



# HOUSING SOLUTIONS NETWORK

Tuesday, January 14, 2014

9:00 – 11:00 a.m.

**Room F**, Traverse City Michigan Works!  
1209 S. Garfield Avenue, Traverse City

*Anyone interested in affordable housing for Antrim, Benzie, Grand Traverse, Kalkaska, Leelanau, and Wexford Counties is welcome to attend.*

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## AGENDA

**A. Welcome and Introductions**

**B. Consideration of Agenda and November 2013 Meeting Minutes**

**C. County Updates**

**D. Housing Inventories & Strategies**

Sarah Lucas, NWMCOG, will review key data points from county housing inventories (available here: [www.nwm.org/framework](http://www.nwm.org/framework)).

**E. Housing Solutions Network activities**

Discussion on 2014 activities and agendas.

**F. Organizational Items**

- a. Meeting Schedule
- b. Appointment of Chair

**G. Roundtable Discussion and Announcements**

*This is a chance to share experiences and best practices with other affordable housing stakeholders. Feel free to bring brochures, flyers, and other materials for distribution.*

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The purpose of the Housing Solutions Network is to provide a forum for interagency and intergovernmental communication and coordination related to housing issues in Antrim, Benzie, Grand Traverse, Kalkaska, Leelanau, and Wexford Counties. This meeting is open to all who wish to attend. If you are not planning to attend this meeting, but would like to have input in the discussion, or provide handouts to the group, please contact Sarah Lucas, Northwest Michigan Council of Governments at (231) 929-5034 or [sarahlucas@nwm.cog.mi.us](mailto:sarahlucas@nwm.cog.mi.us).



## **HOUSING SOLUTIONS NETWORK 2014 Proposed Meeting Schedule**

All Housing Solutions Network meetings will begin at 9:00 a.m. and will be held in conference room of the **Traverse City Michigan Works offices, located at 1209 S Garfield, Traverse City, Michigan**, unless otherwise posted. Additional meetings may be scheduled as necessary.

Tuesday, January 14, 2014 **(ROOM F)**

Tuesday, March 11, 2014

Tuesday, May 13, 2014

Tuesday, July 8, 2014

Tuesday, September 9, 2014

Tuesday, November 11, 2014



# HOUSING SOLUTIONS NETWORK

## DRAFT Meeting Minutes

Tuesday, November 12, 2013

9:00 – 11:00 a.m.

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### A. Welcome and Introductions

Dee Newman-Wilkinson	Area Agency on Aging of Northwest Michigan
Billie Hedglen	Northwest Michigan Community Action Agency
Brian Majszak	Northwest Michigan Community Action Agency
Barb Stricker	Northwest Michigan Community Action Agency
Emilee Syrewicze	Northwest Michigan Supportive Housing
Tina Allen	Grand Traverse Area Continuum of Care
Carol Moorman	Goodwill
Julie Gardner	Michigan State Housing Development Authority
Ilah Honson	Traverse City Housing Commission
Virginia Coulter	Grand Traverse County
Cathy Odom	Northwest Michigan Community Action Agency
Jeff Vitton	Grand Traverse County Planning and Development
Carla Wojtal	Telamon Corporation
Sarah Lucas	Northwest Michigan Council of Governments

### B. Consideration of Agenda and July 2013 Meeting Minutes

The September meeting minutes were accepted as presented.

### C. Northwest Michigan Community Action Agency (NMCAA) Presentation

Barb Stricker, Budget and Housing Counselor at NMCAA explained NMCAA's programs and service area. There are three NMCAA offices in Traverse City, Petoskey, and Cadillac serve 10 counties; the organization's mission is to help people by linking resources and opportunities. There are four agency departments: childhood development, nutrition, community services, and weatherization. NMCAA runs the Head Start and Early Head Start Program, programs that serve families with children age 0-5. Other programs include Meals on Wheels, monthly or quarterly food distribution, home repair, financial assistance, and emergency services.

Brian Majszal, NMCAA, explained the homeless prevention assistance for veterans and supportive services programs for veteran families, which assist those who are literally homeless as well as others in order to prevent them from becoming homeless. The ultimate goal of the program is self-sufficiency.

Billie Hedglen explained the Rapid Rehousing or homeless prevention program, which provides case management services. The goal of this program is to overcome barriers to housing such as credit repair. Case management can go on for as long as people are willing or need to receive services. She noted that NMCAA also has a small fund to meet miscellaneous expenses for needs that are not met by other programs, called a "gap fund." Applicants do not have to be homeless but do have to be receiving case management services in order to receive funding from this program.

C. Odom explained NMCAA's home repair programs; there are a lot of options, depending on where the family lives. CDBG funds for home repair are available in many counties, and NMCAA also has weatherization funding. NMCAA is working toward more affordable housing development, probably in Petoskey, and will probably try to build some affordable rentals. There are some grants NMCAA applies for every year that we can use when people fall through cracks of the eligibility requirements for other programs. P. Hess asked what program people should use for failed hot water tanks. C. Odom explained that most programs are loans, which requires a lot of paperwork and a lien on the property; they might be better off seeking grants, which might be quicker. NMCAA can help them find the right program. V. Coulter noted she often refers people to DHS for state funding relief, and Father Fred sometimes helps with smaller repairs. D. Newman Wilkinson noted that the Bay Area Senior Advocates can help seniors in Leelanau and Grand Traverse with expenses up to \$500. V. Coulter asked if that would cover ramps. D. Newman Wilkinson answered BASA is going to work with Freedom Builders on the ramps, and P. Hess noted that Disability Network has ramps available now.

B. Stricker explained financial management services, including budget and credit counseling, workshops, and classes. Foreclosure prevention programs include one-on-one counseling and educational workshops. Classes in Traverse City are scheduled for every two weeks. Homebuyer Education workshops are offered regularly and individual counseling is available to review credit history, debt-to-mortgage issues, etc. Individual Development Accounts are also available; these are matched savings accounts that help families build assets for home purchase, education, or the start-up/expansion of a business. If you use it for purchasing a home it's a 3-1 match; for a business it's 2-1. You do have to have earned income when you open it. NMCAA also offers free tax preparation; she suggested calling the third week of January to schedule appointment. Free tax preparation is also offered in the February Saturday Special.

Members discussed weatherization services. C. Odom explained that weatherization services are offered to provide free energy conservation measures for eligible households. Waiting lists can range up to 5 years. Rules have gotten a lot stricter, so they've been walking away from a lot of houses.

B. Stricker stated that NMCAA has recently obtained its affiliate status in NeighborWorks America, which is a national organization that is a leader in affordable housing and community development. They receive funding directly from the federal government to provide financial and technical assistance to housing agencies. Money is provided for staffing and program support; NMCAA is just beginning to operate under this new affiliate status. .

#### **D. Michigan State Housing Development Authority (MSHDA) Update**

J. Gardner, MSHDA, reviewed MSHDA programs including Downtown Rental Rehab and Homebuyer Purchase and Repair. The biggest change recently is to the county CDBG allocation program, which has provided funding to counties every two years to be spent on emergency repairs and repairs that will bring homes in compliance with housing quality standards. For many reasons, including less money available through HUD and new HUD staff and regulations, the state wants to see more targeting of resources rather than spending money countywide. 50% of the county allocation funding can now be spent countywide and 50% can be spent in targeted areas that are selected based on certain criteria. MSHDA hired a consultant to help with the process of identifying targeted areas and the counties in the region have gone through that process. Now the proposal is for counties to get loan customers/applicants up front; grants would be provided based on presence of ready and qualified homeowner applicants. The state is taking input from grantees on these proposed changes through 5 p.m. today.

D Newman Wilkinson said it sounds like putting the cart before the horse, and that it seems like homeowners will be waiting longer. V. Coulter noted that with no financial support for doing the work up front, counties will have to ask homeowners to do a lot of the work, which is substantial. There is a lot of paperwork and some of our clients struggle to put the application together as it is. The county programs do home inspections, environmental inspections, write specs, get bids – that is more than 50% of the work, up front. With no financial support to cover those expenses and activities, she doesn't feel the programs can continue. C. Odom agreed that it would take longer. She noted, at the recent meeting on this issue, MSHDA staff indicated that we should have 4 projects lined up before we apply for dollars; but it often takes 6 months to find qualified applicants and get them lined up, so it could take a year to get to the point where we're able to apply for a grant. V. Coulter noted that there were no practitioners involved in the discussion around these changes.

J. Gardner discussed changes to the grant management system. She added that MSHDA is trying to have grantees do due diligence to save time on the grant. She added that new Housing Quality Standards (HQS) code requirements are coming up. V. Coulter stated that we used HQS and now we're switching to UPCS; members discussed differences between the two systems. I. Honson explained that with UPCS, instead of being a pass/fail like HQS, there are levels of deficiency. There are a lot of factors that figure into it; it can be extremely cumbersome. The Traverse City Housing Commission hires outside assistance to have it

done; it's a lot more involved than HQS. V. Coulter felt it will make our projects much larger, because we'll also be looking at things like fencing, garages, etc. in addition to the house itself. We'll be spending more money on fewer projects. C. Odom stated that we'll be trying our first one today in Cadillac. Members discussed specific requirements of UPCS and training costs.

J. Gardner explained current staffing structure. She stated that there are four staff people for all of northern Michigan. J. Gardner does mostly outreach, versus grant management. Outreach is someone who helps you try to get projects in; once you receive a grant, a grant management person helps you with administrative person. Gary Heidel is the new placemaking director that supervises different programs like Main Street and the State Historic Preservation Office (SHPO). She offered to provide placemaking training modules for those that are interested; there are 6 and they last about an hour.

C. Moorman asked about funding for small rental development that doesn't fall in a NEZ or targeted area. J. Gardner answered that it depends on location, but MSHDA can look at units of 12-24 units in traditional downtowns for CDBG funding; they have to be existing. HOME is being used for homebuyer programs right now.

## **F. County Updates**

C. Odom noted that Leelanau County hired a part time person named Diane Kiessel to run the housing program. Patty Lowery is retiring from Antrim County the end of this year. C. Odom asked if there would be discussion on the idea of a Northern Michigan Housing Coalition. V. Coulter discussed a regional approach to help standardize costs and approach for replacements and projects. She sees things moving toward a northwestern region; she thinks it would make sense to have a coalition of grantees and others. C. Odom thinks it's a great idea. J. Gardner asked what the difference would be between this group and such a coalition. S. Lucas stated that this is six counties and has open membership. V. Coulter stated it could be a subgroup of this group. Members discussed various forms such a coalition could take. V. Coulter, C. Odom, S. Lucas will meet to discuss potential forms.

C. Moorman discussed concerns about difficulty in finding affordable rentals, and how that would become more difficult with USPC. Landlords don't have much of an incentive to repair their rentals; they're able to find someone that will pay for it even if it doesn't meet codes. V. Coulter referenced MSHDA policies and stated that we're not like a lot of communities in southern Michigan where there are lots of houses available; we just don't have enough homes. She noted that CDBG can be used for rental rehab in some cases if MSHDA approves it.

## **E. County Housing Inventories**

S. Lucas discussed the housing inventories that are available online at [www.nwm.org](http://www.nwm.org). These were done as part of the Framework for Our Future (HUD) project and review the type, affordability, quality, and other characteristics of housing in Antrim, Benzie, Kalkaska, Leelanau, and Wexford counties. Grand Traverse County's housing inventory was done last year as part of a separate grant. She reviewed highlights include shortages of affordable housing; shortages of affordable homeownership housing are especially prevalent in Leelanau, Antrim, and Benzie counties, while issues with rental housing for low-income households are found throughout the region. She noted that counties with significant shortages of affordable housing are seeing greater declines in the number of families and young people. Another issue is that there are almost twice as many single-person rental households as there are small rentals, which makes it very difficult for small, lower-income households to find housing they can afford. She noted that population growth has declined and that while there has been new housing construction, a significant percentage of it has been seasonal. In Antrim County, 50% of new home construction over the last ten years was seasonal – an issue that affects the availability of housing stock. Members requested a presentation on highlights of the studies for the next meeting.

## **F. Roundtable Discussion and Announcements**

V. Coulter asked about a client currently being served by her program. She will need to move out of her house while the work is being done. MSHDA won't support rent for that purposes; she asked if anyone had suggestions. Members discussed options including extended hotel stays, HelpLink, churches, etc.

D. Newman-Wilkinson noted that she will be meeting with Rep Benishek in December, and will be sharing information with him on housing and other issues. She asked if a one-page handout could be prepared to pull out highlights of the housing inventories, to share with legislators and others, by December 11.

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