



UNITED COMMUNITY HOUSING COALITION'S 48th ANNUAL MEETING



AGENDA FOR THE EVENING

Thursday, November 17, 2022

5:45 pm: MC Opening Remarks – Sophia Chue,
Executive Director of the Caribbean
Community Service Center

5:55 pm: Greeting and Introduction of Keynote
Speaker – Robert Shimkoski, Board Chair

6 pm: Keynote Address – Kim Trent, Deputy
Director for Prosperity, Michigan Department of
Labor and Economic Opportunity

6:30 pm: Dinner

7 pm: Annual Report – Ted Phillips, Executive
Director

7:10 pm: Changes in the Real Estate Court
Docket and Procedures – Shawn Jacque, Chief
Counsel for 36th District Court

7:20 pm: Award Presentations

7:50 pm: Board Election and Closing Remarks

8 pm: Meeting Ends

"HOW WE GOT HERE..."

A Message from Our Executive Director



As UCHC hosts its 48th annual meeting, it's a good time to reflect on how we've grown as an organization. It is, at least, an affirmation of hard work and unconventional thinking. We've added new housing programs and services as needed for low-income Detroiters with what some might view as a careless disregard for how we'll pay for them or how we'd address all the problems we might encounter.

The criteria for expanding our programs have primarily been: (1) Is there a problem for those we seek to assist? (2) Is there no one else covering it or not enough coverage for it? (3) What can we do to help?

Ten years into our life as an organization, we had no attorneys. Our grants did not require us to have attorneys, and our funding did not support them — our mission did. We engaged in tenant organizing that frequently led to eviction cases being filed against tenant leaders. When 36th District Court moved to the Madison Center back in 1986, both of the local legal-services providers were cutting back on representation in 36th District Court eviction cases. We had two options: We could decide it wasn't our mission to provide legal counsel because we didn't have the funding, or we could find a way to make it work. We chose the latter.

About eight years ago, when we saw an opportunity to re-open an eviction-defense clinic at the court, we tried to bring three other legal-services organizations along with us into this venture. Only one responded: Michigan Legal Services. There was no new money and a lot more work to do. Whereas the other two organizations, with more resources, found no reason to join our efforts, we somehow found a way to make it work. Today UCHC is one of three major providers of legal representation in 36th District Court, the busiest eviction court in the country. The other two include our longtime partner, Michigan Legal Services, and a great new partner, Lakeshore Legal Aid. With the passage of the historic Right to Counsel ordinance in Detroit earlier this year, we're hopeful that we'll be able to sustain the expansion we undertook in 2020 with COVID relief funding for legal services, which allowed us to increase our attorney staff from four to 20, and our legal assistants from three to 16.

More than 25 years into our life as an organization, we were overwhelmingly a "tenant services" organization with only an occasional land-contract buyer appearing in a caseload of tenants facing eviction, needing organizing help, or

needing relocation assistance. Then the tax-foreclosure law went into effect. Within three years, there were massive numbers of foreclosed homes and homeowners facing the loss of their homes. In January 2003, the fourth year that the amendments to the law were implemented, UCHC, along with Michigan Legal Services (both of which had predicted the dire results of the proposed changes to the law, testifying against it), were asked by City Council President Maryann Mahaffey to find a way to help reduce tax foreclosures in Detroit.

Essentially, the request was that we open our organizations to an entirely new group of potential clients and agree to help over a thousand families losing their homes and to do this with no new funding and no new staff. (Crazy? Of course, it was, but we did it anyhow because it needed to be done. Over time, we worked that service into our existing Detroit CDBG contracts, but not with any really new funds.)

Our impact on tax foreclosures was enormous in the early years, stopping the foreclosure of nearly every owner-occupied home foreclosure. However, it didn't prevent the exponential growth of foreclosures, in part, due to the City adding water bills to the tax rolls and increasing the amounts owed and required to be paid to prevent foreclosures. These arrearage payments became so high that low-income families simply could not afford to pay.

At this point, we watched homes that we could not save wind up on the public auction block, selling for \$500 to \$1,000, often to investors who would then charge enough in rents to recoup their "investments" in a month or two. Again, with no new funding or staff, we decided that we could bid just as well as any investor. But we didn't "just bid" aimlessly. We conducted outreach and counseling and developed a whole new program.

What did not occur to us was that we would need a source of funds to purchase these homes. Nevertheless, we found a way to make a small pilot project work, mostly by assisting homeowners with their efforts to save for the auction, and in 2012 we purchased 147 homes! The *Detroit Free Press* ran a story on our work, and the following year we had our first dedicated funding source to address tax foreclosures.

In addition to tax auction purchases, we ventured into Sheriff's sale redemptions following mortgage foreclosures (since the market had collapsed and many properties were selling at 10% of the mortgage debt), as well as some buyouts of predatory land contracts. All of our work was with the occupants of these homes (whether the former homeowners or tenants of the defaulted mortgagor or taxpayers). The occupant was required to pay the costs, but nothing more. From 2011 to 2016, we assisted 2,223 occupants (homeowners and tenants), who were able to buy back or become new owners of their homes.

By 2017, auction prices were escalating, and it was harder to compete in the worldwide online auctions. In 2018, we worked with the City of Detroit to create the Make It Home (MIH) program. Since 2017, we've purchased nearly 1,400 homes through MIH, mostly enabling former low-income tenants to own their homes. This year, our MIH program was recognized nationally as a model for other cities.

Often the MIH homes purchased were in need of repairs. Obviously, if the former landlord/investor-owners were not paying taxes, they were also not making repairs. The properties had been milked for rent in a neglect-and-abandonment cycle, often ultimately leading to demolition at the expense of the City. For MIH to truly work, there was an urgent need for a repair component. Little of what existed, however, would work for these new homeowners or the homes they occupied. We needed to expand again to create a repair division, an area of assistance into which we had not previously ventured. Since starting our repair program, we've made 1,025 major repairs on 322 homes, and we now operate a successful \$2.4 million repair program for low-income families annually.

In the past 12-18 months, UCHC has been able to secure funding to expand the MIH concept to homes for which we bought out predatory land contracts to provide for new affordable 0% interest contracts. Under this newest expansion of MIH, we've assisted 24 homeowners at risk of losing their homes to predatory sellers. We are not aware of any other program that offers this assistance. Many charitable and research entities don't believe it's even possible to create successful homeownership opportunities for low-income residents.

In our 48-year journey, we've made our share of mistakes. But we've always learned, adapted, and moved forward with improved programs. This process has taught us the importance of obtaining excellent data and finance reports to allow us to analyze program outcomes and expenses, working to perfect them. We've also learned, however, that you can't solve problems just by talking about them. Problems have to be tackled without knowing all the answers, and some risks must be taken, without worrying about whether we should make the leap. As we move forward with efforts to implement a historic Right to Counsel for eviction defense in Detroit, and with our continuing efforts to help low-income homeowners keep their homes, we're reminded of this history that pushes us forward, building the plane as we fly it, confident that as we implement a program, we're adaptable enough to meet the new challenges it will inevitably present.

—Ted

UCHC BOARD OF DIRECTORS

- Robert Shimkoski Jr., Board Chair
- Cassandra Walker, Board Vice Chair
- Beverly Lemle, Board Treasurer
- LaTanya Harris, Board Secretary
- Michelle Fallena
- Christina Guzman
- Kamer Zindani
- Kathy Ralston
- Brenda Thompson
- Jelani Karamoko
- Cynthia McCreary
- Kanika Bey
- Rebecca Cook
- Cheryl Sanford
- Jacqueline Hand
- David Palmer
- Arthur Howard
- Khalifa McZeal

BOARD CANDIDATES UP FOR ELECTION

Arthur Howard • Cassandra Walker • Christina Guzman

THANK YOU TO OUR FUNDERS

- AARP Michigan
- City of Detroit
- Community Foundation for Southeast Michigan
- Elizabeth Allan & Warren Sheldon Fund
- Enterprise Community Partners
- Erb Family Foundation
- DTE Energy
- Federal Emergency Management Agency (FEMA)
- Ford Foundation
- Gilbert Family Foundation
- Homeless Action Network of Detroit (HAND)
- Hudson-Webber Foundation
- JP Morgan Chase Foundation
- McGregor Fund
- Michigan Health Endowment Fund
- Michigan Legal Services
- Michigan Poverty Law Program
- Michigan State Housing Development Authority
- Ralph C. Wilson, Jr. Foundation
- Rocket Community Fund
- United Way for Southeastern Michigan
- University of Michigan
- U.S. Department of Housing and Urban Development (HUD)
- Wayne Metropolitan Community Action Agency

A very special thanks to our many individual donors, especially Jerry Gumbert, who purchased a home for a UCHC client, as well as Jaison Robinson and Jamie Van Horne, who made a similar individual donation to assist in land-contract buyouts.

UCHC STAFF BY COMPONENT

ADMINISTRATION

- Ted Phillips, Executive Director
- Jolayne Thompson, Director of Operations
- Muriel "Bev" Ealy, Deputy Director
- Tanisha Davis, Human Resources Administrator
- Dave Mesrey, Director of Communications & Grants Management
- Byron Downing, Information Technology Specialist
- Patrick Carey, Executive Assistant
- Lani Ward, Special Projects Coordinator
- Yvonne Hayes, Office Manager
- Constance King, Receptionist

FINANCE TEAM

- Kathleen Blumberg, Director of Finance
- Brandon Campbell, Accounting Assistant
- Sharina Enoex, Accounting Assistant
- Lorraine Lett-Shamley, Accounting Clerk
- Joseph Aliotta, Staff Accountant
- Erica Scott, Finance Special Projects Coordinator

DATA TEAM

- Aj Fouts, Director of Data Analytics
- Tess Fisher, Deputy Director of Data Analytics
- Liz Lawlis, Compliance Specialist
- Jess Yan, Data Analyst - Homelessness Prevention
- Mike Sabbagh, Data Analyst - Homeowner Programs
- Margaret Clark, Data Analyst - Legal Services/CERA
- Daisjona Whitson, Quality Control Specialist - CERA
- Ashante' Coty, Data Entry Clerk - Legal Services/CERA
- Jess Sciliano, Data Entry Clerk - Legal Services/CERA
- Alex Sewell, Data Entry Clerk - Homeowner Programs

EVICTIION RENTAL ASSISTANCE (CERA) TEAM

- Pam Schaeffer, Project Manager, Eviction Diversion & Rental Assistance
- Jewell Terrell, Intake Specialist
- Elena Scott, Rental Assistance Counselor
- Apryl Voner, Rental Assistance Counselor

HOMEOWNERSHIP TEAM

- Amy Alexander, Director of Homeownership & Community Development

HOMEOWNERSHIP SERVICES TEAM

- Kim Stroud, Director of Homeownership Services
- Justin Curry, Homeownership Services Associate
- Ted Jones, Property Manager

REPAIRS TEAM

- Timothy Bishop, Director of Home Repair Services
- Mauricia Dawson, DTE/SEEL Liaison
- Toy'a Milton, Field Repair Coordinator
- Mary Napier, Client Specialist
- Thomas Pemberton, Home Repair Staff
- Ernest Thompson III, Home Repair Staff

TAX FORECLOSURE TEAM

- Zina Morgan, Director of Tax Foreclosure Prevention
- Keturah Epps, MIH Project Coordinator
- Kieyana Alexander, Operations Manager, Tax Foreclosure
- Sydni Ellington, Tax Foreclosure Prevention Counselor
- Sharon Lemieux, Tax Foreclosure Prevention Counselor
- Deb Maltz, Tax Foreclosure Prevention Counselor
- Lauren Mason, Tax Foreclosure Prevention Counselor
- Deja Miles, Tax Foreclosure Prevention Counselor

HOUSING PLACEMENT AND TENANT ORGANIZING

- Claudia Sanford, Director of Housing Placement and Tenant Organizing
- Shukri French, Keep It Home Counselor
- Wanda Knight-Wilson, Housing Placement Counselor
- Brenda Miner, Housing Placement Counselor
- Sonia McCants, Housing Placement Counselor
- Andrea Meza, Program Assistant
- Meg Marotte, Tenant Organizer

LEGAL SERVICES TEAM

- Charlene Snow, Director of Legal Services
- Bill Halbower, Attorney and Deputy Director of Legal Services
- Hilary Braley, Supervising Attorney
- Gerald Fetherson, Supervising Attorney
- Leslie Lott, Supervising Attorney
- Lisa Babcock, Attorney
- Mary Barnes, Attorney
- Tom Berishaj, Attorney
- Kiana Bonds, Attorney
- Ben Christensen, Attorney
- Benjamin Dietlin, Attorney
- Joseph Ezeoke, Attorney
- Keith Goodwin, Attorney
- Eleanor Keurejian, Attorney
- Alex Meyers, Attorney
- Maxfield Mudar, Attorney
- Kimberly Novak, Attorney
- Kirsten Paschke, Attorney
- Susan Rock, Attorney
- Brandon Wright, Attorney

LEGAL SUPPORT TEAM

- Eleanor Carey, Director of Legal Support Staff
- Marinda Hollar, Legal Assistant Supervisor
- Kammi Johannsen, Legal Intake Specialist
- Youssef Bazzoun, Legal Assistant
- Kyra Brooks, Legal Assistant
- Maya Chamra, Legal Assistant
- Ryan Clemmons, Legal Assistant
- Will Featherston, Legal Clerk Contractor
- Travis Figg, Legal Assistant
- Olivia Franklin, Legal Assistant
- Owen Johnson, Legal Assistant/JV
- Toiya Lawrence, Legal Assistant
- Mickaela Maehren, Legal Assistant/JV
- Sharonda Mitchell, Legal Assistant
- Abigail Mulligan, Legal Assistant
- Christina Passeggiata, Legal Assistant
- Joseph Reilly, Legal Assistant
- Jakenya Robinson, Legal Assistant
- Cullen Welch, Legal Assistant

ACCOMPLISHMENTS IN THE 2022 FISCAL YEAR

from August 1, 2021 - July 31, 2022

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| Housing Placement Cases Advised and Assisted | 669 |
| Housing Placement Cases Placed | 207 |
| Landlord-Tenant Cases Represented In Court | 2,616 |
| Landlord-Tenant Cases Advised In Court | 1791 |
| Landlord-Tenant Cases Advised Out of Court | 87 |
| Homeownership (Mortgage, Land Contract, Deedwork) Assistance | 151 |
| Development Relocation Assistance | 116 |
| Tax Foreclosure Prevention Assistance | 4,769 |
| TOTAL CASES PROCESSED | 10,406 |

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| Tax Foreclosure Prevention Outreach Mailing (5) | 22,102 |
| Tax Foreclosure Workshop Attendance (10) | 200 |

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| Tenants/Homeless Received Financial Assistance | 5,125 |
| Financial Assistance to Tenants/Homeless | \$44,206,089 |
| Financial Assistance to Homeowners | \$2,036,793 |
| Amount of Funds Loaned | >\$500,000 |