



LAKESHORE
EMPLOYER RESOURCE NETWORK®

Newsletter

APRIL 2021

VOLUME 7 ISSUE 4

Behind on Rent? New Assistance Funds Available

In response to COVID-19 and its economic fallout, many cities and states are creating or expanding rental assistance programs to support individuals and families impacted by the pandemic. Don't miss out - get ahead!



Need Help? Your Success Coach is ready to assist!

The Covid-19 Relief Package: 25 Billion for Rental Assistance

Key Details

- ◆ Funds will be available for 12 months of rent, utilities and late rent with a possible three-month extension.
- ◆ Applications will be for a three-month period, and if at the time of application, the tenant only lists their current month's income they must resubmit the application every three months with updated income information for any additional assistance.
- ◆ There will be no assistance given for future rent unless funding has also been provided to reduce past rent.

Eligible Households

- ◆ One or more individuals within the household has qualified for unemployment or has experienced a significant reduction in household income, incurred significant costs, or experienced other financial hardship due to COVID-19.
- ◆ One or more individuals within the household can demonstrate risk of experiencing homelessness or housing instability, which may include: a past due utility, rent, or eviction notice; unsafe or unhealthy living conditions; or any other evidence determined by the state or local agency processing the application.
- ◆ Households with an Area Median Income (AMI) of 80% or below.

Eviction Suspension Extended

- ◆ On March 29, 2021, the Centers for Disease Control (CDC) released an eviction moratorium order. It protects people from being evicted for not paying their rent if they complete a declaration form and give it to their landlord. This protection lasts until June 30, 2021.

Lakeshore Employer Resource Network

Our Goal

Creating access and resources for employee success at work and in life. We partner with employees who work for:

Member Companies

- ◆ Cooper Standard
- ◆ Eagle Alloy
- ◆ Flex
- ◆ Mobex Global
- ◆ Port City Group
- ◆ Wesco

Strategic Partners

- ◆ AAC Credit Union
- ◆ ERN USA
- ◆ GoodTemps
- ◆ Goodwill Industries of West Michigan
- ◆ United Way of the Lakeshore

Contact your Success Coach to find out how to apply. Get even further ahead:

- ◆ apply for other resources
- ◆ develop a budget
- ◆ create an emergency savings fund
- ◆ pay off debt
- ◆ start saving for long term goals

Sources: ERN USA; Natl. Assoc. of Home Builders

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Due to Covid-19, many ERN member companies have Success Coaches working remotely.

We will resume workplace onsite success coaching when determined by each company. Greg is available to meet by phone or video conferencing.

Cooper Standard

17155 Van Wagoner Rd, Spring Lake

- ◆ Contact for virtual appointment

Eagle Alloy

5142 Evanston Ave, Muskegon

- ◆ Contact for virtual appointment

Flex

323 Skeels St, Coopersville

- ◆ Contact for virtual appointment

Mobex Global

14638 Apple Dr, Fruitport

- ◆ Contact for virtual appointment

Port City Group

1985 E. Laketon Ave, Muskegon

- ◆ Contact for virtual appointment

Wesco

1487 Whitehall Rd, Muskegon

- ◆ Contact for virtual appointment



Use Your Stimulus Wisely to Get Ahead

As great as a vacation sounds, use your windfall to get ahead. The stress relief will feel like a vacation!

Catch up on bills. Getting current on overdue bills can feel relieving. If it still isn't enough to cover your bills, reach out to your landlord, mortgage company and/or utility companies to work out a delay of your payments.

Start an emergency fund. Aim for at least three to six months of living expenses in case you encounter unexpected expenses or a job loss. Most banks and credit unions offer products to save and earn interest.

Crush debt, reduce interest.

Weigh paying off small debt first to get off your plate vs. paying off high interest balances like credit cards.

Refinance your house. With rates around three percent, it's the perfect time to refinance. If you're worried about your credit, it's easier to get a loan through FHA. Use part of your stimulus to bring to closing.

Tune up your vehicle. Get that oil change or tires you've needed for a while. Explore service station coupons and options. For example, Northwest Ohio ERNs partners with Tireman to provide top service at a discounted rate.

Ask for help. Your Success Coach can provide assistance with things like navigating debt discussions with creditors and getting you in touch with partners for special deals.

Source: *EaRNed Success ERN*;
ERN USA

Covid Vaccine Available for Ages 16 and Older

The Coronavirus vaccine is now available at *no cost* for everyone ages 16 and older. Protect family, friends and co-workers with your vaccination. Your community or company may even provide a vaccine incentive or reward.

Vaccine types:

- ◆ The Pfizer vaccine requires two doses three weeks apart; 16 years and older
- ◆ The Moderna vaccine requires two doses to be administered four weeks apart; 18 years and older
- ◆ The Johnson & Johnson is a single dose vaccine; 18 years and older

How to sign up:

- ◆ For Ohio employees, visit: gettheshot.coronavirus.ohio.gov to schedule a vaccination with participating providers
- ◆ For Michigan employees, visit: michigan.gov/covidvaccine to search for sites by county as well as health departments, pharmacies, and stores
- ◆ Your Success Coach can assist in scheduling if needed
- ◆ Ask HR if your company is planning an onsite vaccination event

What to bring to your vaccine appointment:

- ◆ Photo ID, if you have one, to verify your name in the vaccination system
- ◆ Bring your health insurance card, if you have one. Your insurance will be billed at no cost to you. You do not need to be insured to receive the vaccine Sources: *Ohio.gov*;
Michigan.gov

Philosopher's Square

"Spend what is left after saving" - *Warren Buffet*

