

# Housing Services Mid Michigan

Annual Report  
2014



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

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Capital Region  
community foundation<sup>sm</sup>  
*The center for charitable giving.*

## **A letter from the Director:**

Dear Friends of HSMM,

For those of you who have not heard, our agency name changed on May 12, 2014. We became Housing Services Mid Michigan. The new name defines our territory better, as we are offering various services in 7 counties now.

During the year, we had many opportunities to continue services, apply for new funding, and achieve great outcomes. Two specific times that come to mind are the SSVF– Veterans grant that serves Eaton and Barry, and the foreclosure prevention project. During the year, the agency was asked to expand its Veterans' services into Clinton County. So now all 3 counties are covered to assist Veterans who are homeless or facing an eviction.

During the year we have continued to offer foreclosure prevention in both Eaton and Barry Counties . We are actually noticing a decline in requests in both counties.

Something new added during the year was the development curriculum to advance a new initiative– Financial Capabilities. This educational series will help people understand their finances, credit, savings, and insurance. This new product will be ready in 2015.

The biggest news was MSHDA's announcement that our own Christie Harry was named Housing Counselor of the Year. Please assist me in congratulating her on this much deserved award! (see the article)

In 2014 a new partnership was formed between the Eaton County Treasurer's office and HSMM to work with tax sale foreclosures, this new initiative continued in 2015, and we were able to assist 24 households to avoid the final sale.

Even though we have been a MSHDA certified Housing Counseling Agency for 15 years, we determined that we should apply to become a HUD Certified Housing Agency. The application was approved in September and we are now able to apply for additional foreclosure and homebuyer education funds that were unable to apply for in the past.

Also in 2014, we assisted the Tri-County Planning Commission with its HUD grant that was looking at housing issues in the Tri-County area. We helped them by holding 4 focus groups through out Eaton County.

Lastly, we were able to work on adding 2 more units of Permanent Supportive Housing for disabled singles and assisted MSHDA with its Homeless Preference Housing Choice Voucher initiative which added new rental assistance in Eaton County for homeless households, thus solving their homelessness into the future.

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 2.3 percent from 2013. During the economic recovery, 37 states, including Michigan, and its territories, showed declines in overall homelessness (homelessness increased in the other 13).
- The risk of homelessness is not declining despite the recovery from the recession. 7.7 million people were living with family and friends in 2013, an increase of 6.7 percent since 2007. There were 6.4 million poor households paying most of their income on housing in 2013, an increase of 25 percent since 2007.
- The nation is in the midst of a shift toward Housing First interventions like permanent supportive housing and rapid re-housing, with rapid re-housing capacity nearly doubling from 2012 to 2013 – from about 20,000 to 38,000 beds.
- On a given night, about 154,000 more people were experiencing homelessness than there were beds available to assist them.

# HSMM Data

**In 2014 HSMM provided case management for  
1264 adults with 866 children,  
spending \$1,011,095.00 in direct financial assistance to these  
households.**

703 households included:

271 homeless

203 evictions

155 relocations

47 foreclosures

75 mainstream section-8  
voucher holders

24 tax foreclosure,

\*52 of these households were veterans

## Our Programs

- Mainstream Section 8 Vouchers– 75 households receive \$40,000 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, Ingham, Jackson, Lenawee, and Hillsdale Counties
- Veterans Supportive Services– both homeless and prevention– Clinton, Barry, and Eaton
- Foreclosure Prevention– Barry and Eaton
- Tax Sale Foreclosure Prevention– Barry and Eaton
- Supportive Housing– rental assistance for homeless with serious disabilities- Eaton
- REACH– rental assistance for homeless persons with a serious mental illness– Eaton
- Homebuyer Education - any Michigan resident
- Down Payment Assistance– IDA– any Michigan resident
- Eviction Court Program - Eaton County

# News and Events

In May of 2013 our Assistant Executive Director Christie Harry won the MSHDA Housing Counselor of the Year Award.

Here's her acceptance letter ....

Eleven years ago, I began my journey as a case manager when I was hired at Housing Services Mid Michigan to work with homeless and eviction cases. I quickly found myself changing my focus to foreclosure prevention when the housing crisis emerged in our community.

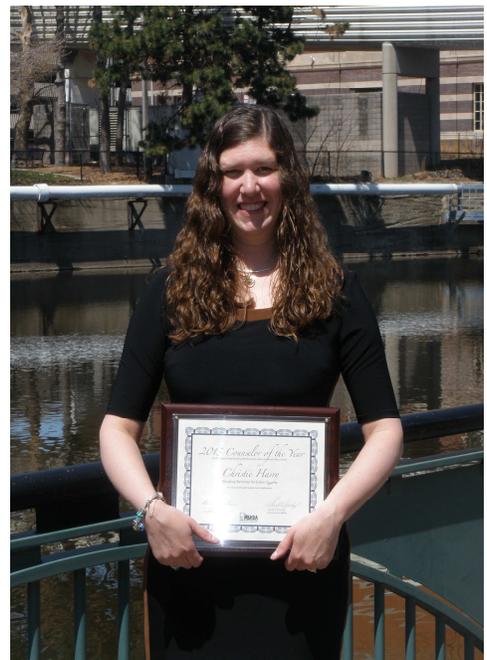
As I began providing education and advocacy for those in danger of losing their homes, my interest in becoming a certified housing counselor increased and I began taking the various trainings that were offered. After becoming certified, I continued to expand my knowledge of the housing industry and have maintained a strong desire to share that knowledge with others.

During this journey, I was promoted to become the Assistant Executive Director with Housing Mid Michigan, which provided me with the opportunity to expand our foreclosure program.

Along with managing my own caseload of foreclosure prevention clients I have had the opportunity to share my passion by offering a front line perspective, support, and advice to our new foreclosure case managers as our program continued to expand.

It is a great opportunity to work with the residents of my community by providing counseling and advocacy services and I hope to continue with these services for as long as our community has this need.

HSMM also thanks Christie for her continued contribution towards our cause!  
This is only the beginning



# News and Events

## PROJECT RESOURCE CONNECT

At the beginning of 2013, the Eaton County Continuum of Care held its 5th 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 with access to resources for housing, health, and employment.

The event hosted 16 agencies, including Siren/Eaton Shelter, the Health Department, CACS, Peckham, and others. They offered housing information and referrals, employment search assistance, interview tips, as well as a free lunch. Coats, clothing, various canned food, and each guest received a gift bag with personal care items such as soap, toothbrushes, and razors. Our AmeriCorps member took the lead on coordinating the event.

During the event, HSMM provided intake appointments on site to 3 clients, made foreclosure appointment for an additional 2 clients.



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For the 13th year, Eaton Federal Savings Bank sponsored a golf outing on our behalf. The outing was held at Centennial Golf Course and raised \$11,758 to help keep our services available to Mid Michigan residents.

However, we would like to start pursuing other avenues of raising money. If you have any suggestions, please contact us. We would love any input from the community!

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

## Golf Outing



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## The Return of Home Buyer Education Seminars

These classes are for first time homebuyers, to learn more about aspects of homeownership. These classes are free to anyone who would like to attend and include guest speakers. Topics presented in the classes include: readiness, credit repair/scores, shopping for a home, applying for a mortgage, owner maintenance, and financing. HSMM is excited to expand and continue to hold these seminars on a regular basis!



## **Annual Giving Campaign**

Please Consider Assisting HSMM with Preventing Homelessness  
or AmeriCorps Member Support

Please make your donation to HSMM, and  
mail to:

PO Box 746 Charlotte, MI 48837

**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**

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 and it qualifies for federal tax credits.

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.

## **2014's Invaluable Donors**

Bella's Hair Salon	ACE Hardware
Charlotte Church of Christ	Eaton Federal Savings Bank
Cimplistic Pleasures	Arby's
Cottage Inn Pizza	Biggby Coffee
Eaton Federal Savings Bank	Candy Ford-Mercury, Inc.
Goodwill Headquarters	Champps Restaurant and Bar
Gordon Food Service	Common Ground
Jeanie's Barbershop	Cuginos Italian Restaurant
Quality Dairy Laundromat	Fast Eddie's Car Wash and Oil Change
Meijer-Charlotte	Letavis Enterprises
Panera Bread	Main Street Pizza
PNC Bank	Maxi Auto Center
Team one Chevrolet Inc.	Mikes Village Restaurant
The English Inn	Reddeman Farms Golf Club
The Gate House Suites	Royal Scot of Lansing
Tony M's Restaurant and Lounge	Shaheen Chevrolet Inc.
Buffalo Wild Wings	

## 2014 Board Members

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

## **Total Support and Revenue**

Program Expenses:  
\$1,471,265

Management & General Expenses:  
\$21,459

Fundraising Expenses:  
\$3,460

End of Year Net Asset Balance:  
\$202,510

Total Revenue and other support:  
\$1,514,029

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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 .