

Restoring Homeownership in Detroit: 21 November 2019

Introduction

As you can see from the back of your program, of the nearly fifty events in the twenty-year life of this *Defining Detroit* series, several have focused on Detroit's housing equity issues and on the confluence of race and residence. We've looked at the way the groundbreaking case of Dr. Ossian Sweet reveals the longstanding elements of racism affecting housing in this city. We have seen how decades of federally subsidized suburbanization for the white middle class—exacerbated by deindustrialization—emptied many of the city's neighborhoods, reduced its tax base, and left its remaining, mostly black population to deal with the effects of this manufactured urban crisis. We've seen how the federal government disguised its participation in creating segregated suburbs, leaving generations to believe the false narrative that middle-class white suburbanites were responsible for their own prosperity and that poor black city-dwellers were to blame for their poverty and that therefore segregation was not willful but natural. We've discussed the ways that decades of urban sprawl exacerbated the effects of racial and economic injustice in southeastern Michigan. We've examined the impact of planning decisions on Detroit's neighborhoods and its African American population. We've heard a spirited discussion of the response to foreclosures and evictions happening in the wake of the housing crisis. Finally, we've examined the difficult question of whether the movement of creative artists into an urban community contributes to its healthy regeneration or acts as a harbinger of gentrification and displacement.

As in these previous events, the members of tonight's panel will review longstanding and current trends—in this case those responsible for the overall decline in homeownership in our city and nation. And they will analyze solutions being advanced by experts, advocates, realtors, and representatives of governmental bodies—local and national.

Over the last several years, the Institute for Detroit Studies at Marygrove has had the valuable experience of serving as a host for tax foreclosure workshops conducted by the staff and attorneys of the United Community Housing Coalition and Michigan Legal Services. These two organizations are leaders in advocating for individual Detroit residents and for government policies and practices that ensure equity and fairness in housing. For us at IDS, the experience of canvassing residents of homes at risk of foreclosure and welcoming these residents to the campus has allowed our students and faculty to understand the way longstanding trends and policies we have studied in class—such as those I mentioned earlier—are affecting Detroiters and their neighborhoods to this day. Every Detroit house has a story that begins not in the last decade with the financial decisions and capacities of its residents but with the policies and practices that are part of the long legacy of race and residence in our city and nation.

This evening we are pleased to have with us three distinguished experts who can continue our education about the issues affecting housing and homeownership in Detroit.

Ted Phillips is a lifelong Detroit resident and has been the executive director of the United Community Housing Coalition for over three decades. He is a graduate of Cass Tech High School and Wayne State University, where he obtained his BA and law degrees. He has a long history of activism against the forces that generate poverty and inequality in Detroit. As a law student he interned with Wayne County Neighborhood Legal Services handling general poverty law issues, and his first job as an attorney was with the Legal Aid & Defender (LAD)

Association of Detroit, representing low-income tenants in eviction proceedings at the 36^h District Court. Later, he spent two years as manager of program planning and budget in the Detroit Housing Department. Mr. Phillips is an adjunct professor of law at the University of Detroit Mercy School of Law.

Tonya Myers Phillips is contractual attorney with Michigan Legal Services where she analyzes and advocates for housing policy initiatives that benefit low-income individuals and families. After receiving her BA from the University of Michigan, she received her law degree from U of M Law School. Ms. Phillips has over twenty-five years of professional public service experience and advocacy for equitable and inclusive public policies. She served on the City of Detroit Charter Revision Commission and was honored with the Distinguished Young Lawyer Award from the Wolverine Bar Association and the Maryann Mahaffey Public Servant of the Year Award from the UCHC. Ms. Phillips serves on two committees for the State Bar of Michigan, and she has served on the boards of directors of the National Lawyers Guild-Detroit, Habitat for Humanity-Detroit, the Wolverine Bar Association, and Detroiters Working for Environmental Justice. She and her husband and son live in Detroit.

Kim Stroud has been the director of Mortgage Foreclosure Prevention and Land Contract Support at UCHC since 2008. She also oversees title research and real estate transactions for UCHC. She is HUD-certified in both foreclosure prevention and financial coaching and is a licensed associate broker in real estate. Ms. Stroud worked previously as communications specialist for the Detroit City Council President, the ACLU of Michigan, the Neighborhood Information Exchange, and the Metropolitan Center for High Technology. She is past president of Cityscape Detroit. She is a graduate of Oberlin College and holds a Master of Urban Planning degree from University of Michigan. Her family moved to Detroit from the South when she was ten years old, but she still blames her Detroit-born husband for Detroit winters. She, her daughter, and her patient, understanding, and devoted husband live in Detroit.

We are deeply grateful to Mr. Phillips, Ms. Phillips, and Ms. Stroud for being with us this evening.

--Frank D. Rashid