



# BUILDING INCLUSIVE CITIES

Immigration and  
Neighborhood  
Change in Detroit

by Alan Mallach  
and Steve Tobocman





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A photograph of three men in a meeting, overlaid with a dark blue semi-transparent filter. The man on the right is wearing a black t-shirt with a globe logo and the text 'GLOBAL DETROIT'. They appear to be looking at something on a table or screen.

## SECTION I

# INTRODUCTION

In this study, we tell the powerful story of the impacts that immigration has had on the quality of life in two Detroit neighborhoods—Banglatown/East Davison Village and Chadsey Condon. We describe the positive ways in which both immigrant and longtime residents view these neighborhoods, offer insight into why immigrants are drawn to the Detroit region and to these neighborhoods, and detail the assets, strategies and resources they have used to thrive in their new communities. We make the compelling argument that welcoming and supporting immigrants can be a significant, concrete strategy to build quality of life in disinvested neighborhoods with tangible benefits to new and long-term residents without demanding massive public subsidy or triggering gentrification.

The public policy issue at the heart of this study—that immigration can be a powerful driver of economic stability and growth in disinvested American cities—has been central

to my work for more than 25 years. I began my career in community economic development in Southwest Detroit, home to Michigan’s largest community of Latinx residents, where I still live today.

I’ve had the opportunity to work with two leading nonprofit community development corporations (the Southwest Detroit Business Association and Mexicantown Community Development Corporation), as well as social service agencies, arts organizations and youth recreation programs. I remember how much pride we all felt when Southwest Detroit was the only cluster of census tracts in Detroit to have gained population in the 2000 census. Certainly, the amazing work of these extraordinary community-based nonprofit organizations was one factor. But I also remember all of us feeling that immigration was the secret sauce—the fuel by which Southwest Detroit’s density and quality of life were sustained.



Twenty-five years later, Alex Alsup, director of housing stability for the Rocket Community Fund, showed me a color-coded heat map of the Banglatown/East Davison Village area detailing tax delinquencies, tax foreclosures and properties that had been reverted to public ownership for failure to pay taxes. Within a sea of tax distress, foreclosure and reversion, Banglatown/East Davison Village, as working-class as the neighborhoods bordering it, stood out. This heat map reflected the devastation wrought on Detroit neighborhoods by a tax foreclosure epidemic, a product of decades of structural racism with tragic outcomes for many Detroit families and neighborhoods. And yet, in the middle of the devastation, a community seemed to defy the odds. This sparked my curiosity. What could we learn about the immigrant experience that might help explain these differences and how could what we learn benefit both immigrant and non-immigrant communities and residents?

I showed this heat map of tax distress to numerous thought leaders, including Alan Mallach, who shared my curiosity. Alan conducted a quick survey of existing research on the neighborhood-level impacts that immigration has had on American cities and found little, other than some research suggesting reduced crime rates in the neighborhoods where immigrants settled. From our conversations was born the idea of studying select Detroit neighborhoods that had experienced rapid immigration growth over the last 10 to 20 years, in order to document and understand the impact of this growth on neighborhoods and neighbors, immigrant and U.S.-born alike.

Our study draws on feedback and insights provided by immigrant and non-immigrant residents within our subject neighborhoods, combined with Global Detroit's years working as a "trusted connector" in these neighborhoods, helping residents and small business owners access asset-building resources and opportunities to help them to thrive. At the same time, we sought to understand the impacts that rapid immigration has on the long-time, largely African American residents within these neighborhoods. While Detroit has been recognized as a Top Ten city for welcoming and economically integrating immigrants in the New American Cities' annual Cities Index, we have just begun to build a truly inclusive local economy. We believe that there are tremendous opportunities to structure housing and economic development policies and programs in ways that would provide economic opportunity not just to immigrant families, but also to longtime residents, including African American and non-immigrant Latinx families. Our recommendations also address the need to build stronger social connections in these neighborhoods between

longstanding residents and new immigrant families and communities. Our findings have implications far beyond Detroit, and could be applied to many post-industrial cities across the U.S.

Beyond affirming our belief that Detroit neighborhoods and other great American cities with decades of disinvestment can benefit from immigration, we hope this study paves the way for a new approach to build an "Inclusive City." By developing and nurturing a neighborhoods agenda that is rooted in shared values and honors the cultural heritage of both new immigrants and long-term, often African American, residents, our research demonstrates that these neighborhoods can be a source of shared prosperity.

During the two years it has taken to research and write this study so much has happened and changed. Concern and anger about policy brutality has intensified nationwide, broadening the racial equity movement and pushing all of us who care about combatting racism to dig deeper and be more conscious in our work. The pandemic has highlighted the inequities that exist in our society—for immigrants, African Americans and all people of color, as well as for working class people and those living in poverty. In writing this report, we have sought to reflect an anti-racist view and approach. We make conclusions based on our observations that immigration has improved quality of life as measured by traditional economic and urban planning metrics in the subject neighborhoods. We do so with deep respect for the long-time Detroiters who have sustained their neighborhoods in Detroit and other legacy cities across generations. The immigration experience we describe and study happens within and must be read in the context of their many contributions.

We hope and intend that policymakers, planners, community development practitioners, financial institutions, philanthropic leaders, neighborhood activists, local government officials, business leaders and all those who make important contributions to Detroit neighborhoods will find this report instructive. We also intend for this report to be useful to our many local partners, including residents and neighborhood organizations, as well as our peer immigrant-inclusive economic development practitioners and those working to address the impacts of disinvestment and systemic racism in other cities across the nation. Working together, we can ensure that institutions, policies, investments and opportunities impacting Detroit's neighborhoods—and neighborhoods across the U.S.—work for everyone.



Steve Tobocman, Executive Director  
Global Detroit



## ACKNOWLEDGEMENTS

This report exists due to the generous and patient support of the Hudson-Webber Foundation, whose staff not only had the foresight to invest in research of this important topic, but supported our work throughout a global pandemic. Melanca Clark and Heidi Reijm provided meaningful advice that strengthened the study. We are deeply grateful for their time, their insight and their candor.

Writing a study of this size and importance with Alan Mallach has long been a dream of mine, ever since I was drawn to his writings on the 2007-2009 foreclosure crisis, which formed the foundation for the Michigan Foreclosure Task Force that I co-directed in that era. Alan is brilliant, insightful, and has one of the most collaborative intellects I have come across. I am grateful that he shares my enthusiasm for the contributions that immigrants make to American cities and my passion for improving the quality of life for longtime city residents. This study's rigor and thoughtfulness is largely due to him.

Several residents of Banglatown/ East Davison Village and Chadsey Condon helped administer opinion surveys and our parcel surveys, as well as helped coordinate and host focus group conversations. I especially appreciate the contributions of Mayra Valle, America Yahya and Md Abdul Muhit.

I am grateful for the partnership we developed with Data Driven Detroit. Erica Raleigh, Noah Urban, Stephanie Quesnelle and Laura Lyons were tremendous thought partners and capable in every sense of the word. They efficiently guided us in developing and administering parcel and opinion surveys, participating in focus groups and pulling data sets for Alan's research. Additionally, they provided able guidance to our organization's research process and ideas.

Alex Alsop of Rocket Community Fund deserves a special mention. It was Alex's tax foreclosure maps of the Banglatown/ East Davison Village neighborhood—which appeared to be bucking the trend of runaway tax delinquency and foreclosure—that inspired us to consider a more methodical research study on immigration and its impact on neighborhoods.

I also want to thank Liz Gerber and the Detroit Metro Area Community Survey team, who provided us with the results of citywide residential surveys. We were able to ask identical questions to residents of Banglatown/East Davison Village and Chadsey Condon and compare results to citywide averages.

A draft of this report was reviewed by Afton Branche, Anika Goss, James Ribbron and Catalina Rios-Hernandez. All were generous with their time, thoughtful in their remarks and helped us hone our efforts to ensure this study has utility far beyond efforts focused solely on immigrants and immigration.

I would like to acknowledge the incredible work of the team at Global Detroit. Monica Rao oversaw much of the field work required for this study, while also serving as a trusted thought partner. Rezaul Chowdhury, Emma Davis, Gracie Xavier, staff emerita Raquel Garcia and Brittany Simmons (at the time a U-M Ford School intern) played critical roles in the field work. Kinsey Mantay designed this report and its website, while also providing expert project management and valuable feedback. Sloan Herrick and Kristin Palm deserve special thanks. Sloan directed our approach to this study, and managed the project team and process. She has long led our work in Banglatown/East Davison Village, and she provided valuable input on our policy recommendations pertaining to that neighborhood as well as those on supporting immigrant small businesses. Kristin Palm did a masterful job editing this report, contributing critical feedback and suggestions throughout as she shepherded it through its many iterations.

Finally, it is rare for an organization to deliver frontline services, respond to a global pandemic and produce important research, all at the same time. I am extremely grateful to the Global Detroit Board of Directors and their ongoing support of our broad and unique vision.

—Steve Tobocman



## WHY THIS REPORT MATTERS

This study chronicles the impact that immigration growth has had on two neighborhoods in Detroit and Hamtramck, Michigan: Banglatown/East Davison Village and Chadsey Condon. Remarkably, while there has been significant research on the economic, linguistic and civic integration of immigrants and refugees over time into American society, there has been almost no research on the impact that rapid immigration has on a community or, more precisely, an urban neighborhood.

This lack of systematic attention is unfortunate, since we believe that immigration can be a powerful force for revitalization in America’s “legacy cities,”<sup>1</sup> the older industrial cities that have experienced sustained job and population loss over the past decades. At the same time, it is fundamentally different from the typical process of revitalization in other legacy city neighborhoods. To be sure, neighborhoods with few or no immigrants in cities like Detroit, Cleveland, Pittsburgh or other similarly situated cities have seen positive changes in standard quality of life indicators in recent decades. But, on closer look, many of the most traceable changes are the products of gentrification or the result of large-scale intervention and investment by government and nonprofit entities using public funds. Neither of these models is sustainable as a vehicle for extensive and equitable urban revival—gentrification because of its well-known downsides, and public sector- or NGO-led revitalization because of its high costs, slow time frame and complexity.<sup>2</sup>

The purpose of this introductory section is to place our study in context and explore the implications it may have for thinking and policy formation beyond the boundaries of the city of Detroit.

Detroit and other legacy cities have long been profoundly shaped by migration. Legacy cities were America’s principal immigrant destinations during the first wave of mass immigration to the United States from the 1880s through the mid-1920s.

1 The term “legacy cities,” coined at a Detroit convocation of the American Assembly in 2011, has come into widespread use to describe those cities, largely concentrated in the nation’s Northeast and Midwest, that were historically manufacturing centers, but which have largely lost their industrial base and in most cases also lost significant shares of their peak population.

2 Profound public policy changes that target the macro effects of systemic racism (such as metro governance, educational equity, criminal justice reform, etc.), all of which greatly contribute to the condition of distressed legacy neighborhoods, represent important priorities for policymakers and researchers to consider. Yet, when discussing urban policy or, more precisely, community development and/or neighborhood development policy in legacy cities, these macro system policies tend not to be considered because they are seen as being beyond the scope of the policy area. Our discussion of legacy city neighborhood policies is not meant to ignore or underestimate the importance of these critical equity policies, many of which are being discussed and debated in the U.S. at present.

Indeed, both by their settlement patterns and by their outsize role in shaping the workforce for America’s nascent industries, it can be said without much exaggeration that immigrants enabled America’s industrial cities to emerge as economic powerhouses in the late 19th century and the first decade of the 20th century.<sup>3</sup> In 1910, 74 percent of Detroit’s population was made up of immigrants and their native-born children. What Oliver Zunz has written about Detroit can stand for almost any American city: “a description of the ethnic neighborhoods in this large industrial city in the late nineteenth century is in many respects a description of the entire population.”<sup>4</sup> During those years, the populations and economies of these cities grew by leaps and bounds. From 1880 to 1930, Detroit’s population grew from just over 100,000 to nearly 1.6 million.

Starting in the 1910s, African Americans from the southern U.S. began migrating to Detroit in large numbers as well, in a period known as the first Great Migration. From 1910 to 1930, Detroit’s Black population grew from under 6,000 to over 120,000 as African Americans joined the ranks of the city’s industrial workforce and fueled its continued economic growth. During those years, Black in-migrants began to create their own distinctive neighborhoods within those parts of the city to which they were relegated by segregation and discrimination. Most notable was the vibrant Black Bottom community, obliterated during the 1950s through a combination of urban renewal and highway construction. Even more than what was experienced by white immigrants of earlier generations, however, they were subject to pervasive workplace and residential discrimination,<sup>5</sup> practices that created dynamics of shared yet segregated communities and economic life that have remained pervasive in Detroit to this day.

3 The Great Migration of African Americans from the Deep South began in the mid-1910s and had an equally powerful impact on the subsequent history of American cities, although after the greatest period of industrial growth had passed.

4 Zunz, Oliver. “Detroit’s Ethnic Neighborhoods at the End of the Nineteenth Century,” Center for Research on Social Organization, University of Michigan, 1977, rev. 1978, p. 4.

5 The murder trial of a Black physician, Dr. Ossian Sweet, who shot and killed a member of a white mob that attacked him and his family after he moved into a house in a then-white neighborhood drew significant national attention in 1926. Also see generally, Sugrue, Thomas J. *The Origins of the Urban Crisis: Race and Inequality in Postwar Detroit*. Princeton University Press, 1996.

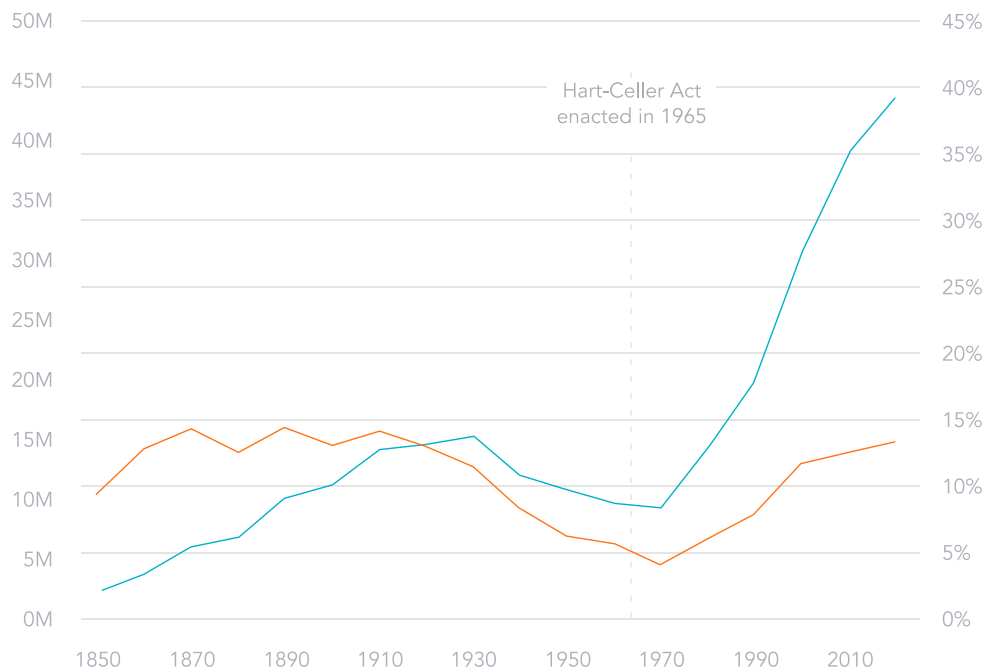


Figure I-1

NUMBER OF IMMIGRANTS AND IMMIGRANT SHARE OF US POPULATION

Source: Migration Policy Institute

Number of Immigrants  
Immigrants as a Percentage of US Population (percent)



The post-war story was very different. The same cities that thrived earlier began to decline with the onset of mass suburbanization, the shift of populations to the Sunbelt and, after 1970, the loss of the major industrial plants that were at the heart of these cities' economies. These shifts, which triggered what came to be known as the "urban crisis," embodied a complex blend of economic trends, and political and policy choices, as well as the structural racism manifested in the redirection of power and resources from increasingly Black central cities to white suburbs. From that point to the present, the cities that have come to be known as "legacy cities" have lost large shares of their earlier populations and job base. The populations of Detroit, Cleveland and St. Louis, as well as many other smaller cities, today are less than half of what they were at their mid-century peak, Detroit, which had a population of 1.85 million in 1950, is home to only 670,000 residents today. Large parts of these cities became areas of concentrated poverty, as well as hypervacancy, where empty buildings and lots often outnumber occupied ones.

While there has been some recent revival in these cities, driven by millennial in-migration, the growth of the health and higher education sectors, and the revival of downtowns, it has been modest either compared to the change in coastal cities like Washington D.C. and San Francisco, or by comparison to the scale of the cities themselves. A few areas, including downtowns, the areas around major universities and medical centers, and the most affluent neighborhoods, have changed, but most of these cities have continued to decline. Indeed, in Detroit even more than in most other cities, areas of concentrated poverty have significantly grown since 2000, as many formerly middle-class

areas in the northwestern and northeastern parts of the city have become concentrated poverty areas.<sup>6</sup>

While immigration to the United States declined sharply after the enactment of restrictive laws in the 1920s, a second wave followed enactment of the Hart-Celler Immigration Act of 1965. That wave has continued to this day, changing the face of the nation (Figure I-1). In contrast to the earlier wave, however, relatively few immigrants initially made their way to America's legacy cities. As late as 1990, the foreign-born population in St. Louis, Toledo, Indianapolis and Cincinnati was under three percent, compared to 28 percent in New York City, 36 percent in Los Angeles and 60 percent in Miami.

Since then, however, growing numbers of immigrants have been moving to legacy cities, sometimes directly from their home countries and sometimes as secondary migrants from the coastal gateway cities where they initially located upon arrival in the United States. Between 1990 and 2014, the foreign-born population doubled in Baltimore, St. Louis and Philadelphia, while increasing fivefold in Indianapolis. In many of these cities, the native-born population continued to decline. In other cities that have seen population regrowth, it is attributable in whole or part to immigration.<sup>7</sup>

6 A map illustrating the spread of concentrated poverty areas (defined as areas where the poverty rate is 30 percent or more) in Detroit can be found in Mallach, Alan. *The Divided City: Poverty and Prosperity in Urban America*. Island Press, 2018, p.89.

7 An analysis by David Kallick of the Economic Policy Institute found that 29 of America's largest 50 cities lost population from 1960 to 1980. Of those 29 cities, 14 then saw population growth from 1980 to 2013. Strong immigration growth was part of all 14 and the sole source of growth in eight or nine of the 14.





Despite increased public and nonprofit investment in immigrant inclusion as part of neighborhood revitalization efforts in older cities, there has been strikingly little systematic research on the subject.

Since Global Detroit's launch in 2010, the number of offices, agencies and organizations emerging in these cities either to promote immigration or, more often, to further the integration of immigrant communities, has grown steadily as local leaders recognized the potential benefits of immigration. Today, these entities are widespread and include public agencies, like the Baltimore, Philadelphia and Detroit Mayor's Office of Immigrant Affairs; public-led partnerships, like Welcome Dayton; and nonprofit organizations like Global Detroit, Cincinnati Compass and Global Cleveland. More than 20 of these programs in the nation's Rust Belt states have joined the Welcoming Economies (WE) Global Network<sup>8</sup> created by Global Detroit and Welcoming America, a national organization focused on immigrant inclusion and belonging.

While immigrant inclusion addresses many issues, including education, employment and naturalization, many programs in older Midwestern cities also envision an important role for immigrants in stabilizing or reviving distressed neighborhoods, and have invested in or promoted such activity. Intuitively,

this makes good sense. It is also strongly supported by anecdotal but visible evidence of the positive effect of immigration on neighborhoods, in areas like Highlandtown in Baltimore or Old North in Dayton.

Despite increased public and nonprofit investment in immigrant inclusion as part of neighborhood revitalization efforts in older cities, there has been strikingly little systematic research on the subject. Most research on immigration in recent years has looked at issues such as the socio-economic trajectories of immigrants and their children, their acculturation, or their acceptance or non-acceptance by non-immigrant communities, as opposed to their impacts on the communities to which they have moved. The first (and we believe only) book looking broadly at the spatial role of immigrants, *Immigration and Metropolitan Revitalization in the United States*,<sup>9</sup> only appeared in 2017. It offers some case studies of neighborhood effects, while looking more broadly at larger metropolitan and economic issues. Except for a fairly substantial collection of papers and articles specifically about the effects of an increase in immigrant residents on neighborhood crime, neighborhood effects of immigration have received little attention from researchers.

And yet those effects are incredibly powerful. In the two working-class neighborhoods we studied, newer immigrant residents are contributing to neighborhood density and vibrancy. They are buying and improving homes, as well as opening businesses, almost entirely with private funds. This localized investment is occurring from the ground up, largely without institutional support, and it benefits, rather than displaces, long-term residents.

8 For more information on the Welcoming Economies (WE) Global Network visit [www.weglobalnetwork.org](http://www.weglobalnetwork.org).

9 Vitiello, Domenic, and Thomas J. Sugrue. *Immigration and Metropolitan Revitalization in the United States*. University of Pennsylvania Press, 2017.

We hope that by providing clear evidence of the effects of immigration on neighborhoods, and the extent and nature of those effects, we will provide a strong impetus for local governments, major institutions and nonprofit organizations to both recognize the value of immigration and design new programs, strategies and investments to encourage and nurture immigrant inclusion and retention strategies.

At the same time, it is important to recognize that, in any neighborhood where immigrants are moving, they join long-term residents in a community with, to varying degrees, existing organizations, practices and networks. As a result, it is critical to understand the impacts that rapid immigration has on longstanding residents within a neighborhood and to acknowledge those impacts. This is especially true in legacy cities, many of which have strong African American populations, and where thinking about immigrant integration policies through a racial equity lens is of critical importance. Any programs, strategies or investments to encourage immigration and its positive impacts on neighborhoods needs to be designed to ensure that all residents of these neighborhoods benefit and none are displaced due to growth of new immigrant populations. Moreover, we believe that a new policy agenda that leverages shared values and that honors the cultural heritage of long-term residents and new migrants can help build a new future of shared prosperity for both.

The study presented in this report seeks to document change in two Detroit neighborhoods that have experienced significant growth in immigration in the last two decades: Chadsey Condon

in Southwest Detroit, and Banglatown/East Davison Village, which is partly in Detroit and partly in Hamtramck. In conducting our research, we tried to answer five questions:

- 01 — Is sustained (and relatively rapid) growth in immigrant populations associated with significant improvement to the stability and quality of life in distressed urban neighborhoods?
- 02 — If so, in what ways does immigration contribute to that improvement?
- 03 — How does sustained, rapid immigration impact the long-term residents of a neighborhood or city?
- 04 — What can public, philanthropic, nonprofit and private sector actors learn from the findings of this research project?
- 05 — What are the opportunities for further research, especially as this work relates to neighborhood development and to racial equity?

The third question, the impact of immigration on long-term residents, is a very important, yet complex one, particularly in the Detroit context. Black Detroiters make up 79 percent of the city, yet have been historically marginalized and the subject of pervasive discrimination. That marginalization and discrimination are far from being a matter of history but continue to deeply affect the community.

Longtime Detroiters—and their neighborhoods—have and continue to face myriad systemic barriers to prosperity. Widespread disinvestment in the city has been and remains compounded by racism and racist policies and practices. Much has been written elsewhere about the ways these intertwined factors have impacted Detroiters' quality of life and limited their economic opportunities, including most recently, the disproportionate effects of COVID-19. The impacts are dire and very real.

Immigrants, of course, face some of the same systemic barriers as their largely African American neighbors. They often also face unique barriers and forms of discrimination, marked in part by language and cultural differences, and by the attitudes of large parts of the country's majority population. These factors mean that immigrant neighborhoods are often seen by their members as enclaves—safe places of mutual support for one another vis-a-vis the often-hostile larger world—a dynamic that can complicate the building of strong links beyond their own group.

There is nothing about the encounter between immigrants and longer-term residents that is inherently in conflict, and no need for the encounter to turn into a zero-sum proposition. That should be particularly true in Detroit, with its long history of population decline and vacant and underutilized properties. That said, it is easy for conflicts to arise. Cultural differences, slights (intended or unintended), fear and distrust, and perceived competition for scarce resources, among other things, can easily foster conflict. While Detroit has not experienced much open hostility between groups, Global Detroit's experience and our research suggest





that social bonds between immigrants and their largely African American neighbors are limited.<sup>10</sup>

In addressing the needs of immigrants, and the potential impacts of immigration on longer-term residents, it is essential not only that cross-cultural communication and understanding be increased, but that substantive steps be taken to bring the communities together. While we argue that it is important for policymakers and others using our research to provide additional services and resources to immigrants and their communities, we consider it essential that: (1) those resources not be provided exclusively to immigrant communities, but to all underserved people and communities; and (2) to the extent possible, they be provided in ways that bring people together, rather than perpetuate existing divisions. This may not be easy, as the forces and perceptions that sometimes divide groups along cultural and ethnic lines can be deep and complex. In the end, however, for Detroit to fully benefit from the contributions that immigrants make to neighborhoods, and for the impacts to accrue to long-term residents, decisionmakers and policymakers need to be intentional about creating social cohesion among and between the different racial and ethnic groups that make up the city. We believe that Detroit has the opportunity to create an approach to immigrant inclusion that both centers racial equity and intersectionality, and that can be a model for other legacy cities and the nation.

Finally, while it is important to recognize that immigration can bring about positive neighborhood change, as our study shows, it is equally important to acknowledge that Detroit's long-time residents—predominantly African American and also white, Latinx, Middle Eastern, Asian and Native American—have driven and continue to drive neighborhood change, often in the face of extreme structural barriers, resource constraints and other challenges. Neighborhood change is a cumulative and complex process, and our findings suggest that the contributions of immigrant residents and business owners may tip the scales with regard to some of the most common indicators of neighborhood health, including residential stability, housing market activity and public safety. Our findings counter the myth that immigration is a zero-sum proposition and suggest that both longstanding and newer residents can benefit from the changes that immigration yields.

After an overview of the two neighborhoods that we investigated in Section Two, the balance of the report attempts to address our research questions. Section Three presents the quantitative evidence for neighborhood effects in the two study areas. Section Four looks at the different qualitative dimensions of neighborhood change, examining the ways in which immigrants build stronger neighborhoods through networks, focusing in particular on their actions with respect to home ownership and home improvement, and small business growth, as well as the ways in which immigration has affected or is perceived by existing long-term residents. Section Five offers policy and program recommendations for action by government, nonprofit organizations, foundations and private sector actors. We conclude with suggestions for future research.

10 This is not to say that there have not been historic tensions between immigrant and non-immigrant Detroiters. The 1982 murder of Vincent Chin, who was Chinese American and was beaten to death by two white autoworkers in 1982, is widely known and takes on tragic, renewed resonance in light of recent violence against Asian Americans across the U.S. in the wake of COVID-19. There is also a long history of hostilities, leading at times to violence and shootings, between some gas station and store owners, many of whom are Chaldean or Arab American, and some of their African American customers. While tensions have not disappeared, recent actions such as the creation of a Detroit City Council Immigration Task Force and Mayor Mike Duggan's creation of a Mayor's Office of Immigrant Affairs and declaration of Detroit as a "Welcoming City," which have taken place without public or organized opposition, are positive developments.

# BUILDING ON NEIGHBORHOOD ASSETS

In this report, we look at a range of indicators commonly used in the fields of economic and community development to assess the health of urban neighborhoods. These indicators pertain to the physical and economic conditions that often drive individual decisions around where to live, shop, be entertained, etc., as well as institutional-level resource investment decisions, financial and otherwise. The generally accepted term to describe these conditions, which include residential stability, housing market activity and public safety, is “quality of life.” We use quality of life metrics because they track meaningful data that allows us to make important observations about neighborhood conditions with real and tangible impacts on residents. We also are aware of the limitations of these metrics as the value of and in neighborhoods extends far beyond these indicators.

In 1950, Detroit’s population was 1.8 million. Today, it is less than 40 percent of that peak. Contemporary discussions about the city tend to focus on the number of people who have left. But there are more than 670,000 Detroiters—the majority of them African American, but also Latinx, Arab American, Asian, Native American and white—who have stayed, investing and creating deep value in their neighborhoods and the city in myriad ways.

Detroit’s challenges and struggles are well known. This can make it difficult for an outsider to see the block clubs, church groups, neighborhood cleanups, vacant lot mowers, free bottled water distributors (more than 20,000 Detroiters have had their water shut off for nonpayment), mural painters, low riders, urban ballroom dancers or hundreds of other ground-level institutions, formal and informal, created by neighborhood residents, often across generations. Even harder for outsiders to see are the residents who know the name of everyone on their block, keep an eye on one another’s houses, watch one another’s children and regularly check in on their elderly neighbors. Likewise the small businesses and community organizations that serve as community anchors.

Detroiters have established these institutions and forged these bonds in the face of incredible systemic barriers: Decades of disinvestment and structural racism, including redlining, exclusionary lending practices and so-called urban renewal, as well as the more recent foreclosure crisis, have had profound impacts on the physical condition of Detroit’s neighborhoods and kept many of the city’s residents—nearly 80 percent of whom are African American—from building wealth.

The process of neighborhood revitalization is additive, and it is important that our study be read in this context. The community efforts and bonds forged by and among long-time Detroiters contribute deeply and meaningfully to neighborhoods across the city, including those that newer immigrant residents now also call home.



Photo Source: Chadsey Condon  
Community Organization





## SECTION II

# NEIGHBORHOOD OVERVIEW

The two Detroit immigrant neighborhoods that we studied are known respectively as Banglatown/East Davison Village and Chadsey Condon. These neighborhoods were selected because of their large immigrant populations and their rapid growth in foreign-born residents over the last 30 years.<sup>11</sup>

<sup>11</sup> All of the selected census tracts contained at least 30 percent foreign-born population.

Figure II-1 shows where they are located in the city of Detroit, as well as the city of Hamtramck. While the two neighborhoods have similarities, they have as many or more differences. This section will provide a short overview of their key features, before delving into their dynamics of change.



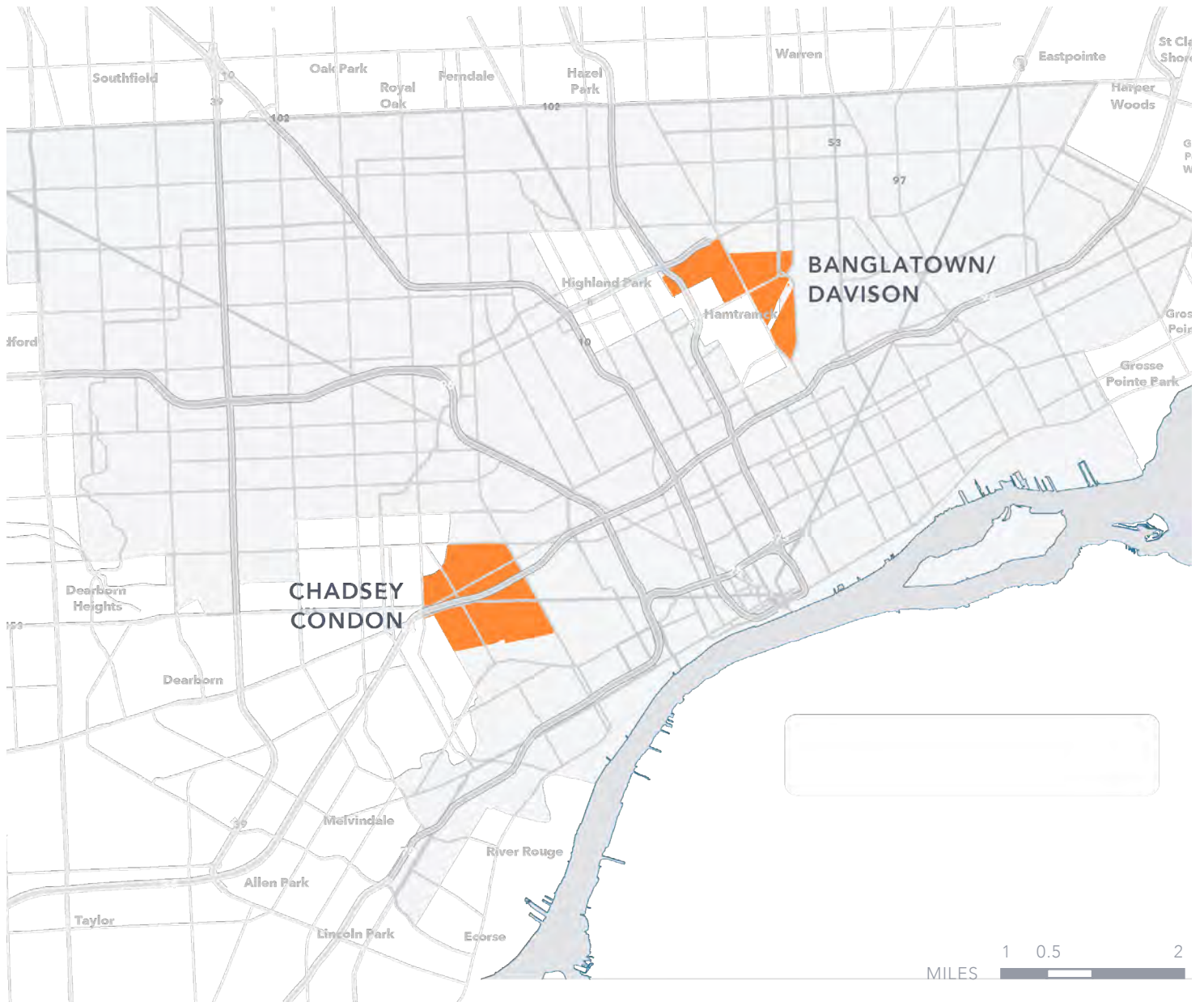


Figure II-1  
 LOCATION OF TARGET  
 NEIGHBORHOODS IN DETROIT  
 Source: Data Driven Detroit



## BANGLATOWN/EAST DAVISON VILLAGE

The Banglatown section of Banglatown/East Davison Village<sup>12</sup> is, in many respects, a classic immigrant enclave, a place where a contemporary generation of immigrants has created a distinct community with a largely self-contained network of community services and retail stores, similar in many ways to the communities created by earlier immigrant generations over one hundred years ago. Partly in the city of Detroit, and partly in the City of Hamtramck<sup>13</sup>, the area shown in Figure II-2 contained in 2018 a population of approximately 17,500 residents.

<sup>12</sup> In the interest of conciseness in what is already a very long report, we refer to this area in the balance of the report as Banglatown/Davison.

<sup>13</sup> Hamtramck, although completely surrounded by the city of Detroit, is a separate incorporated municipality, of which roughly 40 percent is part of Banglatown/Davison. A largely immigrant community, it received national attention in 2015 when it elected the first majority-Muslim city council in the United States. Hamtramck lost over two-thirds of its population from 1930, when it reached its peak at over 56,000, to 1980, when it hit a low at a little over 18,000. It regained some population during the 1980s and has remained stable at around 22,000 since then.

The neighborhood itself, on both sides of the municipal boundary, is largely made up of densely clustered modest frame one- and two-family houses, typically built close to one another and to the street, as can be seen in Figure II-3. These houses were mostly built early in the 20th century, in many cases for the Polish immigrants who made up much of Hamtramck's earlier population. This neighborhood was a modest, unpretentious, working-class community, many of whose residents worked at the automobile and other factories to the south and east of the neighborhood, of which the most prominent still standing is the General Motors Detroit-Hamtramck Assembly plant.<sup>14</sup>

Bangladeshi, and to a lesser extent Yemeni, immigrants began to move into the neighborhood in the 1980s and 1990s, with their numbers increasing more rapidly after 2000. The Bangladeshi immigrants appear to have come in part, directly from Bangladesh, and in part through secondary migration, primarily from New York

<sup>14</sup> While closed in early 2020, the plant is slated to reopen as Factory ZERO, GM's first fully electric vehicle production facility, in late 2021.

Figure II-2  
BANGLATOWN/  
DAVISON STUDY AREA  
Source: Data Driven Detroit



City, as discussed in more detail in Section 4 of this report. The Detroit area has been a center of immigration from Arab countries for over 100 years, and it is likely that many of the Yemeni families in Banglatown/Davison, as in Chadsey Condon, moved there from more established centers of Arab American population, particularly the city of Dearborn, rather than directly from the Middle East. The commercial hub of Banglatown is Conant Avenue, which runs through the neighborhood southeast to northwest. It has become a thriving commercial and service center for both Bangladeshi and Yemeni communities.

East Davison Village is located in the northwestern corner of the Detroit part of the neighborhood,<sup>15</sup> nestled between freeways, Joseph Campau Street and the municipal boundary with Hamtramck. A traditionally African American neighborhood, it has suffered severely from population loss and housing abandonment during the past two decades, its population dropping from 2199 to 324, and its Black population dropping

from 1718 to 239. While less than half a mile separate Joseph Campau from Conant Street, that is far enough, given the different population composition of that half-mile stretch, for people to feel little connection to the latter street. There are few commercial establishments along the part of Joseph Campau that forms the eastern edge of East Davison Village.

As the population numbers show, the loss of Black residents was not a function of their being replaced by others as sometimes happens with gentrification, but part of an across-the-board drop in population. As a result, the neighborhood today contains many vacant houses as well as a great deal of vacant land where abandoned buildings have been demolished by the City of Detroit. While Bangladeshi and Yemeni immigrants have been moving into the area between Joseph Campau and Conant Streets, they have largely moved into homes that were once occupied by aging white community members.

<sup>15</sup> The incorporation of East Davison Village and Banglatown into a single composite neighborhood for purposes of the data analysis within this study was largely dictated by the fact that East Davison Village represents only part of Census Tract 5105, and the requirements of our data dictated that we utilize entire census tracts. Thus, with the choice being to include East Davison Village or leave out tract 5105 in its entirety, we chose to include East Davison Village. It contains only approximately two percent of the composite Banglatown/Davison neighborhood's population. For these reasons, we cannot disaggregate East Davison Village characteristics from those of the larger area as a whole.

Figure II-3  
RESIDENTIAL STREET  
IN BANGLATOWN/  
DAVISON

Source: Google Earth  
© 2020 Google





# CHADSEY CONDON

Chadsey Condon is located in Southwest Detroit, bordering the city of Dearborn to the west, and the neighborhoods of Springwells Village and Mexicantown to the south. Like Banglatown/Davison, it is historically a modest working-class neighborhood, but with a housing stock and streetscape that is somewhat more varied than that of Banglatown/Davison, with some larger houses but some even more modest, as well as scattered vacant houses and vacant lots, as can be seen in Figure II-4. In 2018, the population of Chadsey Condon was roughly 22,000.

In the early 20th century, Chadsey Condon drew a mix of Poles and other Eastern Europeans as well as Appalachian whites to work in the burgeoning auto industry, including the vast Ford Rouge complex in nearby Dearborn. In contrast to Banglatown/Davison, however, the neighborhood is more an extension of existing adjacent or nearby immigrant communities than a self-contained enclave. Unlike most of Detroit, it has never had a large African American population. In recent decades, the immigration of people from Mexico and Central America has led to expansion of predominately Mexican areas to the south,

Figure II-4  
**CHADSEY CONDON  
 STUDY AREA**  
 Source: Data Driven Detroit

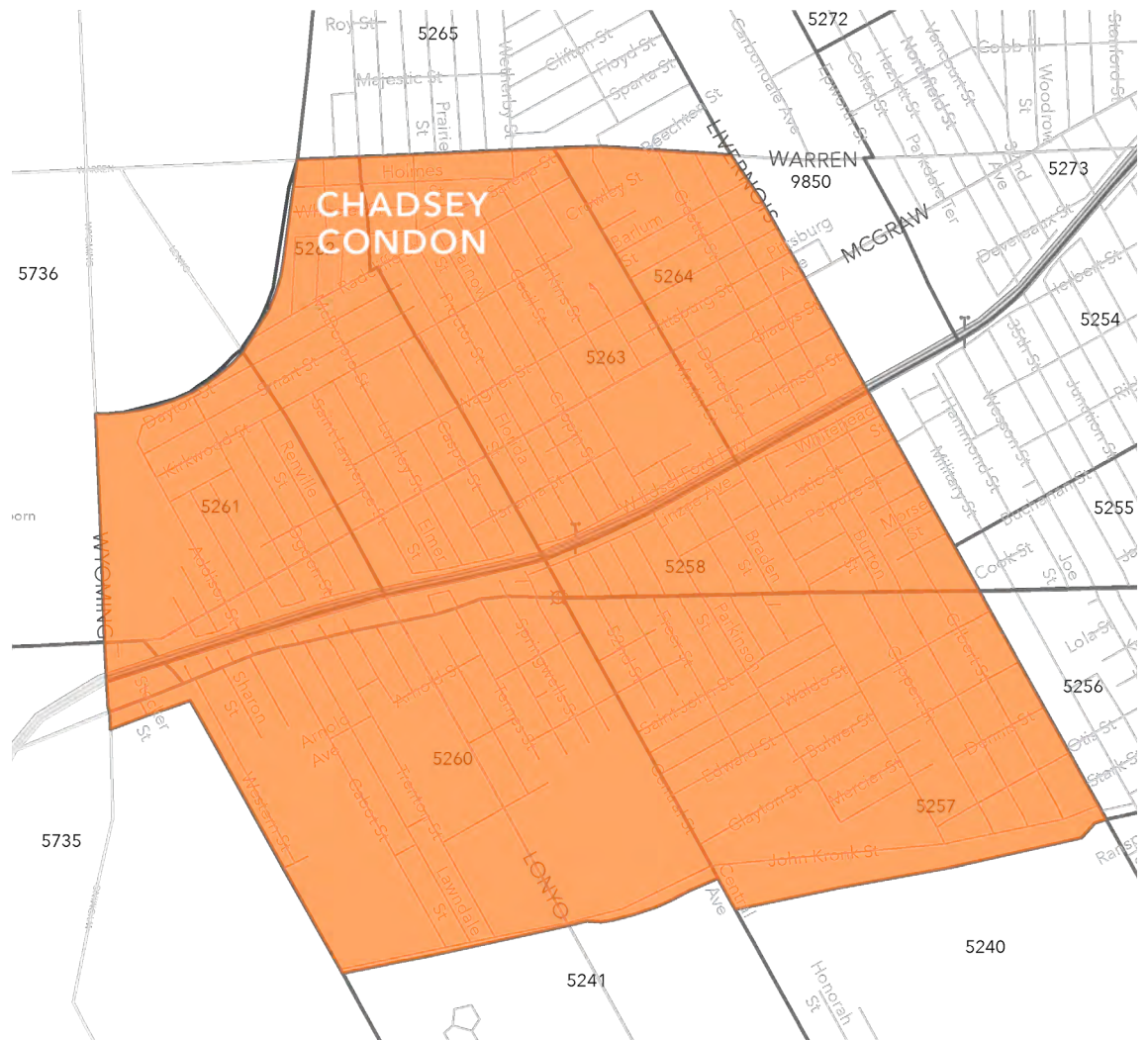




Figure II-5  
RESIDENTIAL  
STREET IN  
CHADSEY CONDON

Source: Google Earth  
© 2020 Google

while the Yemeni immigration can be seen as the extension of established Arab American immigrant areas in Dearborn to the west. The neighborhood's Yemeni immigrants live primarily in the western part of the neighborhood nearest to Dearborn.

While many immigrant retail and service businesses have opened in the area, Chadsey Condon lacks a single cohesive commercial corridor or district similar to Conant Street in Banglatown/ Davison.

Some of the likely reasons for this are discussed in further detail in Section 4. Chadsey Condon stands out, however, in the strength and diversity of community development organizations serving the neighborhood, including the Chadsey Condon Community Organization, Southwest Solutions and Bridging Communities, Inc.





SECTION — III

# LOOKING AT THE NUMBERS

How Banglatown/East Davison Village  
and Chadsey Condon Have Changed

This section will explore the central question of this study: As Banglatown/Davison and Chadsey Condon have become areas of immigrant concentration, how have they changed? More specifically, *what are the current economic, social and housing market conditions in these two neighborhoods, and how have they trended in recent years, both in themselves and in relationship to the city of Detroit?*<sup>16</sup> Although we cannot draw explicit causal links between specific trends and the fact that these are significant immigrant destinations, the data shows powerful associations between the two. We conclude that the neighborhoods' roles as nodes of immigration are strongly linked to these trends. Immigration is also strongly correlated to the two neighborhoods' following trend lines that vary significantly from the large trends affecting the city as a whole.

The data presented in this section lay out a clear picture. Conditions and trends in Banglatown/Davison are largely dramatically positive. Measures of residential instability that have negative impacts on quality of life, such as tax delinquency, tax foreclosure, eviction, crime and fires, are all sharply lower than citywide levels, and in all cases trending in a positive direction, both absolutely and in most cases relative to the rest of the city. Trends and conditions in Chadsey Condon are also largely positive, but more mixed than in Banglatown/Davison. While both conditions and trends are generally positive, in many cases they are not as strongly so as in Banglatown/Davison, and the disparities between neighborhood and citywide levels tend to be less pronounced.

In the final analysis, as we discuss in detail later, we find that *no factors we have been able to identify other than immigration can credibly explain the significant improvement that Chadsey Condon and Banglatown/Davison have shown relative to the rest of the city of Detroit over the past decade.*

The quantitative assessment is divided into five sections as follows:

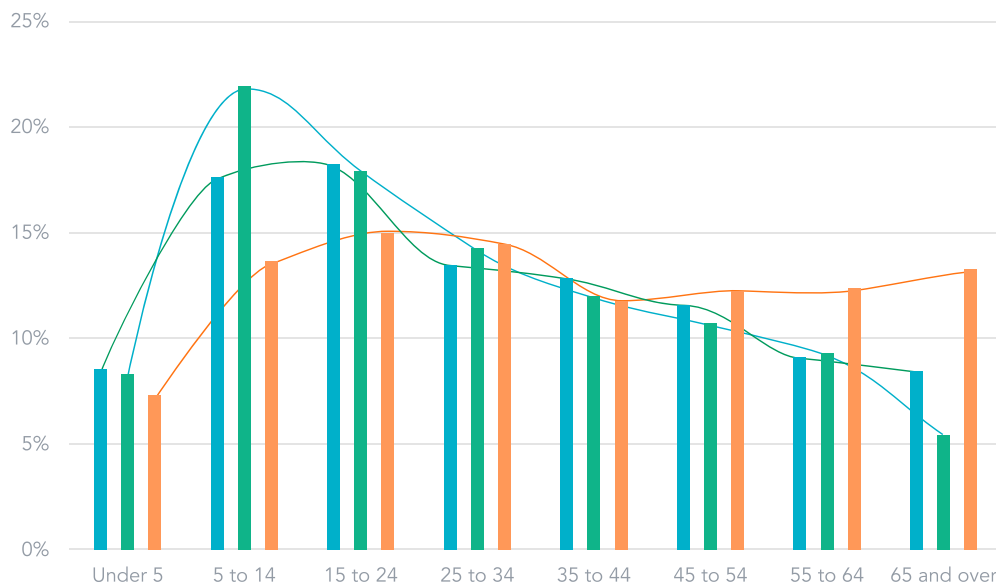
- DEMOGRAPHIC AND SOCIOECONOMIC CHARACTERISTICS including immigrant trends and characteristics
- RESIDENTIAL STABILITY including property tax delinquency, tax foreclosure, evictions and property physical conditions
- HOUSING MARKET ACTIVITY including sales prices and volumes, investor vs. owner-occupant buyers, mortgage activity and housing vacancy
- PUBLIC SAFETY including violent crime, property crime and building fires
- RESIDENT PERCEPTIONS of neighborhood conditions and trends

16 In some cases, we also look at conditions and trends relative to the city of Hamtramck, which contains part of Banglatown/Davison.



Figure III-1  
COMPARATIVE AGE  
DISTRIBUTION

■ Banglatown/Davison  
■ Chadsey Condon  
■ Detroit



The data, as well as overall conditions and trends in the two neighborhoods, are summarized in the final part of this section.

The list of measures that we looked at includes many important metrics of neighborhood vitality and stability, but is inevitably limited by the availability of data, particularly in terms of the ability to track trends over a consistent time frame. Specifically, the scope of our study does not include a number of quality of life metrics that have received attention in recent years as the ways in which one’s neighborhood affects one’s life are becoming increasingly apparent. Research has found powerful associations between neighborhood and life expectancy, showing disparities of 20 or more years between census tracts in the same metropolitan area.<sup>17</sup> Neighborhood conditions have been shown to have powerful effects on both physical and mental health. As one study concluded: “Boarded-up housing remained a predictor

of gonorrhea rates, all-cause premature mortality, and premature mortality due to malignant neoplasms, diabetes, homicide, and suicide after control for sociodemographic factors”.<sup>18</sup> Other research by Raj Chetty and his colleagues at Harvard has uncovered wide disparities in socioeconomic mobility by neighborhood, controlling for the family’s race and economic level.<sup>19</sup> All of these factors and more affect residents’ quality of life, and are well worth further research in the future.

17 The national Center for Health Statistics (a division of the CDC) has published data for life expectancy by census tract as part of the U.S. Small-Area Life Expectancy Estimates project, available at <https://www.cdc.gov/nchs/nvss/usaleep/usaleep.html#life-expectancy>.

18 Cohen, Deborah A., Karen Mason, Ariane Bedima, Richard Scribner, Victoria Basolo and Thomas A. Farley, “Neighborhood Physical Conditions and Health.” *American Journal of Public Health*, vol. 93, no. 3, 2003, pp. 467-471

19 Chetty, Raj and Nathaniel Hendren, “The Impacts of Neighborhoods on Intergenerational Mobility: Childhood Exposure Effects and County-Level Estimates.” *Harvard University and NBER*, 2015, pp.1-144.

## DEMOGRAPHIC AND SOCIOECONOMIC TRENDS

### GENERAL CHARACTERISTICS

Our initial question was: what are these neighborhoods like, in terms of the demographic and socioeconomic status of their residents? When we compare key 2018 demographic and socioeconomic conditions in the two target areas with similar data for the city of Detroit, we find both important similarities and differences. In addition to the obvious differences in racial and ethnic makeup and origin between the two areas, a number of key points are worth noting:

- The median incomes of residents of the two subject areas are much the same as Detroit as a whole; they are both, however, more skewed toward the middle, with slightly fewer very-low-income and slightly fewer high-income households than in the rest of the city.
- Residents of both areas, particularly Chadsey Condon, have lower levels of educational attainment than in the city as a whole. 50 percent of the adults in Chadsey Condon and 33 percent of the adults in Banglatown/Davison have neither a high school diploma nor GED certificate, and only 13 percent of the adults in Banglatown/Davison and five percent in Chadsey Condon, are college graduates.<sup>20</sup>
- 37 percent of the households in Banglatown/Davison and 30 percent of households in Chadsey Condon are married couples raising children, compared to 10 percent citywide. The percentage of households that are married couples raising children is not only higher than that of the city, but much higher than the United States national average of 19 percent.<sup>21</sup>
- Both neighborhoods are highly child-oriented: nearly half of all households in the two subject neighborhoods have children in the home, compared to less than one-quarter across the rest of the city.

<sup>20</sup> The low percentage of college graduates in Banglatown/Davison may be somewhat unexpected in light of the high educational attainment of Bangladeshi immigrants nationally, among whom 51 percent have bachelor's or higher degrees. It appears likely that the Bangladeshi immigrants who settle in Detroit and Hamtramck tend to have less formal education than their counterparts in New York, Washington D.C., and Dallas-Fort Worth, the other major centers of Bangladeshi population in the United States. This may be linked in turn to the nature of the job opportunities that exist in Detroit compared to those other areas, which is further reflected in the fact that slightly more than 25 percent of the residents of Banglatown/Davison are employed in manufacturing, a much higher rate than in the city as a whole and not typical of Bangladeshi immigrants elsewhere.

<sup>21</sup> It is likely that the share of married couples and those raising children among the Bangladeshi population in Banglatown/Davison (which, unfortunately, the data does not allow us to determine) is even higher. Nationally, 75 percent of all Bangladeshi households are married couples, and 48 percent are married couples raising children.

- Reflecting these differences, a much larger share of the population of both subject neighborhoods, particularly Chadsey Condon, are under 14, and a much smaller share over 65 compared to the city as a whole. There is little difference, however, in the share of the population in prime working years (25 to 55) between these neighborhoods and the city. Comparative age distributions are shown in Figure III-1.
- Unemployment is significantly lower in both areas than in Detroit as a whole, although still high by national standards; 11.1 percent in Banglatown/Davison and 12.2 percent in Chadsey Condon compared to 15.7 percent in the city as a whole. The national rate at the time was 5.3 percent.<sup>22</sup>
- Residents of both areas are much more likely to be homeowners than in Detroit as a whole: 63 percent in Banglatown/Davison and 58 percent in Chadsey Condon, compared to 47 percent in the city as a whole.

The pattern we see in the demographic data is one we will see repeated often with respect to the other neighborhood characteristics. Specifically, although both areas are significantly different from Detroit as a whole, the disparity between Banglatown/Davison and the city is often much greater than that between Chadsey Condon and the city.

### IMMIGRATION TRENDS

The foreign-born population in the two neighborhoods has increased steadily since 2000, from 12,356 in 2000 to 13,771 in 2010, and to 17,618 in 2018,<sup>23</sup> years in which Detroit's population as a whole declined significantly. Figures III-2 through III-4 illustrate the different immigration trend lines, as defined by the percentage of foreign-born population, by census tract for the subject areas from 1970 to 2018. The figures show considerable variation in the pattern of immigration by area.

The area now known as Banglatown/Davison appears to have emerged as a center of Bangladeshi immigration first in

<sup>22</sup> Since this data comes from self-reporting on the American Community Survey, these figures are likely to be somewhat higher than what the unemployment rate would be in these neighborhoods if measured by the official Bureau of Labor Standards definition, which excludes people not actively looking for work.

<sup>23</sup> While this provides a reasonably accurate picture of the overall trend, it actually understates the level of recent immigration, in that these areas contained older immigrant communities, mostly from Eastern Europe, whose populations were declining at the same point that the newer immigrant population was increasing.



Hamtramck during the 1990s, where new immigration paralleled the decline in the older, largely Polish immigrant population. Since 2000, growth in the foreign-born population has been largely in the Detroit part of the neighborhood. Today, roughly half of the neighborhood's residents were born outside the United States. Chadsey Condon saw a decline in its foreign-born population between 1970 and 1990, as its older immigrant generations aged. The immigrant population of the area jumped between 1990 and 2000 and has grown more slowly but steadily since then.

Digging more deeply into the national origin of immigrants in the two neighborhoods, and the trends from 2000 to 2018, we find:<sup>24</sup>

- The Bangladeshi population has more than tripled over that period, from under 2,000 to nearly 6,000. Within Banglatown/Davison, the Bangladeshi community is most heavily concentrated in the northern portions of our subject area (tracts 5105, 5106 and 5520). Census tracts on the southern and eastern portion of our subject area (tracts 5106 and 5524) contain a mix of Bangladeshi and Yemeni residents, while the immigrant population of the easternmost portion of the study area (tract 5107) is predominately Yemeni.<sup>25</sup> While the Eastern European immigrant community has dropped sharply in most of the area, some parts of Banglatown/Davison, in both Hamtramck and Detroit, still contain significant Southern and Eastern European immigrant communities. Census tract 5105 also contains East Davison Village, which is predominately African American, but makes up only a small part of the population of that tract.
- The largest segment of the Latinx immigrant community in Chadsey Condon is of Mexican origin, but the area contains a growing Central American community, largely from Guatemala and Honduras. Since 2000, the Mexican community in this area has declined in population, while the Central American community has grown. Of the more than 1,000 Eastern European immigrants in the area in 2000, only a handful remain.
- A large Yemeni community is also present in Chadsey Condon, in the census tracts that abut the city's border with Dearborn. The Yemeni community has more than tripled since 2000 and is approaching the size of the area's Mexican-born population.

## POPULATION AND HOUSING

Banglatown/Davison's population trajectory paralleled that of Detroit from 1970 through 1990 but has largely stabilized since then at roughly 80 percent of its 1970 population, while the city has continued to lose population. The section of Banglatown/Davison located in Hamtramck has grown steadily since 1990, while the section located in Detroit has only shown significant growth in the last decade. Chadsey Condon has followed a more erratic population trajectory, but the long-term trend in that neighborhood is similar to that of Banglatown/Davison. As Figure III-5 shows, since 1990, these two neighborhoods' population trajectories have diverged sharply from the city. Since 1990, while the city has continued to lose population, these two neighborhoods have remained stable.

As Figures III-6A and B show, the change in trajectory was the direct result of immigration. The native-born population in both areas has dropped sharply since 1970, although to a somewhat lesser extent than in the rest of Detroit. Since 2010, the decline of the native-born population has slowed in Chadsey Condon and has ceased in Banglatown/Davison. Thus, growth of the immigrant population does not appear to be displacing native-born residents, or discouraging them from moving to these same neighborhoods; indeed, the reality may be to the contrary.<sup>26</sup>

Most of the population growth in Banglatown/Davison, particularly in Hamtramck, reflects larger families replacing smaller ones, since the number of households in 2018, represented by the number of occupied dwelling units, was six percent lower than in 2000. While there has been an overall decline in the number of housing units and households in the area, the decline has been small. Moreover, there has been a significant upward movement in the number of households and homeowners in both Chadsey Condon and Banglatown/Davison since 2010.

Since 2010, the number of homeowners in the Detroit section of Banglatown/Davison has increased by 201, or 12 percent, and in Chadsey Condon by 467, or 15 percent. This is in sharp contrast to the city of Detroit, which saw a drop of over 14,000 homeowners over the same period, with the homeownership rate falling below 50 percent for the first time since before World War II. As we will discuss later, however, house prices are still low. While American Community Survey data suggests that vacancies are still high in both areas, more recent US Postal Service data that we discuss in the later section on Housing Markets, and which we consider a much more accurate picture of the vacancy issue in the area, strongly suggest that the number of long-term vacant properties in both areas is rapidly declining.

24 The 2018 data should be used with care, as with all small numbers from the American Community Survey, since they are based on a relatively small sample and contain a high margin of error.

25 For location of these census tracts see Figure II-2 on page 23.

26 As is true of the city of Detroit as a whole, the African American population of both areas has declined significantly since 2000. In Banglatown/Davison, however, the sharpest drop in the Black population was recorded in East Davison Village west of Joseph Campau Street, an area that has seen no significant immigrant settlement.

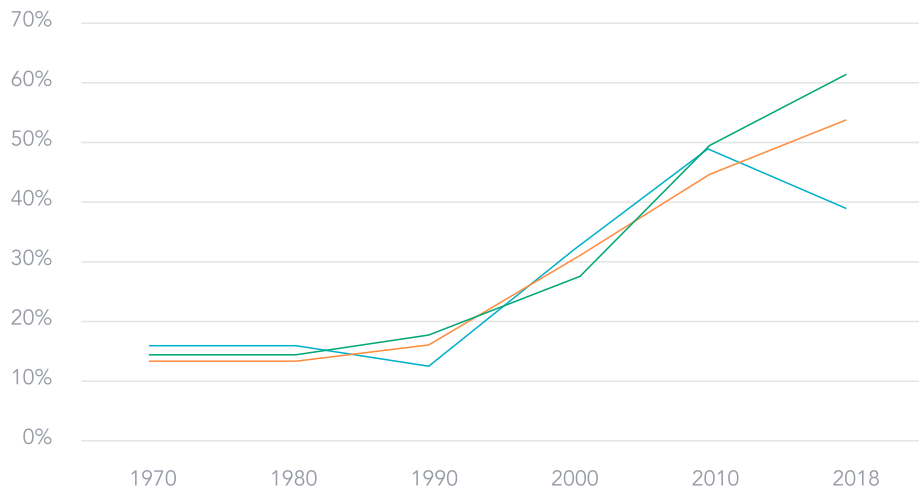


Figure III-2  
CHANGE IN FOREIGN BORN POPULATION BY TRACT  
Banglatown/Davison, Detroit

- 5105
- 5106
- 5107

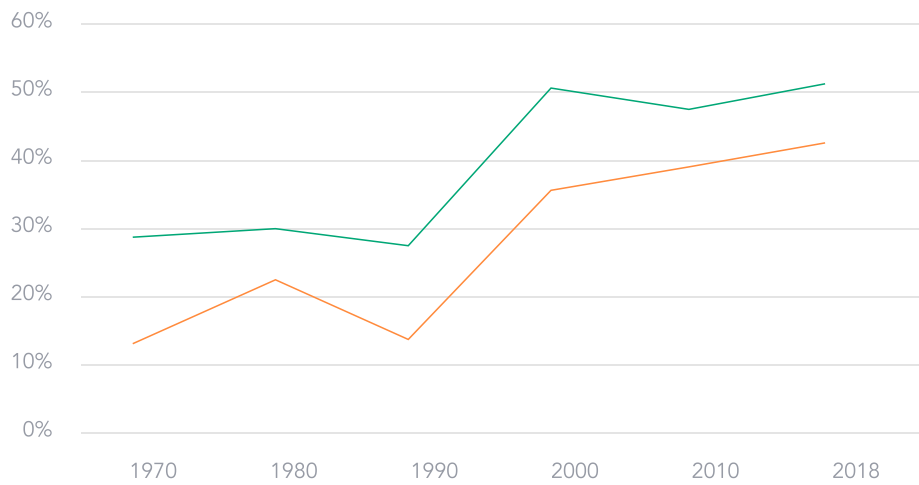


Figure III-3  
CHANGE IN FOREIGN BORN POPULATION BY TRACT  
Banglatown/Davison, Hamtramck

- 5520
- 5524

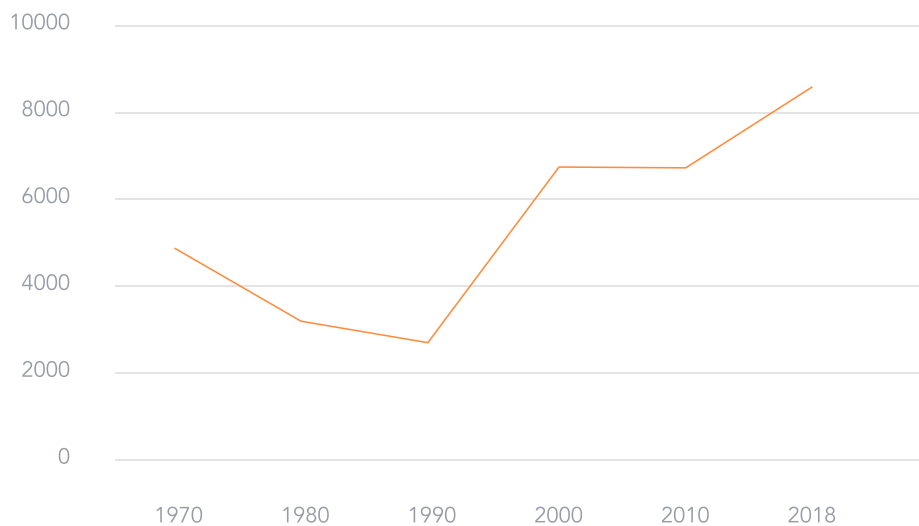


Figure III-4  
CHANGE IN FOREIGN BORN POPULATION  
Chadsey Condon



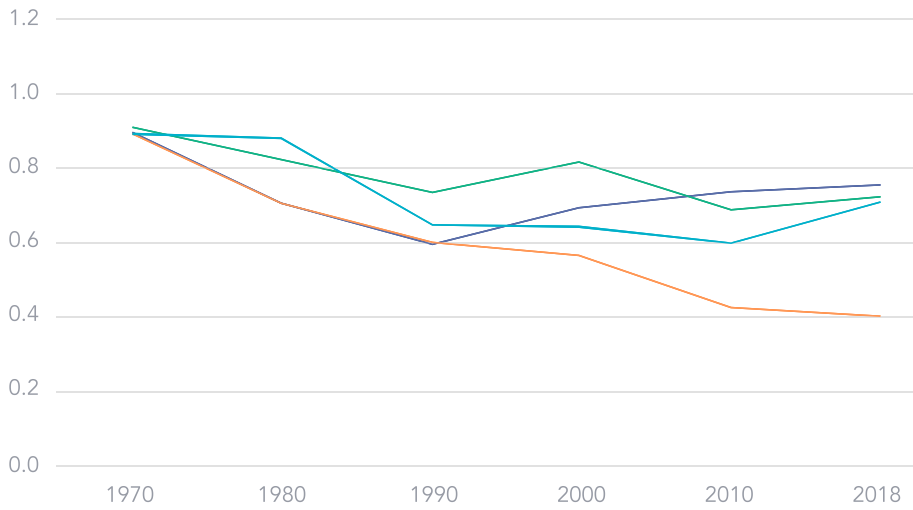


Figure III-5  
POPULATION TRENDS  
FOR SUBJECT AREAS AND  
CITY OF DETROIT  
1970 to 2018 (1970 = 1)

- Banglatown/  
Davison, Detroit
- Banglatown/  
Davison, Hamtramck
- Chadsey Condon
- Detroit

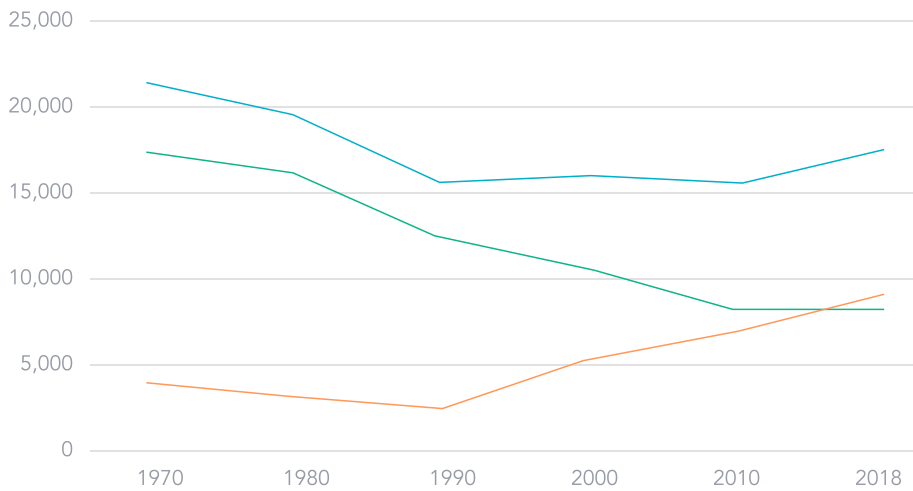


Figure III-6A  
POPULATION TREND  
BY NATIVITY  
Banglatown/Davison

- Total
- Native Born
- Foreign Born

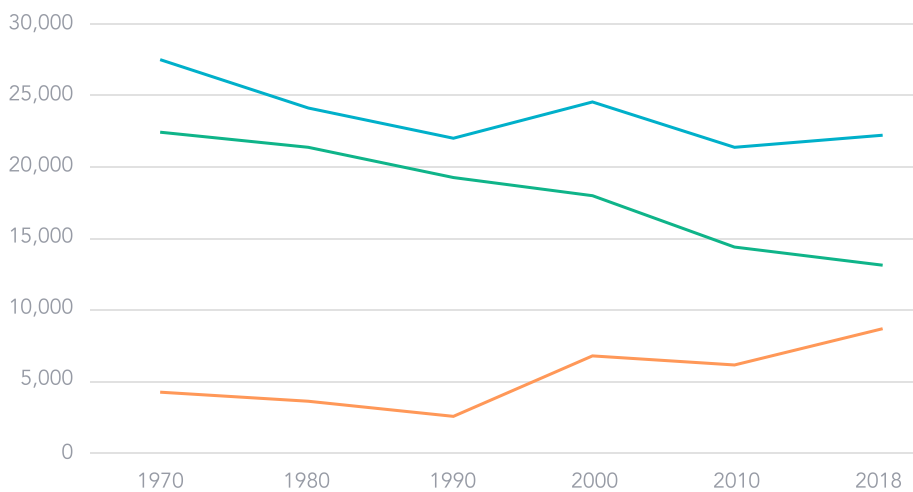


Figure III-6B  
POPULATION TREND  
BY NATIVITY  
Chadsey Condon

- Total
- Native Born
- Foreign Born

## RESIDENTIAL STABILITY

Residential stability reflects the quality of the housing stock in the community and the extent to which households are likely to stay in their homes. This is, in turn, an important measure of neighborhood stability. There can be many different reasons for residential instability. For many homeowners, tax delinquency is likely to reflect financial hardship, although for others, more often absentee or investor owners, it may reflect a lack of commitment to the property, and a willingness to walk away from it. In Detroit, tax delinquency is a particularly problematic issue since, as has been well-documented, during the period from 2007 to 2014, property taxes remained high as property values collapsed. This resulted in owners being forced to pay unduly burdensome amounts in taxes, often equivalent to 15 to 20 percent of the value of their homes, or face foreclosure under the inflexible Michigan tax foreclosure regime.<sup>27</sup> These problems were exacerbated by a series of errors and mismanagement in the city assessor's office, which may not have had racial intent, but which had devastating effects on thousands of predominately Black Detroit homeowners. Although conditions have been mitigated to some extent as a result of recent revaluations, this continues to be a problem for many lower-income homeowners.

We look at four measures to explore residential stability:

- TAX DELINQUENCY  
which reflects the extent to which property owners fail to pay property taxes in a timely fashion
- TAX FORECLOSURE  
which reflects the extent to which non-payment of property taxes actually results in loss of an owner's property
- EVICTIONS  
where a landlord has either filed for eviction, or the court has ordered the eviction of a tenant
- PROPERTY CONDITIONS  
based on a parcel by parcel survey of the two neighborhoods

As the following discussion will show in detail, although the overall level of stability is higher in Banglatown/Davison than in Chadsey Condon, both Banglatown/Davison and Chadsey Condon show significantly greater residential stability than Detroit as a whole.

27 The scope of the problem is well-described by Christine MacDonald, "Detroit Homeowners Overtaxed \$600 Million," *Detroit News*, 9 Jan. 2020 (Updated 11 Jan 2020), <https://www.detroitnews.com/story/news/local/detroit-city/housing/2020/01/09/detroit-homeowners-overtaxed-600-million/2698518001/>. See also Atuahene, Bernadette, and Christopher R. Berry. "Taxed Out: Illegal Property Tax Assessments and the Epidemic of Tax Foreclosures in Detroit." *University of California at Irvine Law Review*, vol. 9, no. 4, May 2019.

### TAX DELINQUENCY

We looked at both the share of properties that were tax delinquent at the end of each tax year for 2014 and 2019, and the total dollar amount of taxes delinquent after the end of each tax year. We did this for the two neighborhoods and for Detroit as a whole. Overall, the number of properties tax delinquent for at least one year in Detroit dropped by six percent from 2014 to 2019, while the dollar amount of delinquent taxes – partly reflecting the downward revisions to property tax bills over that period – dropped by 43 percent. Overall tax delinquency levels were much lower, and trends more positive, in Banglatown/Davison compared to Detroit as a whole. Similar, but still meaningful, differences exist between Chadsey Condon and citywide levels. Our key findings were as follows:

- The tax delinquency rate in Banglatown/Davison in 2019 was 0.159, meaning that in that year, 15.9 percent of the properties in the area were behind one year in property taxes. This was only 60 percent of the citywide rate of .267.
- The 2019 tax delinquency rate in Chadsey Condon was .222, or 83 percent of the citywide rate.
- Tax delinquencies in Banglatown/Davison declined by 21 percent from 2014 to 2019, compared to eight percent in Chadsey Condon and six percent citywide. While tax delinquencies dropped in all of Banglatown/Davison's census tracts, however, only three out of seven tracts in Chadsey Condon saw declines greater than the modest overall city decline.<sup>28</sup>
- The dollar amount of taxes owed went down 64 percent in Banglatown/Davison, compared to 52 percent in Chadsey Condon and 43 percent citywide.

A significantly greater share of Banglatown/Davison property owners, and a slightly greater share of Chadsey Condon property owners, are paying their taxes in timely fashion than in the city as a whole, and the amount of taxes owed has gone down significantly more than in the city as a whole since 2014. However, the tax delinquency rate in Banglatown/Davison, while substantially lower than that of the city as a whole, is still high by national standards. While there is no single national number to which our figures can be explicitly compared, the great majority of American cities, including cities sharing many of Detroit's economic challenges, collect over 90 percent of their property taxes within the year that they are billed.

As noted, reasons for Detroit's low level of tax collection vary widely. For many low-income homeowners, the high level of property taxes in Detroit coupled with other high costs, such as homeowner and automobile insurance, make it a real hardship

28 Tracts 5258, 5263 and 5264.



to come up with the funds to pay property taxes. The problem was exacerbated by the fact that, as noted earlier, even after the collapse of property values after the foreclosure crisis, the county did not reduce property tax assessments, and homeowners found themselves with tax bills that were excessive and unreasonable.

For some other property owners, including many absentee owners, to not pay property taxes is a conscious choice reflecting the owner's lack of interest in holding onto the property, and may even be a business strategy. In either case, non-payment of taxes is often an early step on the way to disinvestment and ultimately, property abandonment.

## TAX FORECLOSURE

Tax foreclosure rates rose sharply in Detroit beginning in 2007-2008 with the nationwide foreclosure crisis and the Great Recession, both of which hit Detroit's housing market especially hard. These rates remained high through 2015 but have dropped significantly since then. Current tax foreclosure rates are similar to those seen in the years from 2003 to 2006, before the foreclosure crisis. In contrast to many cities in other states, where state laws are structured so that many tax delinquencies never lead to tax foreclosures, Michigan law is unusually strict in that respect. If a property owner fails to pay property taxes for three consecutive years, the property is foreclosed by the county. If the owner fails at that point to redeem the property by paying the taxes owed or enter into a payment plan with the county, without exceptions, the property is sold at auction. If no one bids on the property, the property reverts to the county or the Detroit Land Bank.

As noted above, however, tax delinquencies have only declined slightly citywide in recent years; thus, the drop in foreclosures means that a much smaller share of properties that are tax delinquent after a year actually end up being sold in foreclosure. This reflects in part the improvement in economic conditions (both local and national) since 2015, but also reflects the

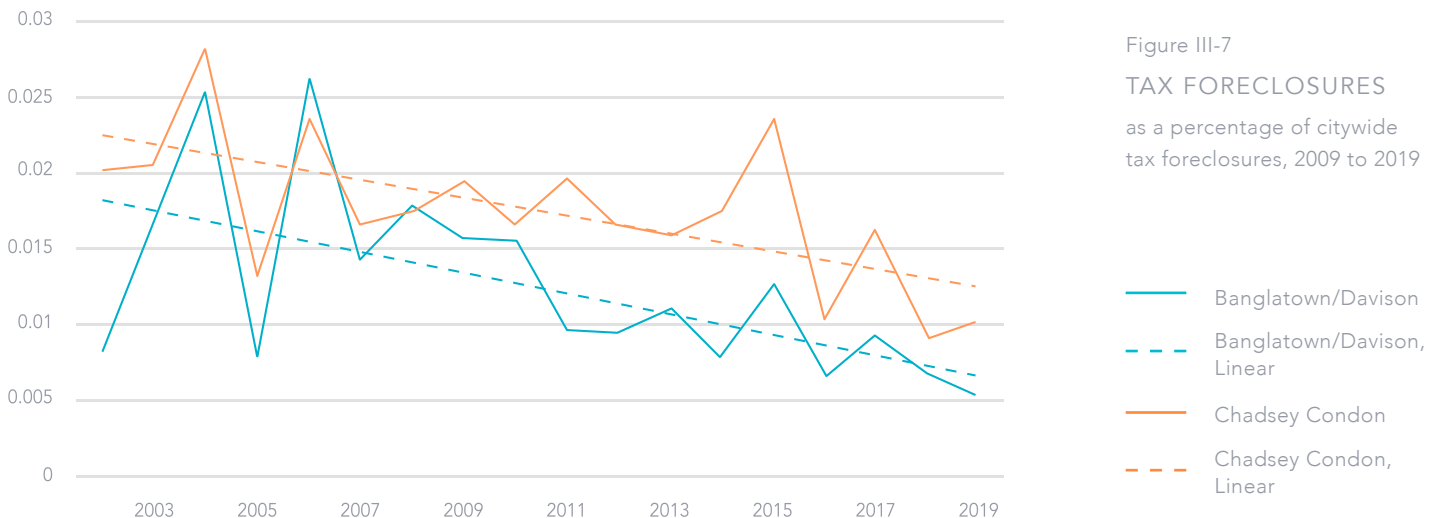
extent to which Wayne County has extended opportunities to enable property owners, homeowners in particular, to make good on their tax bills and avoid loss of their properties, through installment payment plans and other programs. While serious questions have been raised about whether these programs actually prevent foreclosures or merely put it off to a future day, they have significantly reduced the number of current foreclosures taking place.

Tax foreclosures in the two neighborhoods have generally followed the citywide trajectory, but at lower levels. The gap between the citywide level of tax foreclosures and those in Banglatown/Davison and Chadsey Condon has become significantly wider over the past decade. Figure III-7 shows tax foreclosures in each area as a percentage of citywide foreclosures. The trendlines that have been computed for each neighborhood show a consistent downward trend in both, with the trend more pronounced in Banglatown/Davison, as shown by the steeper slope of the trend line. Since 2016, tax foreclosures in both neighborhoods have been much lower than that of the city as a whole.

## EVICITION

Eviction is the only readily available measure of involuntary displacement of tenants. It understates the extent of involuntary displacement, since it is well known that many tenants leave their homes due to financial difficulty even in the absence of formal eviction proceedings or due to intolerable living conditions. We have used data on evictions collected by the Eviction Lab at Princeton University to calculate the average annual rate of eviction filings and eviction orders for the two neighborhood areas inside the city of Detroit and for the city as a whole for the period of 2014 through 2016.<sup>29</sup>

<sup>29</sup> Since evictions have stayed at the same overall level in the city for a number of years, including the period from 2014 through 2016, a trend



Except for tract 5107 in Banglatown/Davison, which saw a spike in eviction filings in 2014 and 2015, both eviction filing and eviction rates in both Chadsey Condon and the Detroit section of Banglatown/Davison are much lower than the rest of Detroit, even though household incomes – a strong predictor of eviction risk – are close to citywide levels. The difference in eviction rates is considerable: the median eviction filing rate in the two neighborhoods is only one-quarter of the citywide rate, and the median eviction rate is one-third of the citywide rate. There is no significant difference between the two neighborhoods with respect to eviction rates.

We do not have a compelling theory as to why eviction rates are so much lower in these two neighborhoods. One possible reason is that median renter household incomes in most (but not all) of the tracts making up the two neighborhoods are considerably higher than the citywide median.<sup>30</sup> It is our understanding that large numbers of the landlords in these areas are also immigrants, many of whom may live in the same or nearby neighborhoods. It is possible they feel greater reluctance to evict fellow immigrants.<sup>31</sup> Whatever the reason, lower evictions may lead to greater residential stability and lower rental turnover,<sup>32</sup> both of which are beneficial for the families involved as well as for their neighborhoods.

## PROPERTY CONDITIONS

As one element in our investigation of changes in the two target neighborhoods, Global Detroit worked with Data Driven Detroit (D3) to conduct a parcel survey of Banglatown/Davison and Chadsey Condon, following the same methodology that was used in citywide parcel surveys carried out in 2009 and 2013 with one important exception.<sup>33</sup> Although the methodology was similar, the scope was different, in that the 2009 study did not include commercial properties, and neither included Hamtramck.

analysis would not add any useful information.

<sup>30</sup> This would seem counterintuitive in light of the fact that overall median incomes in these tracts are similar to citywide levels. It is explained by the fact that homeowner incomes in the two target neighborhoods are lower than citywide averages. Notably, the one census tract in Banglatown/Davison where tenant incomes are not higher than the citywide median is 5107, which has the highest eviction rates.

<sup>31</sup> They are also small “mom and pop” landlords, who tend to have lower eviction rates than large-scale corporate landlords; see Raymond, Elora Lee, Richard Duckworth, Benjamin Miller, Michael Lucas, and Shiraj Pokharel, “From Foreclosure to Eviction: Housing Insecurity in Corporate-Owned Single-Family Rentals.” *Cityscape*, vol. 20, no. 3, 2018, pp. 159–188.

<sup>32</sup> Even though eviction rates are significantly lower in the two subject areas, comparing ACS data on rental tenure in the subject areas with citywide data does not show any significant variation in the average length of stay of renters in their current unit, a reasonable proxy for rental stability.

<sup>33</sup> The previous surveys categorized the better properties as “good,” a category that includes a wide range of conditions ranging from buildings in outstanding condition to those that showed significant evidence of deferred maintenance and need for at least minor repairs. At our request, D3 added the “very good” category to distinguish between buildings in excellent condition and those that fell short of that level.





The five categories into which residential properties were entered are shown in Table III-1.

Overall, the parcel survey found that building conditions were best in that part of Banglatown in Hamtramck, followed closely by Banglatown/Davison in Detroit, and at a further remove by Chadsey Condon. In contrast to Banglatown/Davison, where in both Hamtramck and Detroit the great majority of buildings were in very good condition, in Chadsey Condon, the great majority were in “good” condition, which, as the definition above indicates, is a category in which properties often show evidence of deferred maintenance and the need for repair, if not major rehabilitation.

The substantial difference between conditions in Banglatown/Davison and Chadsey Condition can be seen in Figure III-8. The condition of commercial properties paralleled that of residential properties: in Banglatown/ Davison, most were in “very good” condition, but in Chadsey Condon, the majority were in “good” condition, with a significant number in “fair” condition and in need of repairs or improvements. This reflects the reality of large numbers of vacant or substandard commercial buildings along both Michigan and McGraw Avenue in Chadsey Condon, compared to the much more active Conant Street commercial corridor in Banglatown/Davison.

Comparing results from similar surveys conducted in 2009 and 2013, property conditions have steadily and dramatically improved in Banglatown/Davison over the past decade, with a growing number of properties moving from “fair” to “good” or “very good.” During the same period, conditions changed much less in Chadsey Condon. The trends are shown in Figure III-9. In 2013, conditions in both neighborhoods were not significantly different than citywide averages, as shown in Figure III-10. Since then, Banglatown/Davison has separated itself from the pack, with dramatic improvement in condition. Chadsey Condon has not.

#### VERY GOOD

The structure is structurally sound. The building is in overall good or very good condition and shows no evidence of either deferred maintenance or need for repairs.

#### GOOD

The structure appears to be structurally sound. It needs no more than two minor repairs. The building is not leaning or tilted and the foundation is in good shape. The building may need some general maintenance such as repainting, repointing or replacement/repair of windows.

#### FAIR

The structure appears to be structurally sound and may need three or more minor repairs, but no more than one major repair. The building could be rehabbed fairly inexpensively to bring it up to a “good” rating, or if vacant, mothballed for future development.

#### POOR

The structure appears to be somewhat compromised and needs two or more major repairs. The building may exhibit signs of damage such as significant cracks or holes. Major repairs need to be made for this building to provide safe, adequate housing

#### DEMOLITION

The structure does not appear to be structurally sound, may pose safety risks and is clearly uninhabitable. The building may be buckling, caved in or otherwise severely compromised.

Table III-1

### BUILDING CONDITION CATEGORIES

Figure III-8A

COMPARATIVE RESIDENTIAL PROPERTY CONDITIONS BY NEIGHBORHOOD

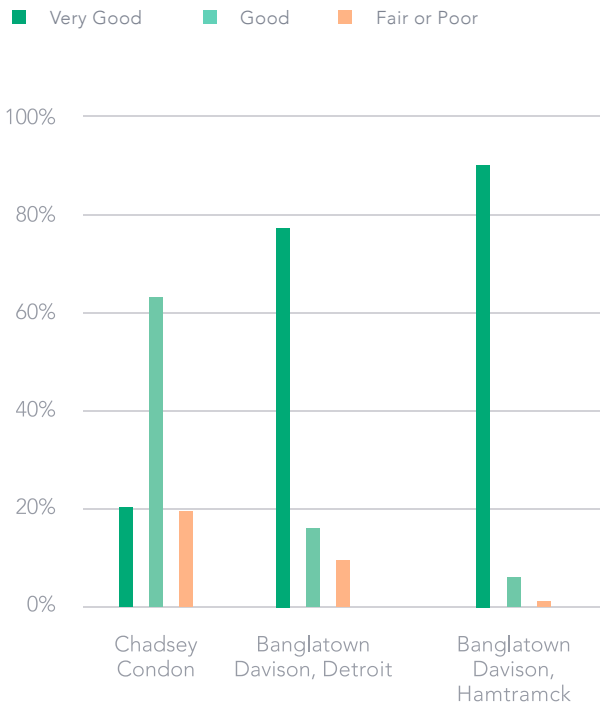


Figure III-8B

COMPARATIVE COMMERCIAL PROPERTY CONDITIONS BY NEIGHBORHOOD

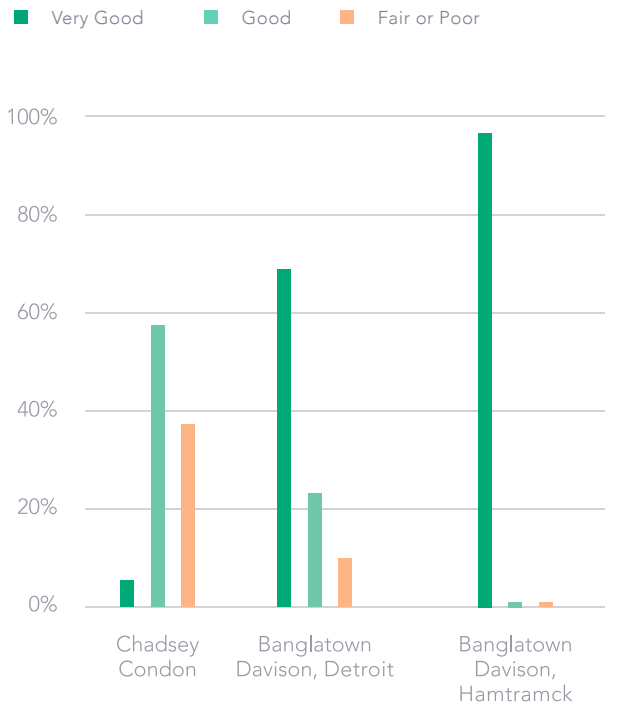


Figure III-9

CHANGE IN PERCENTAGE OF RESIDENTIAL PROPERTIES RANKED VERY GOOD OR GOOD, 2009, 2013 AND 2019

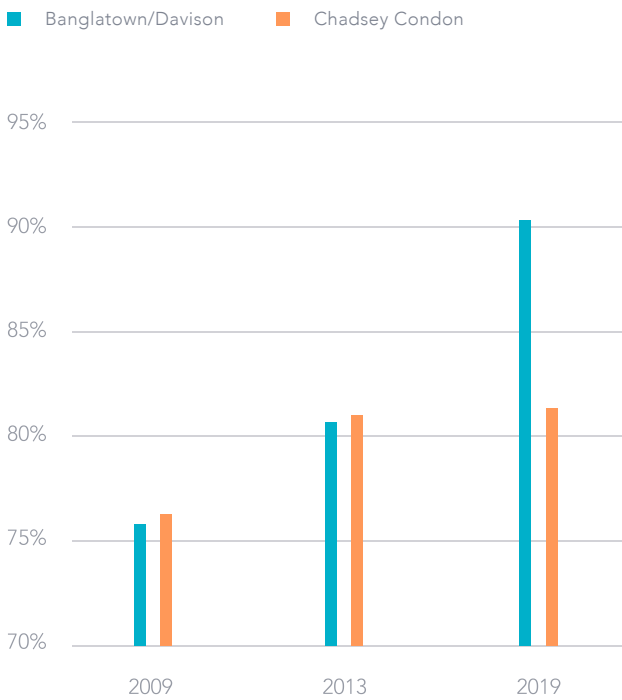
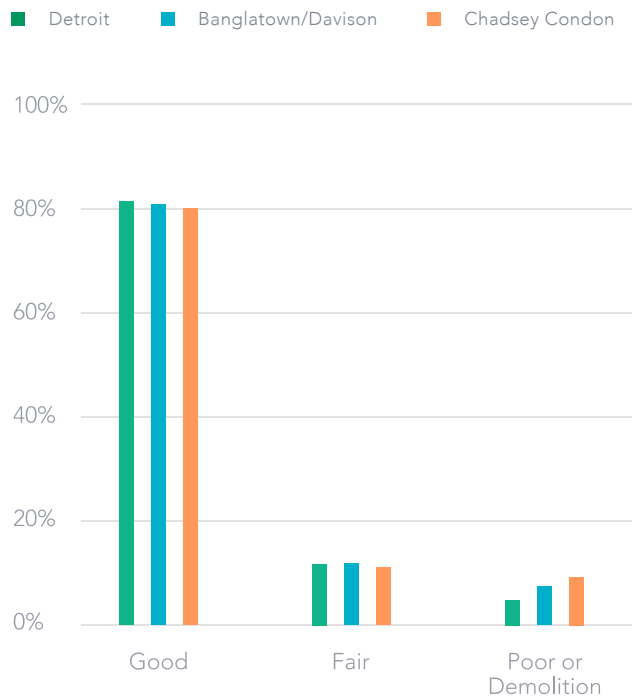


Figure III-10

COMPARATIVE RESIDENTIAL PROPERTY CONDITIONS IN SUBJECT NEIGHBORHOODS AND CITY OF DETROIT, 2013







### SECTION III-3

## HOUSING MARKETS

The strength of the real estate or housing market, which reflects the extent to which people choose to live in one place rather than elsewhere, is arguably the most significant indicator of a neighborhood's health. While the housing market is far from the only thing that determines whether a neighborhood is a vital, thriving community, it powerfully affects neighborhood outcomes.<sup>34</sup> When people choose to buy a home in a particular neighborhood, they are making a longer-term commitment to that neighborhood that is often reflected in behaviors that enhance neighborhood vitality. By looking at housing markets we can get a sense of this critical underpinning of neighborhood strength. We found that both Banglatown/Davison and Chadsey Condon are showing significant neighborhood market vitality; at the same time, we found significant anomalies in key elements of the housing market data, which offer insight into the enhanced role and widespread utilization of informal markets in these neighborhoods.

<sup>34</sup> There is an extensive scholarly literature linking market conditions and neighborhood outcomes; see, e.g., Bramley, Glen, Chris Leishman, and David Watkins, "Understanding Neighborhood Housing Markets: Regional Context, Disequilibrium, Sub-Markets and Supply." *Housing Studies*, vol. 23, no. 2, 2008, pp. 179-212. George Galster, in arguably the most rigorous analysis of neighborhood change that has appeared, writes, "housing leads; other aspects of neighborhoods follow." See *Making Our Neighborhoods, Making Ourselves*. University of Chicago Press, 2019, p. 51.

To assess these neighborhoods' market strength, we looked at a number of different factors, including:

- SALES TURNOVER  
Is the volume of house sales adequate to absorb housing supply as it becomes available?
- SALES PRICE  
Are prices at levels that motivate home improvement and rehab of vacant properties?
- HOMEOWNER VS. INVESTOR PURCHASES  
Are a significant share of the purchases in the neighborhood by households who will be owner-occupants, or is the market dominated by investors?
- MORTGAGE ACTIVITY  
Are significant numbers of home mortgages being made in the neighborhood?
- LONG-TERM VACANT PROPERTIES  
Is the number of properties that remain vacant on a long-term basis, over and above normal turnover, low or declining?

## SALES TURNOVER

We know from census data that large numbers of immigrants have moved into both Chadsey Condon and Banglatown/Davison since 2010, and that large numbers have become homeowners. What is striking, then, is that the level of recorded house sales in both neighborhoods is far lower than either the data on population change or homeownership would indicate. The most likely explanation for this discrepancy is that large numbers of transactions in both neighborhoods are not recorded with the Wayne County Register of Deeds. To explain why this is important and get at a more accurate assessment of the market conditions in these two neighborhoods, we will have to go into a rather lengthy discussion of how we look at real estate data.

We start with the basic proposition, based on real estate industry data, that the average turnover in a pool of residential properties, in the absence of large amounts of new construction, typically runs around six to seven percent per year.<sup>35</sup> Allowing room for annual fluctuations, that suggests that an annual volume of home sales in the range of five percent to eight percent of the existing houses in a given neighborhood (the “sales ratio”) can be considered best—not too cold, and not too hot. We refer to this as the “replacement range.” Ratios significantly below that level are likely to lead to property deterioration, and in many cases abandonment, as movers may be unable to find buyers or renters to replace them.<sup>36</sup>

Data from the 2018 American Community Survey provides an estimate of the number of homeowners who have moved into each area since 2010. In theory, that figure should be slightly smaller than the number of sales, if all are recorded,<sup>37</sup> but we find that it is actually much larger. While the number of recorded sales, and the number of homeowners moving in during the same period are roughly the same for the city of Detroit as a whole, they diverge widely for Banglatown/Davison and Chadsey Condon. Moreover, it shows that a much larger percentage of homeowners in both neighborhoods are recent buyers (since 2010) than in Detroit as a whole.

This disparity suggests that a very large share of the homebuying activity in both neighborhoods takes place through transactions that are not recorded.<sup>38</sup> These can include non-arm’s-length transfers between relatives or friends, cash transactions, transactions with purchase money mortgages from sellers or non-conventional lenders, or land contract purchases. As a result, while it is impossible to calculate a precise sales ratio from the American Community Survey data, it clearly suggests that the sales ratio in both Chadsey Condon and Banglatown/Davison is in a healthy five percent to six percent range.

Indeed, comparing data from the 2009 American Community Survey<sup>39</sup> with 2000 census data—a nine-year, rather than an eight-year period—suggests that the number of new homebuyers as reflected in their share of all homeowners has increased steadily over the decade, at a level slightly greater than that of rest of the city. This information is important to bear in mind when discussing the level of mortgage activity below.

35 See, e.g., Fabozzi, Frank J. *The Handbook of Mortgage-Backed Securities*. McGraw-Hill, 2005.; Piazzesi, M. and M. Schneider, “Housing and Macroeconomics.” *Handbook of Macroeconomics*, vol. 2, 2016, pp. 1547-1640.

36 In a neighborhood where a significant amount of new construction or substantial rehabilitation of houses for sale is taking place, the replacement range will be potentially significantly higher, as the optimal number of buyers is the sum of those buying in the existing stock; i.e., five percent to eight percent of that stock, and the buyers of the new units coming on the market.

37 This is because it does not take account of the fact that some properties will be sold more than once during the eight-year period. If a property is bought in 2010, sold and bought by someone else in 2015, it will show up as two sales transactions, but only one post-2010 homeowner.

38 While as a matter of prudence, transactions should be recorded, and while conventional lenders and title companies typically require that the buyer do so, there is no legal requirement that buyers must do so.

39 This is the earliest year for which this dataset is available.



## SALES PRICE

Sales prices are important. They reflect the neighborhood's market appeal, and thus drive homeowner decisions to improve their properties as well as investor decisions to buy vacant or deteriorated properties and put in the money needed to put them back to productive use.<sup>40</sup> Although the sales price data that is available is based on recorded sales, and thus, for the reasons discussed above, may not truly reflect the market in Banglatown/Davison and Chadsey Condon,<sup>41</sup> it is still useful.

There are major price differences between the three areas shown in Figure III-11. Prices are highest in the Hamtramck part of Banglatown/Davison, generally in the \$60,000 to \$70,000 range, but with a smaller but significant percentage of houses selling for over \$100,000. In the Detroit part of Banglatown/Davison prices are somewhat lower, largely in the \$40,000 to \$60,000 range. They are still lower in Chadsey Condon, where most houses sell for \$25,000 to \$40,000, and few sell for more than \$50,000.<sup>42</sup>

Generally speaking, house sales prices in the two neighborhoods have followed similar trajectories to Detroit and Hamtramck as a whole since 2000, although some significant differences stand out. While sales prices in Hamtramck were lower than in Detroit from 2006 through 2014, since then they have appreciated much more rapidly, and year-to-date 2019 data suggests that the median sales price in Hamtramck is now more than double that in Detroit. A similar pattern is visible in the Detroit part of Banglatown/Davison. While prices before 2016 were lower in Banglatown/Davison than the rest of the city, since 2016 they have risen much faster than citywide, tracking appreciation in Hamtramck. Prices in the Hamtramck portion of Banglatown/Davison have not varied significantly from prices in the rest of Hamtramck. Finally, prices in Chadsey Condon have paralleled Detroit prices consistently since 2000.<sup>43</sup> Charts showing these price trends are presented as Figures III-12A, B and C.

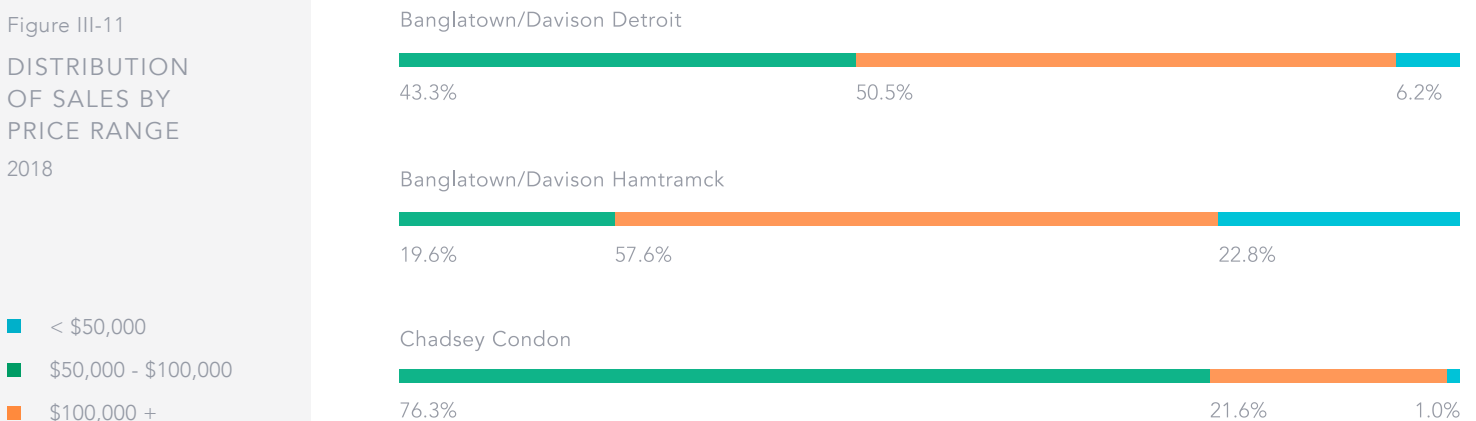
40 Contrary to what some may believe, sales prices within the range that characterizes most of Detroit as well as many of its inner-ring suburbs has little effect on affordability; even at a price of \$100,000 or slightly more, few households with the necessary income stability and credit to become stable homeowners are constrained by price.

41 If there is a discrepancy, it is likely that the recorded sales tend to skew toward more rather than less expensive transactions, since the sales that are recorded are more likely to be those with mortgages, which tend to be higher priced properties.

42 Partial 2019 data show significant price increases in all three neighborhoods, although their relative position vis a vis one another remains unchanged.

43 Since the data is in the form of median prices by census tract, we estimated neighborhood prices by taking the average of the medians. For Banglatown/Davison Detroit, we excluded Tract 5107 because of the small number of transactions in that census tract.

Figure III-11  
DISTRIBUTION  
OF SALES BY  
PRICE RANGE  
2018



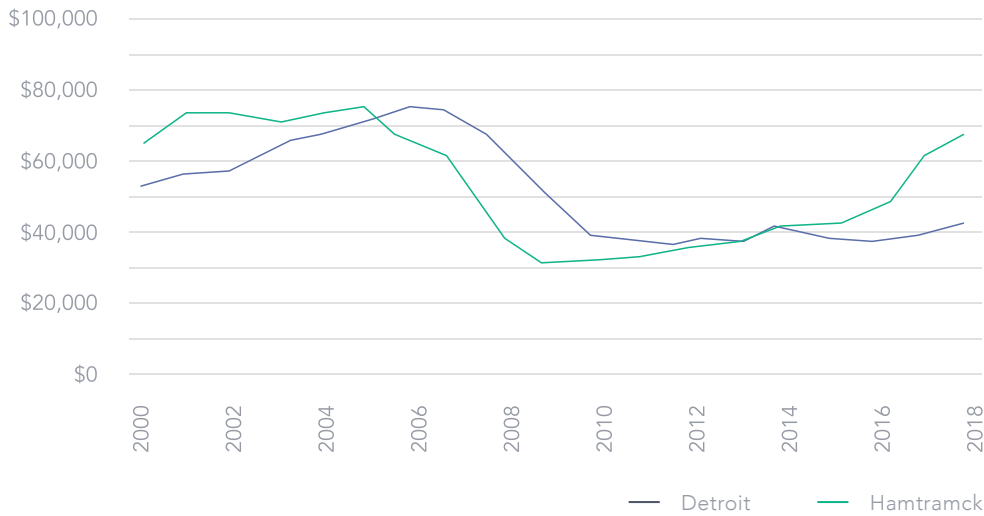


Figure III-12A  
 MEDIAN SALES  
 PRICE IN DETROIT AND  
 HAMTRAMCK BY YEAR  
 2000 to 2019 YTD

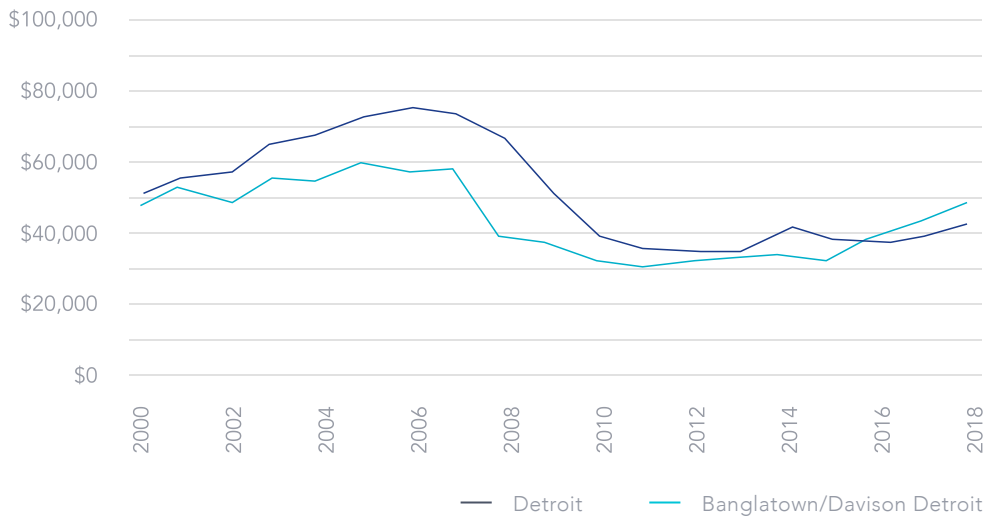


Figure III-12B  
 MEDIAN SALES  
 PRICE IN DETROIT AND  
 BANGLATOWN/DAVISON  
 DETROIT BY YEAR  
 2000 to 2019 YTD

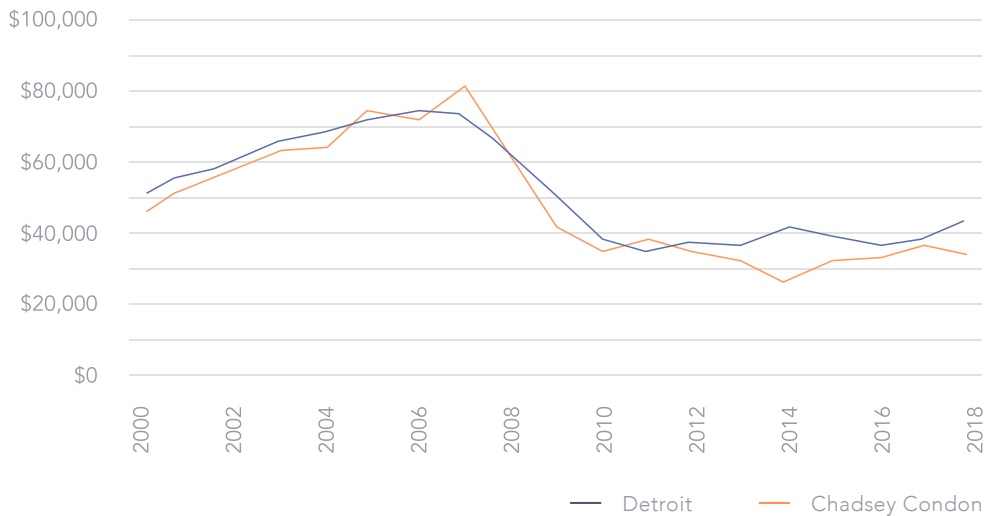


Figure III-12C  
 MEDIAN SALES  
 PRICE IN DETROIT AND  
 CHADSEY CONDON  
 BY YEAR  
 2000 to 2019 YTD



## HOMEOWNER VS. INVESTOR BUYERS

The relative share of people who buy as homeowners, as opposed to those who buy as investors, is an important measure of an area's housing market. Homeowners make far more than a purely financial commitment when they buy their home. They typically evaluate the neighborhood as a place to live, and often as a place to which they make a personal and emotional commitment. An extensive body of research conducted over many decades links homeownership to neighborhood engagement as well as to neighborhood stability generally.<sup>44</sup>

*Homeowner purchases far outnumber investor purchases in both Banglatown/Davison and Chadsey Condon, standing in sharp contrast to rest of the city of Detroit, where the vast majority of home purchases are by investors.* The share of investor-buyers in Detroit rose sharply after 2009-2010 and has been consistently over 75 percent for each year since 2013, as can be seen in Figure III-13. The dominant role of investors in the Detroit housing market reflects the fallout of the foreclosure crisis, which disproportionately affected Black homeowners and their neighborhoods, as well as the continuing lack of effective access to mortgages by people seeking to buy in many of Detroit's neighborhoods.

44 We were able to obtain data from CoreLogic from 2004 through 2018 on the percentage of investor purchases. The data was generated by comparing the ZIP code of the buyer's address to the ZIP code of the property and counting those transactions where the two are different as investor buyers. Since many investors live in the vicinity of their properties, not to mention some who have tax bills sent to the property address, this methodology tends to underestimate the investor buyer share, probably by 10 to 15 percent.

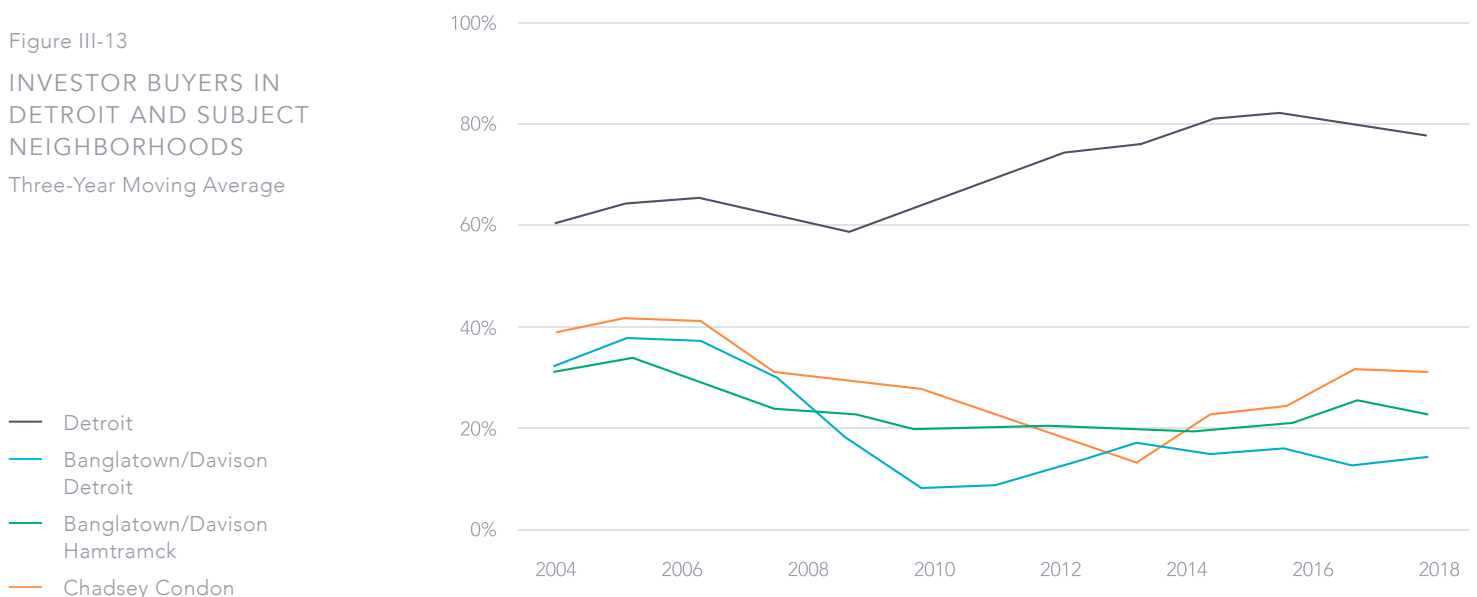
By contrast, investor purchases have never made up the majority of purchases in either Banglatown/Davison or Chadsey Condon, and have gradually declined since around 2008, although starting to rise again recently in Chadsey Condon. Investor purchases make up less than 20 percent of purchases in Banglatown/Davison, and about 30 percent in Chadsey Condon.

The low level of investor buying, particularly in Banglatown/Davison where it is coupled with a healthy level of homebuying overall, is a positive reflection of market strength. At the same time, the data may not tell the full story, since it does not account for two factors, one of which would suggest it is underestimated, and the other, overestimated. On the one hand, the data may understate the extent to which houses may move from owner-to-renter-occupancy, since anecdotal information suggests that it is not unusual for homeowners in these neighborhoods, when they move—either to a larger house in the same area or to the suburbs—to retain ownership of their previous home and rent it out. Thus, many homes initially bought for owner-occupancy may shift over time to rental occupancy without being transferred to a new owner. Conversely, since one can reasonably assume that an investor buying a property is more likely to record it, the data, which measures the investor share of recorded sales, may overstate the investor share of total sales.

Figure III-13

### INVESTOR BUYERS IN DETROIT AND SUBJECT NEIGHBORHOODS

Three-Year Moving Average



## MORTGAGES

Mortgage<sup>45</sup> lending trends in Banglatown/Davison have tended to parallel citywide trends as shown in Figure III-14, with mortgages as a percentage of sales somewhat higher in the Hamtramck portion of Banglatown/Davison than in the Detroit portion. Mortgages are so few in Chadsey Condon that they are not shown in the tables.<sup>46</sup> HMDA data reports only three mortgages in those seven tracts in 2017 and six in 2018. Given the growth in homeownership shown in the ACS data, it appears that many homebuyers obtain loans through informal channels not reflected in this data.

In that light and given the number of sales transactions that are most probably not being recorded, as well as the low investor share of sales in the two neighborhoods, the mortgage data does not truly reflect the strength of the housing market in the two neighborhoods. It is worth noting, however, that the data shows a significant increase in the share of transactions with a mortgage in Banglatown/Davison, which suggests a possible shift toward more conventional transactions taking place.<sup>47</sup> The increase parallels the overall increase in mortgages in Detroit and Hamtramck over the past few years. The relationship between what might be characterized as “informal” or “community-based” financing in homebuying and “conventional” mortgage transactions raises some important questions and potential opportunities, which are discussed later in this report.

Looking at the characteristics of home purchase mortgage borrowers in Banglatown/Davison in 2017, we found that, as expected, most of the borrowers identified themselves as Asian.<sup>48</sup> Reflecting the high share of married-couple families as well as traditional cultural practices, the great majority of borrowers are male.

45 Mortgage activity, both in itself and as a percentage of sales, is widely used to estimate the extent of people buying for homeownership as distinct from investors. It is well established that homebuyers are much more likely to use mortgages, mainly from lenders reporting activity under the Home Mortgage Disclosure Act (HMDA), than investors. Mortgage activity in Detroit, although it has begun to increase, has been extremely low since the end of the housing bubble, bottoming out at barely 200 home purchase mortgage loans made citywide in 2012. Although it has increased since then, it is still at extremely low levels, reflecting both the weak overall housing market in most of the city and the large share of investor-buyers, most of whom either purchase with cash or use non-conventional, non-HMDA reporting mortgage sources to finance their acquisitions. It also reflects the combination of the low prices in Detroit and the reality that many lenders have been reluctant in recent years to make mortgages with dollar amounts below \$50,000 or so, because the costs of processing and servicing the mortgage typically exceed the return to the lender.

46 This refers to mortgages from sources required to report activity under the HMDA and excludes mortgages from many non-bank lenders as well as seller or private third-party mortgages.

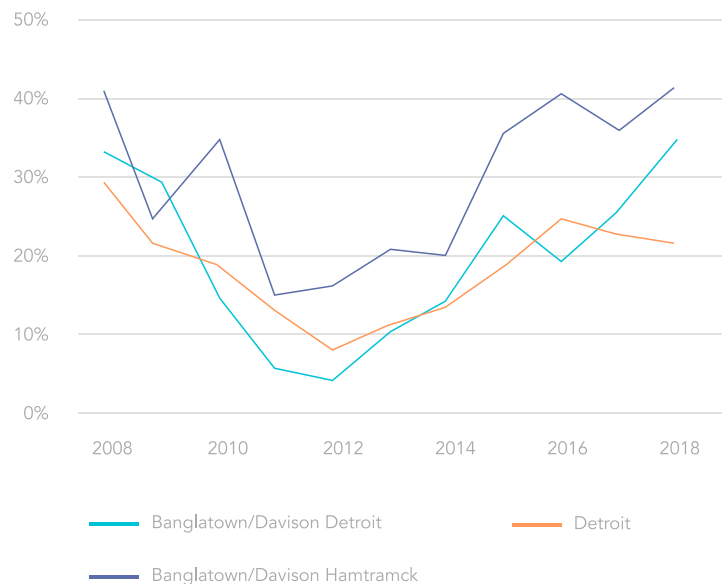
47 This is consistent with observations from Banglatown/Davison homeowners in a focus group conducted as part of this study.

48 It is likely that many Yemeni borrowers identified themselves as white on these documents.

Banglatown/Davison is one of the very few lower-income parts of Detroit that is seeing more than nominal mortgage activity. Elsewhere in Detroit, mortgage lending is disproportionately concentrated among small numbers of affluent homebuyers in higher-priced neighborhoods.<sup>49</sup> The data on incomes and mortgage amounts are consistent with other data; namely, that Banglatown/Davison is generally a lower-income community with low house values, and that prices in the Hamtramck section of the neighborhood are somewhat higher than in the Detroit section. Both the average mortgage amount and the average borrower income in Banglatown/Davison are significantly below citywide levels.

The low level of current mortgage activity in Banglatown/Davison, and even more so in Chadsey Condon, is consistent with a separate finding, that the share of homeowners in both neighborhoods without a mortgage is extremely high. This is unexpected by conventional standards since homeowners in these neighborhoods are not only much more likely to be recent buyers than in Detroit as a whole, but also much more likely to be young or middle-aged rather than elderly. Fifty-eight percent of the householders of owner-occupied in Banglatown/Davison and 49 percent in Chadsey Condon were under 55, compared to 36 percent in the city of Detroit.

Figure III-14  
PURCHASE MORTGAGES AS A  
PERCENTAGE OF TOTAL RECORDED SALES  
2008 to 2018



49 The median income of homebuyers with mortgages in the rest of Detroit is three times the median income of buyers with mortgages in Banglatown/Davison.



## LONG TERM VACANCIES

USPS vacancy data, which is available for 2014 through 2019, presents a picture of a dramatic reduction in long-term housing vacancies in Banglatown/Davison, and a more modest, but still significant reduction in Chadsey Condon. From 2014 to 2019, the number of residential addresses vacant 90 days or more dropped by 42 percent in Banglatown/Davison Detroit, and the vacancy rate from 74 percent to 49 percent of the citywide rate. In Chadsey Condon, the change was more limited but still meaningful. The number dropped by 24 percent, and the rate from 72 percent to 64 percent of the citywide rate. As Figure III-15 shows, Banglatown/Davison and most of Chadsey Condon are among a small number of relatively low-vacancy areas in the city of Detroit. Notably, both are among the small number of neighborhoods in Detroit that are both lower-income and low-vacancy neighborhoods. Most other low vacancy neighborhoods in Detroit are either in or near downtown, or in the relatively affluent northwest part of the city.

In contrast to Banglatown/Davison, however, where the decline in vacancies was fairly consistent across the board, some parts of Chadsey Condon saw significant declines in vacancies, while other parts saw little or no decline, or in one case, an increase, although modest, in the number of vacancies. This was particularly true of the area between I-94 and Warren Avenue, particularly east of

Central Street. Long-term vacancies are much lower in Hamtramck, and in the section of Banglatown/Davison that is in Hamtramck, vacancies are significantly lower than in the rest of that city. Vacancies have not declined as much as in the rest of the city, largely because they were already quite low in 2014.

Vacancies are neither inherently good nor bad per se, but properties that remain vacant for extended periods are increasingly likely to become a problem for their surroundings. Vacancy data, however, is more complicated than one might think. Different datasets for “vacancy” measure different things: the American Community Survey and the decennial U.S. Census measure dwelling units that are vacant on the day of the census, but for technical reasons yield different results; parcel surveys measure properties vacant when the surveyor visits that particular block. To assess housing markets, the data gathered by the US Postal Service, which tracks on a regular basis addresses that have been vacant for 90 days or more, is not only timely but more accurate than ACS data. Although we have provided the other vacancy datasets above, we believe that this is the most relevant to understanding housing market dynamics in the neighborhoods we are studying.

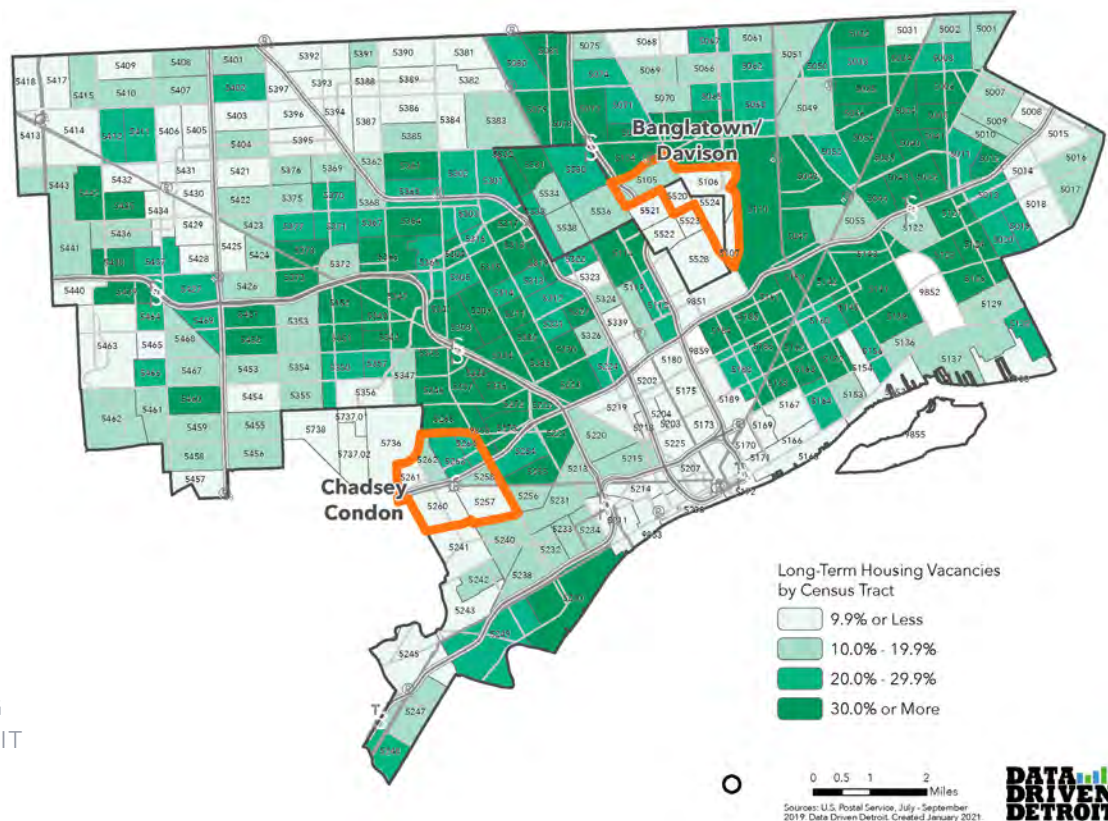


Figure III-15  
LONG TERM HOUSING  
VACANCIES IN DETROIT  
3rd quarter of 2019

# PUBLIC SAFETY

The level of crime and personal safety in a neighborhood is important in two respects. First, it is one of the most important measures of the quality of life offered by the area, particularly in dense urban communities. Simultaneously, it impacts the housing market by influencing potential new residents’ decisions about whether to live in or buy a home in a particular community, as well as current residents’ decisions whether to stay. Actual crime is not the only critical determinant, however; the market is affected as much or more by people’s perception of the level of crime in an area.<sup>50</sup> In addition to gathering data on actual levels of crime in the two target neighborhoods and in Detroit as a whole, we asked a random sample of residents in Banglatown/Davison and Chadsey Condon a series of questions about neighborhood perceptions, including perception of safety. As a result, we can explore both actual crime levels and trends, as well as perceived trends in public safety in these neighborhoods. We also look at the incidence of building fires as a further indicator of public safety in an area.

## CRIME INCIDENCE

Crime rates, including overall crimes as well as property crimes and violent crimes, looked at separately, are significantly lower in both Banglatown/Davison and Chadsey Condon than in the rest of the city of Detroit, and declining faster than in the rest of the city.<sup>51</sup> Changes in Detroit Police Department (DPD) definitions and reporting procedures, however, make it impossible to compare actual crime rates over time. Since those changes are consistent across the city, we can instead look at relative crime rates: (1) levels of both violent and property crime in Banglatown/Davison and Chadsey Condon relative to the city as a whole; and (2) how those levels have

<sup>50</sup> While the perception and the actual level of crime are related, they are not identical, in that perceptions are affected by other factors that people often correlate with crime, including the physical appearance of the homes and the surrounding environment, the history of the neighborhood, and, sadly, the racial or ethnic make-up of an area. In that light we are particularly sensitive to the extent that racist attitudes conflate Blackness with crime. There has been considerable research that has shown that white respondents rate neighborhoods more negatively when they know (or believe) that the residents are predominately African American, even when conditions such as house values or crime are not different from comparable predominately white neighborhoods. For an insightful discussion of race-based place stereotyping, see Bonam, Courtney, Caitlyn Yantis, and Valerie Jones Taylor, “Invisible Middle-Class Black Space: Asymmetrical Person and Space Stereotyping at the Race-Class Nexus.” *Group Processes & Intergroup Relations*, vol. 23, no. 1, 2020, pp. 24-47. It should be stressed that both African American and immigrant respondents to our surveys felt that their neighborhoods had become safer.

<sup>51</sup> We were able to obtain DPD data on crime by census tract for each year from 2009 to 2019 through Data Driven Detroit.

Figure III-16A

RELATIVE  
TOTAL CRIME  
2000 to 2019

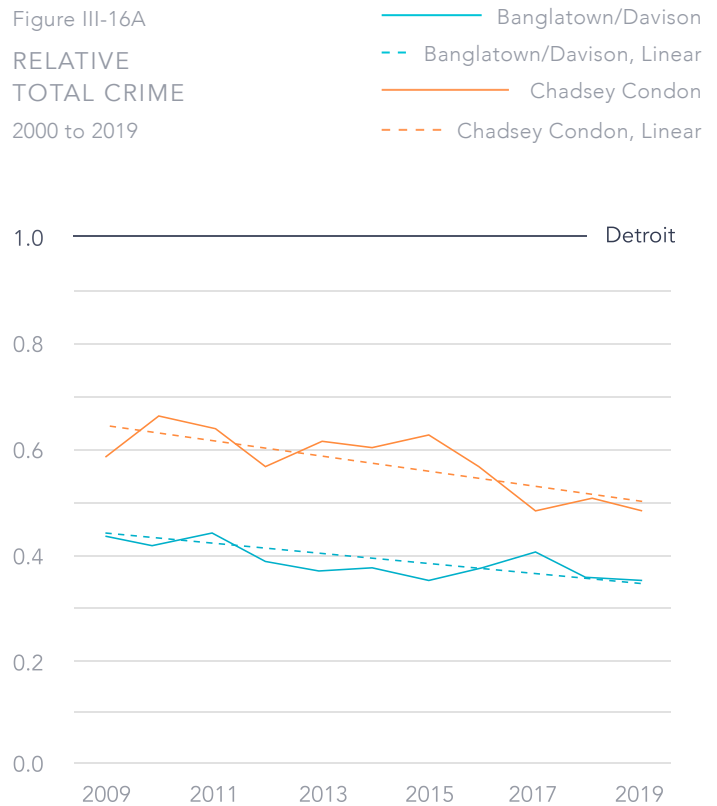
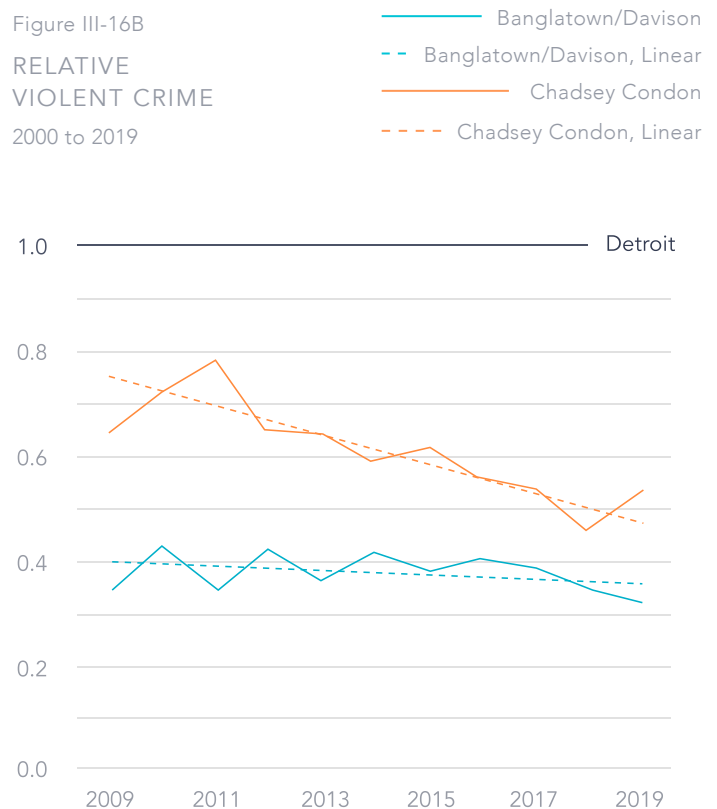


Figure III-16B

RELATIVE  
VIOLENT CRIME  
2000 to 2019



changed relative to the city as a whole since 2009. Figures III-16A, B and C show relative rates and relative trends for total crimes, selected violent crimes and selected property crimes respectively, for the city as a whole and for the two neighborhoods.<sup>52</sup> They show significant differences between the two neighborhoods and Detroit as a whole:

- Crime rates in all categories are significantly lower in both Chadsey Condon and Banglatown/Davison<sup>53</sup> than in Detroit overall
- Crime rates in Banglatown/Davison are generally around 40 percent of citywide rates, while crime rates in Chadsey Condon are somewhat higher, around 50 percent to 60 percent of citywide rates.
- Crime rates have been dropping significantly in Chadsey Condon relative to the city over the past decade. There has been some, but more modest, decline in Banglatown/Davison, albeit from a much lower base.

In the final analysis, the key point is that relative to the city of Detroit, both Banglatown/ Davison and Chadsey Condon are relatively low crime areas, and both have shown significant improvement in safety over the past decade.

This data needs to be qualified in an important respect. The fact that Banglatown/Davison and Chadsey Condon are significantly safer than most parts of Detroit does not mean they are low crime areas by regional or national standards. Crime rates of 40 percent to 60 percent of the Detroit citywide level, as in these two neighborhoods, are still significantly higher than those in most surrounding municipalities. Using FBI Uniform Crime report data to compare municipalities in relative terms, the violent crime rate for Southfield was 14 percent and that in Sterling Heights was nine percent of that in Detroit. Thus, the relatively low crime rates in Banglatown/Davison and Chadsey Condon do not mean that crime is no longer an issue in these areas.

Our findings from the perception survey are consistent with the data on crime incidence shown above, with one noticeable exception, as shown in Figure III-17. Specifically, while the data presented above shows that the crime rate in Banglatown/Davison is lower than in Chadsey Condon, the rate of improvement in safety in recent years has been roughly the same in both neighborhoods. While the overwhelming majority of Banglatown/Davison respondents, however, felt that their neighborhood had become safer, a majority of Chadsey Condon residents felt that crime had not changed or had even increased.<sup>54</sup> This points out the complex relationship

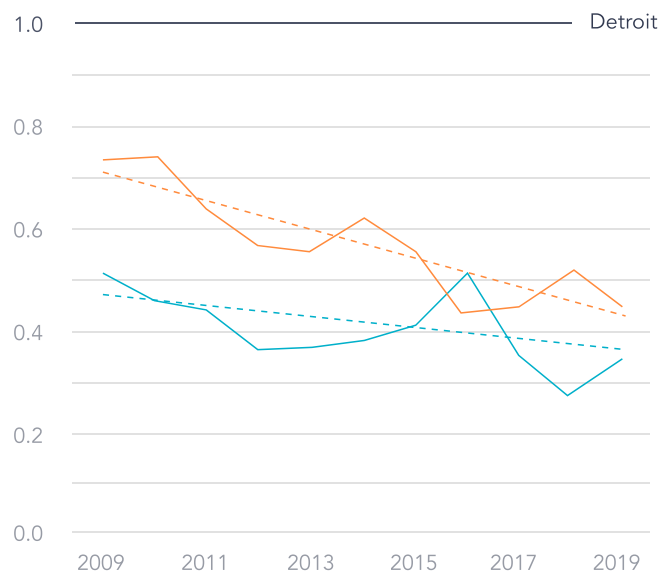
52 In each of the charts, the citywide level is represented as 1.0 by a flat line; thus, if (as in the 2009 data point in Figure 15), the line for Chadsey Condon is at .6, that means that in 2009, the total crime rate in Chadsey Condon was .6 or 60 percent of the citywide rate.

53 This is relative to the city of Detroit as a whole. The violent crime rate in the Detroit part of Banglatown/Davison was virtually identical to the violent crime rate in the city of Hamtramck as reported in the FBI Uniform Crime Reports (0.35 of the Detroit citywide level compared to 0.33). We do not have data on crime in the Hamtramck part of Banglatown/Davison.

54 This may indirectly reflect the difference in property conditions between the two neighborhoods, and the fact that property conditions

Figure III-16C  
RELATIVE  
PROPERTY CRIME  
2000 to 2019

Banglatown/Davison ———  
Banglatown/Davison, Linear - - -  
Chadsey Condon ———  
Chadsey Condon, Linear - - -



between reality and perception in this area. Notably, however, even in Chadsey Condon, perceptions were more positive, but only modestly, than in the city as a whole.

## FIRES

Using data from the Detroit Fire Department, we looked at the number of building fires (Code 111) in the two subject neighborhoods and in the city of Detroit in 2013 and 2019. The data show a significant decline in the number of building fires in the city as a whole, but an even greater decline in both Banglatown/Davison and Chadsey Condon. A key difference, however, is that in Chadsey Condon, the rate of building fires in 2013 was significantly greater than citywide and has declined to levels which are only slightly below citywide rates. In Banglatown/Davison, the fire rate was already significantly lower than the citywide rate in 2013 and has declined further since then. The risk of a building fire in Banglatown/Davison today is less than one-third of that in Chadsey Condon, and one-quarter that in the rest of the city.

have clearly improved in recent years in Banglatown/Davison but have not in Chadsey Condon. There is considerable evidence that physical disorder, something to which abandoned or visibly substandard properties contribute significantly, can strongly affect people's perception of the safety of the area; see Branas, Charles C., et al. "Citywide Cluster Randomized Trial to Restore Blighted Vacant Land and its Effects on Violence, Crime, and Fear." *Proceedings of the National Academy of Sciences*, vol. 115, no.12, 2018, pp. 2946-2951.



## RESIDENT PERCEPTIONS OF CONDITIONS AND TRENDS

As part of the study of change in Banglatown/Davison and Chadsey Condon, Global Detroit conducted approximately 100 face-to-face short interviews with residents selected at random<sup>55</sup> in each neighborhood. We asked respondents questions about conditions and trends over the past five years in their neighborhoods. Five of the questions were designed to replicate questions asked by the Detroit Metro Area Communities Study (DMACS) at the University of Michigan over the last several years, in order to permit comparisons between the two neighborhoods and the city of Detroit.

Respondents were asked whether they had noticed more people moving into the neighborhood (or not) over the past five years. Based on their response, if they answered that people were moving in, they were then asked a sequence of questions about the effect of people moving in that began, “thinking about the new residents, do you think their moving into the neighborhood has...” If they answered that more people were moving out or that they didn’t know, they were asked more generic questions (e.g., “in the last five years, have you noticed...”)

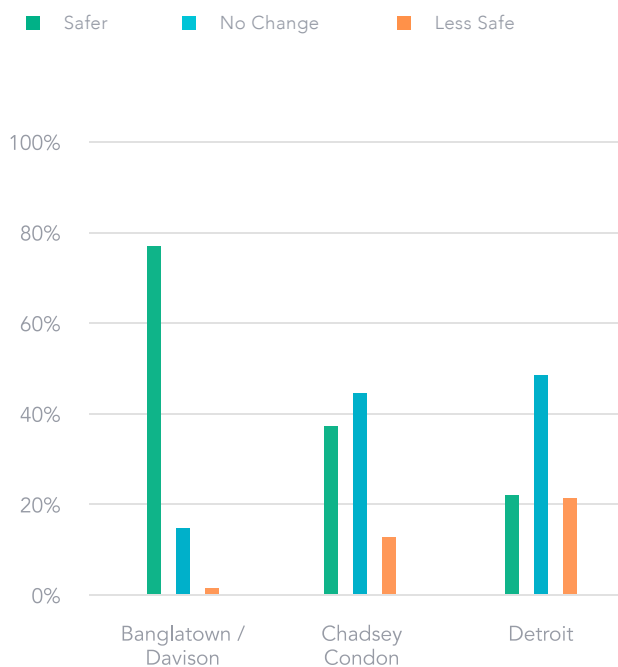
Table III-2 breaks out the percentage of positive responses from the data, with “don’t know” or “no answer” responses deleted, showing the share of those responding to each question with a positive response. The Banglatown/Davison responses are overwhelmingly positive. Six out of seven respondents feel that the quality of life in their neighborhood has improved in the past five years, more than three-quarters feel it has become safer, and nearly nine out of ten feel that vacancy rates have declined. At the same time, the great majority feel that rents and house

55 To obtain a randomized sample of respondents for the qualitative survey, we worked with Data Driven Detroit to generate approximately 300 randomized addresses in each participant neighborhood, using USPS data. Surveyors were dispatched to knock on doors at these randomly generated addresses with a target of obtaining 100 completed surveys from each neighborhood. The surveyors were often residents from our subject neighborhoods who had significant levels of comfort in their own ethnic community and immediate neighborhood. While surveyors were instructed to canvas the entire neighborhood, initial reports from the survey demonstrated greater response from surveyors’ own ethnic communities and immediate neighborhoods. It is not known if that is a result of better reception at the homes of these respondents or if surveyors spent more time in the parts of the neighborhood with which they were most familiar. This became a concern particularly in the Banglatown/Davison surveys. Recognizing that the number of responses from African American residents was disproportionately small when compared to the neighborhood’s African American population, we instructed surveyors to simply knock on doors in East Davison Village to generate a more racially and geographically representative sample. When response rates continued to suffer in this community, surveyors conducted about 10 phone interviews with African American community members in this neighborhood. The surveyors were not targeting any specific homes, but this methodology varied from a complete and total randomization of responses.

Figure III-17

### RESIDENT ASSESSMENT OF WHETHER THEIR NEIGHBORHOOD HAS BECOME SAFER IN THE PAST FIVE YEARS

In subject neighborhoods and city of Detroit



values have increased. Thus, it is clear that the perceptions of the great majority of Banglatown/Davison residents are in line with many of the positive changes that are visible in the data, such as declines in crime and the number of vacant properties.

There were significant differences, however, between the responses of African American respondents, on the one hand, and other respondents of different racial or ethnic self-identification, on the other, as shown in Figure III-18.<sup>56</sup> While the responses from African American residents of Banglatown/Davison were generally positive, particularly in terms of their assessment of global quality of life, improvement in the neighborhood and the impacts that new residents have had on decreasing vacancies and raising rents and property

56 Racial and ethnic self-identification is highly variable. While African American respondents fairly consistently self-identify as Black and U.S.-born, non-Latinx white respondents consistently identify as white, self-identification by members of other racial and ethnic groups varies widely, making classification for statistical purposes difficult. Non-African American respondents in Banglatown/Davison variously self-identified as Asian, Arab, white or other.

Figure III-18

PERCENTAGE OF POSITIVE RESPONSES TO PERCEPTION SURVEY QUESTIONS

— BANGLATOWN/DAVISON  
 — CHADSEY CONDON  
 — DMACS 2018

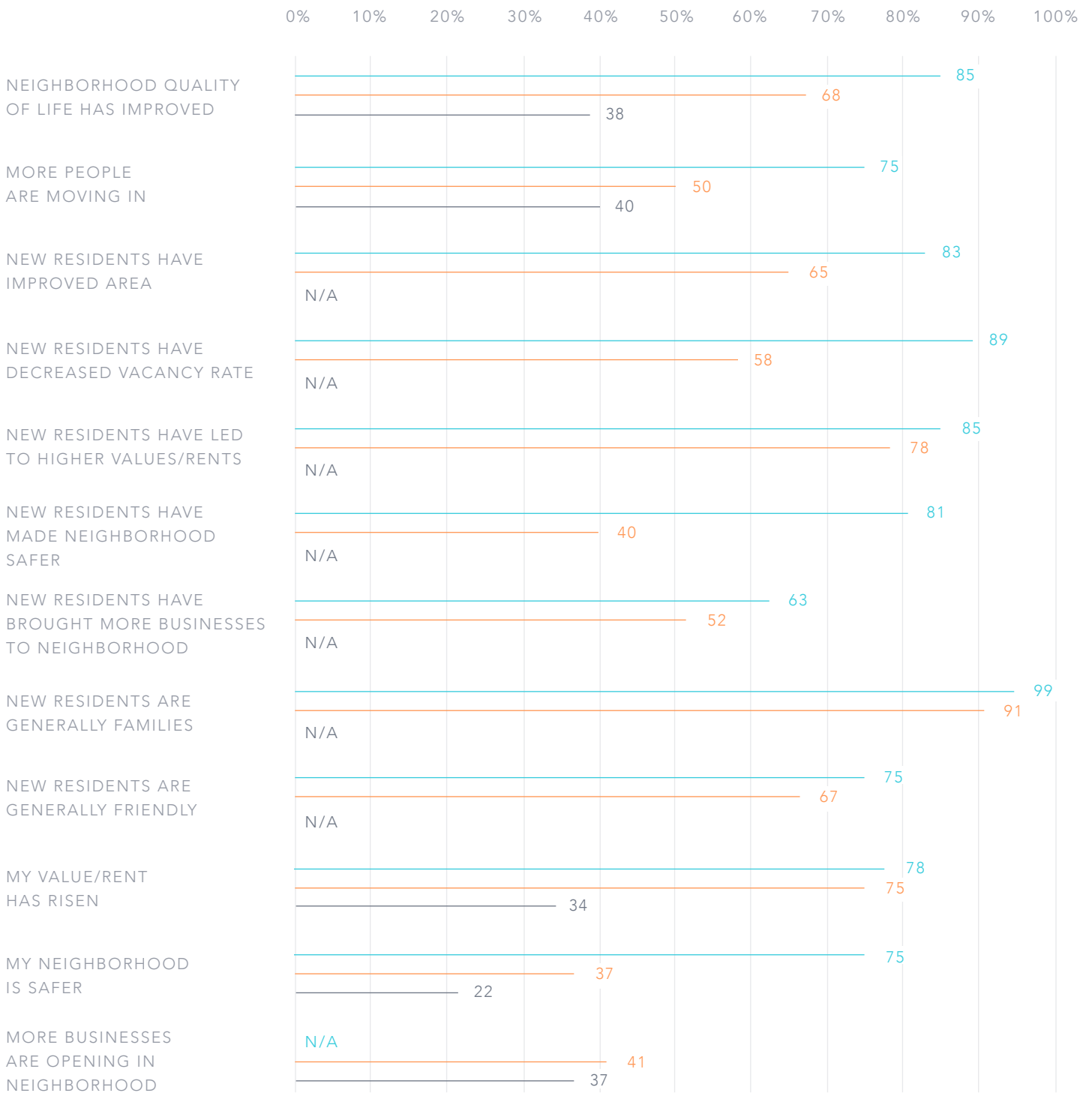
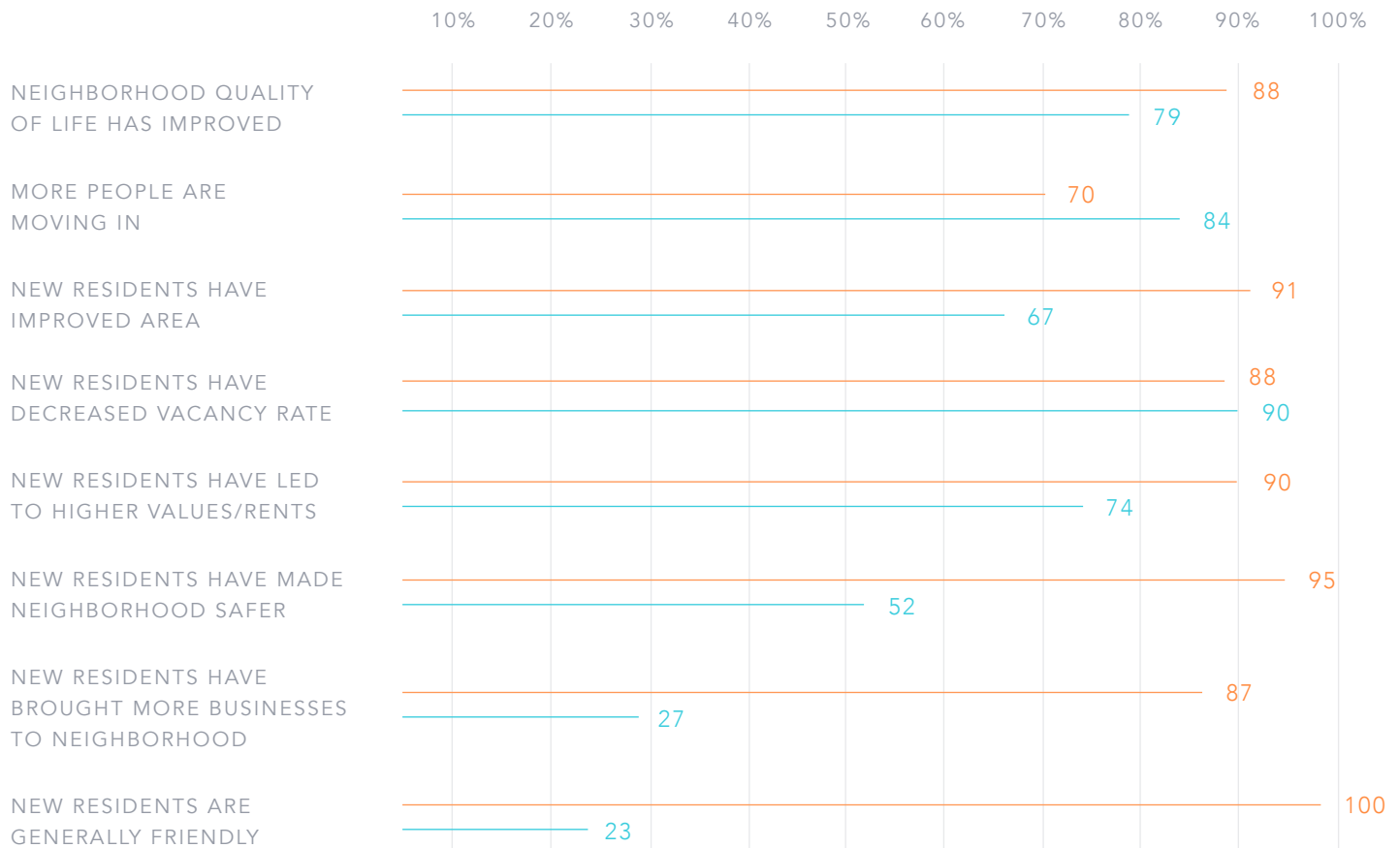


Figure III-19

PERCENTAGE OF POSITIVE RESPONSES  
BY RACE IN BANGLATOWN/DAVISON

3rd quarter of 2019

ASIAN, WHITE OR OTHER  
AFRICAN AMERICAN



values,<sup>57</sup> they were significantly less positive than their immigrant neighbors about safety improvements, although the majority still believed that the presence of new residents had improved safety. African American respondents were decidedly less positive about the friendliness of new residents and the impact they have had on the growth of businesses in the area.

While perceptions of change in crime and safety are clearly subjective, and can be influenced by many different factors, the marked difference in the response on the growth of business is harder to understand, since the visible evidence along Conant Street is that large numbers of immigrant-oriented businesses have indeed opened in recent years.<sup>58</sup> What the response

suggests, in keeping with the variation in responses to the question “are new residents generally friendly?” is that African American residents of Banglatown/Davison do not feel a connection to the new businesses in the same way that Bangladeshi or Yemeni residents do. They do not perceive those businesses as being “for them,” much as they do not feel that immigrant residents are friendly toward them, as distinct from toward one another. As noted earlier, the African American residents of East Davison Village live some distance from Conant Street, a factor that may further reduce the role that business district plays in their lives.

57 Those impacts can be perceived as either positive or negative, depending on one’s perspective. The survey does not enable us to determine which.

58 The largest part of Banglatown/Davison’s African American population lives in the East Davison Village area, which is actually closer

to Joseph Campau Street in downtown Hamtramck than to Conant Street. The former has seen much less in the way of new businesses and new investment in recent years than the latter.



While resident perceptions in Chadsey Condon were generally positive, they were less positive than those in Banglatown/Davison, particularly as noted earlier with respect to public safety, where a plurality of respondents felt that the neighborhood was no safer (although not more dangerous) than five years earlier.<sup>59</sup> Generally, it appears that Chadsey Condon residents do not sense that their neighborhood is undergoing significant change to the same extent as do Banglatown/Davison residents, although two out of three believe that it has improved in the past five years, which is almost twice the rate of Detroiters as a whole. Notably, however, less than half of the residents responded affirmatively to the question, “In the last five years, have you noticed more people moving into your neighborhood?” in contrast to two-thirds of Banglatown/Davison respondents.

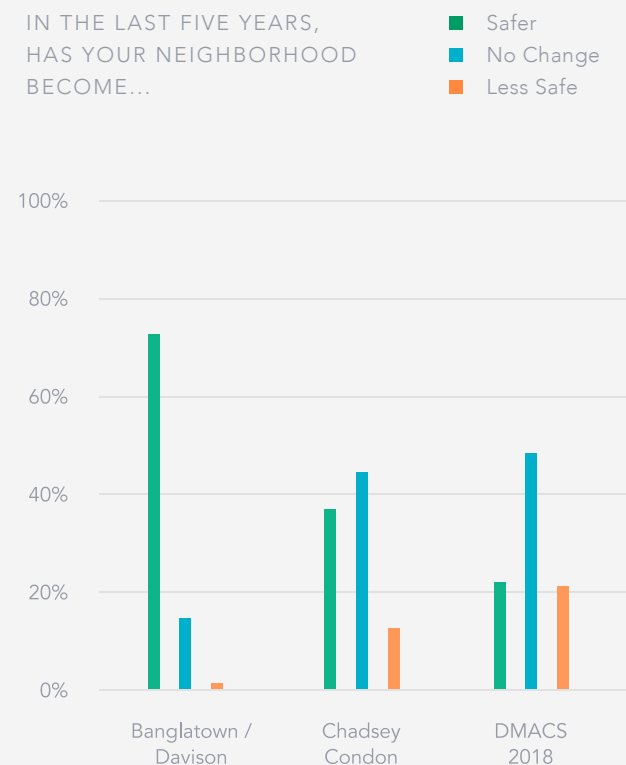
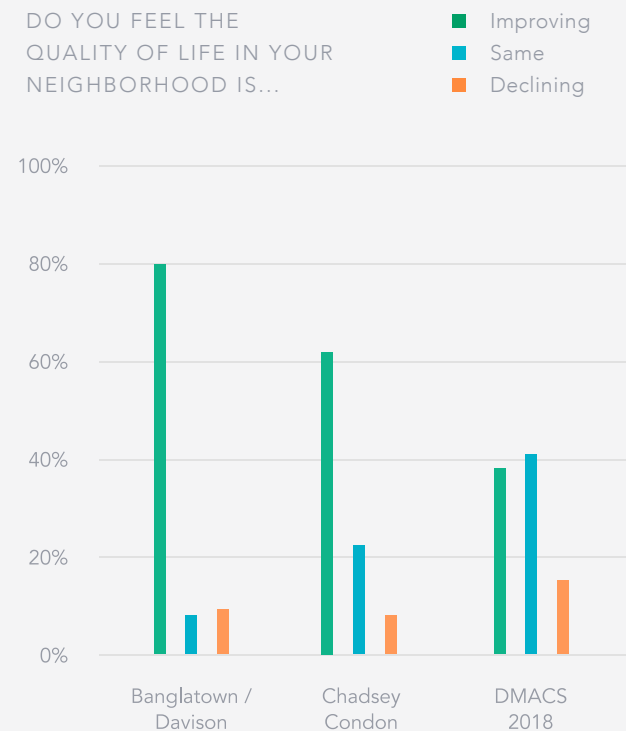
Finally, we compare responses from the survey of residents of the two neighborhoods with citywide responses from the DMACS (Detroit Metro Area Community Study) surveys.<sup>60</sup> Overall, the responses from Banglatown/Davison are significantly more positive than the citywide responses, while those from Chadsey Condon, although much more positive with respect to global quality of life, are only moderately more positive on other measures. Two of the responses are compared in Figure III-19. This pattern of variation tends to parallel the data on objective measures of change presented in previous sections, with the notable exception of safety where, as noted, the perceptions of Chadsey Condon residents, while moderately more positive than those of city residents as a whole, do not appear to parallel the objective measures of improvement visible in the data.

One factor that may have a bearing on this difference in perception is the difference in the visible condition of properties and the number of vacant properties in the two areas. As data presented earlier shows, not only is the typical property in Chadsey Condon less well-maintained than the typical property in Banglatown/Davison, but the number of vacant properties is significantly higher in Chadsey Condon. As considerable research has shown, perceptions of safety are not only a function of actual crime levels but are strongly affected by perceptions of neighborhood physical disorder, of which property condition and vacancies have both been found to be significant indicators.

59 We do not provide a breakdown by race or ethnicity for Chadsey Condon. While the majority of respondents identified as Latinx, the remaining respondents were too diverse racially and ethnically to lump into a single meaningful category, while no single group of respondents was large enough to be statistically meaningful.

60 Although unrelated to the scope of this study, it is worth noting that Detroit residents’ perception of change in the quality of life in their neighborhood became notably more positive between the 2016 and 2018 DMACS surveys.

Figure III-20  
COMPARISON OF PERCEPTION SURVEY WITH DMACS RESPONSES



## SUMMARY AND CONCLUSIONS

Conditions and trends in Banglatown/Davison are largely—and in many cases, dramatically—positive. Measures of residential instability and quality of life, such as tax delinquency, tax foreclosure, eviction, crime and fires, are all sharply lower than citywide levels, and in all cases trending in a positive direction, both absolutely and in most cases relative to the rest of the city. A number of measures of the housing market, however, while generally positive, are less consistently strong than the measures of stability and quality of life. That does not necessarily reflect market weakness but indicates the presence of a number of important factors, two of which are particularly salient.

First, the neighborhood has a large and robust informal market sector that is not reflected in data on either recorded sales transactions or mortgage loans. The data strongly indicate that large numbers of transactions do not involve mortgage financing from HMDA-reporting sources (although they may involve seller or other non-traditional mortgages), and that many sales are not recorded with the Register of Deeds. Both the dramatic improvement in physical conditions in Banglatown/Davison reflected in the data from the parcel survey and the significant decline in long-term vacancies are consistent with this finding. Also consistent is the fact that the percentage of homeowners without a mortgage both in Banglatown/Davison and Chadsey Condon is extremely high. It is significantly higher than the citywide rate, which in turn is significantly higher than regional or national levels.

At the citywide level, however, the large share of homeowners who own their home free and clear reflects the fact that most

Detroit homeowners are older and have lived in their home longer than homeowners nationally. Neither of these facts apply to homeowners in Banglatown/Davison or Chadsey Condon, who are much more likely to be both more recent homebuyers and younger than most homeowners in other parts of Detroit.

A further factor is that the residents of Banglatown/Davison, including most immigrant homebuyers, are generally lower-income households. Banglatown/Davison is a community that is seeing steady improvement in its quality of life and stabilization of its housing stock, although its residents' incomes remain low. This is a rarity in Detroit or anywhere else and suggests some interesting policy and program recommendations discussed later in the report that might expand homeownership opportunities beyond traditional strategies and programs. Even among those obtaining conventional mortgage financing to buy homes, the median income of Banglatown/Davison buyers is barely one-third of the median income of homebuyers receiving mortgages elsewhere in Detroit. Their low incomes are likely to act as a factor keeping home prices modest (although rising faster than in the city as a whole) by regional standards. Thus, a close look at the evidence suggests that the housing market in most of Banglatown/Davison is substantially healthier than some of the conventional data on its face might suggest.

Trends and conditions in Chadsey Condon are more mixed. While both conditions and trends are generally positive, in many cases they are not as strongly so as in Banglatown/Davison, and the disparities between neighborhood and citywide levels tend to be less pronounced. Thus, on measures such as tax delinquency,



long-term vacancies, and crime, levels in Chadsey Condon are lower than citywide levels, but not as low as in Banglatown/Davison. Housing market indicators are less positive. Sales prices have been consistently very low and there has been no evident improvement of the physical condition of the housing stock in Chadsey Condon over the past decade, in contrast to significant upgrading in Banglatown/Davison. Similarly, Chadsey Condon continues to lack a strong neighborhood-oriented commercial center comparable to the Conant Street corridor in Banglatown/Davison. Just the same, Chadsey Condon is clearly improving relative to the city as a whole, and resident perceptions of improvement in the global quality of life in the neighborhood are strongly positive. The disparity between the picture in Banglatown/Davison, however, and that in Chadsey Condon is equally significant.

The key question, of course, is to what extent can the change in these two neighborhoods be attributed to the rise in immigrant populations in both neighborhoods? The change parallels the increase in immigrant population, but as the familiar phrase goes, correlation is not causality. The material presented in this analysis does not lend itself to providing a statistical proof of a relationship.<sup>61</sup> Moreover, we recognize that these neighborhoods exist in a broader historical context of interpersonal and structural racism, including discriminatory public and private policies that have worked against the stability of urban, particularly African American, neighborhoods over many years.<sup>62</sup>

The key question, of course, is to what extent can the change in these two neighborhoods be attributed to the rise in immigrant populations in both neighborhoods?

That said, one could pose the question differently: are there any other factors that could be credibly associated with such significant positive change in so many different indicators of neighborhood stability, quality of life and housing condition? Research on “rising” or “rebounding” neighborhoods in urban areas has typically found that those neighborhoods are either located in close proximity to downtowns, attractions such as stadiums, waterfronts or cultural districts; or anchor institutions such as major universities or medical centers,<sup>63</sup> none of which

61 Sociologist Robert Sampson has found that “living in a neighborhood of concentrated immigration was directly associated with lower violence . . . after taking into account a host of correlated factors, including poverty and an individual’s immigrant status”. Sampson, “Immigration and the new social transformation of the American City” in Vitiello, Domenic, and Thomas J. Sugrue. *Immigration and Metropolitan Revitalization in the United States*. University of Pennsylvania Press, 2017.

62 Among the many such policies, we would note the limits on mortgage access for extended periods (so-called ‘Redlining’), the widespread blockbusting activities of the 1950s and 1960s, and subsequently the targeting of Black and Latinx neighborhoods for subprime lending during the late 1990s and early 2000s (sometimes ironically dubbed “greenlining”), the over-assessment of property taxes and wave of foreclosures that followed, and the subsequent (once again) difficulty buyers found in obtaining mortgages in low-value sections of Detroit.

63 We emphasize the word “major” because the transformative



characterize these two neighborhoods. Similarly, many of the indicators we find in Banglatown/Davison and Chadsey Condon are associated elsewhere with the in-migration of more affluent populations and significant increases in housing prices, trends associated with gentrification, neither of which are true in this case. Indeed, as we have noted, incomes of the residents of both neighborhoods are on par with the Detroit average.

Another factor in neighborhood change elsewhere has been the presence of distinctive housing stock or environmental quality of life, such as the historic houses and tree-lined streets one finds in Detroit neighborhoods like Woodbridge or Boston-Edison. Such features can either draw new buyers to a neighborhood or reinforce the commitment of existing homeowners to their neighborhood, thus helping to stabilize the area even in difficult times. The two subject neighborhoods lack any such distinctive physical features.

In other, albeit relatively rare, cases, neighborhood change has been associated with the intervention of large-scale nonprofit or public investment. In some neighborhoods, a strong community development corporation or neighborhood-based organization, supported by philanthropic and/or government investment, acting over an extended period, has brought about significant change. There has been some foundation-supported and CDC

effect of large-scale, national or global institutions like the University of Pittsburgh or Johns Hopkins University is vastly greater than that of small colleges or community hospitals. The latter have little inherent neighborhood transformation impact, although they can become the focal point of intentional neighborhood revival strategies, as has been the case in a number of communities.





activity in Chadsey Condon, especially through Bridging Communities, Inc., a local CDC with activities across a much broader swath of Southwest Detroit, and the Chadsey Condon Community Organization, a nonprofit that evolved from the Skillman Foundation's Good Neighborhoods initiative. The impact these organizations have is limited by funding constraints and other barriers, however, and their efforts, while extremely important and valuable, especially to the individuals assisted, have yet to achieve macro-level impact.

In short, neither neighborhood has any of the features that have been found to account for rapid neighborhood change elsewhere and which might otherwise account for the factors we have documented. Although the quality of housing in Banglatown/Davison is high, the houses themselves are no more distinctive or historic than almost any other part of Detroit, and moreover, the improvement in housing quality is a product of that neighborhood's change rather than a condition preceding that change. Neither neighborhood has any distinctive locational attributes, and neither neighborhood has been the focus of a broad, systematic, revitalization effort, whether by an anchor institution, CDC, community-based organization, foundation or any other organization.

In the final analysis, the principle of Occam's Razor, which can be paraphrased as "the simplest solution is likely to be the correct one," would appear to be relevant. Simply stated, *there*

*is no plausible reason for either Banglatown/Davison or Chadsey Condon to have shown the levels of improvement they have relative to the rest of the city of Detroit over the past decade except for immigration.* There are no other circumstances that can be identified which would have led these neighborhoods to change in such dramatic fashion relative to the rest of the city.

The question remains, however, why the improvement in conditions has been so much more dramatic in Banglatown/Davison compared to Chadsey Condon. While the percentage of immigrants—that is, foreign-born population—is higher in Banglatown/Davison (51 percent compared to 39 percent), the disparity does not appear to be so great as to suggest that that alone could account for the difference. Without suggesting that it represents more than a limited, partial answer, we would like to put forward two factors that may account for some of the difference.

First, the more cohesive nature of the Banglatown/Davison immigrant community may be relevant. The great majority of immigrants are part of a single community, specifically Bangladeshi immigrants, and they share cultural and religious practices and traditions. Much of the remainder of Banglatown/Davison's foreign born population are Yemeni immigrants who, while culturally distinct from their Bangladeshi neighbors, not only have their own internal bonds,<sup>64</sup> but share the Islamic faith.

64 In contrast to the Bangladeshi community, for whom Banglatown

This both links them to their Bangladeshi neighbors as well as distinguishes them from the larger non-Islamic community. By contrast, the immigrant community in Chadsey Condon is much more diverse, including Mexicans, Central Americans, Yemenis, and a small and shrinking number of Eastern Europeans, representing a variety of cultures and religions. Their sheer diversity may create barriers to the sort of collective impact that characterizes the immigrant community in Banglatown/Davison.

A second factor may be the very different origins of the two areas. The Banglatown section of Banglatown/Davison is an ethnic enclave, a classic urban village in the traditional immigrant mold. Although other Bangladeshi immigrant pockets are emerging elsewhere in the Detroit area, Banglatown is the ur-community, the core of the region's Bangladeshi community, with Conant Street as its commercial and social heart. By contrast, Chadsey Condon, rather than an enclave, is largely an extension of two previously established immigrant communities: the Mexican neighborhood along West Vernor Highway, and the Yemeni community of east Dearborn. Thus, both immigrant communities have links to adjacent areas which may affect their members' commitment to Chadsey Condon per se. Moreover, those adjacent areas already offer many of the culturally specific community institutions, services and shopping facilities that Banglatown/Davison's immigrants have created from scratch, thus reducing any need or impetus to create such institutions in Chadsey Condon.

Finally, it should be stressed that conditions in both neighborhoods are far from ideal at this point, in terms of the economic and quality of life indicators we have discussed. Although these indicators largely outpace Detroit as a whole, both neighborhoods continue, in many respects, to struggle when viewed from a larger regional or national perspective. Crime may be much lower in Banglatown/Davison than in the city as a whole, but it is still much higher than in most of Detroit's suburbs. Property tax delinquency may be much lower in both neighborhoods than in the city as a whole, but it is still high by national standards. Residents still face the numerous day-to-day challenges that all Detroit residents do, despite the city's undeniable improvement in recent years. Disproportionately high property taxes, homeowner and automobile insurance rates, troubled schools, an unreliable public transit system and many other obstacles remain issues for the residents of these neighborhoods as they do for all Detroiters.

Immigration has been a catalyst for change in Banglatown/Davison and Chadsey Condon, but these neighborhoods' futures remain uncertain. Immigrant enclaves or urban villages are impermanent, more often than not. The same impetus that propelled late 19th century European ethnic immigrants to move out of their enclaves in later years has led many more recently formed urban villages to dissolve, sometimes within little more than a decade or two. Examples in Detroit such as Chaldean Town or the one-time Hmong community in Northeast Detroit have parallels in many American cities. At the same time, such an exodus is not inevitable. In both cases mentioned above,

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is the center of their social, cultural and religious life within the Detroit region, the Yemeni community in Banglatown is part of a much larger Yemeni community, including a large community in Dearborn.

out-migration was driven at least as much by external pressures, particularly crime, as by any desire on the residents' part to leave. The evidence shows that immigration has been a strongly positive force for change in both Banglatown/Davison and Chadsey Condon. The policies we suggest in Section V of this report flow from the premise that it is in the interest of the larger community to nurture and support these immigrant communities, and encourage their sustained, long-term vitality.

We have attempted to summarize our findings in thumbnails in Table III-2 and in a color-coded format in Table III-3, which shows whether the data suggests that the condition and/or trend in each neighborhood is strongly positive, positive, neutral or negative relative to conditions and trends in the city of Detroit as a whole. Overall, the data present a largely straightforward picture, although with some important variations and inconsistencies.

Table III — 2  
SUMMARY OF TRENDS  
AND CONDITIONS, THUMBNAILS

CATEGORY	BANGLATOWN/DAVISON		CHADSEY CONDON	
	CURRENT CONDITION	TREND	CURRENT CONDITION	TREND
PROPERTY TAX DELINQUENCY	tax delinquency much lower than citywide	significant decline relative to citywide level	tax delinquency somewhat lower than citywide	slight decline relative to citywide level
PROPERTY TAX FORECLOSURE	tax foreclosure much lower than citywide	significant decline relative to citywide level since 2015	tax foreclosure much lower than citywide	significant decline relative to citywide level since 2015
EVICTIONS	evictions significantly below city level	significant decline relative to citywide level	evictions significantly below city level	significant decline relative to citywide level
SALES PRICES	prices significantly higher than city level	significant increase in past 2-3 years	prices similar to citywide level	gradual increase paralleling citywide trend
SALES TURNOVER BASED ON RECORDED SALES	sales volume slightly higher than citywide level	gradual increase paralleling citywide trend	sales volume similar to citywide level	gradual increase paralleling citywide trend
SALES TURNOVER BASED ON HOMEBUYER TENURE	share of new homebuyers significantly higher than citywide level	significant increase in new homebuyers over past 9 years	share of new homebuyers significantly higher than citywide level	significant increase in new homebuyers over past 9 years
INVESTOR BUYERS	share of investor buyers significantly below citywide level	moderate decline over past 15 years	share of investor buyers significantly below citywide level	moderate decline over past 15 years
MORTGAGE ACTIVITY	home purchase mortgages slightly above citywide level; buyer incomes and mortgage amounts much lower than citywide average	share of sales with mortgage increasing parallel with citywide trend	little or no mortgage activity	N/A
HOUSING VACANCIES	long-term (>90 day) vacancy rate less than 50% citywide level	significant decline over past five years	long-term vacancy rate 60% of citywide level	moderate decline over past five years
CRIME	violent and property crimes both 30-40% of citywide level	significant decline relative to city over past decade	violent and property crimes both 40-50% of citywide level	strong decline relative to city over past decade
FIRES	frequency of building fires significantly below citywide level	moderate improvement over past six years (decline from already low level)	frequency of building fires slightly below citywide level	significant improvement over past six years (decline from very high level)
PROPERTY CONDITIONS	most properties in very good condition, but a significant percentage in the Detroit part of the area still in need of some repair or upgrading	significant increase in share of properties in very good condition over past decade	most properties in need of repair or upgrading	no significant change over past decade
PERCEPTION OF TREND IN NEIGHBORHOOD QUALITY OF LIFE	N/A	N/A	much larger percentage believe that neighborhood is improving	much larger percentage believe that neighborhood is improving
PERCEPTION OF TREND IN NEIGHBORHOOD SAFETY	N/A	N/A	much larger percentage believe that neighborhood is getting safer	slightly larger percentage believe that neighborhood is getting safer



SUMMARY OF TRENDS AND CONDITIONS  
RELATIVE TO CITY OF DETROIT BY CATEGORY

CATEGORY	BANGLATOWN/DAVISON		CHADSEY CONDON	
	CURRENT CONDITION	TREND	CURRENT CONDITION	TREND
PROPERTY TAX DELINQUENCY	++	++	+	+
PROPERTY TAX FORECLOSURE	++	++	++	++
EVICTIONS	++	++	++	++
SALES PRICES	+	++	○	○
SALES TURNOVER BASED ON RECORDED SALES	+	○	○	○
SALES TURNOVER BASED ON HOMEBUYER TENURE	++	++	++	++
INVESTOR BUYERS	++	+	++	+
MORTGAGE ACTIVITY	+	○	-	○
HOUSING VACANCIES	++	++	++	+
CRIME	++	+	++	+
FIRES	++	+	+	++
PROPERTY CONDITIONS	++	++	○	○
PERCEPTION OF TREND IN NEIGHBORHOOD QUALITY OF LIFE	○	++	○	++
PERCEPTION OF TREND IN NEIGHBORHOOD SAFETY	○	++	○	+

KEY

- STRONGLY POSITIVE ———— ++
- POSITIVE ———— +
- NEUTRAL ———— ○
- NEGATIVE ———— -
- N/A ———— ○





## SECTION — IV

# DRIVERS OF CHANGE

## The Factors Underlying the Numbers

Statistical analysis, such as that presented in the preceding section, can tell one what is going on, but not why it is happening. In addition to the quantitative data that we assembled and analyzed, we interviewed approximately 200 randomly selected residents (100 in each of the two subject neighborhoods) and conducted four focus groups (two in each neighborhood).<sup>65</sup> We also conducted a number of interviews with immigrant leaders in each community. Finally, the research activities conducted for this study are supplemented by Global Detroit's decade-long experience working in Detroit neighborhoods, especially through its Opportunity Neighborhoods program which launched in 2015, first in Southwest Detroit (including Chadsey Condon), and then in Banglatown/Davison in 2016. We also have gathered a variety of previous planning documents and research studies from each

<sup>65</sup> Additional focus groups were planned, but our efforts were thwarted by the arrival of the COVID-19 pandemic. After some discussion, we concluded that video conferencing would not be a good substitute for in-person focus groups and chose not to pursue that option.

community. All of this adds to our understanding of the impact that immigrants have had on the two study neighborhoods and the reasons for that impact.

The purpose of all of these qualitative ways of information gathering for this study was to answer the questions of how and why: to better understand why immigrants had moved to these neighborhoods, and what mechanisms, strategies and behaviors they utilized to make do or succeed. This, in turn, should help us understand the driving forces behind the changes that we have described in the previous section. It should also provide useful guidance for public policies that would further help these and future immigrant communities thrive in Detroit and Hamtramck. It is clear that Detroit and Hamtramck's immigrant communities add materially to the vitality and civic health of these cities. Preserving the vitality of these immigrant communities should be a strong public policy concern that is actively— but sensitively— supported by local government and the nonprofit sectors.



## THE CENTRAL ROLE OF JOBS

### AS GENERATORS OF IMMIGRATION AND PATHWAYS TO SUCCESS

Both our focus group conversation with Bangladeshi residents and separate interviews with Bangladeshi leaders revealed that many Bangladeshi men moved to the region with the word-of-mouth promise of a job, often in manufacturing. These conversations uncovered a cluster of community and social networks, in which particular employers in the automotive sector in Detroit's suburbs were well known in the Bangladeshi community as firms that hired Bangladeshi workers. Within these employers, the presence of a large Bangla-speaking workforce provided a support system that created opportunities for immigrants with limited English skills to succeed; moreover, as these Bangladeshi work destinations became established, an informal network of jitneys emerged to transport workers from Banglatown/Davison to the suburban factories, thus enabling Bangladeshi workers to avoid having to navigate the region's limited mass transit options,<sup>66</sup> as well as address the spatial mismatch between suburban employment and lower-cost urban housing.<sup>67</sup>

Similar patterns emerged in an interview with a Dominican community leader, who described how Dominican and other Spanish-speaking workers were able to attain employment at Mexican Industries, a now-defunct, Latinx-owned auto supplier started by former Detroit Tigers pitcher Hank Aguirre. The need for more workers at this and other Southwest Detroit-based automotive suppliers and facilities encouraged Dominican and Mexican residents to recruit relatives and friends to come to Detroit.

This respondent described the role of employment in bringing his family to Detroit. While he studied accounting in the Dominican Republic, he desired to get a U.S. education. In 1997, he moved to Boston to study English at a community college, supporting himself by stocking shelves in a grocery store. Impatient with that life, he responded to efforts by his brother, who had moved to Detroit in 1995, to get him to come to Detroit to work at Mexican Industries. He worked two jobs for three years to save enough to bring his family here, and eventually purchased two houses in the Chadsey Condon neighborhood to rehabilitate,

66 The role of jitneys and informal transit systems in facilitating immigrant access to employment and other destinations has been noted, although perhaps not studied in the detail it deserves. Lisa Margonelli, in Lisa Margonelli, "The illegal private bus system that works," *Atlantic CityLab*, 5 Oct. 2011, described the network of "dollar vans" that serve immigrant communities in New York City, while Sungyop Kim, in Kim, Sungyop, "Immigrants and Transportation: An Analysis of Immigrant Workers' Work Trips." *Cityscape*, vol.11, no. 3, 2009, found that almost 50 percent of first-year immigrants either used carpools or public transit for their journey to work. Unfortunately, the census data on which he relied does not show informal jitney or van services as a distinct category.

67 Suburban employment is the norm for most Detroit residents; in 2017, over 70 percent of all Detroit residents with a job worked in the suburbs.

for his family and to build wealth. Despite many setbacks, he was able to purchase a home in the suburbs and ensure that his two children received solid educations. His eldest son recently obtained a master's degree at Wayne State University.

Interviews with Bangladeshi community leaders also revealed how word-of-mouth networks coupled with the economic opportunities available in the Detroit area built Banglatown/ Davison as a destination for Bangladeshi immigrants, especially as a secondary migration destination for Bangladeshi immigrants living in New York and Virginia, where the cost of living was higher and economic opportunities for people with limited formal education more limited.<sup>68</sup> Respondents suggested that the owners of Bengal Spice, who opened the first Bangladeshi-focused business to open in Hamtramck in 1980 and who traveled to New York and other states to buy and sell Bangladeshi products, spices and foods, played an important role in spreading word of Hamtramck and Detroit's affordability. The affordability of the community was critical for Bangladeshi immigrants, since many must pay not only for the costs of their immediate family in the U.S., but also for the remittances that they sent back to Bangladesh to support family there.

Word spread fast about both affordability and the job opportunities in the automotive and manufacturing industries where an immigrant with little education or training could get paid \$9-\$10 per hour, significant wages in the 1980s. By contrast, interviewees noted that it could be difficult to find jobs in New York and California without strong English skills, experience, education or training. Thus, in addition to the employment support systems described above, Bangladeshis are drawn to the Detroit area, and Banglatown/Davison in particular, by the affordability of the housing, and—at this point—by the presence of a rich Bangladeshi cultural matrix, with at least 10 mosques, varied retail shopping, Bangladeshi-speaking service providers and retailers, and, above all, a community. We turn next to the key role that community plays.

68 As we pointed out earlier, the educational attainment of Bangladeshi immigrants living in Detroit and Hamtramck is extremely low compared to the average for Bangladeshi immigrants nationally.



## THE ROLE OF COMMUNITY

### THE PULL OF SHARED LANGUAGE, CULTURE AND RELIGION

Bangladeshi focus group participants often noted that many moved to Banglatown/Davison to access mosques, grocery stores and other retail stores that catered to Bangladeshi culture. Shared language and culture, and the supports the facilities offered with respect to both language and culture, drew them to the neighborhood and, at least initially, discouraged them from moving to the suburbs, despite the real or perceived potential advantages of suburban living. In 2013, the City of Hamtramck became what is widely believed to be the first city in America with a majority Muslim city council, a source of pride among Bangladeshi and Yemeni residents. The informal system of carpools and jitneys that link Banglatown/Davison to suburban employers also acts as an incentive to stay in the neighborhood. We discuss the question of the pull of the suburbs in Section IV part 5 of this report.

In June 2016, Global Detroit conducted a survey of 57 residents while developing a Banglatown Vision and Action Plan that confirmed the importance of language, culture and religion in drawing people to Banglatown/Davison. When asked which features they liked most about Banglatown/Davison, respondents answered as follows:

72%	STRONG SENSE OF COMMUNITY
68%	ACCESS TO GROCERY AND RETAIL STORES
44%	EASY TO SPEAK MY LANGUAGE
47%	ACCESS TO A MOSQUE OR CHURCH

In the same study, responding to the question “How long do you plan to live in this neighborhood?” 92 percent of the respondents said they planned to live in Banglatown/Davison “for a long time.”

Another notable feature enhancing the sense of community is the presence of strong regional connections within immigrants’ home countries. The majority of the Bangladeshis we met, whom we believe to be representative of the community, were from the Sylhet District, a region in northeastern Bangladesh sometimes known as the “second London” for the large number of students and immigrants from the area living in London.<sup>69</sup> Migrants not only share a geographic identity, but also a distinct Sylheti dialect.<sup>70</sup> Not surprisingly, foreign remittances are a significant source of capital and income in that region.

Similarly, the Dominican community leader in Chadsey Condon indicated that many Dominicans who had settled in Detroit originated from Los Alcarizos, a city of roughly 200,000 adjacent to the national capital of Santo Domingo. The importance of word-of-mouth and personal networks are underscored by the fact many of the Dominican immigrants were connected through a local Pentecostal church, which has served as a focal point for community engagement and as a gathering place. The pastor of the Detroit Pentecostal church had previously been a popular Pentecostal pastor in Los Alcarizos and the Dominican church community was an instrumental connecting point for many of the immigrants to Detroit.

Similar trends are seen in greater Southwest Detroit, which is heavily populated by immigrants from Mexico and of which Chadsey Condon is a part. Mexican migrants to Southwest Detroit are predominately not only from the State of Jalisco, but within Jalisco from the region of Los Altos (“the Highlands”).<sup>71</sup> Many of the names of retail stores along West Vernor Highway and neighborhood restaurants bear the names of the region or its towns.

69 The Sylhet District is well-known as a major locus of emigration from Bangladesh, with evidence that migration of Sylhetis to London and other parts of the UK began as early as the mid-19th century. See Das, Tulshi K., “Migration of Sylhetis to the United Kingdom: An Exploration.” *Social Work Chronicles*, vol. 2, no. 1, 2013.

70 Das, op. cit., p97.

71 The region is known as the birthplace of Mariachi music, as well as the source of blue agave, the principal ingredient in tequila. Martina Guzmán, “Exploring the Barrio,” *HOURL Detroit*, 17 Jul. 2018, <https://www.hourdetroit.com/community/exploring-the-barrio/>.

## THE ROLE OF HOUSING

### AS ATTRACTION AND A SPRINGBOARD TO PROSPERITY

As previously noted, the affordability of the Detroit housing market has been a major attraction for many immigrants. One interviewee noted that in New York housing often costs \$2,000 per month for a one- or two-bedroom unit when wages are only \$3,000 per month. Rent in Banglatown/Davison for the same-sized unit might only be \$500 per month, with wages not significantly lower. Some Bangladeshi residents who have moved to Banglatown/Davison from high-cost East Coast locations have invested their savings in real estate, acquiring multiple properties and businesses.

As we discuss further below, housing plays an important role in immigrant communities. Immigrant communities appear to value home ownership highly and appreciate its potential for wealth generation. This is, of course, not unique to immigrant communities, as Americans in general tend to place a high value on homeownership. Distinctive family, social and community networks, however, help immigrants finance new home purchases, while savings are often used to buy real estate, both in Detroit and in their countries of origin. Moreover, rehabilitation and upgrading of homes is facilitated by strong skill sets and homeowners' readiness to make their own improvements, with support from family, social and community networks. These features are not unique to immigrant communities but appear to be more pervasive and robust than is usually the case elsewhere. That, in turn, may offer potential lessons for policies that may be relevant well beyond immigrant communities.

Global Detroit has long understood and supported efforts by Detroit's immigrant residents to acquire homes to rehabilitate and occupy. Since 2014, Global Detroit has worked with residents in Southwest Detroit, with the support of Bridging Communities, Inc., the Detroit Hispanic Development Corporation, Loveland Technologies and the Detroit Land Bank Authority, to facilitate the purchase of over 50 vacant homes for rehab and occupancy by members of that community.

### IMMIGRANTS ARE EAGER TO BECOME HOMEOWNERS AND UNDERSTAND ITS WEALTH-BUILDING POTENTIAL.

Our focus group conversations and interviews revealed the strong extent to which immigrants in our target neighborhoods worked to become homeowners and see home ownership as a wealth-building opportunity, as well as illuminating the distinctive networks, systems and strategies that they utilized to become homeowners. A number of observations illustrate the motivation and commitment that immigrants in these communities bring to homeownership, as well as becoming a landlord, as a means to build wealth. These include:

- One Chadsey Condon focus group participant noted that she did not want to waste her money renting, so she saved her money and bought all the houses on the block (a total of four houses) and rented them for income.
- A Bangladeshi community leader noted that he had at least 10 friends who moved here from New York or Virginia who not only became homeowners but were now landlords in the community.
- Three focus group participants or interviewees noted that they sold property in their home country to obtain the capital they needed to buy homes in Detroit.

This is particularly notable, since residents in both neighborhoods tended to have moderate or low incomes. The great majority of focus group participants were homeowners with incomes below \$40,000, including five homeowners with incomes below \$20,000.

The data on homeownership supports these findings. Although household incomes in the two neighborhoods are similar to citywide levels, homeownership rates in both Banglatown/Davison and Chadsey Condon are much higher than those in the rest of the city of Detroit.<sup>72</sup>

A number of Bangladeshi homeowners reported that they had bought duplex units, specifically so that they would be able to rent out the other unit for much-needed income. Global Detroit's own experience working with residents in Chadsey Condon to connect them with vacant home for purchase and rehab reveal how important homeownership can be to financial security. Two illustrations support this point:

- One resident, after years of paying rent, with assistance from Global Detroit and Bridging Communities, Inc., a local community development corporation, was able to purchase a vacant tax-reverted duplex home in Chadsey Condon. Not only are her housing costs lower than before, but she has been able to bring in rental income critical to helping her build financial stability for her and the two daughters she has been raising in the home.

<sup>72</sup> It is worth noting that the desire to be a homeowner is not limited to immigrants. In Global Detroit's 2018 home ownership study, which included 200 Detroit resident surveys, roughly 70 percent of both immigrant and non-immigrant survey respondents indicated that they wanted to own a home. Clearly, however, for many different reasons, immigrants have been more able to realize that desire. As we have suggested earlier, the reasons for this difference are complex. See "Immigrant Housing in Detroit," Global Detroit, 2018, <https://globaldetroitmi.org/wp-content/uploads/2020/01/Housing-Report-2018-1.pdf>.

- A second resident who was assisted by Global Detroit to purchase a vacant home, and who is the sole caregiver to his elderly father, recently told Global Detroit that he had to leave his job in a nursing home because of the COVID-19 risks associated with that environment. Only by owning his own home, he added, has he been able to continue to care for his father.

#### IMMIGRANTS USE FAMILY, SOCIAL AND COMMUNITY NETWORKS AS WELL AS SAVINGS TO ACCESS CAPITAL.

We conducted a focus group on Bangladeshi home ownership, in which eight of nine participants were homeowners, while the one non-homeowner was actively looking for a home. Many received financial assistance from relatives or friends to buy a home, with one participant estimating that 90 percent of Bangladeshi homebuyers used money from relatives and friends to buy their home. The assistance may be provided in the form of a loan but is often paid back without interest since interest is forbidden by many Bangladeshis' religious beliefs. Of the eight homeowners, three bought from other Bangladeshis who were moving to the suburbs and two bought from Bangladeshi investors. One participant appeared to have been given his home by a relative.

Reliance on informal or community-based financing systems is likely to reflect a combination of preference—among those who have access to conventional loans—and lack of access. As noted, religious beliefs may discourage some buyers from seeking conventional mortgages, while others, particularly those who may be undocumented, may have difficulty gaining access to mortgages, or are limited by low appraisals, lack of established credit, and the well-documented reluctance of many lenders to make mortgages on low-value properties. In addition to using these family, community and social networks, the Bangladeshi focus group participants noted that they also used personal savings to purchase homes. Since the respondents were men with modest incomes, generally their family's primary or sole breadwinner, saving enough money to cover the down payment and closing costs suggests an extraordinary level of determination. One focus group participant used the money in his 401(k) retirement account to purchase his home when his factory job was terminated. Other immigrants, both Bangladeshi and Dominican, sold property in their country of origin in order to buy property in Detroit.

Immigrants use diverse mechanisms to cover the cost of buying a home. Among five women we interviewed in Chadsey Condon who owned or had owned a home (one lost hers in a divorce), none used a mortgage. One woman had purchased five homes over the years, using all but one as rental properties and had never obtained a mortgage. Some purchased houses in all-cash transactions, including one purchase of a vacant property in bank foreclosure, while others purchased on a rent-to-own or land contract basis, both of which provide a low-cost, although high-risk, path to homeownership. The women worked hard to pay off funds from family or friends, to cover the monthly payments of a rent-to-own or land contract, or to finance the cost of extensive repairs.

While immigrants often use these distinctive methods of raising capital for home purchase, they are not unfamiliar with the American homeownership systems, including using realtors and obtaining mortgages. Their engagement with those systems, however, often comes from within their ethnic community. Several Bangladeshi homeowners used local Bangladeshi realtors to help them purchase homes. These realtors often then connected them to mortgage lenders and individual loan officers with whom they could be comfortable and made sure the purchase was recorded. Bangladeshi realtors, a number of whom have opened offices on Conant Street, are widely used by the community. The Bangladeshi realtors' involvement has helped overcome the stigma that exists within the community against using an interest-bearing mortgage in violation of religious beliefs. Securing a traditional mortgage is becoming increasingly common in the Bangladeshi community.

#### IMMIGRANTS OFTEN USE SWEAT EQUITY AS WELL AS FAMILY AND COMMUNITY NETWORKS TO REHABILITATE AND REPAIR THEIR HOMES.

Family and community networks assisted the Chadsey Condon homeowners not only to purchase their homes, but to rehabilitate and repair them after purchase. In 2018 Global Detroit and the Detroit Hispanic Development Corporation conducted a focus group with 16 vacant house purchasers that the two organizations had assisted. Focus group participants were at different stages of rehabbing their homes. The homeowners stressed that they kept rehab costs affordable by doing the work themselves and by acquiring information, skills and tools from neighbors, friends and family.

One participant described how the "Cuban community" had made the necessary rehab repairs for her home. This community, as she described it, which was spread across the Detroit metro area, contained many skilled tradespeople and they looked out for each other. Cuban community members performed free labor on her home and/or traded for their services. A Dominican respondent described how a fellow Dominican had installed a furnace in his home and allowed him to repay over time without interest. Bangladeshi focus group members described the existence of a network of contractors within the Bangladeshi community who could be trusted to help with repairs.

While there are many success stories, immigrants also report serious challenges, particularly with the rehabilitation process. New homebuyers often lack information about the ins and outs of rehabilitation, particularly how to meet City of Detroit requirements. Many expressed concerns with Detroit Land Bank Authority policies requiring them to bring homes they had purchased from the Land Bank up to code within a year, particularly as long winters and freezing temperatures prevented them from doing the work themselves. Finally, focus group members, many without strong English language skills, found the city inspection process confusing to navigate and had no access to either translation or interpretation services. Many hoped to build stronger relationships with city inspectors to improve their understanding of code requirements and the permitting process.



## SMALL BUSINESS

### AS A DRIVER OF COMMUNITY-BUILDING AND ECONOMIC OPPORTUNITY

The evidence of the impact of immigrants in fostering small business activity is powerfully visible along Conant Street in Banglatown/Davison, where dozens of retail stores, service providers and institutions owned and operated by immigrants serve the Bangladeshi and Yemeni communities around them. The strength of this corridor is captured in the City of Detroit's 2019 Campau-Davison-Banglatown Neighborhood Framework Plan, which notes that:

*Conant Street is one of the most intact business corridors in the city, maintaining a vacancy rate below three percent for the last four years, far below the rate elsewhere in Detroit. Over the last ten years, retail rents have risen steadily. There have been very few sales of commercial properties in the planning area recently—only one since 2015. One of the reasons for the Conant corridor's success is its position as the main street of Detroit and Hamtramck's "Banglatown." In addition to serving a large local market, Conant Street is a cultural destination for the whole Detroit Metro. Conant Street includes many Bangladeshi restaurants, groceries, and clothing shops, as well as other services that serve the Bengali community. There are 325,500 square feet of retail-appropriate space in this corridor, and about half of that is occupied by butchers and specialty groceries.<sup>73</sup>*

An inventory of visible businesses along Conant Street, conducted through Google Earth, is shown on the following pages as Figure IV-1. Between Davison Street to the north and Edwin Street to the

south, 109 separate businesses were identified.<sup>74</sup> While a few of these are survivors of the earlier Eastern European immigration, and some—including a handful of bars and nightclubs—cater to a non-ethnically specific regional population, the great majority are oriented to the Bangladeshi and Yemeni communities.

Indeed, Conant Street caters to nearly all the daily needs of the Bangladeshi and Yemeni communities, offering everything from medical care to spiritual sustenance, from Halal food (both groceries and sit-down restaurants) to fashions, gifts and flowers. In addition to more conventional stores, the street includes a variety of multiservice stores that assist residents in the transactions associated with living in the United States and maintaining ties with their home countries. (Figure IV-2).

Using Google Street View to compare the most recent images from 2019 with those of ten years earlier makes clear how significant the change has been, and how recent much of it has been. As one second-generation immigrant entrepreneur described the change:

*In 1990, when my father opened a grocery store on Conant Street in Detroit at the border of Hamtramck, the area was blighted, home to empty buildings in disrepair. Chrysler had closed its Dodge Main plant a decade earlier, prompting a mass exodus, which devastated the community and its tax base. And yet my father, an immigrant from Bangladesh, saw through the city's rust belt decay. He saw its potential. He opened Amanah Poultry & Grocery with money he had saved working as a hotel front desk manager. The poultry store was*

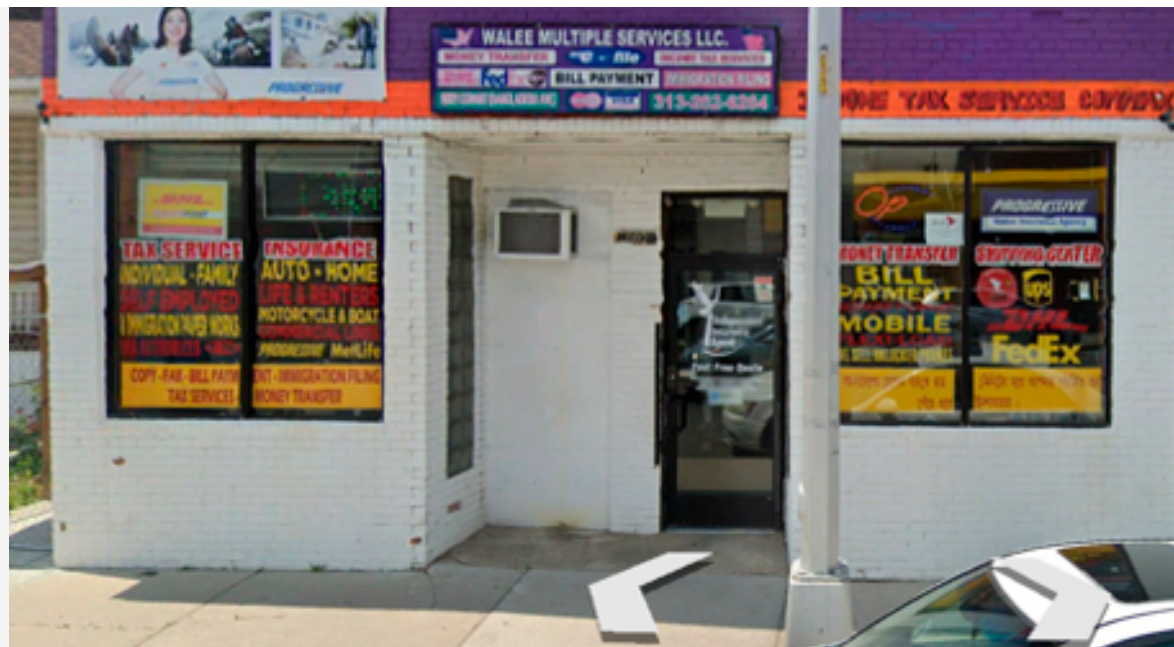
73 City of Detroit Department of Planning and Development, "Campau Davison Banglatown Neighborhood Framework Plan," June 2019, p.58, [https://detroitmi.gov/sites/detroitmi.localhost/files/2019-07/20190626\\_Finalpercent20Report.pdf](https://detroitmi.gov/sites/detroitmi.localhost/files/2019-07/20190626_Finalpercent20Report.pdf).

74 Because of the way in which this survey was conducted, there is some margin of error to this figure. In some cases, there may be multiple businesses at a single address, while in others, two different signs may reflect two separate facets of the same business.

Figure IV-1

#### A MULTISERVICE STORE ON CONANT STREET

Google Earth ©  
2020 Google



a bright spot on the street, and it helped attract new business. Today, the fragrant smells of global spices and the laughter of a diverse clientele waft from the bounty of new, immigrant-owned restaurants and cafes. Families seeking affordable housing and good schools have moved in.<sup>75</sup>

The impact of entrepreneurs like the one described above is visible when one compares archived images of Conant Avenue from 2007-2009 with those from 2019, as can be seen in Figure IV-3. In each case, vacant storefronts have become businesses serving the Banglatown/Davison immigrant community.

Reflecting immigrant entrepreneurs' impact, while the city of Detroit has seen a significant decline in retail vacancies from 2008-2018, the decline in vacancies in Banglatown/Davison has been far more dramatic, going from nearly 25 percent, much higher than the citywide average, to only two percent or roughly one-third of the citywide average over the last decade as documented in the Campau-Davison-Banglatown Neighborhood Framework Plan (Figure IV-4).

This is part of a larger, national trend. For decades, researchers have linked the growth of immigrant communities, immigrant entrepreneurship and the revitalization of urban neighborhoods. As noted by the Center for an Urban Future, "Nowhere is the impact of immigrants on urban economies more visible than in New York City [where o]ver the past 10 to 15 years, immigrant entrepreneurs fueled much of the overall growth in new businesses across the city and triggered dramatic turnarounds in neighborhoods all over the five boroughs."<sup>76</sup> The Fiscal Policy Institute and Americas Society/Council of the Americas have estimated that while immigrants comprise 13 percent of the nation's population, they comprise 28 percent of "Main Street" business owners.<sup>77</sup>

The growth of Banglatown/Davison along Conant Street has had two significant impacts. First, it has created a significant source of income and wealth-building for immigrant entrepreneurs, as well as employment for other immigrants as well as some non-immigrants. Each viable immigrant business that is created provides a means of support for its owners as well as for its employees, many of whom are non-immigrants, and their family members, as well as additional financial benefits to suppliers, landlords and local government. With over 100 businesses that have opened their doors in recent years, a study of the employment, economic and fiscal impact of Conant Street and vicinity would be a worthwhile undertaking.

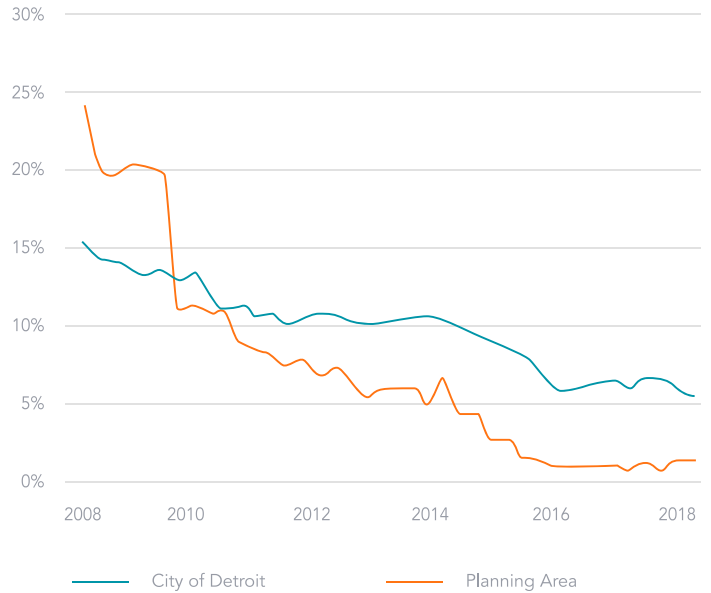
75 Ahmed, Shaffwan. "How Immigrants are Revitalizing Detroit," Detroit Free Press, 4 Aug. 2019, <https://www.freep.com/story/opinion/2019/08/04/immigrants-detroit-Banglatown/Davison/EDV/1883314001/>. Ahmed was a member of the Global Detroit staff from 2017-2019.

76 Bowles, Johnathan, "A World of Opportunity." *Center for an Urban Future*, Feb. 2007, p.4.

77 Kalick, David Dyssegard. "Bringing Vitality to Main Street: How Immigrant Small Businesses Help Local Economies Grow," Fiscal Policy Institute and Americas Society/Council of the Americas, 14 Jan. 2015, <http://fiscalpolicy.org/wp-content/uploads/2015/01/Bringing-Vitality-to-Main-Street.pdf>.

Figure IV-2

CHANGE IN RETAIL VACANCY RATE IN BANGLATOWN/DAVISON CAMPAU AND CITY OF DETROIT 2008-2018



Second, it builds the Banglatown/Davison community. As we noted, thanks largely to Conant Street, Banglatown/Davison becomes more than simply a place to live, but a place where immigrants can shop, obtain the services they need and worship—in other words, find community. This does not guarantee the long-term future of Banglatown/Davison as an immigrant enclave, but it increases the likelihood of its survival, even if, as is likely, some gradual dispersal to suburban locations takes place over time.

As we discussed earlier, the dynamics of business growth in Chadsey Condon are very different, as that area, rather than being a self-contained immigrant enclave, is linked to existing older immigrant communities, the Arab community of Dearborn to the west, and the Mexican community to the east. Just the same, the appearance of new stores along the west end of McGraw Avenue, as well as the appearance of Arabic signs on the western portions of Michigan Avenue in the city of Detroit suggest that similarly positive impacts are happening, albeit on a much smaller scale, in that area.





Figure IV-4

CONANT AVENUE BEFORE AND AFTER

Source: Google Street View © 2020 Google

2007 TO 2009 → 2019



## NEIGHBORHOOD STABILITY, THE PULL OF THE SUBURBS, AND THE ROLE OF GOVERNMENT

Immigrants have created a strong, cohesive enclave in Banglatown/Davison, as well as a thriving, although in some respects less cohesive and multidimensional, community in Chadsey Condon. While we see no immediate threat to the viability of either neighborhood, the potential of longer-term destabilization is always present, as Detroit's suburbs continue to offer alternatives that will be increasingly accessible to a growing number of residents in the two neighborhoods. Homebuyers with family incomes of \$35,000 to \$50,000 can find a wide variety of homes in many of Detroit's suburbs within their means.

Ironically, we see the threat of suburbanization greatest in Banglatown/Davison, if only because of its parallels with many similar immigrant enclaves throughout American history. Such enclaves are a particular response to immigrant insecurity, and as a result, often represent transitional communities which tend to decline as the immigrant population becomes more firmly established, and even more as the more acculturated children of the immigrant generation reach adulthood and form families. Without steady replenishment from continued immigration from the home country, such enclaves gradually disappear, either slowly over many generations or rapidly within a decade or two, as happened to the Bosnian enclave in St. Louis or the Hmong community in Northeast Detroit.

While the presence of the strong commercial and cultural node along Conant Street may slow down suburbanization, it is unlikely to be the determining factor in the long run. The history of immigrant enclaves suggests that immigrants who suburbanize continue for some time to return to the old neighborhood to patronize stores or participate in communal or religious activities. Over time, however, new stores, religious and communal facilities emerge in the suburbs, and the initial commercial and cultural node declines and eventually disappears.

This was a topic of the Bangladeshi focus group; as one participant said, "There is not one of us who doesn't think about [moving to the suburbs] all of the time." It was noted that a Bangladeshi community has begun to emerge in Macomb County, principally in the city of Warren. Among the attractions of the suburbs mentioned were larger houses, more room for parking (both off- and on-street), better schools, lower property tax and insurance rates, and less crime. Crime, notably, was not high on the list, reflecting the perception (and reality) that Banglatown/Davison is a reasonably safe area.

Chadsey Condon, as noted, is an extension of two existing immigrant areas rather than a self-contained enclave. As a result, while it is likely to see a steady flow of residents to the suburbs, principally to suburban Wayne County, Chadsey Condon is likely to retain its immigrant character as long as immigration from either

Arab or Latin American countries to the Detroit area continues. In either case, we would argue strongly that preserving the vitality of these immigrant communities is a matter of strong public policy concern. That said, calls for an active role for local government either in attracting immigrants to the neighborhoods or the region, working explicitly to serve the needs of existing immigrant communities was noticeably absent from our conversations, interviews and focus groups. While issues that clearly implicate government such as high crime and poor schools were mentioned, particularly when respondents were pressed about what could cause immigrant families to move to the suburbs, these were not necessarily ranked higher than the desire for larger homes or more adequate parking. None of the participants appeared to believe that local government should or could reduce crime or improve schools or address other quality of life issues mentioned.

When pressed, participants expressed a desire for better communication with government, particularly with respect to public schools, but also with respect to law enforcement. In none of our conversations, however, was local government, or any public sector entity, seen as critical to their decisions to settle in a neighborhood, stay or leave that neighborhood, or achieve success in their efforts to pursue the American Dream. Immigrant respondents were largely disconnected from government and had extremely low expectations of what government could accomplish for them.<sup>78</sup>

That is both good and bad. On the one hand, the disconnect from government means that residents of the immigrant neighborhoods may not obtain services and public sector investments, as well as improvements to existing services and facilities or accommodation to their language and cultural needs, that they are legitimately entitled to. On the other, it fosters habits of self-reliance and mutual support within the community, that are arguably a more effective path to prosperity than reliance on government. In the next section, when we discuss ways in which government may be able to help immigrants both improve their living conditions as well as sustain their neighborhoods, we must remain sensitive to this dichotomy.

<sup>78</sup> Although speculative, it is possible that this may at least in part reflect their relationship with government in their countries of origin, where often corrupt or oppressive governments may be seen as something to be avoided to the extent possible, and where active outreach and efforts to improve services are seen as largely futile. This is in contrast with patterns in the United States, where the ideal of citizens participating in government, and actively seeking redress for unjust or inadequate conditions, although not always realized, is seen as part of the social compact.





SECTION V

# POLICY RECOMMENDATIONS

We believe there is much the public, philanthropic, nonprofit and private sector can learn from our research. In our focus groups and interviews, we asked participants what public policies and strategies could be pursued to attract more immigrants to Detroit, and to help both long-term residents and newcomers navigate the economic challenges they face. We inquired about ways to improve the quality of life for residents and support the

sustainability of their neighborhoods. Our policy recommendations are based on these interviews and also draw on Global Detroit's decade of experience working with partners across Southeast Michigan and the U.S., and in Banglatown/ Davison and Chadsey Condon in particular.

As we present these recommendations, it bears repeating that these neighborhoods are thriving through the actions of their





residents and the networks they have formed, largely independent of public sector action or support. In proposing greater governmental engagement with residents and business in Detroit's immigrant neighborhoods, we do not want to substitute the often-heavy-handed role of government for those actions and networks. Our research documents a wide range of improving neighborhood conditions and resident quality of life indicators, both in absolute terms and relative to the rest of the city of Detroit. We believe that improvement is directly linked to steady immigration growth and accrues to both immigrant newcomers and long-term residents.

This trend can be seen in many cities around the United States, including most of the large former industrial cities like Detroit or Philadelphia. Indeed, immigration ranks among the biggest opportunities these cities have to stem decades of population loss and disinvestment and, given the demographic shifts of the past two decades, is arguably the most realistic. While not all large cities in the Midwest or Northeast are seeing a net increase in foreign-born population, most are. Meanwhile, few, if any, have experienced any growth in U.S.-born residents. The regrowth of many such cities, particularly in the Northeast, is directly attributable to their growth in foreign-born residents.

Immigration represents a powerful force for neighborhood stabilization and quality of life improvement without pricing out existing residents or changing the economic character of the neighborhood. Immigration can be a stabilizing force even in the absence of sustained leadership by a strong community development corporation or any significant intervention or investment by either the public sector or the philanthropic community. Throughout our research, we have sought to leverage the strengths and unique assets we've observed in these immigrant communities to shape recommendations that would positively impact all Detroiters.

79 All cities are seeing some in-migration of foreign-born individuals and houses, but in some the out-migration of earlier immigrants outweighs post-2000 immigration. Chicago saw a significant drop in foreign-born population from 2000 to 2019. While Detroit's foreign-born population declined between 2000 and 2010, it has grown by nearly 7,000 from 2010 to 2019. Other cities that saw net increases in foreign-born population and net declines in native-born population include Philadelphia, Baltimore, Pittsburgh, Dayton and many others.

80 As noted in Section III, since 2010, the decline of the native-born population has slowed in Chadsey Condon and has ceased in Banglatown/Davison.

81 We recognize that a number of CDCs have played a valuable role in Chadsey Condon, particularly in terms of improving access to homeownership for some neighborhood residents.

Our recommendations are intended to help Detroit and similar cities attract and retain immigrant residents. Our recommendations also aim to facilitate equitable access to economic opportunity and neighborhood quality of life for immigrant and long-time Detroiters alike. As we noted in the introduction, creating policies to facilitate immigration is not a zero-sum game that takes attention and scarce resources away from long-term African American communities, as some fear. Supporting and growing immigrant-inclusive neighborhoods can and should be a strategy that uplifts all. Some of our recommendations focus directly on immigrant inclusion, and others more on neighborhood revitalization. The two, however, are closely related, in that we see strengthening Detroit and its neighborhoods as a significant and broadly shared benefit of immigrant inclusion.

We believe that Detroit has the opportunity to lead an approach to neighborhood revitalization that is both immigrant-inclusive and racially equitable, serving as a model for other legacy cities and the nation. We advocate for policies, practices and programs that leverage the shared values that residents possess and that honor the cultural heritage of both immigrants and long-term residents. We envision neighborhoods that are rich in both resources and connections, fostering shared prosperity and providing an enhanced quality of life for all.

We believe it is essential that any entity adopting these recommendations ensure that: (1) programs, services and resources respond to the needs of, and are made available to, all neighborhood residents, immigrant and non-immigrant alike; and (2) they be provided in ways that bring people together, rather than perpetuate existing divisions. For Detroit and other legacy cities to fully benefit from the contributions that immigrants make to neighborhoods and the impacts that can accrue to long-term residents, decisionmakers need to be intentional about creating social cohesion among and between the different racial and ethnic groups that make up the city.

## SECTION V-1

## EXPAND IMMIGRANT HOMEOWNERSHIP

Our research reveals that Detroit’s immigrant families and communities value homeownership and work hard to become homeowners. They possess many assets that help them become homeowners, including use of savings, rehabilitation skills, and family, social and community networks to capital. In the course of our focus groups and interviews on this subject, however, it became clear that there was little if any alignment between conventional public programs, such as homeownership training and counseling, down payment assistance, housing subsidies for affordable housing and low-income housing tax credit development, and either the needs or the capabilities of Detroit’s immigrant communities.

Most of today’s affordable housing programs were designed many decades ago with little or no focus on immigrant communities, which were far smaller at the time.<sup>82</sup> Training,

82 By way of illustration, the framework of the housing voucher and CDBG programs were put in place 46 years ago, while the Low Income Housing Tax Credit was enacted in 1986. The “newest” federal housing program is the HOME program enacted in 1990. Similarly, the models that are still being used for homebuyer and homeowner assistance programs, such as education and counseling, rehabilitation assistance and down payment assistance, were largely designed in the 1970s.

lending and support programs for homebuyers were designed to build homebuyers’ ability to qualify for mortgages, by preparing them through education, improving their credit scores, providing down payment assistance, and connecting them to mortgage lenders. This entire system excludes undocumented immigrants, since under the “Know Your Borrower” regulations instituted in the Patriot Act after 9/11, no financial institution in the Detroit area will provide them with a mortgage.

Several policies, programs and practices can enhance housing opportunities for immigrant families, in ways that are responsive to the immigrant experience and to their distinctive assets and capacities. It is critical, however, to avoid undermining the informal systems that currently exist by encumbering them with bureaucratic obstacles and delays, and to create public sector roles that enhance those existing systems.







## EXPAND OPPORTUNITIES FOR VACANT HOME ACQUISITION AND REHABILITATION

Residents of both neighborhoods, and Banglatown/Davison in particular, clearly desire to acquire and rehabilitate vacant and substandard<sup>83</sup> properties in their community, as demonstrated by the extent to which housing quality has improved and the number of vacant structures has been reduced. The City's Campau-Davison-Banglatown Neighborhood Framework Plan supports this conclusion, recommending, among other things, a pilot project to bundle DLBA vacant homes and lots together for rehab and land-based uses.<sup>84</sup>

In light of the November 2020 voter approval of the City's Proposition N bond issue—which authorizes the allocation of \$90 million of the \$250 million bond authorization for securing and boarding vacant structures—strategies to facilitate rehabilitation by residents in these neighborhoods are particularly timely. If

83 While the principal focus of this section is on rehabilitation of vacant properties, it should be noted that both areas, particularly Chadsey Condon, also include many currently occupied properties that need extensive rehabilitation, often due to many years of deferred maintenance and deterioration of key building systems such as wiring, HVAC or plumbing.

84 "Campau Davison Banglatown Neighborhood Framework Plan," City of Detroit Department of Planning and Development, 2019, p.16, [https://detroitmi.gov/sites/detroitmi.localhost/files/2019-07/20190626\\_Finalpercent20Report.pdf](https://detroitmi.gov/sites/detroitmi.localhost/files/2019-07/20190626_Finalpercent20Report.pdf).

past policies are any guide, however, future City proposals are likely to focus on rehabilitation by nonprofit and for-profit developers, with each unit receiving significant public subsidy, in return for which the homes will be sold or rented to low- and moderate-income families.

We believe that vacant property rehab programs should be structured, in part, to leverage the opportunity to create lower-cost alternatives to rehab vacant property using the assets, capacities and experience present in many immigrant communities. These assets, however, are not limited to immigrant communities. Our recommendation for developing new vacant property rehab opportunities will serve long-term African American and other residents and their neighborhoods who are often unable to access or excluded from traditional homebuying mechanisms.

Global Detroit has worked with community partners, including the Detroit Hispanic Development Corporation and Bridging Communities, Inc., to facilitate the purchase of over 50 vacant homes since 2015 in order to rehabilitate those homes or occupancy, with no dedicated subsidy or other funding.<sup>85</sup> We continue to leverage our work and that of our partners to develop affordable single-family rehab models to expand homeownership opportunities, reduce vacancy and blight and foster neighborhood stabilization. Based in large part on our experience, we recommend that DLBA and the City of Detroit adopt a vacant home acquisition and rehab strategy for families that includes:

*Connect potential rehabbers and developers in target neighborhoods with vacant homes & vacant lots*

The biggest barrier to expanding the number of homes that Detroit residents are able to purchase and rehab is the difficulty residents have in acquiring vacant homes.<sup>86</sup> This challenge is experienced by both aspiring homeowners and small investors, and is partly an information problem. The problem also stems, however, from the limited vacant property supply in immigrant neighborhoods, as well as the failure of public agencies to be responsive to the needs, aspirations and capacities of immigrants.

We recommend that the Detroit Land Bank Authority (DLBA) establish a program to prioritize residents, resident investors, and small contractors to obtain vacant homes for rehabilitation and occupancy in tandem with the implementation of Proposition N.

85 To be clear, we are not suggesting that funding or subsidies wouldn't expand the impact and number of successful rehabs—in fact, Global Detroit and Detroit Hispanic Development Corporation have sought joint funding for these activities for exactly such purposes—just that we haven't been successful thus far in obtaining such funding.

86 This barrier was identified in Global Detroit's 2016 Banglatown Vision and Action Plan, which noted that residents had limited knowledge about the pathway to homeownership and that Detroit Land Bank Authority ownership information, as well as acquisition regulations and processes, are unclear to residents.





Figure V-1  
DLBA-OWNED  
VACANT PARCELS IN  
BANGLATOWN/DAVISON  
AND VICINITY

■ DLBA-owned structure  
■ DLBA-owned parcel

We recognize that a serious constraint on such a program is the fact that, as immigrant families have grown in number in Banglatown/Davison and Chadsey Condon, the availability of publicly owned vacant housing has dramatically shrunk, although many vacant homes remain immediately outside the boundaries of the neighborhoods that immigrant residents see as their core ethnic community. The spatial mismatch between supply of vacant homes and areas of high immigrant concentration is specifically identified in the Campau-Davison-Banglatown Neighborhood Framework Plan which notes that while the DLBA owns more than 1,200 vacant parcels, including both vacant lots and vacant houses, across the planning area, the great majority of the parcels are in the East Davison Village area, rather than in Banglatown, as shown in Figure IV-5 from the Plan.

This presents challenges, but also opportunities. It would be useful to approach leaders in both the Bangladeshi community and the African American community in East Davison Village to explore partnerships and resources with the potential to attract new residents within their communities, offering significant benefits to both groups.

Additionally, Figure V-1 shows that there are still quite a few DLBA-owned vacant lots within Banglatown, one of which is highlighted in Figure V-2 and shown in Figure V-1 above. With house values gradually increasing in the neighborhood, and mortgage interest rates at historic lows, the time may be ripe to create opportunities for local and capable small contractors and developers particularly those within the Bangladeshi, Yemeni and African American communities, to build small-scale infill housing on such lots.

*Build a support system for individual property owners rehabilitating & upgrading their properties.*

Several respondents suggested a number of actions that could be taken to support and assist individual property owners in their efforts to rehabilitate and upgrade their properties.

- *Create a small grant or loan fund for rehabilitation.*

A small grant or loan fund could support individuals acquiring vacant or substandard housing for rehab and occupancy. Such a fund could help owners commission building plans and obtain permits, purchase materials and make initial payments to contractors. If such a fund is established, it is essential that it be administered by an intermediary that is sensitive to community needs and able to move quickly in response to requests. The intermediary also must possess the ability to provide individual property owners with technical assistance and information, including help in understanding the permitting process and obtaining building permits and other approvals.

Several nonprofit organizations have sought to replicate the lending circles that exist within many ethnic communities. In our observations, the most successful lending circles established a high degree of trust among participants. We believe a grant or loan fund in which administrators are thoughtful and intentional about building trust with the community is an equally viable model.

Figure V-2

## DLBA-OWNED VACANT LOT IN BANGLATOWN/DAVISON

Source: Google Earth  
© 2020 Google



- *Provide clear information and technical support to individuals acquiring and rehabilitating properties.*

It is critical that DLBA develop informational materials and provide assistance for residents to identify the ownership of vacant properties and navigate the acquisition process. Current efforts to do this have been inconsistent and full of barriers. Purchase policies have fluctuated while prices have often risen beyond the means of interested residents. As noted above, there are many areas where residents engaged in housing acquisition and rehabilitation could benefit from information, education and technical assistance. In the case of immigrant residents, these resources need to be designed with inclusion in mind (e.g., factoring in language, cultural and other factors or barriers). While the DLBA has placed great emphasis on marketing and facilitating the sale of vacant side lots to adjacent property owners, they have not similarly emphasized vacant homes.

Additional inexpensive tools and support activities that would benefit immigrants but also help all Detroiters better navigate DLBA processes include:

- Creating lists of pre-approved or vetted contractors.
- Developing informational materials in Spanish, Bangla and Arabic on housing rehabilitation, permitting, DLBA property acquisition, as well as how to hire and work with contractors.
- Holding community training activities on permitting and contracting to educate vacant home purchasers and would-be purchasers.
- Organizing peer groups of individuals rehabilitating properties for mutual support and education.

Two activities that would require somewhat more financial support include:

- Developing, translating and disseminating an educational curriculum for individual homeowners, including training programs, videos and written materials.
- Retaining a licensed contractor who would be available to assist individuals to assess buildings' rehabilitation requirements prior to acquisition, as well as provide guidance during the rehabilitation process.



# THE CURB CUT EFFECT

— Angela Glover Blackwell writes in the Winter 2017 Stanford Social Innovation Review\*:

*There's an ingrained societal suspicion that intentionally supporting one group hurts another. That equity is a zero-sum game. In fact, when the nation targets support where it is needed most—when we create the circumstances that allow those who have been left behind to participate and contribute fully—everyone wins. The corollary is also true: When we ignore the challenges faced by the most vulnerable among us, those challenges, magnified many times over, become a drag on economic growth, prosperity, and national well-being.<sup>87</sup>*

Much like the rippling benefits that curb cuts can provide residents and businesses beyond the disability community, many policies designed to facilitate successful economic inclusion and integration of immigrants hold promise for all Detroiters. Vacant home acquisition and rehabilitation policies, for example, that leverage the immigrant experience and assets may provide tremendous value to non-immigrant residents as well.

ProsperUS Detroit provides an example of these ripple effects. Nearly a decade ago, Global Detroit recognized that immigrant entrepreneurs could help revitalize underserved neighborhood retail shopping districts across the city, but the entrepreneurial support organizations lacked bilingual staff and were not making concentrated efforts to connect with or meet the needs of immigrant business owners.

After more than a year of engaging with Detroit stakeholders, Global Detroit helped launch ProsperUS Detroit, a comprehensive microenterprise training, lending and technical assistance program that has since trained more than 1,300 aspiring Detroit entrepreneurs, facilitated opening over 300 businesses, and provided more than \$1.5 million in character-based microloans to over 70 borrowers. African Americans account for nearly 80 percent of the ProsperUS training graduates, 75 percent of the businesses receiving technical assistance, 70 percent of business borrowers and 60 percent of total dollars borrowed.

A policy intervention designed with the needs of immigrant entrepreneurs and neighborhoods at the fore became a valuable resource for non-immigrant small business owners and their neighborhoods.

<sup>87</sup> Blackwell, Angela G. "The Curb Cut Effect." *Stanford Social Innovation Review*, Winter 2017.





## EXPAND SUPPORT FOR HOMEBUYING IN IMMIGRANT COMMUNITIES

As noted earlier, the affordable housing industry has long offered a homeownership model that begins with basic homeownership training classes provided by housing counseling agencies certified by the federal Department of Housing and Development or the Michigan State Housing Development Authority. These classes are designed to lead to qualifying for a mortgage, often with down payment assistance to minimize buyers' need for cash. By contrast, homebuying in immigrant communities often involves significant cash outlays.<sup>88</sup>

Aspiring immigrant homeowners would be greatly aided by homeownership education designed around more typical immigrant home-buying experiences, (though it should be noted that such education would be valuable to any prospective homebuyer facing resource and access barriers). These might emphasize cash savings and use of family, social and community relationships that help these homebuyers assemble cash for purchases and that may not involve mortgages. The curriculum for such programs could focus on other topics important for stable homeownership that may be less familiar to immigrant homeowners such as the importance of filing deeds,

<sup>88</sup> While there has been some increase in buyers obtaining mortgages in Banglatown/Davison, it is still far from the norm, both because of language and other barriers, as well as the remaining stigma associated with interest in Islamic communities. The stigma surrounding using a traditional interest-bearing mortgage appears to be diminishing, particularly as more Bangladeshi buyers obtain mortgages by having trusted Bangladeshi realtors connect them with lenders.

understanding closing costs and filing fees, pulling permits for repairs, homeowners insurance, property taxes and poverty exemptions, use of land contracts, and more.

Any such program must address issues of language access and cultural competency inherent in working with immigrant communities. Detroit possesses certified housing counseling agencies (Southwest Economic Solutions, Bridging Communities, Inc., and Detroit Hispanic Development Corporation (DHDC) with Spanish-language skills, but there are no certified housing counseling agencies providing such services in Arabic or Bangla—two widely spoken languages in Detroit neighborhoods. Housing counseling services should be provided in these languages through trusted community-based organizations staffed by local residents.

We also recommend creating a Homeownership Support Center in Banglatown/Davison, which could provide the services described above. Such a center should be explicitly designed to be accessible to both immigrant and non-immigrant residents. In Chadsey Condon, while Bridging Communities provides services to the Latinx immigrants in that area, the needs of the Yemeni immigrants are not being as regularly addressed. Either a new center should be established in this neighborhood or funds made available to expand the services of existing organizations like Bridging Communities, Southwest Housing or DHDC to build stable homeownership among the growing immigrant communities of that area, including Arabic language capacity to connect to the growing Yemeni community.



## SECTION V-2

## IMPROVE ACCESS TO JOBS, WORKFORCE DEVELOPMENT, EDUCATION, TRAINING AND CAREER DEVELOPMENT SERVICES

### FOSTER INCLUSIVE HIRING PRACTICES AMONG DETROIT EMPLOYERS

The extent to which Bangladeshi residents rely on a subset of suburban employers for employment was one of the most striking findings of our research. These employers are willing to hire immigrants, and immigrant clusters have emerged within these select companies, but the companies are generally far removed geographically from Banglatown/Davison, requiring carpooling and extended commutes. By contrast, interview respondents stressed the tremendous difficulty they experienced in getting hired by local employers. This point was also made in the Banglatown Vision and Action Plan, which noted the need for “partnerships with local employers to identify the jobs and skills that are most needed and offering trainings to build these skills.”<sup>89</sup>

Access to good-paying jobs is a major driver of immigration. In our interviews we often heard that the promise of a good-paying job open to immigrants from one’s home country was the most significant reason driving one’s move to Detroit—often from another U.S. city. While census data demonstrates that immigrant households in Detroit are more likely to be working and have earned income, the spatial mismatch between employment and one’s home was an issue consistently identified in our interviews and focus groups.

Organizations across Detroit’s workforce development ecosystem should mount a concerted effort to better link employers in Detroit with the immigrant workforce. While a thorough analysis of this ecosystem’s immigrant inclusion practices was beyond the scope of this research, anecdotal evidence suggests that there are many opportunities for the workforce system as a whole to better serve diverse immigrant communities. These efforts could include rethinking outreach, marketing and job placement strategies to improve career outcomes for immigrants and others facing language, cultural and other barriers. The workforce system should also encourage and assist local employers to adopt more inclusive hiring practices. Organizations in the workforce development ecosystem, including employers themselves, would benefit from leveraging opportunities to engage with and learn from experts in the field of immigrant inclusion and from immigrants themselves.

Companies can be assisted by individuals and organizations knowledgeable about immigrant cultures and values in understanding implicit biases that exist among HR and talent acquisition staff. Efforts to build more inclusive hiring practices for long-term Detroit residents are already underway and we believe they should be intensified and broadened to include the unique barriers that immigrant workers face.

89 Banglatown Vision and Action Plan, p. 19.

Our research also identified opportunities to improve public sector outreach and hiring practices. These are discussed in detail later in the report under the social cohesion and social integration section of the recommendations. The recommendations regarding municipal hiring practices appear in that section because focus group participants viewed municipal jobs more as an important signal from local government that immigrants are welcome and less as a larger scale opportunity for economic prosperity, although public sector employment certainly has that potential.

### DEVELOP IMMIGRANT INCLUSIVE WORKFORCE DEVELOPMENT, EDUCATION, TRAINING AND CAREER DEVELOPMENT SERVICES, SYSTEMS AND PROGRAMS

We did not hear specific comments about the workforce development, education or training programs in our interviews or focus groups. We know, however, that these systems can be critical to creating economic opportunities—especially access to more rewarding careers. The integration of immigrants into these systems has been rapidly advanced over the last decade and Michigan has been recognized as a national leader for some of its work in these areas.<sup>90</sup>

Many organizations around the country specialize in this work. While a complete guide to developing immigrant inclusive workforce development, education, training and career development services, systems and programs is beyond the scope of this report, it is important that public policymakers seeking to nurture immigrant communities and address their integration needs build immigrant-inclusive workforce development programs, especially those that provide access to career laddering and skills building opportunities.

90 The State of Michigan’s Global Michigan program has funded a Refugee and Immigrant Navigator (RAIN) position in five county workforce development agencies across Michigan. This is a dedicated person to whom other staff can refer immigrant and refugee clients as well as learn more details about how to better serve such clients. While Detroit is served ably by the RAIN staff member at the Southeast Michigan Community Alliance, we believe that the City also would benefit from greater attention from the Detroit Mayor’s Workforce Development Board and its initiatives and programs—few of which have been thoroughly designed to ensure immigrant inclusion. Hamtramck residents who are served by SEMCA face access issues to programs, as the closest facility serving them is located in neighboring Highland Park and our interviewees expressed that SEMCA, the City and other workforce development agencies could improve their outreach to Banglatown residents about the training and workforce development opportunities that exist.

## SECTION V-3

## SUPPORT THE GROWTH AND DEVELOPMENT OF IMMIGRANT SMALL BUSINESSES

Immigrant-owned small businesses have had a profound effect on Conant Avenue’s revitalization in Banglatown/Davison. This is consistent with research nationally suggesting that immigrant business ownership can be a powerful tool for reinvigorating neighborhood retail districts and providing essential services and job opportunities in disinvested communities.<sup>91</sup>

Any public efforts to encourage immigration to legacy city neighborhoods should include strong support for immigrant small business owners. Few cities rival Detroit in building immigrant inclusion into an ecosystem of entrepreneurship and small business support. Today, Detroit’s small business support network has at least eight organizations with full-time bilingual service offerings (where none existed in 2010), many have offices in or regularly conduct outreach in immigrant neighborhoods, and it is common for them to promote their opportunities in Arabic, Bangla and Spanish. There is still more work to be done, however, and the COVID pandemic has highlighted the gaps and, in some cases, made them even more pronounced.

### EXPAND ACCESS TO CAPITAL

Detroit has seen the advent of several small business funding mechanisms over the last several years, with two of the most prominent being the New Economy Initiative’s NEIdeas funding competition (active between 2014–2018) and the City of Detroit and Detroit Economic Growth Corporation’s (DEGC) Motor City Match. The city, county and state all provided emergency grants to businesses during the pandemic, helping many small businesses keep their doors open. Our experience indicates that many immigrant small businesses still missed out on these opportunities, however. Post-COVID, we anticipate a return to a more lender-focused environment, which has historically posed barriers for immigrant entrepreneurs who are less likely to trust or know how to navigate lenders and loan requirements, nor possess the qualifications to meet those requirements. Additional grants designed specifically for underserved entrepreneurs and lenders willing to take on more risk and provide linguistically accessible and culturally-competent support in immigrant communities would help build and sustain more immigrant-owned small businesses, as well as Black-owned businesses and other business of color.

### INVEST IN TRUSTED CONNECTORS

In our years of work with small business owners, we have learned that their low (albeit growing) levels of participation in Detroit’s formal entrepreneurship ecosystem stems not just from a lack of knowledge or difficulty navigating processes but, at times, distrust. It can be difficult to believe that someone they

don’t know, especially the government, will provide them with thousands of dollars or hours of technical assistance, no strings attached, or to believe that applying for such opportunities will prove worth their time. Trusted connectors—individuals and organizations that have established strong relationships both within and outside of the community and who understand the language, culture and perspective of the community—are essential to bridging this divide. Organizations like Global Detroit, ProsperUS Detroit, DEGC and TechTown already actively embrace this role with regard to small businesses. But many organizations who are not a part of the small business ecosystem also serve in this capacity. For instance, the African Bureau for Immigrant and Social Affairs (ABISA) has long provided social service assistance to Detroit’s West African community. When COVID hit, the ABISA staff found themselves quickly educating themselves on small business funding opportunities so they could assist neighborhood business owners in understanding the Paycheck Protection Program and other grant and loan programs. Funders need to invest in the range of organizations who serve in this role and help build a trusted connector network to better foster collaboration.

### SUPPORT COORDINATION AND ACCESS GAPS

Through initiatives like the Detroit Means Business collaborative, launched during the pandemic, as well as the New Economy Initiative’s Neighborhood Business Initiative, launched in 2017, small business support providers in the city are increasingly working to coordinate their services. Still, there is duplication of efforts while many immigrant small businesses still fall through the gaps. Increased support for coordination and collaboration is needed.

While many different entities (Global Detroit included) surveyed business owners about their COVID-related needs, the effort was piecemeal and response lukewarm, as many business owners were already stretched to their limit. A more thorough and unified needs assessment with proper funding for those leading the assessment, as well as respondents, that is intentionally designed to reach businesses across languages, cultures and stage of development, would ensure an even more responsive and inclusive small business support ecosystem, ultimately strengthening both individual businesses and business corridors.

Beyond these efforts, it will be crucial to ensure that programs and policies designed to ensure Detroit’s COVID small business recovery is inclusive—efforts to help small businesses bridge the digital divide, for instance—are highly intentional about immigrant inclusion. This will entail not just translation, but culturally competent outreach and programming informed by immigrant business owners and communities.

91 See footnote 75.



## SECTION V-4

## BUILD IMMIGRANT INCLUSION INTO ASSET-BUILDING PROGRAMS, POLICIES AND SERVICES

The immigrant families in Banglatown/Davison and Chadsey Condon, like the vast majority of Detroit residents, are largely low-income and working-class families. Foreign-born residents of Detroit are more likely to be working and have earned income, are less likely to receive any form of public benefits and, yet, have higher poverty rates than Detroiters as a whole. This represents disturbingly high levels of poverty, given Detroit's status as one of the poorest big cities in America. Addressing the economic needs of immigrant Detroiters through asset-building strategies (free tax preparation, individual development accounts, credit building and financial literacy programs, home repair programs, LIHEAP assistance, etc.) is important to sustaining immigrant communities in Detroit and other similarly situated urban communities.

There is an array of programs and policies in Detroit to help address these needs. It is said that "Detroit is resource rich and connection poor." In other words, there are many programs and resources available to residents, business owners and community organizations, but far too often the people with the greatest need or who could benefit the most have the greatest difficulty obtaining information and gaining access to those resources. Global Detroit's experience is that immigrant communities are often isolated and have tremendous difficulty accessing the existing set of asset-building services. As noted earlier, building language access and cultural competency into those programs is a starting point.

Using trusted connectors to help residents access programs and services—while assisting providers in efforts to connect with new immigrant clients—is another critical strategy. Global Detroit has served as the "trusted connector" for several asset-building programs, such as Quicken Loans' Neighbor-to-Neighbor tax foreclosure prevention program (and the tax foreclosure prevention outreach efforts of the United Community Housing Coalition before that), the Accounting Aid Society's volunteer income tax assistance (VITA) program and DTE's Energy Efficiency Assistance Program, providing energy efficiency improvements to the homes of low-income customers. Within these programs, Global Detroit has often hired local, bilingual residents to canvass neighborhoods door-to-door. Becoming "connection rich" requires more than simply translation.

The most robust asset-building program outcomes usually come when mainstream providers, advocacy organizations, government, policymakers and institutions build inclusion into their systems, strategies, policies, practices and programs from the outset. For example, if the Wayne County Treasurer's Office, which oversees the tax foreclosure systems in Detroit, were to design its tax collection, notice and foreclosure systems with an immigrant inclusion perspective in mind from the outset (helping customers access tax bills or poverty exemption applications in other languages, providing language access to taxpayers, sending delinquency notices in other languages, etc.), there may be less need for "trusted connectors" in the prevention work.



## SECTION V-5

## ACKNOWLEDGE AND ADDRESS POTENTIAL SOCIAL BARRIERS AND CONFLICTS THAT CAN ARISE FROM RAPID IMMIGRATION GROWTH.

### BUILD STRONGER LINKS AND NETWORKS AMONG IMMIGRANT COMMUNITIES, AND BETWEEN IMMIGRANT AND LONG-TIME RESIDENTS

Immigration, particularly if rapid and large-scale, can create stresses and strains on neighborhoods as well as benefits. It is important not only that all Detroiters benefit from immigration, but that non-immigrant Detroiters do not see or experience the arrival of new and different neighbors as a zero-sum proposition with respect to their own conditions.

As in many other legacy cities, the long-term residents of Detroit neighborhoods with growing immigrant communities are often African American, and they have historically been marginalized and faced persistent discrimination, systemic issues that continue to be pervasive. Efforts to build social cohesion in neighborhoods experiencing immigration growth must be designed within and take into account the larger context of American racial inequities and history.

Earlier in this report we present extensive statistical evidence that standard quality of life indicators in the two target neighborhoods has improved dramatically compared to the rest of the city. While these improvements often benefit non-immigrant and immigrant residents alike, we also found that African American residents of Banglatown/Davison perceive these changes somewhat differently from their immigrant neighbors and may experience some cultural anxiety about the changing nature of their community.<sup>92</sup>

Overall, the African American residents we surveyed perceive the quality of life and general direction of their neighborhood more positively than the average Detroit resident views their neighborhood, based on comparable survey research. Yet our surveys, focus groups and interviews also found that African American residents in the target communities do not always share positive associations about new immigrants, and while recognizing positive developments, are less likely to attribute them to new immigrants.

Figure V-3 highlights some key differences. While agreeing that the neighborhood has improved, far fewer (although still a majority) African American respondents felt that the presence of new residents had improved the area, decreased vacancy rates and raised real estate values and rents. They were significantly

less likely to answer that new residents made the neighborhood safer, brought new businesses to the community or to perceive new residents as friendly.

These last two observations are not surprising. The City of Detroit's 2019 Campau-Davison-Banglatown Neighborhood Framework Plan suggests that many of the immigrant-owned businesses are not seen by African American residents as relevant to their consumer preferences. One East Davison Village neighborhood respondent quoted in that plan said that "I would shop on Conant if it had things I need," while another expressed a feeling that Conant "needs different types of shops."<sup>93</sup> An African American leader in East Davison Village who we interviewed praised the positive impacts that Bangladeshi immigrants have brought to the neighborhood, specifically citing the creation of new businesses on Conant, but noted that African American residents needed businesses "on this side" of the neighborhood, reflecting the point we made earlier about the spatial barriers between East Davison Village and Conant Street.

In our focus groups that combined Bangladeshi and African American residents, it was clear that these residents inhabited two distinct communities. While there was no evidence of hostility, and the African American participants expressed a desire to better know their neighbors and their culture, they evidenced little shared experience. This also was captured in the Banglatown Vision and Action Plan:

*While there is genuine cohesion within specific groups (e.g., men's groups, religious groups or cultural groups), the same connections do not exist across groups. Without intentional efforts to bring people from disparate groups together, cross-cultural interaction will not take place. Without cross-cultural interactions, stereotypes and prejudices will continue to run rampant, particularly those that pin certain groups as criminals or dangerous.<sup>94</sup>*

Our study included interviews with African American residents in the East Davison Village neighborhood. As active community leaders, the interviewees exhibited a generally positive tone about the benefits that immigrant arrivals have brought to the community, including raising property values, reducing vacancy and bringing new businesses. They stressed, however, the lack of

92 The diversity of Chadsey Condon meant that our randomized survey research resulted in racial and ethnic cohorts too small to meaningfully analyze.

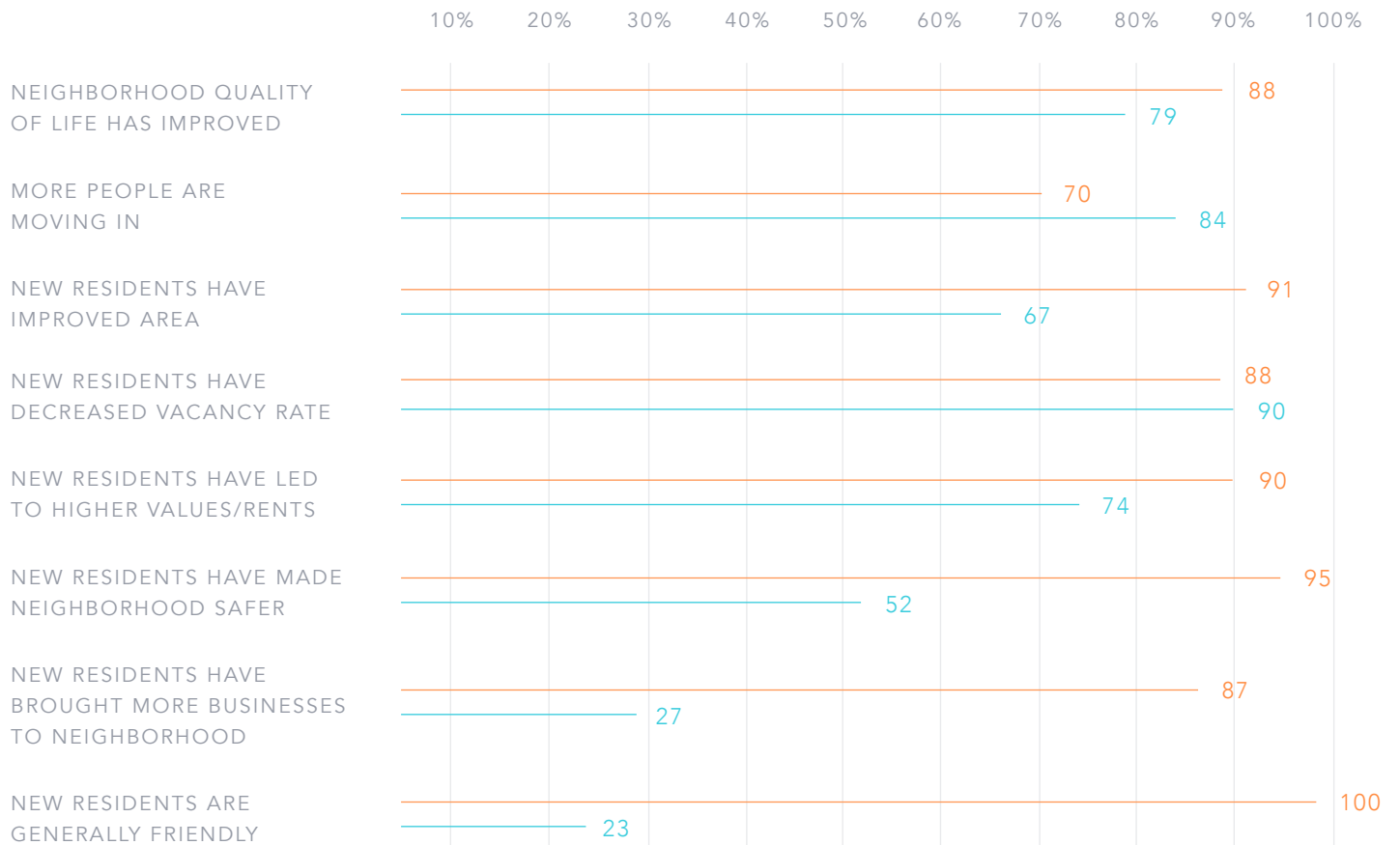
93 "Campau Davison Banglatown Neighborhood Framework Plan," City of Detroit Department of Planning and Development, 2019, pp.16, [https://detroitmi.gov/sites/detroitmi.localhost/files/2019-07/20190626\\_Finalpercent20Report.pdf](https://detroitmi.gov/sites/detroitmi.localhost/files/2019-07/20190626_Finalpercent20Report.pdf) at p. 59.

94 Banglatown Vision and Action Plan p. 28.

Figure V-3

PERCENTAGE OF POSITIVE RESPONSES  
BY RACE IN BANGLATOWN/DAVISON  
3rd quarter of 2019

ASIAN, WHITE OR OTHER  
AFRICAN AMERICAN



interaction between African American and Bangladeshi or Yemeni residents, and that the lack of interaction contributed to perceptions among their African American neighbors that new immigrants were not friendly. One interviewee noted that “We need to find out what we have in common, understanding each other’s culture, learning more about each other through their customs and vice-versa.” These community leaders asked for more meetings in which African American residents shared and collaborated with immigrant residents on planning the future of their community. They suggested that a neighborhood newspaper, email newsletter or social media platform be developed to share information on city plans for the neighborhood, as well as stories about neighborhood residents and businesses.

Over the past decade, the diversity, strong community and affordable homeownership opportunities in Banglatown/Davison have helped attract artists and nonprofit organizations that have designed and carried out projects to foster cross-cultural connections in the neighborhoods. In some cases, the explicit objective of these efforts has been to build bridges, while in others it has been a secondary feature of their work.

Powerhouse Productions, Carrie Morris Arts Production, Bangla School of Music and others have opened studios in the neighborhood, collaborating with local residents and one another on programming. With funding from a National Endowment for the Arts’ Our Town grant, a cross-cultural collaborative of these and other local artists and community builders pursued a series of “creative placemaking” events over 18 months, including a two-day, multi-site Porous Borders festival, to reflect and engage



the diverse experiences of those living along the Detroit/Hamtramck border. A robust network of urban gardens and gardeners, many growing produce indigenous to South Asia, includes Bandhu Gardens, Burnside Farms, Appleseed Orchards and many family gardeners. These also provide vital spaces for social cohesion.

In 2017, Global Detroit worked with Welcoming Michigan and Community Development Advocates of Detroit (CDAD) to facilitate a cross-cultural dialogue series among African American, Bangladeshi and Yemeni community leaders. These leaders organized several events to bring the community members together to celebrate common interests and share aspects of their culture through storytelling.

In 2019, Global Detroit launched Common Bond, which uses textile arts and storytelling workshops, as well as community conversations, to help women in Banglatown/Davison and other immigrant neighborhoods in the city expand their social networks, gain economic empowerment and express and enact their visions for a stronger community. This collaborative, cross-cultural approach has already proven to develop new relationships, cultivate leaders and open up potential economic avenues.

The East Davison Village Community Group officially became a nonprofit in 2020 after years of collaborating more informally on neighborhood improvement efforts. Comprised primarily of longstanding African American residents with deep history in the community, the group works to revitalize the neighborhood and provide support for community members. Among their community-building efforts are an annual resource fair at Davison Elementary-Middle School that draws a diverse group of families from the community, and the repurposing of several contiguous vacant lots into a gathering and play area through the City of Detroit's City Edge program. Their most ambitious endeavor is the imminent purchase of a vacant home, which they plan to turn into a community resource hub. It will be important to support the development and success of this group and to build common efforts with those in the adjacent Banglatown community in the years to come.

While it is too early to measure the long-term effects of these efforts, there is evidence of early successes in fostering cross-cultural connections. Neighborhood-based groups are now more aware of each other, they include each other in local planning efforts, share resources and collaborate on community-based projects. Successful factors that led (or hold promise of leading) to greater cohesion include:

- 01 | ENSURING COMMUNITY BASED OWNERSHIP of the project or program
- 02 | PROVIDING ONGOING SUPPORT for events and activities that bring people together over time
- 03 | PRIORITIZING ACTIONABLE STRATEGIES in which people from different backgrounds can work together to solve challenges or create new opportunities for the community at large.

Research suggests that interaction between members of different groups can promote reductions in prejudice. These effects may be maximized when participants are working on equal footing towards a common goal.<sup>95</sup> When community members of different backgrounds, cultures and experiences identify issues and/or opportunities together and work collectively to solve them, real and long-lasting bonds can be formed.

Sustained investment is needed to encourage ongoing interaction across different racial and ethnic groups. Arts and cultural activities in which residents can actively participate represent one set of opportunities to build cross-cultural awareness and understanding. Ensuring that different racial and ethnic groups sit at the table together in neighborhood planning and community building endeavors is a critical activity. Such opportunities, however, need to go beyond specific planning projects, and should be supported in a way that sustains cross-cultural relationship building, including creating ample time for participants from diverse backgrounds and communities to build relationships with each other (as distinct from merely reacting to a public planning exercise at hand). They need to be grounded both in a recognition that the cultural differences are real and may not be easily or quickly bridged, and by the selection of projects that truly have the potential to benefit the community at large and/or both groups, rather than principally one or the other.

In addition to specific investments in initiatives that have social cohesion building at their root, asset-building, community planning and other programs and efforts in the community should be designed to further social cohesion goals. Efforts to create access to economic opportunity and the programs developed and deployed in these neighborhoods—be they access to home repair funds, job training, small business loans, tax foreclosure prevention assistance, etc.—should be developed in inclusive and intentional ways to reach immigrants, African Americans and other residents. We recommend that the philanthropic, public and private sector invest in cross-cultural efforts to tackle common goals such as community planning, safety initiatives and other endeavors that foster experiences that prove to people that, regardless of where they come from, they have much more in common than they originally believed.

Our interviews in Chadsey Condon identified similar social cohesion challenges, suggesting a lack of connections between Latinx, Yemeni and other residents of the neighborhood. Moreover, our focus groups suggested that newer immigrants struggled to build strong connections with long-term residents, including those who are African American, white and Latinx, as well as more established immigrants whose arrival in the community often dated back decades. Prior nonprofit and philanthropic investments have created opportunities for diverse neighbors to work together in Chadsey Condon and the success of these efforts were evident in our focus groups. Residents seemed familiar with many local nonprofit organizations, such as Bridging Communities. Some of the past investments include Welcoming Michigan's Welcoming Chadsey Condon

<sup>95</sup> Intergroup Contact Theory was first proposed by Gordon Allport in 1954. More than 65 years of scholarly work has since built on his initial observations and research. See Allport, Gordon W. *The Nature of Prejudice*. Addison-Wesley, 1954.

program,<sup>96</sup> the Skillman Foundation’s Good Neighbors initiative (a comprehensive community planning effort that led to the creation of the Chadsey Condon Community Organization) and the Claytown Neighborhood planning process overseen by Bridging Communities. The complex intergroup dynamics in Chadsey Condon need to be further explored, but we believe that a similar investment in cross-cultural understanding and intentionality about inclusive program design and implementation is important.

## ADDRESS NEEDS OF IMMIGRANT WOMEN THROUGH TARGETED INITIATIVES

Issues specific to women loom large in both communities. Global Detroit’s Banglatown Vision and Action Plan noted that, “Many women [in Banglatown] are saddled with the majority of household responsibilities, often leaving them incapable of understanding and participating in the local market and contributing to family income,” adding that in “traditional Bangladeshi and Yemeni households, women are encouraged to stay home and care for the family. Without venues and events that are for women only, we risk keeping women from valuable experiences and relationship building with other women. Childcare demands, commonly falling on women in traditional households, reduce the time women can spend with others. When women are isolated to the household, they are unlikely to share with others uncomfortable or harmful events that take place in the home.”<sup>97</sup> Given internal dynamics in these communities, women are unlikely to join, or if they do, to be given the opportunity to participate on equal terms, in activities and programs in which both men and women participate.

The recommendations from the 2016 Vision and Action Plan are still relevant and worth reiterating:

- Develop a support network for women to call one another, meet and have safe spaces for conversations in order to build relationships with each other.
- Identify a secure and stable venue for women’s only events. Program this space with both children’s activities (art classes, indoor games, storytime, etc.) and women’s activities (sewing circles, small business training, financial literacy classes, ESL classes, etc.).

<sup>96</sup> Welcoming Michigan’s initial work in 2012 focused on building local community-based welcoming activities in four communities—Chadsey Condon, Hamtramck, Sterling Heights and Van Buren County in West Michigan. Each community had a diverse welcoming committee that organized dialogues, conversations, activities and other opportunities to build social cohesion. Several of the highlights from Chadsey Condon included painting a community mural and a series of cooking classes featuring the cultural traditions of local residents. Over time, Welcoming Michigan evolved to support more work with cities and these efforts were critical supports to the welcoming policies in Detroit, Hamtramck and Macomb County.

<sup>97</sup> Banglatown Vision and Action Plan, pp. 19 and 23.



- Connect women to existing women-only spaces and groups.
- Create women-only tracks where possible in asset building programs (homeownership, small business development, workforce training, cottage food tutorials, ESL, citizenship, etc.).

Banglatown/Davison has benefitted from several efforts that have been developed and implemented with these considerations in mind, including Global Detroit’s Common Bond program, Sisterhood Fitness (a multicultural, women-only gym), Women of Banglatown (offering art and exercise programs for women and girls) and Bandhu Gardens (a cross-cultural women’s gardening and culinary collective). We recommend that policymakers, local government, philanthropy and community development initiatives work to ensure that such efforts receive funding and support and are part of comprehensive strategies to facilitate and support immigrant communities. Similar programs should be considered in other immigrant neighborhoods, as they have potential to build cross-cultural bonds between immigrant women and their African American neighbors.

## SECTION V-6

## SUPPORT EMERGING COMMUNITY ORGANIZATIONS WITHIN IMMIGRANT COMMUNITIES AND CONDUCT OUTREACH TO EMERGING IMMIGRANT COMMUNITIES

Growing a “trusted connector” network by supporting the development and growth of emerging immigrant-founded and -led community organizations is a prime way to help Detroit’s immigrant communities thrive. The 2016 Banglatown Vision and Action Plan noted:

*Information about resources to meet basic needs and asset building is largely invisible to residents. Without a community development corporation, there is no single entity with the capacity to improve access to information and resources. For low-income people who lack internet access, or have other obstacles, such as lack of transportation, inflexible job schedules, limited telephone minutes, or strained childcare resources, there are several barriers to accessing important information. Others with a smartphone often have a limited understanding of where to go for resources and information important to their wellbeing. Many in the neighborhood prefer their news to be printed or to get it word of mouth. Numerous asset-building, nonprofit and government programs, from workforce development to entrepreneurship and housing, do not offer programs, services or information in culturally or linguistically accessible means. Banglatown is underserved by nonprofit and government agencies.*

While there are many community organizations in these neighborhoods, community leaders we interviewed felt that newly formed organizations needed assistance and training, and that more could be done to educate groups on how to advocate effectively at the local level, as well as on the skills organizations needed to be effective. Moreover, there was concern over competition among community organizations, and the sense that some organizations existed in name only or were driven by ulterior motives or hidden agendas. It is not always clear who an organization actually represents. Entities working in these neighborhoods should be aware of these dynamics.

There are many ways government, established nonprofit organizations, foundations and other institutions can embrace and support emerging community organizations and leaders in immigrant communities. These can be small steps such as showing up at local ethnic and religious celebrations, or the more involved act of inviting leaders of emerging ethnic organizations to participate in discussions and decisions affecting their communities. These institutions also need to actively advocate for greater support of and connection to immigrant residents and business owners, urging senior officials in schools, police, planning

and other agencies and organizations to take affirmative steps to build relationships and trust with immigrant communities.

The history of the Dominican community in Detroit underscores the importance of responding to the requests and realities of an emerging ethnic community and how harmful ignoring them can be. In the early 2000s, the Dominican community in Southwest Detroit formed an association and began to coalesce around local churches and schools. One of their community leaders was even appointed as an honorary consul general by the Dominican government. A series of steps, including failure to respond to the community association’s request for help to find a vacant space they could purchase and rehab as a community center, and the closing of public schools that had become important immigrant community anchors, alienated many community members. The cumulative effect of these steps is widely believed to have encouraged their subsequent flight to the suburbs.

Growing a “trusted connector” network by supporting the development and growth of emerging immigrant-founded and -led community organizations is a prime way to help Detroit’s immigrant communities thrive.

In order to retain new immigrant residents and to attract others, immigrants must feel that the city is a welcoming place to settle, not just a short-term waystation. Global Detroit has long advocated that the City of Detroit develop a Mayor’s Academy modeled on Nashville’s MyCity Academy, designed to foster a sense of connection between immigrant participants and municipal government, provide participants with the knowledge, confidence and relationships they need to view government as a resource and partner, and encourage participants to share what they learn with their communities. The creation of such a Mayor’s Academy was strongly supported by immigrant community leaders in our individual interviews.



## SECTION V-7

## INCREASE IMMIGRANT HIRING IN MUNICIPAL GOVERNMENT AND OTHER PUBLIC SECTOR ARENAS

Immigrants must routinely interact with government, whether with code officials over a building permit, with teachers and administrators in the local public schools, or with police officers over everything from minor traffic infractions to major criminal complaints. The need for more bilingual staff in government, particularly municipal government, was repeatedly cited by respondents, stressing that even for people who are knowledgeable about the rules and regulations, language barriers can make it extremely difficult to navigate public sector systems. In addition, they stressed that state and local government need to do more to train frontline workers with respect to basic cultural and sensitivity issues. “Please don’t just yell loudly at residents [who speak limited English],” one respondent pointed out.

While not every agency can have bilingual staff and/or enough staff to service the significant numbers of Arabic, Bangla and Spanish-speaking residents, they can train their staff on how to work with and be sensitive to the needs and concerns of residents with limited English proficiency. Local workforce agencies were cited as being particularly in need of bilingual staff. Other areas where bilingual staff and/or greater cultural sensitivity are particularly needed include:

- Police departments
- Code enforcement and permitting agencies
- Water and sewer departments
- Tax departments
- Public and charter schools

According to the Dominican community leader with whom we spoke, at one point in the mid-2000s, members of the Dominican community asked the City of Detroit to consider hiring Dominicans for frontline jobs at the Water Department and other municipal offices with which the community interacted with on a regular basis. The suggestions were intended not only to improve communication, but also to connect the members of the community better with city government generally, so that Dominican residents would feel they “knew” someone at that department. The request was ignored and, according to the respondent, sent a subtle message to Dominican residents that they were not welcome in Detroit. This was perhaps yet another factor that contributed to their subsequent flight to the suburbs.

The importance of more inclusive hiring practices by local government also surfaced during preparation of Global Detroit’s Banglatown Vision and Action Plan in 2016. Highlighting safety as a primary issue in the community, the plan noted that “racial and cultural differences between police officers and residents”

is a critical issue in Banglatown<sup>98</sup> and called upon police to “work towards hiring at least one bilingual police officer to work in this community.”<sup>99</sup>

The Seattle Police Department offers a useful model for building inclusive hiring practices to ensure that local government reflects the growing immigrant communities it serves.<sup>100</sup> The report stresses the importance of inclusive hiring:

*When the demographics of a police department’s employees align with the community demographics, communication gaps are bridged and there is a greater sense of cultural understanding between officers and residents. Community members are also more likely to perceive the police department as fair, legitimate and accountable. These factors ultimately contribute to a deepened trust . . .<sup>101</sup>*

Immigrants often do not apply for municipal jobs because they distrust local government, have a limited understanding of public service careers, have a limited understanding of the hiring process, and/or are unaware of hiring and career opportunities. Moreover, local hiring practices and processes may exclude qualified immigrant applicants through standardized examinations, unrealistic qualification requirements or implicit bias in hiring.

To combat these barriers, the Seattle Police Department engaged in several successful practices that ending up diversifying their force. These include:

- Having recruiters review the applicant’s resume, application, and supporting documentation to ensure the applicant is responsive to all hiring requirements
- Providing tutoring to prepare applicants for the written exam
- Offering courses to educate applicants on how to establish good credit.
- Proactively advertising the police department’s recruitment/hiring services that are available to immigrant communities.<sup>102</sup>

98 Banglatown Vision and Action Plan, p. 17

99 Ibid, p. 18

100 The work of the SPD was chronicled in Sloan, Madeline. “Strengthening Relationships Between Police and Immigrant Communities in a Complex Political Environment: Multicultural Outreach and Engagement Programs for Police Agencies,” Police Executive Research Forum, 2018.

101 Ibid, p. 19

102 Ibid, p. 20

Other sources suggest that local government utilize a point system in hiring that provides additional points for multilingual fluency, cultural competency and racial equity competency.<sup>103</sup> While recognizing that additional and different barriers may affect African American hiring, particularly in the highly controversial field of policing, we believe that many of these recommendations around inclusive hiring have value for African American communities as well.

103 A short primer on how to include racial equity competency in hiring practices can be found at the Management Center’s website, “3 Ways to Test for Racial Equity & Inclusion Competency,” The Management Center, rev. 10 Mar. 2021, <https://www.managementcenter.org/article/3-ways-to-test-for-racial-equity-inclusion-competency/>.

Whatever the process, local governments need to treat inclusive hiring and retention as a priority. They need to build relationships with local immigrant communities, market job openings and career opportunities to immigrant communities utilizing language access best practices, assist residents in accessing job opportunities and applications, and develop more inclusive hiring practices that value immigrants’ unique linguistic and cultural fluency, while recognizing and addressing the implicit biases present in their current practices.

## DETROIT AS A WELCOMING CITY

In 2014, the Detroit City Council and Mayor Mike Duggan took several actions that have provided support and encouragement for emerging immigrant and ethnic communities in Detroit. These include declaring Detroit a “welcoming city” as part of Welcoming America’s Welcoming Cities program. Emerging community-based organizations have been encouraged to join the Detroit City Council Immigration Task Force (ITF), spearheaded by Detroit City Councilwoman Raquel Castañeda-López, whose district includes Southwest Detroit and Chadsey Condon. The ITF has helped shepherd a number of inclusive public policies and, with the assistance of Welcoming Michigan, has conducted a series of facilitated dialogue and listening sessions between immigrants and long-term residents in each of the City’s seven Council districts. The ITF has been a valuable convenor of diverse immigrant groups to exchange information. In 2020, the ITF was instrumental in coordinating the distribution of \$750,000 in financial support to immigrant families in Detroit that were ineligible for CARES Act stimulus payments.

Detroit Mayor Mike Duggan has created a Mayor’s Office of Immigrant Affairs and worked with the ITF to implement language access reforms, create a Municipal ID card and develop and implement plans to facilitate the resettlement of some 200 refugee families in 2015–16. The Mayor’s Office of Immigrant Affairs has built connections with many of Detroit’s emerging immigrant communities, providing them with a stronger sense of belonging. The City is in the process of being certified welcoming—a more intensive and formal process than simply declaring oneself welcoming under which the City’s immigrant inclusion policies and environment are evaluated under six separate criteria.

With assistance from Welcoming Michigan, Michigan is home to more welcoming cities, counties and townships than any state in America, including Detroit, Hamtramck and Wayne County.





SECTION VI

## FURTHER RESEARCH

This study reveals promising insights about the impacts of immigration on neighborhoods in America's legacy cities. It also opens new realms of inquiry to expand our understanding of these dynamics. We hope that our peers in the fields of immigrant inclusion, urban planning, community development and others

will see the value in furthering this field of inquiry. While certainly not comprehensive, this section highlights some key questions raised during our research that we believe would benefit from additional study.



## UNDERSTANDING SOCIAL COHESION

As in many other legacy cities, the long-term residents of Detroit neighborhoods with growing immigrant communities are largely African American residents, who have sustained their neighborhoods and communities in the face of persistent discrimination and structural racism. Our study uncovered some discrepancies in how long-term residents may view immigrant newcomers. Our experience working in Detroit's growing immigrant neighborhoods has given us insight into some of the social dynamics at play, and we know that uncertainties expressed by some African American residents are mirrored by some immigrant newcomers. While it is important to note that there is little open hostility among groups, we have observed a co-existence that can be devoid of deeper interaction and/or partnership between immigrant newcomers and long-term residents.

As noted in our policy recommendations and throughout the study, we believe that if legacy cities like Detroit are to truly welcome, encourage and benefit from immigration and the improvement in quality of life metrics that we have observed, these communities need to build social cohesion within these neighborhoods and work to ensure that long-term residents are meaningfully included in new programs and policies, even those designed with immigrant inclusion primarily in mind.

Understanding existing social cohesion dynamics between immigrants and long-term residents in legacy cities is an arena that we feel is well worth additional research, with study of the relationships between newer immigrant residents and long-time African American residents of particular salience. Some of the areas of research could include:

- Exploration of racial attitudes and perceptions of immigrant newcomers, as well as more direct opinion research of attitudes of long-term African American residents towards new immigrant neighbors.



- Understanding of cross-cultural interactions and connections between immigrant newcomers and long-term African American residents, including investigating how youth and families interact within local schools; cross-cultural interactions at parks, libraries and public recreational facilities; cross-cultural interactions within community organizations; interactions across political campaigns and activities; and cross-cultural interactions around public transportation.
- Investigation of how immigrant residents interact with their neighborhood’s existing assets and infrastructure (such as existing retail businesses, community organizations, etc.), and conversely, how longtime neighborhood residents interact with the newer community assets and infrastructure developed within or by immigrant communities (e.g., immigrant-owned small businesses).

## UNDERSTANDING IMMIGRANT SAVINGS AND USE OF CAPITAL

As we presented our preliminary findings to the report’s external reviewers, they (and we) were struck by the degree to which a relatively low-income, working-class community of immigrant newcomers were able to amass and deploy savings to buy and improve homes, as well as launch retail businesses. While our focus groups on homeownership and interviews with community leaders provided insightful anecdotes on how dozens of families were able to purchase and rehab homes, we believe that research specifically designed to explore working class immigrants savings patterns and use of capital could provide more meaningful insights that could help policymakers and nonprofit service providers eager to assist immigrant families, as well as to replicate some of the positive capital practices we observed in non-immigrant communities.

Potential research questions include:

- What are the savings patterns of recent immigrants to the U.S.? Are these patterns feeding community capital accumulation and wealth creation around homeownership and business creation? Where are funds being saved (i.e., are they using traditional financial institutions or saving in cash?). What are the income sources that allow for savings?
- How do recent immigrants use family and social networks for capital accumulation and home purchasing?
- What role do foreign remittances play in accumulated capital in the U.S., including looking at how immigrant families are using property in their country of origin, as well as family networks abroad to accumulate capital in the U.S., and cash remittances from the U.S. to family back home and from family back home to the U.S.

## DEEPER UNDERSTANDING OF IMMIGRANT BUSINESSES

Our study would have benefitted from a deeper investment in research—both quantitative and qualitative—in immigrant-owned businesses and the commercial retail strips in our target neighborhoods. Available data and time were our primary constraints. To fully understand the impact that rapid immigration growth has had on the retail business community in Detroit and other legacy city neighborhoods likely would require researchers to develop a number of quantitative and qualitative data collection methods. Some of the most intriguing questions that we think additional research might explore include:

- What is the impact of immigrant businesses on their neighborhoods, including understanding their occupancy of vacant spaces, contribution of tax dollars and the nature of job creation. Who are the primary customers for new immigrant retail businesses? Do they serve non-immigrant consumers from the community, ethnic customers from across the region or mostly local immigrant consumers? Who do they employ?
- What inspires immigrant entrepreneurs to pursue business ownership? How do immigrants form capital to launch retail businesses?
- How are immigrant businesses faring during this economic downturn? What supports do they need? We believe that, perhaps, a multi-city study which looked at a variety of immigrant business districts would help shed additional and important light on this question.

## UNDERSTANDING THE NATURE OF IMMIGRANT ENCLAVES AND CLUSTERING

Our report conjectures that Banglatown/Davison saw particularly profound quality of life benefits from the relative homogeneity and strong clustering of Bangladeshi and Yemeni immigrants, while Chadsey Condon experienced more modest improvements because of the broader diversity of its immigrant population. A study that focuses on understanding the roles and impacts that more homogeneous clustering has compared to neighborhoods with broader diversity of immigrants could yield important observations for those working in such communities. It may be complicated to conduct such research and to isolate these variables, but we believe that if done well, it could yield useful insights.



A young boy with short dark hair, wearing a school uniform consisting of a blue and white striped shirt and a dark vest, is looking towards the camera with a slight smile. He is holding a large, bright red balloon that partially obscures his face. The background is blurred, suggesting an outdoor setting with other people and structures.

## SECTION VII

# CLOSING NOTE

We have shown that immigration, from Bangladesh, Latin America, Yemen and elsewhere, has been a positive force for change in Banglatown/Davison and Chadsey Condon, improving quality of life for their residents and creating stronger assets to the city of Detroit as a whole. Moreover, we have shown how these immigrant communities, most of whose members are low and moderate-income families, have accomplished this largely through internal networks, with little assistance from the public or philanthropic sectors.

As Detroit continues to revive and recover from the crises of the recent months, immigration can be a valuable asset to the city in that process. This is not a zero-sum game, in which immigrants benefit at the expense of others. There is room for everyone in Detroit, and the growth of immigrant communities can benefit long-term residents as well. Indeed, the ways through which recent immigrant communities have succeeded—particularly through

their use of community capital and social networks—can offer insights into creative ways in which we can shape more equitable and effective housing, small business assistance, community engagement and asset-building policies for everyone.

To ensure that that everyone benefits, however, local institutions, including city government, foundations, nonprofit community development corporations, social service providers, local employers and others, need to be more actively engaged in supporting immigrant settlement and inclusion, supporting and investing in local community leaders and organizations, and building bridges between immigrant and long-term resident communities for the benefit of neighborhoods, at large. It is in everyone's interest that they do so. Welcoming and supporting immigrants is a concrete strategy with demonstrated effectiveness that can contribute to reviving our legacy cities, in ways that work for and benefit the entire community.