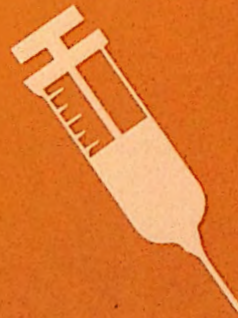
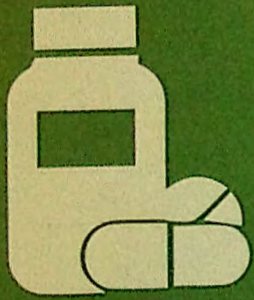


Obesity Initiative Update-January 2014

- **Businesses:** Continuing to support four businesses participating in the worksite wellness pilot program. In May an update will be available regarding the successes and challenges
- **Schools:** Wellness Policy was approved by TCAPS School Board in August since then most of the work toward improvements has occurred in the cafeteria
- **Providers:** Surveys were done with providers and they said they would like training opportunities on motivational interviewing during the noon hour and would like print and web resources on healthy eating, physical activities and diabetes
- **Community Awareness:** The Community Awareness Steering Committee has been formed and has met a few times. They are in the early planning stages.

Maternal Smoking Update-January 2014

- Recently completed a survey of Health Department (HD) clients (DHD10, GTCHD and HDNWM)
- Key take aways:
 - Physicians/Healthcare providers (HCP) were the MOST trusted voice and crucial to altering behavior (Families and HDs were second)
 - Personal Physicians/Healthcare providers were #1 preference for intervention source (face to face)
 - Women were relatively aware that smoking was bad for **THEIR** health; not so clear about harms to health of baby and family
- Next steps:
 - Develop a communication plan-consistent message within the context of a trusted relationship
 - Provide a training for HCP on Motivational Interviewing to further educate HCPs on behavior change



Need affordable health insurance?

Open Enrollment
on Health Insurance
Marketplace

**October 1, 2013 -
March 31, 2014**

The Health Insurance Marketplace is here.

If you are not eligible for health insurance through your employer or Medicare, you can purchase insurance through the Health Insurance Marketplace.

You can comparison shop for affordable health insurance and buy the plan that best meets your needs and budget. You also can find out if you are eligible for financial help to pay for insurance coverage, or to participate in Michigan's Medicaid program.

Apply online, over the phone, or by using a paper application.

Have questions? We can help.

See inside for details and back for free one-on-one assistance.



Health Insurance Marketplace 101

To avoid confusion and scams, shop for coverage through the **official federal Healthcare Insurance Marketplace** to be sure you choose from plans that have physicians and services available in the area where you live.

The new Health Insurance Marketplace helps uninsured people find health coverage. You can create an account, apply for coverage, pick a plan from a selection of plans for which you are eligible, and enroll in the plan you choose.

When you fill out a Marketplace application, you'll find out if you qualify for:

- ✓ Lower costs on monthly premiums for private insurance plans
- ✓ Free or low-cost coverage available through Medicaid or the Children's Health Insurance Program (CHIP)

The Health Insurance Marketplace offers four levels of plans – bronze, silver, gold, and platinum, all with different costs and coverage. Plans cover essential health benefits, pre-existing conditions, and preventative care. All plans in the Marketplace have to show what is covered and the costs in simple language with no fine print. And, no plan can turn you away because of your health condition or gender.

If you don't qualify for lower costs, you can still use the Marketplace to buy insurance at the standard price.

Most people must have health coverage in 2014 or pay a fee.

If you enroll by March 31, 2014, you won't have to pay a fee.

Platinum Plan

Gold Plan

Silver Plan

Bronze Plan



Your Application Checklist

Use the checklist below to help you gather what you need to apply for coverage

Open enrollment ends March 31, 2014

When you apply for coverage in the Health Insurance Marketplace, you'll need to provide some information about you and your household, including income, any insurance you currently have, and some additional items:

- Social security numbers (or document numbers for legal immigrants)
- Employer and income information for every member of your household who needs coverage (for example, pay stubs or W-2 forms – Wage and Tax Statements)
- Policy numbers for any current health insurance plans covering members of your household
- A completed Employer Coverage Tool for every job-based plan you or someone in your household is eligible for, but are not enrolled in

Get **free help** shopping for coverage and signing up. Turn the page for more information.



Help is Here

Kalkaska Memorial Health Center, Munson Medical Center, and Paul Oliver Memorial Hospital are standing by to help.

For **free help** with the Health Insurance Marketplace, shopping for coverage, and signing up, just call or email us. Our Certified Application Counselors will provide one-on-one assistance to help you understand your insurance plan options and find any financial assistance available. Our counselors cannot recommend plan options, but they can help you make decisions that best fit your budget and needs.

Contact us today for free help. Or, visit munsonhealthcare.org/marketplace for more information.



KALKASKA MEMORIAL HEALTH CENTER

A Division of MUNSON HEALTHCARE

418 South Coral St., Kalkaska

(231) 935-5886

healthlink@mhc.net



MUNSON MEDICAL CENTER

MUNSON HEALTHCARE

Community Health Library
inside Munson Community Health Center
550 Munson Ave., Traverse City

(231) 935-5886

healthlink@mhc.net



PAUL OLIVER MEMORIAL HOSPITAL

MUNSON HEALTHCARE

221 Park Ave., Traverse City

(231) 352-2388

mwells1@mhc.net

Community Health Needs Assessment



**Know the needs.
Read the plan.
Get involved.**
Your community's
health depends on it.



munsonhealthcare.org/chna

- Community data for 100+ **quality of life indicators** by county
- Local **health disparities** by age, gender, and ethnicity
- **Funding opportunities** for your own initiatives
- National **health promotion/disease prevention targets**
- **Promising practices** others are using to make a difference
- **Custom reports** using the Report Assistant

Michigan Energy
Assistance Program (MEAP)
Now Available!



Northwest Michigan Community Action Agency (NCMAA) has funding available for assistance with Emergency Home Heating and Energy Costs. To be prescreened for eligibility, please contact the NMCAA office in your area (information below).

2014 MEAP Income Guidelines

Household Size	Monthly Gross Income
1	\$1,436
2	\$1,939
3	\$2,441
4	\$2,944
5	\$3,446
6	\$3,949
7	\$4,451
8	\$4,954
For Each Additional Household Member	\$503

Traverse City Office
(231) 947-3780
(800) 632-7334
3963 Three Mile Rd
Traverse City, MI 49686

Cadillac Office
(231) 775-9781
(800) 443-2297
1640 Marty Paul
Cadillac, MI 49601


Petoskey Office
(231) 347-9070
(800) 443-5518
2202 Mitchell Park Dr.
Suite 4
Petoskey, MI 49770







NMCAA Emergency Utility Assistance Program FY 2014

By: Tish Garthe-Shiner
(231)947-3780, lgshiner@nmcaa.net
Thursday, January 23, 2014




MEAP Grants

- ☐ Michigan Energy Assistance Program
- ☐ NMCAA granted through both MCAAA & DHS
 - \$175,500 through MCAAA – including assistance for metered & deliverable fuels
 - \$559,232 through DHS – deliverable fuels only
- ☐ Providing emergency assistance & case management


Types of Assistance

- ☐ Metered Utility – *must* be in shut off status
 - Electric
 - Natural Gas
- ☐ Deliverable Fuels – *must* be at 25% or below
 - Firewood
 - Propane
 - Fuel Oil
 - Pellets


Who's Eligible for Services?

- ☐ There are several ways a household can qualify
 - Income Eligibility Guidelines: 150% of Federal Poverty Level – Must count GROSS income of all household members




2013 Table of Poverty Levels (Income)

Year	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person	9 Person	10 Person
2013	\$11,460	\$15,030	\$18,310	\$21,330	\$24,040	\$26,460	\$28,610	\$30,510	\$32,170	\$33,610
2012	\$11,360	\$14,930	\$18,210	\$21,230	\$23,940	\$26,360	\$28,510	\$30,410	\$32,070	\$33,510
2011	\$11,260	\$14,830	\$18,110	\$21,130	\$23,840	\$26,260	\$28,410	\$30,310	\$31,970	\$33,410
2010	\$11,160	\$14,730	\$18,010	\$21,030	\$23,740	\$26,160	\$28,310	\$30,210	\$31,870	\$33,310
2009	\$11,060	\$14,630	\$17,910	\$20,930	\$23,640	\$26,060	\$28,210	\$30,110	\$31,770	\$33,210
2008	\$10,960	\$14,530	\$17,810	\$20,830	\$23,540	\$25,960	\$28,110	\$30,010	\$31,670	\$33,110
2007	\$10,860	\$14,430	\$17,710	\$20,730	\$23,440	\$25,860	\$28,010	\$29,910	\$31,570	\$33,010
2006	\$10,760	\$14,330	\$17,610	\$20,630	\$23,340	\$25,760	\$27,910	\$29,810	\$31,470	\$32,910
2005	\$10,660	\$14,230	\$17,510	\$20,530	\$23,240	\$25,660	\$27,810	\$29,710	\$31,370	\$32,810
2004	\$10,560	\$14,130	\$17,410	\$20,430	\$23,140	\$25,560	\$27,710	\$29,610	\$31,270	\$32,710
2003	\$10,460	\$14,030	\$17,310	\$20,330	\$23,040	\$25,460	\$27,610	\$29,510	\$31,170	\$32,610
2002	\$10,360	\$13,930	\$17,210	\$20,230	\$22,940	\$25,360	\$27,510	\$29,410	\$31,070	\$32,510
2001	\$10,260	\$13,830	\$17,110	\$20,130	\$22,840	\$25,260	\$27,410	\$29,310	\$30,970	\$32,410
2000	\$10,160	\$13,730	\$17,010	\$20,030	\$22,740	\$25,160	\$27,310	\$29,210	\$30,870	\$32,310
1999	\$10,060	\$13,630	\$16,910	\$19,930	\$22,640	\$25,060	\$27,210	\$29,110	\$30,770	\$32,210
1998	\$9,960	\$13,530	\$16,810	\$19,830	\$22,540	\$24,960	\$27,110	\$29,010	\$30,670	\$32,110
1997	\$9,860	\$13,430	\$16,710	\$19,730	\$22,440	\$24,860	\$27,010	\$28,910	\$30,570	\$32,010
1996	\$9,760	\$13,330	\$16,610	\$19,630	\$22,340	\$24,760	\$26,910	\$28,810	\$30,470	\$31,910
1995	\$9,660	\$13,230	\$16,510	\$19,530	\$22,240	\$24,660	\$26,810	\$28,710	\$30,370	\$31,810
1994	\$9,560	\$13,130	\$16,410	\$19,430	\$22,140	\$24,560	\$26,710	\$28,610	\$30,270	\$31,710
1993	\$9,460	\$13,030	\$16,310	\$19,330	\$22,040	\$24,460	\$26,610	\$28,510	\$30,170	\$31,610
1992	\$9,360	\$12,930	\$16,210	\$19,230	\$21,940	\$24,360	\$26,510	\$28,410	\$30,070	\$31,510
1991	\$9,260	\$12,830	\$16,110	\$19,130	\$21,840	\$24,260	\$26,410	\$28,310	\$29,970	\$31,410
1990	\$9,160	\$12,730	\$16,010	\$19,030	\$21,740	\$24,160	\$26,310	\$28,210	\$29,870	\$31,310
1989	\$9,060	\$12,630	\$15,910	\$18,930	\$21,640	\$24,060	\$26,210	\$28,110	\$29,770	\$31,210
1988	\$8,960	\$12,530	\$15,810	\$18,830	\$21,540	\$23,960	\$26,110	\$28,010	\$29,670	\$31,110
1987	\$8,860	\$12,430	\$15,710	\$18,730	\$21,440	\$23,860	\$26,010	\$27,910	\$29,570	\$31,010
1986	\$8,760	\$12,330	\$15,610	\$18,630	\$21,340	\$23,760	\$25,910	\$27,810	\$29,470	\$30,910
1985	\$8,660	\$12,230	\$15,510	\$18,530	\$21,240	\$23,660	\$25,810	\$27,710	\$29,370	\$30,810
1984	\$8,560	\$12,130	\$15,410	\$18,430	\$21,140	\$23,560	\$25,710	\$27,610	\$29,270	\$30,710
1983	\$8,460	\$12,030	\$15,310	\$18,330	\$21,040	\$23,460	\$25,610	\$27,510	\$29,170	\$30,610
1982	\$8,360	\$11,930	\$15,210	\$18,230	\$20,940	\$23,360	\$25,510	\$27,410	\$29,070	\$30,510
1981	\$8,260	\$11,830	\$15,110	\$18,130	\$20,840	\$23,260	\$25,410	\$27,310	\$28,970	\$30,410
1980	\$8,160	\$11,730	\$15,010	\$18,030	\$20,740	\$23,160	\$25,310	\$27,210	\$28,870	\$30,310
1979	\$8,060	\$11,630	\$14,910	\$17,930	\$20,640	\$23,060	\$25,210	\$27,110	\$28,770	\$30,210
1978	\$7,960	\$11,530	\$14,810	\$17,830	\$20,540	\$22,960	\$25,110	\$27,010	\$28,670	\$30,110
1977	\$7,860	\$11,430	\$14,710	\$17,730	\$20,440	\$22,860	\$25,010	\$26,910	\$28,570	\$30,010
1976	\$7,760	\$11,330	\$14,610	\$17,630	\$20,340	\$22,760	\$24,910	\$26,810	\$28,470	\$29,910
1975	\$7,660	\$11,230	\$14,510	\$17,530	\$20,240	\$22,660	\$24,810	\$26,710	\$28,370	\$29,810
1974	\$7,560	\$11,130	\$14,410	\$17,430	\$20,140	\$22,560	\$24,710	\$26,610	\$28,270	\$29,710
1973	\$7,460	\$11,030	\$14,310	\$17,330	\$20,040	\$22,460	\$24,610	\$26,510	\$28,170	\$29,610
1972	\$7,360	\$10,930	\$14,210	\$17,230	\$19,940	\$22,360	\$24,510	\$26,410	\$28,070	\$29,510
1971	\$7,260	\$10,830	\$14,110	\$17,130	\$19,840	\$22,260	\$24,410	\$26,310	\$27,970	\$29,410
1970	\$7,160	\$10,730	\$14,010	\$17,030	\$19,740	\$22,160	\$24,310	\$26,210	\$27,870	\$29,310
1969	\$7,060	\$10,630	\$13,910	\$16,930	\$19,640	\$22,060	\$24,210	\$26,110	\$27,770	\$29,210
1968	\$6,960	\$10,530	\$13,810	\$16,830	\$19,540	\$21,960	\$24,110	\$26,010	\$27,670	\$29,110
1967	\$6,860	\$10,430	\$13,710	\$16,730	\$19,440	\$21,860	\$24,010	\$25,910	\$27,570	\$29,010
1966	\$6,760	\$10,330	\$13,610	\$16,630	\$19,340	\$21,760	\$23,910	\$25,810	\$27,470	\$28,910
1965	\$6,660	\$10,230	\$13,510	\$16,530	\$19,240	\$21,660	\$23,810	\$25,710	\$27,370	\$28,810
1964	\$6,560	\$10,130	\$13,410	\$16,430	\$19,140	\$21,560	\$23,710	\$25,610	\$27,270	\$28,710
1963	\$6,460	\$10,030	\$13,310	\$16,330	\$19,040	\$21,460	\$23,610	\$25,510	\$27,170	\$28,610
1962	\$6,360	\$9,930	\$13,210	\$16,230	\$18,940	\$21,360	\$23,510	\$25,410	\$27,070	\$28,510
1961	\$6,260	\$9,830	\$13,110	\$16,130	\$18,840	\$21,260	\$23,410	\$25,310	\$26,970	\$28,410
1960	\$6,160	\$9,730	\$13,010	\$16,030	\$18,740	\$21,160	\$23,310	\$25,210	\$26,870	\$28,310




...Who's Eligible (cont'd)

- ☐ Households are automatically eligible IF
 - All individuals in the household are receiving Family Independence Program (FIP), Food Assistance Program (FAP), or Supplemental Security Income (SSI).
OR
 - The local DHS office has determined the household to be income-eligible for the State Emergency Relief (SER) program in the last 30 days.



Income Time Frames

- ☐ Income eligibility is based on the total amount of household income expected to be received in the next 30 days. The 30-day period includes the date of application
- ☐ Income is collected from the past 30 days including the application date
- ☐ If income collected is not a good indicator of next 30 days, documentation of expected change must be included (ex: decrease in hours, loss of unemployment, etc.)



Income Includes:



- Money wages and salaries before any deductions
- Net receipts or profit and loss statements from self-employment
- Regular payments from Social Security (net benefits after deducting non-reimbursed Medicare premiums), railroad retirement, unemployment compensation, strike benefits from union funds, workers' compensation, veteran's payments, public assistance (including Family Independence Program/FIP, Supplemental Security Income/SSI, and State Disability Assistance/SDA), training stipends, alimony, child support, and military family allowances
- Private pensions, government employee pensions (including military retirement pay), and regular insurance or annuity payments
- College or university scholarships, grants, fellowships and assistantships
- Dividends, interest, net rental income, net royalties, periodic receipts from estates or trusts, and net gambling or lottery winnings
- Any lump sum payments received by Native Americans, such as from Casino income or tribal income

Income DOES NOT Include:

- Combat zone pay
- Capital gains
- Any emergency assistance program payments
- Any assets drawn down as withdrawals from a bank, the sale of property, a house, or a car
- Tax refunds, gifts, loans, lump sum inheritances, one-time insurance payouts, or compensation for injury
- Non-cash benefits such as the employer paid or union paid portion of health insurance or other employee fringe benefits, food or housing received in lieu of wages, the value of food and fuel produced and consumed on farms, the imputed value of rent from owner-occupied non-farm or farm housing, and federal non-cash benefit programs such as Medicare, Medicaid, Food Assistance Program (as well as cash received in lieu of Food Assistance Program), school lunches, and housing assistance
- Any portion of Social Security benefits deducted to pay Medicare premiums that will not be reimbursed
- Income earned through employment by a child who is age 18 and under, and attends school. NOTE: "Earnings" do not include program benefits such as Social Security, Supplemental Security Income, etc.; these are included in the total household income

Acceptable Documentation

- Copies of paychecks or pay stubs
- Written statements from employers
- Letters or other documents from income sources (e.g., DHS, Social Security, VA)
- Unemployment Compensation Benefit check stubs
- If self-employed, accounting and other business records showing net income
- Self-declaration of applicant, but only as a last resort. If self-declaring use self-declaration sheet and make note as to why it was used
- Other documents the program operator has reason to believe will verify the projected income of the household member(s)
- If a client is Auto Eligible, we need copies of DHS/SSI paperwork



Case Management & Education



- Self-Sufficiency Services – "The grantee shall include services that will enable participants to become or move toward becoming self-sufficient"
- To satisfy this grant requirement, we will provide energy education, go over client's budget and create an Action Plan with them and then follow up in 30 days

Possible Reasons for Crisis



- On a fixed income
- Job Loss
- Divorce
- Unemployment
- Inefficient heating system/insulation
- Medical hardship
- Low income household
- Others....

Ideas for Action Steps!



- Action Steps from Weatherization Tips
- Attend an NMCAA Budgeting Workshop
 - We will have incentives for attendees!
- Apply for Bridge Card/Use food pantries
- Apply for Weatherization Program
- Cut cable package back
- Apply for SafeLink phone
- Cut back on eating out/shop with lists
- Increase Income
- Free entertainment
- Any other suggestions?

Fuel Deliveries as of Jan 15, 2014

Company	Phone	Contact	Min	Leak	\$
Amerigas	877-421-7758	Kitty	200	\$100	\$787.45
Holtons (Amer)	879-3905	Tammy	200	\$100	\$747.68
Blarney Castle	947-5085	Lisa	175	fuel oil	\$765.78
Bear Lake	885-2441 Fax		200	\$40	\$503.99
CHS	421-7418	Dana	250	\$ 28	\$779.79
Crystal Flash	946-5520		250	\$ 60	\$658.64
Ferrellgas	946-9461	Nicole	200	\$ 45	\$582.57
Stevens	269-4415	Sandra	200	\$ 75	\$621.92

Fuel Deliveries as of Oct 2013

<u>Company</u>	<u>Phone</u>	<u>Fax</u>	<u>Contact</u>	<u>Min Del</u>	<u>PrCk</u>	<u>\$Amount</u>
Tri-Gas	946-9011		John	200	None	\$415.79
Holton's -Amerigas	879-3905			200	\$ 85	\$492.82
CHS (Hamilton)	421-7418		Christie	250	\$ 28	\$527.54
Crystal F	946-5520	fax 946-8420		250	\$ 60	\$531.80
Blarney C	947-5085		Lisa	175	fuel oil	\$676.32
				200	\$40	\$458.30
Amerigas	877-421-7758		Kitty	200	\$100	\$467.27
Stevens	269-4415			200	\$70	\$476.32
	Fax 269-4433					

Holton's now owned by Amerigas. They only bill once a month and you will need to follow up with them on their invoices.

4% fuel tax charged and we have to pay it as it is for the customer

Pressure test required if empty

Post on file that a bill or invoice must come back to SA and given to Chuck for our records. Request this at the time of order from fuel company and our commitment either by phone, e-mail or fax.



Diane Wemlinger, MA, LPC

emPower Regional Client Service Manager

dwemlinger@tnempower.org

6308 S. Warner Ave. PO Box 149 Fremont, MI 49412

c: 231.519.1247 f: 231.335.3030

truenorthservices.org

em**P**ower



 **Framework**
For Our Future

**HOUSING INVENTORIES &
STRATEGIES**



 **Framework**
For Our Future

Tools & Strategies for Supporting the Grand Vision

*The Grand Vision was the
“what;”
Framework for Our Future
is the “how.”*

- Data and reports on housing, transportation, energy, & land use
- Strategies, action steps, and tools for local governments and others working to implement the Grand Vision

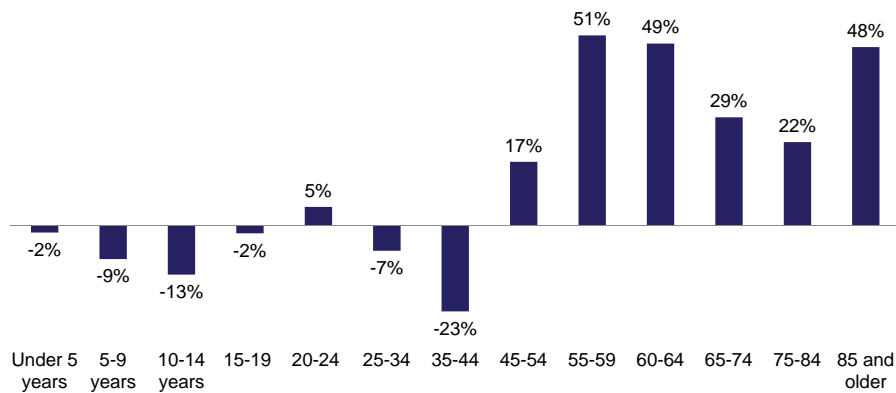
Need: Diverse Housing Types

- Large lot, single family homes make up most of our housing stock
- Aging population, smaller households, disabled & aging individuals need:
 - Rentals
 - Smaller homes
 - Apartments/townhomes
 - Accessible housing
 - Alternative housing models – i.e. cohousing
 - “Aging in place” programs and services

There are almost twice as many single-person rental households (6200) than there are one-bedroom apartments or efficiencies (3600).

Population Change, 2000-2010

The region grew by 16% between 1990-2000. Between 2000-2010, it grew by only 7%. Almost all of that growth occurred in age groups 45+.



Data from US Census

Need: Affordable Housing

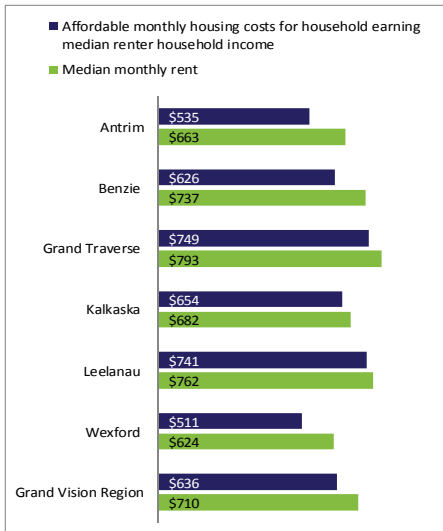
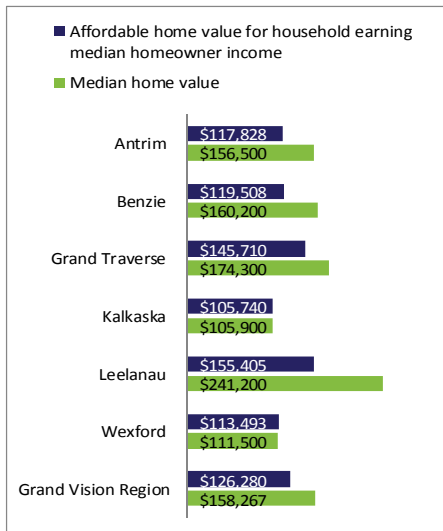
- Data and anecdotes show large gaps of affordable homes – for both homebuyers and renters
 - 85% of very low income renters households live in unaffordable housing
 - An average household (earning median income) can afford a \$126,000 home; an average home costs \$30,000+ more than that
 - There are about 6,000 more extremely low-income households (annual income less than \$20,000) than homes available & affordable to those households
 - Shortages of rentals mean that affordably-priced rentals are occupied by higher-earning households...and prices are going up

By 2035, the region will need...

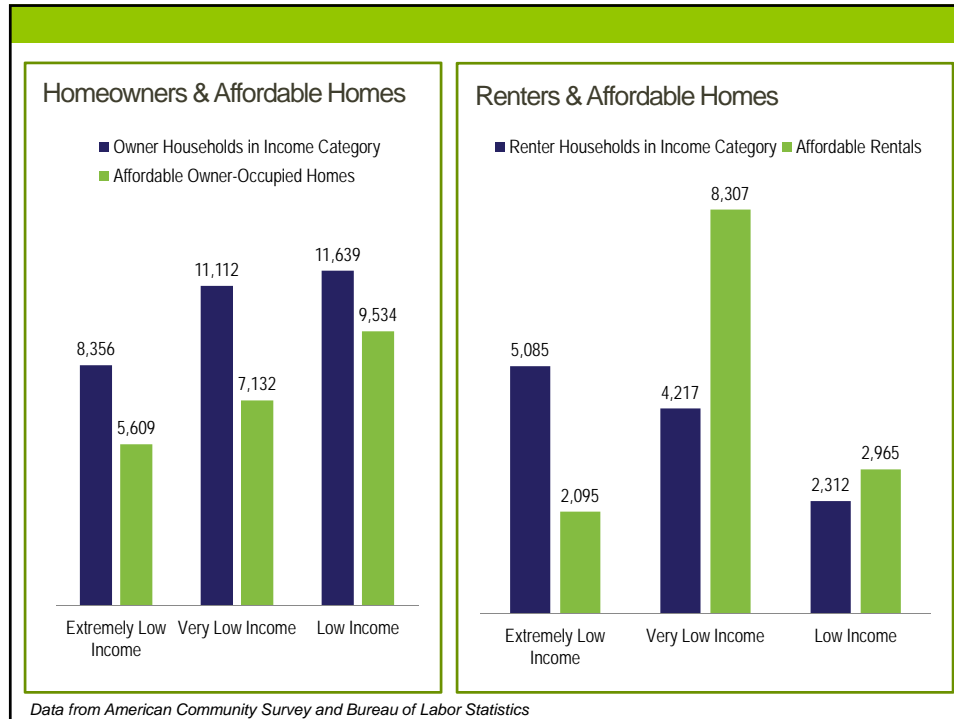
- 6,444 new rental units for households earning less than \$35,000
- 8247 new owner-occupied homes for households earning \$50,000 or less

Data from analysis by Fregonese Associates, 2013

Median & Affordable Home Values & Rents



Data from American Community Survey



Need: Safe, Adequate Homes

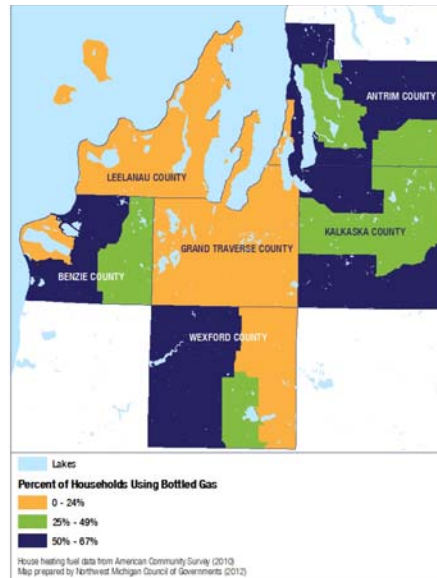
- Substandard homes – especially rentals – are a frequent concern in community dialogues
 - Data not available on “substandard” homes, but related data show hundreds of homes are overcrowded or lack complete plumbing or kitchen facilities
 - Tax records show over 1200 homes in “poor” condition in three counties

- Nearly 500 homes lack complete plumbing facilities
- Over 900 lack complete kitchen facilities
- 1,500 homes are overcrowded

Need: Energy Efficient Homes

- Energy costs are a primary concern
 - Survey respondents prioritize energy-efficient housing as highly as affordable housing
- Propane costs are major financial burdens for families in rural areas

- Costs for propane are unpredictable, not regulated, and 3-4 times higher than costs of natural gas
- Antrim & Kalkaska Counties have the region's highest residential energy costs – due to long commutes and dependence on bottled gas

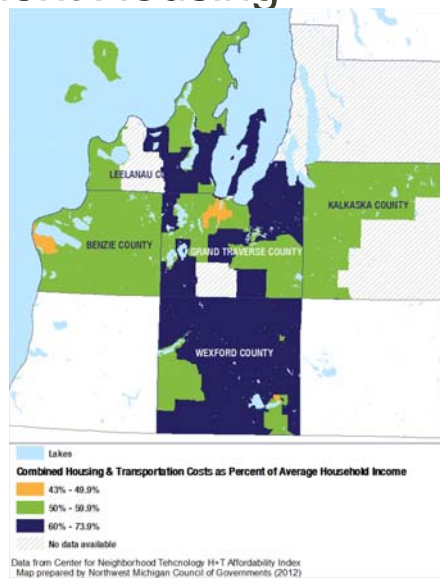


Need: Location Efficient Housing

- Transportation costs are directly tied to housing location
- “Drive til you qualify” = cheaper homes in the country; longer commutes to work; higher transportation costs

Combined housing + transportation costs = 57% + of a typical household's income

- 70%+ for moderate income households
- 85%+ in some rural areas



Barriers & Solutions

- Funding is limited for rural housing programs
 - Nonprofit development capacity is limited; demand is rising
 - Housing trust funds offer unique and flexible funding opportunities, but require large amounts of capital to function efficiently
 - Private/public/nonprofit partnerships can enhance capacities
 - Coordinated community development efforts or organizations can stretch resources and enhance capacity



Barriers & Solutions

- Zoning affects the cost and availability of land, can discourage – or encourage:
 - Diverse housing choices
 - Affordable housing
 - Location-efficient housing



Barriers & Solutions

- Renters experience issues related to affordability, substandard homes, discrimination, & eviction
 - Landlord/tenant outreach, education, and dialogue can help to identify and resolve issues
 - Rental referral or “a-list” programs can help raise standards for both landlords and tenants
 - Rental inspection ordinances offer options for tenants of deteriorating homes



Barriers & Solutions

- Stereotypes about affordable housing create public and government opposition
 - Outreach campaigns can raise public awareness & local government engagement – but should be tied to actions or projects





Reports, Survey Results, & Data

www.nwm.org/framework

Fair Housing--It's Your Right



Related Information

- [Housing Discrimination Complaint](#)
- [Fair Housing Act](#)
- [Title VI of the Civil Rights Act of 1964](#)
- [Americans with Disabilities Act](#)
- [Administrative Law Judges](#)
- [Equal Opportunity for All Booklet](#)

Fair Housing Act

HUD has played a lead role in administering the Fair Housing Act since its adoption in 1968. The 1988 amendments, however, have greatly increased the Department's enforcement role. First, the newly protected classes have proven significant sources of new complaints. Second, HUD's expanded enforcement role took the Department beyond investigation and conciliation into the area of mandatory enforcement.

Complaints filed with HUD are investigated by the Office of Fair Housing and Equal Opportunity (FHEO). If the complaint is not successfully conciliated, FHEO determines whether reasonable cause exists to believe that a discriminatory housing practice has occurred. Where reasonable cause is found, the parties to the complaint are notified by HUD's issuance of a Determination, as well as a Charge of Discrimination, and a hearing is scheduled before a HUD administrative law judge. Either party - complainant or respondent - may cause the HUD-scheduled administrative proceeding to be terminated by electing instead to have the matter litigated in Federal court. Whenever a party has so elected, the Department of Justice takes over HUD's role as counsel seeking resolution of the charge on behalf of aggrieved persons, and the matter proceeds as a civil action. Either form of action - the ALJ proceeding or the civil action in Federal court - is subject to review in the U.S. Court of Appeals.

Significant Recent Changes

1. The Housing for Older Persons Act of 1995 (HOPA) makes several changes to the 55 and older exemption. Since the 1988 Amendments, the Fair Housing Act has exempted from its familial status provisions properties that satisfy the Act's 55 and older housing condition.

First, it eliminates the requirement that 55 and older housing have significant facilities and services designed for the elderly. Second, HOPA establishes a good faith reliance immunity from damages for persons who in good faith believe that the 55 and older exemption applies to a particular property, if they do not actually know that the property is not eligible for the exemption and if the property has formally stated in writing that it qualifies for the exemption. HOPA retains the requirement that senior housing must have one person who is 55 years of age or older living in at least 80 percent of its occupied units. It also still requires that senior housing publish and follow policies and procedures that demonstrate an intent to be housing for persons 55 and older.

An exempt property will not violate the Fair Housing Act if it includes families with children, but it does not have to do so. Of course, the property must meet the Act's requirements that at least 80 percent of its occupied units have at least one occupant who is 55 or older, and that it publish and follow policies and procedures that demonstrate an intent to be 55 and older housing.

A Department of Housing and Urban Development rule published in the April 2, 1999, Federal Register implements the Housing for Older Persons Act of 1995, and explains in detail those provisions of the Fair Housing Act that pertain to senior housing.

2. Changes were made to enhance law enforcement, including making amendments to criminal penalties in section 901 of the Civil Rights Act of 1968 for violating the Fair Housing Act.
3. Changes were made to provide incentives for self-testing by lenders for discrimination under the Fair Housing Act and the Equal Credit Opportunity Act. See Title II, subtitle D of the Omnibus Consolidated Appropriations Act, 1997, P.L. 104 - 208 (9/30/96).

Basic Facts About the Fair Housing Act

What Housing Is Covered?

The Fair Housing Act covers most housing. In some circumstances, the Act exempts owner-occupied buildings with no more than four units, single-family housing sold or rented without the use of a broker, and housing operated by organizations and private clubs that limit occupancy to members.

What Is Prohibited?

In the Sale and Rental of Housing: No one may take any of the following actions based on race, color, national origin, religion, sex, familial status or handicap:

- Refuse to rent or sell housing
- Refuse to negotiate for housing
- Make housing unavailable
- Deny a dwelling
- Set different terms, conditions or privileges for sale or rental of a dwelling
- Provide different housing services or facilities
- Falsely deny that housing is available for inspection, sale, or rental
- For profit, persuade owners to sell or rent (blockbusting) or
- Deny anyone access to or membership in a facility or service (such as a multiple listing service) related to the sale or rental of housing.

In Mortgage Lending: No one may take any of the following actions based on race, color, national origin, religion, sex, familial status or handicap (disability):

- Refuse to make a mortgage loan
- Refuse to provide information regarding loans
- Impose different terms or conditions on a loan, such as different interest rates, points, or fees
- Discriminate in appraising property
- Refuse to purchase a loan or
- Set different terms or conditions for purchasing a loan.

In Addition: It is illegal for anyone to:

- Threaten, coerce, intimidate or interfere with anyone exercising a fair housing right or assisting others who exercise that right
- Advertise or make any statement that indicates a limitation or preference based on race, color, national origin, religion, sex, familial status, or handicap. This prohibition against discriminatory advertising applies to single-family and owner-occupied housing that is otherwise exempt from the Fair Housing Act.

Additional Protection If You Have a Disability

If you or someone associated with you:

- Have a physical or mental disability (including hearing, mobility and visual impairments, chronic alcoholism, chronic mental illness, AIDS, AIDS Related Complex and mental retardation) that substantially limits one or more major life activities
- Have a record of such a disability or

- Are regarded as having such a disability

your landlord may not:

- Refuse to let you make reasonable modifications to your dwelling or common use areas, at your expense, if necessary for the disabled person to use the housing. (Where reasonable, the landlord may permit changes only if you agree to restore the property to its original condition when you move.)
- Refuse to make reasonable accommodations in rules, policies, practices or services if necessary for the disabled person to use the housing.

Example: A building with a no pets policy must allow a visually impaired tenant to keep a guide dog.

Example: An apartment complex that offers tenants ample, unassigned parking must honor a request from a mobility-impaired tenant for a reserved space near her apartment if necessary to assure that she can have access to her apartment.

However, housing need not be made available to a person who is a direct threat to the health or safety of others or who currently uses illegal drugs.

Requirements for New Buildings

In buildings that are ready for first occupancy after March 13, 1991, and have an elevator and four or more units:

- Public and common areas must be accessible to persons with disabilities
- Doors and hallways must be wide enough for wheelchairs
- All units must have:
 - An accessible route into and through the unit
 - Accessible light switches, electrical outlets, thermostats and other environmental controls
 - Reinforced bathroom walls to allow later installation of grab bars and
 - Kitchens and bathrooms that can be used by people in wheelchairs.

If a building with four or more units has no elevator and will be ready for first occupancy after March 13, 1991, these standards apply to ground floor units.

These requirements for new buildings do not replace any more stringent standards in State or local law.

Housing Opportunities for Families

Unless a building or community qualifies as housing for older persons, it may not discriminate based on familial status. That is, it may not discriminate against families in which one or more children under 18 live with:

- A parent
- A person who has legal custody of the child or children or
- The designee of the parent or legal custodian, with the parent or custodian's written permission.

Familial status protection also applies to pregnant women and anyone securing legal custody of a child under 18.

Exemption: Housing for older persons is exempt from the prohibition against familial status discrimination if:

- The HUD Secretary has determined that it is specifically designed for and occupied by elderly persons under a Federal, State or local government program or
- It is occupied solely by persons who are 62 or older or
- It houses at least one person who is 55 or older in at least 80 percent of the occupied units, and adheres to a policy that demonstrates an intent to house persons who are 55 or older.

A transition period permits residents on or before September 13, 1988, to continue living in the housing, regardless of their age, without interfering with the exemption.

If You Think Your Rights Have Been Violated

HUD is ready to help with any problem of housing discrimination. If you think your rights have been violated, the **Housing Discrimination Complaint Form** is available for you to download, complete and return, or complete online and submit, or you may write HUD a letter, or telephone the **HUD Office** nearest you. You have one year after an alleged violation to file a complaint with HUD, but you should file it as soon as possible.

What to Tell HUD:

- Your name and address
- The name and address of the person your complaint is against (the respondent)
- The address or other identification to the housing involved
- A short description to the alleged violation (the event that caused you to believe your rights were violated)
- The date(s) to the alleged violation

Where to Write or Call:

Send the Housing Discrimination Complaint Form or a letter to the **HUD Office** nearest you or you may call that office directly.

If You Are Disabled:

HUD also provides:

- A toll-free TTY phone for the hearing impaired: 1-800-927-9275.
- Interpreters
- Tapes and braille materials
- Assistance in reading and completing forms

What Happens when You File a Complaint?

HUD will notify you when it receives your complaint. Normally, HUD also will:

- Notify the alleged violator of your complaint and permit that person to submit an answer
- Investigate your complaint and determine whether there is reasonable cause to believe the Fair Housing Act has been violated
- Notify you if it cannot complete an investigation within 100 days of receiving your complaint

Conciliation

HUD will try to reach an agreement with the person your complaint is against (the respondent). A conciliation agreement must protect both you and the public interest. If an agreement is signed, HUD will take no further action on your complaint. However, if HUD has reasonable cause to believe that a conciliation agreement is breached, HUD will recommend that the Attorney General file suit.

Complaint Referrals

If HUD has determined that your State or local agency has the same fair housing powers as HUD, HUD will refer your complaint to that agency for investigation and notify you of the referral. That agency must begin work on your complaint within 30 days or HUD may take it back.

What if You Need Help Quickly?

If you need immediate help to stop a serious problem that is being caused by a Fair Housing Act violation, HUD may be able to assist you as soon as you file a complaint. HUD may authorize the Attorney General to go to court to seek temporary or preliminary relief, pending the outcome of your complaint, if:

- Irreparable harm is likely to occur without HUD's intervention
- There is substantial evidence that a violation of the Fair Housing Act occurred

Example: A builder agrees to sell a house but, after learning the buyer is black, fails to keep the agreement. The buyer files a complaint with HUD. HUD may authorize the Attorney General to go to court to prevent a sale to any other buyer until HUD investigates the complaint.

What Happens after a Complaint Investigation?

If, after investigating your complaint, HUD finds reasonable cause to believe that discrimination occurred, it will inform you. Your case will be heard in an administrative hearing within 120 days, unless you or the respondent want the case to be heard in Federal district court. Either way, there is no cost to you.

The Administrative Hearing:

If your case goes to an administrative hearing HUD attorneys will litigate the case on your behalf. You may intervene in the case and be represented by your own attorney if you wish. An Administrative Law Judge (ALA) will consider evidence from you and the respondent. If the ALA decides that discrimination occurred, the respondent can be ordered:

- To compensate you for actual damages, including humiliation, pain and suffering.
- To provide injunctive or other equitable relief, for example, to make the housing available to you.
- To pay the Federal Government a civil penalty to vindicate the public interest. The maximum penalties are \$16,000 for a first violation and \$65,000 for a third violation within seven years.
- To pay reasonable attorney's fees and costs.

Federal District Court

If you or the respondent choose to have your case decided in Federal District Court, the Attorney General will file a suit and litigate it on your behalf. Like the ALA, the District Court can order relief, and award actual damages, attorney's fees and costs. In addition, the court can award punitive damages.

In Addition

You May File Suit: You may file suit, at your expense, in Federal District Court or State Court within two years of an alleged violation. If you cannot afford an attorney, the Court may appoint one for you. You may bring suit even after filing a complaint, if you have not signed a conciliation agreement and an Administrative Law Judge has not started a hearing. A court may award actual and punitive damages and attorney's fees and costs.

Other Tools to Combat Housing Discrimination:

If there is noncompliance with the order of an Administrative Law Judge, HUD may seek temporary relief, enforcement of the order or a restraining order in a United States Court of Appeals.

The Attorney General may file a suit in a Federal District Court if there is reasonable cause to believe a pattern or practice of housing discrimination is occurring.

For Further Information:

The **Fair Housing Act** and HUD's regulations contain more detail and technical information. If you need a copy of the law or regulations, contact the **HUD Office** nearest you.



GRAND TRAVERSE COUNTY HOME REHABILITATION PROGRAM

Grand Traverse County has been awarded funding from the Michigan State Housing Development Authority to administer an affordable home repair loan program. The Grand Traverse County Land Bank Authority oversees the program.

Applicants must be homeowners that are principal residents in single family homes within Grand Traverse County. The household gross annual incomes must be at or below 80% of the Area Median Income. (As an example, a family of two would be eligible if their combined income is less than \$40,150.)

All joint owners of a property must agree to sign a future advance mortgage for the program; those owners and their spouses that are living in the household must sign the note. Ideally, a borrower will have enough equity in their home to sustain the program loan; any exceptions will be determined by the Grand Traverse County Land Bank Authority (LBA).

Applicants must own their home debt-free or be purchasing it with a mortgage or recorded Land Contract. If there is a Land Contract, the holder of the contract must sign off on the loan. Owners of manufactured homes must have title to the land and the home must be permanently affixed. Manufactured homes must have been built after 1995.

Depending upon the household income, borrowers may have to make small, low interest installment payments, however, if the household income is below 60% of the Area Median Income, the loan will be 0% interest and there will be no monthly payments. The balance is due when the owners no longer reside in the home or in 50 years.

Applicants must be current with their mortgage, property taxes and property insurance before closing on a program loan.

The loan amount is determined by the cost of work that is necessary to improve the property to meet federal HUD Quality Standards (HQS) including lead based paint hazard reduction. The minimum loan is \$1,000; loans often exceed \$15,000. The maximum project cost is \$40,000 including inspections and administrative costs. The program may be used in partnership with other agency's programs.

The work must entail items that make the property safer, more livable, or increase energy efficiency. This is a repair program, not a remodeling program.

Typical repairs include:

Plumbing, heating or electrical systems	Siding, porches, steps
Roofing, windows, and doors	Wall repairs, floor covering, paint
Ramps and bathroom accessibility conversions	Stoves, refrigerators, and preparation space

Homeowners are not allowed to act as the general contractor or to perform the repair work. The Housing Coordinator facilitates the bidding and the construction management. The process generally takes several months.

If you have questions about this program or would like to apply, please call Virginia Coulter at (231) 922-4675 or write to the Housing Coordinator, 400 Boardman Ave., Traverse City, MI 49684 or e-mail vcoulter@grandtraverse.org. TDD 922-4412



Equal Housing Opportunity





Super Saturday Special

FEBRUARY FOOD, FINANCING & FUN

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Featuring: Free Tax Preparation



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This a free, fun-filled event offering education, resources and services.

*Free Lunch!
Daycare Provided
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Community Agency Booth!*

When: Saturday, February 8th 2014

Where: TBAISD Career Tech Center
880 Parsons Road (between Little & Grand Avenues)
Traverse City

Event Time: 10:00 A.M. to 3:30 P.M.

Check-in at: 9:00 A.M.

SPACE IS LIMITED!

Reserve your spot now by calling the Area Agency on Aging at:

231-590-0100 or Fax Registrations to **800-422-1713**

PRE-REGISTRATION FOR TAX APPOINTMENTS:

Pre-Registration for Tax Prep will **GUARANTEE** an appointment.

Sponsored by: HR Education & Training Strategies, Traverse Bay Intermediate School District (TBAISD),

HRM Michigan, Michigan Northwest Michigan Community Action Agency (MNCOA),

United Way of Northwest Michigan, Department of Human Services,

Calder Fund Foundation, Area Agency on Aging, WSA, Seaton,

Northwest Michigan Tax Coalition (NMTC), Members Credit Union





Understanding the Health Insurance Marketplace

Jen Hansen, MA

Wednesday
February 19, 2014
5:30-7 pm

*Presented live via the REMEC
TeleHealth Network from
Munson Medical Center
Conference Center Rooms #1-3
Lower Level
1105 Sixth St.
Traverse City, MI 49684*



American Sign Language interpreter services are available for this program at no charge. Please contact Tom at (231)932-2418 V/TTY to schedule this service.



Need Help Understanding Your Health Insurance Options?

The Affordable Care Act and the online Health Insurance Marketplace provides a new way for individuals to access health insurance. Navigating the process can bring about many questions. This program will help people better understand the Marketplace and provide information on key dates, how to apply for coverage and where to find local in-person help.

Jen Hansen, MA, Regional Lead Navigator

Jen has been a public Health Educator with District Health Department #10 for the past 13 years. She assists communities with programming and education to lead healthier lives. As a Regional Certified Lead Navigator for the Health Insurance Marketplace, she coordinates outreach and education on the Affordable Care Act in northern Michigan.

This program is free and open to the public. Seating is limited so please call or email the library to register or register online at: <https://www.munsonhealthcare.org/mmcclasses>

Contact information:
Munson Community Health Library
(231) 935-9265
Library-MCHCCommunityHealth@mhc.net
munsonhealthcare.org/communityhealthlibrary



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Traverse City Lab 231-922-3761	Kalkaska Lab 231-258-9304	East Jordan Lab 231-536-7898
Benzonia Lab 231-882-9544	Cadillac Lab 231-876-1648	Manistee Lab 231-723-5910
	TC-Career Tech Center 231-922-7826	

Visit us at
www.tbaisd.k12.mi.us/departments/gen_adult_education.asp
www.nwm.org/labs

Northwest Michigan Works! is an equal opportunity employer/program. Auxiliary aids and services are available upon request to individuals with disabilities - Michigan Relay Center, (800) 649-3777.

Contact Information

Northwest Michigan WORKS! Youth Advisors assist youth and connect them with our services. They stress responsible attainment of goals, with the purpose of preparing for work or higher education after high school. All youth advisors are located in a Northwest Michigan WORKS! Service Center.

Grand Traverse, Kalkaska, and Leelanau Counties

Traverse City Michigan WORKS! Service Center
1209 S Garfield - Suite C
(231) 922-3700 or 1-800-442-1074

Antrim, Charlevoix and Emmet Counties

Petoskey Michigan WORKS! Service Center
2225 Summit Park Drive
(231) 347-5150

Benzie and Manistee Counties

Manistee Michigan WORKS! Service Center
1660 US 31 South
(231) 723-2535

Wexford and Missaukee Counties

Cadillac Michigan WORKS! Service Center
401 N Lake St. - Suite 700
(231) 775-3408

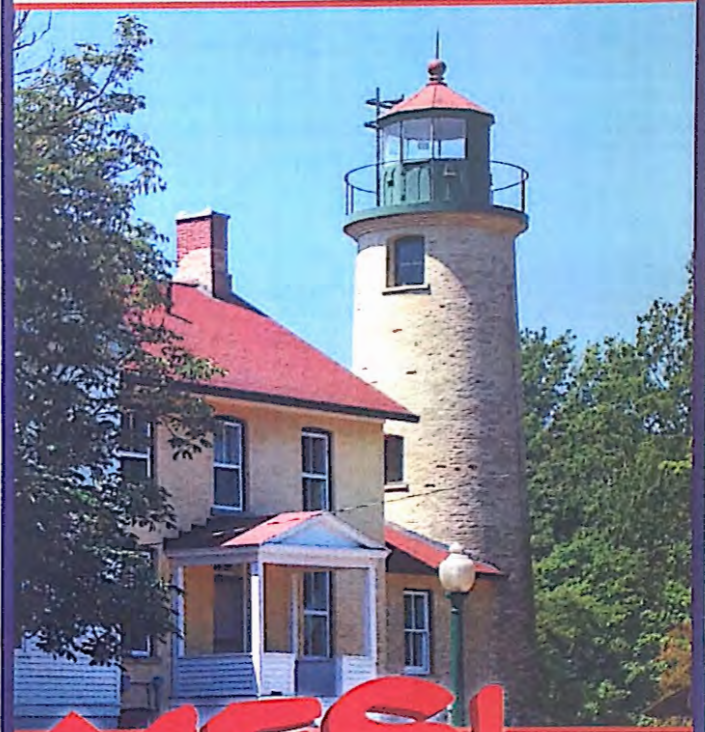


Toll-Free
All Northwest Michigan Locations
1-800-442-1074

nwm.org/bils

027-Dec2013

BEAVER ISLAND LIGHTHOUSE SCHOOL



YES!
YOUTH EDUCATION SERVICES
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What is Beaver Island Lighthouse School?



The Lighthouse School is a residential alternative high school education program which offers students (ages 16-19) an opportunity to return to school, change environments, and acquire a new perspective on education and life.

We strive to reach goals through contract-based, individualized and small group instruction. Structured student meetings provide techniques for dealing with success/failure, self-worth, study skills, reasoning behind rules, and strategies for getting along with peers and adults.



Real world academics are integrated into a curriculum that includes two sessions each year. Co-ed students are referred from a ten-county geographic area of Northwest Michigan.

A rigorous academic schedule includes 7-days/week routine with up to 21 days on campus prior to an off-island home visit. A typical student day begins with breakfast preparation at 7:30 a.m. and the last class ending at 9:00 p.m. While the main focus of the school, since 1985, is high school completion, students also participate in community, personal, and recreational activities.

Community enrichment includes working as a team to assist in meal preparation, maintaining the campus buildings and grounds, and community service projects.

Personal enrichment includes career awareness, employability skills, group counseling, and presentations by agency professionals with discussions on relevant teen issues.

More information, including videos, is available at our website.



nwm.org/bils

Historic Lighthouse Site

The Beaver Island Lighthouse (sometimes referred to as Beaver Head Light Station or South End Light Station) has the distinction of being listed as a significant site in the National Register of Historic Places. It is one of the oldest lighthouses on the Great Lakes, which contain more than half of the nation's lighthouses.



There is an original, revolutionary French-designed Fresnel lens on display. The majestic spiral tower is open to the public during daylight hours. Four historic buildings include Light Keeper's Dwelling, Fog Signal Building, Horse Barn, and Oil Storage.



This site has been owned by Charlevoix Public Schools since 1975. Since that time, they have collaborated with Traverse Bay Area Intermediate School District, Northwest Michigan WORKS!, and Northwest Michigan Council of Governments to provide Work Experience programs to disadvantaged youth, alternative education programs to youth at risk of not completing high school, and have worked diligently to preserve this important piece of our nation's history.

The sidewalk bluff access to Lake Michigan offers beautiful vistas of the Fox Islands and the mainland. The historic lighthouse site is open to the public and is 1/4 mile from a sandy, public beach at Iron Ore Bay.

Summer Youth Work Experience

The Lighthouse summer program is a residential experience, since 1978, which operates Monday-Friday, June through August. Youth participate in three components daily: work experience, academics, and recreation.

More than 1,000 youth from Northwest Michigan have developed employment and social skills through hands on job experiences, enrichment activities, and rustic group living. Contact a Youth Advisor for more information.

A program of
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