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Boosting Sustainable Homeownership in Detroit:

Adding Financial Counseling to Property Tax Relief
Programs to Help Stabilize Low-Income Homeowners

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Introduction

The [City of Detroit's Financial Empowerment Center \(FEC\)](#), as part of the [Cities for Financial Empowerment Fund's \(CFE Fund's\)](#) national [FEC Public initiative](#), started providing professional, one-on-one financial counseling as a free public service in early 2020. From the start, Detroit's new public service had a special focus on assisting homeowners with low incomes who were at risk of property tax foreclosure. Working with the Wayne County Treasurer's Office (WCTO) and the Wayne Metropolitan Community Action Agency (Wayne Metro), the City's FEC joined a property tax relief ecosystem that is complex and constantly evolving, particularly in response to the COVID-19 pandemic. The FEC's ability to adapt to changing systems while remaining focused on client services enabled it to help Detroit residents reduce more than \$3.4 million in debt to date, including 485 homeowners who have reduced their overall debt by over \$3 million.

To study the benefits of the relationship between Detroit's property tax relief programs and the financial counseling services provided by the FEC, the CFE Fund has partnered with the City of Detroit and MEF Associates, with generous support from the Wells Fargo Foundation. This study combines original qualitative research with a unique analysis of administrative data to explore sustainable homeownership outcomes experienced by clients participating in FEC financial counseling, the factors that influence those outcomes, and other questions to inform future programming and the broader field.

This report outlines the challenge of property tax foreclosure in Detroit, the opportunity to connect residents in danger of foreclosure with FEC financial counseling, and findings on how Detroit's publicly-led financial counseling program supports low-income homeowners with property tax challenges.

Background

Professional Financial Counseling as a Free Public Service

The CFE Fund's national FEC initiative provides professional, one-on-one financial counseling as a free public service in localities across the country. First launched in New York City in 2008 under then-Mayor Michael R. Bloomberg, the CFE Fund works to replicate this ambitious and data-rich initiative through its [FECPublic platform](#). With generous support from Wells Fargo Foundation, seed funder Bloomberg Philanthropies and others, there are now over 45 local governments that have launched, or are working to launch, local FEC programs. Across the country, over 157,000 FEC clients have worked with counselors to build \$49 million in savings and reduce their debt by \$242 million. Clients work with their counselors to determine their current financial situation, set goals, and create specific action plans; counselors aim to establish ongoing relationships with clients, emphasizing retention as critical for goal achievement.

A key characteristic of the FEC model is integrating financial counseling into other “host” social services, ranging from small business and entrepreneurship services to workforce development programs and housing services. The FEC model aims to generate a “Supervitamin” effect when integrating financial counseling into host social services, by improving residents’ financial lives while also boosting their host’s social service successes. A stable financial foundation is a fundamental step towards fighting poverty, allowing individuals and families to benefit more fully from programs designed to help with other social service needs. Stable finances help residents withstand financial shocks and setbacks, and thus better take advantage of host service gains, which also then can translate into increasing efficiency and therefore reducing costs for those services.

The City of Detroit made very deliberate connections when launching its FEC program, aligning it with the City’s critical goal of sustaining homeownership. Starting in 2018, with support from the CFE Fund, the City conducted a series of high-level financial empowerment briefings for key Detroit stakeholders, surveyed and assessed local nonprofit financial empowerment providers, and developed a pilot in partnership with the WCTO. The pilot was designed to provide free financial counseling specifically to residents who were in danger of property tax foreclosure or enrolled in property tax payment plans. In the first year of the pilot, 267 households were removed from the foreclosure list and avoided losing their homes. Through this process, the City of Detroit learned several foundational lessons about the need for financial counseling for residents at risk of foreclosure. After more planning and fundraising, and the selection of Wayne Metro as its initial nonprofit counseling partner, the Detroit FEC launched and started serving clients in early 2020.¹

The Challenge of Property Tax Foreclosure in Detroit



Since the Great Recession, the City of Detroit has had a history of significant property tax foreclosures. Since 2008, one-third of properties in the city have been tax foreclosed, and homes in majority-Black neighborhoods were 10 times more likely to be at risk of tax foreclosure than those in other neighborhoods.² Behind the high foreclosure rate was the mismatch between high property tax rates and low incomes: as of 2010, Detroit had the highest effective property tax rate for owner-occupied homes and the highest poverty rate among the 50 largest cities in the United States. This resulted in many homeowners with low incomes facing unaffordable tax bills, and contributed to chronic local government revenue losses which imposed severe financial constraints on the city’s government and reduced its ability to deliver basic public services.³ The recession and subsequent municipal bankruptcy in 2013 made collecting taxes more vital to the local government’s financial stability, while at the same time giving local government less operational capacity to lower homeowners’ assessed values or offer tax relief and foreclosure prevention services.⁴

Foreclosures due to nonpayment of both property taxes and mortgages have dealt a heavy blow to Detroit residents’ financial stability. Homeownership is well-established as a fundamental wealth-building tool, especially across generations, and the national subprime mortgage foreclosure crisis contributed to a substantial loss of wealth among Black people. In Wayne County, MI, Black homeownership rates fell by at least 11% from 2000 to 2016⁵, and mortgage originations were down 94% in 2016 from their 2006 peak.⁶ Even homeowners who did not (yet) lose their homes, but faced high levels of property tax debt, suffered negative impacts on their overall financial stability. Those who were making property tax payments often forewent other necessary expenses or took on high-cost credit. In fact, in 2016 credit card utilization was nearly 50% for Detroit, compared to about 35% nationwide.⁷ Those who had unpaid property taxes not only felt the stress of foreclosure risk, but also were disqualified from getting local government or other financial assistance to make necessary home repairs or reduce other housing costs.

“

I had to come [to the FEC] because I was about to lose my home to delinquent taxes. ... And I was able to save my money for some of my other home repair needs. ... I want to continue to work on savings for home repairs. I also want to pay off some debt and build my credit so I can qualify for the Detroit home repair loan.”

— FEC Client



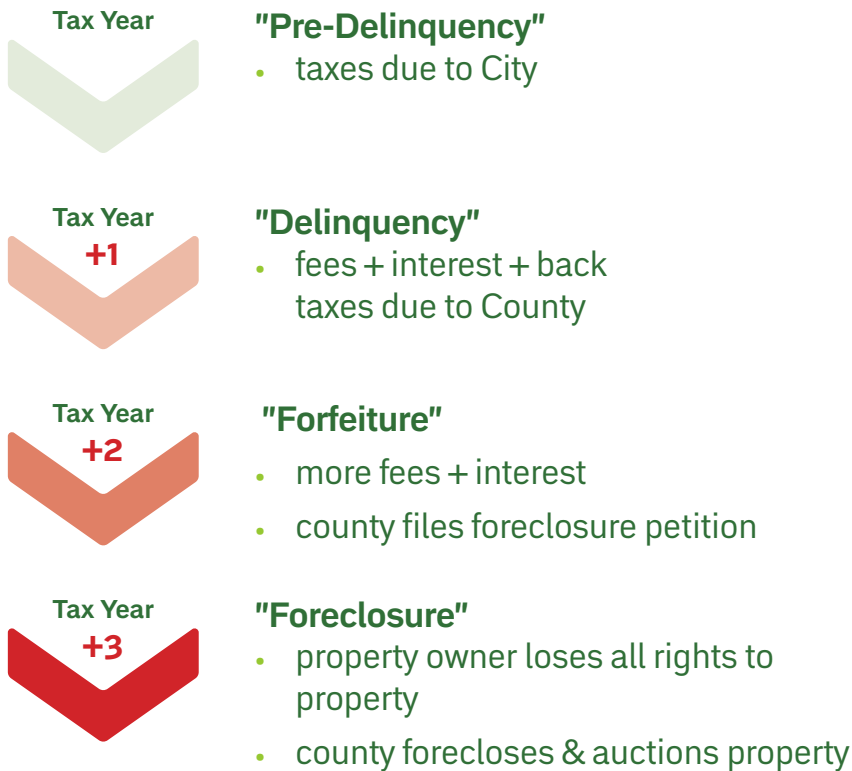
The peak of tax foreclosures in Detroit occurred in 2015. In that year, 62,000 Detroit properties entered the foreclosure process, and local officials estimated that 6,408 owner-occupied homes went to auction. Since then, tax foreclosures have substantially decreased: in 2019 there were 3,448 foreclosures within the City of Detroit, including about 520 owner-occupied homes.⁹ The reduction was partly due to state and local tax relief policies designed to reduce tax burdens for low-income owner-occupants,¹⁰ as well as the work of many local organizations providing supportive services.¹¹

However, while the number of people who lost their homes fell significantly, the number of people *at risk* of losing their homes decreased only slightly. Delinquencies fell only 13% while foreclosures dropped 88% from 2014-2019.¹² In 2019 (the most current year available), over 42,000 occupied households were in some stage of tax delinquency.¹³

Sustainable homeownership, compared to one-time outcomes like buying a home or stopping a foreclosure, offers a more holistic and longer-term perspective when measuring individual success and program impact. In the context of sustainable homeownership, financial empowerment goals include the ability to meet monthly housing payments, accrue home equity, and ultimately build wealth.

Opportunities to sustain homeownership in Detroit exist at every stage of the continuum from property tax payment to foreclosure, with over fifteen current programs aimed at preventing property tax delinquency, forfeiture, and foreclosure.¹⁴ While this presents multiple opportunities for intervention, once overdue property taxes are transferred to the WCTO for collection it becomes significantly more expensive and more complicated for residents to bring their taxes current or to maintain ownership of their home.¹⁵ Thus, the most efficient, promising, and successful intervention opportunities are those that prevent delinquency in the first place by supporting residents to pay their property taxes on time.

Opportunities to Sustain Homeownership¹⁶



Available Interventions Pre-foreclosure

- Reduce the amount of tax due
- Reduce penalties for late payment
- Provide more time to pay
- Allow other parties to pay

Available Interventions in Foreclosure

- Buy back the foreclosed property

Integrating FEC Counseling into Detroit Property Tax Relief Programs

It is within this context that the Detroit FEC started providing free professional financial counseling to residents as a public service in early 2020. In addition to the [standard training](#) all FEC counselors receive, counselors received several supplemental trainings on tax foreclosure prevention topics and updates on new foreclosure prevention programs.

By design, most of the FEC's early clients were homeowners with low incomes who were at risk of delinquency, forfeiture, or foreclosure. Initially, most clients were referred to the FEC by the Wayne County Treasurer's Office (WCTO), thanks to the strong working relationship between that office, the City, and Wayne Metro, one of the nonprofit organizations contracted by the City to provide FEC services. FEC counselors were physically located in a high-traffic area near the WCTO cashiers, the staff members who collected delinquent taxes. The FEC counseled homeowners who were applying for, or had recently been approved for the Home Owners Property Exemption (HOPE), a longstanding program¹⁷ that reduces the amount of current year's taxes due.¹⁸

When the COVID-19 pandemic took hold and the City and County pivoted to virtual service provision, counselors were trained on the shift to electronic HOPE program applications. At the same time, a new tax relief program called Pay as You Stay (PAYS) became available, enabling HOPE-approved homeowners to reduce their debt for back property taxes by establishing affordable payment plans. FEC counselors helped many homeowners enroll in PAYS, enabling homeowners to reduce their debt for back property taxes by, on average, about 70%.¹⁹

Naturally, foot traffic at and referrals from WCTO significantly decreased after the pandemic began. Ultimately, the pandemic also led WCTO to automate homeowner enrollment in PAYS payment plans for homeowners enrolled in HOPE. With the decrease in WCTO foot traffic, the major source of FEC clients then became Wayne Metro itself. As Detroit's post-bankruptcy Community Action Agency, Wayne Metro was responsible for managing many pandemic response programs, including federal Coronavirus Aid, Relief, and Economic Security Act (CARES) assistance which included matching funds to pay off PAYS and other property tax payment plans.²⁰ Wayne Metro required homeowners who owed more than \$1,500 in delinquent taxes to meet with a FEC counselor in order to access CARES assistance. This created a large client pipeline throughout the summer of 2020.

The FEC pivoted again in mid-2021 when Wayne Metro became the conduit for a new philanthropic program called the Detroit Tax Relief Fund (DTRF), which pays off overdue (back) taxes for homeowners with low incomes who have already qualified for HOPE and PAYS. The number of eligible homeowners was too large to refer all of them automatically to the FEC, so Wayne Metro's DTRF staff began referring only those homeowners who they thought could most benefit from financial counseling services.



The FEC Primarily Interacted with Three of Detroit's Many Property Tax Relief Programs as Policies Evolved:

Home Owners Property Exemption (HOPE):
Reduces or eliminates tax bill for current tax year

Pay as You Stay (PAYS):
Reduces debt and sets payment plan for taxes overdue for prior years

Detroit Tax Relief Fund (DTRF):
Pays off all debt for taxes overdue for prior years

The Study

Exploring the Effects of Financial Counseling on Sustainable Homeownership

In partnership with the City of Detroit and with support from the Wells Fargo Foundation, the CFE Fund and MEF Associates designed a study to explore the benefits of providing FEC financial counseling services to low-income Detroit homeowners with property tax challenges.

To understand the context of FEC services for homeowners at risk of foreclosure, the CFE Fund first commissioned the [Center for Community Progress](#) (CCP), a Michigan-based national nonprofit that has worked extensively on property tax foreclosure and vacancy prevention in Detroit, to document the Detroit property tax landscape and foreclosure prevention programs. Using CCP's work as a foundation, research organization [MEF Associates](#) conducted virtual interviews with staff from the City of Detroit and key property tax relief programs, along with in-person interviews with FEC clients and counselors and Wayne Metro clients. MEF Associates combined that qualitative information with analysis of quantitative, administrative data from two sources:

FECBOT (CFE Fund's Salesforce-based national FEC database)

- Demographics and service dates
- 'Financial Health Assessment' of a client's financial profile, at intake, every 6 months, and/or major changes
- Includes Consumer Financial Protection Bureau (CFPB) Financial Well-Being Scale
- 'Service plans' indicating a client's goals and next steps
- Banking, credit & debt, savings, emergency/ other
- 'Activities' and 'achievements' track clients progress towards goals and changes in their financial status

Caspio (Wayne Metro's database)

- Demographic data
- Interim assessment of needs for DTRF "Keep it Zero" counseling participants
- Includes need for utility assistance, need for home repairs, employment status, interest in financial counseling, etc.
- Exit assessment of resources received from DTRF services
- Includes receipt of financial counseling, utility assistance, food assistance, and information on property tax delinquency

The primary study questions were:

- What sustainable homeownership outcomes are associated with participating in FEC counseling?
- What factors influence the outcomes of FEC homeowners?
- What are the characteristics of FEC debt reduction / property tax clients?
- How is FEC's contribution to sustainable homeownership perceived by the community?

Key Findings

Key Finding #1

The Detroit FEC Primarily Serves Financially Vulnerable Homeowners

Over 1,400 Detroit homeowners were served by Detroit FEC counselors between August 2019 and March 2023 (77% of all Detroit FEC clients). **Most of these clients were Black women who were unmarried, middle-aged, and unemployed.** Specifically, 83% of FEC homeowners identified as Black (compared to 77% of Detroit’s overall population, according to Census Bureau data for 2022); 73% as female; 85% as not married; and 54% as between the ages of 41 and 60. Among the 62% who were not employed: 42% were temporarily/permanently disabled, 34% were looking for work, 13% were retired, 7% were not looking for work, and 3% were stay-at-home parents.

In addition to not having income from employment, **financial challenges facing FEC homeowners included minimal savings, high debt and being unbanked.** Specifically, 77% had less than \$250 in savings, 47% owed more than \$15,000, and 19% had no bank account (compared to 5.4% in Michigan and 4.5% nationally²¹). Understandably, 60% of them scored ‘very low’ to ‘medium low’ on the CFPB Financial Well-Being Scale: overall, FEC homeowners’ average score was 44, compared to the Michigan average of 53 and national average of 52.²²

Financial Profile of FEC Homeowners:



77% had less than \$250 in savings



62% were unemployed



60% scored ‘very low – medium low’ on CFPB Financial Well-Being Scale



47% had more than \$15,000 in non-mortgage debt



19% did not have a bank account

Key Finding #2

At the FEC, Homeowners Prioritize Immediate Financial Threats

These financial burdens created major challenges to sustaining homeownership. Not only did **many clients owe property taxes, but many also faced overdue utility bills (for example, 43% were delinquent on their water bill) and home repair needs.** In interviews, some Detroit FEC homeowners described how medical and other costs competed with the costs associated with keeping their homes livable.



Only thing I have not got resolved is for them to come out and fix up the house... And that medication [cost is] high, especially if you're diabetic... and then on top of that, I just had a whole hip replacement and then I'm paying extra money for the medicine for the pain... and it seems like the light and gas bills keep constantly going up and up and up."
— FEC Client



That's the main thing they ask for when we pay the delinquent taxes. Home repairs. Everybody's roof, everybody's furnace, it's the foundations. It's the whole house. It's raining in their house."
— DTRF Community Resource Navigator

Thus, property tax delinquency was typically only one of multiple pressing concerns for FEC homeowners, and tax foreclosure was only one of many threats to their housing stability. These layered crises were the focus of initial counseling sessions that addressed immediate, urgent needs beyond property tax delinquency, including access to home repair, utility assistance, legal assistance, loans, internet service, and physical and mental healthcare. Homeowners' first counseling session typically dealt only with emergency response activities (ranging from referrals to property tax assistance to help accessing COVID relief payments). Even so, FEC counselors helped at least 33% of homeowner clients with property taxes, usually (71% of the time) within their first 3 counseling sessions.

Home repair and utility assistance were the most common needs cited by FEC and DTRF clients and counselors. To address these needs, FEC counselors referred clients to City programs. Twenty-nine percent of all FEC homeowners expressed concerns with utility payments and received referrals to either water or energy assistance from the FEC.

Echoing findings from larger studies²³, FEC clients said in interviews that they found programs like HOPE difficult to apply for due to confusing language and eligibility requirements. FEC counselors supported clients in navigating applications for HOPE, home repair, weatherization, and utility assistance resources, as well as with checking their property tax relief status, **demonstrating that the FEC can play a valuable role in helping clients understand the nuances of programs that support sustainable homeownership.** Not only does this assistance help clients more effectively resolve their property tax issues, it also deepens the trust and relationship between counselors and clients.



[My FEC counselor] always would check and see how I'm doing, and she stayed with me and she's still with me to this day...I did get a letter [about applying for HOPE], but I have not went onto the site because it just was really confusing. The letter that I got, because it's for the exemption... do I still qualify because I was approved last year? It's just the language in the letter was just so confusing. It's like, what do I do?... I'll call and ask her about it."

— FEC Client

Key Finding #3

Effective Crisis Support Builds Client Loyalty and Capacity to Address Financial Goals

FEC staff shared that emergency property tax situations are frequently what brought homeowners to the FEC, and those situations are often so time-consuming and stressful that clients initially choose not to work on other financial stability activities with their counselor. However, once counselors helped clients resolve the emergency, some clients' time and energy were freed up and they had the capacity to focus on other goals.



One client was \$15,000 in property tax debt... [we applied for HOPE together and ultimately] he didn't have to pay anything. At first, he didn't want to hear anything else after that; he was just here for the property tax relief. [But I] shared with him the financial counseling piece... Those are the next steps: not getting in this situation again."

— FEC Counselor

Over 85% of Detroit FEC homeowners attended more than one counseling session, a dramatically higher retention rate than the roughly 60% rate that FECs typically see. After these homeowners resolved their most urgent issues, FEC counselors continued to help them navigate resources and pursue goals so they could achieve a range of financial capability outcomes and work on activities related to sustainable homeownership. As prior CFE research has demonstrated, FEC counselors use their interpersonal and technical skills to build trusting relationships, leading to high client retention, which successfully supported clients' ongoing financial problem solving. Among clients working to resolve property tax issues, this work is frequently intertwined with financial capability-related activities and outcomes, particularly budgeting: 60% of Detroit FEC homeowner clients engaged in budget-related activities during counseling, most within their first three sessions.

Moreover, FEC counselors built relationships with many of their clients that enabled them to work on financial issues even beyond their property taxes. As one client said,

“

I was referred to the FEC because I applied for assistance with my Property Taxes with Wayne Metro. I was able to get my delinquent taxes cleared up. I also received help for my water, gas, and I have applied for a loan to go towards my car repair. [My counselor] has helped hold me accountable with getting my needs addressed including making sure I did everything needed to get assistance with my water and gas. When I first started working with [my counselor], I didn't see my need for financial counseling. But now, I am so glad I was referred. I want to focus on managing my money better including staying on top of my expenses. My counselor got me to think about the bigger picture and helped me to stay focused so I could move forward. I am grateful for the FEC.”

— FEC Client

Most (73%) FEC homeowners recorded at least one “achievement” during their time in FEC counseling, meaning they engaged in a counseling activity to an extent that they improved a specific aspect of their financial situation. Examples of these achievements include increasing credit score by 35 or more points, opening one or more safe and affordable bank accounts between sessions, getting one or more errors removed from a credit report, among others.

Key Finding #4

FEC Homeowners Accessed Multiple Stabilization Services Under One Roof

The FEC's position within Wayne Metro Community Action Agency created notable opportunities to collaborate with numerous programs, particularly the Detroit Tax Relief Fund (DTRF). Wayne Metro is a provider of many different services and programs throughout the Detroit area and has a “whole family approach” in which clients are routinely seen at numerous programs across the organization (including services across housing, utilities, and more). This meant that there was a consistent number of clients referred to the FEC, who were in the target group of who the FEC prioritized serving, and who knew and trusted the organization (and thus were more likely to show up). Clients were often unable to distinguish the FEC from other Wayne Metro services, indicating the full integration of financial counseling into the “whole family approach”. During the study period, 620 DTRF clients were referred to financial counseling services including the FEC.

“

I want to be financially secure... I want to make sure that me and [my daughter] will be fine. I want to be able to save a sufficient amount of money, and I plan on sending her to college”

— DTRF Recipient, discussing goals after receiving property tax debt relief

The Detroit FEC highly benefits from Wayne Metro's strong positive reputation. Homeowners reported that they were wary of social services programs not always delivering what they promised. However, they largely trusted Wayne Metro, sharing in focus groups how it had helped them and their friends and family in the past. This helped the FEC to reach homeowners despite Detroit's crowded, often hard-to-navigate social services environment.

“
The FEC really goes into detail. What makes them different from us is that they ask what your financial goal is, whereas for DTRF we know that the client's goal is to get rid of back property tax. They will build a plan for you around your goal... It's little bit more personalized and is more of a mentorship program where they coach you through the process.”
— DTRF Community Resource Navigator Conclusion

Thus, the housing stabilization provided by Detroit's array of property tax relief programs (and often coordinated by Wayne Metro) gave low-income homeowners space to consider working on fundamental financial challenges, and the integration of FEC counseling into the tax relief process created the long-term relationships necessary to resolve such challenges.

“
The association that we have as Detroiters when it comes to a lot of these programs is because of word of mouth. It's like, okay, is this working for people that I know of? Are people actually getting access to these things that I know of?”
— DTRF Recipient

Conclusion

Integrating FEC professional counseling into the array of services for Detroit's at-risk homeowners opened a critical channel for supporting sustainable homeownership. Without the FEC partnership, programs aimed at preventing property tax foreclosure by paying off back taxes and reducing future bills would have missed engaging homeowners in the longer-term process of building financial stability, including the ability to meet monthly housing payments, accrue home equity, and ultimately build wealth.

This study demonstrates the impact of integrating a professional, individualized financial counseling service, such as the FEC, into housing stability programs and efforts, including high client retention and motivation to address both housing and financial stability goals. Local governments across the country with active FECS who want to further enhance homeowners' financial stability can look to this integration for evidence and best practices on how to intentionally partner sustainable homeownership efforts with professional financial stability counseling. Financial counseling is a critical addition to the sustainable housing support ecosystem.

Resident financial stability matters to local leaders and is inextricably linked with the financial health of cities. Keeping residents in their homes and promoting sustainable homeownership is foundational to resident financial health — and the opportunity to connect financial counseling to sustainable homeownership efforts, and understand the impact of this connection, holds significant promise for the field.

Endnotes

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15. 'Memorandum to the Cities for Financial Empowerment Fund', Center for Community Progress, 2022.
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17. The multi-step HOPE application process was originally extremely daunting and the program was underutilized. Various local stakeholders worked together to significantly expand application assistance in recent years – the FEC's role was part of this effort.
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