

There's No Place Like
Home in
Schoolcraft County:

Our Plan

to End Homelessness

in Ten Years



10-Year Plan to End Homelessness in Schoolcraft County



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INTRODUCTION

In any given year, over 2 million Americans experience homelessness. The causes of homelessness are as varied as the families that it strikes and the cities and towns where they reside. In Michigan, over 30,000 of our residents sleep in emergency shelters or on the streets each night. Approximately 6,000 men and women across the state are considered “chronically homeless”. This population makes up about 15-20% but given their extensive needs, they absorb almost 75% of the resources committed to addressing the needs of the homeless.

It has become very clear that we needed to look long and hard at this group in particular to determine the root causes and make sound decisions about what will be needed to resolve the problems. The federal government has targeted ten million dollars to the development of permanent supportive housing for those individuals who are chronically homeless. The state of Michigan launched its own “*Ten Year Plan to End Homelessness*” Campaign in March 2006 in partnership with the state Department of Human Services, (DHS), the Department of Community Health (DCH) and the Corporation for Supportive Housing (CSH). Each county or cluster of counties were offered the opportunity to come together in their communities to discuss the problem and begin to develop a course of action that best served the needs of each member of their locale.

VISION

Our vision for Schoolcraft County is to ensure that there is an adequate supply of safe, stable and affordable housing for all our residents. We want to have the resources and infrastructure in place to identify those individuals and families as they become at risk for homelessness and assist the consumers to maintain their current residences or find more suitable ones. We propose to develop a “Family Stabilization Specialist” position utilizing the “Housing First” model and link that early intervention service with the myriad of supportive services that are available in the county to empower the individual or family to become self-sufficient.

Our research on the “Housing First” model showed that the concept was first applied to the chronically homeless who were also suffering from mental illness or substance abuse. This consumer-driven intervention had the basic premise that first you move the person into a safe and adequate living space and then start to deal with each of their issues that impacted their situation. Taking the next steps brought in the various community human service agencies, mental health provider, and local health departments, housing commission, MSU Extension, the Tribe and the Salvation Army to the table.

COUNTY PROFILE

Schoolcraft County is a rural county located along the northern shore of Lake Michigan in the mid-central section of Michigan’s Upper Peninsula. The land mass of the county is 1,178 square miles and we have 8,819 residents with about 7.6 persons per square mile as opposed to the state average of 175 persons per square mile. As you can see we are spread out over the county with just six or seven incorporated cities and towns and one

school district, Manistique Area Schools, based within the county. Ninety percent of the residents are Caucasian, 10% are Native American and 80% of the residents are high school graduates.

Local, state and federal government agencies employ the greatest number of workers in the county accounting for about 23 percent of the work force. Other major employers include Manistique Papers, Inc., Schoolcraft Memorial Hospital, the Sault Ste. Marie Band of Chippewa Indians, and O & N Minerals Port Inland and other service and retail trade industries.

There are about 5,943 housing units in the county with home ownership at 82% as opposed to the state average of 73.8%. The average price of a house is \$64,900 and the average family income is \$32,300, putting about 11.7% of the county's population below the poverty level. According to Schoolcraft County's Economic Development Corporation, 648 housing units are renter occupied.

POPULATIONS AT RISK

In Schoolcraft County, families are often seen as the population most served with the homeless resources. Many times, these individuals also suffer from a variety of mental health issues but are not served by the Community Mental Health agencies due to their own budgetary crisis and mandated service populations. Victims of domestic violence, single adults and teenagers (17 and older) are also in dire need of services to provide them with safe living spaces. The historical response has been to presume that since we do not have freeway underpasses with occupied large cardboard cartons, we do not have homeless people. That clearly is not the case when we communicate with all the agencies that serve the homeless population.

REASONS FOR HOMELESSNESS

Issues contributing to homelessness in our county include unemployment, underemployment, lack of life skills, the lack of unskilled labor jobs, high costs of heating the older homes, a larger population on fixed incomes, the higher than normal energy costs, as well as domestic violence, mental health issues and substance and drug abuses. We also see child abuse and neglect issues, youth aging out of the foster care system with few skills and supports to live independently and the lack of affordable housing. In Schoolcraft County, estimates are that 20 to 25 people experience this homelessness each year. There are a number of youth who are forced to leave their homes and wind up "couch surfing" with friends. Given the proximity to the casino, gambling losses often exert extra pressure on inadequate incomes. There are as many other stories and reasons as there are families and individuals struggling to find a warm and safe place to live.

OUR RESPONSE TO HOMELESSNESS IN OUR COUNTY

In March 2006, our Schoolcraft County Community Collaborative (SC3) Prevention Coordinator, Pat Duyck, attended the Campaign's kickoff in Lansing and returned to the human services collaborative with the material and enlisted the support of the SC3's Continuum of Care/Schoolcraft County Coalition for Safe and Stable Housing (CofC/SCCSSH) Work Group to serve as the planning team to develop the county's action plan. The Memorandum of Understanding (MOU) was presented to the SC3 at its April 2006 meeting and the "10-Year Plan to End Homelessness" was endorsed at that time. The principle parties completed signatures on the MOU by April 26, 2006.

The initial members/supporters were:

Tari Johnson, FIM, Schoolcraft County Department of Human Services
Jay Martin, Pastor, First Baptist Church, Manistique Ministerial Association
Hazel Satterly, Director, Alliance Against Violence and Abuse (AAVA)
Jodi Tallman, Alliance Against Violence and Abuse (AAVA)
Pat Duyck, Prevention Coordinator, Schoolcraft County Community Collaborative
Deb Gierke, Facilitator, MSUE's Family Resource Center
Winch Diller, Program Director, Schoolcraft Health Access
Louisa Kolch, Continuum of Care Chair, Schoolcraft Memorial Hospital
Robyn Loviska, Director, Schoolcraft County Department of Human Services
Kim Hayward, Lead Contact, 10-Year-Plan, Continuum of Care Team
Susan Phillips, MSW, Schoolcraft Memorial Hospital

Subsequent to the signing of the Memorandum of Understanding, several members of the team attended the conference in Lansing in June as well as participated in each of the monthly Plan Development conference calls. It was during this time that Schoolcraft County suffered its "crisis of conscience" and struggled to complete its goal of development of the Ten-Year Plan. We had at least ten meetings between April and October 2006 with fewer and fewer attendees but while we were very near to the brink, it must be stated that the desire to develop a coherent plan of action and see it to fruition never truly died.

A number of positive outcomes have been achieved during this "growth experience". We have compiled a detailed listing of what kinds of services are available to our residents to deal with homelessness and housing instability, what supports and services have been provided to Schoolcraft County residents as well as gained a much clearer picture of what is missing in our "Continuum of Care".

Schoolcraft County Coalition for Safe & Stable Housing

In 1994, HUD introduced the Continuum of Care (CoC) concept to support communities in addressing the problems of housing and homelessness. With the CoC planning, communities were encouraged to organize and plan comprehensive, long-term solutions regarding the problem of homelessness. In 1998 and 1999, MSHDA requested continuums to submit their continuum of care plan and prioritize requests for Emergency Shelter Grant funds. Subsequently, MSHDA expanded the use of the CoC model. Interested continuums were required to submit the continuum of care plan and submit a funding strategy for allocation of the targeted funds.

Shortly thereafter, the Schoolcraft County Continuum of Care was formed, naming the organization the Schoolcraft County Coalition for Safe and Stable Housing (SCCSSH). The Continuum is the agent for the local human services coordinating body, the SC3, and serves as a work group and the SCCSSH makes its application to HUD and MSHDA for homeless-targeted housing and services resources. As such, the SCCSSH has been designated as the strategic planning body for addressing homelessness in Schoolcraft County.

This continuum of care organization has been the forum for identifying and addressing both short and long-term housing and shelter needs in Schoolcraft County. The SCCSSH is a community based association and the following organizations and agencies, consumers and advisory members have been participating members.

- Schoolcraft County Department of Human Services
- Manistique Ministerial Association
- Schoolcraft County Community Collaborative
- Hiawatha Behavior Health Authority
- Schoolcraft Memorial Hospital
- Alliance Against Violence & Abuse
- MDS Community Action Agency
- Schoolcraft County Economic Development Corporation (EDC)
- Luce Mackinac Alger Schoolcraft (LMAS) District Health Dept.
- Manistique Area Schools

This coalition serves as a linkage with non-homeless mainstream housing and service resources, identifying needs and developing a strategic plan to addressing homelessness in Schoolcraft County in order to facilitate the movement of individuals and families toward permanent housing and independent living.

Manistique Housing Commission

The Manistique Housing Commission oversees the city's Public Housing and Section 8 Housing Choice subsidized housing programs. The city owns 60 units, 35 at the Harborview Towers, 25 family units, and subsidizes another 59. There are about 35 people on the waiting list for Section 8 housing and about 20 on the list for Public housing. Many people are on both lists, but only about 40% are serious, and actually follow through with the process when their names come up.

The city of Manistique applies the basic HUD guidelines, but also expects that rentals should be clean and clear of chipping paint, no trash, no abandoned or vacant or non-working cars, etc.

The Manistique Housing Commission is in the process of building an additional section at the Tower. It will house 24 elderly only, low income housing rental units. It is believed that these additional units will then lower their waiting list. It was planned that MSHDA would make a visit the week of October 23, 2006 to approve the site. They

have been successful with each approval step and are assured that the funds will be finalized after this site visit.

Schoolcraft County Housing Commission

The County's Housing Commission has 48 units; 3 of which are 2 bedroom units and the rest are one bedroom units. There are 16 units in Germfask, 1 is a two bedroom. They provided rental assistance to about 30 people/families. When the buildings first opened, they were for the elderly and disabled only. Due to changes in governmental guidelines, they are required to offer the units to everyone but with priority to elderly & disabled.

Services provided include subsidized low income rental assistance based on a variety of factors including the family's income and size; they also administer HUD programs such as Section 8 Housing Choice Vouchers and do rental unit certifications.

It is unusual to have both a city and county housing commission in such a small county but this occurred over the course of time as each initiative came on line. They work very well together as a team to serve the county's population.

Michigan State Housing Development Authority

The local office covers both Schoolcraft and Delta Counties and addresses housing needs using state and federal funds.

Menominee-Delta-Schoolcraft Community Action Agency

The Community Action Agency provides cash assistance with weatherization assistance, deliverable fuels, heat and utilities and often assists individuals with the Home Heating Tax Credit preparation. They partner with DHS and the Ministerial Association to provide funds to cover past due utility and water bills.

Veterans' Council

There are approximately 1,169 veterans in Schoolcraft County. The Veterans Service Office has an average of 6 veterans per month requesting compensation and/or pension benefits from the VA. Several of Schoolcraft County veterans are currently receiving some type of compensation and/or pension from the VA. The exact number is unknown because not all Schoolcraft County veterans have used this office to file their claims or they have been receiving benefits for years and do not require the services of this office. At least five (5) veterans would be homeless without their VA pensions or compensation.

The following is a breakdown of the services that were provided to Schoolcraft County veterans from January 2006 until September 2006:

FEMA	# served	Amt.
Mortgage/Rent Payments	1 veteran	\$547.00
Utilities	4 veterans	\$389.00
Food	8 veterans	\$680.00

Michigan Veterans Trust Fund (MVTF)	# served	Amt.
Mortgage/Rent Payments	2 veteran	\$1,627.00
Assistive Device	1 veteran	\$947.00
Utilities	1 veterans	\$100.00
Food	1 veterans	\$75.00

Schoolcraft County Department of Human Services

The Department of Human Services in Schoolcraft County provides the full range of cash assistance programs, food assistance, Medicaid, Children’s and Adult Protective Services, Children’s Foster Care, Juvenile Justice Services, Adult Foster Care, Independent Living Services and Adoptions. In FY-2006, the Schoolcraft County DHS spent \$13,471.00 for groceries, emergency shelter, shelter payments, heat and utilities, emergency medical transportation and other services designed to reduce or resolve homelessness.

Schoolcraft County Economic Development Corporation (EDC)

The EDC staff person is a certified “Links to Homeownership” counselor and offers counseling in budgeting, credit repair, debt management, setting goals, preparation for mortgage application and closings, credit reports and information on predatory lending. To date, the EDC served 16 individuals in 2006. The EDC offers a wide variety of loans and grants to homeowners for rehabilitation and property improvement projects (PIP). The EDC spent over \$190,225 in 2005-2006 for Homebuyer Purchase w/Rehab projects.

Manistique Ministerial Association

This association has a 501(c) 3 designation and receives MSHDA funds. In FY-2005, they provided \$15,630.22 in services to 106 adults and 188 children. The Manistique Ministerial Association serves as the fiduciary agent for the Continuum of Care/SCCSSH and will act in that capacity to oversee whatever “Ten-Year Plan” funds are awarded.

Sault Tribe of Chippewa Indians

The Tribe offers a similar variety of services to their members living in or choosing to access services in Schoolcraft County. They have funds available to cover rent, utilities and other costs and have a number of housing units available on the tribal lands in Manistique Township. The Tribe also has funds for homeowner rehabilitation and down payment assistance for tribal members. The Tribe also partners with the other agencies in the county to split the costs of the emergency payments.

USDA Rural Development

Their Loan Specialist, Melissa Henry, based in Sault Ste. Marie, assists local residents with applications for the RD 502 direct Program. This is a mortgage product for very low to low income residents. Last year, there was a separate pool of funds set aside to assist Schoolcraft County applicants.

St. Vincent DePaul

St. “Vinnie’s “ runs a local thrift store and also receives FEMA funds and provides cash assistance with shelter costs, heat and utilities. They operate a food pantry and assist with travel costs under certain circumstances.

Habitat for Humanity Hiawathaland

Schoolcraft County has a Habitat office that has become very active in the last few years. They utilize the services of the EDC, USDA Rural Development, and MSUE, among other agencies, to provide the background assessments and counseling for prospective homeowners. Over the last few years, about 10 homes have been built with two currently under construction in the county.

Michigan State University Extension Service

MSUE for Schoolcraft County offers the full range of family development services available through Michigan State University. The MSUE has a contract with the DHS to deliver services in its Family Resource Center. They offer USDA Food and Nutrition Services, their Better Kid Care and other family supports. MSUE staff delivers budget counseling as needed. In 2005, MSUE assisted 12 different families with a total of 43 members with issues relating to homelessness.

Salvation Army

The main office for the Salvation Army is located in Escanaba in Delta County but Schoolcraft County is in their catchment area. The Salvation Army receives state and federal funds and provides FEMA funds for rent assistance, HUD funds for motel assistance, transitional housing services and cash assistance with utilities and general needs.

Good Neighbor Services

This faith-based group provides cash assistance for rent, utilities, food, clothing, furniture and some limited shelter assistance. They run a thrift store and receive private donations. Good Neighbor Services has become active with the Schoolcraft County Community Collaborative and it is hoped that they will become involved with the SCCSSH in the near future.

Alliance Against Violence and Abuse

In FY-2005, the Alliance Against Violence and Abuse, AAVA, served 40 Schoolcraft County individuals and of those 40, 4 of them used 225 bed nights. They also provide other services such as Rape Prevention presentations in the schools, Youth Advocate and Sexual Assault Advocacy. The 40 individuals referred were clients that were seen by the local AAVA agent based in Schoolcraft County. The AAVA has a domestic violence shelter in Delta County, approximately 55 miles to the west. The trend seen at the shelter was that those clients who need our shelter services for 45 day or more are chronically homeless. A victim and her 2 children were in shelter from Schoolcraft County for 65 days this summer due to domestic violence.

Manistique Area Schools

The district is responsible to ensure Title I services, if they are needed, and free breakfast and lunch are provided to eligible students. At the beginning of each school year, a survey is conducted in each of the buildings (Lead Teachers and building Principals) to identify any children (based on M-V definition) they believe to be homeless. It is their obligation to inform the administrator of any students that they suspect are homeless registering during the school year so that they can be offered any assistance. Last year, it

was estimated that there were 5 children that meet the criteria and were provided supportive services through Title I.

Lutheran Social Services

Lutheran Social Services of Upper Michigan and Wisconsin administers a number of homeless programs in Alger, Delta, and Marquette Counties. Preliminary discussions have occurred and there is potential that their Transitional Living Program, At-Risk Youth, and Basic Center services might be extended to Schoolcraft County if funding opportunities exist.

WHERE WE ARE GOING FROM HERE

Once the Team had the opportunity to consider all that we have to offer in the County, we took a hard look at the gaps in services and what barriers there were to an individual or family's efforts to secure housing. We do not have a shelter in our town and the closest one is in Escanaba, 54 miles to the west. They do not accept single men or those with certain criminal records. We lack transitional housing units that could provide a short-term respite to the crisis and help stabilize the family as they seek more permanent housing. Our city and county have been working to develop an ordinance requiring certain inspections for rental property to insure that the properties are safe but there has been controversy that delayed implementation of this plan. Our community mental health provider has been restricted to serve only the severely mentally ill and developmentally disabled so there are few resources for a tenant that is mentally ill and disruptive but does not meet their definitions for service. The Department of Human Services does offer some prevention services but only to those families that meet specific criteria or receive cash assistance. That situation may change in the coming months but with the new TANF work requirements, they may not be able to serve as many families that could benefit from supportive interventions. We could distribute additional Housing Choice vouchers as well as offer funds to refurbish rental properties in the city if they were available.

Many times the individual and families' needs are met by the collaboration among all of our agencies and entities but no one agency or service provider has the capacity to provide that intensive oversight and support that some individuals and families require to really become self-sufficient. We propose that by having a designated "Family Stabilization Specialist" assigned to intervene when the housing issue is in crisis, offering that 90-180 day intensive in-home support and follow-up could mean the difference between resolving the crisis and becoming homeless once again.

We propose that this "Family Stabilization Specialist" would be an employee or contractor of the Continuum of Care /SCCSSH and would work in conjunction with the CofC/SCCSSH Coordinator. We propose that the "Family Stabilization Specialist" would promote the "Housing First" concept and would assist the community in developing the resources necessary to resolve some of the shortages in available units. We will be drafting the position description after the submission of this plan.

STRATEGIES AND ACTION STEPS

A. Increase the Supply of Affordable Housing – increase the supply by 10 units (including 2 for disabled individuals) over the next five years (2011).

Strategy 1: Increase the supply of affordable housing units in Schoolcraft County

Action Steps:

- a. Apply for MSHDA and other types of funding to support needs of chronically homeless youth and families.
- b. Seek avenues to increase investor interest in affordable housing development.
- c. Educate the local governmental councils on the need and benefits of affordable housing.

Strategy 2: Increase the availability of funding for homeowner rehabilitation and rental unit rehabilitation of existing housing in Schoolcraft County

Action Steps:

- a. Apply for MSHDA and other types of funding for homeowner rehabilitation and rental unit rehabilitation of existing housing
- b. Educate the local governmental councils on the need and benefits of affordable housing.
- c. Partner with Schoolcraft County Economic Development Corporation (EDC), the USDA Rural Development, local Housing Commissions and MSHDA to expand opportunities for owners and renters to participate.

Strategy 3: Increase the amount of public funding for rent supports in the private market.

Action Steps:

- a. Increase the number of rental support vouchers available in Schoolcraft County including time-limited vouchers that will assist in the transition to permanent housing.
- b. Request additional Housing Choice vouchers for the county. Educate the local governmental councils on the need and benefits of affordable housing.
- c. Conduct periodic market analysis in the county to ensure the Fair market/payment standards are realistic for the area.

B. Rapid and Permanent Re-Housing – Assure that homeless individuals and households seeking services are permanently re-housed within 48 hours by 2016.

Strategy 1: Increase the supply of transitional and permanent supportive housing units.

Action Steps:

- a. Increase the number of units designed for individuals with disabilities by 2 in the next 3 years.

- b. Advocate for development of supportive housing units.
- c. Advocate for a transitional shelter facility in the county.
- d. Engage the Schoolcraft County EDC in these discussions and develop a referral process so that eligible clients can be referred to their programs.

C. Prevention – expand prevention initiatives that promote housing stability to include mediation services, financial assistance to pay back rent or utilities, emergency assistance with food, clothing, transportation, budgeting and/or credit counseling.

Strategy 1: Consolidate re-housing activities under the CofC/SCCSSH Umbrella and establish the Family Stabilization Specialist position.

Action Steps:

- a. Develop the “Family Stabilization Specialist” position description using the “Housing First” model and other in-home intervention program activities. .
- b. Advocate for funding for the position so that there can be rapid and timely response to request(s) for services.
- c. Enlist the support of the Schoolcraft County Community Collaborative and provide information to all agencies that provide services to homeless families.
- d. Educate all schools, churches and other human and social service providers’ agencies about services for the homeless and precariously housed.

Strategy 2: Establish and maintain a mediation system to enable early intervention when tenants demonstrate difficulties with regular rental payments. Provide financial counseling services to ensure stable budgeting.

Action Steps:

- a. Engage the local landlords and housing commissions in a dialogue regarding opportunities for mediation.
- b. Engage UPCAP’s Mediation Service in order to provide landlord/tenant mediation.
- c. Seek grant funding to support services.
- d. Engage MSU Extension participation so that their services can be utilized by tenants or home owners when needed.

Strategy 3: Create and maintain a listing of suitable rental units in the county.

Action Steps:

- a. Engage the local landlords and housing commissions to develop such a list and share with community agencies.
- b. Create a website or link on other existing websites so that interested tenants can locate housing units.
- c. Seek grant funding to support services.

Strategy 4: Ensure that all clients with a substance abuse issue be referred for services at a local substance abuse treatment agency.

Action Steps:

- a. Provide information about substance abuse treatment alternatives to all agencies serving the homeless or precariously housed individuals.
- b. Utilize the “Harm Reduction Model” for the delivery of substance abuse services in a permanent housing context.

D. Enhance the Community Awareness of the Homelessness – build the capacity within Schoolcraft County for a homelessness assistance network by engaging the participation of local, state, and national public and private organizations.

Strategy 1: Receive and respond to as many of the appropriate grant opportunities issued by MSHDA, HUD, and private foundations that target housing in rural areas.

Action Steps:

- a. Regularly review notices for grant funding opportunities on the internet and other sources.

Strategy 2: Enhance and improve communications among local churches, foundations and governmental agencies and households in the county.

Action Steps:

- a. Make presentations to the public, service clubs, groups, etc.
- b. Solicit funding and actively participate in homelessness issues by encouraging congregations to identify homelessness as a mission of their churches.
- c. Participate with the Schoolcraft County Community Collaborative to keep the issue of homelessness on the table.
- d. Maintain contact with local media outlets to share stories of successes to encourage broad community participation.

Strategy 3: Expand the Membership of the CofC/SCCSSH and include at least 1 consumer on the council by the end of 2007.

Action Steps:

- a. Extend invitations to landlords, municipal representatives, builders, bankers/lenders, etc. to participate on the SCCSSH.
- b. Identify and engage a consumer of housing services to participate on the SCCSSH team.
- c. Identify funding source to provide a per diem reimbursement for the consumer’s participation. (Model this reimbursement after the SC3s policy)

CONCLUSION

This plan is just a “jumping off” point for the Schoolcraft County Coalition for Safe and Stable Housing’s Ten-Year Plan Team’s efforts to enhance housing opportunities for the individuals and families of Schoolcraft County. We are excited about the potential for the “Family Stabilization Specialist” and foresee that this intervention could make a phenomenal impact on the lives of our children, families and individuals in Schoolcraft County. We look forward to our continuing discussions and possible funding opportunities.

We want to thank the First Baptist Church, the Schoolcraft County Community Collaborative, the Manistique Housing Commission, the Community Action Agency, the Manistique Ministerial Association, Schoolcraft Memorial Hospital, Department of Human Services, Hiawatha Behavioral Health Authority, the Schoolcraft County Housing Commission, Good Neighbor Services, Schoolcraft County Economic Development Corporation, the Veterans’ Council, Manistique Area Schools, the Sault Tribe of Chippewa Indians, the Alliance Against Violence and Abuse, Lutheran Social Services, MSHDA, Michigan State University Extension Service and USDA Rural Development for their support and assistance with the development of this plan.

For further information, the Continuum of Care/Schoolcraft County Coalition for Safe and Stable Housing can be reached by contacting:

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