

TABLE OF CONTENTS

INDRODUCTION..... 3

PARTNERSHIPS & KEY STAKEHOLDERS..... 4

VISION STATEMENT 6

STRENGTHS OF A 10 YEAR PLAN TO END HOMELESSNESS..... 6

UNDERSTANDING HOMELESSNESS IN BRANCH COUNTY..... 7

WHO ARE THE HOMELESS 7

GOAL #1 REDUCE THE NUMBER OF HOMELESS..... 15

PREVENTION ISSUES (CLOSE THE FRONT DOOR)..... 15

PREVENTION 15

HOUSING 16

INCOME/FINANCIAL 17

SERVICES 18

OBJECTIVE TO END HOMELESSNESS..... 20

GOAL #2 INVEST IN PREVENTION OF HOMELESSNESS..... 20

PREVENTION & ASSISTANCE..... 21

GOAL #3 INCREASE PLACEMENT INTO HOUSING 22

HOUSING (OPEN THE BACK DOOR)..... 22

INCOME/FINANCIAL 23

SERVICE 24

BUILDING THE INFRASTRUCTURE 24

GOAL #4 CREATE A PLAN OF ACTION	24
PLANNING PROCESS.....	24
FUTURE VISION.....	25
GOAL #5 IMPLEMENT STRATEGIES FOR SUCCESS	26
MOBILIZE THE COMMUNITY.....	26
FUNDING OPPORTUNITIES.....	26
PARTNERSHIPS AND PUBLIC POLICY.....	27
IMPLEMENTTION OF ANNUAL ACTION PLAN.....	27
HOMELESS DATA COLLECTION SUMMARY.....	28

BRANCH COUNTY TEN-YEAR PLAN TO END HOMELESSNESS

INTRODUCTION

The Continuum of Care approach is intended to help develop the capacity to envision, organize, and plan comprehensive and long-term solutions to address the problem of homelessness in our community. This comprehensive method calls for prioritizing gaps in the housing and services available for people, defined by MSHDA and HUD as "homeless", and to develop long-term strategies and action plans to address these gaps using all available resources. By means of a community plan, the Continuum of Care network oversees organization and delivery of housing related services to meet the specific needs of people who are "homeless" as they move to establish stable housing and maximum self-sufficiency. Included in this 10 Year Plan to End Homelessness (PLAN) will be strategies and action steps to end homelessness and prevent a return to homelessness for all individuals and families.

This PLAN is a long-range, comprehensive outline to help homeless people in our area return to healthy and stable lives through permanent housing. The recommendations will be evidence-based, and will draw from the best practices of innovative programs and initiatives throughout the country, and our own community.

The PLAN is intended in part, to end long-term, or "chronic," homelessness. Research shows that the chronic homeless population is best served by utilizing a Housing First Network model. According to the National Alliance to End Homelessness, a housing first approach focuses on two central premises (a) moving people out of homelessness and into housing as quickly as possible should be the central goal; and, (b) by providing housing assistance and follow-up case management services after a family or individual is housed, the time people spend in homelessness can be significantly reduce. A housing first approach will consist of three essential components: (1) Crisis intervention, emergency services, screening and needs assessment; (2) Permanent housing services; and, (3) Case management services.

The scope of the PLAN, however, will not be limited to chronic homelessness alone. When implemented over the next decade, the policy recommendations will also result in a significant reduction of all types of homelessness, including among families, youth, and single adults who experience episodic or transitional homelessness. Successful implementation will depend on funding availability at local, state, and federal levels. The PLAN will not state what sources of funding should be used, or how much should be made available. Funding decisions will be left to the elected officials who charged the committee with creating this PLAN.

The implemented PLAN is intended to end chronic homelessness and reduce all types of homelessness over the next decade by investing our resources in a coordinated, sustained effort that address the underlying cause of homelessness. This effort will:

- Reduce the number of people who become homeless
- Increase the number of homeless people placed into permanent housing
- Decrease the length and disruption of homeless episodes
- Provide community based service and supports that prevent homelessness before it happens and diminish opportunities for homelessness to recur

Partnerships & Key Stakeholders

The Housing and Homeless Coalition (HHC) is a standing committee of the Family Services Network, Branch County's Community Collaborative. The Branch County Continuum of Care (BCCofC) is a formally established work group/task force of the HHC. Current chairperson for the HHC is Julie Grant, Executive Director of the Domestic Violence Shelter; and Martha Bartlett, from the Branch Interfaith Hospitality Network, is the Secretary. Cathy Gordon, Executive Director of the Coldwater Housing Commission serves as Continuum of Care Coordinator.

The members of the HHC and BCCofC meet on a regular basis to coordinate efforts among local service providers in an effort to solve problems, improve the quality of services and coordinate available resources to homeless and at risk populations within our community. In this rural area, community leaders and stakeholders become involved at various interrelated levels to improve upon the quality of life in Branch County.

The Family Services Network receives quarterly reports from the HHC; and, many Branch County human service agency Chief Executive Officers serving on the Family Services Network, provide feedback to the HHC regarding the groups work on process, goal setting, and problem solving when necessary.

Family Services Network members, Housing and Homeless Coalition, and Branch County Continuum of Care participants, most specifically organizations and persons involved in the Continuum of Care planning process for the development and implementation of the 10 Year PLAN to End Homelessness are listed below.

Branch County Participants in the 10-Year PLAN to End Homelessness
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<i>State Agencies</i>

Branch-St. Joe Area on Aging – Laura Sutter

Circle of Care (McKinney Vento) -Jackie Smith

Department of Human Services -Shaun Culp, Director <u>and</u> Kim Willis, Childwelfare Supervisor & Community Resource Coordinator
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Pines Behavioral Health Services (CMH)-John Bolton, CEO

<i>Local Government:</i>

Branch County – Bud Norman, County Administrator <u>and</u> Dale Swift, County Commissioner

City of Coldwater, - William Stewart, City Manager
--

City of Coldwater, Planning/Grants - Christine Hilton <u>and</u> Julie Kanouse
--

<i>Public Housing Authorities (PHAs):</i>

Bronson Housing Commission – Shanda Wrozek, Executive Director
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Coldwater Housing Commission-Cathy Gordon, Executive Director

Bob Shutes, MSHDA/HUD Section 8 Housing Choice Vouchers

<i>Nonprofit organizations: (includes Faith-Based organizations):</i>

Altrusa Teen Share- Program Specialist
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Branch County Community Foundation – Colleen Knight, Executive Director

Branch Interfaith Hospitality Network-Martha Bartlett, Director

Community Action Agency SCM-Teresa Yohe, Community Resource Mgr.; <u>and</u> Sara Doll, Rural Supportive Housing Specialist; <u>and</u> , Pat Morrill, Housing Advocate

Family Services Network – Jennifer Rodgers, Coordinator

Legal Services of South Central Michigan - Attorney Jennifer Schrand
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Salvation Army – Captain Iola Brubaker
--

Shelterhouse (BCCADV)- Julie Grant, Executive Director <u>and</u> Misty Blankenship, Advocate

<i>Businesses / Business Associations:</i>
--

Branch Intermediate School District – Mike Beckwith, Superintendent

Q1 Video Network – Tim Hart, CEO

<i>Homeless / Formerly homeless persons:</i>
--

Donna Stanton

<i>Other Community Leaders:</i>

Branch County Veterans Affairs

Community Health Center of Branch County
--

Law Enforcement-Branch County Prosecutor, Branch County Sheriffs Office, Coldwater Public Safety
--

Michigan Works, CENT-KCC Employment Services and HRDI

Vision: Stable Lives, Stable Housing

The mission of the Branch County Continuum of Care and Housing & Homeless Coalition is to accept the challenge and responsibility for building partnerships that will lead to the prevention and ending of homelessness in our county-wide community. The BCCofC/HHC will work to support the coordinated delivery of critical services and the development of sheltering housing options that promote housing stability.

This coordinated effort of the Continuum of Care will serve three main purposes:

- 1) It is an application to HUD and MSHDA for targeted housing and services resources,
- 2) It is a strategic PLAN for addressing housing issues in the community, based on the identified needs of targeted individuals and families, the availability and accessibility of existing housing and services, and the opportunities for linkages with mainstream housing and service resources.
- 3) It is foremost a strategic process to develop a broad-based, community-wide, year-round, long-term initiative.

Strengths of the 10 Year PLAN to End Homelessness

Beyond applying for funding, there are many reasons to develop this PLAN for our community. Mainly, this Continuum of Care planning process provides the opportunity to:

- ✓ Assess capacity of current services and identify gaps where services are needed;
- ✓ Develop proactive solutions rather than reactive stop-gaps;
- ✓ Facilitate coordination and develop linkages among different components of the Continuum;
- ✓ Identify common goals for which to advocate;
- ✓ Increase community "buy-in" and access to mainstream resources.

There are many strengths inherent to developing and implementing this Continuum of Care Planning model, including:

- ✓ Reliance on long range, comprehensive, and strategic thinking;
- ✓ Promotion of collaboration and partnerships;
- ✓ Emphasis on real-world data;
- ✓ Facilitation of access to resources.

UNDERSTANDING HOMELESSNESS IN BRANCH COUNTY

The services that communities provide to their homeless citizens can be inadequate due to limited resources or minimal coordination among service providers. These limitations are particularly apparent in rural areas where service providers are responsible for large geographic areas and have few resources at their disposal. In an effort to help communities overcome the challenges of serving the homeless, HUD's Continuum of Care approach recognizes the benefits of – and provides incentives for – greater coordination among housing and homeless service providers.¹

There are far fewer shelters in rural areas; therefore, people experiencing homelessness are less likely to live on the street or in a shelter, and more likely to live in a car or camper, or with relatives in overcrowded or substandard housing. Restricting definitions of homelessness to include only those who are literally homeless – that is, on the streets or in shelters - does not fit well with the rural reality, and also may exclude many rural communities from accessing federal dollars to address rural homelessness. In data specific to Branch County, the number of pregnant homeless is approximately 27%; while the number of Chronic homeless is above 50% for those experiencing homelessness more than three times, but who may not fall within the HUD definition of homeless which includes only singles, with a qualifying disability.

“Couch-hopping” is a serious problem for many families, putting children in jeopardy for a variety of reasons including: increased risk of abuse due to unsafe living partners and situations, disrupted schooling, constant feelings of insecurity, and overcrowded conditions. Although couch-hopping is not considered homeless by HUD standards, this type of living situation creates a very tenuous existence for our children and their families who survive through the generosity (or whim) of the person(s) they are living with, sometimes even strangers. Universal needs of homeless families, including mental health supports, availability of safe, quality affordable housing, and availability of housing for families of six or more people have also been identified in Branch County.

Other trends affecting rural homelessness in Branch County include probate court wards (foster children) aging out of the system, family members of prison inmates moving into the area without planned housing, the distance between low-cost housing and employment opportunities, lack of transportation, decline in homeownership, restrictive land-use regulations and housing codes, rising rent burdens, and insecure tenancy resulting from changes in the local real estate market (for example, the displacement of trailer park residents)²

An alarming statistic among Branch County homeless identified across all service programs, all age demographics, and regardless of education level is the lack of income. Of the identified homeless having income, approximately 5% is less than \$5,000 per year and another 5% well below the poverty level. The lack of income has significant wide-spread implications, especially in following the Housing First Model, as income is the primary piece that must be in place for accessing and maintaining permanent housing, even if access to housing assistance and prevention services is available.

¹ National Coalition for Homelessness (June 2006)

² Urban Research Monitor

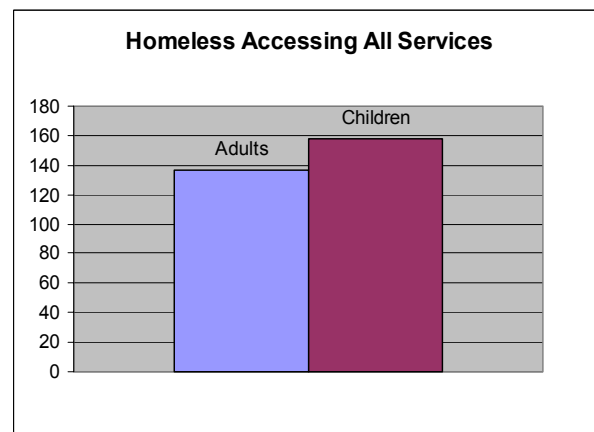
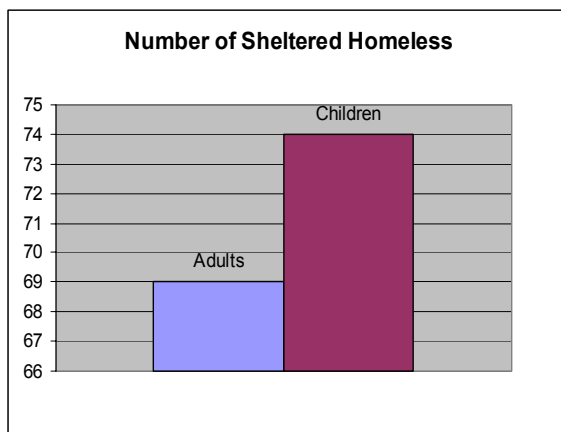
Who Are the Homeless?

In understanding the homeless issues specific to our county, we examined and collected data for the period of January 1, 2006 through June 30, 2006.

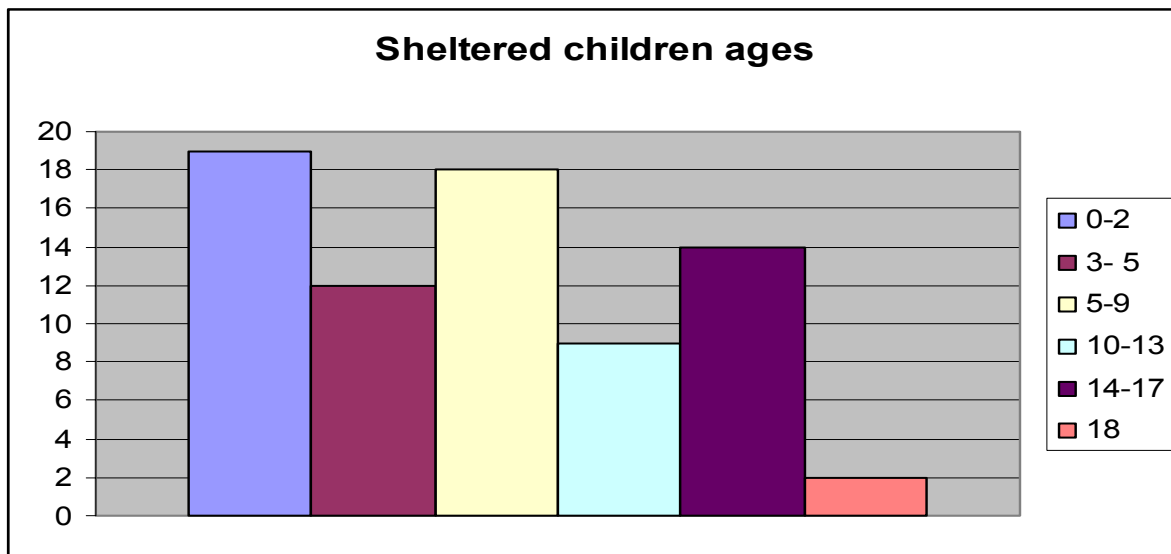
Data was collected from providers of services to the homelessⁱ in Branch County. This includes:

- Motel vouchers (1-3 nights)
- Emergency shelter (30 day) for domestic/sexual assault
- Emergency shelter (30 day) for unaccompanied youth
- Emergency rotating shelter for families
- Prevention services targeted at the homeless
- Housing services targeted at the homeless

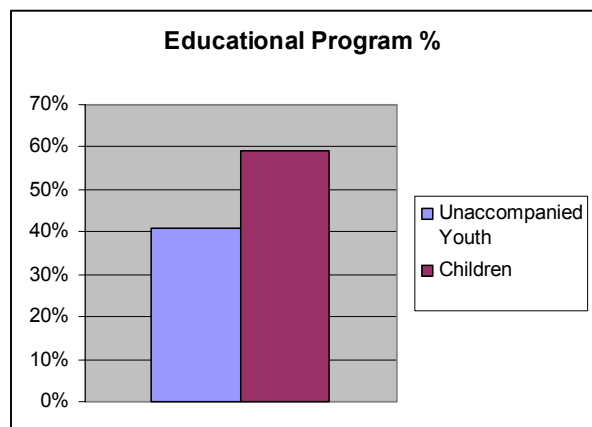
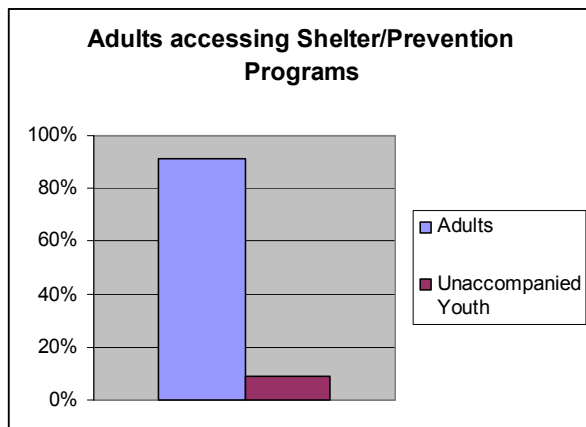
During the 6 month time period the percentage of homeless childrenⁱⁱ to adults varies from 52% in a sheltered environment, 55% for prevention servicesⁱⁱⁱ for a composite percentage of 54%. **Thus, we learn that over 50% of the homeless in Branch County are *children*.** These statistics are above the national average of 38%.^{iv}



Further data indicates that 42% of the children are under the age of 5.

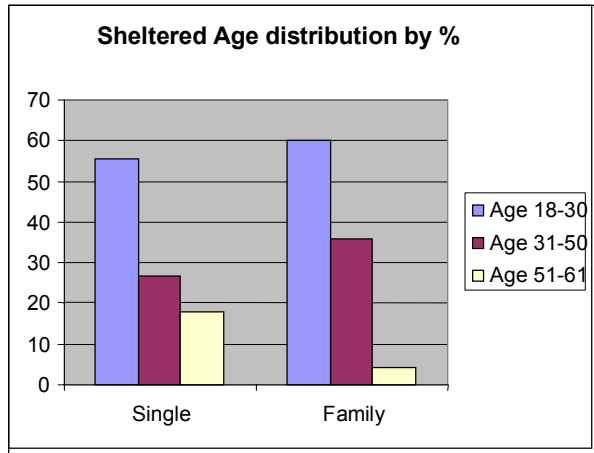


The final piece of information available for review brings to light the number of unaccompanied youth^v. For clarity, we looked at the percentage of unaccompanied youth in the adult population and the percentage of unaccompanied youth in a collaborative



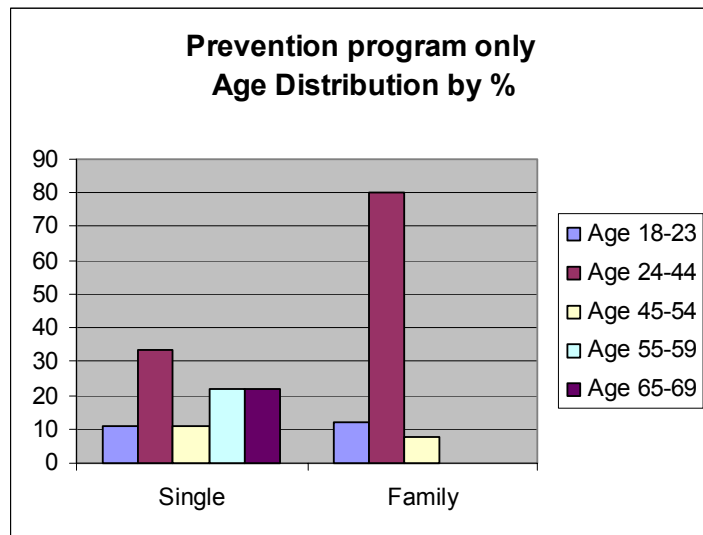
program targeting the educational needs of children^{vi}.

Thus we see that unaccompanied youth often do not access traditional programs offering housing and homeless prevention services. National Health Interview Study (NHIS) estimates the national average of the unaccompanied youth to be approximately 7.6%^{vii} Branch County statistics suggest higher statistics across all programs.



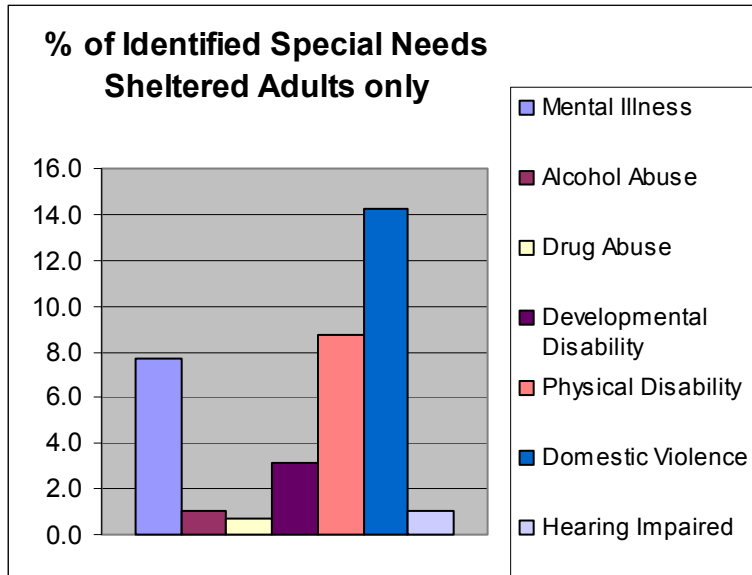
If we examine the sheltered adult population only, and in particular look at adults who are childless compared to adults with children we see very little difference in the age distribution except in mature ages where we would expect children to be of an adult age. **Thus, we learn that the majority of our sheltered adults who are homeless in Branch County are under the age of 30.**

Review of the data across all homeless programs (shelter programs and prevention programs) is not available due to differences in age cut off data collection. Using the data that is available, the results appear to be similar.



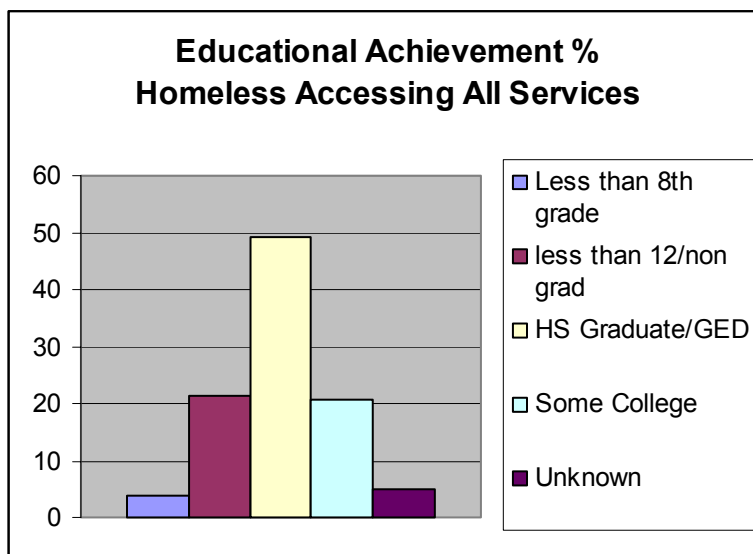
What are the challenges faced by homeless?

If we look at the special needs of the sheltered adult population of we can see that collectively less than 15% have articulated^{viii} special needs.

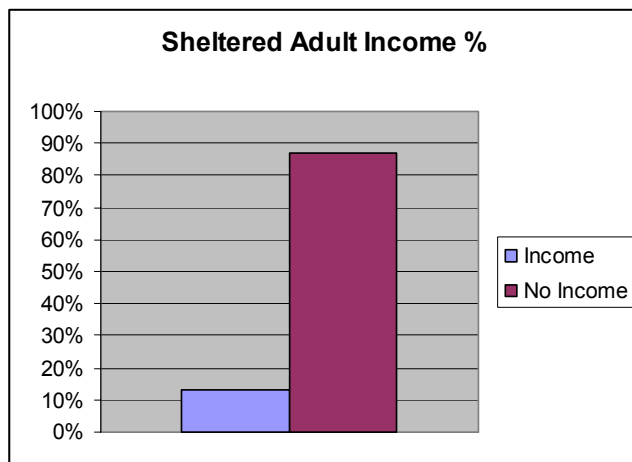


Of the special needs identified by the consumer, domestic violence accounts for 14%, with physical disabilities over 8% and mental illness at 7.7%. Examining across the multiple sheltering programs, we see very little discrepancies in the individuality of clients being served despite each shelter focusing on a specific population.

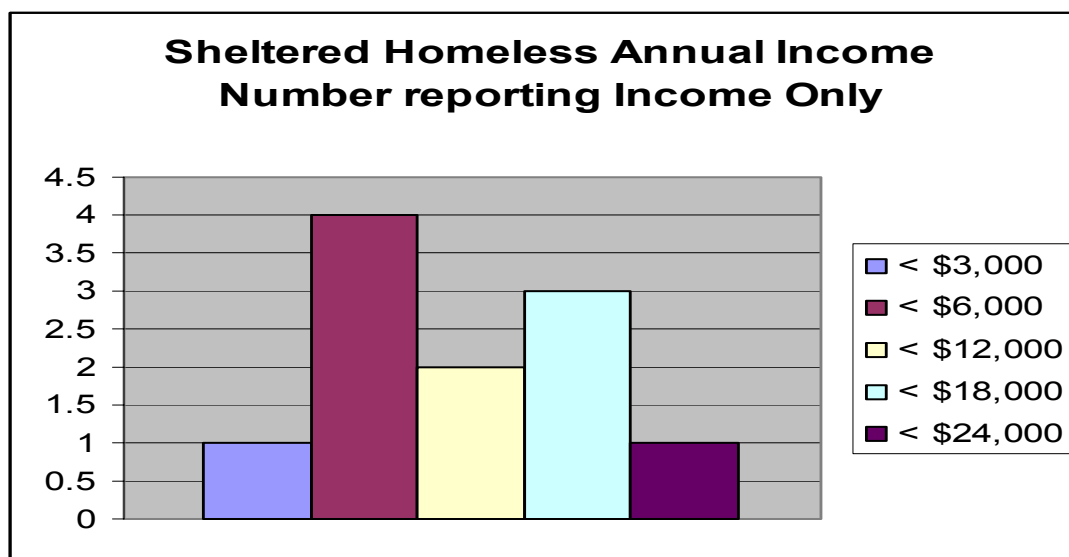
Data was also available on the educational level^{ix} of the homeless clients who were served during the six month period.



If we look at additional information available to understand the challenges faced by the homeless, one issue immediately grabs our attention – **income**.



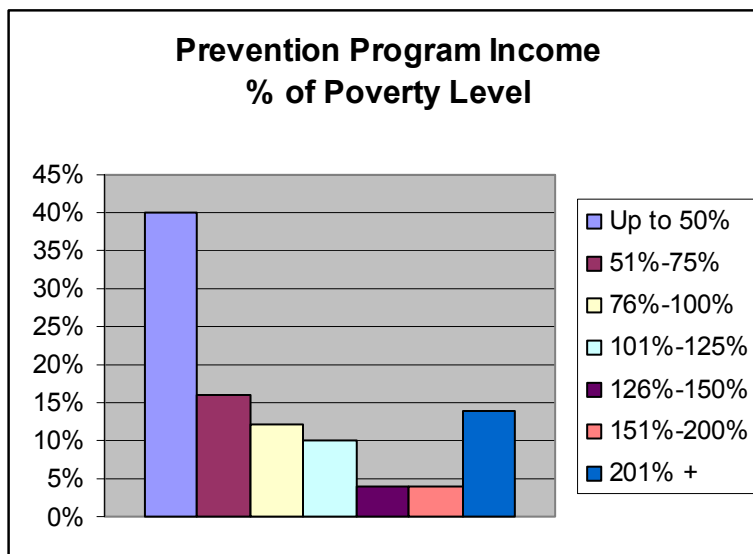
A startling **87% of all adults sheltered reported no income**. The reported income of the 13% leads to an even bleaker picture of the obstacles that must be overcome to obtain housing stability.



Income information is available for homeless who are accessing prevention programs. These programs utilize a poverty formula with eligibility of services based upon both the affordability of the assistance (thus, often having income is a necessity) and the poverty level of the family. Different funding sources for these programs set different standards of poverty that are eligible. The following data represents income level of persons receiving services for prevention and housing assistance.

The following poverty levels were used in this data:

- 100% of poverty level for 1 person family = \$9,800
- 100% of poverty level for 2 person family = \$13,200
- 100% of poverty level for 3 person family = \$16,600
- 100% of poverty level for 4 person family = \$20,000
- 100% of poverty level for 5 person family = \$23,400



What else do we know?

In reviewing the data for this report, several other interesting pieces of information surfaced.

- **27% of the female sheltered population were pregnant.** This statistic remains steady across all sheltering options.^x
- 53% of the sheltered homeless had been homeless more than three times.
- Each sheltering option available in Branch County uses funding determined eligibility. Funding sources that originate from the state and federal level require provision of services to all clients regardless of county of residence. Of the 61 households provided shelter, 27 households (44%) did not indicate Branch County as their county of residence. Counties of Calhoun, Hillsdale, St. Joseph, and Wayne County were listed. In addition, counties in Indiana were also indicated at a rate of less than 5%.^{xi}

- We also examined the number of eviction judgments filed in Branch County 3-A District Court. An eviction judgment is a ruling by the court that the tenant must vacate the premises. For the six month period, there were a total of 158 judgments issued. Of the 158 judgments, the court issued 43 writs of removal (authorizing law enforcement to physically remove the tenant).^{xii}
- Because poverty and homelessness are intertwined, we also looked at the current usage of Section 8 vouchers. We found that in current Section 8 voucher holders, 80% of the head of households were female. We also discovered that 43% of all head of households were disabled.^{xiii}

GOAL#1 REDUCE THE NUMBER OF PEOPLE WHO BECOME CHRONICALLY HOMELESS

PREVENTION

*"The most economically efficient way to end homelessness is to prevent its occurrence."
– National Alliance to End Homelessness, Toolkit*

Close the Front Door

In the past, homelessness prevention focused primarily on stopping eviction or planning for discharge from institutions like jail or mental hospitals. These are important, but we must take a more comprehensive view.

If we are going to end homelessness we must prevent people from becoming homeless - we must close the front door to homelessness. To that end, we are creating a PLAN to end homelessness in ten years. **Successful implementation will depend on funding and resource availability at local, state, and federal levels.**

PREVENTION ISSUES

The following are issues that effect prevention efforts:

- Intergenerational poverty – lack of understanding of problem
- Resistance to change
- Restricted – definitions of homeless, funding not for prevention, etc.
- Lack of community understanding and involvement
- Systems barriers, cultural “entitlement” ideology, and shifting bureaucratic focus

Indicators identified as root causes of chronic homelessness in Branch County:

A. Difficulty in engaging the homeless or near homeless population, individuals and families:

- Do not apply for assistance until they are nearly homeless or it is a “dire emergency”, but instead they are looking for a “quick fix” without regard or insight into solving problems that may prevent homelessness in the future.
- They are not aware of available resources and/or do not access them. Also, needs do not appear to match available assistance, for instance, they are not interested in routinely offered services, but are looking for assistance with childcare to seek work or new tires for their car.
- Exhibit a general “fear” of the system, make poor choices, avoid being held accountable, often do not accept responsibility for their situation and appear to embrace the cultural concept of “entitlement”,
- Are transient in nature, often living in “stacked housing”, they move from one temporary shelter to another.

B. **Inadequate service capacity:**

- Lack of diversity across sheltering programs without duplication of services. Promoting cooperative agreements between service providers would allow for all sheltered individuals and families to take advantage of programs offered by one agency, such as life skill trainings.
- Best practice models that do not include case management can be attributed to lack of resources. At the same time, current case management, with a common ratio of 12 to 1, is not seen as a useful tool to the consumer, especially when it transitions to “stand alone” service that is not directly connected to shelter occupancy.
- There may also be a hidden barriers associated with using the term “case manager” because the label gives the impression control is out of the consumer’s hands. Instead, future support services should promote themes of “advocacy” and “empowerment”.

HOUSING

As in many rural communities across the country, including Branch County, there are serious and often increasing shortages in the supply of safe and affordable housing.

The following are issues that affect housing placement in Branch County:

- Lack of shelters (for emergency placement) for single men & women, youth and larger families
- Some population groups not homeless, but live in overcrowded and unsafe situations
- Lack of **safe** affordable housing stock
- Lack of available Section 8 Project Based & Housing Choice Vouchers (HUD & MSHDA)
- Lack of funding to build/purchase safe affordable housing stock
- Not enough attention to substandard housing conditions
- Land-use restrictions & zoning ordinances – i.e. minimum lot size restrictions prohibit building
- Housing codes – i.e. restrictions as to number of people in structure, costs to bring structure up to code, unsafe building posted uninhabitable
- Restricted funding – i.e. limits for obtaining first months rent and deposit

Housing related Indicators affecting chronic homelessness in Branch County:

- A. Lack of appropriate supported, permanent housing** does not seem to be a major problem directly related to chronic homelessness in Branch County. While more supported, permanent housing is needed, exit survey data indicates high failure rates for transitional housing participants, as much as 75%, regardless of project related support services.

- B. Public systems discharge planning** has not been identified as a cause of homelessness. However, family members of incarcerated individuals, temporarily relocating to the community, are often homeless upon arrival.

INCOME / FINANCIAL

Results of the Upjohn Study concluded June 6, 2006, reference skilled positions needed within an immediate three county region. Branch County was identified as the weakest of the three counties and employment is challenging. Then again, within the "unskilled labor" categories of Retail, Service, and Manufacturing, the report reveals there are more jobs than workers to fill them. (Upjohn Institute, 2006)

Poor credit is a major problem for homeless families in Branch County, including paying off debts and being denied housing because of credit scores. Work does not pay for housing. According to the National Low Income Housing Coalition³, there is no community in the nation in which a person working at minimum wage can afford (using the federal standard of affordability) to rent a one-bedroom unit. In Branch County, a full-time worker would have to make \$11.38 per hour (200.2% of the minimum wage) in order to afford a two-bedroom rental unit. Alternatively, a person could work at minimum wage for an average of 89 hours per week.

According to the National Association of Realtors, renting costs up to seven times more than owning a home. The Federal Reserve Board estimates that homeowners have a net worth nearly 36 times more than that of renters. While the cost of rental housing in the United States has increased an average of 3 percent per year over the past 10 years, average rents are projected to rise 4.1 percent this year alone.⁴

FY2006 State of Michigan Median Family Income (MFI) for Branch County is \$52,400. Whereas, the Poverty Income Guidelines in the Federal Register identify 100% of poverty as \$9,800 for a single person family.

Income Level	1 Person	2 Persons	3 Persons	4 Persons	5 Persons
30% of Median	\$11,000	\$12,550	\$14,150	\$15,700	\$16,950
Very Low Income	\$18,350	\$20,950	\$23,600	\$26,200	\$28,300
Low Income	\$29,350	\$33,500	\$37,700	\$41,900	\$45,250

Standard income limits of very low-income or low-income apply to US Dept. of HUD programs such as Public Housing, Section 8, Section 202/811 for Elderly/Handicap, and other rental assistance programs. While, Section 235 and other homeownership programs require as much as "95 percent" of area median income, or higher cost-based income limits.

³ Dolbeare, Cushing, "Out of Reach: The Gap Between Housing Costs and Income of Poor People in the United States." National Low Income Housing Coalition, Washington, DC, September, 1999.

⁴ National Association of Realtors, [Why Rent When You Can Buy, Revised 2006](#)

BRANCH COUNTY- HUD Fair Market Rents for Existing Housing (Non-Metropolitan Counties)

# of Bedrooms	0	1	2	3	4
FY 2006	\$422	\$450	\$592	\$710	\$730
FY 2007 (proposed)	\$434	\$464	\$610	\$731	\$752

The following issues influence financial position of individuals and families in Branch County:

- Lack of a living wage – current Michigan Employment Service report this is \$19.62 per hour
- Poor credit history
- Substance abuse issues
- Lack of cash reserves
- Lack of transportation
- Lack of affordable and available childcare
- Limited Education, low levels of literacy, and use of English as a second language
- Workforce with non-flexible skills
- Low industrial Base
- Increasingly service industry with lower paying, part-time, non benefit jobs
- Lack of employer understanding of homelessness risk factors and of issues of homeless employees

Priority issues affecting homelessness in Branch County:

- A. Lack of income has been identified as a major factor related to homelessness in Branch County.
 - Increased attention being paid to **implications of living in poverty** sheds light on the direct correlation between poverty and chronic homelessness. Part of the PLAN could potentially incorporate the philosophy and practices of Ruby Payne's poverty enrichment workshops, *Getting Ahead*.
- B. Employment issues related to opportunities, training, adequate wages and barriers.
 - Promoting economic & workforce development, along with continued monitoring of employment issues is a priority. Future prevention services should include life skills training, and methods for obtaining and keeping employment in all aspects of employment (application & resume writing, clothing, etiquette, employee rights & responsibilities, skill building and other learning opportunities reflected on the application or interview).

SERVICES

Everyone uses services. Those with the lowest incomes rely on public systems to supply medical care, job training, education, mental health treatment, child care, substance abuse treatment, transportation and many other services. Those systems are almost uniformly overburdened, and in many cases are not keeping up with new demands. These public systems require realistic funding and good policies to address new challenges.

The following affect access to services:

- Assistance is too little too late – eviction is imminent and resources are exhausted
- Applying for assistance can be a difficult process to negotiate
- Disabilities – little income from wages and/or public benefits
- Frequent interaction with hospitals, corrections, etc.
- Substance abuse – sporadic employment (low income, periods of no income)
- Geographic distance between job, housing, services
- Funding sources limit flexibility and longevity of assistance
- Complicated or time consuming requirements for obtaining services
- Successful implementation of programs & service is dependant upon funding and resource availability at local, state, and federal levels.

Indicators of chronic homelessness in Branch County:

- A. Inaccessibility of mainstream resources** does appear to be a problem which may directly relate to homelessness. In particular, Legal Services indicates there are significant time delays, as much as 18-24 months, for individuals applying for Social Security Disability (SSI) and other financial assistance. Repercussion of delays in qualifying for SSI, and, Friend of the Court or other legal enforcement issues can be devastating to families.
- B. Fragmented systems of care** remain constant due to competition for resources, lack of coordinated services, mandated restrictions associated with confidentiality issues, and lack of seamless self-sufficiency opportunities. A central Intake system for accessing housing and housing related services would be advantageous.
- C. Identifying the investment in stop-gap measures rather than permanent solutions** suggests a need for making program changes intended to result in an overall cultural change. A component of the PLAN could be to look at gaps in the system and then advocate for bigger changes in future years. This would encompass addressing institutionalized homeless as opposed to traditional ideas, economic development, workforce development (jobs & skills in demand), education (increased literacy), etc.

OBJECTIVE TO END HOMELESSNESS**GOAL #2 INVEST IN PREVENTION OF HOMELESSNESS****Prevention**

- Identify reasons for chronic/episodic homelessness and create systems to mitigate these issues
- Identify why people become transitionally homeless and create systems to mitigate these issues
- Identify and address public policies (in FHA, DCH, DHS, MSHDA, HUD, etc.) that create unintended consequences that exacerbate homelessness
- Increase public awareness of the costs of homelessness and how to prevent it
 - Increase knowledge of the emotional, academic, and social effects of homelessness on children
 - Investigate community training in *A Framework for Understanding Poverty* and *Bridges Out of Poverty* workshops
- Promote Family Service Network (FSN) supported “Getting Ahead” workshops for homeless and low-income people based on the Bridges Out of Poverty philosophy. Strongly encourage attendance and provide incentives for Mainstream, homeless, and supportive service organizations.
- Promote Continuum of Care activities and the ten-year PLAN to end homelessness to the community, municipalities, and businesses/employers
- Increase access to literacy programs and adult education and job skills training
- Increase and coordinate prevention activities
 - Improve institutional discharge planning and policies for all primary public systems of care
 - Coordinate intake and referral to housing and supportive services
 - Create stronger partnerships between public/private mental health providers (Pines, others?); public/private health care providers (CHC, DCH); public assistance (DHS); corrections; veteran affairs; Branch County *Michigan Works!* contractors (CISD representative?); employers; public/private substance abuse prevention providers; homeless assistance providers; elected officials (local and county); nonprofit/for-profit housing developers/operators; economic development
 - Investigate a “one-stop” approach to accessing all types of public assistance
- Better utilize the HMIS (Michigan Statewide Homeless Management System) to collect data and track success of prevention efforts
- Investigate alternative ways maximizing funding for homeless populations – joint grant applications to create a joint funding pool, leveraging additional (flexible) funds, etc.⁵
- Eliminate systems barriers and support cultural shift away from “entitlement” structure

⁵ This may mean finding ways to lessen funding restrictions.

Prevention Assistance

Identify and use available resources including ESG Homeless Prevention dollars (MSHDA Policy #8)

To help prevent the incidence of homelessness in Branch County, Emergency Shelter Grant (ESG) funds may be used to support a variety of activities, including (but not limited to):

1. Short-term subsidies to defray rent and utility debts for families that have received eviction or utility termination notices;
2. Security deposits for first month's rent to permit individuals or families at risk of homelessness to obtain permanent housing;
3. Mediation programs for landlord-tenant disputes;
4. Legal services programs for the representation of indigent tenants in eviction proceedings;
5. Payments to prevent foreclosure on a home.

Often, the three main uses of homeless prevention assistance programs are:

1. Short-term financial assistance for rent, mortgage, security deposit or utility payments;
2. Tenant-landlord mediation; and
3. Legal services to prevention eviction.

Homeless prevention funds can be used for financial assistance for:

- The assistance is necessary to prevent eviction or termination of utility services;
- The inability of the household to pay the rent, mortgage or utility payment is due to a sudden loss of income;
- There is a reasonable prospect that the household will be able to resume payments with a reasonable period of time; and
- The assistance will not supplant funding for preexisting homeless prevention activities from other sources.

The demand for homeless prevention funds often exceeds the availability of funding, and is identified as a barrier. Additionally, to meet requirements for established programs, including ESG Homeless Prevention funds, the individual or family must already have received an eviction notice, foreclosure notice, or notification of utility termination. There must also be documentation of a sudden loss of income, and information to substantiate the service provider's expectations that the household will be able to resume payments soon (e.g., evidence of future income such as SSI, TANF, etc.) and policies often necessitate practices based on "first come, first served" and conditions imposed by the agencies regarding the frequency and a limit to the amount with which an individual or family can obtain assistance.

Because lack of income has been identified as a significant cause of homelessness in Branch County, the PLAN should include provisions for addressing these limitations, coordinating agency partnerships and advocacy for change with the funding sources.

GOAL #3 INCREASE PLACEMENT INTO SUPPORTED HOUSING OF PEOPLE WHO ARE CURRENTLY EXPERIENCING HOMELESSNESS.

HOUSING

Open the Back Door

To end homelessness, people should be placed in housing as rapidly as possible and linked to available services. We need to open the back door out of homelessness. Different subpopulations of homeless people require different housing strategies. Both groups face system-based barriers to "getting out the back door."

Housing Goals

- Reduce stay in emergency housing to absolute minimum by using a Housing First approach.
 - Define and increase transitional housing options, including vouchers & subsidized/supportive housing
 - Re-housing should be the central goal of our work with people experiencing homelessness
 - 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.
- Investigate expanding existing and creating new traditional housing options – Branch Interfaith Hospitality Network (BIHN), family inns⁶
- Provide resources and technical support for Family Self Sufficiency Programs

⁶ Family inns feature **on-site** basic education and literacy programs; family preservation programs (domestic violence and child abuse and neglect are met head-on); job readiness, training, and placement; teaching "independence skills" such as budgeting, health, nutrition, and parenting.

- Define affordable housing, define options⁷, identify successful initiative in other rural areas, and create an Affordable Housing PLAN.
- Promote the Affordable Housing PLAN by way of community leaders, elected officials, and potential funding agents that have the ability to implement the PLAN.
- Encourage local units of government to adapt and adopt their version of the PLAN (which includes zoning in a way that promotes development of affordable housing)
- Increase supply of safe affordable housing stock (preferably close to major sources of employment) and services (without prevention services families end up back in homelessness).
- Work with landlords and management companies to increase access to existing housing
- Offer homeownership workshops for newly placed homeowners, so that they can maintain the most important asset. ⁸
- Encourage local units of government to create sources funding for permanent supportive options for “chronically” and “episodically” homeless populations

Income/Financial Goals

- Enhance transportation assistance and access
 - Increase access to assistance⁹
 - Investigate need for creating a system of “carpooling” and/or increased availability of public transportation
 - Provide workshops on appropriate vehicle maintenance and financial Planning for vehicle replacement
- Identify other barriers to work and incentives for various homeless populations
- Increase access to job skills training programs
- Help families increase income and build assets through selected strategies
 - create more IDAs
 - offer workshops on Earned Income Tax Credit
 - offer workshops on budgeting and other life skills

⁷ rehabilitation projects (including existing programs – Habitat for Humanity, county rehabilitation program, CAA repair/weatherizing programs, etc.), purchase of existing, building new, mixed housing developments, etc.

⁸ Include information about programs for repair, weatherizing, etc.

⁹ This may mean finding ways to expand program eligibility

Service Goals

Building the Infrastructure

Although we can provide assistance to individuals and families that lose their housing from spending lengthy periods of time homeless, ultimately we will not be able to stop people from having housing emergencies until we address their income, housing, and service needs in a comprehensive coordinated way.

- Increase agency and client awareness of existing service programs¹⁰
- For all mainstream and auxiliary programs, identify local, regional, state, and national best practices and widely disseminate this information among providers
- Develop a comprehensive model to integrate all organization that provide services (directly or incidentally¹¹) to homeless and low-income people
- Increase case management to create individualized plans for families that address education/literacy, job training, mental health/healthcare/substance abuse issues
- Investigate creating a “one-stop” approach to accessing all types of supportive services

GOAL #4 CREATE A PLAN OF ACTION

PLANNING PROCESS

BCCofC recognizes the challenges facing our community in mobilizing and sustaining a comprehensive response to homelessness, and specifically to end homelessness within the next ten years. To this end, our most critical needs will be identified; and, engaging Key Stakeholders and promoting collaboration in the planning a priority.

- The existing models used to link populations to resources were identified as well as any gaps or breaks in these models.
- The Housing First Model, giving attention to returning homeless persons to permanent housing as quickly as possible, will be utilized.
- Identify resources in place (asset mapping) and how they are currently utilized
- Evaluate whether or not responses can be improved through coordination, standardization of policies and procedures, or through a consolidation or reallocation/refocusing of resources
- Identify what homeless subpopulation should be targeted to maximize limited resources

¹⁰ Health (Free Clinic), mental health, substance abuse, employment and training, literacy, education (Head Start through adult), transportation, rehabilitation, ex-offender, veteran, etc.

¹¹ Temporary employment agencies, stores and other businesses, utility providers, etc.

- Identify the desired outcomes and method of evaluating the success and/or failure of the outcomes.
- Implement the PLAN
- Each year, the existing annual strategic PLAN will be reviewed and a new annual strategic PLAN will be developed, with specific objectives, action steps, assignments, timelines, and measurements, to help achieve the long term outcome of ending homelessness. The annual strategic PLAN will seek to fill the unmet needs and gaps in services and housing opportunities for each of the identified populations. Each new, annual strategic PLAN will build upon the successes of the prior year's PLAN, with the final outcome of ending homelessness in 10 years.
- Following the development of each annual strategic PLAN, a community stakeholder meeting will be conducted to educate and inform a wide range of interests including, but not limited to: local governments, business owners, community service groups, landlords and schools.

FUTURE VISION

The BCCofC believes that every person who desires to be housed has safe and affordable housing and adequate resources to meet his or her needs. To that end, members of the Continuum affirm the following:

- "All individuals and families should have safe, affordable housing." (Memorandum of Understanding, April 2006)
- "The existing models of homelessness prevention or transitional-to-permanent-housing successfully adopted and in use in Branch County are the preferred models to keep people housed and out of the shelter system, or to return them to permanent housing as quickly as possible if homeless." (MOU, August 2006)
- "Prevention programs play a critical role in closing the front door into homelessness. Additional resources are directed to prevention including focused efforts on developing protocols to address issues of institutional discharges into homelessness." (MOU, August 2006)
- "Homeless families and individuals are much more responsive to interventions and support once they are safely housed. Also known as a 'Housing First' model, homeless individuals or families receive safe, temporary shelter and Planning for permanent housing needs that begin immediately." (MOU, August 2006)
- "The development of a Planning process that focuses on the outcome of ending homelessness is the only viable approach to ending the institutionalization of homelessness." (MOU, August 2006)
- Homelessness can be eliminated in 10 years through a dedicated and continual assessment of available resources, the way in which individuals and families are linked to resources and the unmet needs/gaps. An annual strategic PLAN will be created to identify the goals, objectives and action steps that must occur to end homelessness.

- In order to truly eliminate homelessness in Branch County, activities and resources must be committed toward individuals and families who are at risk of becoming homeless.
- Locally, efforts must be directed and resources must be committed toward those projects and activities that will have the most impact in providing individuals and families with permanent, supportive housing.
- Advocacy activities must be directed to the State and Federal governments to change those items that are outside the control of local human service providers.

GOAL #5 IMPLEMENT STRATEGIES FOR SUCCESS

Objectives

A. Mobilize the Community

Public Awareness:

- ✓ Develop Community Education Component- Understanding Homeless Problem & How it Impacts the Community
- ✓ Include Framework for Understanding Poverty
- ✓ Collect and Analyze Data
- ✓ Identify Available & Affordable Housing & Gaps
- ✓ Utilize Best Practices

Marketing Tool

- ✓ Develop Marketing Campaign – Get the Word Out
- ✓ Include Data as “Snapshot” in Marketing Plan
- ✓ Develop Power Point (for H.A.W.)
- ✓ Become Experts concerning homeless issues
- ✓ Involve all media – Radio, TV, Print, etc.
- ✓ Promote Homeless Awareness Week
- ✓ Annual Report to the Community

Collaborate/Communicate/Cooperate

- ✓ Identify, generate interest, & involve consumers, service providers, business leaders, law enforcement, policy makers, etc.
- ✓ Promote agency collaboration
- ✓ Include accountability, assessment, & analysis of current trends

B. Funding Opportunities

- **Support Best Practice Model of Housing First**
 - i. Rapid Re-housing
 - ii. Housing Assistance
 - iii. Follow Up Case Management

- Create New or Strengthen Existing Partnerships
 1. Economic Development
 2. Workforce Development
 3. Education/Literacy
 4. Governmental Units
 5. Policy Makers

- Identify and Match \$\$ to needed programs or services
 - (1) Case Management
 - (2) Family Self Sufficiency
 - (3) Affordable & Available Child Care
 - (4) Rental Assistance
 - (5) Credit Repair Programs
 - (6) Home Ownership Opportunities
 - (7) Understanding Poverty Workshops

- Locate, create, & obtain available funding, resources, grants, donations, volunteers, & in-kind
- Provide for consumer responsibility
- Monitor service accountability
- Identify cost of homelessness to community
- Identify return of investment (\$ spent = \$ saved) in programs
- Focus on issues & community trends
- Consistently identify gaps & successes

C. Partnerships and Public Policy

- Identify Key Decision Makers (local, state, & federal)
- Cultivate positive, long term relationship w/ policy makers, business leaders, regional associates, etc.
- Develop Message & Marketing Tool (Education Component)
- Monitor message for updates w/ consumer input
- Establish Leadership Single Point of Communication
- Advocate for Effective Public Policy Outcomes
- Challenge policy makers to consider impact on homeless
- Include Input from consumers, providers & community
- Maintain Constant Flow of Information (both ways)
 - i. Meet & Greet Opportunities
 - ii. Service Clubs
 - iii. Community Programs

D. Implementation of Annual Action Plan

- ❖ Review & Update PLAN annually
- ❖ Monitor progress of other county plans
- ❖ Include Self-evaluation & accountability component
- ❖ Monitor Fiscal Sustainability
- ❖ Determine outcomes & shifts in community need or issues
- ❖ Renew and Improve Marketing Component