

10-Year Plan to End Homelessness in Arenac County

October 15, 2006

The Roadmap

Our Vision

*To work as a collaborative group to resolve
the issues of homelessness in Arenac County.*

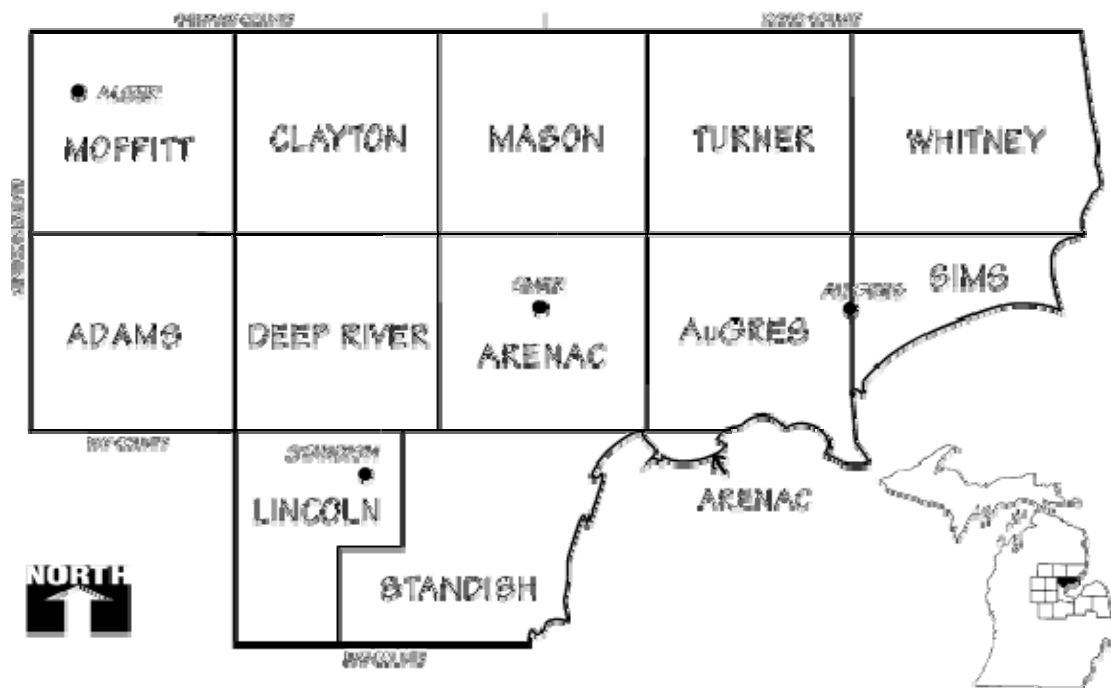
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Arenac County

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A 10-Year Plan to End Homelessness in Arenac County

“The good we secure for ourselves is precarious and uncertain until it is secured for all of us and incorporated into our common life.” Jane Addams

Summary

Our vision: “To work as a collaborative group to resolve the issues of homelessness in Arenac County.” We will do this by utilizing local, state and federal resources available to increase safe, affordable housing through **Housing First** and other innovative programs.

Rental subsidies put in place decades ago to assist the low-income with housing have been downsized while the need has increased, especially for those working in minimum wage jobs or who find themselves unable to work because of physical or mental health problems.

For those facing homelessness because of domestic violence, the choices are either an emergency shelter in Arenac County or Bay City or a three-day stay at a local motel. None of these is a true solution for the homeless.

The Arenac County Continuum of Care follows the HUD definition of “homeless” as someone sleeping in a place that is unfit for human habitation. Our community also recognizes that the rural area in which we live calls for a widening definition and inclusion for those who are without permanent housing and living in unacceptable or unhealthy situations or are leaving foster homes without adequate resources.

Rural homelessness is a result of many factors such as low wage jobs, lack of decent transportation, lack of affordable and decent housing, long waiting periods for entitlement benefits and lack of information on resources available to prevent homelessness.

The exact number of homeless in Arenac County is unknown because of the relatively “new” awareness of our area’s need. The effects of homelessness are reflected throughout the community as it flares up in domestic violence, child abuse, more frequent hospital emergency room visits, run-ins with law enforcement, problems in school and even increased animal shelter use.

While Arenac County has resources available to prevent homelessness brought on by eviction or utility shut-off, these funds are finite and not everyone in need may qualify. This form of prevention is short-term, at best, as it does not address in long-term fashion the underlying reason for the emergency.

When those without the permanent housing are “evicted,” they may end up in an emergency shelter or motel through the Red Cross or Salvation Army. It is more cost effective to have a one-stop-housing resource location that uses the **Housing First** method. This would move the individuals and families, who are homeless, into immediate housing with follow up from support systems to keep them housed.

Our Continuum of Care, 10-Year Plan Advisory Board and volunteers will collaborate with housing providers, local funding agencies and volunteers to create housing options that match our local need, such as single parent households and youth aging out of the foster care system.

We will also work with local landlords on various ways to sustain housing for the low-income, such as responding to problems of paying rent before it reaches the eviction status.

The 10-Year Plan to End Homelessness in Arenac County will include steps to document who is homeless and why. Adequate discharge planning at hospital, law enforcement and agencies working with foster care children will prevent releasing patients, inmates and youth into homeless situations. County-wide collaboration with public institutions and human resource organizations will address factors that can lead to homelessness.

Outcomes

Appropriate agencies will use data from Homeless Management Information System (HMIS) to address needed resources for immediate housing and for housing sustainability. Additional information will document need, what resources and steps are needed to fill that need, who or what agency is responsible and progress benchmarks.

Prevention

Collected data will show what resources are needed most immediately for individuals and families to remain permanently housed. Documentation of rental housing needs will be fundamental in developing additional rental assistance programs and permanent housing options according to individual need. A one-stop-assistance center and resource guide will identify community resources needed to keep individuals and families housed and decrease time in emergency shelters and motels. Homelessness is also the result of substandard housing because of defective septic or water systems. Housing providers will receive information on possible funding programs to improve available housing options.

Intervention

Most homelessness is a result of an interruption of employment due to illness, transportation problems, domestic violence, release from corrections or the waiting period for entitlement benefits, such as SSDI. We will work with local and state resource providers to expedite mainstream services and entitlement benefits. We will also work with landlords to head off potential homelessness through eviction.

System Changes

Programs for safe, accessible and affordable housing for individuals and families should look at all avenues including room and board residences that offer on-site meals, child

care and laundry facilities. Michigan Works!, employers and Chambers of Commerce must collaborate and find ways to offer employment with wages that support permanent housing options. We must identify and mitigate system created barriers to income and housing. Non-profit and civic organizations, volunteers and consumers will work together with area developers and school building trade classes to increase affordable, safe housing.

Arenac County's best resources are its residents. We will collaborate with all sectors of the community to search out any viable funding resource to end homelessness in ten years.

General

Who is Homeless in Arenac County

Anyone can face the possibility of becoming homeless. All it takes is for those with limited incomes to miss one paycheck because of illness, lack of transportation or a reduction in work hours. When the income decreases, utility bills, rent and food compete for a family's limited funds.

Who are the homeless in Arenac County

Participants at our August 3, 2006, Community Forum were asked who the homeless are in Arenac County. The following answers are ranked in order of response:

- Low-income Families
- Families Without Skills
- Working Poor
- Youth
- People With Long Term Illness
- Mentally Ill
- Unemployed
- Disabled
- Victims of Domestic Violence
- Recently Divorced
- Substance Abusers
- Aged
- Parolees
- Migrant Workers

Why people are homeless

As we all know, reasons for homelessness are not cut and dried, but can be a combination of different factors. Community Forum participants responded with the following:

- Families With Few Skills and/or Low Income
- Those Without Knowledge of Existing Assistance Programs
- Lost Housing Due to Poor Conditions
- Poor Judgment
- Transportation Costs
- No Medical Insurance
- Youth Graduating From Foster Care
- No Place to Turn
- Pets

- Stigmatism
- Families With Kids Not Allowed
- Long Term Illness
- Missed Work
- Lacks Phone
- Lacks Budgeting Skills
- Single People With Low Priority in Assistance Programs
- Discharged From Military

Other reasons included the high cost of utilities, bad credit, addictions, unavailable or unaffordable housing, criminal background and job loss.

The Cost of Homelessness

The cost of homelessness is not always defined in dollars and cents. It is impossible to put a financial sum on the stress and confusion experienced by school age children in a homeless situation. The lack of stability for the children can affect their school work, relationship with friends and family and their health.

Homeless children become ill more frequently than their peers. Twenty-six percent of all children and 33 percent of children under age five become ill more often during episodes of homelessness, according to a study done by Homes for the Homeless in 1999.

Homeless children have twice as many ear infections, four times as many asthma attacks, five times more stomach problems, six times as many speech problems and twice as many hospitalizations --- including 60 percent more emergency room visits, according to The National Center on Family Homelessness.

We may not have exact numbers of homeless in Arenac County but a tracking system implemented in 2005, the Homeless Management Information System (HMIS), gives us information to work from.

During the time period of May 31, 2005 to June 1, 2006, 134 persons, including children, were housed in short-term emergency shelters or a local motel. An unknown number of individuals and families were simply invisible as they doubled up with family and friends. This clearly points to a problem that needs immediate attention from local, state and federal resources. During this same time period, Emergency Shelter Grant funds were used by the American Red Cross to prevent homelessness for 99 individuals and families because of received evictions, foreclosures or utility shut-offs.

Those without immediate income to pay for housing are either staying with friends and family in crowded conditions or leave the area to possibly become homeless in another town. Multiple families, many times unrelated, are living in rentals that cannot accommodate them or are in violation of the renter's lease.

The lack of having a permanent residence also means additional stress for families, adding to the existing struggle of raising children in a safe and secure environment. This additional stress is released through child abuse, domestic violence, hospital emergency services, frequent substance use, educational problems for school age children and sometimes a sense of hopelessness.

When those in need do not see a possible solution and hope dissipates, the slide into despair demands a more complicated process to repair the damages.

Background

The Arenac County Continuum of Care became organized in late 1999 to address the short and long-term housing and shelter need of households with limited resources. Human resource providers, such as Department of Human Services, Central Michigan District Health Department, Bay Arenac Behavioral Health, Bay Area Womens' Center, CORY Place, Inc., the American Red Cross, the county Housing Commission and NEMCSA, work with churches, community non-profits and the media to educate the public and to develop strategies to resolve these needs.

Since 2000, the American Red Cross has received a yearly MSHDA Emergency Shelter Grant for Homeless Prevention for pending evictions, utility shut offs or pending foreclosure to assist low-income residents to remain housed. This service is needed but is only a short-term remedy for those who become at risk because of insufficient income, bad health or lack of job or life skills.

The American Red Cross also began a Rural Housing Initiative for emergency shelter in October 2002. The RHI grant from Michigan State Housing Development Authority has allowed the Red Cross to put into use two homeless emergency apartments in Standish and one in Au Gres. These have been in constant use since the program's 2002 inception.

The reality of individuals and families without a permanent place to live is a little known fact for the majority of county residents. Understanding "who" the homeless are and "why" they are in this precarious position is necessary if solutions are to involve the community as a whole. Educating and familiarizing residents and those with resources on the who and why of homelessness is a starting point for community support and participation in finding options to doubling up in crowded households, living in a violent household, entering a homeless shelter or leaving the area because of nowhere to live.

Rural homelessness is often a hidden problem because of the lack of homeless shelters within a county, which makes it more likely for those in need of housing to stay in the homes of family and friends. Low-income populations are also placed in positions of accepting inferior housing because of less income, no credit checks and the acceptance of pets. However, because this type of housing tends to be older mobile homes without insulation or energy efficient windows, winter utilities are higher than normal causing the renter to fall behind in payments of either their rent or utility bills.

A Community Assessment Team Report in 2000, sponsored by Michigan State University and Strong Families/Safe Children Council, formulated a report as part of their 5-year plan to track the disbursement of a \$117,300 grant for the needs of families and youth. The 3-day Assessment focused on four areas: 1) Did Arenac County residents know about available services and if not, how could that be rectified; 2) Were there adequate youth and family activities and did gaps exist in services to meet their needs; 3) How did the lack of County Zoning and a County Rental Code effect the quality of life in Arenac County and; 4) Would privatizing Human Services through private contractors provide the perceived needs.

This Assessment not only brought to light deficiencies in the way human resource services worked with other community sectors but also a major lack of accessible, decent and affordable housing for those in the lower income bracket. The study also reported many cases of substandard housing and unhealthy living conditions.

The number of housing units that were vacated in a recent 12-month period because of a defective septic or water system was between 25 and 30, with around 75 percent of that number pertaining to rental units, according to the Central Michigan District Health Department Environmental supervisor.

Affordability of decent housing is beyond the reach of many who either work in low wage jobs or who receive Supplementary Security Income. The fair market rent for a two-bedroom apartment in 2005 was \$503, while the average hourly wage for a renter was \$5.23 an hour, according to Michigan Coalition Against Homelessness. This means that most rentals are beyond the reach of families unless there are immediate rental subsidies in place.

Arenac County has 10 rental complexes concentrated in the cities of Au Gres and Standish, three of which are for the elderly or disabled (31 units). There are 59 regular units with rent assistance but individuals and families in all circumstances face long waiting lists for this housing or are ineligible because of an unfavorable credit background.

Since these rental complexes were built with HUD and Rural Home Development funds between 1975 and 1995, a plan is needed now to increase additional affordable housing.

Renters with few resources settle for mobile homes set up in the country where the rent averages from \$350 to \$450 per month, not including utilities. In these locations, propane is the source of heat and cooking fuel. Since the price of all heating fuel has risen – up to almost \$2 a gallon for propane – it will cost the renter almost \$500 just for a minimum fill of 250 gallons. Add in the cost of electricity and transportation costs and one wonders why more people are not homeless.

Housing Stability Benefits Everyone

Safe, accessible and affordable housing for all is not a goal because of Pollyanna thinking. Housing for all in need is practical and healthy for the community.

When individuals and families have stable housing they can afford, some of the family's finances may then be available for other needs such as better transportation, sports activities for the children and better choices of nutrition.

Adequately housed employed heads of household make better employees. Single parents with affordable housing are in a better position to follow through for additional parenting resources.

The 10-year Plan to End Homelessness in Arenac County will include steps to document who is homeless and why. Data from HMIS will be utilized for this information along with county-wide collaboration of public institutions and human resource organizations. Adequate discharge planning at the hospital and law enforcement agencies will prevent releasing patients and inmates into homeless situations.

Homelessness in Arenac County means resources and energy are diverted from job skill enhancement and transportation improvements. Money and action that could improve skills for work readiness that give long-term benefit are instead used for the immediate need of emergency housing in shelters and motels. Resources that could enable more transportation options are also diverted to short-term solutions for the homeless.

Collected data will show what resources are needed most immediately for individuals and families to remain permanently housed. Documentation of rental housing needs will be fundamental in developing additional rental assistance programs, permanent housing options according to individual need and accountability of local, state and federal programs.

We will work with local and state resource providers to expedite mainstream services and entitlement benefits. Trained volunteers will assist clients with paperwork in applying for Supplemental Security Income or other applications needed for immediate support and follow-up on needed responses from both the client and professionals.

Long term plans should be developed by all of the local public agencies, non-profit organizations and businesses to end homelessness through **Housing First** programs. Each sector, such as employment agencies or housing developers, has unique expertise to offer in ending homelessness. We will encourage residents from all walks of life, especially the formerly homeless, to volunteer in areas they feel most confident in.

The concept of permanent housing over the next 10 years could mean options not thought of today. An aging population in good health may want to maintain their permanent housing by sharing living space and upkeep with another family. This type of housing

could give more than just the benefit of shelter. The role of functional, extended families, even when those families are unrelated, could be advantageous for everyone's mental and physical health.

Programs for safe, accessible and affordable housing for individuals and families in Arenac County should look at all avenues including room and board residences that offer on-site meals and laundry facilities. This type of housing could foster an atmosphere of familial caring for young individuals aging out of foster care who are in need of learning skills to support themselves. This type of housing could also offer life skills and basic training for work through mentoring, on-site educational classes and self-employment support.

Youth aging out of foster homes without permanent housing numbered over 500 state-wide in the first six months of 2006, according to a July 2006, article in the Lansing State Journal newspaper. We will work with Youth in Transition to immediately house and set up job skill training for these youth.

Since the majority of single parent households are headed by young women, a housing complex specifically for them is needed. This would support their need for employment training with on-site childcare so that the individual could develop skills at self sufficiency. Many young parents are overwhelmed by their parenthood and make undesirable choices that prevent them from leaving the cycle of dependency on relationships that are harmful or unhealthy for them and their children. They will be encouraged to make use of resources for Successful Futures, parenting classes, Infant Mental Health and nutrition programs.

Simply offering eviction prevention or first month's rent for those moving out of emergency shelters is not a long-term solution. To utilize the **Housing First** initiative, we have to explore the reasons why an individual or family find themselves in their precarious situation. If the reason is lack of financial responsibility, budgeting classes through Michigan State University Extension, local financial institutions or knowledgeable volunteers may be part of the answer. If the reason is lack of income, immediate steps must be taken to expand job skills working with Michigan Works or business volunteers/mentors through training or education while the individual or family is safely housed. If domestic violence is the reason, safe housing is necessary while the individual or family receives support resources for employment, counseling and education. Whatever the reason, steps taken to change the situation must be immediate and sustained with **Housing First** resources until the need for support, both human and financial, is proven to be no longer necessary.

Health care, both physical and mental, of whatever need must be taken into consideration. Decent health is necessary to remain employed and will use less of the available limited resources. The health issues of smoking and lack of healthy meals for individuals and families must be dealt with through free smoking cessation classes and ways to find and cook healthy food. We will work with Sterling Area Health Center, St. Mary's Hospital,

MSU-E, Bay Arenac Behavioral Health, employers, schools and property owners to offer the necessary education and provide space for possible community gardens.

Goal Statement

Our Community Forum brought forth three workable plans to create housing and to support those placed in permanent housing with resources to sustain their housing: 1) School Building Trades Project; 2) Accessible Life Skills and; 3) a One-Stop Housing Assistance Resource Guide. These three ideas can be blended into both short-term and long-term projects to have housing resources available in one location, move the homeless into permanent housing through a **Housing First** program and assist with maintaining and sustaining permanent housing.

We will work with the high school building trades class, landlords and volunteers and partner with Habitat for Humanity, Northeast Michigan Affordable Housing and Faith Based Organizations to build and renovate housing that is decent and affordable.

There are at least three downtown businesses in the City of Standish with vacant second story space that could be rehabilitated into rental housing for low-income residents. County owned buildings through tax forfeiture may also be brought up to code and rented or sold as affordable housing.

Rental housing in a city or town's central area brings a vibrancy of community to the area. Transportation to area workplaces is more accessible as is shopping for those who have physical limitations.

State and local funding is possible for neighborhood preservation through Rural Development Loan and Grant programs, Arenac County Community Fund, Chamber of Commerce, Workforce Housing Initiatives and Arenac County Economic Development Corporation. We will aggressively pursue available resources to increase affordable living space and enhance our communities. Since two specific towns in our county are designated "eligible distressed areas" by Public Act 346, we will research what that means for housing support.

We will educate business owners with vacant rental space on the benefits of renting to low-income residents and work to provide rental assistance through available programs. We would like to have one successful rehabbed project completed by spring of 2008.

Preventing repeated homelessness through correctly identifying current needs and providing close follow-up to the resident with needed services will begin with the Department of Human Services, Bay Arenac Behavioral Health and homeless prevention agencies working closely together. Agency reports and HMIS data will monitor results on a regular basis.

Collaboration and communication with all segments of our community is necessary to reach the short and long-term goals for ending homelessness in Arenac County. Task leaders of the three planned projects will share information, utilize all expertise for implementation and give status reports to the Continuum of Care.

Information from agencies, Faith Based Organizations, businesses, housing providers and non-profits will be collected and updated, as needed, for **Housing First** placement. Establishment of one central location for disseminating this information will be in place in early 2007.

Prioritized Goals

Assistance Center and Resource Guide

Those attending the Community Forum said one single source should be available for all information regarding resources, funding, housing, etc. Many individuals and families do not know about assistance available to them in maintaining their housing until they are on the brink of losing it or are placed in an emergency shelter or a motel after they are homeless.

A designated location with updated pertinent information would list food banks, housing options that include cost and funding sources, medical, mental health and substance abuse programs, child care, mentoring, education and self employment. Information on job training, housing locators, options to develop self determination and landlord listings would also be available. Use of strategically placed billboards and local access channels on cable television will help in getting messages out to those in need and educating the public on homelessness. This will require the different agencies, businesses and non-profit organizations to work together to ensure immediate housing and fewer emergency shelter days.

School Trades Project

One of Arenac County's three school districts developed a building trades class around 1998 and has constructed seven high-end cost houses in the City of Standish. These are sold and the proceeds used to pay for the instructor's salary, material, permits and other building costs. This ready pool of skill is an opportunity for our community to build at least one affordable home or rehabilitate vacant apartment space over a downtown business during the school year. Arenac County Habitat for Humanity volunteers, retired and willing professionals in the building trades and prospective tenants will be asked to contribute their time and talent. Donations of building material will be requested from county businesses. Current jail inmates who qualify for Community Service will have the opportunity to work on these projects, possibly learning new ways to make a living.

Accessible Education Project

One of the most prevalent obstacles to getting and sustaining housing is the lack of income to pay monthly rent and shelter expenses because of low-paying jobs. Because of a lack of job skills and/or education, many young heads of household rely on public service or seasonal jobs for their income. According to Universal Living Wage, a worker in Arenac County must make at least \$8.12 an hour in order to afford a one-bedroom apartment with a Fair Market Rent of \$422 per month and without a rent assistance program.

We will work with Michigan Works!, local schools, School Board members and employers to research distance learning from a nearby community college to improve job skills or assist with technical training to prepare for jobs that offer higher wages through better education. Adult education classes for those in need will increase skills on how to handle their finances, paying bills on time, social skills that enhance employment opportunities and basic self-reliant steps that have either been underutilized or never learned. Retired professionals or learned volunteers/mentors will offer these programs at local schools in evenings or on weekends when the buildings are not in use for regular activities. Ways to make these steps to self-reliance irresistible may include a goal/reward program.

Appendix A

Arenac County 10-Year Plan to End Homelessness Advisory Board Members

Pat Baker,

Bay Arenac Behavioral Health Arenac Center Program Director; Multi Purpose Collaborative Board Chair

Kim Bejcek,

Bay Arenac Department of Human Services Program Director

Lori Thibault,

Arenac County Continuum of Care Chair

Mary Lou Baker,

Arenac County Continuum of Care Co-chair; MSU-E

Marycloe Pendred,

Department of Human Services Board

Roma Dijak,

Arenac County Commissioner

Dick Danjin,

Arenac County Planning Commission Vice-Chair

Patricia VanZandt,

Consumer

Jan Danjin,

Moffatt Township

Pastor Kurt Feneley,

Melita Free Methodist Church

Larry Sabin

Arenac County Council on Aging

Corky Proulx,

American Red Cross

Appendix B

Ten-Year Plan to End Homelessness in Arenac County

Memorandum of Understanding

Purpose

The signatories to this Memorandum of Understanding agree to provide the leadership, support and resources necessary to develop a 10-year Plan to End Homelessness in Arenac County by October 15th, 2006.

The 10 Year Plan to End Homelessness will incorporate our beliefs that:

1. All individuals and families should have permanent, safe, affordable housing.
2. The Housing First methodology is a necessary response to keep people housed and out of the shelter system or return them to permanent housing as quickly as possible if homeless. Families and individuals are much more responsive to interventions and support once they are in permanent housing. Homeless individuals or families should receive safe, temporary shelter and planning for permanent housing needs to begin immediately i.e., housing is a solution to homelessness.
3. The development of a planning process that focuses on the outcome of ending homelessness is the only viable approach to ending the institutionalization of homelessness.
4. All agencies must work as partners to ensure successful, long-term outcomes for individuals and families who are homeless. This includes but is not limited to:
 - Assistance in receiving SSI/SSDI benefits;
 - Substance Abuse Counseling;
 - Mental Health Services
 - Health Services
 - Transportation
 - Entitlement Benefits
 - Access to Section 8 Housing Choice Vouchers
 - Employment Services
5. Prevention programs play a critical role in closing the front door into homelessness. Additional resources must be directed to prevention including focused efforts on developing protocols to address issues of institutional discharges into homelessness.
6. The co-location of services at the shelter level (or at the point of intake) plays an instrumental role in shortening the time it takes for people to access and obtain the necessary services to support their return to housing permanency.
7. Individuals who are homeless should be treated with respect and their autonomy and self-determination should be promoted.
8. Services should be non-discriminatory and available to all eligible homeless individuals regardless of ethnicity, race, religion, sex, sexual orientation, or other inherent characteristics.
9. Services should be designed and delivered in a manner that is accessible and acceptable to special populations who are disabled, disadvantaged, or marginalized.
10. Active outreach services for special populations who are identified as difficult to reach should be utilized.
11. Multiple strategies and methods should be utilized, as no one strategy or method can help all homeless individuals and families.
12. The ideas of individuals who are homeless should be included within the creation and implementation of the Ten-Year Plan.

TERMS

1. The creation of a One Year Plan Advisory Board, whose purpose will be to provide oversight and direction to the planning process and ensure that outcomes are achieved by dates outlined in the Timeline for Writing a 10-Year Plan.
2. Ensuring the broad community participation in planning and implementation process, enlisting representation from signatory agencies as well as, but not limited to, the local agencies and organizations listed below:

American Red Cross
Arenac County Sheriff's Department
Arenac County Continuum of Care
Arenac County DHS
Bay Area Women's Center
Bay Arenac Behavioral Health
Cory Place
Homeless Consumers
Salvation Army
St. Mary's of Standish Hospital
Michigan Department of Corrections-Standish Max

3. Ensuring that the planning process is coordinated, where appropriate, with existing strategic planning groups such as those responsible for the development of the are
4. Ensuring membership participation in any ongoing technical assistance offerings directly related to the development of the Plan, as provided by MSHDA, DHS, BABH, and other partner agencies. This includes the Advisory Board's participation in the monthly phone conferences with MSHDA and DHS as prescribed in the initial plan timeline.
5. Ensuring the participation of the Advisory Board members in the 10-Year Advisory roundtable with Marianne Udow & Michael DeVos at the Affordable Housing Conference in June and at the "forum" to be held in October.
6. Advocating for institutional, policy and legislative change as it relates to the creation or implementation of the local 10-Year Plan.
7. Educating professionals, funding and collaborative bodies, the community and other stakeholders regarding this initiative to eliminate homelessness.

INDIVIDUAL RESPONSIBILITIES

The signatory agencies have agreed to the following terms:

Project Coordinator/Contact Person: A staff person from the Bay Area Women's Center will serve as the project coordinator and lead contact for the 10-Year Plan Initiative. The coordinator will provide administrative support to the Advisory Board, act as a liaison between MSHDA and the local planning body for any communications, requests for information or process updates that may be issued and assist in minute taking and dissemination, meeting logistics, mailings or other related activities as specified by the Advisory Board. Dollars may be allocated to this entity to reimburse for postage and printing costs directly associated with this initiative.

Fiduciary Agent: The Bay Area Women's Center will serve as the fiduciary for the planning grant funds issued through the Corporation for Supportive Housing in support of this initiative. Authority for the allocation of these resources will remain with the Advisory Board.

The fiduciary agrees to:

- Allocate resources in a timely manner consistent with the directives of the Advisory Board.

- ❑ Serve as the contracting authority for the procurement of consulting services or staffing to support the planning process, as authorized by the Advisory Board.

Planning Strategist: A Planning Consultant will be responsible for providing planning consultation and process facilitating for the development of the Plan.

OUTCOMES

The signatory agencies agree to:

1. Develop and submit by June 30, 2006 an outline of the Plan to MSHDA.
2. Develop and submit by August 41, 2006 a draft Plan to MSHDA.
3. Develop and submit by October 15, 2006 a final Plan to MSHDA.

SIGNATURES

The following signatories willingly agree to the content of this Memorandum of Understanding, including the purpose, defined responsibilities and outcomes as specified within.

Kim Bejcek, Acting Director
Arenac County Department of Human Services

Robert Blackford, Deputy CEO
Bay Arenac Behavioral Health

Marc Lauria, Chair
Arenac County Multi-Purpose Collaborative Body

Lori Thibault, Chair
Arenac County Continuum of Care

Appendix C

Resolution of Support to End Homelessness in Arenac County

Whereas, safe, affordable and permanent housing is an essential component of strong families and communities; and

Whereas, the number of homeless in Arenac County has increased over the past two decades; and

Whereas, the citizens of Arenac County do not wish to ignore homeless people in our area; and

Whereas, treating people who have become homeless is far more expensive than prevention; and

Whereas, breaking the cycle of chronic poverty and homelessness requires new ideas and innovative action; and

Whereas, the collaboration of government and human service agencies, housing providers, educational institutions and individual citizens will have a greater impact than working independently; and

Therefore, be it resolved; the Arenac County Board of Commissioners supports and endorses the creation of a 10-Year Plan to End Homelessness in Arenac County.

Virginia Zygiel, Chair

Ken Kernstock, Co-chair

Amy Lynch, Commissioner

Pauline Hall, Commission

Roma Dijak, Commissioner

Appendix D

Out of Reach 2005 Michigan

In Michigan, the Fair Market Rent (FMR) for a two-bedroom apartment is \$724. In order to afford this level of rent and utilities, without paying more than 30% of income on housing, a household must earn \$2,413 monthly or \$28,961 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of \$13.92.

In Michigan, a minimum wage worker earns an hourly wage of \$5.15. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 108 hours per week, 52 weeks per year. Or, a household must include 2.7 minimum wage earner(s) working 40 hours per week year-round in order to make the two bedroom FMR affordable.

In Michigan, the estimated mean (average) wage for a renter is \$11.41 an hour. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 49 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.2 worker(s) earning the mean renter wage in order to make the two-bedroom FMR affordable.

Michigan Monthly Supplemental Security Income (SSI) payments for an individual are \$579 in Michigan. If SSI represents an individual's sole source of income, \$174 in monthly rent is affordable, while the FMR for a one-bedroom is \$599.

A unit is considered affordable if it costs no more than 30% of the renter's income.

Michigan \$544\$599\$724\$896 \$942

Arenac County\$400\$422\$503\$673 \$745

Income Needed to Afford

Location	Annual Income					Percent of Family AMI				
	Zero-Bedroom FMR	One-Bedroom FMR	Two-Bedroom FMR	Three-Bedroom FMR	Four-Bedroom FMR	Zero-Bedroom FMR	One-Bedroom FMR	Two-Bedroom FMR	Three-Bedroom FMR	Four-Bedroom FMR
Michigan	\$21,741	\$23,964	\$28,961	\$35,854	\$37,700	35%	38%	46%	57%	60%
Arenac County	\$16,000	\$16,880	\$20,120	\$26,920	\$29,800	36%	38%	45%	61%	67%

Renter Income

Location	Household Income (2005)			Renter Wage (2004)		
	Estimated Renter Median Household Income ⁵	Monthly Rent Affordable at Renter Median	Income Needed to Afford Two-Bedroom FMR as Percent of Renter Median	Estimated Percent of Renters Unable to Afford Two-Bedrooms FMR ⁶	Estimated Mean Renter Hourly Wage ⁷	Monthly Rent Affordable at Mean Renter Wage
Michigan	\$30,407	\$760	95%	48%	\$11.41	\$593
Arenac County	\$19,077	\$477	105%	53%	\$5.23	\$272

Location	Hourly Wage Needed to Afford (@ 40 hrs./wk.)				
	Zero-Bedroom	One-Bedroom	Two-Bedroom	Three-Bedroom	Four-Bedroom
	FMR	FMR	FMR	FMR	FMR
Michigan	\$10.45	\$11.52	\$13.92	\$17.24	\$18.12
Arenac County	\$7.69	\$8.12	\$9.67	\$12.94	\$14.33

Location	Housing Wage as % of Minimum Wage					Housing Wage as % of Mean Renter Wage				
	Zero-Bedroom	One-Bedroom	Two-Bedroom	Three-Bedroom	Four-Bedroom	Zero-Bedroom	One-Bedroom	Two-Bedroom	Three-Bedroom	Four-Bedroom
	FMR	FMR	FMR	FMR	FMR	FMR	FMR	FMR	FMR	FMR
Michigan	203%	224%	270%	335%	352%	92%	101%	122%	151%	159%
Arenac County	149%	158%	188%	251%	278%	147%	155%	185%	247%	274%

Location	Work Hours/Week Necessary at Minimum Wage to Afford					Work Hours/Week Necessary at Mean Renter Wage to Afford				
	Zero-Bedroom	One-Bedroom	Two-Bedroom	Three-Bedroom	Four-Bedroom	Zero-Bedroom	One-Bedroom	Two-Bedroom	Three-Bedroom	Four-Bedroom
	FMR	FMR	FMR	FMR	FMR	FMR	FMR	FMR	FMR	FMR
Michigan	81	89	108	134	141	37	40	49	60	64
Arenac County	60	63	75	101	111	59	62	74	99	110

Location	Full-Time Jobs Necessary at Minimum Wage to Afford					Full-Time Jobs Necessary at Mean Renter Wage to Afford				
	Zero-Bedroom	One-Bedroom	Two-Bedroom	Three-Bedroom	Four-Bedroom	Zero-Bedroom	One-Bedroom	Two-Bedroom	Three-Bedroom	Four-Bedroom
	FMR	FMR	FMR	FMR	FMR	FMR	FMR	FMR	FMR	FMR
Michigan	2.0	2.2	2.7	3.3	3.5	0.9	1.0	1.2	1.5	1.6
Arenac County	1.5	1.6	1.9	2.5	2.8	1.5	1.6	1.8	2.5	2.7

CHART FOOTNOTES

1. HUD, 2005.

2. "Affordable" rents represent the generally accepted standard of spending not more than 30% of income on housing costs.

3. Annual income of 30% of AMI or less is the federal standard for Extremely Low Income households. Does not include HUD-specific adjustments.

4. HUD, 2005; final as of October 1.

5. Census 2000 median renter household income, adjusted to a 2005 value using HUD's income adjustment factor.

6. Estimated by comparing the percent of renter median household income required to afford the two-bedroom FMR to the percent distribution of renter household income as a percent of the median within the state, as measured using 2003 American Community Survey Public Use Microsample data. States are the most local level for which these data are available.

7. Estimated mean renter wage is based on BLS data and adjusted using the ratio of renter to total household income reported in Census 2000.

*50th percentile FMR

†Wage data not available

National Low Income Housing Coalition (NLIHC)

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Appendix E

U.S. Census Bureau

Arenac County, Michigan

People QuickFacts	Arenac County	Michigan
Population, 2005 estimate	17,154	10,120,860
Population, percent change, April 1, 2000 to July 1, 2005	-0.7%	1.8%
Population, 2000	17,269	9,938,444
Population, percent change, 1990 to 2000	15.9%	6.9%
Persons under 5 years old, percent, 2004	4.9%	6.4%
Persons under 18 years old, percent, 2004	21.1%	25.1%
Persons 65 years old and over, percent, 2004	17.6%	12.3%
Female persons, percent, 2004	48.8%	50.9%
White persons, percent, 2004 (a)	95.7%	81.4%
Black persons, percent, 2004 (a)	1.9%	14.3%
American Indian and Alaska Native persons, percent, 2004 (a)	1.1%	0.6%
Asian persons, percent, 2004 (a)	0.3%	2.2%
Native Hawaiian and Other Pacific Islander, percent, 2004 (a)	0.0%	0.0%
Persons reporting two or more races, percent, 2004	0.9%	1.4%
Persons of Hispanic or Latino origin, percent, 2004 (b)	1.4%	3.7%
White persons, not Hispanic, percent, 2004	94.5%	78.1%
Living in same house in 1995 and 2000, pct age 5+, 2000	64.7%	57.3%
Foreign born persons, percent, 2000	1.1%	5.3%
Language other than English spoken at home, pct age 5+, 2000	3.8%	8.4%

High school graduates, percent of persons age 25+, 2000	76.8%	83.4%
Bachelor's degree or higher, pct of persons age 25+, 2000	9.1%	21.8%
Persons with a disability, age 5+, 2000	3,548	1,711,231
Mean travel time to work (minutes), workers age 16+, 2000	28.3	24.1
Housing units, 2004	9,928	4,433,482
Homeownership rate, 2000	84.6%	73.8%
Housing units in multi-unit structures, percent, 2000	5.0%	18.8%
Median value of owner-occupied housing units, 2000	\$77,700	\$115,600
Households, 2000	6,710	3,785,661
Persons per household, 2000	2.45	2.56
Per capita money income, 1999	\$16,300	\$22,168
Median household income, 2003	\$32,690	\$46,291
Persons below poverty, percent, 2003	13.5%	11.0%
Business QuickFacts	Arenac County	Michigan
Private nonfarm establishments, 2003	372	237,122 ¹
Private nonfarm employment, 2003	3,554	3,885,221 ¹
Private nonfarm employment, percent change 2000-2003	-38.8%	-4.6% ¹
Nonemployer establishments, 2003	994	582,296
Manufacturers shipments, 2002 (\$1000)	87,433	221,433,262
Retail sales, 2002 (\$1000)	124,508	109,350,139
Retail sales per capita, 2002	\$7,181	\$10,889
Minority-owned firms, percent of total, 1997	F	7.6%
Women-owned firms, percent of total, 1997	22.9%	27.2%
Housing units authorized by building permits, 2004	97	54,721 ¹
Federal spending, 2004 (\$1000)	119,915	60,488,500 ¹
Geography QuickFacts	Arenac	Michigan

	County	
 Land area, 2000 (square miles)	367	56,804
 Persons per square mile, 2000	47.1	175.0
 FIPS Code	011	26
 Metropolitan or Micropolitan Statistical Area	None	

race categories.

Source U.S. Census Bureau: State and County QuickFacts. Data derived from Population Estimates, 2000 Census of Population and Housing, 1990 Census of Population and Housing, Small Area Income and Poverty Estimates, County Business Patterns, 1997 Economic Census, Minority- and Women-Owned Business, Building Permits, Consolidated Federal Funds Report, 1997 Census of Governments
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Appendix F

Arenac County - Economy

PERSONAL INCOME (In Thousands of Dollars)				
Components by Type	1997	1998	1999	2000
Personal income	294,829	305,710	313,226	333,884
Nonfarm personal income	289,200	300,020	304,888	327,340
Farm income	5,629	5,690	8,338	6,544
Population (number of persons)	16,780	16,895	17,070	17,301
Per capita personal income (dollars)	17,570	18,095	18,350	19,299
Components by Industry	1997	1998	1999	2000
Farm Earnings	5,629	5,690	8,338	6,544
Non-Farm Earnings	128,863	136,241	135,406	155,252
Private Earnings	101,534	109,141	107,216	125,518
Ag. serv., forestry, fishing, and other	0	0	0	0

Mining	0	0	0	0
Construction	6,947	6,917	7,411	8,143
Manufacturing	24,647	24,629	23,280	26,114
Durable goods	22,089	21,763	19,644	22,154
Transportation and public utilities	6,749	8,112	8,813	9,873
Wholesale trade	2,223	0	0	2,856
Retail trade	20,393	22,911	19,587	19,938

Finance, insurance, and real estate	4,823	5,818	6,042	6,107
Services	32,782	35,072	36,087	48,666
Government and government enterprises	27,329	27,100	28,190	29,734
Federal, civilian	2,224	2,326	2,497	3,181
Military	428	411	430	454
State and local	24,677	24,363	25,263	26,099

Source: U.S. Department of Commerce, Economic and Statistics Administration, Bureau of Economic Analysis, Issued May 2002

EMPLOYMENT BY INDUSTRY (Number of Jobs)				
Components by Type	1997	1998	1999	2000
Total Employment	6,865	7,612	7,420	8,333
Wage and Salary Employment	5,177	5,051	4,809	5,677
Proprietor's employment	1,688	2,561	2,611	2,656

Farm Employment	515	502	519	506
Non-Farm Employment	6,350	7,110	6,901	7,827
Components by Industry	1997	1998	1999	2000
Private	5,504	6,263	6,048	6,939
Ag. serv., forestry, fishing, and other	0	0	0	0
Mining	0	0	0	0
Construction	355	477	488	505
Manufacturing	809	813	806	866
Transportation and public utilities	162	195	202	248
Wholesale trade	125	0	0	157
Retail trade	1,882	1,945	1,596	1,581
Finance, insurance, and real estate	292	449	456	475
Services	1,730	2,091	2,200	2,947
Government and government enterprises	846	847	853	888
Federal, civilian	49	50	55	73
Military	35	33	33	33
State and local	762	764	765	782

Source: U.S. Department of Commerce - Economics and Statistics Administration - Bureau of Economic Analysis, Issued May 2002

PRINCIPAL EMPLOYERS				
NAICS	COMPANY NAME	LOCATION	EMPLOYEES	PRODUCT DESCRIPTION
622110	Standish Community Hospital	Standish	256	Critical access general hospital with skilled care nursing unit
311421	Bessinger Pickle Co Inc	Au Gres	115	Manufactures dill pickles
624410	Bay Arenac Migrant Head Start	Omer	100	Migrant Head Start program
333514	Bopp-Busch Mfg Co Inc	Au Gres	100	Manufactures metal stampings, dies, assemblies & wire parts
333999	Globe Fire Sprinkler Corp	Standish	100	Manufactures automatic fire sprinklers & accessories, alarm & detector check valves
447110	Forward Corp	Standish	100	Own & operate gas stations with convenience stores & fast food restaurants
623110	Sterling Nursing Center	Sterling	100	Skilled care nursing facility
333922	Magline Inc	Standish	64	Manufactures material handling equipment
321113	Maple Ridge Hardwoods Inc	Sterling	60	Manufacture green hardwood flooring lumber

333514	M & M Industries Inc	Standish	50	Manufactures checking fixtures
333298	Hayes Lemmerz Intl Inc	Au Gres	50	Designs & manufactures special foundry machinery, jilt tables & handling equipment
621498	Sterling Area Health Center	Sterling	50	Outpatient health center
326199	Vantage Plastics	Standish	45	Manufactures vacuum formed plastic products, pallets & shipping containers
484121	James Gath Trucking Inc	Standish	42	Trucking; long-distance, truckload
488390	Marine Transport Inc	Au Gres	42	Local & long distance boat hauling service
336399	Mistequay Group Inc	Standish	40	Manufactures automotive & aerospace parts
811310	Bopp-Busch Mfg Co Inc	Au Gres	40	Provides arc, gas, MIG & TIG welding services; manufactures automotive & metal stampings, wire & wire products
333999	Globe Technologies Corp	Standish	35	Manufactures fire protection devices for fire dampers & kitchen hoods
422510	Standish Milling Co Inc	Standish	35	Wholesale grain
332710	Bay City Shovels Inc	Au Gres	31	Light & heavy machinery, metal fabricating, general machining & assembly
511110	Sunrise Printing & Publishing	Standish	30	Newspaper publishing, commercial offset & letterpress printing
332322	West End Welding & Fabricating	Standish	30	Welding & fabricating round & square tanks, press broken & rolled steel, shear & press brake operations; conveyors
333922	Northeastern Manufacturing/SIs	Standish	30	Manufactures conveyors
721211	Russells Canoes Livery Campgrounds	Omer	30	Recreational campground & canoeing facilities
331513	Arenac Castings Inc	Standish	25	Steel casting finishing: internal & external grinding
721211	White's River Inc	Sterling	23	Seasonal campground;

				canoe, kayak, raft & tube rental services
Source: Harris Publishing Company, 2004 InfoSource				

OTHER MAJOR EMPLOYERS				
SIC	FIRM	LOCATION	EMPLOYEES	PRODUCT
821 1	Standish Area Schools	Standish	274	School/education
806 2	Saint Marys Standish Community Hospital	Standish	223	Health care
808 2	First American Healthcare Inc.	Standish	100	Home health care
805 1	Health Enterprises of Michigan	Sterling	95	Health care
541 1	Glen's Market Inc.	Standish	80	Grocery stores
581 2	Forward Corporation	Standish	50	Gasoline service station
602 2	Citizens Bank of Standish Inc.	Standish	47	Commercial banks
Source: Local County Economic Development Contact, 2004				

NUMBER OF ESTABLISHMENTS	
Type of Service	2000
Total	479

Forestry, fishing, hunting, and agriculture support	2
Mining	5
Utilities	2
Construction	59
Manufacturing	37
Food mfg	3
Beverage & tobacco product mfg	1
Textile product mills	1
Wood product mfg	4
Printing & related support activities	1
Chemical mfg	1
Plastics & rubber products mfg	2
Nonmetallic mineral product mfg	1
Primary metal mfg	1
Fabricated metal product mfg	11
Machinery mfg	8

Transportation equipment mfg	1
Furniture & related product mfg	2
Wholesale trade	20
Retail trade	82
Transportation & warehousing	18
Information	9
Publishing industries	5
Broadcasting & telecommunications	3
Information & data processing services	1
Finance & insurance	20
Real estate & rental & leasing	16
Professional, scientific & technical services	30
Management of companies & enterprises	3
Admin, support, waste mgt, remediation services	15
Health care and social assistance	44
Arts, entertainment & recreation	12
Accommodation & food services	51
Other services (except public administration)	47
Auxiliaries (exc corporate, subsidiary & regional mgt)	1
Unclassified establishments	6
Source:Source:U.S. Department of Commerce Economics and Statistics Administration, U.S. Census Bureau, Issued July 2002	

2006 HHS Poverty Guidelines

Persons in Family or Household	48 Contiguous States and D.C.	Alaska	Hawaii
1	\$ 9,800	\$12,250	\$11,270
2	13,200	16,500	15,180
3	16,600	20,750	19,090
4	20,000	25,000	23,000
5	23,400	29,250	26,910
6	26,800	33,500	30,820
7	30,200	37,750	34,730
8	33,600	42,000	38,640
For each additional person, add	3,400	4,250	3,910

SOURCE: *Federal Register*, Vol. 71, No. 15, January 24, 2006, pp. 3848-3849

The poverty guidelines apply to both aged and non-aged units. The guidelines have never had an aged/non-aged distinction; only the Census Bureau (statistical) poverty thresholds have separate figures for aged and non-aged one-person and two-person units.

Programs using the guidelines (or percentage multiples of the guidelines — for instance, 125 percent or 185 percent of the guidelines) in determining eligibility include Head Start, the Food Stamp Program, the National School Lunch Program, the Low-Income Home Energy Assistance Program, and the Children’s Health Insurance Program. Note that in general, cash public assistance programs (Temporary Assistance for Needy Families and Supplemental Security Income) do NOT use the poverty guidelines in determining eligibility. The Earned Income Tax Credit program also does NOT use the poverty guidelines to determine eligibility.

