

## Working Together to Make Information Accessible: Principles of University-Community Engagement through the Detroit Housing Counseling and Homeownership Project

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### Introduction

Launched in 2020, the Center for Equitable Family and Community Well-Being (CEFCWB) at the University of Michigan School of Social Work represents a vision for university-community engagement that addresses structural barriers to prosperity. Transformative research of this nature is relatively new in the academy. For decades, scholars at universities have been challenged to not just extract information from communities without giving anything in return or providing any lasting structures to make use of the information collected.

Reflecting on this legacy, social work, in particular, has lately been pursuing equity in community-based research. This means among other things that research projects build knowledge and capacity in the community, that community partners are involved in every stage of the research process, and that informants are compensated in proportion to the information they provide.

The Center is a product of this reflection. Its mission is to utilize collaborative relationships with community partners and innovative practice to foster a more equitable distribution of power and resources. To do this, the Center is intentional about the projects it pursues. This article considers one such project—the Detroit Housing Counseling and Homeownership Project—and how it is emblematic of the Center’s approach to university-community engagement. We start by reviewing the relevant literature on university-community engagement, then describe the mission of the Center in greater detail before discussing the origins of the Detroit Housing Counseling and Homeownership Project and the community partners involved. We describe the working partnership in relation to principles of university-community engagement from the literature, key highlights of the project, and the infrastructure that remains after the project’s conclusion. We close by offering principles of university-community engagement that define the work of the Center and were present in this project.

### University-Community Engagement

Historically, universities often have conducted research from an “ivory tower” (Johnson Butterfield & Soska, 2004), which is to say removed from the community. When universities did engage with communities it was often to extract information from them, with little regard for reciprocity to those providing the information, or restitution to communities adversely affected by the research itself (Cherry & Shefner, 2004). Having a cooperative relationship with communities was introduced as a research method in the 1940s (Shalowitz et al., 2009). It took until



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the 1990s, though, for universities to embrace and adopt the notion that their research, broadly, should advance the public good, and that universities had a responsibility to the communities they engaged (Austin et al., 1999; Chupp, Fletcher, & Grauly, 2021; Goodman et al., 2017).

When universities and communities cooperatively work together there are synergies that would not exist otherwise. For example, communities gain access to research and expertise that allows for, among other things, evaluation of programs and policies, while universities gain access to data and information sources (Shalowitz et al., 2009). Overtime, these cooperative partnerships can establish trust between the community and the university, if properly maintained.

Israel and colleagues (1998) suggest the following principles for community-based research partnerships with universities: (1) it is participatory; (2) it is cooperative, collaborative, and equitable; (3) it is a co-learning process that includes mutual exchange of expertise; (4) it involves development of sustainable systems; (5) it is empowering through shared decision-making, including research-related decisions; (6) it includes an intervention (i.e. some form of taking action) based on research; (7) it recognizes community as a social entity with an identity; and (8) it requires long-term commitment.

These principles help articulate the normative relationship between the university and community. However, not every university-community project will include an intervention, as an example. Fundamentally, university-community engagement should, according to Chupp, Fletcher, and Grauly (2021), include “two-way knowledge exchange; mutually beneficial relationships; reciprocity; and collaborative work on relevant problems or goals identified by the community itself” (p. 3).

## Detroit Housing

To place this project in its proper context, it is helpful to briefly describe the housing market in Detroit circa 2021, and what prospective homeowners faced when attempting to buy a home. Detroit faced homeownership challenges for decades prior to the Great Recession in 2008-2009. Redlining limited homeownership for African American residents to specific areas of the city, which were then bulldozed to make way for freeways. Population loss to the suburbs put downward pressure on housing prices that prevented wealth accumulation for the residents who remained (Madu, 2021). The Great Recession only magnified the city’s precarious housing circumstances.

During the recession, Detroit’s home-buying ecosystem experienced extreme stress, reflected in an overabundance of sub-prime mortgages, whose interest payments ballooned at the same time housing prices plummeted. In terms of pricing and affordability, the median value of owner-occupied housing declined during the recession and has gradually increased since then without reaching pre-recession levels. Outside of Downtown and Midtown, the sales prices of single-family homes remain at less than half of pre-recession levels (Kresge Foundation, 2016). Statewide, half of for-sale homes were marketed at below \$100,000, with these units concentrated in high population centers including Detroit.

Across Michigan, MSHDA (2019) researchers found that monthly costs for homeowners with mortgages has decreased significantly since 2008, “largely due to changes in interest rates and mortgage terms.” Commenting on affordability, the researchers observed that since 2005, around half of renters in Michigan have been rent burdened (i.e., rent is greater than 30 per-



cent of gross income). By contrast, the shelter burden for homeowners decreased from around 30 percent pre-recession to around 20 percent in 2017 (MSHDA, 2019).

Thus, homeownership is a more affordable housing option for Detroit residents than renting. Nevertheless, it remains elusive, particularly for the city's Black residents (Asante-Muhammad, Buell, & Devine, 2021). A report from researchers at the Urban Institute found that the homeownership rate fell to 51 percent in 2010, based on 138,000 owners of 269,500 occupied units. This was down from 55 percent in 2000, based on 185,000 owners of 336,500 occupied units (Poethig et al., 2017). Measured in building permit activity, new permit requests have steadily increased since 2010, at an annualized rate of 9,000 units. However, this rate is still historically low, comparable to the building activity of 1983 (MSHDA, 2019).

Detroit has a glut of aging and dilapidated homes (Poethig et al., 2017). Nearly half of Detroit's housing stock was built before 1960, resulting in higher maintenance, rehab costs, and lower acquisition prices. Detroit has a larger proportion of single-family homes (nearly 73 percent of Detroit's housing units are one-unit detached or attached) than any other major city in the nation (Kresge Foundation, 2016).

Lack of demand has been cited as an explanation for Detroit's homeownership challenges and aging housing infrastructure (MSHDA, 2019; Poethig et al., 2017). For example, Detroit has a median household income of \$27,838 per year (roughly half of the statewide median income) and the poverty rate in the city is twice the state poverty rate (Cassidy, 2019). Additionally, the median household income in Wayne County (including Detroit) was more than \$15,000 greater than that of Detroit (\$26,095), according to the most recent US Census estimates (Poethig et al., 2017). Unemployment rates in Detroit continually exceed the national average: in April 2016, Detroit's unemployment rate was 9.1 percent, 4.4 percentage points higher than the national unemployment rate of 4.7 percent. Detroit continues to depopulate. Currently, Detroit's population between the ages of 25 and 44, the age group with the greatest transitions to homeownership, steadily decreased between 1990 and 2014 (Poethig et al., 2017).

Income, unemployment, and population are not necessarily accurate measures of demand, though. Housing prices in Detroit have fallen to meet the ability of the median household to afford, so demand should exist for single family housing, especially because it is more cost-effective for residents than renting.

However, income obviously affects access to credit, so the availability of mortgage financing looms large in the conversation around Detroit homeownership. Unfortunately, the city has a low average credit score (585 versus 670 nationally), a majority of residents with debt in collections, and generally high debt-to-income ratios. One result of these dynamics is the extraordinarily high rate of cash purchases in the city--97 percent in 2014 (Poethig et al., 2017). In 2020, less than a quarter of Detroit home sales were financed by mortgage loans, the smallest share in the 50 biggest U.S. cities, according to an analysis by Attom DataSolutions, a property-information provider. When buyers do not get mortgages, they miss out on the federal home buying incentives. Low property values have played a primary role in low mortgage rates. Lenders choose to deny small mortgage applications (\$70,000 or less), where they will earn very little profit, ... "small-dollar home lending has been on the decline across the country, a shift that housing analysts say disproportionately affects people of color" (Eisen, 2021).

Predictably, home financing challenges are unequally distributed across Detroit's white and black residents. Despite laws banning housing discrimination, previous decades of explicitly racist laws, neglectful public budget decisions, and discriminatory practices in real estate and lending industries have resulted in barriers to quality housing and wealth building for Detroit's Black residents (Cassidy, 2019; Madu, 2021). Exacerbating deeply entrenched vulnerabilities, the 2008 mortgage crisis disproportionately affected Black homebuyers. As illustration, the

Black homeownership rate across metro Detroit, including suburbs, was 31 percentage points lower than the white rate in 2007, the year before the financial crisis. By 2018 it had grown to 37 percentage points, according to data from the Urban Institute. Detroit has the second biggest such gap after St. Louis among U.S. metro areas with at least half a million Black residents. Currently, mortgages made in Detroit go disproportionately to white borrowers who represent less than 10% of the population and live in downtown areas. Last year alone, White borrowers received 39% of total mortgages in the city. Black people represented 80% of the population and received 51% of the city's mortgages, making Detroit a city with the second-largest homeownership gap (Cassidy, 2019).

Such disparities in mortgage availability in Detroit suggest structural issues in the housing finance ecosystem. A key feature of that ecosystem is pre-purchase housing counseling. Such counseling can take many forms and cover many topics, but is often a precondition to obtaining mortgage financing, particularly if the borrower is applying for rate reductions, down payment assistance, reductions in principal mortgage insurance, or other reduced closing costs. Their stated rationale is to make borrowers more aware of responsibilities that come with a mortgage, and to improve the likelihood the borrower will pay off the mortgage in full (Turnham & Jefferson, 2012).

## Detroit Housing Counseling and Homeownership Project

Given their prominence in the housing ecosystem, particularly in Detroit, relatively little is known about the efficacy of pre-purchase housing counseling programs. What brought the partners on the project together was a desire to better understand participation in pre-purchase housing counseling programs, and the success of participants within the Detroit housing market. Moreover, participation in pre-purchase housing counseling in the aggregate could serve as a measure of demand for single-family housing in the city. Stakeholders could use this demand metric to pressure developers, lenders, and policymakers to make homeownership available to more residents.

### *Partners*

#### DC Palmer LLC

David Palmer (Principal, CEO) is a multi-disciplinary strategist, facilitator, convenor, and an Associate Broker Realtor based in Detroit, Michigan. He has over 25 years of management and research experience, and earned a Master of Public Administration degree from Eastern Michigan University. He focuses on the areas where workforce, real estate, and nonprofits intersect to lift up normal humans with improved policy and program outcomes for our communities. Palmer is a recognized voice in the Detroit region on matters of workforce development, and labor market data.

He has volunteered as a Realtor instructor for HUD-certified homebuyer education courses since 2013. In 2020, he sought to quantify the impact and program outcomes of these programs. In an attempt to answer these questions, he convened this research group.

The team at DC Palmer LLC is supporting the work of the Detroit Regional Workforce Alliance, the Hamtramck Parks Conservancy, and the Engineering Society of Detroit, among other clients in the nonprofit and philanthropic sectors. In 2022 and beyond, the company seeks to launch community informed real estate continuing education for Realtors, and expects to continue



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doing the work to support greater access to quality affordable housing for median income Detroit residents.

### The Center for Equitable Family and Community Well-Being

As the University of Michigan School of Social Work approached its 100<sup>th</sup> anniversary, there was desire on the part of the Dean and the faculty to formalize its engagement with the community. Community Engagement was already a key pillar of the school's 5-year strategic plan. The Center for Equitable Family and Community Well-Being provided a concrete way to support innovative partnerships. Dr. Trina Shanks was appointed as its director, and given the opportunity to shape its mission, vision, and operation. Dr. Shanks has a long history of engaging with community partners through, among other things, her work on child savings accounts, the Skillman Foundation's Good Neighborhoods work, and youth employment.

Accordingly, the mission of the Center is to utilize "collaborative relationships and innovative practice to foster a more equitable distribution of power and resources" (University of Michigan School of Social Work, n.d.). This was formalized into several practices that defined the Center's operation. First, the Center awarded small grants of no more than \$3,000 to community-based organizations for projects and opportunities they otherwise did not have the funding to provide. These grants were targeted to projects for children and families that addressed structural challenges in their neighborhoods or communities. Second, the Center embarked on "listening sessions" with community member and organizations with the intention of building relationships and strategizing ways to work together.

Then the COVID-19 pandemic put a halt to large gatherings, and the Center pursued alternative methods for community engagement. From that point forward, community requests began to set the agenda for the Center.

It was through contacts with University of Michigan faculty that the Center was first introduced to David Palmer, and his interest in opportunities for first-time homebuyers in Detroit. An engaged resident of the city, Mr. Palmer had researched funding opportunities through the University of Michigan to pursue this interest. Center staff listened to Mr. Palmer's ideas for the funding proposal, and agreed to serve as the University partner provided we could persuade an additional community partner to join the proposal as well.

### Southwest Economic Solutions

Southwest Economic Solutions (SWES) has been a HUD-Approved housing counseling agency since 2014. On average, SWES provides homebuyer education courses to over 400 households annually. SWES also provides additional housing counseling services including, pre-purchase counseling, post purchase education courses as well as foreclosure prevention counseling and education courses. SWES has created a uniquely integrated service-delivery model and also offers services that do not fall under HUD housing counseling which include workforce development, financial coaching and adult education.

The housing counseling team at SWES is dedicated to helping create homeowners in the city of Detroit. Homeownership is the single greatest path for individuals and families to create intergenerational wealth. Moreover, the mission of SWES is to help families and individuals achieve greater economic success. When the team approached the Executive Director of SWES, Hector Hernandez, about this research project, there was no hesitation to participate as it perfectly aligned with its stated mission. The housing counseling team possesses a blend of programmatic expertise, on the ground experience and knows the barriers that prospective homebuy-

ers face in Detroit. Therefore, the team wants to continue to lead the charge in convening aligned partners and stakeholders to create sustainable solutions for prospective homebuyers; this research project provided an avenue to explore these shared priorities further.

### *Working Partnership*

Under principles of university-community engagement, the partners on the Detroit Housing Counseling and Homeownership Project adopted practices that shared responsibility, and attended to equity and power differentials. For example, in the initial organizing meeting to discuss the funding proposal and the project budget, the Center agreed not to receive any funding for staffing and expenses; rather, a small amount was reserved for potential litigation related to pursuing the FOIA request with HUD, while the remaining budget was devoted to staffing for DC Palmer, LLC, and Southwest Economic Solutions, plus 10 percent indirect costs. Moreover, the Center supplemented SWES staffing on the project using an MSW field placement student. This ensured that the project partners were compensated for their time, which is often a challenge to doing community-based research that pulls partners away from their regular responsibilities and obligations.

The partnership was well-diversified in subject area expertise and experience. For its part, Center staff had little experience with housing-related research, and therefore leaned on DC Palmer LLC and SWES to identify key data sources for the project, and the appropriate questions to ask of the data. This bifurcation of knowledge ensured a co-learning process throughout the project that Israel and colleagues (1998) identified as key to university-community engagement. Similarly, the Center was able to use the analytical resources of the University of Michigan to provide geographic information about housing trends in Detroit that was educational to the community partners on the project.

In practice, the partnership adopted a consensus model of decision-making, and agreed at the beginning of the project to organize the work around three work products. Products one and two were to be convenings of other HUD-certified housing counseling agencies in the city, as well as other stakeholders who shared an interest in making homeownership available to more residents. The first convening was to be held in July 2021 and was to inform agencies of the work of our partnership, share some preliminary findings, and to build interest for the project's goals. The second convening was to be held in November, 2021, and was to present final results of the project with the same group of agencies and stakeholders, as well as representatives from lending institutions, and philanthropic foundations in Detroit. The third work product was to produce a final report of the project's findings, in December 2021, to include a list of recommendations for making homeownership available to more residents, including input from the November 2021 convening.

With these work products as guideposts, the partnership met virtually every other Thursday until June 2021, at which point the partnership met every Thursday until the end of the year. Twice, in June 2021, and then in August 2021, the partnership held in-person brainstorming sessions to map out ideas, data sources, research questions, responsibilities, and more.

With the pillars of the project in place, and a regular meeting schedule to check-in on progress, each member of the project took responsibilities that overlapped with their areas of expertise and experience. For example, Mr. Palmer pursued his FOIA request with HUD throughout

2021, and through his connections, corresponded with members of Rep. Rashida Tlaib’s staff and informed them of progress toward the request. He also led in obtaining data on down payment assistance loans in Michigan from the Michigan State Housing Development Authority.

With connections to other HUD-certified housing agencies in Detroit, SWES led in reaching out to stakeholders in the community to attend the two convenings. SWES also supplemented project data by surveying past participants of its own pre-purchase housing counseling program.

The Center took on the responsibility of researching literature on Detroit housing and pre-purchase housing counseling for the final report. It also analyzed various data sources and produced maps of housing trends in Detroit. However, the Center did not make research decisions without first consulting the partnership during Thursday meetings, or the in-person brainstorming sessions.

## Research Process

The Center relied on its community partners to identify the data sources needed to better understand homeownership in Detroit. As the project progressed, the community partners on the project expressed a need for data on “quality” homes in Detroit, and more geographic specificity about where these might be. Two data sources were discussed in relation to these needs. The first was data on Detroit’s housing stock, including blight violations, demolitions, vacancies, property sales, and so forth. These data were available from the organization Data Driven Detroit, in partnership with the Assessor’s Office for the City of Detroit. The second was data on mortgage loan applications in Detroit through the Home Mortgage Disclosure Act (HMDA).

Data from the Assessor’s office had the advantage of existing at the individual parcel level, which allowed the project team to consider many ways to make use of them. For example, the Center proposed identifying residential properties that did not appear in any of the data files—blight violations, demolitions, vacancies, and foreclosures—and labeling these as “quality” homes. Given their experience in the housing space, though, SWES felt many of these data were inaccurate, particularly blight violations, and therefore were not a reliable way of identifying quality.

Next, the Center consulted with researchers in the housing space about identifying “quality” homes. The notion was put forward of using the terms of the property sale—specifically the use of a valid arm’s length transaction—and the use of a warranty deed to identify “quality” homes. A valid arm’s length transaction generally consists of a property sale between two parties without a pre-existing relationship, negotiated through the use of agents or representatives. A warranty deed is a title of ownership free of any liens or claims against it. Lenders generally require a warranty deed before financing the purchase of a home so that they have first claim to ownership should the borrower default on the loan. The combination of a valid arm’s length transaction and a warranty deed constitute a “conventional” home purchase, and could be taken as a reasonable indicator of “quality.”

While pursuing this line of reasoning, the Center accumulated lists of parcels that met these criteria. However, the Center discovered that several of the identified parcels were mislabeled.



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That is, warranty deeds for a particular transaction could not be identified through the Wayne County Register of Deeds. After bringing this to the attention of the partnership, a different strategy for identifying “quality” was pursued.

The HMDA data represented individual mortgage loan applications, with census tract identifiers for the property in question. The Center proposed identifying originated home purchase loans in the HMDA data. These refer to mortgage applications that were approved and used to purchase a home. Although a direct 1:1 match between an originated home purchase loan in the HMDA data and a residential property sale in the Assessor data could not be made, it was possible to aggregate these data points at the census tract level. This allowed the total number of originated home purchase loans to serve as a numerator, and the total number of residential property sales to serve as a denominator. Together, these two figures could yield the proportion of mortgage sales that took place in a geographic area.

The community partners landed on the idea of measuring the proportion of mortgage sales across Detroit. This represented a statistic no previous study of Detroit housing had calculated, and one that could identify geographic disparities the project had as a goal. Moreover, the statistic complemented the data on pre-purchase housing counseling participation, which Mr. Palmer finally obtained in September 2021. That is, it visualized the availability of mortgage financing for home purchases paired with the demand for it.

## Products and Dissemination

There was awareness in the partnership that reports on Detroit housing were nothing new, and that to advance the conversation on making homeownership available to more residents the information the project produced needed to be accessible and sustained over the long-term. Accessible in this case meant two different things. First, the information needed to exist online, and not simply through a report the project produced. Not only would an online presence have greater reach than a report, but it would also be more easily updated in the future. Second, the data needed to be relatable to residents’ lived experience in Detroit. Consequently, the partnership agreed to aggregate the mortgage and property sales data at the neighborhood level rather than the census tract level, which is not a geographic marker most individuals are aware of.

Furthermore, the community partners on the project expressed a desire to inform Detroit city council members about trends specific to their districts. By doing so, it was hoped that council members would be aware of challenges to their district and advance policies that made homeownership available to more residents.

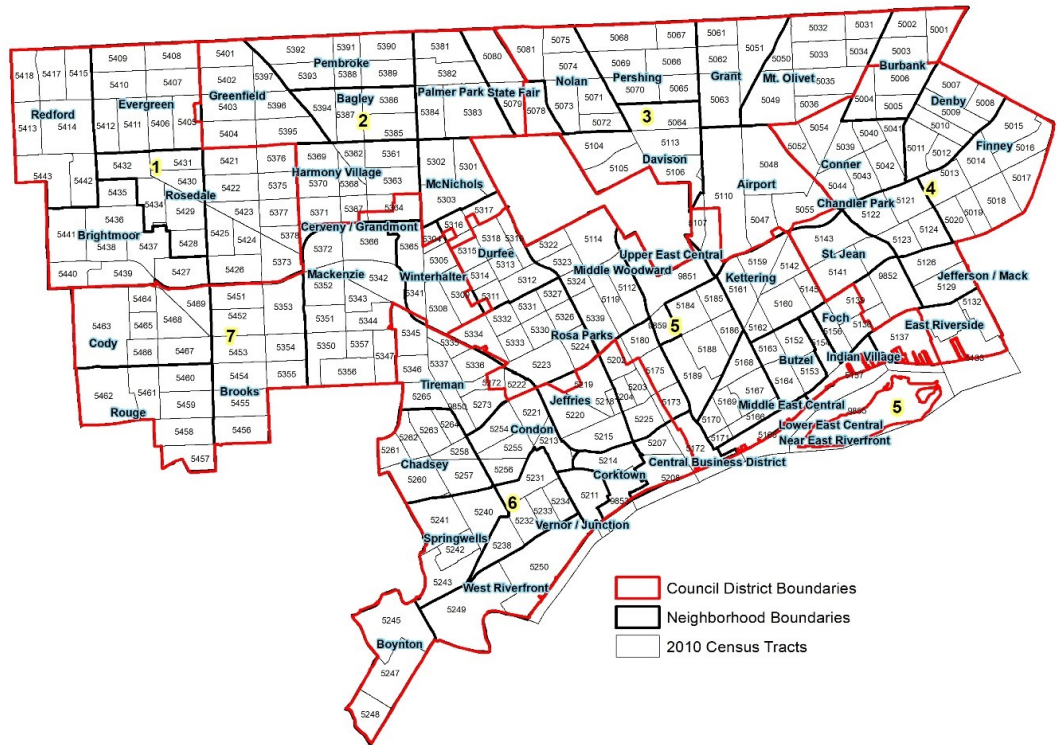
The map below shows the geographic boundaries that defined census tracts, neighborhoods, and city council districts. Having both property sales data and mortgage data at the census tract level allowed the Center to aggregate the total number of residential property sales and the total number of originated home purchase loans to larger geographic boundaries.





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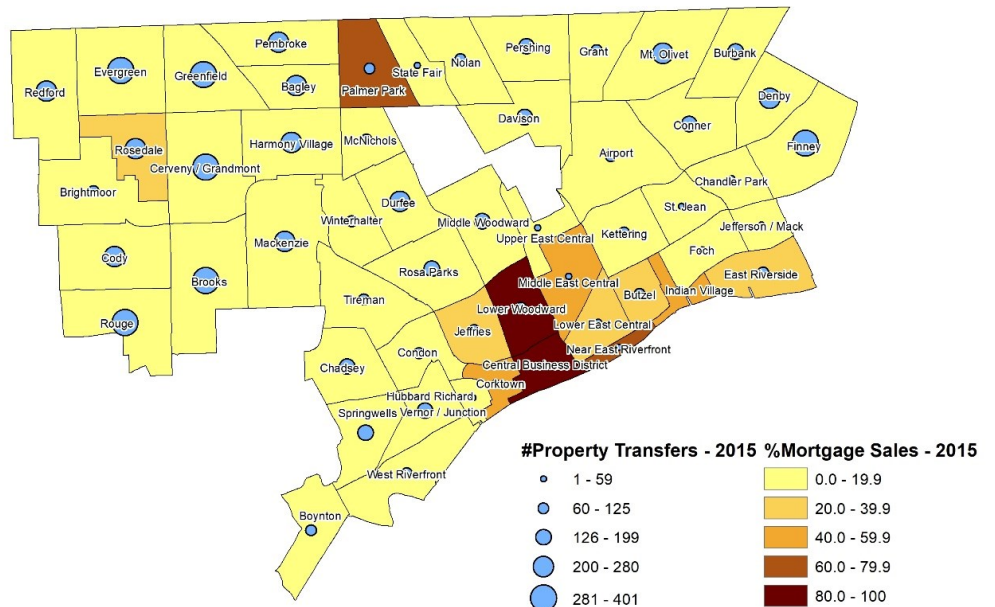
The proportion of mortgage sales at the neighborhood level, for example, was information that was accessible to residents and stakeholders in Detroit housing because of its familiarity to their lived experience. With the encouragement of the community partners on the project, the Center developed maps to show the proportion of mortgage sales by neighborhood for each year of data in its possession. The Center also included on these maps the number of residential property sales in each neighborhood to highlight what was often a chasm between the volume of property sales on the one hand, and the proportion of mortgage sales on the other.



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### Detroit Mortgage Sales as a Percentage of All Residential Property Transfers, 2015



Sources: City Assessor's Office data on residential property transfers; HMDA data on home purchase loans originated, 2015

For example, in 2015 the neighborhoods with the three highest totals of residential property sales (Grandmont, Finney, and Rouge) each had fewer than 20 percent of those sales financed with mortgages. In other words, although more homes were selling in these neighborhoods than anywhere else in the city, very few of those sales involved mortgages.

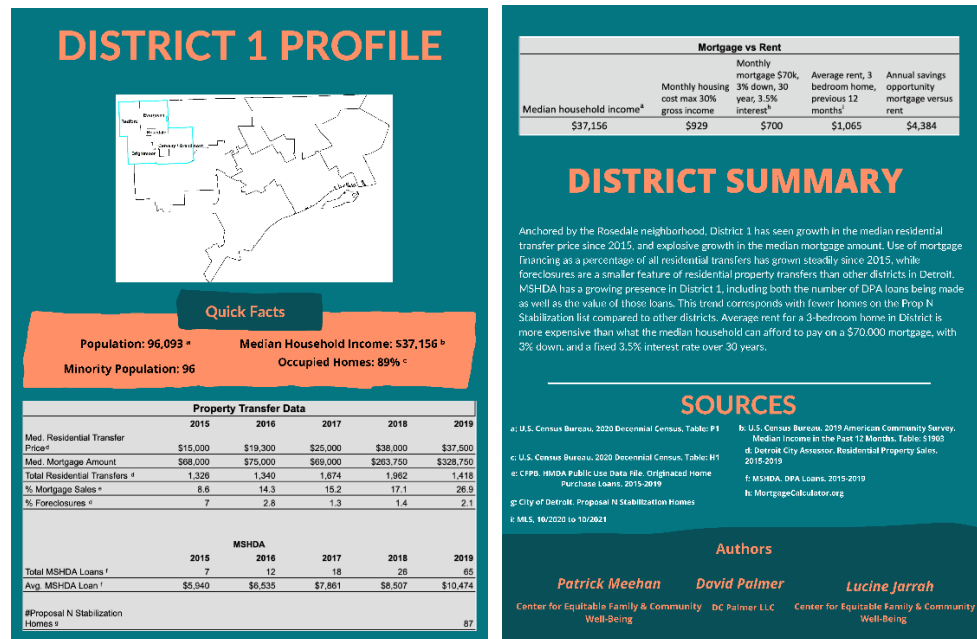
This was information no previous study of Detroit housing had produced, and the partnership reached out once again to Data Driven Detroit to create a "neighborhood housing portal" with a graphical user interface that included this information. It was hoped that such a portal would be accessible to a wider audience than the final report the partnership produced but could also exist in perpetuity with easily updatable information. The conversations with Data Driven Detroit extended beyond the grant period for the project. In the meantime, the Center created a dashboard that included the same information as the maps. The dashboard allowed users to select individual neighborhoods and individual years to see (1) the total number of residential property sales; (2) the median sale price; (3) the total number of originated home purchase loans; (4) the median loan amount; and (5) the percentage of mortgage sales.

Through his experience as a broker, Mr. Palmer understood that the median sale price and the median mortgage amount could be misleading on their own. Of more immediate interest to residents contemplating homeownership would be the monthly cost of a mortgage. Consequently, he put forward the idea of calculating the difference between paying a mortgage versus paying rent. This information would quantify the value of homeownership through the annualized savings individuals would accrue versus renting.

The partnership coalesced around the idea of including the information on owning versus renting on individual city council district profiles. These would include the same information as

the neighborhood dashboard but aggregated to the council district level, as well as a few additional items of public interest. For example, the profiles would also include the proportion of foreclosures, based on the total number of residential property sales, as well as the number of down payment assistance loans made in the district from 2015-2019 through the Michigan State Housing Development Authority.

Creating the profiles required two additional information sources. The first was MLS data on the average rent the previous 12 months in each of Detroit’s census tracts. The second was American Community Survey data on the median household income for each of Detroit’s census tracts. Based on the median income, Mr. Palmer calculated the monthly mortgage payment for a \$70,000 mortgage, at a 3.5% interest rate over 30 years, and 3% down. Below is an example of one of the seven profiles the partnership created.



The partnership shared these products with stakeholders at the November 2021 convening. U.S. Representative Rashida Tlaib (D-MI) gave opening remarks at this meeting, which the partnership livestreamed on YouTube to reach a wider audience, and those unable to attend in person. The program also included a panel of activists and leaders in Detroit housing for their reactions to our findings and perspectives on issues facing potential homeowners.

Each of these products, including recordings of the November 2021 convening, and the earlier July 2021 convening, were made available on the website for the Center for Equitable Family and Community Well-Being. On December 15, 2021, the partnership published the final report, including policy recommendations, along with an accompanying op-ed in the Detroit Free Press.

## Reflections on University-Community Engagement

Equity in the design and distribution of power in the partnership



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Quality university-community engagement requires that university and community partners stand on equal footing in the design and scope of any proposed project. In this case, it was Mr. Palmer who came to the Center with an idea for a funding proposal to gather information on the Detroit housing market. The Center had no previous history with housing research, but was committed to pursuing the project for its obvious connection to community well-being, and the staff's history with asset research. Having Southwest Economic Solutions join the partnership ensured that community partners with extensive knowledge of Detroit housing could speak knowledgeably about the data sources available and the right questions to ask of it. This gave the community partners considerable subject-area power in the partnership that is not always present in university-community partnerships.

Standing on equal footing also requires that university partners recognize the time and energy that community partners spend on projects that subtract from their pre-existing responsibilities and commitments. Compensating community partners for their time is an essential feature of equitable research and university-community engagement.

Moreover, supplementing the staffing needs of a community partner is something universities may be in positions to do. For this project, the Center used a MSW field placement to work closely with the community partners. This type of synergy truly allows each member of the partnership to get more out of working together than would have been possible on their own.

#### Leverage partners' strengths

A feature that made this partnership successful and should be considered elemental to university-community engagement is to lean in to the individual strengths of the partnership. This creates a genuine co-learning opportunity whereby the individual members of the partnership can focus on what they do well, and the other members can learn from them.

It was very instructive for the Center staff to learn from the community partners about the challenges facing the Detroit housing market. The Center used its research experience to sift, analyze, and map data, but only in consultation with the community partners on the project, who were the real experts on the subject.

With the Center occupied with data analysis, the community partners were free to focus on their strengths. SWES used its relationships with lenders, foundations, other HUD-certified counseling agencies, etc. to discuss the project and invite attendees to the July and November convenings. For his part, Mr. Palmer used his relationships in Rep. Tlaib's office to finally secure the requested 9902 data. He also used his network of contacts to bring the project to the attention of Detroit Future City, an area-based non-profit dedicated to making single family homes available to low- to moderate-income residents.

#### Transparency and regular communication

Successful university-community engagement necessitates consistent communication, and clear explanations of project actions and activities. This is particularly the case when community partners are expected to advocate for the project in the broader community. To do so, they need to know all that's going on, and how the work is being done.

In addition to taking its cues from community partners, the Center also kept them informed on progress with the data at the regularly scheduled Thursday meetings, as well as the in-person



brainstorming sessions in June and August. The Center was careful to explain its analytical approach to calculating the proportion of mortgage sales in Detroit according to the geographic unit of interest. Thus, at no time were the partners in the dark as to what the findings of the data were. This made it much easier for the community partners to discuss the project with their networks.

#### Focus on sustainability and accessibility

With the history of university-community engagement in mind (in which universities took information from communities without giving much in return), successful university-community engagement needs to focus on sustainable activities that are accessible to residents and non-academics.

From the moment Mr. Palmer approached the Center with his idea for the funding proposal, the project was focused not on research per se, but rather on making information available to residents and stakeholders on the Detroit housing market. This emphasis directed the partnership to create neighborhood maps that would be easily relatable, as well as city council district profiles that distilled considerable research into discrete bits of information that highlighted the practicality of making mortgage payments for Detroit residents.

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**SCHOOL OF SOCIAL WORK  
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UNIVERSITY OF MICHIGAN

*The Center for Equitable Family and Community Well-Being was established in 2020 at the University of Michigan School of Social Work. The mission of the Center is to utilize collaborative relationships and innovative practice to foster a more equitable distribution of power and resources.*

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