

10-Year Plan to End Homelessness



Drawing Courtesy of Jack, age 4, and Caitlyn, age 6

Bay County, Michigan
A Community Where Everyone Has a Place to Live

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Coordinator

10-Year Plan to Solve Homelessness



Drawing courtesy of Jack, age 4, and Caitlyn, age 6.

**Bay County, Michigan:
A Community Where
Everyone Has a Place
to Live.**

Who Are the Homeless in Bay County?

So many times in Bay County when we mention homelessness we hear people say that there isn't a problem. Our problem doesn't present itself in the same way homelessness does in other parts of the country - the face of homelessness in Bay County is different. Our local homeless shelters are usually full. We have families that are doubled and tripled up in one bedroom apartments. We also have families and individuals that may be able to stay at a friend's home tonight but have no idea where they will sleep tomorrow.

- March 2005 through August 2006, the Good Samaritan Rescue Mission has sheltered 440 women and children in Bay County.
- In 2005, the Bay Area Women's Center served 836 men, women, and children.
- A point-in-time count on September 27, 2006, showed that there were 148 homeless men, women and children served by service organizations on that specific day.
- In Bay County, 712 families (2%) with children under the age of 5 were living in poverty and 1,560 Bay County families (or 5.2%) with children under the age of 18 were living in poverty (U.S. Bureau of Statistics, Census 2000).

If you would like to view the full version of the Bay County 10-Year Plan to End Homelessness please contact:

Ten Year Plan Participants

The Bay Continuum of Care (C of C) acknowledges and thanks those who provided valuable assistance to the Ten Year Plan to End Homelessness in Bay County. More than 100 people have contributed in one or more ways. We would like to specifically acknowledge all who participated in our June community event and July focus groups, the leadership of GM Powertrain who graciously assisted us in conducting the June community event, the leadership of the Michigan State Housing Development Authority, and all the Ten Year plans throughout the state and country who have freely shared their processes, experience and strategies.

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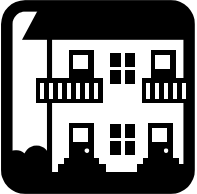
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Building the Infrastructure

Building the infrastructure means providing more units of affordable permanent housing along with the community will and resources to end homelessness.

The third and final section of this plan deals with developing a system/community where opportunities are available to all that will allow for permanent, stable housing. This may include housing with services available on site to allow for clients with a diagnosis of mental illness to be able to live an independent life. It may include housing stock that focuses on the special needs of residents who may be dealing with addiction or who may have recently left an abusive household.

Goals within this section include:

- Increase affordable housing stock in Bay County.
 - Improve data collection efforts.
 - Educate the community on the issues of housing and homelessness.
- 
- Develop programming (*housing*) appropriate for youth and teens.
 - Develop programming (*housing*) appropriate for single men.

“Never doubt that a small group of thoughtful, committed citizens can change the world. Indeed, it is the only thing that ever has.”

Margaret Mead

(Quote courtesy of the Institute for Intercultural Studies, Inc., New York)

This 10-Year Plan to End Homelessness in Bay County was completed as part of a state-wide initiative involving every county in Michigan. The Michigan State Housing Development Authority (MSHDA) encouraged all counties to complete a plan to end homelessness and every county in Michigan agreed.

Bay County has developed a vision to end homelessness - the ideal state being a community where everyone has a place to live; housing is safe, affordable and accessible. We envision a community where support is evidenced by a variety of housing options and supportive systems where equal opportunity exists. We see Bay County as a community that has available resources, is more easily accessible and offers a living wage that maintains housing for all individuals and families. We also see Bay County as a community that continually educates itself on the issues of homelessness. We truly believe prevention is the first step in eliminating the issue of homelessness and we truly believe that we can solve homelessness in ten years.

A large portion of our plan is centered on education. Perhaps some of the stereotypes we hear are the fault of a system that has not educated the masses as well as it should have. Our plan is to change that. We need people to know that a survey of 27 U.S. cities found that over one in four people in homeless situations are employed (U.S. Conference of Mayors, 2000 & 2003) and that in 2003, children under the age of 18 accounted for 39% of the homeless population; 42% of these children were under the age of five (National Law Center on Homelessness and Poverty, 2004). We need people to know that homelessness is a problem in Bay County. We need our community, our leaders, our landlords and our neighbors to take notice and help us end homelessness.

We can end homelessness in ten years – join us in making our vision a reality.

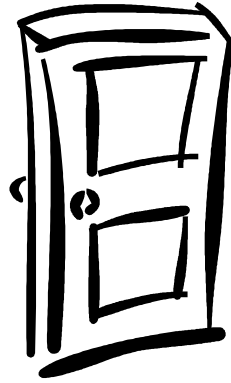
Closing the Front Door

Closing the front door means prevention of an episode of homelessness through retention of existing permanent housing.

Homeless Prevention will allow us to prevent those on the edge of losing their housing from becoming homeless. This can be done by providing rental assistance, utility assistance and supportive services directly related to the prevention of homelessness for those in danger of eviction, foreclosure, homelessness or those who are currently homeless. Homeless prevention is designed to stabilize individuals and families in their existing homes, shorten the amount of time that individuals and families spend in shelters and assist individuals and families with securing safe affordable housing.

Goals within this section include:

- Increase access to housing for all Bay County families and individuals.
- Increase access to and expand supportive services for all Bay County families and individuals at risk of homelessness.
- Improve coordination and awareness of community resources and programs.
- Increase communication and awareness of housing/homeless issues throughout the community.
- Improve coordination of homeless/housing services including a localized discharge plan.



Opening the Back Door

Opening the back door means rapid placement in affordable permanent housing upon the occurrence of an incident of homelessness.

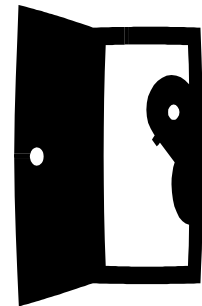
The second section of the plan focuses on intervention. Here we will focus on attacking the causes of homelessness and offering the right services to those in crisis in order to avoid shelter placement, reduce the length of stay in shelter and reduce recidivism.

Goals within this section include:

- Provide timely access to housing for homeless individuals and families.
- Increase access to and expand supportive services for homeless individuals and families.
- Develop and implement a *Housing First** program in Bay County.

*A Housing First approach is based upon the following two premises:

1. Re-housing persons experiencing homelessness should be the primary goal of our work with individuals and families.
2. By providing housing assistance and follow-up case management services after a family or individual is housed, we can significantly reduce the time people spend in homelessness.



BAY COUNTY TEN YEAR PLAN TO END HOMELESSNESS

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VISION

“to end homelessness in ten years”

“Never doubt that a small group of thoughtful, committed citizens can change the world. Indeed, it is the only thing that ever has.”

Margaret Mead (Quote courtesy of the Institute for Intercultural Studies, Inc., New York)

The homeless voice is often not heard and the sight of a homeless person is often not seen and if it is, it is too often dismissed. Bay County has determined that this can no longer occur. We have developed a plan that will allow for that homeless voice to be heard loudly and clearly and allows for something to be done in a timeframe that is appropriate and deserving.

It seems that homelessness is so grossly misunderstood – the concept of someone choosing to be homeless must be abolished. The concept that all homeless people are drug addicts or alcoholics must be abolished. The concept that homeless people are lazy and can resolve their own situation by getting a job must be abolished.

Bay County has developed a vision to end homelessness – the ideal state being a community where everyone has a place to live; housing is safe, affordable and accessible. We envision a community where support is given to all homeless individuals and families, and that support is evidenced by a variety of housing options and supportive systems where equal opportunity exists. We see Bay County as a community that has available resources, is more easily accessible and offers a living wage that maintains housing for all individuals and families. We also see Bay County as a community that continually educates itself on the issues of homelessness. We truly believe prevention is the first step in eliminating the issue of homelessness. Bay County truly believes that we can end homelessness in ten years.

A large portion of our plan is centered on education. Perhaps some of the stereotypes we hear are the fault of a system that hasn't educated the masses as well as it should have. Our plan is to change that. We need people to know that a survey of 27 U.S. cities found that over one in four people in homeless situations are employed (U.S. Conference of Mayors, 2000 & 2003) and that in 2003, children under the age of 18 accounted for 39% of the homeless population; 42% of these children were under the age of 5 (National Law Center on Homelessness and Poverty, 2004). We need people to know that homelessness is a problem in Bay County. Then we want our community, our leaders, our landlords and our neighbors to take notice and help us end homelessness.

The Bay County Plan to End Homelessness is based upon three categories: prevention, intervention and infrastructure. These three topics seem to be a common thread among many of the other plans to end homelessness that are currently in existence. Details on our three sections follow.

- Homeless Prevention will allow us to prevent those on the edge of losing their housing from becoming homeless. This can be done by assisting with rental assistance, utility assistance and supportive services directly related to the prevention of homelessness for those in danger of eviction, foreclosure or homelessness or are currently homeless. Homeless prevention is designed to stabilize individuals and families in their existing homes, shorten the amount of time that individuals and families spend in shelters and assist individuals and families with securing safe affordable housing.

- Intervention. In this part of our plan we will focus on attacking the causes of homelessness and offering the right services to those in crisis in order to avoid shelter placement, or reduce the length of stay in shelter, and reduce recidivism.
- Infrastructure deals with developing a system/community where opportunities are available to all which will allow for permanent, stable housing. This may include housing with services available on site to allow for clients with a diagnosis of mental illness to be able to live an independent life. It may include housing stock that focuses on the special needs of residents who may be dealing with addiction or who may have recently left an abusive household.

This plan is based on information gained from people in Bay County. A community- wide forum was held to introduce the issues of homelessness to those who were not familiar with it and to solicit information/concerns about the homeless situation in our community. A planning session followed where community members shared thoughts, experiences and ideas on the current situation and how to improve that situation in the future.

Focus groups were also held with clients who were staying at the Cornerstone Rescue Mission, Bay Area Women’s Center and at the Good Samaritan Rescue Mission. Clients from two transitional housing programs were also brought together to share their experiences and comments on what services helped, which had challenges, and what they could have utilized but wasn’t available to assist them in leaving their homeless situation.

We intend to begin implementation of our 10-Year Plan in January of 2007. We are aware that the goals and strategies that are listed in this plan may need to be changed or adjusted over the next ten years. The Continuum of Care has agreed to be the implementation body for the completion of our plan and that committee will keep this document up-to-date and make changes in the plan as circumstances demand.

Ending homelessness isn’t going to solve all the problems for the individuals and families that are served through shelters, agencies, and soup kitchens each day. It will, however, make working on those other issues much easier and allow for a much higher level of success.

“When people who come from different places begin to share a vision and be guided by it, then you have a force of incredible power.” -- James Gregory Lord (FACE)

We can end homelessness in ten years – join us in making our vision a reality.

The “Invisible” Problem

“After two decades in which homelessness has been an issue on the national policy agenda, our nation must now choose whether to allow the problem of homelessness to become a permanent fixture in our society or whether to pursue steps that will not just manage the problem but bring about its end.” -- Nan Roman, President, National Alliance to End Homelessness (Annual Report 2000)

Homelessness results from a complex set of circumstances often requiring people to choose between food, shelter, and other basic needs. On any given night, more than seven hundred thousand Americans across the nation will be without shelter and up to two million Americans will be homeless sometime during the year; there are over 35,000 homeless individuals and families on any given night in Michigan (Michigan Affordable Housing Community Action Plan).

Homeless persons are defined by the Department of Housing and Urban Development (HUD) as those who are sleeping in places not meant for human habitation, such as cars, parks, sidewalks, and abandoned buildings, or those who are sleeping in an emergency shelter as a primary nighttime residence. Persons may also be considered as homeless:

- if they are living in transitional or supportive housing for homeless persons but originally came from the streets or emergency shelters;
- ordinarily sleep in transitional or supportive housing for homeless persons but are spending a short time (30 consecutive days or less) in a hospital or other institution;
- are being discharged within a week from institutions in which they have been residents for more than 30 consecutive days and no subsequent residences have been identified and they lack resources and supportive networks needed to obtain access to housing;
- are fleeing from domestic violence and no subsequent residences have been identified and they lack resources and supportive networks needed to obtain access to housing; or
- are being evicted within a week from private dwelling units and no subsequent residences have been identified and they lack resources and supportive networks needed to obtain access to housing.

Counting persons who are homeless is a notoriously difficult task complete with definitional and technical challenges. As a result, comprehensive and accurate numbers are difficult to generate. Point-in-time data is one way to understand the magnitude of homelessness on a daily basis. The purpose of a point-in-time count is to determine the number of unduplicated homeless individuals in one area at any one time. A point-in-time count completed in Bay County on September 27, 2006, showed that 148 men, women and children were homeless on that day.

Not all persons who are homeless access the shelter system. In addition to those persons in shelters, many individuals are temporarily housed in institutions such as mental health and substance abuse facilities and jails; living on the streets or in cars; illegally squatting in abandoned public and private housing; or, as is particularly the case with families and youth, precariously doubled up with relatives or friends (Getting Housed, Staying Housed; Chicago Continuum of Care). In Bay County, homelessness is reflected by families and individuals who report having to double up in multi-family situations or stay with friends. “Couch jumping or

couch surfing” seems especially relevant for the youth population as well as single individuals. Temporary and transient consumers reflect homelessness in Bay County as well as a growing number of families and individuals who reside in the campgrounds and local motels.

Who are the Homeless in Bay County?

Families with Children

This group is one of the fastest growing segments of the homeless population. Families with children constitute approximately 40% of people who are homeless and make up the largest group of homeless people in rural areas (National Coalition for the Homeless). In 2004, an increase in shelter for families occurred in 79% of 27 cities surveyed. The increase in numbers of families seeking shelter rose over 7% in one year (U.S. Conference of Mayors, 2004). Since opening in March 2005 the Good Samaritan Rescue Mission had sheltered 440 women and children in Bay County through the end of August 2006.

Nationally, homeless families report that their major needs are for help finding a job, help finding affordable housing, and financial help to pay for housing. The services they most often receive, however, are clothing, transportation assistance, and help in getting public benefits. Only 20% of families report that they received help finding housing (Michigan Affordable Housing Community Action Plan).

Children

A survey of 30 cities, conducted by the U.S. Conference of Mayors, concluded that children under the age of 18 accounted for 25% of urban homeless population. The same study found that unaccompanied minors comprised 3% of urban homeless population (U.S. Conference of Mayors, 2000 & 2003). Between March 2005 and August 2006, the Good Samaritan Rescue Mission has served 245 women and 193 children. 2,814 nights of lodging were provided for children alone (this is the equivalent of 8 years!).

The phenomenon of youth homelessness is largely a reflection of family dysfunction and breakdown, specifically family conflict, abuse and disruption. Family conflict plays a huge role in youth homelessness by virtue of the youth’s developmental stage in life - they are largely financially, emotionally, and, depending on their age, legally dependent upon their families. Youth usually enter a state of homelessness as a result of 1) running away from home; 2) being locked out or abandoned by their parents or guardians; or 3) running or being emancipated or discharged from institutional or other state care (Fundamental Issues to Prevent and End Youth Homelessness).

Many youth become homeless due to systems failure of mainstream programs like child welfare, juvenile corrections, and mental health programs. Every year between 20,000 and 25,000 youth ages 16 and older transition from foster care to legal emancipation, or “age out” of the system (Fundamental Issues to Prevent and End Youth Homelessness). Last year in Bay County, four youth “aged” out of the system but that number is not reflective of children who were adopted, went into guardianship, returned home just before their 18th birthday or were dual wards. They enter into society with few resources and numerous challenges. Former foster care children and youth are disproportionately represented in the homeless population.

Many youth encounter the juvenile justice system while homeless. Without a home, family support, or other resources, homeless youth are often locked up because they are without supervision. For youth who are released from juvenile correction facilities, reentry is often difficult because they lack the familial support systems and opportunities for work and housing. Additionally, homeless youth are more likely than the general youth population to become involved in the juvenile justice system.

Homeless children face difficulties finding transportation to school, being evaluated for special education programs and services, participating in after-school events and extra-curricular activities, obtaining counseling and psychological services, and accessing before- and after-school care programs (Homelessness Initiative: Key Findings and Possible Grant Making Strategies). Because many homeless children have such poor education experiences, their future productivity and career prospects may suffer. The effects of homelessness last much longer than just the time spent in shelters (National Alliance to End Homelessness 2000).

Victims of Domestic Violence

Battered women living in poverty are too often forced to choose between remaining with their abusive partner or leaving the violence, with their children, and becoming homeless. In a study of 777 homeless parents (the majority of whom were mothers) in ten U.S. cities, 22% said they had left their last place of residence because of domestic violence (Homes for the Homeless, 1998). In addition, 34% of cities surveyed by the U.S. Conference of Mayors identified domestic violence as a primary cause of homelessness (U.S. Conference of Mayors, 1998). Last year, the Bay Area Women's Center served 836 men, women, and children and over the past five years they have served over 3,000 clients.

Veterans

Veterans comprise 34% of the general adult male population, yet 40% of all homeless men are veterans. Veterans have difficulty accessing local Substance Abuse and Mental Health facilities due to the perception that they can get these needs met through the VA. Studies of veterans receiving medical care at V.A. facilities have shown that a large percentage has co-occurring mental health issues, and has never received treatment for them. Rather, the V.A. has reduced its spending for mental health and addiction services by 8% over the past seven years, and by 25% when adjusted for inflation, and has not counteracted these cuts with complementary increases in the community care (The San Francisco Plan to Abolish Homelessness).

Persons with Mental Illness

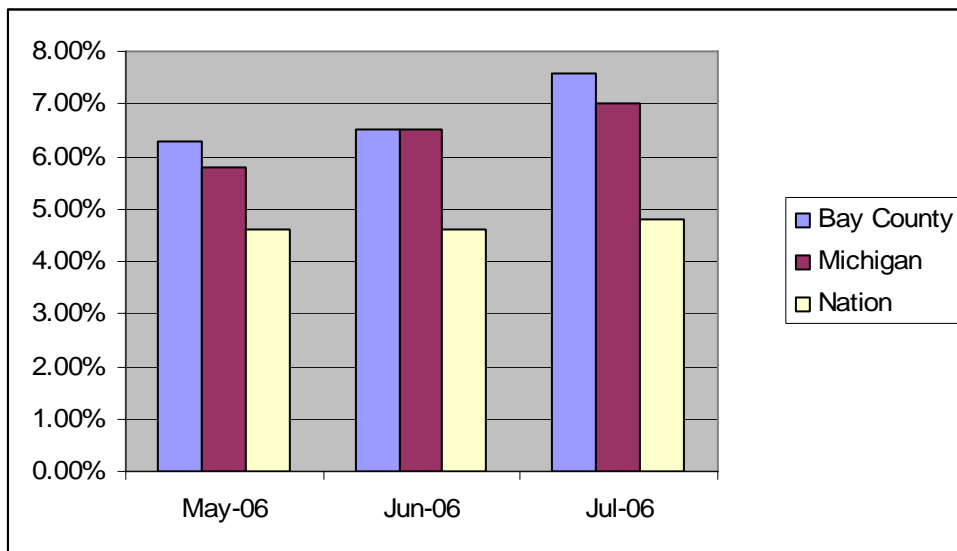
Approximately 20-25% of the single adult homeless population suffers from severe and persistent mental illness. Many mentally ill homeless people are unable to obtain access to supportive housing and/or other treatment services. The mental health support services most needed include case management, housing, and treatment (Why are People Homeless, MCAH).

Persons suffering from addiction disorders

While many people who are addicted to drugs or alcohol never become homeless, people who are poor and addicted are at increased risk. Many homeless individuals, who were not previously addicted, turn to drugs and alcohol as an escape from their everyday stress. An in-depth study of 13 communities across the nation revealed that there are service gaps in every community in at least one stage of the treatment and recovery continuum for homeless people (National Coalition for the Homeless, 1998).

Why are People Homeless?

A variety of reasons – homeless families and individuals are the working poor, struggling with low wages, have suffered job loss, and have dealt with a struggling economy. Bay County continues to reflect a higher unemployment rate (7.6%) than the state (7.0%) and the nation (4.8%)[Michigan Dept. of Labor & Economic Growth, July 2006]. This has remained consistent through the past three years and is not expected to reverse any time in the near future.



*U.S. Department of Labor
Bureau of Labor Statistics*

Bay County and the local economy are very concerned about the potential impact of reorganization (downsizing and/or possible closure) of a major manufacturing plant in the community in the future. A second issue for Bay County families and individuals highlights the fact that the majority of employment being replaced is in the service industry reflecting lower wages, often meaning several part-time positions to ensure the economic future of one's self or one's family.

Media reports of a growing economy and low unemployment (nationally) mask a number of important reasons why homelessness persists and in some areas of the country is worsening. Several reasons for this include:

- stagnant or falling incomes and less secure jobs offer fewer benefits
- recent real wage growth has not been enough to counteract a long pattern of stagnant and declining wages
- low-wage workers have been particularly hard hit by wage trends and have been left behind as the disparity between rich and poor has mushroomed.

Declining wages have put housing out of reach for many workers. In every state, more than minimum wage is required to afford a one-or two-bedroom apartment at Fair Market Rent. The affordable housing wage in Michigan in 2005 was \$13.92 to keep a two bedroom unit at 30% or less of income.

Housing Wage					
Hourly Wage Needed to Afford					
<i>(@ 40 hrs./wk.)</i>					
	Zero-Bedroom FMR	One-Bedroom FMR	Two-Bedroom FMR	Three-Bedroom FMR	Four-Bedroom FMR
Location					
Michigan	\$10.45	\$11.52	\$13.92	\$17.24	\$18.12
Bay County	\$ 7.50	\$ 8.38	\$10.19	\$13.62	\$14.00

National Low Income Housing Coalition, Out of Reach, 2005

Minimum wage is currently \$5.15 in Michigan and comprises the bulk of new jobs in this state (2005 MCAH – Update Fact Sheet). There is an expectation of slight increase in minimum wage to begin in October, 2006 (\$6.95). This increase is seen as both a positive and negative factor in solving this issue.

Nationwide in fact, as a median state, a minimum-wage earner would have to work 89 hours each week to afford a one-bedroom apartment at 30% of his/her income, the federal definition of affordable housing (National Low Income Housing Coalition 2001).

Work Hours/Week Necessary at Minimum Wage to Afford					
	Zero-Bedroom FMR	One-Bedroom FMR	Two-Bedroom FMR	Three-Bedroom FMR	Four-Bedroom FMR
Location					
Michigan	81	89	108	134	141
Bay County	58	65	79	106	109

National Low Income Housing Coalition, Out of Reach, 2005

A rising tide does not lift all boats, and in the United States today, many boats are struggling to stay afloat (Why are People Homeless, MCAH). The connection between impoverished workers and homelessness can be seen in homeless shelters, many of which house significant numbers of full-time wage earners. The following are some of the many issues affecting this tenuous relationship:

- Lack of availability and lack of affordable housing;
- Credit issues;
- Poor choices;
- Criminal background and histories;
- High energy costs;
- Inability to budget;
- Lack of health care;
- High health care costs;
- Lack of education;
- Addictions;
- Issues with transportation;
- Low skill level;
- Child care costs;
- Release from incarceration; and
- Discharge from the military.

Being poor means being one illness, accident, or paycheck away from living on the streets.

“If housing were inexpensive, or people could earn enough to afford housing, very few individuals would face homelessness.” -- Martha Burt, Ph.D., Urban Institute (September 2001)

Nationwide, low rent units have disappeared from the market in the millions. These units were either abandoned, demolished, converted into condominiums or expensive apartments, or have become unaffordable due to cost increases (Daskal, 1998). At the same time, the number of low-income renters increased, due to factors such as eroding employment opportunities and the declining value and availability of public assistance. Between 1993 and 2003, the shortfall in affordable and available housing stock remained at 5.2 million units and 37 million people will face affordability, crowding and uninhabitable conditions (2005 American Housing Survey). It would take annual production of more than 250,000 units for more than 20 years to close the housing affordability gap (Millennial Housing Commission 2002). Also, the demand for assisted housing greatly exceeds the supply: less than one-third of (eligible poor) renter households receive a housing subsidy (Daskal, 1998). Along with these challenges there are the many issues and challenges of housing discrimination as evidenced by multiple reported incidences and comments from focus groups held in July 2006 and community perception expressed in June 2006.

Nationwide 40% of persons living in poverty are children; in fact, the 2003 poverty rate of 17.6% for children is significantly higher than the poverty rate for any other age group. In Michigan over 20% or nearly 400,000 families earn minimum wage. In Bay County 712 families (2%) with children under the age of 5 were living in poverty and 1,560 Bay County families (or 5.2%) with children under the age of 18 were living in poverty (U.S. Bureau of Statistics, Census 2000).

Living in Poverty

“Whether one is concerned with welfare reform, education, health care or employment programs, any serious social policy aimed at addressing poverty in this country must encompass a housing strategy. In a fundamental sense, housing is central to the way people live, how they feel about themselves, and their ability to develop self-esteem, be good parents and acquire the skills and stability necessary for work.” -- Rachel G. Brat, Dept. of Urban and Environmental Policy, Tufts University (Shelterforce, #94, July/August 1997)

Homelessness and poverty are inextricably linked. People experiencing poverty are frequently unable to pay for housing, food, child care, health care, and education. Difficult choices must be made when limited resources cover only some of these necessities. Often it is housing, which absorbs a high proportion of income that must be dropped (Why are People Homeless, MCAH). Individuals and families are too often forced to choose between necessities such as food, personal needs, clothing, childcare, healthcare, and education.

The declining value and availability of public assistance is another source of increasing poverty and homelessness. Until its repeal in August 1996, the largest cash assistance program for poor families with children was the Aid to Families with Dependent Children (AFDC) program. Current Temporary Assistance to Needy Family (TANF) benefits and Food Assistance Program (FAP) combined are below the poverty level in every state; in fact, the median TANF benefit for a family of three is approximately one-third of the poverty level. As a result of lost benefits, low wages, and unstable employment, many families leaving welfare struggle to get medical care, food, and housing. Many lose health insurance benefits, and go without despite continued Medicaid eligibility. Contrary to popular opinion, welfare does not provide relief from poverty (Why are People Homeless, MCAH).

In addition to the reduction in the value and availability of welfare benefits for families, recent policy changes have reduced or eliminated public assistance for poor, single and disabled individuals (Why are People Homeless, MCAH). In more than 125 housing market areas, the cost of a one-bedroom apartment at Fair Market Rent was more than a person's total monthly SSI income (Technical Assistance Collaborative & the Consortium for Citizens with Disabilities Housing Task Force, 1999). Presently, most states including Michigan have not replaced the old welfare system with an alternative that enables families and individuals to obtain above-poverty employment and to sustain themselves when work is not available or possible (Why are People Homeless, MCAH).

In Michigan, an extremely low income household (earning \$18,785 or less than 30% of the Area Median Income [AMI] of \$62,618) can afford monthly rent of no more than \$470, while the Fair Market Rent for Bay County for a two bedroom unit is \$530. In 2004 nearly 300,000 Michiganders earned below 50% of AMI (MCAH – Fact Sheet).

In 2000, 39% of all people living in poverty had incomes of less than half the poverty level (\$18,000 for a family of 4). In Bay County 4.4% of families (1,344) reported earning \$10,000 or less during the previous year (they reported earning this amount working full time, the entire year, for minimum wage)[Bay Continuum of Care]. 11% or 3,409 Bay County families reported their annual income as being less than \$14,999 (U.S. Bureau of Statistics, Census 2000). In 2003, 29% of Michigan families were *low income* (below \$35,000 per year for a family of four) and 129,831 Michigan families earn less than \$10,000 per year (Waldren, Roberts and Reamer, 2004).

HUD considers housing to be “affordable” as long as the cost of housing, including rent or mortgage/tax payments plus basic utilities minus telephone service, does not exceed 30% of all household income. Nationally, by 2001 the number of people (4.9 million) spending over 50% of their income on housing jumped by 67% over a 3 year period (2005 MCAH). Almost 25% of Michigan renter households pay more than 50% of their income for rent. In the 2000 census, 7.8% of Bay County families (2,368 households) reported their monthly rent as consuming 35% or more of their household income.

Historically there has been a “we don’t have a homeless problem in Bay City/County” attitude. Despite this attitude, the following facts emerge:

- Good Samaritan Rescue Mission opened in March 2005 and has sheltered over 440 women and children in the first eighteen months that they have been open.
- The Bay Area Women’s Center can accommodate 40 individuals at any one time. Over the past year they have been never been below 95% capacity with many nights meeting 100% capacity.
- The Salvation Army recently opened a soup kitchen on Mondays and Wednesdays from 11 a.m. to 12:30 p.m. In their first month, they served 176 men, women and children.

It is the intent in the creation, development and implementation of this Ten Year Plan to broaden community support, implement prevention and intervention strategies as well as build an infrastructure that supports the systemic changes we need to make.

“No one level of government, no one sector can do this job alone. Every level of government and every stakeholder from the private sector, including consumers, need to be partnered to reach the goal.” --Philip F. Mangano (Good... to Better... to Great.... Innovations in 10-Year Plans to End Chronic Homelessness in your Community - US Interagency Council on Homelessness)

Though there are resources available to people at risk of becoming homeless, accessing these resources often requires multiple trips to different agencies. For some resources, tenants can not receive assistance until served with an eviction notice, adding to costs and risks for both tenants and landlords. Prevention resources have been under-funded, poorly coordinated and poorly communicated across all sectors. Too many vulnerable individuals and families are unaware of the important resources that do exist, and many public programs discharge people into the homeless system or postpone rather than prevent homelessness.

Today, fragmentation, insufficient resources, and lack of civic and political will, prevent service providers and agencies from best responding to the varied needs of individuals and families at risk of homelessness. It is the intent in the creation of this plan to reduce the fragmentation, increase resources, and build civic and political will to enable service providers and agencies to efficiently and effectively respond to the variety of needs of individual and families at risk of homelessness.

Bay County has a serious shortage of available, safe, affordable housing units/stock. In addition, the need for permanent supportive housing, as well as accessible housing has not been addressed adequately in Bay County. Bay County has more than 332 individuals and families (as of August 2006) on waiting lists for affordable housing. People requesting affordable housing vouchers have an average wait of 6-18 months. There are also some closed waiting lists for some 2 bedroom and 3 bedroom units – this is the greatest need request expressed by families.

The average annual income for a person on Supplemental Security Income is \$ 6,848; the average annual rent for a two-bedroom apartment in Bay County is \$6,360. Such disparity, without plans to create more affordable housing, puts a significant number of our vulnerable neighbors at risk of becoming homeless.

In some Bay County shelter care, once individuals and families are entered into the system, some receive inconsistent, insufficient, or inappropriate services. As a result, some spend longer than necessary in shelter (long shelter stays are also a function of the lack of permanent supportive or subsidized housing units in Bay County) or are not served at all. Even worse, some individuals and families avoid the shelter system entirely, choosing instead to live on the street or out of their car.

“Homelessness only ends when people are in permanent housing that they can afford. Anything else is just making homelessness more pleasant.” -- Tanya Tull, Executive Director, Beyond Shelter – Homelessness Initiative; Schwab Foundation)

Without additional permanent affordable housing with easy access to supportive services, there is little hope for people to change their circumstances. For them, and for the community at large, homelessness is inextricably tied to hopelessness. Through the creation of this plan, the community has an opportunity to end both. In our Ten Year Plan we look at a variety of new supportive housing such as Housing First, Housing Resource Center (Detroit), Teen Parent Program (Saginaw) and other successful programs implemented around the nation in order to best support and effectively impact families and individuals long term.

Essential services for people who are homeless exist in multiple agencies and innumerable programs in several dispersed locations. Because of the nature of this structure, seeking help is anything but efficient, and in some ways lacking compassion. At the community level, assessing needs, setting priorities and seeking funding has often been insular and fragmented. Funders have had difficulty making well-informed decisions without access to reliable system-wide data and an assessment of the community's highest priority needs. Also, there has been no set of agreed-upon standards for administration and service delivery among providers or within the community.

The people of Bay County have demonstrated their willingness to let go of stereotypes and partisanship to understand and find workable and measurable solutions to this problem. At present, the compelling, and emotional stories of our neighbors are not matched with documented data – real numbers. Without outcome-oriented data, members of this community will find it hard to perceive their role in helping to prevent people from becoming homeless. Without the ability to measure success against failure, the community will continue to be caught in well-meaning but ultimately failed policy. Our Ten Year Plan addresses implementation and formalization of a data bank that supports meeting outcomes for families and individuals that have a long-term impact on the entire community.

“Where all think alike, no one thinks very much.” --- Walter Lippmann

This plan seeks to develop long-term solutions through new collaborations in the community and is a living document – we expect it to change and grow through the ten year period as the plan is implemented. Through collaboration, we can leverage our combined expertise and resources to increase housing production, improve the service quality and coordination, and increase access to services, promote greater public understanding and support for community-based initiatives, alleviate the barriers to home ownership, and create a stronger, more diverse community. Collaboration is critical to our success.

Public policy and practice should ensure housing models and services that include services for homeless youth. We believe that communities must invest in addressing youth homelessness through policies and practices that mandate public systems responsibility. They must also develop supportive and stable housing programs as an efficient and cost effective way to direct youth to a path of independence and productivity.

“The world we have created is a product of our thinking. It cannot be changed without changing our thinking.” -- Albert Einstein

In order to build public support for change in policies aimed at addressing affordable housing, community development, and homeless needs, it is essential to increase the public's awareness and understanding of the scope of the problems and the importance to act. By launching a focused, comprehensive education campaign, we will build a solid foundation of support for the policies and programs that address the most pressing issues associated with affordable housing, community development, and homelessness. We will engage our local

leaders and legislators in discussions about the need to increase funding opportunities for affordable housing initiatives, programs, and services in Bay County.

Our Ten Year Plan promotes permanent supportive housing as a successful, cost effective combination of affordable housing and access to a wide variety of supportive services for its residents in order to help them lead a more stable and meaningful life. Access to supportive services is vital in assuring that tenants of supportive housing remain housed. Supportive services must be flexible and available to people as desired and needed. We see the outcome of providing affordable housing with supports that make it sustainable will:

- 1) prevent homelessness whenever possible;
- 2) rapidly re-house people when homelessness cannot be prevented; and
- 3) provide supportive services that promote housing stability and self-sufficiency.

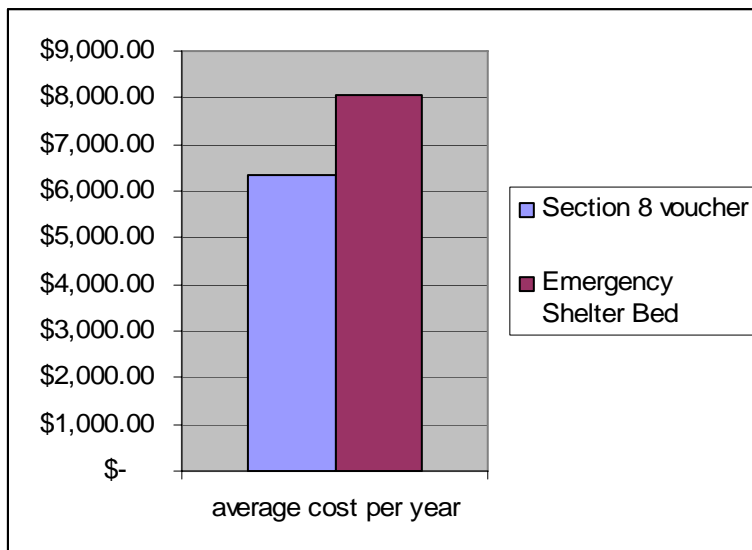
Our vision for Bay County and our Ten Year Plan supports ending homelessness through strengthening communities by:

- coordinating existing services;
- finding additional resources to fill gaps;
- generating political will and civic support in the fight against homelessness;
- improving systems - attacking the causes of homelessness and offering the right services to those in crisis in order to avoid shelter placement and reduce their length of stay in shelter;
- preventing recidivism; and
- ensuring that permanent supportive housing, as well as accessible housing meets the current and future need of Bay County.

Cost and Benefit

“If we always do what we’ve always done, we’ll always get what we always got.”
-- Alcoholics Anonymous

The cost of homelessness can be quite high. Because homeless people have no regular place to stay, people who are homeless use a variety of public systems in an inefficient and costly way. It often seems that placing homeless people in shelters, while not the most desirable course is at least the most inexpensive way of meeting basic needs; this is deceptive. While emergency shelter care is sometimes necessary for short-term crises, it is a costly alternative to permanent housing. The cost of an emergency shelter bed funded by HUD’s Emergency Shelter Grants program is approximately \$8,067, which is more than the average annual cost of a federal housing subsidy (Section 8 Housing certificate).



Preventing homeless episodes or ensuring a speedy transition into stable permanent housing can result in a significant cost savings (A Plan: Not a Dream How to End Homelessness in Ten Years).

People who are homeless are more likely to access costly health care services:

- According to a report in the New England Journal of Medicine, homeless people spent an average of four days longer per hospital visit than did comparable non-homeless people. This extra cost, approximately \$2,414 per hospitalization, is attributable to homelessness.
- A study of hospital admissions of homeless people in Hawaii revealed that 1,751 adults were responsible for 564 hospitalizations and \$4 million in admission cost. Their rate of psychiatric hospitalization was over 100 times their non-homeless cohort. The researchers conducting the study estimate that the excess cost for treating these homeless individuals was \$3.5 million or about \$2,000 per person.
- Physician and health care expert Michael Siegel found that the average cost to cure an alcohol related illness is approximately \$10,660. Another study found that the average

cost to California hospitals of treating a substance abuser is about \$8,360 for those in treatment, and \$14,740 for those who are not.

- A recent study of supportive housing in Connecticut compared Medicaid costs for residents for six-month periods prior to and after their move into permanent supportive housing. Reimbursements for mental health and substance abuse treatments decreased by \$760 per service user while reimbursements for inpatient and nursing home services decreased by \$10,900 (A Plan: Not a Dream How to End Homelessness in Ten Years).

People who are homeless spend more time in jail or prison – sometimes for crimes such as loitering – which is tremendously costly:

- According to a University of Texas two-year survey of homeless individuals, the cost of each person to the taxpayers is \$14,480 per year, primarily for overnight jail incarceration.
- A typical cost of a prison bed in a state or federal prison is \$20,000 per year (A Plan: Not a Dream How to End Homelessness in Ten Years).

Youth who are homeless:

- In Colorado it costs \$53,655 to place a young person in youth corrections for one year and \$53,527 for residential treatment. Comparatively, it costs \$5,378 for the only licensed homeless and runaway youth supportive housing program in Colorado to move a young person off of the streets and perhaps prevent the incurrence of future expenses (A Plan: Not a Dream How To End Homelessness In Ten Years).

Strategic Response

Members of the Bay Continuum of Care met in early April and developed a Ten Year Advisory Committee inclusive of required signatory agencies per Michigan State Housing Development Authority (MSHDA). The Ten Year Plan Advisory Committee provides oversight and direction to the planning process and will ensure the outcomes are achieved by the dates outlined in the plan. The Advisory Committee has assisted in the assignment of Project Lead, Project Coordinator and Project Consultant for the Ten Year Plan. The Ten Year Plan Advisory Committee has met on regular two week intervals and assisted in the development of three sub-committees: Prevention, Intervention and Infrastructure. Those three sub-committees met through the summer of 2006 on a regular basis as goals, objectives, and strategies were developed for each area of the plan. The sub-committees did not work in isolation and the goals reflected throughout the entire plan represent the cumulative, collaborative thoughts of all three groups and the Advisory Committee. As work was completed on each goal area, it was shared with the rest of the committees for input and reflection.

Attachment A lists all participants for the Ten Year Advisory Committee and all sub-committee participation. In addition the plan was reviewed by Bay Human Service Collaborative Council (HSCC) and Continuum of Care membership before October 15th 2006 submission date.

Community input was sought in a one-day event held on June 14th 2006 designed to inform, educate and solicit participation in the writing of the plan. Over 73 members of the community representing service providers, non-profits, the business community, Citizen District Councils (*see note below), local representation from the City, and church groups participated in this education and information gathering session. Several new members from the community sit on the Ten Year Planning Committee and various sub-committees as a result of interest built from that day's work. Community input was also sought as the plan was sent to community membership for review before draft submission on August 31st 2006.

Consumer input was sought in a one-day community event held June 14th 2006 designed to inform, educate and solicit participation in the writing of the plan. Consumers were also invited to be a part of the Ten Year Planning Committee and Advisory Committee. Focus groups were held with a variety of consumers (domestic violence, emergency shelter, transitional housing, formerly homeless) during the month of July 2006. Consumers have been consulted for review of the current plan before August 31st 2006 and October 15th 2006 deadlines and focus groups will continue to be held on an annual basis in order to gauge progress.

In the next section of the document you will read the goal areas being addressed by Bay County. Prevention "Closing the Front Door to Homelessness", Intervention "Opening the Back Door to Homelessness" and Infrastructure "Building the Foundation" form the basis of the plan which focuses greatly on building civic and political will to change through education and advocacy throughout the community. We expect this plan to change and grow over the years as a result of further acceptance and investment by additional parties, so it will remain a "living" document. Those three goal areas provide the community with a unique "window of opportunity" to end homelessness in Bay County in the next ten years.

"Nothing will work unless you do." --- *Maya Angelou*

We can end homelessness in ten years – join us in making our vision a reality.

***Note --** The purpose of the Citizen District Councils are to serve as the formal means through which active citizens participate in providing input for a better community development program and understanding of future community activities within the City of Bay City. There are five CDC's that represent the City of Bay City. Each council has up to 25 members. Functions of a council include:

- The use of the skills, knowledge and experience of its members and the organizations and groups they represent to assist and advise the local government with respect to programs for the orderly growth, development and redevelopment of the district area.
- Keep the residents of the district area informed about such program and progress there under.
- Promote better relations between the local government and the residents of the urban renewal district area.

Closing the Front Door to Homelessness (Prevention) –Ending homelessness means strengthening the community: coordinating existing services, finding additional resources to fill gaps, and generate political will and civic support in the fight against homelessness. Closing the front door means prevention of an episode of homelessness through creation and retention of permanent housing.

Outcome: reduce the number of people who become homeless

Goal 1: Increase access to housing for all Bay County families and individuals.

Objective:	Strategies:	Who:	Timeline:	Cost (if appl.):	Measurement:	Status:
Assist clients – residents in locating safe, affordable, accessible housing	1. Explore feasibility of using MSHDA Housing Locator Program (HLP)	C of C Chairperson	8-07	-0-	1. Data received and reported to C of C by 8/07.	Yellow
	2. Implement if appropriate	Chair – Prevention Committee	10-07	Minimal	2. Utilization of Housing Locator Program by landlords and renters.	Yellow
	3. Educate the community and client on HLP	Chair – Prevention Committee	1-08	-0-	3. Four presentations given to the community	Yellow
	4. Develop a plan to assist with transportation for housing searches	Chair – Prevention Committee	6-08	-0-	4. Plan developed and presented to CoC by 6/08.	Yellow

Closing the Front Door to Homelessness (Prevention) –Ending homelessness means strengthening the community: coordinating existing services, finding additional resources to fill gaps, and generate political will and civic support in the fight against homelessness. Closing the front door means prevention of an episode of homelessness through creation and retention of permanent housing.

Outcome: reduce the number of people who become homeless

Goal 2: Increase access to and expand supportive services for all Bay County families and individuals at risk of homelessness

Objectives:	Strategies:	Who:	Timeline:	Cost (if appl.):	Measurement:	Status:
Increase availability and access to life skills classes – programs (ex: budgeting, parenting, home economics, literacy, social skills, personal care, etc.)	1. Inventory current “life skills” courses offered in the community	Chair – Prevention Committee	3-07	-0-	1. Current resource status reported to C of C	Yellow
	2. Determine gaps and identify classes needed		5-07	-0-	2. Report submitted to C of C	Yellow
	3. Develop a plan that brings all those together		7-07	-0-	3. Plan developed	Yellow
	4. Provide outreach and education to residents/clients/ community		11-07	-0-	4. Four presentations given in the community. 4a. Publish list of life skills classes biannually in the BCPN newsletter.	Yellow
Ensure availability of ongoing case management – mentoring for all individuals in need	1. Inventory case management programs available currently	Chair – Prevention Committee	9-07	-0-	1. Results presented to CoC by 9/07	Yellow
	2. Examine mentoring process as a possible resource for case managers		9-07	-0-	2. Results/suggestions presented to CoC by 9/07	Yellow
	3. Develop assessment tool to		11-07	-0-	3. Present suggested tool to CoC by 11/07.	Yellow

	<p>identify potential at risk families and individuals</p> <p>4. Develop a plan to approach at-risk individuals and families</p> <p>5. Develop case management program that serves all populations in need</p>		<p>2-08</p> <p>10-08</p>	<p>-0-</p> <p>-0-</p>	<p>4. Plan developed and distributed to all member agencies in CoC and 20 agencies not affiliated with CoC.</p> <p>5. Distribution and utilization of case management load</p>	<p>Yellow</p> <p>Yellow</p>
<p>Increase access to Jobs/Job training classes</p>	<p>1.Inventory current resources</p> <p>2. Explore/bring “Labor Ready” program in the City/County.</p> <p>3.Educate clients and employers of existing job banks and assist with access to them (Michigan Talent Bank)</p>	<p>Chair – Prevention Sub-committee</p> <p>Chair – Prevention Sub-Committee Speaker’s Bureau C of C PR Committee</p>	<p>11-06</p> <p>7-07 7-10 (Implementation)</p> <p>7-07</p>	<p>-0-</p> <p>-0-</p> <p>To be determined</p> <p>-0-</p>	<p>1. Current resources status report given to C of C</p> <p>2. “Labor Ready” company open in Bay County by 7/10</p> <p>3.Increased # of job searches on website for Bay County and Increased # of employers utilizing Job Bank website</p>	<p>Yellow</p> <p>Yellow</p> <p>Yellow</p>
<p><u>Increase participation in and access to higher education</u></p>	<p><u>1. Conduct on-site workshops to assist with FAFSA and admissions forms</u></p>	<p>Chair – Prevention Sub Committee</p>	<p>8-08</p>	<p>-0-</p>	<p>1. Hold 2 workshops per year.</p>	<p>Yellow</p>

<u>Increase funding for homeless prevention by 10% by 2009</u>	<u>1.Protect current resources</u>	C of C Coordinator	11-06	To be determined	1. Current programs continue to assist clients	Yellow
	<u>2.Establish baseline of funding in Bay County</u>	C of C Coordinator	3/07	-0-	2. Funding baselines established – report to C of C	Yellow
	<u>3. Research grant resources and apply for pertinent grants.</u>	C of C Coordinator	6-08	Minimal	3. Grant applications on file and CoC approved.	Yellow
	4. Develop inventory of potential funding sources	Chair - C of C PR Committee	6-08	-0-	4. Inventory developed and reported to C of C	Yellow
	5.Develop one C of C fundraiser		11-08	\$250	5. Fundraiser developed and implemented raising at least \$1,000.00	Yellow

Closing the Front Door to Homelessness (Prevention) –Ending homelessness means strengthening the community: coordinating existing services, finding additional resources to fill gaps, and generate political will and civic support in the fight against homelessness. Closing the front door means prevention of an episode of homelessness through creation and retention of permanent housing.

Outcome: reduce the number of people who become homeless

Goal3: Improve coordination and awareness of community resources/programs

Objectives:	Strategies:	Who:	Timeline:	Cost (if appl.):	Measurement:	Status:
Develop creative and innovative methods to share information in the community Make community aware of homelessness by training providers in the use of media	1. Create a committee to assess current methods – successes and failures	PR Chair Chair - Prevention Committee	5-08	-0-	1. Committee created	Yellow
	2. Develop a plan (including Homeless Awareness Booth at community events)	PR Chair and Chair – Prevention Committee	5-08	-0-	2. Plan developed	Yellow
	<u>1. Contact Chairperson of PR Committee to “assign” task and propose finish date to Chair</u>	PR Chair C of C Chair Trained C of C Members	3-09	-0-	1. Tasks assigned with expected completion date	Yellow
	<u>2. Contact local for-profit businesses to obtain a contact in media and marketing (ex: Michigan Sugar, Bay Regional Medical Center, SC Johnson, GM Powertrain)</u>	PR Chair	3-09	-0-	2. Contacts obtained – list created # of people attending trainings	Yellow
	<u>3. Invite contacts to C of C meeting to discuss the development of marketing/media strategy</u>	PR Chair	3-09	-0-	3. Meeting minutes – Marketing – media strategy developed	Yellow

Improve coordination of support services for homeless prevention in Bay County	<u>1. Establish a resource – program inventory</u>	BACC Call Center	1-07	-0-	1. Resource Guide developed	Yellow
	<u>2. Conduct focus groups of homeless clients</u>	Non-biased 3 rd party – to be determined	7-06	-0-	2. Client feedback reported to C of C	Green
	<u>3. Create annual satisfaction survey for homeless clients</u>	Chair – Prevention Committee	7-07	-0-	3. Survey developed and implemented – results reported to C of C	Yellow

Closing the Front Door to Homelessness (Prevention) –Ending homelessness means strengthening the community: coordinating existing services, finding additional resources to fill gaps, and generate political will and civic support in the fight against homelessness. Closing the front door means prevention of an episode of homelessness through creation and retention of permanent housing.

Outcome: reduce the number of people who become homeless

Goal 4: Increase communication and awareness of housing/homeless issues

Objectives:	Strategies:	Who:	Timeline:	Cost (if appl.):	Measurement:	Status:
Create an active collaboration between Bay C of C and Bay Area School systems	1.Research and collect data regarding students at risk of homelessness (use DHS, YIT, CORY, MICAH, school systems [ISD], juvenile detention, Dept. of Child & Family Services Risk & Protective factors) 2.Work with Homeless School Liaison to improve services.	C of C Chair C of C Coordinator Homeless School Liaison	10-08	-0-	1.Compiled data – completed report	Yellow
					2. Liaison participates in C of C meetings – activities – sub-committees	Yellow

Closing the Front Door to Homelessness (Prevention) –Ending homelessness means strengthening the community: coordinating existing services, finding additional resources to fill gaps, and generate political will and civic support in the fight against homelessness. Closing the front door means prevention of an episode of homelessness through creation and retention of permanent housing.

Outcome: reduce the number of people who become chronically homeless

Goal 5: Improve coordination of homeless/housing services (discharge plan)

Objectives:	Strategies:	Who:	Timeline:	Cost (if app.):	Measurement:	Status:
Create discharge plan that is inclusive of all institutions and systems of care in Bay County	1.Document discharge planning policies of all institutions and systems of care	C of C Discharge Planning Group	7-07	-0-	1.Discharge Plan policies distributed to the C of C	Yellow
	2.Identify pertinent partners to participate in discharge planning process	Chair – Prevention Committee Chair – Discharge Planning Group	11-07	-0-	2. Partners identified and participating	Yellow
	3. Create ‘flow chart’ of services – resources and contacts	C of C Discharge Planning Group	3-08	-0-	3. Flow chart created and distributed	Yellow
	4. Educate the community and pertinent partners on the use of flow chart	Chair – Prevention Committee PR Committee – C of C	5-08	-0-	4. 5 presentation conducted with community partners - agencies	Yellow

Opening the Back Door to Homelessness (Intervention) – Ending homelessness means improving systems or attacking the causes of homelessness and offering the right services to those in crisis in order to avoid shelter placement, reduce their length of stay in shelter, and prevent recidivism

Outcome: Increase timely placements into permanent supported housing of people who are currently experiencing homelessness
Dramatic decrease in the number of individuals who experience homelessness.

Goal 1: Provide timely access to housing for homeless individuals and families

Objective:	Strategies:	Who:	Timeline:	Cost (if appl.):	Measurement:	Status:
Increase cross-system collaboration among providers/agencies that eliminates processing delays and promptly provides public assistance for which the applicant is eligible	1. Develop uniform referral process incorporating HMIS universal data elements and include DHS participation.	Chair – HMIS Committee	6-08	-0-	1. Referral developed and in use by 60% of agencies who are CoC Members	Yellow
	2. Work with special populations (DV, youth) to ensure inclusion in uniform referral process	Chair – Intervention Committee	6-08	-0-	2. All special populations defined and referral in use by 60% of agencies that are members of CoC that serve special populations.	Yellow
	3. Develop a service satisfaction survey (client/provider)	Chair – Intervention Committee	9-08, on-going.	-0-	3. Collect 40 surveys quarterly from clients accessing services at agencies using new referrals to show new process resulted in increased level of service delivery.	Yellow

Opening the Back Door to Homelessness (Intervention) -- Ending homelessness means improving systems or attacking the causes of homelessness and offering the right services to those in crisis in order to avoid shelter placement, reduce their length of stay in shelter, and prevent recidivism
Outcome: Increase timely placements into permanent supported housing of people who are currently experiencing homelessness
Dramatic decrease in the number of individuals who experience homelessness.

Goal 2: Increase access to and expand supportive services **for homeless individuals and families** (this differs from Prevention – *increase access to and expand supportive services for all Bay County residents*)

Objective:	Strategies:	Who:	Timeline:	Cost (if appl.):	Measurement:	Status:
Provide – Coordinate comprehensive case management services for homeless individuals and families	1. Investigate/identify a contact / focal point to oversee case management	Chair – Intervention Committee	9-07	-0-	1. Investigation complete.	Yellow
	2. Identify funding for Housing Resource Specialist	Chair – Intervention Committee	11-07	1 full-time FTE (salary/benefits) Technical resources (enabling person to perform duties)	2. Funding source identified	Yellow
	3. Examine research or evidenced based programs (such as F2F model used by DHS) & adopt (if appropriate – applicable)	Housing Resource Specialist	9/08	-0-	3. Format/process/ program established for case management services to be presented to CoC by 9/08.	Yellow

Opening the Back Door to Homelessness (Intervention) - – Ending homelessness means improving systems or attacking the causes of homelessness and offering the right services to those in crisis in order to avoid shelter placement, reduce their length of stay in shelter, and prevent recidivism
Outcome: Increase timely placements into permanent supported housing of people who are currently experiencing homelessness.
Dramatic decrease in the number of individuals who experience homelessness.

Goal 3: Develop and implement a “Housing First” program in Bay County

Objective:	Strategies:	Who:	Timeline:	Cost (if appl.):	Measurement	Status
Identify funding possibilities (dedicate resources for Housing Resource Specialist)	1. Identify guidelines or program requirements including local and national program models and implementation strategies	Chair – Intervention Committee	8/07	-0-	Program/guidelines are established and reported to CoC by 8/07.	Yellow
Define the role of Housing Resource Specialist	1. Create and clarify job description (including who else is doing this and how it is being implemented locally and nationwide)	Chair – Intervention Committee	9/07	-0-	1. Job description complete by 9/07.	Yellow
	2. Define reporting process	Chair – Intervention Committee	8-07	-0-	2. Reporting process identified	Yellow

Develop Bay County Housing First Program	1. Adapt Housing First model to Bay County based upon identified local resources, needs, barriers, etc.	Chair – Intervention Committee	2-08	To be determined – HUD, MSHDA, community partners used as resources	1. Written program description in place by identified agency by 2/08	Yellow
	2. Develop monitoring and evaluation process	Chair – Intervention Committee	2-08		2. Written monitoring process (including evaluation) presented to CoC by 2/08	Yellow
Implement Bay County Housing First program	1. Perform job search and hire Housing Research Specialist	Chair – Intervention Committee	6-08		1. Housing Resource Specialist hired	Yellow
	2. Educate the community, consumers, and collaborative partners on the program		01-09		2. Six presentations given annually to community groups/organizations.	Yellow
	3. Monitor, evaluate and make changes to the program		06-09		3. Five families or individuals actively participate in Housing First Program. Annual report to CoC submitted on results of monitoring and evaluation outcomes (including consumer surveys)	Yellow

Building the Infrastructure – ending homelessness means creating homes by providing high-quality, safe, affordable housing units/stock for all Bay County households, inclusive of special populations (mental health, veterans, substance abuse, teens, etc.). Ending homelessness means that permanent supportive housing, as well as accessible housing meets the needs of Bay County. **Outcome:** Increased number of rental and ownership properties that are safe and affordable to all Bay County households (inclusive of special populations) at a cost not to exceed 30% of family/individual income.

Goal 1: Increase safe affordable housing stock in Bay County

Objective:	Strategies:	Who:	Timeline:	Cost (if appl.):	Measurement	Status
Increase funding that is available to subsidize rental costs for a variety of time periods and on a sliding scale related to enhance income and/or assets	1.Explore funding and program opportunities for rental cost subsidies (increase in rental rehab \$\$ and) 2.Maintain current # of Section 8 vouchers and project based units 3. Increase # of Section 8 vouchers 4. Advocate MSHDA to increase vouchers into Bay County	Chair – Infrastructure Committee MSHDA Resource – Homeless Specialist	4-07	-0-	1. Report to C of C on status of funding and opportunities	Yellow
			6-08	-0-	2. Increase by 10% in the number of project based units	Yellow
			6-08	-0-	3. Increase by 10% in the number of Bay County vouchers	Yellow
			6-07	-0-	4. Five letters/ advocacy calls completed	
Increase government and private funds designated for the development of affordable permanent and supportive housing in Bay Co.	1.Explore feasibility of implementing Co-op model 2. Contact CSH for training – info – support 3. Meet with developers to broaden awareness and community support	Chair – Infrastructure Committee	5-08	-0-	1. Completed report to C of C	Yellow
			10-08	-0-	2. Training completed for non-profits, interested applicants, and interested community members by 10/08.	Yellow
		Bay City Housing Commission	6-08	-0-	3. Information gathered and shared	

	for affordable housing units 4. Investigate tax credits for developers and brokers	Bay Area Housing	6-08	-0-	with 3 developers 4. Tax credit information shared with 5 partners	Yellow
	5. Engage the business community to identify ways to leverage existing housing funds with more private funding dollars	Chair – Infrastructure Committee Chair – C of C	6-2010	-0-	5. Information disseminated to 30 business leaders	Yellow
Advocate to increase the number of qualified inspectors to do housing inspections	1. Educate on community need. 2. Educate Commissioners and City leaders	PR Chair and C of C Membership	6-08	-0-	1. Education package developed and communicated 2. 2 Community presentations given to leaders with 10% increase in knowledge (pre-and post-test)	Yellow
			6-08	-0-		Yellow
Advocate for mixed housing use across the community - county	1. Develop cost – benefit analysis system 2. Educate on benefits of mixed housing	Chair - HMIS Comm. C of C Coordinator	6-2015	To be determined	1. Creation of cost-benefit analysis 2. One new mixed use housing development in the county	Yellow
						Yellow
Advocate for the improvement of current housing stock (fix existing housing, rental rehab for current housing, etc.)	1. Educate the City on the value of maintaining current housing stock 2. Maximize use of current funds for housing maintenance 3. Increase the will to generate additional	Chair – Infrastructure Committee with Bay Area Housing Commission Rep. And Bay City Housing Commission Rep. support	11/07	-0-	1. Education session scheduled and completed by 11/07	Yellow
			1-08	-0-	2. Education session scheduled and completed by 1/08.	Yellow
			1-2010	To be determined	3. Report to C of C	

	funds from community reinvestment (private)				indicates three new supporters for community investment	
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Building the Infrastructure - ending homelessness means creating homes by providing high-quality, safe, affordable housing units/stock for all Bay County households, inclusive of special populations (mental health, veterans, substance abuse, teens, etc.). Ending homelessness means that permanent supportive housing, as well as accessible housing meets the needs of Bay County. **Outcome:** Increased number of rental and ownership properties that are safe and affordable to all Bay County households (inclusive of special populations) at a cost not to exceed 30% of family/individual income.

Goal 2: Improve data collection efforts

Objective:	Strategies:	Who:	Timeline:	Cost (if appl.):	Measurement	Status
Establish baseline measurements of all critical data utilizing HMIS and other data sources	1. Work with MCAH to establish local baselines	Chair – HMIS Comm.	8-07	-0-	1. Baselines established	Yellow
	2. Identify and contact other data sources	Chair – HMIS Comm.	8-2010	-0-	2. Resources identified and contacted	Yellow
	3. Encourage non-HMIS agencies to collect data for central entry	Infrastructure Committee	9-09	Minimal	3. 4 new agencies added to HMIS system between 1/07 and 9/09.	Yellow
	4. Explore other data entry collection options	Chair – HMIS Committee and PR Committee Chair	8-07	-0-	4. Report presented to C of C with suggested findings/survey options	Yellow
Share data generated by HMIS and other sources to inform and direct community planning and the delivery of housing and supportive services	1. Conduct annual media blitz using data generated during Homeless Awareness Week	Chair – HMIS Committee and PR Committee Chair	11-08	Minimal	1. Information utilized by 5 media sources	Yellow
	2. Schedule meetings with City and County Planning Committee to share data		11-08	-0-	2. HMIS information used by community – reflected in City and County Planning minutes - reports	Yellow

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Goal 3: Educate the community on the issues of housing/homelessness

Objective:	Strategies:	Who:	Timeline:	Cost (if appl.):	Measurement	Status
Increase knowledge in the community on accurate Bay County housing – eliminate misperceptions	1. Work with MMCAA to bring ‘Bridges Over Poverty’ training to Bay County	Chair – Infrastructure Committee MMCAA	6-08	-0-	1. 15 agencies complete training	Yellow
	2. Work with local colleges (SVSU and Delta) to develop education program – packet for community	SVSU & Delta Marketing and Social Work Interns	11-08	-0-	2. 200 program packets developed and distributed in the community	Yellow
	3. Conduct poverty simulation in community	Bay Co. Habitat for Humanity	11-2010	\$500	3. Simulation conducted for 75 people	Yellow
Develop community advocates who will increase political will to end homelessness (target audience: Chamber of Commerce, local Legislators, landlords, City and County	1. Community leaders participate in Bridges Over Poverty classes	Chair – Infrastructure Committee Ten Year Plan Committee Membership	6-08	Minimal	1. 40% participation by Community leaders	Yellow
	2. Members commit to speak on the 10 Yr. Plan at one community event	C of C Membership	6-08	-0-	2. 5 presentations completed by C of C members	Yellow

leaders)	through the year 3. Engage the business community to dialogue about the relationship between employment and housing	Chair – Infrastructure Committee Chair – C of C	6-2010	Minimal	3. Information disseminated to 30 business leaders	Yellow
Develop a Speakers Bureau for education to the community on the issues of homelessness	1. PR Committee develops Speakers Bureau to share information in community	Chair – PR Committee	8-07	-0-	1. Speakers Bureau created – consists of minimum 5 members	Yellow
	2. Participate in local legislative events in Bay County	C of C Membership	Semi-annual	-0-	2 -3. Two representatives speak at 50% of sessions – report to C of C membership	Yellow
	3. Attend legislative day in Lansing and/or in Washington D.C.	C of C Membership	Annual	\$500-1000		
		Chair – C of C				

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Goal 4: Develop permanent supportive housing for Bay County

Objective:	Strategies:	Who:	Timeline:	Cost (if appl.):	Measurement	Status
Identify safe, affordable permanent housing units, both with and without access to supportive services	1. Identify current stock and/or providers 2. Educate the community on current programming	Chair – Infrastructure Committee Chair – C of C Committee	9-07	-0-	1. Report to the C of C committee	Yellow
					2. 2 presentations disseminated in the community	Yellow
Add new permanent supportive housing units for individuals who are or have been homeless and families who have experienced repeated episodes of homelessness	1. Assist Bay Area Housing in the investigation and recruitment of developer to pursue supportive housing for individuals and families 2. Increase the number of permanent supportive housing units	Chair – Infrastructure Committee Chair – C of C Committee Bay Area Housing	9-2014	1. To be determined	1. Development of 25 units of permanent supportive housing for individuals and families	Yellow
			9-2014	2. To be determined	2. Development of 25 units of permanent supportive housing for individuals and families	Yellow

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Goal 5: Develop programming (*housing*) appropriate for youth/teen parents

Objective:	Strategies:	Who:	Timeline:	Cost (if appl.):	Measurement	Status
Maximize utilization of current youth ES and Transitional Housing programs	1. Assist current programs in increasing # of youth served	Cindra Finney Ten Yr. Plan Committee C of C Membership	8-07	-0-	1. Increase by 10% in # of youth in shelters through outreach	Yellow
Develop a teen parent residential program	1. Explore various supportive successful programming (such as 2 nd Chance) 2. Establish a lead agency 3. Define program 4. Secure resources	Cindra Finney	11-07	-0-	1. Summary of programs shared with C of C	Yellow
			1-08	-0-	2. Lead agency named	Yellow
			6-08	-0-	3. Program draft in writing	Yellow
			9-2010	To be determined	4. Funding confirmed	Yellow
Develop permanent, supportive young adult housing program for 17-24 year olds	1. Explore best practice and research based successful models- programs 2. Explore funding for programs above. 3. Establish new funding sources for programming	Chair – C of C Cindra Finney	9-2010	-0-	1. Report to C of C on findings of programs	Yellow
			9-2010	-0-	2. Summary report to C of C on possible funding	Yellow
			9-2010	To be determined	3. 2 new funding sources established	Yellow

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Goal 6: Develop programming (*housing*) appropriate for single men

Objective:	Strategies:	Who:	Timeline:	Cost (if appl.):	Measurement	Status
Develop emergency Shelter for single men	1. Identify/secure operational funds for 20 bed men's shelter	Good Samaritan Rescue Mission	5/07	\$90,000	1. Increase current bed count by 20	Yellow

ADDENDUM A

Ten Year Plan Participants

The Bay Continuum of Care (C of C) acknowledges and thanks those who provided valuable assistance to the Ten Year Plan to End Homeless in Bay County. More than 100+ people have contributed in one or more ways. We would like to specifically acknowledge all who participated in our June community event and July focus groups, the leadership of GM Power Train who graciously assisted us in conducting the June community event, the leadership of the Michigan State Housing Development Authority, and all the Ten Year plans throughout the state and country who have freely shared their processes, experience and strategies.

Advisory Committee Members:

Erin Dunkle, American Red Cross – East Shoreline Chapter, Fiscal Agent, Project Lead
Kim Bejcek, Bay Arenac Department of Human Services Acting Director
Robert Blackford, Bay Arenac Behavioral Health Authority Deputy CEO
Michael Dewey, Bay Human Services Collaborative Council Chair, BAISD

Superintendent

Cindra Finney, BASIS/BACHS
Dan Streeter, Good Samaritan Rescue Mission
Heather Rivett, Bradley House
Jim Nowak, GM Power Train, Consultant
Jheri McAfee, CORY Place
Judith Wyzkiewicz, Bay Arenac Behavioral Health Authority
Kelley Kent, Bay City Jaycee's
Lynn Grover, The Salvation Army
Marc Lauria, CORY Place
Mary Ann Rankey, Bay Arenac Department of Human Services
Regina Turner, Bay Area Women's Center
Robin Devereaux, Do-All Inc.
Pattie Geisert, Mid-Michigan Community Action Agency
Thomas Cary, Project Consultant
Tim Quinn, GM Power Train, Consultant
Trisha Charbonneau-Ivey, Created for Caring, C of C Vice-Chair
Trisha O'Neil, Consumer
Vicki Ribble, Bay County of United Way
Kari Gulvas, Bay C of C Coordinator, Bay HSCC Coordinator, Project Staff

Prevention Sub-Committee Members:

Chair – Vicki Ribble, United Way of Bay County
Bob Jarve, Bay County Habitat for Humanity
Erin Dunkle, American Red Cross, Bay C of C Chair
Goldie Wood, Neighborhood Resource Center, Bay County Prevention Network
Kristal Corrion, Love-n-Learn

Lynn Grover, The Salvation Army
Mary Ann Rankey, Bay Arenac Department of Human Services
Patty Gutчек, Mid-Michigan Community Action Agency
Thomas Cary, Project Consultant
Kari Gulvas, Project Staff, Bay C of C Coordinator, Bay HSCC Coordinator

Intervention Sub-Committee Members:

Chair – Regina Turner, Bay Area Women’s Center
Collette Taylor-Mott, Bay Area Women’s Center
Erin Dunkle, American Red Cross, C of C Chair
Elizabeth Augustine, Bay Area Women’s Center
Holly Van Buren, Bay Area Social Intervention Services
Thomas Cary, Project Consultant
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Infrastructure Sub-Committee Members:

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Bob Jarve, Bay County Habitat for Humanity
Brenda Christian, Bay Area Hosing, Inc.
Captain Micheal Myers, The Salvation Army
Cindra Finney, BACHS/BASIS
Ellen Albrecht, Bay Arenac Behavioral Health Authority
Erica Rodriguez, Telamon Corp.
Erin Dunkle, American Red Cross, C of C Chair
Debbie Kiesel, City of Bay City
Greg Bouvrette, St. Vincent DePaul Society
Jean Bouvrette, St. Vincent DePaul Society
Jheri McAfee, CORY Place
Karl Opheim, Bay City Housing Commission
Patty Gutчек, Mid-Michigan Community Action Agency
Thomas Cary, Project Consultant
Kari Gulvas, Project Staff, Bay C of C Coordinator, Bay HSCC Coordinator

ADDENDUM B

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