



NETWORK NEWS

Community Housing Network - Edition 4 - April, 2004

Charitable Gift Annuities Offer Financial Advantages to Donors While Supporting Permanent Housing



Now there is a way to achieve your financial goals while directly affecting the lives of persons with disability who need your help. CHN is pleased to announce the implementation of a new investment opportunity in charitable giving. This charitable option will

provide immediate benefits to donors and will impact the enormous housing needs of persons living with disability in Oakland County. CHN Vice-president, Dawn Pischel is heading up the new program.

A charitable gift annuity (CGA) is an excellent way to provide you with income, reduce your taxes and make a generous future gift to CHN at the same time. Both you and CHN can benefit from life income gifts such as CGA's. This is how it works: With a CGA, you make a gift to CHN and CHN agrees to pay you a fixed amount of income every year for the rest of your life. The annuity payments are backed by all of CHN's assets, as well as by a gift annuity reserve that is sufficient to meet all of CHN's future annuity obligations. The income received each year is equal to a fixed percentage of the original gift. This percentage is dependent upon the age of the beneficiary (or beneficiaries) at the time the CGA begins to pay your income. The payout rates that CHN offers are the rates recommended by the American Council on Gift Annuities and are recognized by state insurance departments and the IRS.

Another beneficiary can also receive income from your CGA. You also have the option to defer receiving income for a period of time. Upon the passing of the last surviving beneficiary, CHN will use any remaining annuity assets to support the program you designated when you established the CGA. Regardless of your age or the timing of the income, you can take the charitable deduction for a portion of the gift in the year you make the gift. A portion of the payments you receive each year may also be exempt from certain income taxes. You may even be able to reduce your capital gains tax by using long-term appreciated securities to make your gift.

But first and foremost, you are making a wonderful gift to an underserved portion of our local population that desperately needs and deserves your help.

CHN Leasing Assistance Program Changes Life of Young Woman



Rachael Rocheleau can't say enough about the CHN Permanent Supported Housing Leasing Assistance Program. Her new life is a reflection of the benefits she has received. The diminutive young woman was living in a shelter with her young son when she was urged to apply for assistance by her Easter Seals case manager, Karen Carter, and her son's child support specialist. For most of her life, Rachael had been affected by episodes of severe depression. Prior to living in the shelter, she had been existing in a small trailer owned by a family member. "The place was covered with black mold and had hardly enough room to move around." Suddenly, Rachael was ordered to vacate the trailer so it could be rented out. There was no where to go but a shelter.

However, last summer, with the help of Easter Seals, and the CHN Leasing Assistance Program, Rachael moved into a neat, two bedroom house in Hazel Park. Rachael remembers, "The place seemed so big when we moved here. Matthew's room had space for his toys as well as a crib. The first day we moved in I was watching Matthew playing in our new back yard....and I thought to myself that our life had just become a whole lot easier. The quality of our life is so much better here."

Currently, LAP is paying a portion of Rachael's rent. As Rachael



Rachael and her son Matthew enjoy being together in their home, made possible by the CHN Leasing Assistance Program

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achieves her goals of self-determination and increased income, her portion of the rent will increase and the LAP subsidy will decrease. When Rachael applied to the program last July she was not working and was having problems functioning under stress and pressure. Rachael remembers, "My head was in a real bad place. Goals were things I just thought about doing. Even when we were writing them down I thought it would be impossible. My life had always been so uncertain and unsteady. This house helped me, thank heaven. Now I have something for security that I can count on. I no longer have to be hopping from one place to another, with housing being my everyday worry. Now that I have something steady, I can begin to concentrate on other aspects of life."

Rachael is currently attending the Dorsey School of Business. She is studying to become a medical billing specialist and plans to graduate at the end of this year. Not surprisingly, she recently received a 4.0 average after completing her first section of classes. That is a far cry from where she was a year ago, when some questioned whether she could handle the pressure of attending school. Rachael states, "You can't look at a person as a category or a disease. You have to look at a person with their strengths and what they are capable of doing." Today, Rachael is working toward her goals while, at the same time, learning to respect her own limitations. If she begins to feel stressed she has made arrangements with the school to cut down on her class load. This plan provides a safety net that will help keep her plans on track, even if her disability interferes for a time. "That's one of my strengths", she said. "I can speak up and ask for help when I am going into a depression. How much the house means to me helps me keep going. I tell myself that if I don't do this or that, then I lose the house. Now I can say, 'Look what I'm doing!' But none of this would have been possible without the Leasing Assistance Program and the stability of having this house to live in and to enjoy."

The Leasing Assistance Program was launched in June of 2003. The HUD sponsored program was created to help positively impact the lives of persons living with disability who are homeless. Qualified program participants receive a rental subsidy of 30% of their adjusted gross



Rachael is proud of her home and what she has accomplished.

income. Eligible participants also receive ongoing supports in conjunction with Oakland County Community Mental Health Authority core providers through the Person Centered Planning Process. Additional openings in the program will be available in June. Please contact the LAP Supportive Housing Navigator, Jennifer Tuzinsky at 248-928-0111 for further information.

Partnerships — Thoughts from CHN President Marc Craig

In a publication called "Not a Solo Act", the Corporation for Supportive Housing describes the process needed to develop and manage permanent supportive housing. As the title implies, this means that we need to be partners. We need to be partners in order to create and maintain a stable supply of housing options, from group homes to homeownership. Who are our partners? We need to work with for-profit developers and with financial institutions. We need to work with OCCMHA, with MSHDA, and with HUD. And finally, it is most important that we work with the service provider community. They are the ones that create the Person Centered Plans for people with disabilities. They are the ones who will make the housing sustainable.

As partners, we all have to agree about outcomes. At CHN, we want to provide a choice among various types of homes. We also want to create successful living experiences for people, so they can be successful tenants in rental housing or can eventually become successful homeowners, if they so choose. The ingredients of these outcomes have to be contained within the Person Centered Plan. The Plan must be written in a way that not only makes sense now, but points toward the direction a person has chosen for down the road. What steps can be taken each month and each year that are going to lead them along their chosen path?

Community Housing Network is here to provide a resource in that process. We can help by forming linkages with funding sources, builders, and developers. We are here to provide information to consumers and their families about existing options and considerations. And just as importantly, we are also here to provide that kind of information to the supports coordinators and the case managers. We want to help all the service providers make a full range of choices available to their consumers on a much broader scale. In the end, our collaborative efforts will make a substantial difference in the lives of the people we serve together.

Special Thanks!

Many thanks to the following individuals and businesses for helping to make our work at CHN possible:

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| *MCAR—The Metropolitan Consolidated Association of Realtors | |

New Faces: Janet Warner

Springhill Housing Joins Forces with CHN



We welcome new CHN employee, Janet Warner onboard. Under an administrative agreement between CHN and Springhill Housing Corporation, Janet will manage all of the Springhill properties and related entities from her new location at the CHN offices. Funding for her position will continue to originate from Springhill. CHN President,

Marc Craig says, "Janet was a big part of Springhill's growth and now that she is coming to CHN, we are planning on continuing to pursue some of the winning housing development strategies that Springhill has employed in the past." Springhill has experienced particular success at accessing funds from HUD for Section 811 programs.

Currently, there are two 811 programs in full operation and one in the construction phase. All three programs encompass twenty scattered site single family homes for participants living with disability. Janet hopes to put in an application for another 811 project next year.

In addition to Section 811 programs, Janet manages the rest of the Springhill Housing projects which presently include 22 homes. Other staff persons handling Springhill properties are maintenance manager, Bob Spieg, and bookkeeper, Pam Bushey. Bob is Janet's eyes and ears in the field and handles routine maintenance on all the houses. Pam maintains all the Springhill accounts.

Outside the office, Janet attends OCC and will graduate next year with a degree in Management Information Systems. She also enjoys volunteering at a wildlife center.

New Faces: Jennifer Tuzinsky

LAP Gets New Housing Navigator



Jennifer Tuzinsky is excited about her new position at CHN as the Leasing Assistance Program's Supportive Housing Navigator. She will provide administrative and supportive services to the rental subsidy program for homeless persons with disabilities. Her interest in housing

started during her undergraduate studies and continued through her masters program in social work. She helped develop a supportive housing program in Detroit and researched low income housing in Macomb County. These experiences contributed to her growing passion to help people in the housing arena. Jennifer's enthusiasm about housing and her commitment to the LAP program participants is evident. "It is almost immoral that so many people need affordable housing and there is so little for them. When I got out of school I knew that I wanted to do something in housing."

Jennifer started working with persons with disabilities in high school, where she tutored children with developmentally disabilities for two years. She has also worked with adults with severe, persistent mental illness in both clinical and clubhouse settings. "Being part of the CHN organization and having the opportunity to make more homes available to homeless persons is important to me. That is the real reason for all of it, and it's very rewarding."

Off the job, Jennifer is preparing for a spring wedding. She also likes to read and enjoys working out. She finds that exercising in the morning gives her lots of energy for the busy day ahead.

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Community Housing Network, Inc., is a non-profit community organization dedicated to the acquisition, development, and maintenance of safe, affordable and desirable housing for individuals with disabilities.

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CHN Property Manager Has Hot Tips for Spring



It was a long, hard winter, but spring has finally arrived. Warmer temperatures present an opportunity to conduct an exterior home check up. CHN property manager, Matt Brinkmann knows a lot about home maintenance and repair. Matt

shares responsibility for the overall upkeep of approximately 180 group homes in Oakland County. That is a very big task. The annual CHN group home maintenance budget this year is 1.2 million dollars. Included in this cost is the implementation of major repair projects, as well as dealing with routine, day to day problems. On a typical day, Matt will receive around twenty requests for assistance from group home managers or service providers. Matt guides callers to help them determine the exact location and nature of the problem. When possible, he advises them about what can be done to repair the situation on the spot. In spite of his hectic schedule, Matt finds satisfaction in his efforts. "If a house is in bad repair I can do something about it. I can come back and see that an improved house is going to affect the lives of the people who live in it. Support staff and group home residents are generally going to

have a better experience if they are working and living in a pleasant environment. We want our houses to be really nice. People with disabilities deserve the best we can offer."

Matt's springtime check up for service providers can be useful for all of us. Matt advises, "Spring is time to clean out the place and inventory what you need to do to prepare for the summer ahead. Remove the leaves that blew down last winter and feed the yard. Clean out the gutters and check for any sagging or water coming into the basement. Contact lawn service companies for quotations if you need these services. If you are a service provider, share information with other service providers to find out what company they are using. You may want to go together as a group to see if you can get a better price. Always check references. In addition, be present when work is being done. Inspect the job for satisfactory completion before workers leave. Use only licensed insured contractors to do any substantial maintenance or repairs. You can verify that a person or company is licensed by accessing the Michigan State website at: www.cis.state.mi.us/verify.htm. You can also find out if there have been actions taken against them or if any actions are currently pending." Information about contractors for various types of repairs is also available at the CHN website: www.communityhousingnetwork.org.