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Our mission is to help low-income residents stay in their homes and strengthen their communities, through representation, support, and ownership.

United Community Housing Coalition is a 501(c)(3) nonprofit organization providing housing assistance to Detroit's low-income residents. Since 1973, we have worked to keep people in their homes and secure affordable housing for those in need.

We believe that having a place to live is a basic human right and are passionate about preserving this right in our communities.

Our services are provided to income-eligible families and individuals free of charge.

A MESSAGE FROM

Dear Friends,

This year, UCHC proudly marks half a century of serving Detroit's low-income households and communities with critical housing support. For 36 of those years, I've had the honor of leading UCHC as Executive Director, and my personal connection goes even deeper—40 years, in fact. When we approached 2024, we envisioned a year of celebration, reflecting on our achievements and carrying our legacy forward to tackle Detroit's most urgent housing challenges.

But 2024 has proven to be one of the most challenging years in our history.

It began with a call I never expected: an FBI investigation involving two of our own staff members suspected of illegal activity, part of a coordinated effort to defraud homeowners. We cooperated fully with the authorities, and in February, one of those individuals was charged and arrested, launching us into the intense spotlight of media scrutiny.

Over the following weeks, as we endured rigorous reviews, funding freezes, and contract disruptions, it was determined that UCHC was not at fault—no funds were misused. The incident was the result of individuals acting independently and unlawfully. Yet, in an instant, our 50-year legacy of "dedication," "creativity," "zeal," and "effectiveness" seemed overshadowed by the words "high-risk."

While not everyone saw us that way, the impact rippled through our organization, casting a shadow over what should have been a year of celebration.

As I reflect on my years of service, I'm reminded that leadership is about humility, consistency, and an unwavering commitment to the people we serve. Longevity in my role doesn't mean entitlement to special treatment or fewer responsibilities. It means I am held to the same high standards that we expect from our entire team. To the mother of three sitting in our office, afraid of losing her home, it doesn't matter how many evictions we've prevented over the years. What matters to her is that her case is handled today with urgency, compassion, and dedication.

And that's exactly what she deserves from us.

TED PHILLIPS

At UCHC, we recognize that our history, however rich, does not free us from proving ourselves every day. The work our founders started in the Cass Corridor in the 1970s, advocating for tenants and fighting against displacement, was only the beginning. It's not enough that we've represented over 15,000 households in court or that, in partnership with Michigan Legal Services, we were among the only nonprofits to take on new tax foreclosure laws in 2003, reaching over 100,000 households.

What matters is that we are here today, with the same relentless commitment, passion, and resilience that have defined us for decades. We don't get a pass—and we know it. Every staff member at UCHC fights hard every day to live up to that legacy and to serve this community.

Tonight, we gather to celebrate not just our past but our unwavering commitment to Detroit's future.

My deepest gratitude goes to our dedicated team and key partners whose resilience and commitment carry UCHC's mission forward. Your hard work ensures the actions of a few do not overshadow the impactful work of so many. It's your unwavering focus and dedication that make UCHC a source of support, advocacy, and hope for the Detroit community.

Thank you, each of you, for your incredible commitment. Together, we're building a legacy of resilience, compassion, and lasting change.

Thank you for celebrating UCHC's 50th anniversary with us. Your support makes our mission possible and it means the world. You are a vital part of UCHC and you matter tremendously.

With heartfelt gratitude,

Ted Phillips

Executive Di

Executive Director

United Community Housing Coalition

COMMUNITY IMPACT

19,208 persons served in FY 2024

UNITED COMMUNITY HOUSING COALITION

Our History

Some landmarks on the path to Home... 2019 1973 - 2024 | 50 Years Keeping Detroit Housed 2014 RESTORATION **ADVOCATION** Implemented a to assist new Opened the Legal Clinic at homeowners with major the 36th District Court, three issues and 1999 days a week with support those inėligible for eviction traditional repair diversion, and RELOCATION expanded to aid programs tenants with 1986 Expanded to City-backed provide relocation REPRESENTATION counseling and relocation Began legal assistance for representati on on behalf homeless families seeking Helped to make of clients for permanent the the Right to rental housing landlord-Counsel tenant movement a eviction reality in Detroit, 1973 cases enabling lowincome tenants **FOUNDATION** to receive legal representation Founded by tenants in Cass COLLABORATION Corridor/ WSU area who Began saving 2023 organized to properties from Added mortgage Began tax save their counselors and tax foreclosure foreclosure historic by purchasing attorneys to prevention to apartment tackle homes for assist owner and building from foreclosure, occupants tenant occupants neglectand through auction predatory land in foreclosure blight, with a contracts, and core program lending scams **PREVENTION PRESERVATION** focused on tenant **PROTECTION** 2003 2010 organizing 2006

FY 2024 FINANCIALS

United Community Housing Coalition

Financial Statement of Activities and Changes in Net Assets Year ending July 31, 2024 Compared to 2022 and 2019

	Unaudited 7/31/24	7/31/2022	7/31/19
Support and revenue			
Grants	\$ *9,617,873	\$ 55,714,194	\$ 2,887,186
United Way	\$ 422,555	\$ 512,609	\$ 165,000
Donations	\$ 90,440	\$ 142,090	\$ 126,984
Other Revenue	\$ 715,840	\$ 275,798	\$ 260,049
Total support and revenue	\$ 10,846,708	\$ 56,644,691	\$ 3,439,219
Expenses			
Program Services	\$ 10,523,339	\$ 55,996,778	\$ 2,924,747
Management and General	\$ 736,903	\$ 573,578	\$ 130,225
Fundraising	\$ 10,705	\$ 326	\$ 2,158
Total Expenses	\$ 11,270,947	\$ 56,570,682	\$ 3,057,130
Change in net Assets	\$ *(424,239)	\$ 74,009	\$ 382,089
Net Assets, FY Start	\$ 3,065,398	\$ 2,991,389	\$ 1,543,470
Net Assets, FY End	\$ 2,641,159	\$ 3,065,398	\$ 1,925,559

^{*}City of Detroit and MSHDA receivables 90+ days overdue

EVICTION DEFENSE & RIGHT TO COUNSEL

As the leading service provider for tenants and land contract buyers facing eviction in Detroit, UCHC has a long-standing commitment to advocating for tenants and offering housing relocation support to those at risk of homelessness.

Eviction Defense & Legal Services

Established in 1986, UCHC's legal team has become a trusted resource for low-income Detroiters, delivering essential legal counseling and representation in landlord-tenant disputes. By focusing on tenants' rights, UCHC aims to significantly reduce eviction rates and promote housing stability.

- Provides free legal counseling and representation in tenant cases of non-payment, lease termination, and hazardous living conditions.
- Provides free legal representation for land contract forfeiture cases.
- Has represented over 15,000 households, helping to significantly reduce eviction rates in the community.
- In 2014, UCHC established a Landlord-Tenant Clinic at the 36th District Court, offering free legal representation for tenants facing eviction.



Right to Counsel

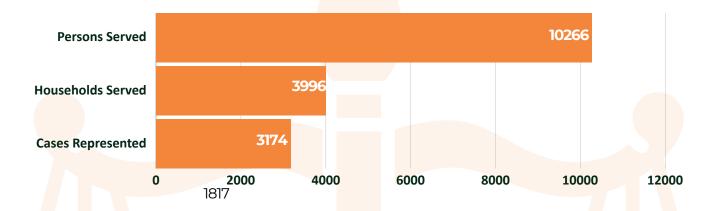
This program enhances access to justice for low-income tenants, ensuring they have the legal support necessary to contest evictions and secure their housing rights.

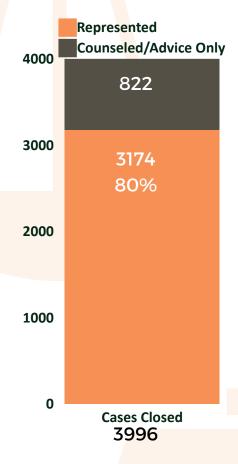
- UCHC was an early supporter of Detroit's Right to Counsel movement, which advocates for legal representation for tenants in eviction proceedings.
- The program provided critical support during the COVID-19 pandemic and assisted tenants with nearly \$80 million in rent payment aid, stabilizing housing for vulnerable residents.



REPRESENTATION IMPACT

August 1, 2023 - July 31, 2024







58% of cases were filed as Non-Payment of Rent. In one case, we were able to prevent a landlord from improperly collecting \$12k at a subsidized unit.

106 cases had writ of evictions denied, withdrawn, or quashed.



On average, our clients have received 35 additional days to move as opposed to the 10 day minimum.

19% of our legal cases involve subsidized properties.

37% of our cases were concentrated in five zip codes: 48228, 48235, 48219, 48227, and 48224.

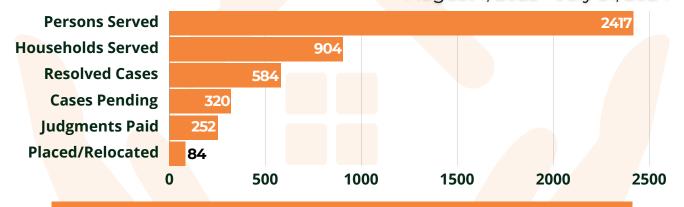


HOUSING PLACEMENT & RENTAL ASSISTANCE

Housing Placement & Rental Assistance

These programs focus on assisting individuals and families facing eviction, domestic violence, or unsafe living conditions. By providing housing search assistance, financial counseling, and relocation support, UCHC ensures that participants secure safe, stable, and affordable housing.

August 1, 2023 - July 31, 2024

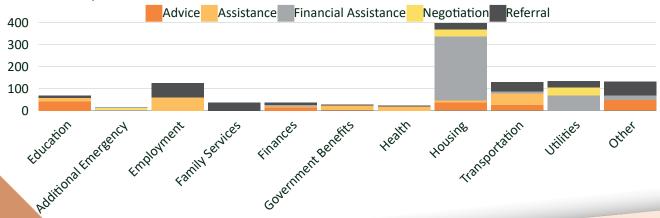


\$

In FY 2024, our Rental Assistance program paid 252 Judgments, saving clients a total of \$731,490!

Keep it Home

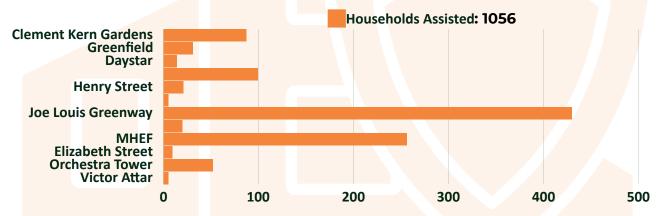
This pilot program, in partnership with United Way, JP Morgan Foundation, and UM Poverty Solutions, works to stabilize housing for Detroit families with children at risk of eviction. Launched in 2021 and serving 373 households, the initiative pairs each family with a housing counselor who provides personalized, year-long support, including rent assistance, landlord negotiations, and resolving barriers like unpaid tickets. Focusing on holistic case management and connecting families to resources that increase income and reduce debt, Keep it Home aims to address the root causes of housing instability and develop sustainable, long-term housing strategies for a broader impact.



TENANT ORGANIZING

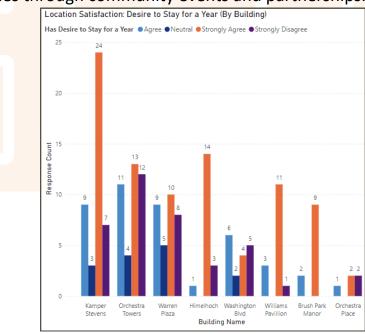
Tenant Organizing

Tenant Organizing has deep roots at UCHC, which was founded during the fight against the displacement of low-income tenants in Detroit's Cass Corridor. Over 50 years, UCHC has empowered thousands of families and seniors to advocate for better housing conditions. Through tenant associations, residents are supported in addressing issues like housing quality and tenant rights, while also working collaboratively with landlords and policymakers for systemic change.



Detroit Senior Health + Housing Assessments

This initiative assessed the well-being of seniors in Section 8 housing in Midtown and Downtown Detroit. The assessment provided critical data for advocacy efforts to protect affordable senior housing and informed strategies for improving health and wellness outcomes through community events and partnerships.



HOMEOWNERSHIP SERVICES & FORECLOSURE PREVENTION

UCHC's **Homeownership Services** and **Tax Foreclosure Prevention** programs work together to ensure Detroit residents can achieve and maintain homeownership, promoting long-term stability and community well-being.

Homeownership Services

Founded in response to the 2008 mortgage crisis, this program empowers residents throughout the home-buying process and ensures sustainable homeownership. It provides essential education and support to help families navigate their path to homeownership.

Services include:

- Mortgage and land contract counseling
- Buyout assistance
- Title research
- Assistance with filing PTAs and PREs
- Post-purchase education



Tax Foreclosure Prevention

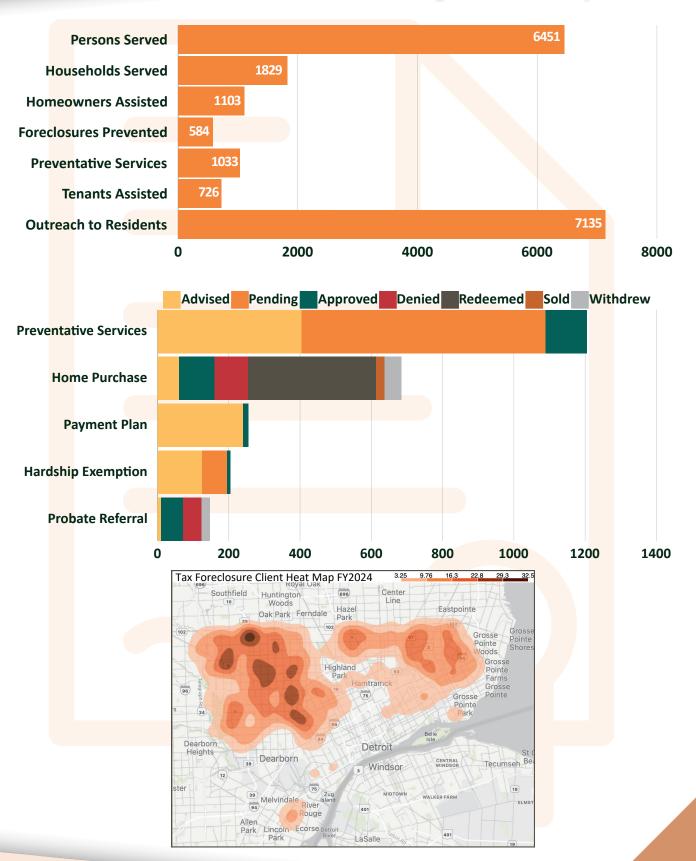
This program assists low-income homeowners and tenants facing the threat of losing their homes due to unpaid property taxes. Through comprehensive support and resources, it aims to prevent displacement and foster stability within families.

- Supports low-income homeowners and tenants at risk of losing their homes due to unpaid property taxes.
- Offers financial counseling, payment plan assistance, guidance on HOPE and PAYS programs, title document filing, and legal referrals.
- Partners with local tax authorities and community organizations to prevent displacement and promote family stability.
- Since 2003, reached over 100,000 households, providing crucial interventions and resources to prevent foreclosure.



PREVENTION IMPACT

August 1, 2023 - July 31, 2024

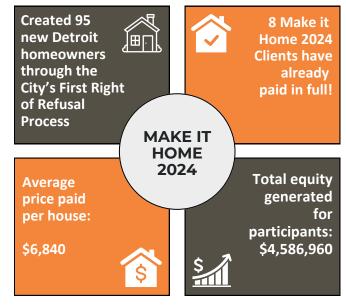


MAKE IT HOME & LAND CONTRACT BUYOUTS

Make It Home

In collaboration with United Community Housing Coalition, Rocket Community Fund, and the City of Detroit, this pilot initiative launched in 2017 with to make 80 new homeowners through the City's First Right of Refusal process. **Make It Home** aims to help Detroit tenants residing in tax-foreclosed homes transition to full homeownership.

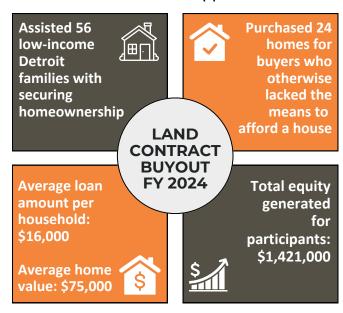
- Since its inception, the program has successfully enabled over 1,600 residents to become homeowners, transforming the risk of displacement into an opportunity for stability.
- By providing a clear pathway to ownership, Make It Home fosters generational wealth and empowers families with a lasting investment in their communities. Participants not only gain homes but also develop a stronger sense of agency and security for their future.



Land Contract Buyout

This impactful initiative focuses on assisting residents with land contracts to achieve full homeownership, turning potential vulnerabilities into financial opportunities.

- In 2023, the program generated \$1.42 million in homeowner equity, providing participants with the financial security they need for longterm stability.
- The program buys out predatory land contracts and replaces them with nonpredatory, 0% interest land contracts.
- This effort protects residents from the risks associated with nontraditional financing and offering a reliable route to home equity and wealth-building.



HOME REPAIR SERVICES

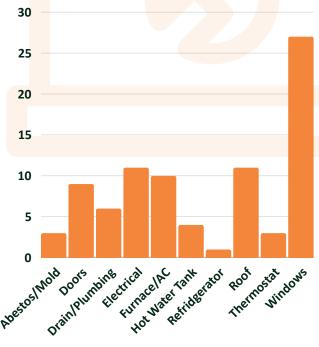
Home Repair Services is a community-focused initiative dedicated to helping low-income homeowners in Detroit maintain safe and healthy living conditions through essential repairs, accessibility improvements, and energy efficiency upgrades.

- Since its launch in 2018, the program has successfully assisted hundreds of Detroit homeowners.
- The program offers critical repairs, including roofing, plumbing, and electrical work, ensuring homes remain safe and livable.
- Homeowners can access grants for necessary accessibility modifications, such as wheelchair ramps and grab bars, enhancing inclusivity and supporting residents' diverse needs.
- The team collaborates with local contractors, community organizations, and building trades to deliver quality repairs and support to residents.

By improving living conditions and preserving affordable housing, this program plays a vital role in strengthening Detroit communities, preventing displacement, and fostering resilience.

RECONSTRUCTION IMPACT

Home Repair Services Completed

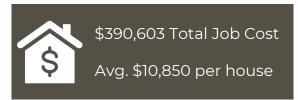


August 1, 2023 - July 31, 2024



84 total Repairs done Avg. 2.3 Repairs/home





A VISION FOR



Detroit's low-income tenants will have access to stable, long-term housing through comprehensive support.

UCHC is committed to developing robust tenant support services that prevent eviction and stabilize housing across Detroit.

- **Prevent Court Evictions**: Fully operationalize the Right to Counsel initiative to ensure all low-income tenants facing eviction are aware of and have access to legal representation for years to come. Current funding by the City of Detroit ends June 30, 2026.
- End Short-term Crisis: Provide services and education to tenants that lead them out of crisis. Secure funding to expand financial assistance for tenants in arrears, covering essential expenses like rent and utilities.
- **Stabilize Household for Long-term Residency**: Strengthen UCHC's case management to provide tenants with targeted, long-term support for those with subsidies and market-rate housing.
- **Tenant Rights Education Campaigns**: Conduct public education campaigns that inform Detroit residents about tenant rights, and UCHC's programs. Building awareness can empower residents and expand UCHC's impact across Detroit.
- Tenant Organizing Support: UCHC aims to provide education and resources to all residents to support their rights to safe and stable housing conditions.



Detroit's low-income population will have pathways to homeownership to build neighborhood stability and generational wealth.

UCHC is committed to creating homeownership opportunities for low-income residents. The Make It Home program is pivotal for converting tax-foreclosed homes into secure, affordable housing for Detroit residents. Our land contract buyout program converts predatory contracts into workable arrangements. Scaling these programs can empower potential homeowners and contribute to neighborhood revitalization.

- Increase Affordable Homeownership Opportunities: Expand Make It Home's reach by collaborating with local government and funding organizations to acquire and renovate more foreclosed properties, or other available government-owned homes.
- Support Services for First-Time Low-income Homebuyers: Provide ongoing education and resources to new homeowners, including budgeting workshops, home maintenance advice, and financial counseling and financial assistance to first-time land contract buyers with non-predatory contracts.
- Safe and Healthy Living Conditions for Long-term Stability: Many properties require repairs.
 UCHC will continue to grow its network of partners to help residents access affordable or subsidized home repairs, to maintain access to safe, sustainable housing.



Detroit's existing low-income homeowners will have support to prevent loss of ownership.

UCHC is committed to supporting current low-income homeowners in maintaining their properties to prevent foreclosure or loss.

- Property Tax Assistance and Financial Counseling: Partner with financial advisors to assist
 homeowners with budgeting, debt management, and accessing property tax relief programs to
 stabilize homeowners so that they retain their properties.
- Safe and Healthy Living Conditions for Long-term Stability: Support maintaining property for safe dwelling and increase neighborhood stability. Expand access to home repair resources for existing low-income homeowners through grants, low-interest loans, or subsidized services.
- **Promoting Healthy Loan Opportunities**: epresenting and supporting homebuyers to eliminate predatory options for low-income home purchasers and providing zero-interest loans for those already established, but in jeopardy of losing their home to land contract forfeiture.
- Homeownership Education Campaigns: Conduct public education campaigns that inform Detroit residents about homeownership resources and UCHC's programs. Building awareness can empower residents and expand UCHC's impact across Detroit.

OUR FUTURE

UCHC will build strategic partnerships for holistic client support.

UCHC will address the broader needs of tenants and homeowners through expanded partnerships that provide comprehensive services beyond housing.

- Multi-Agency Collaborations: Collaborate with the City of Detroit, local nonprofits, and other social service agencies to provide clients with access to food assistance, healthcare, job training, and financial resources.
- Neighborhood-Based Support Networks: Establish or engage with neighborhood hubs where residents can access UCHC services along with other community resources. Placing support directly in communities to improve service reach and accessibility for clients facing transportation or mobility barriers.
- Benefits Reviews: Develop partnerships with local financial counselors to review qualifications and guide the client toward affordable financial products at scale, such as low-interest home repair loans, emergency savings accounts, and financial literacy workshops.

UCHC will institute operational enhancements for efficient service delivery.

UCHC will strengthen internal systems and enhance transparency in operations to increase capacity and maintain high-quality services.

- Data Management Upgrades: Complete Salesforce and financial software integration to streamline case management, improve data sharing across departments, and enhance reporting
- Staff Training and Development: Regularly train case managers, legal staff, and other personnel on best practices in client-centered services, legal advocacy, and collaborative case handling. Leadership and Management training will be provided for all staff to enhance sustainability. Combined efforts will improve staff effectiveness and ensure consistent service quality.
- Monitoring and Accountability Mechanisms: Implement KPIs for tracking the progress of tenant support, Make It Home, and homeownership initiatives. Regularly reviewing performance data will help UCHC evaluate impact, make data-driven improvements, and maintain transparency with funders and community partners.

UCHC will advocate for systemic change in housing policies.

Addressing Detroit's systemic housing issues requires advocacy for policies that create affordable, equitable housing opportunities and reduce poverty-driven barriers.

- Advocacy for Tax Policy Reform: Continue to work with city officials and others to advocate for fair property tax policies and accurate assessments, particularly in neighborhoods facing economic challenges. Reducing financial burdens from taxes can be a powerful tool in preventing foreclosure among existing homeowners.
- Affordable Housing Development and Zoning Reform: Collaborate with city leaders to advocate for affordable housing development (30% of household income) and zoning policies that increase housing options for low-income residents while preventing gentrification-induced displacement.
- · Research-Driven Policy Recommendations: Partner with institutions like the University of Michigan's Poverty Solutions to leverage data that supports policy reforms addressing eviction prevention, property tax relief, and affordable homeownership programs.





UCHC BOARD

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Robert Shimkoski Jr.Division Supervisor,
Detroit Work Force Development

Board Treasurer

Beverly Lemlé Retired Social Worker

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Garrett Burton, Assistant Defender, SADO

Rebecca Cook, Independent Journalist

Christina Guzman,
Michigan Hispanic Collaborative

Jacqueline Hand, Professor, UDM Law

Arthur Howard, Former UCHC Client

Board Vice Chair

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Westside Mother's
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Board Secretary

Latanya Harris Recipient of UCHC Services

Cynthia McCreary, Energy Advisor Walker-Miller Energy Services

Justin Owenu, Director of Entrepreneurship and Economic Opportunity, City of Detroit

David Palmer, Associate Broker & Realtor, Realty Experts Detroit

Cheryl Sanford, Director of Workforce Planning, MUST

Brenda Thompson, Detroiter

LEADERSHIP TEAM

Ted Phillips**

Executive Director

Tim Bishop*

Director, Home Repair Services

Eleanor Carey

Director<mark>, Legal Support</mark> Services

Keturah Epps

Director, Tax Foreclosure Prevention

Marinda Hollar

Director, Legal Services Coordination

Gregory Stokes

Director, Office of Human Resources, Equity, Diversity, and Inclusion

Bridget Brown

Chief Operating Officer

Kathy Blumburg

Finance Director

Frank Doria

Development Director

Bill Halbower*

Director, Legal Services

Claudia Sanford**

Director, Housing Placement & Tenant Organizing

Kim Stroud**

Director, Homeownership Services

STAFF MEMBERS

Administration

Patrick Carey, Executive Assistant*
Byron Downing, IT Specialist
Yvonne Hayes, Office Manager
Constance King, Receptionist
Sarah Mitchell, Operations Manager*
Lani Ward, Special Projects Coordinator

Data

Margaret Clark, Data Analyst
Ashante Coty, Data Entry Clerk
Liz Lawlis, Compliance Specialist**
Skylar Rizzolo, Salesforce Administrator

Finance

Joseph Aliotta, Staff Accountant
Sharina Enoex, Accounting Assistant
Angela Harris, Accounting Clerk
Marjanna James, Grant Accountant
Erica Scott, Special Projects Coordinator*

Housing Placement

Olivia Cyars, KIH Counselor
Wanda Knight-Wilson, Placement Counselor*
Sonia McCants, KIH Program Manager
Andrea Meza, Program Assistant
Brenda Miner, Placement Counselor*

Rental Assistance

Pam Schaeffer, Project Manager, RA Apryl Voner, Rental Assistance Counselor

Tenant Organizing

John Kis<mark>tler</mark>, Tenant Organizer Juan Pa<mark>blo</mark> Marcos, Tenant Organizer Margaret Marotte, Tenant Organizer

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**

Legal Services

Hassan Abraham, Staff Attorney Mary Barnes, Supervising Attorney Kiana Bonds, Staff Attorney Adrienne Brown, Staff Attorney David Burke, Staff Attorney Benjamin Dietlin, Staff Attorney Joseph Ezeoke, Staff Attorney Gerald Fetherson, Supervising Attorney* Keith Goodwin, Staff Attorney Eleanor Keurejian, Staff Attorney Leslie Lott, Supervising Attorney Alex Meyers, Staff Attorney Kimberly Novak, Staff Attorney Issa Nshaiwat, Staff Attorney Alexander Partridge, Staff Attorney Kirsten Paschke, Staff Attorney Susan Rock, Staff Attorney Corey Rosen, Staff Attorney Matthew Wellington, Staff Attorney

Legal Support

Sana Abedi, Legal Assistant
Alexis Brown, Graduate Attorney (Law Clerk)
Theresa Duford, Legal Assistant
Travis Figg, Legal Assistant
Ethan Garza, Legal Assistant
Kammi Johannsen, Legal Intake Specialist*
Joseph Mchahwar, Legal Assistant
Amy Mitchell, RTC Project Coordinator
Abigail Mulligan, Legal Training & Referral Lead
Jakenya Robinson, Legal Post Case Coordinator
Collin Sharpe, Legal Assistant
Matthew Wellington, Legal Assistant

Homeownership Services

Arfa Choudhury, Part-time Assistant Ted Jones, Property Manager

Tax Foreclosure Prevention

Kieyana Alexander, Assistant Director Mekulash Baron Galbavi, Prevention Counselor Anya Dengerock-Van Til, Prevention Counselor Yvette Denson, Foreclosure Prevention Counselor Deb Maltz, Tax Foreclosure Prevention Counselor

^{*5+} years of service **10+ years of service

A GRACIOUS THANK-YOU

At **United Community Housing Coalition**, we believe that housing is a basic human right. For 50 years, we have worked to ensure that Detroit's low-income residents have access to safe, affordable housing, and this work would not be possible without the benevolent support of our donors, volunteers, and community partners.

To our donors, your generous contributions have enabled us to provide critical services to individuals and families in need, free of charge. You have helped us keep families in their homes, secure affordable housing for those facing homelessness, and build stronger, more resilient communities. Your support during this challenging year has meant the world to us.

To our volunteers, your dedication and commitment have been invaluable. Whether helping with tenant advocacy, foreclosure prevention, or housing support, your time and energy have made a lasting impact on the lives of so many Detroit residents. You stand with us in our mission, and your support lifts us in times of adversity.

To our community partners, thank you for standing alongside us. Your collaboration and shared vision for housing justice have strengthened our ability to reach more people and advocate for lasting systemic change. Together, we are a formidable force for good in our community.

We also want to express our deep appreciation for **our staff**. Their unwavering commitment, passion, and expertise drive our mission forward every day. Each team member at UCHC fights tirelessly to ensure that we live up to our legacy of service and advocacy, proving that our 50-year history is not just a milestone, but a commitment to the future of Detroit. Their hard work and dedication ensure that we remain a source of support and hope, even when faced with unexpected challenges.

Together, we are making a difference, and we could not do this vital work without you. On behalf of UCHC and the thousands of individuals and families we serve, thank you for your unwavering support and partnership in the fight for housing justice.

With heartfelt gratitude,
The United Community Housing Coalition Team

FINANCIAL SUPPORTERS















Jaison and Jamie Robinson Foundation

> Mary and Jerry Paffendorf













And hundreds of individual supporters like you!

PARTNERS























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