

Regional Housing Team Meeting Minutes – Region 4
9/10/08

Attendees:

Lisa Gabriel – CAPSTJOE
Nicky Patterson – CAPSTJOE
Joyce Schau – Salvation Army
Kris Marion – Community Services, Inc.
Charlotte Gunsolley – Children & Family Center of NW MO
Sandy Wilson – HMIS
Alissa Smet - MHDC
Debbie Irwin – Beyond Housing
Hillary Unrein – MHDC

Alissa Smet opened the meeting

Introductions after the meeting began

Overview of Continuum of Care: Alissa presented the Continuum of Care Process Guide for the Balance of State. The guide gives all the basic information about how the continuum functions. As items change from year to year, the guide will be updated and made available to anybody interested. Questions and comments would be appreciated if anything was omitted or should be considered.

Point In Time Count: The numbers from the July 15th point in time count have been received and entered. Each member received a copy of the new 2008 report. The report includes the data from both winter and summer counts. Data is broken down by region and county. Most agreed the count was a success this time.

Foreclosure: Debbie Irwin gave out information about the current foreclosure crisis. She passed out materials including detailed Statewide Foreclosure Rates broken down by county. She touched on foreclosure counseling funding for sub-grantees through MHDC. Her power point presentation gave information about the causes of foreclosure, the risks involved, some common terms about foreclosure, types of mortgage loans, the delinquency cycle, homeowner's responsibility, how to get counseling and options for loss mitigation. The delinquency cycle in Missouri is currently a quick three months, but banking lobbyists in Jeff City are working to extend that. The Commission recently approved a policy to stop foreclosures temporarily. HUD has an 800 number to call about foreclosure warning signs. That is: 800-569-4287. By calling for counseling, a home owner may discover they have several options to keep their home. The website www.freddiemac.com/corporate/buyown/english/avoiding_foreclosure/dos_and_donts.html gives advice on action steps and things not to do when facing foreclosure. Debbie talked about Freddie Mac and Fannie Mae. They determine the loan/mortgage products and buy mortgages from banks/brokers. This makes them part of the loosening of standards. They are private companies with stockholders, but government will back up if they are in trouble. The HOPE Hotline at 888-995-HOPE offers free counseling 24-hours a day/7 days a week. Agencies can order HOPE Hotline Foreclosure Prevention Campaign Materials at www.neighborworksstore.org. To contact Debbie Irwin: call 314-533-0600 x44 or email dirwin@beyondhousing.org.

Needs Assessment: Alissa presented the Unmet Needs of the area as discussed at the previous meetings and asked for additional input. Several items were added to the list. First, raising the food stamp minimum which is currently at \$10/mo minimum. Second, more mental health and substance abuse treatment. Third, safe, quality daycare. For instance, better guidelines on who is qualified to be a state-subsidized daycare and better compensation in rural areas. Also, city law allows landlords to charge new tenants the backlog of utilities owed from prior tenants.

Resource Sheet: Alissa gave some housing and general resources as outlined in the Resource Sheet. Several sights have useful homelessness data including:

www.endhomelessness.org/content/article/detail/2058

www.homeless.samhsa.gov

www.serve.org/nche/downloads/data_comp_03-06.pdf

MHDC recently added a Community Initiatives Link to their website. The link gives info about the several programs and agencies involving the Community Initiatives department.

www.mhdc.com/ci/index.htm

Two new resources for housing: <http://ahl.mhdc.com> and http://rdmfhrentals.sc.egov.usda.gov/RDMFHRentals/select_state.jsp

Contact Michelle Garand with the Springfield Continuum of Care for more information about a board game they developed which goes through the cycles of homelessness:

mgarand@commpartnership.org.

HMIS: Sandy Wilson reported on the HMIS. The next hearing for the Coalition to increase the Housing Trust Fund will be held in St. Louis. Date to be determined. The annual MASW Conference will be October 22nd and 23rd in Columbia.

Adjournment

Next meeting December 8th @ 9am