



# HOUSING SERVICES

M I D M I C H I G A N

*Opening doors for people in our communities.*

## Annual Report 2019

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## A letter from the Director:

Dear Friends and Supporters,

2019 was a very interesting year here at Housing Services. We hired a new housing counselor who is busy studying for the national exam scheduled for August 2020. This position is vital in assisting those still facing foreclosures. Even though the economy has improved, and foreclosures have lessened, there is still a need.

During the year, we had a second opportunity to apply for additional Mainstream Vouchers over and above the award we received in 2018. Of course we completed that application and hoped for the best. Much to our surprise, the agency was awarded 77 new Mainstream Vouchers. This award was 2 more than our original 75 granted awarded in 2001! We have more than doubled this valuable product for our region. Specifically, this award assists non-elderly, disabled individuals and families. Many of our clients depend on SSI payments of \$760 a month as their sole income. These new HUD funds will provide an additional \$45,000 per month in rental subsidy going back into our community on an ongoing basis. And, with last year's award we now have a total of 180 vouchers. Very exciting!

The agency also embarked on a strategic planning process. Late in the year, we held a meeting after querying the Board, staff and community supporters. The all-day session culminated in a strategic plan, a change in our mission statement, and the determined need for some board training, which would be held in the future. So, our new mission statement is "Opening doors for people in our communities." Our old mission state is being used to explain how we will accomplish our mission.

Clinton County held a second community meeting to engage landlords and residents in understanding the homeless population and how do be more involved. It was another success.

During the year, the agency also worked collaboratively with writing the policy and procedures for both Eaton and Clinton known as the Coordinated Entry Policy which is used to assist clients access the programs appropriate for their specific needs. These agreements streamline how we serve people.

In November, the agency's fundraising efforts were enhanced when Eaton Federal Savings Bank offered to provide an ongoing yearly match to our Homelessness Awareness Month fundraising. The bank provided the venue to collect donations made to us and then matched the first \$5000 collected. The agency made posters for display in each bank location to educate and engage the public. The first year's efforts were very successful.

Lastly, this year marks my 20th anniversary with the agency. I am proud of the work done by the agency in my tenure and the support offered by our staff, the Board, and the community. Thank you!

Great things are happening!  
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.

## Eaton & Clinton Homelessness

- In 2019, 276 people were literally homeless in Eaton, Clinton, and Ingham County. This does not include people who were “couch-surfing,” i.e., staying with friends or family.
- For our counties, these numbers represent a decline from 2018’s numbers, even as numbers for the State of Michigan increased by 3%.
- During 2019, children (newborn to age 17) accounted for nearly 41% of Eaton’s and 33% of Clinton’s homeless population.
- In Eaton and Clinton Counties, women made up well over half (roughly 60%) of the literally homeless population, a reversal of national trends in which men make up just over sixty percent of the homeless population.
- The average homeless man in Eaton & Clinton Counties was 25 years old. Women who were homeless in these counties averaged nearly thirty-one years old.
- National homeless numbers rose again in 2019, registering an increase of over 2.7 percent from 2018. (courtesy of statista.com)
- National numbers showed that over 35,000 unaccompanied youth experienced homelessness on any given night in 2019. (courtesy of endhomelessness.org)

# News and Events

## **Mainstream Vouchers Eaton & Clinton Counties**

2019 saw another expansion of our Mainstream Voucher program. 77 additional vouchers were awarded, for a new total of 180 vouchers. These vouchers are awarded to assist non-elderly persons with verifiable disabilities. Most often, SSI (\$771 per month in 2019!) and/or SSDI are the only sources of income for these people. The community is well-served by this program, as these apartments are regularly inspected to insure compliance with HUD's HQS policies. In addition, nearly \$60,000 per month in rents are paid directly to community landlords. We look forward to continuing the expansion of this vital program!

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## PROJECT RESOURCE CONNECT



In 2019, the Eaton County Continuum of Care held its 11th annual Project Resource Connect (PRC) event at the First Baptist Church in Charlotte, in conjunction with the Eaton Clothing Center's "Back to School" event. HSMM's AmeriCorps member, Ethan Sylvester, took the lead on coordinating the event.

PRC is a grant-funded resource fair for those in our community who are homeless or low-income to help them in gaining access to resources for housing, health, and employment. This August 2019 event was able to assist over 200 participants.

The event hosted 17 agencies, including SIREN/Eaton Shelter, the Eaton County Health Department, CACS, Peckham, Inc., and many others. They offered housing information, referrals, employment search assistance, and interview tips, as well as a free lunch. Each guest received a gift bag of personal care items such as soap, toothbrushes, toothpaste, and razors. Clothing, including winter coats, were available for all members of the family.

PRC 2020 will be held on Thursday, August 6th at the First Baptist Church in Charlotte, again in conjunction with the Eaton Clothing Center's "Back to School" event.

# **News and Events**

## **Foreclosure Counseling & Home Buyer Education**

HSMM added a new case manager, Jill Darnell, to the staff. She brings extensive counseling experience to our office and is a welcome addition. In an ever-changing housing market, the housing counselor has become a valued support to homeowners.

For the at-risk homeowner, housing counseling offers support in all stages of delinquency that puts the homeowner at risk of losing their home. The counselor and client work together to formulate a plan with action steps towards obtainable goals

For the new home buyer, HSMM added an online education class in partnership with ehome America. This course offers education and consultation as support for new home buyers, as well as fulfilling requirements for specialized home loans.

Counseling sessions also provide clients with financial literacy tools, access to community resources, and creates goals to support lasting results.

## **S.H.I.P**

### **Shared Housing Intervention Program**

The Shared Housing Intervention Program (SHIP) is a new program at HSMM that focuses on families with school-aged children, who do not have a fixed night-time residence, but are not considered literally homeless. The SHIP program receives referrals from local organizations, authorities, and public school systems in Eaton County. Once connected to HSMM, these families receive case management, financial literacy education, housing search resources and, potentially, rental assistance.

This new collaborative program is serving Eaton and Ingham counties. It brought Advent House Ministries and Housing Services Mid Michigan together in an effort to serve these homeless, school-aged children in our communities. Stephen Butler is the Eaton County Case Manager of this new program.

Prior to SHIP, couch-surfing families had almost no housing resources available to them, as they were not considered literally homeless under HUD's standards. The U.S. Department of Education does consider these families homeless, but does not offer housing dollars. SHIP has been able to step into the gap and offer support to families that are in need of housing assistance.

# HSMM Data

**In 2019, HSMM provided case management for  
1407 adults and 787 children  
and assisted a total of 1049 households.**

**This assistance was provided throughout  
the Tri-County Area and included:**

276 Homeless	36 PSH households
205 Evictions	251 Relocations
44 foreclosures	15 tax foreclosures

111 Offender Success households

111 Section 8 Mainstream Voucher households

## 2019 Board Members

Sean Cotter, President  
Robert Brown, Vice President  
Susan Hoffman, Secretary  
James Dexter, Treasurer  
Sarah Adams  
Richard Ballard  
Sandra Dennis  
Thomas Fuller  
Marissa Geyer  
Julie Hales-Smith  
Levi Martin  
Tom Reich  
Denise Cornelius, Ex-Officio

## Total Support and Revenue

Program Expenses:  
\$1,865,989

Management & General Expenses:  
\$66,355

Fundraising Expenses:  
\$687

End of Year Net Asset Balances:  
\$540,784

Total Revenue & Other Supports  
\$2,024,181

Housing Services Mid Michigan utilizes qualified staff to coordinate its services  
and ensure that clients have access to other agencies and programs.

All services are subject to funding availability.

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

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

## Fundraising

# Thank you to all our sponsors and Eaton Federal Savings Bank!

Our second year of planned “mini fundraiser” events throughout the year showed strong support from our local community. Thank you all, so much!

This year’s events included a trivia night hosted at The Eaton Pub, a special November fund-raising event sponsored by Eaton Federal Savings Bank in conjunction with the National Homelessness Awareness Month, a special “Dash for Cash” event hosted by the Charlotte Public Schools, and our annual Year-End Giving event.

2019 marked the 20th anniversary of our Director, Denise Cornelius, with Housing Services. Thank you to the friends of HSMM who donated on Denise’s behalf to celebrate her time with us.

Housing Services also held an annual garage sale during Charlotte’s Frontier Days weekend—an event we plan to continue.

More events are planned for 2020. If you wish to sponsor an event for us - please contact us!

Shopping at  
**Amazon  
Smile**  
also helps  
support us!

### Annual Giving Campaign

Please Assist HSMM in Preventing Homelessness  
and Help Us Continue Our  
AmeriCorps Member Support

**Please make your donation  
to HSMM, and mail to:**

**PO Box 746  
Charlotte, MI 48837**

### Give for long term sustainability!

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

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

**PO Box 294  
Charlotte MI, 48813**

Donations  
may also be  
made via our  
webpage.

# 2019's Invaluable Sponsors and Donors

Agroliquid, St. Johns

Amazon Smile

Archer Financial LLC

Richard Ballard

Bill Barnes

D. A. Barnes, Doug Barnes

Cheri Barnhart

Diana Benjamin

Phillip & Karen Bombrys

Robert Brown

Lan Bulliner

Susan Cancro

Capitol Comm. Systems, Steve Martin

Charlotte Chamber of Commerce

Denise Cornelius

Sherri Crandell

Maxine Davis

Diversified Financial Concepts

Dornbos Signs, Inc

Dutch Brothers Development Group

Eaton Federal Savings Bank

The Eaton Place/Eaton Pub & Grille

Eric Rogers, LLC

First Congregational Church, Charlotte

First Congregational Church, Eaton Rapids

First National Bank of America

Joe Fix

Flagstar Foundation

Barbara Fulton

Marissa Geyer

Julie Hales-Smith

Susan Hoffman

Hope Landing, Lyle Robinette

Inspired Concepts, LLC, Levi Martin

Patricia Irwin

Cathleen Johnson

Knights of Columbus Council of 7311, G.L.

Lawrence Ave. United Methodist Church, Char.

Dr. Robert Leeser

Marks Place, Eaton Rapids

Ann McNair

New Hope Community Church, Char.

Greg Nitchman

Preuss Pets, Kubay Preuss

Carole Reynaert

Robert Robinson

St. John's Lutheran Church, St. Johns

Sparrow Eaton Hospital, Matt Rush

State Farm Insurance, Bob Wilson

Aaron Stevens

Tri County Electric People Fund

Richard Trumley

Anne van den Goor

Carol Yerkes

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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, gender, gender identity, gender expression, marital status, parental status, political affiliation, and for employment only, height, weight, and arrest record.**