

The Bright Side Episode 14: Shelter

Produced by CEDAM

<u>Underwritten by</u> MIplace.org

Anne Grantner Welcome to The Bright Side, the show that sheds light on people, places and stories that make Michigan great. I'm Anne Grantner, Executive Director at Shelter of Flint, and this is where we're filming today's episode.

In today's episode we will visit places around the state that are designed to help people in tough economic situations avoid homelessness.

In Michigan, it can be hard for some people to find a home, especially if they're working a low wage job or experience an unexpected life change. Our first video today tells the stories of families and individuals in our state searching for a place to live.

---United for Homes---

Clint Maki: There's a lot of help out there, you know, to help you find stuff. But finding it, it isn't there.

Sharon Hall: It's been very difficult to find a place to live. I've been living out of my car from time to time. I was lucky to get some place to stay. It just happened that a

landlord worked something out with me. People need affordable, sustainable and permanent housing.

Paul Ecklund: It is a pathway to jobs for employment, but if you don't have the affordable, accessible housing, you can't do that. And there's waiting lists for subsidized housing that people have been waiting for years to get on, and when it opens you watch the lines just build.

John Duley: We have a waiting list that won't stop. We closed down our waiting list for four bedroom apartments because it's three years you have to wait to get in.

Lauren Harkness: I waited about three years. I moved in a year ago in July.

Terry Wright: I want to say almost two years I've been... it's a process of finding the agencies to help me and now I'm at the top of the list and a one bedroom ground floor apartment is available.

Cortez Parrott: In the future I see myself being a hard working man in this society. Something I never did before, so.

Heidi DeVries: It's truly a win-win situation across the board: is to get people with disabilities and/or low incomes into the community versus group homes, nursing homes.

Clint Maki: I'm in a nursing home. I hate it. I tried looking for homes. Okay, well, it's impossible to buy a house when you're on a fixed income. And then you know there's upkeep and stuff, and I've got friends and family that said they'd be willing to help. But then again it's like okay, well, you're relying on somebody else. So I looked into a couple modular homes. Can't get financed for them. Then I looked in to apartments. Well, apartments are booked out a year. Two years. I found one the other day that had an opening and it's like, "Yeah, September 7th it'll be open."

And I'm like, "Oh, okay, what's your monthly payment?"

"Oh. 640."

And I might not even make 700, I don't even think it's quite 700, a month.

Sharon DeHaan: It's almost heartbreaking how many people come in here and especially before the holidays in bad weather.... homeless. Some even maybe with kids. Just nowhere to go.

Brandon G.: I wasn't always homeless. But I went to the doctor one day. I couldn't walk at work for some reason. I had a heart problem and type II diabetes and... I got behind on my rent and my wife was working as much as she could. And then we lived for the better half of a month and a half in a motel, a run-down motel. Now I

have my own home. I'm a resident of Palmer Pointe Townhomes. It still seems like a dream for me and my family, my wife, my two sons.

Nathan: We already feel it. It's amazing waking up to them every day. I would have to work, get up early, so I never got to see them. But now it's... I feel like we're really a family.

---End America's Greatest Housing Challenges There are 30 available affordable units For every 100 extremely low income renter households---

Cylis Wiltscheck: What affordable housing there is... I guess it's somewhat straightforward of there's a massive lack of it.

--- Median wait for housing assistance: 2 years---

Kirsten Elliott: We've got to find a way to create more housing for folks. We actually never executed our full marketing plan and we had over... over 400 inquiries to live here.

Tonica: Every day I wake up and I be like, "Thank you."

Nathan: Mmhmm.

Tonica: Right Saniia? Say, 'Yeah!'"

Saniia: Ah!

Nathan: Yeah, we can't believe we made it in here.

John Duley: We're not doing charity. We're investing in the people who live here.

Brandon G.: Thank you for giving me and my family a place to call home.

---Clint has an incomplete spinal cord injury. Affordable housing means a chance for a faster recovery.

After completing college, Lauren lived at home for the 3 years she was on a volatile waiting list for accessible housing.

Cortez was homeless. He is now part of the tenant counsel for his building and plans to find employment.

Before their affordable home, Nathan lived in transitional housing and Tonica and Saniia lived out of their car and with Tonica's parents.

Cylis lived in a co-op created to address the lack of affordable housing in his community. He now rents a home.

Heidi lives with a roommate in market-rate housing. At one point they both spent 8 months on the verge of homelessness.

Sharon knows what it's like to be homeless. She is not sure how long the affordable arrangement with her landlord will last.

A month after this interview, Terry was finally able to move out of the nursing home and into an apartment where he now lives independently.---

Anne Grantner Next we will find out how Shelter of Flint is helping people in our community get back on their feet.

---Shelter of Flint---

Paul Bryant I was a project manager in construction, and that's the first thing that gets hit when the economy tanks, and – you know, lost my job. Went through my savings. I was injured. Couldn't find any work and we just found ourselves in a situation where we had no income, no house, nothing.

Megan Smith Getting up, going out and buying a coffee or buying diapers for your kids, things that you never think you'd be in a position where you can't do that, and we were.

Paul Bryant We were connected with the Shelter of Flint and they took us on and helped us out.

Riochelle Bryant We have programming around the whole concept of fostering independence because giving somebody just a hot and a cot is not really doing them any good in the long term. We have to help our people be able to stand on their feet and walk out into the community.

Paul Bryant So the transition from being in the situation that we were in to – within just a matter of a few weeks we were in an apartment and we had heat, we had electricity, we had bathroom again. We had running water. We had food. We had to get on state assistance, which doesn't make us proud, but.

Megan Smith But they'll help you every step of the way, I mean, Shelter of Flint's right there.

Riochelle Bryant And we're there for their support all the way along the line with an end goal of being... can we help you increase this income? Can we help graduate you up and out of our program? So that you can go on to complete independence so you don't have anybody visiting your house and all of that, just like this family you spoke with today.

It's all about maintaining integrity and dignity. For example, Rosewood Park apartments we built has 120 units. 30 of those units are set aside for permanent supportive housing clients from Shelter of Flint.

Anne Grantner This is our permanent supportive housing office. We have a few of our workers who are here on site and then we have the rest of our workers who actually work on site at our properties.

These are our bedrooms. There's twelve of them. They're pretty standard. So most of our transitional housing clients, if they don't have a job when they come in, they usually have a job by the time they leave, if not one or two or three jobs. That's really good. Employment is a big piece for them to be able to get back on their feet and be independent. Because they've got to have money in their pocket, just like everybody else.

And really, this is a home. It's not a facility. It's not an institution. It's a home.

The Child Welfare Society gave us this building, and that is who owned and ran the Cedar Street Children Center, which used to be an orphanage for foster kids and parentless children. These were their little cubbies where they put their stuff. Makes me kind of sad, but hopeful at the same time. This is why it's so important to me personally to have this building is to honor their legacy and to make a difference for children who are staying here.

60% of our clientele are children under the age of 10, so I feel very committed to trying to make this a safe haven and a place of hope for our kids.

Paul Bryant So currently we're in a house. We're renting a house. It's a single family home. It's in Grand Blanc. It's got a yard for our kids to play in.

Megan Smith Alyssa's in school. She qualified for the GSRP program and the bus comes and gets her. She goes four days a week.

Alyssa Bryant And I love my school so much and my house.

Paul Bryant And that's ... that's what Shelter of Flint has done for us. It's allowed us to dream again.

Charli Bryant Bye! Bye!

Shelter of Flint shelterofflint.org

Anne Grantner Some emergency shelters specialize in groups of people who are at risk. Our next video takes us to southeast Michigan and the grand opening of a new shelter for women and children escaping domestic violence.

---Turning Point---

Music Lyrics In the wake of the storm I was shaken I was reborn I got another shot to make it to the top today

Kirsten Ross The open house of the new shelter, which is so exciting. 800 women and children were turned away last year because they didn't have capacity, so it's going to be so exciting. Unfortunately it's the reality that domestic abuse exists right now, so having additional capacity will be great.

David Maksymetz I came all the way from Naples to be here today for this. That's how big of a deal it is to some of us and certainly I think it's a big deal to the community.

Suzanne Coats There's only four domestic violence shelters in all of Metro Detroit. Our shelter shelters about 400 women and children every year, and then we also offer nonresidential services. So you don't have to come in to shelter to get services. Actually, really, when you think about it, no one should have to come to a shelter to find basic safety.

Valentina Djelaj You know, because domestic violence is one of those topics that people just... it's kind of like taboo. You're not discussing it unless maybe you find another survivor or another person that might be in the same boat as you. But bringing people together and really just trying to empower survivors, I think that's one of the most important things we can do as a community and as the shelter and staff here. And I think they do a great job at doing that.

David Maksymetz You know there's a lot of things I want to say about Turning Point, but it's also about the issue of domestic violence, and that is that a lot of people think that it's a... a monetary issue. They think it's somebody snapped, something of that regard. It really isn't about any of that. It's really about control and somebody trying to control somebody else's lives and using violence as a mean to exert that control.

Kirsten Ross A lot of times family and friends don't understand. I always say I felt like I got one of two responses. Either people were mad at me for leaving, or they were mad at me for staying just depending on kind of their own perspective.

Turning Point is a place where people know and understand what you're going through. They're not going to push you in any direction, they're just giving you the resources to empower yourself to make choices that are very difficult.

David Maksymetz The value to the community? Immeasurable. Ask anybody who's gained control over their lives by coming to Turning Point, by moving on. How do you put a value on that? You really can't.

Suzanne Coats And I have witnessed many families and situations that seemed insurmountable and horrific actually do okay and survive and thrive.

Valentina Djelaj I lost my mother to domestic violence and this my way of giving back and honoring my mother and just making sure that I spread a message that domestic violence is just unacceptable. And I love that Turning Point is here and they really do a great job of sending that message.

David Maksymetz Turning Point is just one of many wonderful organizations throughout the country that are helping give people the ability to move on with their lives and educate the community as to what needs to be done to hopefully end this cycle.

Suzanne Coats We really do hope and believe that domestic violence and sexual assault can be ended.

Music Lyrics This is everything.

Turning Point turningpointmacomb.org

Macomb County 24-hour Crisis Line 586-463-6990

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Anne Grantner Sometimes the challenge isn't finding a temporary place to live, but staying in a current home or finding a new type of housing. Elder Law of Michigan is a nonprofit that helps older adults in many ways, including housing counseling and finding healthy food on a tight budget.

---Elder Law of Michigan---

Jessica Sanchez Our slogan is one call for help for seniors. We can help them with their legal, financial, economic security and food needs. We'll talk to anybody across the state of Michigan. We serve people even as far away as the upper peninsula.

Mostly we serve people over 60 or 50 and with a disability, but our housing counseling program serves people of all ages. There's no age restrictions on our housing counseling. It's the only program of Elder Law with no age restrictions.

For our foreclosure grants we're focusing on the seven county area right here in Mid-Michigan. They can call us for help. We would do an interview over they phone and they could come in to our office if it was convenient for them, but we could do everything over the phone. And what they really need to do is catch it early after – even before they miss the first missed mortgage payment that's great – but once they start missing mortgage payments they really need to take control of it quickly and reach out for help.

An example of some housing counseling we did on the rental side, because we also do counseling for tenants, but this person in particular was in rental housing and then there was an issue with her Medicaid. So she stopped getting Medicaid and it screwed up the assistance she was getting for her housing, and so she was going to be evicted.

So she called us and we gave her some advice and fixed the Medicaid issue, which allowed her to stay in her apartment so she wasn't evicted and she's still there.

Lindsay Felsing It's a hard time for vulnerable seniors. People over 60 tend to be living on a fixed income, especially the people we serve that are low income, so they're not going to be returning to work. They have a limited amount of assets they've set aside to live on for the rest of their life.

If we can do some outreach about Elder Law of Michigan and they know to make that one call for help, we can connect them with the program that meets their needs. If it's food, it's the MiCAFE program.

Only about 38% of seniors eligible for food assistance actually apply. So there's this huge gap of low income seniors that could be using these benefits but are not. So typically that means they're making decisions like buying medicine or putting food on the table. You hear a lot of different things that people have to do. What hard decisions do they have to make? Do I pay this bill, do I put food on the table?

So we're here to address barriers to them applying for the State of Michigan Food Assistance Program to make sure they can put food on their table and make ends meet.

Elder Law of Michigan elderlawofmi.org

One Call For Help 1-866-400-9164

Anne Grantner If you're thinking about finding a new place to live or struggling to afford your current home, the following short videos from Lansing's Center for Financial Health will give you some tips.

---Center for Financial Health---

Ann Marks-Strong Most homeowners fail to realize that if they get behind in their property taxes, they could very well lose their home to property tax foreclosure. To collect delinquent property taxes, the State of Michigan has a judicial foreclosure process. And what this means is that when you're 25 months delinquent, a judicial court judge will sign your property into foreclosure and that property will then transfer to the foreclosing government unit, which for local homeowners would be the Ingham County Treasurer.

It is the responsibility of every homeowner in the state of Michigan to pay property taxes. The best practice to pay these taxes is to pay them on time to avoid penalties and interest. A practical way to do this is to escrow, either through your mortgage payment or set up a separate savings account so the money is available when the property taxes are due.

Another option is to contact your Treasurer's office and ask about a repayment plan.

Lastly, if the homeowner has experienced a viable hardship and has recovered from that hardship, there are funds available through Step Forward Michigan. A housing counselor will help you prepare and submit your application package.

Denise Keiser The Center for Financial Health is a full service homeownership center starting with renters, moving on to homebuyers, homeowners and even programs that are available for seniors within our community.

The Center for Financial Health is a nonprofit organization. The counselors that we choose to have join our team come to us with experience either in the real estate industry or the financial market industry.

Jonathan Bailey As a renter looking at homeownership, the Center for Financial Health can help you establish your housing affordability. They can help you reduce your debt, improve your credit score, increase your savings plan and have a better understanding of all the options available to you when it comes to your overall housing needs.

If you're a renter facing tax foreclosure through no fault of your own through the actions of your landlord, contacting the Center for Financial Health can help you understand the resources available to you, help you prepare for financial transition into another rental or into homeownership if feasible.

Maria Lenz There's a lot of programs that are available out there and that's kind of what our agency brings to the table is to let you know, as the homebuyer, potential homebuyer, what's available to you and what program fits you best. And based on your income and household side, which programs you would actually fit in to.

Katrina Maddox If a homeowner is struggling in making their payments, the first thing we ask that homeowner to do is call the lender to find out what options may available for them. We then ask that homeowner to contact a housing counseling agency so that they can be made aware of the options available to them.

Denise Keiser Our housing counselors provide unbiased information, advice and choices about affordable housing products and finance products that are available here in our local marketplace. Additionally, we provide clients with other types of referrals that may meet their financing or housing needs.

Katrina Maddox One of the services we offer for seniors is a reverse mortgage, or a home equity conversion mortgage. A home equity conversion mortgage allows that senior to utilize the equity in their home to stay at home. Those funds can be use for whatever purpose they choose.

The requirements are: you have to be 62 years or older, be entitled to the property, it has to be your primary residence and all liens on the property must be paid in full. Counseling is required. One of the most important things for homeowners 62 years or older to understand is they must be counseled. That is a requirement by HUD.

Counseling allows that homeowner to be able to get information about the ins and the outs, the pros and the cons of a reverse mortgage. Will it fit their needs? Will it not fit their needs? Is there another option that's available to them where they don't have to go in to their home and take monies out. These funds don't have to be repaid, but should something happen to that homeowner such as passes away, the heirs are responsible either for selling the property. If they want to keep it in the family they're responsible for paying that reverse mortgage in full.

Center for Financial Health centerforfinancialhealth.org

Foreclosure Resources miforeclosureresponse.org

Anne Grantner We want children to be successful so they don't have to face the same housing challenges we have today. In the following video we will hear the story of the new network center that will help at-risk kids prepare for employment and college.

---Edgewood Village---

John Duley This is the only place we have for people to meet, and it's just overcrowded and we need more office space. So we're going to build this building. They're starting on it right now.

[at ribbon cutting ceremony] So last year I negotiated for the possibility of building this building. And HUD finally said – after much badgering – if you can get the architect's drawings to 50% complete and find a contractor who will agree to build this building for the estimated cost made six years ago... we will *think* about it.

---HUD approved the use of \$574,000+ the Village management company had collected over the years. The Network Center is part of Edgewood Village.---

John Duley Well there are 391 residents who live here. 179 of them are children. 229 of them are adults. All of the people who live here are either low income or very low income, so that the kids that we have in the village are at risk. And we try to help them as much as possible through an after school program and tutoring and then we have a scholar's program which we take the top... well, top in terms of teachers who think they have great potential. Not the people who make the best grades necessarily. In the fifth grade and enter them in a program from the sixth grade through high school that prepares them for college.

So we're talking about working with 45 young people. We've got to have space to do that. That's partly what the building is for, but it's also for all the residents.

Residents of the village, we believe they have a great potential that needs to be fully realized. Both the kids, the seniors, and the other folks in between.

Edgewood Village edgewoodvillage.net

Anne Grantner Our last video today takes us to Ann Arbor, where we see that having a home can really change somebody's life.

---Avalon Housing---

Kristin For a long time I feel like my life was nothing but turmoil and it was on a road to pretty much self-destruction and probably death.

Avalon Housing Employee Welcome to Avalon Housing.

Kristin And since I've been here, it's been a lot better. I get to see my kids regularly. I get to see my doctor regularly. I can take a shower regularly. I can eat. All the

resources that I needed are here. I mean, things got better and I've got a second job now and little by little I'll get better.

Carole McCabe At Avalon we open doors for people who are homeless so they can have a stable home and the support they need to keep it.

Howard I was involved in narcotics and was a heroin addict. Served for one and half years. Two years incarceration. Two years on tether. Two years on parole. The day I lost my job, the person at Avalon offered me this place. They said Howard, she called me up and said meet me at 201 West Williams.

I feel comfortable here. I feel secure.

James I was making a good salary for the post office for fourteen years, and when that job was no longer there I was sleeping in various different missions and shelters. It was horrible. In fact, I had contemplated suicide at the time.

After six months of living in the Y, then they offered me a residency here.

Aubrey Patino These are people who have had so many doors closed to them and our goal is to open that door without setting any conditions upon them to access what is essentially a basic human right, which is housing.

Carole McCabe We serve about 400 tenants living in 260 apartments scattered at 20 different sites throughout Ann Arbor. We're really interested in being integrated into neighborhoods around town and not stigmatizing folks and identifying that they live in low income housing.

Supportive housing is really the combination of truly affordable rental housing and the availability of support services to help them address the behaviors that led to their becoming homeless in the first place.

Kristin They help so many people. They help them stay sober. They give them an environment that they can make their own home.

Aubrey Patino We provide a wide range of services to our tenants: mental health support, substance abuse support, gaining access to entitlements, benefits.

Howard If you need to go shopping they'll come and take you shopping. Big smile on their faces, no problem. Any human being would like that.

Aubrey Patino We offer support to our parents, our family population. A lot of our youth are a part of an intergenerational cycle of poverty and homelessness. We are wanting to put as many resources as possible into breaking that cycle.

Lauren Velez We garden with the kids and get them involved promoting having local, homegrown foods.

Carole McCabe We have a high priority on building community and helping tenants get connected with each other.

Our property managers and our services staff meet regularly to discuss how people are doing, who is on the edge of addiction and what kind of creative ways can we come up with to help that person maintain their housing.

James Well I'm grateful. I'm grateful that they've helped me out.

Avalon Tenant I'm appreciative.

Avalon Tenant I'm just really grateful.

Kristin Avalon's like my big stepping stone. It's given me the choice to come up in life.

Howard I just can't say how much Avalon meant to me. If you can lift up a fellow human being, you're lifting yourself up.

---Home for Good---

Avalon Housing avalonhousing.org

Anne Grantner As we've seen in today's episode, finding a safe place to live is the first step to independence.

Thank you for joining me, Anne Grantner, for today's episode. If you would like more information on anything in today's show, please go to brightsidetv.com. Thank you!

---Outtakes---

Olivia Courant Show the Adopt a Family stuff.

Anne Grantner Okay, come on, we'll go in the other... we'll go in. This is the staging room for all of the Adopt a Family things that have come through. [returns to previous room, now with new presents] Oh my gosh, we just... wait a minute, didn't we just leave this room?

Olivia We just walked through here!

Anne Grantner Of the... [throws hands up] Cut. Sorry.

Paul Bryant You know, that's where we're at. We went from nothing to-

Alyssa Bryant -If you have a hairstyle, you can always do anything.

---Credits---

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Anne Grantner, Shelter of Flint

Producer

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Music

Tyler Vander Maas – The Bright Side Theme
Josh Woodward – "Faded War," "This is Everything," "I Will Not Let You Let Me
Down," "Darien Gap" (joshwoodward.com)
Löhstana David – "Petit Talibé"
Kevin MacLeod – "Jarvic 8" (incompetech.com)
spinningmerkaba – "Urbana Metronica (woo-yeah mix)"
hjcrbass – "Bossa Nova Loop"

United for Homes

Data from National Low Income Housing Coalition and U.S. Department of Housing and Urban Development

Shelter of Flint

Still photos by Shelter of Flint

Elder Law of Michigan

Still photos by Elder Law of Michigan

Avalon Housing

Video provided by Avalon Housing

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