



MONTHLY NEWSLETTER

June 2019



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Is moving in your future? Tips to relieve the stress of finding affordable housing.

Affordable housing is a concern of many employees we work with. Whether it's moving into your own place, closer to work, changes in landlords, roommates or the cost; it can be challenging and stressful. According to the U.S Census in 2007, the average person moves 11.7 times in their lifetime. Below are some helpful steps to take as you start the moving process.

First, you need to know your budget. If you have not created a monthly budget, you need to. This will help you know what you can and cannot afford when looking for a place. Be sure to exclude expenses that you may not have once you move and include others you may incur when moving into a new place. Once you have your budget and know what you can afford it's time to look for a new place. Websites can be useful tools for leads including forrent.com, roommates.com, realtor.com, forsalebyowner.com and sometimes listings are posted on social media.

Researching the property information, company or owners and neighborhood is beneficial. Scheduling a time to look at the property before applying or submitting paperwork is a good way to decide if it meets your needs. Be sure to take someone with you when looking at properties. Don't go alone for safety precautions. Many properties require applications and an application fee, so be sure to ask questions before submitting and paying. Get a receipt immediately when making any payment. Common questions: how much rent/mortgage is, what do property taxes run, how much is needed for a down payment, are any utilities included (gas, electric, water, trash removal, lawn maintenance, snow removal), is there a credit and/or a background check needed. Are there any other fees or dues monthly or annually (maintenance or association fees)? Gathering this information could save you lots of time and money on whether to apply.

If you are having difficulty searching for affordable housing or trouble starting the process, feel free to contact us. We can work through the steps and help with researching housing to provide any other resources that could benefit you. ~Savannah and Jennifer

139

**Employees Served
in May**

365

**Services Provided
in May**

Participating Employers

- ❖ Lake Trust Credit Union
- ❖ GKI Foods
- ❖ Thai Summit
- ❖ Brighton NC Machine
- ❖ TG Fluid System
- ❖ March Coatings
- ❖ Novares
- ❖ Work Skills Corporation



Visit <https://www.mwse.org/livingston-brn/> to learn more!

Michigan Works! Southeast is an Equal Opportunity Employer/Program | Auxiliary aids and other accommodations are available upon request to individuals with disabilities | Supported by the State of Michigan | Paid for with State / Federal Funds | Proud Partner of the American Job Center Network | Toll-free telephone number 1-800-285-WORK (9675) | TTY: 7-1-1



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Network in Action

Loan helps employees:

When talking with a coach many programs are reviewed to see what could be beneficial. Sometimes an employee needs just a small boost to get through an unexpected expense or to help build credit. LRN partners with Lake Trust CU to provide a small loan program that includes a savings aspect to those that qualify. An employee had some unexpected car repairs in 2018 and was approved to take a loan for the repairs. Fast forward 1 year later, the loan was paid in full and employee decided to take another loan to continue to build credit. The employee was able to sell the original car, use the new loan and some of the savings they acquired to purchase a vehicle that was 10 years newer and more reliable. Other employees have referred to the loan process as "fun" and "so easy to work with, I moved all my accounts to the Credit Union." See a Success Coach for more information and qualifications.

Upcoming Events

Friday's from 4pm-6pm and Saturday's 8am-11am - Bountiful Harvest, Brighton Community Center, 555 Brighton St. Brighton MI 48116. Warm meal, food pantry and clothing available.

June 19, 2019 – Raining Money- 5-6pm Elga Credit Union 2303 Center road Burton MI. tips for saving for the unexpected.

June 22, 2019 – Livingston Co. Reality Tour- parents and children 10+ 10am-2pm EMS Building 1911 Tooley Rd Howell 48843. Reality based prevention & family coping skills, with dramatic presentation of choices & consequences of Teen on drugs. Includes Q and A. www.realitytour.org

July 12, 2019- Nutrition in the Treehouse: 2:30-3:30pm For-Mar Nature Preserve 2142 N. Genesee Rd Burton 48509. Free, no registration is required. For all ages.

July 10, 2019- All around Computer Help: 3-4:30pm Croomaine Library, Hartland MI. Job/web search, email, apps, word, etc.

July 22, 2019- Medicare questions: 5-8pm Croomaine Library, Hartland MI call 810-632-5200 Ext. 104 for confidential appt.

July 22 and 23 – Homebuyer Education: 6-9pm OLHSA 2600 E. Grand River Howell 48843. Register at www.olhsa.org/events or contact Tammy @ 517-546-8500 ext: 4104

August 12, 2019 – Improve your Credit: 6-8:30pm OLSHA 2600 E. Grand River Howell 48843. Register at www.olhsa.org/events or call Tammy @ 517-546-8500 ext:4104

August 24, 2019 – Household Hazardous Waste Collection: 9am-noon. Send email at www.livgov.com/dpw or call 517-546-9606 to schedule and appt for drop off.

Summer lunch bunch Program: Free meals and activities for children and families- visit www.SalvationArmyLivingston.org
Tuesday's June 18 - August 13 - 2/42 Church Brighton MI. 11:30am and - Howell Estates Mobile Home clubhouse 11:15am
Wednesday's June 19 – August 14 - Fowlerville Library 11:15am and -Challenger Elementary Howell MI 5:45pm
Thursday's June 20 – August 15 - Hartand Meadow's Mobile Home at the Clubhouse 11:15am

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