

Our City, What Ruins

by

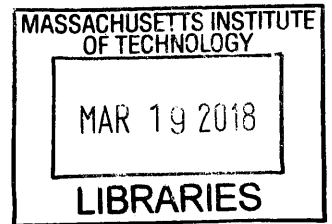
Martin Joshua Holmblade Elliott

Bachelor of Science in Architecture  
University of Michigan, Taubman College School of Architecture and Urban Planning

SUBMITTED TO THE DEPARTMENT OF ARCHITECTURE IN PARTIAL FULFILLMENT  
OF THE REQUIREMENTS FOR THE DEGREE OF

MASTER OF ARCHITECTURE  
AT THE  
MASSACHUSETTS INSTITUTE OF TECHNOLOGY

FEBRUARY 2018



ARCHIVES

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Signature redacted

Signature of Author: \_\_\_\_\_

Department of Architecture  
January 18, 2018

Signature redacted

Certified by: \_\_\_\_\_

Joel Lamere  
Assistant Professor of Architecture  
Thesis Supervisor

Signature redacted

Accepted by: \_\_\_\_\_

Sheila Kennedy  
Professor of Architecture, Chair of the Department Committee of Graduate Students



# **Our City, What Ruins**

by

**Martin Joshua Holmblade Elliott**

Submitted to the Department of Architecture  
on January 18, 2018 in Partial Fulfillment of the  
Requirements for the Degree of Master of Architecture

## **Master of Architecture**

### **ABSTRACT:**

Leaks, demolitions, vacancy and ruins. *Our City, What Ruins* is a double entendre we use to describe the conditions of urban life at the peak time of our practice. On the one hand, one third of the land lay vacant, transforming into blight, and targeted for demolition. The city was the world's flagship destination for wonders of the modern day ruin. We declared the largest federal bankruptcy in the nation's history, and our democratically elected officials were on their way to prison. It was clear the ruin landscape was an allegory for a failing system from the top down. On the other hand, *Our City, What Ruins* willfully drops the connotations associated with the ruins and the blight that surrounds them, and the bodies who still call the neighborhoods home.

Our practice was born out of a necessity we saw to fill a void in society; a collectively led spatial justice practice that was willing to work both nefariously and legally, on the psyche and on the land, on damaged histories and invented futures.

We advocate for an expanded agency of the architect; especially in landscapes of divestment and subtraction. This thesis explores spatial and socio economic tactics relating to rebranding of the body, community wealth building and emancipatory infrastructures in the form of drawings, models, slides, legal documents, literature, animation, collage and various other materials and documentation from the time of our practice. All of this presented in the very bureaus we discovered and rescued from a school tainted for demolition. Just as our practice worked to unravel the failed bureaucracy that helped produce *Our City*, we dive into our bureaus to question *What Ruins?*



**ANATOPIA**

**Thesis Supervisor:** Joel Lamere

**Title:** Homer A. Burnell Career Development Professor, Assistant Professor of Architecture

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**Mentions:**

**Advisor:**

Joel, I can't thank you enough for your ability to consistently meet my ideas from a place of authentic curiosity and allowing me to take risks and step into the darkness of the unknown. You have true talent in intellectual stewardship and curatorial feedback and have been among my favorite voices throughout my career studying in higher education.

Congratulations on becoming a father this year! I wish you happiness wherever life takes you next.

**Readers:**

**Azra, Azra, Azra**, you are such an amazing energy to be around that brings me true joy! It was an amazing opportunity to work together in so many ways throughout my time in this crazy, ridiculous place we know as MIT. Your incites and unique perspectives certainly rubbed off on me in many ways that I am grateful for. I'm looking forward to see what new amazing work you have in store in the future (*heritage lab!*)

**Hashim**, it was a privileged to attend this department under your deanship, as it was a privileged to borrow your intellect from time to time throughout the course of my thesis semester.

**Helper:**

**Joey Swerdin**, although spending 10 hours printing endless material on custom paper isn't the most glorious job you'll ever have, it was one of the most helpful I have ever had. Thank you so much for offering to help me when I needed it most and good luck with your future endeavors; I'm excited to continue following your work!

---

**press:**

To Daniel Glick-Utterman, Dwight Portocarrero, Ian Donaldson & last but certainly not least, Philip Marcantonio - you four are a dangerous breed when it comes to exchanging ideas, collaborating in thoughtful debate and following through on passionate projects. Each of you have my utmost respect as I look forward to growing further alongside yourselves.

**Mom & Dad:**

It's difficult to even know where to begin thanking the two of you. My entire life you have continuously supported and believed in my abilities while coaching my inabilities. Regardless if you agree or disagree with my ideas or beliefs, you support my passion which means so so much to me. You're truly amazing teachers in the category of life and love and I thank you for your being.

**All Kinds of Support**

**Sam Arabbo**, thank you for listening to the endless hours of rambling thoughts, insecure lows and excited highs. Sharing ideas, receiving feedback, criticism and overall support was overwhelmingly helpful throughout the process, and made the process that much more enjoyable.

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Against place determined by an external body politic  
Against place discovered by an internally born poesis



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INTERNAL REVENUE SERVICE  
P. O. BOX 2508  
CINCINNATI, OH 45201

DEPARTMENT OF THE TREASURY

Date: FEB 10 2015

ANATOPIA  
NONPROFIT CORPORATION  
4423 HUMBOLT ST  
DETROIT, MI 48208 - 4824

Employer Identification Number:  
27-2011211  
DLN:  
17053183307010  
Contact Person: Michelle Brown ID# 31360  
Contact Telephone Number:  
(313) 829-5500  
Accounting Period Ending:  
May 31  
Public Charity Status:  
170(b)(1)(A)(vi)  
Form 990 Required:  
Yes  
Effective Date of Exemption:  
March 1, 2010  
Contribution Deductibility:  
Yes  
Addendum Applies:  
No

Dear Applicant:

We are pleased to inform you that upon review of your application for tax exempt status we have determined that you are exempt from Federal income tax under section 501(c)(4) of the Internal Revenue Code. Contributions to you are deductible under section 170 of the Code. You are also qualified to receive tax deductible bequests, devises, transfers or gifts under section 2055, 2106 or 2522 of the Code. Because this letter could help resolve any questions regarding your exempt status, you should keep it in your permanent records.

Organizations exempt under section 501(c)(4) of the Code are further classified as either public charities or private foundations. We determined that you are a public charity under the Code section(s) listed in the heading of this letter.

Please see enclosed Publication 4221-PC, Compliance Guide for 501(c)(4) Public Charities, for some helpful information about your responsibilities as an exempt organization.

Sincerely,



Lois G. Lerner  
Director, Exempt Organizations

Enclosure: Publication 4221-PC

Letter 947 (DO/CG)

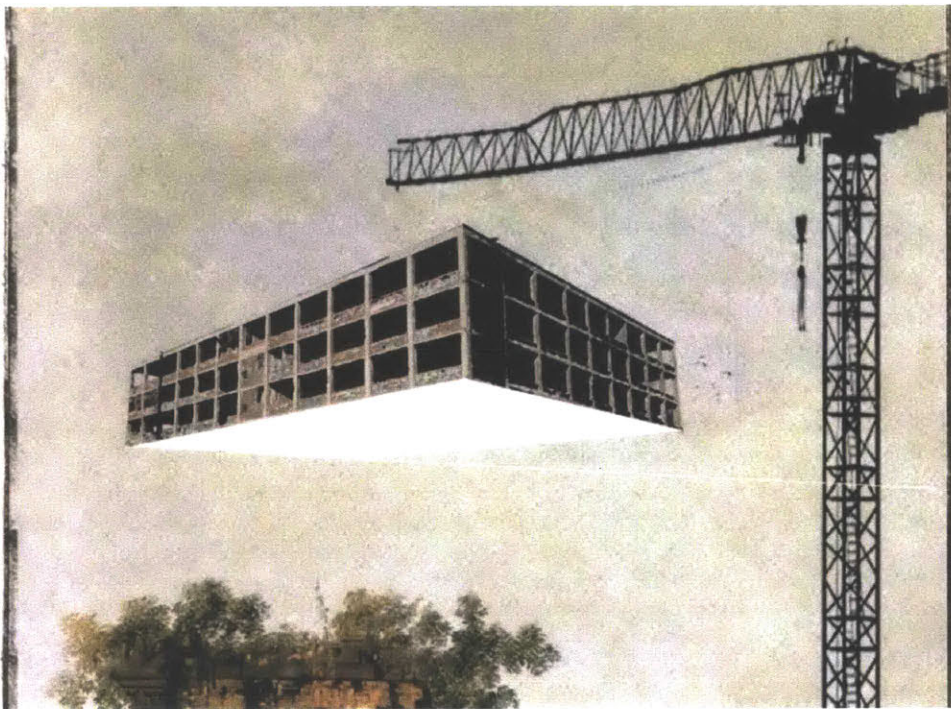
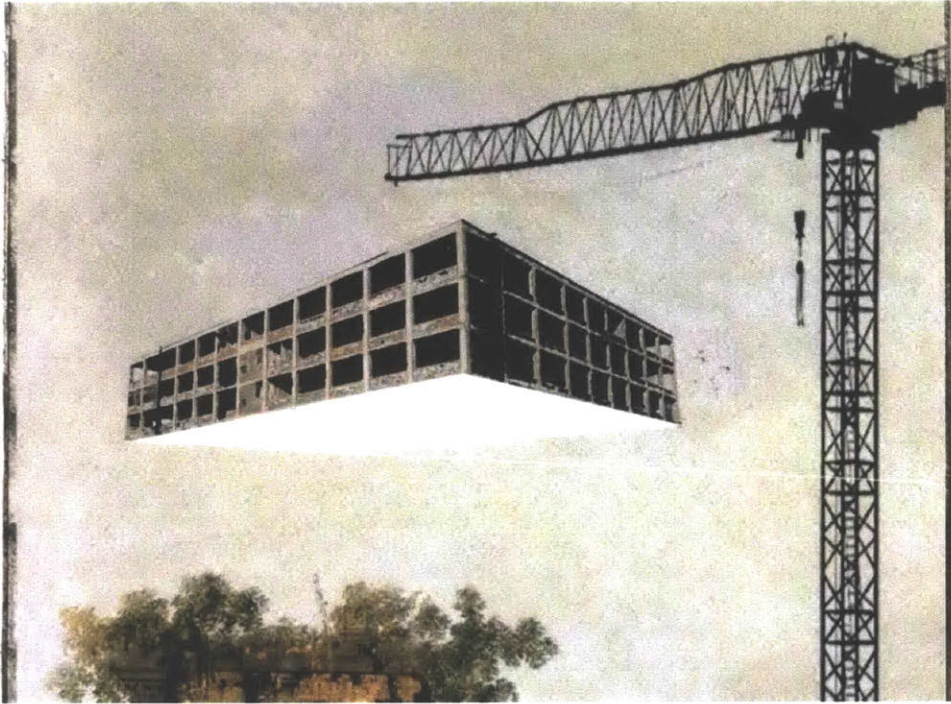


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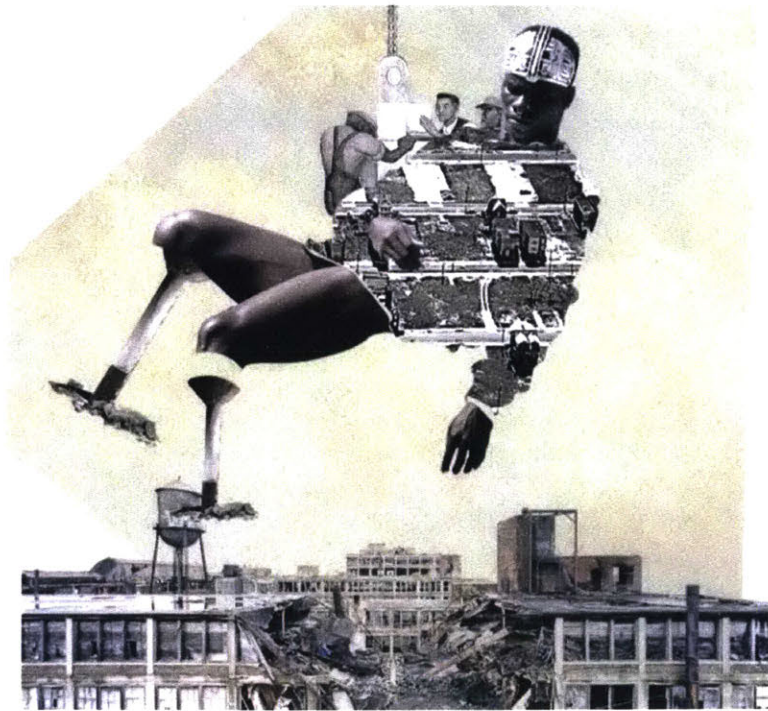
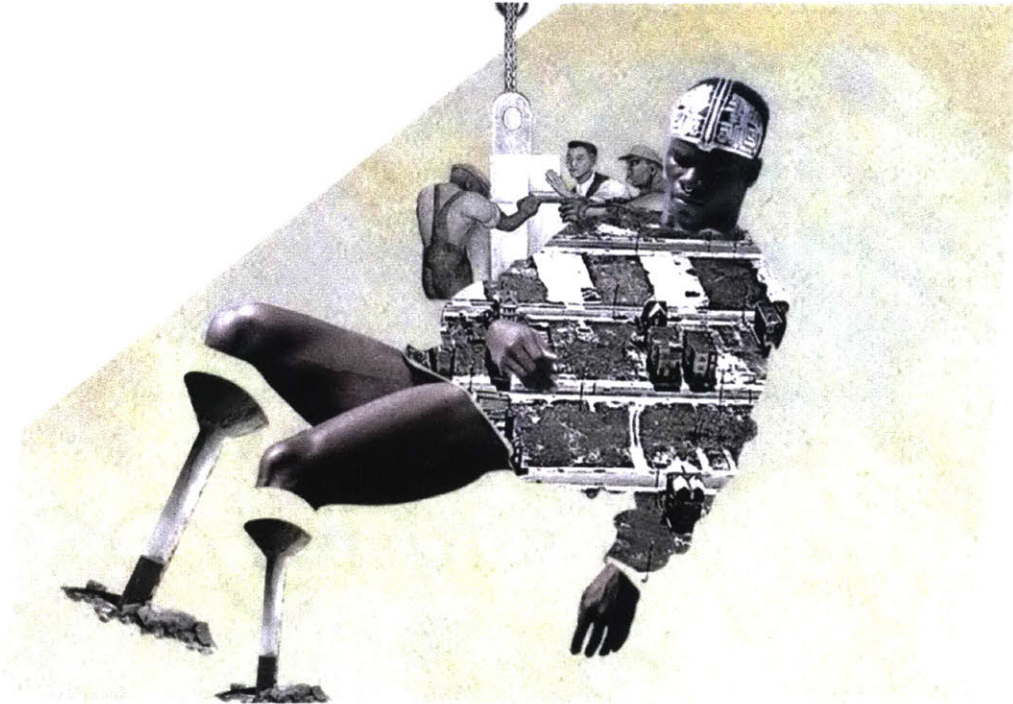
Animation Film Stills

Like many,  
we found ourselves in a landscape of subtraction.



For years, we witnessed the steady divestment,  
watched our city morph into ruin as the world progressed.

We felt the urban fabric corrode away with time,  
we watched architecture animated,



performing a dance with nature and the body.

On occasion, some would gather to watch and bid the



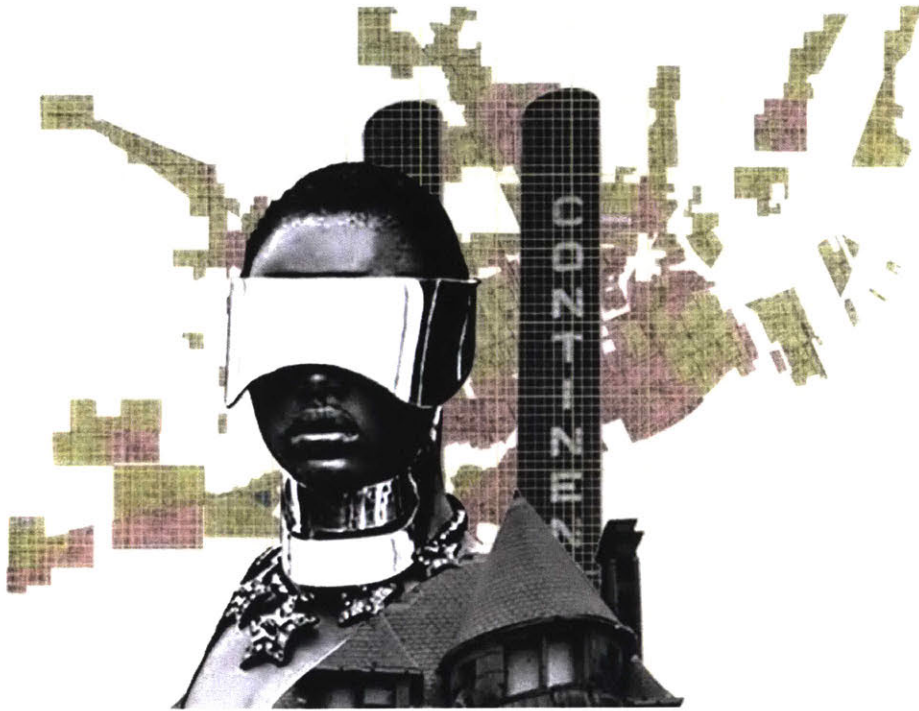
buildings farewell as they disappeared in a fiery spectacle of instantaneous reversal.

Other occasions were less glorious



as our memory boxes were violently erased from the landscape.

And even at times, it feels like the necessary mutilation.



After all, we've grown tough skin.

As the years progressed,  
it became clear we were not the only communities on the losing side of progress.



A pattern evolved, and we recognize ourselves across the region.

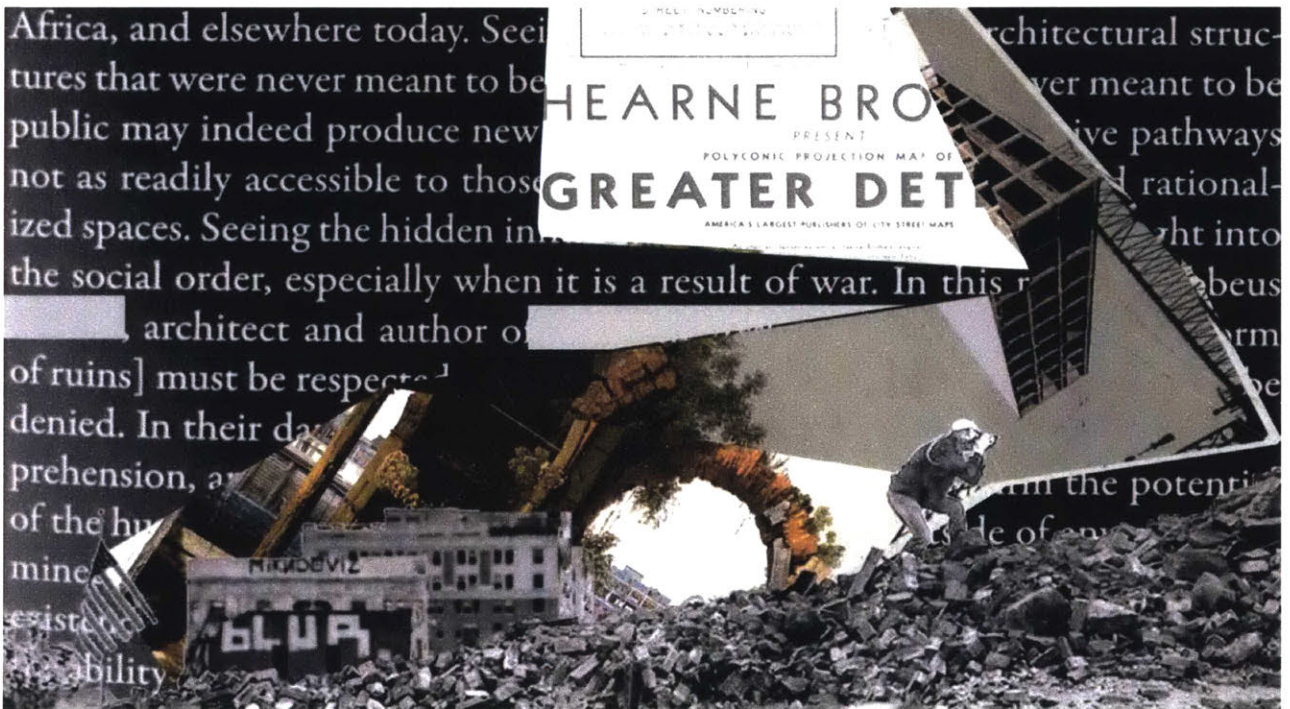
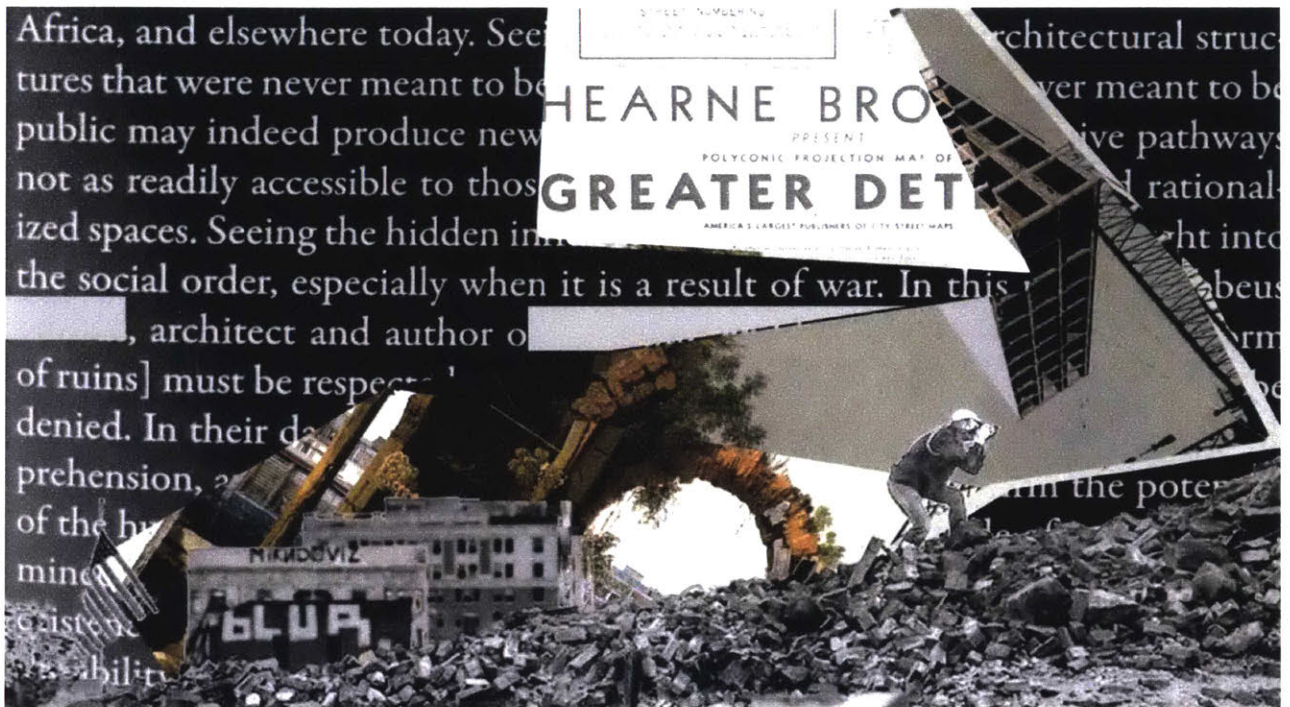
Foreclosures led to vacancy  
Vacancy led to blight  
Blight led to subtraction,



to demolition,  
to erasure  
lots and lots of erasure.



Our city became a destination for so called “urban explorers” who found awe, romanticized, fetishized and for some,



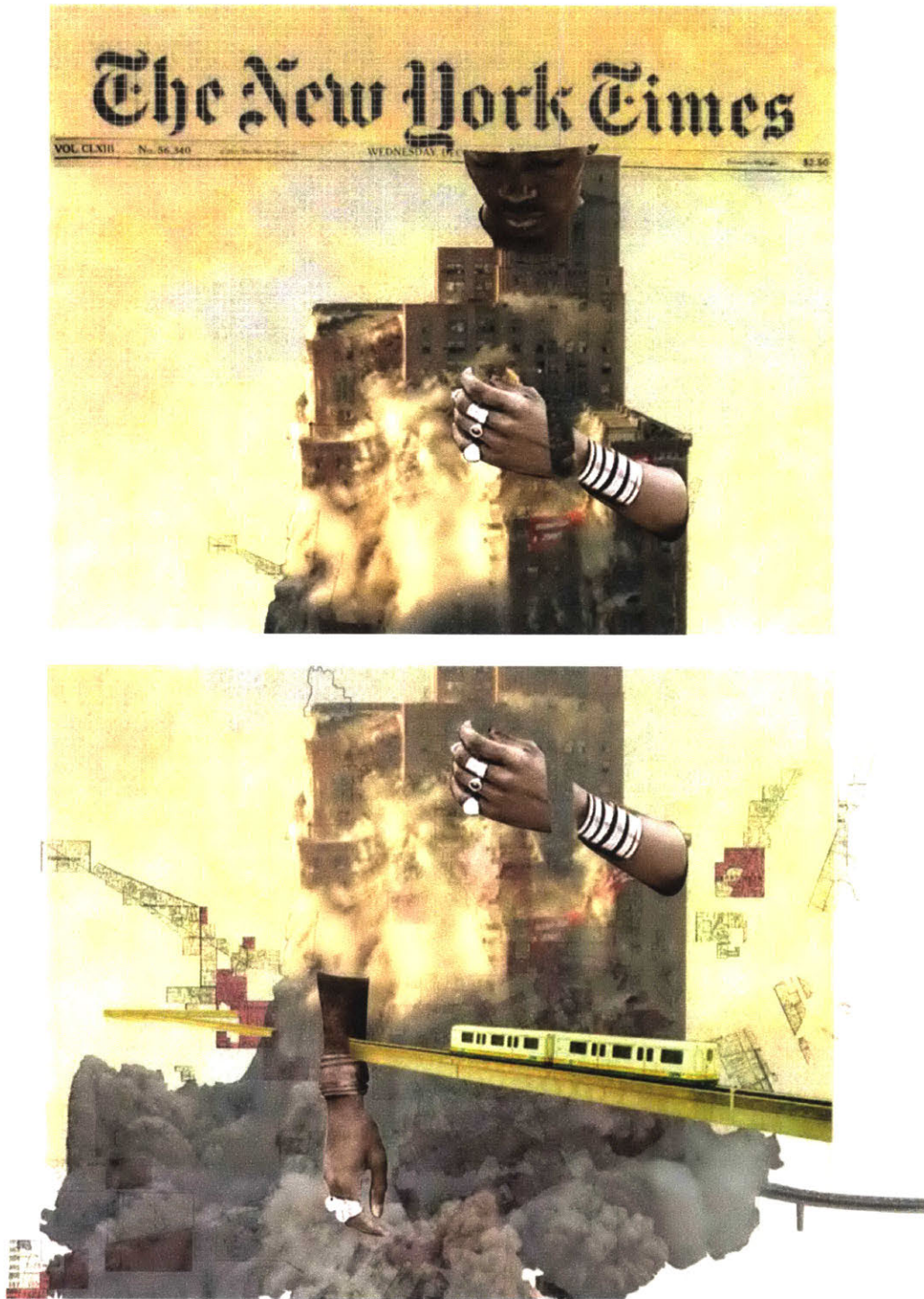
found freedom in the ruin.

Often, these passerbys rendered our city as a zombie wasteland



- absent of life of any kind beyond trees.

Narratives developed,



casting blame on the citizens of the city for the scenarios that surrounded them.

Our bodies were branded synonymous with failure, with danger,



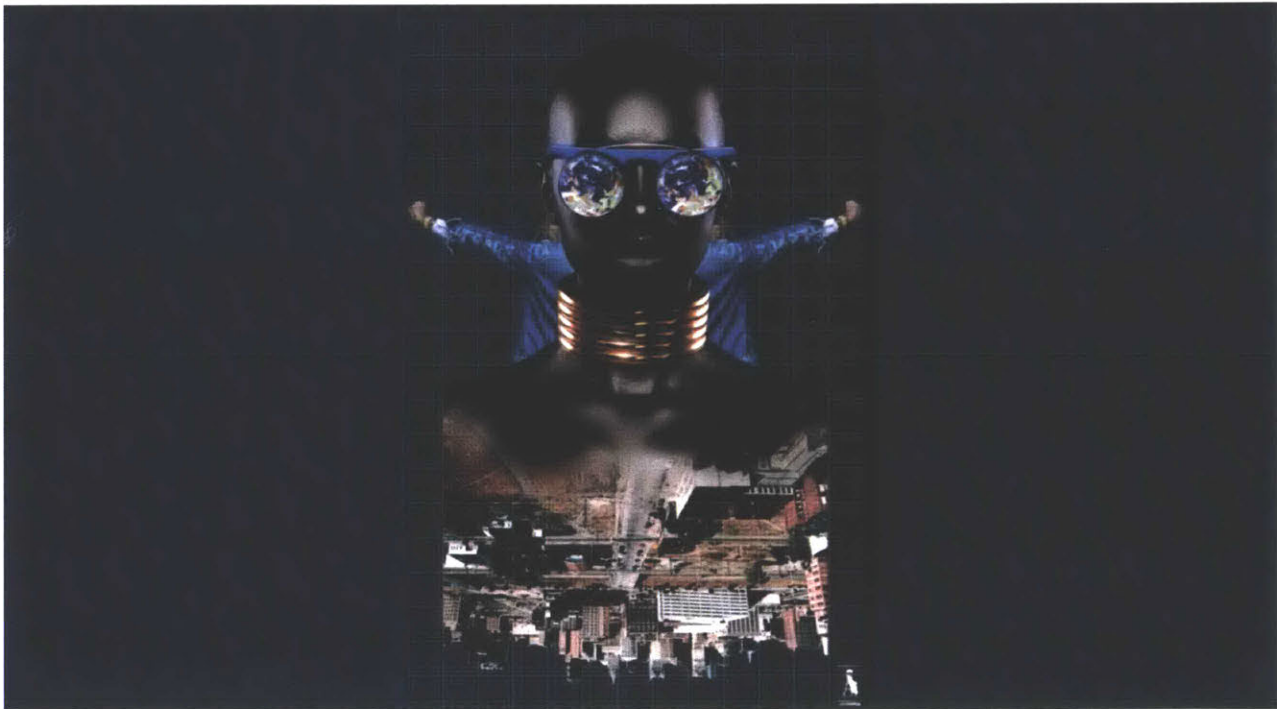
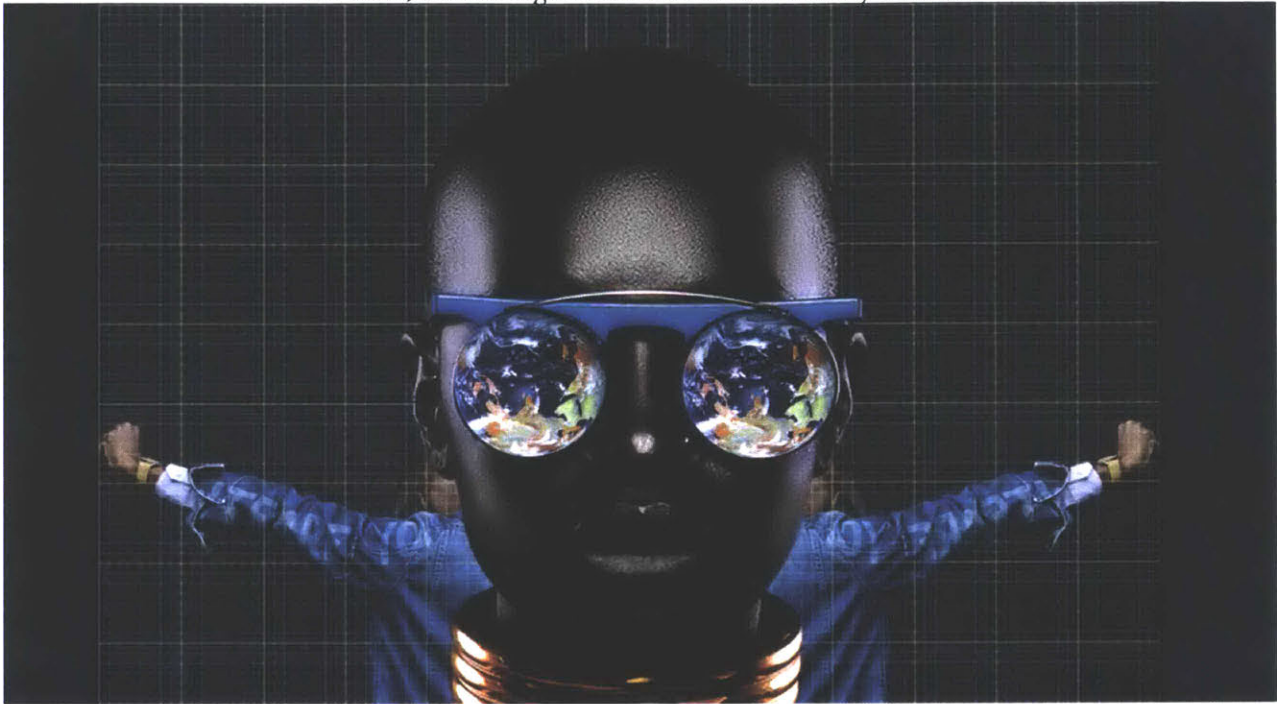
with the ruin.

And so,



we wear our ruins like fashion

Our practice was born out a necessity and an urgency to fill a void in society; a collectively led spatial justice that was willing to work both nefariously and bureaucratically, on the psyche and the land, on damaged histories and uncanny futures.



We are ANATOPIA

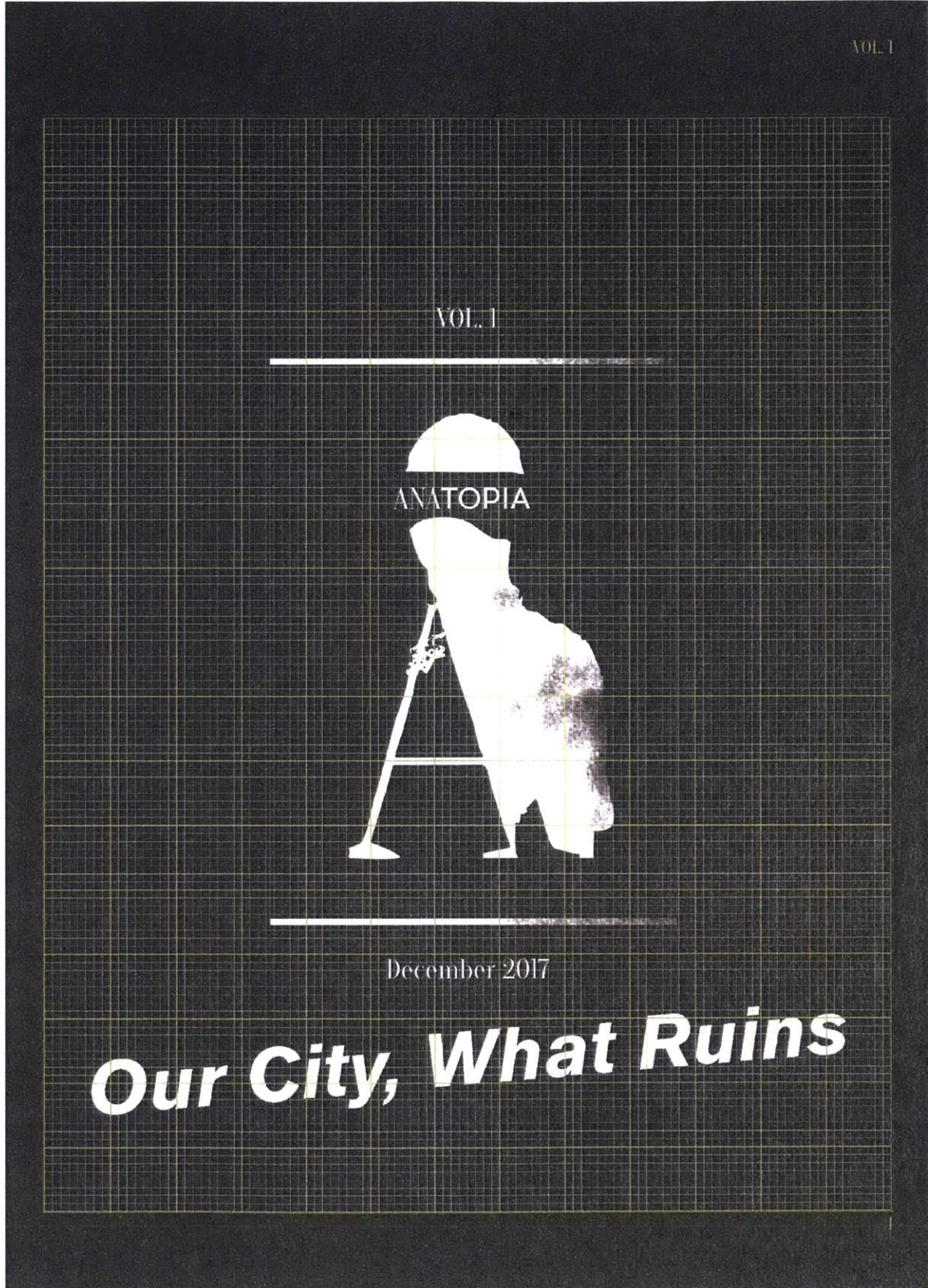
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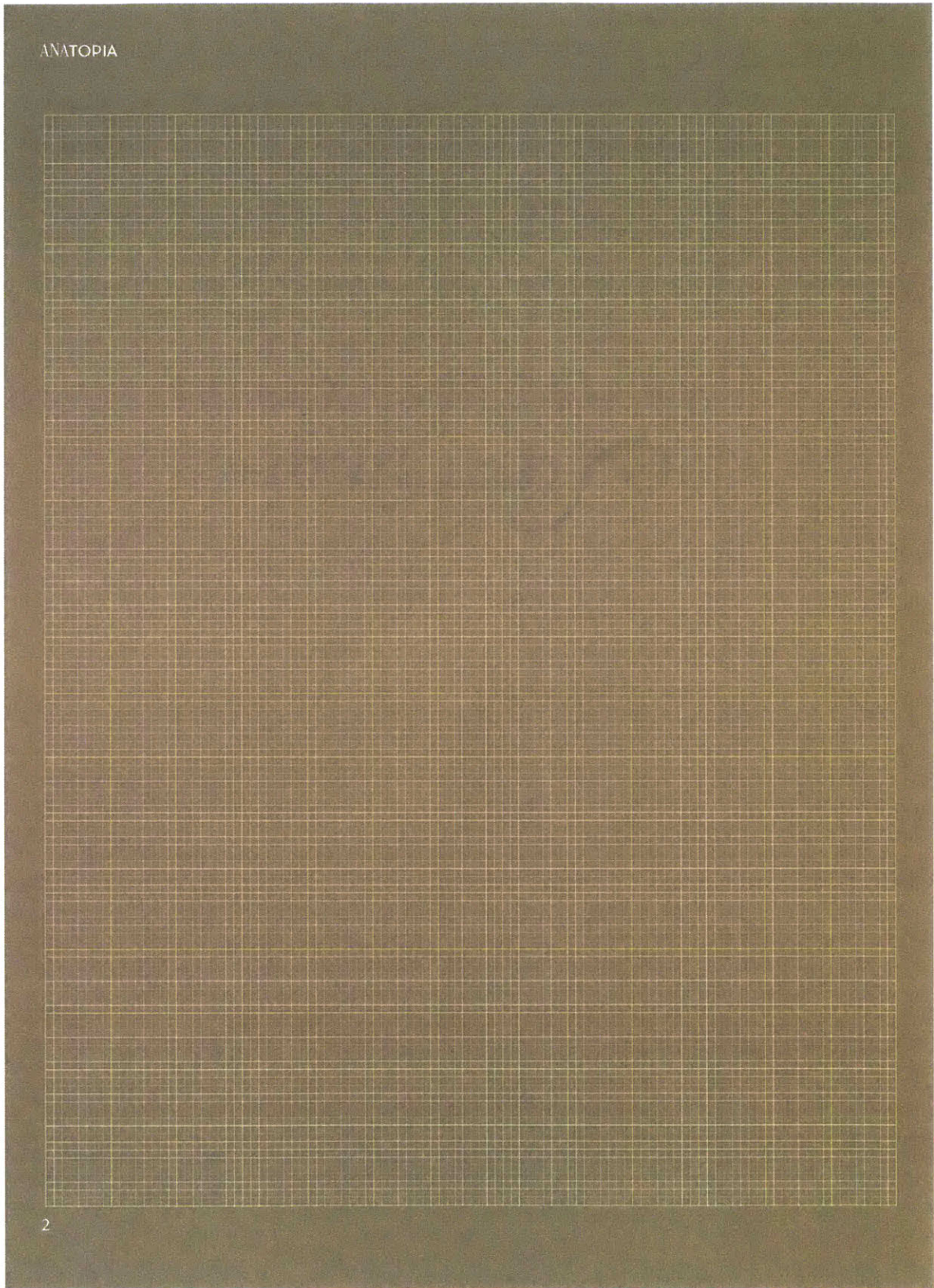
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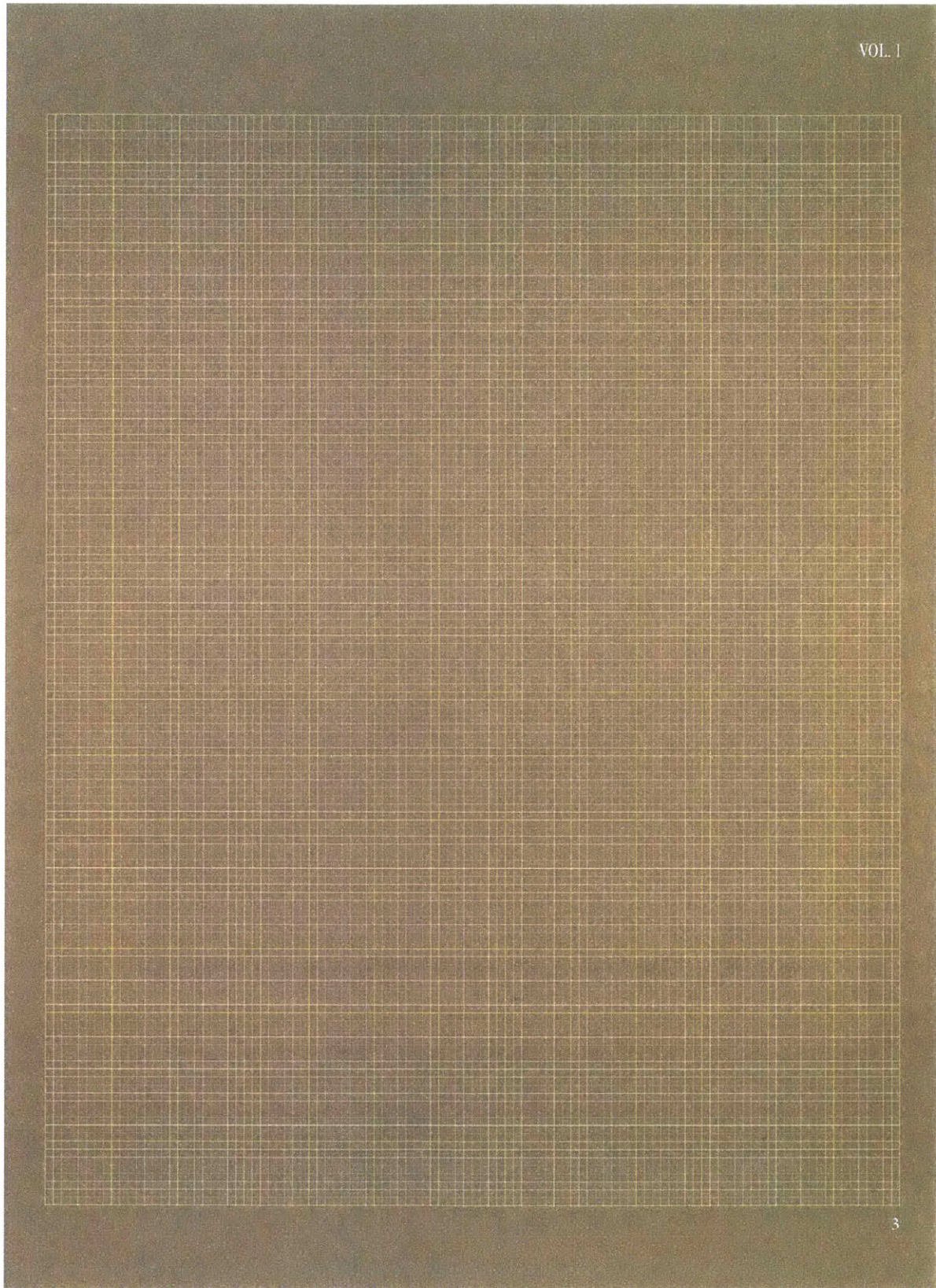
Anatopia Research Publication











VOL. 1

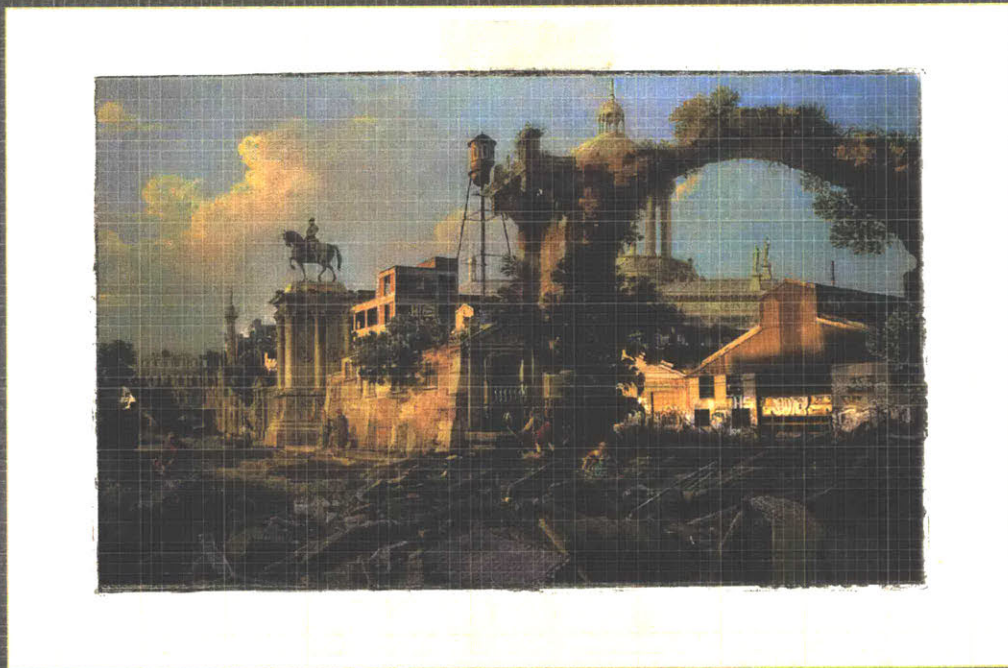
3

ru-in

/'rōoin/

**noun**

1. the physical destruction or disintegration of something or the state of disintegrating or being destroyed.



**verb**

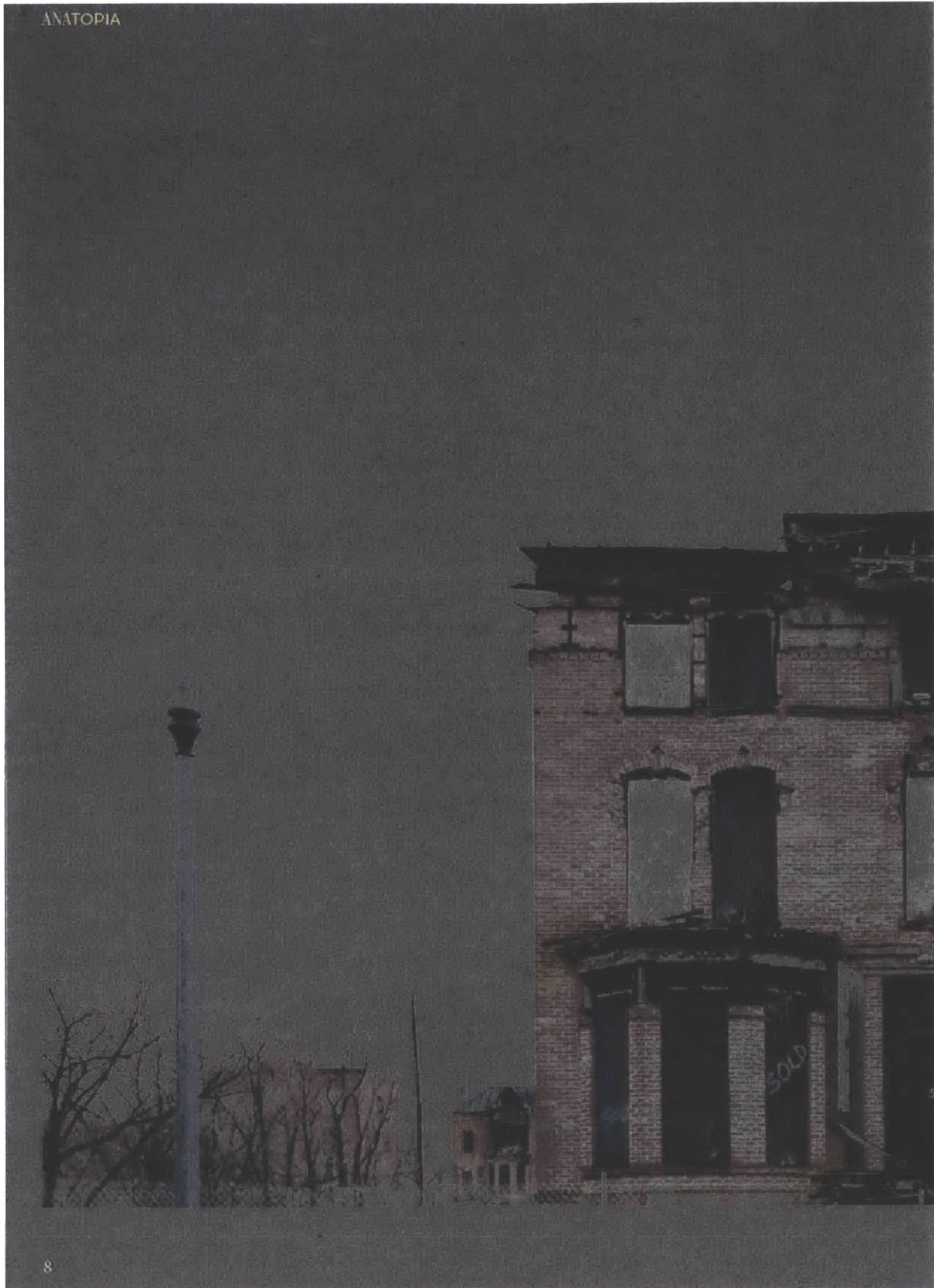
1. reduce (a building or place) to a state of decay, collapse, or disintegration.

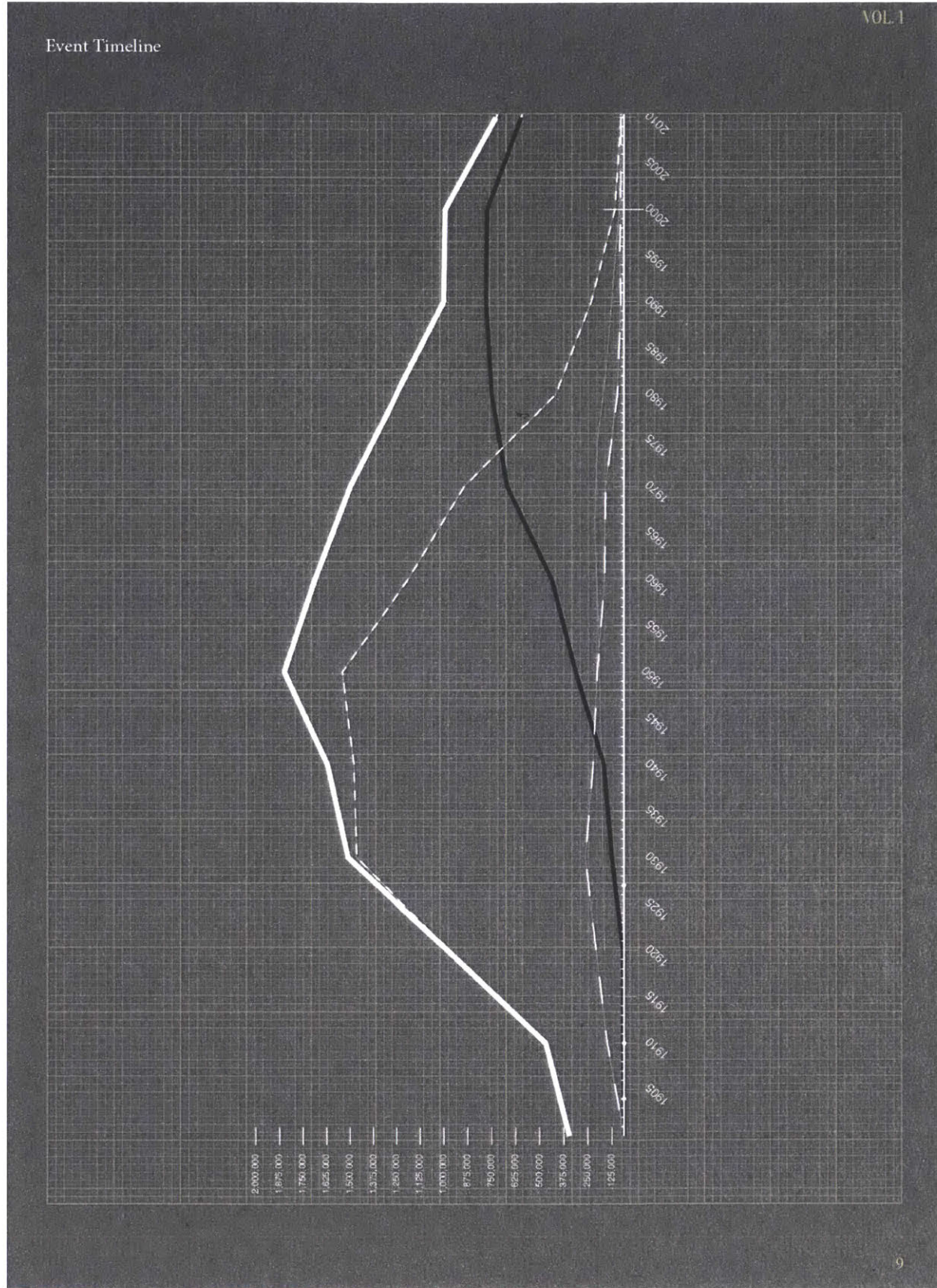
4 1 Superimposition of contemporary ruin; Packard Plant, Detroit Mi and painting by Canaletto

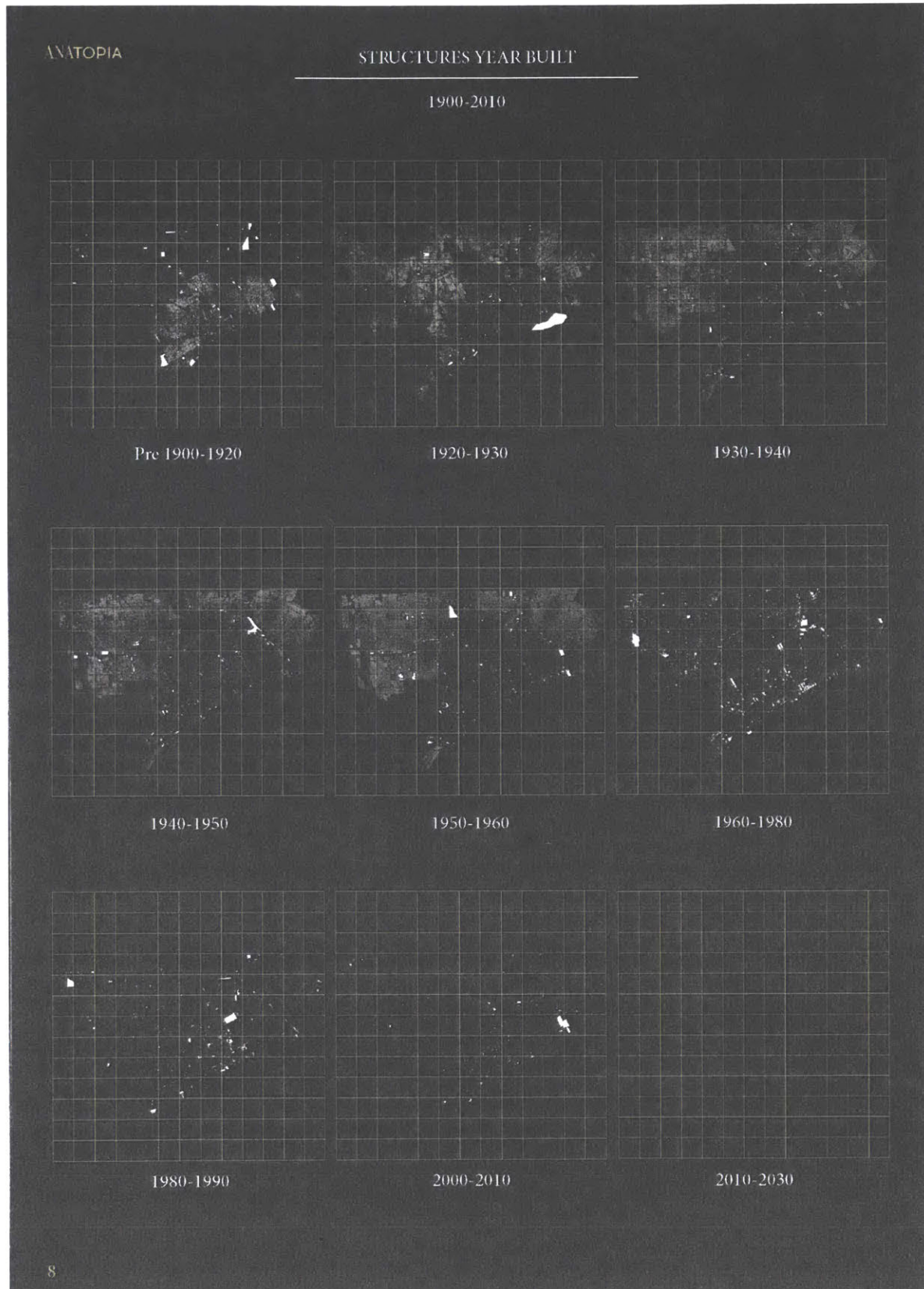
Over the past decades Detroit's reputation has been determined by in large by economic forces and policies outside the fault of everyday citizens of the city. This reputation has been amplified by national and international media who have helped solidify the narrative of a failed, empty, dangerous city; a city in ruins. However Detroit's ruins are unlike the classical ruins of Rome or Athens. Where classical ruins have reached their absolute form and work towards reaffirming a historical identity for the present, the contemporary ruin erodes our sense of identity as they expose the true fragility contemporary society is built on. We are told our neighborhoods are blighted like a disease, that if you get too close you could be infected with the same misfortune of inequality that produced the urban inflammations.

There is no denying the large scale abandonment of the city, beginning in the 1950s and continuing right up to our latest 2020 census. Detroit and its longstanding residents have not had it easy, from the racist redlining policies that oppressed Black homebuyers freedom to purchase, the white-flight to the suburbs taking billions of yearly tax revenue for schools and public infrastructure, the riots of '68, the initial Big 3 auto-bailouts, the 2008 financial crisis, and of course, the largest Title-9 Bankruptcy in United States history.

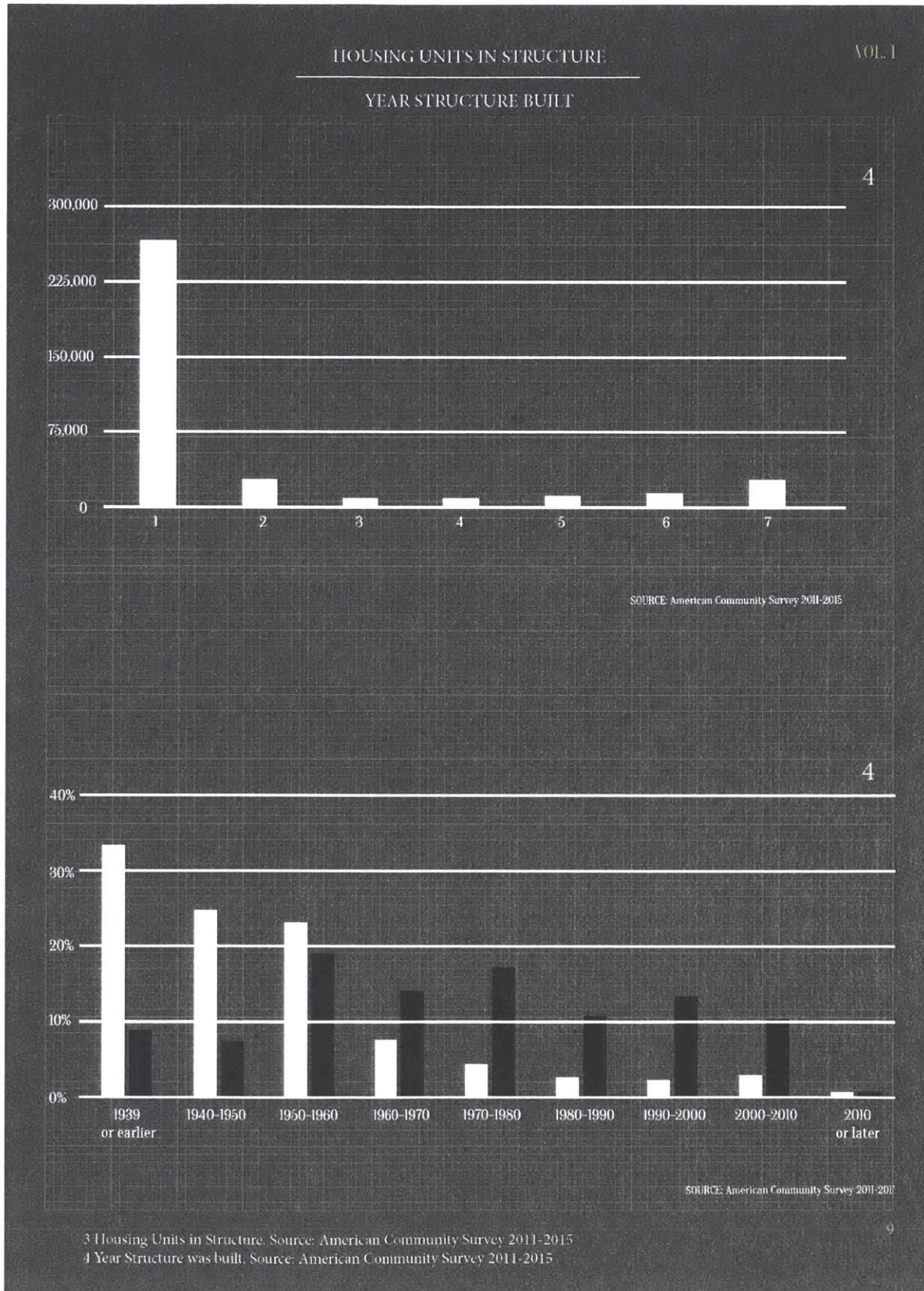
However, at the moment there is yet another ongoing injustice to the communities of Detroit who have pioneered through wave after wave of economic and political hardship. Since 2002 there have been over 155,968 tax foreclosed homes, the vast majority of those occurring after 2008.







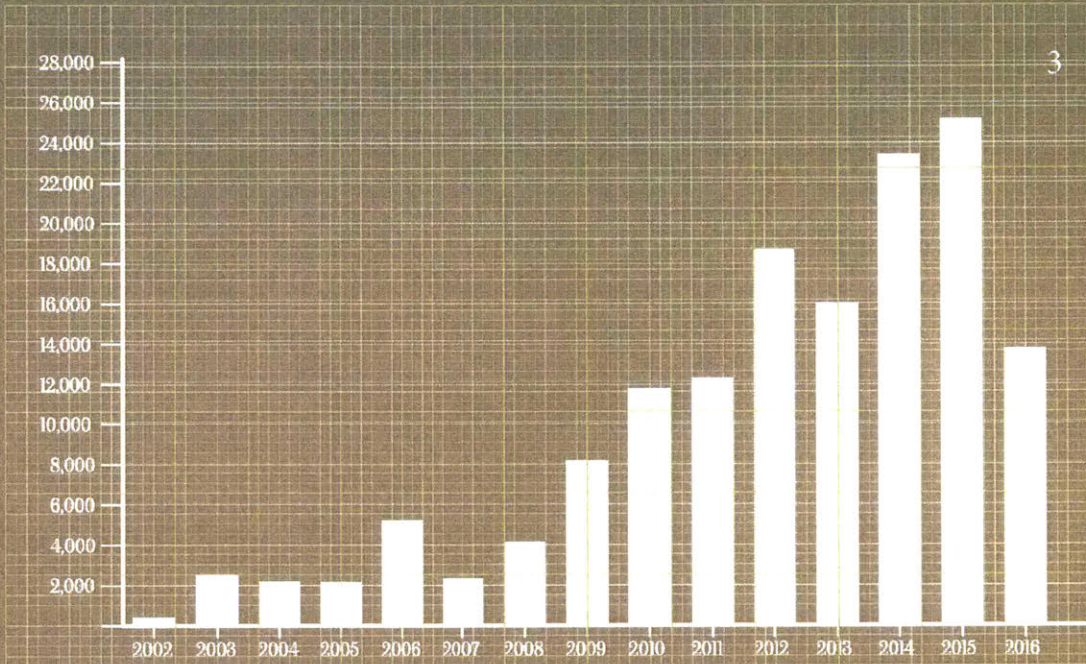




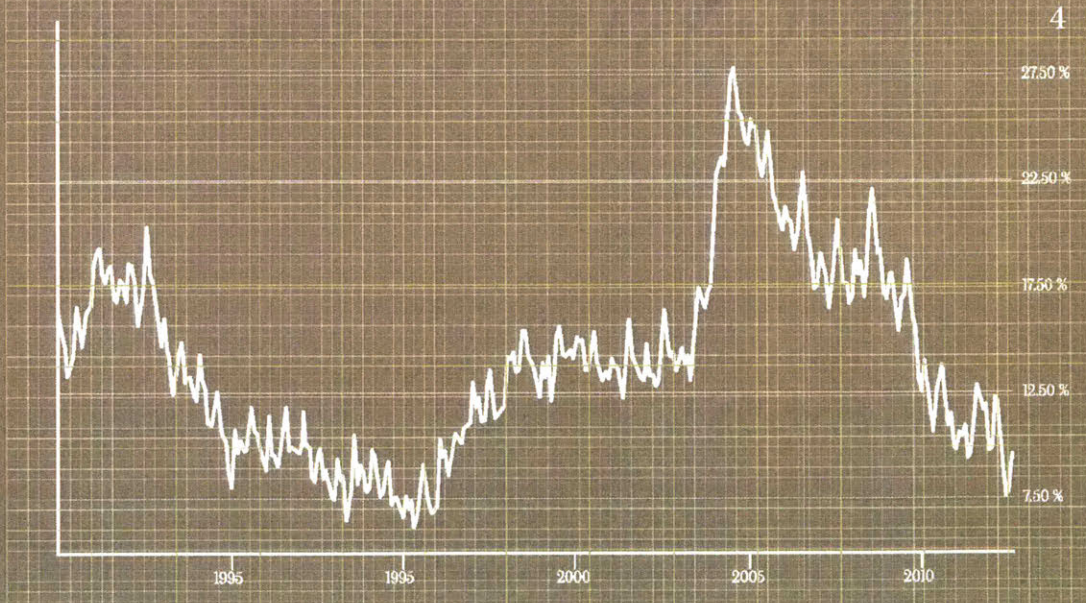
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TAX FORCLOSURES

DETROIT UNEMPLOYMENT



3



4

10 <sup>3</sup> Tax Forclosures 2002-2016 totalling 155,958 Detroit Unemployment 1990-2015

DETROIT TITLE-9

VOL. 1

United States Bankruptcy Court  
Eastern District of Michigan

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle)  
**City of Detroit, Michigan**

Street Address of Debtor (No. and Street, City, and State)  
**2 Woodward Avenue  
Suite 1126  
Detroit, Michigan 48226**

County of Residence or of the Principal Place of Business:  
**Wayne**

Chapter of Bankruptcy Code Under Which  
the Petition is Filed (Check one box.)

Chapter 7     Chapter 9     Chapter 11  
 Chapter 12     Chapter 13  
 Chapter 15  
 Chapter 15  
(Main)  
 Chapter 15  
(Non-Main)

Type of Debtor  
(Form of Organization)  
(Check one box)

Individual  
 Corporation (includes  
LLC and LLP)  
 Partnership  
 Other (State type  
of entity)

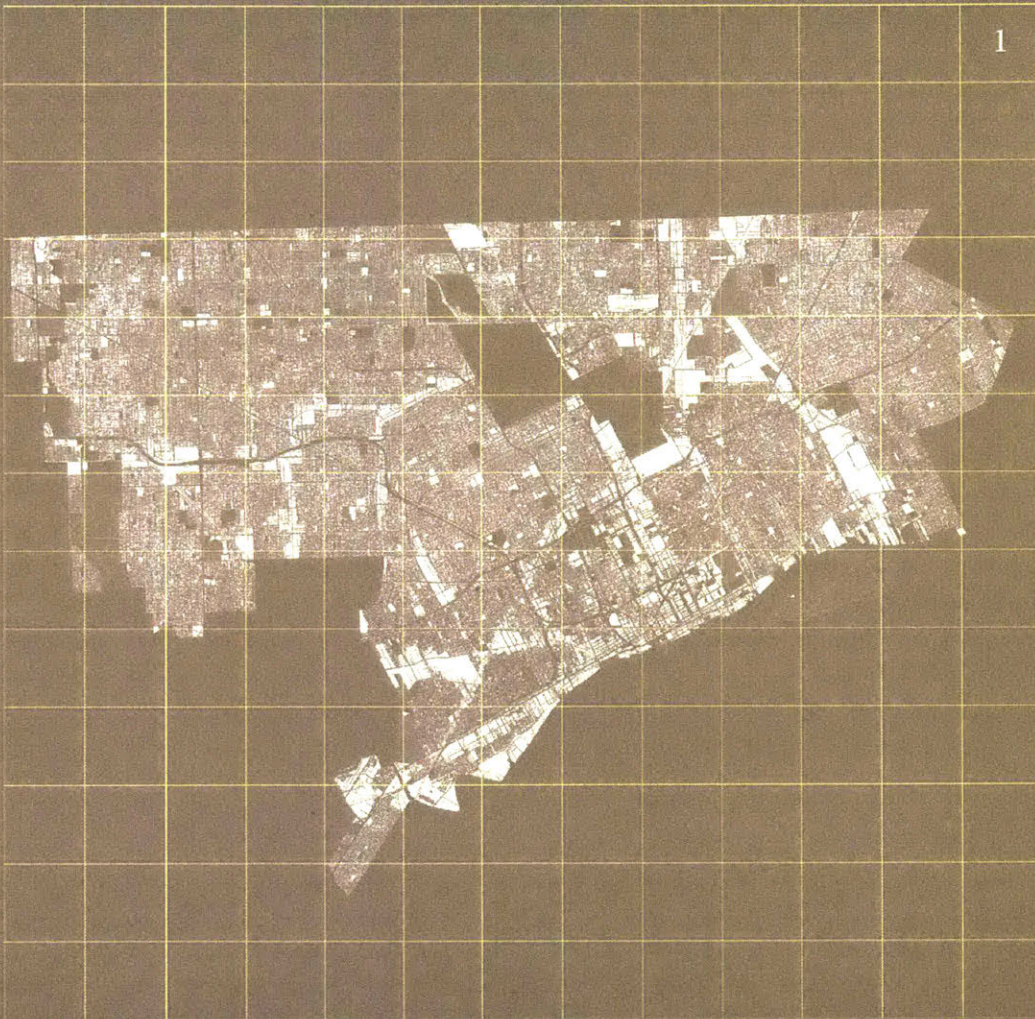
**Case Number**  
**13-53846**  
**Filed 07/18/2013**

**Municipality**

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DETROIT ALL PARCELS

377,602 TOTAL PARCELS

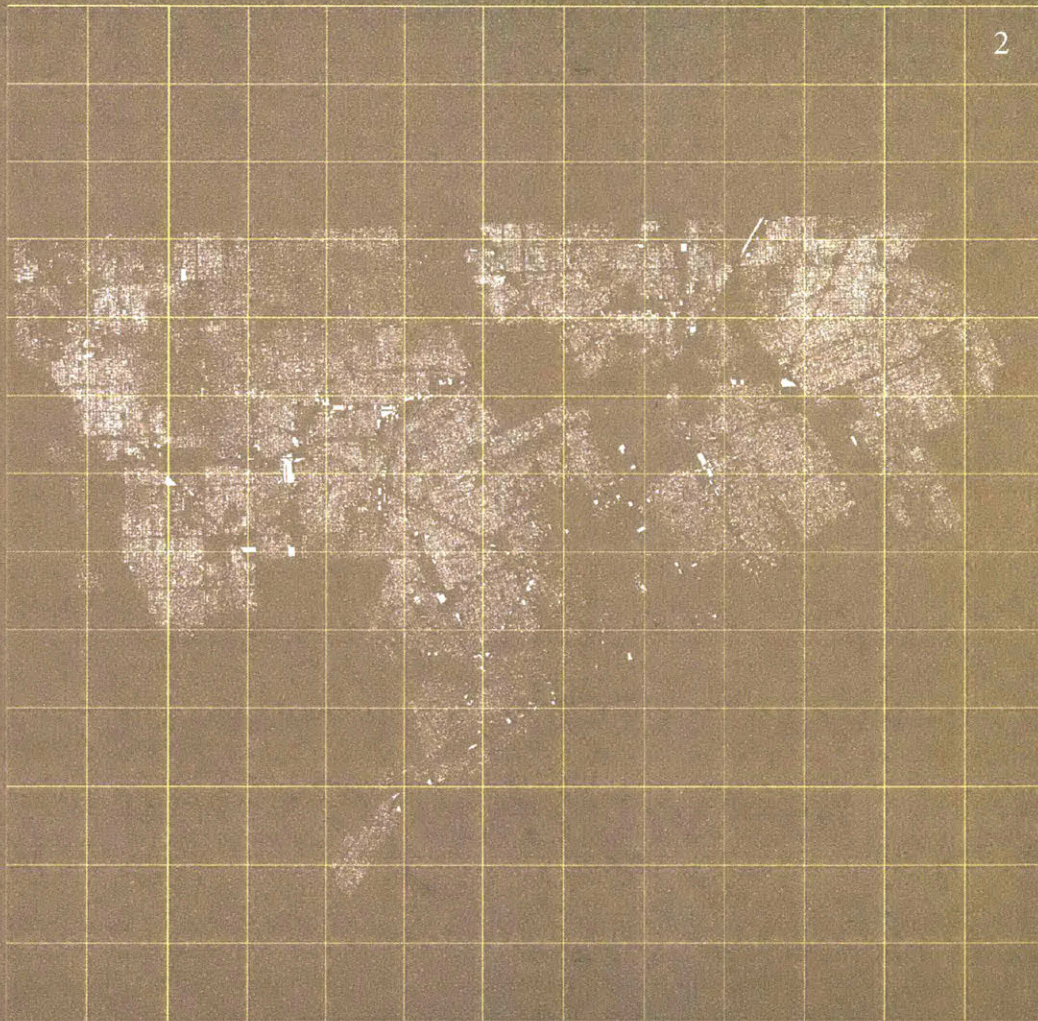


12 1 Detroit Parcel Map

DETROIT FORCLOSED PARCELS

VOL. 1

155,958 FORCLOSED PARCELS



2 Every tax foreclosure from 2002-2016  
Information provided by Data Driven Detroit  
Cartographed by Loveland Technologies

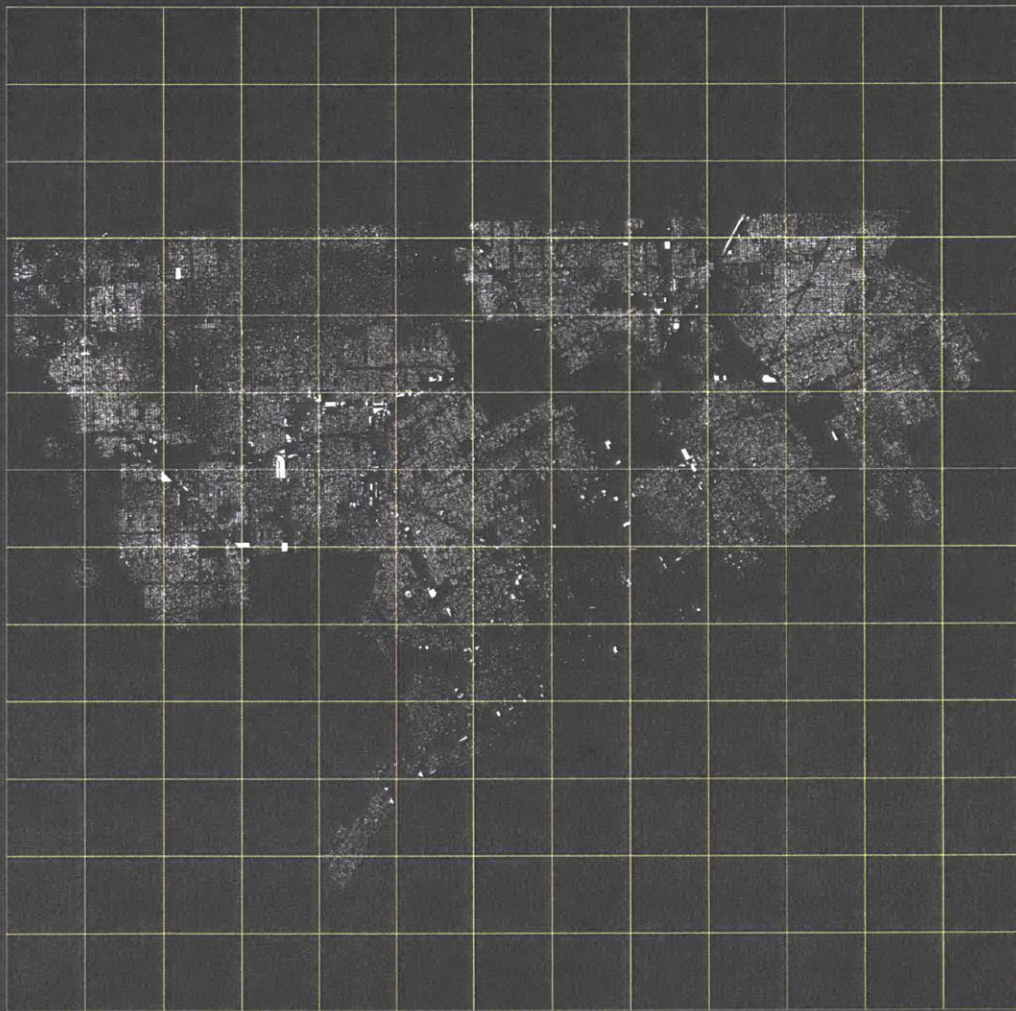
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ANATOPA

FORCLOSED HOMES

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2002-2016

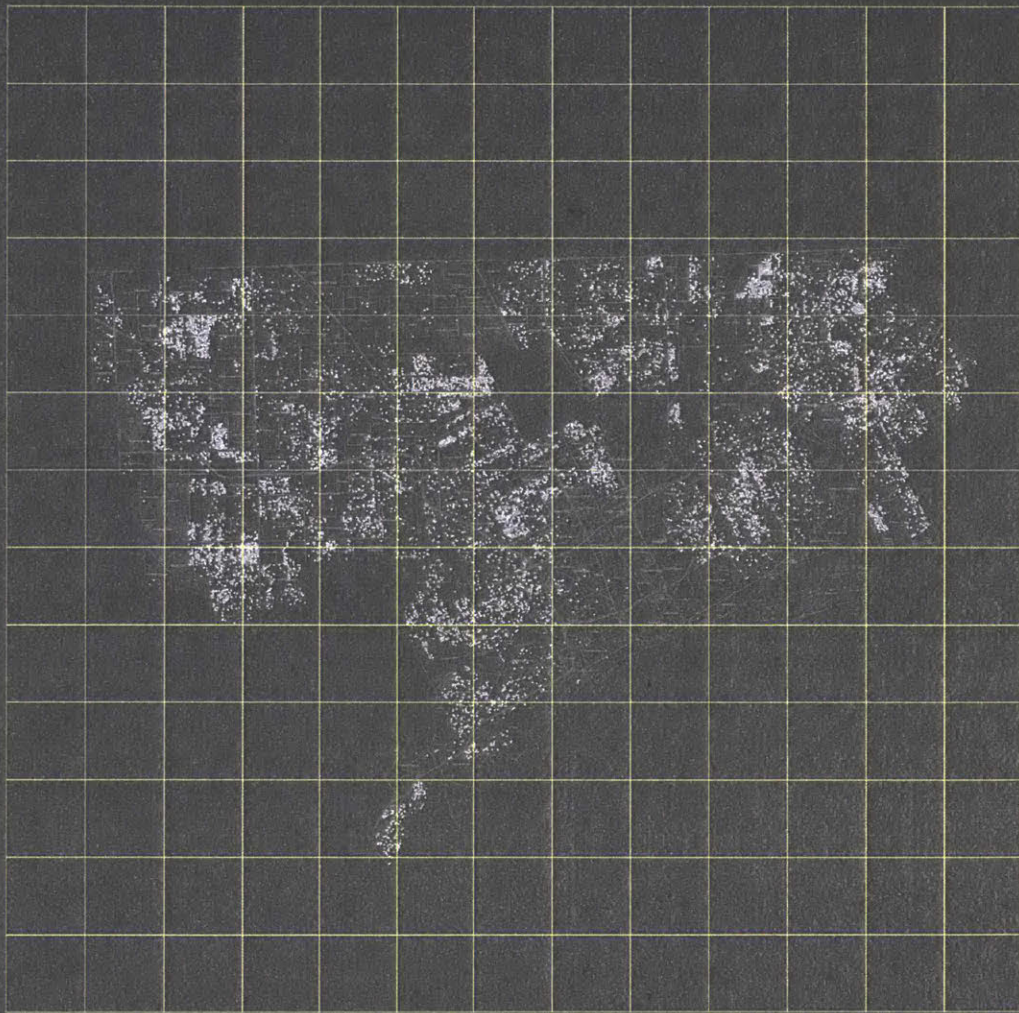


VOL. 1

DEMOLITIONS

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2012-2016



15

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# blight

/ blīt /

## noun

1. a plant disease, especially one caused by fungi such as mildews, rusts, and smuts.



## verb

1. infect (plants or a planted area) with blight.

16 1 From Kevin Bauman's 100 Abandon Houses series  
<http://www.100abandonedhouses.com/>



**I**n february of 2010 during the wake of the financial crisis fallout, the Obama Administration established the Hardest Hit Fund (HHF.) The program targeted aid to families in states where the effects of the economic downturn were greatly felt. States were selected if the steep home prices declined greater than 20 percent or if the state's unemployment rate was higher than that of the national average.

The program funds were distributed to primarily provide: mortgage payment assistance for unemployed or underemployed homeowners, principal reductions to help homeowners who are transitioning out of their homes and into more affordable housing; and for blight elimination and downpayment efforts.

*“We need to remove every single structure and building in this city that is no longer viable. Once you remove all of that, and I mean all of it, you start renewing hope.”* **Dan Gilbert**

Michigan received a total of \$761 million, the fourth highest allocation to a state behind Ohio, Florida and California. Of the \$761 million over \$500 million has gone towards demolitions across the state. In 2013 the mayor of Detroit Mike Duggan, with the help of the federal funding, partnered with capitalist Daniel Gilbert to create the Detroit Blight Removal Task Force (DBRTF.)

The trio between the federal government, the mayor of Detroit and one of Detroit's most influential and invested business people has ignited an urban erasure on the scale not before seen in the United States. Demolition industries became the new construction contract, except it was deconstruction and material flows that became the new interest of the city.

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HARDEST HIT FUND (HHF) NATIONAL

ALLOCATION 2011-2016

State Expense Allocations	
<b>Alabama</b>	Full Allocation
Hardest Hit for Alabama's Unemployed Homeowners	\$ 82,331,325.00
State Unemployment Program	\$ 13,720,348.00
Low-Mortgage Assistance Program	\$ 30,427,850.00
Direct Lending Program	\$ 11,000,000.00
Permitted Expenses	\$ 27,239,446.00
TOTAL	\$ 167,529,146.00
<b>Arizona</b>	Full Allocation
Principal Reduction Assistance	\$ 92,433,384.00
Direct Mortgage Lending Program	\$ 13,823,699.00
Unemployment/Unemployment Insurance/Mortgage Assistance Combined	\$ 74,711,644.00
Direct Sale Assistance Combined	\$ 1,021,872.00
Down Payment Assistance	\$ 71,367,328.00
Permitted Expenses	\$ 39,759,765.00
TOTAL	\$ 303,048,526.00
<b>California</b>	Full Allocation
Unemployment Mortgage Assistance Program	\$ 895,265,000.00
Mortgage Refinance Assistance Program	\$ 225,052,500.00
Principal Reduction Program	\$ 867,123,000.00
The Transition Assistance Program	\$ 934,000.00
Newspapers/Securities/Real Estate Education Program	\$ -
Los Angeles Housing Department Rental Program	\$ -
Community Housing (CHOP), CHOP-F, CHOP-G and Mortgage Principal Refactor Program	\$ 589,210.41
Reverse Mortgage Assistance Pilot Program	\$ 10,000,000.00
Permitted Expenses	\$ 243,118,409.99
TOTAL	\$ 2,750,351,420.00
<b>District of Columbia</b>	Full Allocation
Homeless Program	\$ 21,977,023.00
Permitted Expenses	\$ 19,920,388.00
TOTAL	\$ 39,745,111.00
<b>Florida</b>	Full Allocation
Unemployment Mortgage Assistance Program	\$ 221,028,247.00
Mortgage Loan Refinance Program	\$ 172,858,189.00
Manufacturing Enabling Pilot Program	\$ 10,000,000.00
Emergency Relief Program	\$ 22,000,000.00
Direct Lending Assistance Program	\$ 45,000,000.00
Down Payment Assistance Program	\$ 184,436,884.00
Permitted Expenses	\$ 124,851,404.00
TOTAL	\$ 1,117,735,614.00
<b>Georgia</b>	Full Allocation
Mortgage Payment Assistance	\$ 187,384,278.00
Mortgage Refinance Assistance	\$ 2,800,000.00
Direct Lending	\$ 111,000,000.00
Permitted Expenses	\$ -
TOTAL	\$ 301,184,278.00
<b>Illinois</b>	Full Allocation
Hardest Hit Fund Homeowners' Emergency Loan Program	\$ 454,104,256.00
Homeless Assistance Program	\$ 10,840,000.00
Hardest Hit Fund Homeowners' Mortgage Program	\$ 60,000,000.00
Hardest Hit Fund Direct Refinance Program	\$ 17,000,000.00
Hardest Hit Fund Down Payment Assistance Program	\$ 71,000,000.00
Permitted Expenses	\$ 63,750,916.00
TOTAL	\$ 717,675,152.00
<b>Indiana</b>	Full Allocation
Hardest Hit Fund Unemployment Bridge Program	\$ 161,662,988.00
Hardest Hit Fund Rental/Modification Program	\$ 2,500,000.00
Hardest Hit Fund Homeownership Program	\$ 750,000.00
Hardest Hit Fund Mortgage Assistance Program	\$ 71,000,000.00
Permitted Expenses	\$ 24,345,480.00
TOTAL	\$ 360,218,468.00
<b>Kentucky</b>	Full Allocation
Unemployment Mortgage Bridge Program	\$ 107,780,488.00
Hardest Hit Fund Down Payment Assistance Program	\$ 24,200,000.00
Permitted Expenses	\$ 18,975,385.00
TOTAL	\$ 150,955,873.00
<b>Michigan</b>	Full Allocation
Unemployment Mortgage Subsidy Program	\$ 61,361,539.00
Home Repair Program	\$ 11,150,250.00
Principal Reduction Program	\$ 17,245,000.00
Manufacturing Pilot Program	\$ 8,837,388.00
Direct Lending Program	\$ 80,108,000.00
Permitted Expenses	\$ 67,381,653.00
TOTAL	\$ 186,783,620.00
<b>Mississippi</b>	Full Allocation
Home Saver Program	\$ 107,765,374.00
Direct Lending Program	\$ 20,800,000.00
Permitted Expenses	\$ 17,326,327.00
TOTAL	\$ 145,891,701.00
<b>Nebraska</b>	Full Allocation
Principal Reduction Program	\$ 36,447,198.00
Second Mortgage Refinance Pilot	\$ 18,455,938.00
Direct Sale Acceleration Program	\$ 160,170,000.00
Home Ownership Program	\$ 17,200,000.00
Mortgage Assistance Program Alternative	\$ 1,013,843.00
Home Retention Program	\$ -
Nebraska Rental Refinance and Modification Program	\$ -
Permitted Expenses	\$ 13,111,197.00

Permitted Expenses	\$ 25,747,830.00
TOTAL	\$ 257,478,330.00
<b>New Jersey</b>	Full Allocation
New Jersey Home Loan Program	\$ 334,103,022.00
New Jersey Home Loan Program	\$ 10,000,000.00
New Jersey Home Loan Program	\$ 16,000,000.00
Permitted Expenses	\$ 45,000,000.00
TOTAL	\$ 411,103,022.00
<b>North Carolina</b>	Full Allocation
Program	Full Allocation
Mortgage Payment Program-1	\$ 237,430,755.00
Mortgage Payment Program-2	\$ 277,741,300.00
Direct Mortgage Refinance Program	\$ 3,000,000.00
Direct Lending Pilot Program	\$ 78,000.00
Principal Reduction Refinance Program for Unaffordable Mortgages	\$ 44,104,500.00
Down Payment Assistance	\$ 15,000,000.00
Permitted Expenses	\$ 2,000,000.00
TOTAL	\$ 705,159,144.00
<b>Ohio</b>	Full Allocation
Unemployment Mortgage Assistance Program	\$ 169,444,633.17
Mortgage Payment Assistance Program	\$ 177,700,000.00
Mortgage Payment with Contribution Assistance Program	\$ 87,034,150.00
Transition Assistance Program	\$ 20,700,548.00
Homeownership Assistance	\$ 14,325,000.00
Homeownership Refinement Assistance	\$ 13,346,088.88
Homeownership Rehabilitation Assistance Program	\$ 9,361,304.43
Homeownership Initiative Program	\$ 238,750,000.00
Permitted Expenses	\$ 15,000,000.00
TOTAL	\$ 768,109,679.00
<b>Oregon</b>	Full Allocation
Program	Full Allocation
Home Modification Program	\$ -
Mortgage Payment Assistance Program	\$ 183,576,577.17
Home Refinement Assistance Program	\$ 16,122,841.39
Transition Assistance Program	\$ -
Home Refinement Assistance Pilot Phase 1	\$ 17,000,000.00
Subsidized American Homeownership Assistance Pilot Project	\$ 15,000,000.00
Permitted Expenses	\$ 27,840,744.44
TOTAL	\$ 242,519,162.00
<b>Rhode Island</b>	Full Allocation
Program	Full Allocation
Home Modification Assistance	\$ 10,995,866.11
Homeownership Refinement Homeownership Assistance	\$ 700,000.00
Moving Expenses Assistance	\$ 700,000.00
Mortgage Payment Assistance - Unemployment Program for Unemployed and/or Underemployed Homeowners	\$ 43,092,546.14
Permitted Expenses	\$ 20,000,000.00
TOTAL	\$ 65,488,412.25
<b>South Carolina</b>	Full Allocation
Program	Full Allocation
Monthly Payment Assistance Program	\$ 114,131,441.00
Direct Lending Program	\$ 111,218,833.00
Property Disposition Assistance Program	\$ 6,000,000.00
Education Assistance Program	\$ 12,000,000.00
Homeownership Initiative Program	\$ 10,000,000.00
Permitted Expenses	\$ 2,814,956.00
TOTAL	\$ 317,865,130.00
<b>Tennessee</b>	Full Allocation
Program	Full Allocation
Home Modification Program	\$ 125,766,410.23
Home Modification Program	\$ 10,000,000.00
Principal Reduction with Rental Program or Lien Elimination	\$ 16,700,000.00
Down Payment Assistance Program	\$ 60,000,000.00
Permitted Expenses	\$ 25,000,000.00
TOTAL	\$ 337,466,410.23

State	Phase 1 Allocation	Phase 2 Allocation	Total Fifth Round Funding Allocation	Total HHF Funding (Rounds 1-5)
AL	Ineligible	Did Not Apply	\$0	\$167,529,146
AZ	\$28,287,519	Did Not Apply	\$28,287,519	\$296,048,526
CA	\$211,489,977	\$169,769,247	\$381,259,224	\$748,397,820
DC	\$4,924,602	\$3,123,391	\$8,047,993	\$39,745,111
FL	\$77,896,538	Did Not Apply	\$77,896,538	\$1,117,735,614
GA	\$30,880,575	\$0	\$30,880,575	\$301,184,278
IL	\$118,174,500	\$151,299,560	\$269,474,060	\$717,675,152
IN	\$26,565,323	\$33,454,975	\$60,020,298	\$360,218,468
KY	\$30,148,245	\$27,955,713	\$58,103,958	\$150,955,873
MI	\$74,491,816	\$188,106,491	\$262,598,307	\$453,673,920
MS	\$19,340,040	\$23,063,338	\$42,403,378	\$145,891,701
NC	\$78,016,445	\$145,709,333	\$223,725,778	\$705,159,144
NJ	\$69,211,301	\$45,358,517	\$114,569,818	\$411,103,022
NV	\$5,885,641	Did Not Apply	\$5,885,641	\$257,478,330
OH	\$97,590,720	\$91,316,348	\$188,907,068	\$768,109,679
OR	\$36,425,886	\$58,120,208	\$94,546,094	\$242,519,162
RI	\$9,680,817	\$26,042,973	\$35,723,790	\$65,488,412
SC	\$22,030,274	Did Not Apply	\$22,030,274	\$317,865,130
TN	\$51,945,211	\$32,794,226	\$84,739,437	\$317,865,130
<b>TOTAL</b>	<b>\$1,000,000,000</b>	<b>\$1,000,000,000</b>	<b>\$2,000,000,000</b>	<b>\$9,600,000,000</b>

# HARDEST HIT FUND (HHF) STATE

## ALLOCATION 2011-2016

VOL. I

Michigan	
<i>Program</i>	<i>Full Allocation</i>
Unemployment Mortgage Subsidy Program	\$ 81,861,559.00
Loan Rescue Program	\$ 216,572,902.35
Principal Curtailment Program	\$ 2,764,875.77
Modification Plan Program	\$ 8,837,288.88
Blight Elimination Program	\$ 381,185,566.00
Permitted Expenses	\$ 69,981,853.00
<b>TOTAL</b>	<b>\$ 761,204,045.00</b>

Hardest Hit Fund

U.S. DEPARTMENT OF THE TREASURY

EN Español | Recursos | Ayuda | Contacto

Advanced Search

Home > Initiatives > Financial Stability > TARP Programs > TARP Programs > Housing > Hardest Hit Fund

### Hardest Hit Fund

#### Program Purpose and Overview

The housing crisis that began in 2007 led to unprecedented home foreclosures and evictions and higher unemployment in certain parts of the country. Families in these areas have been particularly hard hit by this crisis as they have struggled to make their monthly mortgage payments and cope with the loss of income. When the housing market has stabilized, it is important to ensure that these families continue to have the resources and support needed to continue to pay their mortgage and meet their other needs. The Hardest Hit Fund (HHF) was established to provide financial assistance to help these families pay their mortgage and meet their other needs. Program participants have until the end of 2016 to use their HHF funds.

Priority is given to individuals in Hardest Hit Fund areas who are at least 60 days past due on their mortgage and who have a household income that is below the median for the state. HHF is a federal loan guarantee program that allows the federal government to provide up to \$500,000 in mortgage assistance to eligible borrowers. HHF is a federal loan guarantee program that allows the federal government to provide up to \$500,000 in mortgage assistance to eligible borrowers. HHF is a federal loan guarantee program that allows the federal government to provide up to \$500,000 in mortgage assistance to eligible borrowers.

States were selected for funding either because they were struggling with unemployment rates at or above the national average or because their price indexes were greater than 20 percent. Each state's program was designed and administered by that state's housing finance agency (HFA).

Hardest Hit Fund programs vary among states, but may include the following:

- Mortgage payment assistance to help borrowers pay off their adjustable mortgages.
- Principal reduction to help borrowers pay off their adjustable mortgages.
- Rent for homeowners who are struggling to afford their homes and who have alternative options of housing.
- Right-to-repair services to help pay for renovation costs.

Most HHF programs target assistance toward individuals who are at least 60 days past due on their mortgage. For more information about the program in a particular state, please check with that state's HFA or see the information here.

Download

- Download program documents
- Additional Program Information
- Program Availability
- Report
- Data Resources

**Initiatives**

- Financial Stability
- Housing Finance Agency
- Mortgage Relief Programs
- Rescue
- Unemployment Mortgage Modification
- Eviction
- Multi-Family Housing

**Borrowers**

- For more information on the HHF program
- Survey of Eviction and Foreclosure
- Survey of Homeless Housing
- Community Development Financial Institutions Fund
- Financial Stability and Foreclosure Prevention
- Financial Stability and Foreclosure Prevention

**Inspector General Sites**

- Inspector General Report
- Inspector General Report
- Inspector General Report
- Inspector General Report
- Inspector General Report

**U.S. Government Shared Services**

- Inspector General Report
- Inspector General Report
- Inspector General Report
- Inspector General Report
- Inspector General Report

**Additional Resources**

Other Government Sites

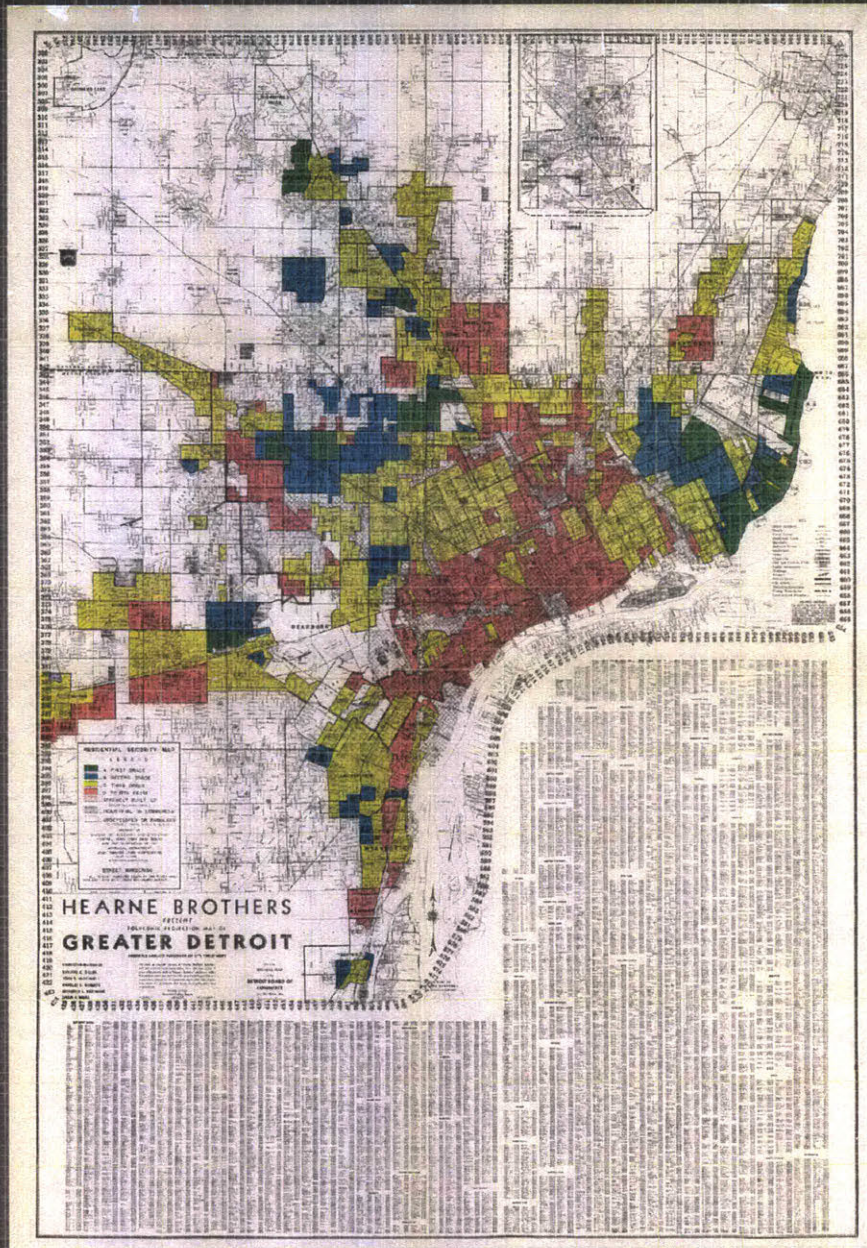
https://www.treasury.gov/initiatives/financial-stability/TARP-Programs/Housing/HHF/Pages/default.aspx

1/2

ANATOPA

HEARNE BROTHERS GREATER DETROIT

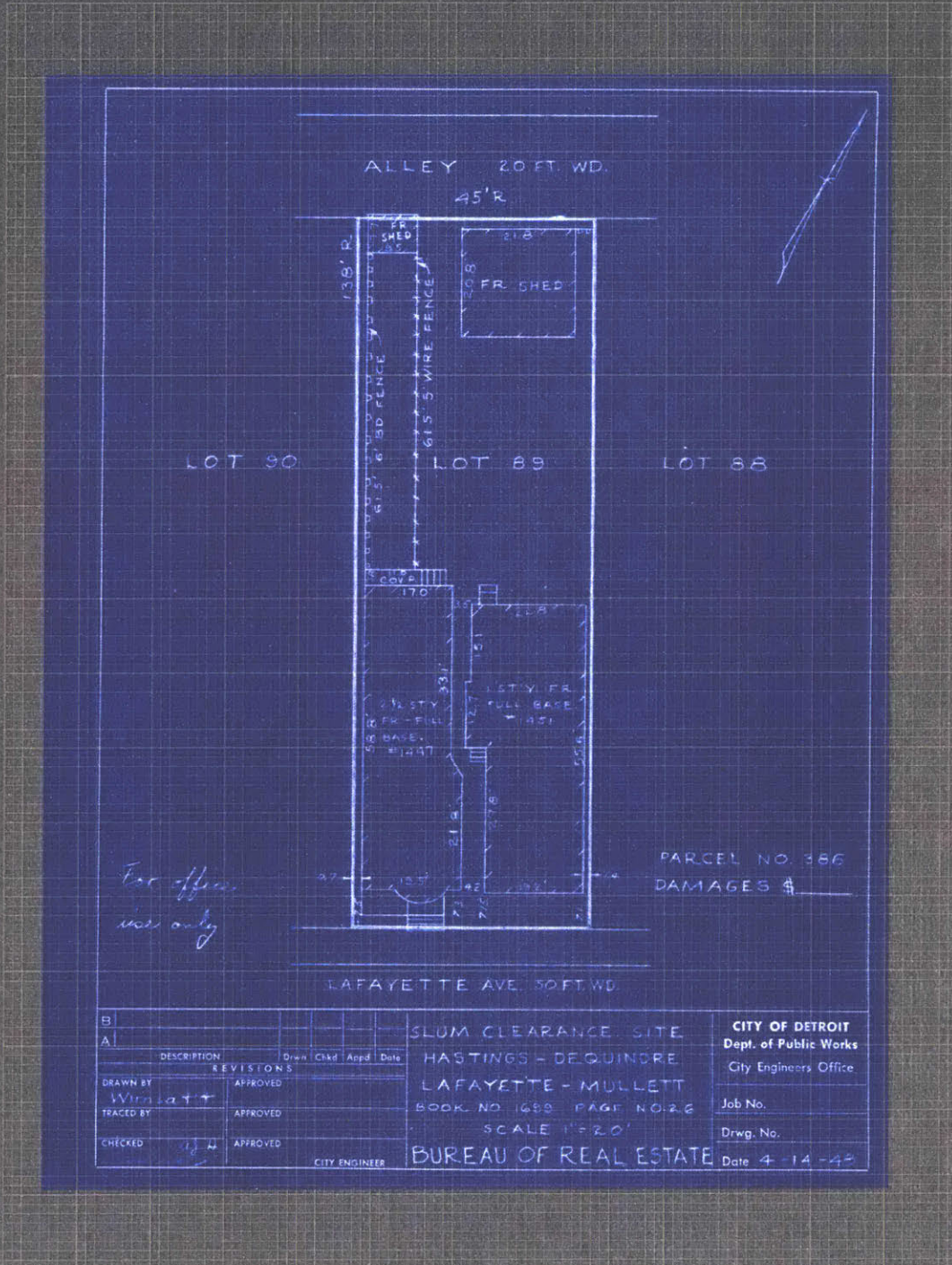
RESIDENTIAL SECURITY MAP 1939



SLUM CLEARANCE IDENTIFIER

VOL. I

BUREAU OF REAL ESTATE 1948




ANATOPIA

DETROIT HOUSING COMMISSION 1947

GRATIOT AREA RESIDENTIAL REUSE





**GRATIOT AREA**

**DETROIT HOUSING COMMISSION**



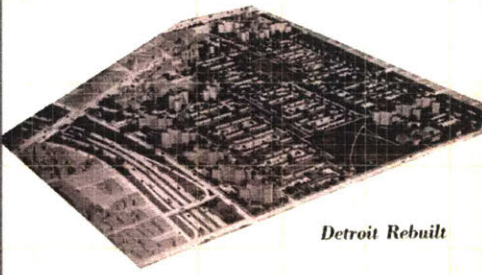
**Detroit—Ready for Rebuilding**

**125 ACRES**

**RESIDENTIAL REUSE**

**TITLE I FINANCING**

**348**

**349**

*(Text from the article, partially obscured by images and layout)*

**DETROIT REBUILT**

October 1952

22 1 Gratiot redevelopment area, a view of the neighborhood before demolition. Source: Burton Historical Collection, Detroit Public Library  
 2 Journal of Housing. Source: <http://miesdetroit.org/>

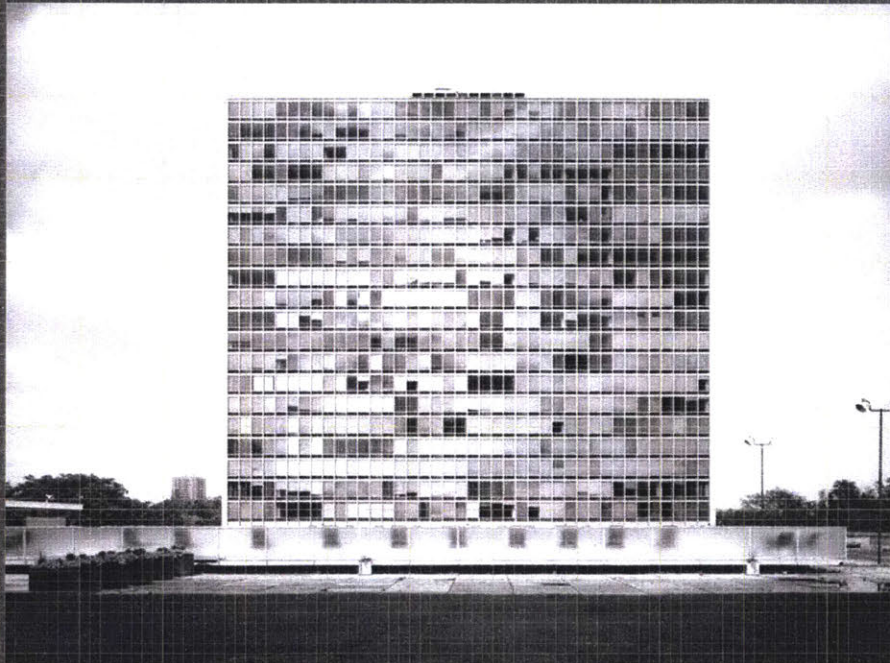
DETROIT HOUSING COMMISSION 1947

VOL 1

LAFAYETTE PARK - MIES VAN DER ROHE

*The Detroit Housing Commission characterized the area as “a fertile breeding spot for the development of crime - an area in which juvenile delinquency and major crimes are common....contagious disease flourish”*

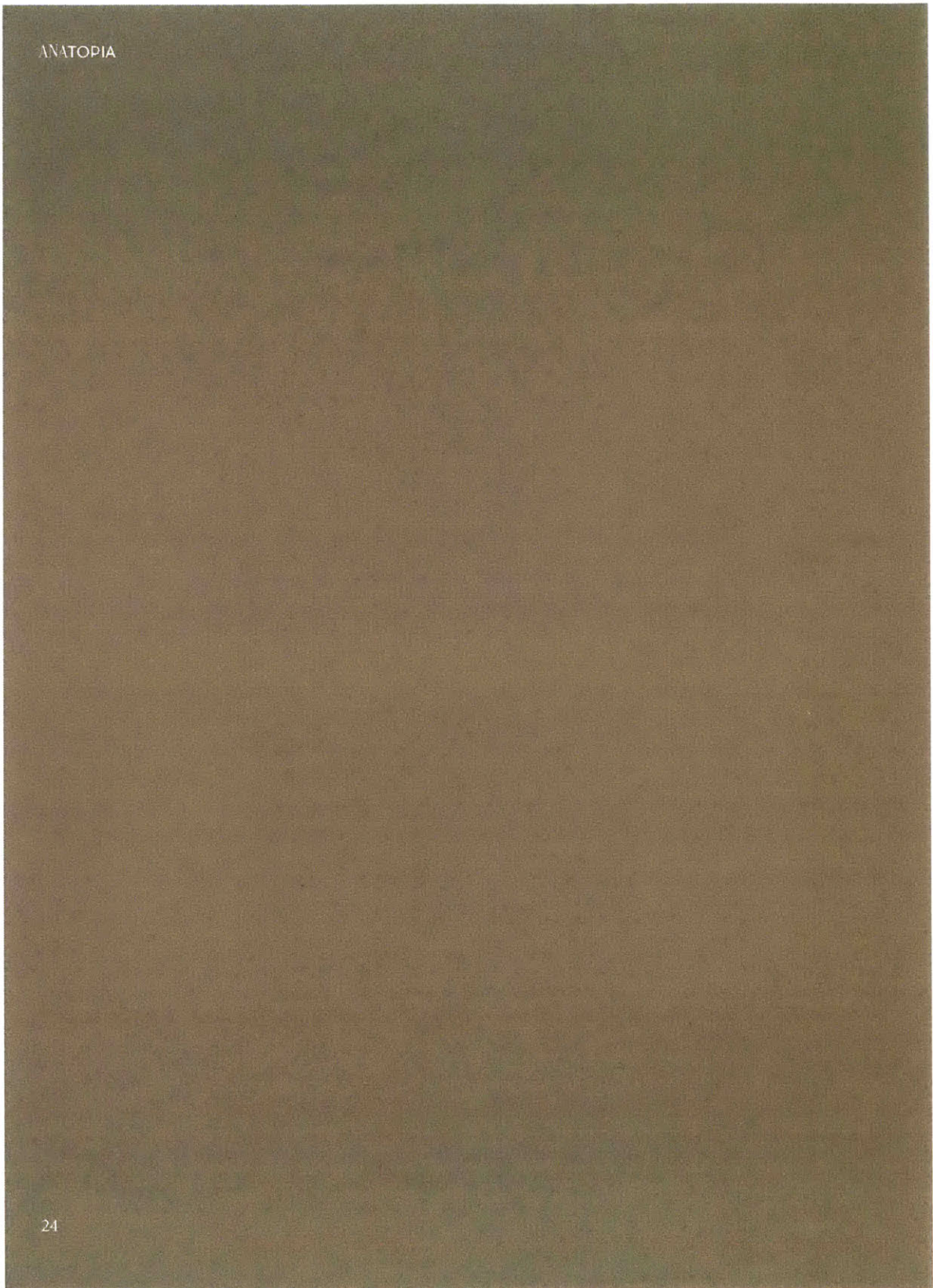
**Journal of HOUSING**



1 Gratiot redevelopment area, a view of the neighborhood before demolition. Source: Burton Historical Collection, Detroit Public Library

2 Image: Raimund Koch

23



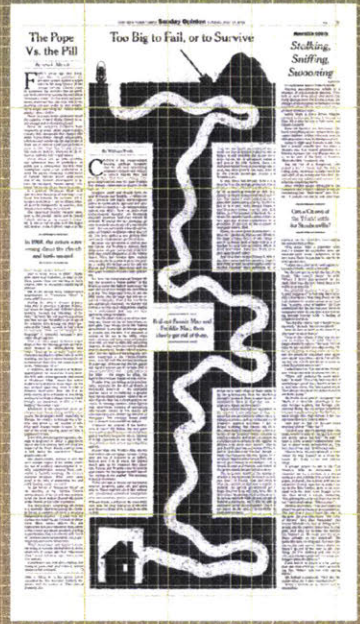
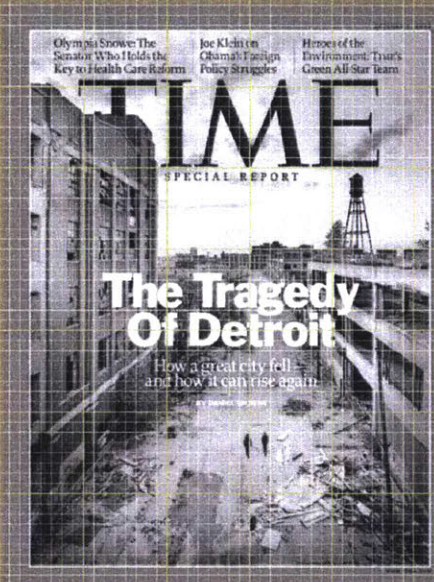
ANATOPIA

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Media Coverage

VOL. 1

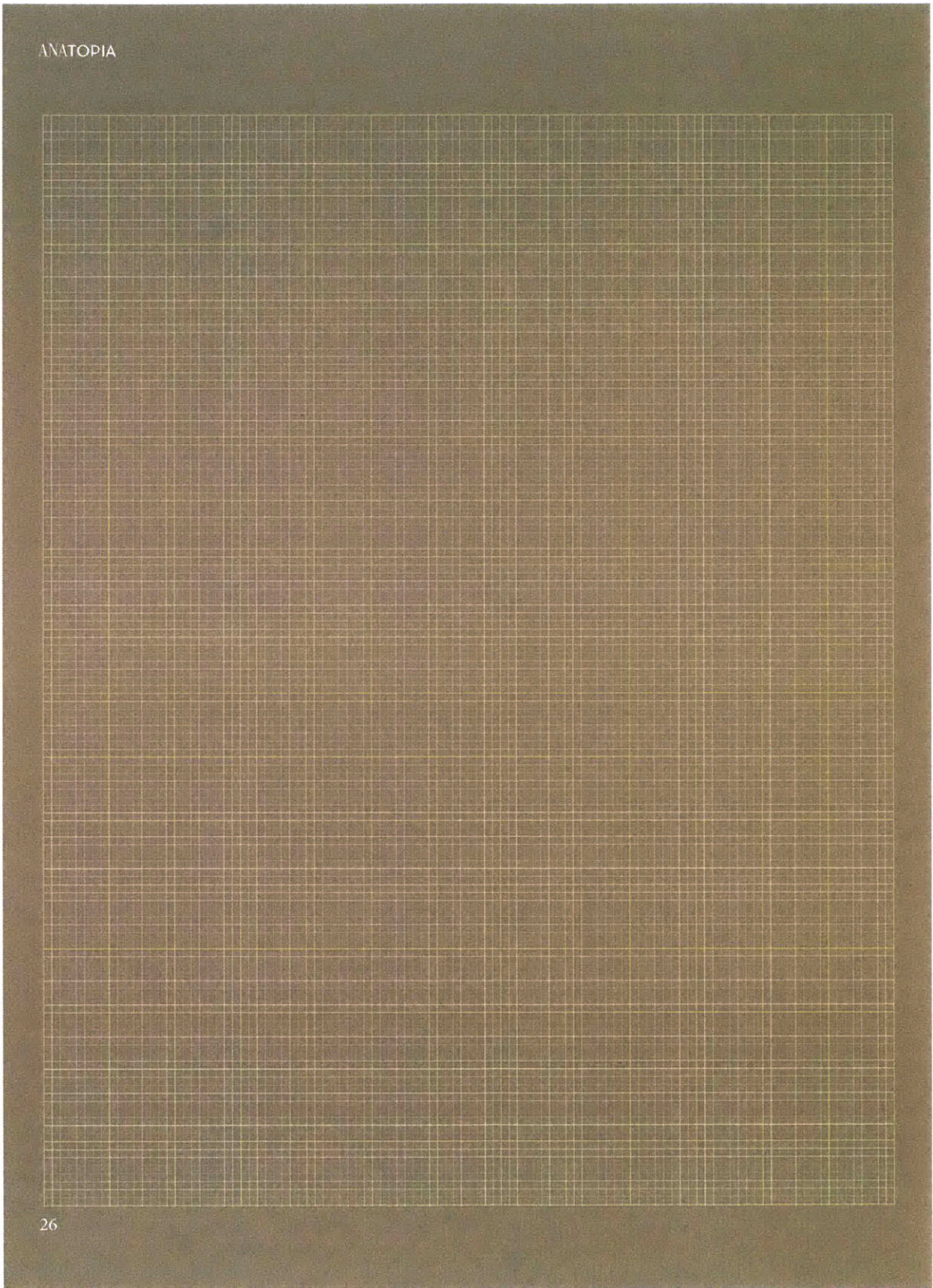


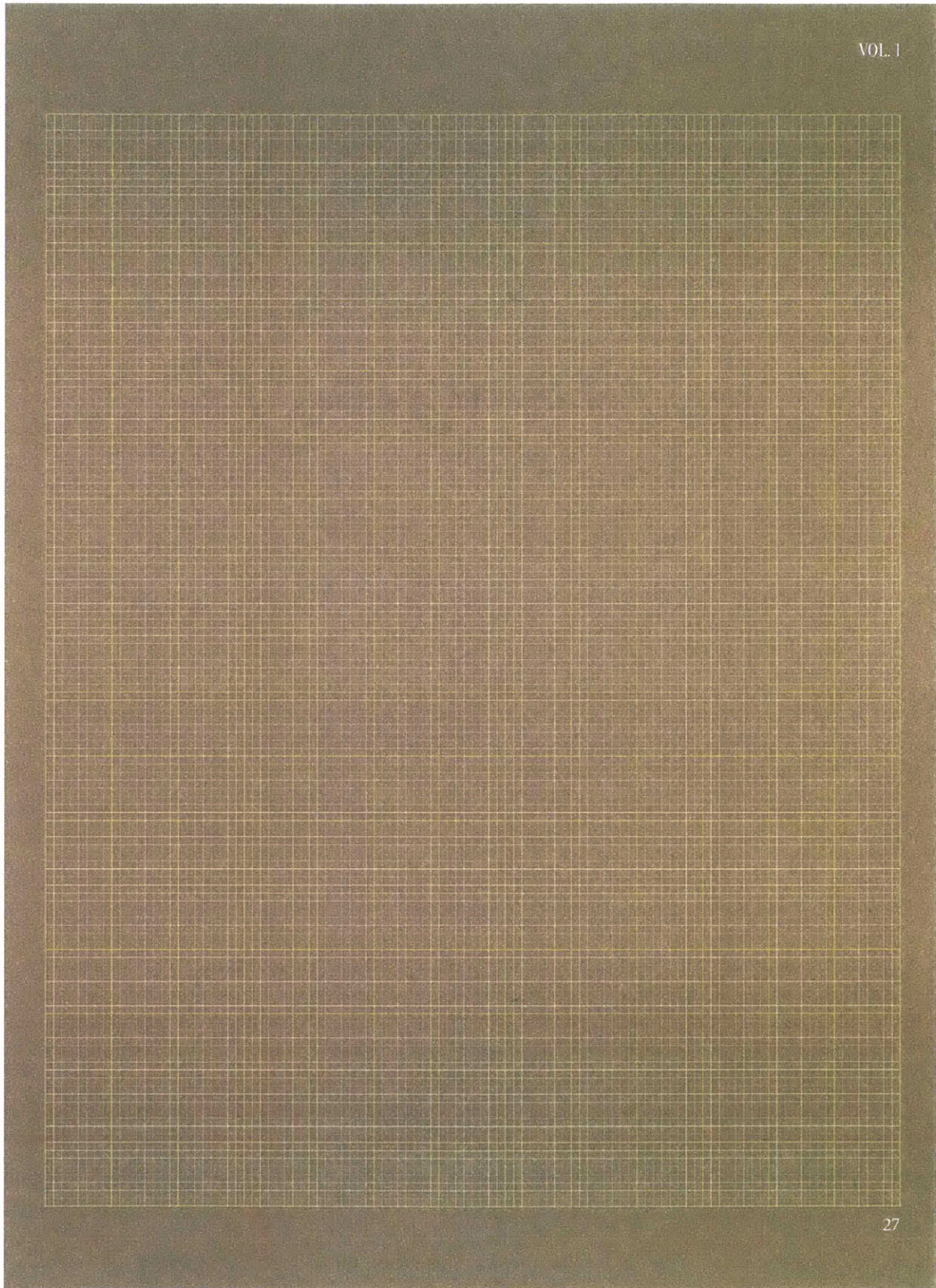
1 TIME Cover magazine, October 2009

2 New York Times - Too Big to Fail, or to Survive, WILLIAM POOLE JULY 27, 2008

3 New York Times - December 4, 2013

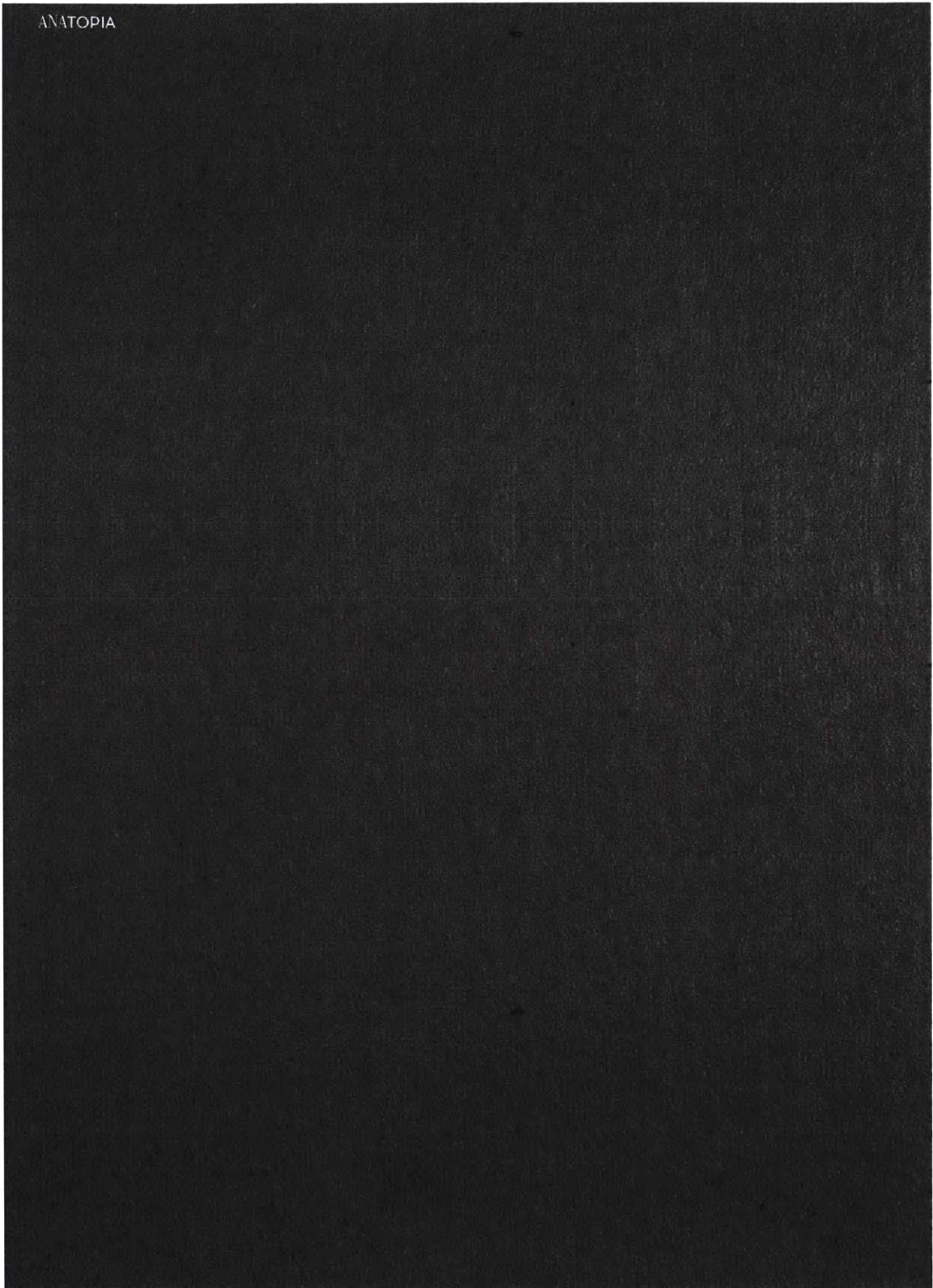
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VOL. 1

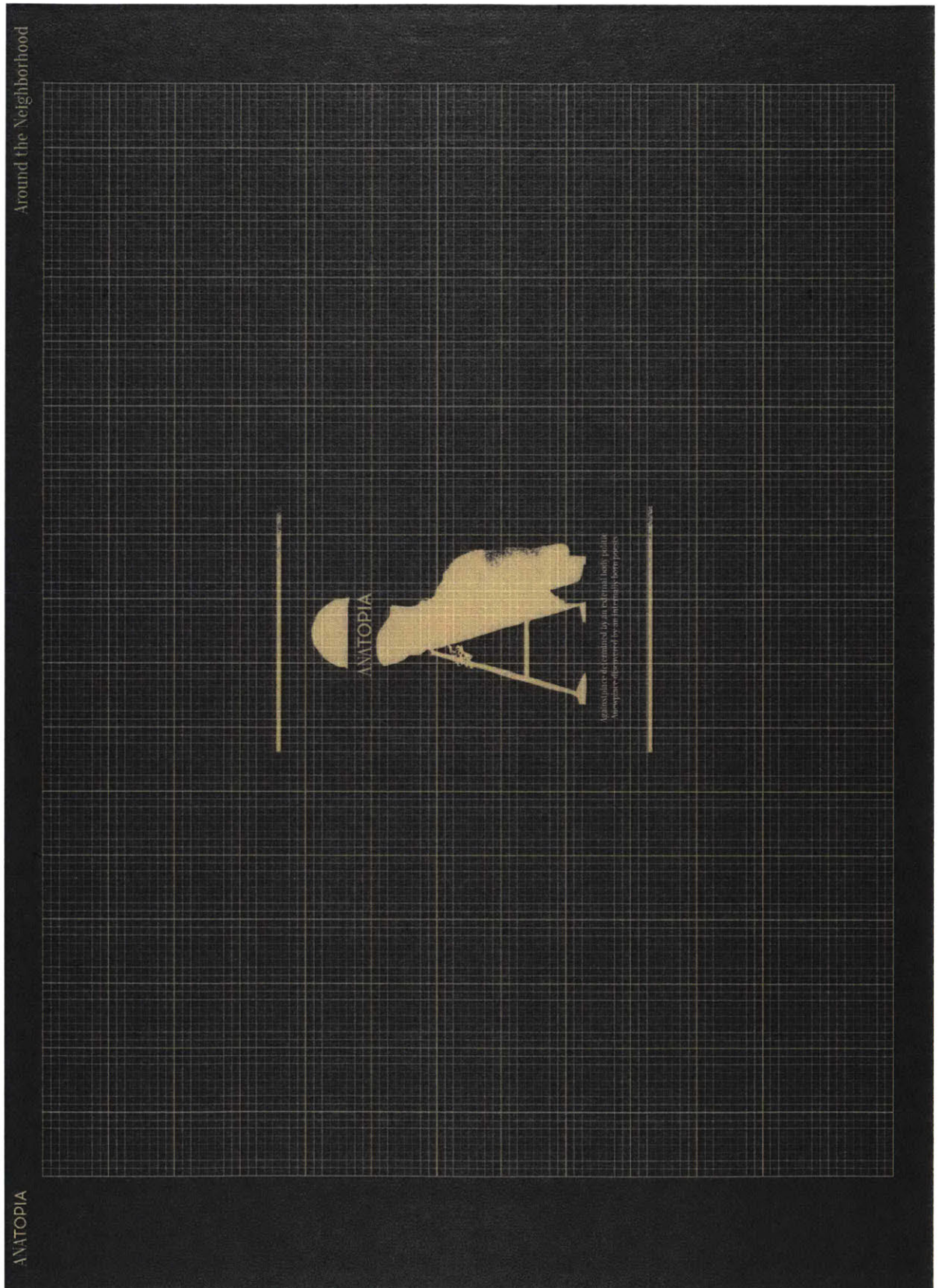
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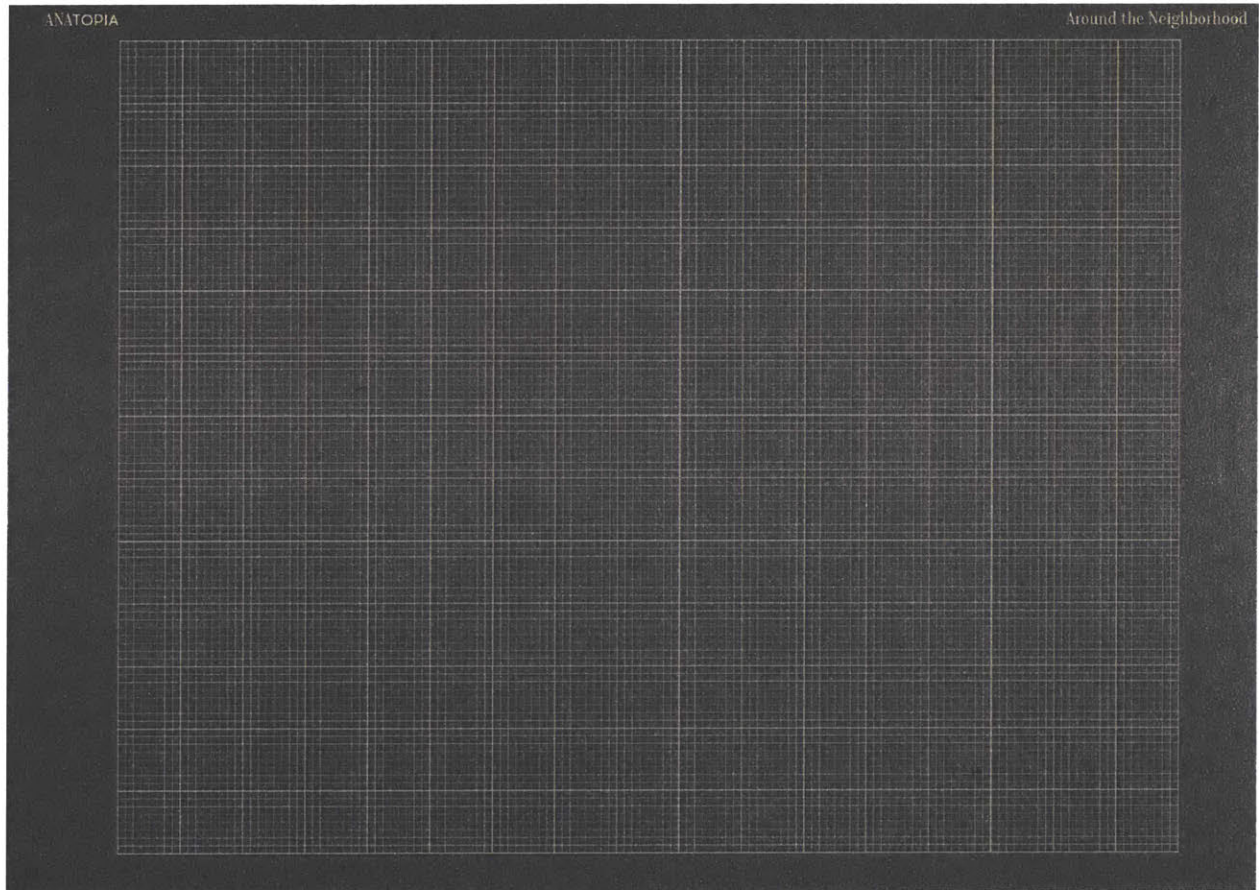


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Around the Hood







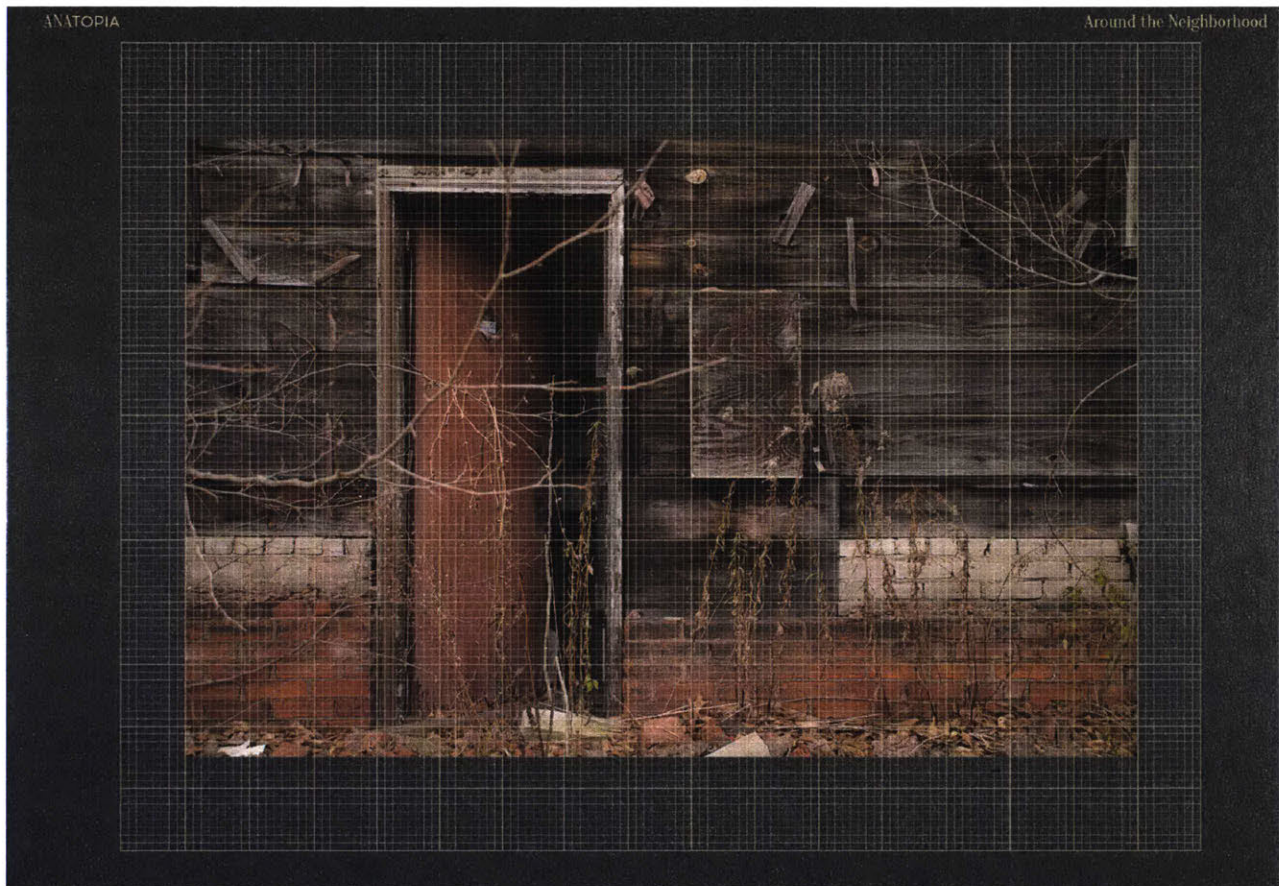






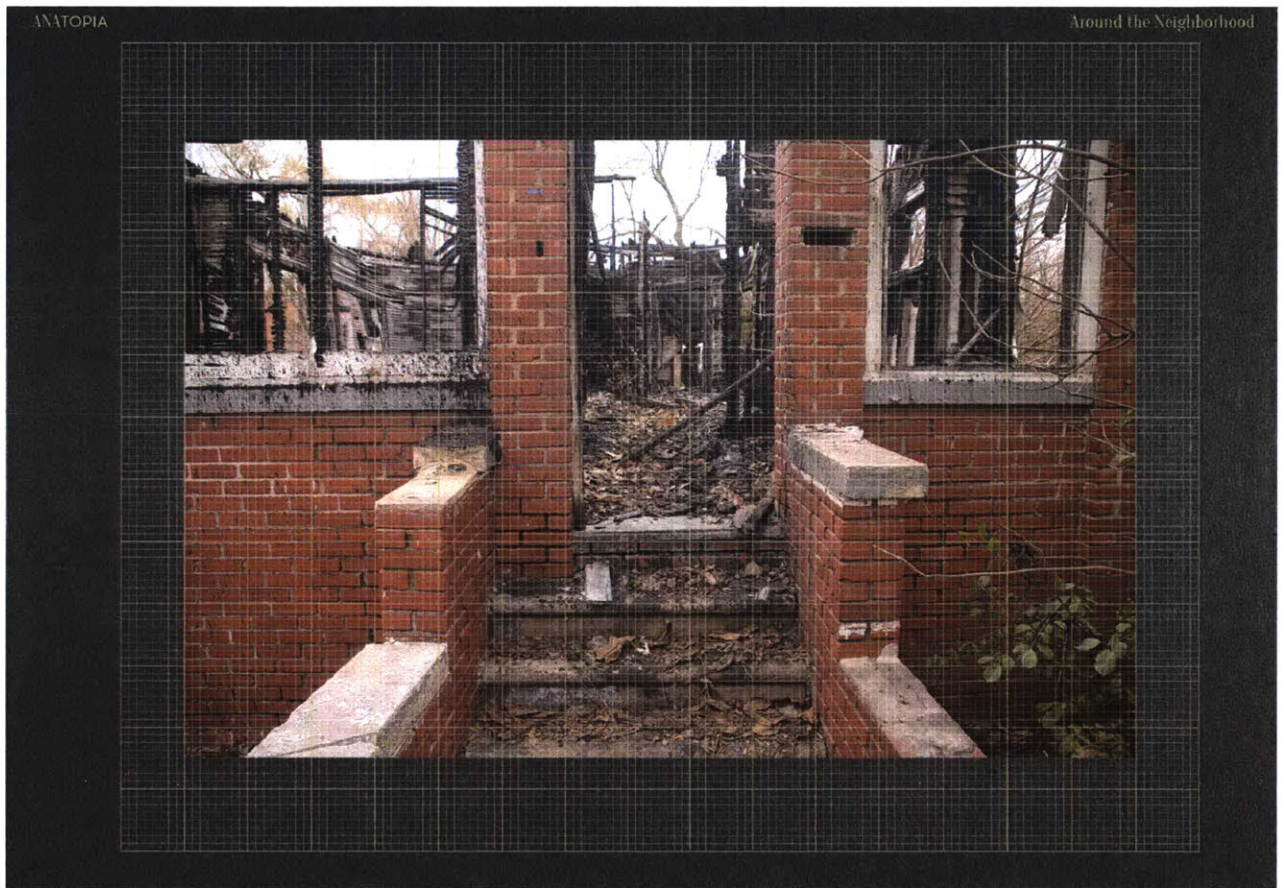












“Around the Hood”  
Site Visit 11/26/2017  
Digital Photograph



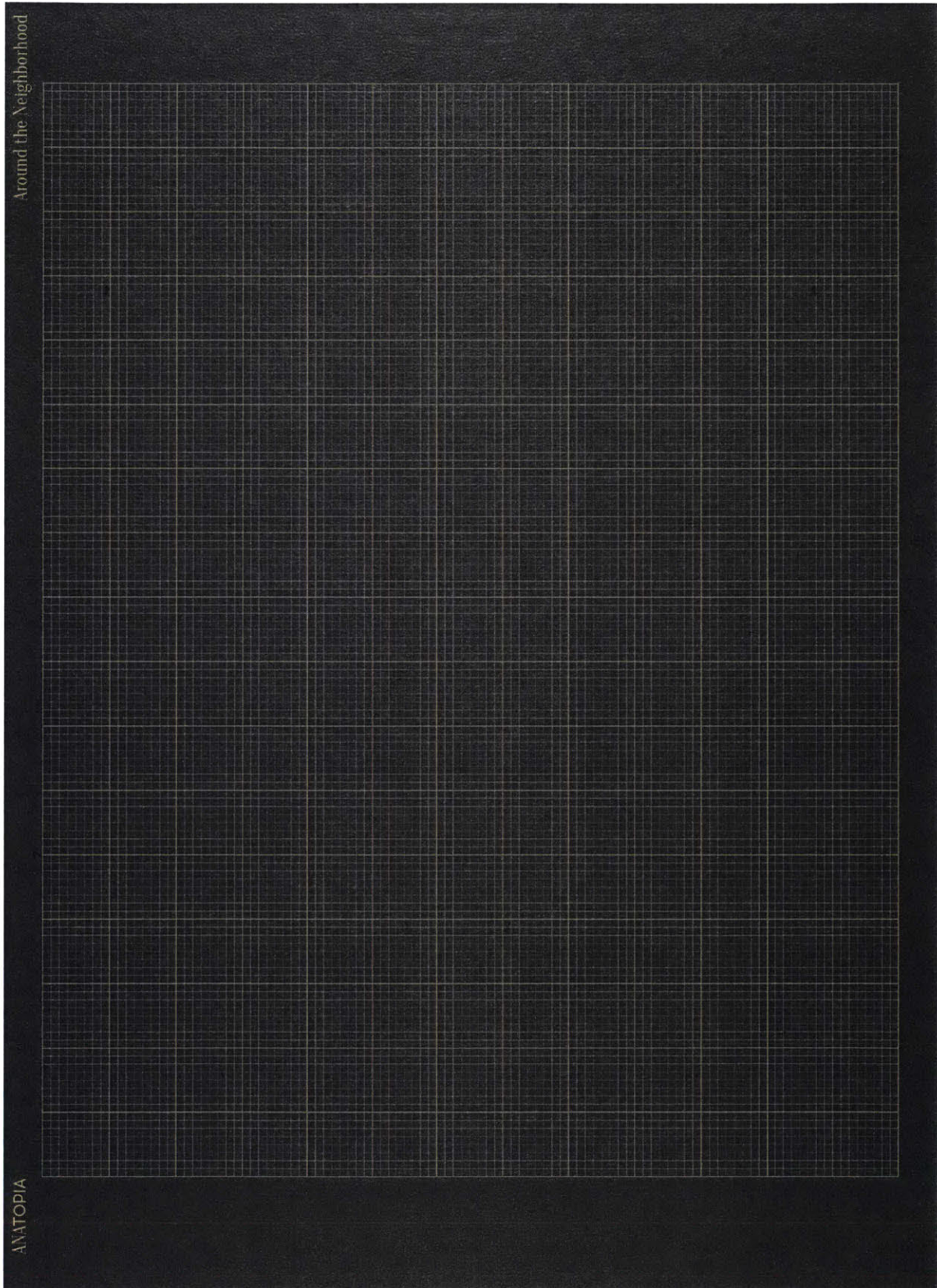


“Around the Hood”  
Site Visit 11/26/2017  
Digital Photograph









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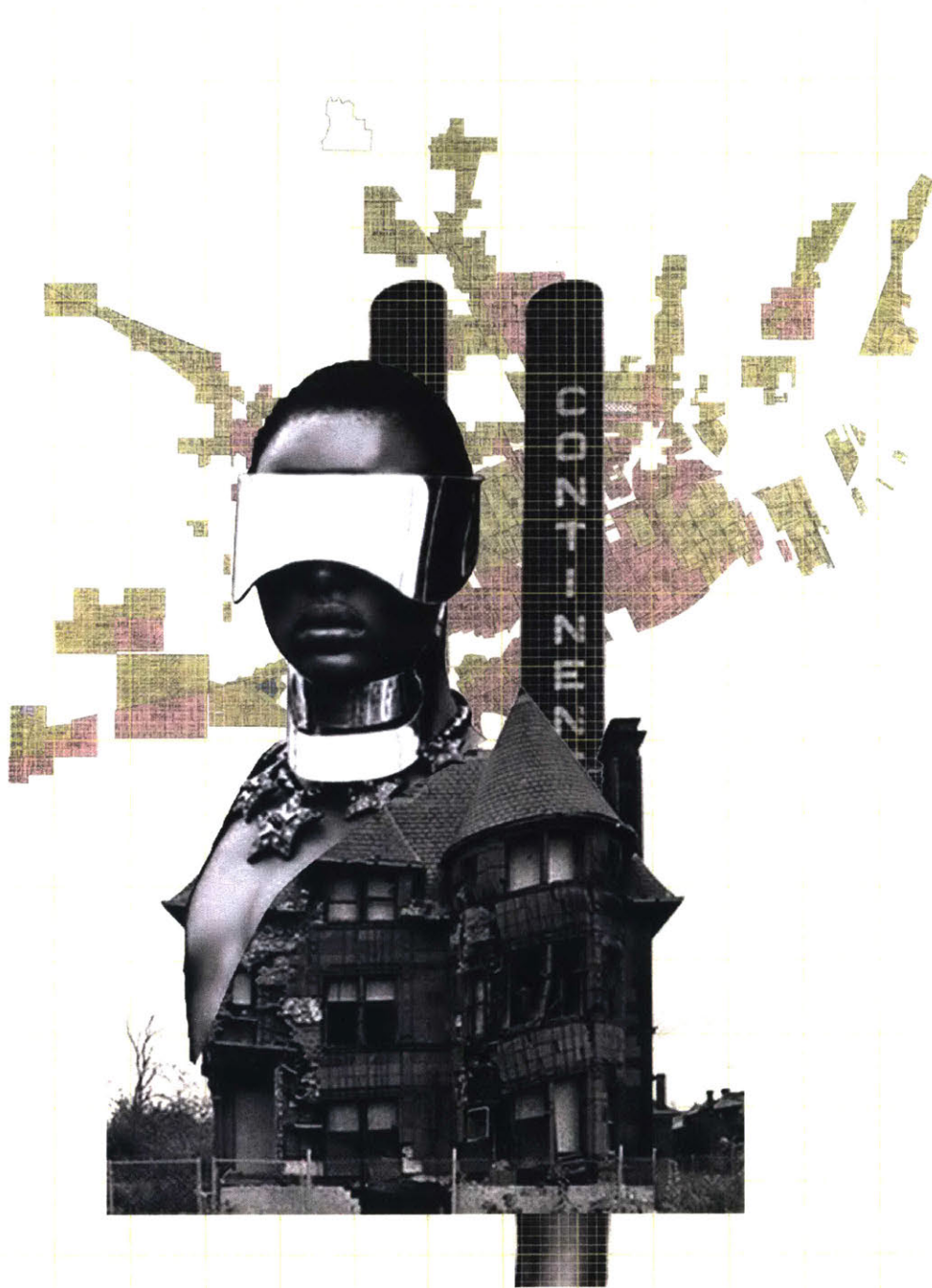
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Anatopia Collage Series



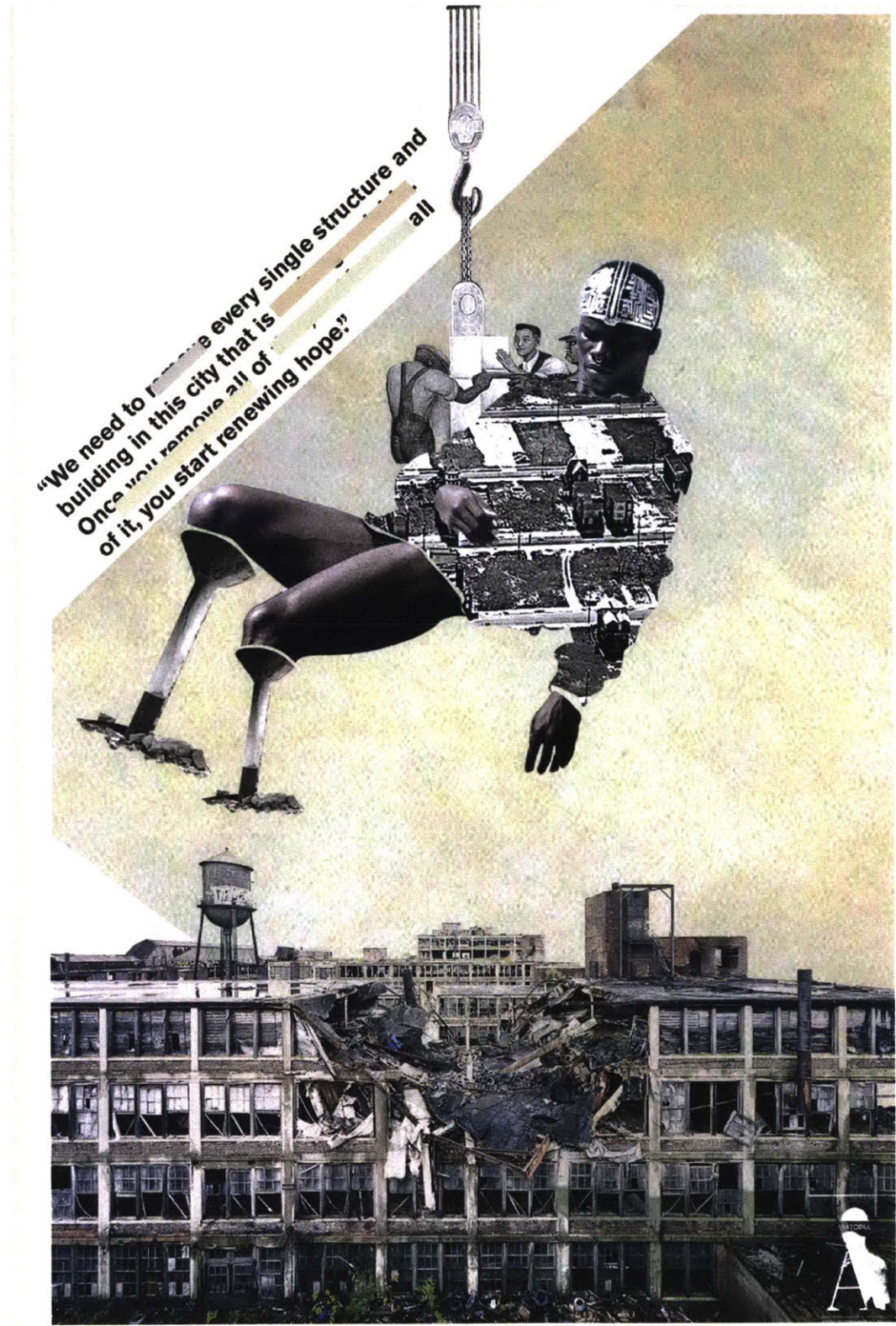






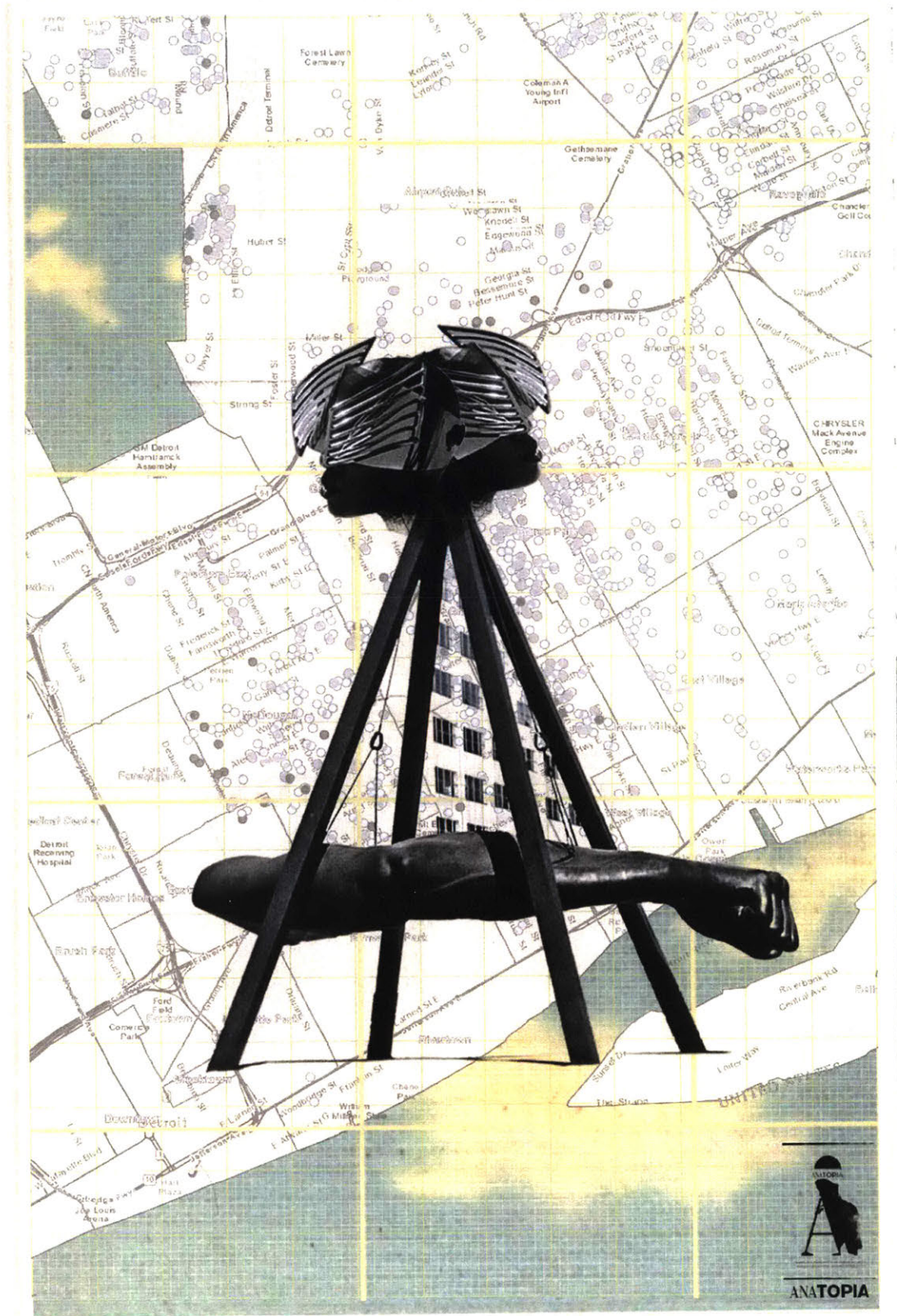
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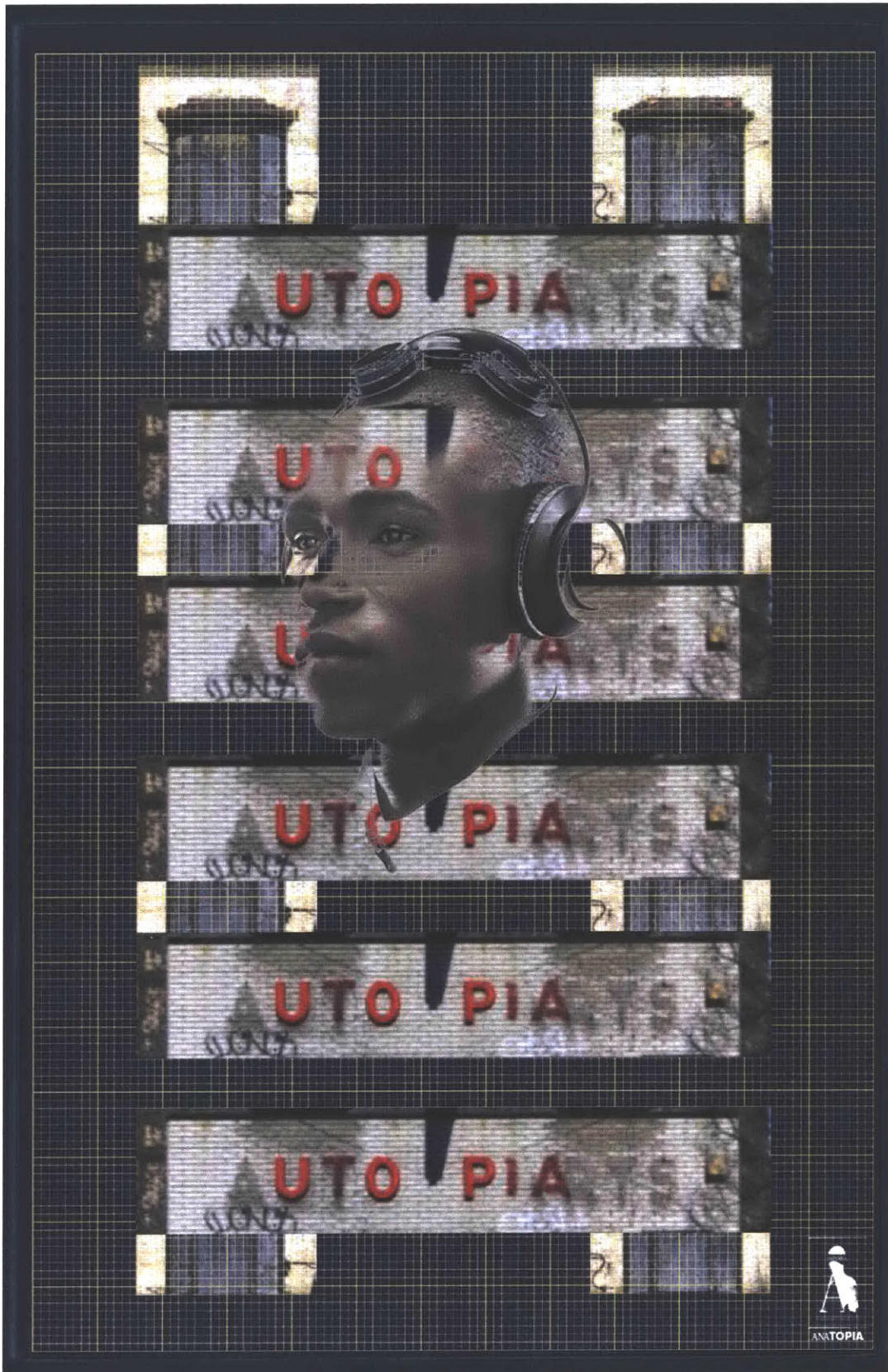


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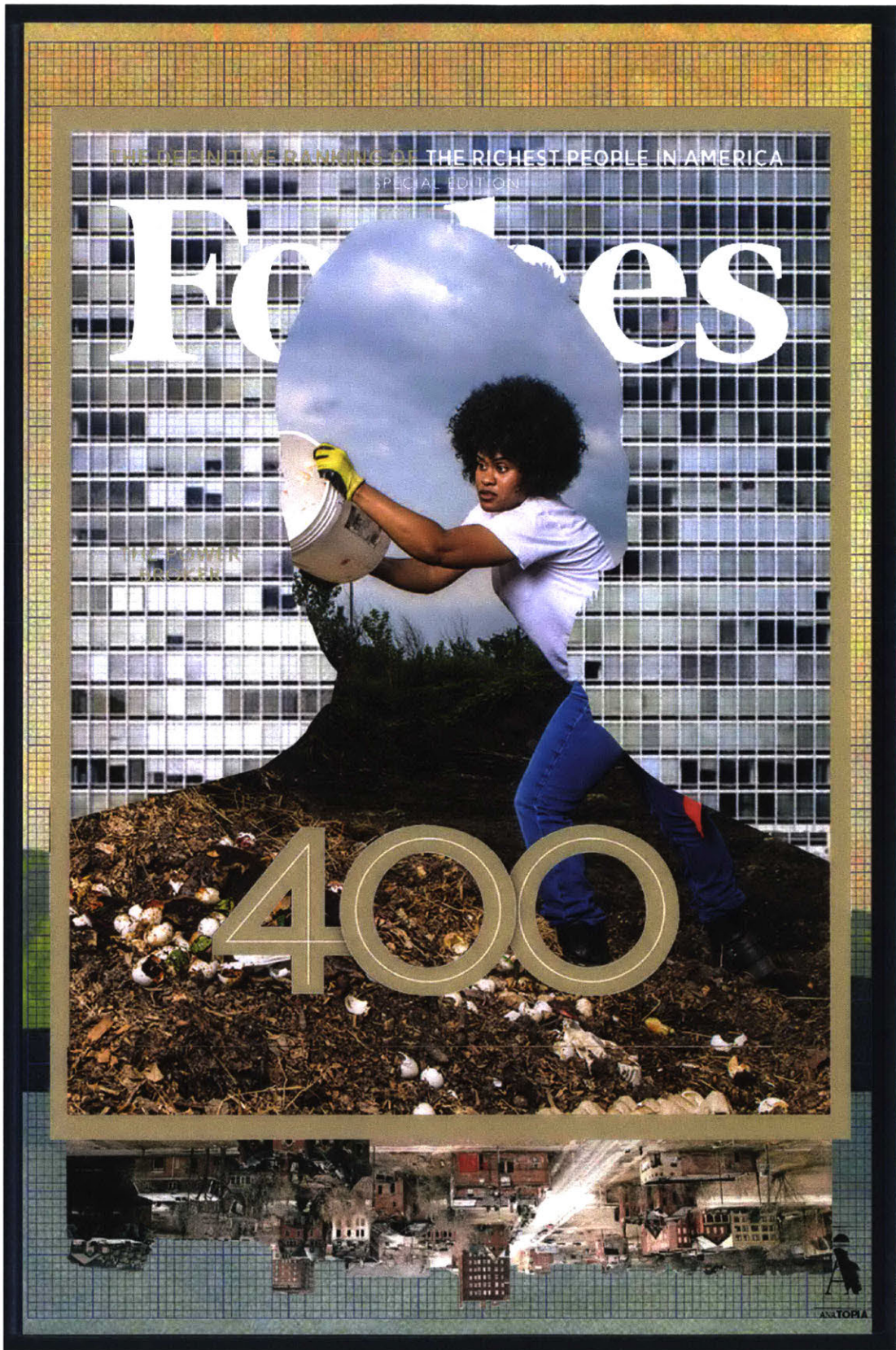


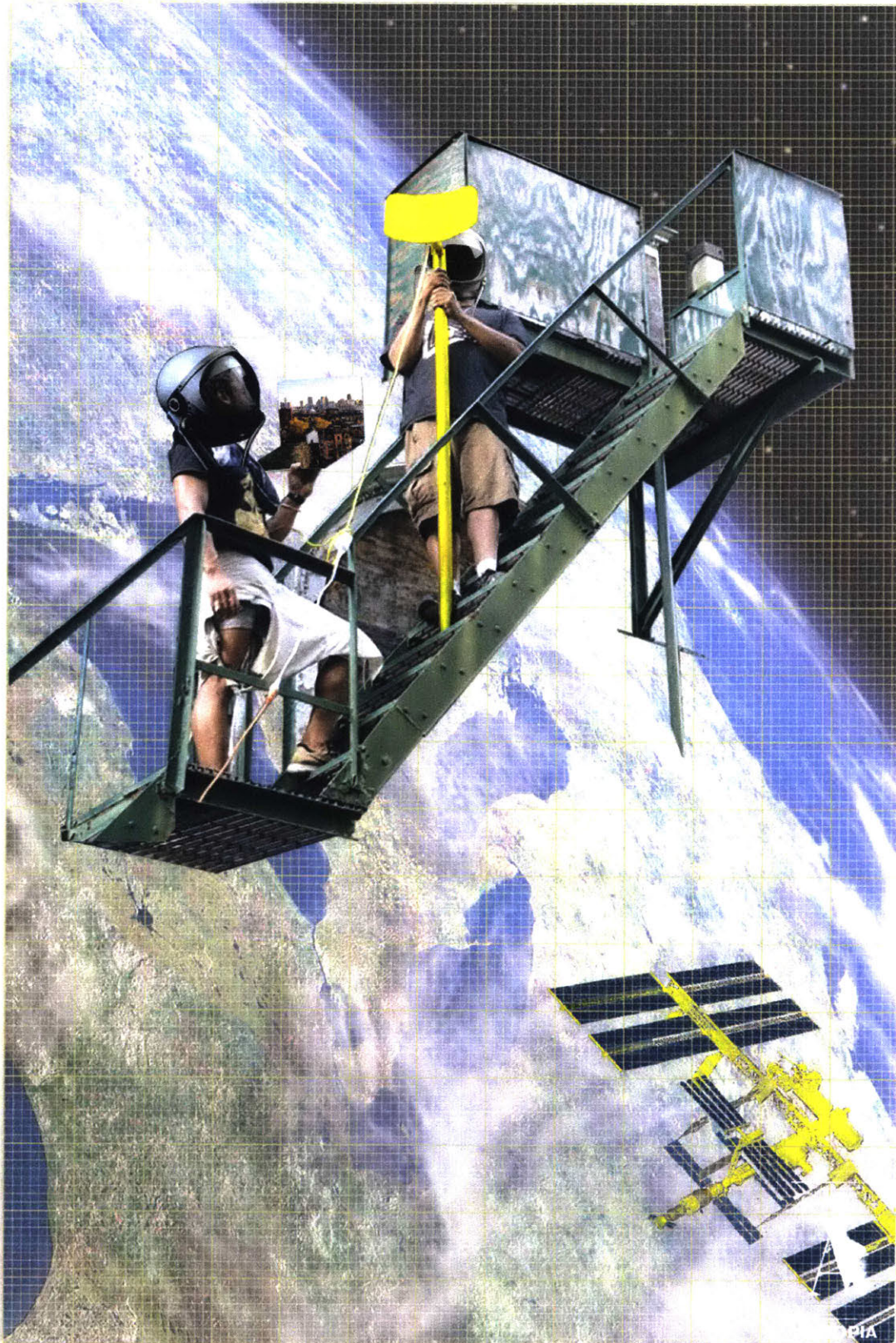


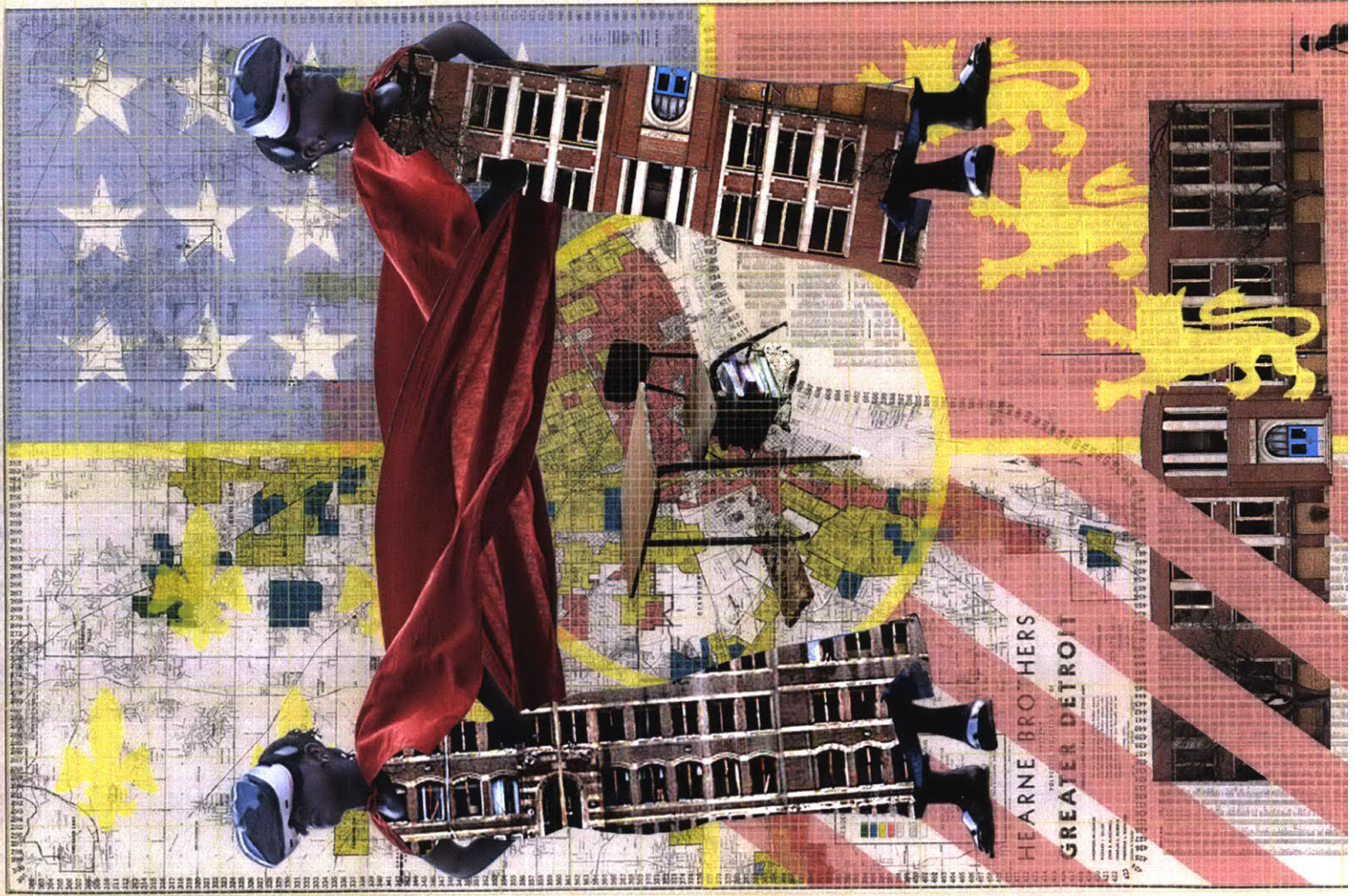




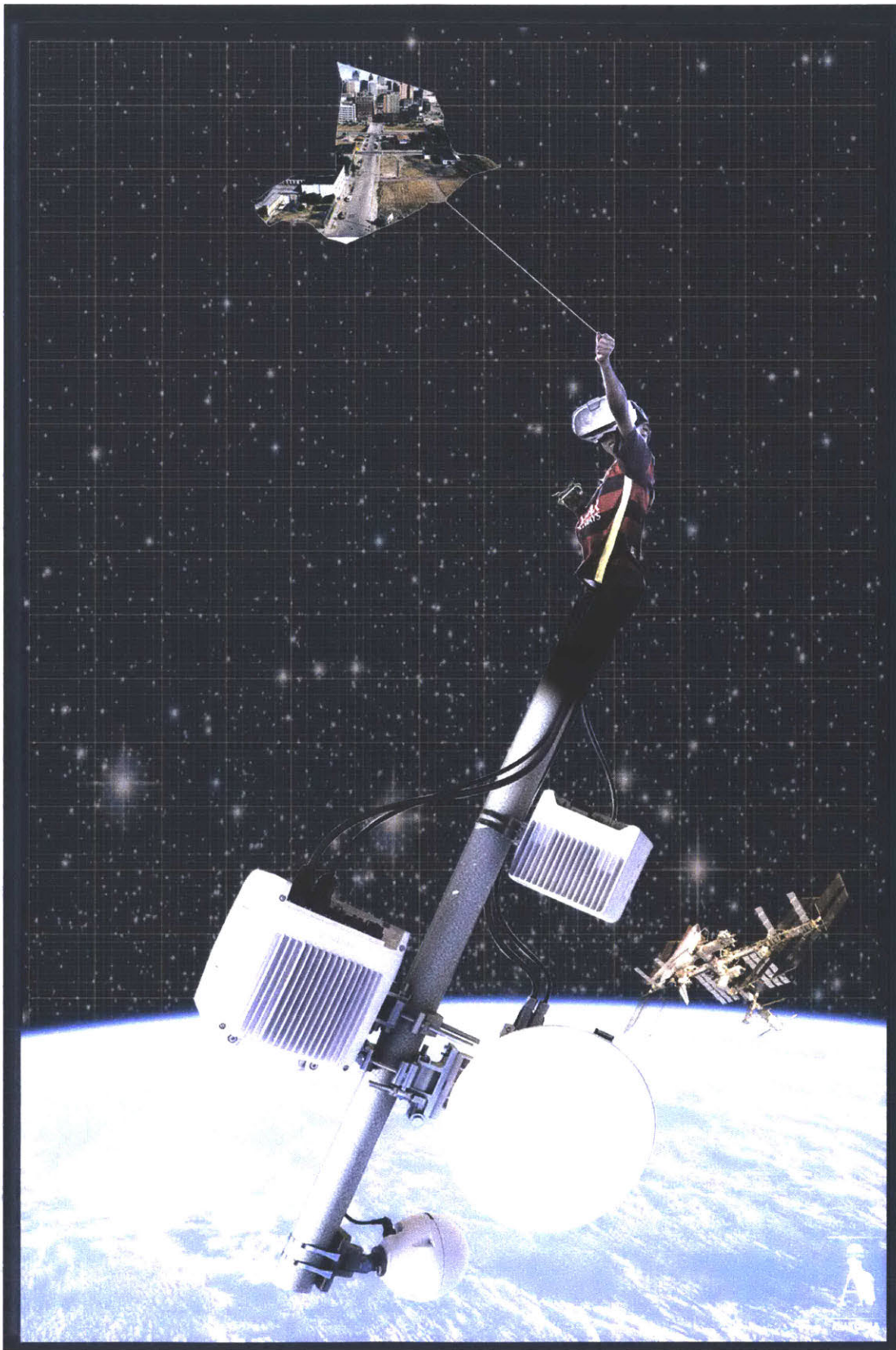


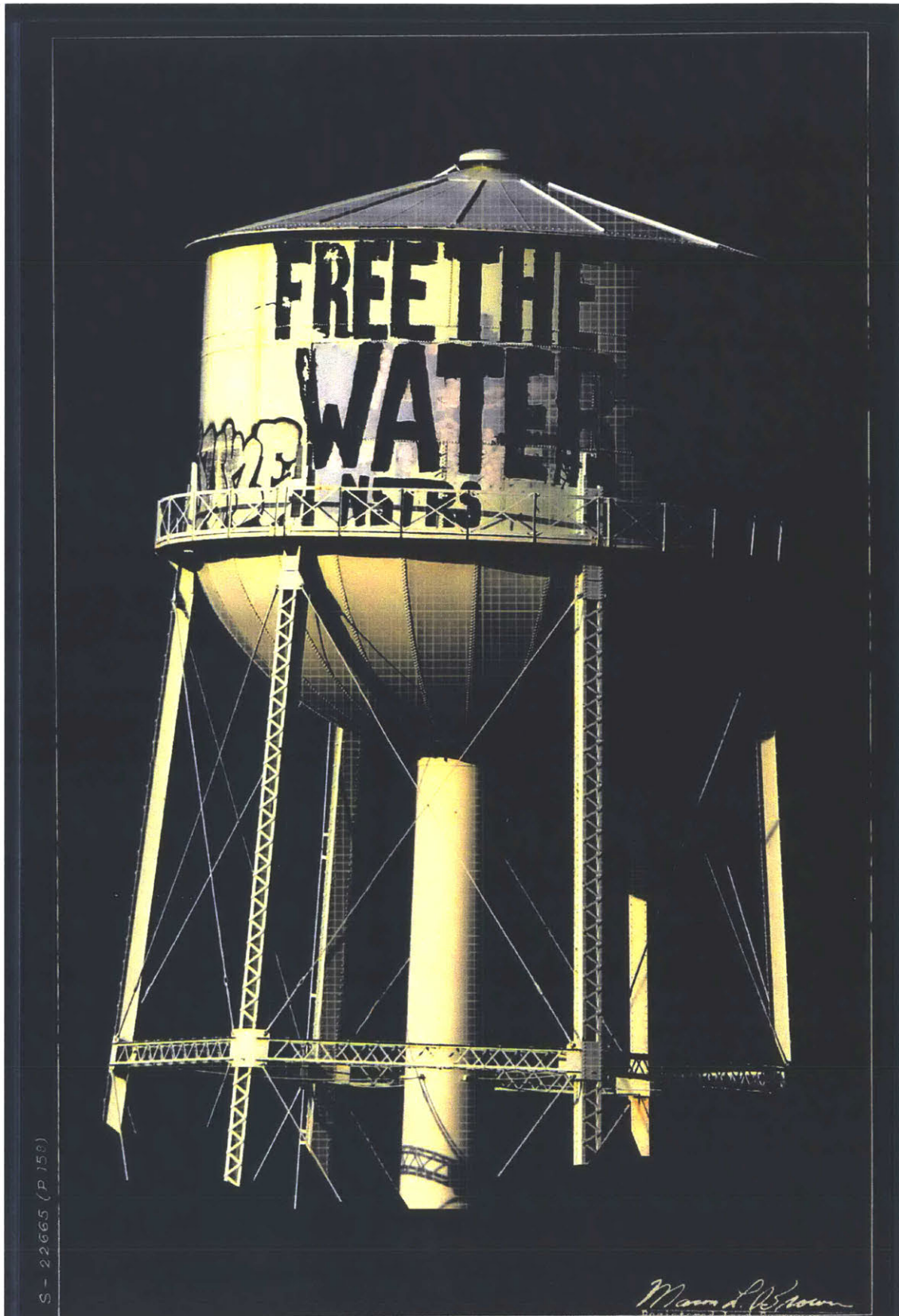


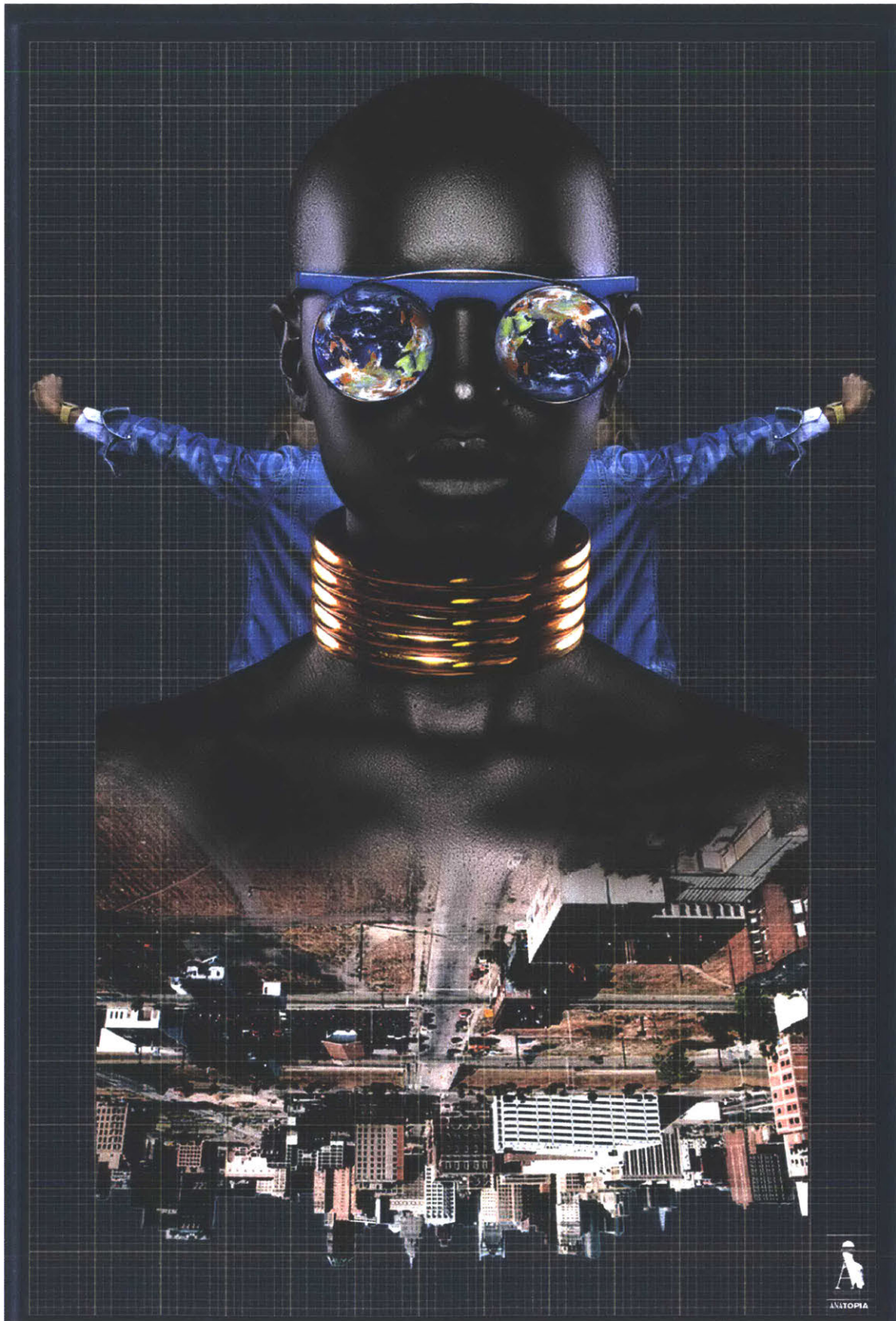




HEARNE BROTHERS  
PRESENTS  
GREATER DETROIT







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Demolition Diptychs



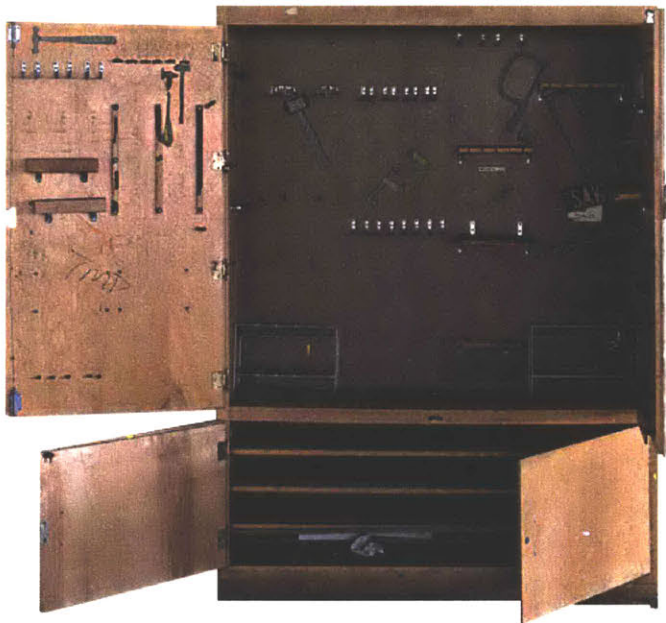


DAVIDE MACKENZIE HIGH SCHOOL  
DEMOLISHED 2013



DAVIDE MACKENZIE HIGH SCHOOL  
DEMOLISHED 2013





Redford High School  
DEMOLISHED 2012



Paul Robeson / Malcolm X Academy / St. Francis Home for Boys  
DEMOLISHED 2012



Paul Robeson / Malcolm X Academy / St. Francis Home for Boys  
DEMOLISHED 2012



St. Anthony / East Catholic High School  
DEMOLISHED 2012





St. Anthony / East Catholic High School  
DEMOLISHED 2012



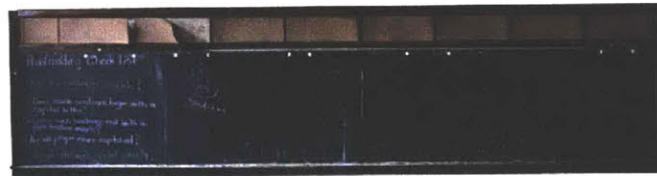
Willard School / Highland Park Adult Education / Bright Center  
DEMOLISHED 2013



Willard School / Highland Park Adult Education / Bright Center  
DEMOLISHED 2013



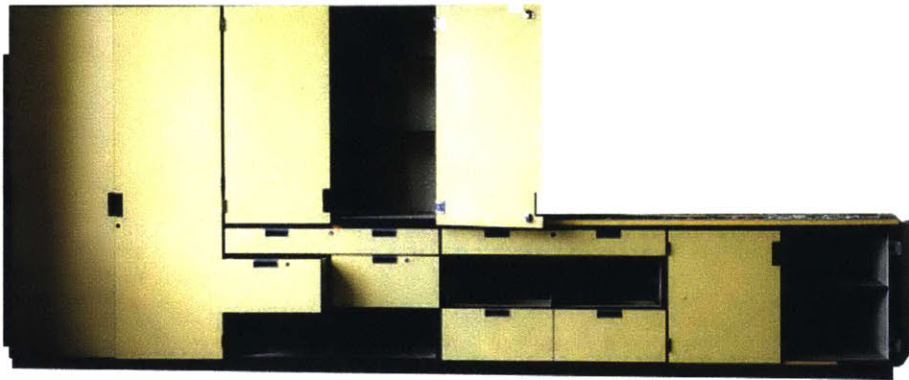
Thomas Houghten Elementary  
DEMOLISHED 2016



Thomas Houghten Elementary  
DEMOLISHED 2016



Henry Gary Sherrard Elementary  
DEMOLISHED 2010



Henry Gary Sherrard Elementary  
DEMOLISHED 2010



Breitmeyer Intermediate School  
DEMOLISHED 2010

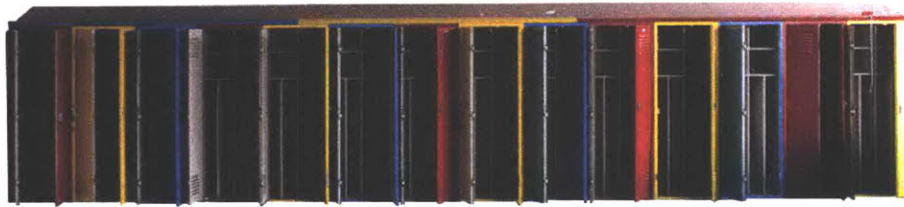




Breitmeyer Intermediate School  
DEMOLISHED 2010



Guardian Angels Catholic / Brewer Elementary School  
DEMOLISHED 2013



Guardian Angels Catholic / Brewer Elementary School  
DEMOLISHED 2013



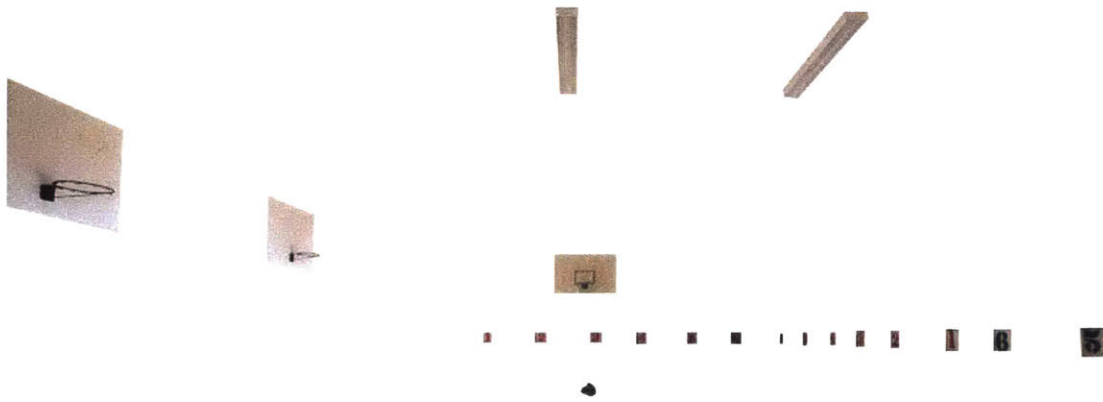
Samuel B. Dixon School  
DEMOLISHED 2017



Samuel B. Dixon School  
DEMOLISHED 2017



Greenfield Park Elementary  
DEMOLISHED 2016



Greenfield Park Elementary  
DEMOLISHED 2016







Dexter Ferry Elementar  
DEMOLISHED 2010



Grayling Elementary School  
DEMOLISHED 2013



Grayling Elementary School  
DEMOLISHED 2013



Oliver Wendell Holmes School  
DEMOLISHED 2013



Oliver Wendell Holmes School  
DEMOLISHED 2013



Jane Cooper Elementary  
DEMOLISHED 2010



Jane Cooper Elementary  
DEMOLISHED 2010



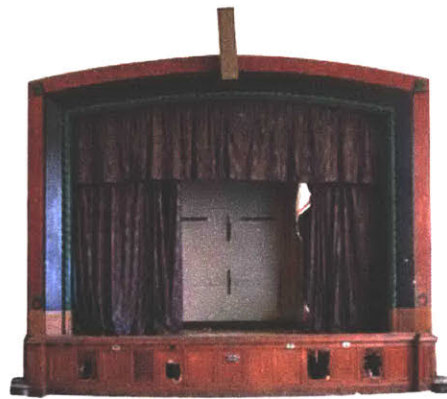




Helen Newberry Joy Middle School  
DEMOLISHED 2009



Lillibridge School / McKinney Day Treatment Center  
DEMOLISHED 2015



Lillibridge School / McKinney Day Treatment Center  
DEMOLISHED 2015

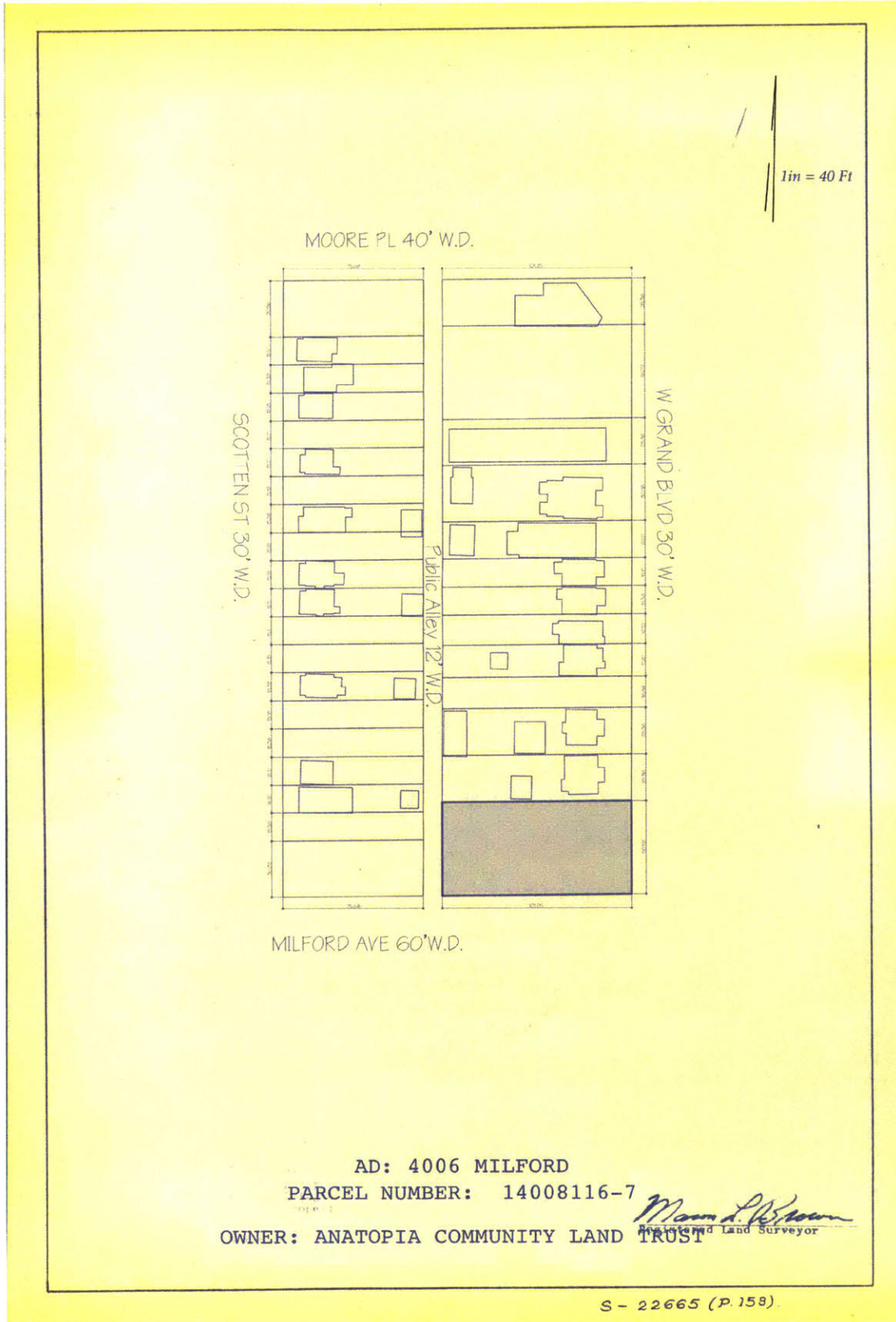
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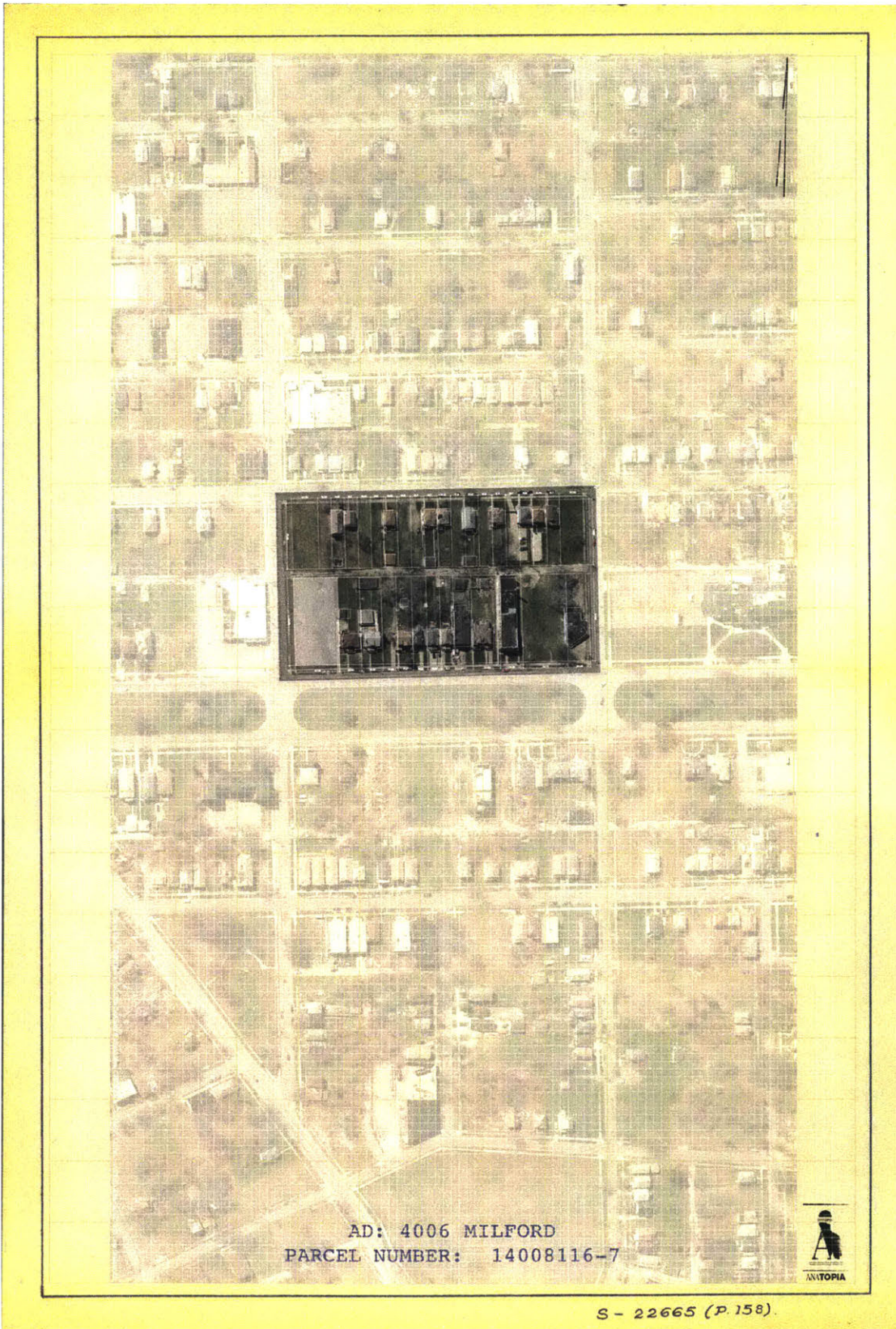
Original photographs in “Demolition  
Dyptichs” are pulled from anonymous  
photographers from the website:  
[detroiturbex.com/](http://detroiturbex.com/)

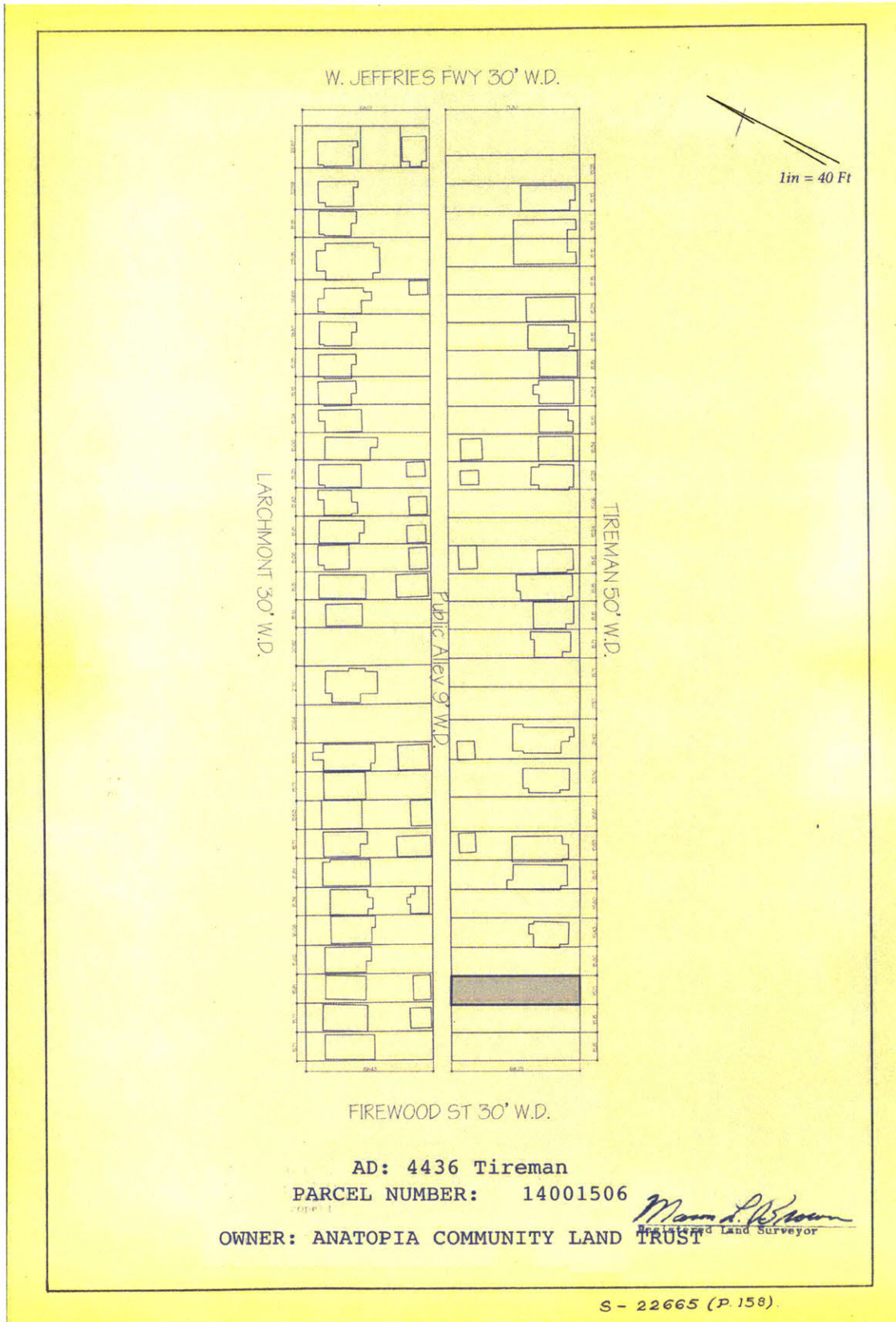
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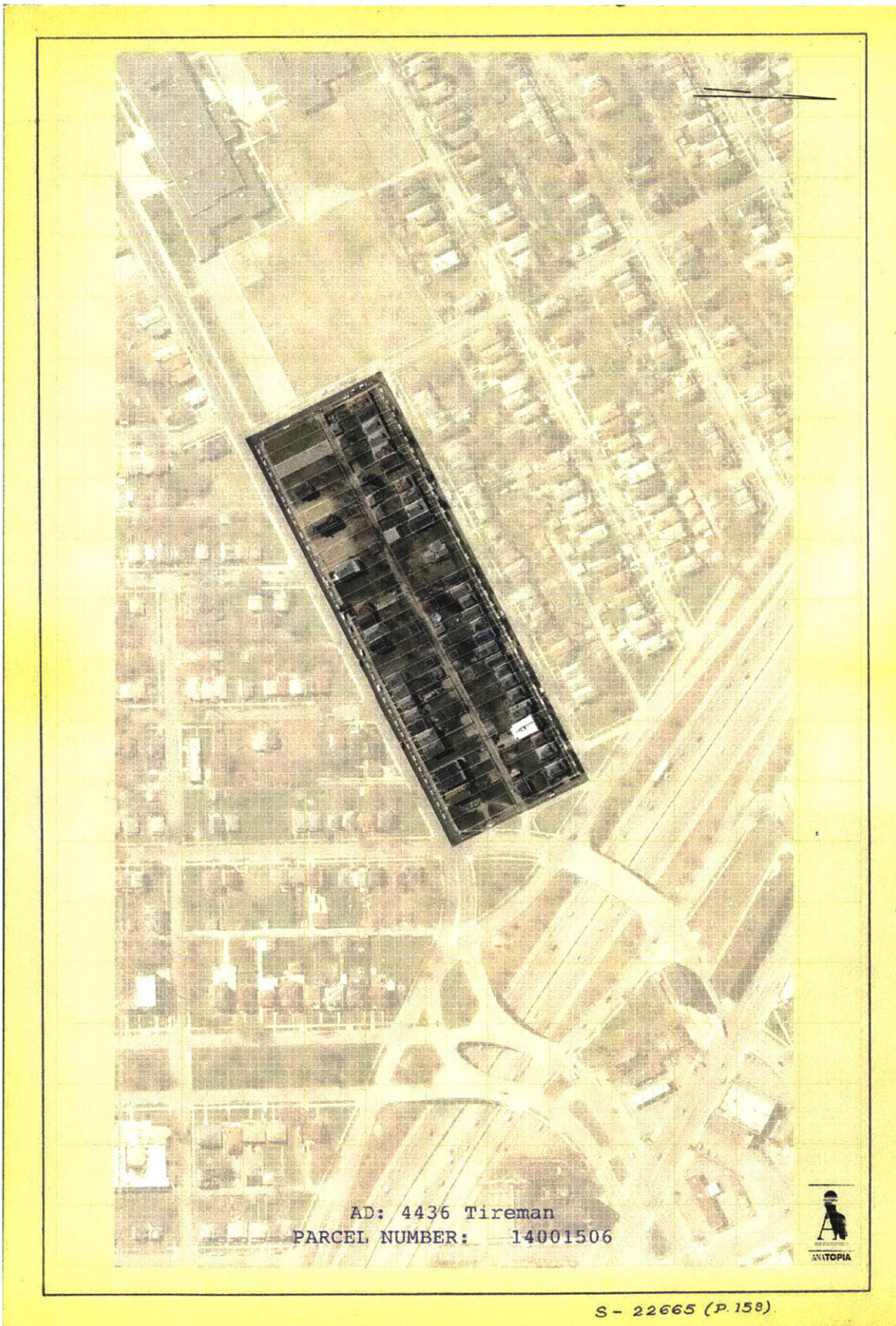
17 Plots

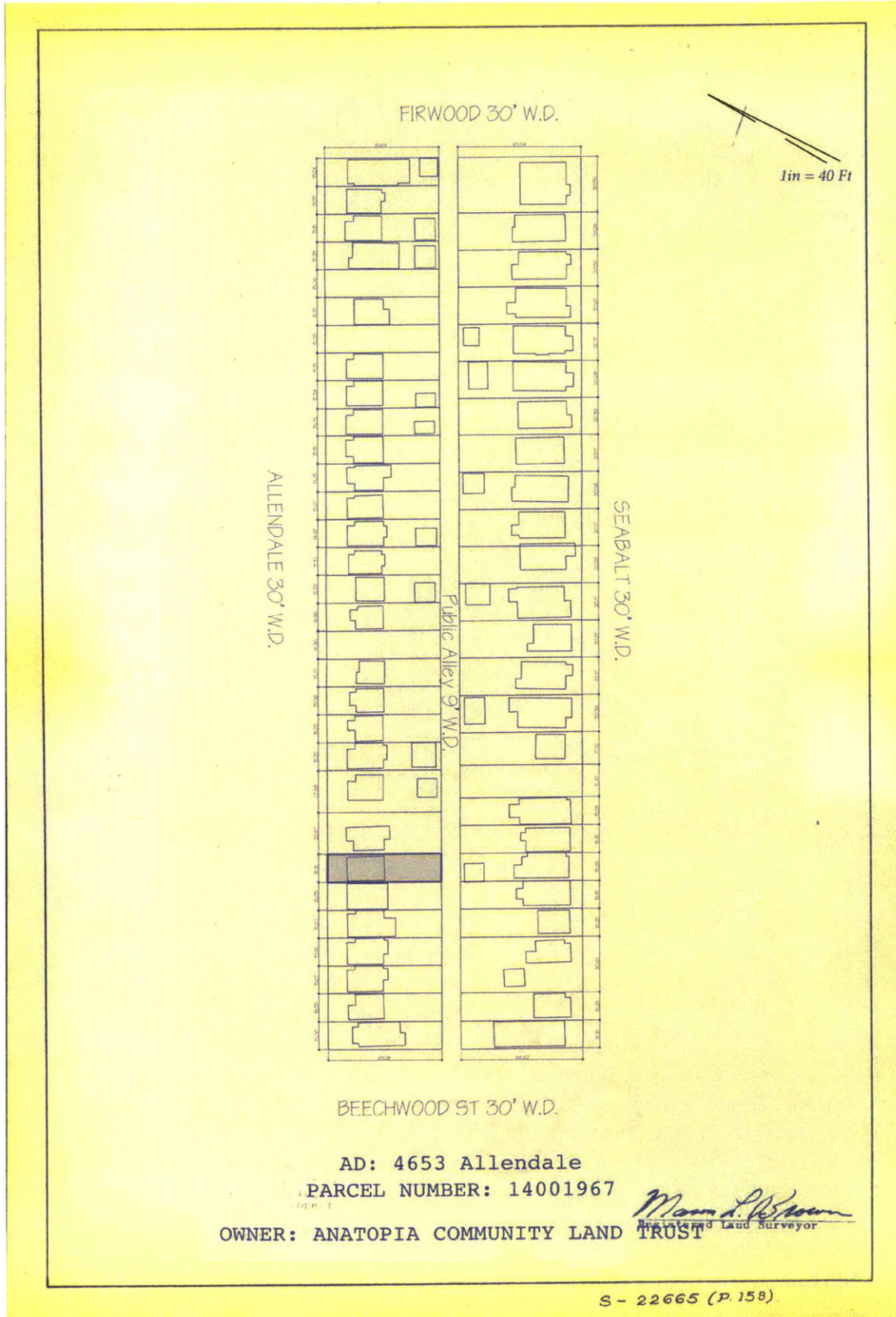


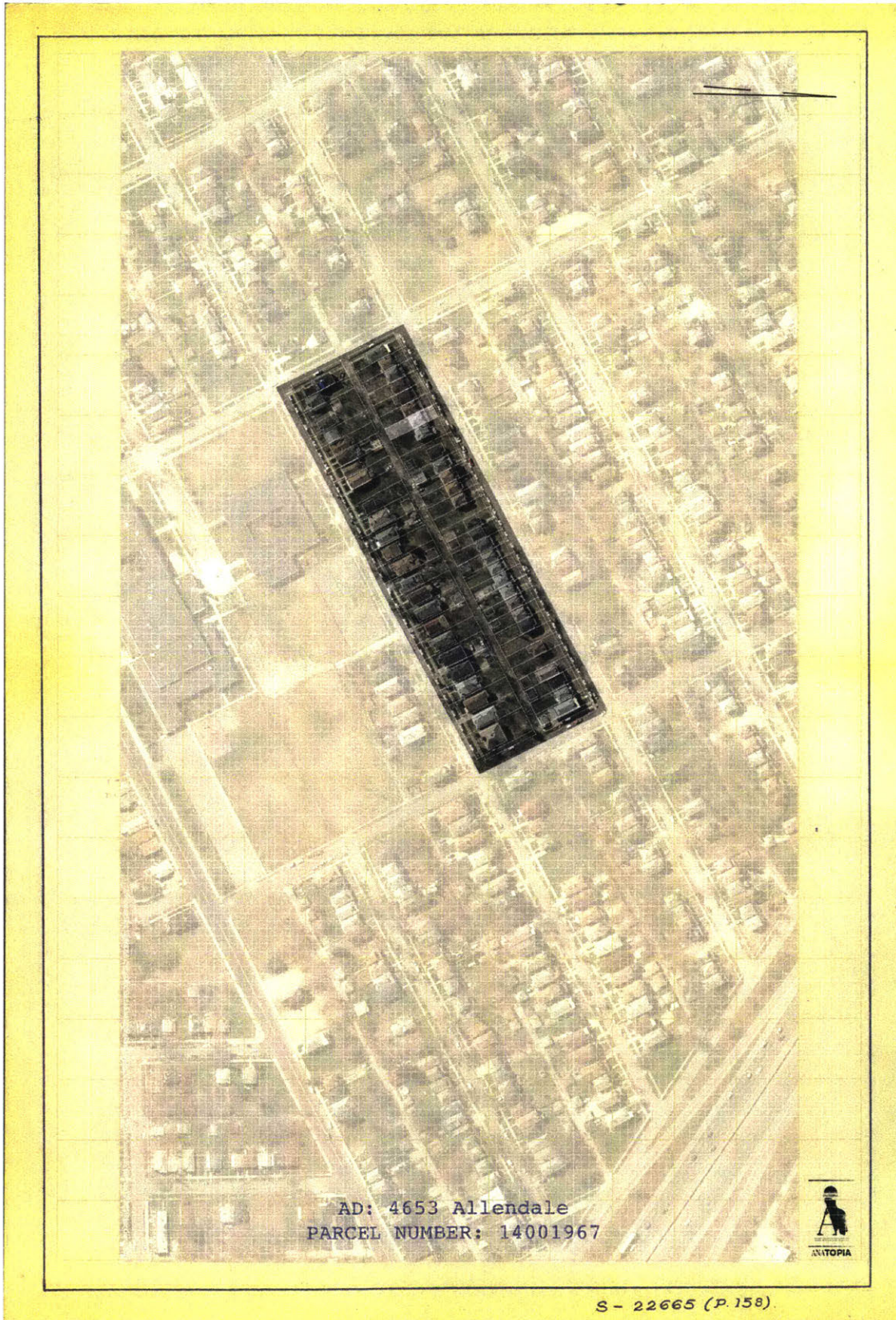


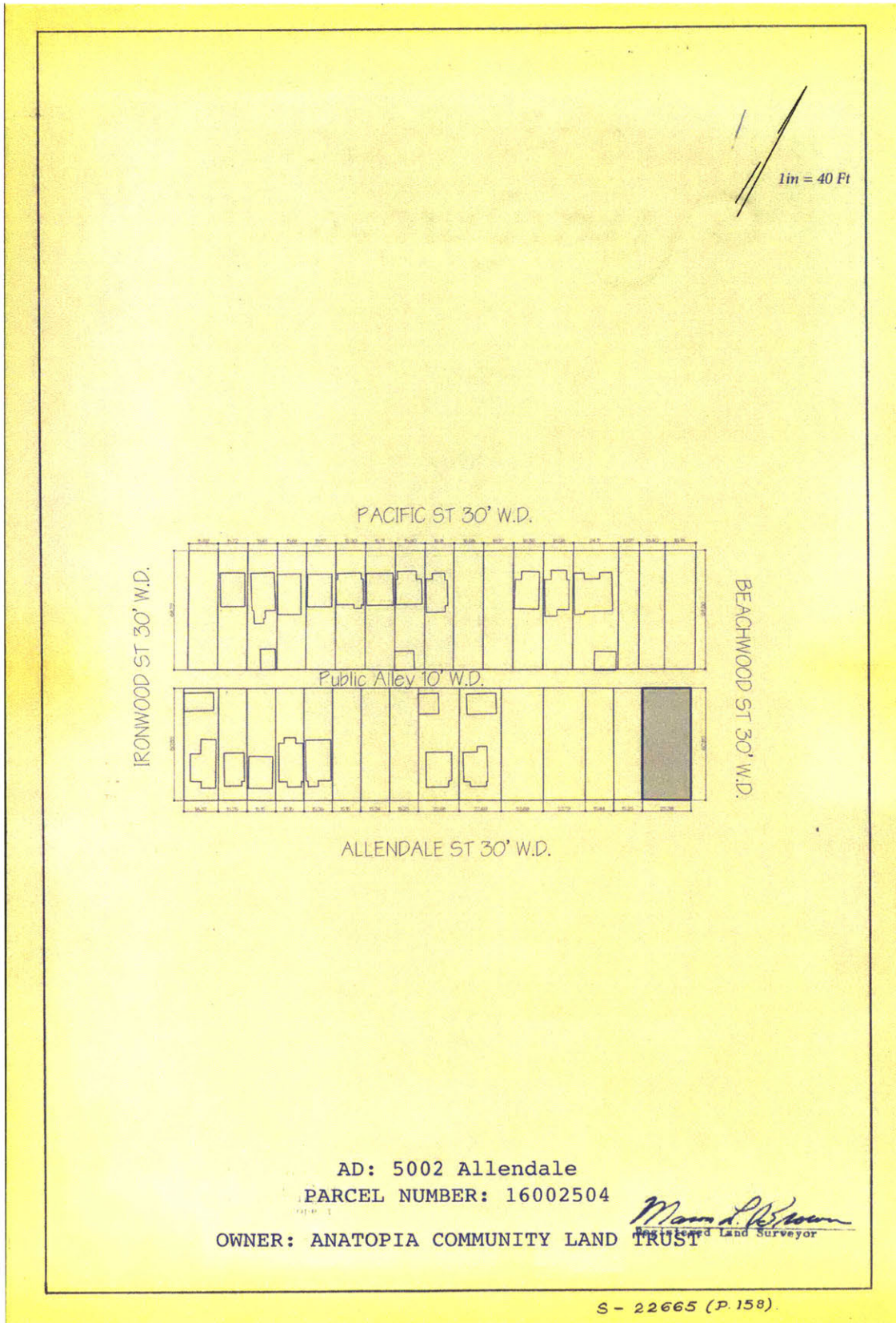


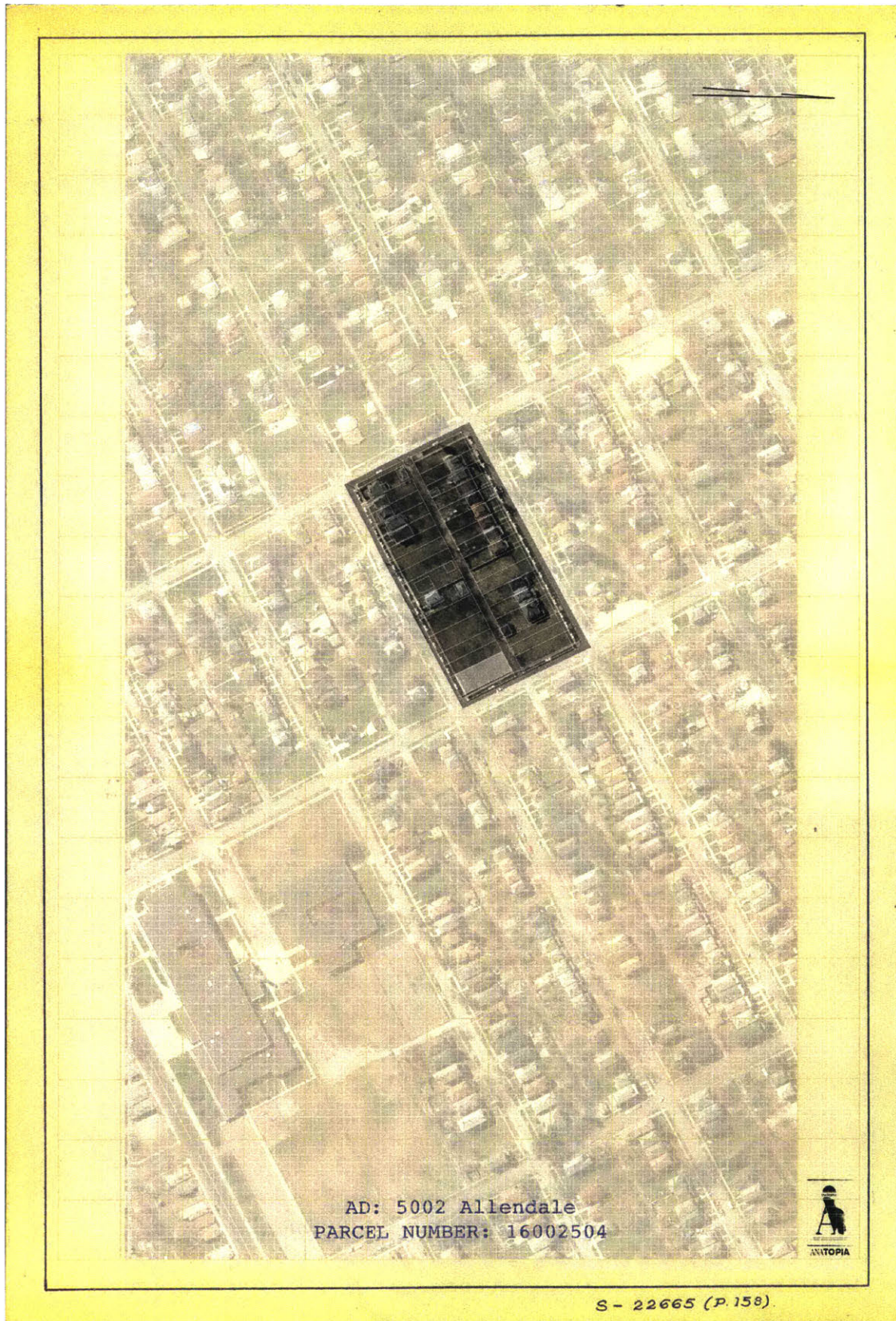


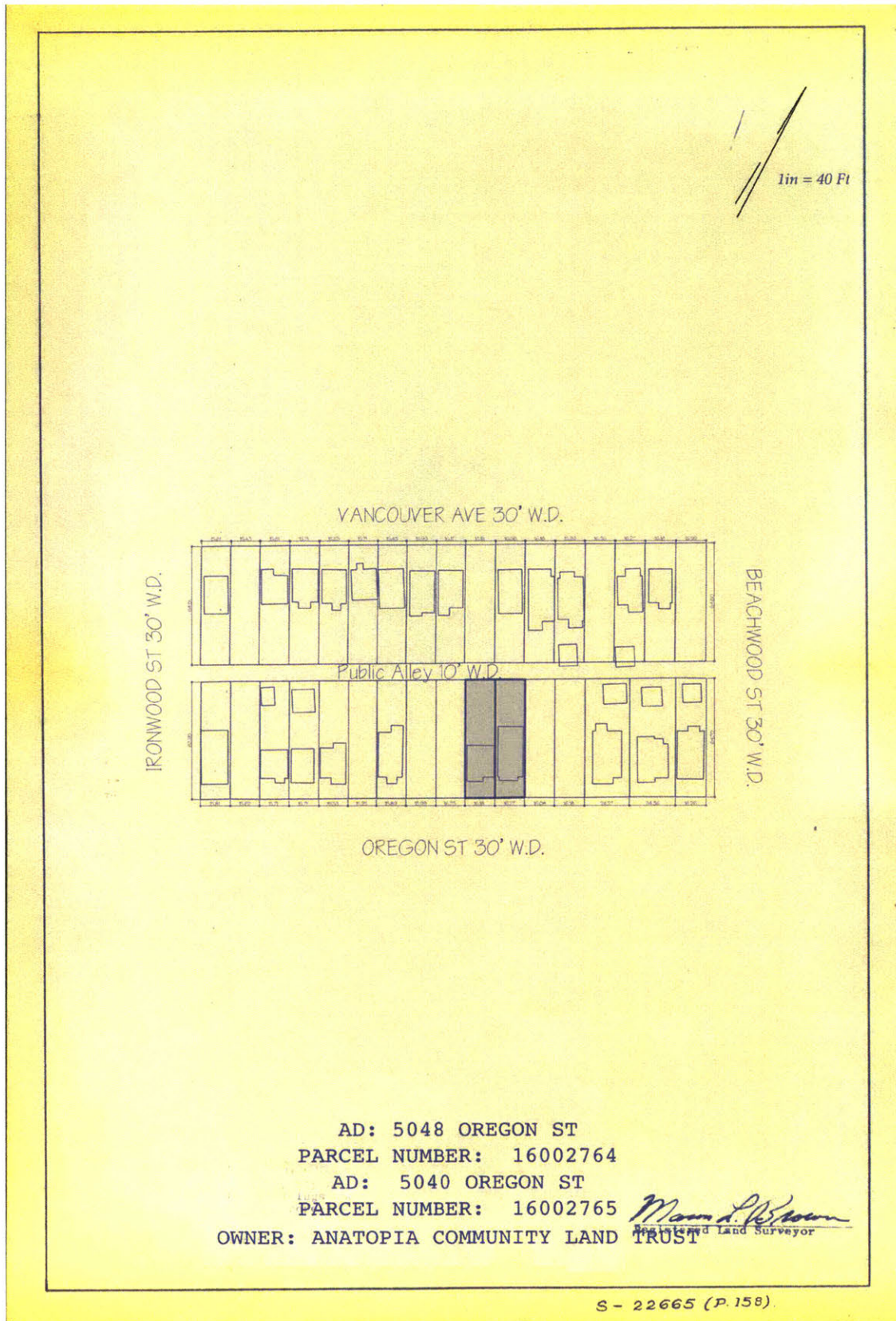


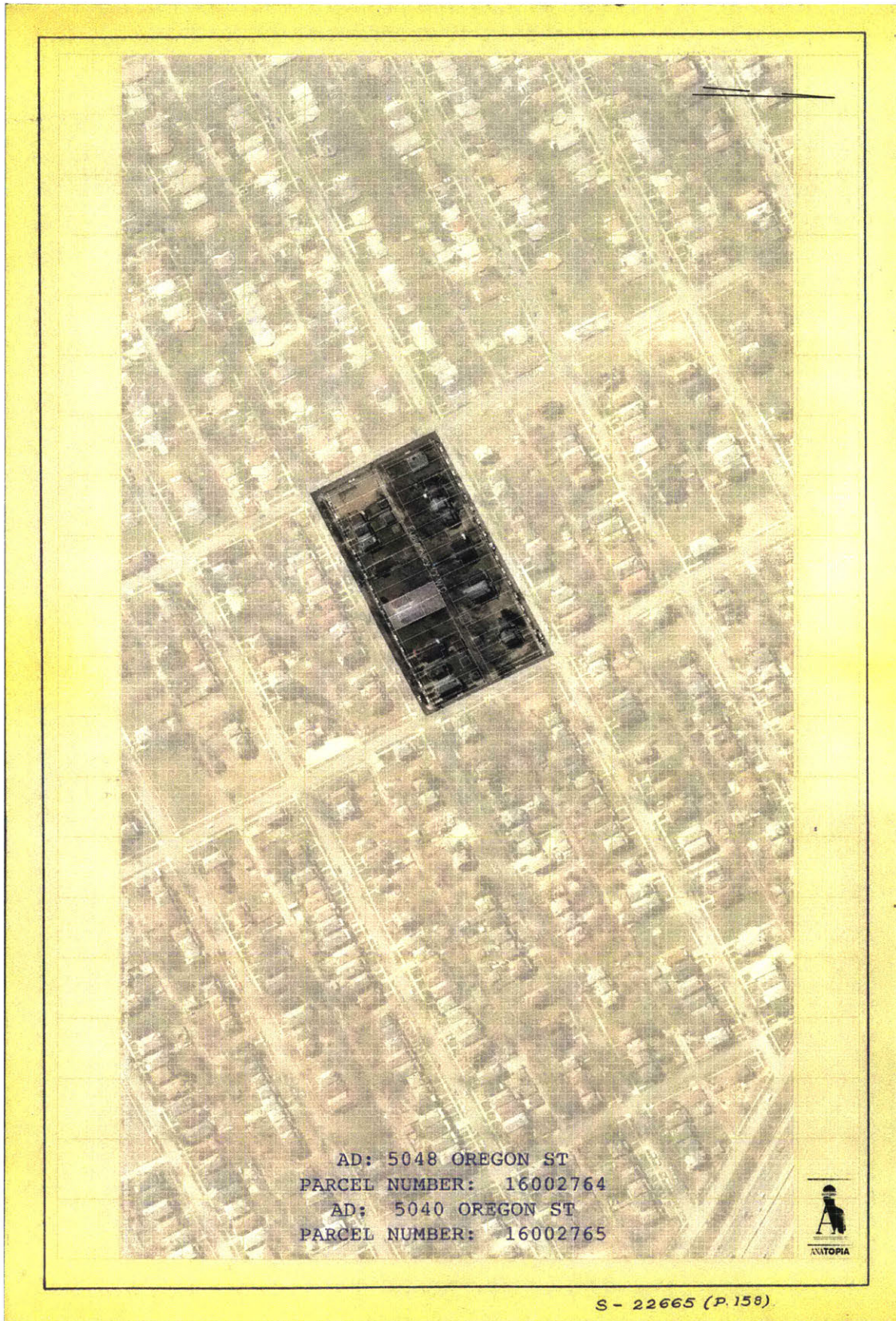


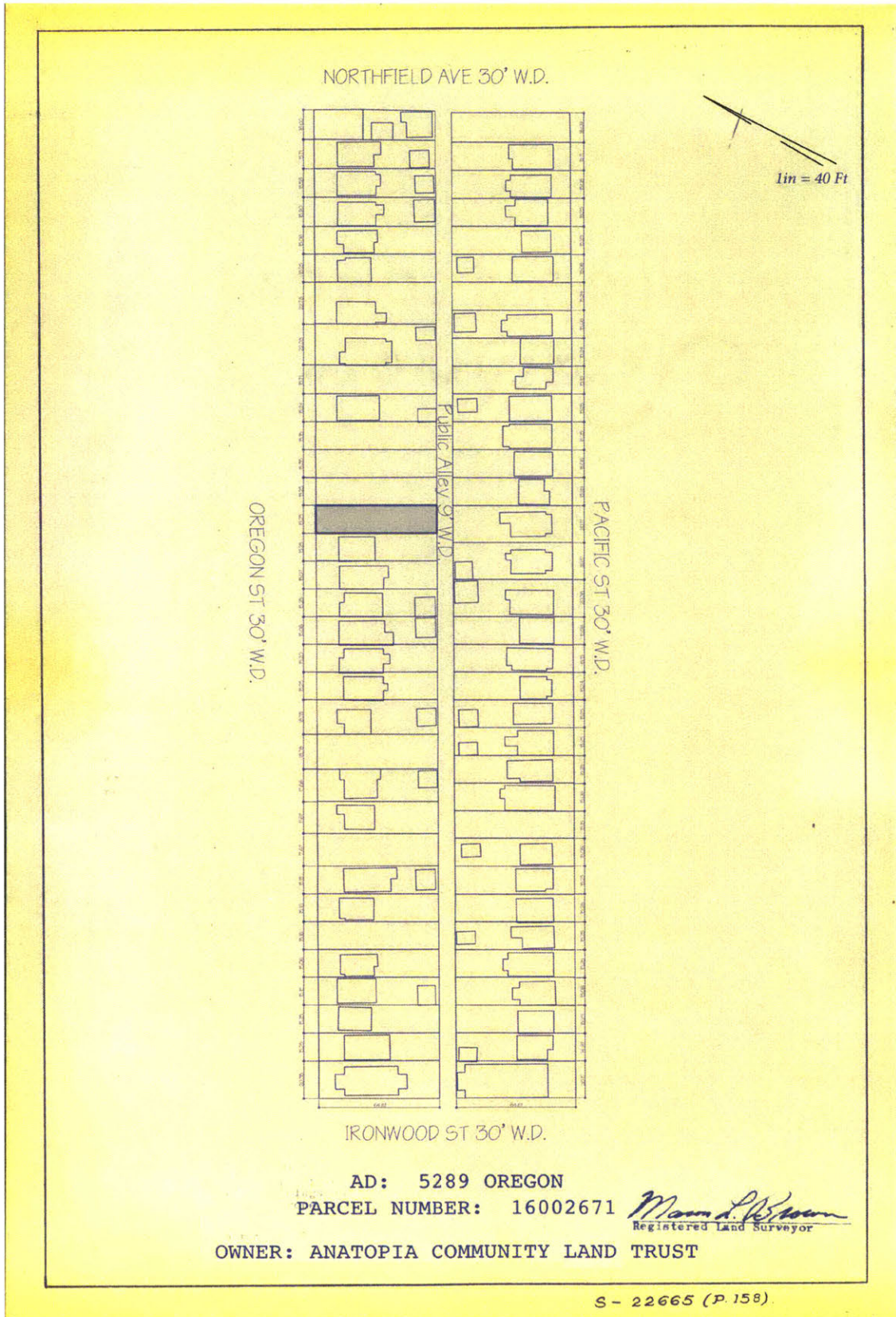




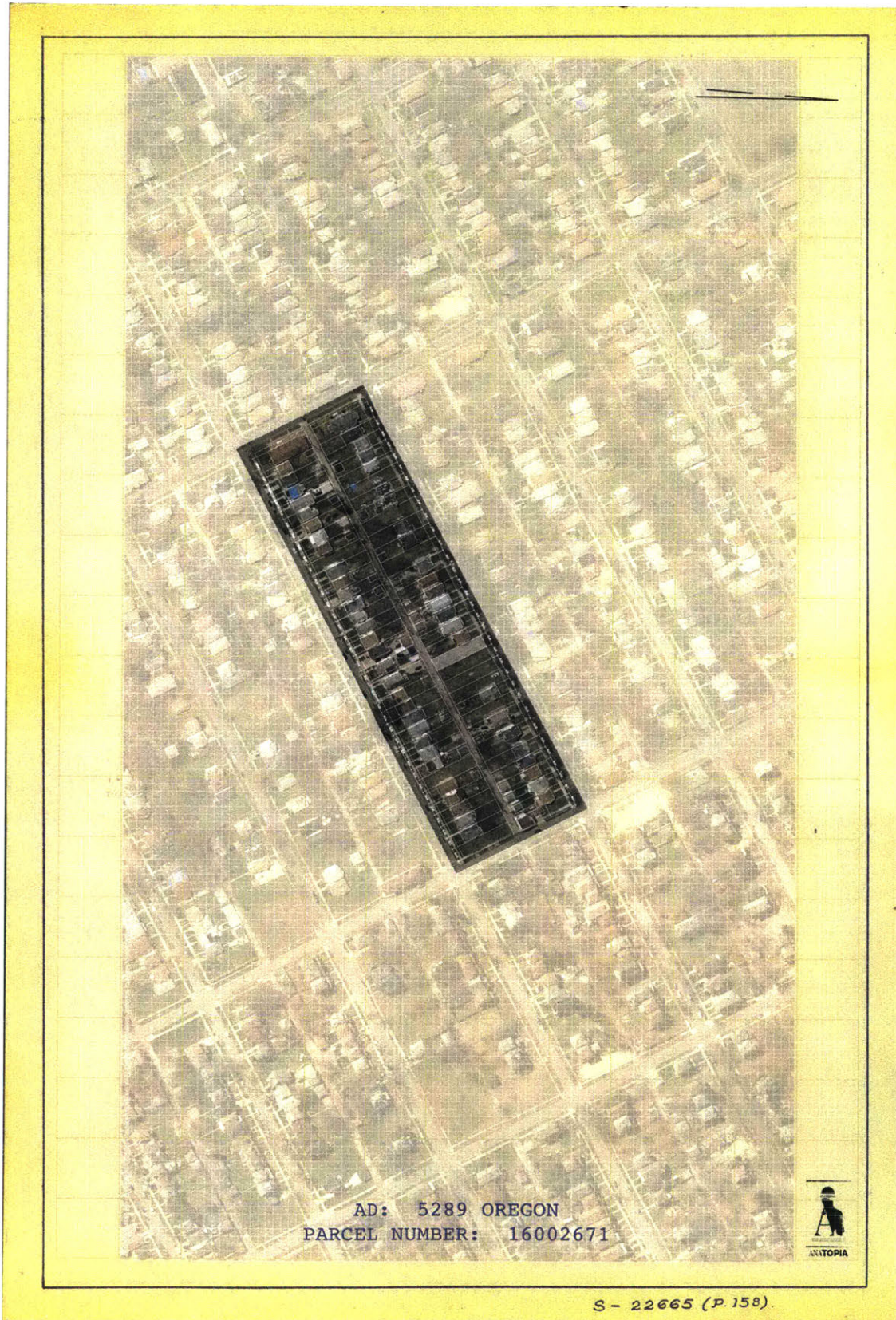


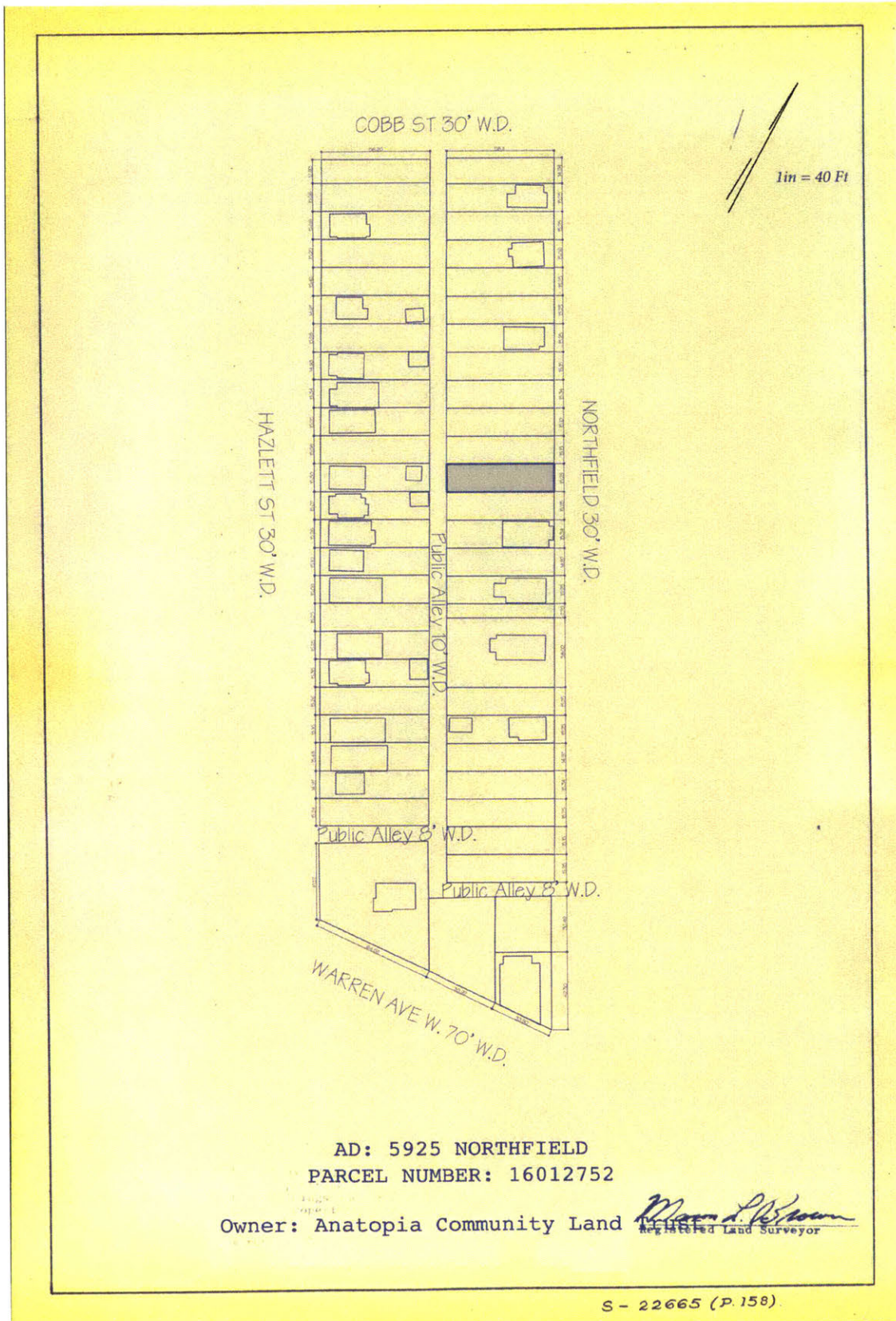


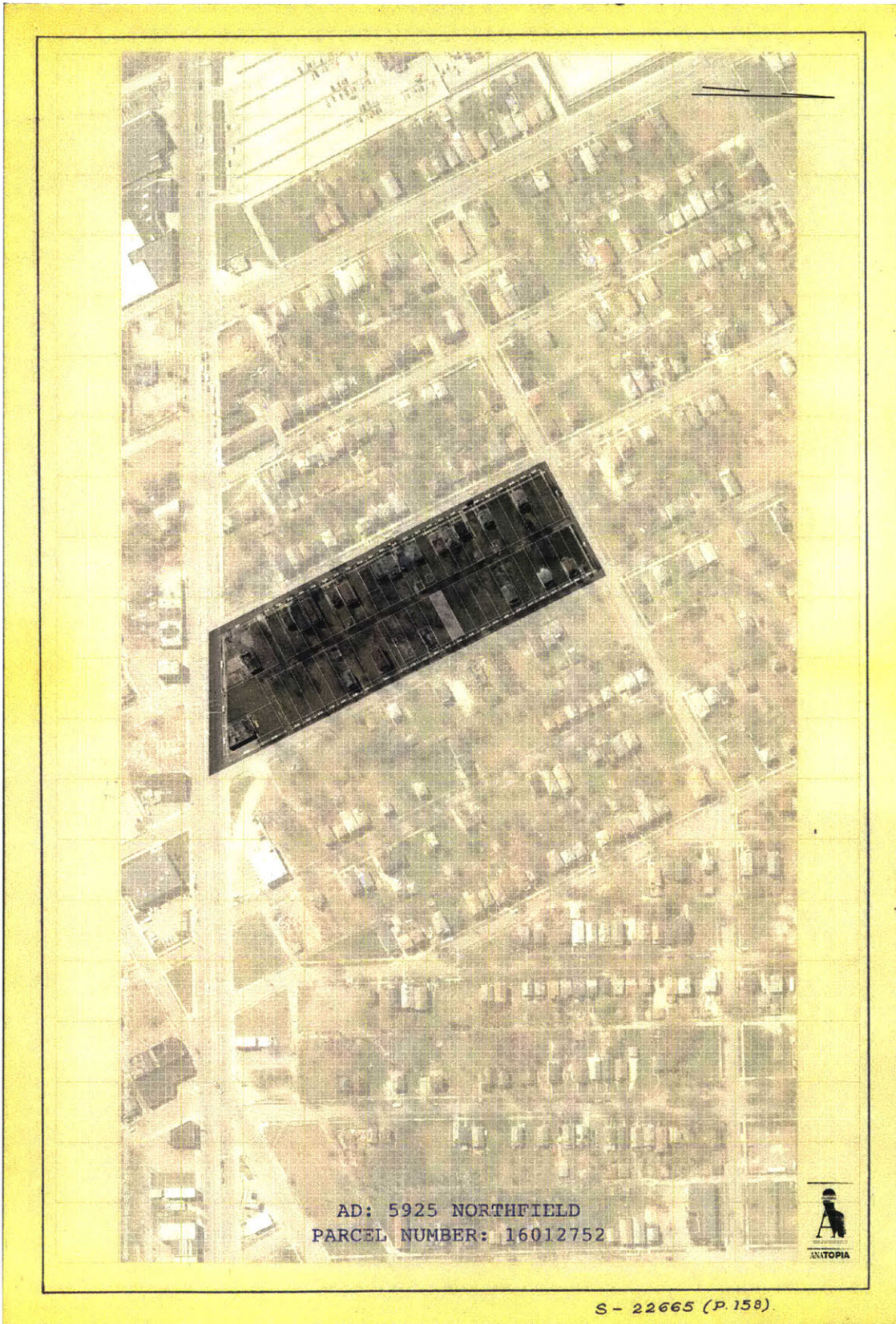


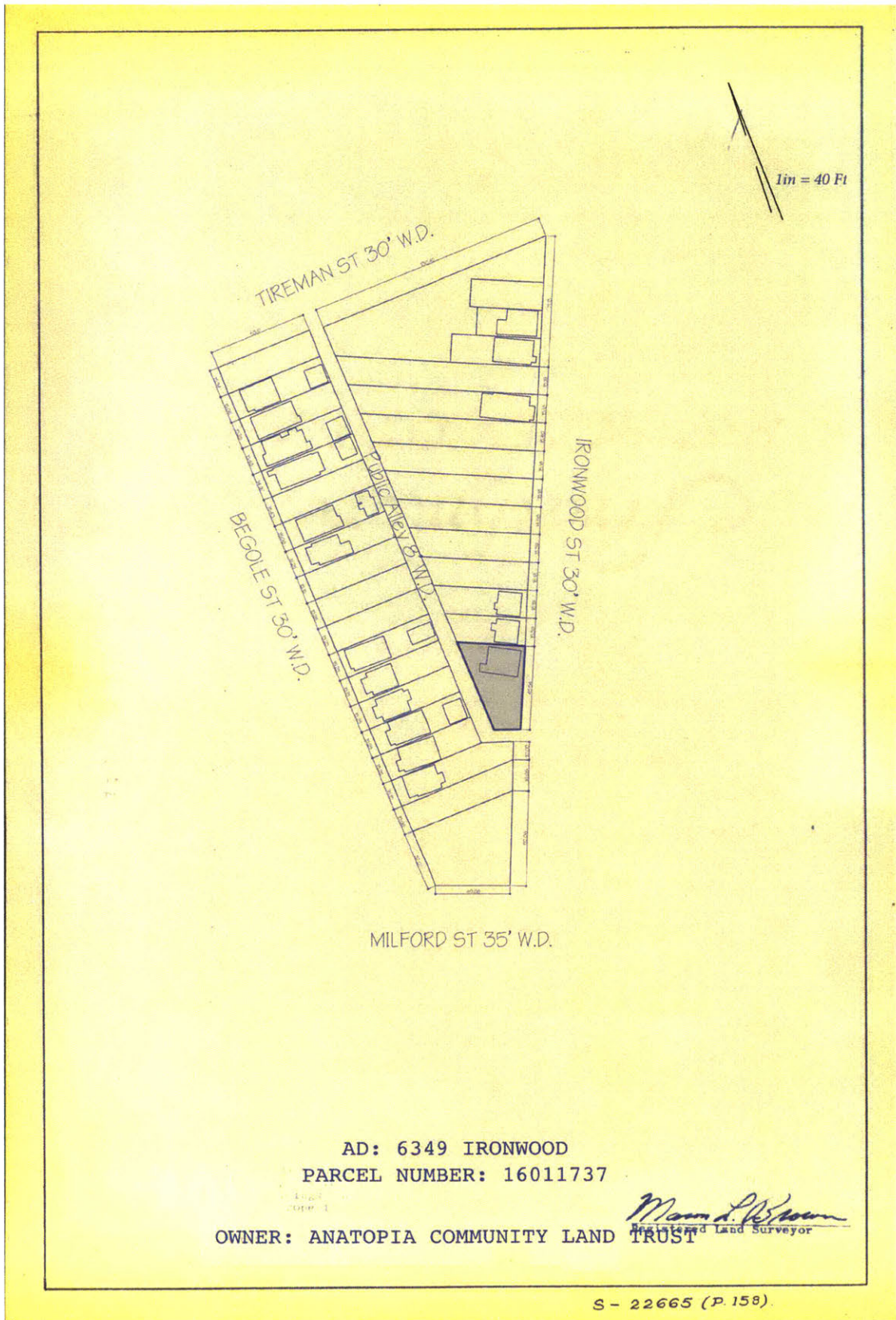




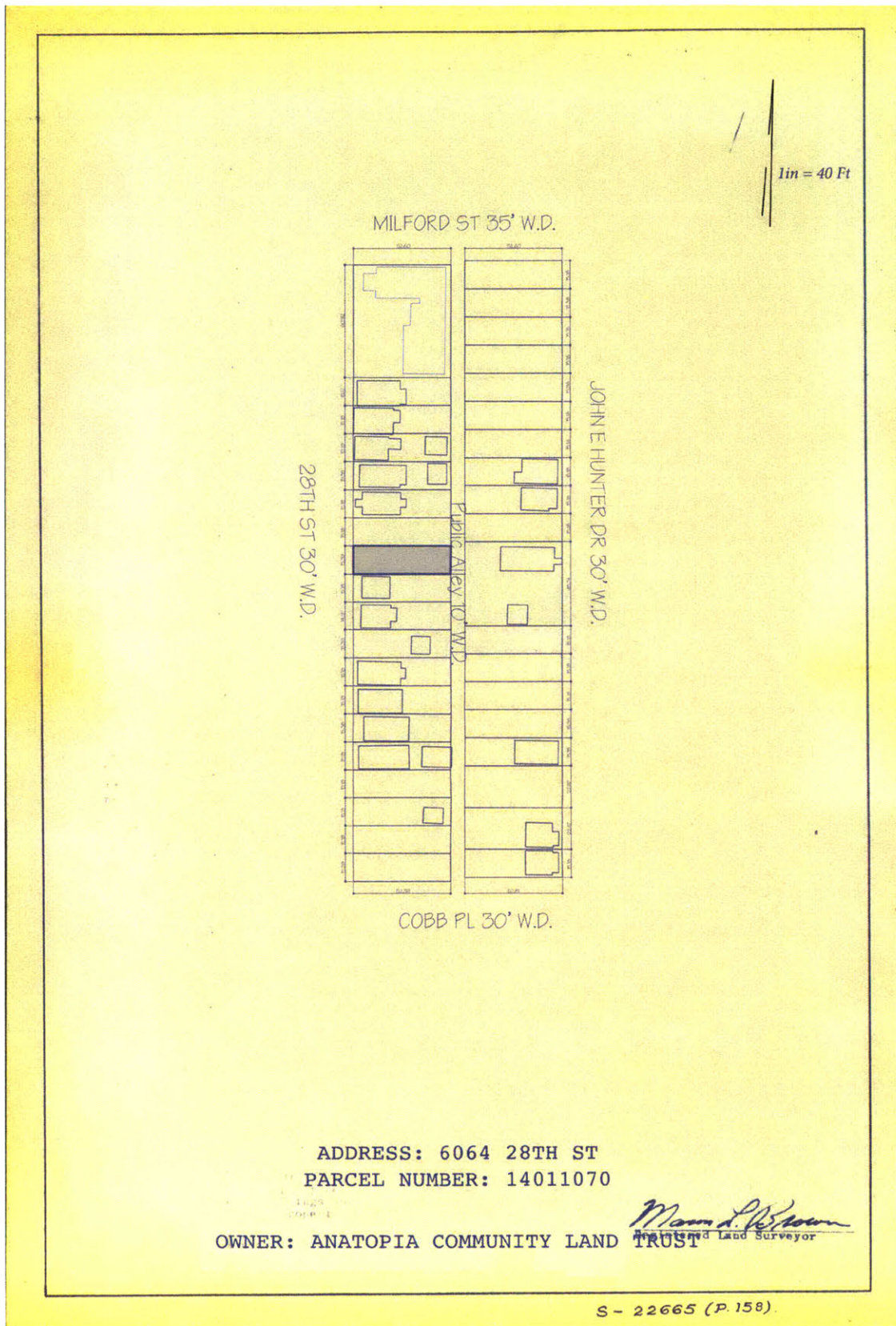


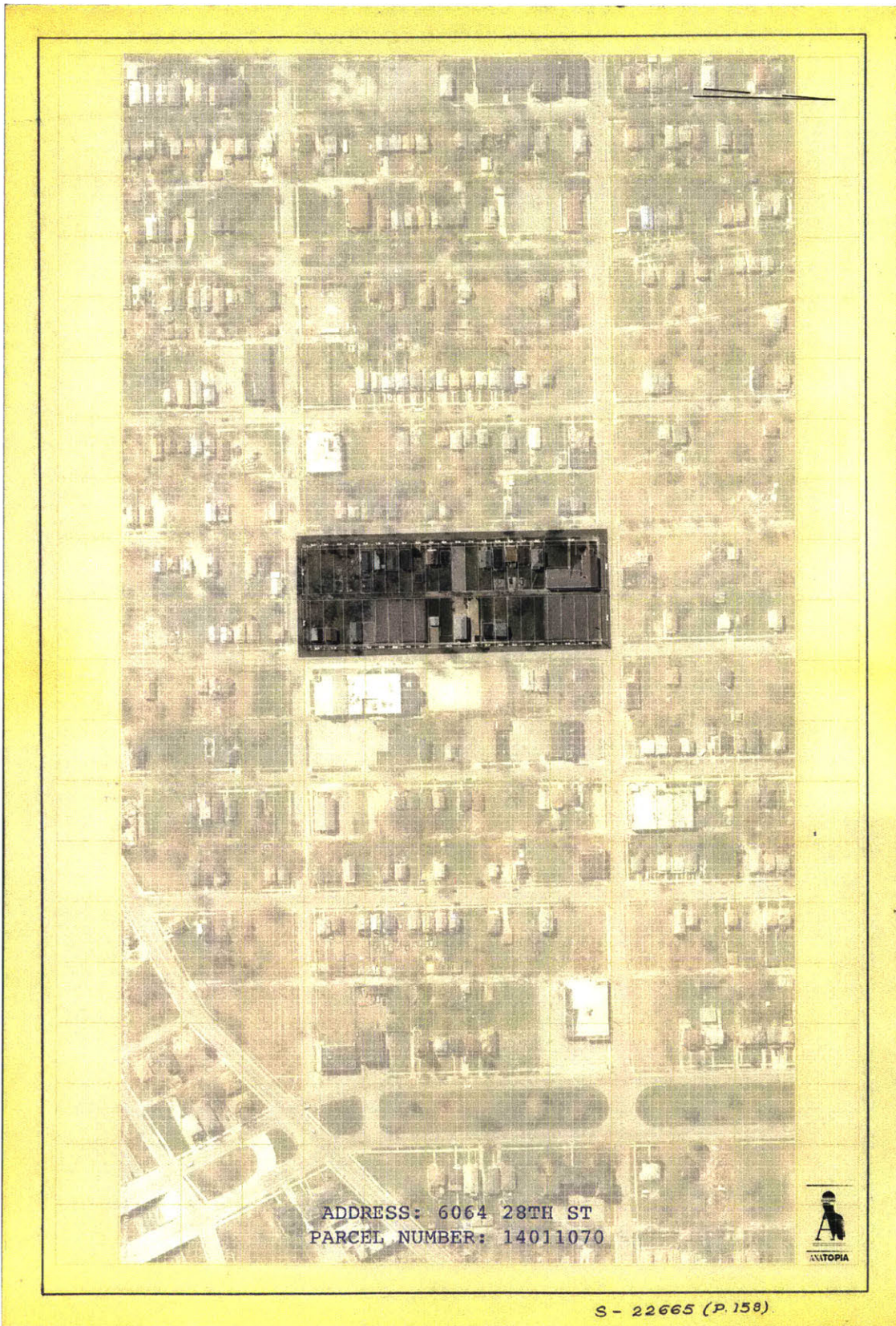




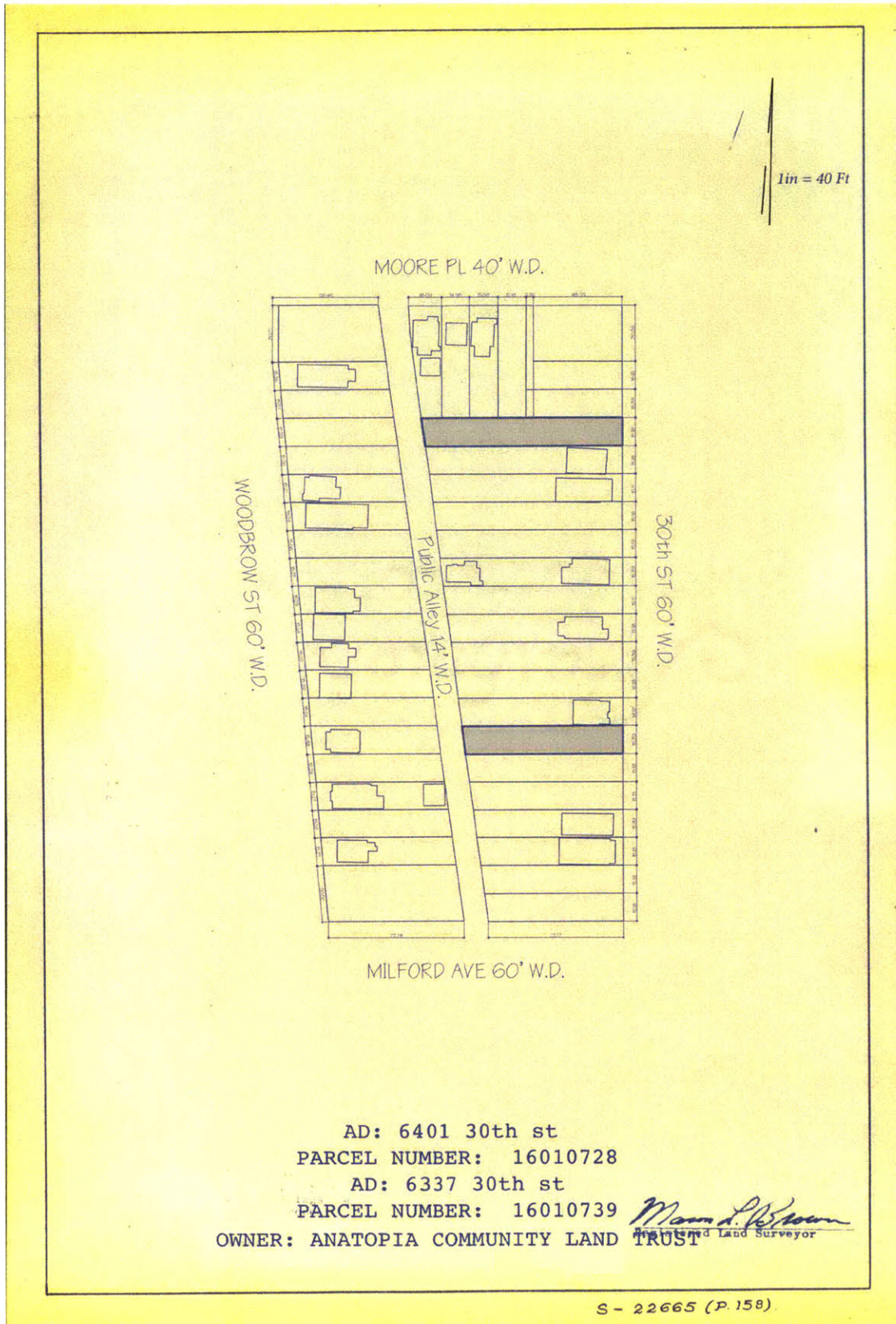




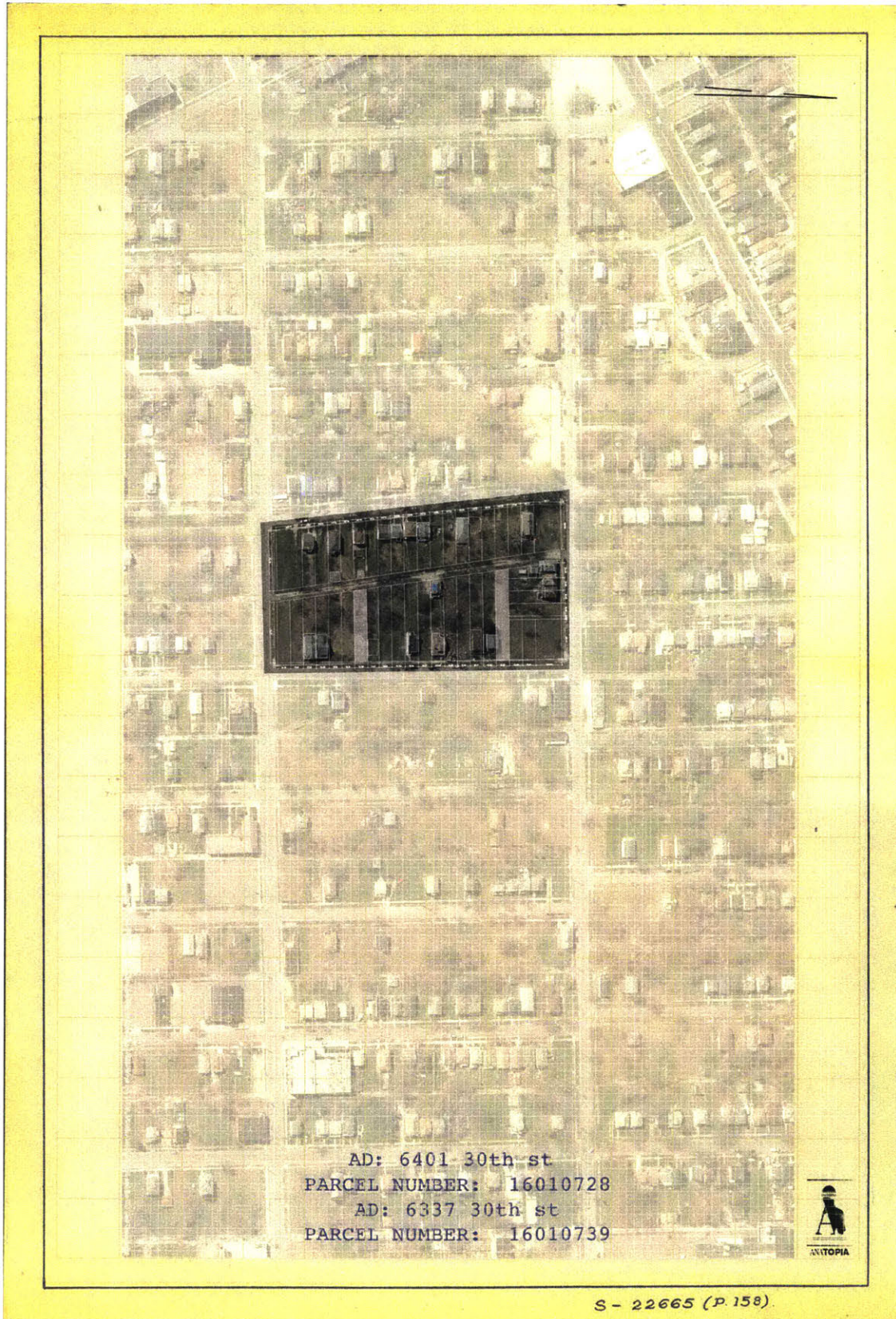


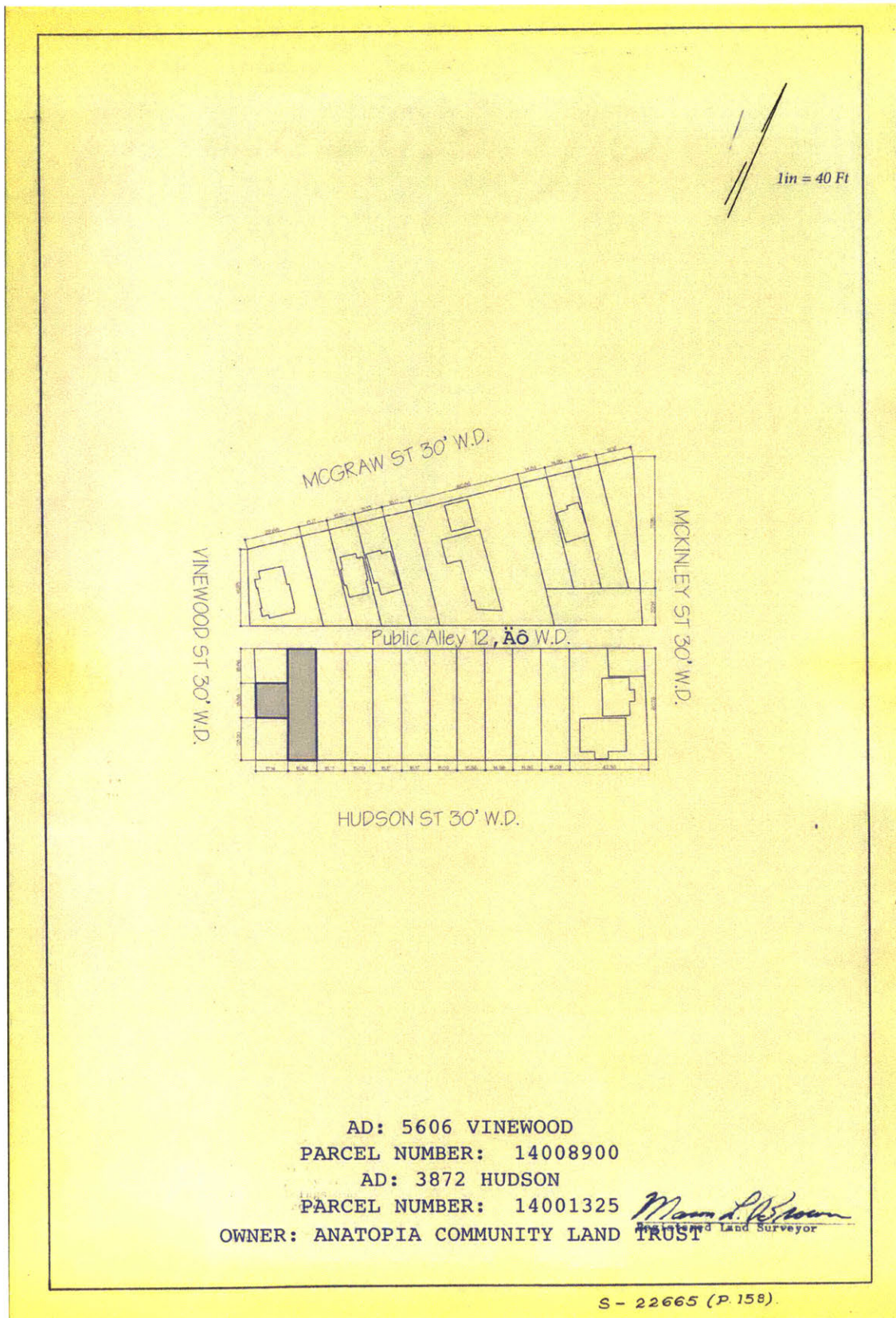


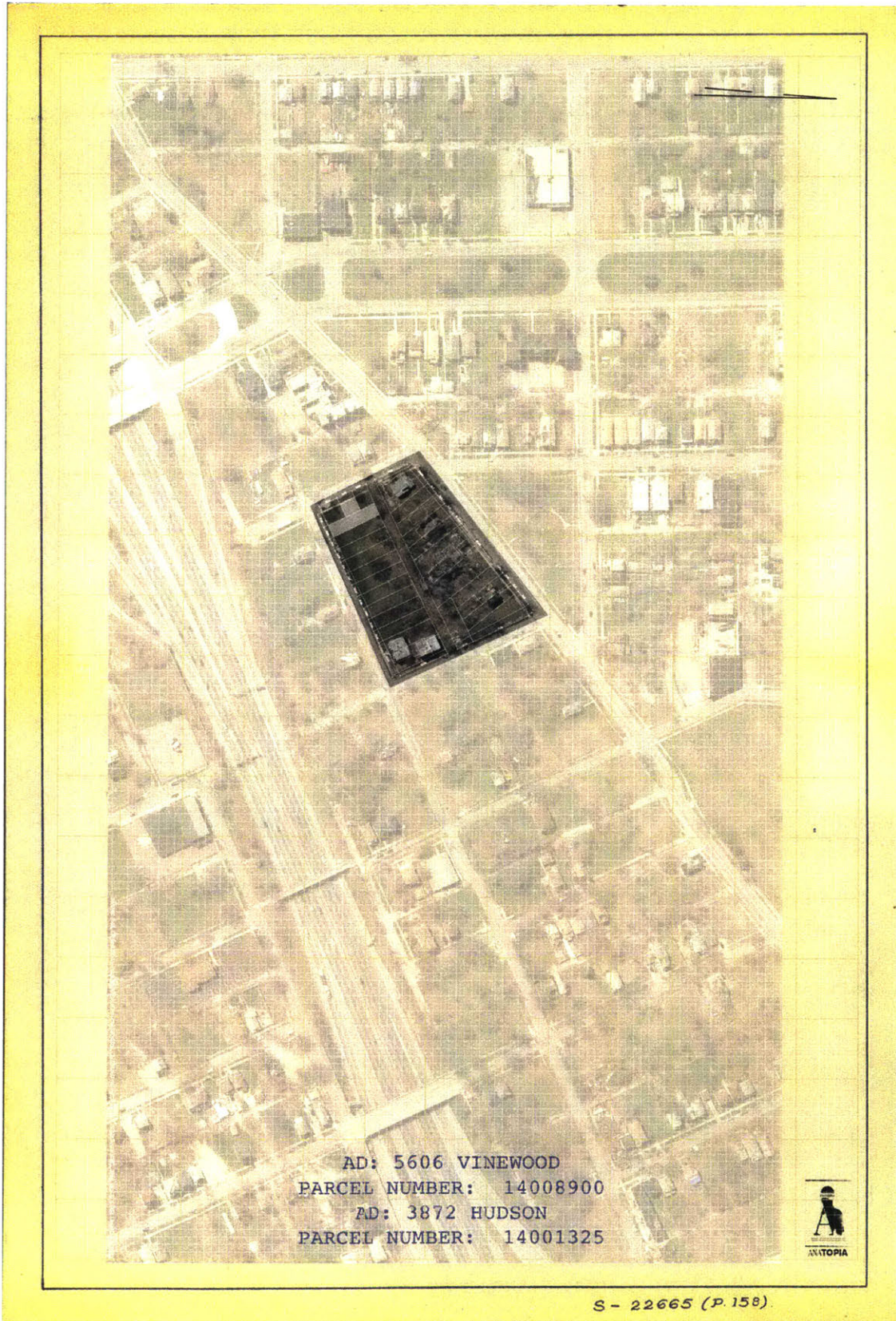
S - 22665 (P. 158)

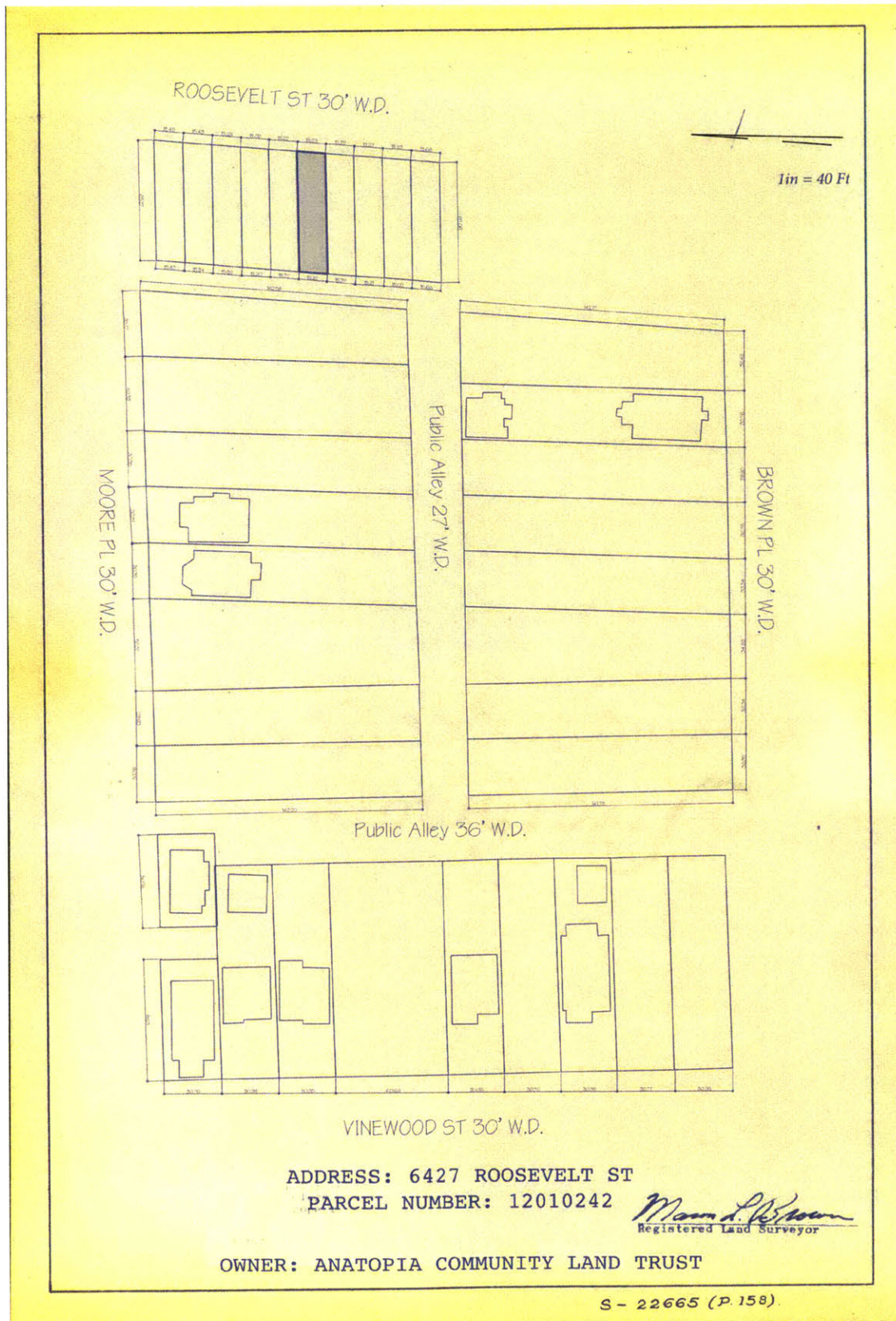


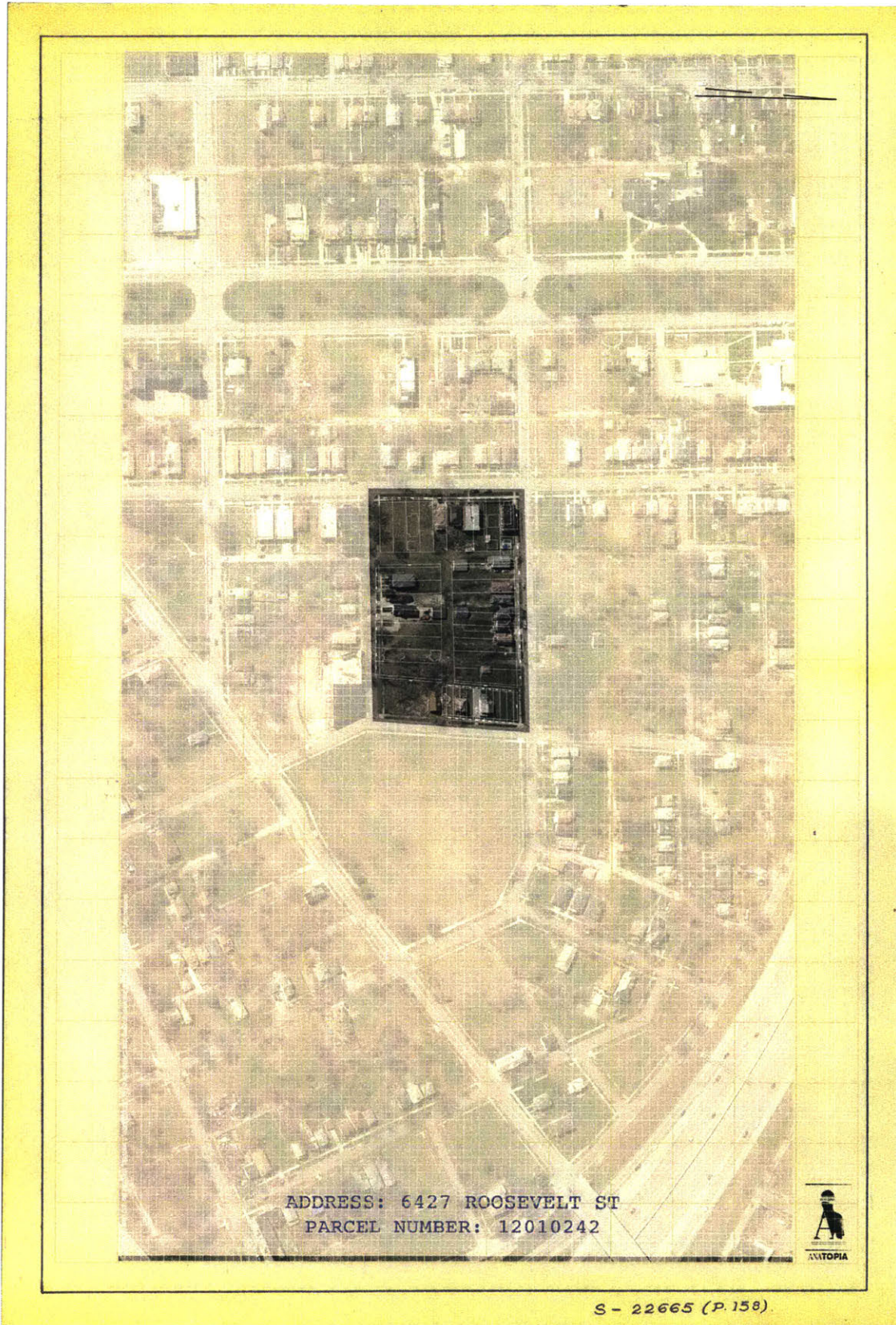


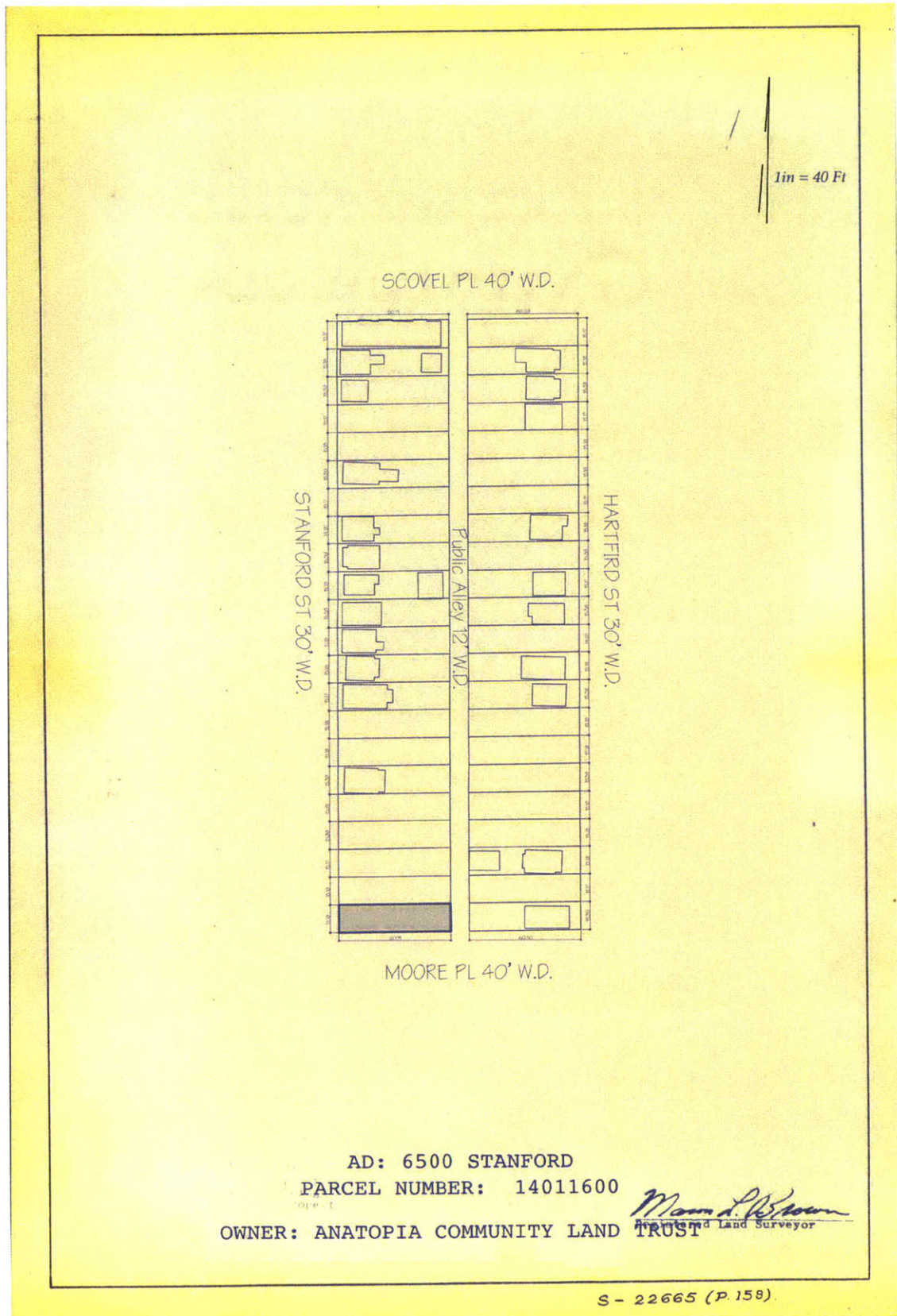


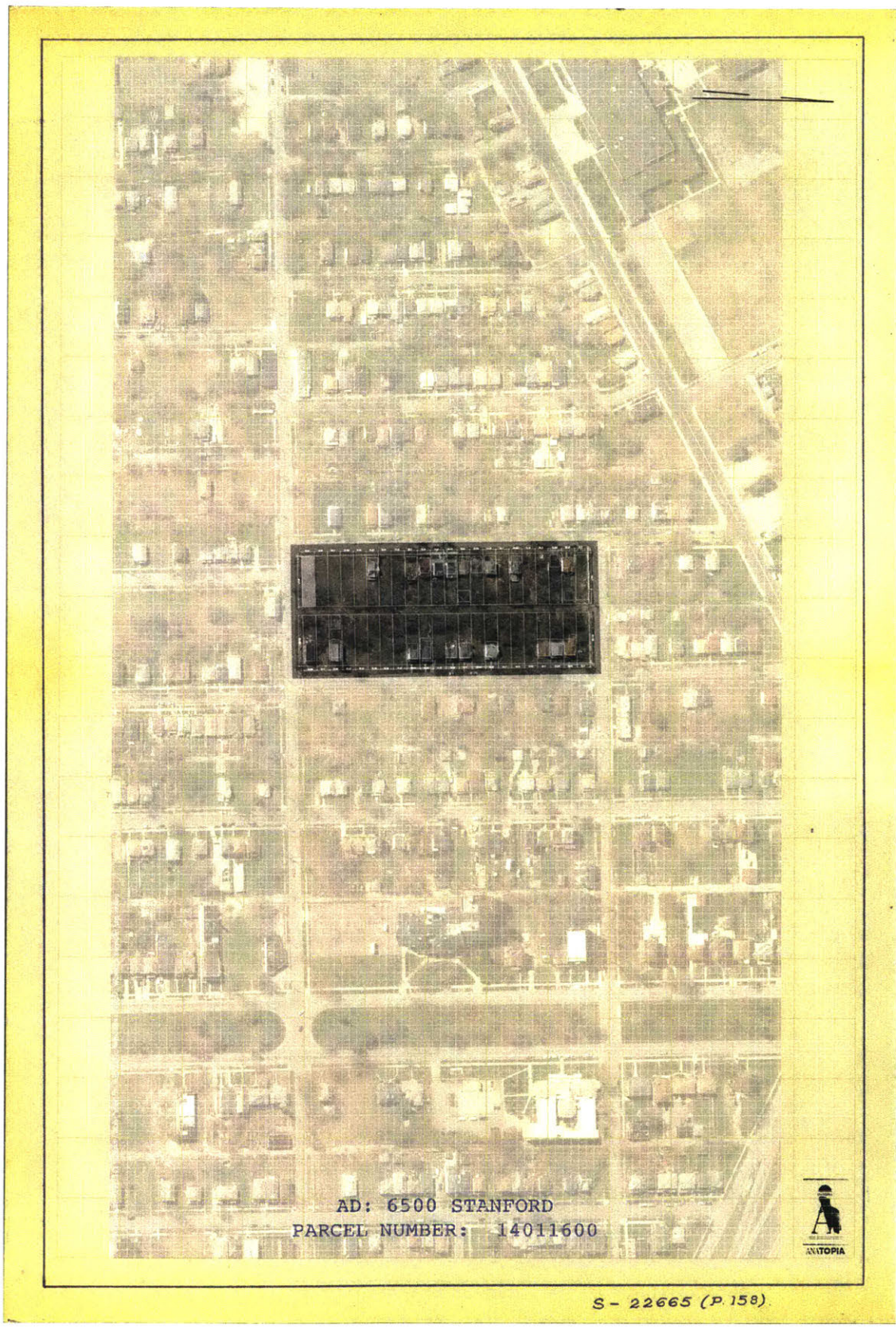




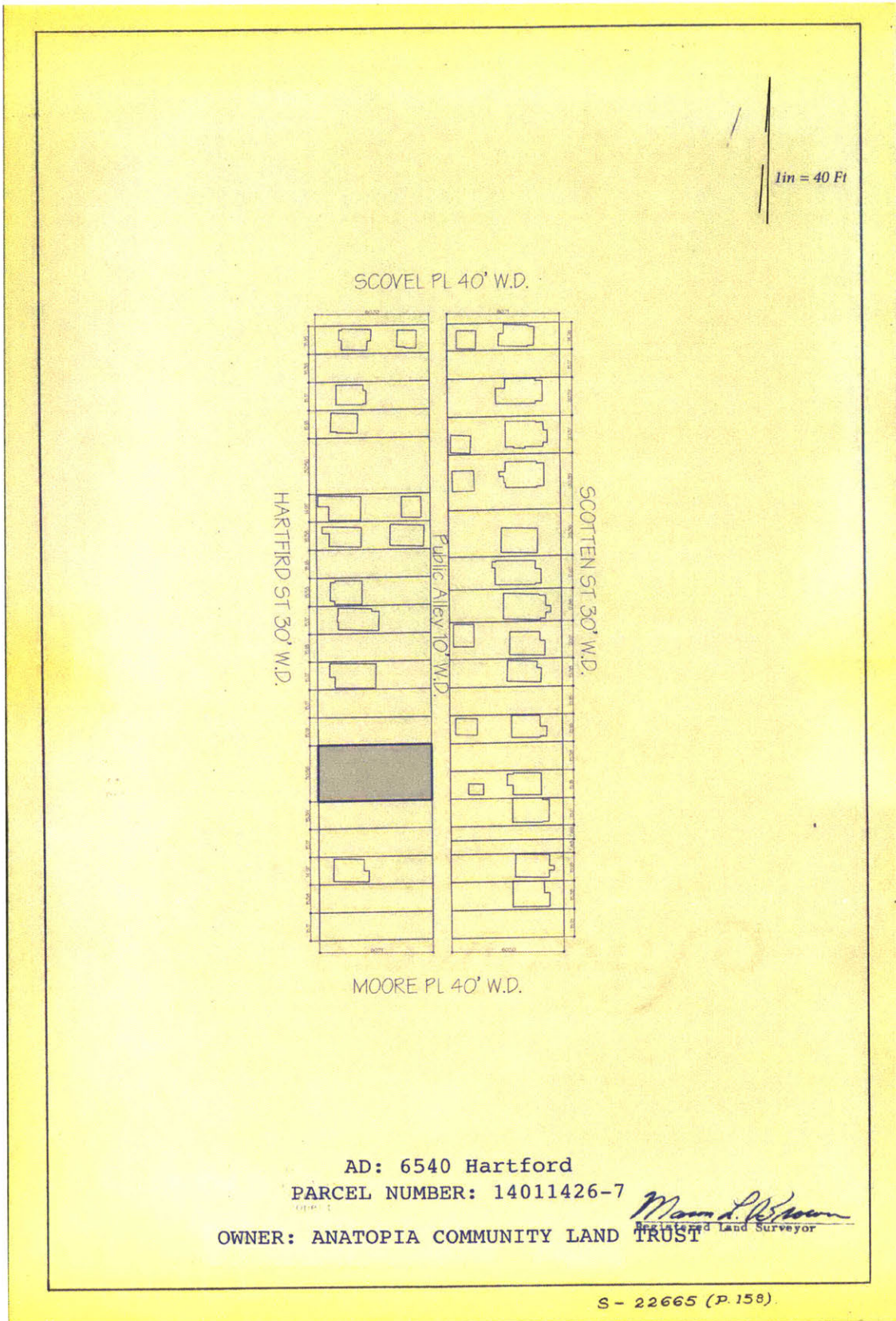




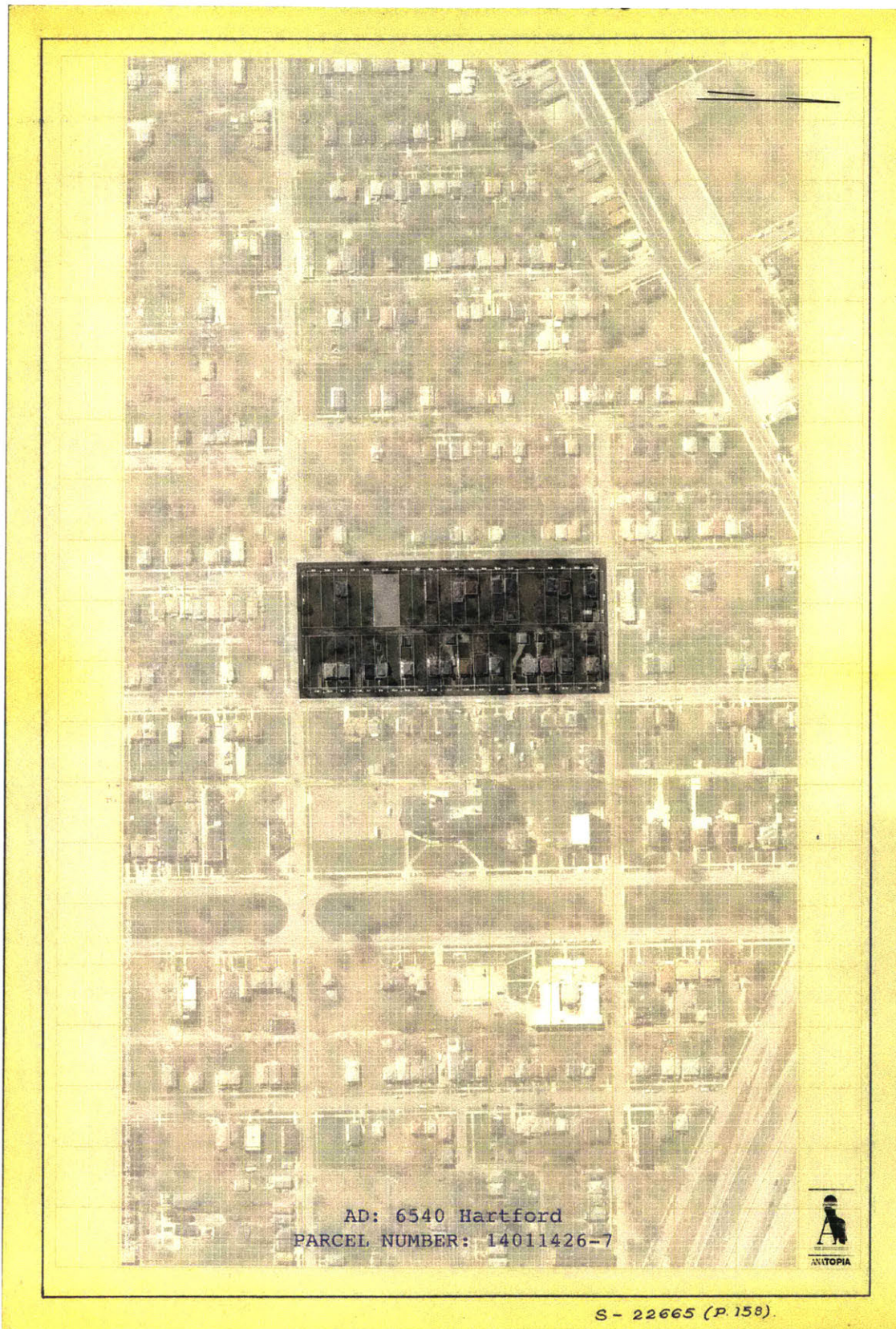


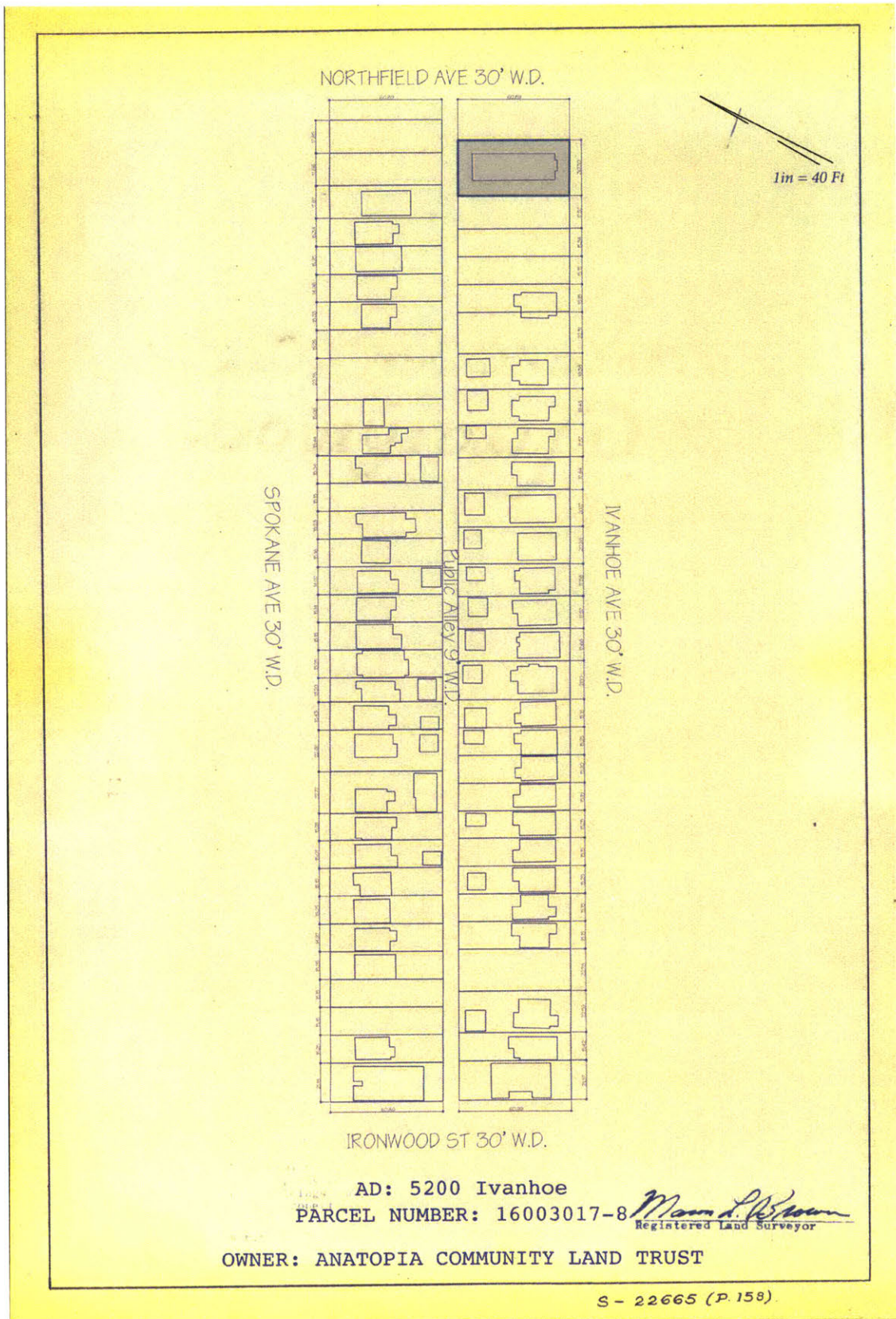


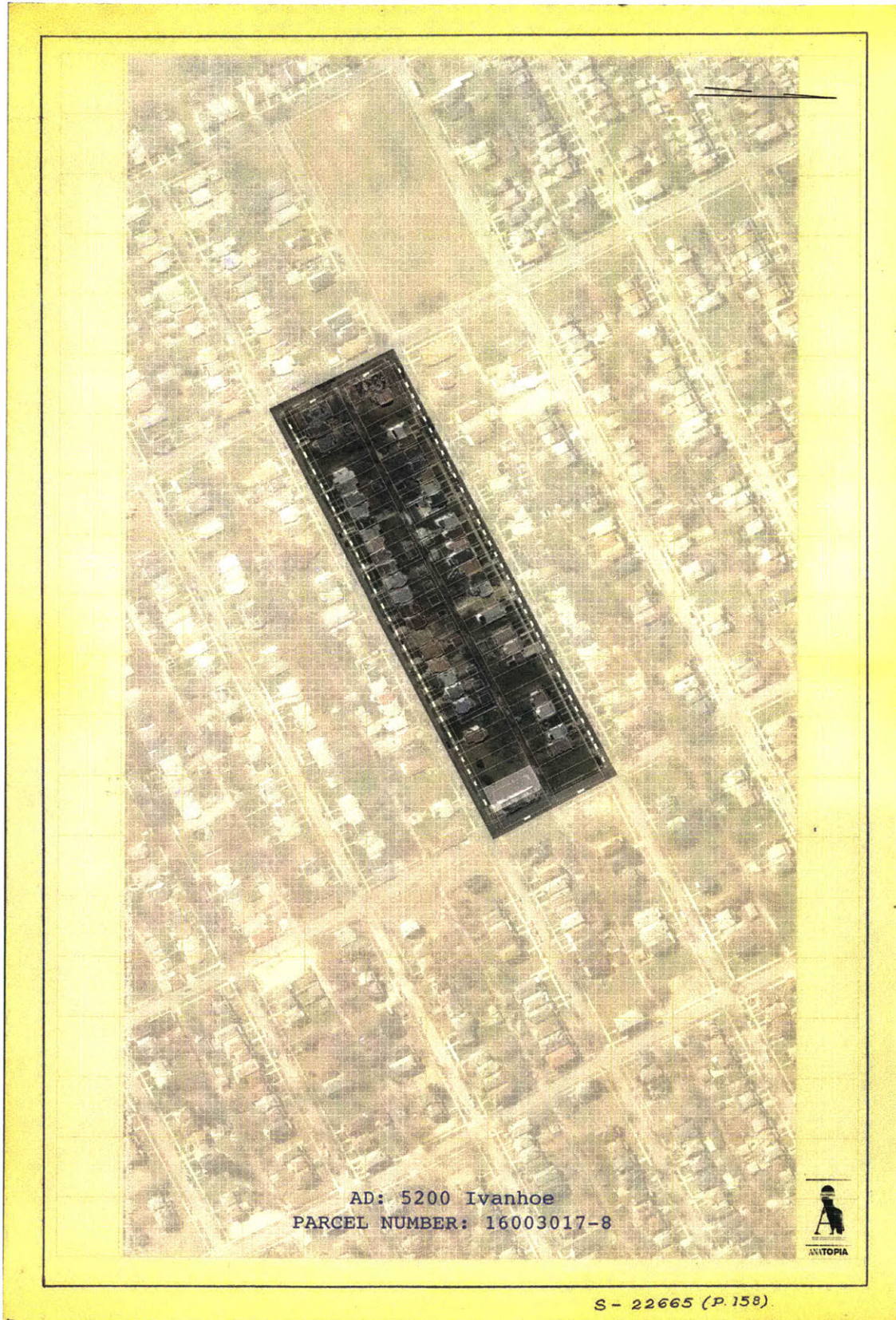
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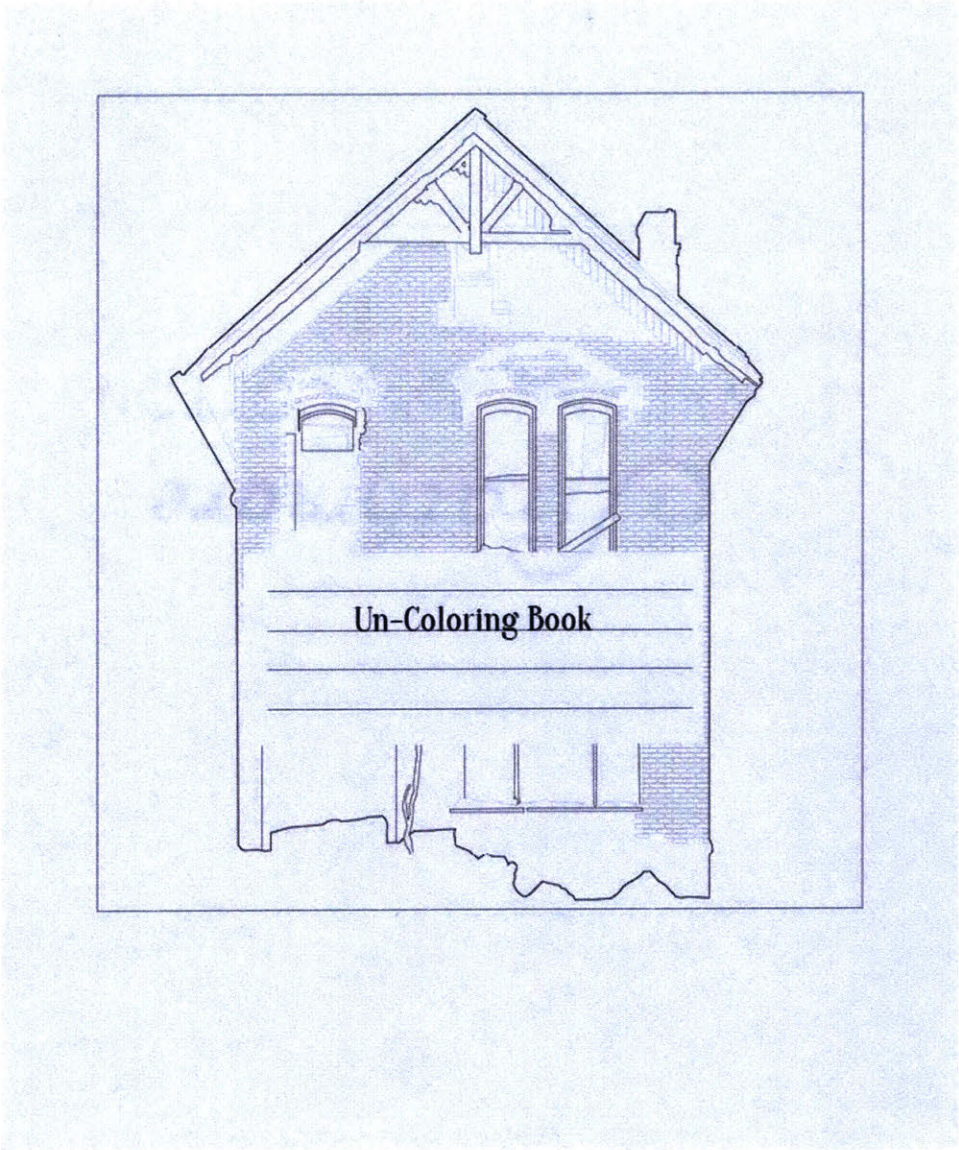
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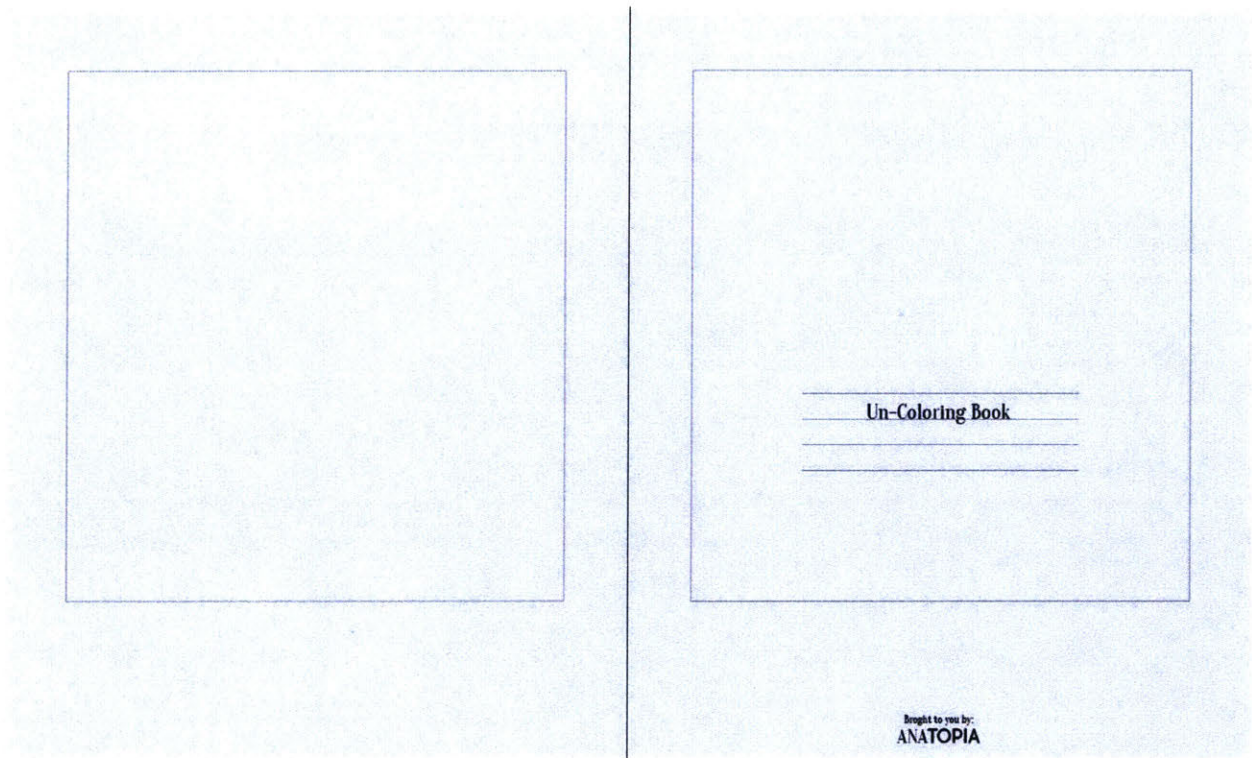
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Un-Coloring Book





**In this space....**

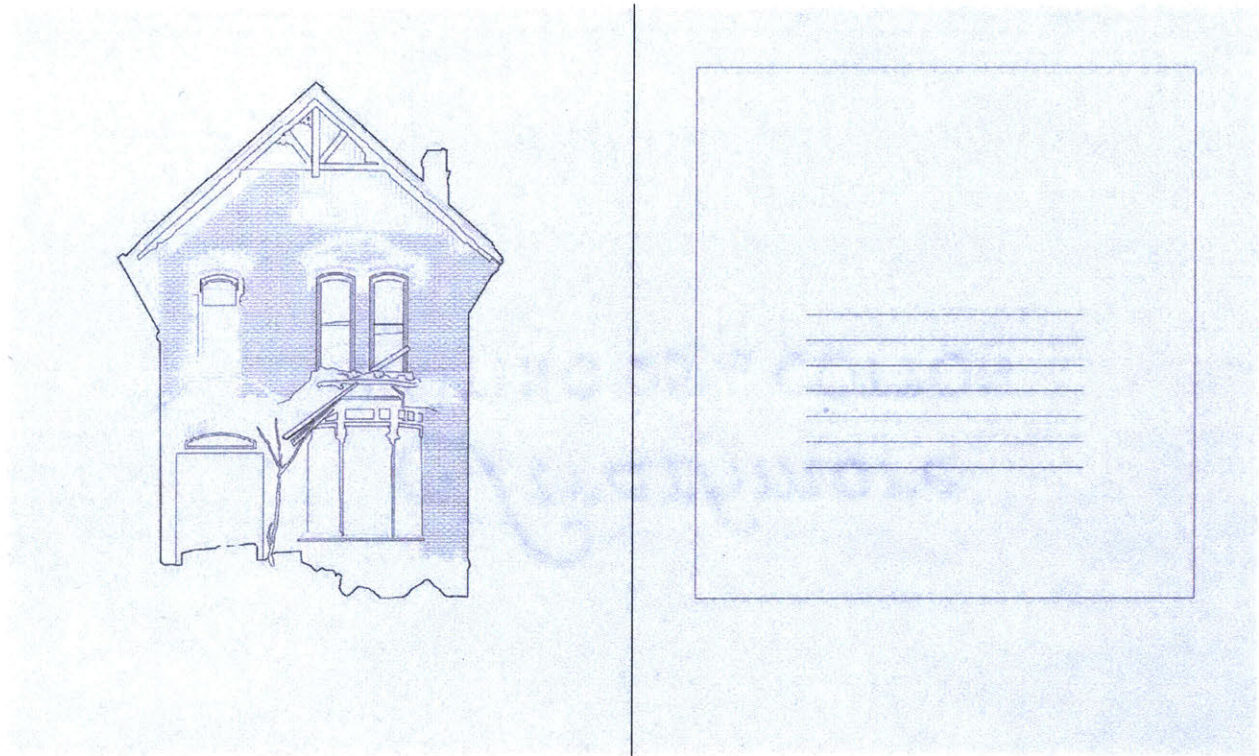
Draw what you see  
Draw what you don't see  
Draw what you'd like to see  
Draw what you think about  
Draw your reaction  
Draw your invention

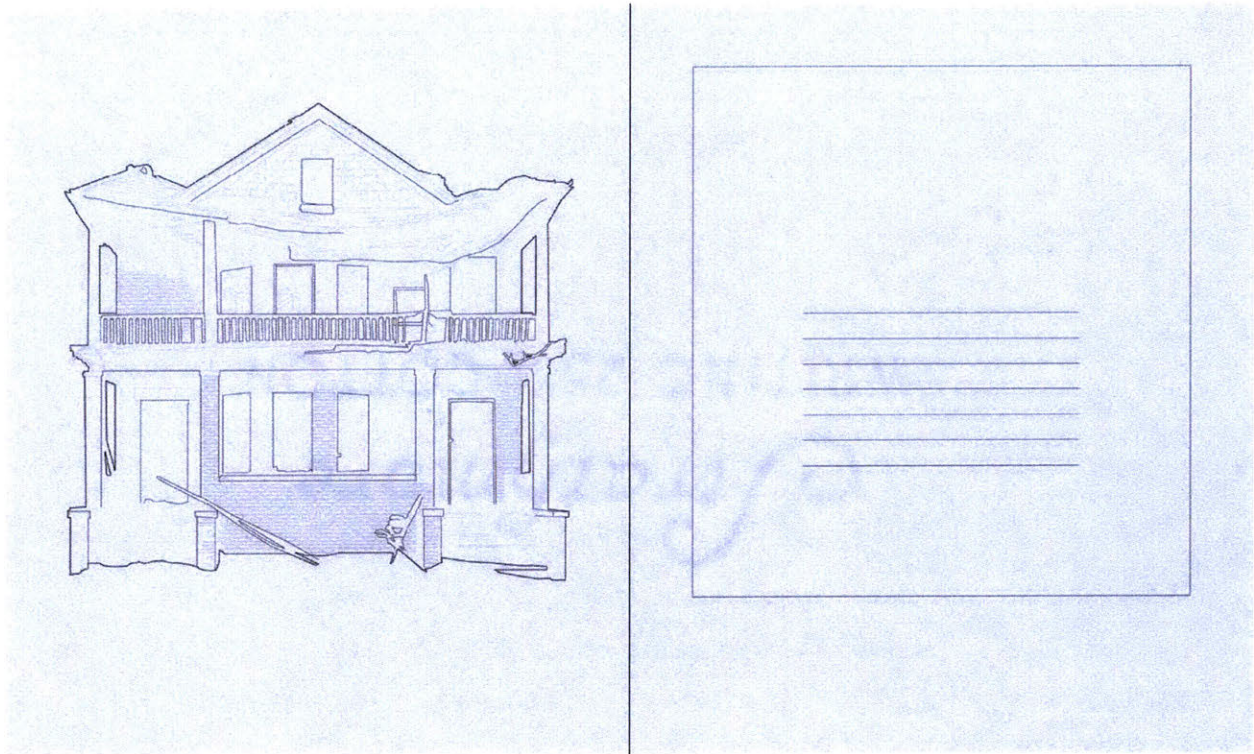
**And in this space....**

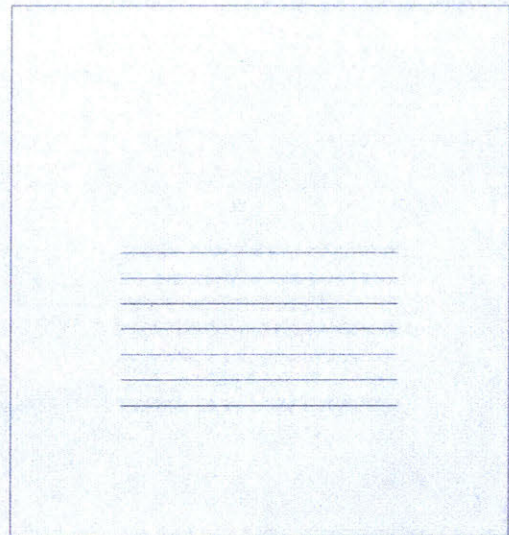
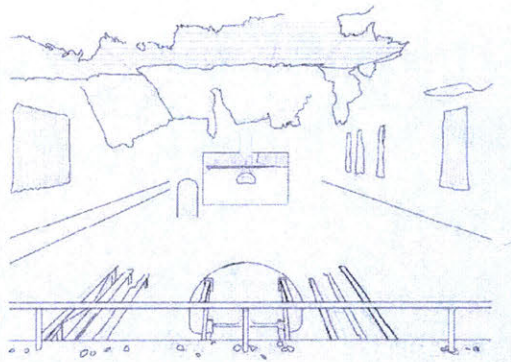
Write what we need to be  
doing, thinking, feeling  
about the illustrated spaces.

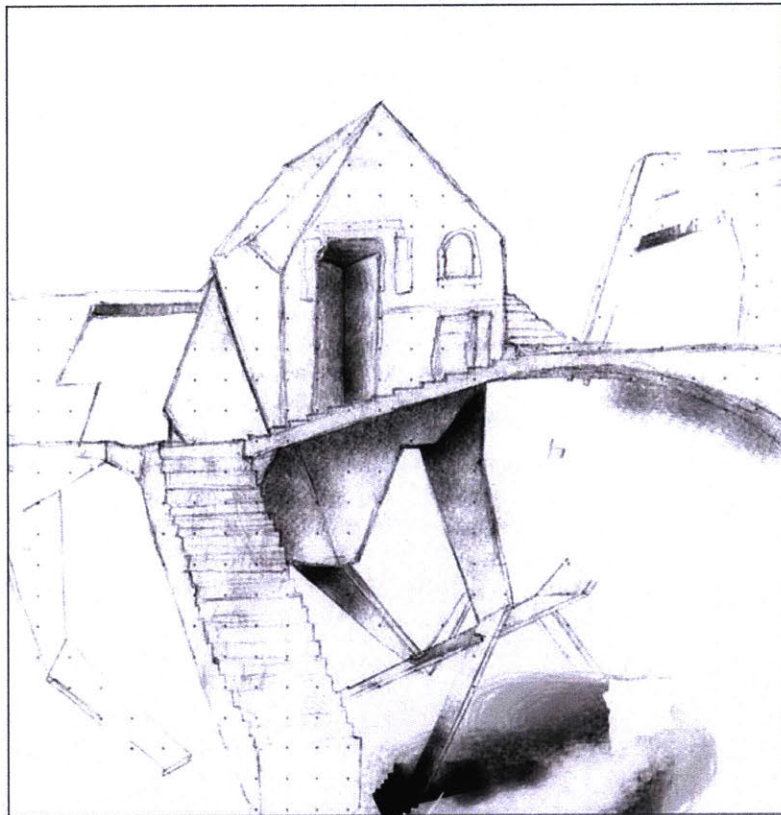
Tell us about your vision.











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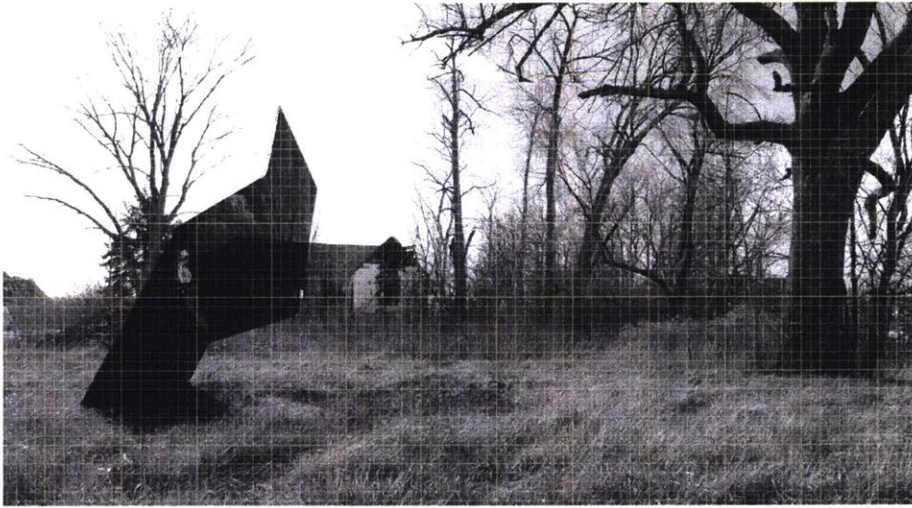
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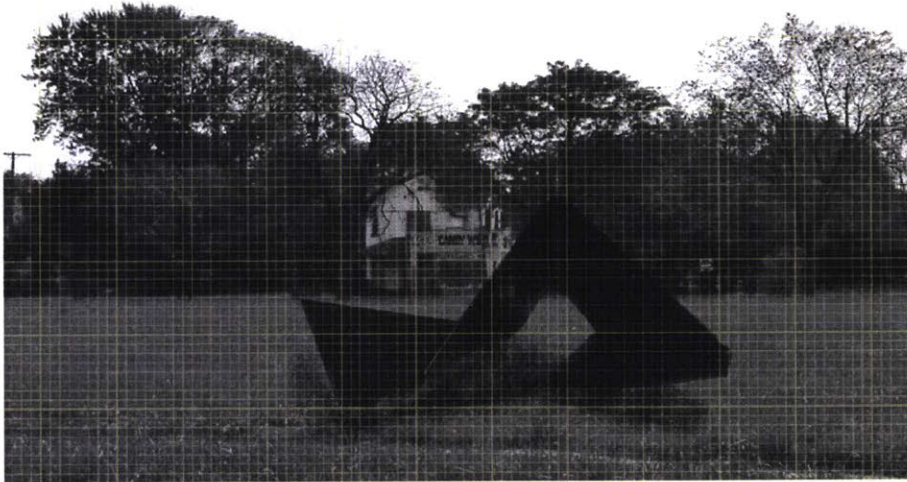
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Sculpture Garden















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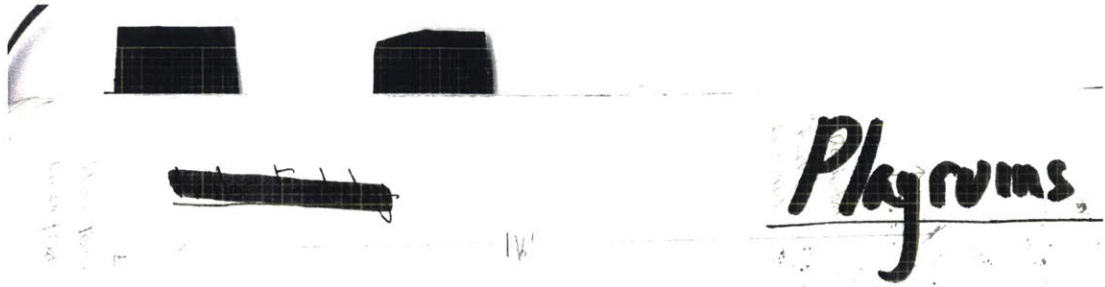
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Playruins



**Description:**

an intersection between the institutions of play and demolition, these play structures may serve more as scaffolding for the mind to jump, swing, and skip from past to future than purely a physical fitness. The mounds represent a re-grounding of the site; their elevation is made possible by the remains of nearby ruins: forclosed homes fallen to blight, industrial brick facades and dump sites who've collected the "every day" donation of excess building materials.

**Sourcing:**

retaining walls constructed out of the deconstruction of the industrial building at 4423 Humboldt st  
in-fill supplied by the dumpsite at 4445 Lawton st  
re-used wood supplied by 3993 Humboldt st

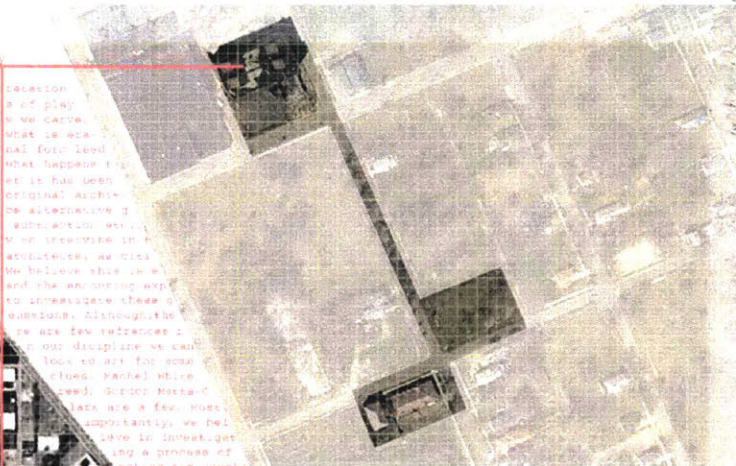
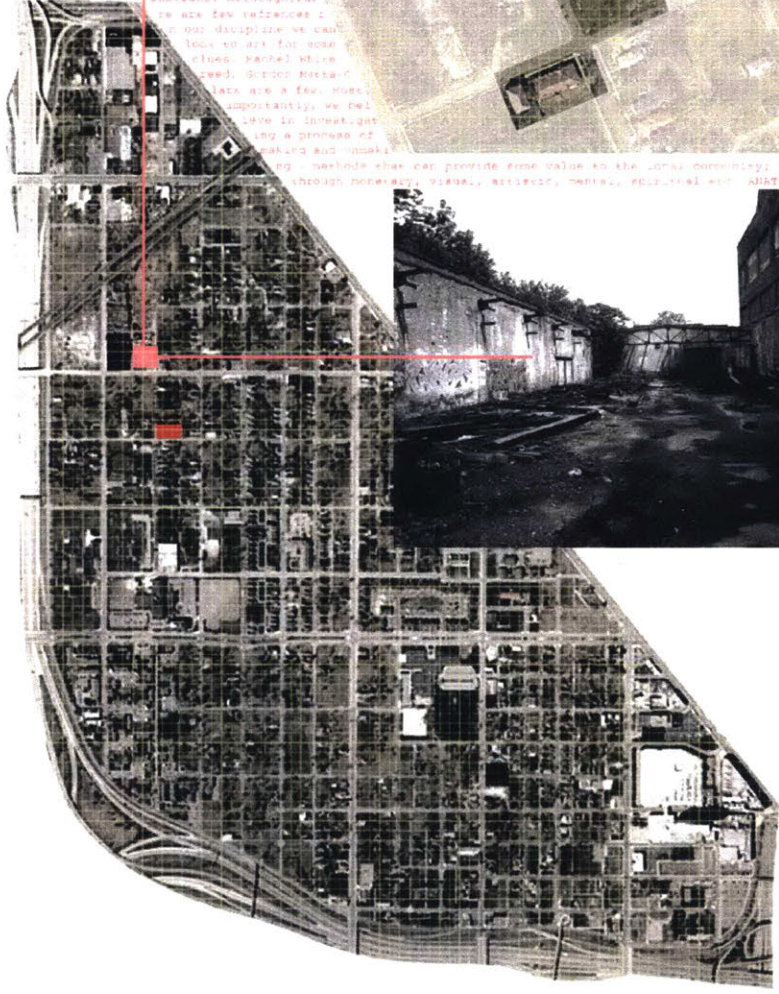




427 Humbolt Factory

proceed a reinterpretation of the destruction and demolition, so there we abstracted from its original with positions of the material after disintegrated from the state, and what could be demolition can we re-think how these iterations we have in the city? it is not possible, accounts are meant

selection of play as we carve. What is essential form lead what happens to it has been original archi be alternative g substitution with to be translate in architecture, we did believe this is a and the authoring work to investigate these g questions. Although the re are few references i our discipline we can look to get for some clues. Karel White led, Gordon Mehta's are a few, most importantly, we believe in investigating a process of making and unmaking - methods that can provide some value to the local community, whether these through photography, visual, artistic, mental, spiritual and



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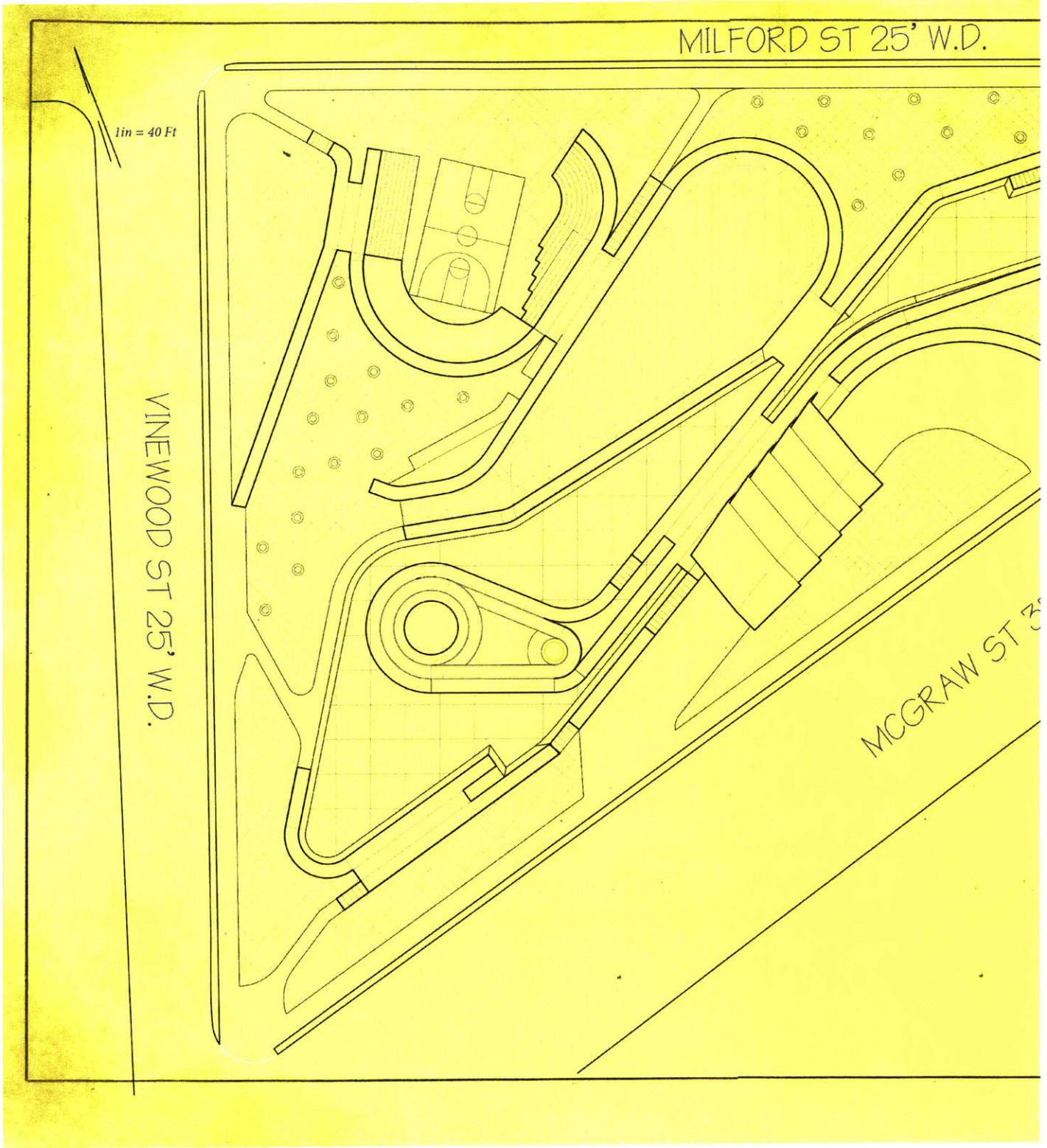
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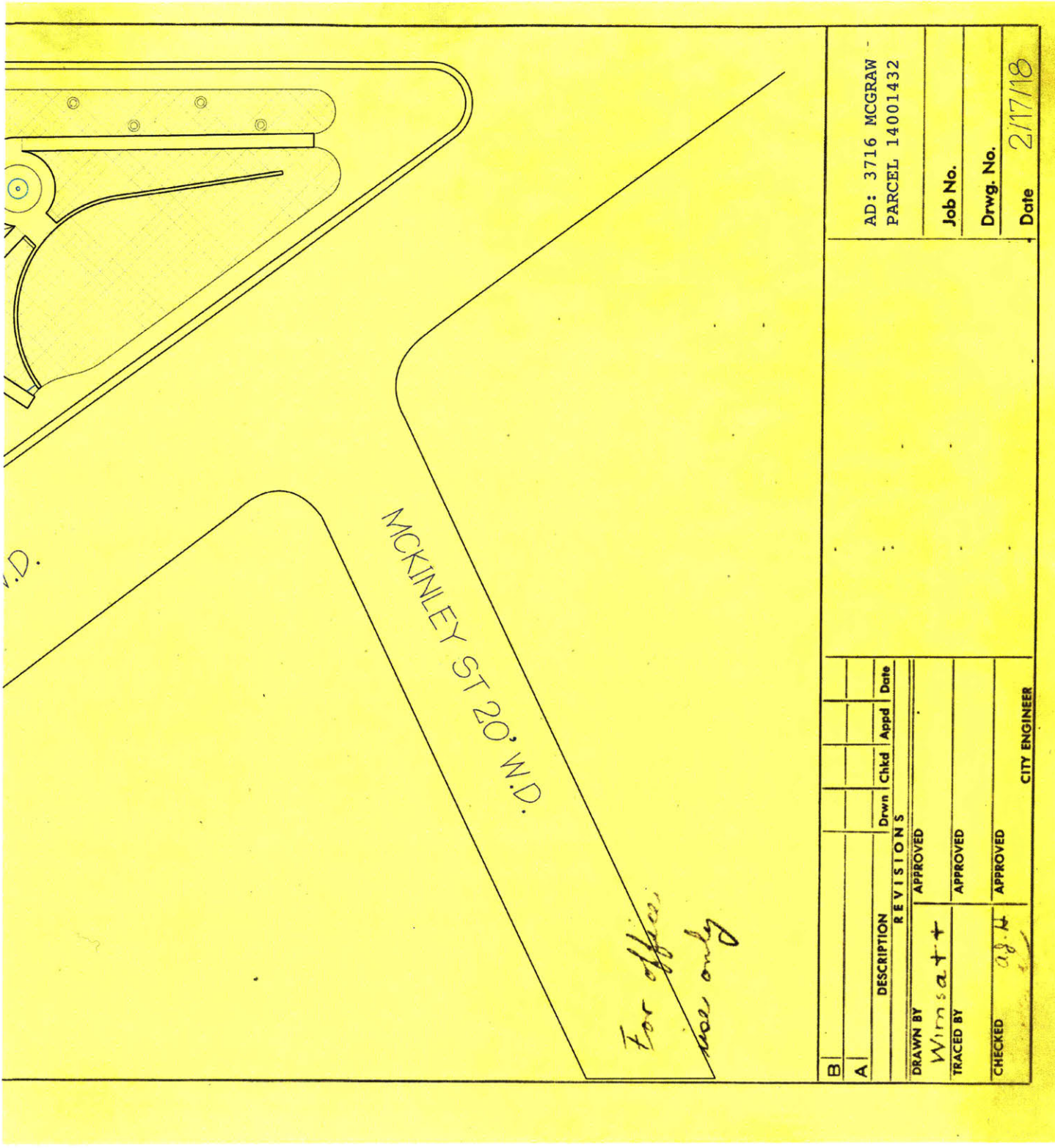
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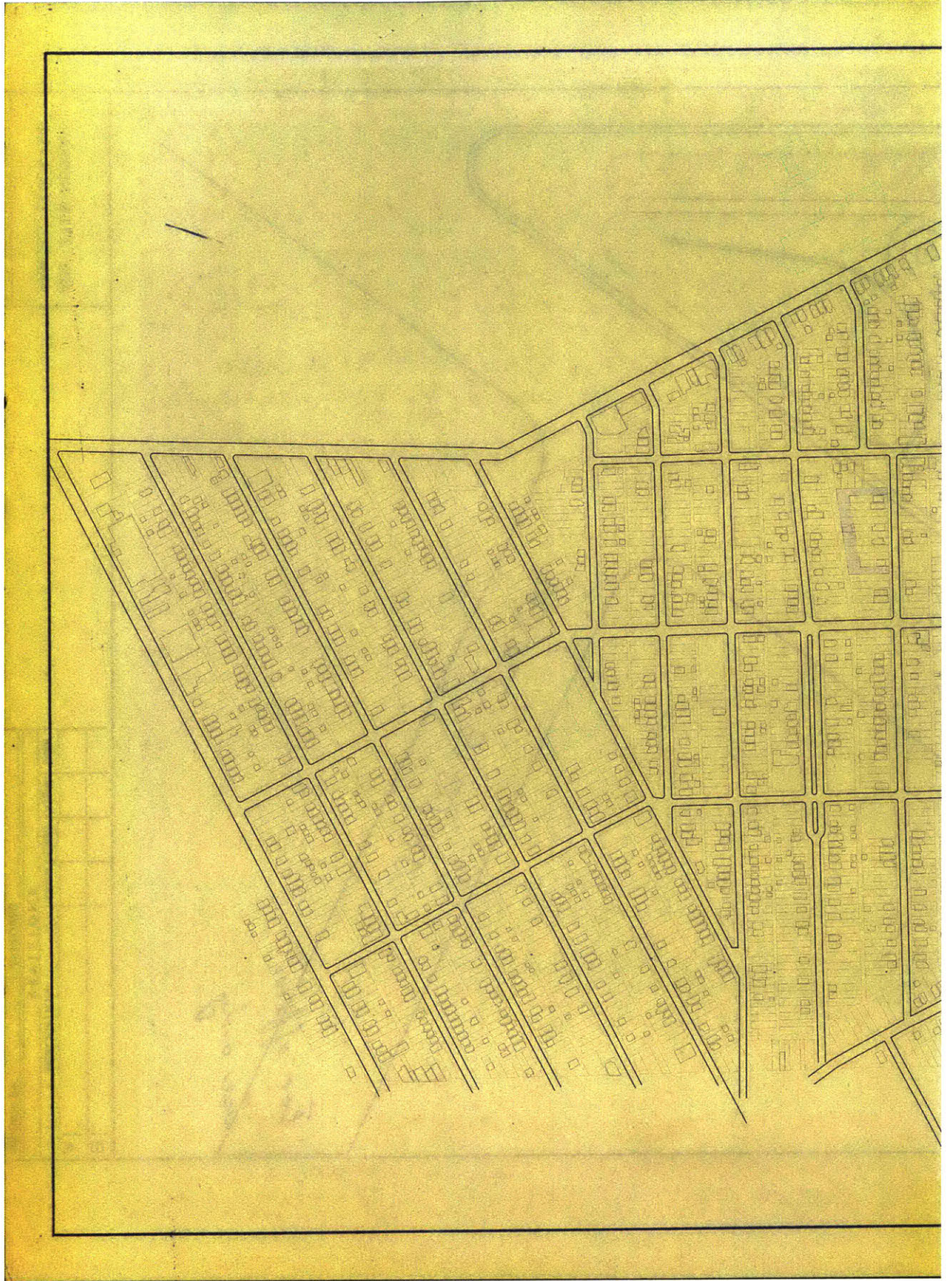
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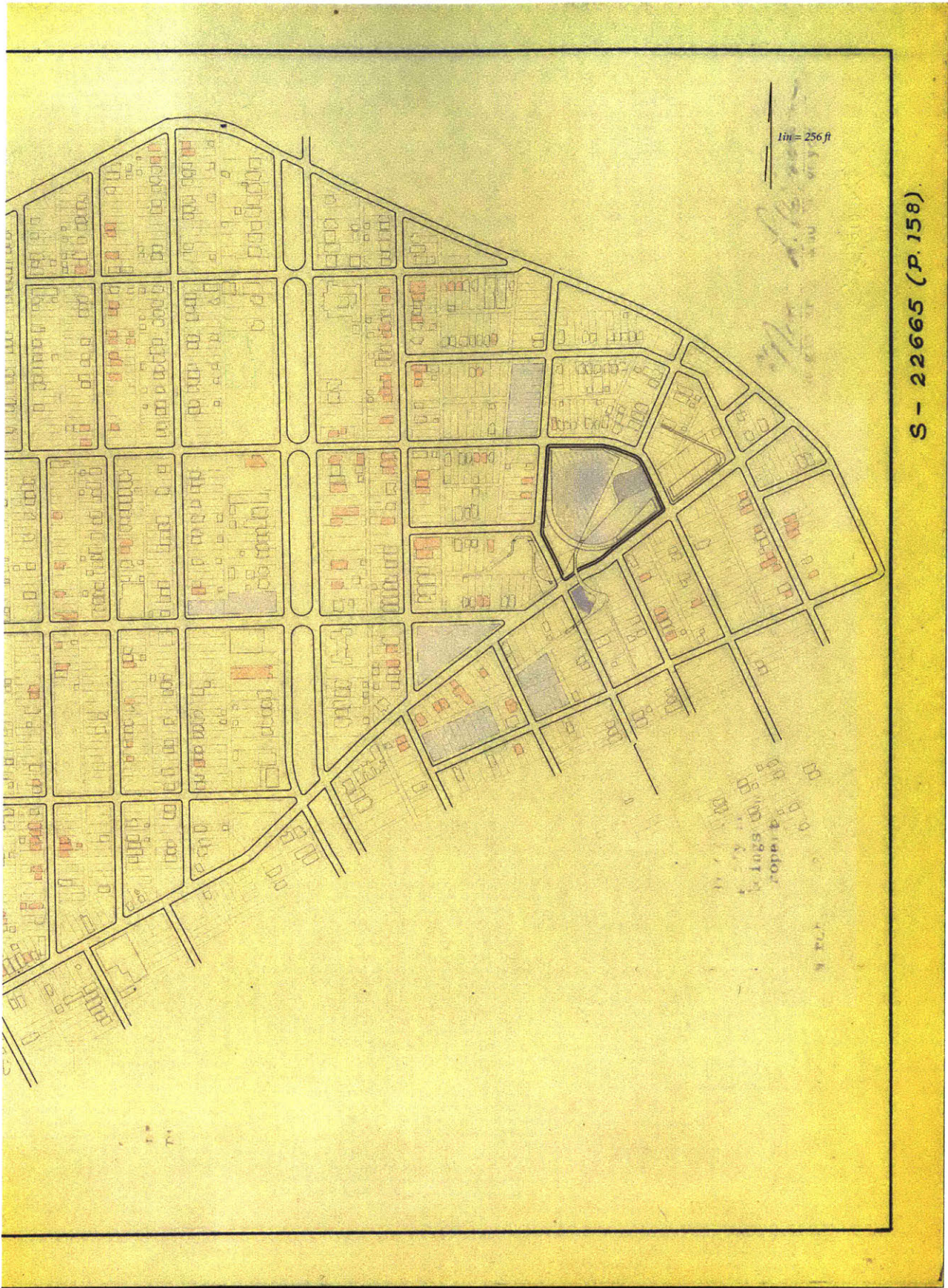
Ana-park





AD: 3716 MCGRAW PARCEL 14001432		Job No.		Date 2/17/18	
REVISIONS		Drwn	Chkd	Appd	Date
B					
A					
DRAWN BY Wimsatt		APPROVED			
TRACED BY		APPROVED			
CHECKED a.h.		APPROVED			
CITY ENGINEER					





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Thesis Discussion



Moments after the review

Thesis Presentation



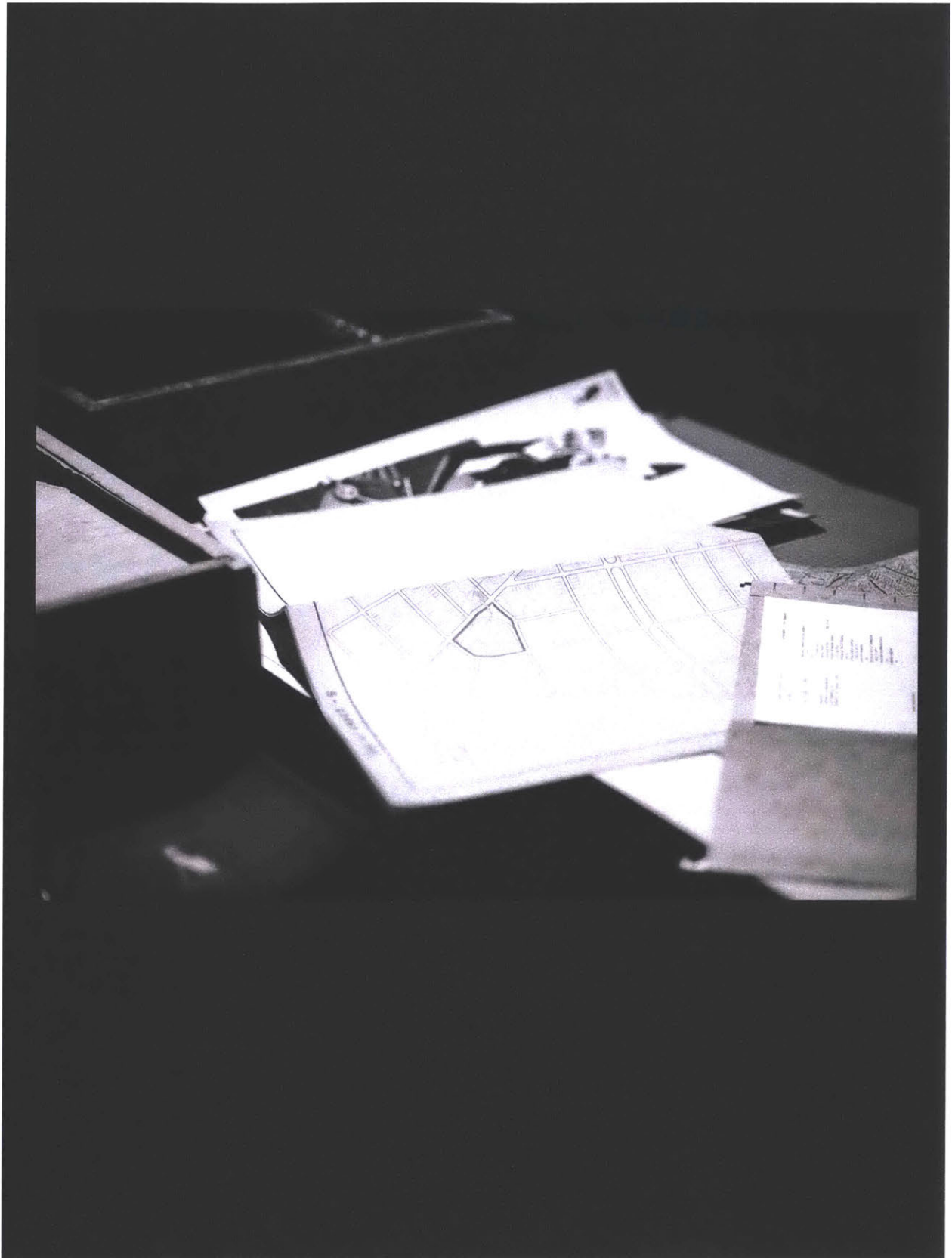


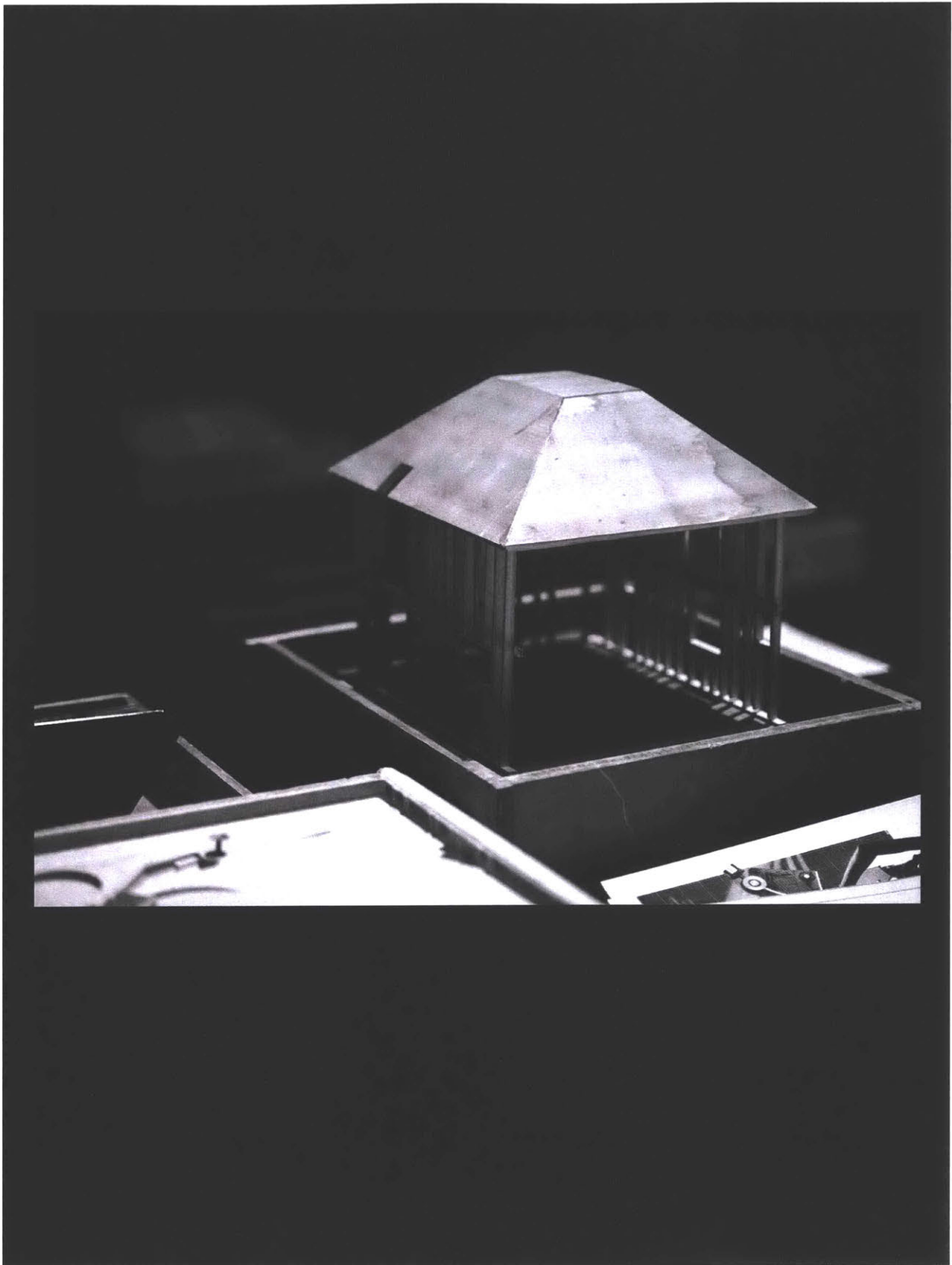




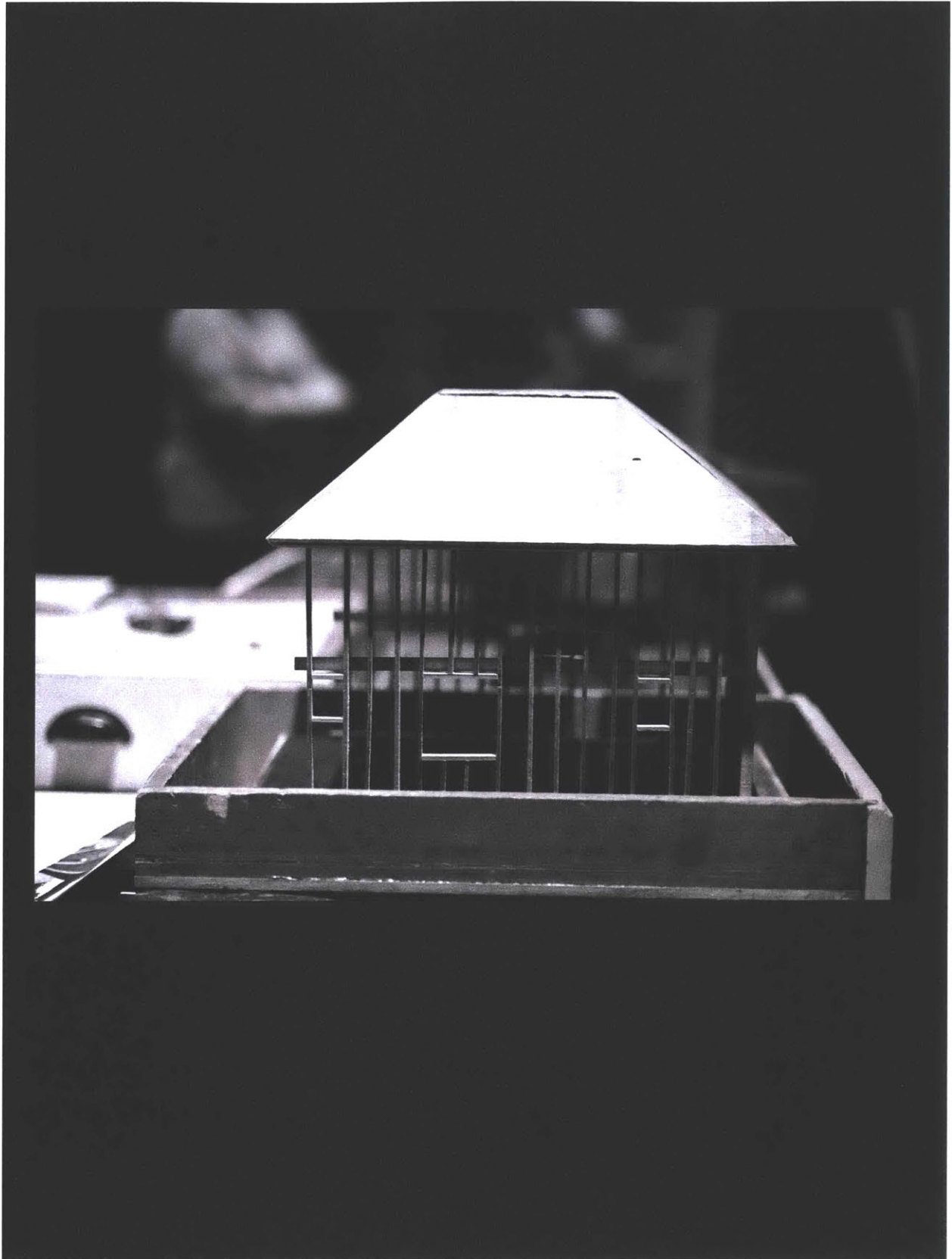
Thesis Presentation

Piano close-up (photo by Sarah Wagner)















Close-up (photo by Sarah Wagner)

Thesis Presentation



Moments after the discussion

Thesis Presentation

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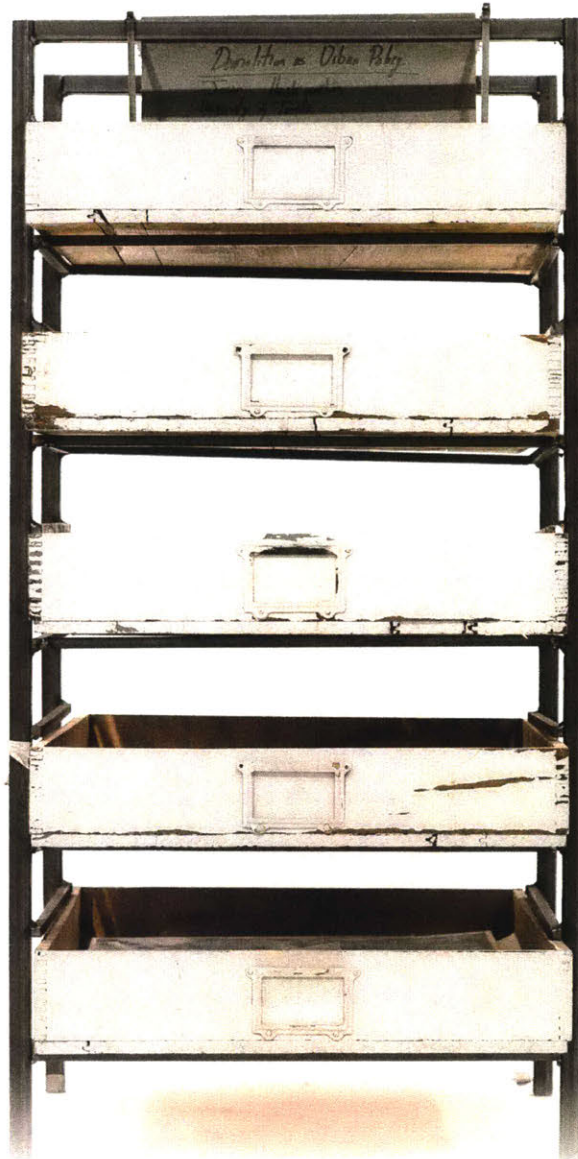
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Thesis Documentation

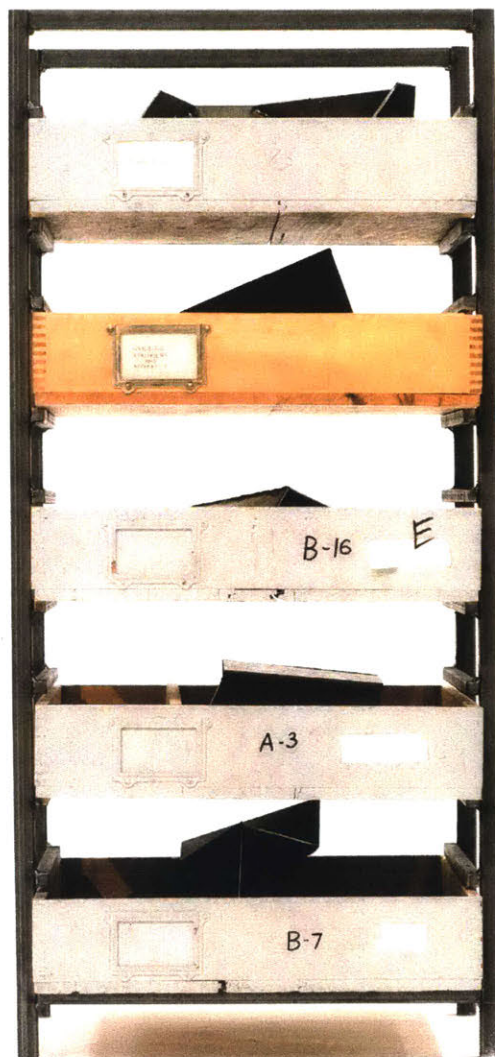


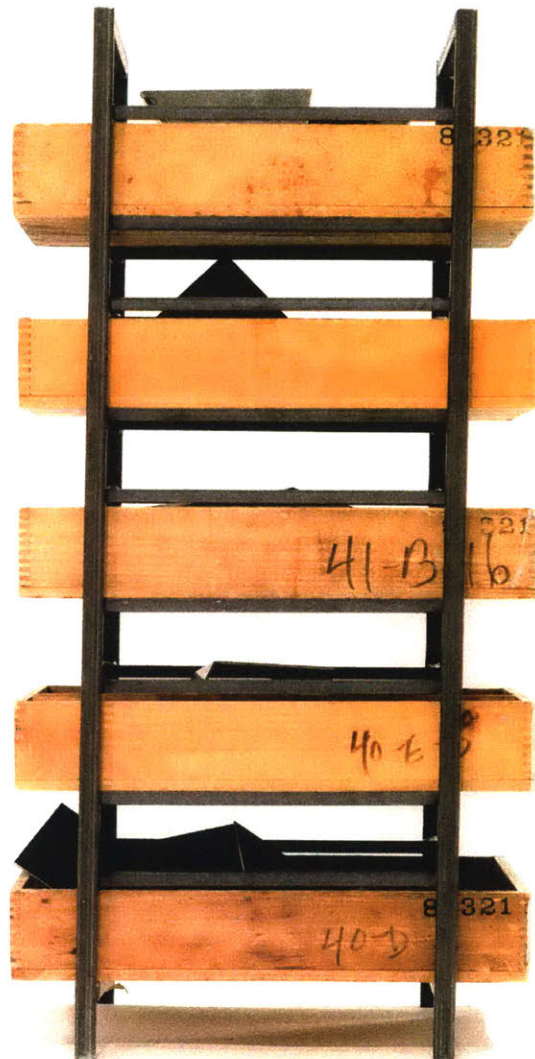












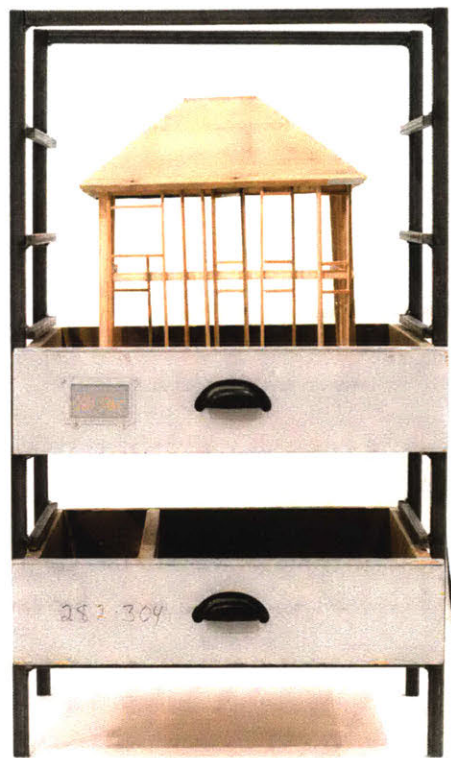










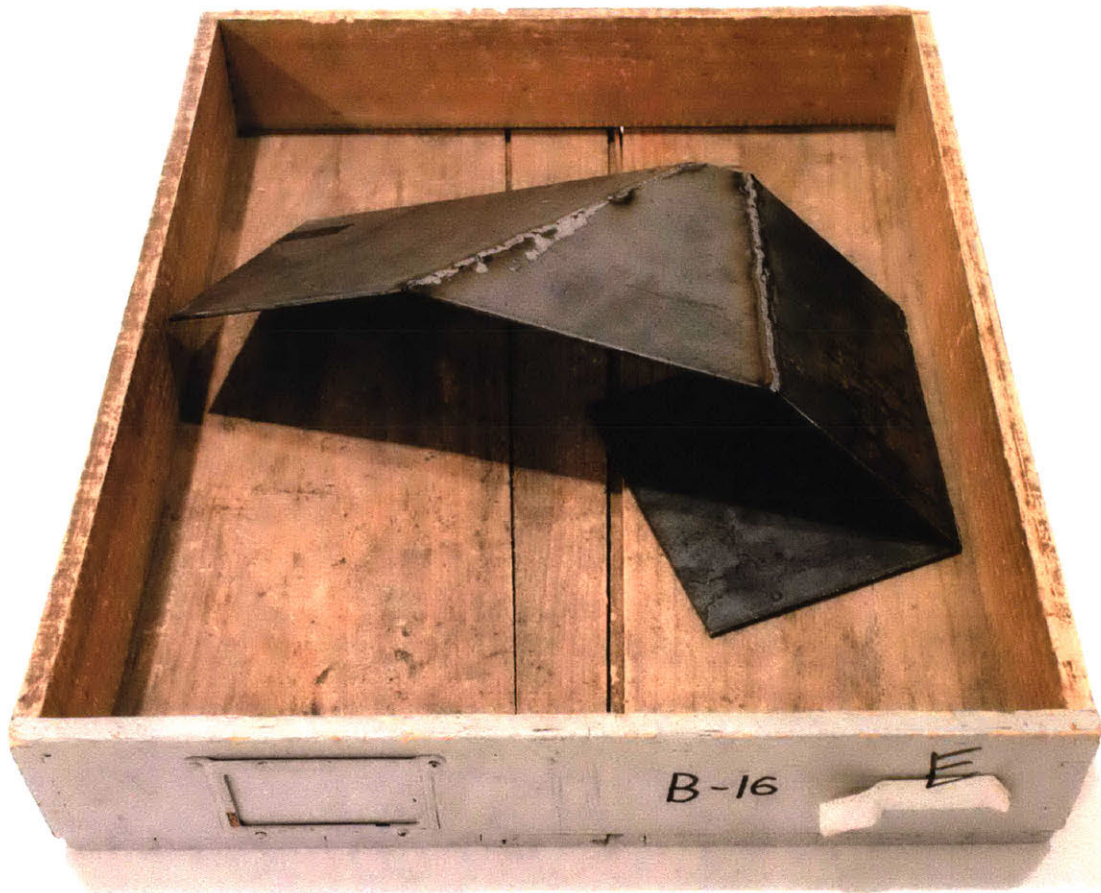


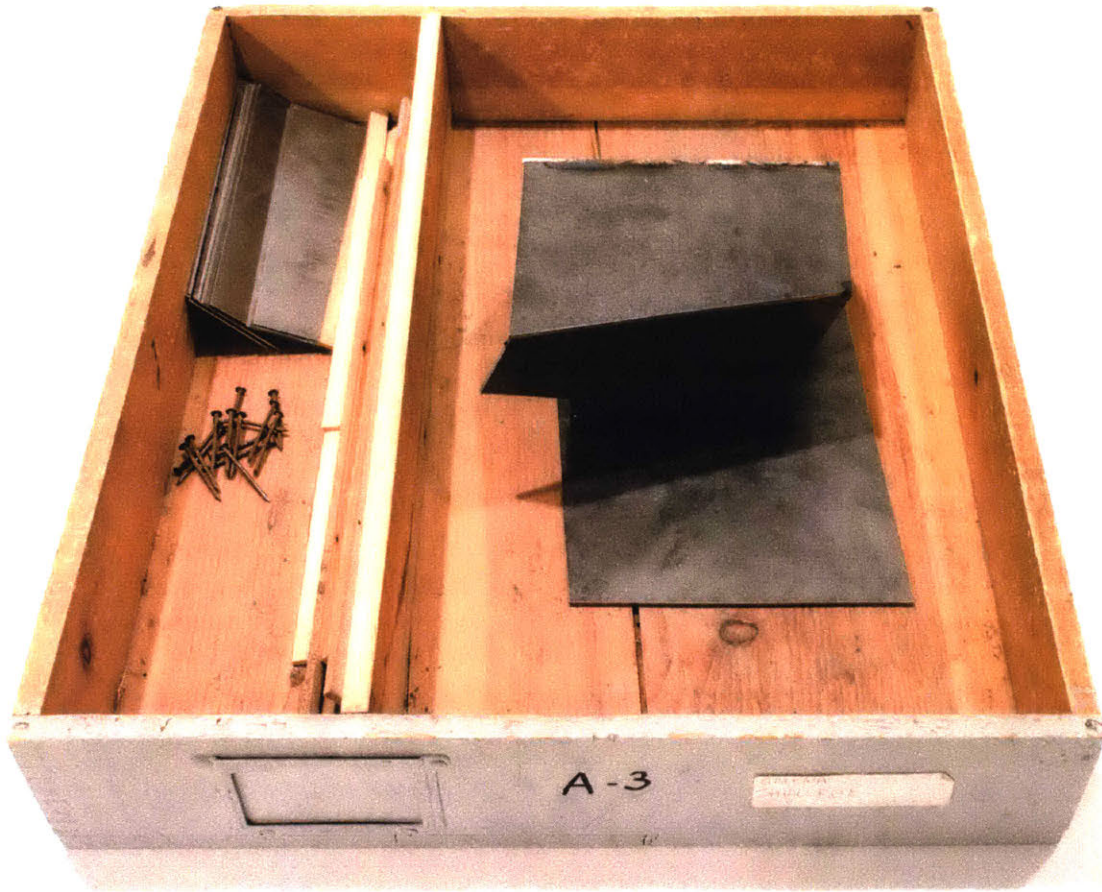


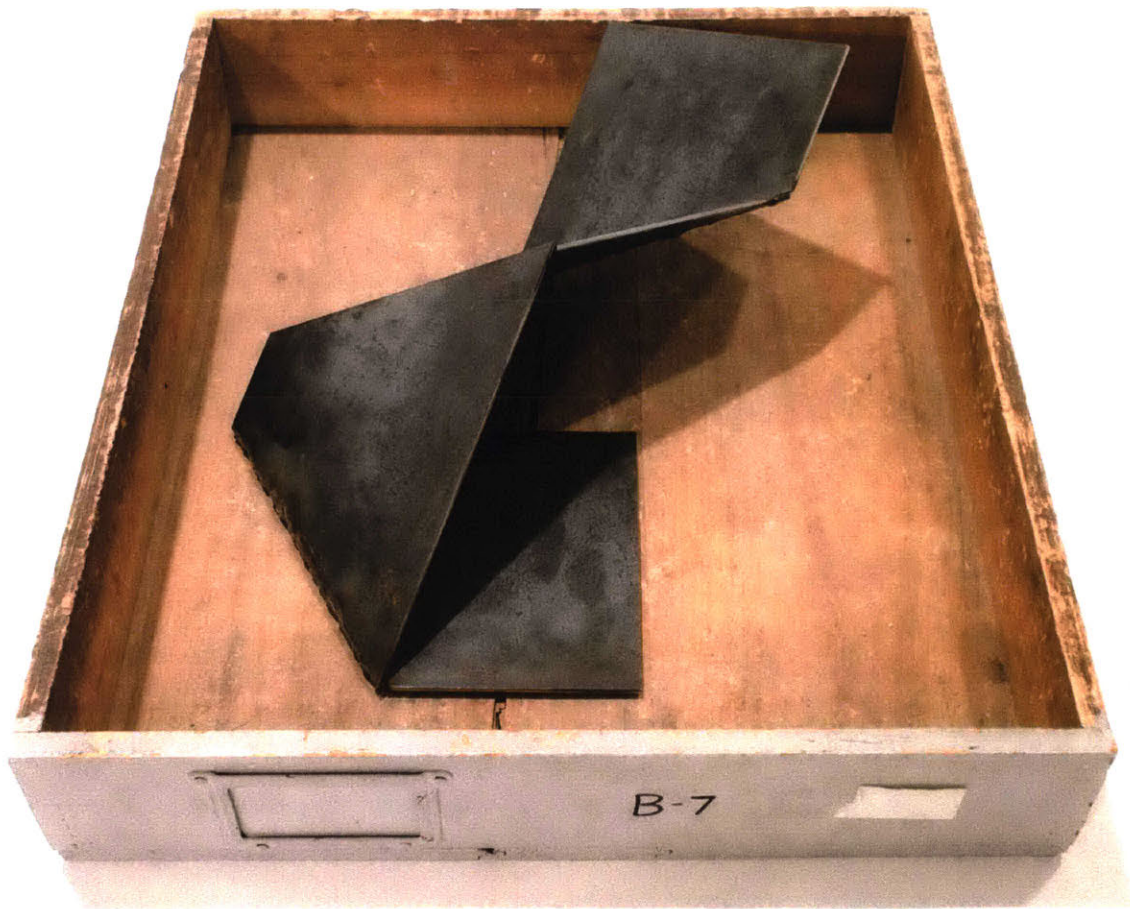




Sculpture Garden Bureau

















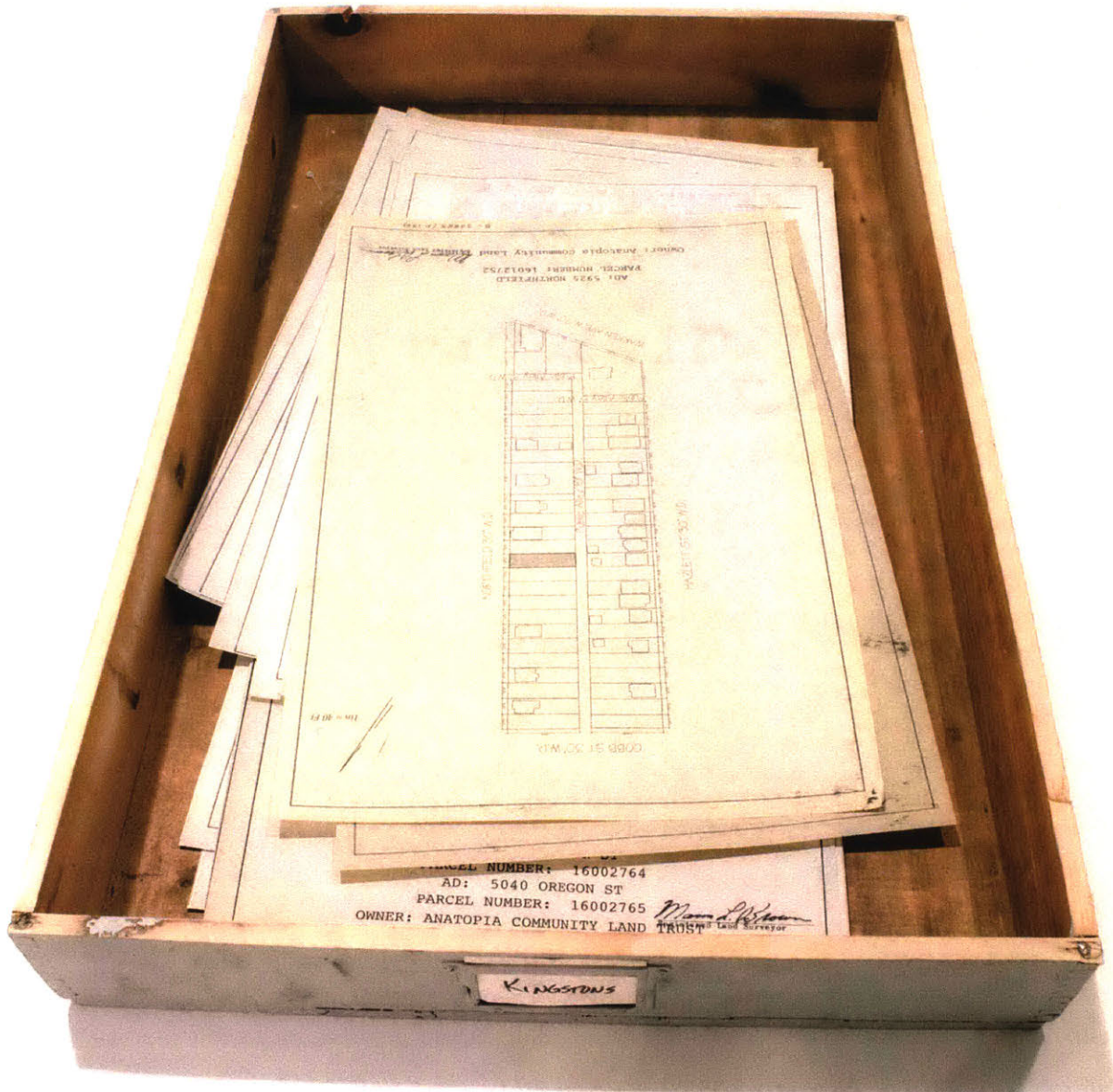


Archival Material: Black Bottom/Slum Clearance Documents Circa 1953

Thesis Documentation























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Our City, What Ruins