

A Plan to End Homelessness in Lapeer County



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Executive Summary

The following pages represent the collaborative efforts of key community and governmental organizations in Lapeer County organized as the Lapeer County Continuum of Care to develop a plan to end homelessness in the county by 2016. The participants realize that their county is in the midst of an economic transition from an agrarian community to a “bedroom” community serving both Oakland and Genesee counties. They also realize that this transitional process will impact the stability of individuals and families currently residing in the county (and new households who are attracted to the life-style offered by Lapeer County). This instability may result in instances in which an individual, family, or household finds it/themselves without a permanent “home”.

This plan commits the participants and other interested parties to the development of programs and policies that will reduce the frequency with which the above situations will occur and reduce the impact on those households in which the situation does occur. The plans and strategies contained within these pages commit the County of Lapeer and the participants toward goals in each of the following areas:

- Increase the supply of affordable housing in Lapeer County that is available to serve individuals, families, and populations with special needs.
- Rapidly re-house individuals and families who are homeless or are living in a transitional housing situation not of their own choice.
- Develop programs and services that will reduce the incidence of episodic homelessness.
- Develop programs and services that will reduce the incidence of chronic homelessness among those populations that are most susceptible to this situation.
- Work closely with the county’s Economic Development Commission to assure that a wide range of employment opportunities are available in Lapeer County and to support the development of small, entrepreneurial businesses in the county.
- Effectively inform and educate local governments and employer groups in the county about the Plan to End Homelessness and the need for their active participation to make the plan effective.

In preparing this plan, the participants recognize the potential impact of several key factors as contributing to the risk of becoming homeless in Lapeer County:

- Over 15% of the adult population (over age 25) did not complete a high school education.
- In 2006 it is expected that 2,400 households will earn less than \$15,000 in household income.

- Nearly 40% of the population is employed in the service field (many sectors within the service field have traditionally paid low wages).
- The average commute time to work was 35.3 minutes in 2000 – households without adequate transportation will have difficulty locating good-paying jobs.
- The fair market rent for a 1BR apartment in Lapeer County in 2006 is \$644, while the fair market rent for a 2BR apartment is \$770 per month.

Lapeer County Continuum of Care Plan to End Homelessness

Background

The Lapeer County Continuum of Care has developed the following *10-Year Plan to End Homelessness* in response to an initiative launched by the Michigan State Housing Development Authority (MSHDA). The county plan is part of a national effort to move from a system that manages homelessness through the use of emergency shelters toward a system that ends homelessness via the provision of permanent supportive housing to those in need.

Homelessness emerged as a national issue in the early 1980's and the initial response of communities across the country was to develop an expensive network of emergency shelters and programs to serve those who had become homeless. This network, which is more predominant in urban communities, has now become "institutionalized" and has become subjected to the criticism that it "facilitates" homelessness rather than alleviating the suffering caused by homelessness.

The Housing First model has emerged in recent years as an alternative to the shelter model. Housing First provides families with permanent housing **first**. The model then brings needed services to the household to help them maintain the housing. Under this approach, funds expended for emergency shelters are re-directed toward the provision of permanent housing.

Historical Overview

Lapeer County was officially created in February, 1835. It was originally part of Oakland County and the relationship with its neighbor to the south continues to be strong today. The City of Lapeer was established in 1831 and is the largest community in the county.

Lapeer has been one of the fastest growing counties in the state in recent years. The expansion of businesses and residents from Genesee and Oakland counties moving to Lapeer has posed challenges for the county to maintain its "small town feeling."

The county's proximity to major roadways, industry, and business will continue to spur residential development. Lapeer is 20 minutes from Flint, 30 minutes from Port Huron, and 50 minutes from Auburn Hills, yet it offers peaceful seclusion for its residents.

Lapeer is striving to maintain a balance between urban culture and agrarian society that will continue to attract new residents and businesses to the community.

Overview of Economic Issues in Lapeer County

- Lapeer is characterized as a “bedroom” community to Oakland and Genesee counties (as evidenced by “travel time to work” of 35 minutes reported in 2000 Census)
- Most Lapeer residents (83.6%) drove alone to work in 2000
- Community lost four (4) “Tier 1” auto suppliers in recent years
- Largest employers in county are Lapeer Regional Hospital, Meijer, North Branch Area Schools, Lapeer Metal Stamping, Pinnacle Food Corp., Durakon Industries, Inc., County of Lapeer, MI. Dept. of Corrections
- 39% of employment in the county occurs in the service sector followed by manufacturing (23%), retail trade (10.9%), and construction (10.6%)
- Eastern part of county has agricultural/food processing businesses
- Growth in “big box” retailers near City of Lapeer has been recent development trend
- City of Lapeer recently annexed land around intersection of Interstate 69 at M-24 – site is expected to be focal point of new commercial and residential development.
- Lapeer is experiencing an increase in number of young families entering community – more affordable place to live (vs. Oakland County)
- Proximity to Oakland County inflates “fair market rents” in Lapeer (higher than expected rents)
- Unemployment rate for Lapeer County rose from 4.3% in 2000 to a high of 8.0% in 2003. The rate for 2004 and 2005 has been 7.7%
- The average number of new single-family house construction permits issued between 2000-2005 was 513, with the highest number (569) being issued in 2004.
- The estimated change in population from April 1, 2000 to July 1, 2005 was 6.2% or 5,457 persons

Community Resources Available to Assist Homeless Individuals and Families

Following is a listing of current resources in Lapeer County that are available to assist individuals and families with housing-related issues:

- The “Refuge” – seasonal homeless shelter open from November to Spring and operated by a consortium of local churches (no summer shelter available) – future of The Refuge is in doubt due to funding issues and service may not be available in Fall, 2006.
- Hispanic Service Center operates a Family Economic Crisis Center that provides 8 shelter beds
- Lapeer CMH in cooperation with Genesee Apartments operates 10 units of “Innovative Housing” for its clients (Blue Water Center for Independent Living)
- Salvation Army provides motel vouchers for households needing emergency housing
- County has approximately 850 Section 8 housing vouchers available through multiple agencies: MSHDA, HDC, Lapeer Housing Commission (estimated 400 names on waiting list for vouchers)
- Domestic violence shelter (LACADA) provides 17 emergency shelter beds and 22 “transitional housing” beds for DV victims
- Blue Water Center for Independent Living provides 14 transitional housing beds
- County lacks a permanent shelter for single men
- Private (many faith-based) organizations provide food pantries and other emergency services to households with housing issues
- Lapeer United Way operates the Housing Resource Center that assists households with housing-related issues (“First Call for Help” provides access to a variety of emergency services in the county)
- Hispanic Service Center in Imlay City provides financial housing assistance to qualified households
- MSU Extension offers training and workshops on home ownership, budgeting, and other counseling services
- Housing Resource Center maintains a listing of landlords and their properties including rents
- Human Development Commission (HDC), Blue Water Center for Independent Living (BWCIL), and Lapeer CMH jointly operate a program to provide monthly rental assistance subsidies and supportive services for homeless adults with mental illnesses or homeless adults with mental illnesses and substance abuse disorders (8 subsidies available).

Key Characteristics of Homeless Population in Lapeer

- The County's 2005 Continuum of Care plan estimated that Lapeer had 33 individuals and unaccompanied youth and 36 persons in families with children in its shelters and transitional housing programs
- Like most rural counties, the homeless in Lapeer are not readily visible on the streets of the county; many are able to find temporary housing with families and friends
- Episodic cases are likely to be "repeat" situations – individuals/families who have been homeless – individuals with multiple issues (substance abuse, mental illness, other diagnoses)
- Population has historically been highly non-compliant with educational/training efforts aimed at changing behaviors that lead to homelessness (agencies develop programs to assist with budgeting and home ownership but clients who enroll in programs are likely to not complete the program)
- Loss of jobs in manufacturing sector a large contributor to homelessness
- The 2005 Continuum of Care plan identified its most critical needs as increasing the financial resources available to rapidly re-house households in need of services and to develop additional affordable housing.

Definition of Homeless

An individual, family, or household (including children and youth) who are forced, due to economic hardship or loss of housing, to find one of the following alternative accommodations:

- Must live in a place that is not designed for human habitation, including sleeping in an open air setting
- Must live in an emergency shelter that is designed to only provide temporary accommodation
- Must share a house with another person in a non-sustainable situation (known as "couch surfing" – no permanent place to sleep)
- Must live in a motel, hotel, trailer park, campground, or automobile.

Vision Statement

By the year 2015, Lapeer County will be a community in which an individual or household without a permanent “home” or temporarily housed in a precarious situation will be able to find affordable, permanent housing within 72 hours of contacting the county Housing Resource Center. Residents of Lapeer county who are struggling to find and maintain a permanent home will have ready access to a broad array of services designed to keep them from becoming homeless.

Lapeer County Planning Goals:

- By 2009 Lapeer County will *increase the supply of affordable housing* that is available to serve families, single adults, and single parents with children, and special populations.
 - Lapeer County will be undertaking a housing needs assessment in late 2006 with completion scheduled for Spring, 2007; this assessment will provide estimates of demand for affordable family, senior, and special needs housing (individuals with mental illness or developmental disabilities, victims of domestic violence, former prisoners, etc.)
 - Develop political support for affordable housing in communities where need is highest (support for payments in lieu of taxes; zoning changes, etc.)
 - Develop a local not-for-profit development corporation or develop a working relationship with a regional not-for-profit development corporation that can provide a key “partner” for private-sector developers in the development of affordable housing in Lapeer County.
 - Evaluate the potential for affordable single-room-occupancy housing to meet the needs of low-income, one-person households
 - Evaluate the need for transitional housing designed to provide a “bridge” for runaway youth under age 18 (housing that will stabilize their situation and provide tools to successfully live on their own or return to their family). Involve local and regional agencies that serve the needs of this population in the planning process.

- By 2009 the Lapeer Housing Resource Center will be able to ***rapidly re-house individuals and families who are homeless or living in a transitional housing situation.*** The Resource Center will be able to re-house individuals and families within 72 hours of receiving notice of a crisis situation.
 - The Housing Resource Center will develop working agreements with local landlords and property managers who are willing to provide housing to homeless families at an agreed-upon rent.
 - The Housing Resource Center will have developed strong working relationships with community agencies and churches who may act as referral sources for families who are homeless.
 - By early 2008, the Housing Resource Center will develop its capacity (human and other resources) to support the level of services described above; this will likely include additional staff and support services.
 - By 2008, the Housing Resource Center will be able to provide an array of supportive services to households who have been re-housed that are designed to help the households regain their financial independence and stabilize their housing situation. These services are expected to include budget management, rebuilding personal/household credit, career training and/or assistance with locating work, etc. The Housing Resource Center may not be the direct provider of services, but will facilitate the delivery of services via other community agencies.
- By 2008, the Lapeer Continuum of Care will ***develop and implement a series of programs designed to prevent homelessness.*** These programs will provide households with an “early intervention” in landlord/tenant disputes, mortgage foreclosures, job losses, and other actions that lead to homelessness.
 - By July, 2007, the Continuum of Care will have conducted research into both the range and effectiveness of local program offerings by community agencies and churches that are designed to prevent homelessness. The Continuum will also have identified programs that have been successful in other communities and states and present these programs to local agencies for potential adoption.
 - By, January, 2008, Continuum of Care participating agencies and other community agencies will implement a comprehensive series of program offerings designed to prevent homelessness via early intervention.
 - By January, 2008 the Continuum of Care and participating agencies will design a method to monitor the effectiveness of its preventive program offerings in order to understand what strategies are most successful in preventing homelessness in Lapeer County.

- By 2010, Lapeer County will have reduced the number of episodic homeless cases that require rapid re-housing by 50% from the number of cases served in 2006.

- By 2010, the Continuum of Care will ***develop and implement a set of strategic programs designed to reduce chronic homelessness in the county.*** The program design will include research into the factors that cause and encourage homelessness (what populations are most likely to be chronically homeless) and what strategies have been effective in other rural/suburban communities.
 - The Continuum of Care will utilize information collected in the HMIS system in order to better identify those individuals/households who are chronically homeless and to determine what factors are contributing to the chronic homelessness. Research will also include interviews with agencies that provide services to these clients to determine behavior patterns that might contribute to the chronic homelessness.
 - By 2010, the Continuum of Care will begin to evaluate the effectiveness of its efforts to reduce/eliminate chronic homelessness. This evaluation process will be used to re-focus existing programs and develop new programs.
 - By 2015, Lapeer County will have reduced the incidence of chronic homelessness (# of cases per year and # of homeless days) in the county by 75% from time of implementation (2009).

- In 2007, the Continuum of Care will work to influence the efforts of the county-wide Economic Development Corporation to ***prepare an economic development plan that will provide a wide range of employment opportunities in Lapeer County and provide services that encourage and support the development of small, entrepreneurial businesses.***
 - The preparation, adoption, and implementation of an economic development strategy that is designed to provide a wide range of employment opportunities and support for entrepreneurial businesses can significantly impact the rate of homelessness in the county by providing a broader range of employment opportunities to county residents.
 - Lapeer County employers will be encouraged to provide a range of employee supports and problem resolution strategies (education, training, classes, resources, and opportunities) that will encourage a stable and loyal employee base by helping individuals stabilize their home life.

- Beginning in November, 2006, the Continuum of Care will initiate an effort to *educate and inform local governments and employer groups about the Plan to End Homelessness in Lapeer County*, its importance, the strategies that will be implemented, and the targeted outcomes. In each situation, the Continuum will seek both to inform and to solicit support from each political and business entity with whom it meets.

**Lapeer County
Demographics and Housing Profile**

Population and Household Trends: 2000 – 2011

	2000	2006	2011
Population	87,984	94,882	99,834
# Households	30,729	33,960	36,179
Household size	2.80	2.73	2.70
Median Age	35.9	38.1	39.5
# Housing Units	32,732	35,969	38,344
# Occupied Units	30,729	33,960	36,179
Owner Occupied	26,088	29,045	30,931
Renter Occupied	4,641	4,915	5,248
Vacant	2,003	2,009	2,165
Vacant Renter	261		
Vacancy Rate	5.3%		
Vacant Seasonal	685		
Median Home Value	\$139,353	\$185,090	\$208,340
Avg. Home Value	\$161,340	\$215,735	\$244,004
Median HH Income	\$51,886	\$60,819	\$68,960
# Mobile Homes	2,833		

- Median Home value projected to increase by 49.5% from 2000 – 2011
- Median HH Income projected to increase by 32.9% from 2000 – 2011

Household Income Distribution: 2000 – 2011

	2000	2006	2011
Total # HH	30,799	33,960	36,179
Less than \$15,000	8.9%	7.1%	5.9%
\$15,000-\$24,999	10.2%	7.9%	6.5%
\$25,000-\$34,999	11.1%	9.5%	8.2%
\$35,000-\$49,999	17.5%	14.9%	13.0%
\$50,000-plus	52.3%	60.6%	66.4%
Less than \$15,000	2,744	2,411	2,135
\$15,000-\$24,999	3,139	2,683	2,352

Ethnicity: 2000 – 2011

	2000	2006	2011
Total Population	87,904	94,882	99,834
White Only	96.2%	95.6%	95.0%
Black Only	0.8%	0.9%	0.9%
Hispanic Origin	3.1%	3.8%	4.4%

Educational Attainment: 2000 Census

# Adults age 25-plus	56,454
Less than high school	15.5%
High school graduate	38.5%
Some college < Bach.	33.3%
Bachelor degree	8.8%
Master/prof. degree	4.0%

2006 Employment by Industry and Occupation

Total Employment	39,482
Services	38.9%
Manufacturing	23.4%
Retail Trade	10.9%
Construction	10.6%
Finance/Ins./Real Estate	4.2%
Public Administration	3.3%
White collar	48.9%
Blue collar	35.8%
Services	15.3%

Transportation to Work: 2000

# Persons	40,141
Drove alone	83.6%
Car-pool	11.3%
Public Transit	0.3%
Work at Home	2.9%

Travel Time to Work: 2000 Census

# Persons	40,141
Not work at home	97.1%
Less than 10 minutes	12.2%
10-19 minutes	29.1%
20-34 minutes	23.6%
35-44 minutes	7.8%
45-60 minutes	14.6%
60+ minutes	7.6%
Average travel time:	35.3 minutes

Size of Household: 2000 Census

1-person	18.5%
2-persons	33.3%
3-persons	17.7%
4-persons	17.7%
5-persons	8.5%
6-plus persons	4.4%

Age of Housing Stock: 2000 Census

# Housing units	32,732
Built earlier than 1970	40.2%
1970-79	22.8%
1980-89	12.0%
1990-94	10.8%
1995-98	11.1%
1999-0	3.0%
Median Year Built	1974

Average Expenditure on Shelter: \$14,486.95

Compared to National Average: 102%

Contract Rents: 2000 Census

Total HH paying cash rent	3,936
Less than \$200	323
\$200-\$299	153
\$300-\$399	791
\$400-\$499	1,064
\$500-\$599	765
\$600-\$699	544
\$700-\$799	157
\$800-\$899	84
\$900-\$999	44
\$1,000-plus	11
No cash rent	353

- 46.5% of renters paid contract rent in range of \$400-\$599
- 66.6% of renters paid contract rent in range of \$300-\$599

Housing by Age and Tenure: 2000 Census

	<i>Total</i>	<i>Own</i>	<i>Rent</i>
15-24	873	373	500
25-34	4,820	3,588	1,232
35-44	8,140	7,061	1,079
45-54	7,039	6,417	622
55-64	4,642	4,288	354
65-74	2,967	2,670	297
75-84	1,772	1,414	358
85-plus	476	327	149

- 804 renter HH ages 85-plus
- 3,837 renter HH ages 15-64

Households Residing with "Conditions": 2000 Census

Households Ages 15-61

Renters:	3,598	Owners:	20,811
With Conditions	1,014		4,400
Less than \$10,000	305		264
\$10,000-\$14,999	199		245
\$15,000-\$19,999	160		345
Total < \$20,000	664		854

Households Ages 62-plus:

Renters	1,022	Owners	5,385
With Conditions	411		1,097
Less than \$10,000	154		249
\$10,000-\$14,999	115		244
\$15,000-\$19,999	74		137
Total < \$20,000	343		630

“Conditions” is a household having at least one of the following conditions: lacks complete plumbing facilities, lacks complete kitchen facilities, more than 1.01 persons per room (crowded), selected owner/renter costs are greater than 30% of household income (rent plus utilities, mortgage plus taxes and insurance)

Risk Factors for Homelessness:

- Relatively low vacancy rate among rental housing (2000 Census): 5.3%
- 15.5% of adults over age 25 did not complete high school (ability to earn adequate wage) and 38.5% of adults over age 25 only completed high school
- In 2006, over 2,400 households earning less than \$15,000; forecast of 2,100 households earning less than \$15,000 in 2011
- 38.9% of working persons employed in services field
- Only 0.3% of population used public transit in 2000 to get to work
- Average commute time to work in 2000 was 35.3 minute (access to car critical to ability to work)
- Average spending on shelter in 2005 at national average (would expect lower for a “rural” county)
- 1,518 households ages 15-61 live in household with “conditions” and earn less than \$20,000 in annual income (2000 Census); 973 households ages 65+ live in household with “conditions” and earn less than \$20,000 in annual income (2000 Census)