

YES, YOU CAN HAVE THE HOME OF YOUR DREAMS!

1. Keep your home

Finding out early that you are at risk of losing your home is the best way to prevent an emergency. Do you like where you are living and who you are living with? Do you think you will still be there a year from now? Most programs that will help with money to stay in your home want to know that it is affordable in your current budget.

- **Housing Counseling Agencies can provide assistance**

These agencies can help you decide on a budget, help you decide whether you want to purchase a home, and help if you are behind on mortgage payments.

- **HUD Approved Housing Counseling Agencies**

- <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?webListAction=search&searchstate=MI>

- **MSHDA Housing Counselors** http://www.mshda.info/counseling_search/

- **MSHDA HPRP**—This program provides temporary financial assistance for low-income families and individuals at risk of becoming homeless or who have become homeless, but who stand a good chance of sustaining stable housing in rental unit (this is a short term financial assistance program). These agencies can help:

- http://www.michigan.gov/documents/mshda/CHAP_Lead_Agencies_by_Region_rev_8-4-09_292422_7.xls

- **Community Action Agencies** can sometimes help with finding housing, rental assistance or utility assistance.

- <http://www.mcaaa.org/Profiles9.htm>. They usually can help make sure that you are getting the maximum income tax return.

- **Michigan State University Cooperative Extension Services** can sometimes help.

- http://www.msue.msu.edu/portal/default.cfm?pageset_id=25744

- The **Department of Human Services** has resources. Learn about them at <http://www.michigan.gov/dhs/0,1607,7-124-5453---,00.html>. Find your local office at DHS <http://www.michigan.gov/dhs/0,1607,7-124-5461---,00.html>

- DHS Forms and Publications http://www.michigan.gov/dhs/0,1607,7-124-5453_5526_22957---,00.html

- The **Michigan Department of Community Health (MDCH)** PATH (Programs to Assist in Transition from Homelessness) and the Consumer Loan Fund could help. See contact information below under 7. Keep Looking for Money.

2. Get a better home

If you living in a place not meant for human habitation (e.g. cars, parks, abandoned buildings, streets/sidewalks) or an emergency shelter:

- The **Department of Human Services** contracts with The Salvation Army to help you find emergency shelter statewide (call 1-800-274-3583).
- **Michigan Coalition Against Homelessness** has a shelter guide at http://www.mihomeless.org/MCAH/Resources_files/SHELTERS.xls
- **Michigan State Housing Development Authority (MSHDA)** lists places to go for help for people who are homeless <http://www.michigan.gov/mshda/0,1607,7-141-5515---,00.html> Agencies on this list can help: http://www.michigan.gov/documents/mshda/CHAP_Lead_Agencies_by_Region_rev_8-4-09_292422_7.xls
- **HUD Shelter Plus Care and HUD Supportive Housing Program** provide rental assistance to people who are homeless. Continuum of Care (explained below under *participate in your community coalition*) can provide information regarding where to go for this rental assistance. http://www.michigan.gov/documents/mshda_Continuum_of_Care_Contact_List_81043_7.xls
- **Salvation Army** provides emergency assistance. Find the nearest office to you
 - Salvation Army offices in Eastern Michigan: http://www.usc.salvationarmy.org/usc/www_usc_emi2.nsf/vw-dynamic-index/D3CD10A5FDCF95D3862574FF006831B8?openDocument&charset=utf-8
 - Salvation Army offices in Western Michigan: http://www.usc.salvationarmy.org/usc/www_usc_wmni2.nsf/vw-dynamic-index/80256EFC0037426D86256DD00012CF0F?openDocument&charset=utf-8

3. ***Find affordable housing***

There is not one mega Section 8 (Housing Choice Voucher) waiting list! A person in a major city could easily be on 20 waiting lists, by getting on the lists accessed through the housing locator system, the public housing commissions, the project based section 8 (housing vouchers), the MSHDA tenant based section 8 (housing vouchers) and the public housing section 8 (housing vouchers).

- **Housing Locator System** <http://www.michiganhousinglocator.com/> This locator system has affordable housing listings around the state, including housing choice vouchers. Because it is updated by the landlords it is the quickest way to find vacant affordable units. To find the most affordable units, check the box which says rent based on income.
- **Public Housing Commissions** develop buildings with affordable units to low income people. Tenant will pay approximately 30% of their income for rent. <https://pic.hud.gov/pic/haprofiles/haprofilelist.asp>
There are two main types of Section 8s (Housing Choice Vouchers which provide rental assistance) available in your community.
- **Section 8 (Housing Choice Vouchers) project based:** Same rules as tenant-based Section 8s but are only

available at certain apartment complexes. Go to http://www.mshda.info/housing_locator/ This will list all units available including units developed with other sources of funding, but these units are not necessarily vacant.

- **Section 8 (Housing Choice Vouchers): Tenant-based section 8s follow the person.** This means that the tenant selects the apartment or house of their choice. The landlord has to agree to an inspection and fixing the apartment or house up to Housing Quality Standards (HQS). The tenant then pays 30%-40% of their income for rent and utilities, a federal subsidy pays the remaining amount of the rent and utilities to the landlord. Limits on price of unit apply. There are two ways to get on tenant-based Section 8 (Housing Choice Voucher) waiting lists: Some of these tenant-based vouchers are designated for people with disabilities and are called Mainstream Section 8s (Housing Choice Vouchers).
 - **MSHDA tenant-based Section 8s (Housing Choice Vouchers)** can be accessed through agencies listed at http://www.michigan.gov/documents/housing_agents_by_county_156416_7.html
 - **Public Housing Authorities (PHA)** tenant-based Section 8s can be accessed through PHAs listed at <https://pic.hud.gov/pic/haprofiles/haprofilelist.asp>.

Get a home with a Section 8 (Housing Choice Voucher)

- **Guidelines for tenants:** http://www.michigan.gov/documents/guidelines_for_sec8_tenants_22036_156413_7.html.
Guidelines for condition of housing. <http://www.hud.gov/offices/adm/hudclips/forms/files/593pih.pdf>
- **Inspection Checklist (HUD 52580):** <http://www.hud.gov/offices/adm/hudclips/forms/files/52580.pdf> In order for a property to be eligible for various rental assistance programs a housing quality inspection (HQS) needs to be done. For training in HQS go to: <http://www.mittac.org/bin/listuser.php>
- **Guidelines for landlords:** http://www.michigan.gov/documents/guidelines_for_landlords_156545_7.html. Show this document to the property owners or management companies of the places that you are applying to. To help recruit properties find property owners or management companies that rent to tenants who use Section 8 (Housing Choice Voucher) and ask if he or she is willing to have other property owners or managers call.
- **Housing Assistance Payments Contract (HUD-52641):** This contract is between the Public Housing Agency and the owner of rental property and is required for Section 8 Tenant-Based Assistance (Housing Choice Voucher Program)
<http://www.hud.gov/offices/adm/hudclips/forms/files/52641.pdf>

4. Prove that you will be a good tenant:

- **Guidelines for tenants:** http://www.michigan.gov/documents/guidelines_for_sec8_tenants_22036_156413_7.html.
Guidelines for condition of housing. <http://www.hud.gov/offices/adm/hudclips/forms/files/593pih.pdf>

- Get a copy of a recent credit report and offer it along with your application. Once a year you can get a free one through: <https://www.annualcreditreport.com/cra/index.jsp> If there are problems with your report, write explanation and offer with application.
- Ask someone (or two) who knows that you will be a good tenant (because they have observed you in your most recent living situation) write a letter of recommendation with contact information and times that he or she will be available to confirm that they wrote the letter.
- Answer all questions on all forms honestly. If you believe that any questions violate the fair housing act, don't answer them and contact the fair housing office nearest you <http://www.fhcsoutheast.org/document.2005-05-28.4206377786>

5. **Buy a home**

Without a doubt, this is one of the best times to purchase a home. Interest rates are low, and therefore low-income first time buyers are able to purchase a decent home.

- **MSHDA** is currently offering mortgages at approximately 5.5%. Learn more at http://www.michigan.gov/mshda/0,1607,7-141-45866_47903-164882--,00.html
 . A list of lenders is available at: http://www.michigan.gov/mshda/0,1607,7-141-45866_47903-174807--,00.html
 Experienced lenders are located at:
http://www.michigan.gov/documents/mshda_successful_lenders_list_165180_7.pdf
 A list of lenders who have down payment assistance is available at: http://www.michigan.gov/mshda/0,1607,7-141-45866_45870-175332--,00.html
- **USDA Rural Development** has very low interest home ownership loans in rural areas in Michigan. Access these resources through <http://offices.sc.egov.usda.gov/locator/app>
- **Habitat for Humanity:** A home ownership program for persons with very low incomes. New or newly renovated 3 bedroom homes are offered with a no interest mortgage loan. Go to www.habitat.org/local/affiliate.asp?place=59 for a listing of the Habitat for Humanity in your community.

6. **Repair your home**

- **USDA Rural Development** has very low interest home repair loans in rural areas in Michigan. Access these resources through <http://offices.sc.egov.usda.gov/locator/app>. Community Action Agencies could have

weatherization money that could fund roofs, insulation, new windows, etc, even if you are a renter

<http://www.mcaaa.org/Profiles9.htm>. **This is the year to do it, because there are extra resources available.**

- Refinance home (with lower interest-rate mortgage, ie FHA, Rural Development) to cover the repairs
- MSHDA lenders offer Property Improvement Programs. More information is available at <http://www.michigan.gov/mshda/0,1607,7-141-49317---,00.html>

7. Keep looking for money:

- **County or city government** can have funds (question to ask county or city government would be: who administers the Community Development Block Grant funds and/or HOME funds and what programs are offered?) See handout #7. Sometimes, some of this money is available for emergency/health and safety home repairs, including repairs to make your home accessible (which usually requires a lien on the property). Sometimes property taxes can be lowered based on your income.
- **Home Choice** is a single family mortgage loan program which helps meet the needs of low and moderate-income people who have disabilities or who have family members with disabilities living with them. Homeownership counselors available at http://www.michigan.gov/mshda/0,1607,7-141-45866_45868-172113--,00.htm.
- **Consumer Loan Fund** is available for consumers of the mental health system in most areas of the state. Up to \$2000 can be borrowed for housing related needs. Terms are 0% with 5 years to pay back the loan. Email Sue Eby at ebys@michigan.gov for contact information for your area.
- **PATH** is available for consumers of the mental health system in some areas of the state. Email Sue Eby at ebys@michigan.gov for contact information for your area. Program can pay up to 3 months of rent either to keep a person housed or to help them get housing.
- **Housing Opportunities for Persons With HIV/AIDS (HOPWA)** is available for a variety of housing needs. Email Brian Iverson at lversonB@michigan.gov for information on who has housing resources available in your community.
- **SOAR:** A program where supports coordinators are trained to assist adults who are homeless in their application for social security disability (SSDI) and supplemental security income applications (SSI). Email Monica Bellamy at bellamy@michigan.gov for information on upcoming trainings.

8. Participate in your community coalition

You can help! Most of Michigan's housing programs require that you participate in local coalitions. They are called Continuum of Care (COC) and can be reached at:

http://www.michigan.gov/documents/mshda_Continuum_of_Care_Contact_List_81043_7.xls These COC's

were originally formed because HUD requires that all applications for resources to assist people who are homeless be submitted in the context of a plan developed by the COC. Each area can have only one COC. MSHDA now requires submissions for all their resources to assist people who are homeless be submitted within the context of a plan developed by the COC. Benefits of participation in the COC include knowledge of where the local resources (including property owners and managers) are, participation in the planning processes to end homelessness, participation in developing and participating in programs that help people who are falling through the cracks of the housing and service systems and participation in advocacy for system change.

Keep track of homelessness in Michigan: Enter data into HMIS

The Michigan Coalition Against Homelessness (MCAH) administers the Michigan Statewide Homeless Management Information System (MSHMIS) Project. The Project uses Internet-based technology to assist service organizations and Continuums of Care (CoCs) to capture information. When aggregated, information can be used to garner a more complete understanding of needs and outcomes, and then used to advocate for additional resources, complete grant applications, conduct evaluations of program services, and report to funders such as HUD. To get started call **517-485-6536** and staff will help you develop a plan for participation including linkage to local participants and identification of the best training plan.

9. Impact state and local plans

Public Housing Commissions and Authorities submit plans (called **PHA administrative plan**) to HUD each year. These plans describe how the Section 8 (Housing Choice Vouchers) will be spent and what policies are in place. Each year public hearings are held to provide input into these plans. MSHDA's current plan is located at:

<http://www.michigan.gov/mshda/0,1607,7-141--61049--,00.html>

MSHDA is also the state agency that receives HOME, Community Development Block Grant, and Emergency Shelter allocations from HUD each year. MSHDA submits a plan to HUD (called the **Michigan Consolidated Plan**). MSHDA's current plan is located at:

http://www.michigan.gov/documents/mshda/DRAFT_2010_Michigan_Consolidated_Plan_316471_7.pdf

2010 HUD Allocations: Each of these cities or counties has a Consolidated Plan, which is developed with public input. Handout #7

10. Increase the amount of housing resources that Michigan receives:

The most significant action anyone can take to help people with their housing is to ask for an increase in the HUD allocation for Tenant-Based Section 8 (Housing Vouchers).

HUD 2011 Budget is available at:

<http://hud.gov/budgetsummary2011/budget-authority-by-prog.pdf>

Center on Budget and Policy Priorities: Current information on federal budget for housing and housing need.

<http://www.cbpp.org/>

<http://www.cbpp.org/research/index.cfm?fa=topic&id=33>

Reference materials

Fair Market Rents (FMR): Most programs that assist with rent require that rents fall below FMR. This amount must include utilities. If renter pays their own utilities a designated amount (available from the administering agency) must be deducted from the rental assistance. Usually the administering agency can raise that amount by 10% or set in place another system of determining amount of rent that can be paid.

http://www.huduser.org/portal/datasets/fmr/fmrs/FY2010_code/st.odb

Annual Median Income (AMI): Most rental assistance requires that the person's income is below 50% AMI (very low income) and most homeownership programs require that the person's income is below 80% AMI (low income)

<http://www.huduser.org/portal/datasets/il/il2009/st.odb>

Wayne/Washtenaw/Oakland/Monroe/Macomb/Lenawee County Emergency or Transitional Housing Resources:

<http://julieslist.homestead.com/EmergencyHousing.html>