

Housing Services Mid Michigan

*Annual Report
2015*



HOUSING SERVICES
M I D M I C H I G A N

“Opening doors for the people in our communities...”

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Capital Region
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A letter from the Director:

Dear Friends of HSMM,

During the year, we had many opportunities to continue services, apply for new funding, and achieve great outcomes. Our mission continues to drive our intentions as we find new funding sources and develop new programs to meet the emerging needs of our residents.

This year, I again assisted the Eaton County Continuum of Care (CoC) in applying for its annual renewal funds, and new bonus funds. These bonus funds will provide additional subsidized units for the homeless population, and some additional planning money. I have been assisting with writing this grant for many years, and the 2015 competition was the most strenuous grant process I have seen in all my years here at HSMM. This group of writers actually feared losing funding this year. The federal announcement shocked us when the CoC was fully funded for all of the renewals and all of the bonus funds. In a federal announcement, the Eaton County Continuum of Care was listed as number 6 in the nation's 10 highest scores!

The Financial Capabilities educational classes have grown, along with homebuyer education, now that the economy has turned around. These educational series assist people to understand their finances, credit, savings, and insurance and helps prepare them to consider purchasing a home.

The partnership between the Eaton County Treasurer's office and HSMM to work with tax sale foreclosures continues to be very valuable. Using this partnership, 7 homes were saved from auction in 2015.

In 2014 we became a HUD Certified Housing Agency which allowed us to apply for first time funding in 2015. This new funding allowed us to expand our homebuyer education, financial capabilities classes, and to provide outreach about fair housing practices.

Veterans served in 2015 numbered 44 households. The SSVF grant provides robust case management to serve those who have served us. It continues to be a valuable service to re-house homeless Veterans.

Lastly, I am reminded that we have been providing rental subsidy for the disabled for 15 years now. In 2000, HSMM received a very unique grant to assist 75 disabled households. The agency is the only non-profit in Michigan to receive this grant and is one of only 40 in the entire nation. The combined 15 years of rental subsidy for these households is nearly 7.2 million dollars! Keeping these very low-income disabled households from becoming homeless has been very rewarding and cost effective. The national standard for costs incurred due to homelessness is 6 times the cost of keeping a family stable.

Blessings to you and yours,
Denise

Mission Statement

The Mission of Housing Services Mid Michigan is to assist low to moderate income individuals and families fulfill their need for affordable, safe, and sanitary housing through the participation in federal, state, and local programs and services. Through coordination of such programs, and local providers, Housing Services Mid Michigan will strive to provide a “continuum of care” approach to better serve the diverse needs of program participants and encourage their economic self-sufficiency.

State of Homelessness

- Overall homelessness has declined 2.1 percent from 2014. During this period of ongoing economic recovery, 33 states, including Michigan, showed declines in overall homelessness. 17 other states have reported increases in their homeless population.
- The risk of homelessness is not declining despite the recovery from the recession. 7 million people were living with family and friends in 2014. The number of people in poor households living doubled-up is 52% (yes, fifty-two percent) higher now than in 2007. And, the number of low-income renters paying more than 50% of their income toward housing has increased 2.1% since 2013.
- The nation is in the midst of a shift toward Housing First interventions such as permanent supportive housing and rapid re-housing, with rapid re-housing capacity increasing almost 60% from 2014 to 2015, from about 38,000 to over 60,500 beds.
- Still, on a single night in January 2015, nearly 565,000 people were experiencing homelessness - meaning they were sleeping outside or in an emergency shelter or transitional housing program.

HSMM Data

**In 2015 HSMM provided case management for
1110 adults and 739 children,
spending \$880,623.00 in direct financial assistance to these
households.**

589 households included:

204 homeless

137 evictions

181 relocations

46 foreclosures

21 tax foreclosures

75 Section 8 Mainstream
Voucher holders

44 of these households were veterans

Our Programs by County

- Section 8 Mainstream Vouchers - 75 households receive \$425,000 in rental subsidy in Eaton County
- Homeless Households are Rapidly Re-housed - Eaton County
- Homeless Prevention Households receive Eviction Assistance - Eaton County
- Michigan Prisoner Re-entry participants receive transitional housing - Clinton, Eaton, and Ingham Counties and Hillsdale, Jackson, and Lenawee Counties
- Veterans Supportive Services, both homeless and prevention - Barry, Clinton, and Eaton Counties
- Foreclosure Prevention - Barry and Eaton Counties
- Tax Sale Foreclosure Prevention - Barry and Eaton Counties
- R.E.A.C.H., rental assistance for homeless persons with a serious mental illness - Eaton County
- Homebuyer Education - any Michigan resident
- Financial Capabilities classes—any Michigan resident
- Down Payment Assistance (Individual Development Account) - any Michigan resident
- Permanent Supportive Housing for homeless singles and families with a disability - Eaton County

News and Events



Housing Services Mid Michigan is now a HUD Approved Housing Counseling Agency

This certification shows that HSMM meets the standards set by HUD to provide quality education and counseling to our clients in a variety of ways. It also allowed the agency to apply for funding through HUD's Housing Counseling Department. The 2014-2015 grant application was a competitive process which resulted in an approval of \$18,640. In most competitive grant applications, it is rare to be approved for funding in the first attempt. HSMM is proud to announce the program was awarded funds in our first year of writing the grant. HSMM is able to provide home-buying education, foreclosure prevention counseling, homelessness counseling, and financial literacy education with this funding.

Our Home Buyer Education and Financial Capabilities Seminars



The Home Buyer Education seminars are for first time home buyers, to help them learn more about the aspects of home ownership. They are free to anyone who would like to attend and include guest speakers. Topics presented in the classes include: readiness, credit scores and credit repair, shopping for a home, applying for a mortgage, owner maintenance, and financing. HSMM is excited to expand the concept by offering free classes in financial management. Our Financial Capabilities seminars cover topics such as budgeting, money management, banking and credit, improving one's credit score, life and health insurance, avoiding identity theft, consumer protection laws, and fair housing laws. See our website for dates and times.

News and Events

PROJECT RESOURCE CONNECT

In 2015, the Eaton County Continuum of Care held its 7th Project Resource Connect (PRC) event at the First Lutheran Church in Charlotte. PRC is a grant-funded “one-stop shop” for those in our community who are homeless or who are low-income, to assist them in gaining access to resources for housing, health, and employment. This January event was able to aid 196 participants.



The event hosted 16 agencies, including Siren/Eaton Shelter, the Eaton County Health Department, CACS, Peckham, and others. They offered housing information and referrals, employment search assistance, and interview tips, as well as a free lunch. Each guest also received a gift bag of personal care items such as soap, toothbrushes, toothpaste, and razors. Canned and packaged foods of all varieties and clothing, including winter coats, for all members of the family were available. HSMM’s AmeriCorps member, LaTasha Reisinger, took the lead on coordinating the event.

During the event, HSMM provided intake screenings on site to 23 clients, and assisted 1 client in filling out a Housing Choice Voucher (HCV) application.

The next PRC event is scheduled for January 24, 2017. If you would like to be involved, call us or check the HSMM website for volunteer opportunities.

Golf Outing

For the 15th year, Eaton Federal Savings Bank sponsored a golf outing on our behalf. The outing was held at Centennial Golf Course and raised **\$13,788** to help keep our services available to Mid Michigan residents. This has been our best result, to date. A special “thank you” goes out to all of our sponsors and participants.



**Thank you to our event sponsor,
Eaton Federal Savings Bank!**

Annual Giving Campaign

Please Consider Assisting HSMM in Preventing Homelessness
and continuing our AmeriCorps Member Support

Please make your donation to HSMM,
and mail to:

PO Box 746 Charlotte, MI 48837

Or, consider giving to our Endowment.

Give for long term sustainability!

HSMM has its own endowment that is managed by the Eaton County
Community Foundation. Your contribution to the endowment qualifies
for federal tax credits.

**Remember to make your check out to
the Eaton County Foundation with
HSMM in the memo and send to:**

PO Box 294 Charlotte MI, 48813

Please continue to support us on Amazon Smile!

Housing Services Mid-Michigan utilizes a qualified staff to coordinate our services
and ensure clients have access to other agencies and programs.

All services are subject to fund availability.

HSMM is a 501 (c) 3 non-profit corporation.

Donations may be made directly to HSMM and may be tax deductible.

2015's Invaluable Donors

UAW Local #602	The Wilson Family
Wendy's	A & W Restaurant-Grand Ledge
Dornbos Sign, Inc.	Hayes Green Beach
County Journal	Dr. Ray Gager
Crandell Bros. Trucking Co.	Hope Landing
Peckham, Inc.	Weichert Realtors
Bumstead Land Surveys	Pray Funeral Home
Ameriprise Financial	Midstate Title
Law Office of Kathleen Cook	Kane Heating & Ventilating
Red Oak Management Co.	Dr. James Balger Fam. Practice
Candy Ford Charlotte	Lira Housing
Frank's Foodmart	ACE Hardware-Eaton Rapids
Harmon Glass Doctor	Premier Realty
Richards Brand Source	Air-Way Manufacturing Co.
Charlotte Insurance Agency, Inc.	Diversified Financial Concepts
Eaton County Sheriff's Dept.- Mounted Division	Eaton Rapids Medical Center
Independent Bank	Archer Financial, LLC
Michigan Group Benefits	Alive!
John Boy Electric	MSU Federal Credit Union
	Buffalo Wild Wings

2015 Board Members

Robert Brown, President
Sean Cotter, Vice President
Nicole Shannon, Secretary
James Dexter, Treasurer
William "BJ" Behnke
Dar Benjamin
Michael Blau
Thomas Fuller
Karen Hathon
Susan Hoffman
Janice Land
Leon Monroe
Tom Reich

Total Support and Revenue

Program Expenses:
\$1,651,698

Management & General Expenses:
\$12,920

Fundraising Expenses:
\$3,556

End of Year Net Asset Balance:
\$275,394

Total Revenue and other support:
\$1,683,730

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It shall be the policy of Housing Services Mid Michigan to provide equal membership, employment, and service opportunities to all eligible persons without regard to race, religion, color, national origin, citizenship, membership in any labor organization, age, sex, marital status, parental status, political affiliation, and for employment only, height, weight, and arrest record .