit house



Figure 2.15: Typical homes in MorningSide

EXISTING PLANS

MorningSide also benefits from several existing plans for the neighborhood. This plan seeks to build on these.



Figure 2.16: Detroit Future City concept illustration of Green Residential

Detroit Future City Strategic Framework

Detroit Future City Strategic Framework is a comprehensive framework to strategically coordinate, guide and maximize the impact of development efforts. It articulates a vision for Detroit's future and recommends specific actions for reaching that future.¹¹ Detroit Future City Strategic Framework designates MorningSide a Green Residential area, where the focus is on the use of vacant and underutilized land in response to disinvestment and population loss.



Figure 2.17: Blight Removal illustration

Detroit Blight Removal Task Force Plan

Detroit Blight Removal Task Force Plan was an endeavor by private, philanthropic, nonprofit, federal and state partners together with the city of Detroit to develop a set of recommendations to address the blighted structures in Detroit.¹² One of the task force chairs was Linda Smith, the executive director of U-SNAP-BAC. The recommendations have impacts in MorningSide, primarily through proposed demolitions.



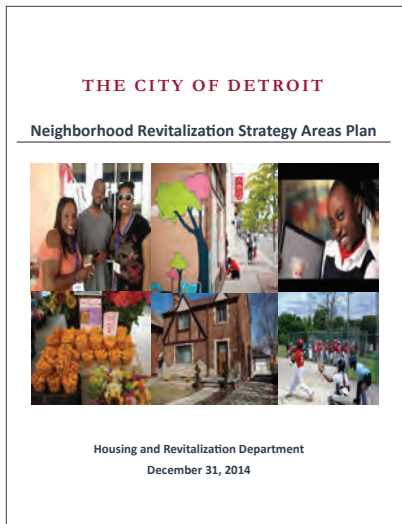


Figure 2.18: City of Detroit Neighborhood Revitalization Strategy Areas Plan

The City of Detroit Neighborhood Revitalization Strategy Areas Plan

The City of Detroit Neighborhood Revitalization Strategy Areas Plan is an effort to implement the Neighborhood Revitalization Strategy approved by the City of Detroit and to strategically target Community Development Block Grant (CDBG) funds in the five designated Neighborhood Revitalization Strategy Areas (NRSA).¹³ Part of MorningSide is in one of the five NRSA, so it is likely to receive CDBG funds for future projects.

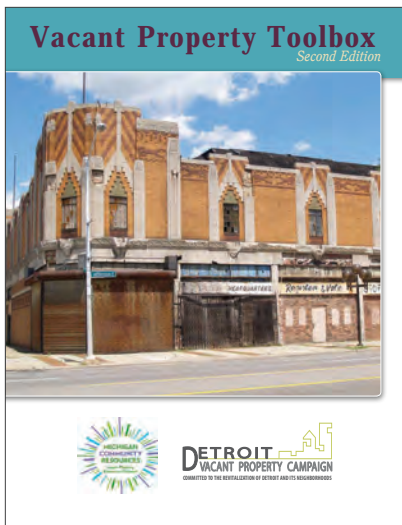


Figure 2.19: Michigan Community Resources MorningSide + East English Village Neighborhood Stabilization Plan

Michigan Community Resources MorningSide and East English Village Neighborhood Stabilization Plan

The Michigan Community Resources MorningSide and East English Village Neighborhood Stabilization Plan, completed in 2011, aims to stabilize the residential areas in these two neighborhoods by reducing vacancy and improving housing conditions.¹⁴

In light of the above analysis, the following sections provide recommendations to strengthen the MorningSide neighborhood. The next section discusses strategies to prevent tax foreclosures.

Notes

1. Data Driven Detroit.2009. DetroitResidential PropertySurvey [datafile], received from DataDriven Detroit.
2. RealtyTrac Foreclosure list in MorningSide, Detroit, MI, 2014, accessed from RealtyTrac, accessed February 2015 from <http://www.realtytrac.com/mapsearch/mi/wayne-county/detroit/?address=Detroit%2C%20MI%20&parsed=1&ct=detroit&stc=mi&lat=42.3316802978516&lon=-83.0479965209961>.
3. Michigan Board of Realtors, Detroit Board of Realtors Housing Statistics, 2001-2014, accessed January 2015 from <http://www.mirealtors.com/Housing-Statistics>.
4. Wayne County Treasurer, Detroit Archival Tax Foreclosures 2002-2014 [datafile], received from Data Driven Detroit, 2014.
5. Why Don't We Own This? 2015, Properties in MorningSide Headed for 2015 Tax Auction As of March 2015 [datafile], received from Loveland Technologies.
6. Motor City Mapping divided structure conditions into four categories—good, fair, poor, suggest demolition; and good means no obvious repairs needed.
7. Ibid.
8. Motor City Mapping, 2014, Property Conditions [datafile], received from Data Driven Detroit.
9. Data Driven Detroit, 2014, Publicly owned property in Detroit [datafile], received from Data Driven Detroit.
10. Michigan Community Resources, "MorningSide and East English Village Neighborhood Stabilization Plan," 2011, accessed March 2015 from <http://www.mi-community.org/file/VPP---MSEEV---Plan-20110727-sm.pdf>.
11. Detroit Future City, Detroit Future City Strategic Framework, 2012, accessed March 2015 from <http://detroitfuturecity.com/framework/>.
12. Detroit Blight Removal Task Force, 2014, "Every Neighborhood Has a Future, and It Doesn't Include Blight," accessed March 2015 from <http://report.timetoendblight.org/>.
13. City of Detroit Housing and Revitalization Department, "City of Detroit Neighborhood Revitalization Strategy Areas Plan," 2014.
14. Michigan Community Resources, 2011.



SECTION 3
PREVENT TAX FORECLOSURE

PREVENT TAX FORECLOSURE

INTRODUCTION

In MorningSide, tax foreclosures have contributed to the neighborhood's population decline as residents lose their homes. Each year hundreds of MorningSide's residential properties face tax foreclosure. This causes more empty homes, which over time are stripped and deteriorate to the point of needing demolition, creating more vacant lots. Addressing this issue and keeping as many residents in their homes as possible is a necessary step in stabilizing the housing market in MorningSide.

Tax foreclosures happen when property owners become several years delinquent on their property taxes and the government takes ownership of their property. Properties in the City of Detroit that are three or more years delinquent are at risk of being foreclosed and are notified in the fall prior to the scheduled foreclosure date of March 31. Property owners have until this date to either pay in full all taxes at least three years delinquent to the Wayne County Treasurer or enter into a payment plan. Even after this date, the county allows redemption of the property up until the property is offered at auction in September.

Outlined in this section is a listing of existing programs that can reduce the number of owner-occupants facing foreclosure as well as proposed strategies to lessen the burden of property taxes on MorningSide residents, including ways to reduce the taxes owed and improve the methods for paying property taxes.

STRATEGIES OUTLINE

- Advocate More Convenient Ways for Residents to Pay Property Taxes
- Provide One-Stop Shop for All Programs Related to Property Taxes
- Encourage Residents to Take Advantage of NEZ Status
- Ensure Property Assessments Reflect Property Values
- Simplify the Property Assessment Appeal Process
- Allow Forgiveness for Delinquent Property Taxes
- Educate Homebuyers on Fraud and Scam Prevention



Figure 3.1: A property that experienced tax foreclosure in the past

EXISTING PROGRAMS

Tables 3.1 and 3.2 summarize the programs that are available as of early 2015 to assist homeowners with addressing delinquent property taxes and reducing future property tax bills, respectively. More complete information on each program can be found online at the included web addresses.

Assistance Program	Program Details	Program Qualifications	Official Information
Distressed Owner Occupancy Extension (DOOE)	Removes property from foreclosure and gives owner until end of calendar year to pay most delinquent year of taxes	Cannot have delinquent taxes more than 3 years old, must be owner occupant of property and must be undergoing hardship (loosely defined)	http://www.waynecounty.com/treasurer/779.htm
State Equalized Value Special Payment Agreement (SEV SPA)	Reduces maximum delinquent taxes to half of property's SEV and sets up payment plan with 10% of new value down and monthly payments of about 3% of that value	Must be owner occupant of property with a Principal Residence Exemption (PRE) and must stay current with future taxes and agreed payments to stay in long term payment plan	http://www.waynecounty.com/treasurer/761.htm
Interest Reduction Special Payment Agreement (IRSPA)	Reduces interest on delinquent taxes from 18% to 6% and sets up payment plan with 10% of base tax owed down and monthly payments of about 3% of that same base tax	Must be owner occupant of property with a PRE and must stay current with future taxes and agreed payments to stay in long term payment plan	http://www.waynecounty.com/treasurer/761.htm

Table 3.1: Delinquent property tax deferrals + payment plans

In addition to these programs, United Community Housing Coalition (UCHC) and Michigan Legal Services provide assistance to residents who are not officially listed as the owner occupants of their properties and need to deal with probate issues. Such issues are common in the case of residents living in houses that once belonged to their parents or other relatives when the houses were never put in their names or willed to them. These issues must be resolved before residents can qualify for the programs described here. More information on this subject is provided in Figure 3.2.

While all of these programs are available to aid residents in resolving delinquent property taxes and reducing future property tax bills, not all residents are aware of these resources or how to take advantage of them. Other issues also exist with these resources, such as residents' inability to apply for retroactive poverty exemption and the very short time period in which a property tax assessment can be appealed. The outlined strategies explain how local organizations can take action to increase the benefits of these programs for residents.

Assistance Program	Program Details	Program Qualifications	Official Information
Neighborhood Enterprise Zone (NEZ)	Provides an 18-35 percent reduction in property taxes for 6-15 years for properties in an established NEZ	Must have purchased home after Dec. 31 1997, must be owner occupant of property, and must invest a minimum of \$500 in the property in 3 years	http://www.michigan.gov/documents/taxes/NEZ_FAQ_276616_7.pdf
Principal Residence Exemption (PRE)	Makes property exempt from a portion of local school operating taxes	Property must be owner's principal residence and show up as their address on their driver's license or voter registration card	http://www.michigan.gov/documents/2368f_2605_7.pdf
Poverty Exemption	Makes property exempt from all property taxes for a year but is not retroactive	Must be owner occupant of property with a PRE, must file a claim each year exemption is sought, must provide income tax returns for all occupants and must meet federal poverty income standards	http://www.michigan.gov/documents/treasury/Bulletin7of2010_322157_7.pdf
Disabled Veteran's Exemption	Makes property exempt from all property taxes for a year but is not retroactive	Must be owner occupant of property with a PRE, must be an honorably discharged veteran or non-remarried surviving spouse and must have been determined as totally disabled or individually unemployable	http://www.michigan.gov/documents/taxes/Disabled_Veterans_Exemption_FAQ_082614_466519_7.pdf
Appeal of Property Tax Assessment	Has potential to lower property's SEV which can lead to lower property taxes if taxable value then exceeds SEV	Must file appeal with Property Assessment Board of Review between February 1 and February 15. If not satisfied with decision, can appear before the Board and then contact the Michigan Tax Tribunal	http://www.detroitmi.gov/How-Do-I/Appeal/Property-Assessment-Appeal-Information

Table 3.2: Methods for property tax reduction

TAX FORECLOSURE PREVENTION PROJECT FILING A PROBATE CASE

United Community Housing Coalition - Michigan Legal Service

It appears that you may need to file a probate estate. This usually happens when the people living in the home have never transferred the title of the home into the names of the heirs of the last title holder, typically a relative who has passed away. The probate court will eventually provide the heirs with a recordable title to the property in the names of the eligible heirs or devisees (people named in a will). Once you have title, if you also occupy the home, you may be eligible for an extension of time to pay your taxes, or other government assistance.

The probate court process will take several months and usually involves at least 3 court hearings. Once you file a probate case, however, the Wayne County Treasurer may withhold the property from the tax foreclosure court process and may not proceed to auction. Back taxes are still due and must be paid, however and a property might be foreclosed by the Treasurer even if it is in probate. You will be dealing with two cases, one brought by the Treasurer in Circuit Court and one you file in Probate Court.

The Tax Foreclosure Prevention Project of the United Community Housing Coalition and Michigan Legal Services will meet with you at our offices to consult with you about your next steps. Due to our limited resources, we are not able to represent you in Probate Court. Please let us know any time your address or telephone number(s) change.

We do not charge for our services, but the Wayne County Probate Court does not waive its fees. In order to begin a probate case, you will need \$150 for the filing fee, \$12 for a letter of authority, and \$80.25 to publish the action if you do not know the addresses of all interested parties +/- or if the estate that you are opening is for a person who died less than three years ago. In addition, there will be an inventory fee and some final closing fees needed after you file the case. We will direct you on how, when and where you will have to use the funds.

Figure 3.2: Filing a probate case

Source: United Community Housing Coalition, *handout at tax foreclosure prevention counseling session, March 2015.*

YOUR APPOINTMENT IN OUR OFFICE IS SCHEDULED FOR:

Please bring the following to your appointment:

- _____ Will (if it exists)
- _____ Copies of any papers previously filed in any Probate Court dealing with this property (whether or not that case is closed or open)
- _____ Whatever proof you have that you should be given title to the home you live in, for example:
 - _____ Land contract
 - _____ Receipts showing payments to the last owner
 - _____ The last recorded deed to the property
(Register of Deeds, 400 Monroe Street, 7th Floor) There is a fee to get a copy
- _____ Death certificate(s), for anyone who previously owned the property, or had the right to own the property
- _____ You will need to get the value of the house as determined by the Assessor's Office for the year of the death of the person whose estate is being presented to the Probate Court. There is a \$2 fee for this. You can get this information from Room 824 on the "Office Tower" side of the CAYMC on the 8th Floor. Ask the clerk for the "SEV" for the property address for the year of the person's death.
- _____ Also bring with you a list of all known heirs, devisees and interested parties, which includes their names, current addresses and current telephone numbers and their relationship to the deceased person (e.g., "son," "wife" etc.)

HEIRS are: Spouse, children, parents of the deceased person.

DEVISEES are: People named to receive benefits in a will who are not heirs

INTERESTED PARTIES: Others who may have an interest in the property, including any creditors of the deceased person.

WE ARE LOCATED AT:

220 BAGLEY, the "Michigan Building", Suite 900 (on the 9th floor)

Michigan Legal Services (313) 964 4130

220 Bagley is located 2 blocks west of Grand Circus Park between Clifford and Grand River, in downtown Detroit

STRATEGIES

ADVOCATE FOR MORE CONVENIENT WAYS FOR RESIDENTS TO PAY PROPERTY TAXES

The City of Detroit is exploring ways that property owners can pay property taxes more conveniently. As part of this process, city officials are interested in collecting feedback from residents about what options would be helpful in order to direct their efforts. City residents were surveyed on this issue at three events in the spring of 2015:

- Tax Foreclosure Prevention Workshop at U-SNAP-BAC on March 11
- Tax Foreclosure Prevention Workshop at the Samaritan Center on March 28
- MorningSide neighborhood association monthly community meeting on April 4

Residents were asked if they would be interested in making smaller monthly property tax payments as opposed to the current system of larger semi-annual payments. They were also asked if they preferred any of the following methods of making property tax payments:

- Pay in cash at a nearby location
- Pay in cash at an automated kiosk (like a deposit at an ATM)
- Automatic withdrawal from a bank account
- Pay by phone calls, mobile apps or online (requires bank account)



Figure 3.3: Tax foreclosure prevention workshop held at the Samaritan Center

Figure 3.4 summarizes the results of the survey and the questionnaire can be found in Appendix B. Nearly half of the 66 homeowners surveyed expressed definite interest in having the option of monthly payments, while only 11 showed no interest. Of the payment options the survey asked about, homeowners showed most interest in paying in cash at a nearby location and paying by phone or online or by using a mobile app. Homeowners were also asked about whether they had applied for NEZ status on their property and the very low number of yes responses emphasizes the importance of encouraging residents who purchased their home after 1997 to take advantage of Neighborhood Enterprise Zone status (described later in this section).

The results of the survey show that City of Detroit officials should further explore the feasibility of offering the option of monthly property tax payments as well as cash payments at convenient locations across the city and payments by phone or mobile app or online.

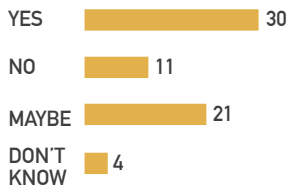
MORNINGSIDE RESIDENTS

TOTAL RESPONSES: 66

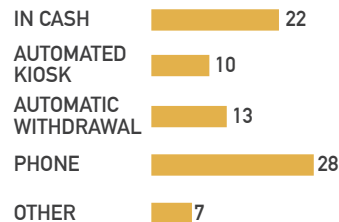


YES: 31
NO: 32
NO ANSWER: 3

MONTHLY PAYMENTS



PAYMENT OPTIONS



NEZ STATUS



Figure 3.4: Summary of results of homeowner survey

PROVIDE ONE-STOP SHOP FOR ALL QUESTIONS RELATED TO PROPERTY TAXES

A single location or website does not exist in the MorningSide neighborhood, or for the City of Detroit, where residents can get answers to their property tax questions. In part because the municipality is responsible for determining assessments and collecting current property taxes and the county is responsible for collecting delinquent property taxes, a resident cannot call on one source to solve all the issues that arise. A consistent message and a location or website where residents can receive answers to their questions are needed. The United Community Housing Coalition (UCHC), United Way for Southeastern Michigan (United Way), City of Detroit Assessor's Office and Wayne County Treasurer's Office are the most likely organizations to participate in such an effort.¹

UCHC's Tax Foreclosure Prevention Project, in partnership with Michigan Legal Services, assists homeowners of Wayne County with saving their homes from tax foreclosure.² They are an advocate for owner occupants and have walk-in hours on Monday, Wednesday and Friday mornings at their Bagley office. UCHC has also been providing counseling events in neighborhoods on nights and weekends. With so many residents who are interested in getting a better understanding of how to avoid tax foreclosure, UCHC's services are in high demand at the beginning of each calendar year. As of early April, UCHC's tax foreclosure client list for 2015 already consisted of 2,929 individuals.³

In recognition of the increasing number of residents at risk of tax foreclosure in 2015, the United Way got involved in order to better understand the current situation and humanize the tax foreclosure appeal process. They have been working with the Wayne County Treasurer's Office, Loveland Technologies, UCHC, and Rock Ventures to notify residents who are at risk of losing their property, provide volunteers and resources to improve the experience of residents at the Cobo show-cause hearings for hardship delay in tax payments and survey those who attend various property tax foreclosure prevention events across the city. The United Way's leaders are hoping to develop policy suggestions for Wayne County to revise the process going forward.⁴

The City of Detroit Assessor's Office is responsible for providing assessments of properties in the City of Detroit and collecting current property taxes. In early 2015, the Assessor's Office reduced assessments between 5 and 20 percent across the city in order to bring the assessed value closer to market value.⁵ The Property Assessment Board of Review hears appeals to property assessments.

The Wayne County Treasurer's Office is responsible for collecting delinquent property taxes and water utility bills that residents owe to the City of Detroit. The staff can assist residents who have delinquent property taxes by signing them up for a stipulated payment agreement. The Treasurer's Office announced the extension of the property tax foreclosure deadline by six weeks on April 1, 2015.⁶

The following recommends a single location and a website where residents can answer their property tax questions:

Websites

Information on websites could be coordinated and current with clear and concise directions on how to resolve questions and issues resulting from property assessments and taxes:

- UCHC and the United Way could provide more information on their websites, including the forms UCHC provides during its counseling events, as well as a list of phone numbers and addresses to get answers to a variety of questions related to property taxes.
- The Assessor’s Office and Treasurer’s Office could coordinate their messages and their timelines for property tax-related events. This would enable residents who are unfamiliar with the process to know which jurisdiction has responsibility for which part of the process. The information could direct residents to the appropriate jurisdiction depending on whether their property taxes are current or delinquent and educate residents on the overall timeline for property tax proceedings.
- All organizations could publicize timely information regarding property tax foreclosure events and other efforts.

Neighborhood Tax Foreclosure Counseling Centers

UCHC could work with community development corporations, such as U-SNAP-BAC, to staff monthly neighborhood tax foreclosure counseling centers in neighborhoods with many residents at risk of property tax foreclosure. The establishment of a storefront or a kiosk in an office, within the neighborhood, staffed with a knowledgeable individual on a regular basis, could point residents in the right direction to get their questions answered or payment plans arranged. Providing a resource for all questions related to property taxes in MorningSide

Annual First-Quarter Tax Foreclosure Prevention Workshops

could help residents avoid property tax foreclosure. In addition, staff at the new Detroit 0% Home Repair Loans Program intake centers could be trained to provide information to owner-occupants on the property tax payment process.

Single Online Data Repository

United Way’s volunteer base and fundraising capacity might help expand a regular schedule of UCHC’s tax foreclosure prevention events in the first quarter of every year. This would provide additional aid for residents at risk of property tax foreclosure when a part-time neighborhood tax foreclosure counseling center may not be sufficient.

Data Driven Detroit and Loveland Technologies, with the support of public sector, non-profit and university partners, could strengthen their data management presence to provide increased capacity. Data Driven Detroit “incorporates features of ‘neighborhood data systems’ that have been created in a variety of cities across the country and participate in the National Neighborhood Indicators Partnership.”⁷ This enables users to better understand the source of the data and when it was collected. Loveland Technologies has relationships with the United Way, Assessor’s Office and Treasurer’s Office; however, they are a private company, and their data management is not as robust, as that of Data Driven Detroit. This causes the user to question the reliability of the data. A combined effort by these two organizations would leverage the data standards embodied by Data Driven Detroit and Loveland Technologies’ existing relationships.

Northeast Ohio Community and Neighborhood Data for Organizing (NEO CANDO)

NEO CANDO is a “free and publicly accessible social and economic data system...[that] allows users to access data for the entire 17 county Northeast Ohio region, or for specific neighborhoods within Cleveland.”⁸ Initially, agencies and organizations were skeptical about releasing their data to this platform even though the information was public; however, now these same agencies and organizations are some of the most active users.⁹

Task Force

UCHC, United Way, the Assessor’s Office and the Treasurer’s Office could form a Tax Foreclosure Prevention Task Force consisting of representatives from each organization, others as they see fit, to help residents stay in their homes. While these organizations and others met from September/October 2014 through mid-February 2015, formalizing this effort could ensure its continuation.¹⁰ This could include trying new efforts such as having a representative from the Assessor’s Office present at the Treasurer’s Office during the first quarter of every year to ensure that residents are aware of all taxes that are due for their property.¹¹ The Mayor’s Office might be a partner to help organize this effort and bring all parties to the table because of the Mayor’s strong interest in retaining residents.

	Updated Websites	Neighborhood Counseling Center	Online Data Repository	Workshops	Task Force
U-SNAP-BAC	✓	✓			✓
United Community Housing Foundation	✓	✓		✓	✓
United Way	✓			✓	✓
Assessor’s Office	✓				✓
Treasurer’s Office	✓				✓
Data Driven Detroit	✓		✓		✓
Loveland			✓		✓

Figure 3.5: Partners + strategies

ENCOURAGE RESIDENTS TO TAKE ADVANTAGE OF NEZ STATUS

The State of Michigan established the Neighborhood Enterprise Zone (NEZ) Program through Public Act 147 of 1992 to provide a tax incentive for the development and rehabilitation of residential housing. The City has designated many NEZs, and the majority of MorningSide is within an NEZ. Being located in an NEZ means that owner occupants or homebuilders or renovators can apply for an 18 to 35 percent reduction in property taxes for up to 17 years if they meet certain criteria (e.g. do major renovations).

There are three types of NEZ Certificates:

- **New facility:** a new structure or a portion of a new structure that has as its primary purpose residential housing consisting of one or two units, one of which is or will be occupied by an owner as his or her principal residence. New apartment buildings receive an exemption if they are in the downtown area and have a mixed use purpose.
- **Rehabilitated facility:** existing structure that has or will have residential units as its primary purpose. There are specific requirements on the cost and type of improvements that must be performed.
- **Homestead facility:** existing residential property that consists of one or two units, one of which must be occupied as a principal residence, located within a subdivision platted before January 1, 1968. The owner-occupant must have purchased the home after 1997 and commit to making at least \$500 in improvements to the property.

For additional detailed information regarding definitions, minimum investments and application procedures, please see Appendix C. In MorningSide, Habitat for Humanity and U-SNAP-BAC applied for new facility certificates for their owner-occupied housing projects to make those houses more affordable.

For MorningSide residents, more relevant certificates are rehabilitated facility and homestead facility certificates. However, among the 2,141 likely owner-occupied structures in MorningSide as of 2012, only 276 of them had NEZ homestead facility status in 2015 (see Figure 3.6). This means that only about one in eight homeowners have taken advantage of the tax break that is available to them if they purchased their home after 1997.

MORNINGSIDE PROPERTIES IN NEZ STATUS

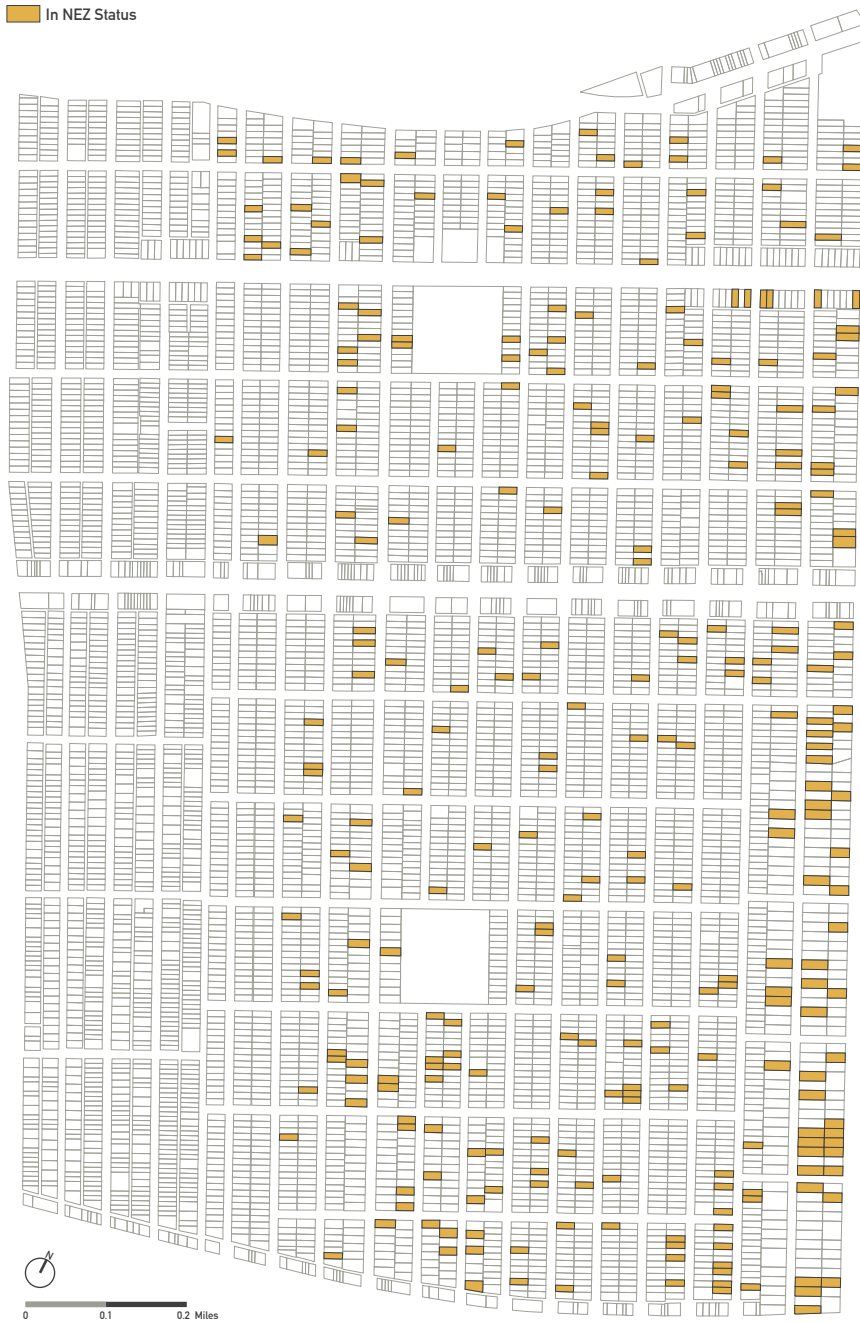


Figure 3.6: MorningSide Properties with NEZ-Homestead Status
Source: City of Detroit Office of the Assessor, 2014, 2015; City of Detroit Planning + Development Department, 2012 a, 2014.
See Appendix A for full citations.

Homeowners with NEZ status pay lower property taxes. An NEZ-H homeowner pays the sum of (1) half the mills for operating purposes for the City of Detroit on the value of the facility, (2) half the mills levied for operating purposes for Wayne County on the value of the facility, (3) the total mills levied for operating purposes for all taxing jurisdictions on the facility except the mills for operating purposes above and (4) the total mills levied by all jurisdictions on the value of the land.¹²

Properties with an NEZ-homestead facility certificate in MorningSide are in better condition. As shown in Table 3.7, 98.4 percent of properties with NEZ status are in good condition, while only 92.9 percent of properties without NEZ status are. Also, properties in an NEZ are likely to be more attractive to homebuyers than properties without NEZ status because of the possibility of lower property taxes.

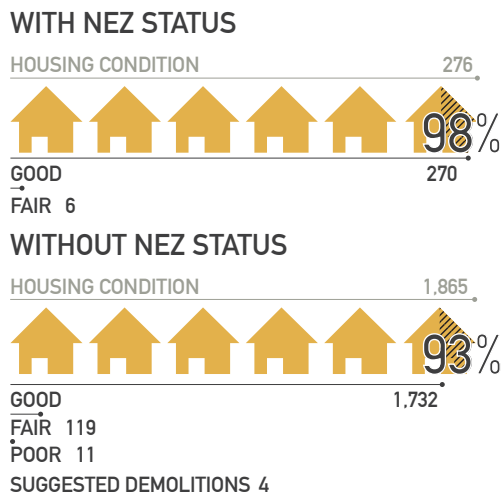


Figure 3.7: Structure conditions for properties in NEZ status versus properties not in NEZ status
 Source: Motor City Mapping, 2014; City of Detroit Office of the Assessor, 2014, 2015. See Appendix A for full citations.

ENSURE PROPERTY ASSESSMENTS REFLECT PROPERTY VALUES

Residential properties in MorningSide have been over-assessed. The average assessor's view of market value for 2008, 2011, 2013 and 2014 (two times the state equalized value) was computed based on assessor's data for 2009, 2012, 2014, and 2015 respectively and was compared to the average property sales price (see Section 2).¹³

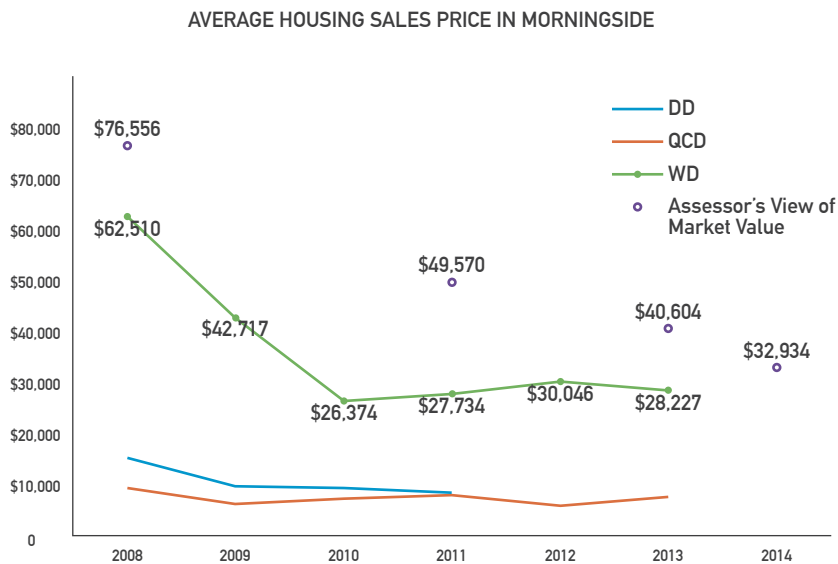


Figure 3.8: Average assessor's view of market value + sales price in the MorningSide neighborhood

Sources: Wayne County Register of Deeds, 2008-2013; City of Detroit Office of the Assessor, 2009, 2012, 2014, 2015. See Appendix A for full citations.

Three key observations were drawn from the results in Figure 3.8.

- First, the average assessor's view of market value has declined from 2008 to 2013, but it has continued to exceed the market value as indicated by warranty deed sales, the most reliable equivalent to sale at full market value.
- Second, the average assessor's view of market value still likely exceeded the average true market value in 2014 unless the average market value in MorningSide increased by 16.5 percent. Zillow estimated that market values in MorningSide only increased by 4.5 percent from 2013 to 2014, and Trulia estimated that they only increased by 5 percent.¹⁴

- Third, the fact that the average assessor's view of market value is much higher than DD and QCD sales price reveals that low-value housing is more likely to be over-assessed. A closer examination of the assessor's view of market value for MorningSide properties in 2008 provides further evidence for this hypothesis. As shown in Figure 3.9, in 2008 the assessor believed that only about 10 percent of the properties in MorningSide were worth less than \$30,500. However, comparing the results in Figure 3.9 to sales data for MorningSide properties in 2008 (Figure 3.10) shows that contrary to what the assessor believed, more than 70 percent of the properties sold for less than \$30,000 in 2008.

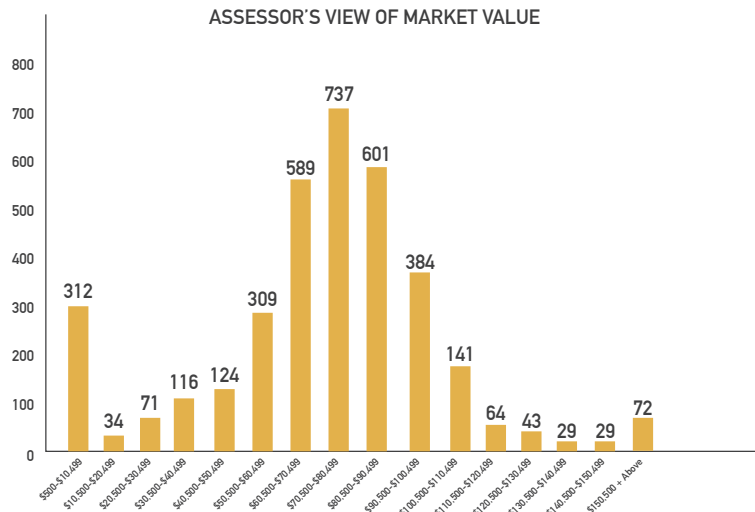


Figure 3.9: Assessor's view of market value for MorningSide properties in 2008
 Source: City of Detroit Office of the Assessor. 2009. See Appendix A for full citations.

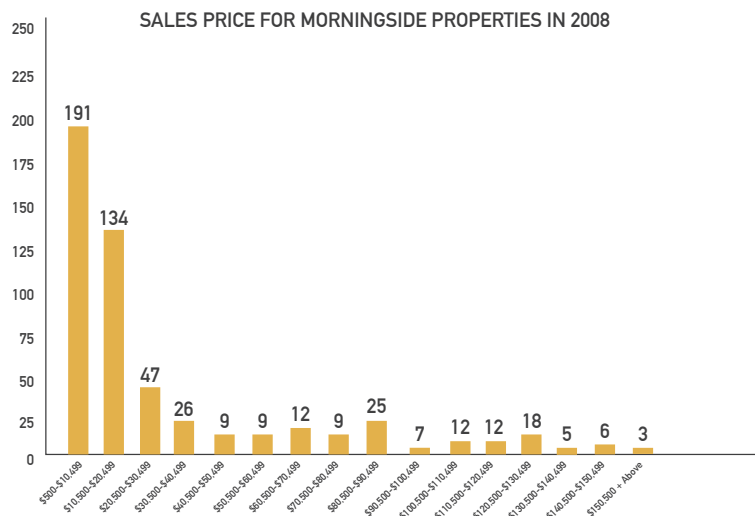


Figure 3.10: Sales price for MorningSide properties in 2008
 Source: Wayne County Register of Deeds, 2008-2013. See Appendix A for full citations.

The second observation suggests that even though Mayor Duggan approved a 5 percent reduction of property assessments in the MorningSide neighborhood in early 2015, the residential properties are still over-assessed.

Although Mayor Duggan has promised to reassess all of the properties in Detroit by 2016, some immediate action is needed to prevent homeowners from overpaying taxes or losing their homes. Recommendations for immediate actions include:

MorningSide organizations could encourage and assist homeowners in appealing their property assessment. Although the deadline for doing so has passed for 2015 taxes, staff and volunteers could be prepared to work on this issue in early 2016.

MorningSide residents, together with other Detroit residents and organizations, should collectively put more pressure on the Assessor's Office to lower state equalized values further.

MorningSide organizations and residents, with other residents and organizations, could encourage the city officials to consider the Quit Claim Deed and DD (Deed) sales in evaluating property assessments. From 2008 to 2013, over 58 percent of property transactions in MorningSide were Quit Claim Deed and DD (Deed) sales, meaning these types of sales dominated the market. As the comparable sales price approach is commonly adopted in Detroit's property appraisal practice, excluding these sales raises the property assessment value. Therefore, low-value housing tends to be valued higher than true market value. This is harmful for low-income homeowners, as they are more likely to obtain properties through these types of transactions and then be subject to higher than appropriate property taxes.

SIMPLIFY THE PROPERTY ASSESSMENT APPEAL PROCESS

The property assessment appeal process is difficult. A better explanation of the different steps of the process, the reasons for the steps and the deadlines could ensure that the process is not preventing residents from avoiding property tax foreclosure.

The issues preventing a simple property assessment appeal process include:

- While the appeal page of City of Detroit's new 2015 website appears to provide more information than the previous version, it assumes that all residents are savvy property owners who understand the terminology and process.¹⁵ For example, the Poverty Exemption Request Form is hidden with instructions on how to appeal property taxes.¹⁶
- Residents and organizations report that the mailed Notice of Assessment from the Assessor's Office arrives after the deadline to appeal to the February Property Assessment Board of Review or never arrives at all.
- The appeal process cannot be initiated electronically, is a multi-step process that can take months to resolve, and can involve multiple in-person appointments or legal representation to ensure residents are making the best case for a reduction in their property assessment.

Some changes to the appeal process could be implemented immediately, while others would require the Michigan State Legislature to amend the law. The following changes can be achieved without involving the legislature:

Electronic Notification of Property Assessments

Residents should have the option to receive their Notice of Assessment in electronic form as allowed by Sec. 44. (1) of The General Property Tax Act (Act 206 of 1893), which states that "If a tax statement is mailed to the taxpayer, a tax statement sent to a taxpayer's designated agent may be in a summary form or may be in an electronic data processing format".¹⁷ Currently, property assessments are available to a property owner officially via mail or the City of Detroit website by a third-party provider, BS&A Software Internet Services.¹⁸ Individuals are only allowed to view the property assessment for the properties that they own; they must pay a fee to view other comparable properties. Property assessments should be available publicly to all to help counselors assist owners. Loveland Technologies does allow this; however, it is an unofficial means of collecting this information.¹⁹

Community Computer Terminal

U-SNAP-BAC could set up a computer terminal so that residents can view their property assessment and resulting property taxes. Since Sec. 44. (2) of The General Property Tax Act (Act 206 of 1893) states that a “Failure to send or receive the notice does not prejudice the right to collect or enforce the payment of the tax,” providing this computer kiosk will help to prevent residents from missing the initial appeal deadline.²⁰

Clearly Stated Appeal Steps and Deadlines

The Property Assessment Board of Review should provide a list of clear steps and deadlines for the property assessment appeal process on the City of Detroit website. This will assist all property owners in negotiating the appeal process.

Extend Appeal Deadline Permanently to March

The City of Detroit requires all property owners to file an appeal to the Property Assessment Board of Review by mid-February.²¹ However, Flint and Kalamazoo allow property owners to have until the March Property Assessment Board of Review to file.²² The City of Detroit could permanently extend this deadline an additional two weeks to give owner occupants a longer time period to receive their Notice of Assessment in the mail and file an appeal.

The last recommendation requires the involvement of the State Legislature:

Electronic Appeals

Since property assessments can be provided to a resident in electronic format as per Sec. 44 (1) of The General Property Tax Act (Act 206 of 1893), residents should also be allowed to appeal their property assessment electronically.²³ This will eliminate the delay that occurs by relying on mail and allow for automatic tracking of appeals. Therefore, MorningSide residents, with the assistance of U-SNAP-BAC, should involve state senators and representatives from MorningSide’s districts in this discussion.

ALLOW FORGIVENESS FOR DELINQUENT PROPERTY TAXES

Owner occupants who are in poverty do not need to pay property taxes on their homes. Sec. 211.7u. of The General Property Tax Act (Act 206 of 1893) states that to be eligible, owner-occupants must annually file for a poverty exemption.²⁴ Many residents do not know about the poverty exemption or are not aware that they can qualify for it. Therefore, households receive bills for property taxes they would not have had to pay if they had received a poverty exemption. In two tax foreclosure prevention workshops, volunteers estimated that 70 to 80 percent of homeowners seeking assistance were in poverty and had been in poverty for the period of their tax delinquency. They faced losing their homes for taxes they should not have had to pay.

Several changes could help keep owner occupants in their homes even if they are at risk of property tax foreclosure:

Extensive Poverty Exemption Publicity

A greater effort could be made to publicize the poverty exemption and the eligibility requirements to Detroit residents. The Mayor could instruct the Assessor's Office to include a statement with the Notice of Assessment saying, "If your household has income below the poverty level and you file an application for poverty exemption, you will not receive a property tax bill for the current year." The mailing could also include a table showing the poverty level for households of different sizes, as shown in Table 3.3. The Mayor could also instruct the Assessor's Office to include a poverty exemption application for those owner occupants who qualified the previous year. Additionally, United Way (through 211 and other initiatives) could assist with canvassing neighborhoods with many owner occupants at risk of tax foreclosure. Lastly, the Wayne Metropolitan Community Action Agency and the Community Development Institute (who have taken on the services previously provided by the City of Detroit Department of Human Services) could distribute this information to recipients of human services.²⁵

Persons in Household	2015 Federal Poverty Level Threshold
1	\$11,770
2	\$15,930
3	\$20,090
4	\$24,250
5	\$28,410
6	\$32,570
7	\$36,730
8	\$40,890

Table 3.3: 2015 Poverty guidelines for the 48 contiguous states + the District of Columbia

Source: United States Department of Health & Human Services, accessed April 30, 2015, <http://aspe.hhs.gov/poverty/15poverty.cfm>

Retroactive Poverty Exemption

The Mayor's Office should work with the legislature to amend Michigan law to allow forgiveness of property taxes that owner occupants would not have had to pay if they had filed applications for poverty exemption in those years. If owner occupants can prove that they met the federal poverty requirements for some or all of the years for which they have delinquent taxes, they should be granted a poverty exemption for those years of delinquent taxes that result in the property being subject to property tax foreclosure. These efforts could especially focus on the disabled, the elderly and veterans, which could require collaboration with other agencies and organizations to help spread awareness.

Property Tax Exemption for Owner Occupants over 85

The Mayor's Office could also work with the legislature to amend Michigan law to provide indefinite property tax exemptions to owner occupants over the age of 85 years old on a fixed income, such as Social Security, who struggle to afford all the costs of living.

Retroactive Property Tax Exemptions in Washington State

Retroactive exemptions are available to senior citizens and disabled people in the State of Washington. If property owners meet the age or disability and income requirements but did not receive the exemption, they "may be able to get the exemption three years retroactively," which could result in a "refund of taxes...already paid out."²⁶

EDUCATE POTENTIAL HOMEBUYERS ON SCAM + FRAUD PREVENTION

In addition to keeping MorningSide residents in their homes, potential new residents need to know how to avoid scams and fraud when buying a house. Taxes or liens might still exist on a property, but a seller might not provide that information. A general knowledge of what different deed types mean, how to check if a title is clear and how to gain protection from disputes over ownership of a property can help prevent large, unexpected bills that can cause the owner occupant to lose a home.

U-SNAP-BAC already provides classes for potential homebuyers.²⁷ These classes could include more training in fraud prevention.

Tips for avoiding scams and fraud while purchasing a home can also be made available online to reach a wider audience. U-SNAP-BAC, UCHC and other organizations could provide basic information on fraud prevention, such as the one page guide shown in Figure 3.12.

The next section provides strategies for improving the condition of existing homes in MorningSide.



Figure 3.11: Show cause hearing at Conner campus of Wayne County Community College

PROTECT YOURSELF FROM SCAMS AND FRAUD WHEN BUYING A HOME IN DETROIT

When buying a home, you can get stuck with costs such as delinquent property taxes and past water bills if you're not careful. Follow these steps to avoid surprises after you purchase. (Find more detailed information at http://www.mi-community.org/file/Due-Diligence_v2.pdf)

Try to Get a Warranty Deed. A "warranty deed" for a property guarantees a clear title. "Clear title" means there are no unpaid liens, taxes, or claims on the property and that the person selling you the property actually owns it. If the title for property sold with a warranty deed isn't clear, whoever sold you the property is liable for any costs associated with clearing the title. This isn't the case with a "quit claim deed," so getting a warranty deed is highly preferable.

If You Cannot Get a Warranty Deed, Work with a Reputable Realtor If you can only get a quit claim deed for the property you want to purchase, work with a reputable, licensed realtor. A realtor will be able to engage a title company to make sure the title is clear as well as lead you through the process of filing your deed with the Wayne County Register of Deeds and getting your name on the house's property tax bill.

If You Cannot Work with a Reputable Realtor, Check the Title Yourself If you can only get a quit claim deed for the property you want to purchase and you would prefer not to deal with a realtor, you can learn about the title on a property yourself with the help of a title company such as First American Title (<http://www.firstam.com/title/mi/>). A title company can work with you to get title insurance, which protects you from any disputes over ownership of the property. The company can also help you learn whether the property has so many liens and other claims on ownership that you may decide not to buy it. First American Title also has an iPhone app called myFirstAm that allows you to view property data such as tax information and transaction history as well as order title.

How to Check if Taxes are Paid In addition to getting a clear title, you should check with the Wayne County Treasurer directly to make sure there are no delinquent taxes on a property. You can look up the house you are interested in through the treasurer's online delinquent property tax database at http://www.waynecounty.com/treasurer/treasurer_payonline.htm. The tax database will give you information on the amount of delinquent property taxes associated with the property.

How to Check if Water Bills are Paid While past-due water bill payments are usually rolled over onto the property tax bill and may be reflected there, you should ask the Detroit Water and Sewerage Department (DWSD) to perform a meter reading as part of the real estate closing. DWSD can be contacted to perform this service by phone at (313) 267-8009 or by email at closings@dwsd.org (see http://www.dwsd.org/pages_n/customer_service.html#realestate).

How to Record Deed to Prove Ownership Once you have checked to make sure there are no problems with the property's title and have agreed to purchase it, you must record the deed in your name with the Wayne County Register of Deeds at the Wayne County building (400 Monroe Ave.).

Fill Out Property Transfer Affidavit Once you have recorded the deed in your name, you must fill out a property transfer affidavit so that future property tax bills will be in your name. Print the affidavit (found at http://www.michigan.gov/documents/l4260f_2688_7.pdf), fill it out and submit it to the City Assessor's Office at the Coleman Young Building (2 Woodward Ave.). If the property is now your primary residence, you can also apply for a principal residence exemption at the same office which will lower your future property tax bills.

Figure 3.12: Protect yourself from scams and fraud flyer

Notes

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4. Phone Interview with Rebecca Thompson, United Way of Southeast Michigan, April 10, 2015.
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7. Data Driven Detroit, About Us, accessed April 2015 from <http://datadrivendetroit.org/about-us>.
8. Case Western University, Northeast Ohio Community and Neighborhood Data for Organizing, accessed April 2015 from <http://neocando.case.edu>.
9. Phone Interview with Kermit Lind, April 10, 2015.
10. Phone Interview with Ted Phillips and Emily Thompson, United Community Housing Coalition, April 7, 2015.
11. Ibid.
12. Michigan Compiled Laws 207.779.
13. Assessor's view of a property's market value in a certain year is twice the state equalized value (SEV) of that property in the following year. For example, If property A's SEV in 2009 is \$10,000, assessor's view of property A's market value in 2008 is \$20,000. Therefore, the assessor's data SEVs for 2009, 2013, and 2014 were used to calculate assessor's view of market value for 2008, 2012, and 2013 respectively.
14. The average assessor's view of market value in MorningSide was calculated in the following manner:
 - 1) excluding all vacant lots and commercial properties;
 - 2) excluding all properties that have a State Equalized Value (SEV) equal to zero and all properties that possess NEZ status; and
 - 3) calculating the average SEV (which is supposed to be half of market value) for all remaining properties and multiplying it by two.
15. Zillow, Zestimate for MorningSide neighborhood sales price from 2010 to 2014, accessed March 2015 from <http://www.zillow.com/morningside-detroit-mi/>; Trulia, MorningSide neighborhood median sales price from 2010 to 2014, accessed March 2015 from <http://www.trulia.com/property/3199643912-4685-Buckingham-Ave-Detroit-MI-48224>.
16. City of Detroit, Property Assessment Appeal Information <http://www.detroitmi.gov/How-Do-I/Appeal/Property-Assessment-Appeal-Information>.
17. City of Detroit, Property Assessment Forms <http://www.detroitmi.gov/How-Do-I/Appeal/Property-Assessment-Forms>.
18. The General Property Tax Act (Act 206 of 1893), accessed April 2015 from <http://www.legislature.mi.gov/documents/mcl/pdf/mcl-act-206-of-1893.pdf>.
19. BS&A Software, accessed April 2015 from <https://is.bsasoftware.com/BSA.IS/Login.aspx?ReturnUrl=%2fbsa.is%2fdefault.aspx>.
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22. City of Detroit, Detroit residents can appeal their property tax assessment before the assessors review, accessed April 2015 from <http://www.detroitmi.gov/News/ArticleID/31/Detroit-Residents-Can-Appeal-Their-Property-Tax-Assessment-Before-the-Assessors-Review-Feb-2-16>.
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SECTION 4
RENOVATE HOUSES

RENOVATE HOUSES

INTRODUCTION

The historic brick Tudors, bungalows and flats in MorningSide are an asset for retaining and attracting people to the neighborhood. Keeping the historic housing in good condition reinforces confidence in the neighborhood's future. To further strengthen the MorningSide housing market, home renovations are needed to remove blight and restore houses (see Figure 4.1). Home renovations improve the appearance of houses, encourage property upkeep by neighbors, and potentially improve overall property values of the neighborhood.



Figure 4.1: Potential homes to be renovated

Condition	Occupied Structures	Percent	Vacant Structures	Percent
Good	3,151	96.5	329	47.4
Fair	106	3.3	205	29.5
Poor	2	0	29	4.2
Suggested Demolition	7	0.2	131	18.9
Total	3,266	100	694	100

Table 4.1: Structure condition by occupancy status
Source: Motor City Mapping, 2014. See Appendix A for full citations.

Note: There are 4,129 residential structures in MorningSide, but the occupancy status was unknown or uncertain for 169 of them.

Condition	Likely owner-occupied	Percent	Likely renter-occupied	Percent
Good	2,030	97.0	1,121	95.5
Fair	59	2.82	47	4.0
Poor	1	0	1	0.1
Suggested Demolition	2	0.1	5	0.4
Total	2,092	100	1,174	100

Table 4.2: Structure condition by likely owner-occupancy status

Source: City of Detroit Office of the Assessor, 2012 a; Motor City Mapping, 2014. See Appendix A for full citations.

Note: Owner-occupancy status is estimated by comparing Parcel Address to Owner address in 2012, if the two addresses match, the property is assumed to be likely owner-occupied.

In MorningSide there are 4,129 residential structures, of which¹:

- 3,616 structures (87.6 percent of all housing structures) are rated “good”
- 338 structures (8.2 percent of all housing structures) are rated “fair”
- 31 structures (less than 1 percent of all housing structures) are rated “poor”
- 141 structures (3.4 percent of all housing structures) are suggested for demolition

A closer examination of the housing structure condition concludes with two main observations (see Table 4.1, 4.2 for details):

- Occupied structures are in better condition than unoccupied structures
- Although structures that are likely owner occupied are in slightly better condition than those that are likely renter occupied, the differences are small.

Six strategies are proposed to improve housing conditions in MorningSide. The proposed strategies might be implemented by existing MorningSide organizations with additional resources, as outlined in Section 6.

STRATEGIES OUTLINE

- Encourage Participation in Existing Residential Renovation Programs
- Educate Residents by Distributing a Housing Renovation Guide and Hosting Home Renovation Workshops
- Advocate Expansion of Nuisance Abatement Program in MorningSide
- Engage in Targeted Code Enforcement for Investor-Owned Properties
- Focus Habitat for Humanity Renovation Efforts in the Clark School Area
- Target U-SNAP-BAC Renovation Efforts

STRATEGIES

ENCOURAGE PARTICIPATION IN EXISTING RESIDENTIAL RENOVATION PROGRAMS

By encouraging more owner-occupants and investor-owners to renovate their houses, other homeowners will be encouraged to invest in their houses improving the condition of the entire neighborhood. Grants and low-interest loans can help more homeowners finance these investments. Table 4.3 outlines residential renovation loan and grant programs that may be available to MorningSide property owners.

Type of Program and Organization	Program Name	Program Details
Home Improvement (Store) Habitat for Humanity	Habitat ReStore Detroit East	Stocked with building materials and household items. Also a site for DIY repair workshops. Habitat ReStore — Detroit East 17181 Mack Ave. Detroit, MI 48224 Ph: (313) 332-0248
Home Repair (Loans) For Owner Occupants Habitat for Humanity	Critical Home Repair	Focused in MorningSide, Commons the program offers 0% interest loans
Home Improvement (Grant) For Owner Occupants Federal Home Loan Bank of Indianapolis	Neighborhood Impact Program (NIP)	NIP assists owner occupants with incomes at or below 80% of area median income (AMI) to repair or rehabilitate their homes. Member bank: Communicating Arts Credit Union (Mack-Alter Square)
Home Improvement (Loan) For Owner Occupants Southwest Lending Solutions	Low-interest Home Improvement Loan for an Individual	Loan interest likely 4-8%, home improvement loan for a Michigan owner occupant
Home Improvement (Loan) For Owner Occupants Michigan State Housing Development Authority	Property Improvement Loan for Owner Occupants	Loan of interest varying from 4%-8% based on household income. Improvement must substantially protect or improve the basic livability of single-family or manufactured home; apply through a MSHDA-approved participating lender or community agent First Independence Bank in Downtown Detroit: 44 Michigan Ave. Detroit MI 48226 Phone: 3132568400

Table 4.3: Residential renovation programs

U-SNAP-BAC could continue assisting homeowners on the application process for grants and low-interest loans. Credit counseling, a service provided by U-SNAP-BAC, may help increase applicant credit scores; several home improvement loan programs have minimum credit score qualifications.

Program Qualification	Amount	Website
Open to the public	Savings on building materials and household items; can save 30-75% off regular retail prices	http://www.metrorestores.org/locations/detroiteast/
Must reside in the area bounded by Warren Ave., Alter Rd., Mack Ave. and Barham St. to qualify for assistance. Critical home repairs address situations that threaten well-being, health and safety and may include solutions to housing code violations.	Up to \$7,500	http://www.habitatdetroit.org/ownershipoverview
Up to \$10,000 is available if the homeowner meets either of the following requirements: The FHLBI member is the current first lien holder or mortgage servicer, or the homeowner was previously a mortgage customer of the FHLBI member who has subsequently fully satisfied the mortgage debt.	Up to \$10,000; or up to \$7,500	http://www.fhlbi.com/housing/documents/NIPFactSheet.pdf
Michigan homeowner (or in the process of buying) with an annual household income up to \$65,000; whose credit score is between 620 and 660; who resides in the home year-round	\$10,000-\$1,000,000	http://www.swsol.org/lending
Homeowners with equity in their home, annual income of up to \$105,700 and with a credit score of at least 620. The home must be the borrower's primary residence	Up to \$50,000	http://www.michigan.gov/msh-da/0,4641,7-141-49317_50737--,00.html

Type of Program and Organization	Program Name	Program Details
<p>Housing Improvement (Loan) For Owner Occupants City of Detroit</p>	<p>Detroit 0% Home Repair Loan for 10 Years</p>	<p>A program to help homeowners invest in and repair their homes-U-SNAP-BAC is an intake center</p>
<p>Home Improvement (Loan) For Owner Occupants Neighborhood Assistance Corporation of America</p>	<p>NACA Detroit Neighborhood Initiative</p>	<p>A program in coordination with Bank of America and the City of Detroit designed to give Land Bank home auction purchasers or others acquiring and renovating a home a loan without a down payment, without closing costs or fees, below market interest rates (3.5% for a 30 year term or 2.875% for a 15 year term).</p>
<p>Housing Improvement (Loan) For Owner Occupants FHA & Southwest Lending Solutions</p>	<p>FHA 203K Loan Rehab Program</p>	<p>A home improvement loan program with the primary goal to rehabilitate and repair single family properties. Allows a down payment as low as 3.5% of the acquisition and repair costs of the property. Loans must not exceed FHA Mortgage Limits for Wayne County.</p>
<p>Home Improvement (Loan) For Investor Owners Michigan State Housing Development Authority</p>	<p>Property Improvement Loan for Landlords</p>	<p>Loan at 8% interest rate. Improvement must substantially protect or improve the basic livability of the property; apply through a MSHDA-approved participating lender or community agent like: First Independence Bank in Downtown Detroit: 44 Michigan Ave. Detroit MI 48226 Phone: 3132568400</p>
<p>Home Improvement (Loan) For Investor Owners Southwest Lending Solutions</p>	<p>Low-interest Home Improvement Loan for a Landlord</p>	<p>Low-interest, likely 4-8%, home improvement loan for a Michigan investor-owned home Phone: 3132568400</p>

Table 4.3: Residential renovation programs (continued)

Program Qualification	Amount	Website
<p>Homeowners must own and occupy their home for at least six months prior to applying. They must have a warranty deed. Low-and moderate-income homeowners can apply no matter where they live. Regardless of income, homeowners in designated areas can still apply; MorningSide homes outside MorningSide Commons are eligible. The minimum credit score is 560; homeowner's insurance and taxes must be current; the homeowner must be able to afford the loan payments.</p>	<p>\$5,000-\$25,000</p>	<p>http://www.detroitloans.org/</p>
<p>This program has no qualifications based on credit score or income. For Land-Bank-purchased homes a loan-to-value of 150% is available and for non-Land Bank purchases a loan-to-value ("LTV") of 110% is available. To be eligible for this program homebuyers must attend a NACA Workshop.</p>	<p>Loan to values of 150% or 110%.</p>	<p>https://www.naca.com/nacaweb/press/pressrelease/DetroitNeighborhoodStabilization20150416.pdf</p>
<p>The program provides funds to purchase or refinance homes in need of repair or modernization and includes the repair costs in the loan amount. Permits a managed escrow account to fund repairs over time.</p>	<p>\$5,000-\$271,000</p>	<p>http://www.fhainfo.com/fha203k.htm http://www.swsol.org/lending</p>
<p>Property and landlord must be located in Michigan. Investment property owners with a credit score of at least 620. The property must be either a single-family rental property or 5 units in a multi-family rental up to 11 units. There must be equity in the property</p>	<p>\$12,000-\$60,000</p>	<p>http://www.michigan.gov/mshda/0,1607,7-141-49317_50740-187373--,00.html</p>
<p>Michigan homeowner who seeks to repair or modernize a property located in Michigan; who is the current owner or is in the process of buying the property; who is a US Citizen (Limited Liability Corporations may apply)</p>	<p>\$10,000-\$1,000,000</p>	<p>http://www.swsol.org/lending</p>

EDUCATE RESIDENTS BY DISTRIBUTING A HOUSING RENOVATION GUIDE AND HOSTING RENOVATION WORKSHOPS

To educate property owners on professional and do-it-yourself (DIY) repairs for homes in MorningSide, a reference guide could be distributed. The Housing Renovation Guide, created for this plan, assists MorningSide owner occupants and investor owners in researching costs (see Table 4.4) and funding options for professional home renovations. The Guide details common contractor repairs such as roofing and flooring. MorningSide organizations can distribute the Guide at neighborhood gatherings or events and educate homeowners and renters on contractor renovations that save money and improve quality of life.

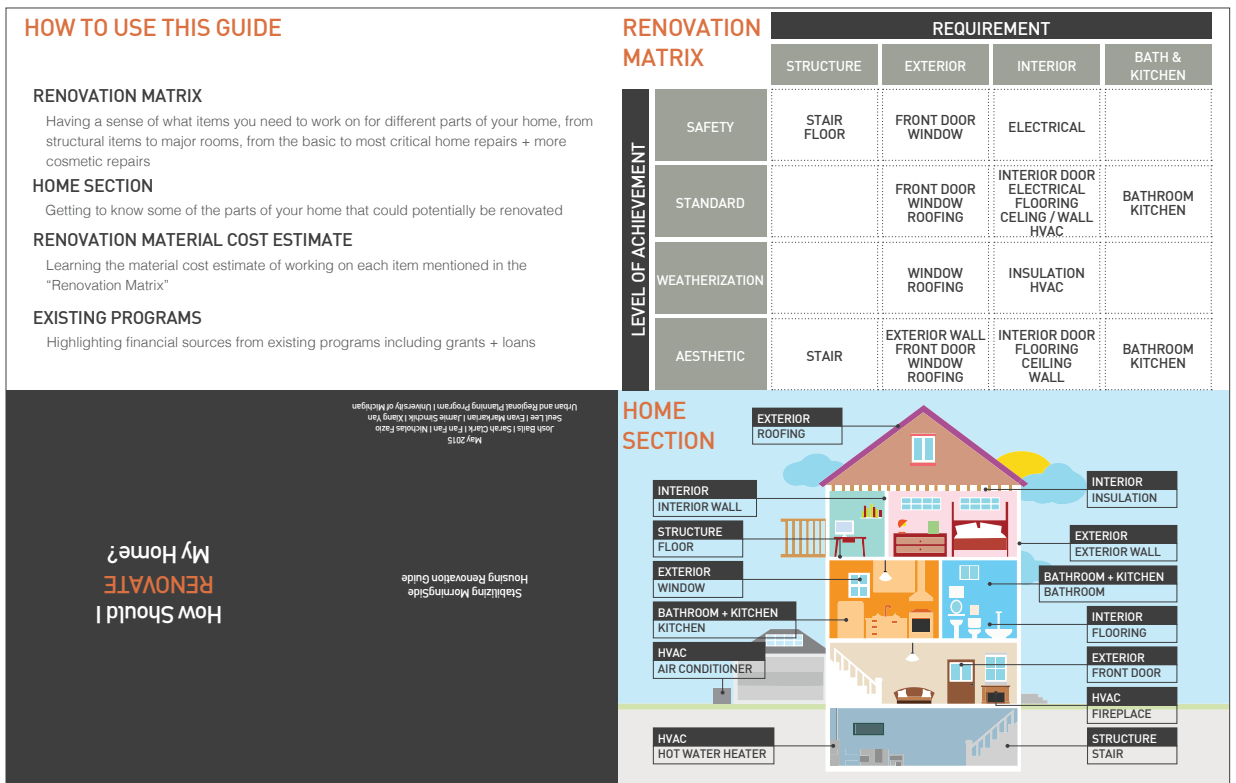


Figure 4.2: Snapshot of "How should I renovate my home?" Guide

U-SNAP-BAC, MorningSide neighborhood association and other partners (such as Habitat for Humanity or Spirit of Love Church) could host “do-it-yourself” housing repair workshops with topics like weatherization. They can also partner with the following workshops:

**Habitat for Humanity
ReStore**

Habitat for Humanity ReStore is launching home repair workshops this spring at their eastside store just east of MorningSide on Mack Ave. These DIY workshops can be marketed to MorningSide residents along with the Guide.

EcoWorks

EcoWorks hosts workshops that cover topics including energy or water savings, healthy homes, plumbing, electrical and window or wall repair. MorningSide organizations could partner to host these workshops either as an information only session or as a workshop plus book and take home toolkit.² Costs vary depending on location, number of attendees and supplies. EcoWorks can offer discounts to nonprofits. The typical workshop price is \$20 per person with a minimum of ten attendees, plus \$10-\$50 in supplies per person, depending on desired outcomes. EcoWorks currently does not have funding for the technical assistance program, so a fee is charged per workshop and workshops are held by request only. They are open to partnering with MorningSide. Organizations can register for an unscheduled workshop online or by contacting the EcoWorks office.³

Brick + Beam

Also, organizations can coordinate with Brick + Beam, the emerging collaborative network of Detroit renovators created through the Michigan Historic Preservation Network.⁴ In the spring of 2015 Brick and Beam was awarded \$87,424 by Knight Cities Challenge to “combat blight, reactivate vacant buildings and improve their city [Detroit].”⁵ Brick and Beam will launch in summer 2015. For MorningSide, it could support residents by connecting them with rehabbers across Detroit.⁶

		Item	Cost
Structure	Floor	Minor repairs to concrete floor	\$3.00/sf
	Stair	Repair exterior concrete stairs	\$12.00/sf
		Repair exterior concrete stairs	\$4.00/sf
		Replace exterior concrete stairs	\$.10/sf
Exterior	Exterior wall	Repair brick wall	\$3.00/sf
		Vinyl siding	\$1.00/sf
		Plywood siding	\$1.00/sf
	Roofing	Roof shingle	\$.70/sf
		Roofing underlayment	\$.10/sf
		Skylight	\$170/ea. or \$450/ea. (energy efficiency)
	Front door	Wood door	\$650/ea.
		Fiberglass door	\$200/ea.
		Steel door	\$160/ea.
	Windows	Single hung vinyl window	\$100/ea. or \$140/ea. (energy efficiency)
Double hung vinyl window		\$200/ea. (energy efficiency)	
Interior	Interior door	Interior door	\$50/ea.
	Wall	Drywall board	\$.20/sf
		Molding	\$.30/lf

Table 4.4: Estimated home renovation material costs

Sources: Home Depot Website, 2015; RSMMeans Online, 2015. See Appendix A for full citations.

Item		Cost	
Interior	Flooring	Vinyl plank	\$1.80/sf
		Carpet	\$1.20/sf
		Ceramic tile	\$.80/sf
	Ceiling	Drop ceiling tile	\$.50/sf
	HVAC	Window central air conditioner	\$210/ea. or \$300/ea. (energy efficiency)
		Hot water heater	\$430/ea.
		Furnace	\$350/ea. Or \$480/ea. (energy efficiency)
	Electrical	Wire	\$.15/lf
		Smoke and carbon monoxide alarm	\$38.00/ea.
	Insulation	Wall and door	\$.20/sf R13
Attic and crawlspace		\$.40/sf R3.2	
Bathroom and Kitchen	Bathroom	Tub and shower combo faucet	\$160/ea.
		Bath sink	\$100/ea. or \$140/ea. (energy efficiency)
		Bath tub	\$200/ea. (energy efficiency)
		Toilet seat	\$50/ea.
		Cabinet	\$.20/sf
	Kitchen	Kitchen sink	\$200/ea.
		Cabinet	\$130/ea.
		Faucet	\$30/ea.

ADVOCATE EXPANSION OF THE NUISANCE ABATEMENT PROGRAM IN MORNINGSIDE

A key strategy to remove privately owned, unoccupied, blighted properties from MorningSide is the expansion of the Land Bank's Nuisance Abatement Program (NAP). Involving individual judicial review, the Nuisance Abatement Program remediates unoccupied, privately owned properties that are "boarded, open to trespass, neglected and/or dangerous" and not in tax foreclosure.⁷ Mayor Duggan's NAP requires private owners to fix up or sell their nuisance properties or risk seizure by the Land Bank. This program was implemented in spring 2014. Citywide, 1,200 nuisance abatement lawsuits were filed; 350 agreements had been signed to fix cited properties; 200 properties were seized as of January 2015.⁸

There were approximately 694 unoccupied structures in MorningSide as of early 2014.⁹ As shown in Table 4.1, while 96.5 percent of the 3,266 occupied structures were in "good" condition, only 47.4 percent of the 694 unoccupied structures were. Implementation of the NAP could protect these unoccupied structures from further deterioration.

MorningSide organizations such as U-SNAP-BAC, MorningSide neighborhood association and Spirit of Love Church could advocate for a phased expansion of the NAP in MorningSide. The initial phase might start by including properties on Courville St. and Three Mile Dr. to expand the existing program area. The Land Bank is already addressing 39 Nuisance Abatement properties on Outer Drive and Audubon Rd.¹⁰ On Courville NAP might apply to 22 privately owned, unoccupied properties while on Three Mile Dr. NAP may apply to 24 privately owned, unoccupied properties (see Figure 4.3 and Appendix D). If structures in good condition as of early 2014 are excluded, NAP may apply to 12 and 9 properties on Courville Rd. and Three Mile Dr. respectively. Particularly, immediate action should be taken against large owners such as Metro Property Group, LLC, and its affiliate Artesian Equities, LLC since they own 16 unoccupied structures on these two streets and 11 of those structures are in fair or poor condition or should be demolished.

If NAP expanded to other parts of the neighborhood, action could be taken on approximately 400 additional unoccupied structures (around 145 of structures in "good" condition are excluded). Given the large number of properties involved, action could be more effective if priority is given to large owners such as Metro Property Group, LLC/Artesian Equities, LLC, and some financial institutions such as Fannie Mae and Freddie Mac. The Land Bank has taken this approach in other neighborhoods. Among the potential 400 NAP properties, 68 of them belong to the Metro Property Group, LLC, or Artesian Equities, LLC, and about 35 of them belong to financial institutions. MorningSide organizations could work with the Land Bank to put more pressure on the Metro Properties Group, LLC/Artesian Equities, LLC, to restore their properties to good condition or to force them to transfer their properties to the Land Bank, MorningSide organizations or other private owners. For structures owned by the financial institutions, MorningSide organizations could negotiate with them to transfer their properties to U-SNAP-BAC or Habitat for Humanity at a low price.

EXPANSION OF NUISANCE ABATEMENT PROGRAM

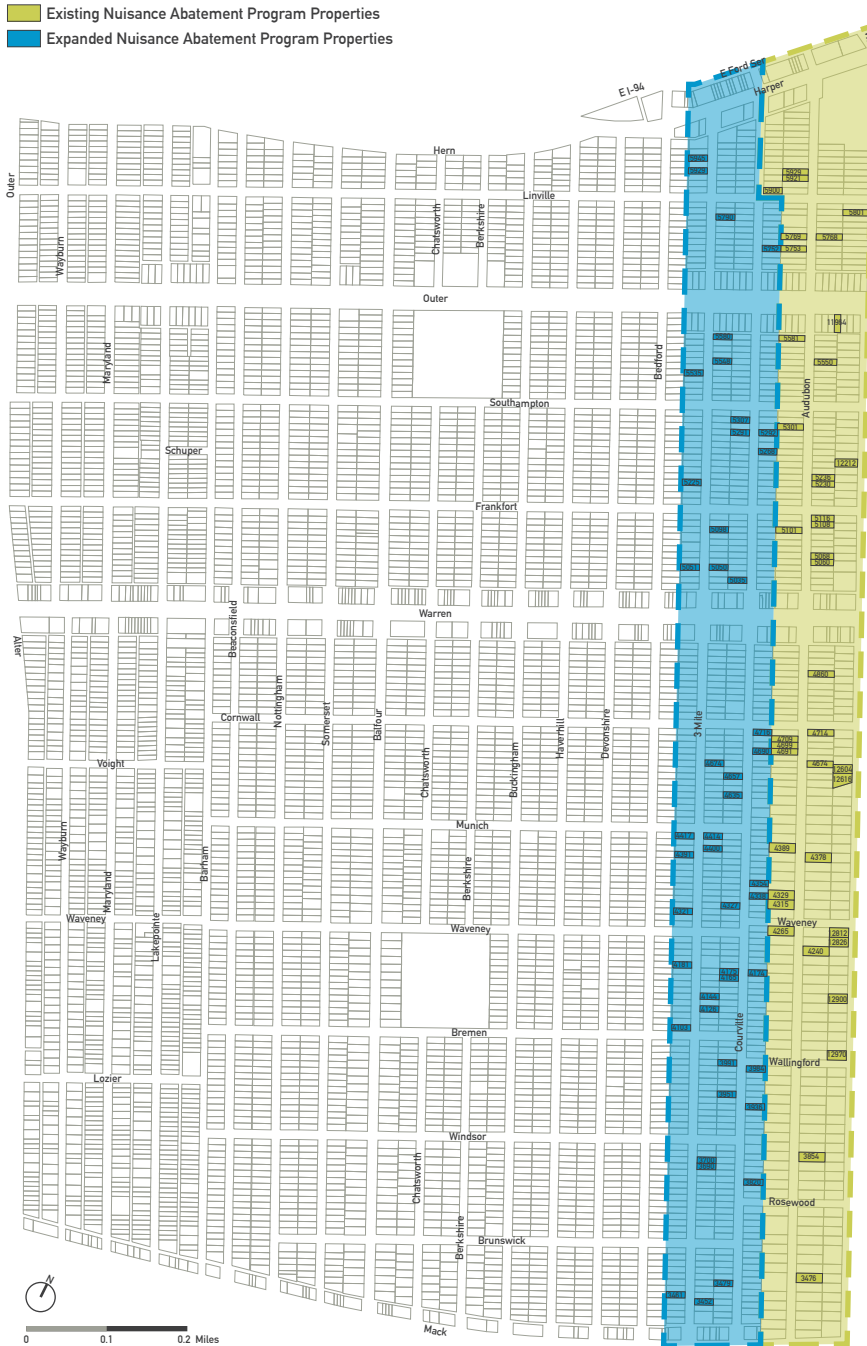


Figure 4.3 Initial phase for expansion of Nuisance Abatement Program
 Source: City of Detroit Office of the Assessor, 2014, 2015; City of Detroit Planning + Development Department, 2012 a, 2014.
 See Appendix A for full citations.

ENGAGE IN TARGETED CODE ENFORCEMENT FOR INVESTOR-OWNED PROPERTIES

Property maintenance code or blight violations as well as building code violations diminish property values and discourage investment. Noncompliant building code homes endanger “public health, safety and welfare.”¹¹ Effective code enforcement engages residents to identify and remediate quality of life issues like vacant, open structures, abandoned cars, illegal dumping and graffiti. Organizing a campaign of targeted code enforcement would depend on the MorningSide neighborhood association’s block clubs.

A targeted code enforcement effort could provide a worksheet to residents, which includes:

Property Maintenance (Blight) Violations

High weeds and grass; inoperable vehicles; rat harborage; unremoved snow or ice¹²

Building Code Violations

Lead removal; structural repairs (decaying roof, broken steps)

Urban Neighborhoods Initiative

UNI partnered with the Springdale – Woodmere Block Club, residents and Danto Furniture to target code enforcement in Springwells Village. This partnership identified and advocated for demolition of 151 homes, investor-owned properties, and commercial buildings in 2013¹³ and boarded up 60 open, dangerous, vacant structures in this neighborhood between 2011 and 2012. Danto Furniture paid for the materials and much of the labor for the board-up project, which averaged approximately \$500 per home.¹⁴

Map (Figure 4.4) and list of potential investor-owned violating homes (See Appendix E)

Contact information for Buildings, Safety Engineering and Environmental Department’s Property Maintenance number [(313) 628-2451]

Detroit Building Authority demolition number [(313) 224-3215]

Link to download the Blexting application [www.motorcitymapping.org/contribute]

Link to Detroit Delivers application [[www.detroitmi.gov/How-Do-I/Mobile-Apps/Detroit Delivers](http://www.detroitmi.gov/How-Do-I/Mobile-Apps/Detroit-Delivers)] for neighborhood quality of life issues, such as abandoned vehicles and illegal dumping

The list can spread awareness of the estimated 128 investor-owned homes which can be brought up to code or, if need-be, demolished. The list includes 20 potential code violating properties owned by the Metro Property Group, LLC, and Artesian Equities, LLC, and 15 potential code violating properties owned by financial institutions. This means that MorningSide organizations could coordinate efforts in advocating for implementation of NAP and code enforcement by first targeting the Metro Property Group, LLC/Artesian Equities, LLC, and the financial institutions.

POTENTIAL INVESTOR-OWNED CODE VIOLATING PROPERTIES

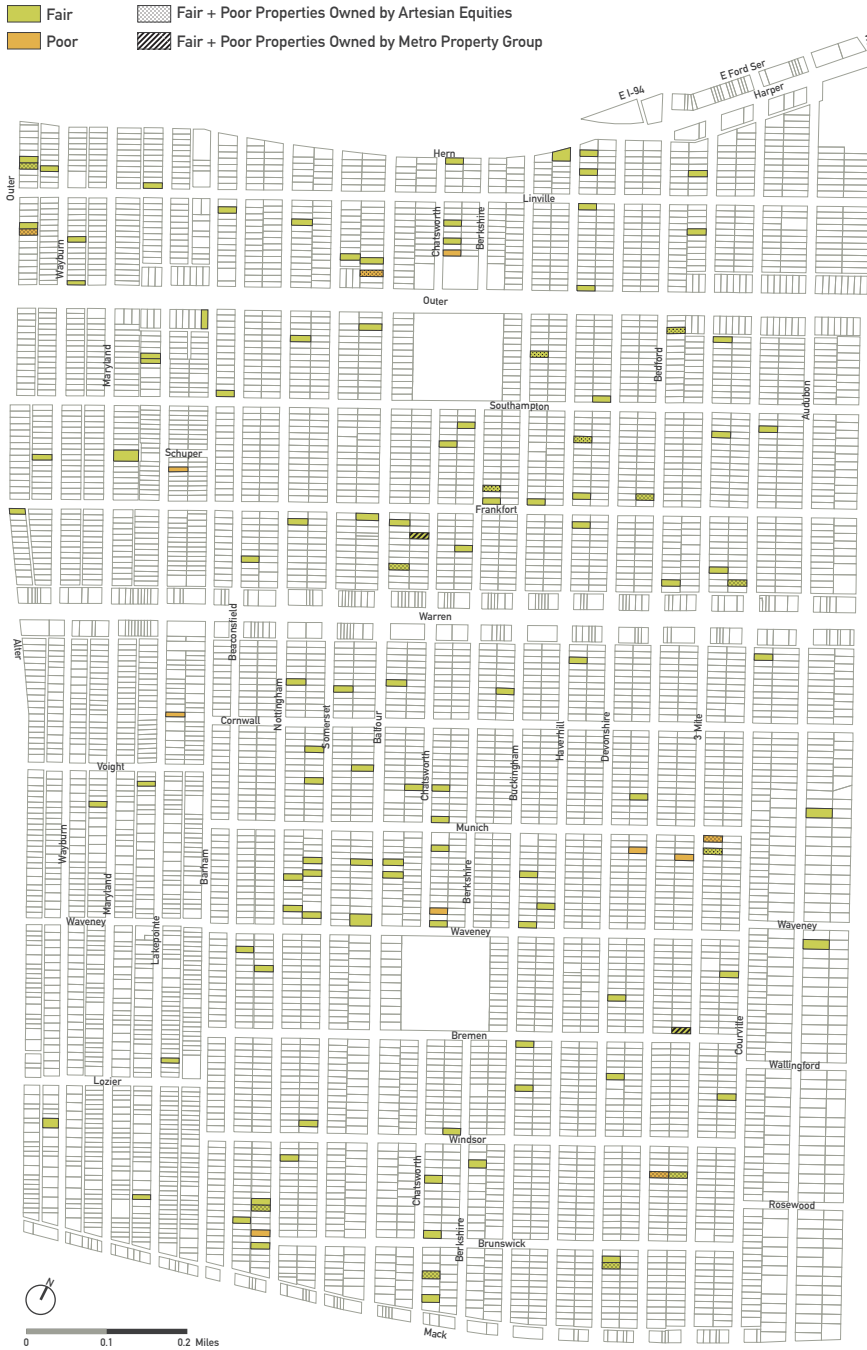


Figure 4.4: Potential code violating properties
 Source: Motor City Mapping, 2014; City of Detroit Planning + Development Department, 2012 a, 2014. See Appendix A for full citations.

FOCUS HABITAT FOR HUMANITY RENOVATION EFFORTS IN THE CLARK SCHOOL AREA

Habitat for Humanity has taken preliminary steps to create a “Revolving Renovation and Foreclosure Rescue Fund” for the Clark School area. The Fund might capitalize on Habitat’s existing donor base by offering Clark School neighborhood residents low-interest loans. Like the existing Critical Home Repair Program, the new Fund might be used for home repairs but would also offer assistance in avoiding tax foreclosures. The program might qualify residents who would otherwise be unable to save their homes from tax foreclosure or were ineligible for other home renovation programs.

The following analysis (see Tables 4.5 and 4.6) estimates the funding requirements for every house within two possible areas (see Figure 4.5) for implementing the Fund. These two areas were analyzed under the assumption that homes in “good” condition would require \$20,000 in repairs, “fair” homes would require \$30,000 and “poor” homes would require \$65,000 in repairs.

- The Immediate Target Area includes the blocks adjacent to Clark School on Balfour Rd. and Buckingham Ave.
- The Greater Target Area adds one block south of Windsor St. along Chatsworth St. and Berkshire St.

Item		Quantity / Costs
Parcel Statistics	Vacant lots	8
	Houses	46
	Investor-owned houses	21
	Houses in tax foreclosure	2
	Houses in good condition	43
	Houses in fair condition	1
	Houses suggested for demolition	2
Estimated Costs	Estimated Renovation	\$930,000
	Tax Foreclosure Prevention	\$14,000
	Total Costs	\$944,000

Table 4.5: Housing statistics for immediate target area
Sources: Motor City Mapping, 2014; Wayne County Treasurer, 2015. See Appendix A for full citation

Note: This calculation assumes that Habitat for Humanity will finance home repairs for investor-owned properties as well as owner-occupied ones.

Item		Quantity / Costs
Parcel Statistics	Vacant lots	15
	Houses	140
	Investor-owned houses	58
	Houses in tax foreclosure	7
	Houses in good condition	127
	Houses in fair condition	8
	Houses suggested for demolition	5
Estimated Costs	Estimated Renovation	\$2,920,000
	Tax Foreclosure Prevention	\$78,000
	Total Costs	\$2,998,000

Table 4.6: Housing statistics for greater target area
Sources: Motor City Mapping, 2014; Wayne County Treasurer, 2015. See Appendix A for full citation

Note: This calculation assumes that Habitat for Humanity will finance home repairs for investor-owned properties as well as owner-occupied ones.

HABITAT FOR HUMANITY TARGET AREAS



Figure 4.5: Habitat for Humanity target areas
 Source: Motor City Mapping, 2014; City of Detroit Planning + Development Department, 2012 a, 2014.
 See Appendix A for full citations.

TARGET U-SNAP-BAC RENOVATION EFFORTS

An acquisition and renovation resale program could increase the number of comparable sales with higher values for MorningSide and if focused on specific blocks can increase the quality of life of those areas. A U-SNAP-BAC renovation program might target blocks with higher densities of owner-occupied homes to increase the property values of more homes per renovated house. By focusing on all or one of three target areas, U-SNAP-BAC would be targeting blocks that are close to Clark School. U-SNAP-BAC might acquire properties by:

Land Bank purchases	Community Partner Program offers the Blight Removal Partnership which sells partners up to ten blighted homes at less than fair market value, and the Redevelopment Partnership is designed for community partners to purchase ten or more homes on a negotiated basis. ¹⁵
National Community Stabilization Trust purchases or donations	The National Community Stabilization Trust (NCST) offers partners like U-SNAP-BAC newly available real-estate owned (REO) homes. ¹⁶ Targeting homes owned by participating institutions – Bank of America, Citi, Chase, Fannie Mae, and Freddie Mac – might reduce the acquisition costs of a U-SNAP-BAC renovation program.
Financial institution purchases	U-SNAP-BAC can negotiate with individual banks (e.g. Colonial Federal Savings, New York Mellon, HSBC, Comerica, or Wells Fargo) that have REO houses in MorningSide.

Three areas offer examples of locations where U-SNAP-BAC might focus (Figure 4.6):

Balfour Target Area	Balfour Rd. from Mack Ave. to Bremen St. - 3600 Balfour Rd. is owned by the Land Bank, and 3475 Balfour Rd. is owned by Colonial Federal Savings Bank.
Courville Target Area	Courville St. between Mack Ave. and Waveney St. - 4212, 4162, 3976, 4215, 3921, 3485, and 3453 Courville St. are all owned by the Land Bank; 4010 Courville St. is owned by Fannie Mae; 3912 Courville St. is owned by HSBC Bank; and 3613 Courville St. is owned by the Bank of New York Mellon.
Audubon Target Area	Audubon St. between Mack Ave. and Waveney St. - 4176 Audubon St. is owned by Comerica Bank; 4164 and 4265 Audubon St. are owned by Fannie Mae; and 4152 Audubon is owned by Wells Fargo Bank.

Section 5 outlines possible strategies for transforming MorningSide's vacant land into assets.

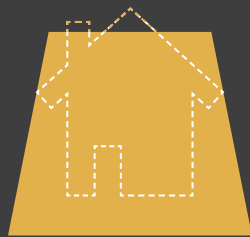
U-SNAP-BAC TARGET AREA OPTIONS



Figure 4.6: U-SNAP-BAC target area options
 Source: Motor City Mapping, 2014; City of Detroit Planning + Development Department, 2012 a, 2014; Wayne County Treasurer, 2015. See Appendix A for full citations.

Notes

1. Motor City Mapping, Property Conditions [datafile], 2014, received from Loveland Technologies.
2. Jacob Corvidae, EcoWorks, email message to author, April 9 and 20, 2015.
3. Ibid.
4. Michigan Historic Preservation Network Website, Network News, accessed March 2015 from <https://t.e2ma.net/webview/tygsf/f198ebef71f197a190d1a48530fb567b>.
5. Knight Foundation Website, accessed April 2015 from <http://knightcities.org/winners2015/>.
6. Lisa Phillips, Preservation Detroit Board Member, personal communication with author, April 2015.
7. Detroit Land Bank Authority Website, Nuisance Abatement, accessed April 2015 from <http://www.buildingdetroit.org/our-programs/nuisance-abatement/>.
8. Elaine Cromie, MLive Website, accessed April 2015 from http://www.mlive.com/news/detroit/index.ssf/2015/02/14_numbers_on_detroit_progress.html#4.
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10. Detroit Land Bank Authority, MorningSide Properties Inventory by Program Status as of January 12, 2015, received from Detroit Land Bank Authority.
11. MuniCode Website, Detroit, MI, accessed April 2015 from https://www.municode.com/library/mi/detroit/codes/code_of_ordinances?nodeId=PTIIICICO_CH9BUBURE_ARTIDPRMACO_DIV1INGE_S9-1-5INCO.
12. City of Detroit Government Website, accessed April 2015 from <http://detroitmi.gov>.
13. Urban Neighborhoods Initiative, 2013 Annual Report, accessed April 2015 from <http://static1.squarespace.com/static/51cc9277e4b08c2dba68ac16/t/529ca4d1e4b06b09478b04e3/1385997521858/2013annualreport.pdf>.
14. Breaking the Law to Mend the Neighborhood, Channel 7 Website, 20/20, accessed April 2015 from <http://detroit2020.com/2012/05/23/breaking-the-law-to-mend-the-neighborhood/>.
15. Building Detroit Website, Community Partnership Program, accessed April 2015 from <http://www.buildingdetroit.org/community-partnership-overview/>.
16. National Community Stabilization Trust Website, Property Acquisition, accessed April 2015 from http://www.stabilizationtrust.com/programs_services/property_acquisition/.



SECTION 5
TURN VACANT LAND INTO ASSETS

TURN VACANT LAND INTO ASSETS

INTRODUCTION

As mentioned in Section 2, there are 1,251 lots of vacant land equaling about 187 acres in MorningSide. The total amount of vacant land is 20 percent of MorningSide, which equals 142 football fields. Reusing vacant land will stabilize the housing market in MorningSide since it will use excess land and turn it from blight into more productive uses.

What is a vacant lot?

A vacant lot is a neglected lot without a structure. Figure 5.1 highlights unmaintained vacant lots. Vacant lots are unequally distributed across MorningSide with a large percentage of vacant lots in the western section. The largest amount of vacancy exists along Barham St.; this street has the most visible signs of blight, vacancy and illegal dumping.

The Detroit Future City Strategic Framework designates MorningSide as a Green Residential area that discourages new development and places emphasis on landscape-based applications until demand for housing increases. The green residential typology suggests alternative reuses for vacant land after home demolition.¹ This plan develops the green residential concept further and identifies how it could be envisioned in a neighborhood like MorningSide.

STRATEGIES OUTLINE

- Implement Three Programs for Land Reuse Based on the Amount of Vacant Land in the Neighborhood:
 - Side Lot, a short-term strategy in areas that have 15 percent and under as vacant lots
 - Green Ventures, a mid-term strategy in areas between with 16 to 30 percent vacant lots
 - Greenway, a long-term strategy in areas with over 31 percent as vacant lots

MORNINGSIDE VACANT LOTS

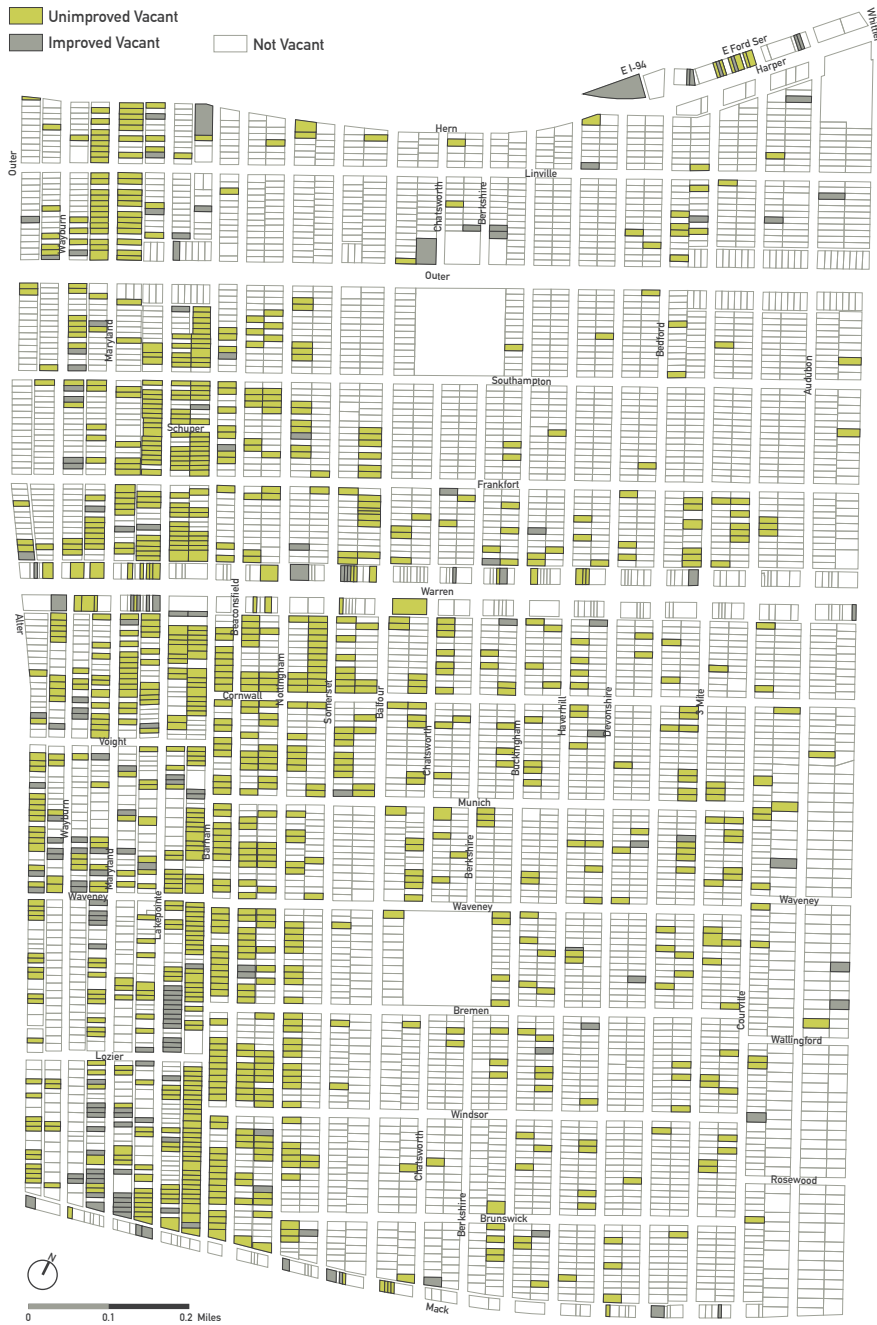


Figure 5.1: MorningSide property vacancy status
 Source: City of Detroit Planning + Development Department, 2012a, 2014; Motor City Mapping, 2014.
 See Appendix A for full citations.

RESIDENT INPUT: THE QUESTIONNAIRE

The three program areas were developed based on amount of vacancy and priority uses determined by residents. In order to receive feedback on reuse programs a questionnaire was distributed at three community meetings (see Appendix F).

A total of 30 questionnaires were collected, and 22 of the respondents reside in MorningSide. The results suggested:

Approximately 60 percent of the individuals surveyed supported the closing of Barham St., since it is the most visible street with blight, vacancy and illegal dumping.

Most popular programs



Rain garden



Greenway



Community garden

Least popular programs



Parking lot



Goat farm



Beekeeping

Figure 5.2: Questionnaire results

THE VACANT LAND REUSE MATRIX

A vacancy reuse matrix suggests reuse possibilities for vacant land (see Figure 5.3).

The possibilities are divided into short-term, mid-term and long-term according to the time, labor and amount of vacant land they require.

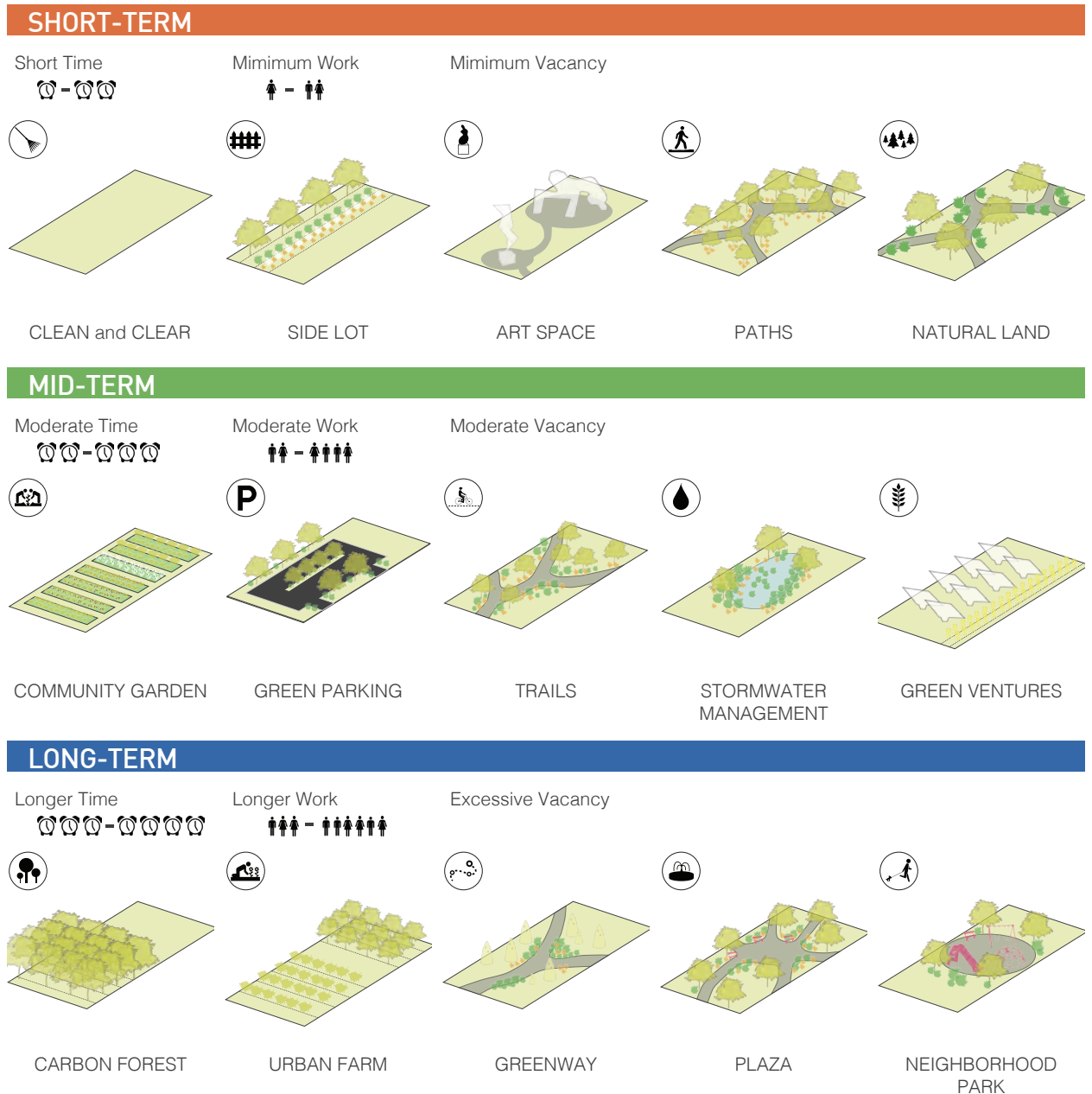



Figure 5.3: The vacancy reuse matrix by complexity, labor and amount of vacant land for implementation

THE VACANT LAND REUSE BOOK

Each of the 15 programs identified in the vacant land reuse matrix (Figure 5.3) are detailed in the reuse book, available separately. The 15 programs each have three application options, providing a total of 45 different application options for vacant land in MorningSide. This Vacant Land Reuse Book encourages MorningSide homeowners to focus on promoting reuse of vacant land. The book includes suggestions for using vacant land with cost estimates, materials, plantings and images.


MID TERM



COMMUNITY GARDEN

VISION
Lots that have raised beds for produce or flowers.


PLANTINGS




TOMATO



PEPPER



LETTUCE




EGGPLANT




BEANS




PEAS



BASIL



PARSLEY



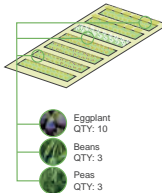
OREGANO

GROW + PLAY



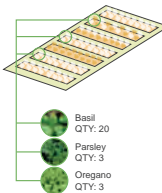
- Tomato QTY: 10
- Pepper QTY: 10
- Lettuce QTY: 3

VEGGIE GARDEN



- Eggplant QTY: 10
- Beans QTY: 3
- Peas QTY: 3

HERB GARDEN



- Basil QTY: 20
- Parsley QTY: 3
- Oregano QTY: 3

COSTS + MATERIALS	
Site Cleanup Trash/Debris	\$900.00
Tomato (10)	\$56.50
Pepper (10)	\$56.50
Lettuce (3 Packs)	\$20.85
Totals	\$1,590.35
Topssoil (2 ea for 0.75 cu ft)	\$4,300.00
Raised Beds (4x8x10) (4)	\$400.00
Totals	\$4,700.00
Soil Testing	\$15.00
Total Project Cost (\$0.86 per sf)*	\$5,748.00

COSTS + MATERIALS	
Site Cleanup Trash/Debris	\$900.00
Eggplant (10)	\$56.00
Beans (3 Packs)	\$14.84
Peas (3 Packs)	\$20.85
Totals	\$991.69
Topssoil (2 ea for 0.75 cu ft)	\$4,300.00
Raised Beds (4x8x10) (4)	\$400.00
Totals	\$5,691.69
Soil Testing	\$15.00
Total Project Cost (\$0.81 per sf)*	\$5,292.20

COSTS + MATERIALS	
Site Cleanup Trash/Debris	\$900.00
Basil (20)	\$49.83
Parsley (3 Packs)	\$17.85
Oregano (3 Packs)	\$11.90
Totals	\$979.58
Topssoil (2 ea for 0.75 cu ft)	\$4,300.00
Raised Beds (4x8x10) (4)	\$400.00
Totals	\$5,680.00
Soil Testing	\$15.00
Total Project Cost (\$0.88 per sf)*	\$5,694.58

*Based on (65'X100') 6,500 sf lot

Vacant Land Reuse Book 13

Figure 5.4: A page from the Vacant Land Reuse Book

STRATEGY

IMPLEMENT THREE PROGRAMS TO REUSE LAND BASED ON THE AMOUNT OF VACANT LAND IN THE NEIGHBORHOOD

To determine what strategies would work best in different parts of the neighborhood, three program areas were designated based on the amount of vacant land in MorningSide as shown in Figure 5.5. The three areas are:

Side Lot

A short-term strategy in areas that have 15 percent or fewer vacant lots

- The Side Lot priority area has 12 percent vacant land with 438 of 3,751 lots vacant.

Green Ventures

A mid-term strategy in areas between with 16 to 30 percent vacant lots

- The Green Ventures priority area has 30 percent vacant land with 519 of 1,808 lots vacant.

Greenway

A long-term strategy in areas with over 31 percent as vacant lots

- The Greenway priority area has 47 percent vacant land with 716 of 1,526 lots vacant.

Buffer zones exist between each program area to show flexibility in how residents choose to repurpose vacant land.

These three program examples encourage implementation by homeowners, neighborhood associations, block clubs and community development corporations. Overall, implementation of these three programs helps make MorningSide a more environmentally friendly, sustainable and resilient neighborhood. Each program is explained in more detail.

SIDE LOT PROGRAM

For areas of MorningSide with the least amount of vacant land, the priority program is side lots. The Side Lot Program promoted by the Detroit Land Bank allows owner occupants a first-come, first-served chance to acquire a vacant lot adjacent to their property for a low price. To qualify for the program, the homeowners have to be current on their property taxes and promise that they will maintain the land and pay its taxes. The Side Lot Program is the simplest and most cost-effective reuse program because it gives ownership back to the residents.

According to the community questionnaire, side lot preferences included rain gardens and community gardens (see Figures 5.6 and 5.7). Illustrated in Figure 5.6. While there are 277 side lots in MorningSide, 187 of them are eligible as side lots as determined by the Land Bank criteria (see Appendix G).



Figure 5.6: Rain garden reuse rendering

SIDE LOT PROGRAM PRIORITY AREA

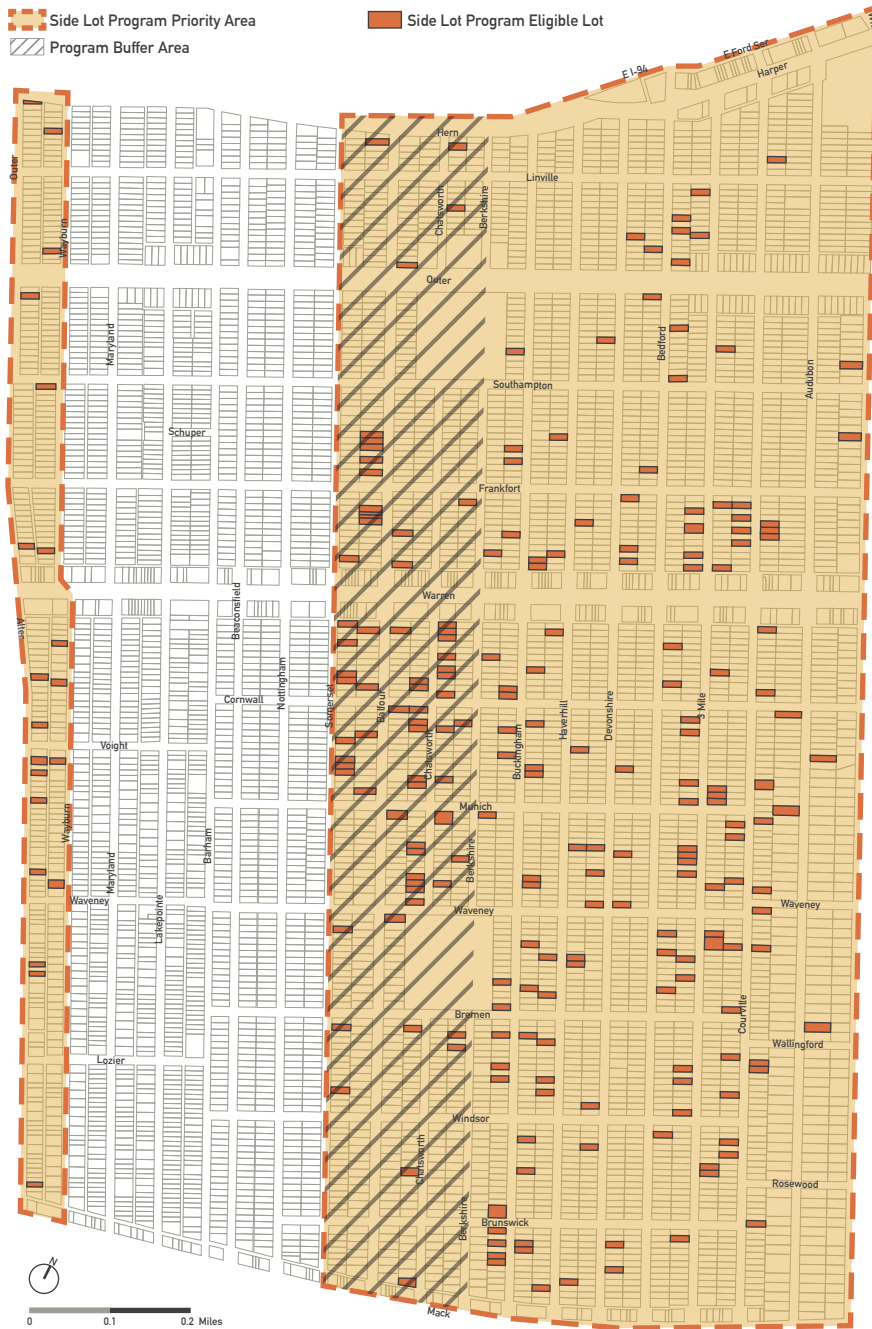


Figure 5.7: Side Lot program priority area
 Source: City of Detroit Planning + Development Department, 2012a, 2014; Motor City Mapping, 2014.
 See Appendix A for full citations.

U-SNAP-BAC could facilitate a partnership between the Land Bank, City of Detroit and Detroit Future City to encourage purchase and care of side lots.

The Land Bank could set up another Side Yard Fair in District 4.

Detroit Future City, Michigan Community Resources, and the Greening of Detroit could host another vacant land workshop to teach residents about lawn care, maintenance and planting ideas, especially those identified in the Vacant Land Reuse Book or DFC's upcoming guide.

U-SNAP-BAC or MorningSide neighborhood association could encourage side lot improvements by offering Home Depot or other gift cards through a side lot beautification competition. This could be done in partnership with the Land Bank and DFC, especially as DFC rolls out its own guide.



Figure 5.8: Community garden reuse rendering

GREEN VENTURES PROGRAM

For areas of MorningSide with moderate amounts of vacant land, the priority program is Green Ventures as shown in Figure 5.10. The Green Ventures possibilities focus on connecting entrepreneurs to larger plots of vacant land, especially areas with three or more adjacent lots. Successful examples of Green Ventures applicable to MorningSide include market gardens, mushroom farms, lavender fields and solar array systems. Successful examples already underway in Detroit include Brother Nature and the Blue Cross Blue Shield solar array. These examples use up large plots of vacant land such as those available in MorningSide.



Figure 5.9: Lavender field reuse rendering

GREEN VENTURES PROGRAM PRIORITY AREA

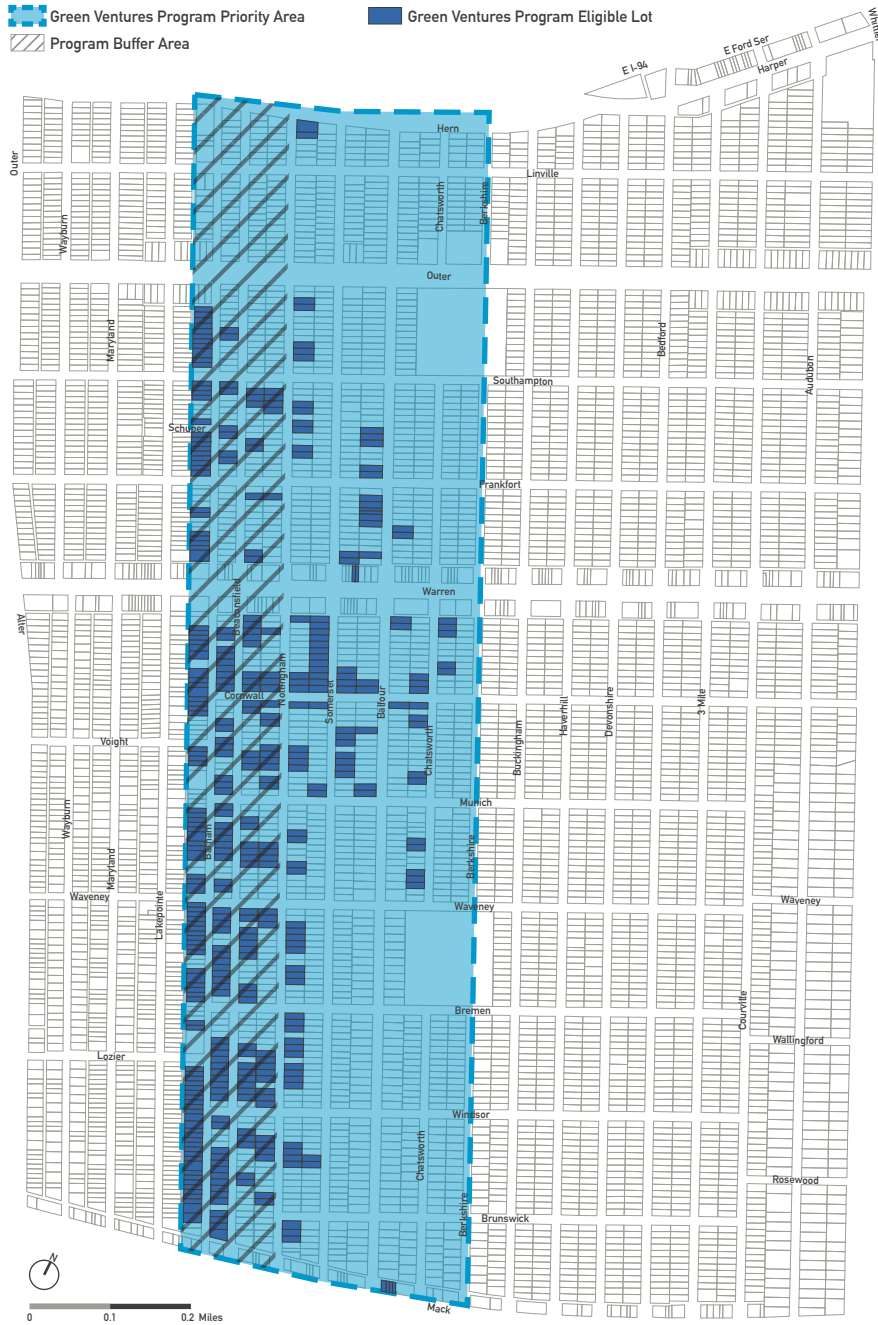


Figure 5.10: The Green Ventures program priority area
 Source: City of Detroit Planning + Development Department, 2012a, 2014; Motor City Mapping, 2014.
 See Appendix A for full citations.

The following steps assist entrepreneurs to engage in Green Ventures.

To implement a Green Venture strategy:

Resolve land assembly issues

Land assembly requires determining ownership and the possibility of acquisition. 115 vacant lots in the Green Ventures priority area are privately owned and 370 are publicly owned (see Figure 5.11).

Determining ownership is necessary if one is interested in legally acquiring a vacant lot. Some vacant land in MorningSide is privately owned. There are 5 resources available to track ownership.²

- The Detroit Land Bank Authority
Website: www.detroitlandbank.org
Phone: (313) 974-6869
Fax: (313) 285-9019
- The Land owner disclosed by the Register of Deeds
Website: www.waynecountylandrecords.com
- The White Pages
Website: www.whitepages.com
- Wayne County Probate Court
Website: public.wcpc.us/eservices/home.page.2
- Why Don't We Own This
Website: makeloveland.com/us/mi/wayne/detroit

Vacant land acquisition

Anyone considering acquiring a vacant property should carefully consider issues such as necessary maintenance, contaminants and tax liens.³

- Wayne County Treasurer's Property Tax Listing
Website: www.waynecounty.com/treasurer/treasurer_payonline.htm

GREEN VENTURES VACANT LAND OWNERSHIP

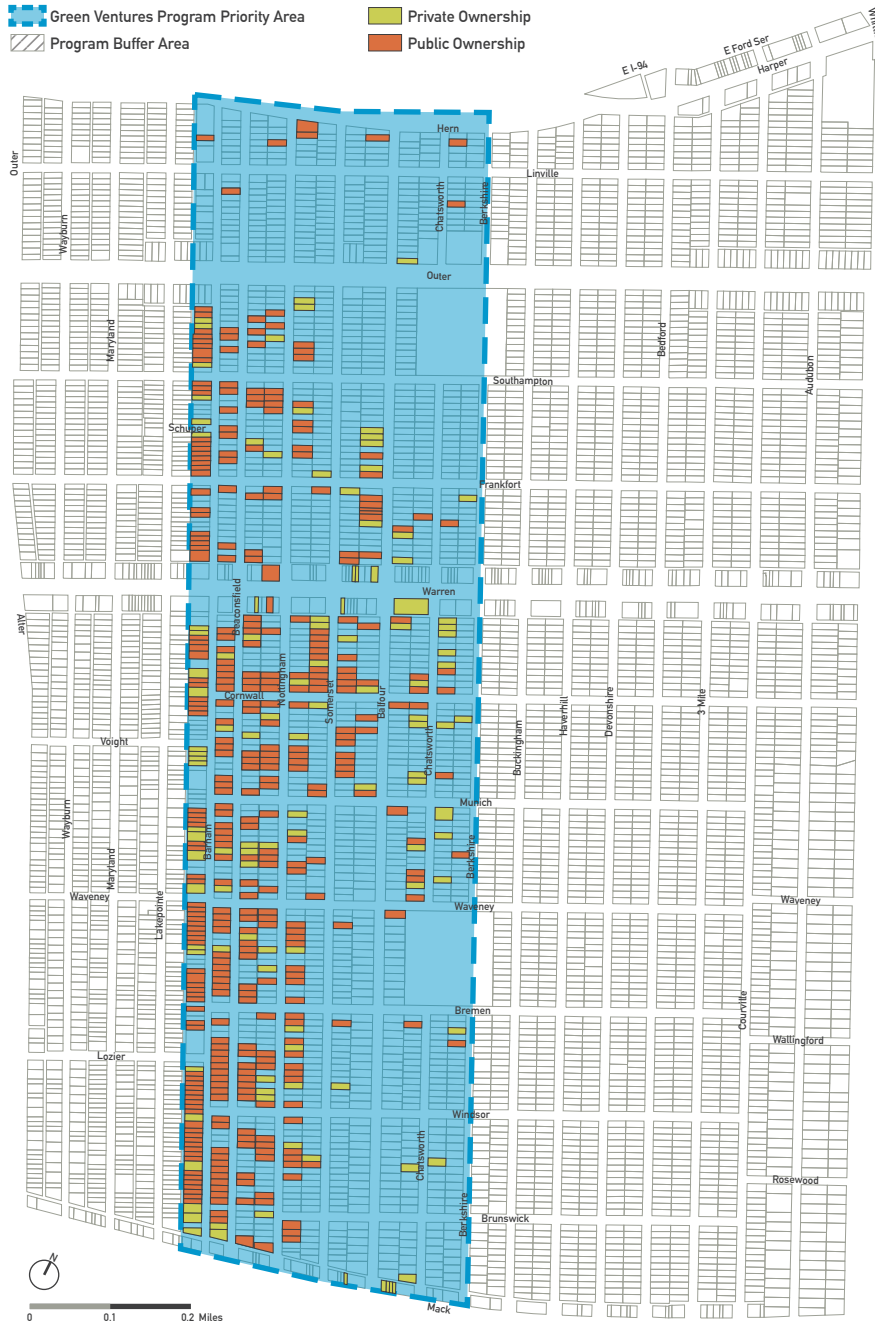


Figure 5.11 Green Ventures vacant land ownership
 Source: City of Detroit Planning + Development Department, 2012a, 2014; Motor City Mapping, 2014.
 See Appendix A for full citations.

Resolve contamination issues

“Gardeners must test the soil and if necessary, remediate it so that edible produce does not absorb toxins from the soil. Constructing planting beds with clean imported soil or growing particular crops that remove toxins can accomplish this decontamination process.”⁴

Resolve contamination issues

Detroit Future City could work with LAND, Inc., Eastside Community Network, LEAP and U-SNAP-BAC to help in packaging and marketing land for entrepreneurial ventures such as lavender fields or tree farms (see Figure 5.9). Other examples of Green Ventures include the Urban Mushroom and Purple Haze Farms.

DFC could also:

- Advocate for Motor City Match and Hatch Detroit to expand their business program to provide competitive funds for good ideas to land-based entrepreneurs.
- Collaborate with Motor City Match and Hatch Detroit to hold an annual competition for Green Ventures to promote reuse of vacant land in MorningSide.

**Brother Nature Produce
(Detroit, MI)**

Brother Nature Produce is located in Corktown. It is a 2 acre farm with about twelve raised beds and three hoop houses. This operation started six years ago as a backyard garden. It has expanded into a business that focuses mainly on growing salad greens with a broader mission of bringing food justice to Detroit. Brother Nature sells its produce at Eastern Market and Wayne State University's Farmers Market as well as to several Detroit restaurants. "In spring 2010, Brother Nature debuted Detroit's first and only community-supported agriculture (CSA) program, with 25 members; it also rolled out an occasional 'guerrilla café' that transforms the farm's produce into street fare served from a vintage Airstream bus."⁵ The owner, Greg Willer also provides guidance to others on how to become a market farmer.

**The Urban Mushroom
(Wyoming, MI)**

The Urban Mushroom was founded in 2013. This business has utilized vacant buildings to produce approximately 500 pounds of oyster mushrooms per month. The mission is to sustainably supply the region with mushrooms by growing on spent coffee grounds, brewery grains and other food and agricultural waste products diverted from the local waste stream. The Urban Mushroom sells its products wholesale at local farmers markets as well as through a community-supported agriculture (CSA) program in which community members support and become partners with the farm.⁶

**Purple Haze Farms
(Sequim, WA)**

Purple Haze Farms is a 12 acre organic lavender farm. This farm grosses over a million dollars a year through retail sales, farmers markets, online sales and services like lavender field weddings.⁷ Lavender grows well in hardiness zones 5-9, particularly in microclimates near large bodies of water. "Growers have been successful with lavender production near the Great Lakes and in other parts of the country with colder winters and large lakes."⁸ A 400 sq ft plot can produce approximately 300 bunches of lavender per year, valued at around \$1,800. Lavender is very versatile, it can be sold in bouquets, dried to crafters and florists, or to make products like lotions and soaps.⁹

**Solar Array Blue Cross Blue Shield
(Detroit, MI)**

On top of a 31,000 sq ft parking structure, DTE has installed a solar array as part of the Solar Currents program. The solar panels generate enough electricity (220kW) for 40 homes annually. The solar arrays are engineered, built and maintained by DTE and are part of their \$137 million promise to invest in solar energy projects in the state of Michigan under their Solar Currents program.¹⁰ A typical upfront cost for solar array for a 5kW solar system is \$20,000 with incentives ranging from \$4,000-\$7,000, which will reduce the first year cost of solar to \$13,000. Michigan gets roughly 4 hours of full sunlight a day, which makes it a perfect candidate for solar, and since the climate is colder the panels actually work more effectively. After installing a solar array system, it will take roughly 13 years to receive a return on investment.¹¹

GREENWAY PROGRAM

The Greenway priority area was designated based on the large concentration of vacant land as shown in Figure 5.13. It is a long-term program that consists of various applications focused on mobility, storm water management and recreation.

Illustrated in Figure 5.12, the Greenway priority area has extensive vacant land and will help create a Greenway network that could span from the north to the south side of the neighborhood.

Implementing the Greenway program can connect a network of vacant land and can close and reuse Barham St., notorious for illegal dumping. The Greenway will require phasing and multiple partnerships.

As a larger scale program, the Greenway requires more resources of time, labor and money to implement. In addition, it can have a larger impact due to its scale. In order to make the Greenway manageable, its development could occur in three stages.



Figure 5.12: Greenway reuse rendering

GREENWAY PROGRAM PRIORITY AREA

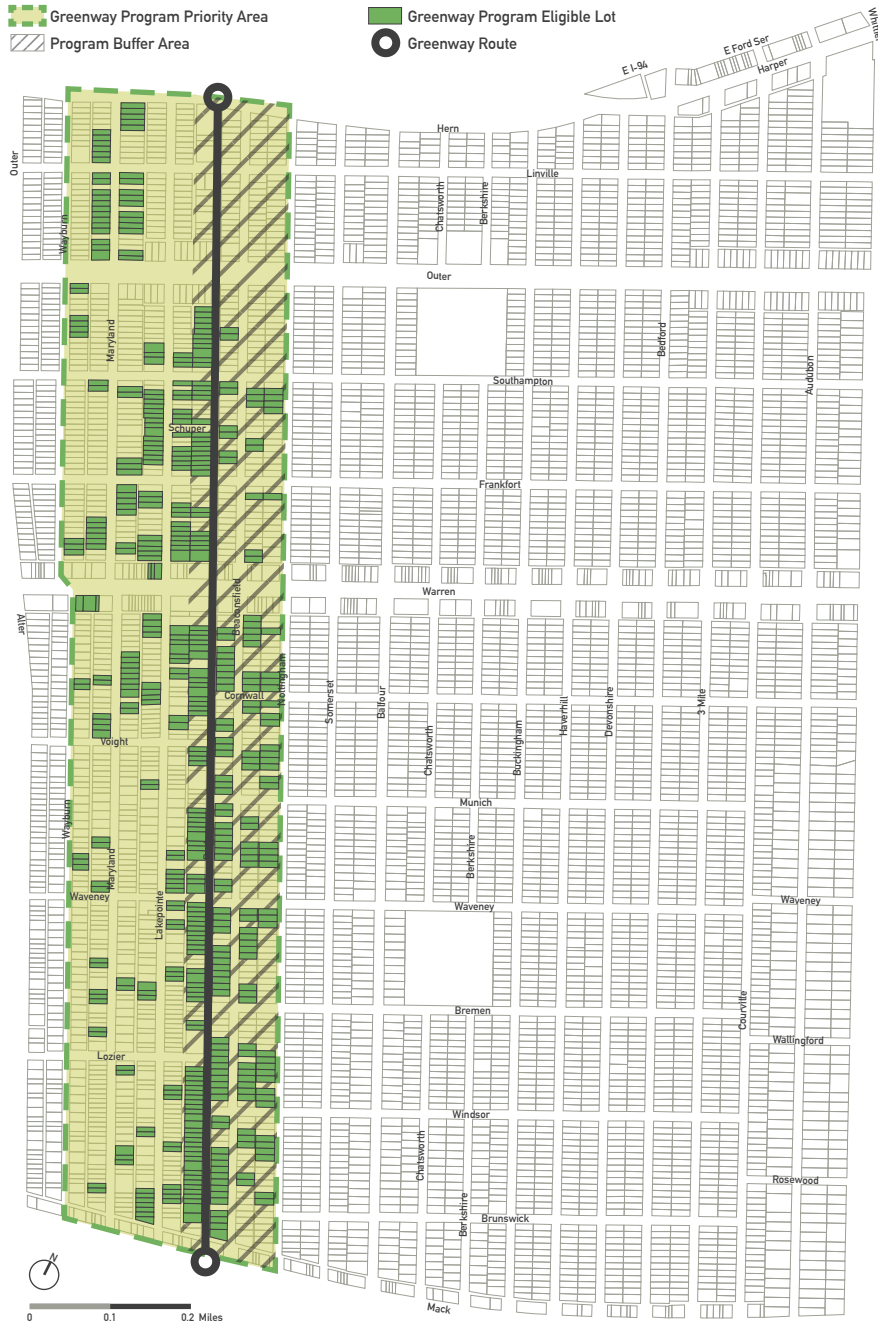


Figure 5.13: The Greenway program priority area
 Source: City of Detroit Planning + Development Department, 2012a, 2014; Motor City Mapping, 2014.
 See Appendix A for full citations.

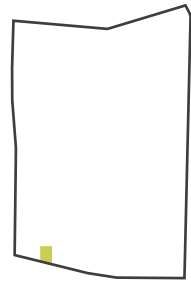
PHASE I: BIKE LANE INSTALLATION + STRATEGY DEVELOPMENT

- Work with the Detroit Eastside Community Collaborative to advocate for installation of a bike lane along Barham St. to connect to proposed greenways on Warren Ave. and E. Outer Dr./Chandler Park Dr. using lessons from the Lyndon Greenway being implemented in Brightmoor.
- Secure planning funds in order to create a master plan and implementation plan for developing the Barham St. greenway to its full potential.
- Install trees, rain gardens, meadow plantings and pathways to connect to Barham St. (see Figure 5.14).



Figure 5.14: View of Phase I (Mack Ave. to Lozier St.)

Source: Microsoft; Nokia (2 February 2015). "MorningSide, MI" (Maps). Bing Maps. Microsoft. Retrieved 2 February 2015. https://www.bing.com/maps/?FORM=Z9LH2#Y3A9NDIuMzMxNDAYfi_04My43MDQ5MDMmbHZsPTQmc3R5PXlmcT1tb3JuaW5nc2lkZSUyQyUyMGRldHJvaXQ=



Key map

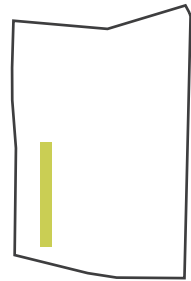
PHASE II: BIKE LANE INSTALLATION + STRATEGY DEVELOPMENT

- Coordinate with the Land Bank to improve the land on Barham St. for a greenway. The majority of land on Barham St. is owned by the Land Bank.
- Expand greenway development north from Lozier St. to Warren Ave. (see Figure 5.15).
- Partner with the Detroit Eastside Community Collaborative, Greening of Detroit and Detroit Future City to plan, design and implement a series of meadow, tree and rain garden plantings.



Figure 5.15: View of Phase II (Lozier St. to Warren Ave.)

Source: Microsoft; Nokia (2 February 2015). "MorningSide, MI" (Maps). Bing Maps. Microsoft. Retrieved 2 February 2015. <https://www.bing.com/maps/?FORM=Z9LH2#Y3A9NDluMzMxNDAYji04My43MDQ5MDMmbHZsPTQmc3R5FXlmcT1tb3JuaW5nc2lkZSUyQyUyMGRldHJvaXQ=>



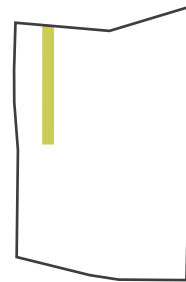
Key map

PHASE III: BIKE LANE INSTALLATION + STRATEGY DEVELOPMENT

- Partner with the Detroit Water and Sewer Department (DWSD) and the Southeast Michigan Council of Governments (SEMCOG) to ensure that ongoing plantings support the removal of excess water from the sewage system.
- Determine if funding exists to support more extensive green infrastructure installations along the proposed Barham St. Greenway.
- Expand greenway development north from Warren Ave. to I-94 (see Figure 5.16).



Figure 5.16: View of Phase III (Warren Ave. to I-94)
Source: "MorningSide, MI" Bing.com, Inc.



Key map



The following sections will discuss capacity and implementation of each strategy and the approaches MorningSide can take for the future.

Notes

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SECTION 6
BUILD NEIGHBORHOOD CAPACITY

BUILD NEIGHBORHOOD CAPACITY

INTRODUCTION

Building neighborhood capacity is important for achieving the other goals of this plan. This section presents strategies to increase capacity in the MorningSide neighborhood.

Neighborhood capacity utilizes human, social and organizational capacity to improve the quality of life for neighborhood residents.¹ MorningSide has a strong base of organizations that assist with programs, resources and project implementation. Organizations such as U-SNAP-BAC, the MorningSide neighborhood association, Habitat for Humanity, the Spirit of Love Church and Bethany Lutheran Church as well as other religious institutions and schools have participated in neighborhood projects like vacant land clean ups and plantings. The neighborhood has other resources such as the Wayne State University AmeriCorps Urban Safety Program and a growing base of block clubs including: Bedford Block Club, Buckingham Block Club, Courville Street Block Club and Three Mile Block Club.

The strategies of this section suggest ways to build new and leverage existing capacity to improve quality of life for residents.

STRATEGIES OUTLINE

- Encourage the Creation of New Block Clubs and Increase Participation in Existing Ones
- Strengthen Existing Organizations and Clarify Partnerships
- Increase Use of Internships, Fellowships, Volunteer and Other Opportunities to Fill Staffing Capacity Gaps
- Plan Collaboratively

Even within strong neighborhoods with concerned residents, gaps in capacity can exist. The following strategies identify capacity gaps in the MorningSide neighborhood and provide recommendations to fill these gaps.



Figure 6.1: April 4, 2015 MorningSide neighborhood association

STRATEGIES

ENCOURAGE THE CREATION OF NEW BLOCK CLUBS AND INCREASE PARTICIPATION IN EXISTING ONES

Strengthening existing block clubs and encouraging the creation of new ones could help stabilize the neighborhood and strengthen relationships between neighbors. Block clubs connect residents to monitor conditions, clean properties and improve the overall quality of life in their neighborhoods.

The AmeriCorps Urban Safety Program helps residents form new block clubs and also works with existing block clubs to help them become more robust.² It focuses its efforts on organizing block clubs along the Clark Elementary Safe Routes to School (see Figure 6.2).

The Department of Neighborhoods hosts “Building Blocks” workshops that provide residents with tools to form block clubs. Given the AmeriCorps Urban Safety Program’s success to date, the Department of Neighborhoods could focus their efforts on unmonitored streets outside the Clark Elementary School area starting on the east side of MorningSide to build on Courville and Three Mile Block Club efforts.

The AmeriCorps Urban Safety Program can continue its work and expand outward from Clark School. They could help identify funding opportunities and coordinate with MorningSide neighborhood association to provide financial and technical support for block clubs to complete neighborhood improvement projects.

Existing block clubs could also increase their collaboration and the strengthening and creation of new block clubs. The Courville and Three Mile Block Clubs are well established and do collaborate.³ Bedford and Buckingham are the other two block clubs in MorningSide. These four existing groups could invite developing block clubs to their meetings to guide development of structure and goals.

CLARK ELEMENTARY SAFE ROUTES TO SCHOOL

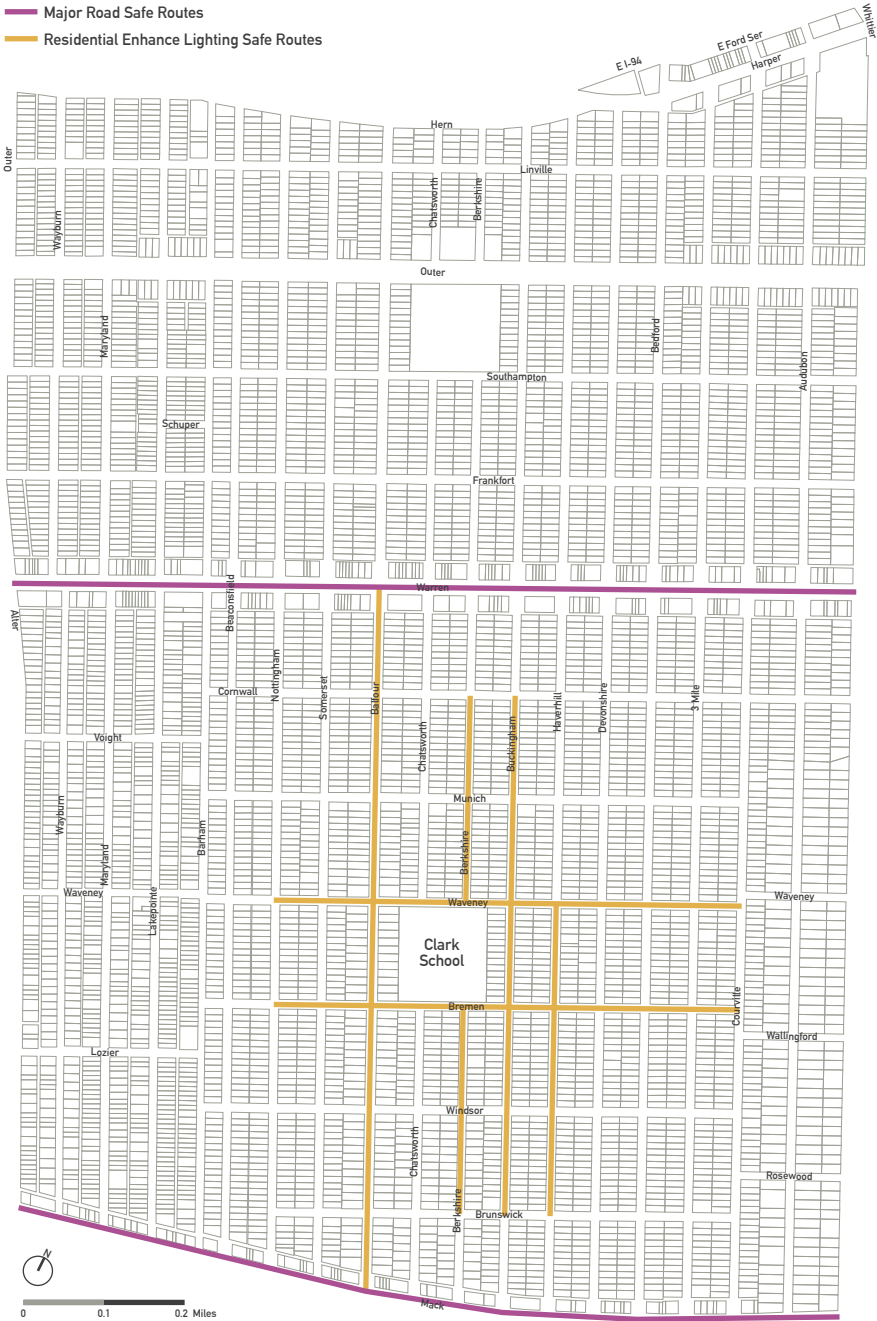


Figure 6.2: AmeriCorps Urban Safety Safe Routes Program Area
 Source: Wayne State University AmeriCorps Urban Safety Program

STRENGTHEN EXISTING ORGANIZATIONS AND CLARIFY PARTNERSHIPS

MorningSide has long-standing and active community development organizations. However, the weakening economy took its toll on the capacity of the organizations. In addition, the roles and responsibilities between the organizations are not clear or agreed upon. One way to address this issue is to partner with Community Development Advocates of Detroit (CDAD), which promotes organizational capacity in community development organizations in Detroit.

CDAD has been working on community development system reform since 2012 to improve the effectiveness of the community development industry. CDAD can help define organizational and neighborhood capacity and help identify roles for partner neighborhood organizations. CDAD is interested in engaging in capacity building analysis for MorningSide. MorningSide organizations such as U-SNAP-BAC and MorningSide neighborhood association could engage CDAD in a capacity building analysis. CDAD can partner with universities like University of Detroit Mercy's Community Development Program or University of Michigan's Taubman College of Architecture and Urban Planning class projects to complete a capacity building analysis to examine an organization's:

Ability to increase, manage and sustain funding

Programming to meet neighborhood needs

Organizational structure to manage itself, employ staff, develop employees, engage board members and manage finances

Networking abilities to engage outside partners, make strategic connections and share resources

Political connections to secure Long-term funding, access new funding sources, engage in strategic planning, utilize technical assistance and publicize goals, objectives and successes⁴

Upon completing a capacity building analysis, the MorningSide organizations could use CDAD's expertise in system reform analysis to examine how the neighborhood capacity of MorningSide can be improved, how organizational roles may change or how organizations may be restructured. CDAD is willing to take the lead on this analysis and could host brown bag lunch discussions to gain insight from MorningSide organizations about existing capacity.

CDAD's system reform analysis could also lay out an optimal structure for neighborhood capacity. One way to organize is to link block clubs to neighborhood associations, which link to community development organizations (CDOs). The CDO serves as the intermediary between the neighborhood and citywide thematic organizations with expertise in specific fields like housing, tree planting or blight remediation.⁵

In MorningSide, system reform analysis could potentially result in the following options:

U-SNAP-BAC could serve as a place-based CDO governed by local neighborhood associations, which are in turn governed by block clubs

U-SNAP-BAC would need to redesign its board to include MorningSide representatives from varied geographies. The MorningSide neighborhood association would need to develop more block clubs, as discussed in the previous section. One scenario is that the neighborhood could be divided into four quadrants: northeast, northwest, southeast and southwest. MorningSide could be responsible for one quadrant, with block clubs, or potentially new neighborhood associations each responsible for a different quadrant. Block clubs would have representation on the neighborhood association's board, and the neighborhood association would have two members represented on U-SNAP-BAC's board. In this situation, partnerships with East English Village Neighborhood Association and Cornerstone Village could be pursued to strengthen the MorningSide neighborhood associations. One or both organizations could have representation on MorningSide or U-SNAP-BAC's board. This follows Grandmont Rosedale's model.

Grandmont Rosedale Development Corporation (GRDC)

GRDC can serve as a model for neighborhood organizations. The Grandmont Rosedale community development model divides the area into five neighborhoods, run by either an organization or block club: 1) Grandmont Neighborhood Association, 2) Grandmont #1 Neighborhood Association, 3) North Rosedale Park Civic Association, 4) Rosedale Park Neighborhood Association, 5) Minock Park Block Club. The five neighborhood associations support the block clubs by providing resources. In turn, each of these entities feeds into the overarching neighborhood CDO, the Grandmont Rosedale Development Corporation.⁶

U-SNAP-BAC could become a city-wide thematic organization focusing on housing and home ownership

Given the expertise U-SNAP-BAC has developed in home ownership counseling, financial literacy training and mortgage and tax foreclosure prevention, U-SNAP-BAC could become a citywide organization, counseling residents across the city. In that case, MorningSide neighborhood association might then fill in as a place-based CDO. This would require a restructuring of their board to represent the geography of the neighborhood, the development of a strategic organizational plan to identify mission, and vision and funding to add paid staff, programming, a permanent office and other necessary overhead items. With U-SNAP-BAC as a citywide organization, MorningSide neighborhood association could maintain its focus on the MorningSide area or partner with another organization like Cornerstone Village or East English Village to cover a wider area.

U-SNAP-BAC and MorningSide neighborhood association could remain as they currently exist

In this scenario, U-SNAP-BAC would do some place-based work and some thematic work but would rely on MorningSide neighborhood association for direct resident engagement and community organizing. MorningSide organization could remain as a volunteer neighborhood association but work with U-SNAP-BAC or other agencies such as Eastside Community Network for larger-scale implementation of programs.

In order to improve the effectiveness of efforts, U-SNAP-BAC and MorningSide could establish joint committees based on the recommendations of this plan: tax foreclosure, housing conditions, vacant land and neighborhood capacity.

In addition, MorningSide neighborhood association could restructure its board so Block Ambassadors do not have to serve on the board but still are encouraged to attend neighborhood meetings, similar to the structure of the East English Village Neighborhood Association.

This new structure could increase the number of monitored MorningSide streets but not increase the number of board members.

East English Village Neighborhood Association

East English Village has Street Representatives monitoring each of its seven north to south streets as well as its main east to west thoroughfare. The association recruits volunteers to monitor the other nine east to west streets on its website. These Street Representatives are not always on the East English Village Board.⁷

**U-SNAP-BAC
and MorningSide
neighborhood
association could merge
with other organizations**

MorningSide neighborhood association and/or U-SNAP-BAC could merge with one, two, or all of these organizations.

- U-SNAP-BAC could serve as the place based-community development organization and similar to the Grandmont Rosedale model, provide support and resources to MorningSide, East English Village and Cornerstone Village.
- If U-SNAP-BAC became a thematic citywide organization, MorningSide neighborhood association, East English Village and Cornerstone could merge to become the CDO for these neighborhoods and share professional staffing and fundraising efforts.
- The various organizations could merge with a larger group such as Eastside Community Network (formerly Warren/Conner Development Coalition) in order to deliver services while sharing back-office staffing and fundraising.
- Finally, Habitat for Humanity could spin off a new place-based affiliate organization in MorningSide or the Clark School area of MorningSide and could take on the place-based work done by U-SNAP-BAC and/or MorningSide organization.

After a capacity building analysis and system reform analysis is completed, U-SNAP-BAC and MorningSide neighborhood association could pursue funding to implement system reform recommendations. Once funding has been secured U-SNAP-BAC and MorningSide neighborhood association could identify roles and responsibilities for MorningSide organizations and partner with CDAD to implement the system reforms.

INCREASE USE OF INTERNSHIPS, FELLOWSHIPS, VOLUNTEER AND OTHER OPPORTUNITIES TO FILL STAFFING CAPACITY GAPS

Use Internships and fellowships

U-SNAP-BAC, MorningSide neighborhood association, and Habitat for Humanity could utilize internships, fellowships and other volunteer opportunities to fill some of the staffing gaps. They could continue relationships with local universities to host regular, semester-long internships. U-SNAP-BAC and Habitat for Humanity have paid staff. University interns or fellows could support staff to implement programming at a low cost to the organization.

Three internship and fellowship opportunities available to U-SNAP-BAC and Habitat for Humanity:

- The University of Michigan Semester in Detroit internship program places undergraduate students with Detroit community organizations for 16 to 20 hours per week, four-month semester. Qualifying organizations must have a 501(c)3 non-profit status; employ at least one full-time equivalent, paid staff member who can provide professional, consistent supervision of student intern; and have an office in Detroit. They can complete the application on the University of Michigan Semester in Detroit website. The application deadline for spring semester interns is the end of February and for fall semester interns, the end of March. Semester in Detroit undergraduate students choose internships from the pool of community partner applicants.⁸ This program engages students with work in Detroit and offers employers opportunities to fill staffing gaps.

-
- The University of Detroit Master of Community Development Internship places a student with a community organization for a four-month period. Community partners must submit a job description, interview the intern, notify Director of job offer and communicate every three weeks with the Program Director on the progress of the intern with a one-page report. Additionally, partners must attend the intern's final presentation and complete a brief summary report at completion of internship.⁹
 - Wayne State University Detroit Community Revitalization Fellowship places a mid-career professional with primarily non-profit community development organizations for a two-year period. Non-profit organizations may be place-based CDO's like Grandmont Rosedale Development Corporation or Southwest Detroit Business Association, or citywide thematic organizations like Detroiters Working for Environmental Justice or EcoWorks. Fellows make between \$50,000 and \$80,000. The program subsidizes salaries between 10 and 90 percent, depending on the employer. In order to avoid a situation in which the fellow is paid more than the Executive Director, employers must have an Executive Director who is paid more than \$50,000.¹⁰ Fellows must have at least 5 years of professional work experience and a bachelor's degree.¹¹ This could provide U-SNAP-BAC or Habitat for Humanity with an experienced professional who can fill staffing gaps with less supervision and less to learn than the average university intern.

Coordinate volunteer engagement

A coordinator or sub-committee from the MorningSide neighborhood association could recruit volunteers for MorningSide organizations and events. One option is to recruit retired residents to fill volunteer office positions at U-SNAP-BAC or Habitat for Humanity, particularly in administrative roles. Retired residents often have professional skills and more free time than working residents.

An intern, fellow or volunteer could recruit and coordinate volunteer groups to assist the MorningSide neighborhood association and block clubs with neighborhood improvement projects. Recruitment could utilize existing volunteer service based organizations like City Year, Young Neighbors in Action or Center for Student Missions, or engage corporate, university or high school volunteer programs. These may include GM Cares Week, GE in the Community Day, DTE Cares Week, BASF Connected to Care Program, University of Michigan Detroit Partnership Day, or Mercy High School Makes a Difference. This could help to establish a regular volunteer event schedule for neighborhood clean ups.

PLAN COLLABORATIVELY

While this plan provides a starting point, further work is needed to build upon this plan to create a more holistic community-based plan for MorningSide. Michigan State Housing Development Authority and the Community Foundation for Southeast Michigan have expressed interest in supporting the further development of a vision and place-making plan for MorningSide along with capacity for its implementation. U-SNAP-BAC, Habitat for Humanity, and MorningSide neighborhood association can work together to submit funding proposals to develop the plan further. This can be done in partnership with local universities as well as CDAD and Michigan Community Resources in order to include capacity building as well as place-based planning.

The following section lays out tasks, partners, resources and a timeline to implement the recommendations proposed in the previous four sections.

Notes

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SECTION 7
IMPLEMENT ACTION PLAN

IMPLEMENT ACTION PLAN

INTRODUCTION

The following steps aim to increase the impact and advance the implementation of **STABILIZING MORNINGSIDE**.

The action plan offers recommendations based on the desires of the partners and their perceived capacity. Each advisory group member had the opportunity to identify his or her desire to act as lead or partner on each strategy and task. Gaps in leadership and conflicting ideas of who should lead certain tasks became evident. For instance, no partner organizations were immediately interested in taking the lead on vacant land transformation.

Below is a plan arranged by goals, strategies, actions with recommended roles and an implementation timeline. MorningSide organizations could agree to monitor and update the plan as needed.

Within the first three months of receiving this plan, U-SNAP-BAC, the MorningSide neighborhood association and Habitat for Humanity could create a MorningSide Task Force with all lead implementing agencies to:

- Prioritize and agree on aspects of the plan for implementation
- Establish a quarterly meeting schedule
- Identify an organization or person responsible for sending meeting notices, chairing meetings and taking notes
- Create a process for holding each other accountable for completing tasks
- Ensure a process for representation of different MorningSide organizations on each other's boards to create formal links between partners in an effort to improve efficiency and generate more effective implementation.

Once structure, roles and responsibilities are established, the task force could engage with Community Development Advocates of Detroit (CDAD) to build upon this plan to create a more holistic community-based plan for MorningSide. This process could begin with the building capacity analysis and system reform analysis discussed in Section 6. From there a community-based plan could be developed. Funding for this plan could be sought in partnership with the University of Michigan Urban and Regional Planning Program from Michigan State Housing Development Authority, Local Initiatives Support Corporation and foundations such as the Community Foundation for Southeast Michigan.



Figure 7.1: April 22, 2015 Stabilizing MorningSide advisory committee meeting

PREVENT TAX FORECLOSURE

IMPLEMENT MORE CONVENIENT WAYS FOR RESIDENTS TO PAY PROPERTY TAXES

Action Item	Lead	Partners
Present findings to City of Detroit	U-SNAP-BAC	United Community Housing Coalition
Implement monthly property tax payment option	Mayor's Office	Assessor's Office, Wayne County, State of Michigan
Implement more convenient payment options	Mayor's Office	Assessor's Office, U-SNAP-BAC, United Community Housing Coalition, United Way
Create Tax Foreclosure Task Force to help residents stay in their homes	Mayor's Office	U-SNAP-BAC, UCHC, United Way, Assessor's Office, Treasurer's Office

PROVIDE ONE-STOP SHOP FOR ALL PROGRAMS

Action Item	Lead	Partners
Provide current tax foreclosure prevention information on website with links to appropriate forms	U-SNAP-BAC	United Community Housing Coalition
Coordinate message of Assessor's Office and Treasurer's Office	Mayor's Office	City Assessor's Office, Wayne County, State Government
Coordinate property assessment and tax information on partner websites	Mayor's Office	City Assessor's Office, U-SNAP-BAC, United Community Housing Coalition, United Way
Assist with staffing Neighborhood Tax Foreclosure Counseling Centers for residents at risk of losing their property	Mayor's Office	U-SNAP-BAC, UCHC, United Way, Assessor's Office, Treasurer's Office
Increase UCHC trained volunteer staffing for tax foreclosure prevention counseling and workshops	United Community Housing Coalition	United Way, MorningSide, East English Village
Seek dedicated funding to increase education and outreach efforts for tax foreclosure prevention counseling and workshops	United Community Housing Coalition	United Way, U-SNAP-BAC

Short-term: 0-2 years
 Mid-term: 2-4 years
 Long-term: 4+ years

Resource Needed	Performance Measures	Timeframe
Strengthening MorningSide Plan	Approval and implementation of new payment system by City of Detroit	Short-term
Funding, staffing	Number of residents paying monthly	Mid-term
Funding, staffing	Number of payment option locations and types of payments available	Mid-term
Staffing	Existence of task force	Mid-term

Resource Needed	Performance Measures	Timeframe
Strengthening MorningSide Plan	Approval and implementation of new payment system by city of Detroit	Short-term
Funding, staffing	Number of residents paying monthly	Mid-term
Funding, staffing	Number of payment option locations and types of payments available	Mid-term
Staffing	Existence of taskforce	Mid-term
Staffing	Number of volunteer staff recruited	Mid-term
Funding	Funding received	Mid-term

PREVENT TAX FORECLOSURE

ENCOURAGE RESIDENTS TO TAKE ADVANTAGE OF NEIGHBORHOOD ENTERPRISE ZONE (NEZ)

Action Item	Lead	Partners
Advertise availability of NEZ status and encourage qualifying homeowners to apply	U-SNAP-BAC, MorningSide	United Community Housing Coalition
Assist homeowners in completing applications	U-SNAP-BAC	United Community Housing Coalition, MorningSide
Advocate for State of Michigan policy change to allow more NEZs in Detroit	Mayor's Office	Assessor's Office, Treasurer's Office, UCHC, United Way, U-SNAP-BAC

SIMPLIFY TAX ASSESSMENT APPEAL PROCESS

Action Item	Lead	Partners
Make Assessor's Review available for look-up as soon as determined at the beginning of each calendar year as an alternative to waiting for the traditional mailing	Assessor's Office	United Community Housing Coalition, United Way, Assessor's Office, Treasurer's Office
Set up a computer kiosks to view Assessor's Review and property taxes and submit electronic appeal before Property Assessment Board of Review appeal deadline	U-SNAP-BAC	United Community Housing Coalition, United Way, Assessor's Office, Treasurer's Office, Michigan Community Resources, Community Advocates of Detroit, Local Initiatives Support Corporation
Provide a list of clear steps to appeal property assessments	U-SNAP-BAC	Assessor's Office, United Community Housing Coalition, United Way
Revise the appeal deadline so property owners have until the March Property Assessment Board of Review	Assessor's Office	United Community Housing Coalition, United Way
Revise the appeal process to allow for electronic appeals	Assessor's Office	United Community Housing Coalition, United Way, City Council, Mayor's Office, State of Michigan

STATUS

Resource Needed	Performance Measures	Timeframe
Staffing	Number of homeowners reached regarding NEZ application	Short-term
Funding, staffing	Number of homeowners that apply for NEZ status	Short-term
Funding, staffing	Number of NEZ's allowed in Detroit	Mid-term

Resource Needed	Performance Measures	Timeframe
Staffing	Availability of website	Mid-term
Funding, staffing, CDO partners	Number of kiosks	Mid-term
Staffing	Availability of list to appeal property tax assessments	Mid-term
Staffing	Ease of appealing	Mid-term
Funding, staffing	Ease of appealing	Mid-term

PREVENT TAX FORECLOSURE

ALLOW FORGIVENESS FOR DELINQUENT PROPERTY TAXES

Action Item	Lead	Partners
Increase publicity on poverty exemption	Assessor's Office	United Community Housing Coalition, United Way, City Council, Mayor's Office, State of Michigan
Advocate for retroactive poverty tax exemption	Mayor's Office	Assessor's Office, Treasurer's Office, United Community Housing Coalition, United Way, U-SNAP-BAC
Enact retroactive poverty tax exemption	State of Michigan	United Community Housing Coalition, United Way, City Council, Mayor's Office, Assessor's Office, Treasurer's Office
Allow property tax exemption for owner occupants over 85 years old	State of Michigan	Assessor's Office, Treasurer's Office, United Community Housing Coalition, United Way, City Council, Mayor's Office

EDUCATE POTENTIAL HOMEBUYERS ON FRAUD PREVENTION

Action Item	Lead	Partners
Distribute educational materials about fraud prevention	United Community Housing Coalition	U-SNAP-BAC, MorningSide

Resource Needed	Performance Measures	Timeframe
Funding, staffing	Number of residents aware of poverty exemption	Short-term
Funding, staffing	Discussion in legislature of change in law	Mid-term
Funding, staffing	Passage of law	Mid-term
Funding, staffing	Passage of law allowing poverty exemption for old age	Mid-term

Resource Needed	Performance Measures	Timeframe
Funding, staffing	Number of residents reached	Short-term

RENOVATE HOUSES

ENCOURAGE PARTICIPATION IN EXISTING RESIDENTIAL RENOVATION PROGRAMS

Action Item	Lead	Partners
Act as credit consultant	U-SNAP-BAC	Habitat for Humanity
Inform and educate residents about existing programs	MorningSide	Habitat for Humanity , U-SNAP-BAC
Assist in application process	U-SNAP-BAC	Habitat for Humanity
Update list of programs every six months	U-SNAP-BAC	Habitat for Humanity

EDUCATE RESIDENTS BY DISTRIBUTING A HOUSING RENOVATION GUIDE AND HOSTING RENOVATION WORKSHOPS

Action Item	Lead	Partners
Distribute Housing Renovation Guide	U-SNAP-BAC	MorningSide, Habitat for Humanity
Host DIY home renovation workshops	U-SNAP-BAC, Habitat for Humanity	Habitat for Humanity ReStore, EcoWorks, Brick and Beam
Host small workshops based on Renovation Guide to educate renters and homeowners on professional renovations	U-SNAP-BAC, Habitat for Humanity ReStore	EcoWorks, Brick and Beam

Resource Needed	Performance Measures	Timeframe
Funding, staffing	Number of residents counseled	Short-term
Funding and loans	Number of residents participating in renovation programs	Short-term
Funding, staffing	Number of residents assisted in application process	Short-term
Funding, staffing	Current program list is available	Mid-term

Resource Needed	Performance Measures	Timeframe
Funding, staffing	Number of residents receiving Housing Renovation Guide	Short-term
Funding, staffing	Number of residents who attend workshops	Short-term
Funding, staffing	Number of residents who attend events	Short-term

RENOVATE HOUSES

ADVOCATE EXPANSION OF NUISANCE ABATEMENT PROGRAM (NAP) IN MORNINGSIDE

Action Item	Lead	Partners
Petition the Detroit Land Bank to expand the existing NAP coverage area to MorningSide's Courville and 3 Mile Streets	Department of Neighborhoods	MorningSide, Habitat for Humanity, U-SNAP-BAC, Michigan Community Resources, Spirit of Love Church
Target investor owners of multiple properties focusing first on Metro Properties and Artesian Equities	Detroit Land Bank	MorningSide, Block Clubs, Department of Neighborhoods
Petition the Detroit Land Bank to expand the existing NAP coverage area to the rest of MorningSide	Department of Neighborhoods	MorningSide, Habitat for Humanity, U-SNAP-BAC, Michigan Community Resources, Spirit of Love Church

ENGAGE IN TARGETED CODE ENFORCEMENT FOR INVESTOR-OWNED PROPERTIES

Action Item	Lead	Partners
Organize a neighborhood campaign for targeted code enforcement for rental properties	U-SNAP-BAC	Department of Neighborhoods, MorningSide, Block Clubs, U-SNAP-BAC, Habitat for Humanity
Distribute list and map of code-violating investor properties to neighborhood residents	MorningSide	Block Clubs, U-SNAP-BAC, Habitat for Humanity

Resource Needed	Performance Measures	Timeframe
Funding	Number of properties targeted for nuisance abatement	Mid-term
Funding, staffing	Number of investor-owners targeted	Mid-term
Funding	Number of properties included in nuisance abatement	Long-term

Resource Needed	Performance Measures	Timeframe
Funding	Number of properties targeted for code enforcement	Mid-term
Funding	Number of properties improved	Mid-term

RENOVATE HOUSES

FOCUS RENOVATION EFFORTS IN CLARK SCHOOL NEIGHBORHOOD AREA FOR HABITAT FOR HUMANITY

Action Item	Lead	Partners
Capitalize a revolving renovation and foreclosure rescue fund	Habitat for Humanity	U-SNAP-BAC, Block Clubs, MorningSide
Distribute program information door-to-door	Habitat for Humanity	U-SNAP-BAC, MorningSide, Bethany Lutheran, Peace Lutheran
Monitor participants of program	Habitat for Humanity	U-SNAP-BAC, MorningSide

LAUNCH U-SNAP-BAC TARGETED RENOVATION PROGRAM

Action Item	Lead	Partners
Focus renovation program on blocks with higher densities of owner-occupied homes and lower densities of investor-owned homes	U-SNAP-BAC	Habitat for Humanity, MorningSide
Identify 2-3 homes owned by the Land Bank or other entity to acquire and renovate	U-SNAP-BAC	Habitat for Humanity, MorningSide, Land Bank
Market renovated homes for owner-occupancy	U-SNAP-BAC	Habitat for Humanity, MorningSide

Resource Needed	Performance Measures	Timeframe
Funding, for example, \$10,000 per unit Federal Home Loan Bank	Number of properties improved	Mid-term
Funding, canvassing, volunteers	Number of properties improved	Mid-term
Funding	Delinquency Rate. Number of properties improved.	Long-term

Resource Needed	Performance Measures	Timeframe
Funding	Number of properties improved	Mid-term
Funding	Number of properties improved	Mid-term
Funding	Number of new residents	Mid-term

TURN VACANT LAND INTO ASSETS

IMPLEMENT SIDE LOT PROGRAM

Action Item	Lead	Partners
Educate eligible home-owners about the Detroit Land Bank side lot program	U-SNAP-BAC, MorningSide	Detroit Land Bank
Host vacant land reuse workshops	MorningSide, Department of Neighborhoods	Detroit Future City, U-SNAP-BAC, Michigan Community Resources, Greening of Detroit,
Incentivize side lot program through a competition	Land Bank	U-SNAP-BAC, DFC, Department of Neighborhoods, MorningSide, Home Depot

IMPLEMENT GREEN VENTURES PROGRAM

Action Item	Lead	Partners
Advertise availability of land for green ventures through the creation of a packaged land program	U-SNAP-BAC, Land Bank	MorningSide, Detroit Future City, Eastside Community Network
Connect entrepreneurs with workshops and investors like Motor City Match and Hatch	Detroit Future City	U-SNAP-BAC, Department of Neighborhoods, Keep Growing Detroit, Detroit Future City, MorningSide, Eastside Community Network, ProsperUS

Resource Needed	Performance Measures	Timeframe
Staffing	Number of side lot applications	Short-term
Funding, staffing	Number of workshops held, number of participants	Short-term
Funding	Number of side lots entered in the competition	Long-term

Resource Needed	Performance Measures	Timeframe
Funding	Number of entrepreneurs connected to land and availability of website	Mid-term
Funding, staffing	Number of entrepreneurs and investors participating in workshops, Number of workshops	Mid-term

TURN VACANT LAND INTO ASSETS

IMPLEMENT GREENWAY PROGRAM

Action Item	Lead	Partners
Market concept of Barham Greenway	Detroit Eastside Community Collaborative	U-SNAP-BAC, Detroit Greenways Coalition, MorningSide, Detroit Future City, Department of Public Works
Create greenway master plan	Detroit Eastside Community Collaborative	MorningSide, U-SNAP-BAC, Greening of Detroit, DFC
Phase 1: Stripe bike lane along Barham to connect from Mack to bike lanes on Warren	Department of Public Works	Detroit Eastside Community Collaborative, MorningSide, Detroit Future City, Detroit Greenways Coalition
Phase 2: Clean and clear Barham	MorningSide	Detroit Future City, Detroit Greenways Coalition Habitat for Humanity, U-SNAP-BAC, Department of Neighborhoods
Phase 3: Plant meadows, rain gardens and other green infrastructure plantings	Greening of Detroit	MorningSide, Sierra Club, Detroit Future City, Eastside Community Network
Phase 4: Close Barham from Mack to Waveney	Department of Public Works	MorningSide, U-SNAP-BAC, Detroit Eastside Community Collaborative, Eastside Community Network, Department of Neighborhoods
Phase 5: Close Barham from Waveney to a northern point	Department of Public Works	MorningSide, Detroit Future City, Department of Neighborhoods, Southeast Michigan Council of Governments, Michigan Department of Transportation, Detroit Water and Sewerage Department
Phase 6: Extend Plantings and add trail system	Greening of Detroit, Detroit Eastside Community Collaborative	MorningSide, Detroit Greenways Coalition, Detroit Future City

Resource Needed	Performance Measures	Timeframe
Staffing	Coalition formed and operating agreement negotiated	Mid-term
Design services	Completion of greenway master plan	Mid-term
Funding	Completion of bike lane stripes	Mid-term
Funding, staffing, volunteer groups	Number of clean up events, number of volunteers, amount of trash and debris removed	Mid-term
Funding, staffing, volunteer groups	Number of plantings	Mid-term
Staffing	Segment of road closed	Long-term
Funding	Segment of road closed	Long-term
Funding	Number of plantings, distance of trail	Long-term

BUILD NEIGHBORHOOD CAPACITY

ENCOURAGE THE CREATION OF NEW BLOCK CLUBS AND INCREASE PARTICIPATION IN EXISTING ONES

Action Item	Lead	Partners
Host block club workshops	AmeriCorps Urban Safety Program, Department of Neighborhoods	MorningSide, U-SNAP-BAC, block clubs
Seek funding for existing block clubs to implement neighborhood improvement projects	MorningSide, AmeriCorps Urban Safety Program	U-SNAP-BAC, Department of Neighborhoods, Block Clubs
Assist with the formation of new block clubs	MorningSide, AmeriCorps Urban Safety Program	U-SNAP-BAC, DFC, Department of Neighborhoods, MorningSide
Focus formation of new block clubs in the AmeriCorps Urban Safety Program Safe Routes area surrounding Clark Elementary School	MorningSide, AmeriCorps Urban Safety Program	Department of Neighborhoods, Habitat for Humanity, U-SNAP-BAC, Block Clubs

Resource Needed	Performance Measures	Timeframe
Funding, staffing	Number of block club workshops	Short-term
Funding, Staffing	Funding received, projects implemented	Mid-term
Funding, staffing	Number of new block clubs formed	Mid-term
Funding, staffing	Number of new block clubs formed, number of Safe Routes areas monitored	Mid-term

BUILD NEIGHBORHOOD CAPACITY

STRENGTHEN EXISTING ORGANIZATIONS AND CLARIFY PARTNERSHIPS

Action Item	Lead	Partners
Create MorningSide neighborhood association Board sub-committees	MorningSide	U-SNAP-BAC, Community Development Advocates of Detroit
Engage with Community Development Advocates of Detroit in capacity building analysis	Community Development Advocates of Detroit, U-SNAP-BAC	MorningSide, Habitat for Humanity, Block Clubs, University of Michigan, University of Detroit Mercy
Utilize university resources for capacity building analysis research	Community Development Advocates of Detroit, U-SNAP-BAC	Habitat for Humanity, University of Michigan, University of Detroit Mercy, Wayne State University
Engage Community Development Advocates of Detroit in system reform analysis	Community Development Advocates of Detroit, U-SNAP-BAC	Habitat for Humanity, MorningSide, University of Michigan, University of Detroit Mercy
Pursue funding to implement system reforms using MorningSide as a pilot project	U-SNAP-BAC	Community Development Advocates of Detroit, Habitat for Humanity, MorningSide
Identify roles based on system reform findings	Community Development Advocates of Detroit, U-SNAP-BAC	Habitat for Humanity, MorningSide, University of Michigan, University of Detroit Mercy
Implement system reform findings using MorningSide as a pilot project	MorningSide, U-SNAP-BAC	Community Development Advocates of Detroit

Resource Needed	Performance Measures	Timeframe
	Create sub-committees based on suggested strategies: Housing, Vacant Land, Marketing, Tax/Mortgage Foreclosure, Community Capacity	Short-term
Funding	Findings produced	Short-term
University resources, funding	Research produced	Mid-term
University resources, funding	Findings produced	Mid-term
University resources, funding	Amount of funding secured	Mid-term
University resources, funding	Identification of roles	Mid-term
University resources, Funding	Implementation of system reforms	Long-term

BUILD NEIGHBORHOOD CAPACITY

INCREASE USE OF INTERNSHIPS, FELLOWSHIPS, VOLUNTEERS, AND OTHER OPPORTUNITIES TO FILL STAFFING GAPS

Action Item	Lead	Partners
Establish relationships with local universities to host semester long internships	U-SNAP-BAC	Block clubs, churches, MorningSide
Coordinate volunteer engagement	MorningSide	Block clubs, churches
Recruit retired residents to provide volunteer services to supplement staffing gaps	U-SNAP-BAC	Block clubs, churches, MorningSide, Habitat for Humanity
Utilize existing volunteer service based organizations	U-SNAP-BAC	Block clubs, churches, MorningSide, Habitat for Humanity
Utilize corporate, university and school volunteer programs	U-SNAP-BAC, Habitat for Humanity	Block clubs, churches, MorningSide

PLAN COLLABORATIVELY

Action Item	Lead	Partners
Build upon this plan to create a more holistic community-based plan for MorningSide	U-SNAP-BAC, MorningSide, Habitat for Humanity	Detroit Future City, Community Development Advocates of Detroit, Michigan Community Resources, universities

Resource Needed	Performance Measures	Timeframe
University of Michigan, Wayne State University, University of Detroit Mercy, University of Michigan Dearborn (UMD), Eastern Michigan University (EMU)	Host two university Interns per year	Short-term
Wayne State University Urban Safety AmeriCorps members, outside volunteer groups	MorningSide neighborhood association to establish sub-committee responsible for recruiting and hosting regular volunteer events	Short-term
	Number of volunteers utilized	Short-term
City Year, Young Neighbors In Action, Center for Student Missions	Number of volunteers utilized	Short-term
Corporate volunteers, university volunteers, school aged volunteers	Number of volunteers utilized	Mid-term

Resource Needed	Performance Measures	Timeframe
Michigan State Housing Development Authority, Community Foundation for Southeast Michigan	Creation of a system for integrated community-based planning that is integrated with the city's strategic vision and updated Master Plan	Mid-term

BUILD NEIGHBORHOOD CAPACITY

IMPLEMENT THE ACTION PLAN

Action Item	Lead	Partners
Host joint meeting of U-SNAP-BAC, MorningSide, Habitat for Humanity and partner leadership organizations to agree on actions, lead, etc., of the action plan	U-SNAP-BAC	MorningSide, block clubs, churches, Habitat for Humanity, AmeriCorps Urban Safety Program
Monitor action plan progress through quarterly meetings and update plan accordingly	U-SNAP-BAC	MorningSide, churches, Habitat for Humanity, AmeriCorps Urban Safety Program
Ensure representation of partner organizations on each other's board	U-SNAP-BAC	Habitat for Humanity, MorningSide

CONCLUSION

The purpose of this plan is to guide MorningSide leaders and organizations such as U-SNAP-BAC, the MorningSide neighborhood organization and Habitat for Humanity to stabilize and strengthen the neighborhood. The strategies in this plan aim to achieve the goals of preventing tax foreclosure, renovating existing houses, turning vacant land into assets and building neighborhood capacity to improve the overall quality of life in MorningSide. If MorningSide residents and organizations can implement the strategies, then MorningSide residents can enjoy the benefits of more stable housing stock, beautiful landscapes and stronger organizations.

Resource Needed	Performance Measures	Timeframe
Staffing	Meeting takes place, number of participants	Short-term
Staffing	Quarterly meetings take place, number of participants	Short-term
Staffing	Presence of partners on each others board	Short-term



APPENDICES

APPENDIX A

SOURCES FOR FIGURES + TABLES

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APPENDIX B

QUESTIONNAIRE FOR HOMEOWNERS

We're from the University of Michigan and we're supporting U-SNAP-BAC and MorningSide in their tax foreclosure prevention efforts. Answering these questions will help us in our efforts.

1. Are you a homeowner?

- a. Yes
- b. No (If so, thank you for your response and you can turn this in)

2. Do you live in MorningSide?

- a. Yes
- b. No

3. The city is exploring ways to make paying property taxes easier. Would you be interested in paying property taxes monthly?

- a. Yes
- b. No
- c. Maybe _____
- d. Don't Know _____

4. Which of the following payment methods would you prefer? (Can choose >1)

- a. Pay in cash at a nearby location (If so, what would be a good location?)
- b. Pay in cash at an automated kiosk (like a deposit at an ATM)
- c. Automatic withdrawal from bank account
- d. Pay by phone calls, mobile apps, or online (requires bank account)
- e. Other _____

5. Have you applied for Neighborhood Enterprise Zone status?

- a. Yes
- b. No

APPENDIX C

NEIGHBORHOOD ENTERPRISE ZONE FREQUENTLY ASKED QUESTIONS + APPLICATIONS

Adapted from Michigan Department of Treasury, Neighborhood Enterprise Zone Act "Frequently Asked Questions (FAQ's)," retrieved from http://www.michigan.gov/documents/taxes/NEZ_FAQ_276616_7.pdf

1. What is a Neighborhood Enterprise Zone (NEZ) Exemption?

The Neighborhood Enterprise Zone Act, PA 147 of 1992, as amended, provides tax exemptions for the new development and rehabilitation of residential housing located within designated NEZs. Most areas in MorningSide are designated as an NEZ.

2. What is the term of a Neighborhood Enterprise Zone Exemption Certificate?

New, rehabilitated, and homestead facilities may receive a term of exemption from 6-15 years. It usually means a 18-35 percent reduction in property taxes.

"Rehabilitated facilities in a qualified historic building" may receive a term of exemption from 11-17 years. However, if all or a portion of the rehabilitated facility is not transferred or sold to a person who will utilize the facility as his/her principal residence within 12 years of the effective date of the NEZ Certificate, the certificate is revoked.

3. What are the different types of Neighborhood Enterprise Zone (NEZ) Certificates?

There are three types of NEZ Certificates:

"New facility" is an exemption for a new structure or portion of a new structure, the primary purpose of which is residential housing which will be occupied by its owner as his/her principal residence.

"Rehabilitated facility" is an exemption for an existing structure or a portion of an existing structure, the primary purpose is residential housing which can be owner- or nonowner-occupied, meeting specific requirements for improvement investment and true cash value.

"Homestead facility" is an exemption for an existing structure, purchased by or transferred to an owner after December 31, 1997, the primary purpose of which is residential housing occupied by the owner as his/her principal residence and is located within a subdivision platted pursuant to state law before January 1, 1968.

4. Who can apply for a Neighborhood Enterprise Zone (NEZ) Exemption Certificate?

A developer/builder or owner may file an application for an NEZ Certificate for a "new" or a "rehabilitated" facility project.

A homeowner of a principal residence within an NEZ may file an application for NEZ "Homestead" Certificate.

5. How do I apply for a Neighborhood Enterprise Zone Certificate?

(Note that a NEZ application could be denied, and that decision cannot be appealed. Therefore please prepare all required documents!)

You can download the application forms here:

http://www.michigan.gov/taxes/0,4676,7-238-43535_53197-213184--,00.html

New or Rehabilitated Facility:

The application and required attachments are filed with the clerk of the local governmental unit (LGU) in which the facility is located. The clerk of the LGU reviews the application package, and if complete, submits the application package to the local governing body for approval or denial by resolution. If approved, the application package, including a copy of the LGU resolution approving the application and setting the number of years the exemption is approved, is sent by the LGU clerk to the State of Michigan for further processing. The State Tax Commission (STC), upon receiving a complete application, will take action to approve or deny the issuance of a certificate of exemption. Exemptions are not effective until approved by the State Tax Commission.

Additional required attachments include:

New Facility:

- a. A copy of the legal description of the real property with the parcel identification number of the property for each house/condo being built;
- b. A clear and legible copy of the building permit;
- c. A copy of the new owner's deed showing ownership with the date the deed was executed and signatures;
- d. A copy of the Certificate of Occupancy and Compliance; and
- e. A copy of the Principal Residence Exemption (PRE) Affidavit (Form 2368), filed with the LGU assessor (black out Social Security Numbers).

Rehabilitated Facility:

- a. Documentation providing the cost requirements of MCL 207.772(m);
- b. A copy of the legal description of the real property with the parcel identification number of the property for each house/condo being built or rehabilitated;
- c. A clear and legible copy of the building permit or trade permit;
- d. A copy of the new owner's deed showing ownership with the date the deed was executed and signatures; and
- e. A Certificate of Occupancy and Compliance or documentation from the local building official certifying that the building meets minimum building codes for the LGU.

When a facility with an existing NEZ certificate is purchased and/or transferred the certificate may be eligible for transfer to the new owner by submitting the application Form 4775 with the revised information and a copy of the new owner's Deed directly to the Property Services Division. Additional documentation may be required.

Homestead Facility:

The application and required attachments are filed with the clerk of the local governmental unit (LGU) in which the facility is located. The LGU clerk reviews the application package and if complete, submits the application package to the local governing body for approval or denial by resolution. If “approved,” the application package, including a copy of the LGU resolution approving the application and setting the number of years for exemption, is sent by the LGU clerk to the LGU assessor for further processing. The LGU assessor, upon receiving a complete application, will take action to approve or deny the issuance of a certificate of exemption. Exemptions are not effective until approved by the LGU assessor.

Additional required attachments include:

- a. A copy of the legal description of the real property with the parcel identification number; and
- b. A copy of the Warranty Deed or Document of Conveyance.

6. Are minimum investments for improvements required?

New facilities have no minimum or maximum investment required.

Rehabilitated facilities, for an existing structure with a current true cash value (TCV) of \$80,000 or less per unit, a minimum investment is required:

- a. if the rehabilitation is completed by a contractor, \$5,000 per owner-occupied unit or 50% of the TCV, whichever is less, or \$7,500 per non-owner-occupied unit or 50% of the TCV, whichever is less; and
- b. if the improvements are completed by the owner, \$3,000 per owner-occupied unit or \$4,500 per non-owner-occupied unit.

Homestead facilities require an owner committed to investing a minimum of \$500 in the first three years of the term of the certificate.

7. If I have an existing home, a newly-built home, or a recently rehabilitated home in a Neighborhood Enterprise Zone (NEZ) but have never applied for an exemption, will my home qualify?

Perhaps. For eligibility of homestead facilities, check with the local governmental unit (LGU). For eligibility of new or rehabilitated facilities, check with the Property Services Division.

8. Can a Neighborhood Enterprise Zone (NEZ) Exemption Certificate be transferred to a new owner?

Yes. If the homestead, new, or rehabilitated facility is sold or transferred to another owner who otherwise complies with the requirements of the act and, for a homestead or new facility, uses the facility as a principal residence, the certificate shall remain in effect.

A transfer of the certificate for a “new” or “rehabilitated facility”, for the term remaining on the certificate, is initiated by filing Form 4775 with the Property Services Division.

Transfers of certificates for “Homestead facilities” are handled by the local governmental unit.

9. Can a Neighborhood Enterprise Zone (NEZ) Certificate be revoked?

Yes. An NEZ Certificate may be revoked if one of the following occurs:

- a. Written request is made to the State Tax Commission (via certified mail) by the holder of the certificate;
- b. The certificate for a "homestead or new facility" is automatically revoked if the facility is no longer occupied by the owner as their principal residence.
- c. Delinquent taxes on either the NEZ tax or the ad valorem property tax.
- d. The "homestead", "new" or "rehabilitated" facility ceases to have residential housing as its primary purpose.
- e. Noncompliance of local governmental unit's local construction, building or safety codes.

10. Are there any other parties I may wish to notify after I receive the Neighborhood Enterprise Zone (NEZ) certificate?

- a. Your mortgage company if your taxes are escrowed. The local governmental unit treasurer's office to request their refund process, if applicable (new or rehabilitated facilities).
- b. The county treasurer's office to verify the property identification numbers, verify that the land on the ad valorem tax roll and the residence on the NEZ specific tax roll have been adjusted and that the taxes have been paid in full.

Reset Form

Michigan Department of Treasury
4775 (Rev. 4-10), Page 1

Application for Neighborhood Enterprise Zone Certificate

Issued under authority of Public Act 147 of 1992, as amended.

Read the instructions before completing the application. This application must be filed prior to building permit issuance and start of construction. Initially file one original application (with legal description) and two additional copies of this form with the clerk of the local governmental unit (three complete sets). The additional documents to complete the application process will be required by the State of Michigan only after the original application is filed with the clerk of the local governmental unit (LGU). This form is also used to file a request for the transfer of an existing NEZ certificate. Please see the instruction sheet.

STATE USE ONLY	
Application No.	Date Received

PART 1: OWNER/APPLICANT INFORMATION (Applicant must complete all fields)			
Applicant Name		Type of Approval Requested	
Facility's Street Address		<input type="checkbox"/> New Facility <input type="checkbox"/> Rehabilitation Facility <input type="checkbox"/> Transfer (1 copy only)	
City	State	ZIP Code	Amount of years requested for exemption (6-15)
Name of City, Township or Village (taxing authority)		Is the facility owned or rented by occupants?	
<input type="checkbox"/> City <input type="checkbox"/> Township <input type="checkbox"/> Village		<input type="checkbox"/> Owned <input type="checkbox"/> Rented	
County	School District	Type of Property	
Name of LGU that established district		<input type="checkbox"/> House <input type="checkbox"/> Duplex <input type="checkbox"/> Condo <input type="checkbox"/> Loft <input type="checkbox"/> Apartment - No. of Units _____	
Name of Number of Neighborhood Enterprise Zone		Date district was established	
Identify who the work was completed by		Estimated Project Cost (per unit)	
<input type="checkbox"/> Licensed Contractor <input type="checkbox"/> Other _____			
Describe the general nature and extent of the new construction or rehabilitation to be undertaken. Include Breakdown of Investment Cost. Use attachments if necessary.			
Timetable for undertaking and completing the rehabilitation or construction of the facility.			
PART 2: APPLICANT CERTIFICATION			
Contact Name		Contact Telephone Number	
Contact Fax Number		Contact E-mail Address	
Owner/Applicant Name		Owner/Applicant Telephone Number	
Owner/Applicant Mailing Address (Street No., City, State, ZIP Code)		Owner/Applicant E-mail Address	
I certify the information contained herein and in the attachments are true and that all are truly descriptive of the residential real property for which this application is being submitted.			
I certify I am familiar with the provisions of Public Act 147 of 1992, as amended, (MCL 207.771 to 207.787) and to the best of my knowledge, I have complied or will be able to comply with all of the requirements thereof which are prerequisite to the approval of the application by the LGU and the issuance of Neighborhood Enterprise Zone Certificate by the State Tax Commission.			
Owner/Applicant Signature		Date	

Continue on Page 2

PART 3: LGU ASSESSOR CERTIFICATION (Assessor of LGU must complete Part 3)			
The property to be covered by this exemption may not be included on any other specific tax roll while receiving the Neighborhood Enterprise Zone Exemption. For example, property on the Eligible Tax Reverted Property (Land Bank) specific tax roll cannot be granted a Neighborhood Enterprise Zone Exemption that would also put the same property on the Neighborhood Enterprise Zone specific tax roll.			
<input type="checkbox"/> By checking this box I certify that, if approved, the property to be covered by this exemption will be on the Neighborhood Enterprise Zone Exemption specific tax roll and not on any other specific tax roll.			
Name of LGU			
Name of Assessor (First and last name)		Telephone Number	
Fax Number		E-mail Address	
<i>I certify that, to the best of my knowledge, the information contained in Part 3 of this application is complete and accurate.</i>			
Assessor's Signature			Date
PART 4: LGU ACTION/CERTIFICATION (LGU clerk must complete this section before submitting to the State Tax Commission)			
Action taken by LGU:		The State Tax Commission requires the following documents be filed for an administratively complete application.	
<input type="checkbox"/> Exemption Approved for _____ Years (6-15)		<input type="checkbox"/> 1. Original Application	
<input type="checkbox"/> Exemption Approved for _____ Years (11-17 historical credits)		<input type="checkbox"/> 2. Legal description of the real property with parcel code #	
<input type="checkbox"/> Exemption Denied (include Resolution Denying)		<input type="checkbox"/> 3. Resolution approving/denying application (include # of years)	
Date of resolution approving/denying this application		<input type="checkbox"/> 4. REHABILITATION APPLICATIONS ONLY. Statement by the assessor showing the taxable value of the rehabilitated facility not including the land, for the tax year immediately preceding the effective date of the rehabilitation.	
Clerk's Name (First and Last)		Telephone Number	
Fax Number		E-mail Address	
Mailing Address		City	State ZIP Code
<i>I certify that I have reviewed this application for complete and accurate information and determined that the subject property is located within a qualified Neighborhood Enterprise Zone.</i>			
<i>I certify this application meets the requirements as outlined by Public Act 147 of 1992 and hereby request the State Tax Commission issue a Neighborhood Enterprise Zone Certificate.</i>			
Clerk Signature			Date

The LGU should mail the original completed application and required documents to the following address:

State Tax Commission
P.O. Box 30471
Lansing, MI 48909

Note: Additional documentation will be required for further processing of the application and for the issuance of the certificate of exemption. These documents should be sent directly to the State of Michigan only after the original application is filed with the LGU clerk and approved by the LGU. See the instruction sheet attached.

Any questions concerning the completion of this application should be directed to the LGU clerk.

Instructions for Completing Form 4775 Application for Neighborhood Enterprise Zone (NEZ) Certificate

The Neighborhood Enterprise Zone (NEZ) Exemption Certificate was created by Public Act 147 of 1992, as amended. To qualify for this certificate, the subject property must be located within an established NEZ. Applications for a certificate of exemption are filed, reviewed, and approved by the local governmental unit (LGU), but also are subject to review and either approval or denial by the State Tax Commission.

Builder/Developer/Applicant Instructions

1. Complete Parts 1 and 2.
2. **This application must be filed with the LGU clerk prior to the building permit issuance and the start of construction.** File one original and two copies (three complete sets) of the completed application and the following documents:
 - Legal description of the real property on which the facility is located.
 - Property Identification Number
 - Describe the general nature and extent of the new construction or rehabilitation to be undertaken and the breakdown (for rehabilitation only) of the investment cost.
 - Timetable for undertaking and completing the new construction or rehabilitation of the facility.

NOTE TO NEW OWNERS: A list of additional required documentation to complete the application/certificate issuance process is on page 2 of the instructions. This documentation is sent directly to the State of Michigan, only after the original application is filed with the LGU clerk and approved by the LGU.

3. Any questions concerning the completion of this application should be directed to the LGU clerk. Additional information on the NEZ program can be found at www.michigan.gov/propertytaxexemptions.

LGU Assessor Certification

1. Complete Part 3.

LGU Action/Certification

1. Complete Part 4.
2. The LGU clerk should review the application for complete and accurate information, to determine that the subject property is located within a qualified NEZ and certify the application meets the requirements as outlined by Public Act 147 of 1992, as amended.
3. Once approved, attach a certified copy of the resolution approving the application. This resolution must include the number of years the LGU is granting the exemption.
4. Submit the complete application to the following address:

State Tax Commission
P.O. Box 30471
Lansing, MI 48909

Application Deadline

The State Tax Commission must receive complete applications on or before October 31 to ensure processing and certificate issuance for the following tax year. Applications received after October 31 may not be processed in time for certificate issuance for the following tax year.

For guaranteed receipt by the State Tax Commission, send applications and attachments via certified mail. If you have questions, or need additional information or sample documents, visit our Web site at www.michigan.gov/propertytaxexemptions or call (517) 373-2408.

Additional Documents Required by the State to Issue an NEZ Certificate

Some documents may be obtained from the builder/developer.

Additional documents required for a New Facility project:

- A signed application completed by the new owner/occupant. Most of the information needed can be taken from the original application filed by the developer.
- A copy of the legal description of the real property with parcel code number of the property for each house/condo being built.
- A copy of the building permit. Make sure the copy of the permit (building/trade permit) sent to the State is clear and legible.
- A copy of the new owners Warranty Deed showing ownership with the date deed was executed and signatures.
- A copy of the Certificate of Occupancy and Compliance.
- A copy of your Principal Residence Exemption (PRE) Affidavit (Form 2368), filed with the LGU assessor (black out Social Security Numbers).

Additional documents required for a Rehabilitated facility:

- Documentation proving the cost requirements of Michigan Compiled Law (MCL) 207.772(m) is met. A breakdown of investment cost for each house, condo or unit being rehabilitated and the square footage for each.
- A copy of the legal description of the real property with parcel code number of the property for each house/condo being built or rehabilitated.
- A clear and legible copy of the building/trade permit. For a rehabilitated facility you may not have a building permit but you will have trade permits. Send copies of the trade permits.
- A copy of the new owner's Warranty Deed showing ownership with date the deed was executed and signatures.
- A certificate of occupancy and compliance or certification by the local building official that the building meets minimum building codes for the local unit. Applicant must contact the building official.
- A copy of the statement by the assessor showing taxable value of the rehabilitated facility, not including the land, for the tax year immediately preceding the effective date of the rehabilitation.

Transfer of an existing certificate

Existing NEZ certificates may be transferred to a new owner by filing a completed application and a copy of the warranty deed for the subject property with the State Tax Commission.

Tax Advantage of an NEZ Exemption

The NEZ tax for a "**Rehabilitated Facility**" is determined by multiplying the total mills levied as ad valorem taxes by the taxable value, not including land, for the tax year immediately preceding the effective date of the certificate, unless the effective date is adjusted by MCL 207.780(3). If the effective date is adjusted or the certificate is approved after 12/31/2005, the taxable value remains "frozen" until the last three years of the certificate and is then adjusted as described below.

The NEZ tax for a "**New Facility**" is determined by multiplying one-half the Principal Residence Exemption state average tax rate mills levied in this state in the immediately preceding calendar year by the taxable value of the "New facility," not including land, until the certificate expires, unless the effective date is adjusted by MCL 207.780(2). If the effective date is adjusted or the certificate is approved after 12/31/2005, the exemption is adjusted as described below. The Principal Residence Exemption state average tax rate is set by the Michigan Department of Treasury, Assessment and Certification Division, on an annual basis.

In the last three years of the exemption, the exemption applies to only the number of mills levied for the county and LGU operating purposes (does not include debt millage); multiplied by the current taxable value. Any county or LGU debt millage and all other millages levied by all other taxing authorities would be levied at the full millage. Land is not included in this exemption.

In the tax year two years before the certificate expires, the percentage of county and LGU operating mills paid changes to **five-eighths** (does not include debt millage); multiplied by the current taxable value.

In the tax year one year before the certificate expires, the percentage of county and LGU operating mills paid changes from **five-eighths** to **three-fourths** (does not include debt millage); multiplied by the current taxable value.

In the year that the certificate expires, the percentage county and LGU operating mills paid changes from **three-fourths** to **seven-eighths** (does not include debt millage); multiplied by the current taxable value.

The LGU may grant an exemption for 6 to 15 years, or 11 to 17 years for a historic building.

Reset Form

Michigan Department of Treasury
2704B (Rev. 5-07)

STC Use Only	
▶ Application No.	▶ Date Received

Application for Neighborhood Enterprise Zone Homestead Facility Certificate

Issued under authority of Public Act 147 of 1992, as amended.

Instructions: Read the instructions before completing the application. Owner/applicant must file the original and two copies of the application and attachments (legal description, warranty deed or document of conveyance) with the clerk of the local governmental unit (LGU).

Part 1: Owner/Applicant Information		
▶ Name	Telephone Number	E-mail Address
Mailing Address (Street No., City, State, ZIP Code)		
Part 2: Homestead Facility Information		
▶ Location of Homestead Facility (Street No., City, State, ZIP Code)		
<input type="checkbox"/> City of <input type="checkbox"/> Township of <input type="checkbox"/> Village of	County	
▶ Property Identification Number	Homestead Facility Parcel Dimensions	
Describe timeline and type of anticipated improvement to be undertaken within three years of the certificate issuance (must be at least \$500)		
▶ Legal Description of the real property on which the Homestead Facility is located (may attach copy of Legal Description)		
Part 3: Applicant Certification		
I certify this structure is owned and occupied as my principal residence.		
I certify the information contained herein and in the attachments are true and that all are truly descriptive of the residential real property for which this application is being submitted.		
I certify I am committed to investing a minimum of \$500.00 in the first three years the Neighborhood Enterprise Zone Certificate is in effect, including documenting the minimum investment if required by the assessor of the LGU.		
I certify I am familiar with the provisions of Public Act 147 of 1992, as amended, (MCL 207.771 to 207.787) and to the best of my knowledge, I have complied or will be able to comply with all of the requirements thereof which are prerequisite to the approval of the application by the LGU and the issuance of Neighborhood Enterprise Zone Certificate for a Homestead Facility by the State Tax Commission.		
Owner/Applicant Signature		Date

Part 4: LOCAL GOVERNMENT ACTION			
LGU Clerk must complete this section before submitting to the State Tax Commission			
▶ Date Received by LGU	▶ LGU Code	▶ Homestead Zone Name/No.	Date Homestead Zone Established
Action Taken by LGU: <input type="checkbox"/> Abatement Approved for _____ Years (6-15) <input type="checkbox"/> Denied (include Resolution Denying)		The State Tax Commission requires the following documents be filed for an administratively complete application: <input type="checkbox"/> 1. Original Application <input type="checkbox"/> 2. Legal description of the real property with parcel code number <input type="checkbox"/> 3. Copy of the Warranty Deed or Document of Conveyance <input type="checkbox"/> 4. Resolution Approving/Denying application (include number of _____ years)	
▶ Date of Resolution Approving/Denying This Application		LGU Name	

Part 5: LOCAL GOVERNMENT CERTIFICATION	
LGU Clerk must complete this section before submitting to the State Tax Commission	
I certify that I have reviewed this application for complete and accurate information and determined that the subject property is located within a qualified Homestead zone.	
I certify the subject property was purchased by or transferred to the applicant after December 31, 1996 and is occupied as applicant's principal residence.	
I certify this application meets the requirements as outlined by Public Act 147 of 1992 and hereby request the State Tax Commission issue a Neighborhood Enterprise Zone Homestead Facility Certificate, subject to State Tax Commission review and audit.	
Print Clerk Name	Clerk Telephone Number
Clerk Fax Number	Clerk E-mail Address
Clerk Mailing Address (Street, City, State, ZIP Code)	
Clerk Signature	Date

LGU mail original completed application and required documents to:

State Tax Commission
 Michigan Department of Treasury
 P.O. Box 30471
 Lansing, MI 48909-7971

Instructions for Form 2704B, Application for Neighborhood Enterprise Zone (NEZ) Homestead Facility Certificate

The Neighborhood Enterprise Zone Homestead Facility Certificate was created by Public Act 147 of 1992, as amended. To qualify for this certificate, the subject property must be located within an established Neighborhood Enterprise Homestead Zone and have been purchased by or transferred to an owner as their principal residence after December 31, 1996. If approved by the Local Governmental Unit (LGU), the certificate provides for a tax exemption, as outlined in Tax Advantage for a NEZ Homestead Facility Exemption (see below), for a period of six (6) to fifteen (15) years.

Owner/Applicant

Complete Parts 1, 2 and 3.

Provide the original and two copies of the completed Application Form 2704B and the following documents (3 complete sets) to your LGU Clerk:

- Legal description of the real property on which the Homestead Facility is located.
- Clear and legible copy of the warranty deed or document of conveyance to current owner.

Questions on completing this application should be directed to your LGU Clerk. Additional information on the NEZ Program can be found at www.michigan.gov/treasury.

LGU Clerk

Complete Parts 4 and 5.

The LGU Clerk should: (1) review the application for complete and accurate information and determine that the subject property is located within a qualified Homestead zone, (2) certify the subject property was purchased by or transferred to the applicant after December 31, 1996 and is occupied as applicant's principal residence, and (3) certify the application meets the requirements as outlined by Public Act 147 of 1992.

Attach a certified copy of the resolution approving the application. The resolution must include the number of years the LGU is granting the abatement.

Upon approval by the LGU, send the complete application package to:

State Tax Commission
Michigan Department of Treasury
P.O. Box 30471
Lansing, MI 48909-7971

Application Deadline

Complete applications must be received by the State Tax Commission before October 31 to ensure processing and certificate issuance for the following tax year. Applications received after October 31 may not be processed in time for certificate issuance for the following tax year.

Tax Advantage for a NEZ Homestead Facility Exemption

One-half the number of mills levied for the county and local governmental unit operating purposes (does not include debt millage). Any county or local governmental unit debt millage and all other millages levied by all other taxing authorities would remain at full millage. Land is not included in this exemption.

In the tax year, two years before the certificate expires, the percentage of mills exempted for the county and local governmental unit operating mills changes from one-half to **five-eighths**;

In the tax year, one year before the certificate expires, the percentage of mills exempted for the county and local governmental unit operating mills changes from five-eighths to **three-fourths**;

In the year that the certificate expires, the percentage of mills exempted for the county and local governmental unit operating mills changes from three-fourths to **seven-eighths**.

The local governmental unit may grant from six (6) to fifteen (15) years of exemption.

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APPENDIX D

LIST OF POTENTIAL NUISANCE ABATEMENT PROGRAM PROPERTIES ON THREE MILE DR. AND COURVILLE ST.

This list was created by using the following fields in the FinalDataset.xlsx file: "occupancy," "use," "publicowned," and "demolished". It includes ALL unoccupied structures on Three Mile Dr. and Courville St. EXCEPT those that are not in residential use, are probably publicly owned, and were demolished between 01/2009 and 11/2014. The information was updated in January 2014.

Address	Owner Name
4175 COURVILLE RD.	AFFORDABLE AMERICAN HOMES, LLC
4716 COURVILLE RD.	ARTESIAN EQUITIES, LLC
4400 THREE MILE DR.	ARTESIAN EQUITIES, LLC
5098 THREE MILE DR.	ARTESIAN EQUITIES, LLC
5548 THREE MILE DR.	ARTESIAN EQUITIES, LLC
4414 THREE MILE DR.	ARTESIAN EQUITIES, LLC
5752 COURVILLE RD.	ARTESIAN EQUITIES, LLC
5035 COURVILLE RD.	ARTESIAN EQUITIES, LLC
3452 THREE MILE DR.	ARTESIAN EQUITIES, LLC
3690 THREE MILE DR.	ARTESIAN EQUITIES, LLC
5051 THREE MILE DR.	ARTESIAN EQUITIES, LLC
3984 COURVILLE RD.	ARTESIAN EQUITIES, LLC
4417 THREE MILE DR.	ARTESIAN EQUITIES, LLC
4635 COURVILLE RD.	ARTESIAN EQUITIES, LLC
5307 COURVILLE RD.	ARTESIAN EQUITIES, LLC
3991 COURVILLE RD.	ARTESIAN EQUITIES, LLC
4165 COURVILLE RD.	ASSET MANAGEMENT DIRECTORS, LLC
4181 THREE MILE DR.	BALL, JONATHAN MARTYN
4327 COURVILLE RD.	BANK OF AMERICA, N.A.
3820 COURVILLE RD.	BRANDON, JONA
4126 THREE MILE DR.	COLEMAN, DUCHONN & MARY T
3951 COURVILLE RD.	COURVILLE 3951, LLC
4690 COURVILLE RD.	DETROIT RESIDENTIAL OPPORTUNITY

Address	Owner Name
5268 COURVILLE RD.	DWG PROPERTY, LLC
3461 THREE MILE DR.	FEDERAL NATIONAL MORTGAGE ASSO
3700 THREE MILE DR.	GRAYSMARK, STEVEN P
3936 COURVILLE RD.	GREER JR., M. W. & GAMBRELL, S.
4144 THREE MILE DR.	GUNN, KESHA
5929 THREE MILE DR.	HAYNES, KEVIN
4657 COURVILLE RD.	JSE INVESTMENT GROUP, LLC
5945 THREE MILE DR.	LEVEL FIELD SPREAD, LLC
5225 THREE MILE DR.	LYON, JEFFREY & KATHLEEN
5535 THREE MILE DR.	MCCLOUGHAIN, JASON
4103 THREE MILE DR.	METRO PROPERTY GROUP, LLC
5790 THREE MILE DR.	MICHIGAN CONSULTING INVESTMENTS
4674 THREE MILE DR.	MIDWEST CAPITAL MANAGEMENT, LLC
4391 THREE MILE DR.	NATIONSTAR MORTGAGE, LLC
5291 COURVILLE RD.	NOWELL, SHAUN
5050 THREE MILE DR.	R C PROPERTIES
4354 COURVILLE RD.	REINUS INVESTMENT GROUP, LLC
5580 THREE MILE DR.	SCHIAVO, DOROTHEA
5292 COURVILLE RD.	SONG HE
3479 COURVILLE RD.	SUSSEX IMMOBILIER, LLC
4321 THREE MILE DR.	TAYLOR, HENRY SR & SYLVIA
4338 COURVILLE RD.	WILLIAMS, TERRENCE A
4174 COURVILLE RD.	WILLIAMSON-BEY, CHADAN

Sources

Data Driven Detroit, Publicly Owned property in Detroit[datafile], 2014, received from Data Driven Detroit; NESHAP, Demolitions based on asbestos notifications [datafile] January 2009-November 2014, 2014, received from Data Driven Detroit; Motor City Mapping, 2014, Property Conditions [datafile], received from Data Driven Detroit.

APPENDIX E

POTENTIAL INVESTOR-OWNED HOMES WITH LIKELY CODE VIOLATIONS

This list was created by using the following fields in the FinalDataset.xlsx file: "owneroccupied 2012," "use," "demolished," "publicowned," and "structurecondition." It includes ALL likely renter-occupied (assuming they are investor-owned) structures that were in poor condition and in fair condition in 2014 EXCEPT those that are not in residential use, are probably publicly owned, and were demolished between 01/2009 and 11/2014. The information was updated in January 2014.

Investor-owners of Multiple Homes with Possible Code Violations (20)

Address	Owner Name
In Poor Condition (5)	
5725 BALFOUR RD.	ARTESIAN EQUITIES, LLC
672 BEDFORD RD.	ARTESIAN EQUITIES, LLC
4401 BEDFORD RD.	ARTESIAN EQUITIES, LLC
10825 E OUTER DR.	ARTESIAN EQUITIES, LLC
4414 THREE MILE DR.	ARTESIAN EQUITIES, LLC
In Fair Condition (15)	
5048 BALFOUR RD.	ARTESIAN EQUITIES, LLC
5590 BEDFORD RD.	ARTESIAN EQUITIES, LLC
5211 BEDFORD RD.	ARTESIAN EQUITIES, LLC
5218 BERKSHIRE RD.	ARTESIAN EQUITIES, LLC
5560 BUCKINGHAM RD.	ARTESIAN EQUITIES, LLC
3466 CHATSWORTH RD.	ARTESIAN EQUITIES, LLC
5091 CHATSWORTH RD.	METRO PROPERTY GROUP, LLC
5035 COURVILLE RD.	ARTESIAN EQUITIES, LLC
10741 E OUTER DR.	ARTESIAN EQUITIES, LLC
3500 HAVERHILL RD.	ARTESIAN EQUITIES, LLC
5282 HAVERHILL RD.	ARTESIAN EQUITIES, LLC
3651 NOTTINGHAM RD.	ARTESIAN EQUITIES, LLC
4400 THREE MILE DR.	ARTESIAN EQUITIES, LLC
4103 THREE MILE DR.	METRO PROPERTY GROUP, LLC
3675 THREE MILE DR.	ARTESIAN EQUITIES, LLC

Other Investor-owned Homes in Poor Condition (6)

Address	Owner Name
4320 CHATSWORTH RD.	SWE HOMES MI, LLC
5746 CHATSWORTH RD.	BLAKOA III, LLC
4766 LAKEPOINTE RD.	DETROIT LAND BANK AUTHORITY
5240 LAKEPOINTE RD.	MERRILL MANAGEMENT COMPANY, LLC
3605 NOTTINGHAM RD.	THE GARVEY TRUST
4391 THREE MILE DR.	NATIONSTAR MORTGAGE, LLC

Other Investor-owned Homes in Fair Condition (99)

Address	Owner Name
5118 ALTER RD.	AHMAD, NAILA (TRUST)
4250 AUDUBON RD.	DYON, FRANCIS & KATHERINE
4616 AUDUBON RD.	REESE, SARETA
5115 BALFOUR RD.	HOLT, CHAUNTEL
4667 BALFOUR RD.	NORTH HILLS PROPERTIES, LLC
4366 BALFOUR RD.	HEATH, GERALD & TAWANNA
4380 BALFOUR RD.	HUMPHREY, SCOTT J
4844 BALFOUR RD.	FEDERAL HOME SERVICES INC
5104 BALFOUR RD.	TIDES PROPERTY GROUP, LLC
5741 BALFOUR RD.	SMART HOMES INVESTMENT LTD
5591 BALFOUR RD.	WELLS FARGO BANK MINNESOTA NA
4381 BALFOUR RD.	SALK, JEFF
4307 BALFOUR RD.	ENTRUST GREAT LAKES FBO GARY SEVERN
4198 BEACONSFIELD RD.	GOOLSBY, JENNIE
3584 BEACONSFIELD RD.	FRICK, KYLE M
5056 BEACONSFIELD RD.	CASHFLOW TO RETIRE, LLC
5805 BEACONSFIELD RD.	AURORA LOAN SERVICES, LLC
5503 BEACONSFIELD RD.	HINES, VERNA
5034 BEDFORD RD.	DJP PROPERTY SOLUTIONS, LLC
4635 BEDFORD RD.	ADESINA, ADEBAWALE
5200 BERKSHIRE RD.	HUTSON, ROGER C
5077 BERKSHIRE RD.	SORENSEN, PETER
3903 BERKSHIRE RD.	WHITEHOUSE, DOLORES & PARISH, WILL
3696 BERKSHIRE RD.	TERRY, WINIFRED C
5301 BERKSHIRE RD.	WOMACK, BARRY
4837 BUCKINGHAM RD.	HUANG, PETER
3958 BUCKINGHAM RD.	ELBODE, JAMES A
4014 BUCKINGHAM RD.	FLEISCHMAN, JIM
4304 BUCKINGHAM RD.	HEKIMIAN, VARTAN PAUL
4368 BUCKINGHAM RD.	BUTLER, MELISSA
5200 BUCKINGHAM RD.	PSP DEC, LLC
5760 CHATSWORTH RD.	UNIQUE HOME RENTALS
4645 CHATSWORTH RD.	JOHNSON, WALTER
3436 CHATSWORTH RD.	BARNES, TERRY
3602 CHATSWORTH RD.	MELQUINA, LLC
3674 CHATSWORTH RD.	DIHOMES 3, LLC
4300 CHATSWORTH RD.	TAYLOR, STEVE R
4400 CHATSWORTH RD.	ALSALEM, SULTAN R S M
4600 CHATSWORTH RD.	MERKISON, JAMES M JR
4642 CHATSWORTH RD.	FRANKLIN-MILLER PROPERTY SOLUTIONS

Other Investor-owned Homes in Fair Condition (continued)

Address	Owner Name
5274 CHATSWORTH RD.	LYONS, LAMAR
5782 CHATSWORTH RD.	GOLDEN, ANTHONY
5940 CHATSWORTH RD.	PENN STATE ENERGY, LLC
4880 COURVILLE RD.	AMERICAN PENSION SERVICES INC
5292 COURVILLE RD.	SONG HE
4175 COURVILLE RD.	AFFORDABLE AMERICAN HOMES, LLC
3951 COURVILLE RD.	COURVILLE 3951, LLC
5503 DEVONSHIRE RD.	BRANTLEY, AMBER
3974 DEVONSHIRE RD.	HOME SOLUTIONS PARTNERS IV REO, LLC
4142 DEVONSHIRE RD.	PENN STATE ENERGY, LLC
10819 E OUTER DR RD.	UZAIR FUNDS, LLC
10733 E OUTER DR RD.	OPPORTUNITY FUNDING REALTY, LLC
11164 E OUTER DR RD.	THESS CO
5104 HAVERHILL RD.	SUTHERLAND, SHERRY
3506 HAVERHILL RD.	MAHONE, VINCENT L
4874 HAVERHILL RD.	CRUTCHFIELD, KEVIN
5210 HAVERHILL RD.	BULLOCK, FELECIA G
5710 HAVERHILL RD.	DIXON, SHAWNTAE
5814 HAVERHILL RD.	TUTT, TROY
5926 HAVERHILL RD.	CROUCHER, LESLEY ANN & AARON THOMAS
5950 HAVERHILL RD.	GOODWIN, OSCAR & ANTHONY, REGINALD
5945 HAVERHILL RD.	BARKLEY, J LYNN & BARKLEY, KATHY
4329 HAVERHILL RD.	JIMCO PROPERTIES
4120 LAKEPOINTE RD.	FERRARO, JAMES
3591 LAKEPOINTE RD.	FHLMC
5903 LAKEPOINTE RD.	HUNTER, LOLITA
5555 LAKEPOINTE RD.	KOZIARZ, KAROL
5545 LAKEPOINTE RD.	ANDREWS, HATTIE A
4471 LAKEPOINTE RD.	HABITAT FOR HUMANITY DETROIT

Address	Owner Name
4443 MARYLAND RD.	SMITH, DEBORAH
5260 MARYLAND RD.	KNIGHT ROYAL, LLC
4320 NOTTINGHAM RD.	SKYWAGON INVESTMENTS, LLC
4358 NOTTINGHAM RD.	HOME RUN HOMES, LLC
4844 NOTTINGHAM RD.	AYANWALE, ADEBAYO
5106 NOTTINGHAM RD.	DEGROAT, EDWARD J
5574 NOTTINGHAM RD.	CSM PROPERTIES INC
5792 NOTTINGHAM RD.	GEHRKE MORTGAGE CORP
3563 NOTTINGHAM RD.	EDEN WILL MANAGEMENT CORP
3696 NOTTINGHAM RD.	LAMIRAGE PROPERTIES
4175 NOTTINGHAM RD.	DAVIS, NORENE
3661 NOTTINGHAM RD.	PARKER, TANISHA S
5738 SOMERSET RD.	5738 SOMERSET, LLC
4651 SOMERSET RD.	MICHIGAN FIRST CREDIT UNION
4834 SOMERSET RD.	WILLIAMS, MARVIN J
4691 SOMERSET RD.	STROTHER, BARBARA & CHRISTOPHER
4381 SOMERSET RD.	THOMPSON, MILDRED O
4365 SOMERSET RD.	THOMPSON, MILDRED
4311 SOMERSET RD.	HYMON, JESSICA
3911 SOMERSET RD.	DAVID SIDNEY DESIGNS, LLC
5280 THREE MILE DR.	DAWN E MRSHALL PROPERTIES
5929 THREE MILE DR.	HAYNES, KEVIN
5050 THREE MILE DR.	R C PROPERTIES
5580 THREE MILE DR.	SCHIAVO, DOROTHEA
5775 THREE MILE DR.	GRIFFIN, SHARHONDA
5710 WAYBURN RD.	MITCHELL, ADRIAN
5766 WAYBURN RD.	HARVEY, ALFRED J
5925 WAYBURN RD.	WALKER, HENRY ALTON III
5255 WAYBURN RD.	RIGHT BUY PROPERTIES, LLC
3635 WAYBURN RD.	COMMONS LTD DIVIDEND HSG ASSOC LP

Sources

City of Detroit Planning and Development Department. Parcel Shapefiles, 2012a, received from Data Driven Detroit; Detroit Land Bank Authority. MorningSide Properties Inventory by Program Status as of January 12, 2015, received from Detroit Land Bank Authority.

APPENDIX F

VACANT LAND REUSE QUESTIONNAIRE

Dear Residents, to improve our plan for vacant land we ask for you to fill in the vacant land reuse questionnaire. It will be used to understand what to do with vacant land. All information will be considered to make recommendations for treatments.



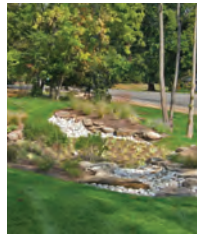
Clean and Clear



Side Yard



Murals



Rain Garden



Tree Buffer



Greenway



Community Garden



Community Park



Plaza



Orchard



Cut Flower Stand



Parking Lot



Goat Farm



Penny Cress Field



Solar Farm



Compost Farm



Lavender Field



Bee Keeping

Circle 3 vacant land images you would like to see in your neighborhood.

Cross out 3 vacant land images you do not want to see in your neighborhood.

What is your zipcode?

Do you live in MorningSide?

Would you be interested in closing Barham St. (from Mack to Waveney)?

Comments?

Sources

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APPENDIX G

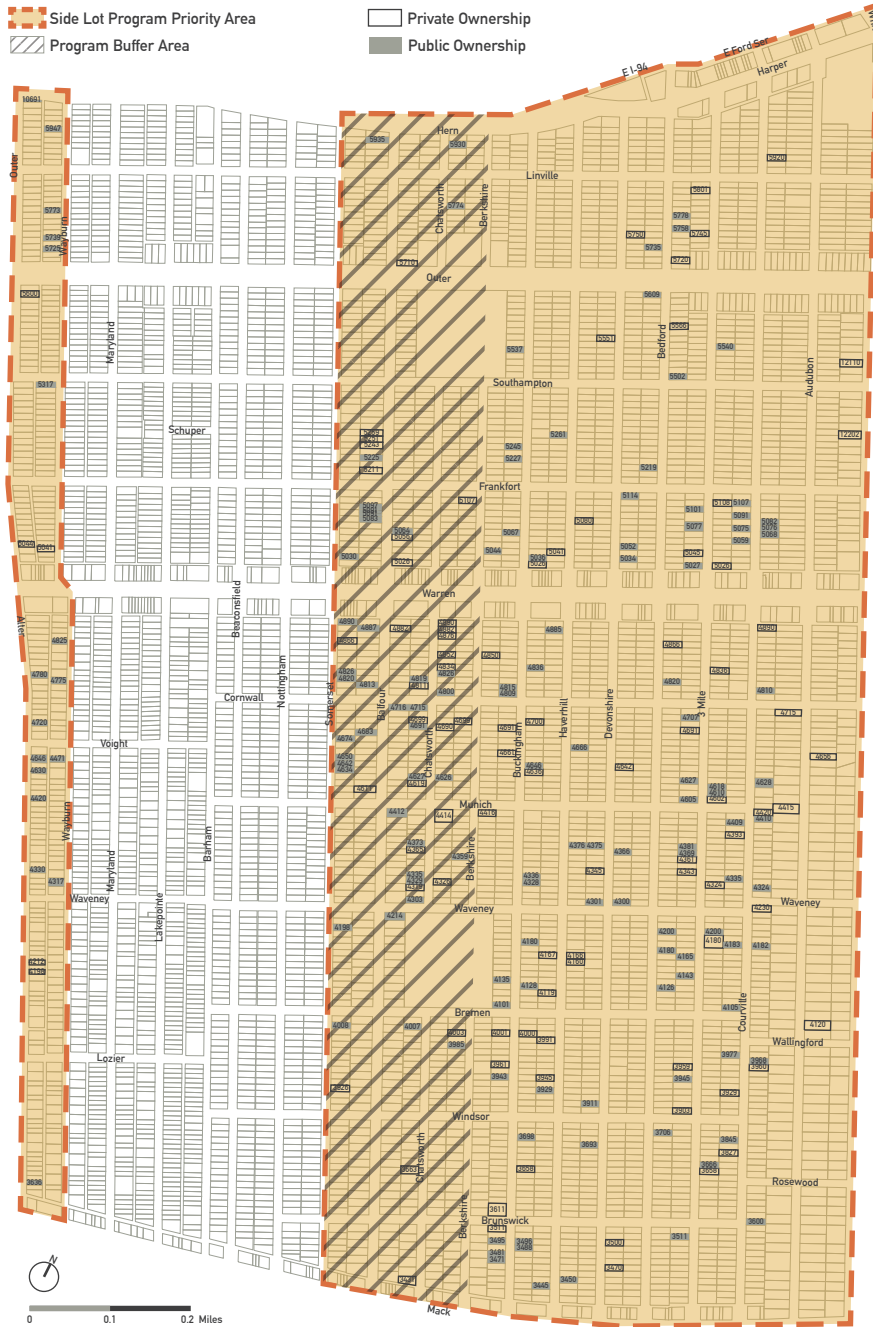
PUBLICLY OWNED VACANT LOTS THAT COULD BE SOLD TO ADJACENT OWNERS AS SIDE LOTS

As of 2014, there were 277 side lots in the priority area in MorningSide; 187 of them are publicly-owned and likely eligible for purchase from the Land Bank. This list predates the Detroit Land Bank's side lot fair. An "eligible" side lot is a vacant lot that:

- Must have homeowners next door to the lot
- Must be up to date on taxes
- Will be sold on a first come, first served basis
- Will be offered first to a homeowner who has maintained the lot
- An offer to purchase will be reviewed in 3 business days.
- The new owner must pay the property taxes after purchase.

The Land Bank has created a new data portal for spring 2015. Check their website for updated lists of properties for sale as side lots.

MORNINGSIDE VACANT LOTS ELIGIBLE FOR SALE AS SIDE LOTS



APPENDIX G

This list was created by using the following fields in the Sidelot.xlsx file: It includes ALL side lot eligible lots in MorningSide. EXCEPT those that are privately owned and are located outside of the designated priority area, and became vacant lots between 01/2009 and 11/2014. The information was updated in January 2014.

ADDRESS	OWNERSHIP
3636 ALTER RD.	DETROIT LAND BANK AUTHORITY
4330 ALTER RD.	DETROIT LAND BANK AUTHORITY
4420 ALTER RD.	DETROIT LAND BANK AUTHORITY
4630 ALTER RD.	DETROIT LAND BANK AUTHORITY
4646 ALTER RD.	MI LAND BANK FAST TRACK AUTH
4720 ALTER RD.	DETROIT LAND BANK AUTHORITY
4780 ALTER RD.	DETROIT LAND BANK AUTHORITY
4330 WAYBURN RD.	U-SNAP-BAC NONPROFIT
4764 WAYBURN RD.	DETROIT LAND BANK AUTHORITY
5732 WAYBURN RD.	DETROIT LAND BANK AUTHORITY
5744 WAYBURN RD.	DETROIT LAND BANK AUTHORITY
5947 WAYBURN RD.	DETROIT LAND BANK AUTHORITY
5773 WAYBURN RD.	MI LAND BANK FAST TRACK AUTH
5739 WAYBURN RD.	DETROIT LAND BANK AUTHORITY
5725 WAYBURN RD.	Public Ownership*
5317 WAYBURN RD.	DETROIT LAND BANK AUTHORITY
4825 WAYBURN RD.	U-SNAP-BAC NONPROFIT
4775 WAYBURN RD.	U-SNAP-BAC NONPROFIT
4471 WAYBURN RD.	DETROIT LAND BANK AUTHORITY
4317 WAYBURN RD.	U-SNAP-BAC NONPROFIT
4310 MARYLAND RD.	MI LAND BANK FAST TRACK AUTH
4324 MARYLAND RD.	DETROIT LAND BANK AUTHORITY
5034 MARYLAND RD.	DETROIT LAND BANK AUTHORITY
5240 MARYLAND RD.	DETROIT LAND BANK AUTHORITY
5586 MARYLAND RD.	DETROIT LAND BANK AUTHORITY
5937 MARYLAND RD.	DETROIT LAND BANK AUTHORITY
5747 MARYLAND RD.	MI LAND BANK FAST TRACK AUTH
5731 MARYLAND RD.	MI LAND BANK FAST TRACK AUTH
5553 MARYLAND RD.	DETROIT LAND BANK AUTHORITY
5311 MARYLAND RD.	DETROIT LAND BANK AUTHORITY
5105 MARYLAND RD.	DETROIT LAND BANK AUTHORITY
5075 MARYLAND RD.	DETROIT LAND BANK AUTHORITY
5041 MARYLAND RD.	MI LAND BANK FAST TRACK AUTH
4853 MARYLAND RD.	DETROIT LAND BANK AUTHORITY
4805 MARYLAND RD.	Public Ownership*
4769 MARYLAND RD.	DETROIT LAND BANK AUTHORITY
4311 MARYLAND RD.	DETROIT LAND BANK AUTHORITY
4175 MARYLAND RD.	Public Ownership*
3698 LAKEPOINTE RD.	DETROIT LAND BANK AUTHORITY
4190 LAKEPOINTE RD.	Public Ownership*
4262 LAKEPOINTE RD.	Public Ownership*

ADDRESS	OWNERSHIP
4280 LAKEPOINTE RD.	DETROIT LAND BANK AUTHORITY
4326 LAKEPOINTE RD.	MI LAND BANK FAST TRACK AUTH
4344 LAKEPOINTE RD.	MI LAND BANK FAST TRACK AUTH
4724 LAKEPOINTE RD.	MI LAND BANK FAST TRACK AUTH
4868 LAKEPOINTE RD.	DETROIT LAND BANK AUTHORITY
5070 LAKEPOINTE RD.	DETROIT LAND BANK AUTHORITY
5110 LAKEPOINTE RD.	DETROIT LAND BANK AUTHORITY
5340 LAKEPOINTE RD.	DETROIT LAND BANK AUTHORITY
5350 LAKEPOINTE RD.	Public Ownership*
5534 LAKEPOINTE RD.	Public Ownership*
5544 LAKEPOINTE RD.	Public Ownership*
5908 LAKEPOINTE RD.	DETROIT LAND BANK AUTHORITY
5929 LAKEPOINTE RD.	Public Ownership*
5915 LAKEPOINTE RD.	Public Ownership*
5769 LAKEPOINTE RD.	Public Ownership*
5517 LAKEPOINTE RD.	Public Ownership*
5341 LAKEPOINTE RD.	DETROIT LAND BANK AUTHORITY
5205 LAKEPOINTE RD.	Public Ownership*
5109 LAKEPOINTE RD.	DETROIT LAND BANK AUTHORITY
4837 LAKEPOINTE RD.	DETROIT LAND BANK AUTHORITY
4805 LAKEPOINTE RD.	DETROIT LAND BANK AUTHORITY
4433 LAKEPOINTE RD.	DETROIT LAND BANK AUTHORITY
4327 LAKEPOINTE RD.	DETROIT LAND BANK AUTHORITY
4271 LAKEPOINTE RD.	DETROIT LAND BANK AUTHORITY
4239 LAKEPOINTE RD.	Public Ownership*
4223 LAKEPOINTE RD.	Public Ownership*
4169 LAKEPOINTE RD.	DETROIT LAND BANK AUTHORITY
4145 LAKEPOINTE RD.	DETROIT LAND BANK AUTHORITY
3703 LAKEPOINTE RD.	DETROIT LAND BANK AUTHORITY
3637 LAKEPOINTE RD.	DETROIT LAND BANK AUTHORITY
5541 BARHAM ST.	Public Ownership*
5117 BARHAM ST.	DETROIT LAND BANK AUTHORITY
5087 BARHAM ST.	DETROIT LAND BANK AUTHORITY
5061 BARHAM ST.	MI LAND BANK FAST TRACK AUTH
4845 BARHAM ST.	DETROIT LAND BANK AUTHORITY
4751 BARHAM ST.	DETROIT LAND BANK AUTHORITY
4745 BARHAM ST.	DETROIT LAND BANK AUTHORITY
4739 BARHAM ST.	DETROIT LAND BANK AUTHORITY
4733 BARHAM ST.	DETROIT LAND BANK AUTHORITY
4405 BARHAM ST.	Public Ownership*
4323 BARHAM ST.	U-SNAP-BAC NONPROFIT

ADDRESS	OWNERSHIP
4158 BEACONSFIELD RD.	DETROIT LAND BANK AUTHORITY
4302 BEACONSFIELD RD.	DETROIT LAND BANK AUTHORITY
4318 BEACONSFIELD RD.	DETROIT LAND BANK AUTHORITY
4602 BEACONSFIELD RD.	Public Ownership*
4650 BEACONSFIELD RD.	DETROIT LAND BANK AUTHORITY
4706 BEACONSFIELD RD.	DETROIT LAND BANK AUTHORITY
4820 BEACONSFIELD RD.	DETROIT LAND BANK AUTHORITY
5032 BEACONSFIELD RD.	DETROIT LAND BANK AUTHORITY
5234 BEACONSFIELD RD.	DETROIT LAND BANK AUTHORITY
5532 BEACONSFIELD RD.	DETROIT LAND BANK AUTHORITY
5799 BEACONSFIELD RD.	DETROIT LAND BANK AUTHORITY
5543 BEACONSFIELD RD.	DETROIT LAND BANK AUTHORITY
5527 BEACONSFIELD RD.	DETROIT LAND BANK AUTHORITY
5259 BEACONSFIELD RD.	DETROIT LAND BANK AUTHORITY
5251 BEACONSFIELD RD.	DETROIT LAND BANK AUTHORITY
5221 BEACONSFIELD RD.	DETROIT LAND BANK AUTHORITY
5111 BEACONSFIELD RD.	DETROIT LAND BANK AUTHORITY
5043 BEACONSFIELD RD.	DETROIT LAND BANK AUTHORITY
5027 BEACONSFIELD RD.	DETROIT LAND BANK AUTHORITY
4867 BEACONSFIELD RD.	Public Ownership*
4855 BEACONSFIELD RD.	DETROIT LAND BANK AUTHORITY
4351 BEACONSFIELD RD.	US BANK NATIONAL ASSOCIATION
4319 BEACONSFIELD RD.	Public Ownership*
4117 BEACONSFIELD RD.	MI LAND BANK FAST TRACK AUTH
3911 BEACONSFIELD RD.	Public Ownership*
3637 BEACONSFIELD RD.	DETROIT LAND BANK AUTHORITY
3573 BEACONSFIELD RD.	DETROIT LAND BANK AUTHORITY
3555 BEACONSFIELD RD.	DETROIT LAND BANK AUTHORITY
3644 NOTTINGHAM RD.	MI LAND BANK FAST TRACK AUTH
3674 NOTTINGHAM RD.	DETROIT LAND BANK AUTHORITY
3714 NOTTINGHAM RD.	DETROIT LAND BANK AUTHORITY
3902 NOTTINGHAM RD.	DETROIT LAND BANK AUTHORITY
3936 NOTTINGHAM RD.	DETROIT LAND BANK AUTHORITY
3948 NOTTINGHAM RD.	DETROIT LAND BANK AUTHORITY
3984 NOTTINGHAM RD.	Public Ownership*
4014 NOTTINGHAM RD.	DETROIT LAND BANK AUTHORITY
4100 NOTTINGHAM RD.	DETROIT LAND BANK AUTHORITY
4126 NOTTINGHAM RD.	DETROIT LAND BANK AUTHORITY
4134 NOTTINGHAM RD.	Public Ownership*
4144 NOTTINGHAM RD.	DETROIT LAND BANK AUTHORITY
4194 NOTTINGHAM RD.	DETROIT LAND BANK AUTHORITY
4336 NOTTINGHAM RD.	DETROIT LAND BANK AUTHORITY

ADDRESS	OWNERSHIP
4374 NOTTINGHAM RD.	MI LAND BANK FAST TRACK AUTH
4632 NOTTINGHAM RD.	DETROIT LAND BANK AUTHORITY
4642 NOTTINGHAM RD.	Public Ownership*
4890 NOTTINGHAM RD.	DETROIT LAND BANK AUTHORITY
5226 NOTTINGHAM RD.	Public Ownership*
5258 NOTTINGHAM RD.	DETROIT LAND BANK AUTHORITY
5266 NOTTINGHAM RD.	Public Ownership*
5518 NOTTINGHAM RD.	DETROIT LAND BANK AUTHORITY
5936 NOTTINGHAM RD.	DETROIT LAND BANK AUTHORITY
5946 NOTTINGHAM RD.	Public Ownership*
5927 NOTTINGHAM RD.	Public Ownership*
5575 NOTTINGHAM RD.	MI LAND BANK FAST TRACK AUTH
5307 NOTTINGHAM RD.	Public Ownership*
5283 NOTTINGHAM RD.	DETROIT LAND BANK AUTHORITY
4875 NOTTINGHAM RD.	DETROIT LAND BANK AUTHORITY
4691 NOTTINGHAM RD.	DETROIT LAND BANK AUTHORITY
4611 NOTTINGHAM RD.	Public Ownership*
4407 NOTTINGHAM RD.	CITY OF DETROIT
4309 NOTTINGHAM RD.	Public Ownership*
4199 NOTTINGHAM RD.	DETROIT LAND BANK AUTHORITY
4015 NOTTINGHAM RD.	MI LAND BANK FAST TRACK AUTH
4008 SOMERSET RD.	DETROIT LAND BANK AUTHORITY
4198 SOMERSET RD.	DETROIT LAND BANK AUTHORITY
4634 SOMERSET RD.	Public Ownership*
4642 SOMERSET RD.	DETROIT LAND BANK AUTHORITY
4650 SOMERSET RD.	Public Ownership*
4674 SOMERSET RD.	Public Ownership*
4820 SOMERSET RD.	Public Ownership*
4826 SOMERSET RD.	DETROIT LAND BANK AUTHORITY
4890 SOMERSET RD.	DETROIT LAND BANK AUTHORITY
5030 SOMERSET RD.	DETROIT LAND BANK AUTHORITY
4877 SOMERSET RD.	DETROIT LAND BANK AUTHORITY
4869 SOMERSET RD.	Public Ownership*
4611 SOMERSET RD.	Public Ownership*
4603 SOMERSET RD.	Public Ownership*
4347 SOMERSET RD.	DETROIT LAND BANK AUTHORITY
3661 SOMERSET RD.	Public Ownership*
4214 BALFOUR RD.	DETROIT LAND BANK AUTHORITY
4412 BALFOUR RD.	DETROIT LAND BANK AUTHORITY
4716 BALFOUR RD.	Public Ownership*
5064 BALFOUR RD.	Public Ownership*

ADDRESS	OWNERSHIP
5935 BALFOUR RD.	DETROIT LAND BANK AUTHORITY
5225 BALFOUR RD.	DETROIT LAND BANK AUTHORITY
5097 BALFOUR RD.	Public Ownership*
5091 BALFOUR RD.	Public Ownership*
5091 BALFOUR RD.	Public Ownership*
5083 BALFOUR RD.	DETROIT LAND BANK AUTHORITY
4887 BALFOUR RD.	Public Ownership*
4813 BALFOUR RD.	Public Ownership*
4683 BALFOUR RD.	DETROIT LAND BANK AUTHORITY
4626 CHATSWORTH RD.	MI LAND BANK FAST TRACK AUTH
4800 CHATSWORTH RD.	DETROIT LAND BANK AUTHORITY
4826 CHATSWORTH RD.	Public Ownership*
5774 CHATSWORTH RD.	Public Ownership*
5930 CHATSWORTH RD.	DETROIT LAND BANK AUTHORITY
4819 CHATSWORTH RD.	MI LAND BANK FAST TRACK AUTH
4715 CHATSWORTH RD.	DETROIT LAND BANK AUTHORITY
4373 CHATSWORTH RD.	DETROIT LAND BANK AUTHORITY
4335 CHATSWORTH RD.	Public Ownership*
4329 CHATSWORTH RD.	DETROIT LAND BANK AUTHORITY
4303 CHATSWORTH RD.	MI LAND BANK FAST TRACK AUTH
4007 CHATSWORTH RD.	DETROIT LAND BANK AUTHORITY
5044 BERKSHIRE RD.	DETROIT LAND BANK AUTHORITY
4359 BERKSHIRE RD.	Public Ownership*
3985 BERKSHIRE RD.	DETROIT LAND BANK AUTHORITY
3488 BUCKINGHAM RD.	DETROIT LAND BANK AUTHORITY
3496 BUCKINGHAM RD.	DETROIT LAND BANK AUTHORITY
3698 BUCKINGHAM RD.	DETROIT LAND BANK AUTHORITY
4128 BUCKINGHAM RD.	DETROIT LAND BANK AUTHORITY
4180 BUCKINGHAM RD.	Public Ownership*
4328 BUCKINGHAM RD.	Public Ownership*
4336 BUCKINGHAM RD.	DETROIT LAND BANK AUTHORITY
4646 BUCKINGHAM RD.	Public Ownership*
4836 BUCKINGHAM RD.	DETROIT LAND BANK AUTHORITY
5036 BUCKINGHAM RD.	DETROIT LAND BANK AUTHORITY
5537 BUCKINGHAM RD.	Public Ownership*
5245 BUCKINGHAM RD.	DETROIT LAND BANK AUTHORITY
5227 BUCKINGHAM RD.	Public Ownership*
5067 BUCKINGHAM RD.	DETROIT LAND BANK AUTHORITY
4815 BUCKINGHAM RD.	DETROIT LAND BANK AUTHORITY
4809 BUCKINGHAM RD.	DETROIT LAND BANK AUTHORITY
4135 BUCKINGHAM RD.	DETROIT LAND BANK AUTHORITY

ADDRESS	OWNERSHIP
4101 BUCKINGHAM RD.	DETROIT LAND BANK AUTHORITY
3943 BUCKINGHAM RD.	DETROIT LAND BANK AUTHORITY
3495 BUCKINGHAM RD.	MI LAND BANK FAST TRACK AUTH
3481 BUCKINGHAM RD.	MI LAND BANK FAST TRACK AUTH
3471 BUCKINGHAM RD.	MI LAND BANK FAST TRACK AUTH
3450 HAVERHILL RD.	Public Ownership*
4376 HAVERHILL RD.	DETROIT LAND BANK AUTHORITY
4666 HAVERHILL RD.	Public Ownership*
5261 HAVERHILL RD.	Public Ownership*
4885 HAVERHILL RD.	Public Ownership*
3929 HAVERHILL RD.	MI LAND BANK FAST TRACK AUTH
3445 HAVERHILL RD.	MI LAND BANK FAST TRACK AUTH
4300 DEVONSHIRE RD.	DETROIT LAND BANK AUTHORITY
4366 DEVONSHIRE RD.	MI LAND BANK FAST TRACK AUTH
5034 DEVONSHIRE RD.	DETROIT LAND BANK AUTHORITY
5052 DEVONSHIRE RD.	DETROIT LAND BANK AUTHORITY
5114 DEVONSHIRE RD.	DETROIT LAND BANK AUTHORITY
4375 DEVONSHIRE RD.	Public Ownership*
4301 DEVONSHIRE RD.	Public Ownership*
3911 DEVONSHIRE RD.	DETROIT LAND BANK AUTHORITY
3693 DEVONSHIRE RD.	Public Ownership*
3706 BEDFORD RD.	Public Ownership*
4126 BEDFORD RD.	Public Ownership*
4180 BEDFORD RD.	Public Ownership*
4200 BEDFORD RD.	DETROIT LAND BANK AUTHORITY
4820 BEDFORD RD.	Public Ownership
5502 BEDFORD RD.	DETROIT LAND BANK AUTHORITY
5758 BEDFORD RD.	Public Ownership*
5778 BEDFORD RD.	DETROIT LAND BANK AUTHORITY
5735 BEDFORD RD.	DETROIT LAND BANK AUTHORITY
5609 BEDFORD RD.	Public Ownership*
5219 BEDFORD RD.	DETROIT LAND BANK AUTHORITY
3666 THREE MILE DR.	Public Ownership*
4200 THREE MILE DR.	DETROIT LAND BANK AUTHORITY
4610 THREE MILE DR.	DETROIT LAND BANK AUTHORITY
4618 THREE MILE DR.	DETROIT LAND BANK AUTHORITY
5540 THREE MILE DR.	Public Ownership*
5101 THREE MILE DR.	Public Ownership*
5077 THREE MILE DR.	DETROIT LAND BANK AUTHORITY
5027 THREE MILE DR.	Public Ownership*
4707 THREE MILE DR.	Public Ownership*

ADDRESS	OWNERSHIP
4627 THREE MILE DR.	Public Ownership*
4605 THREE MILE DR.	Public Ownership*
4381 THREE MILE DR.	DETROIT LAND BANK AUTHORITY
4369 THREE MILE DR.	DETROIT LAND BANK AUTHORITY
4165 THREE MILE DR.	Public Ownership*
4143 THREE MILE DR.	DETROIT LAND BANK AUTHORITY
3945 THREE MILE DR.	DETROIT LAND BANK AUTHORITY
3511 THREE MILE DR.	Public Ownership*
3600 COURVILLE RD.	Public Ownership*
3968 COURVILLE RD.	Public Ownership*
4182 COURVILLE RD.	DETROIT LAND BANK AUTHORITY
4324 COURVILLE RD.	DETROIT LAND BANK AUTHORITY
4410 COURVILLE RD.	Public Ownership*
4628 COURVILLE RD.	DETROIT LAND BANK AUTHORITY
4810 COURVILLE RD.	DETROIT LAND BANK AUTHORITY
5068 COURVILLE RD.	DETROIT LAND BANK AUTHORITY
5076 COURVILLE RD.	Public Ownership*
5082 COURVILLE RD.	MI LAND BANK FAST TRACK AUTH
5107 COURVILLE RD.	Public Ownership*
5091 COURVILLE RD.	DETROIT LAND BANK AUTHORITY
5075 COURVILLE RD.	DETROIT LAND BANK AUTHORITY
5059 COURVILLE RD.	DETROIT LAND BANK AUTHORITY
4409 COURVILLE RD.	DETROIT LAND BANK AUTHORITY
4335 COURVILLE RD.	DETROIT LAND BANK AUTHORITY
4183 COURVILLE RD.	Public Ownership*
4105 COURVILLE RD.	Public Ownership*
3977 COURVILLE RD.	Public Ownership*
3845 COURVILLE RD.	Public Ownership*
10691 E OUTER DR.	DETROIT LAND BANK AUTHORITY

* While all of these properties were publicly owned as of 2014, data did not always indicate which public entity owned the properties.

Sources

City of Detroit Planning and Development Department. Parcel Shapefiles, 2012a, received from Data Driven Detroit; Detroit Land Bank Authority. MorningSide Properties Inventory by Program Status as of January 12, 2015, received from Detroit Land Bank Authority.

MAY 2015

JOSH BAILS | SARAH CLARK | FAN FAN | NICHOLAS FAZIO | SEUL LEE
EVAN MARKARIAN | JAMIE SIMCHIK | XIANG YAN
URBAN AND REGIONAL PLANNING PROGRAM
UNIVERSITY OF MICHIGAN