

**COLLABORATIVE MEETING**  
**August 27, 2015 – 8:00-9:30 a.m.**  
**MIWORKS! Conference Room**  
**1209 S. Garfield Ave., Traverse City**

**Meeting called to order at 8:01 a.m. by Mary Marois**

**Welcome and Introductions – Present:**

Cathy Anthofer-Fialon, 13<sup>th</sup> Circuit Family Court  
Joe Bagby, DHHS  
Bailee Brandt, Habitat for Humanity  
Trina Egeler, Networks Northwest Prisoner Reentry Program  
Karen Emerson, NMCAA  
Rebecca Garland, Conflict Resolution Services  
Deb Haase, Father Fred Foundation  
Jennifer Hamilton, Salvation Army  
Jen Hutchinson, GT Pavilions  
Linda Hutchinson, Northern Michigan Health Svcs. Inc.  
Karl Kovacs, Northern Lakes CMH

Melodie Linebaugh, NMCAA  
Mary Marois, Community  
Ranae McCauley, United Way of NW Michigan  
Cecil McNally, Goodwill  
Lance Morgan, TCAPS  
Christi Nowak, Munson Community Health  
Cindy Ooley, DHHS  
Heather Prevo, 13<sup>th</sup> Circuit Family Court  
Jim Rowlett, Poverty Reduction Initiative  
Gwen Taylor, Traverse Bay Children's Advocacy Ctr.  
Sharon Vreeland, GTCC Coordinator  
Diane Wemlinger, TrueNorth emPower

**Financials:** Pretty much on track, only \$400 behind budgeted revenues.

**Eviction Diversion Program – Cindy Ooley, DHHS; Melodie Linebaugh, NMCAA; Deb Haase, Father Fred Foundation:**

- Based on successful Kalamazoo model; brought to local attention by Judge Phillips
- Attempt to keep families in their homes, benefitting tenants and landlords by keeping lower-income families from moving frequently
- Housing Hour concept instituted 2 years ago, placing agency representatives at the court during eviction court hearings to assist families and landlords. Initially not as successful as hoped.
- Housing Hour re-instituted 3 weeks ago at Father Fred Foundation, weekly on Wednesdays from 3-4 p.m. People can meet with DHHS and NMCAA representatives. Assistance can come in the form of funding, and it can be other resources to help families resolve the situation with their landlords.
- Avg. rents in this area for a 1 bedroom apartment are roughly \$750-\$1000/month, not including utilities. Average pay for service sector employee is \$1472.20 gross (40 hrs. x \$8.50/hr) \$900 avg. monthly Social Security benefit locally. Housing is considered affordable if it costs no more than 30% of income.
- Program addresses potential financial problems caused by lack of income due to family illness, unexpected car repairs, and other unexpected life events that cause a blip in finances.
- Must be solvable/sustainable situation for cash assistance (housing must be “affordable at 30% of income or less)
- Landlords can be too kind, allowing past due rent to build up over many months. When the arrearage reaches many thousands of dollars the program can't assist due to scarcity of funds.
- Tenant must have 7 day notice or court summons.
- Stats:
  - Most local housing funds are designated for those who are literally homeless
  - Available for assistance such as eviction diversion, across all counties served by each agency (Eviction Diversion program is only in GT County):
    - NMCAA - \$12,000, 10 counties

- DHHS \$10,000 through State Emergency Relief Fund (SER), 3 counties,
- Salvation Army
- Father Fred Foundation - \$20,000 through first 7 months of this fiscal year, 5 counties (43 families/129 people assisted this year)& Father Fred (\$20,000 first 7 months of this fiscal year, 52 families assisted)
- Clients:
  - DHHS
    - 2014 (Calendar): met with 65 people, cash assistance to 25. Of those not receiving cash assistance, 12 were in unaffordable housing, 3 did not complete necessary documentation/follow-through, and 6 had income in excess of funding source guidelines.
    - 2015 (Calendar to date): met with 24 people, cash assistance to 11. Of those not receiving cash assistance, 3 were in unaffordable housing, 2 did not complete necessary documentation/follow-through, and 4 had income in excess of funding source guidelines.
  - Salvation Army has assisted 43 families totaling 129 people in calendar 2015
  - Father Fred has assisted 52 families
- Having an eviction on your record becomes a barrier to achieving future housing.
- Process:
- Landlord files paperwork with court to start eviction process. At this time landlord is advised about the program
- Paperwork mailed to tenant includes information about the program
- Non-financial lease violations are not appropriate to this program
- Both landlord and tenant must be willing to work through the program
- If both agree and family is eligible, court will extend time before eviction to allow agreed process to work.
- Even if we can't directly financially assist a tenant, perhaps we can mediate between the parties to a successful conclusion.
- One of the agencies with funding can help put together a package of partial funding from a variety of participating agencies to complete the entire need. Client family is always required to make a financial contribution, even if small, so they have an investment.
- NMCAA lauded Father Fred for re-designating some of their funds to fill the gap in the homeless response system for keeping families in existing housing.
- Biggest barrier to wider success is funding. Kalamazoo had close to \$350,000 in local foundation funding to start their program. Locally we have collaborated to start small and grow from there.
- Assessing assistance:
  - Housing Hour now at Father Fred on Wednesdays from 3:00 – 4:00 p.m. Sarah at Father Fred, Katrina Roberts from NMCAA, and Erin Norton from DHHS, are there to meet with families and guide them in next steps. Families need a 7-day notice (Father Fred, DHHS) and/or a court summons (NMCAA). It is helpful if they bring a lease, and income and budget information, to help determine their housing affordability.
  - Call 844-900-0900 (NMCAA) homeless response hotline, or any of the presenters for assistance and guidance with housing situation questions.
- Group Questions
  - Best way to direct inquiries from other agencies? Through NMCAA, or can call Sarah at Father Fred. Do ask if they have a 7-day notice. If they are only about to have trouble making upcoming rent but eviction process has not started, we can provide some budget counseling but not financial assistance.
  - Father Fred – 5 counties, Salvation Army 2 counties, NMCAA 10 counties, DHHS 3 counties.
  - Can apply for DHS SER online.
  - Mary Marois was struck during visit to Kalamazoo program that they had nobody on their emergency housing waiting list because of their eviction diversion program. Having a lawyer present to assist with legal questions is another of their strengths. We expect to have a legal intern available at housing hour within a few months.

- How does the program connect with landlords? When they initiate eviction through the court they receive information about the program. We also disseminate publicity locally, and we have been housing an annual landlord breakfast about the program. The judges and court administrators come, as do local housing commissioners.

### **United Way ALICE Project – Ranae McCauley**

- 40% of working families in Michigan don't have the \$50,000 annual income to meet all their basic necessities – the ALICE threshold.
- Michigan Association of United Ways partnered with Rutgers to learn more about these families.
- “ALICE” – Asset Limited, Income Constrained, Employed.
- Who is ALICE? 40% of the homeless in our region are employed. Childcare workers, retail workers, new college graduates. Young families.
- The assistance safety net requires very low income. A catastrophe happens to the family and they have to make a case for not having enough funds if they make just more than assistance program standards but not enough to meet all family needs – “living in the gap.”, not making enough to get by but making too much to get assistance.
- Some have several part-time jobs with no benefits.
- Report describes the household survival budget; the ALICE threshold; the ALICE income assessment; and the Economic Viability Index.
  - Childcare cost assistance standards are still from when usually there was one parent at home. Currently, childcare costs for 2 children a month can be as much as \$1,100.
  - Usually families talk more about the cost than the quality of their childcare.
  - Housing includes utilities and is calculated at HUD rates, \$637/month for a single person and \$792/month for a family, which is not realistic in our region.
  - Everything in ALICE budget is least expensive option, and doesn't include things like the Internet service needed to access some forms of assistance in the modern age. Transportation costs do not include repairs or car loan payments.
  - Living below the survival threshold implies a need for help with all areas of life. Corners have to be cut, perhaps in childcare, food, transportation, health and health care, and certainly in savings. Looking for assistance can involve taking time away from work and run up transportation costs. When funds run short people might borrow money, perhaps from high interest payday loan businesses. When people need transportation they might purchase a car from a place charging over 17% interest.
  - Even after family income and public assistance, there can be a 13% gap between available resources and needs. It would take a total of \$8.5 billion statewide to fill this gap.
  - Full report link: [www.unitedwaynwmi.org/?s=ALICE](http://www.unitedwaynwmi.org/?s=ALICE)
  - 63% of Michigan jobs pay less than \$20/hour.
  - Stability budget: what you need to earn to make it without public assistance in Michigan: family of 4 (1 infant and one preschooler), \$92,409 or \$46.20/hour. Still assumes very low costs for household needs compared to what is realistic in our region. Example: housing for \$961/month might require moving far from work, which would raise transportation costs dramatically.

### **Local United Way Community Impact Strategies**

- United Way focuses on education, income, and health.
- Past grant process has been about supporting agencies. There will be a shift in the upcoming grant cycle. They are looking for a 3-piece partnership between United Way, agencies, and the community.
- Looking for investment in education, income and health to target ALICE families. Impacts United Way believes are possible locally:
  - Education (prevention):
    - Kids need to finish high school and launch into a career. They might know a skill, but they don't know understand interview skills. They are seeing people in their 20's and 30's who have never had a full-time job. We need to help them learn these skills
    - Some local schools have a 50% drop-out rate.
  - Health (intervention):

- Reduce obesity rates
  - Reduce teen pregnancy rates
- Basic needs (intervention):
  - Food
  - Transportation
  - Housing
- Working with VISTA program. Currently placing 20 volunteers and seeking to focus on above areas.
- Community Impact Fund Grants
  - Applications on-line now for spots on Community Action Teams, CAT team members will be selected in September. Orientation will be October 26
  - Agency grant applications will be online October 22. An orientation for agencies will be held around November 2 Applications Due December 3. Interviews will be week of January 11. Awards will be made January 19, and checks will be out before the end of January
- Reactions/Questions
  - Surprised by \$92,000 income need for 4-person family stability, which is about twice the local median income.
  - What about looking at the skills requirements for the 1,500 local jobs listed at Michigan Works and informing our local students so they can better prepare?
  - How do we get to where employers can and will pay higher wages in respect of the value of their good and hard work?
  - TrueNorth has written a grant for funds to specifically assist ALICE populations. Results pending.
  - Many more employers are managing worker hours to keep individuals under 30 hours so they don't have to provide healthcare. Where healthcare is employer-provided, policy costs and service copays are rising. Changes that are coming might cause additional "Cadillac" taxes to be paid on the value of benefits offered to employees.
  - This is great fodder for a community conversation about where we can have a positive impact. What are the best roles for governments, businesses, non-profits, and individual?
  - We recognize that our calculation of the "poverty level" needs to change, as evidenced by the fact that most of our assistance programs are available to people at 150% or 200% of the official poverty level. This is a conversation nobody seems to want to have.
  - Karen Emerson asked that all of us send the ALICEs we know to NMCAA for counseling and possible matching with the wide array of programs available there.
  - We need to really understand the ALICE life to be able to assist effectively.
  - There will be updates in the future. Data sources are cited throughout the report, so end users could access base data and self-update to some degree.

### **BRIEF Special Announcements & Closing Thoughts:**

- Cathy Anthofer-Fialon: Heather Prevo, the Circuit Court's new Therapeutic Court Coordinator, is a licensed counselor. This means the youth they work with can be assessed in-house, speeding up the court process and reducing costs for families.
- Cathy is also very interested in the ACEs study and is part of the local network on this issue. There is interest in having a Northern MI ACEs conference. We are looking at not only preventing and addressing current ACEs, but also addressing the adults with lasting impacts from their childhood ACEs. We have a connection to Dr. Felitti of the initial study and might perhaps be able to attract him to the conference. If anyone would like to help plan it, contact Sharon Vreeland (sevreeland.gtcc@gmail.com or Cathy (canthofer@grandtraverse.org).
- Linda Hutchinson provided info about NMHSI services. They have a sliding fee scale.
- TrueNorth has asked for \$20 million for energy assistance for the season starting October 1. They have added rural Kent County and would be serving 64 total counties this year. They have asked for a grant specifically for case management for ALICE families and in Kalkaska
- The Father Fred Garage Sale will be September 12. On Tuesday they started their back-to-school shoe program and have already supplied assistance to 300 children. Backpacks for Kids will be administered for 10 TCAPS schools through Father Fred going forward. Their first goal is to expand to all TCAPS schools. Their second goal is to add Kalkaska schools.

- Trina Egeler noted that the Prisoner Reentry Program contract with Networks Northwest was renewed through September 30, 2016.
- Karen Emerson: check out [www.nmcaa.net](http://www.nmcaa.net). Their energy assistance program will expand in October, including weatherization and housing rehab.
- GT Pavilions is promoting the new PACE program. They have someone dancing to raise funds for it in the new session of Swingshift and the Stars. Please share the story of the program far and wide.
- DHHS is partnering with schools and Courts to bring Pathways to Prevention to the area. Workers will be stationed in schools to positively impact truancy.
- The Northern Lakes CMH annual report for fiscal year 2014 is available. Their board and leadership team are in the strategic planning process and would welcome all input about what they should be doing. It doesn't have to be wordy or fancy!
- September 10 is the United Way Day of Caring. 60 projects are set up so far, and the goal is 100. If your agency needs to have something done or would like to volunteer a team to work on someone else's project, contact Connor, [connor@unitedway.nwmi.org](mailto:connor@unitedway.nwmi.org) or 231-947-3200 x 209.

**Adjourned at 9:38 a.m.**

#### **UPCOMING 2015 COLLABORATIVE MEETING DATES**

**September 24 – Homeless Youth Initiative**

**October 22 – Annual meeting**

**November 19 – PACE program and winter utility assistance programs**

**NO MEETING IN DECEMBER**

**January 28 – Munson Community Health Needs Assessment focused discussions**

## Grand Traverse Community Collaborative - Actual Expenses 2014-2015

## ACTUAL LOCAL FUND EXPENDITURES

Actual thru 07/31/2015

	10/31/14	11/30/14	12/31/14	1/31/15	2/28/15	3/31/15	4/30/15	5/31/15	6/30/15	7/31/15	8/31/15	9/30/15	TOTAL	Budget	+/-
<b>REVENUE</b>															
GTCC DUES	3,100	3,450	0	9,500	750	0	0	1,050	0	0	50	0	17,900	13,050	4,850
CMH PREVENTION	0	0	0	0	0	0	0	5,000	0	0	0	0	5,000	10,000	(5,000)
from GTCC FUND BALANCE	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>TOTAL REVENUE</b>	<b>3,100</b>	<b>3,450</b>	<b>0</b>	<b>9,500</b>	<b>750</b>	<b>0</b>	<b>0</b>	<b>6,050</b>	<b>0</b>	<b>0</b>	<b>50</b>	<b>0</b>	<b>22,900</b>	<b>23,050</b>	<b>(150)</b>
<b>PAYROLL</b>															
SALARIES-WAGES/COORDINATOR	1,932	1,932	1,932	1,932	1,932	1,932	1,932	1,932	1,932	1,932	0	0	19,320	23,184	(3,864)
MISC. EXPENSES	921	0	0	0	0	0	0	0	0	0	0	0	921	300	621
TRAINING	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>TOTAL PAYROLL</b>	<b>2,853</b>	<b>1,932</b>	<b>1,932</b>	<b>1,932</b>	<b>1,932</b>	<b>1,932</b>	<b>1,932</b>	<b>1,932</b>	<b>1,932</b>	<b>1,932</b>	<b>0</b>	<b>0</b>	<b>20,241</b>	<b>23,484</b>	<b>(3,243)</b>
<b>OTHER EXPENSES</b>															
													0		0
													0		0
													0		0
													0		0
<b>FLEX FUNDS</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>TOTAL OTHER EXPENSES</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>NET PROFIT / (LOSS)</b>	<b>247</b>	<b>1,518</b>	<b>(1,932)</b>	<b>7,568</b>	<b>(1,182)</b>	<b>(1,932)</b>	<b>(1,932)</b>	<b>4,118</b>	<b>(1,932)</b>	<b>(1,932)</b>	<b>50</b>	<b>0</b>	<b>2,658.88</b>	<b>(434.00)</b>	<b>3,092.88</b>



# HAVE YOU MET ALICE?

## ALICE: A STUDY OF FINANCIAL HARDSHIP IN MICHIGAN

In September 2014, Michigan Association of United Ways unveiled its first statewide ALICE Report, a data-driven, comprehensive research project upending the conventional view of Michigan. The fact is that the number of Michigan households who are unable to afford life's basic necessities far exceeds the official federal poverty statistics. United Way calls this newly revealed demographic ALICE, an acronym for Asset Limited, Income Constrained, Employed.

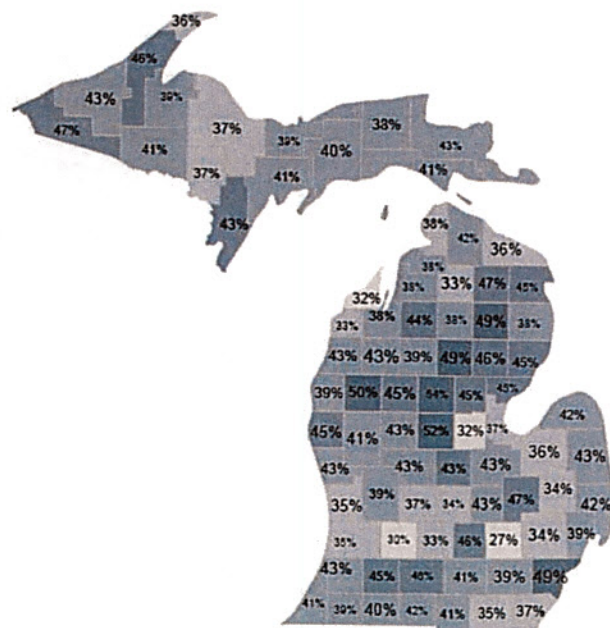
ALICE represents the 930,503 households led by men and women of all ages and races who get up each day to go to work, but who aren't sure if they'll be able to put dinner on the table each night. ALICE is your child care worker, home health aide, store clerk, and office assistant – all workers essential to us and to our community's success.

Before this report, ALICE was a population and community issue without a name or face. While it is true that ALICE has existed long before this study, it was not until the release of this Report that there was any way to discuss the plight of these households, nonetheless quantify them.

## ALICE QUICK FACTS

- ALICE households are working, tax-paying families who still do not make enough income to pay for the basic necessities - housing, child care, food, health care and transportation.
- 40% of working Michigan households don't make enough to cover the basic necessities - over \$50,000 for a family of four.
- Nearly two-thirds of all jobs in Michigan pay less than \$20 per hour. The jobs forecast shows low-paying jobs will dominate the state economy well into the future, holding back ALICE households.
- Three-quarters of Michigan's 1,529 towns have 30 percent or more households earning less than what is needed to afford the basic necessities.

## ALICE IN MICHIGAN



GET THE FULL REPORT  
[www.uwmich.org/ALICE](http://www.uwmich.org/ALICE)

LIVE UNITED  
United Way  
Michigan Association  
of United Ways



## Grand Traverse County, 2012

Town	Total HH	% ALICE & Poverty
Acme Township	1,750	21%
Blair Township	2,877	47%
East Bay Township	3,992	31%
Fife Lake Township	554	44%
Garfield Charter Township	7,467	44%
Grant Township	402	38%
Green Lake Township	1,929	32%
Long Lake Township	3,404	32%
Mayfield Township	475	38%
Paradise Township	1,541	44%
Peninsula Township	2,500	18%
Traverse City	6,303	46%
Union Township	165	35%
Whitewater Township	1,003	21%

## ALICE IN GRAND TRAVERSE COUNTY

Population: 89,112 | Number of Households: 35,018

Median Household Income: \$51,635 (state average: \$46,859)

Unemployment Rate: 7.8% (state average: 9.1%)

Gini Coefficient (zero = equality; one = inequality): 0.45 (state average: 0.46)

## How many households are struggling?

ALICE, an acronym for Asset Limited, Income Constrained, Employed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

Poverty  
4,219 HH  
12%

ALICE  
9,026 HH  
26%

STRUGGLING

Above ALICE  
21,773 HH  
62%

## What are the economic conditions?

The Economic Viability Dashboard evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing  
Affordability  
poor (49)

Job  
Opportunities  
fair (65)

Community  
Support  
good (66)

## What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

## Household Survival Budget, Grand Traverse County

	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$632	\$794
Child care	\$-	\$1,201
Food	\$196	\$592
Transportation	\$341	\$681
Health care	\$130	\$518
Miscellaneous	\$144	\$417
Taxes	\$141	\$382
Monthly total	\$1,583	\$4,586
ANNUAL TOTAL	\$18,993	\$55,029
Hourly wage	\$9.50	\$27.51

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 1 year estimate.

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).