ONLY HOMES WILL END HOMELESSNESS

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Ryan Hannon, Street Outreach and Housing Navigation Manager, Goodwill Northern Michigan
Ending Homelessness in Northwest Michigan

NWCEH will work collaboratively to end homelessness by addressing housing issues through a community-based process that develops a comprehensive, coordinated continuum of care to individuals and families who are homeless or at risk of becoming homeless in the community it serves.

Our purpose is to ensure individuals and families have access to safe, decent, affordable housing and support services designed to help them become integrated socially and economically into their communities.

We strive to ensure the following conditions are met, as we believe they are critical for authentic systems change:

- Practicing from a COMMON AGENDA
- Adhering to a SHARED MEASUREMENT SYSTEM
- Fostering MUTUALLY REINFORCING ACTIVITIES
- Providing CONTINUOUS COMMUNICATION
- Having solid BACKBONE SUPPORT
WHAT WE NEED TO END HOMELESSNESS

Housing

System

Funding

Backbone Structure and Support
OUR VALUES

Collaboration

Accountability

Data driven decision making
Backbone Support Role

- Guide vision and strategy
- Support aligned activities
- Establish shared measurement practices
- Build public will
- Advance policy
- Mobilize funding

Continuous Quality Improvement Committee
Data, System Improvement, Alignment within Working Groups. Mandatory membership from HUD or MSHDA funded agencies.

- Communications / Marketing Chair
- Innovative Projects Chair
- Housing Resources Chair
- Coordinated Entry Chair
- Shelter and Diversion Chair
- Outreach/ Identification Chair
- Planning and Partnerships Chair

Working Groups/Committees: Backbone support (Director or Asst. Director attending each work group meeting) helps guide this work and meets monthly with the group of Chairpersons. Each work group or committee is working toward the Criteria and Benchmarks of ending homelessness.
In 2019, 1,642 people experienced homelessness across the 10-county region.

To achieve an end to homelessness, we must have more people exiting homelessness than entering.

In 2020, the NWCEH will have over $100,000 in un-used rental assistance dollars.
Homeless Services System

Outreach and Case Management

PREVENTION
- Keeping People in their Homes
  - Option #1: Use Diversion Funds
  - Option #2: Enter Emergency System

EMERGENCY
- Homeless Services System
  - Shelter | Transitional Housing | Day Centers
  - Hygiene | Permitted Villages

HOUSING
- Diversion
  - Funds and services (one-time)
  - Housing
- Rapid Rehousing
  - Rent subsidy and services (up to 1 year)
  - Housing
- Permanent Supportive Housing
  - Rent subsidy and services (unlimited)
  - Housing

80% Skip Emergency Services
18%
THE INTERSECTION BETWEEN AFFORDABLE HOUSING AND HOMELESSNESS

- Communities where people spend more than 32% of their income on rent can expect a more rapid increase in homelessness.

- Income growth has not kept pace with rent, leading to an affordability crisis, where marginalized people have an increased risk of becoming homeless.

- Locally, Grand Traverse County residents spend 28% of their income on housing (2019).
LOCAL NUMBERS

WHO CAN AFFORD THE RENT?
The “housing wage” is the amount a worker would need to earn in order to afford a typical rental. In Northwest Michigan, rents are far higher than what many renters can afford. The lack of affordable options contributes to a high demand for new units at different price points.

<table>
<thead>
<tr>
<th>NORTHWEST MICHIGAN HOUSING WAGE</th>
<th>$14.78</th>
</tr>
</thead>
<tbody>
<tr>
<td>MINIMUM WAGE</td>
<td>$9.45</td>
</tr>
<tr>
<td>AFFORDABLE RENT FOR RENTER EARNING MEAN WAGE</td>
<td>$768</td>
</tr>
<tr>
<td>AFFORDABLE RENT FOR FULL-TIME MINIMUM WAGE WORKER</td>
<td>$491</td>
</tr>
</tbody>
</table>

2019 Target Market Analysis was conducted by LendUsUSA, on behalf of Housing North and Networks Northwest.

LOCAL SOLUTIONS
“Missing middle” housing types like duplexes, fourplexes, and small apartments can be more affordable and more in line with what the region’s households are looking for. Yet, funding, and sometimes local politics, limit options to build these housing types. Legislation authorizing new revenue sources and tax incentives can support these private-sector solutions, and local changes to zoning or other policies can streamline the process for builders.

More information and resources are available on homesforourfuture.org and housingnorth.org.
## How Many More Rental Units Do We Need in Northwest Michigan?

<table>
<thead>
<tr>
<th>Household Incomes</th>
<th>Affordable Rents</th>
<th># Units</th>
<th>% of Potential</th>
</tr>
</thead>
<tbody>
<tr>
<td>Up to $26,000</td>
<td>$650 and less</td>
<td>6759</td>
<td>62%</td>
</tr>
<tr>
<td>$28,000 - $40,000</td>
<td>$700 - $1000</td>
<td>2997</td>
<td>28%</td>
</tr>
<tr>
<td>$42,000 - $60,000</td>
<td>$1050 - $1500</td>
<td>970</td>
<td>9%</td>
</tr>
<tr>
<td>$64,000+</td>
<td>$1600+</td>
<td>154</td>
<td>1%</td>
</tr>
</tbody>
</table>

**10,880 Rentals Needed**
SOLUTIONS

1. Targeted or “set aside” units in existing or new developments for people experiencing homelessness
2. Private-market landlords with scattered site units willing to participate with rental assistance programs
3. Incentives for landlords to participate with rental assistance programs
4. Policy changes at the state and national level that make it easier for affordable housing to be developed in rural areas
5. Millages
6. Community Development Block Grant
7. Zoning ordnances, deed restrictions etc.
8. Public will and a common understanding that a community without homelessness is a healthier community for everyone.
9. Landlord recruitment efforts.
HOUSING SUCCESSES
If you would like to learn more about the work of the Coalition, or know of a landlord who would be interested in participating with our programs please contact:

Ashley Halladay-Schmandt, Director of the Northwest Michigan Coalition to End Homelessness at

ashley@endhomelessnessnmi.org