

# MASON COUNTY

TEN YEAR PLAN

TO

END

HOMELESSNESS

## **Mason County 10-Year Plan to End Homelessness**

### **I. Summary**

#### *A. Description of the Problem – Background and Homelessness in Mason County*

Homelessness means not having a home. You do not have to be living on the streets to be homeless. Homelessness is a condition of having no fixed, adequate or secure place to live. While those “on the street” may be more visible, the truth is that you and I may have often interfaced with homeless people here in Mason County without realizing that they were homeless at all. Some are lucky enough to find shelter. Some may be staying with friends or family, or even with casual acquaintances. Many live in unsuitable conditions, poor conditions that may negatively impact their health, or in temporary sites such as campgrounds, the State Forest, or in abandoned cars or trailers.

Anyone can become homeless. The more friends, family and resources you have, the less likely you will find yourself in this situation. But things happen – like large-scale lay-offs, accidents or illness that decimate families and/or leave the survivor in depression, heavy debt, uncontrolled addictions, unexpected major expenses, divorce or other relationship issues, rising costs of utilities and other necessities – these and other factors that make it more difficult to “stretch” resources may result in homelessness. Some people who considered themselves making a good income a few years ago are now at risk of homelessness (or may actually be homeless). According to national estimates, 80% of the homeless are individuals who have experienced a one-time crisis and suddenly find themselves needing access to affordable housing to regain stability and independence.

Homelessness affects a wide variety of people here in Mason County. At any given day, an average of 65 individuals are homeless (or precariously housed) in Mason County\*. Homeless individuals in Mason County come from all educational levels (from drop-outs of the K-8 years all the way to college graduates). While not isolated to any social or economic sector, there is a high risk of homelessness among people in the following categories: people with disabilities, people with mental health issues, women with children, single low-income fathers, children and teenagers of low-income families, foster children, and elderly men and women. In our county, domestic violence, eviction, family conflict, and release from corrections are all major issues that often result in homelessness. According to national statistics, all of the preceding factors contribute to an estimated 20% of homelessness, both episodic and chronic.

Homelessness can be temporary, or may last for several years. The number of people affected, as well as the duration, is influenced by many social factors, such as the number of jobs available, the availability and cost of housing, the cost of other basic necessities, availability of reliable transportation, and the accessibility and effectiveness of social outreach and assistance programs.

**2006**

**Danny's expected earnings = \$931.29 / mo.**

**Fair Market Rent in Mason County for his family = \$ 610 / mo.**

**Amount left to live on = \$321.29**

Take for example, the case of Mike and Anna, the parents of 10 year old Danny and 3 year old Suzy. Mike works **full-time at minimum wage** (\$6.95/ hour), earning \$1204 monthly gross income. Once federal and state income taxes as well as Social Security and Medicare taxes are taken out, he is left with a **net monthly income of \$931.29**. Unable to save enough money to purchase a home of their own, Mike and Anna were severely challenged when trying to find an affordable, decent place to rent. With **Fair Market Rent at \$610 / month** for a 3 bedroom unit in Mason County, Mike and Anna would have only \$321.29 a month left for other living expenses, such as food, their car payment, insurance, clothing, etc. There is no way they could make ends meet, since food alone for the four of them costs an average of \$150 / week.

To try to make ends meet, **Anna proposed working part-time (20 hours per week)**. At minimum wage, this would bring in an additional \$602.33 (gross) per month. This would actually be **\$465.90 take-home pay**. \$174.00 of this would go **to daycare expenses** each month, leaving about \$292 to go toward the living expenses listed above. Combined with Mike's remaining income, this would result in **\$613.29 to be used once the rent was paid**. If groceries actually cost this family \$600 / month, how would Mike and Anna pay for their other

expenses? With no money for a car payment, they struggle with unreliable transportation. What about car insurance, clothing and any other necessities? What would happen if an unexpected expense occurred? Can Danny and his family afford medical insurance? Can they take vacations, save for Danny and Suzy's college expenses, or afford to eat out once in awhile? This is a hard working young couple, yet they are finding it impossible to "make it" without some type of assistance. Sadly, this scenario and many others like it, are played out again and again here in Mason County.

Homelessness results in monetary costs that impact our community in a myriad of ways.

Human service providers such as Child Welfare, Mental Health and Social Services are all too familiar with the cycles of multi-generational poverty, decreased employability, increased incidence of dependence on alcohol and substances to "cope" with issues, decreased self-care capacity, increased incidence of abuse/neglect, etc. that seem to be prevalent in the lives of many who struggle with issues of homelessness. The medical community sees a greater reliance on emergency room usage, and higher overall medical costs among the (often uninsured) homeless. The education sector sees increased school absences, frequent changes in school, under-achievement, and higher drop-out rates. The business sector loses out because the homeless often receive inadequate preparation to enter the job market or, once employed, may have sporadic attendance or poor work performance due to the sea of challenges being

faced in their personal lives. The criminal justice arena sees the results of poor judgment and decisions based on impulsive or desperate thinking, such as increased criminal behavior, inability to pay fines, court costs, and higher incarceration rates. The community as a whole pays the price – in the form of tax dollars used to address the results of homelessness, the impact on business and the local economy, rising medical costs, and the jeopardized health, safety and well-being of the community as a whole.

To end homelessness in Mason County, we must engage the hearts and minds of the community as a whole. It will take all of us to implement our Plan to End Homelessness. We must endeavor to not only help people find places to live, but perhaps more importantly, we must help people solve the underlying issues that led to homelessness in the first place.

### *B. Vision and Definition of Homelessness*

#### **Our Vision:**

By the Year 2016, all people living in Mason County will have the opportunity to reside in a home that:

- Meets physical needs for warmth and shelter
- Provides sufficient space for themselves and the people they live with
- Gives them some choice over who they share their home with
- Offers security and safety
- Is in a decent state of repair
- Is settled in the sense that they know they do not have to move at short notice or in the future unless they choose to
- Means they can get support they need from others
- Allows them to take part in and benefit from the local community

#### **Our Mission:**

*To work collaboratively as a community to end homelessness by changing lives and systems.*

When we speak of the homeless in Mason County, we are referring to individuals and families who find themselves living in such places as emergency shelters designed only to provide temporary accommodation, other precarious or temporary accommodations such as campgrounds, abandoned automobiles or other structures; and those individuals or families who drift from place to place (usually staying with friends, family, and others).

### *C. Response*

Many assume that homelessness, as an issue, will never be solved. But it has been demonstrated in other localities that even in some of the most challenging cases, individuals and families can have a home again. The Ten Year Plan is not a dream or a slogan – it is a tangible plan to comprehensively address the issue of homelessness in Mason County. During the past four months, nearly 300 individuals representing a variety of agencies, organizations, businesses, service providers and homeless (or previously homeless) persons offered input, guidance, their own perspectives, and insight into the development of this Plan. They have been instrumental in bringing the voice of the community into this planning process, and we thank them. The development of this Plan has been an on-going process of the Mason County Coalition to End Homelessness (which grew out of the original Mason County Homelessness Continuum of Care, with expanded membership and increased participation).

Now we must commit ourselves to the continued effort to assure that we end homelessness in Mason County by 2016. With clear vision and achievable goals, we commit to the following four key areas of focus.

#### ➤ **Plan for Outcomes**

- Develop strategies to end, rather than simply manage, homelessness in Mason County
- Develop specific, measurable goals, strategies and action steps to mark our progress through the months and years

#### ➤ **Close the Front Door**

- Prevent homelessness through early intervention, with easy- to- access resources services and resources
  - Prevent future homelessness by engaging the community in practical strategies to address conditions that currently contribute to our local issues of homelessness
  - Direct resources and services upstream to Prevention- to intervene before an episode of homelessness occurs
  - Create a single Point of Entry for housing related issues, needs and services for the county

#### ➤ **Open the Back Door**

- Ensure permanent, affordable housing and reliable, individualized services to keep people in their homes over time
  - Help people exit homelessness by facilitating immediate access to emergency shelter, safe housing and appropriate support services (tailored to the individual’s needs and circumstances) for all homeless people in Mason County
  - Assist individuals and families to permanence through “Housing First” and “Service Enriched” housing strategies

- Create an array of safe, affordable and permanent housing options to meet the needs in our community, allowing them to remain successfully housed
- **Build the Infrastructure**
  - Create a System of Care that provides effective, efficient, caring support for people who are homeless or precariously housed
    - Strengthen our community’s will to end homelessness through advocacy and education
    - Address the systemic challenges that contribute to our current picture of homelessness
    - Create an inter-agency system of care to address homelessness in Mason County in a coordinated, cost-efficient, consumer-friendly way

*The 10-Year Plan to End Homelessness in Mason County will incorporate our beliefs as follows:*

**Guiding Principles:**

- a) Homelessness is unacceptable in Mason County. All individuals and families in our community should have the opportunity to reside in safe and affordable housing.
- b) Homelessness is not an inevitable condition. It cannot be solved, however, through short-term fixes. A longer-term approach, based on the goal of sustainable, permanent housing for all individuals and families, is required for a viable solution to the encompassing task of ending homelessness as an institutionalized problem in Mason County.
- c) No single strategy can help all individuals and families who are homeless or in danger of becoming homeless; a multiplicity of approaches must be employed.
- d) The Housing First approach—which incorporates crisis intervention; emergency services and short-term stabilization screening, assessment and planning; provision of housing resources; and provision of (home-based) case management services—is the optimal approach to ending homelessness. It should be our primary strategy for helping people move into permanent housing as quickly as possible.
- e) Once in housing, formerly homeless people may require some level of services to help them stabilize, link them to long-term supports, and sustain their ability to remain housed.

- f) Our current fragmented system of homeless services must be transformed into a system of housing stability. A system of care (using our community resources more creatively and efficiently across all sectors) must be developed in Mason County, where no one “falls through the cracks”. Agencies in Mason County must work together to expedite, coordinate and streamline services, through co-location of services, ‘no wrong door’ approaches, etc. To better serve the homeless and at-risk of homeless in our community, we must also identify and remove barriers to care, when necessary.
- g) Supportive services must be available and accessible to keep people housed in Mason County. There must be increased community awareness of available resources and services. Shortening the time it takes to access and obtain services is critical. Access to and support with obtaining services such as SSI/SSDI benefits, substance abuse counseling, mental health services, health services, job training and resume writing, transportation, Entitlement Benefits, Section 8 Vouchers, and employment services must be enhanced, promoted, marketed, and coordinated to meet the needs of the homeless and at-risk for homeless. Interagency Service Teams will enhance access to the assessment and service process for people of Mason County.
- h) The people of Mason County, especially those who are disadvantaged and marginalized, need a service delivery system that is culturally competent and accessible to everyone. Services should be designed, developed and implemented in ways to reach all people in need. All services should be provided without discriminating against anyone.
- i) People who are homeless are the most knowledgeable of their situations; we are committed to include their ideas and expertise in our work.
- j) The ultimate solution to end homelessness in Mason County is safe, affordable, and permanent housing available to everyone. While resources are allocated to this, however, funding for emergency shelter, transitional housing and other solutions aimed at homelessness prevention, must be enhanced and preserved.
- k) Emergency assistance, case management and landlord/lender intervention are essential prevention strategies for ending homelessness. Further development of these resources in Mason County is needed so we can “close the front door on homelessness.”
- l) Prison and other institutional discharges that release people in to the community to become homeless are unacceptable outcomes that should fall under a policy of “Zero Tolerance.” A community protocol to address this issue must be part of our plan.

- m) As we develop a Ten Year Plan, we must establish annual measurable goals to reduce the number of homeless families and individuals in Mason County. To ensure quality and continually improve outcomes, our plan will include on-going assessment, data collection, analysis and evaluation.

## **II. General**

### *A. Scope of the Problem*

#### *1. Quantitative Information on Homelessness in Mason County*

#### **Location and Geographic Features**

Mason County is a rural community located in Northern lower Michigan on the shores of Lakes Michigan. The population of the county is 28,274 (2000 census). 52% of the population is between the ages of 25 to 64 years of age. The median household income is \$34,704.00 with a median household size of 2.43. The majority of jobs in Mason County are in the manufacturing sector followed by educational, health and social services.

#### **Economic and Social Demographics**

1. Survey – The survey was launched on May 31, 2006 and concluded July 20, 2006. 237 individuals completed the survey either on-line or in hard copy form.
2. Literature Data - A variety of sources was used to collect literature data from such as, the U.S. Census Bureau, Department of Labor and Economic Growth, Michigan Department of Community Health, 2003 Youth Risk Behavior Survey and others. (See **APPENDIX A**) Following is a summary of findings from the survey and literature data. Also included is a summary of available resources, program statistics and historical data from a point in time survey. This information was used as the basis for developing the Ten Year Plan to End Homelessness in Mason County, and will be used as a baseline as we move forward.

#### **Survey Results:**

- A. Analysis of Economic Health of Individuals and Families – More than three-quarters of the survey respondents indicated that limited year-round employment was a concern. In addition, 69% of the respondents stated that they are dissatisfied or very dissatisfied with the economic health of individuals and families in Mason County, while 22% were satisfied.
- B. Analysis of Safe and Affordable Housing – 80% of the survey respondents indicated that the lack of steady income to maintain housing costs was a concern. Lack of affordable housing (63%) and lack of skills to maintain home (60%) were the next most frequently mentioned areas of concern. 69% of the respondents are dissatisfied or very dissatisfied with the availability of safe and affordable housing in Mason County, while 25% are satisfied.

## Literature Data

### A. Economic Health of Individuals and Families

#### 1. Median Household Income 1999 (Source – U.S. Bureau of Census)

Summary – The change in the median household income between 1989 to 1999 was \$13,003 or a 60% increase. The median household income in 1989 was \$21,701. The average size of a household in Mason County is 2.43 individuals, which is comparable to Michigan.

#### 2. Poverty (Source – U.S. Bureau of Census)

Summary – The total population of Mason County is 28,274 (2000 census), which equates to 10.9% of the population living below poverty. This compares to 10.5% of the total population in Michigan living below poverty. The largest age group living below poverty is 5 to 17 years for both male and female. The next largest age group living below poverty is 35 to 54 years for males. Whereas, the next largest age group for females is 18 to 34 years.

#### 3. Level of Educational Attainment 2000 (Source – U.S. Bureau of Census)

Summary – Of the population 25 years and over, 17.3% of individuals have not graduated from high school compared to 16.6% in the state of Michigan.

#### 4. Labor Force

##### a. Major Industry Comparison 2000 (Source – U.S. Bureau of Census)

Summary – In Mason County the total population of individuals 16 and over is 22,715 (2000 Census), which means 56% of the population in this age group is working. The highest percentage of individuals in Mason County and Michigan are employed in manufacturing, following by educational, health and social services.

##### b. Class of Worker 2000 (Source – U.S. Bureau of Census)

Summary – In 2003 the average wage per job in Mason County was \$27,676.

## 5. Transportation

### a. Individuals Commuting to Work 2000 (Source – U.S. Bureau of Census)

Summary – In comparing Mason County to Michigan a larger percentage of individuals work at home in Mason County, 4.6% and 2.8% respectively. A slightly higher percentage of individuals in Michigan use public transportation as a means of commuting to work when compared to Mason County. This may be attributed to the fact that Mason County does not have a county-wide public transportation system.

## B. Safe and Affordable Housing

### 1. Housing Unit Characteristics 2000 (Source – U.S. Bureau of Census)

Summary – The City of Ludington and Hamlin Township have the largest number of housing units, as well as, owner occupied housing units. The City of Ludington has the largest number of renter occupied housing units. Hamlin Township and Sheridan Township have the largest number of vacant housing units, 780 and 604 respectively. In regard to seasonal, recreational or occasional use housing, Meade Township and Logan Township have the highest percentage, 68.90% and 58.80% respectively.

### 2. Housing Costs

#### a. Average Residential Selling Prices 2001 (Source – Michigan Association of Realtors)

#### b. Fair Market Rent for all of Mason County 2006 (Source – CityData.com)

Summary – Based on the 2000 Census the Median Household income is \$34,704.00 with an average household size of 2.43 people. A family earning the median household income could afford a monthly mortgage or rent of \$868.00 (30% of income).

In Mason County, 655 families live below poverty. The average family size is 2.92 people. A family of three with an income less than \$16,600 per year is living in poverty. A family in this category could afford a mortgage or rent of \$415.00 per month (30% of income). This amount is significantly less than the average monthly owner-occupied housing cost, as well as, the cost of a two bedroom apartment at the fair market rent (\$503.00). This amount is also less than the monthly cost of a two bedroom subsidized apartment (\$533.00).

Please refer to **APPENDIX A** for data tables used as sources for summaries in section above.

III. Available Resources

Service Provider	Transitional Housing	Emergency Shelter	Rent/Mortgage Assistance	Utilities Assistance	Food
C.O.V.E.		X			
Corner Stone Baptist Church					X
Department of Human Services		X	X	X	X
FiveCAP			X	X	X
H.E.L.P.			X	X	
Jericho House	X				
Mason County Central Schools					
St. Simons Church					X
Staircase Youth Services	X				
The Salvation Army		X	X	X	X

A. Description of Service Providers

1. Catholic Social Services – Provides services that assist individuals with mental health and substance abuse issues, which indirectly impact housing issues). In addition, this organization provides wrap-around services for kids who are at risk of out of home placement. This service often helps families with rent/mortgage assistance, utilities, food, etc.
2. C.O.V.E. – Provides shelter to women of domestic violence and their children. Also provides relocation assistance, credit counseling assistance, and related services. They will also provide shelter for women who are homeless and their children.
3. Churches – Several provide food to individuals and families, financial counseling, and other assistance to those in need.
  - a. Cornerstone Baptist Church – provides food assistance
  - b. Saint. Simon’s Church – provides individuals and families with food.
4. Department of Human Services – Provides a wide-range of services to low income individuals and families such as cash assistance, rent/mortgage assistance, utilities assistance, etc.

5. FiveCAP, Inc. – Provides a wide-range of services including weatherization, rent/mortgage assistance, credit repair, financial counseling, utilities assistance and food.
6. H.E.L.P. – This is a provider of last resort and will assist individuals and families with emergency shelter, rent/mortgage assistance, utilities assistance and food, clothing and personal items as funds / items are available.
7. Jericho House – Provides transitional housing for single homeless women with substance abuse and other issues (with goal of moving them to permanent housing within one year). A similar House is planned for men in the future.
8. Mason County Central Schools – Homeless School Liaison (Coordinator) provides direct assistance to homeless students (and coordinates with other local Homeless School Liaisons)
9. Staircase Youth Services – Provides transitional housing for youth ages 17 to 21 utilizing “host homes.” In addition, they place youth in foster care, and provide crisis intervention and counseling services.
10. The Salvation Army – Provides a wide-range of services to individuals and families including emergency shelter, rent/mortgage assistance, utilities assistance and food.
11. West Michigan Community Mental Health System – provides care for persons with severe and persistent mental illness and those with developmental disabilities – limited housing assistance available
12. Habitat for Humanity- builds homes on a cooperative basis for qualifying families
13. Ludington Housing Authority –administers Community Development Block Grant program for City of Ludington
14. United Way of Mason County – provided funding to local organizations to assist individuals and families in meeting basic needs. This includes home ownership, rent and mortgage assistance, utilities and food assistance.

#### IV. Program Statistics (Fiscal Year 2005)

##### C.O.V.E

- 50 adults and 65 children were served
- 75% were domestic violence and 25% homeless cases

COVE, continued:

- 30 individuals had been homeless one or two times in the past
- Four days was the average length of stay
- 50% of those discharged moved into permanent housing, the other 50% left voluntarily without identified housing or into housing with family/friends

#### Staircase Youth Services

- 16 adults in shelter/transitional housing
- 17 received essential services
- 100% were runaway/troubled youth
- 31% served were male and 51% female (18 years and older)
- 18% served were female under the age of 18
- 73% of those discharged moved into permanent housing, while 18% were asked to leave the program for program violation

#### The Salvation Army

- 50 adults and 35 children received homeless prevention services

*Source – Michigan State Housing Development Authority – Homeless Progress Report*

#### V, Point In Time Survey

- 17 individuals and unaccompanied youth unsheltered/street
- 25 persons in families with children unsheltered/street
- 67 individuals were precariously housed, with 39% living in sub-standard housing
- 127 people in families were precariously housed, with 44% in sub-standard housing or utility shut-off

*Source – Mason County Continuum of Care Housing Gaps Analysis Chart fiscal year 2005 and Mason County Point In Time Survey January 29, 2004.*

## *2. Contributing Factors*

Before describing the factors that contribute to homelessness in Mason County, it is important to describe the community in general terms. Mason County has an estimated 2005 population of 29,781, representing a growth of 1.1% since 2000. Mason County is located along the Lake Michigan shoreline, and its economy is largely based on tourism and the service industry. The largest employment categories are manufacturing, education/health care/human services, accommodation and food services, local government, and retail trade.

The proximity to the lakeshore has attracted an increasing number of upper income retirees, and the city of Ludington has experienced a condominium building boom in recent years to accommodate this new population. Despite the presence of these new residents, however, population growth has been stagnant.

The City of Ludington is the population center for the county, with an estimated 2005 population of 8,292. This represents 27.8% of the county's population and is a decrease of 0.8% since the 2000 Census. The City of Scottville is the only other significant municipality in Mason County, with an estimated 1,266 residents in 2005. Ludington and Scottville are linked by US-10, a major thoroughfare. The Ludington Mass Transit Authority (LMTA) provides Dial-a-Ride service to the Cities of Ludington and Scottville but there is no public transportation service to a large portion of the county.

Other than Ludington and Scottville, the outlying areas of Mason County are very rural. Farming activities dominate in these areas. Farmers in Mason County grow asparagus, cucumbers, fruit and other field crops requiring considerable manual labor. While there are a myriad of contributing factors to homelessness in Mason County and other rural counties in Michigan, there are two common, pervasive factors: rural poverty and a lack of affordable housing. Mason County has maintained the highest unemployment rate of any Michigan county throughout most of the last three years. This is primarily a function of the departure of relatively high-paying manufacturing jobs in the Ludington area.

## *3. Impact on Homeless Persons*

The impact of economic factors and the lack of affordable housing on Mason County residents are seen daily by service providers. While unemployment is a significant issue, underemployment and low-wage employment may be an even larger factor in this area. According to interviews with consumers and service providers alike, there is simply no way for many people to afford permanent housing in view of the employment opportunities available in Mason County.

Comments by consumers taken from a Community Forum and from interviews of individuals at a food distribution site provide the perspective of homeless and precariously housed persons in Mason County:

- There just aren't any jobs available in the area – adult sons living at home because they can't find work
- People are working minimum wage jobs instead of making \$15/hour like they used to
- Man living in tent in brother's back yard – family here, lost job in New Mexico
- Six people are living in house – husband works, but doesn't make enough to support entire family – 2 months behind in rent
- Trouble with keeping up on mortgage payments – husband laid off since Feb – two months behind in payments – no help available because they have a land contract
- Family of 4 living with mother – moved out of previous rental because rent was too high (\$420/month) – husband has new job, but only makes \$500/month – still getting cash assistance – FIA and FiveCAP haven't been able to help – looking for a place now – 8 people are living in the same trailer
- Ongoing problem with utilities for last 2 years – wife not able to work due to disability – agencies say husband makes too much to get assistance – medical bills take most of their discretionary income
- Maintenance problems with house, but landlord won't make repairs even though they are making payments
- Trouble getting insurance due to leaky roof, but they can't afford to fix it
- Having trouble getting roof fixed – can't afford repair – working only part-time – have tried many agencies, but they say they make too much money
- Housing costs \$500/moth for a 2BR – couple needs subsidized housing

One of the most dramatic findings from discussions with service providers is the high number of homeless youth (under the age of 18) in the county. The school-based Homeless Coordinators are well-organized and meet frequently in Mason County. According to data provided by them, there were 30 homeless youth among the 550 students enrolled in high school in Mason County in 2005-2006, or 5.5% of all students. While some of these students were homeless because of difficulties in getting along with parents, a surprising number were homeless because the parents simply moved away and left them behind to fend for themselves. The move was in turn often prompted by economic factors. Conversations with residents indicate that it is a common occurrence. A disturbing aspect of youth homelessness in rural areas is that it forces youth to live in situations in which they may be completely dependent on someone whose intentions may be less than generous.

The impact of poverty and a lack of affordable housing is profound for people with severe mental illness and/or developmental disabilities, the clientele served by West Michigan Community Mental Health Systems (WCMCHS). Staff from WCMCHS report that the lack of permanent supportive housing forces clients to live in substandard housing, especially mobile homes in unincorporated areas. These mobile homes are not subject to inspection, are frequently unsafe, and are notoriously inefficient in terms of heating costs. A recent survey conducted by WCMCHS indicates that there were at least 12 homeless clients in Mason County, and discussions with staff indicate that many other clients are precariously housed.

Severe housing issues among the elderly are also a significant concern in Mason County. Like other rural counties, Mason County has a disproportionate percentage of elderly residents (17.4% vs. 12.3% in Michigan, based on 2004 estimates). Census estimates from 1999 indicate that the housing costs of renters exceeded 30% of household income for 43.7% of senior renters in Mason County. This finding provides further evidence of the crucial need for more affordable housing for seniors in Mason County. There is also a growing need for “assisted living” units.

### *B. Historical Response*

Service Providers in Mason County have done their best to address the issue of homelessness over the years by providing a range of services to their targeted population. This has been somewhat limited by funding availability as well as the fact that none of these agencies or organizations addresses homelessness or housing issues as their focus. The desire to coordinate the delivery of services has not been lacking, there has been no single organization in the county able to dedicate time and resources to address this as their primary issue. Neither is there a nonprofit housing developer in Mason County.

The providers listed on pages twenty and twenty one include mainstream providers who focus on a broad range of issues affecting people in need, organizations providing housing for targeted populations with a focus on crisis intervention (providing assistance with the transition to permanent housing as well), and a number of other organizations which serve the homeless as part of their larger mission. These organizations may either provide some direct service or may refer to other agencies.

### *C. New Vision*

#### **Our Vision:**

By the Year 2016, all people living in Mason County will have the opportunity to reside in a home that:

- Meets physical needs for warmth and shelter
- Provides sufficient space for themselves and the people they live with

Vision, continued:

- Gives them some choice over who they share their home with
- Offers security and safety
- Is in a decent state of repair
- Is settled in the sense that they know they do not have to move at short notice or in the future unless they choose to
- Means they can get support they need from others
- Allows them to take part in and benefit from the local community

**Our Mission:**

To work collaboratively as a community to end homelessness by changing lives and systems.

*1. Benefits of Housing Stability*

The advantages of establishing a system that assures permanent housing for the homeless and precariously housed are well-documented. Across the state and nation, non-profit providers of permanent supportive housing have demonstrated that homeless families and individuals can be successfully and permanently housed with the proper combination of services, income supports and new affordable housing stock.

Most homeless families require an affordable housing unit, a need that can be met with a rental or ownership subsidy permitting recipients to access apartments or single-family homes within the private housing market. For others, including those with disabilities such as mental illness and substance abuse, support services are required to ensure housing stability.

The benefits of housing stability are manifold. To start with, it has been demonstrated that housing stability leads to employment stability. By making housing more affordable, the lives of low-income families may be stabilized, improving their ability to secure and retain jobs. With decreased housing costs, money may be freed up for work related expenses such as child care, work clothes, transportation, etc. Housing subsidies may decrease the number of disruptions (geographic moves) for a family – disruptions attributable to child health risks, youth crime activity and domestic violence – thus increasing job stability and retention. The availability of affordable housing is a key factor in a region’s economic growth.

For children, the benefits are immeasurable. With housing stability, children maintain school attendance rates and remain in a consistent school setting, improving their educational prospects. This can better prepare them for employment as older youth and

adults. Housing stability and improved quality of housing promotes better health for children, again promoting school attendance as well as reducing medical costs.

For those with mental illness, a dramatic reduction in hospitalization rates and greater sense of security and well being have resulted with successful tenancy over time.

Housing stability promotes safer neighborhoods, reduced crime, a greater sense of security and self-esteem among tenants/residents, and a heightened sense of community.

## 2. *Cost-Effectiveness of Housing First Approach*

While the core intention of Housing First is the same everywhere, each has evolved differently, influenced by the needs and assets of the local community, the individuals who lead the implementation and the timing of the implementation. So each program may look different, but the approach includes several key components no matter where or how it is implemented. The following are found to a greater or lesser degree in every Housing First approach:

- Initial crisis intervention
- Housing search to help participants obtain permanent housing
- Home-based case management to stabilize participants once they are re-housed
- Direct financial assistance to assist with move-in and other costs associated with being re-housed

According to the National alliance to End Homelessness (*Chronic Homelessness Brief 7-10*), a landmark study of homeless people with mental illness in New York found that on average, each homeless person utilized over \$40,000 annually in publicly funded shelters, hospitals, emergency rooms, prisons, jails, and outpatient health care. Much of the cost was for psychiatric hospitalization. When people were placed in permanent supportive housing, the public cost to these systems declined dramatically. The documented cost reductions were nearly enough to pay for the permanent supportive housing! If other costs, such as the costs of the police, court resources, human services, etc. were included, the cost savings would have been even higher.

It is our premise that we can use our dollars here in Mason County more efficiently and effectively by implementing the Housing First Approach to address the issues of the homeless and precariously housed here in our own local area.

## *D. Strategic Response*

### *1. Planning Structure*

The Ten Year Plan to End Homelessness in Mason County was developed by the Mason County Coalition to End Homelessness who devoted much time and energy over the summer of 2006 to collect information, solicit community input, and discuss our current picture of homelessness, as well as what our community would look like if we had an effective system of care to address homelessness issues. A Community Forum is planned for September 2006 to share our Plan at that point, to engage even more of the community, and solicit further input and feedback about the Plan. The Mason County Homelessness Continuum of Care committed to the development of this Plan in May 2006, as evidenced by a signed Memorandum of Understanding. The Coalition grew out of the original Homelessness Continuum of Care, with expanded membership and increased investment and participation. Representatives of the following agencies and organizations have been participating as active members of the Mason County Coalition to End Homelessness:

### *2. Participating Organizations (Members of the Coalition to End Homelessness)*

- Staircase Youth Services
- Hands Extending Loving People Ministries
- The Salvation Army
- Mason-Oceana Department of Human Services
- United Way of Mason County
- City of Ludington
- Communities Overcoming Violent Encounters
- Jericho House
- West Michigan Child and Family Leadership Council
- Oceana's Home Partnership
- Habitat for Humanity
- Mason County Central Schools – Home / School Liaison
- West Michigan Community Mental Health
- Oakview Medical Care Facility

The following organizations have also actively participated in the development of the *10-Year Plan to End Homelessness*, through meetings, interviews and offering information and input:

- City of Ludington Planning Commission
- Ludington Landlords Association
- Ludington Police Department
- Mason County Planning Department
- Mason County Sheriff's Office
- Molly Bopp (Section 8 Administrator)
- Scottville Senior Center

### *3. Community Engagement*

The broader community has been engaged in the process by two principal methods. First, regular members of the Homeless Coalition made contacts with organizations that are not routinely involved in their planning meetings (e.g., Sheriff's Office, Scottville Senior Center) to obtain their input. Second, the Coalition conducted two Community Visioning Sessions in June to obtain input into the plan development. Substantial input from service providers was obtained as well as input from consumers and landlords.

In the second phase of the planning process, following the submission of this draft plan, Coalition members will again reach out to the general community, including elected officials, to obtain input and seek support for the recommendations of this *Plan*. Another Community Forum is planned for September to solicit feedback pertaining to this draft Plan, and a Community Summit is planned for Homeless Awareness Week to solicit further community engagement.

### *4. Consumer Involvement*

Consumers were involved in the planning process in several ways. Consumer input was solicited at the Community Visioning Session on June 20. In addition, a series of interviews was conducted at a food distribution center earlier in the day on June 20, in an effort both to obtain information and to encourage attendance at the session later in the day. More than 25 people were interviewed, and the results of some of those interviews are presented in this Plan as local examples of homelessness issues.

The Coalition plans on scheduling another consumer-targeted community forum to review this plan and obtain additional input from consumers during the month of November, offering stipends for their attendance. We also hope to have a panel of consumers at this event that we plan to occur in conjunction with Homeless Awareness Week (to tell their own stories).

### *5. Areas Addressed in Strategic Response*

The strategic response to the problems discussed above will be addressed in a series of Goals, Strategies, and Action Steps. The Goals will address the following areas:

- Develop a local System of Care to address housing / homelessness issues
- Develop an Outcome Based approach to service delivery
- Promote Education and Public awareness of homeless issues and promotion of the Ten Year Plan
- Strengthen current services and create new services to meet specific individualized needs, addressing current gaps in service and barriers to access
- Ensure an array of housing options are available in order to promote the Housing First approach
- Increase the Supply of Affordable Housing Options in Mason County

### **IV. Goals and Workplan on following pages:**

## I. System Level Change

### Goal I.: Establish a comprehensive approach to addressing the issues of homelessness in Mason County.

Action Steps	Responsible	Target Date
I.1 Define roles and responsibilities in developing and implementing our Ten Year Plan to End Homelessness.	Ten Year Committee	December 2006
I.2 Develop a current inventory of available programs for the homeless population and those at risk of being homeless to access.	2-1-1 Information & Referral & Volunteer Advocacy Program	February 2007
I.3 Hire a part-time Housing Specialist to develop a housing inventory list and establish relationships with landlords.	The Salvation Army	November 2006
I.4 Expand the role of Housing Specialist to include facilitating housing placements and ensuring access to appropriate programs.	Ten Year Committee	June 2007
I.5 Increase membership of the Ten Year Committee to include local political leaders, consumers and other interested parties by ten percent annually.	Ten Year Committee	On-going, evaluated each June
I.6 Establish sub-committees for each of the identified target populations (chronic homelessness, homeless families with children, homeless youth, domestic violence, persons with mental illness, developmental disabilities , substance abuse and others).	Ten Year Committee	Sub-committees formed each December through 2010
I.7 Develop and implement a single point of entry for accessing housing services.	Ten Year Committee	Planning- July thru October 2007 Fund seeking – October thru May 2008 Implement- June 2008
I.8 Establish the Housing First model as our community standard for addressing the identified target populations.	Ten Year Committee	Now and on-going March – June 2009 – focus on it with community education & awareness piece

**I. System Level Change**

**Goal I: Establish a comprehensive approach to addressing the issues of homelessness in Mason County. (continued)**

Action Steps	Responsible	Target Date
I.9 Develop strategies to promote collaboration on a state and regional level (define needs, provide best practices services and seek funding).	Ten Year Committee	Focus on this in August of each year
I.10 Ensure the Homeless Management Information System (HMIS) is being implemented for mandated agencies.	Ten Year Committee	On-going; review in March 2007
I.11 Assess the viability of extending HMIS data collection to other agencies and work toward greater county-wide participation.	Ten Year Committee	March 2008 – May 2008
I.12 Review the data from the annual point in time survey for trends and patterns and populations.	Ten Year Committee	Each February

## II. Community Awareness and Engagement

### Goal II: Develop and implement a plan to raise community awareness regarding homelessness in Mason County.

Action Steps	Responsible	Target Date
II.1 Invite local political leaders, consumers and other interested parties to the October Statewide Celebration of the Ten Year Plan to End Homelessness.	Ten Year Committee	October 2006
II.2 Hold a Community Summit to disseminate our local Ten Year Plan to End Homelessness and provide a forum for community education regarding homelessness in Mason County.	Ten Year Committee	November 2006
II.3 Hold a Community Summit annually to evaluate the progress being made on achieving the outcomes of our Ten Year Plan to End Homelessness and make modifications based on the feedback provided.(invite citizens, faith-based organizations, business leaders and political leaders)	Ten Year Committee	November each year
II.4 Establish political will regarding the need for and development of affordable housing.	Ten Year Committee	Address this each August
II.5 Establish ongoing relationships with landlords to promote-permanent housing.	Housing Specialist	Begin November 2006
II.6 Solicit input from current and prospective landlords and include their feedback in the development and re-evaluation of our Ten Year Plan to End Homelessness.	Ten Year Committee and Housing Specialist	November of each year
II.7 Identify and establish relationships with potential developers of housing units.	Housing Specialist	Begin June 2009

## II. Community Awareness and Engagement

### Goal II: Develop and implement a plan to raise community awareness regarding homelessness in Mason County. (continued)

Action Steps	Responsible	Target Date
II.8 Annually present a progress report on our Ten Year Plan to End Homelessness to the City Council members in Ludington and Scottville and the Mason County Commissioners and request a proclamation for Homeless Awareness Week.	Ten Year Committee	October each year
II.9 Develop and distribute an Annual Report summarizing the progress of our Ten Year Plan to End Homelessness to community leaders/stakeholders and the general public.	Ten Year Committee	November each year
II.10 Make four presentations a year to service clubs other organizations regarding our Ten Year Plan to End Homelessness.	Housing Specialist	May of each year – 2 presentations September of each year – 2 presentations
II.11 Utilize the news media to inform the public on such topics as poverty and homelessness in Mason County, current programs and new initiatives.	Housing Specialist	April of each year & also each year During Homeless Awareness Week

### III. Prevention

**Goal III. a: Expand and strengthen existing resources to promote early, appropriate intervention to prevent homelessness.**

Goal Action Steps	Responsible Party	Target Dates
III.a.1 Increase coordination of, and access to, supportive services to support those “at risk” of homelessness before issues intensify <ul style="list-style-type: none"> <li>• Provide health care</li> <li>• Provide employment and education services</li> <li>• Provide mental health and substance abuse treatment services</li> <li>• Provide budgeting, home maintenance and management skills, &amp; “good tenant” skills learning opportunities</li> </ul>	Community partners (local Human Service agencies), Housing Resource Center	August 2008
III.a.2 Coordinate community emergency intervention services that respond to those at risk of losing housing (providing rent and utility assistance, emergency shelter, etc.)	Housing Specialist along with 2-1-1	October 2007
III.a.3 Coordinate use of community prevention dollars to use more efficiently and effectively	Ten Year Committee Community Partners	July – October 2007
III.a.4 Increase access to advocacy and mediation to resolve tenant-landlord disputes	Housing Specialist Housing Resource Center	March – June 2009
III.a.5 Increase accessibility to legal support for those facing eviction	Housing Specialist Housing Resource Center	March – June 2009

### III. Prevention

**Goal III. b: Develop new resources to promote early, effective response to issues, resulting in prevention of homelessness.**

Goal Action Steps	Responsible Party	Target Dates
<p>III.b.1 Increase access to transportation to jobs, medical and other appointments, job training, etc.</p> <ul style="list-style-type: none"> <li>• Support ballot initiative to expand public transportation throughout Mason County</li> <li>• Create a Specific Assistance fund to assist in public assistance costs, minor car repairs, etc.</li> <li>• Increase access to community agencies such as HELP that provide support and financial assistance</li> </ul> <p>III.b.2 Develop a mortgage foreclosure prevention program</p> <p>III.b.3 Develop, implement, and coordinate institutional discharge planning and policies for all primary public systems of care (Prison Re-entry, youth discharged from Foster Care, etc.)</p> <p>III.b.4 Increase dollars available for homeless prevention by pursuing appropriate grant opportunities and other funding opportunities</p> <p>III.b.5 Establish a centralized response system, coordinated with 2-1-1, that links people who are homeless or “at-risk” of homelessness to needed services and housing</p>	Ten Year Committee	November 2006
	Housing Resource Center	June – July 2009
	Housing Specialist, Housing Resource Center	January 2007 and on-going
	Housing Resource Center	May 2008
	Ten Year Committee	March – August 2010
Community Partners, Housing Specialist	March – April 2008	
Housing Resource Center United Way of Mason County	June – October 2008	

**III. Prevention**

**Goal III. b: Develop new resources to promote early, effective response to issues, resulting in prevention of homelessness.  
(Continued)**

<b>Goal Action Steps</b>	<b>Responsible Party</b>	<b>Target Dates</b>
III.b.6 Identify and develop new evidence based practices to fill identified gaps in services which will strengthen and support families and prevent homelessness	Community Partners with Ten Year Committee	March – August 2011
III.b.7 Create a response system that enables: <ul style="list-style-type: none"> <li>• People in financial crisis to make one initial contact to secure financial assistance</li> <li>• Access to services that will address the causes that have led to the housing crisis</li> </ul>	Housing Resource Center	June – August 2010

#### IV. Target Populations

**Youth    Goal IV. a: Develop a comprehensive approach to providing services to at-risk and/or homeless youth**

Goal Action Steps	Responsible Party	Target Dates
IV.a.1 Formulate a youth sub-committee to address homeless youth issues <ul style="list-style-type: none"> <li>▪ Identify membership key stakeholders, youth</li> <li>▪ Develop meeting schedule</li> <li>▪ Establish sub-committee goals</li> </ul>	Staircase	December 2006
IV.a.2 Increase early identification of at risk and homeless youth <ul style="list-style-type: none"> <li>▪ Improve relations and communication with homeless school liaisons</li> <li>▪ Educate and document who is gathering homeless youth information, how it is being collected and what is being done with the information</li> <li>▪ Strengthen initiative through DHS for early identification of youth aging out of foster care.</li> <li>▪ Refer at risk youth to appropriate resources</li> </ul>	Youth Sub-committee	Spring 2007
IV. a.3 Increase community education regarding homeless youth issues <ul style="list-style-type: none"> <li>▪ News paper ads; community forums, school forums, churches</li> </ul>	Youth Sub-committee	Winter 2007 and on-going
IV. a.4 Investigate the development of a one stop program/drop in center for youth <ul style="list-style-type: none"> <li>▪ Determine location where laundry, meals, crisis intervention, and case management can be provided</li> <li>▪ Explore funding opportunities</li> <li>▪ Explore staffing options</li> </ul>	Youth Sub-committee	2008-2009

#### IV. Target Populations

#### Youth Goal IV. a: Develop a comprehensive approach to providing services to at-risk and/or homeless youth (continued)

Goal Action Steps	Responsible Party	Target Dates
IV. a. 5 Strengthen current Transition to Adulthood Services <ul style="list-style-type: none"> <li>▪ Increase advertising, community awareness, and referrals</li> <li>▪ Search for short term emergency host homes</li> <li>▪ Provide incentives to youth to participate in program</li> </ul>	Staircase	Winter 2006
IV. a. 6 Assure that all homeless youth have an individualized service plan <ul style="list-style-type: none"> <li>▪ Plans to include: housing, education and employment</li> </ul>	Staircase and Youth providers	Spring 2007
IV. a. 7 Establish structured independent living skills curriculum <ul style="list-style-type: none"> <li>▪ Develop curriculum</li> <li>▪ Establish time and place</li> <li>▪ Offer to at-risk, homeless, and youth aging out of foster care</li> </ul>	Staircase	Spring 2007
IV. a. 8 Strengthen employment/educational opportunities for youth <ul style="list-style-type: none"> <li>▪ Increase relationship with Michigan Works</li> <li>▪ Assist youth in obtaining technical training</li> <li>▪ Assist youth in further educational opportunities (ie.WSCC)</li> </ul>	Youth Sub-committee	Spring 2007
IV. a. 9 Expand housing options for teens and young adults <ul style="list-style-type: none"> <li>▪ Increase participation in current “Host Home” program</li> <li>▪ Investigate possibility of Regional Transitional Homes</li> <li>▪ Participate in a regional plan for Tenant Based Rental Assistance for Youth</li> <li>▪ Develop a graduated rent program</li> </ul>	Staircase Youth Sub-committee	Fall 2006 2008-09
	Staircase	Fall 2006
	Youth Sub-committee	Fall 2008

<b>IV. Target Populations</b>		
<b>Families with Children Goal IV. b: Develop a comprehensive approach to providing services to at-risk and/or homeless families with children.</b>		
<b>Goal Action Steps</b>	<b>Responsible Party</b>	<b>Target Dates</b>
IV. b..1 Create a sub-committee to specifically address this target area.	Ten Year Committee	December 2008
IV. b..2 Identify extent of issue in this county.	Sub-committee	March 2009
IV. b. 3 Identify current housing options for this target population and the eligibility criteria of each.	Sub-committee	May 2009
IV. b. 4 Research funding opportunities that are specific to this identified homeless population.	Housing Specialist	August 2009
IV. b. 5 Develop a plan for accessing housing options utilizing current and new resources.	Sub-committee	October 2009
IV. b. 6 Obtain funding for new or expanded housing options that are specific to this identified homeless or “at-risk” population.	Housing Specialist, Community partners	January 2010

**IV. Target Populations**

**Seniors      Goal IV. c: Develop a comprehensive approach to providing services to at-risk and/or homeless seniors.**

<b>Goal Action Steps</b>	<b>Responsible Party</b>	<b>Target Dates</b>
IV. c..1 Create a sub-committee to specifically address this target area.  IV. c..2 Identify extent of issue in this county.  IV. c. 3 Identify current housing options for this target population and the eligibility criteria of each.  IV. c. 4 Research funding opportunities that are specific to this identified homeless population.  IV. c. 5 Develop a plan for accessing housing options utilizing current and new resources.  IV. c. 6 Obtain funding for new or expanded housing options that are specific to this identified homeless or “at-risk” population.	Ten Year Committee	December 2007
	Sub-committee	March 2008
	Sub-committee	May 2008
	Housing Specialist	August 2008
	Sub-committee	October 2008
	Housing Specialist, Community partners	January 2009

#### IV. Target Populations

**Domestic Violence Goal IV. d: Strengthen the community response to domestic violence, increasing resolution and promoting stable families in permanent housing.**

Goal Action Steps	Responsible Party	Target Dates
IV. d. 1 Support the existing Task Force on Family Violence by increasing membership and participation	COVE, All Human Services CJS, 10 yr Committee	By January 2008 and then on-going
IV.d. 2 Establish county wide protocols on domestic violence.	Task Force on Family Violence	On-going / Completed by January 2009 then on-going
IV. d. 3 Establish an appropriate assessment tool for use by referring services on domestic violence	Task Force on Family Violence 10 yr. Committee	To coincide with the establishment of a single point of entry
IV. d. 4 Increase the educational approach to domestic violence by <ul style="list-style-type: none"> <li>• improving and increasing Batterers Intervention Services.</li> <li>• Expand &amp; improve DV victim educational groups</li> <li>• Collaborate on DV/SA group work with populations under 18</li> </ul>	Task Force on Family Violence Catholic Social Services Choices West, COVE	March 2007
	COVE COVE & Staircase	Summer 2008
IV. d. 5 Collaborate to provide DV groups to other special populations	COVE, CMH. CSS, ABC	Summer 2009

**IV. Target Populations**

**Chronic Homeless**

**Goal IV. e: Develop a comprehensive approach to providing services to the chronic homeless**

<b>Goal Action Steps</b>	<b>Responsible Party</b>	<b>Target Dates</b>
IV. e..1 Create a sub-committee to specifically address this target area.	Ten Year Committee	December 2010
IV. e..2 Identify extent of issue in this county.	Sub-committee	March 2011
IV. e. 3 Identify current housing options for this target population and the eligibility criteria of each.	Sub-committee	May 2011
IV. e. 4 Research funding opportunities that are specific to this identified homeless population.	Housing Specialist	August 2011
IV. e. 5 Develop a plan for accessing housing options utilizing current and new resources.	Sub-committee	October 2011
IV. e. 6 Obtain funding for new or expanded housing options that are specific to this identified homeless or “at-risk” population.	Housing Specialist, Community partners	January 2012

**IV. Target Populations**

**Others – MI/DD, Prison Re-Entry, Institutional and Foster Care release, Etc.**

**Goal IV. f: Develop a comprehensive approach to providing housing to those who might “fall through the cracks”.**

<b>Goal Action Steps</b>	<b>Responsible Party</b>	<b>Target Dates</b>
IV. f..1 Create a sub-committee to specifically address each target area.	Ten Year Committee	December 2009
IV. f..2 Identify extent of issue in this county.	Sub-committee	March 2010
IV. f. 3 Identify current housing options for each target population and the eligibility criteria of each.	Sub-committee	May 2010
IV. f. 4 Research funding opportunities that are specific to these identified homeless populations.	Housing Specialist	August 2010
IV. f. 5 Develop a plan for accessing housing options utilizing current and new resources.	Sub-committee	October 2010
IV. f. 6 Obtain funding for new or expanded housing options that are specific to these identified homeless or “at-risk” populations.	Housing Specialist, Community partners	January 2011

**V. Expand Housing Options**

**Goal V. a: Ensure that homeless individuals/ families have access to emergency shelters, transitional housing, and safe shelter while working toward the Housing First Approach**

<b>Goal Action Steps</b>	<b>Responsible Party</b>	<b>Target Dates</b>
<p><b>V. a. 1</b> Expand Emergency Shelter options for specific homeless populations.</p> <ul style="list-style-type: none"> <li>• Make efficient use of current women’s shelter for domestic violence cases and homeless women and children.</li> <li>• Expand and enhance current shelter options for unaccompanied youth( 17-21)</li> <li>• Assure easy access to Emergency Shelter vouchers while seeking housing alternatives</li> <li>• Explore development of Emergency Housing options for men</li> <li>• Develop funding strategies for Emergency Shelter</li> </ul>	<p>COVE</p> <p>Staircase</p> <p>COVE, DHS, police</p> <p>To be determined</p> <p>To be determined</p>	<p>Addressed in the Target Populations Section</p>
<p><b>V. a. 2</b> Expand Transitional housing options for homeless sub populations</p> <ul style="list-style-type: none"> <li>• Expand outreach and referral to Transition to Adulthood Program for homeless youth age 17-21</li> <li>• Assure community referrals to Jericho House which has become an active partner in the COC</li> <li>• Support faith based goal to increase transitional housing programs.</li> </ul>	<p>Staircase</p> <p>Jericho House &amp; Housing Specialist</p> <p>Faith based organizations</p>	<p>Addressed in the Target Populations Section</p>

## V. Expand Housing Options

**Goal V. b: Increase the supply of affordable housing in Mason County by 75 units by 2015, focusing new housing on households earning between 30% to 50% AMI**

Goal Action Steps	Responsible Party	Target Dates
<p>V. b. 1 Develop and maintain housing resource inventory of rental properties in Mason county</p> <ul style="list-style-type: none"> <li>• Establish ongoing relationships with landlords to promote permanent housing</li> <li>• Establish political will regarding the need for and development of affordable housing</li> <li>• Identify and establish relationships with potential developers of housing units</li> <li>• Obtain funding opportunities for affordable housing/new construction and tax credit breaks.</li> </ul>	<p>Salvation Army Housing Resource Center</p>	<p>Develop by June 2007 Maintenance on-going</p>
<p>V.b. 2 Increase the supply of permanent supportive housing for special needs populations by 25 units over the next 5-7 years</p> <ul style="list-style-type: none"> <li>• Identify and develop housing options</li> <li>• Assure provision of permanent supportive services by specific agencies serving these special population</li> </ul>	<p>Ten Year Committee</p> <p>Housing Specialist</p> <p>Qualifying agencies, Housing Resource Center</p> <p>To be determined</p> <p>CMH and others</p>	<p>Each November</p> <p>March – August 2012</p> <p>February – August 2013</p> <p>February – August 2014</p>
<p>V.b. 3 Increase affordable housing options for seniors</p> <ul style="list-style-type: none"> <li>• Develop 20 -25 affordable assisted living units</li> <li>• Increase supply and assist seniors in obtaining affordable rental properties</li> </ul>	<p>Oakview MCF Senior Centers, Housing Resource Specialist, 2-1-1, Housing Resource Center</p>	<p>By January 2011</p>

**V. Expand Housing Options**

**Goal V. b: Increase the supply of affordable housing in Mason County by 75 units by 2015, focusing new housing on households earning between 30% to 50% AMI (continued)**

<b>Goal Action Steps</b>	<b>Responsible Party</b>	<b>Target Dates</b>
<p>V.b. 4 Increase the amount of funds available for housing and rental assistance to enable individuals and families to move into affordable permanent housing</p> <ul style="list-style-type: none"> <li>• Expand the funds and programs that provide payments for security deposits and first months rent</li> <li>• Apply for State and Federal funding programs(ie, TSHLAP, Homeless Youth Initiative, Families and Children Housing Initiative, and D.V. Initiative)</li> <li>• Expand the availability of subsidies for long term assistance</li> <li>• Advocate for homeless individuals to receive priority on Section 8 availability</li> </ul>	<p>Appropriate eligible agencies, Housing Specialist, Housing Resource Center</p>	<p>February – August 2015</p> <p>Addressed in Target Populations section</p>

**APPENDIX A**

Following is a summary of findings from the survey and literature data. Also included is a summary of available resources, program statistics and historical data from a point in time survey. This information will be used as the basis for developing the Ten Year Plan to End Homelessness in Mason County.

**I. Survey**

<b>Demographics</b>				
		<b>Responses</b>	<b>Number</b>	<b>Percentage</b>
		<b>Gender</b>		
Male			87	37%
Female			148	63%
		<b>Age Range</b>		
Under 18 years			0	0%
18 to 24 years			29	12%
25 to 34 years			43	18%
35 to 44 years			52	22%
45 to 54 years			58	25%
55 to 64 years			31	13%
65 years and older			21	9%
		<b>Marital Status</b>		
Single			47	20%
Married			146	62%
Separated/Divorced			32	14%
Widow/Widower			10	4%
		<b>Income Range</b>		
\$0 to \$15,000			60	27%
\$15,001 to \$30,000			36	16%
\$30,001 to \$45,000			29	13%
\$45,001 to \$60,000			35	15%
\$60,001 and above			66	29%
<b>EXHIBIT 1</b>				

**APPENDIX A**

<b>Question 1: Below is a list of factors that may contribute to individuals and families being economically unhealthy. Please mark only those factors for which you have concern regarding individuals and families in Mason County.</b>		
<i>Responses</i>	<i>Number</i>	<i>Percentage</i>
Limited year-round employment options	186	78%
Lack of training/education on managing personal finances	103	43%
Inadequate public transportation	88	37%
Lack of affordable daycare	81	34%
Unreliable personal transportation	75	32%
Lack of individuals with the training/education for the types of employment in Mason County	71	30%
Limited daycare options	56	24%

<b>Question 2: Please indicate your overall satisfaction regarding the economic health of individuals and families in Mason County.</b>		
<i>Responses</i>	<i>Number</i>	<i>Percentage</i>
Very Satisfied	1	0%
Satisfied	51	22%
Dissatisfied	122	52%
Very Dissatisfied	40	17%
No Opinion	22	9%

**EXHIBIT 2**

**APPENDIX A**

<b>Question 7: Below is a list of factors that may contribute to individuals and families not having safe and affordable housing. Please mark only those factors for which you have concern regarding individuals and families in Mason County.</b>		
<i>Responses</i>	<i>Number</i>	<i>Percentage</i>
Lack of steady income to maintain housing costs	190	80%
Lack of affordable housing	149	63%
Lack of skills to maintain home (money management, home repair)	143	60%
Inability to obtain mortgage or rental due to poor credit history	138	58%
Lack of affordable rental units	132	56%
Lack of awareness regarding how to access housing assistance programs (local, state and federal levels)	106	45%

<b>Question 8: Please indicate your overall satisfaction with the availability of safe and affordable housing in Mason County.</b>		
<i>Responses</i>	<i>Number</i>	<i>Percentage</i>
Very Satisfied	0	0%
Satisfied	59	25%
Dissatisfied	113	48%
Very Dissatisfied	49	21%
No Opinion	13	6%

**EXHIBIT 3**

**APPENDIX A**

**EXHIBIT 4**

<b>Question 9: Please list any other concerns you have regarding the economic health of individuals and families, healthy lifestyles of adults and youth and safe and affordable housing as they relate to Mason County residents. (Below are the written comments that were made by the survey respondents and the number of times that comment or a similar comment was made.)</b>	
<b>Comments</b>	<b>Number</b>
<b>Economic Health of Individuals and Families</b>	
Lack of year-round jobs that pay well	22
Poor work ethic (lazy, more interested in recreational activities, poor grooming, no respect for authority)	4
Lack of available jobs for ex-felons	1
Lack of employment opportunities for youth to stay in Mason County after graduating from high school or college	1
Lack of professional job options and limited career opportunities	1
Need to focus more on developing year round jobs and less on tourism	1
Competing economic development and government organizations	1
The need to move beyond traditional manufacturing and tourism and figure out together what technological/industries/entrepreneurial activities could be brought to the community	1
Lack of sustainable economic development	1
Increase in gas prices	1
Affordable and reliable public transportation	1
<b>Safe and Affordable Housing</b>	
Lack of affordable housing and rental units	6
Unsafe housing and rental units	6
Need for better relationships between tenants and landlords	1
Lack of assisted living units for seniors	1
Lack of homeless shelter for men	1
Lack of transitional housing	1
Poor credit history (unable to obtain housing)	1

**APPENDIX A**

**II. Literature Data**

A. Economic Health of Individuals and Families

3. Median Household Income 1999

	<b>Mason County</b>		<b>Michigan</b>	
<i>Total Households</i>	<b>11,436</b>		<b>3,788,780</b>	
	#	%	#	%
Less than \$10,000	1,030	9%	313,905	8.3%
\$10,000 to \$14,999	1045	9.1%	219,133	5.8%
\$15,000 to \$24,999	2,087	18.2%	469,100	12.4%
\$25,000 to \$34,999	1,594	13.9%	470,419	12.4%
\$35,000 to \$49,999	2,027	17.7%	624,326	16.5%
\$50,000 to \$74,999	2,138	18.7%	778,755	20.6%
\$75,000 to \$99,999	838	7.3%	432,681	11.4%
\$100,000 or More	677	5.9%	480,461	12.7%
<b>Median Household Income</b>	<b>\$34,704</b>		<b>\$44,667</b>	

*Source – U.S. Bureau of Census*

**EXHIBIT 5**

**APPENDIX A**

4. Poverty

a. Poverty Status in 1999 by Gender and Age

<b>Total number of individuals living below poverty – 3,069</b>										
<b>Gender</b>	<b>Age</b>									
	<b>Under 5 years</b>		<b>5 to 17 years</b>		<b>18 to 34 years</b>		<b>35 to 54 years</b>		<b>55 years and older</b>	
	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Male	133	4.3%	447	14.6%	193	6.3%	362	11.8%	213	6.9%
Female	208	6.8%	367	12.0%	404	13.1%	381	12.4%	361	11.8%
<b>Total</b>	<b>341</b>	<b>11.1%</b>	<b>814</b>	<b>26.6%</b>	<b>597</b>	<b>19.4%</b>	<b>743</b>	<b>24.2%</b>	<b>574</b>	<b>18.7%</b>

*Source – U.S. Bureau of Census*

b. Poverty Guidelines 1999 and 2006

<b>Size of Family Unit</b>	<b>1999 Poverty Guidelines</b>	<b>2006 Poverty Guidelines</b>	<b>Percentage Increase 1999 to 2006</b>	<b>Average Percentage Increase Per Year</b>
1	\$ 8,240	\$ 9,800	19%	2.7%
2	\$11,060	\$13,200	19%	2.7%
3	\$13,880	\$16,600	20%	2.9%
4	\$16,700	\$20,000	20%	2.9%
5	\$19,520	\$23,400	20%	2.9%

**EXHIBIT 6**

**APPENDIX A**

5. Level of Educational Attainment 2000

	<b>Mason</b>		<b>Michigan</b>	
<b>Population 25 Years and Over</b>	<b>19,449</b>		<b>6,415,941</b>	
	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Less than Grade 9	1,009	5.2%	299,014	4.7%
Grades 9 to 12, No Diploma	2,362	12.1%	765,119	11.9%
High School Graduate	6,898	35.5%	2,010,861	31.3%
Some College, No Degree	4,569	23.5%	1,496,576	23.3%
Associate Degree	1,525	7.8%	448,112	7.0%
Bachelor's Degree	1,941	10.0%	878,680	13.7%
Graduate, Professional Degree	1,145	5.9%	517,579	8.1%

*Source – U.S. Bureau of Census*

**EXHIBIT 7**

**APPENDIX A**

6. Labor Force

a. Major Industry Comparison 2000

	<b>Mason</b>		<b>Michigan</b>	
<b>Employed Civilian Population 16 Years and Over</b>	<b>12,646</b>		<b>4,637,461</b>	
	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Agriculture, Forestry, Fishing, Hunting and Mining	374	3.0%	49,496	1.1%
Construction	1,014	8.0%	278,079	6.0%
Manufacturing	2,821	22.3%	1,045,651	22.5%
Wholesale Trade	265	2.1%	151,656	3.3%
Retail Trade	1,529	12.1%	550,918	11.9%
Transportation and Warehousing, and Utilities	531	4.2%	191,799	4.1%
Information	273	2.2%	98,887	2.1%
Finance, Insurance, Real Estate, and Rental and Leasing	433	3.4%	246,633	5.3%
Professional, Scientific, Management, Administrative, and Waste Management Services	494	3.9%	371,119	8.0%
Educational, Health, and Social Services	2,684	21.2%	921,395	19.9%
Arts, Entertainment, Recreation, Accommodation and Food Services	1,043	8.2%	351,229	7.6%
Other Services (Except Public Administration)	609	4.8%	212,868	4.6%
Public Administration	576	4.6%	167,731	3.6%

*Source – U.S. Bureau of Census*

**EXHIBIT 8**

**APPENDIX A**

b. Class of Worker 2000

	<b>Mason</b>		<b>Michigan</b>	
<b>Employed Civilian Population 16 Years and Over</b>	<b>12,646</b>		<b>4,637,461</b>	
	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Private Wage and Salary Workers	9,748	77.1%	3,852,698	83.1%
Government Workers	1,773	14.0%	528,201	11.4%
Self-Employed Workers In Own Not Incorporated Business	1,067	8.4%	243,300	5.2%
Unpaid Family Worker	58	0.5%	13,262	0.3%

*Source – U.S. Bureau of Census*

6. Transportation

a. Individuals Commuting to Work 2000

	<b>Mason</b>		<b>Michigan</b>	
<b>Workers 16 Years and Over</b>	<b>12,392</b>		<b>4,540,372</b>	
	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Car, Truck, or Van (Drove Alone)	10,089	81.4%	3,776,535	83.2%
Car, Truck, or Van (Carpooled)	1,203	9.7%	440,606	9.7%
Public Transportation (Including Taxicab)	110	0.9%	60,537	1.3%
Walked	323	2.6%	101,506	2.2%
Other Means	100	0.8%	33,423	0.7%
Worked At Home	567	4.6%	127,765	2.8%
<b>Mean Travel Time to Work (Minutes)</b>	<b>18.9</b>		<b>24.1</b>	

*Source – U.S. Bureau of Census*

**EXHIBIT 9**

**APPENDIX A**

b. Housing Units with no Vehicle 2000

	<b>Mason</b>		<b>Michigan</b>	
<b>Occupied Housing Units</b>	<b>11,406</b>		<b>3,785,661</b>	
	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
No Vehicle	848	7.4%	290,240	7.7%

*Source – U.S. Bureau of Census*

**EXHIBIT 10**

**APPENDIX A**

2. Housing Unit Characteristics 2000

**EXHIBIT 11**

<b>Jurisdiction</b>	<b>Total Housing Units</b>	<b>Owner Occupied Housing Units</b>	<b>Renter Occupied Housing Units</b>	<b>Total Vacant Housing Units</b>	<b>% of Vacant Housing Units for Seasonal, Recreational, or Occasional Use</b>
<b>Mason County</b>	<b>16,063</b>	<b>8,944</b>	<b>2,462</b>	<b>4,657</b>	<b>23.50%</b>
<b>Cities</b>					
Ludington	4,227	2,155	1,535	537	5.80%
Scottville	574	350	175	49	1.00%
<b>Villages</b>					
Custer	132	88	29	15	0.08%
Fountain	89	62	9	18	12.40%
Free Soil	93	60	15	18	2.20%
<b>Townships</b>					
Amber	820	671	85	64	3.70%
Branch	921	442	64	415	40.90%
Custer	418	326	46	46	4.00%
Eden	344	180	20	144	34.30%
Free Soil	459	243	17	199	32.40%
Grant	499	276	49	174	24.40%
Hamlin	2,123	1,248	95	780	32.20%
Logan	388	139	10	239	58.80%
Meade	228	63	7	158	68.90%
Pere Marquette	1,403	766	92	545	35.70%
Riverton	550	384	58	108	11.50%
Sheridan	1,013	373	36	604	55.90%
Sherman	420	306	37	77	13.20%
Summit	790	373	25	392	46.20%
Victory	572	439	58	75	7.70%

**APPENDIX A**

2. Type of Occupied Housing

*Source – U.S. Bureau of Census*

<b>Jurisdiction</b>	<b>Total Housing Units</b>	<b>1 Unit Detached</b>	<b>1 Unit Attached</b>	<b>2 Units Attached</b>	<b>3 - 4 Units</b>	<b>5 - 9 Units</b>	<b>10 - 19 Units</b>	<b>20 or more Units</b>	<b>Mobil e Home</b>	<b>Boat, RV, Van, etc.</b>
<b>EXHIBIT 12</b>										
<b>Mason County</b>	<b>16,063</b>	<b>12,148</b>	<b>206</b>	<b>459</b>	<b>345</b>	<b>247</b>	<b>205</b>	<b>349</b>	<b>1,944</b>	<b>160</b>
<b>Cities</b>										
Ludington	4,266	2,756	159	373	287	204	162	311	14	
Scottville	559	398	5	39	29	31	33	21	3	
<b>Villages</b>										
Custer	138	116		3		10			9	
Fountain	94	79							13	2
Free Soil	93	76							17	
<b>Townships</b>										
Amber	816	654	9	5	4				141	3
Branch	939	759	2	4					172	2
Custer	412	351	6	2					53	
Eden	363	319	4		2				36	2
Free Soil	458	365	2				2		81	8
Grant	495	363	2						124	6
Hamlin	2,128	1,741	5	11	14				338	19
Logan	371	218							97	56
Meade	232	151							62	19
Pere Marquette	1,360	1,154		9	7		8	13	169	
Riverton	544	466	2	5				2	53	16
<b>Jurisdiction</b>	<b>Total Housing Units</b>	<b>1 Unit Detached</b>	<b>1 Unit Attached</b>	<b>2 Units Attached</b>	<b>3 - 4 Units</b>	<b>5 - 9 Units</b>	<b>10 - 19 Units</b>	<b>20 or more Units</b>	<b>Mobil e Home</b>	<b>Boat, RV, Van, etc.</b>
Sheridan	994	733		2		2		2	237	18
Sherman	430	343	6						81	
Summit	796	681			2				105	8
Victory	575	425	4	6					139	1

**APPENDIX A**

**EXHIBIT 13**

Age of Occupied Housing Units 200

<b>Year Structure Built</b>	<b>Number of Units</b>	<b>% of Total</b>
1999 to March 2000	399	2%
1990 -1999	1,084	7%
1980 -1989	1,272	8%
1970 -1979	1,754	11%
1960 -1969	2,905	18%
1950 -1959	1,837	11%
1940 -1949	2,987	19%
1939 or earlier	3,825	24%

*Source – U.S Bureau of Census*

Subsidized Housing 2006

*Source - Mason County Housing Continuum*

<b>Name</b>	<b>Type</b>	<b>Total Units</b>			<b>Cost</b>		
		<i>1 BR</i>	<i>2 BR</i>	<i>3 BR</i>	<i>1 BR</i>	<i>2 BR</i>	<i>3 BR</i>
Birch Lake Apartments	Family	24	24	0	\$400 To \$486	\$437 To \$521	-
Evergreen Trails Apartments	Family	28	20	0	\$420 To \$560	\$475 To \$665	-
Glendale Apartments	Both	16	12	0	\$431 To \$503	\$453 To \$523	-
Glenview Apartments	Family	40	32	8	\$425 To \$483	\$475 To \$539	\$530 To \$602
Lawndale Apartments	Senior	24	0	0	\$271	-	-
Longfellow Towers Apartments	Senior	136	13	0	\$587	\$652	-
Pineway Townhouses	Both	0	52	4	-	\$500	-
<b>Total Units and Average Costs</b>		<b>268</b>	<b>153</b>	<b>12</b>	<b>\$452</b>	<b>\$533</b>	<b>\$566</b>

**APPENDIX A**

Housing Costs

a. Average Residential Selling Prices 2001

<b>Item</b>	<b>Amount</b>
City of Ludington	\$98,820
All of Mason County	\$104,000
Average Monthly Owner-Occupied Housing Unit Costs with a Mortgage	\$816.00

*Source – Michigan Association of Realtors*

c. Fair Market Rent for all of Mason County 2006

<b>Item</b>	<b>Amount</b>
One bedroom apartment per month	\$384
Two bedroom apartment per month	\$503
Three bedroom apartment per month	\$658

*Source – CityData.com*

**EXHIBIT 14**