

Barrier Busters Network Action Group

September 24, 2008, LLRC
1:30pm—3:00pm

I. Introductions

II. Announcements and Public Comment:

Candace Announcement: Leaving Washtenaw County and Barrier Busters at the end of this week. Moving to Colorado. The position is open for hiring. Anita, murea@ewashtenaw.org, is the “go-to” person for requests now and she will be working with the co-chairs.

Welcome new intern: Chantal R. Cotton. Can be contacted by email at cottonc@ewashtenaw.org

III. Approval of Agenda & Minutes:

Addition to the agenda or minutes?

- From now on, the agenda and minutes will not be printed out as frequently. They will be projected on the screen. We'll save paper and money. Agendas and minutes will always be posted to the website a few days after each regular meeting. Agendas and last month's minutes will also be sent out through the listserve prior to each month's meetings.
- No additions or revisions to the minutes.

IV. New Business:

1. Homeowner Rehabilitation Program Presentation by Darnishous Ingram, Community Development Intake Specialist (622-9036 ingramd@ewashtenaw.org) and Inspector Rice.

This Homeowner Rehab Program serves to:

- Eliminate blight (ex: dangerous or unsightly conditions)
- Electrical problems
- Lead based paints in homes
- Correct all code violations

The program offers a 5% deferred loan and works with a family/individual until the house sold, title given away, or the home is no longer in use.

Process to apply: *(Info also found in the brochure handed out at meeting)*

- Clients call in
- Fill out pre-application (document passed around the meeting) to determine whether an individual/family is income eligible. Income can not go above the HUD guidelines.
- Mr. Rice/inspector does a pre-inspection to find any necessary emergency repairs. E.g. – He looks to identify if someone has a “red tag”

Barrier Busters Network Action Group

furnace, sewer problems, or other emergency hazards. A "red tag" furnace is defined as a furnace that has been declared as un-operable.

- The program covers City of Ann Arbor, City of Ypsilanti, Ypsilanti Charter Township, Bridgewater Township, Superior Township, Northfield Township, Scio Township, York Township, Pittsfield Township, and Ann Arbor Township.
- Inspector does the thorough home inspection.
- Homeowner is sent a letter informing the person of what they need in order to complete the process. Those things include: Wages, people 18+ in household need proof of id, gas bill, light bill water bill (to prove expenses and debt to income ratio), and property tax on home has to be current
- Inspector does a work order.
- Darnishous reviews the work order to determine financing.

Loan payback: If the loan is \$3000 or less, the client doesn't have to pay it back and a lien will not be put on the house. But if it is more than that, then a lien is placed on the home and the program is paid back if there is a profit when the house is sold. After a certain time period, the lien can be canceled if the person continues to own the house.

How Barrier Busters can use this program:

Listen to your clients and if they have these troubles, please refer them to program. Note that this program covers more than the City of Ann Arbor.

Presentation Questions:

1. Is mold covered too?
2. Mobile homes too? Yes. Funding dollars can be expanded to include them, but it depends on the mobile home. It has to be on a lot of a single family home, not in the mobile home lot (you have to own the land that the mobile home is on). This is mainly because the program has a lien involved.
3. Radon testing too? They have not been doing that but there are other community sources to get this done easily. They have found that one of the newest sources of radon poisoning is granite covered tops.
4. Detached garage problems. Are they covered too? They concentrate on the areas where people reside. If the garage has issues similar to the home rehab program home issues, then they would work on them.
5. Dying trees too? Hazardous trees to homeowners? They won't go out simply for the sake of getting rid of a dead tree, but if they are there, then they will work on it if time and resources allow.
6. If the home rehab program loan puts a person in danger for later foreclosure, will the program refer them to other agencies? Yes.

September 24, 2008

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Barrier Busters Network Action Group

7. Where are renters referred to? If a renter needs ramps, try the landlord or other community sources first rather than through community rehab, because this program is primarily for homeowners. In most cases, renters will be referred to the renter inspection agency if there is one in the city/township, and they also should be referred to Michigan Tenants Counseling (761-8599) or Legal Services (665-6181). Occasionally in the past, this office has access to other general funds that could be used for ramps for renters who do not qualify for other programs, but given the economic times this is not often an option. Also, often ramps need to be built in a quick turn around time that is not possible with the verifications required by the funding source.
8. If more funding is necessary, how will it be funded? A committee/board will be convened to consider "waiving" the limit and to determine if funds are actually available. In all cases, it must be checked to ensure that the cost of repairs is not more than the home is worth. Reverse mortgages typically cannot be funded.
9. Co-ops and condos or only free standing houses? Co-ops and condos count too. But you have to meet the condo standards so it costs more and adds more complications because the condo association has certain responsibilities compared to the condo owner.

V. Old Business:

1. Email issues: See Mary Beth if you are not getting the emails from the list serve address, which is l-barrierbusters@ewashtenaw.org. This email goes to close to 100 people, most of whom are with "barrier buster network" participating agencies. Please respect confidentiality when sending messages. If you are not sure about a message you can always send it to one of the chairs and we will send it out if needed. This is the primary way of communicating meeting times, location changes, resource updates, etc.
2. DTE: Anyone not connected? Please contact Mary Beth Lampe as she is trying to encourage DTE to follow thru with their offer to connect as many agencies as possible. Reminder: You must use your account at DTE Online Resource for Agencies (ORA) online system:// agency.dteenergy.com. at least once every 30 to 60 days, otherwise you will need to get your account activated again. Mary Beth makes sure to log on to her account when she submits her time sheet or around the 15th of each month. You just need to log-in and then out – you do not need to actually make a request or check an account. This is especially important if you are your agency's "DTE administrator" because other staff will be contacting you so that you can assign them a log-in.
3. Email traffic about St. Joseph court case – Anyone that is under 200% of poverty, they cannot be hassled by the hospitals about paying the bills if they were at 200% of the poverty line when they received the service. This was a court case that was decided decades ago – it may be that some doctors are

September 24, 2008

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Barrier Busters Network Action Group

unaware of this decision or choosing to ignore it. Please review clients to their attorney or Legal Services for questions.

VI. Announcement:

1. MSU Extension Foreclosure Prevention Program: Housing counseling 101 coming up on Oct. 21. An email was sent out about it and it has info about how to deal with foreclosure if people are already going through it. More emails are to come and a flyer was sent around.
2. Friends in Deed: Helena Prince: Has a fund for low income single women (working, or with repeated frequent ongoing medical needs) who have medical and car/needs. Please refer people to her for this fund/program.

VII. Case Consultation:

1. Family with Medicaid and SSI has trouble keeping both sources of funding. Requesting about \$1200+. Where can they get it from?
Response: Manchester services or Faith in Action. Terry, expert budget educator from MSU Extension, will come and do a workshop at a future BBN meeting. Andrea will set it up.
2. Visually impaired senior needs new glasses. Where can he go for them?
Response: He can receive funding through Barrier Busters (but it will limit them from getting any more funding for the next year). Lion's Club is an alternative, see phone book. Or Gift of Sight at Lenscrafter's can sometimes help, with Thrift Shop assistance or other assistance to pay for the exam. It was also mentioned that Kellogg Eye Center staff may have familiarity with resources for this too, and/or know how to bill Medicaid or Medicare for the service.

Vital Information gathered from Case Consultation Period:

- DHS said that while someone is still bedridden after surgery, they can receive DHS assistance during that period.
- TANF funding is through SSI instead of DHS, little known fact.
- City of Ypsilanti has an 80% surcharge on the water bills so it can add a lot of money to individual water bills, thus possibly increasing the future number of requests received for utilities and water assistance. Any information about YCUA help is appreciated.

VIII. BB Emergency Unmet Needs Fund Update:

The Fund can only fund seniors and Ann Arbor residents right now. Waiting for other funding at the moment. Someone cannot receive funding from the eviction fund AND the general fund at the same time. The Barrier Buster Fund Coordinator makes the decision about which

September 24, 2008

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Barrier Busters Network Action Group

fund pays for a request. What Barrier Busters can do is: make sure to check the Encompass system before putting in a financial request to make sure the individual or household has not had repeated requests recently (or if they have, then you can see what follow-up was recommended at that time).

211 Update: If a call goes through 211 and has eviction issues with complicating factors as determined by 211's screening, then they will be referred out to other agencies and will not be recommended for financial assistance via Barrier Busters, thru 211. It is expected that the customer will call the place they are referred out to and then be considered for assistance by that agency. This ensures that people with particular situations are best connected to someone who can best assess the situation for sustainability and have access to the most resources.

Shannon Farmer also distributed packets to participating agencies reminding Barrier Busters of log-ins and passwords and how to update their agency's 211 listing. The 211 listing is very important because that is what information 211 call takers use to refer (or not refer) people to community resources. Questions or updating requests please contact Shannon Farmer 477-6211 or sfarmer@hva.org or direct line 477-6453. Packets will be mailed to agencies not in attendance today.

September 24, 2008

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