

### Behind on Rent? Get Federal Funds for Relief!

With the **Federal Eviction Moratorium** only in effect in some counties until October, funds are still available for rental assistance. According to the U.S. Census Bureau's Household Pulse Survey, in June, approximately 1.2 million households reported being very likely to face eviction in the next two months. Money is available in every state to help renters at risk – and the urgency has never been greater. Contact your success coach for eligibility. Your assistance could include past due and 'upcoming rent along with past due utilities. Don't miss out on this opportunity to catch up, then get ahead!



**Employee success!** A young mother from ERN® member company, *Graceworks*, recently reached out to me because she was behind in rent," said success coach, Mika-Hanson Edwards of Ohio's *Soaring to Success ERN*. With a high-risk pregnancy, she was not able to work as many hours which led to a lower salary. I assisted her in completing a Covid Emergency Rental Assistance (CERA) application. She got approved for July and August rental payments. She'll be able to have her baby and not worry about rent for her first month home. Additionally, we were able to create a budget for the future." Mika (*pictured above*) shows one of the tools she uses from the Consumer Financial Protection Bureau to help employees get back on track.

**COVID  
EMERGENCY  
RENTAL  
ASSISTANCE**



**Contacting my success coach  
was the best thing I have done  
since working with this company!"**  
- *Graceworks employee*

**Need mortgage assistance?** If you are behind on your mortgage, there may be local community organizations with funds to help you catch up. Also, stay tuned! The American Rescue Plan Act provides up to \$9.961 billion for homeowner relief. States are expected to allocate funds beginning Fall 2021. Looking to get by until you can apply? Your success coach can review your budget and offer cost saving tips in the meantime.

### Southwest Michigan Employer Resource Network

#### Our goal...

Creating access and resources for employee success at work and in life.

#### Member Companies

- ◆ CLO
- ◆ Edwards Garment
- ◆ Fibre Converters
- ◆ Outerwears
- ◆ Park Village Pines
- ◆ ROI
- ◆ Summit Polymers - Sturgis
- ◆ Summit Polymers - Vicksburg

#### Strategic Partners

- ◆ ERN USA
- ◆ ISK
- ◆ Kalsee Credit Union
- ◆ Michigan Works! Southwest
- ◆ Sturgis Bank & Trust
- ◆ WE Upjohn Institute

**What do you need to succeed?** Think about what is holding you back from financial stability. Your success coach can help create a plan with steps to lead you to your goal. *Sources: Soaring to Success; ERN USA*

**Stephanie Bourne  
Success Coach**

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269-330-0466 (cell)

**CLO (Community Living Options)**

- ◆ Available via phone, text and email

**Edwards Garment**

- ◆ Wednesday: 8:00am-:00pm (1<sup>st</sup>/3<sup>rd</sup>)
- ◆ Wednesday: 1:00pm-5:00pm (2<sup>nd</sup>/4<sup>th</sup>)

**Fibre Converters, Inc.**

- ◆ Thursday 6:30am-10:30am (1<sup>st</sup>/3<sup>rd</sup>)
- ◆ Thursday 12:00pm-4:00pm (2<sup>nd</sup>/4<sup>th</sup>)

**Outerwears/J.A.C. Custom Pouches**

- ◆ Monday: 10am-2:00pm (1<sup>st</sup>/3<sup>rd</sup>)  
(Schoolcraft)
- ◆ Monday: 10:00am-2:00pm (2<sup>nd</sup>/4<sup>th</sup>)  
(Dowagiac)

**Park Village Pines**

- ◆ Wednesday: 8:00am-2:00pm (2<sup>nd</sup>/4<sup>th</sup>)
- ◆ Wednesday: 1:00pm-5:00pm (1<sup>st</sup>/3<sup>rd</sup>)

**ROI (Residential Opportunities, Inc)**

- ◆ Available via phone, text and email

**Summit Polymers - Sturgis**

- ◆ Tuesday: 7:00am-11:00am (1<sup>st</sup>)
- ◆ Tuesday: 12:00pm-4:00pm (4<sup>th</sup>)

**Summit Polymers - Vicksburg**

- ◆ Tuesday: 12:00pm-4:00pm (2<sup>nd</sup>)
- ◆ Tuesday: 7:00am-11:00am (3<sup>rd</sup>)

1<sup>st</sup> 2<sup>nd</sup> 3<sup>rd</sup> 4<sup>th</sup> = week of the month



## Opportunities for First Time Home Buyers

What obstacles are stopping you from owning your first home?

Success coach, Angela Vander Hulst of the *West Michigan ERN*, has been busy connecting *Schupan & Sons, Inc.* employees with resources for first time home buying. Ask your success coach what opportunities are available in your area; here are some examples:

**Homeownership classes.** ICCF offers in-person or remote classes to educate participants on homeowner-ship readiness, credit and budgeting, choosing the right home, fair housing, purchase and closing processes, and more. The certificate earned provides a boost for assuring lenders you are a safe bet for a loan. Along with the class, an Individual Development Account (IDA) is offered - a matched savings account that enables families to save towards the purchase of a home.

**Community and state funds.** The Grand Rapids Homebuyer Assistance Fund offers up to \$7,500 for low- and moderate-income homebuyers. Buyers can use the money for down payment, closing costs, and prepaid expenses. Also, the Michigan State Housing Development Authority (MSHDA) offers a Down Payment Assistance in conjunction with a MSHDA first mortgage, to help homebuyers overcome down payment obstacles and obtain the dream of homeownership.

Sources: WMERN; ERN USA

## Help With Navigating Temporary Disability

One benefit of being an ERN® member employee is the rich learning that comes from the ERN USA national network of employees and success coaches sharing their stories.

**Facing surgery.** A Wesco employee recently found herself in need of surgery with no disability pay due to being hired within the last year. She didn't have much savings and didn't know how she'd get by until her return.



**Reaching out.** The employee contacted her success coach, Greg Borgman of Michigan's *Lakeshore ERN*. The path to success starts with taking that first step of asking for help!

**Determining needs.** Although Greg couldn't help with the circumstances of leave without pay, he could ask questions to understand what bills she would have during her recovery. He discovered that her main expenses were food, utilities, and rent.

**Connecting with resources.** Greg connected the employee to Meijer gift cards and a list of food pantries. She was relieved to find out that she can apply for Covid Emergency Rental Assistance when she falls behind on rent and utilities saying, "Thank you so much! I can't tell you how much this means to me. I finally don't feel so alone." Sources: LERN; ERN USA

