

Regular Monthly Meeting
Wednesday
November 9th, 2016
3:00 - 4:00pm
Fond du Lac City/County Building ---Rooms D/E

- 1) *Call the meeting to order*
- 2) *Introductions*
- 3) *Minutes from last meeting*
- 4) *Program Presentation: **Senior Services***
- 5) *Agency Sharing and Announcements*
- 6) *Adjourn*

Next Housing Coalition meeting date:

JANUARY 11TH, 2017
Senior Services

NO MEETING IN DECEMBER!
SEE YOU IN THE NEW YEAR 2017!!!!
JANUARY 11TH 2017

Mission: *To advocate, coordinate and optimize services for homeless persons or those at imminent risk.*

Purpose: *Through education, advocacy, mutual support and a sharing of resources, the Continuum strives to prevent homelessness as well as create the ability of the communities to respond to individual needs.*

Vision: *To increase the quality of life for those who strive to become self sufficient.*

06/06/11

FOND DU LAC COC MEETING
MINUTES FROM OCTOBER 12, 2016

Meeting called to order by Julie Faust at 3:04pm

Attending:

Julie Faust-ADVOCAP

Susan Tucker-ADVOCAP

Kellie Arndt-Solutions

Caitlin Henriksen-Solutions

Linda Tack-FDL School Dist

Julie Hilbert-Senior Services

Sue Schierstedt-Care INC

Arlene Ramstack-SvdP

Bob Ramstack-SvdP

Dyann Benson- City of FdL

Louise Gudex-Housing Authority

Betsy Rollin-United Way

Amber Kilanee-United Way

Bethany Sanchez-Fairhousing WI/Metro Milw

Tracy Blodgett-HFHof FdL co

INTRODUCTIONS of those in attendance along with 3new members:

Betsy Rollin and Amber Kilanee from United Way

Bethany Sanchez-Fairhousing

Approval of September minutes: 1st by Linda Tack 2nd by Julie Hilbert

Program Presentation by Bethany Sanchez from Fairhousing WI/Metro Milwaukee
see attached information The Red Flags of Housing Discrimination and Predatory Lending

Legal Action has the tenant book on-line.

Care INC. Sue Schierstedt

At this week's meeting, I reported that Care INC is changing it's phone number to 920-659-0670. While distributing a copy of our referral form, I invited each person to request an electronic copy of the form if they expect to refer clients to Care INC. Members of the COC meeting were also asked to provide their e-mail addresses and indicate participation they would like to have with Care INC.

SEE ATTACHMENT

United Way-Amber and Betsy

Distributed 211 brochures and discussed the program.

Habitat for Humanity-Tracy

Reported that they will be working on rehab homes. 3 candidates for 2017.

Julie A. Hilbert

This is the information for the Mobile Home program I talked about yesterday but when I checked their website it does say they ran out of funding and a waiting list has been started so they can still call because there should be more money starting Aug. of 2017.

The Tomorrow's Home Foundation was created in 2000 for several purposes:

To provide emergency assistance grants for critical repairs that allow individuals and families to stay in their manufactured or mobile home

To create a method and mode for disposing of old, uninhabitable and unsightly mobile homes

As a public charity, the Foundation provides a way for industry members to give back to the community and a method to assist populations that are underserved by other programs. For example, many other charitable and public service agencies do not provide housing assistance to persons in mobile home parks. The Tomorrow's Home Foundation fills this void.

Since its creation, the Foundation has assisted about 600 families with either the purchase or rehabilitation of their home. In addition, almost 500 old mobile homes have been either recycled or landfilled.

At the present time, the Tomorrow's Home Foundation only operates in the State of Wisconsin.

Tomorrow's Home Foundation is holding a raffle to raise money for their critical home repair program. Tickets are \$100 each, but only 250 are available. The grand prize is \$10,000, with 12 other prizes up for grabs. (Including a \$1000 and \$500 cash prize, two Packers suite tickets, an iPad, a \$450 Heidel House Resort & Spa Gift Certificate, a KitchenAid mixer, a Fitbit, a GoPro Camera and various gift cards) We will draw for the prizes at the Annual Conference on November 9th at Chula Vista in the Wisconsin Dells. If you'd like to purchase a ticket, fill out this form: THF Raffle Form.

Tomorrow's Home Foundation is no longer accepting applications. You can call us at (608) 255-3131 to be put on a waiting list; although, we don't expect more funding until August of 2017.

**Solutions Center Kelly and Caitlyn
Shelters full**

Bob and Arlene Ramstack from St.Vincent de Paul Society: Besides doing home visits to help clients with food, rent, utilities, clothing and furniture we are supporting 3 programs; Getting Ahead; meeting as a group with mentors to improve home situations. 920-979-9120 or jackb.svdp.org@gmail.com.

An Immigration Lawyer to help students get legal identification per the DACA Program. Gia Pionek has an office at Catholic Charities and can be reached via 920-923-2550 to call for appointments.

Circle of Success 920-923-2446, 920-929-6566 or 920-922-7681.Meeting for persons leaving incarceration.

Louise Gudex- FdL Housing Authority

The Housing Authority will not be issuing any Section 8 Housing Choice Vouchers until the beginning of 2017. We anticipate all Section 8 funding made available to us in 2016 will be used. The Fond du Lac County Housing Authority serves approximately 430 families monthly. Our Section 8 waiting list is not closed like many Housing Authorities surrounding us. There is no form to reinstate a participant that went off the program voluntarily. Families that leave the program voluntarily are not entitled to a hearing or review after they leave the program per HUD regulations. We have between 90 to 140 participants leave the program annually. Families that leave the program in good standing can reapply and be placed back on the waiting list. The Section 8 waiting list is currently between 1 to 2 years long.

The Housing Authority has issued some first and second warnings to tenants that rent from us that are not complying with the smoking policy. The next step is eviction. We have a shelter for the smokers at Grand Court, Calumet and Rosalind Apartments. The residents at Westnor Apartments have a gazebo. There is no shelter for the smokers at Heather Meadows Apartments but we plan on working with the North Fond du Lac School District to build one in the back yard. All units (apartment complexes, duplexes and single family homes) owned by both Housing Authorities are subject to the smoking policy. Tenants cannot smoke inside the building but can smoke 25' from the apartment complex or unit. Our no smoking policy covers 420 units. Some other federal assisted units like Portland Square, privately owned subsidized units, are looking at going smoke free too.

ADVOCAP—Susan Tucker

Mike Huck from Lakeshore CAP has been elected to fill the two-year term on the Balance of State Board of Directors for the East Region. Thank you to everyone who took the time to submit their vote.

The Wisconsin Balance of State Continuum of Care Quarterly Meeting will be held November 10 – 11 at Kalahari, Wisconsin Dells. November 10th is devoted to a full day of training on Motivational Interviewing and is open to anyone in the Balance of State. There will be a cost involved, but it should be less than \$100 for the full day. The registration link will be available soon on the Balance of State website, and Julie will send out the link when it becomes available.

<http://www.wiboscoc.org/quarterly-meetings.html> is the link. Registration deadline is Nov. 4th.

The WIBOSCOC is also seeking comment on possible changes needed to both their Governance Charter and the written standards for Transitional Housing and the Permanent Housing Standards. Feedback is due December 20th. Both documents can be found on the BOS website at

<http://www.wiboscoc.org/boscoc-forms-standards-and-policies.html>.

**EVICTED BOOK WILL TALKED ABOUT AT THE NEXT MEETING AND HOW
AND WHEN THE BOOK WILL BE DISCUSSED.**

Adjourned at 4:07 Julie Hilbert 1st Arlene Ramstack 2nd
Submitted by Julie Faust-ADVOCAP

The Red Flags of Housing Discrimination

If illegal discrimination is often subtle,
how can you tell if you are experiencing it?

The following are possible indicators of discriminatory treatment in the rental, sales and homeowners insurance markets:

1. You are told no housing units are available, but you continue to see ads for the property
2. A housing provider gives you confusing or contradictory information about housing costs or availability
3. You are told of very long waiting lists for housing
4. A housing provider doesn't return your phone calls
5. An apartment complex or condominium development is not physically accessible to you
6. Your family is told they can only live on the first floor of a building because there are children in your household
7. You are told of rental terms and conditions that seem unusual, or especially restrictive or stringent
8. You feel that you've been directed to a particular area of a complex, or a specific part of a building - perhaps an area where most tenants are people with children, people with disabilities, or people of color
9. You are shown only units in disrepair
10. A housing provider questions the type of income you have (especially income related to a disability), in addition to asking about income amounts
11. You see a discount or "special" advertised, but it's not offered to you
12. You tell a housing provider that you have a service animal, and s/he tells you "no pets" are allowed
13. Many tenants with children or many people of color have their leases non-renewed around the same time, perhaps at the time a housing complex undergoes a change in management
14. A real estate agent shows you homes only in certain areas, ignoring your stated preferences about what neighborhoods or areas you'd like to visit
15. An insurance agent gives you information only about the Wisconsin Insurance Plan, and does not tell you about other insurance products
16. An insurance agent offers insurance coverage for the market value of your home, not coverage for the home's replacement value
17. An insurance agent tells you your home isn't eligible for coverage based on its age or its value

**Questions? For free assistance, call 414-278-1240
or from outside of Milwaukee call our toll-free line: 1-877-647-3247,
or visit www.fairhousingwisconsin.com.**

With offices in Milwaukee, Appleton, and Madison, the Metropolitan Milwaukee Fair Housing Council provides services throughout Wisconsin.





The Red Flags of Predatory Lending

The following are possible indicators of unfair lending practices:

Marketing

- A lender uses aggressive tactics to reach you – making multiple contacts on the phone, through the mail or door-to-door
- Someone comes to your door and offers to make repairs to your home, and tells you they can help you get a loan to pay for the work

Application and Closing

- You are asked to sign a blank loan application
- You are asked to sign a loan application that includes false information about your income, job, the value or characteristics of the house
- A lender suggests combining some of your debts into the mortgage, such as credit cards and medical bills
- A lender changes the terms of the loan at the last minute, perhaps as late as at closing

Loan Terms, Features and Servicing

- Your loan features a large payment due at the end of the loan period (called a balloon payment)
- A lender only offers you interest-only loans (a loan in which you make payments on the interest but not on the principal balance of the loan for a period of time)
- Your loan paperwork doesn't disclose that your interest rate is adjustable or show how high the interest rate may go
- You are charged fees that are unexplained, unjustified or that seem bogus
- Your lender repeatedly refinances your loan, charging you additional fees each time and often raising the interest rate on the loan
- A lender imposes a large fee if you try to end your mortgage by selling your home or refinancing the loan (also known as a prepayment penalty), locking you into that loan and making it difficult to refinance your mortgage or sell the home
- A lender's collection (loan servicing) department calls you at all hours of the day and night, threatening you with eviction, or threatening to repossess your home

Questions? For free assistance, call 414-278-1240 or from outside Milwaukee, call our toll-free line: 1-877-647-324, or visit www.fairhousingwisconsin.com.

*The Metropolitan Milwaukee Fair Housing Council provides services throughout Wisconsin.
There is no charge for home-seekers, renters, or homeowners.*

CARE INC
(920-659-0670)
careindfdl@gmail.com
<http://fdlcareinc.org>

Case # _____



Intake Form

Date/ time: _____

Client Name: _____ Phone number: _____

Address: _____

E-mail Address: _____

Date of Birth: _____ Four SS#: _____ Veteran? Yes No

Religious affiliation: _____

Type and amount of assistance needed (e.g., rent, moving, medical equipment) _____

Situation/ Reason assistance is needed: _____

Other members of household and employment status: _____

Date assistance is needed: _____

What other agencies have they contacted/results? _____

Action Taken: _____

Referrer: _____ Phone: _____ Email: _____

Permission given to share information with
Care INC: Verbal Yes No

* Note: Inform person that permission gives
consent to Care INC to share information
with network of donors/volunteers to try and
find necessary assistance.

Action Taken
Date: _____ Time: _____
Notes: _____



DOING THE
MOST GOOD™

The Salvation Army Warming Shelter

Opening November 1st

Check in: 7pm-9pm

Check out: 7am

Dinner will be served at 6:30pm on:
Sunday, Tuesday, Thursday, Saturday
(Monday, Wednesday, Friday doors will open at 7pm)

Breakfast available each morning.

Showers and laundry facilities are available.

Questions: stop by or call: 920-923-8220

The Salvation Army
237 N. Macy St.
Fond du Lac, WI 54935