

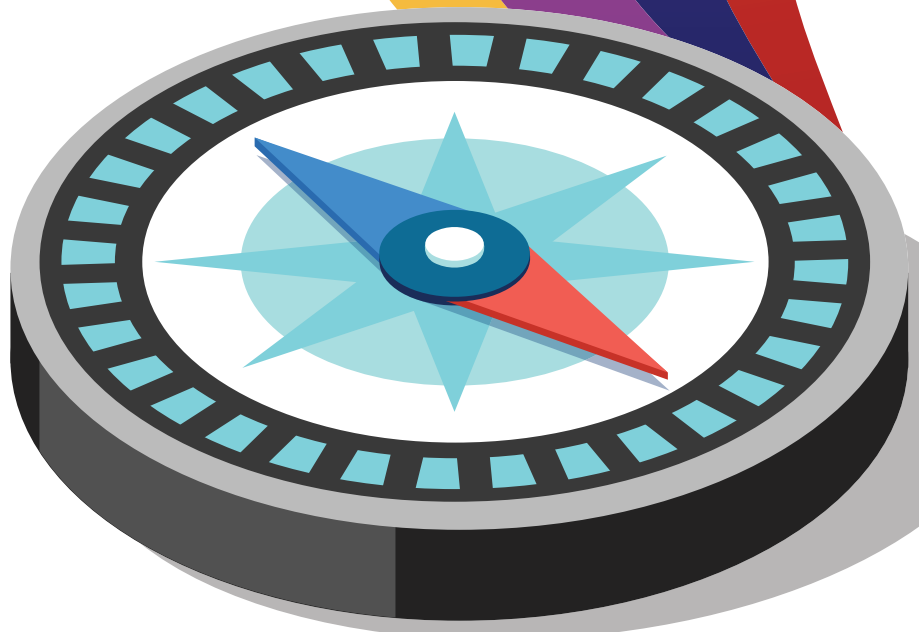


NATIONAL KIDNEY
FOUNDATION®

of Michigan

FINDING YOUR WAY

***A Roadmap To Social Systems
And Resources in
Muskegon County***



2025

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Throughout this guide there are QR Codes next to each website link so you can connect to that website quickly with your mobile device. Websites and QR codes may change. If this occurs, search the internet for the most recent version.

WHAT IS A QR CODE?

A QR Code allows you to access a website by scanning it with your smartphone or tablet.

HOW TO USE ONE

A QR Code allows you to access a website by scanning it with your smartphone or tablet.

1

Open the camera on your phone. Depending on your phone type, your camera will either automatically read the QR code or you may need to download a QR reader app.

2

Hold your device over a QR Code so that it's clearly visible within your smartphone's screen. Two things can happen when you correctly hold your smartphone over a QR Code.

- ① The phone automatically scans the code.
- ② On some readers, you have to press a button to snap a picture, not unlike the button on your smartphone camera.

3

If necessary, press the button.

Your smartphone reads the code and navigates to the intended destination, which doesn't happen instantly. Your smartphone or tablet will connect to the website automatically.



Use this QR Code to access the Digital Version of this Resource Guide

WHY WE WROTE THIS BOOK

We wrote this book for people who need help finding resources and for providers who assist those they serve to understand systems.

This book will help readers find and receive resources in Muskegon County, Michigan. It will:

1

Break down the application processes

2

Explain how non-profit agencies receive money to help clients

3

List the basic guidelines for receiving help

4

Offer tips on finding resources

5

Provide the names of agencies that typically offer specific programs and services

WHY IS IT SO COMPLICATED TO GET HELP?

There are many challenges to getting help quickly. Social service agencies often do not have enough staff or money to respond to the many people who need help.

For Example:

A person has become homeless. They call a community agency for help with food and shelter. The agency staff member first has to figure out if the caller fits into a certain kind of homelessness. There are rules about what types of people can receive the help, such as people with young children, people fleeing domestic violence, or military veterans. These rules are made by the state or federal government, which pays the agency to help the homeless through grants. Then the worker will have to learn whether the caller is living on the streets or staying with friends and family. They might ask more questions like if the caller has an income, if they have certain medical conditions, and whether the place they were staying at before they became homeless was in their name.

After these questions are answered, the worker will need to see if there is money available to help the caller. If there is, the caller will most likely need to come in for an in-depth interview and assessment. The caller will need to bring paperwork, like paystubs or bills, to prove what they are saying and then complete an application for assistance. This entire process may take days or weeks depending on how busy the agency is and how soon an appointment is available. If anywhere down the line, the agency determines it cannot help, then the person in need must begin the process all over again with a different agency.

WHERE DOES THE MONEY COME FROM?

Non-profit organizations are typically funded through grants. These grants are given to a non-profit organization for a specific purpose and do not need to be paid back. Grants may come from the federal, state, and county government; other non-profits; or from some for-profit organizations.

Foundations are also major sources of funding. A foundation can be a for-profit or non-profit and makes grants to organizations, institutions, or individuals for charitable purposes. Individuals, families, or corporations can set up a private foundation. An example of a private foundation is the W.K. Kellogg Foundation. Private foundations must make grants each year based on a percentage of their assets.

Most grants come with very specific rules, including what services are provided, what documentation is required and who is eligible. Often the funder decides these rules. Non-profits must stick to the requirements and rules or risk losing the funding. However, a non-profit also may receive money through donations. These funds normally do not have restrictions, so non-profits may have more flexibility in how these dollars are spent.

This book will mostly go over programs that are supported by the federal or state government in some way. **These programs often have very strict rules because they are funded by the government.** However, non-profits exist to meet the gaps of the public and private sectors. Some receive government funding, while others only get private grants and donations. It's impossible to include all of the amazing organizations that are working to create innovative and supportive programs with private funds that meet the unique needs of all people.

For example, if you identify as LGBTQIA+ and are looking for support groups or advocacy, there are great local, state, and national non-profits to serve you like Affirmations, Equality Michigan, and the Trevor Project. Or if you are an immigrant who is looking for employment or legal resources, non-profits like Samaritis or the Michigan Immigrant Rights Center might be able to help you or guide you in the right direction. **However you identify and whatever help you need, there is probably a non-profit that exists to help you.** We will try to point out programs and services that meet unique communities when we can, but if you have a need and don't see yourself reflected in what is written in this book, don't stop there. You might be able to find an organization that can help by **doing a Google search, asking around, and contacting United Way 211.**

HOW CAN YOU HAVE A VOICE IN THESE PROGRAMS?

Many of the programs you will read about in this book come from the decisions of state and federal senators, representatives, and department heads. The legislature (senators and representatives) has the power to decide what is funded through federal and state budgets. They negotiate which programs they want to fund and which they don't, and may also set some rules on how these programs might be run. These people are elected directly by your votes. Departments, such as the Michigan Department of Health and Human Services or the United States Department of Education, determine the nuts and bolts of how the program will run. Either the governor or the president appoints the heads of these departments.

You have the power to help decide how all these programs will be run by 1) voting and 2) talking with your elected officials. Before Election Day, **research** the candidates and their positions about these programs. Vote for the candidates that you agree with. Once elected, you can **get in touch with your elected officials**. If you want them to take a certain action, like renewing funding or changing a rule. Sharing your personal experience will help the official know how the program is working and help them make up their mind. Also, if you need help, your elected officials can help problem solve and share information with you about available resources.

You can look up the contact information for your



State Representative here:

<https://www.house.mi.gov/>



US Congressperson here:

<https://www.house.gov/representatives/>

Another thing that you can do to make sure that these programs receive the full funding that they deserve is by filling out the U.S. Census. The Census is taken every ten years and counts how many people live in the country. The most recent census was in 2020. This count helps to figure out how many representatives each state gets in the U.S. House of Representatives. It also helps calculate how much federal funding should go to each area based on the number of people living that area. When the census comes around next time, make sure you complete it and include everyone living in your home.

Voting (if you are eligible) and completing the census are your rights as Americans and part of your civic duty. They are also powerful tools that you have to help shape the country the way you want it to be. Your life and your opinions are important. You work hard to earn money and pay your taxes and you have a right to say how you think that money should be spent through your vote. To learn more about whether you are eligible to vote and to register, visit:



To learn more about whether you are eligible to vote and to register, visit:

<https://mVIC.sos.state.mi.us/>

TIPS FOR NAVIGATING RESOURCES

1 Start seeking assistance as soon as you know you are unable to pay your bill or meet your needs. Don't wait!

2 Contact the company or vendor directly to determine if payment plans or internal supports are offered.

3 Contact United Way 211. This information and referral system is available in every county in Michigan as well as centers across the country. You can also live chat with an on-line representative or find resources by accessing the website at:



211 Online here:
<https://www.call-211.org/>

OR



Dial 211 or text your zip code to 898211

4 Use the internet to research resources and explore options.

5 Determine if a federal, state, or county resource that addresses your need is available.

6 Connect with a trusted source for information and guidance.

7 Keep notes on the agencies and representatives you contacted, what was discussed, and the date and time of the call.

8 If you feel comfortable, let the representative know if you identify with a specific group or population (i.e. veteran) or have experienced a particular circumstance (i.e. homelessness, foster care). These distinctions may open doors to other resources and programs. You can also see if there are specific resources made available to groups that you identify with by reaching out to non-profit groups and advocacy groups that specifically support those groups.

TIPS FOR NAVIGATING RESOURCES

9

Understand that certain intake and application processes may be required to receive assistance.

10

Ask what documents you need for appointments, and make sure to take them to your appointments.

11

Resources and services may require that you meet specific criteria in order to receive their assistance.

12

Resources may be limited at this time so be open to flexible problem solving and developing alternate plans.

13

The Health Project's services, programs, and activities promote health and healing as a response to identified community needs. They increase access to health care and improve community health for our entire county. Reach out to us at 231.672.3201.



For a list of resources, go to:

Community Resource Directory by findhelp - Search and Connect to Social Care
<https://communityresources.trinity-health.org/>

DISCLAIMER

There are no guarantees that you will be able to find a resource to meet your needs. Programs and services may run out of funds or close. The requirements to receive help and the process you must follow may also change. It may take a lot of time and effort to get an answer to your request for help. In the end, you will still need to come up with another plan as resources are limited and systems are complicated.

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MADHHS

Michigan Department of Health and Human Services (MDHHS)



<https://www.michigan.gov/mdhhs>

Page **15** **How Do I Get Help?**

Page **17** **What Happens When I
Apply?**

HOW DO I GET HELP?

The Michigan Department of Health and Human Services (MDHHS) provides a variety of services to the residents of Michigan. MDHHS offices are located in every county; however, **it is highly recommended that people work with MDHHS benefits online.**

MI Bridges

MI Bridges is the online site that connects Michigan residents to MDHHS. You are able to apply for benefits, upload verification documents, manage your case, and explore resources from this site. You can use your computer, tablet or mobile phone to access this site at any time and apply for healthcare coverage, food assistance benefits, cash assistance, child care assistance and utilities assistance through State Emergency Relief (SER) funds.



To apply online go to:
<https://newmibridges.michigan.gov/>

This is the preferred method to apply because you can quickly communicate with a MDHHS worker by receiving their notices and letters. Without an online account, you would have to wait for these messages in the mail. Applying online also automatically gets some processes going. For example, when a customer applies for SER for shutoff assistance, the system automatically sends a notice to DTE to place a hold on the account.

If you experience any problems with the MI Bridges online assistance application



Call the MI Bridges Help Desk at
844-799-9876

If you need help with using MI Bridges online, MI Bridges Navigators are available for one-on-one assistance. Go to "Help" on the website and search for community partners.

To apply for benefits in-person:



Find your local MDHHS office at:

<https://www.michigan.gov/mdhhs/inside-mdhhs/county-offices>

OR



Call General Information:

517-241-3740

Hearing impaired callers may contact the Michigan Relay Center at 711 and ask for the number above.

You will be required to complete an application form. It is recommended that you complete the application before you come to the office. Make sure you take any and all required documents, such as your birth certificate or driver's license, with you to your appointment.



[Application Form in English](#)



[Application Form in Spanish](#)



[Application Form in Arabic](#)



Please visit for a full list of services:

<https://www.michigan.gov/mdhhs/assistance-programs>

WHAT HAPPENS WHEN I APPLY?

After you complete an application your case is assigned to an MDHHS specialist who will conduct a phone interview to clarify any information and assess your eligibility for the programs you requested.

At this time the specialist may let you know about any other documents you will need to submit. You will be asked to prove much of the information you provided on your application.

Most proof, or verification, must be "current" and dated within the last 30 days. They may need to contact a third party, such as your landlord or employer, in order to verify your situation. Your signature on your application for assistance gives the specialist permission to do so.

You will have 10 days to return this required documentation. If you need an extension or are having trouble getting these required documents, contact the specialist to get an extension or explore other options for verification. Otherwise, you risk your application being denied.

If applying for Cash, Food, Medical & Emergency Assistance have the following available to apply:

- Identification**
- Social Security numbers for everyone in the household who is applying**
- Income (current or date it stopped)**
- Application or receipt of unemployment compensation benefits**
- Assets (bank account statements, 401(k) and other investment account balances, investment accounts, trust funds, etc.)**
- Shelter expenses (rent receipt, mortgage payment, property tax bill, homeowner insurance, heat, electric, phone, water, etc.)**
- Child support paid**
- Day care expenses**
- Medical or health insurance card**
- Unpaid Medical bills**
- Shutoff notices for shelter, heat or utilities**
- Immigration status**
- Marriage certificate**
- Divorce decree**
- Paternity acknowledgement**
- Pregnancy, expected date of delivery, and number of children expected**

If applying for Daycare (Child Development & Care Program) have the following available as they apply:

- Identification**
- Social Security number (not mandatory)**
- Citizenship or Alien status, if you are not a U.S. citizen, for each child needing care**
- Child care provider's name, address, phone number, provider number, or license number**
- Proof of need for child care for each parent/substitute parent (such as proof of employment, high school completion, or Michigan Works! Agency-approved activity)**
- Proof of need for child care for children over age 12 (court order or physician's statement)**
Income (pay stubs, SSI, check stubs or award letters, etc.)
- Child support payments received (court order, name and address of child's absent parent)**

MDHHS has to respond with a determination on whether or not you will receive benefits within the following timeline:

Programs	Approval Time Limit
Expedited Food Assistance Program	7 Days
State Emergency Relief	10 Days
Food Assistance Program Refugee Assistance Program (Cash Assistance)	30 Days
Family Independence Program Adult Medical Program Medical Assistance Refugee Assistance Program (Medical Aid) Repatriate Assistance Program Child Development and Care	45 Days
State Disability Assistance	60 Days
Medical Assistance (Disability-Related)	90 Days

Reporting Responsibilities

It is your responsibility to report changes that might affect your eligibility or benefit amount within 10 days of the change. This includes changes to your income, job status, assets, and family and living arrangements. Your specialist will tell you if different reporting rules apply to you.

Redetermination of Eligibility

After your case is opened, your eligibility will be re-determined from time to time. You will have your redetermination paperwork mailed to your home or sent to your MI Bridges account 30 days prior to the due date. You will fill out a redetermination form, provide new verification of information, and be interviewed, if necessary. Some programs do not require an interview. Each program has its own requirements.

Repayment of Benefits

If you or anyone in your household receives benefits they are not eligible for, all adults in the household are responsible for paying back the extra benefits, even if they no longer live in the home. The benefits must be paid back even if MDHHS makes the error. MDHHS may keep part or all of your benefits to repay the benefits you received in error.

Where does the money come from?

The majority of the funding for MDHHS comes from the federal government in the form of operating grants. Many departments of the federal government and many different laws determine the amount of funding that MDHHS receives. The remainder of the health services funding is provided from general revenues of the state, which mostly comes from taxes.

What steps do I take if I disagree with an action taken on my case?

First, discuss it with your caseworker. If this does not resolve your issue, you may contact your caseworker's supervisor. In some instances, you may also have the right to ask for an administrative hearing. Your caseworker or supervisor can tell you if an administrative hearing is an option. You can find the phone number for your local MDHHS office online at:



<https://www.michigan.gov/mdhhs/inside-mdhhs/county-offices>

Is it possible to request a different caseworker?

Yes, but only after you have already worked with both your caseworker and your caseworker's supervisor to resolve the problems you are having. If you have done that, and you still want a different caseworker, you may submit a written request to the county director or district office manager for his or her consideration. In your request, include the reason for the request and the steps you have already taken to resolve the problem. A list of county directors and district office managers can be found at:



<https://www.michigan.gov/mdhhs/inside-mdhhs/county-offices>

My case is closed but I need additional information, who should I contact?

Contact the local office that most recently handled your case.

If I am not a member of a case how can I get information about a case?

Confidentiality laws do not allow MDHHS to release case information to anyone who is not a member of that case. Sometimes, a member of the case can authorize another person to receive case information. The case member (who must be 18 or older) should contact his or her caseworker to find out if this is possible, and if so, how to arrange it. However, you may report information about any case at any time.



DISABILITIES



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Page **25** **Am I Eligible?**
How Do I Apply For Help?

Page **27** **Helpful Hints**
Advocacy

Page **28** **Additional Resources**

Page **31** **Where Does the Money**
Come From?

PROGRAMS AVAILABLE

The Social Security Administration (SSA) administers two programs that provide benefits to persons with a disability:



The Social Security Disability Insurance (SSDI) program [Title II of the Social Security Act] provides payment of benefits to eligible individuals.



The Supplemental Security Income (SSI) program (Title XVI of the Social Security Act) provides SSI payments to individuals with a disability (including children under age 18) who have limited income and resources.

The major difference is that SSI determination is based on age/disability and limited income and resources, whereas SSDI determination is based on disability and work history. It is possible to have both benefits if you have both limited income and a work history.

Comparison of SSI and SSDI

Factor	SSI	SSDI
Eligibility Based On	Age (65+) OR blindness (any age) OR disability (any age) AND limited/no income and resources	Disability AND sufficient work history through own/family employment
When Benefits Begin	1st full month after the date the claim was filed or, if later, the date found eligible	6th full month of disability; 6-month period begins with the first full month after the date SSA decides the disability began
Health Insurance	Automatically qualifies for Medicaid upon receipt (in most states)	Automatically qualifies for Medicare after a 24-month waiting period from time benefits begin (no waiting period for persons with Lou Gehrig's disease/ALS)

AM I ELIGIBLE?

The Social Security Act prescribes rules for deciding if an individual is eligible for benefits. For more details about how children and adults can qualify for benefits, please go to:



<https://www.ssa.gov/benefits/disability/qualify.html>

The Social Security Administration defines disability as the inability to engage in any substantial gainful activity by reason of any medically determinable physical or mental impairment(s) which can be expected to result in death, or which has lasted or can be expected to last for a continuous period of not less than 12 months.

A child under age 18 would be considered a person with a disability if he or she has a medically determinable physical or mental impairment or combination of impairments that causes marked and severe functional limitations, and that can be expected to cause death or that has lasted or can be expected to last for a continuous period of not less than 12 months.

HOW DO I APPLY FOR HELP?

There are several ways you can apply for SSI and SSDI benefits at the same time. You can apply online at the following link:



<https://www.ssa.gov/applyfordisability/>
Then click "Learn How to Apply"

If you are not able to complete the application in one setting, it is very important that you save what you have completed in the application process, so you can go back and complete the rest of the application at a later date.

You can also apply by calling the Social Security office. The representative will make an appointment with you to complete your application over the telephone.



800-772-1213

***You can also schedule an in person interview to receive help applying for disability benefits.**

People who are deaf or hard of hearing may call the toll-free “TTY” number at:



800-325-0778

If you are homeless or at risk for homelessness, please seek assistance through the SSI/SSDI Outreach, Access, and Recovery (SOAR) program. SOAR is designed to increase access to SSI/SSDI for eligible adults and children who are experiencing or at risk of homelessness and have a serious mental illness, medical impairment, and/or a co-occurring substance use disorder.



For more information, please visit:
<https://soarworks.samhsa.gov/states/michigan>

HELPFUL HINTS

The Social Security Administration created a checklist to help you get ready for your appointment or when filing online. Make sure that you have the following:

- Your Social Security card or a record of your Social Security number
- Your birth certificate or other proof of your age
- Information about the home where you live, such as your mortgage or your lease and landlord's name
- Payroll slips, bank books, insurance policies, burial fund records, and other information about your income and the things you own
- The names, addresses, and telephone numbers of doctors, hospitals, and clinics you have been to if you are applying for SSI because you are disabled or blind
- Proof of U.S. citizenship or eligible noncitizen status
- Medical records already in your possession. SSA will help get the rest of your records
- Workers' compensation information, including the settlement agreement, date of injury, claim number, and proof of other disability awarded payment amounts
- Names and dates of birth of your minor children and your spouse
- Dates of marriages and divorces
- Checking or savings account number, including the bank's 9-digit routing number
- Name, address, and phone number of a person to contact if SSA is unable to reach you

ADVOCACY

Right to appeal:

Contact the Office of Hearing Operations if denied for Social Security benefits.



CALL: 1-800-772-1213

TTY: 1-800-325-0778

An estimated 70% of applicants are denied the first time they apply for Social Security Disability benefits. Please do not get discouraged if you are denied benefits. It is important and helpful to seek out an attorney that specializes in disability benefits that can help you in the appeal process.

ADDITIONAL RESOURCES

The State of Michigan's Disability Resources Website

Provides a list of state programs and services for individuals who have a disability.



Click here for more information:

<https://www.michigan.gov/disabilityresources/state-prog>

These programs include:

The Bureau of Services for Blind Persons (BSBP)

The State Vocational Rehabilitation agency serving persons who are blind or visually impaired



CALL: 800-292-4200 or 517-241-1100

TTY: 888-864-1212

BSBP provides the following services:

- Glasses for children whose best visual acuity is 20/70 or worse with best correction from birth to age 13 in partnership with the schools.
- Braille and Talking Book Library
- Workforce development, vocational rehabilitation, and pre-employment transition services.
- Independent living services for seniors
- BSBP Training Center: a residential facility located in Kalamazoo that teaches independent living and workforce skills.

The Michigan Department of Civil Rights Division on Deaf, DeafBlind, and Hard of Hearing

The state office that provides technical support, information and referral services, accommodations, and interpreter information and services mostly on a statewide advocacy level.

Michigan Developmental Disabilities Council

Works on public policy, advocacy, employment, and supports individuals with developmental disabilities. It also provides grants to students and supports the Self-Advocates of Michigan.

Michigan School for the Deaf

Located in Flint, the school provides academics and social excellence in American Sign Language (ASL) and English for students from infancy to graduation. The school provides bilingual classroom instruction, reading interventions, ASL interventions, auditory therapy, audiological services, speech and language services, medical services, counseling services, transition coordination services, ASL classes for families, and sports and other extracurricular activities. There is no charge to parents.

Disability Benefits 101 Michigan (DB101)

DB101 helps people with disabilities understand the connection between work and benefits.



For more information, including benefits planning estimator tools, visit the DB101 website: <https://mi.db101.org/>

Michigan Rehabilitation Services (MRS)

A person with a disability may be eligible for MRS if the disability causes problems in preparing for, finding, or keeping a job.



Visit the MRS website at:
<https://www.michigan.gov/leo/bureaus-agencies/mrs>

For more information about MRS or a listing of MRS office:



Call toll free: 800-605-6722

The ARC of the Lakeshore

The Arc of the Lakeshore is dedicated to providing advocacy, education, and a range of services for people with intellectual and developmental disabilities, their families, and support systems.



Go to their website for more information:
<https://arclakeshore.org/>

Disability Network West Michigan

Disability Network West Michigan is committed to empowering individuals with disabilities by offering Core Services, designed to support independent living across Muskegon, Oceana, Newaygo, Lake, and Mason Counties. These services include Independent Living Skills Training, Individual & Systems Advocacy, Information, Programs & Referrals, Peer Support, and Transition & Diversion.



<https://disabilitynetworkwm.org/>



Or Call

231-722-0088

Disabilities Rights Michigan (DRM)

An independent, private, nonprofit, nonpartisan protection and advocacy organization authorized by Federal and State law to advocate and protect the legal rights of people with disabilities in Michigan.



Please see DRM's website for more details:
<https://www.drmich.org/>

OR



Or call

517-487-1755

Michigan Developmental Disabilities Institute

The Michigan Developmental Disabilities Institute (MI-DDI) is a University Center for Excellence in Developmental Disabilities (UCEDD). MI-DDI is part of a network of 67 UCEDDs in the U.S. and its territories. The Institute's mission is to contribute to the development of inclusive communities and quality of life for people with disabilities and their families through a culturally-sensitive, statewide program of training and education, community support and services, research, and sharing of information.



For more information, visit the Michigan Developmental Disabilities Institute website: <https://ddi.wayne.edu/>

Michigan Developmental Disabilities Institute

Leonard N. Simons Bldg
4809 Woodward Avenue, Suite 268
Detroit, MI 48202



MI-DDI Email: middi@wayne.edu



Voice/TTY:

313-577-2654

Toll-free:

888-978-4334



Fax:

313-577-3770

WHERE DOES THE MONEY COME FROM?

The Social Security Administration has three basic sources of income: payroll taxes, federal income taxes on a small portion of SSA benefits and interest paid to the SSA trust funds. U.S. Treasury general funds pay for SSI.



EDUCATION



Page **34** **Adult Education**

Page **39** **Education-Early Childhood
and Childcare**

Page **45** **Education
K-12**

ADULT EDUCATION

Adult education provides the necessary educational skills needed to begin a new career or advance in a current one.

ADULT EDUCATION SERVICES CAN INCLUDE:



**IMPROVING
EDUCATION LEVELS**
especially in math,
reading or writing



**OBTAINING A HIGH
SCHOOL CREDENTIAL**



**BECOMING A BETTER
ENGLISH SPEAKER**

There are more than 100 programs statewide that provide a range of free or low-cost adult education services, such as:

ADULT BASIC EDUCATION (ABE)



Helps adults improve their reading, writing and math skills for people below the ninth-grade level.

ADULT SECONDARY EDUCATION



Helps adults achieve the education needed to obtain a high school equivalency credential and transition to college, training and/or employment.

Remediation to have your reading, writing, or math skills improved.

High School Equivalency (HSE) which is instruction that prepares you to take and pass a high school equivalency test, such as the General Education Development (GED) test.

English Language Acquisition which helps non-native speakers improve their English skills to be able to further their education, help their children with schoolwork and activities, and/or obtain training and employment. Also called English as a Second Language (ESL).

Integrated English Language Acquisition and Civics Education (IELCE) which helps non-native speakers improve their English skills while learning how to become an effective parent, citizen and worker. It often helps people prepare for their citizenship test.

Workplace Literacy which are adult education services provided at or customized for a specific workplace.

LITERACY COUNCILS



Provide one-on-one tutoring for a range of academic levels, but usually for adults who have very low-level reading and math skills.

POST-SECONDARY EDUCATION



Provides career exploration like SEMCA's Workforce Innovation and Opportunity Act (WIOA) program, and guidance, continued support for educational attainment, opportunities for skills training in high-demand industries and occupations, and culminates with a good job along a career pathway or enrollment in post-secondary education. Post-secondary options may include:

- Career, labor, work, and occupational training and activities
- Entrepreneurial skills training
- Leadership development
- Mentoring
- Financial literacy
- Community service projects

PROGRAMS AND SERVICES

Many local public school districts operate an adult education program that may include adult basic education, adult secondary education, and high school completion. In Muskegon County, these school districts include: Fruitport Community Schools, Holton Public Schools, Mona Shores Public Schools, Montague Area Public Schools, Muskegon Public Schools, North Muskegon Public Schools, Oakridge Public Schools, Orchard View Public Schools, Ravenna Public Schools, Reeths-Puffer Schools, and Whitehall Public Schools.



To learn more about the specific programs they offer and for contact information, please visit:

<https://www.michigan.gov/leo/bureaus-agencies/wd/education-training/adult-education>

There is one community college in Muskegon County.

Muskegon Community College



To learn more, visit their website Muskegon Community College Muskegon Community College <https://www.muskegoncc.edu/>

OTHER HELPFUL RESOURCES

West Michigan Works!

Get the skills you need for the job you want. If you are interested in a long-term, successful career but need to learn new skills to get there, we can connect you to a variety of job training programs for high-demand careers in multiple industries.



Complete an online contact form at Contact West Michigan Works! | Employers & Job Seekers <https://www.westmiworks.org/contact/>



Or call

1-800-285-9675



You can also learn more at: Job Training Programs For Careers | West Michigan Works! <https://www.westmiworks.org/job-seekers/training/>

WLACE White Lake Area Community Education

The White Lake Area Community Education Adult Education program serves residents of Muskegon and Oceana Counties. Classrooms are located at the Duck Creek Learning Center and Shelby MI Works office.

Programs Offered

High School Completion, GED Preparation & Testing, and ABE Programming - for those adults looking to build skills in literacy and numeracy.

Enrollment Requirements

Contact the Duck Creek Learning Center at 231 766-3001



Visit their website at **Adult Education - Our Programs - WLACE**
<https://wlace.org/programs/adult-education/>

The InnOVative Learning Center (OVAE)

The InnOVative Learning Center (OVAE) serves the greater Muskegon area by providing the highest degree of excellence in adult and alternative education services and programs to meet the needs of our community. All classes are free. Our program's priorities are to improve all learners' educational levels while enhancing access to employment, job training, and post-secondary education opportunities. Offers GED and High School Completion classes.



Visit our website: **Adult and Alternative Education Classes - Orchard View Community Education - Providing Educational Opportunities**
<https://orchardviewce.org/adult-ed/>



To Learn more call

231-760-1350



Email

learnmore@orchardview.org

WHERE DOES THE MONEY COME FROM?

The U.S. Department of Education, Office of Career, Technical, and Adult Education (OCTAE), Division of Adult Education and Literacy pays for adult education and teacher quality programs. The Adult Education and Family Literacy Act (Title II of the Workforce Innovation and Opportunity Act) authorizes and provides funding for adult basic education (ABE), adult secondary education (ASE), and English as a second language (ESL) programs.

EDUCATION: HEAD START, EARLY CHILDHOOD, AND CHILDCARE

PROGRAMS AVAILABLE

Michigan has childcare and early childhood education programs for children that offer high-quality, and low-cost or free, licensed programs.

The programs available include:

Michigan's Child Development and Care

Michigan's Child Development and Care program provides supplemental child care payments allowing low-income parents to work. The funds can be used for regulated childcare in a licensed center, group child care home, family child care home, or license-exempt care in the home of a relative or by an adult in the child's home.

Head Start

Head Start is a free federal program for children ages 3 to 5 years serving low-income families. The program promotes child school readiness, while also giving support to their families. Head Start provides enrolled children and families with a wide range of high-quality education, health, nutrition, and social services.

Michigan's Great Start Readiness Program (GSRP)

Michigan's Great Start Readiness Program (GSRP) is a free state-funded preschool program serving at-risk and low-income four year olds. The program gives access to preschool for children who do not qualify for Head Start or those without access to preschool, because there are not enough available Head Start slots.

Early Head Start

Early Head Start is a free federal program that provides support to low-income families of infants and toddlers under the age of three and pregnant women. The program provides a wide range of high-quality education, health, nutrition, family support, and social services to enrolled infants and toddlers, pregnant women and their families.

AM I ELIGIBLE?

Childcare Programs

You may qualify for Michigan's Child Development and Care program if you need childcare while you are actively involved in employment, an approved activity, education, employment training (such as a trade certificate or training program), English as a second language class, or participating in an approved counseling or treatment program for a physical, emotional, or mental condition. For most families, the department pays less than the full cost of childcare. Families are expected to pay the difference between the subsidy payment and the provider's actual charge.



To find out if you qualify for assistance, review the Income Eligibility Scale found here: <https://dhhs.michigan.gov/OLMWEB/EX/RF/Public/RFT/270.pdf>

Eligibility for GSRP, Early Head Start, and Head Start is based on the age of your child, income, and household size.



To determine if you are eligible please visit: <https://www.benefits.gov/benefit/1919>

HOW DO I GET HELP?

To apply for assistance with childcare payments through the Child Development and Care program listed above please visit MI Bridges. See the chapter on the Michigan Department of Health and Human Services for more information on MI Bridges.



To access Great Start Readiness, Early Head Start, Head Start, or to find licensed childcare providers in your area, visit:

<https://greatstarttoquality.org/free-or-low-cost-programs/>

OR

To speak with a staff member who can help you find childcare that fits your budget and schedule, call:



877-614-7328

Michigan also has programs that provide services for developmental delays and disabilities. These programs include:

Early On

Early On is Michigan's system for helping infants and toddlers birth to age three and their families who have developmental delays or are at risk for delays due to certain health conditions. It is designed to help families find the social, health, and educational services that will promote the development of their infants and toddlers with special needs. Research has shown that by addressing delays early on - especially between birth and age three - we can more effectively impact a child's development, even into adulthood.

Am I eligible?

For children from birth to three years of age. If you are worried that your child "seems behind" compared to other children of the same age, contact Early On. Sometimes families start by asking a doctor, nurse, or a child care provider for an opinion.

How do I get help?



To contact Early On:[https://
https://1800earlyon.org/](https://https://1800earlyon.org/)



800-327-5966

Child Find

Child Find requires school districts to have a process for identifying and evaluating children who may need special education and related services, such as counseling or speech therapy. Even infants and toddlers can be evaluated. They could then receive help for learning disabilities and developmental delays through early intervention programs. These programs help parents find out if their young children are on track. Then, if needed, the programs can connect families with appropriate services early in the child's life.

Am I eligible?

Every child from birth through age 21 is eligible to be evaluated by their school district if a parent or school suspects a child may have a disability.

How do I get help?

Find the contact information for your local Child Find coordinator by reaching out to your local school district OR visiting the website:



<https://eotta.ccesa.org/Contacts.php?ID=17>

HELPFUL HINTS

If you suspect your child is behind on developmental milestones contact Early On (ages 0-3) or your local school district's Child Find coordinator (ages 3+) to have your child evaluated. The earlier they receive services (if needed) the better! If you are unsure if they are behind you can also screen your child yourself using the Ages and Stages questionnaire:



Help Me Grow

<https://www.helpmegrow-mi.org/muskegon>

ADDITIONAL RESOURCES AND ADVOCACY

To look up licensing inspection reports for child care centers on LARA (MI Department of Licensing and Regulatory Affairs) and see if there have been any violations, etc. and how the site addressed them, visit:



<https://cclb.my.site.com/micchirp/s/statewide-facility-search>

The Michigan Alliance For Families is a statewide resource to connect families with children with disabilities to resources to help improve their children's education.



To connect to resources go to:

<https://www.michiganallianceforfamilies.org/>

Great Start Collaborative: Every Great Start Collaborative in Michigan, including here in Muskegon County, work toward the same early childhood outcomes:

- Children are born healthy
- Children are healthy, thriving, and developmentally on track from birth through third grade.
- Children are developmentally ready to succeed in school at time of school entry.
- Children are prepared to succeed in fourth grade and beyond by reading proficiently at the end of third grade.



<https://www.muskegonisd.org/earlychildhood/greatstart/>

WHERE DOES THE MONEY COME FROM?

Federal and state funding for early childhood services are available through a complex maze of funding streams and government agencies. The U.S. Department of Health and Human Services (HHS) provides grants to local, public, and private non-profit and for-profit agencies through the Head Start and Early Head Start programs to provide early learning services to children in low-income families. These programs have the overall goal of increasing the school readiness of young children from low-income families. For more information on funding please visit:



<https://www.ncsl.org/state-federal/federal-funding-streams-for-child-care-and-early-childhood-education>

The Early Childhood Investment Corporation (ECIC) promotes, leverages resources, and stewards investments in effective and sustainable early childhood work so all children are prepared to thrive.



<https://www.ecic4kids.org/>

EDUCATION: K - 12

Education is mostly a state and local responsibility. Some assistance comes from the federal level.

The US Department of Education (ED) is an agency of the federal government. The ED assists the president in carrying out education policies and fulfilling laws enacted by Congress. It also coordinates federal assistance for education.

The Michigan Department of Education (MDE) oversees public school districts in the state and sends state and federal money to local school districts.

Intermediate School Districts (ISDs), sometimes known as Regional Educational Service Agencies (RESAs), are government agencies usually organized at the county or multi-county level. They assist local school district in providing programs and services. They work directly with local school districts, MDE, and others to improve student learning. The ISD for Muskegon County is Muskegon Area ISD.

K-12 EDUCATION OPTIONS

There are many options to choose from when enrolling your student in K-12 education.

While there might be a public school in your neighborhood, you might want to send your child to a different school. School of Choice programs allow students to pick the school they want to go to within their own district and/or in another district. Participation in choice programs is optional for districts. Interested parties will need to contact districts directly for detailed information regarding their program.

Public School Academy (PSA)

Often called charter schools, PSAs are state-supported public schools but are not part of a local school district. Instead, they operate under a charter contract issued by a public authorizing body. Charter schools may include grades K-12 or any combination of those grades. They may not charge tuition. They may not screen out students based on race, religion, gender, or test scores. If the number of students applying exceeds the school's enrollment capacity then students are randomly selected for admission. Contact your local charter school for more information.

Home School Education

Home school education is the responsibility of the parent or legal guardian. The parent or guardian assigns homework, gives tests, and grades these tests. They also issue report cards, transcripts, and diplomas. The parent or guardian does not need to have a teaching certificate, but they do need at least a bachelor's degree to be approved unless they claim a sincerely held religious belief against teacher certification. There are no public funds available for homeschooling. MDE's website provides additional information on homeschooling.



<https://www.michigan.gov/mde/services/flexible-learning/options/nonpub-home>

Nonpublic Schools

Nonpublic schools include Private, Denominational, and Parochial schools. If you are interested in enrolling your student in a nonpublic school, contact your local or preferred church, diocese, or synod.

Many public school districts or regions of school districts offer programs that serve different kinds of learners:

Alternative Education

Alternative Education serves students who are at-risk of not graduating with their class or who have needs not being met in a traditional school setting. To help meet barriers, these programs might include things like small classes, childcare, and/or online learning.

Career and Technical Education Programs

Career and Technical Education programs in high school teach students skills in careers, such as culinary arts, health sciences, automotive, and more. Most programs offer early college credits and workplace experience so that students have the skills to enter and succeed in their careers.



Go to this website for more information Career Tech Center -
Non-archived News

<https://www.muskegonisd.org/ctc-home/>

An Early Middle College

A five-year program designed for students to earn both a high school diploma, and either an associate degree or a professional certification. To look up which programs might be near you, visit the MDE Early Middle College website at:



To look up which programs might be near you, visit the MDE Early
Middle College website at: [https://www.michigan.gov/mde/Services/
flexible-learning/middle-colleges](https://www.michigan.gov/mde/Services/flexible-learning/middle-colleges)

HELPFUL HINTS



To learn more about the schools in your area, including ratings and school
quality information, please visit:
<https://www.greatschools.org/>



For families interested in learning more about schools in Muskegon County,
visit: <https://muskegonpublicschools.org/>

Individualized Education Program (IEP)

Your child is eligible for special education if they have a disability and need additional services to benefit from a general education program at a public school. An Individualized Education Program (IEP) will be created for your child. An IEP is a written document that talks about your child's current strengths, needs, and goals for the year.

The IEP is developed through the input of a team of people, including the parents, the student, teachers, and other people that know the child and are invited by the family or the school. This team will also decide how to put the IEP into action. The IEP is reviewed at least once per year but you can ask for a meeting to change the IEP if you feel like the plan is no longer working.

Out Of School Programs

Your child's school might have before school and after school programs, as well as child care for days when there is no school. These programs often have a fee but if you receive state assistance you may qualify for free or reduced cost. Contact your school for more information.

There are many local organizations that provide a variety of afterschool and summer programs and activities for students. Involving your child in an afterschool activity can help them develop their skills, meet new people, and try something new. Afterschool programs can range from tutoring, the arts, developing life skills and leadership, sports, science, and more. Being involved in any type of afterschool program can help your child do better in school.



One directory of organizations that provide free or low-cost afterschool programs can be found at:
www.discoveryourspark.org

Federal Student Aid (FAFSA)

Anyone who is planning on going to college in the next academic year should fill out the Free Application for Federal Student Aid (FAFSA). It is the form that you need to fill out to get any financial aid from the federal government to pay for college. Many states and colleges also use the FAFSA to figure out how much student aid they will give out. Filling out the FAFSA can unlock available low-interest federal loans, which are less expensive to pay back than many private student loans. Many work-study programs and merit-based scholarships also require that the FAFSA is completed.



To complete the form, visit:
www.studentaid.gov

ADDITIONAL RESOURCES AND ADVOCACY

Disability Rights Michigan (DRM)

Disability Rights Michigan (DRM) provides advocacy services and lawyers advise individuals with disabilities of their rights and responsibilities for their human, civil, and legal rights within the state of Michigan. DRM has broad authority to monitor institutions, such as school districts, and advocate for people with disabilities.



For more information, visit:
<https://www.drmich.org/>

OR



For more information, call:
517-487-1755

Michigan Alliance for Families

A statewide resource to connect families of children with disabilities to resources to help improve their children's education. They help facilitate parent involvement as a means of improving educational services and outcomes for students with disabilities.



<https://www.michiganallianceforfamilies.org/>

OR



For more information, call:
800-552-4821

Student Advocacy Center of Michigan

Works with students and their families to stay in school, realize their rights to a quality public education, grow, and experience success. They provide education advocacy and support, education mentoring, dropout prevention, and family support. They focus on low-income youth, youth in foster care or a homeless situation, students with mental illness, youth impacted by school discipline, and youth facing barriers to enrolling in or attending school.



For more information, visit
<https://www.studentadvocacycenter.org/>

OR



To get help, call: **855-688-1916**

Youth in foster care are eligible for financial assistance for college from the State of Michigan. These programs include:

Education and Training Vouchers (ETV)

ETV awards up to \$5,000 towards school-related costs and living fees for youth that were in foster care after the age of 14. Samaritas manages the program in Michigan on behalf of the state.

Eligibility requirements, how to apply, and more information about the program can be found by visiting:



visiting:

<https://mietv.samaritas.org/>

OR



By calling:

877-660-METV

Foster Youth in Transition (FYIT)

FYIT is available to every foster youth age 14 and older in foster care. These funds are available by application by the Foster Care Specialist. Go to this site for more information on eligibility, how to apply, programs offered, and expenses that are covered:



<https://www.michigan.gov/fyit>



Call

231-733-3700

and ask for FYIT Services or contact your Foster Care Case Manager.

Fostering Futures Scholarship (FFS)

FFS provides eligible foster youth with up to \$3,000 for tuition, room and board, books, and supplies required for enrollment at Michigan colleges and universities. FFS is available to students on a first-come, first-serve basis and one application must be completed each academic year.



For more information, visit:

<https://www.michigan.gov/setwithmet/scholarship>

WHERE DOES THE MONEY COME FROM?

School funding is a blend of federal, state, and local dollars. Ninety-two percent of K-12 education is financed by state, local, and private sources. Only 8% of education is funded at the federal level, which includes funds not only from the ED, but also from other Federal agencies such as the Department of Health and Human Services' Head Start program and the Department of Agriculture's School Lunch program.

The state funds public schools largely through the State Education Tax (SET), passed through Proposal A. SET consists largely of property taxes from Michigan residents, as well as a combination of state income tax and sales tax. School funding is also tied to each student counted in a district's membership. Districts receive a foundation allowance, which is a per-student funding amount.



EMPLOYMENT



Page **54** **Programs Available**

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The Employment and Training Administration, which falls under the U.S. Department of Labor, aims to provide:

High-Quality Job
Training

Employment

Labor Market
Information

Income Maintenance
Services

A division of the Employment and Training Administration is the Workforce Innovation and Opportunity Act (WIOA). The WIOA is designed to help job seekers find employment, education, training, and support services to succeed in the labor market and to match employers with the skilled workers they need to compete in the global economy. In Michigan, those programs are provided by Michigan Works! agencies. WIOA programs are as follows:

The Adult Services Program

Provides individualized career and training services to help job seekers who are at least 18 years old. Priority is given to low-income individuals, low-skilled individuals, and recipients of public assistance.

The Dislocated Workers Program

Provides training, job search, and other assistance for workers who have been laid off or are about to be laid off.

The Youth Services Program

Serves eligible youth, ages 14-24, who face barriers to education, training, and employment. The program focuses primarily on out-of-school youth.

The Wagner-Peyser Program

A nationwide system of public employment offices, now known as the Employment Service. The Employment Service provides job search assistance, help getting a job referral, and placement assistance for job seekers.

AM I ELIGIBLE?

The Adult Services Program

An individual must be 18 years of age or older, a U.S. citizen or eligible non-citizen, and registered with Selective Service (if applicable) to receive services under the WIOA Adult program. Priority is given to veterans, recipients of public assistance and other low-income individuals; individuals who need assistance developing work skills; and individuals with other barriers to employment.

Training services may be made available to employed or unemployed adults who meet the eligibility criteria for training services.

The Dislocated Workers Program

An individual must be 18 years of age or older, a U.S. citizen or eligible non-citizen, and registered with Selective Service (if applicable) to receive services under the dislocated worker program. This program is for workers who have been laid off or are about to be laid off.

The Youth Services Program

The WIOA Title I-B Youth Employment and Training Program serves out-of-school and in-school youth.

Eligibility For Out-Of-School Youth

Youth must be 16-24 years old, and one of the following: a school dropout; a youth who is within the age of compulsory school attendance, but has not attended school for at least the most recent complete school year calendar quarter; a low-income individual with a school diploma who does not have basic work skills or an English language learner; a youth offender; a homeless individual; a youth who is pregnant or parenting; a youth who has a disability; a low-income individual requiring additional assistance to enter or complete an educational program or to secure or hold employment.

Eligibility For In-School Youth

You must be 14-21 years old, and one of the following: attending school (as defined by state law); a low-income individual who does not have basic work skills, an English language learner or is an offender; a homeless individual; a pregnant or parenting individual; a youth who has a disability; an individual who requires additional assistance to complete an educational program or to secure and hold employment. Special Rule: "low-income" also includes a youth living in a high-poverty area.

The Wagner-Peyser Program

Services are available to any job seeker, regardless of employment status. Veterans receive priority, and disabled veterans receive the highest priority.

Vocational Rehabilitation (VR) Services

To qualify, an individual must have a physical or mental impairment that presents a substantial barrier to employment and need VR services to prepare for, get, keep, or regain a job. People who receive Supplemental Security Income (SSI) and/or Social Security Disability Insurance (SSDI) benefits are considered eligible for VR, unless they are too disabled to benefit.

HOW DO I ACCESS PROGRAMS?

Muskegon County Michigan Works! agencies provide all of the above programs and services.



For a list of programs nearest you, contact an American Job Center at:
<https://www.careeronestop.org/localhelp/americanjobcenters/find-american-job-centers.aspx>

OR

Call the toll-free help line:



877-872-5627

TTY: 877-889-5627



Find a Michigan Works! near you:
<https://www.michiganworks.org/michigan-works-network>

OR

Call your Local Michigan Works! service center at:



800-285-9675

HELPFUL HINTS

Be prepared emotionally and physically when seeking employment. Looking for employment is a job in itself. Job seekers generally spend 11 hours per week looking for employment. If you are not currently employed, perhaps putting in 20-25 hours per week will keep you ahead of the game.

Resumés And Cover Letters

Make sure that you have an updated resumé that highlights your accomplishments instead of just listing your job responsibilities. Use quantifiers (numbers or percentages) on your resumé, such as “increased monthly sales by 50%”. Write a cover letter and tailor it to the job you are applying for. Do not repeat what is already on your resumé. Have people review your resumé and cover letter before submitting it to potential employers.

Social Media

Employers often search the internet about their potential employees. Google your name to see what kind of information you find out about yourself and see what is public information. Clean up your social media accounts, look at who and what you are connected with, and delete anything that is inappropriate. Create a LinkedIn account and complete your profile so potential employers can look you up.

Interviewing

Interviewing is nothing more than a conversation between two or more people, but you must be on your best behavior and be prepared. Employers want to know how you behaved in previous employment situations. Use the STAR technique when responding to interview questions to describe the Situation, Task that was assigned, Action you took, and Result. Mock interviews can be helpful to give you practice on what to say for common interview questions. Think about and write out thoughtful questions that you have about the job or company for the interview, but let the employer bring up salary or benefits. Don't sound too rehearsed in an interview and deliver your answers with sincerity. Some interviews may be done over the phone or a virtual platform like Zoom. Make sure you have correct lighting and are in a calm, quiet environment for your interview.

See “How to apply for unemployment benefits” in Appendices (Page 153)

ADDITIONAL RESOURCES



Search for career and training opportunities on the Pure Michigan Talent Connect website here:

<https://www.mitalent.org/>



There is also a very helpful page with lots of resources and job opportunities for formerly incarcerated individuals:

<https://www.mitalent.org/returning-citizens>

Veterans Employment Services (VES)

Veterans Employment Services (VES) at the State of Michigan can provide career guidance, assessment interviews, employer outreach, and staff-assisted job search activities for veterans and their eligible spouses. Visit a Michigan Works! Service Center to be connected to a Veterans' Career Advisor with VES. Additional information and resources for veterans, such as using GI Bill benefits for education and training, and entrepreneurship and franchising opportunities can be found on the VES website:



<https://www.michigan.gov/leo/bureaus-agencies/wd/panel-veterans>

Pathfinder

Pathfinder uses current labor market, wage and institutional data and metrics to help you create an individualized career roadmap. This free tool provides information to students, their parents, and guidance staff to make informed choices about educational and career options. The Michigan Department of Labor and Economic Opportunity's Office of Employment and Training (LEO-E&T) created this online career planning tool to help connect Michigan residents with high-quality, in-demand degrees and credentials.



Michigan Career Pathfinder <https://pathfinder.mitalent.org/>

Goodwill Industries of West Michigan, Inc

Goodwill offers a broad range of job training and employment programs to help people in West Michigan unlock their full potential and thrive. Our vision is that every person has a pathway to meaningful and sustaining work.



Call

231-722-7871



Goodwill Industries of West Michigan, Inc

<https://www.goodwillwm.org/>

WHERE DOES THE MONEY COME FROM?

The U.S. Department of Labor (DOL) supports and promotes the welfare of the job seekers, wage earners, and retirees of the United States by improving their working conditions, advancing their opportunities for profitable employment, protecting their retirement and health care benefits, and helping employers find workers. The Employment and Training Administration falls under the U.S. Department of Labor, and a division of the Employment and Training Administration is the Workforce Innovation and Opportunity Act (WIOA). The WIOA is designed to help job seekers access employment, education, training, and support services to succeed in the labor market and to match employers with the skilled workers they need to compete in the global economy. States are given grants based on the WIOA, which fund the Michigan Works! Service Centers.



FINANCE



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Where Does The Money Come From?

WHY SHOULD YOU HAVE A BANK ACCOUNT?

Having A Bank Account Can Be A Great Tool For Managing your Personal Finances

Account statements can help you figure out how and where you are spending your money. This information can help you make a savings plan. Additionally, personal savings accounts often pay interest, which basically earns you free money (although this is often a small amount). **Having a bank account also avoids having to use expensive money orders to pay expenses or bills.**

Payday Loans

Many people use payday loans when they have an emergency situation and need money fast. Payday lenders are often nearby and an easy way to get a loan quickly, especially for those who have bad or no credit or little or no savings.

However, they can be quite damaging to your financial health. Payday loans have high interest rates, which means that not only do you have to pay back the loan itself but also additional high fees, often in a short amount of time. Many people do not have the money to pay back the full loan and interest, which creates an ongoing cycle of taking payday loans to pay off previous loans. Often payday loans have interest rates of 300-500% while interest loans from the bank are much, much lower (single or double digits).

For example, if you borrow \$100 from a payday lender you might end up paying back \$300 to \$500 based on the interest rate and how long it takes for you to pay the money back. It typically takes nine months for the average person to get out of the payday loan cycle.

To avoid needing a payday loan, building savings and improving credit will help you have financial resources for emergencies or have options for loans at a lower interest rate.

CREDIT SCORE AND CREDIT REPORT

Your credit score is a three-digit number that acts as a gauge of how financially responsible you have been in the past. It lets creditors know if you are a good candidate for a new credit account, such as a bank loan or mortgage. Having a high credit score means you are likely a low-risk borrower, while having a low credit score means you raise some red flags with potential new creditors. This could mean that you might be denied credit to buy a car or house or you might have to pay a high interest rate. Your credit score is based on the information found in your credit report. The following categories make up your credit score:

Payment History	35% Of Your Score Calculation
Balances Owed Versus Available Credit	30% Of Your Score Calculation
Length Of Credit History	15% Of Your Score Calculation
New Credit	10% Of Your Score Calculation
Types Of Credit Accounts Used	10% Of Your Score Calculation

Credit bureaus, also called credit reporting agencies, are companies that collect and maintain consumer credit information. The three major credit agencies in the United States are Equifax, Experian, and TransUnion. The credit bureaus do not have to give you access to your credit scores – only your credit reports.

However, you can view your credit scores by requesting it directly from your credit bureau. You may also have access to a free credit score through your credit card company or bank.

Having access to your credit report and score is an important part of being financially fit. Your credit report provides detailed information about your financial track record, including current and past credit accounts such as credit cards, loans, mortgages, and other debts. Credit entries in your credit report also contain information about your balances, both past and present, your payment history, when creditors ask about your credit, and any negative marks like bankruptcy, foreclosure, collections accounts, or court judgment against you.

Knowing what's included in your credit report helps you better understand how to improve your credit if needed, and it allows you to spot fraudulent or inaccurate activity related to your financial accounts.

Each of the three credit bureaus must give you a free copy of your credit report every year. You have this right once every 12 months through Equifax, Experian, and TransUnion. **They created the website www.AnnualCreditReport.com to get your annual credit report for free.** A great way to monitor your credit for free is to use sites such as Credit Karma, Mint Money Manager, Credit Sesame, or Nerd Wallet. Search for one of these websites and follow the directions to join.

The credit bureaus also provide different services to help you manage your identity and credit profiles:

Credit lock

Through a credit lock, you can quickly lock down your credit information with a specific credit bureau. Taking this simple step means that creditors cannot access your credit information with that credit bureau, which helps stop new fraudulent accounts from being made. You can sign up for a credit lock at each bureau's website or app to lock or unlock your credit report. Each bureau offers a slightly different version of the credit lock, so check exactly what you're signing up for. If you need to unlock your credit, you can do that too. If you want to fully lock your credit you will have to lock it with each credit bureau individually.

A credit lock is one way to protect your credit reports from being used by scammers to open new, fraudulent accounts in your name.

Credit Freeze

A credit freeze is another way to protect your credit from scammers opening fake accounts in your name. Like a credit lock, it shuts down access to your credit information so that new potential creditors cannot check your report or open new accounts. **However, a credit freeze is governed by federal law, so it gives you more protection than a credit lock.** If an account is established in your name or another identity theft activity takes place, you have certain rights under the law not provided by a credit lock. Also, all credit bureaus have to offer a credit freeze at no cost to consumers. If you want to freeze your credit, you need to do it at each of the three major credit bureaus independently. The security credit freeze is in place until you “thaw” it. If you request a freeze, be sure to safely store the passwords that you’ll need to thaw your credit.

Fraud Alert

A fraud alert is something you place on your credit reports with each of the credit bureaus if you have been the victim of identity theft. A fraud alert makes it more difficult for another person to create a new account in your name. Placing a fraud alert on your credit report is done by contacting one of the three credit bureaus. It is free, and the bureau you contact must inform the other two about the alert. Businesses are required to then take extra steps to verify your identity when you want to open a new account. **A fraud alert stays on your account for one year, making it less of a protection than a credit lock or a credit freeze.**

Disputing Items

The three credit bureaus have to let you correct inaccurate information found in your credit report. The only way for you to know if there is inaccurate information is if you check your credit report. Your first step is to report the incorrect information to each credit bureau, in writing, along with documentation of why the information is wrong. You can submit credit report disputes online with each of the three credit bureaus, and they have 30 days to investigate. If they find that the data you provided is accurate, the entry is corrected or removed. The results of your dispute must be provided in writing once complete.

Credit monitoring

Credit monitoring provides alerts that give information about changes to your credit reports through a phone call, text message, or an email. Changes to your credit report include things like new accounts created in your name, account changes, and new creditors asking for your credit report. Having access to these alerts allows you to get ahead of issues that may damage your credit, such as fraudulent activity. Each of the three credit bureaus offer credit monitoring as an ongoing service for a monthly fee.

PROGRAMS AVAILABLE, YOUR ELIGIBILITY, AND HOW TO ACCESS THEM

Financial Counseling

There are many organizations that provide free financial education classes and one-on-one financial counseling. Some of these organizations include the GreenPath Financial Wellness, other non-profits, and local banks and credit unions. United Way's 211 can help you find a program in your area.

● GreenPath Financial Wellness



For information, visit their website at:
<https://www.greenpath.com/>

OR



CALL

866-245-1722



For Spanish:

844-510-2962

Tax Preparation

● Goodwill Industries of West Michigan, Inc.

The Goodwill VITA program provides free tax preparation services for qualifying low-to-moderate-income individuals and families.



Visit their website for more information at: Goodwill Industries of West Michigan - VITA

<https://www.goodwillwm.org/index.php?page=vita>

OR



231-722-7871 ext. 8482

A FREE preparation tax site (state and federal) for individuals with an income under \$66,000/year is now available. This amount may change every year, so please check with the agency on the income amount allowed. Simply click the link below and create a profile. The system will then route you to the webpage of United Way.

<https://www.myfreetaxes.com/>

HELPFUL HINTS AND ADVOCACY

It's helpful to understand your rights under the Fair Credit Reporting Act when you call credit bureaus to discuss your concerns. These rights include:

Access to your credit report

You have the right to access your credit report at no cost each year, but it is your responsibility to request it.

Limited access from outside parties

Only those with a valid, verifiable need can access your credit report and you have the right to know who, when, and for what purpose the information was accessed.

Accuracy in reporting

As stated above, credit reporting agencies need to investigate errors that you find on a credit report. If a disputed entry cannot be removed, you have a right to add a note to your file explaining your position.

Removing negative information

You have the right to request negative information to be removed from your credit report after 7 years. Major negative entries, like bankruptcy, may remain on your report for up to 10 years.

Protection against disclosing personal information

Safeguards are put into place so that your personal information is not shared in an unsafe manner.

Denial information

If your application for a new credit card or loan is denied, you have the right to know the reason for the denial in writing at your request.

Seeking damages

You have the right to seek money for damages if credit reporting agencies, creditors, or any other organization that regularly uses credit reports misuses or violates the Fair Credit Reporting Act.



To learn more about your rights, obtaining a free credit report, disputing errors and fixing your credit go to:
<https://consumer.ftc.gov/credit-loans-debt>

To contact the three credit bureaus, visit:

Equifax



www.equifax.com

OR



CALL

888-378-4329

Transunion



www.transunion.com

OR



CALL

888-916-8800

Experian



www.experian.com

OR



CALL

888-397-3742

The Federal Trade Commission Consumer Information

The Federal Trade Commission Consumer Information website provides resources to report credit fraud, register for “do not call”, report identity theft, obtain a free credit report, and other helpful financial tools.



Visit: <https://www.consumer.ftc.gov/>

WHERE DOES THE MONEY COME FROM?

The non-profit agencies who provide financial education get money from various private, public, corporate, and individual funders and donors to provide these services.



FOOD



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PROGRAMS AVAILABLE

The Supplemental Nutrition Assistance Program (SNAP)

SNAP, formerly known as food stamps, provides funds to buy groceries. These funds are loaded onto a Bridge Card, also known as an Electronic Benefit Transfer (EBT) card, and can be used to purchase groceries like you would using a credit or debit card. SNAP benefits can be used to buy food, seeds, and plants. It cannot be used to buy alcohol, tobacco, non-food items, vitamins, or prepared or hot foods.



SNAP Gardens Food Stamps (SNAP) can be used to purchase food-producing plants and seeds. Go to this link to find out more information:
<https://www.snapgardens.org/>

● Am I Eligible?

Participants must be a U.S. citizen, or a non-citizen meeting one of the following criteria:

- Have lived in the U.S. for at least 5 years
- Receive disability-related assistance or benefits
- Are under the age of 18

Eligibility is based on the finances of all members of a household. Everyone who lives together and purchases and prepares food together is considered a member of the same household. The program reviews the household's expenses, assets, and income to determine eligible benefits.

Seniors age 60 and older and their spouses who live with other people can be considered part of a different household in certain situations. The senior can not shop and make their own food because of a permanent disability and the rest of the household must be low-income. For example, two grandparents live with their children and grandchildren in one house. The grandparents eat the same meals as the rest of their family because one of them is blind and can't shop or cook. The grandparents can get their own separate SNAP benefits if their children and grandchildren that do the shopping and cooking for them are low-income.

Normally, you are not eligible for SNAP benefits if an institution (such as a rehab facility) gives you most of your meals. However, residents of federally subsidized housing for the elderly may be eligible for SNAP benefits, even if they receive their meals at the facility.

Also, disabled persons who live in certain non-profit group living arrangements (small group homes with no more than 16 residents) may be eligible for SNAP benefits, even if the group home prepares their meals for them.

People ages 18-49 who are able to work must meet work requirements of at least 20 hours per week. The requirement can be met by working, participating in an approved employment and training program, or volunteering at a non-profit organization. Participants may only receive food assistance benefits for up to three months within a 36-month period without meeting these work requirements.

Participants do not have to meet these work requirements if they are physically or mentally unable to work; receive Retirement, Survivors and Disability Insurance due to disability or blindness, or receive Supplemental Security Income or State Disability Assistance; are pregnant; receive or are an applicant for unemployment benefits; participate in a drug or alcohol treatment and rehabilitation program; attend training or college at least half-time and meet the student eligibility criteria to receive food assistance; care for an incapacitated person or a child under 6 (they do not have to live with the participant); or live in a household with a child under age 18.

● How do I get help?

You can apply for SNAP through MIBridges. Visit the Michigan Department of Health and Human Services chapter in this book for more information.

The Emergency Food Assistance Program (TEFAP)

TEFAP is a federal program that provides food to food banks, pantries, and soup kitchens that directly serve the public.

● Am I Eligible?

Whether or not you are eligible to receive TEFAP foods to take home depends on your household income level. For meals that local organizations prepare and serve in a group setting, you do not have to meet a certain income level because these organizations have already shown that they serve mostly low-income people. States set income standards for participation and as of April 1, 2025 the Michigan income eligibility guidelines are based on 200% of federal poverty income guidelines.

● How do I get help?

You can access a local TEFAP-funded organization in two ways: 1) getting foods from a food pantry to take home, or 2) eating a meal with a group of people at a meal site or soup kitchen. To find local food pantries, soup kitchens, and/or summer meal sites call in Muskegon County or Contact Mid Michigan Community Action. Call 989-386-3805 ext. 1202

The Women, Infants, And Children Program (WIC)

WIC provides nutritious food and nutrition education for low-income, at-risk women, infants, and children up to age five. WIC participants get funds on an EBT card to purchase specific approved foods. WIC participants also get nutrition education, counseling, screenings, and referrals to other health and social services. WIC promotes breastfeeding. For women who do not fully breastfeed, WIC provides iron-fortified infant formula. Special infant formulas and medical foods may be provided when prescribed by a physician for a specified medical condition.

● Am I Eligible?

Caregivers with a low- to medium- income and those who are part of other programs such as foster care, medical assistance, or SNAP are eligible. You can stay on WIC for one year after your baby is born if you are breastfeeding, or six months if you are not breastfeeding. Children can receive WIC from birth to their fifth birthday. Clients must live in Michigan, meet income guidelines, and renew their WIC certification yearly.

● How do I get help?



For information, visit their website at:

<https://www.michigan.gov/mdhhs/assistance-programs/wic/aboutwic>

OR



CALL

800-942-1636

PROGRAMS FOR CHILDREN

School Breakfast Program (available in certain districts)

Provides breakfast to eligible children each school day.

National School Lunch Program (and breakfast, if offered in your district)

Provides free or reduced price lunch to eligible children each school day.

● **Am I Eligible?**

Children may be eligible for free meals if they fall in certain categories, such as participating in SNAP or their status as homeless, migrant, runaway, or foster child. Children can also qualify for free or reduced price school meals based on household income and family size. Children from families with incomes at or below 130% of the federal poverty level are eligible for free meals. Those with incomes between 130%-185% of the federal poverty level are eligible for reduced price meals.

● **How do I get help?**

Schools send school meal applications home at the beginning of each school year. You may apply for school meals at any time during the school year by submitting an application directly to your school or district. If you receive SNAP benefits, all of your children who attend school will be approved for free school meals, but you must submit a school meal application.

Summer Food Service Program (Called Meet Up and Eat Up In Michigan)

Provides meals and snacks to low-income children during the summer.

● **Am I Eligible?**

All children and teens 18 years old and younger are eligible to participate.

● **How do I get help?**



For information, visit their website at:

<https://www.mcgi.state.mi.us/schoolnutrition/>

OR



BY CALLING

211

PROGRAMS FOR SENIORS

The Commodity Supplemental Food Program (CSFP)

Provides food assistance for low-income seniors with a monthly package of USDA products. Commodity foods are things like juice, canned fruits and vegetables, dried fruit, peanut butter, canned meat and fish, shelf-stable milk, cheese, cereal, oats, pasta, rice, and dry and canned beans.

● Am I Eligible?

States set income standards for participation and, as of April 1, 2024 the Michigan income eligibility guidelines are based on 130% of federal poverty income guidelines. Participants must be 60 years of age or older.

● How do I get help?

Mid Michigan Community Action Agency manages the program for Muskegon County. To apply:



Call:

231-557-7622



For more information go to:

Seniors | Mid Michigan Community Action - Mid Michigan Community Action

<https://www.mmcaa.org/seniors.html>

Meals On Wheels

Delivers hot or frozen meals Monday-Friday to the homes of seniors age 60 and older who cannot leave their homes. In addition to providing meals, this program provides a daily check-in for isolated seniors.

Holiday Meals

Serves meals to home-bound senior clients age 60+ on Easter, Thanksgiving, and Christmas.

● Am I Eligible?

Seniors age 60 years or older and are unable to leave their house unassisted are eligible. There is often a waiting list.

● How do I get help?

See bottom of page 78.

Congregate Meals

Individuals age 60 and older get a hot lunch on weekdays at community lunch sites, like senior centers.

● Am I Eligible?

Seniors age 60 and older are eligible.

● How do I get help?

See bottom of this page.

Liquid Nutritional Supplements

Available to seniors age 60+ who are unable to ingest solid food through Meals on Wheels Western Michigan.

● Am I Eligible?

To qualify for liquid nutritional supplements, seniors must meet the following requirements:

- They must be 60 or older.
- They must live in Kent or Allegan County if they would like their liquid nutritional supplements delivered.

Seniors must also:

- Have a physician's order specifying that a liquid nutritional supplement diet is necessary and which type of supplement is needed
- Have a monthly household income at or below a specific amount for the number of individuals living in the home. This amount changes yearly, so contact the organization for details to see if you are eligible.

● How do I get help?



If you have any questions about eligibility, feel free to call our office at

616-459-3111

For assistance with Meals On Wheels and Congregate Meals, contact AgeWell Services at (231) 755-0434

Food Pantries

Dial 211 to speak to a United Way representative to get information about local food pantries.

HELPFUL HINTS

Double Up Food Bucks (DUFEB) Program

People who receive SNAP are also often automatically eligible for other programs, such as the Double Up Food Bucks (DUFEB) program. At participating DUFEB grocery stores and farmer's market locations, shoppers who have SNAP can get up to \$20 in tokens to purchase Michigan-grown fruits and vegetables



To learn more and see which retailers participate in the program, visit:
www.doubleupfoodbucks.org

WIC-Approved Foods



To find WIC-approved foods, look for the WIC shelf tags at participating stores, or visit:

https://www.michigan.gov/-/media/Project/Websites/mdhhs/Folder2/Folder63/Folder1/Folder163/Food_Guide_FINAL_English.pdf?rev=f94db6680b85408d80c5718f73b4cda5

Michigan households who receive food assistance are able to buy food online from Amazon.com and Walmart.com using their Bridge Cards. Purchases can be made on eligible food items just as one would use a credit or debit card for an online purchase. SNAP benefits cannot be used to pay for delivery fees. Cash assistance and WIC benefits cannot be used for online purchases.

WIC's Project FRESH Program

Provides WIC clients with locally grown fresh fruits and vegetables from authorized farmers, farmer's markets and roadside stands throughout Michigan. Enrolled WIC clients, excluding infants, may be eligible to receive a \$25 booklet containing five \$5 coupons for use June 1-October 31 in the year the booklet is issued.



You can find participating farmers markets at:
<http://mifma.org/findafarmersmarket/>

Senior Project FRESH/Market FRESH

Senior Project FRESH/Market FRESH is a program aimed at helping older adults eat healthier as they age. The program provides participants free nutrition counseling and \$25 coupons that can be exchanged for fresh fruits, vegetables, and other healthy foods sold at local farmers markets and roadside stands. The program runs from May 1-October 31 each year.



Learn more at:
<https://www.michigan.gov/mdhhs/adult-child-serv/adults-and-seniors/acls/special-programs/senior-project-freshmarket-fresh>

ADDITIONAL RESOURCES AND ADVOCACY

SNAP: If you disagree with a decision in your case, you may request a hearing with an official who is required by law to review the facts of your case in a fair and objective manner. You must request a hearing within 90 days of the day your local SNAP office made the decision in your case that you disagree with. You can request a hearing over the phone, in writing, or in person at your local SNAP office. Although a hearing cannot change the laws or regulations governing SNAP, it can ensure that decisions on your case have been made correctly.

WIC: A helpful guide for accessing and using the WIC program can be found here:



English

https://www.michigan.gov/mdhhs/-/media/Project/Websites/mdhhs/Assistance-Programs/WIC-Media/MichWIC_WelcomeBookletRev_NoMarks.pdf?



Spanish

https://www.michigan.gov/mdhhs/-/media/Project/Websites/mdhhs/Assistance-Programs/WIC-Media/MichWIC_WelcomeBookletRev_ES_NoMarks.pdf?



Arabic

https://www.michigan.gov/mdhhs/-/media/Project/Websites/mdhhs/Assistance-Programs/WIC-Media/MichWIC_WelcomeBookletRev_AR_NoMarks1.pdf?

WHERE DOES THE MONEY COME FROM?

The Supplemental Nutrition Assistance Program (SNAP)

The federal government pays for 100% of SNAP benefits. It is administered by the USDA. Federal and state governments share the administrative costs of SNAP, with the federal government paying nearly 50%. It is reauthorized by the federal Farm Bill every 5 years.

The Emergency Food Assistance Program (TEFAP)

TEFAP is administered by the federal government through the USDA. Funding for TEFAP is determined on an annual basis by Congress. TEFAP is reauthorized by the federal Farm Bill every 5 years.

The Women, Infants, and Children Program (WIC)

WIC is a federal grant program for which Congress authorizes a specific amount of funds each year.

The National School Lunch Program (and breakfast, if offered in your district)

School districts that choose to participate in school breakfast and/or lunch programs receive cash subsidies from USDA for each meal they serve. In return, they must serve breakfasts that meet federal requirements, and they must offer free or reduced-price breakfasts to eligible children.

Summer Food Service Program (Meet Up and Eat Up)

Summer Food Program (Meet Up and Eat Up) is a federally funded, state-administered program that reimburses providers who serve free healthy meals to children and teens (18 and younger) in low-income areas during the summer months when school is not in session. Sponsors—places like schools, camps, faith-based organizations, and non-profits—enter into agreements with the state to run the program and they may manage multiple sites where children receive meals in a safe and supervised environment.

The Commodity Supplemental Food Program (CSFP)

CSFP is funded by the federal government through the USDA. The USDA distributes food and administrative funds to states and Indian Tribal Organizations to operate CSFP. State agencies distribute food to local public and private non-profit agencies. The local agencies determine eligibility and distribute the food.

Meals On Wheels

Meals on Wheels program is funded by the Older Americans Act.

Holiday Meals

Holiday Meals is funded by private donations to ensure vulnerable and isolated seniors receive a nutritious meal during the holidays.

Congregate Meals

The Older Americans Act Nutrition Program is passed and reauthorized by Congress. Through the Older Americans Act Nutrition Program, grants are provided to states to support nutrition services for older people through congregate meals.

Liquid Nutrition

Through the Older Americans Act (OAA) Nutrition Program, ACL's Administration on Aging (AoA) provides grants to states to help support nutrition services for older people throughout the country.



HEALTHCARE

INSURANCE AND HOW TO GET CARE

MENTAL HEALTH

SUBSTANCE USE



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INSURANCE AND HOW TO GET CARE

PROGRAMS AVAILABLE

Health Care Insurance

It is very important that individuals and families obtain health care coverage. In Michigan, there are many health care programs available to children, adults, and families. Specific coverage may vary depending on the program and the applicant's citizenship status. Some non-citizens may be limited to coverage of emergency services only. There are two main sources of health insurance coverage: private insurance (often either provided by an employer, or by purchasing it independently, such as through the Health Marketplace), and public insurance (Medicaid, Healthy Michigan, and Medicare).

The goal of public health care programs is to ensure that essential health care services are available to those who otherwise do not have the financial resources to pay for them. This chapter will cover the three main public insurance programs and options for people to get care if they do not have insurance.

- **Medicare** is the federal health insurance program for people who are 65 and older, certain younger people with disabilities, and people with End-Stage Renal Disease (ESRD). There are three parts of Medicare that cover specific services.
 - Medicare Part A covers inpatient hospital stays, care in a skilled nursing facility, hospice care, and some home health care.
 - Medicare Part B covers certain doctors' services, outpatient care, medical supplies, and preventive services.



Medicare Part D helps cover the cost of prescription drugs, including many recommended shots or vaccines.

- **Medicaid** provides health coverage to eligible low-income adults, children, pregnant women, elderly adults and people with disabilities. Medicaid is carried out by states according to federal requirements.
- **Healthy Michigan** is a health care plan for low-income people who do not qualify for Medicaid or Medicare. As part of the Affordable Care Act (also often referred to as “Obamacare”), states had the option to develop a program that would expand Medicaid benefits to people with incomes above the poverty level that were uninsured. Therefore, Michigan created Healthy Michigan.

All Medicaid and Healthy Michigan health plans cover medically necessary services such as ambulance, chiropractic, doctor visits, emergency care, family planning, health checkups, hearing and speech, home health care, hospice care, hospital care, immunizations (shots), lab and x-ray tests, medical supplies, medicines, mental health services, physical and occupational therapy, podiatry, prenatal care and delivery, surgery, and vision.

Although all Medicaid and Healthy Michigan health plans are required to provide the services listed above, some services are limited. Your doctor or health plan can tell you what Medicaid and Healthy Michigan cover.

WHERE TO GET CARE?

Community Health Centers (CHCs)

Community health centers (CHCs), also called federally qualified health centers (FQHCs), are local clinics that provide care to people who live in medically underserved areas. FQHCs accept Medicaid, Medicare, Healthy Michigan, and most other insurance plans.

They also serve people who don't have insurance and can help people apply for Medicaid or Healthy Michigan. If a patient does not have insurance, the FQHC will charge a fee based on the patient's income. This is called a sliding fee. Contact the FQHC to get more information on what insurance plans they accept and what fees they might charge for people who don't have insurance.



- The mission of an FQHC is to provide high-quality, affordable, comprehensive medical services to everyone, regardless of who they are, where they come from, or ability to pay, all under one roof. **FQHCs provide a range of health services, including primary care, dental care, behavioral health services, substance use disorder treatment, vision, and pharmacy services.**

They also may provide transportation, health education, and translation. They are governed by a community board made up of at least 51% patients who represent the population served. Most often, people can get an appointment within a few days. New patients are always accepted. **A list of FQHCs in Muskegon County can be found in the appendix.**

Children's Special Health Care Services

Children's Special Health Care Services provides child-centered, family focused, and community-based assistance to children with chronic (long-term) and severe medical issues. Staff connect families to resources, coordinate and manage care, educate, and remove barriers for children enrolled in the program.



<https://co.muskegon.mi.us/817/Childrens-Special-Health-Care-Services>

OR



For more information, contact:

231-724-6209

AM I ELIGIBLE?

Health Care Insurance

Public health care coverage is available to individuals and families who meet certain eligibility requirements. The Michigan Department of Health and Human Services (MDHHS) determines eligibility for most of the health care programs that are administered by the State of Michigan. All of the health care programs in Michigan use income to determine eligibility, and some of the programs also look at the assets a person has. These income and asset guidelines may vary with each program. For some of the programs, the applicant may have income that is over the income limit and still be able to obtain health care benefits when their medical expenses equal or exceed their deductible (formerly known as spend-down) amount.

There are many different federal and state laws and programs that support health care insurance. Some programs support specific groups like children, individuals with disabilities, and pregnant mothers. When selecting a health insurance program, talk with an insurance agent if any of these categories apply to you and your family.

Where to get care

Everyone is able to receive services at FQHCs. There are no eligibility requirements.

HOW DO I APPLY FOR HELP?

There are a few main ways to apply for coverage:

- 1 Health Insurance Marketplace
- 2 MI Bridges
 - Online
 - Through your local MDHHS office

● **Heath Insurance Marketplace**

The Open Enrollment period (when anybody can sign up for coverage) is from **November 1 through December 15**. You cannot sign up for coverage through the Marketplace at any other time, unless certain life events happen to you, such as losing your job, moving, getting married, having a baby, or adopting a child. This is called a **Special Enrollment Period** and you may have 60 days before or 60 days following the event to enroll in a plan.



To use the Heath Insurance Marketplace, fill out an application and enroll in a Marketplace health plan by visiting: <https://www.healthcare.gov/>

- **MI Bridges** is the platform that Michigan uses to enroll people into a number of programs, including public health care coverage. By filling out one application, you will determine your eligibility for a number of health care programs, including Medicaid, Healthy Michigan Plan, MICHild, and Healthy Kids. You can apply for these programs at any time. Please see the Michigan Department of Health and Human Services chapter in this book for more information on applying and using MI Bridges.

There are many health insurance companies that create health plans that follow Medicaid or Healthy Michigan Plan guidelines and are authorized by the State of Michigan to deliver health care. In Muskegon County, some of these health plans are: **Blue Cross Complete of Michigan; HAP CareSource; McLaren Health Plan; Molina Healthcarre; Priority Health; and UnitedHealthcare Community Plan.**

When you are eligible for Medicaid or Healthy Michigan, you can select one of these plans. When you are deciding what plan to pick, look to see what plans your doctors accept as payment; which plans cover any prescriptions you need; and what additional services the plans cover that you might need. If you do not select a plan, you might automatically have a plan chosen for you.



To select a health plan, visit:

<https://www.healthcare4mi.com/MISelfService/resources/portal/index.html>

OR



If you are eligible for Medicaid or Healthy Michigan Plan, call Michigan ENROLLS at:

800-975-7630

Speech/Hearing impaired TTY

888-263-5897

Access C3 Health Plan

Access C3 Health Plan provides a coverage option for Muskegon area workers who don't qualify for Medicaid and traditional medical insurance is too expensive.



Access Health

<https://www.accesshealth.org/>

OR



For more information, contact:

231-728-5180 (main office)



Toll Free

866-369-2439

HELPFUL HINTS

State Health Insurance Assistance Program (SHIP)

There are special programs to help seniors understand and select Medicare and Medicaid plans. Senior Resources of West Michigan can provide free health insurance counseling for people with Medicare and their families through the State Health Insurance Assistance Programs. SHIP counselors can help explore Medicare options and help individuals sign up for new Medicare plans.



For more information visit:

<https://seniorresourceswmi.org/services/>

OR



CALL

800-442-0054

Premiums And Deductibles

When shopping for a plan, keep in mind that the plan with the lowest monthly premium may not be the best match for you. If you use a lot of health care services, a plan with a slightly higher premium but a lower deductible may save you a lot of money.

You Are An Important Part Of Your Health Care Team

It is important to go to all your medical appointments and to talk to your health care team (doctors, pharmacists, nurses, physician assistants, etc.) about your medical conditions, the medicines you take, and any health concerns you have.

It may help to make a list of questions or concerns before your visit or have a close friend or relative come to your appointment with you. When your doctor makes a recommendation, consider asking the following questions as they apply:

- **What is the test for?**
- **How many times have you done this procedure?**
- **When will I get the results?**
- **Why do I need this treatment?**
- **Are there any alternatives?**
- **What are the possible complications?**
- **Which hospital is best for my needs?**
- **How do you spell the name of that drug?**
- **Are there any side effects?**
- **Will this medicine interact with medicines that I'm already taking?**

Medicines can be expensive. Tell your doctor if you are worried about the cost because they might be able to tell you about less expensive options, such as generic drugs. Shop around at different stores or pharmacies. If your doctor gives you a prescription for a new medicine, ask your doctor for samples you can try before filling the prescription. You can also consider buying in bulk or by mail order, if your doctor recommends it.

ADDITIONAL RESOURCES AND ADVOCACY

It is important that you know your rights under your health care plan. You have the right to choose your primary provider, receive quality health care, be treated with respect, get all the facts from your primary provider about your health and treatment, know about alternative procedures or treatments, say no to any medical services you disagree with, get a second medical opinion, be told what services are covered by your insurance plan and what costs are required, get help with any special disability or language needs, have your medical records kept confidential, and appeal to your health plan when it denies to pay for a service.

If you receive poor medical care, first bring up your complaints to your doctor and nurses.

Be as specific as you can and ask how your complaint can be resolved. You can call or write a letter to your health plan about your complaint or concern. If you are not satisfied with their response, you have the right to file a grievance. Be sure to read your health plan's member handbook for more instructions.

Having insurance and getting routine medical care is an important part of keeping healthy.

There are many things you can do to ensure that you are staying healthy, especially if you are diagnosed or at-risk of getting a chronic condition, like diabetes, high blood pressure, or heart disease. Many health-focused non-profit organizations, like the National Kidney Foundation of Michigan, have information about these different diseases and host proven programs to help people stay healthy. **For a list of these programs from the National Kidney Foundation of Michigan, please see the appendix.**

The Michigan Department of Health and Human Resources has a list of free or low-cost dental services.



Please visit the website for more information

<https://www.michigan.gov/mdhhs/assistance-programs/healthcare/help/type/free-or-low-cost-care-from-a-dentist>

The WISEWOMAN Program helps participants understand their cardiovascular disease risk factors and make healthy lifestyle choices. Participants in this program work with health coaches to make lifestyle behavior changes that help with risk factors and symptoms. Making healthy choices may also keep participants from developing any new risk factors.



For more information visit: **WISEWOMAN Program**

<https://www.michigan.gov/mdhhs/keep-mi-healthy/chronicdiseases/cancer/wisewoman>



Email:
MDHHS-MIWISEWOMAN
@michigan.gov

OR



Call:

844-446-8727
(TTY 711)

if you have questions or need help enrolling. Interpreters available.

Muskegon County Public Health is the local health department serving the citizens of Muskegon County. PHMC provides a variety of prevention, promotion, and protection services to advance public health.

Breast & Cervical Cancer Control Program

This program offers free mammograms, clinical breast exams, Pap smears and pelvic exams to women who qualify, as well as follow-up care, medical referrals, and cancer treatment.



Go here for links to their services: **Services | Muskegon County, MI**
<https://co.muskegon.mi.us/808/Services>

OR



Please call:

231-724-6246

The Long Term Care Ombudsman is an advocacy resource for older adults that strives to improve the quality of care and quality of life experienced by residents who reside in licensed long term care facilities. Ombudsmen advocate for the resident in the facilities, guided by the wishes of the resident.



For more information visit:
<https://mltcop.org/>

OR



Please call:

517-827-8040

WHERE DOES THE MONEY COME FROM?

Medicaid and Healthy Michigan is funded by both the federal government and the states. The federal government pays states for a specified percentage of program expenses. States make up their share of the expenses by creating their own provider payment rates and paying for services through patient fees or managed care arrangements.

Here are a few terms you should know:

- **Premium:** the amount you pay for your health insurance every month
- **Deductible:** the amount you pay before your insurance plan starts to pay. For example, if your insurance plan has a \$2,000 deductible, you will have to pay for the first \$2,000 of covered services yourself. After you pay your deductible, you usually pay only a co-pay or co-insurance for covered services while your insurance company pays the rest. Many plans pay for certain things, like a yearly check-up or flu shot, even before you pay your deductible. Some plans have separate deductibles for certain services, like prescription drugs. Family plans often have both an individual deductible, which applies to each person, and a family deductible, which applies to all family members. Generally, plans with lower monthly premiums have higher deductibles.
- **Co-pay:** a fixed amount you pay for a covered health care service after you've paid your deductible. Within the same plan, co-pays can vary for different services such as drugs, lab tests, and visits to specialists.
- **Co-insurance:** The percentage of the cost of a covered health care service that you pay after you've paid your deductible. For example, the cost of a medical test is \$1,000 and you have met your plan's deductible. If the co-insurance amount of medical tests is 20%, you would have to pay \$200 (20% of \$1,000) for the test.
- **Out-of-pocket maximum:** The most you have to pay for covered services in a plan year. After you spend this maximum amount on deductibles, co-payments, and co-insurance for in-network care and services, your health plan then pays 100% of the costs of covered benefits for the rest of the plan year. The out-of-pocket maximum doesn't include your monthly premiums, anything you spend for services your plan doesn't cover, and out-of-network care.

MENTAL HEALTH

Mental illnesses are medical conditions that disrupt a person's thinking, feeling, mood, ability to relate to others and daily functioning. Mental illnesses are treatable and most people diagnosed with a mental illness can experience relief from actively participating in an individual treatment plan. There are many kinds of treatments, therapies, and services available to individuals with serious mental illness or who are experiencing a mental health crisis.

Mental health care services can be found at community mental health (CMH) agencies and community health centers (sometimes called FQHCs).

Muskegon County's CMH is HealthWest, who coordinates mental health and substance use treatment services for all of Muskegon County. A list of many of these providers can be found in the appendix.

HealthWest also works on a county level to make sure that there are enough services available, to communicate mental health resources, and to connect people who need care with community mental health organizations that can provide it.

People seeking care from FQHCs can access appointments directly by calling the center they wish to use. Some FQHCs only provide mental health services to those who have mild-to-moderate needs, but can evaluate and refer to higher levels of care, such as at CMHs, as needed. A list of FQHCs can be found in the appendix.

Community mental health providers often provide other health services, such as substance use disorder treatment and some primary care services, in addition to mental health. FQHCs offer all of these programs as well. This is called integrated care and helps patients get access to all the different kinds of health care that they might need. These agencies may also provide some behavioral health services, particularly for individuals with autism.

This chapter will focus on the mental health services provided at these locations, although they may also provide other integrated care. For additional information about substance use, disabilities, and primary care, please read those chapters in this book and/or contact the provider directly.

PROGRAMS AVAILABLE

Screening and Diagnosis: Psychiatrists and mental health team members conduct assessments to evaluate the symptoms of mental illness and provide diagnoses that can inform treatment options, including medications if necessary. Screenings often assess whether other factors, such as substance use, affect mental health.

Outpatient Therapy: Often includes assessments and evaluations; short- or long-term treatment that can be individual/one-on-one, with a family, or in a group; and referrals to external resources.

Mental Health and Substance Use Disorder Services: Many providers offer unique programs for individuals who have both a mental health illness and a substance use disorder. Treatment programs often use therapies that are designed with both disorders in mind.

Assertive Community Treatment: An intensive, integrated approach to community mental health services delivery where services are provided in a community setting rather than a residential or hospital setting. The program offers assessments, individual counseling, group therapy and family therapy as necessary, and intensive home and community-based services. It also offers psychiatric assessments, medication reviews and assistance, and nursing support services. It's often provided for individuals with a dual diagnosis of mental illness and substance use disorder or developmental disorder.

Screening and Diagnosis: Psychiatrists and mental health team members conduct assessments to evaluate the symptoms of mental illness and provide diagnoses that can inform treatment options, including medications if necessary. Screenings often assess whether other factors, such as substance use, affect mental health.

Care Coordination: Care coordination can refer to an individual case manager who helps an individual meet their basic needs. In these programs, care coordinators or case managers help organize services, such as transportation, housing, employment, community groups, and other services. The basic goal of case management is to assess the client's needs and goals, develop a plan for treatment, and help the client get where they want to go. Care coordination may also refer to making sure that different health care systems, such as a hospital and a mental health provider, are on the same page about a patient's health.

Day Treatment: A partial day program that offers a highly structured level of care. Clients sleep at home and maintain their independence but gather at the center for programs and services. Some day treatment programs focus on providing social and recreational opportunities for clients with mental illness or cognitive impairments through participation in a Clubhouse where people are given the opportunities for friendships, family, employment, education, and to access the services and support they may individually need. Other day treatment programs are designed as alternatives to inpatient hospitalization for psychiatric illness. Services include intensive counseling, medication management, and peer support.

Supported Employment: Helps people with mental illness find jobs in their community with job search and placement assistance. Some programs also have workforce development components such as skills training.

Crisis Services

Crisis Residential: For individuals who need psychological, psychiatric, medical and/or social support to avoid psychiatric hospitalization. Crisis residential services are designed for people who have recently been discharged from an acute care inpatient setting and need medication monitoring every two hours. Counseling (individual, group, family), nursing, medication administration, and coordination with other healthcare providers are often provided. Some community mental health providers offer short-term help to get back into the community that is monitored by psychiatrists, nurses, social workers, certified peer support specialists, and/or trained direct care workers.

Crisis Stabilization: When an individual in crisis is unable or unwilling to come to the clinic during a psychiatric emergency, services are provided on-site to avoid a hospitalization or involvement with the police. Psychiatrists, nurses, and/or clinical therapists will provide immediate care, fast-acting medication (if necessary), and a quiet space to regroup until the episode has passed and the treatment team clears them.

Crisis Hotline: Many providers have a 24/7 hotline for their clients where licensed clinicians can provide virtual care during times of personal crisis. Additionally, there are regional and national 24/7 hotlines available for individuals in a crisis who might not have a provider. These are:



HealthWest | Muskegon County, MI:
<https://healthwest.net/>



24-Hour Help Warm Line

231-722-4357



Non-English Help Line:

833-701-0642

- **988 Suicide and Crisis Lifeline 988** has been designated as the new three-digit dialing code that will route callers to the National Suicide Prevention Lifeline (now known as the 988 Suicide & Crisis Lifeline), and is now active across the United States. When people call, text, or chat 988, they will be connected to trained counselors that are part of the existing Lifeline network. These trained counselors will listen, understand how their problems are affecting them, provide support, and connect them to resources if necessary.



<https://988lifeline.org/>



Dial

988

***Additionally, Lifeline Chat connects individuals with counselors for emotional support and other services via web chat and is available 24/7.**



Chat online at:

<https://988lifeline.org/chat/>

- **The Veterans Crisis Line** is available to veterans in crisis, service members, the National Guard and Reserve, and their family and friends. Crisis responders are with the Department of Veterans Affairs and many are veterans themselves.



Veterans Crisis Line

<https://www.veteranscrisisline.net/>

- **The Crisis Text Line** uses live, trained Crisis Counselors to provide free mental health support via text message or Facebook Messenger.

To chat with a counselor who will use active listening and collaborative problem-solving to help calm texters in a overwhelming moment:



Visit:
<https://www.crisistextline.org/>

OR



Text:
741741

AM I ELIGIBLE?

Some programs require a diagnosis of a mental, behavioral, or emotional disorder to be eligible. Some programs also have residency restrictions that limit services to individuals living in Muskegon County. You can confirm these eligibility restrictions with the provider.

The community mental health providers listed in the appendix accept Medicaid. Some may also accept private insurance and/or TRICARE for veterans. If you do not have insurance, contact the providers listed in the appendix about receiving services on a sliding fee scale.

If you have private insurance, check with your insurance plan about what services are covered and if there are any guidelines on which providers you can use. The following websites are two examples of directories where you can find a therapist:



<https://www.findatherapist.com/>



https://www.psychologytoday.com/us/therapists/michigan?gclid=%20Cj0KCQjwqoibBhDUARIsAH2OpWi2s7HxCbS1CZt1Vg7Qe9eXFKn_%20o6o_quRrjx5_P027Tclr9RJ7iElaAvSSEALw_wcB

HOW DO I APPLY FOR HELP?

When you call, express that you'd like to learn about behavioral health services. Someone from the clinical team will talk with you about your needs and ask for more information regarding your situation. If you are in crisis, you will be immediately referred to the mobile crisis team.

During the screening process, staff will gather enough information to determine which program would best support you. Once you are scheduled, you will come in for a full assessment. Staff will ask questions about your situation, your past history, and your goals and expectations to determine how to best meet your needs. Some of the questions asked during your first visit may be similar to the questions you were asked over the phone.

Adults are encouraged to walk into HealthWest during business hours where a member of the Access Team will meet with the individual, then complete an assessment and make a referral for services. Those services could be within HealthWest or with one of the various [providers](#) with which we contract.



To walk in, visit the HealthWest Main Campus:

**376 E. Apple Ave.
Muskegon, MI 49442**



Or call

231-720-3200



Mental Health

<https://healthwest.net/mental-health/>

HELPFUL HINTS

Prepare to be on call for an hour and/or prepare for a clinician to call you back for a screening. If a clinician is not available, please provide a working phone number and clear voicemail just in case a clinician needs to call back.

ADDITIONAL RESOURCES AND ADVOCACY

Every person who receives services in the public mental health system has rights under the Michigan Mental Health Code, which include the right to be free from abuse and neglect, the right to privacy of your information, the right to be treated with dignity and respect, the right to receive services that meet patient needs, and the right to receive services in a safe, sanitary, and humane environment.

Complaints can be filed by phone, letter, email or on a Recipient Rights complaint form.



Recipient Rights /HealthWest | Muskegon County
<https://healthwest.net/recipient-rights/>



To speak to a representative call:

231-724-1107

National Alliance on Mental Illness West Michigan

NAMI West Michigan has support groups for people who live with a mental health condition and family members and friends who live in support of someone with a mental health condition. Group leaders have personal experience with a mental health condition and are trained in group facilitation. NAMI support groups are not condition-specific, meaning that people who attend may have varying diagnoses, including but not limited to: anxiety disorders, eating disorders, PTSD, psychosis, or addiction



Learn more here:

NAMI West Michigan at <https://namiwestmi.org/>

WHERE DOES THE MONEY COME FROM?

Medicaid is a substantial insurer for patients and delivers necessary reimbursement payments to providers. Medicaid is the largest payer for mental health and substance use in the country.

Medicaid funding is a joint effort by states and the federal government and requires sustained support from both levels. The federal government may also provide sustained mental health program funding to states through Mental Health Block Grants (MHBG) from the Substance Abuse and Mental Health Services Administration (SAMHSA).

Mental Health Block Grants (MHBG) and Substance Abuse Prevention and Treatment Block Grant (SABG) are programs that provide funds and technical assistance across the country to support agencies with support that provide mental health and substance use support. Grantees use the funds to provide comprehensive, community-based mental health services to adults with serious mental illnesses and to children with serious emotional disturbances.

These funds are also used to plan, implement, and evaluate activities that prevent and treat substance abuse and promote public health.

For more information, go to:



<https://www.samhsa.gov/grants/block-grants/mhbg>



<https://www.samhsa.gov/grants/block-grants>

SUBSTANCE USE DISORDER

The Centers for Disease Control defines substance abuse as the medical term used to describe a pattern of using a substance (drug) that causes significant problems or distress. This may be missing work or school or using the substance in dangerous situations, such as driving a car.

Addiction is a chronic disease that affects both the brain and behavior. It can be treated. Most patients need long-term or repeated care to stop completely and recover their lives.

PROGRAMS COMMONLY AVAILABLE

Everyone entering treatment receives a clinical assessment to help professionals develop a proper treatment plan. This evaluation will help figure out if a patient has any mental illnesses, like anxiety or depression, along with substance use disorder. If there is, the treatment plan will take that diagnosis into account. There are many options that have been successful in treating drug addiction, including:

Behavioral Counseling helps patients change their attitudes and behaviors related to drug use, increase healthy life skills, and continue with other forms of treatment, such as medication.

Outpatient behavioral treatment may include:

- **Cognitive Behavioral Therapy** helps patients recognize, avoid, and cope with the situations in which they are most likely to use substances.
- **Motivational Interviewing** makes the most of people's readiness to change their behavior and enter treatment.
- **Motivational Incentives (also called contingency management)**, uses positive reinforcement to encourage abstinence from substances.

- **Multidimensional family therapy**, which is developed for adolescents with substance use problems and their families. It addresses a range of influences on substance use patterns and is designed to improve overall family functioning.
- **Intensive outpatient programs** that may require a person to attend up to 20 hours a week on treatment activities.

Medication or Medication-Assisted Treatment (MAT): Many programs use medications to help in the treatment process. It is combined with counseling and behavioral therapies to treat addictions, reduce opioid overdose, improve patient survival, help people stay in treatment, decrease criminal activity, increase the patient's ability to gain and maintain employment, and improve birth outcomes among women who are pregnant. It does not cure dependence on drugs or alcohol.

Inpatient treatment: Provided in special units of hospitals or medical clinics to offer detoxification and rehabilitation services. People who have both a serious mental illness, and substance use disorder, and adolescents are the ones most likely to receive inpatient treatment.

Residential programs: provides a living environment with treatment services and may last from a month to a year or more.

OTHER PROGRAMS THAT MAY BE OFFERED INCLUDE

Peer Recovery Coaches

Case Management

Drug Courts

Recovery Homes

Programs specific to adolescents, women, and returning citizens

A treatment plan may include long-term follow-up to make sure that the patient is sticking to their plan and to reduce the risk of relapse. If an individual does use substances again, the health care team can make adjustments to the treatment plan.

AM I ELIGIBLE?

Many of the programs listed above are provided at Community Mental Health (CMH) and Federally Qualified Health Centers (FQHCs). Some programs may require a substance use disorder diagnosis, which can be done by a provider. Some programs also have residency restrictions that limit services to individuals living in Washtenaw County. You can confirm these eligibility restrictions with the provider. CMH and FQHCs accept Medicaid. For more information on what these health centers are, please see the Mental Health chapter. Some may also accept private insurance and/or TRICARE for veterans. If you do not have insurance, contact the CMH or FQHC about receiving services on a sliding fee scale.

If you have private insurance, check with your insurance plan about what services are covered and if there are any guidelines on which providers you can use.

HOW DO I APPLY FOR HELP?

***HealthWest is described in detail in the Mental Health chapter.**

Many of the organizations that provide mental health services also have substance use programs. Please refer to the Mental Health section for more information or the appendix for a list of WCCMH providers.

If you or your medical specialist decides you can benefit from substance use treatment, you can also look for a treatment center online at:



<https://findtreatment.gov>

HELPFUL HINTS

Not all programs are trustworthy or effective. Some even prey on vulnerable people looking for help. When considering what treatment program to select, the Substance Abuse and Mental Health Services Administration (SAMHSA) suggests asking the following 12 questions:

- ① Does the program accept your insurance? If not, will they work with you on a payment plan or find other means of support for you?
- ② Is the program run by state-accredited, licensed, and/or trained professionals?
- ③ Is the facility clean, organized, and well-run?
- ④ Does the program encompass the full range of needs of the individual (medical: including infectious diseases; psychological: including co-occurring mental illness; social; vocational; legal, etc.)
- ⑤ Does the treatment program also address sexual orientation and physical disabilities as well as provide age, gender, and culturally appropriate treatment services?
- ⑥ Is long-term aftercare support and/or guidance encouraged, provided, and maintained?
- ⑦ Is there ongoing assessment of an individual's treatment plan to ensure it meets changing needs?
- ⑧ Does the program employ strategies to engage and keep individuals in longer-term treatment, increasing the likelihood of success?
- ⑨ Does the program offer counseling (individual or group) and other behavioral therapies to enhance the individual's ability to function in the family/community?
- ⑩ Does the program offer medication as part of the treatment regimen, if appropriate?

11

Is there ongoing monitoring of possible relapse to help guide patients back to abstinence?

12

Are services or referrals offered to family members to ensure they understand addiction and the recovery process to help them support the recovering individual?

ADDITIONAL RESOURCES AND ADVOCACY

The SAMHSA National Helpline

A free information and referral service. They can help direct individuals with no insurance, Medicaid/Medicare, and private insurance navigate the process. To speak with someone about an alcohol or substance use program, call the National Drug and Alcohol Treatment Referral Routing Service at:



<https://www.samhsa.gov/find-help/national-helpline>

OR



800-662-HELP (4357)

WHERE DOES THE MONEY COME FROM?

A combination of federal, state, and local funds is used to support behavioral health services in communities throughout Michigan. SAMHSA is the agency within the U.S. Department of Health and Human Services that leads public health efforts to advance the behavioral health of the nation. SAMHSA's mission is to reduce the impact of substance abuse and mental illness on America's communities. SAMHSA provides block grant funding to states. The majority of these funds are provided to regional Prepaid Inpatient Health Plans/Community Mental Health Services Programs (CMHSP) for services that they purchase throughout their regions, which cover all of Michigan. HealthWest is the CMHSP for Muskegon County and utilizes and funds a network of providers.



HOUSING



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**Where Does The Money
Come From?**

PROGRAMS AVAILABLE

US DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD)

The purpose of HUD is to provide housing and community development assistance to states and local communities, local public housing authorities (PHAs) and private rental owners, and to encourage access to fair and equal housing. To achieve these goals, HUD manages many programs intended to support homeownership, increase safe and affordable rental housing, reduce homelessness, and fight housing discrimination.



For a comprehensive list of HUD programs, visit:
<https://www.hud.gov/hudprograms>

The Main Programs Include:

● **Housing Voucher Program**

This federally funded program assists very low-income families, the elderly, and persons with disabilities in affording decent, safe, and sanitary rental housing by working with private rental owners. It is commonly referred to as “Section 8”. After being approved for the program, participants locate qualified housing (single-family house, townhouse, or apartment). The rental owner works with the PHA and agrees to rent to the participant under the program. The rental units must meet rent limitations and housing quality standards set by HUD. Housing Choice Vouchers are designed to allow families to move without the loss of housing assistance. Moves are allowed as long as the family notifies the PHA ahead of time, terminates the lease within the lease provisions, and finds acceptable alternate housing.

● **Public Housing**

Public Housing comes in all sizes and types, from scattered single family houses to apartments for elderly families. These homes are managed by local PHAs with funds from HUD.

People who live in public housing sign a lease with the PHA, who makes sure that tenants are sticking to the rules of the lease, remain eligible, and makes sure that the homes are safe and sanitary. Sometimes PHAs also provide other programs like homeownership opportunities, employment training, and support programs for the elderly. Rent is based on income.

HUD works directly with some PHAs to carry out these programs. They also might work with the State of Michigan, who works with local PHAs on their own.

● **Public Housing Authority (PHA)**

PHA programs provide decent and safe rental housing to eligible low-income families, the elderly, and persons with disabilities. As stated above, PHAs might manage public housing and/or the Housing Voucher Program in their community. The PHA rents apartments known as public housing.

● **Michigan State Housing Development Authority (MSHDA)**

MSHDA manages affordable housing and community development programs in Michigan. MSHDA also administers the Housing Voucher Program.

Am I Eligible?

HUD's affordable housing programs are limited to low-income individuals and families. Eligibility is determined by:

- **Annual Gross Income:** The amount of money a person earns in one year, before taxes, and includes income from the head of the family, spouse, and each additional family member 18 years and older. Income limits, set by HUD, vary by location. The local PHA provides income limits for the area in which they are located.
- **Whether you qualify as a family, elderly person, or person with a disability.**
- **U.S. citizenship or eligible immigration status.**
- **References regarding rental history,** which may include current and previous landlord(s). The PHA or private rental owner has the right to deny admission if they determine that the applicant may have a negative or damaging effect on housing property.

In general, **Housing Choice Vouchers** are available to families whose income does not exceed 50% of the median income for the county or metropolitan area in which the family chooses to live. And most of the vouchers that a PHA gives out must go to people who make less money than that, according to the law. The PHA in your community can provide what the income limit for your family size would be.

How Do I Get Help?

To apply for Public Housing and the Housing Voucher Program, contact your local housing commission to ask if the waitlist is open. The Housing Commissions In Muskegon County are located In Muskegon and Muskegon Heights. You can also get access to other housing commissions through Michigan State Housing Development Authority (MSHDA).



For information for the Muskegon Housing Commission, go to:
<https://muskegonhousing.org/>



For information for the Muskegon Heights Housing Commission, go to:
<https://www.muskegonheightshc.org/home/>



For information for the Michigan State Housing Development Authority, go to:
<https://www.michigan.gov/mshda>

If the housing commission does not respond,
contact the Detroit HUD Field Office at:



313-226-7900

Have the following information ready for your application:

- Name, gender, date of birth, and relationship to all persons who will be living in the unit.
- Birth certificates may be requested.
- Current address and phone number. An alternate phone number is helpful.
- Family characteristics (elderly, disabled family members).
- Name and address of current and previous landlord(s). PHA may contact them for information regarding suitability as a tenant.
- All sources of family income and estimate of anticipated income for the next 12 months.
- Name and addresses of employer(s) and bank(s). Potential Documents Needed: tax returns, pay stubs, W-2 forms.

- **For public housing apartments,** the PHA may visit you in your current home to interview you and your family members to determine how you maintain your living environment.
- **If the PHA determines you are eligible,** you will go on a waiting list, unless you are able to be helped immediately. You will be contacted when your application has reached the top of the waiting list. At the interview, the PHA will describe the public housing or Housing Voucher program requirements and answer questions you may have.
- **All participants must sign a lease if they qualify for the housing program.** For public housing, the lease is between you and the PHA. For the Housing Voucher Program, the lease is between you and the rental owner. You should review the lease with the PHA or rental owner to have a good understanding of your responsibilities. Most leases are good for 12 months, with renewable terms after the first year.
- **Most PHAs and rental owners require a security deposit.** This cannot exceed 1½ times of the monthly rent.

- **Your rent (or Total Tenant Payment TTP) is determined by your PHA and is based on your family's anticipated yearly gross income**, minus any deductions you may have. Potential deductions include each dependent you claim, an elderly family member or person with a disability who is living in your home, and medical deductions that are available for families headed by an elderly or disabled person.
- **The PHA will reexamine family income and composition annually to determine continued eligibility and family rent amounts.** During the lease term, if there is a decrease in income, the family may request a reexamination to adjust the family rent.

VETERANS ADMINISTRATION SUPPORTIVE HOUSING PROGRAM (HUD VASH)

HUD VASH is a combination of the Housing Choice Voucher program and case management and clinical services provided by the Department of Veterans Affairs (VA) for homeless veterans. The program provides a housing voucher for qualified rental units. The rental units must meet rent limitations and housing quality standards set by HUD.

Am I Eligible?

Veterans Administration Supportive Housing is limited to very low-income homeless veterans and their families.

How Do I Apply?

To apply for Veterans Administration Supportive Housing (HUD VASH), call the Muskegon VA Clinic at 231-798-4445.

- ① The following information will be needed for the PHA: name and addresses of employer(s), bank(s), and other information to verify income, deductions, and family composition (veteran). Potential documents needed: tax returns, pay stubs, W-2s.
- ② A PHA will verify all of your information with other local agencies, your employer, and bank to determine eligibility and amount of housing assistant payment.

- ③ If the PHA determines you are eligible, you will go on a waiting list, unless you are able to be helped immediately. You will be contacted as soon as your application reaches the top of the waiting list. At this time, the PHA will describe the HUD VASH program requirements and answer any questions you may have.
- ④ If the PHA determines you are eligible for assistance and approves the selected rental unit, the PHA will make monthly housing assistance payments directly to the owner on behalf of the family. Participants will pay no more than 40% of their income toward rent. Participants have to sign a lease with the rental owner. You may be required to pay a security deposit to the landlord. When the family moves out, the lease is terminated.
- ⑤ Participating veterans are required to participate in VA case management.

HELPFUL HINTS



A list of open MSHDA Housing Choice Voucher waiting lists can be found on the MSHDA website at: <https://www.michigan.gov/mshda>

- **You can apply to an unlimited number of Housing Choice Voucher waitlists.** When a waitlist announcement is made, follow the instructions to apply online in order to be added. Be honest when completing the application and use the most reliable contact information available to you.
- **If you are avoiding shelters, but consider yourself to be homeless, enter “shelter” when applying for Section 8 or Public Housing.** Some, but not all, PHAs provide a preference in waiting list selection. For homeless preference, the legal definition of homelessness must be met, which requires one to be living in an emergency shelter, in transitional housing, or in a place not meant for human habitation; or exiting an institution where they temporarily resided.

ADDITIONAL RESOURCES AND ADVOCACY

The following housing programs may be available in your area.

- **Rental Counseling:** A Rental Counselor will help you understand landlord and tenants' rights and responsibilities and handle disputes. You will review information about Fair Housing Laws, security deposits and the differences between housing modifications and accommodations. Rental assistance and classes are free.
- **Homeownership:** Free programs are available for you to work with a certified HUD Counselor to understand the process of buying a home and qualify for various homepurchase assistance programs. Services include homebuyer education classes, prepurchase counseling, and financial coaching through one-on-one sessions, group workshops, and community events.
- **Foreclosure Prevention:** A certified HUD Counselor will assist you in determining what options are available for direct assistance to prevent mortgage foreclosure or in completing your mortgage servicer's application for mortgage assistance. The first step is to communicate with your mortgage company immediately if you are unable to make your payment and seek assistance from a community agency. Do not wait until you fall behind.
- **Disputes:** You can dispute an action taken by the PHA (including eligibility, termination of assistance, change in voucher size allocation, recalculation of rent, etc.) by requesting an informal hearing. To request an informal hearing, contact your PHA.
- **Property Tax Foreclosure Prevention:** If you are behind on your property taxes, the local county Treasurer can take your home through tax foreclosure. Professional counselors can help you avoid this.

WHERE DOES THE MONEY COME FROM?

- **HUD:** Congress provides funding for affordable housing programs. HUD administers the federal funds to state and local housing agencies (MSHDA and PHAs). MSHDA and local PHAs manage the public housing and Housing Voucher Programs, in accordance with federal requirements.
- **Housing Choice Vouchers are administered locally by PHAs. The PHAs** receive federal funds from HUD. A housing subsidy is paid to the owner/landlord directly by the PHA on behalf of the participating family. The family pays the difference between the actual rent charged by the landlord and the amount subsidized by the program.
- **HUD VASH:** PHAs provide monthly rental assistance to veterans and their families so they can afford decent, safe, and sanitary housing. HUD provides funding to the PHA for the program.
- **HUD gives money to make sure that agencies are working together on homelessness efforts.** This is called a Continuum of Care (CoC). Through a CoC, communities identify local needs, develop strategies, and submit a single application to HUD to fund homelessness programs. CoC efforts are overseen by a lead agency.

The lead agency in Muskegon County is the Muskegon County Homeless Continuum of Care Network



Continuum of Care (CoC) | Muskegon County, MI:
<http://www.muskegoncoc.org/>

Call 2-1-1 helpline to talk with someone about what services or funding is available.



LEGAL



Page **123** **The Attorney General**

Page **124** **Victims of Crime**

Page **126** **Legal Aid and Advice**

Page **128** **Helpful Hints**

THE ATTORNEY GENERAL

The Attorney General (AG), an elected official, is the state's top lawyer and law enforcement official. In this role, the AG provides legal advice and guidance to the State of Michigan. The AG protects and serves the people and interests of Michigan through a broad range of duties. The Attorney General's responsibilities include safeguarding the public from violent criminals; helping victims of crime; leading the fight against human trafficking and opioid abuse; preserving Michigan's natural resources; protecting consumers; and addressing illegal business practices. Residents of Michigan can work with the AG's office in the following ways:

- The AG manages programs and special projects to detect and crack down on fraudulent, unfair, and illegal activities that hurt consumers or threaten public safety.



The public can file consumer complaints with the Attorney General here:
<https://www.michigan.gov/ag/complaints>

- The Attorney General website has additional online resources for consumer safety (including recent product recalls), landlord/tenant resources, opioid resources, and worker protections.



These can be found here:
<https://www.michigan.gov/ag/resources>

PROGRAMS AND ORGANIZATIONS AVAILABLE

VICTIMS OF CRIME

MDHHS Victim Services Commission Compensation Program

The Michigan Department of Health and Human Services Division of Victim Services has a Crime Victim Services Commission Compensation Program that may help crime victims who suffered a personal physical injury and their immediate families. The program helps with financial costs of crime by paying back for medical treatment, counseling, funerals, crime scene clean up, grief counseling, and loss of income.

● Am I Eligible?

The MDHHS Division of Victim Services Crime Victim Services Commission Compensation Program has an eligibility guide that can be found here:



<https://www.michigan.gov/mdhhs/safety-injury-prev/publicsafety/crimevictims/Crime-Victim-Compensation>

● How Do I Apply For Help?

MDHHS Division of Victim Services Crime Victim Services Commission Compensation Program information can be found by:



By visiting this website:

<https://www.michigan.gov/mdhhs/safety-injury-prev/publicsafety/crimevictims/crime-victim-compensation/applying-for-compensation>

OR



By calling the Victims Only Toll-Free Number at:

877-251-7373

Child Abuse Council Children's Advocacy Center

Children's Advocacy Center (CAC) is a model that supports a compassionate, coordinated community response to allegations of sexual or physical abuse. This means that when a child discloses abuse, instead of having to go from agency to agency telling their story several times, the child is brought to a friendly, neutral facility where their needs come first. Highly specialized staff will facilitate a forensic interview; and if needed, a medical examination. The family advocate will provide information and crisis counseling for parents/caregivers.

● Am I Eligible?

Child Abuse Council Children's Advocacy Center serves children and adolescents and their families in Muskegon County.

● How Do I Apply For Help?



To access Child Advocacy Center services, please visit:
Child Abuse Council of Muskegon County
<https://www.childabusecouncil.org/familyresources>



You can also call:

231-728-6410



To report child abuse, call:

855-444-3911

LEGAL AID AND ADVICE

Legal Aid of Western Michigan – Muskegon Office

Legal Aid is a nonprofit law firm providing free legal advice and representation in a broad range of areas including consumer cases, family matters, housing problems, government benefits, and much more. Interpretation services are available at no cost



Muskegon | Legal Aid of Western Michigan | Law Firm | Legal Advice
<https://lawestmi.org/location/muskegon-2/>



General Office:

231-726-4887



TTY:

616-727-0916



450 Morris Ave, Ste 104
Muskegon, MI 49440

Hours

M-F

8:30 AM – 12:00 PM

1:00 PM – 4:30 PM

Legal Self-Help Center of Muskegon County

The Legal Self-Help Center of Muskegon County is a place where people can get help with simple legal problems. Visitors can use computers to find legal self-help tools and referrals on MichiganLegalHelp.org. All resources on the website and help from Self-Help Center staff are free.



Legal Self-Help Center of Muskegon County | Michigan Legal Help
<https://michiganlegalhelp.org/self-help-centers/legal-self-help-center-of-muskegon-county>

University Of Michigan Law School Civil-Criminal Litigation Clinic

University of Michigan Law School Civil-Criminal Litigation Clinic provides free legal representation to people who cannot afford to hire an attorney. Clients are represented by law student-attorneys working under the supervision of professors who are licensed attorneys.

The clinic handles criminal misdemeanor cases and a wide variety of civil cases, such as landlord-tenant disputes, prisoners' civil rights, discrimination, political asylum, torts, debt collection defense, public benefits claims, insurance, and more.

● Am I Eligible?

University of Michigan Law School Civil-Criminal Litigation Clinic provides free legal representation to people who cannot afford to hire an attorney. Potential clients must call to determine their eligibility.

● How Do I Apply For Help?

University of Michigan Law School Civil-Criminal Litigation Clinic can be reached at:



734-763-4319

If you have a court case during the intake period and want to see if you are eligible for assistance, you can call their offices or email them at:



mclp@umich.edu



More information about the clinic can be found here:

<https://michigan.law.umich.edu/academics/experiential-learning/clinics>

Every Woman's Place

Every Woman's Place strengthens families in Muskegon County and provides services for victims and survivors of domestic violence, sexual assault, and sex trafficking

● How Do I Get Help?



More information about services can be found on their website:
<https://everywomansplace.org/>



Need to talk right now, please call our 24 hour Helpline at:

231-722-3333



Text Us:

Text hours: 9:00 am to 5:00 pm weekdays

231-468-6060



Online Chat:

Chat hours: 9:00 am to 5:00 pm weekdays

[Start Chat Now](#)

HELPFUL HINTS

Child Support

Four organizations are involved with child support. **The Michigan Department of Health and Human Services, Office of Child Support** is the connection between public assistance and child support.

Call them when you're ready to start a case.

The Prosecuting Attorney helps with deciding a child support court order and legal fatherhood.

Work with them to have a say in what happens. **The Michigan State Disbursement Unit** receives and sends child support payments. Contact them when you have questions about payments. **Friend of the Court** reviews and monitors your court order. Call them whenever something changes in your life or when you have questions about parenting time.



You can apply for child support or manage your case on the MiChildSupport website here:

<https://micase.state.mi.us/micaseapp/public/home.html>

Immigration

Michigan Immigrant Rights Center is a legal resource center for Michigan's immigrant communities. Legal services are provided in the following areas: unaccompanied children; farmworker and immigrant worker rights; naturalization and the Detroit New Americans Campaign; and pro bono work in the areas of domestic abuse and trafficking.



more information can be found here:
<https://michiganimmigrant.org/contact-info>

OR



Michigan Immigrant Rights Center can be reached at:

616-827-4080

Muskegon County's Prosecutor's Office

The Muskegon County's Prosecutor's Office offers services that include personal protection orders, information on testifying, and access to offender registry.



To request assistance, go to:
<https://co.muskegon.mi.us/1708/Prosecutor>

Michigan Legal Help

Michigan Legal Help is a website-based resource that provides help to people who have to handle simple civil legal problems without a lawyer. The website provides articles to learn about specific areas of the law and toolkits to help anyone represent themselves in court. Self-help tools are available for the following topics: family; personal safety; housing; money and debt; public assistance; income tax; crime, traffic, and ID; employment, wills and life planning, education, immigration, and voting and civil rights. It also provides information on what going to court looks like, how to find a lawyer, self-help centers, community services, and courts and agencies. Michigan Legal Help is all online.



Go to:

<https://michiganlegalhelp.org>

To find self-help tools, information on organizations and courts, and to apply for legal services by clicking on the “Start Here: Guide to Legal Help”.

Review the following tips to prepare to go to court.

The main points are:

- Call the court ahead of time or look at its website to learn about its security rules. Expect to go through a metal detector and have your items scanned/searched. Many courts will not allow you to bring in your cell phone.
- Arrive early.
- The Court Clerk's office is where the files are kept and you may need to pay a filing fee. You can ask the court to waive the fee if you can't afford it. The clerk cannot help you fill out any forms.
- Be prepared to have your hearing on your hearing date, but you might have to come back on another day based on the judge's schedule.
- Dress neatly, as if you were going on a job interview.
- Turn off your phone (if allowed to have it) and don't chew gum.
- Make sure you are in the right place by checking the list of cases outside the courtroom and check in with the judge's clerk.
- Keep your paperwork (if any) organized.



TRANSPORTATION



Page 134 Muskegon Area Transit System – MATS

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PROGRAMS AVAILABLE

Muskegon Area Transit System – MATS

The Muskegon Area Transit System (MATS) is the primary provider of mass transportation in Muskegon County, Michigan. Service is provided from Monday through Friday along seven fixed routes in the Muskegon Metro area. MATS ADA Complementary Paratransit Service provides pre-scheduled, curb-to-curb demand response service for those with an ADA certified disability. For ADA eligibility, passengers must apply each year.



Bus Services Hours:

7 am – 5:50 pm, M-F, Closed Sat & Sun

To find information about Routes/Schedule – go to Schedules - Muskegon Area Transit System

https://matsbus.com/routes_schedules/

Reduced Fare

The Reduced Fare is available to seniors (age 65 and over) and persons with disabilities with a valid MATS Reduced Fare Card. Seniors may be asked to show proof of age and are encouraged to apply for a [MATS Reduced Fare Photo ID](#).



Bus Services Hours:

7 am – 5:50 pm, M-F, Closed Sat & Sun

To find information about Routes/Schedule – go to Schedules - Muskegon Area Transit System

https://matsbus.com/routes_schedules/

Am I Eligible?

- Persons with disabilities and Medicare cardholders must show a MATS Reduced Fare Card as proof of eligibility. For more information on reduced fares, contact Customer Care at 231-724-6420.

Go2

Go2 is the Muskegon metro area's on-demand transportation service. When you're ready to go, book a shared ride straight from your phone and get picked up in a sleek, comfortable vehicle. Commute, explore the sights, or get just about anywhere you need without breaking the bank



Go2 by MATS | On Demand Public Transit in Muskegon, MI
<https://city.ridewithvia.com/go2-muskegon>



For more information go to: Home - Muskegon Area Transit System
<https://matsbus.com/>



Contact Us

231-724-6420



contact@matsbus.com

Non-Emergency Medicaid Transportation (NEMT)

- **Non-Emergency Medicaid Transportation (NEMT):** States must ensure Medicaid enrollees have transportation to and from medical appointments. Services that meet this requirement are referred to as NEMT. The client calls the company and the company verifies that the client is eligible for NEMT services, based on state or health plan records. The company then schedules transportation for the client.

Am I Eligible?

- **Eligibility for NEMT and Medicaid** benefits require that the applicant meet certain qualifications such as no driver's license or working vehicle, not able to travel alone, or having a cognitive or physical limitation. Contact your Medicaid Health Plan (MHP) for specific details and transportation help.

AgeWell Services offers the Senior Medical Transportation program which provides non-emergency medical transportation rides throughout Muskegon County in West Michigan.

Eligibility Requirements

- Muskegon County resident
- 60 years or older
- Annual income must be 150% of the poverty level or less

Cost

Although donations are always welcome, there is no cost to utilize the program.

How Do I Apply?

- Medicaid beneficiaries who need transportation should be referred to their Medicaid health plan (Blue Cross, Meridian, etc) if they are enrolled in one. If the beneficiary is not enrolled in a health plan, or if the transportation is for a service that is not covered by the health plan, the beneficiary should call a fee-for-service broker to arrange transportation. AgeWell Services provides no cost, door-to-door, non-emergency medical transportation.



Senior Medical Transportation - AgeWell Services
<https://agewellservices.org/senior-transportation/>



Please call

231-726-7090 for more information.

The service operates Monday – Friday from 8 am – 3:45 pm.

● The Veterans Transportation Service (VTS)

Provides transportation to veterans who require assistance traveling to and from VA healthcare facilities and authorized non-VA healthcare appointments. VTS partners with service providers in local communities to provide transportation.

Am I eligible?

Veterans requiring assistance travelling to and from VA-authorized appointments are eligible for VA health care benefits and transportation through the VTS program based on availability and guidelines in place at their local facility. Each local VA-authorized facility has ridership guidelines based on their capabilities.

How do I apply?

Contact your local VA health service provider to ask about VTS.



Learn more about the VTS program:

<https://www.va.gov/HEALTHBENEFITS/vtp/map.asp>

ADDITIONAL RESOURCES AND ADVOCACY

Muskegon Area Transit System offers information on Tips for Riding, Rules for Riding, Bikes, Workshops, ADA Information and Title VI Information.



Click here to learn more: About MATS - Muskegon Area Transit System
<https://matsbus.com/about-mats/>

WHERE DOES THE MONEY COME FROM?

MATS currently receives no general fund revenue from the county, instead operating on state and federal grants, municipal contributions and fares.

NEMT has two major funding sources: Medicaid funds paid out through MDHHS, and health plan providers who provide funds through direct contracts.

VTS and the VA are funded through the Military Construction, Veterans Affairs, and Related Agencies (MILCON-VA) appropriations bill.



UTILITIES



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State Of Michigan
Programs**

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Advocacy**

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Come From?**

PROGRAMS AVAILABLE

STATE OF MICHIGAN PROGRAMS

- **State Emergency Relief (SER)** is a program that provides money for energy-related expenses such as heating fuel, electricity, and home repairs. Payments of up to \$450-\$850 maximum are made once per year to eligible households.
- **The Home Heating Credit** is a way the State of Michigan helps pay some of the heating expenses of homeowners and renters. The Michigan Department of Treasury determines eligibility and makes payments.

Am I Eligible?

- **State Emergency Relief (SER):** To be eligible for state funds, your income must be less than 150% of the poverty level, or an amount equal to 60% of the State median Income. You may be asked to provide a copy of your lease if the utilities are in your landlord's name.



For the most detailed and up-to-date eligibility and poverty level information, you can visit:
<https://www.acf.hhs.gov/ocs/grant-funding/liheap-service-eligibility-guidelines>

- **Home Heating Credit:** You may qualify for a home heating tax credit if all of the following apply:
 - You owned or rented (and lived in) a Michigan home
 - You were **NOT** a full-time student who was claimed as a dependent on another person's tax return
 - You did **NOT** live in college or university operated housing for the entire year
 - You did **NOT** live in a licensed care facility for the entire year
 - And your income was within the program year's limits

- For some renters whose heat is included in their rent, receiving a Home Heating Credit of more than \$20 in the current month or in any of the previous 12 months might increase their amount of food assistance. Inform your MDHHS caseworker that you received a Home Heating Credit to see if this applies to you.

How Do I Apply?

Apply for SER through MI Bridges. See the Michigan Department of Health and Human Services chapter for more information. If approved, the funds are applied directly to your utility account. How much you receive is based on income, household size, and other related factors. You can receive assistance once per fiscal year (Oct-Sept) for both gas and electric. Please note: if you haven't made any payments on your account, they may require you to pay a portion of the bill (called a co-payment) from your own funds.



To apply for the Home Heating Credit, visit the Michigan Department of Treasury website: www.michigan.gov/treasury

*Enter "Home Heating Credit" in the search box, or pick up a paper copy of form MI-1040CR-7 at a public library, post office, or MDHHS office.

You can also call the
Department of Treasury at



CALL:

517-636-4486

*You must file the form by September 30th.

UTILITY COMPANY PROGRAMS

Utility companies including DTE and Consumers Energy work with government agencies and community organizations to provide payment assistance options to low-income residents, active military members, and seniors. These include:

- **Shutoff Protection Plan (SPP):** This program helps people pay their overdue payments by splitting up the balance and adding it to future monthly bills to create a new monthly payment. This program can help customers from having their energy services from being cut off.
- **Active Military Protection:** Shutoff protection for active military members and their spouses. Protection is available for up to 90 days and customers can apply for extensions.
- **Payment Plans:** You can work with your utilities provider to make affordable payments, adjust due dates, and more.
- **Medical Emergencies:** Shutoff protection for up to 21 days is available to people who have had a medical emergency.
- **Critical Care:** Shutoff protection is given where a household member has home medical equipment or life-support system that would be life-threatening if shut off.

They also have their own programs.

- **DTE:**
 - **Winter Protection Plan (WPP):** This program is designed to prevent service shut off and high energy bills during the winter for low-income customers and seniors.
 - **Low Income Self-Sufficiency Plan (LSP):** This program allows customers to make affordable monthly payments based on income. The remaining portion of the bill is paid monthly with energy assistance funds.

● Consumers Energy:

- **Consumers Affordable Resource for Energy (CARE):** A two-year affordable payment plan where part of the monthly bill will be paid by the program and any past due balance at the time of enrollment will be gradually forgiven as a reward for on-time payments.
- **Winter Protection Plan:** Seasonal protection from disconnection.
- **Electric Senior Citizens Bill Credits:** Helps with electric bills by offering a monthly credit of \$3.75 to your bill.
- **Natural Gas Income Assistance:** Customers can receive a monthly credit of \$12.60 on their gas bill (\$151.20 for the year).

Am I Eligible?

● Both DTE and Consumers Energy:

- **Shutoff Protection Plan:** Enrollment is available to low-income customers and senior citizens year-round.
- **Active Military Protection:** Available to customers or their spouses who are called to full-time active military duty during a national or state emergency or war.
- **Payment Agreements:** Available to all customers.
- **Medical Emergencies:** You must provide a completed Medical Certification Form from a doctor. The form is available on their websites.
- **Critical Care** also requires a Medical Certification form. Re-certification is required each year.

● DTE only:

- **Winter Protection Plan:** Enrollment is available to customers at or below 200% of the federal poverty level and all seniors age 62 and up.

➤ **Low Income Self Sufficiency Plan (LSP):** Customers must be approved for SER. The customer's income must be equal to or less than 150% of the Federal Poverty Level Guidelines (FPL). Energy consumption (electric and gas) over the last 12 months must not exceed the average annual usage for a residential customer. Customer must be behind in payments. New customers applying for LSP cannot owe more than \$3,000.

● Consumers Energy only:

➤ **Consumers Energy CARE:** Customers must receive an energy-related SER. The total account balance must be less than \$4,000 and there must not be unaddressed theft, fraud, or bankruptcy on the account.

➤ **Winter Protection Plan:** Available for seniors.

➤ **Electric Senior Citizen Bill Credits:** Qualifying customers must meet age requirements and be the head of the household.

➤ **Electric Income Assistance:** Customers must receive SER or Home Heating Credit and apply every year. Those eligible for the Electric Income Assistance Credit will no longer receive the Electric Senior Citizen Credit.

➤ **Natural Gas Income Assistance:** Customers must receive SER or Home Heating Credit and apply every year.

How Do I Apply?

● DTE:



Search for the programs listed in the eligibility section by visiting:
<https://www.dteenergy.com/>

If you are behind on your energy bill, AND before your service is going to be shut off, call:



800-477-4747

They will work with you to set up a payment plan or let you know of any assistance programs and how to apply.

● Consumers Energy:



To view available programs, visit:

<https://www.consumersenergy.com/residential/account-and-billing/billing-and-payment/payment-assistance/longer-term-assistance>

OR

To determine eligibility and enroll, call:



800-477-5050

Call 211 to determine which community organizations currently have utilities funds available. Organizations that typically have these funds in Muskegon County include Catholic Charities, Mid Michigan Community Action and Muskegon County Salvation Army.

Am I Eligible?

You must have an approved SER from the MDHHS to receive assistance from a community organization. Contact the non-profit agency directly to determine any additional eligibility rules. Contact information can be found below.

How Do I Apply?

Each community organization determines their own eligibility criteria, maximum amount of assistance, and how often you are able to receive assistance.

HELPFUL HINTS

Take action as soon as you know you are unable to pay your bill. Contact your utility provider immediately if you are unable to pay your bill. Most will have resources and programs available to help manage your account. Agencies receive a high volume of calls and it may take several weeks to obtain an appointment.

Collect all the documents you need to take to your appointment, such as I.D., social security card, proof of income, and/or copy of utility bill. Your application might not be processed if all the requested documentation is not provided.

Utility accounts are tied to your social security number and can impact your credit.

The need for assistance is typically much greater than the funding available.

Applicants might be required to take an energy education class to receive funds.

Weatherization can help reduce your energy costs. Check with your utility provider or the non-profit agencies listed above about things you can do to lower your energy costs or ways that you can improve your home. They may have some money to help you make these changes to your home.

ADDITIONAL RESOURCES AND ADVOCACY

The mission of the Michigan Public Service Commission is to protect the public by ensuring safe, reliable, and accessible energy and telecommunications services at reasonable rates for Michigan's residents. Consumers can get support and resources concerning their utilities. Commission staff are available to provide information to utility customers and respond to complaints regarding billing and service issues.



Find out more information at:
<http://michigan.gov/mpsc/>

WHERE DOES THE MONEY COME FROM?

The federal government provides funding through a program called Low Income Home Energy Assistance Program (LIHEAP) to the Michigan Department of Health and Human Services (MDHHS) and then directly to consumers through MI Bridges (called SER) and community organizations.

Additional sources of funding are available from donations made to non-profit and faith-based organizations, and through utility companies such as DTE and Consumers Energy.

DISCLAIMER:

The information provided is for general information purposes only. The information was gathered in good faith from various organizations and resource experts. The National Kidney Foundation of Michigan (NKFM) makes no representations or warranties of any kind, express or implied, about the completeness, accuracy, reliability, suitability or availability with respect to the information, resources, or services for any purpose. Any reliance you place on such information is therefore strictly at your own risk and in no event will NKFM be liable for grievances of any kind in connection with the use of this information.

Questions or comments on any information provided can be addressed by contacting:

INFO@NKFM.ORG

Please use the subject line Resource Book Feedback.

APPENDICES



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Unemployment Benefits

Page **156** Community Mental Health
Provider

Page **157** Community Health Clinics/
FQHCS

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HOW TO FIND GOODS

The Freecycle Network We are a grassroots & entirely nonprofit movement of people who are giving and getting stuff for free in their own Towns. It's all about reuse and keeping good stuff out of landfills. Membership is free. And now you can also set up your own, smaller personal Friends Circle for gifting and lending of items with just your friends!

To find a town near you go to:



Freecycle:

<https://www.freecycle.org/find-towns>

Thrift Stores are stores that sell secondhand or donated items, typically to raise funds for a charitable institution. Examples in Muskegon County include A.bargains More For Less, DIBS! ON Resale, Goodwill Store and Donation Center, Heaven Can Wait Retail Resale Store, Muskegon Rescue Mission Thrift Store, New 2 You Consignment Shop, and Puzzle's Oddities And Ends

HOW TO APPLY FOR UNEMPLOYMENT BENEFITS

If you become unemployed, you may qualify for unemployment insurance benefits. These benefits are intended to provide temporary income as you seek new employment or have been laid off. A claim for unemployment benefits begins the first week you are laid off. **The amount of time to file a claim is 14 days from layoff.**

There are two ways to file a new claim or reopen an existing claim:

Faster And Preferred Method:



To create an account, visit:

<https://milogin.michigan.gov/uiseure/selfservice/anonymous/register?kv=6fdZ7Sw3vyu3nDPkFahL4w%3d%3d>

Apply for benefits by clicking the **“For Employee”** link on the designated day of your last name. Please note, website load times can be slow. Click a link once, and if necessary, wait for the response without clicking again.

Apply online during non-peak hours, 8 p.m. to 8 a.m. The 24-hour website operates faster when fewer people are on the site.

To Apply By Phone:



Call:

866-500-0017

*Mondays are normally the busiest day of the week.



TTY service is available at:

866-366-0004

● Information Needed to File a Claim:

- Your Social Security Card.
- Your state issued driver's license or ID card number or your MARVIN PIN (if you have one).
- The names and addresses of employers you worked for during the past 18 months along with your quarterly gross earnings.
- The first/last date of employment with each employer.
- Most recent employer's Federal Employer ID number (FEIN) and Employer Account Number (EAN). Depending on your situation, knowing the account number may speed up the processing of your claim.
- If you are not a U.S. Citizen or national, you will need your Alien Registration card and the expiration date of your work authorization.

● Bi-Weekly Certifications:

You must certify your eligibility every two weeks to receive payment. The preferred method of certifying is online, although phone certification is also available.



Visit online:

www.michigan.gov/uia



Sign into MILogin to access your MiWAM account. Your online account is accessible seven days a week, 24 hours a day.



866-638-3993



**Monday-Friday
8am - 4:30pm**

● Information Needed to File a Claim:

Typically, you must be available for work and actively seeking employment to qualify. You must be ready, willing, available, and able to work, and you may be required to report on your job search activities. For the most up to date information on requirements see the resources below.

● Two ways to receive benefits, choose either:



Debit card



Direct deposit to your bank account

● Resources to help you get started:



Need help walking through the application process? Take a moment to review these video tutorials.



“I Applied For Benefits. Now What?”

https://www.youtube.com/watch?v=ic_jyiPLFk8



<https://www.youtube.com/>

[results?search_query=michigan+unemployment&sp=mAEB](https://www.youtube.com/results?search_query=michigan+unemployment&sp=mAEB)



MiWAM Toolkit for Claimants, step-by-step instructions for creating your account



[MiWAM toolkit for Claimants](#)



Fact Sheet 160 - Claiming Unemployment Benefits in Michigan



<https://www.michigan.gov/leo/bureaus-agencies/uia/tools/fact-sheets/claiming-ui-benefits-in-michigan>

COMMUNITY MENTAL HEALTH PROVIDER

HealthWest



<https://healthwest.net/>



General Inquires & Information

231-724-1111

COMMUNITY HEALTH CLINICS/FQHCS

Hackley Community Health

Provides Medical, Dental, OB & Women's Health, Teen Health Centers, Pharmacy, Mental Health, and Mobile services.



Locations – Multiple clinics in Muskegon. Go to this link for locations:
Muskegon Community Health Services | Hackley Community Care
<https://www.hackleycommunitycare.org/services/>



All Locations

231-731-1335

Muskegon Family Care Primary

Muskegon Family Care Primary medical care services are provided for people of all ages, accepting Medicare, all types of Medicaid, private insurance and uninsured. Provides Medical, Dental, Behavioral, Maternal Infant Health, and Pharmacy services.



Muskegon Family Care – We Care Because ...YOU MATTER!
<https://mfc-health.org/>



231-739-9315

Free Clinic

Mission for Area People

FREE medical clinic to uninsured and underinsured residents of Muskegon County.



Free Medical Clinic | Missionforarepeople

<https://www.missionforareapeople.org/free-medical-clinic>



231-733-9672



2500 Jefferson St, Muskegon Heights in the lower-level Client Services area

MDHHS MUSKEGON COUNTY OFFICE

MDHHS Muskegon County Office	P.O. Box 4290 2700 Baker Street Muskegon Heights, MI 49444	231-733-3700 Children's & Adult Protective Services 855-444-3911
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FEDERAL POVERTY LEVEL GUIDELINES

The federal poverty level is a measure of income issued every year by the Department of Health and Human Services (HHS). Federal poverty levels are used to determine your eligibility for certain programs and benefits, including savings on Marketplace health insurance, and Medicaid and CHIP.

Poverty level is determined by household income and size. The more people in your household, the higher the threshold. Certain federal agencies and programs use percentage multiples of the federal poverty level to define income limits and to set eligibility criteria for the household. It's important to note that different income levels might apply to specific programs and may change. Always ask the program representative to explain this information if you have questions.



https://newmibridges.michigan.gov/s/isd-landing-page?language=en_US

ABOUT THE NKFM



The Mission of the National Kidney Foundation of Michigan is to prevent kidney disease and improve the quality of life for those living with it. Because 64% of kidney failure is caused by diabetes or high blood pressure, we must also focus on its root causes.

NKFM provides the following programs and services:

While it's true that we are fighting kidney disease, this fight is not a single disease fight. Hence, we have a broad array of programs which are focused on addressing obesity, diabetes and hypertension to get at the "root" of the problem. Over the last 60 years of serving the people of Michigan, we've seen the power of prevention and it's our top priority.

- Peer Mentors helps empower people to move forward with their lives after being diagnosed with kidney disease.
- The Bob Meyer/Luann Scheppelman Eib Emergency Fund provides a one-time help of up to \$200 for the urgent needs of people with kidney disease.
- CKD Intern Program provides a paid internship within an NKFM office (2-8 hours a week) for people living with chronic kidney disease.
- Kidney PATH provides a supportive environment to help people with kidney disease learn how to manage every day activities and control symptoms to maintain kidney health.
- The Big Ask, Big Give is a free 4-hour workshop to help individuals waiting for a kidney transplant, and their family/friends, find a living kidney donor, learn about living donor kidney transplant, and tell their story.

- Personal Action Toward Health (PATH) helps adults to navigate the health care system and manage chronic conditions. Specific programs include:
 - > Powerful Tools for Caregivers
 - > Chronic Pain PATH
 - > Diabetes PATH
 - > Chronic Disease PATH (English and Spanish)
 - > Hypertension Control,
 - > Better Choices, Better Health (100% online)
- Enhance[®]Fitness is a physical activity class for those with chronic conditions.
- Diabetes Self Management Education Support (DSMES) teaches people with diabetes the skills to manage their condition and prevent complications.
- Diabetes Prevention Program is a CDC-certified year long lifestyle change program that brings the proven success of the national diabetes prevention program trial to people in Michigan.
- Walk with Ease provides information on physical activity and is proven to reduce the pain of arthritis and improve overall health.
- A Matter of Balance (MOB) is designed to reduce the fear of falling and increase activity levels and balance in older adults.
- Cooking Matters At The Store (CMATS) is a grocery store tour that provides information for participants on how to purchase budget friendly and healthy foods, read and compare nutrition labels, and understand unit prices.
- Regie's Rainbow Adventure[®] teaches preschool age children healthy living through a storybook hero named Regie.
- PE-Nut (Physical Education and Nutrition) motivates youth and parents to be physically active and eat healthier by presenting simple, consistent nutrition and physical activity messages to elementary age children.
- WISEWOMAN provides free health screenings and coaching to help eligible adults make small, healthy changes in their lives.

- Kids Camp provides children with kidney disease a summer camp adventure under the supervision of renal healthcare staff who see to their medical needs.
- Nutrition And Physical activity Self-Assessment for Child Care (NAPSACC) is an intervention for early childhood educational settings that is aimed at improving nutrition and physical activity environments, policies and practices through self-assessment and targeted technical assistance.
- Healthy Schools, Healthy Communities teaches preschool age children and their families to eat better and move more. Students get to practice what they learn in school, at home, and in their community.

To learn more, please visit: www.nkfm.org



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