Lake Shore Public Schools

Community Resources Guide



"We build successful futures for all - one student at a time."

LAKE SHORE PUBLIC SCHOOLS COMMUNITY RESOURCES GUIDE

Introduction

Lake Shore Public Schools is proud to present the revised "Community Resources Guide".

As a part of the district's commitment to its strategic planning process, the enhanced Community Resource Guide provides valuable information to the community.

Should you have any questions, ideas, or suggestions about the guide, please contact Becky Whitfield by phone, (586) 285-8880, or email at bwhitfield@lsps.org. We value your input and ideas.



"Students First at Lake Shore"

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Child Care and Children's Health

4C is a non-profit childcare resource and referral network serving Macomb and St. Clair counties. The Macomb County Board of Commissioners and Michigan State University Extension administer it.

Website: <u>www.mi4c.org</u>

Email Address: <u>4CR&R@Macombcountymi.gov</u> Phone: 1-866-Childcare (1-866-424-4532)

MI Child is a health insurance program for Michigan's uninsured children.

Phone: 1-888-988-6300

Child Care Expulsion Prevention Program assists childcare providers with difficult children and provides ideas and help for parents who are experiencing issues and concerns with their child(ren).

Phone: (586) 466-6912

Macomb County Community Services Agency provides information about Head Start, Preschool, and

Early Head Start.

Phone: (586) 469-5215

Website: www.co.macomb.mi.us/mccsa/hs.htm

Email: mccsa@libcoop.net

Bridges4Kids is a website that provides resource links to organizations that help families and children.

Childcare, nutrition, activities, and health are a few of the links in this website.

Website: www.bridges4kids.org/counties/Macomb.htm

Macomb County Health Department provides an array of health services to children and families.

Website: www.macombcountymi.gov/publichealth - general information about services Website: www.malph.org/page.cfm/90 - for locations, hours and staff information

Mt. Clemens Phone Number: (586) 469-5235

SCS Phone Number: (586) 466-6956 Warren Phone Number: (586) 573-2210

Other Related Websites

www.aap.orgAmerican Academy of Pediatricswww.nih.govNational Institute of Healthwww.diabets.orgAmerican Diabetes Association

www.hhs.gov US Department of Health and Human Services – Has wellness links

www.michiganstepsup.org Michigan Steps Up

www.cdc.gov Center for Disease Control

Computers/Technology/Media Resources for Parents and Students

www.wiredsafety.org

This is an online safety & help group for parents, educators and kids. The website has links to information about online safety, cyberdating, scams, frauds, gaming, cell phone safety.

www.getnetwise.org

This is a resource to help parents understand Internet safety, spam, security, and privacy. It has frequently asked questions (FAQ's), a glossary of terms, and tools to assist parents in providing safer surfing for children.

www.mediawise.org

This website provides information to help parents make wise choices about appropriate television viewing and media usage. It promotes wise use of the media and helps to maximize media's benefits.

www.macomb-sheriff.com/pages/lawenforcement/mace.htm

The Macomb Area Computer Enforcement (MACE) is a computer crime task force that was created by Sheriff Hackel. The website provides information related to Internet safety. It also provides an avenue to report Internet fraud and abuse.

www.michigancisc.org

Michigan Children's Internet Safety Campaign (MCISC) provides tips and creates public awareness about Internet abuse and misuse. It has an avenue to report Internet abuse and fraud.

www.michigan.gov/msp

Click on: 'Crime Prevention, Safety & Police Service'

Click on: 'Safety'

Click on: 'Internet Safety"

This is a Michigan State Police website that gives valuable information about Internet safety, fraud, and abuse. Resources for families are available on the website and allow the reporting of "CYBER CREEPS".

www.mccarehouse.net

The Care House provides a vast number of services including educational programs to schools to prevent physical and sexual abuse to students who use the Internet.

Phone : (586) 463-0123 Address: Care House

> 131 Market Street Mt. Clemens, MI 48043

Additional Sites for Parents:

www.netfamilynews.org www.safekids.com

www.fasi.org (family on-line safety institute)

www.nsf.org (National Safety Council)

Dental Resources

MEDICAID (Dept of Human Services)	Call 211 fo	The Medicaid HMOs do not provide dental services. Medicaid recipients can use their plastic Medicaid card to go to dentists who take Medicaid. Questions about Medicaid covered services can be answered at 800-642-3195. (The Adult Medical Program does not pay for any dental care).
MACOMB COUNTY HEALTH DEPT Warren (Dental Clinic)	586-465-9152	Provides a full range of high quality dental services (excluding orthodontics & extractions) for low income (under 185% of poverty), Medicaid eligible, or Adult Medical Program eligible Macomb residents age 3 to adult who don't have dental insurance. A very reasonable fee is charged. Please call for an appointment.
TRI-COUNTY DENTAL HEALTH COUNCIL	248-559-7767	Provides information and referral to dentists who accept Medicaid and to dental services for low-income persons in Wayne, Oakland, and Macomb Counties for 1) emergency pain relief (usually extraction & antibiotics) for persons with no/very low income and no dental coverage; 2) the Adult Dental Care Access program for low income (under 185% of poverty) uninsured workers who need extensive treatmentthey pay 8% to 25% of usual fees, based on their income and family size; & 3) the Senior Denture Program for low-income seniors (over 60) in need of complete dentures or relines. They are matched with volunteer dentists who charge 8% to 25% of the usual fees. (the fee difference is an in-kind donation to Tri-County).
DONATED DENTAL SERVICES	800-850-5913	Arranges for donated dental care for low-income elderly (62+) and disabled on a one time only basis. There is a waiting list (was about 2-6 months). Qualified individuals are treated at no cost; however, people who can pay for part of their care may be encouraged to do so, especially when lab work is involved. Medicaid recipients must have a written statement from their dentist recommending treatment for a non-covered service.
DOWNRIVER COMMUNITY SERVICES	586-749-3333 (Dental Clinic)	Has a full range of dental services, & offers a sliding pay scale if no insurance. Located in the New Haven Clinic, 58144 Gratiot Ave (at 26 Mile).
DOWNRIVER COMMUNITY SERVICES	586-749-5173 (Main number)	Will assist with dental emergencies for homeless person who have no insurance, & may make co-pays for other dental programs. Homeless includes shelters, transitional housing, & those doubling up with others.
MACOMB DENTAL SOCIETY	586-677-9178	Provides limited referrals to dentists within the Macomb Dental Society who accept Medicaid.
U of D DENTAL CLINIC	313-494-6700	Offers a full range of dental services at about 25% to 50% less than regular dental offices. First visit is \$35 which includes full mouth dental x-rays.
U of M SCHOOL OF DENTISTRY, Ann Arbor	734-763-6933	Provides a full range of dental services at about 1/3 of private practice rates. Will accept Medicaid. A cleaning is \$34. Each appointment is about 3 hours long
DETROIT RESOURCES	Julie's list	http://julieslist.homestead.com/AdultDentalResources.html gives extensive resources in Detroit and SE Michigan revised by Dan Pfaff 10/1/2009 more lists are at http://macombresources.info

Domestic Violence/Abuse/Crisis (Suicide prevention, Runaway Information, and Youth Intervention)

Turning Point provides information and support to victims of domestic violence, sexual assault, and homelessness. Links to emergency services, events, resources, and other information are included in this website.

24-Hour Crisis Line: (586) 463-6990 Website: www.turningpoint.com

Macomb County Crisis Center has as 24 hour/7days a week telephone hotline to provide counseling and referral services for suicide and other crisis. Referrals are also provided. Counselors work on a volunteer basis. Monthly support groups and workshops are also conducted. SOS - Survivors of Suicide is a program through the Crisis Center

24-Hour Crisis Line: (586) 307-9100

Website: www.macombcountymi.gov/volunteer/center.htm

Yellow Ribbon International Suicide Prevention is a community based organization to help children and adults with suicide prevention and intervention. On-line and phone assistance is available, along with resources for families.

Website: www.yellowribbon.org

Phone: 1-800-273-TALK 1-800-SUICIDE

Family Youth Intervention is a 14-day residential respite program for families/youth in crisis.

Phone: (586) 465-1212

Address: 418 Cass Avenue, Mt. Clemens, MI 48036

National Runaway Switchboard is a resource available to children, teens, parents and families who are dealing with runaway concerns. Teens may call the toll free number if they are thinking about running away from home. On-line and phone assistance is available.

Phone: 1-800-RUNAWAY

Website: www.1800runaway.org

Women's Law is a resource website that provides information and links to legal avenues, personal protection orders, courthouse locations, and other resources for victims of abuse and violence. The website also has links to referrals for low cost legal services and other resources.

Website: www.womenslaw.org/MI/MI_links.htm

The Macomb County Prosecutor's Office offers a website that offers information to help victims, defines violence and the steps to take if assaulted. Links include the Domestic Violence Statute, the meaning of domestic violence, help, and resources available for victims.

Website: www.macombcountymi.gov/prosecutorsoffice/domestic-violence.htm

Making the Right Connection is a MISD-sponsored website offering information to victims. Phone numbers, Personal Protection Order obtainment, and other resources are included on this site.

Website: www.misd.net/connection/domestic.htm

Domestic Violence Safety Plan is a document prepared by the Prosecutor's Office describing resources and steps the victim can take to help ensure their safety.

Website: www.macombcountymi.gov/prosecutorsoffice/pdf/domestic%20violence%20safety%

Michigan Coalition Against Domestic and Sexual Violence supports efforts of local agencies and provides information to victims and their families.

Website: www.ncadv.org Phone: (517) 347-7000

National Hotline: 1-800799-SAFE

Education

St. Clair Shores Public School Districts

Lake Shore Public Schools

Website: www.lakeshoreschools.org

Address: 28850 Harper Avenue, St. Clair Shores, MI 48081

Phone: (586) 285-8480

Superintendent: Christopher Loria

<u>Lakeview Public Schools</u>

Website: www.lakeview.misd.net

Address: 20300 Statler, St. Clair Shores, MI 48081

Phone: (586) 445-4000 Superintendent: Karl Paulson

South Lake Public Schools

Website: www.solake.org

Address: 23101 Stadium Boulevard, St. Clair Shores, MI 48080

Phone: (586) 435-1600

Superintendent: Deborah Thompson

St. Clair Shores Adult and Community Education (Cooperative effort between Lake Shore, Lakeview and

South Lake Public Schools)

Website: www.lakeshoreschools.org (click on Adult Education)
Address: 23055 Masonic Boulevard, St. Clair Shores, MI 48082

Phone: (586) 285-8880 Director: Becky Whitfield

Macomb ISD

Macomb Intermediate School District

Website: www.misd.net

Address: 44001 Garfield Road, Clinton Township, MI 48038

Phone: (586) 228-3300

Superintendent: Michael DeVault

Community College

Macomb Community College

Website: www.macomb.edu

Address: 14500 East 12 Mile, Warren, MI 48088

Phone: (586) 445-7999 President: Dr. James Jacobs

Education (continued)

Universities

Central Michigan University

Mount Pleasant, Michigan Website: www.cmich.edu Phone: (989) 774-4000

Eastern Michigan University

Ypsilanti, Michigan

Website: www.emich.edu
Phone: (734) 487-1849

Michigan State University

East Lansing, MI 48824 Website: www.msu.edu

Phone: (517) 353-1855 (Campus Operator)

Oakland University

Rochester, Michigan

Website: www.oakland.edu Phone: (248) 370-2100

University of Michigan

Ann Arbor, Michigan

Website: www.umich.edu Phone: (734) 764-1817

Dearborn Campus Phone: (313) 593-5000 Flint Campus Phone: (810) 762-3000

Wayne State University

Detroit, Michigan

Website: www.wayne.edu
Phone: (313) 577-2474

(877) WSU-INFO (Toll Free)

Western Michigan University

Kalamazoo, Michigan

Website: www.wmich.edu Phone: (269) 387-1000

Employment Resources

Unemployment Assistance – This website assists workers who have been laid off or otherwise terminated from their employment. There are links to job openings, job search assistance, and an avenue to file for unemployment. The site describes eligibility requirements to obtain unemployment assistance. It has a "Frequently Asked Questions" section for employers and employees.

Website: www.michigan.gov/uia

Michigan Works! Agencies offers services to employers and employees with their employment needs. Employers may post jobs on the website and employees may search the database for employment. Local agency staff assists people in finding gainful employment and discuss possible training options with eligible customers. Seminars and workshops are conducted at the sites, along with individualized help on resume preparation. Employment services are available free of charge.

Website: www.michiganworks.org

www.michiganworks.org/page.cfm/80/

Local Michigan Works! Agency Offices

Mt. Clemens Service Center 75 North River Road Mt. Clemens, MI 48043 (586) 469-7702 Hours: 8am-5pm

Clinton Township Service Center 43630 Hayes Road Clinton Township, MI 48038 (586) 263-1501

Hours: 8am-5pm

Roseville Service Center 15950 12 Mile Road Roseville, MI 48066 (586) 447-9220 Hours: 8am-5pm

Warren Service Center Plaza Shopping Center 27850 VanDyke Warren, MI 48093 (586) 574-2170 Hours:8am-5pm

Employment Junction is a portal website developed for people looking for a new job or resources related to employment, career fairs, business ownership and job banks are a few of the many links on their website. www.employmentjunction.com

Additional Job Search Websites:

www.monster.com www.careerbuilder.com www.jobfactory.com www.careerpath.com www.ajb.dni.com www.snagajob.com www.simplyhired.com www.USAjobs.com www.truecareers.com www.directemployer.com www.alljobsearch.com www.employmentwizrd.com

Financial and Emergency Assistance for Families

Temporary Assistance for Needy Families (TANF) provides cash assistance for families meeting eligibility requirements. Participating in the Work First Program may be a requirement to obtain cash assistance. Website: www.michigan.gov/dhs (Department of Human Services)

Child Day Care Assistance payments are available for child day care services for qualifying families are available when the parent, legal guardian, or substitute parent is unavailable because of employment, education, and/or health/social condition for which treatment is being received.

Emergency Services are available to eligible families who meet income guidelines and eligibility requirements. Services are as follows:

<u>Heat and Utilities</u>: Financial assistance is available to low-income families who meet requirements when heating or electrical service has been or will be shut off.

<u>Home Repairs:</u> Assistance to eligible families with home repair to correct unsafe conditions and restore essential services are available. (e.g., furnaces, septic tanks, hot water heaters)

<u>Relocation Assistance:</u> Money is available for rent, evictions, security deposits, and moving expenses for individuals and families. There are specific eligibility requirement and considerations vary with each case.

Medical Services are available for individuals and families meet certain eligibility criteria. Medical assistance is as follows:

<u>Medicaid</u>: This is health coverage for individuals and families who meet eligibility requirements. Specific coverage varies depending on the program and the applicant's citizenship status. Income and assets are considered.

<u>Healthy Kids:</u> This is a program designed for low-income children (under age 19) and pregnant women, including dental, vision, and mental health services.

<u>Special Disabled Children:</u> This program is available for children receiving SSI benefits. The child must meet the disability definition and criteria.

Prevention Services are available to assist with money problems, a difficult child, anger, isolation, coping, etc.

Food Assistance is available to eligible families.

Dental Services are available to low income children and adults in Macomb County. These include restorative and preventative services. *Dental services are only available at the Warren Health Department Office.*

Local Offices

Mt. Clemens 21885 Dunham Road Mt. Clemens, MI 48043 (586) 469-7700 <u>Warren</u> 27960 Van Dyke Warren, MI 48093 (586) 427-0668

Sterling Heights 44600 Delco Boulevard Sterling Heights, MI 48313 (586) 254-1500

Additional Food Assistance

The Warren Woods Church of the Nazarene provides food assistance for those in need.

Website: www.wwnazarene.org

Address: 14300 13 Mile Road, Warren, MI 48088

Phone: (586) 771-4821

(586) 770-4147 (food distribution)

Lake Shore Presbyterian Church – Outreach provides help with a food pantry and schools

for families in need.

Website: www.lakeshorechurch.com

Address: 27801 Jefferson, St. Clair Shores, MI 48081

Phone: (586) 777-8533

Government Information

City of St. Clair Shores

City Hall

27600 Jefferson

St. Clair Shores, MI 48081

(586) 445-5200

Police Department

27655 Jefferson

St. Clair Shores, MI 48081

Non Emergency (586) 445-5300

Emergency: 911

SCS Library

22500 11 Mile

St. Clair Shores, MI 48081

(586) 771-9020

Parks & Recreation

20000 Stephens

St. Clair Shores, MI 48080

(586) 445-5350

Fire Department

Three Locations

Non Emergency (586) 445-5350

Emergency: 911

Additional city information including events, tax information, assessment, city services and more, can be found

www.stclairshores.net

County of Macomb

Clerk's Office

40 North Main

Mt. Clemens, MI 48043

(586) 469-5205

Register of Deeds

10 North Main

Mt. Clemens, MI 48043

(586) 469-7953

Court Building

40 North Main

Mt. Clemens, MI 48043

(586) 469-5120

Additional information and links about county events, additional governmental resources, register of deeds, and vital records can be found at:

www.macombcountymi.gov

www.macombcountymi.gov/clerksoffice

www.macombcountymi.gov/clerksoffice/registerofdeedsIndex.htm

(Main Page) (Clerk's Office)

(Register of Deeds)

State of Michigan

The State of Michigan website provides information about the state and has links to its many departments. The main website for the State of Michigan is:

www.michigan.gov

Health/Wellness Resources

Mt. Clemens General Hospital offers educational classes in nutrition and fitness. The hospital also offers smoking cessation programs and body fat analysis. A free cardiovascular assessment is available on line.

Website: www.mcgh.org

Phone: (800) 779-7178 - Doctor Connection

St. Joseph Mercy Hospital offers wellness programs related to healthy living and wellness. The hospital offers a variety of support groups, some of which are free.

Website: www.stjoe-macomb.com

Phone: (586) 263-2410

Macomb Community College has a continuing education department that offers wellness and fitness

classes.

Website: www.macomb.cc.mi.us (click on community department)

Phone: (866) 622-6624

Macomb County Health Department offers preventative and personal health services for county residents.

The Health Department offers free cardiovascular screening. Nutrition counseling is also available.

Website: www.macombcountymi.gov/publichealth/index.asp

Phone: (586) 469-5520 (main number)

(586) 412-3387 (cardiovascular screening) (586) 412-3396 (nutrition counseling)

Healthier Macomb Fitness Council works with the Governor's Council on Physical Fitness. This site encourages people to exercise and has resources about fitness and nutrition. The 'Walk Michigan' program is linked to this website.

Website: www.chmonline.org

Additional Health/Wellness Websites

www.mentalhealthscreening.org/screening

www.americanheart.org

www.alam.org www.hhs.gov

www.nns.gov

www.nih.gov

www.eatright.org www.diabetes.org

www.michiganstepsup.org

Screening for Depression American Heart Association American Lung Association

U.S. Department of Health & Human Services

Alcoholics Anonymous National Institute of Health American Dietetic Association American Diabetes Association

Michigan Steps Up

Hospitals (Local)

Henry Ford Health System

Website: www.henryfordhealth.org

Henry Ford Hospital 2799 W. Grand Boulevard Detroit, MI 48234 (313) 916-2600

Henry Ford Macomb Hospital -Clinton Twp 15855 19 Mile Road Clinton Township, MI 48038 (586) 263-2300

Beaumont Hospitals & Medical Centers

Website: www.beaumonthospitals.com

Beaumont Hospital-Royal Oak 3601 west 10 Mile Road Royal Oak, MI 48073 (248) 898-5000

St. Clair Shores Medical Center 27631 Little Mack St. Clair Shores, MI 48081 (586) 443-2900

St. John Health System Website: www.stjohn.org

St. John Hospital 22101 Moross Detroit, MI 48236 (313) 343-4000

St. John Macomb – Oakland Hospital Macomb Center 11800 East 12 Mile Road Warren, MI 48093

Mt. Clemens Regional Medical Center

Website: www.mcgh.org 1000 Harrington Mt. Clemens, MI 48043 (586) 493-8500 Henry Ford Macomb Hospital - Warren 13355 East 10 Mile Warren, MI 48089 (586) 759-7300

Henry Ford Cottage Hospital 159 Kercheval Grosse Pointe Farms, MI 48236 (313) 640-1000

Beaumont Hospital-Troy 44201 Dequindre Troy, MI 48085 (248) 964-5000

<u>Beaumont Hospital – Grosse Pointe</u> 468 Cadieux Grosse Pointe, MI 48236 (313) 343-1000

North Shores Hospital 26755 Ballard Harrison Township, Mi 48045 (586) 465-5501

Hospitals (Emergency Psychiatric and Mental Health)

Havenwyck Hospital

1525 University Drive Auburn Hills, MI 48326

Website: www.psysolutions.com

Phone: (248) 373-9200

(800) 401-2727 (toll free)

Harbor Oaks Hospital

25031 23 Mile Road New Baltimore, MI 48047 Website: www.harboroaks.com

Phone: (586) 725-5777 (800) 537-7924 (toll free)

Kingswood Hospital

10300 West 8 Mile Road Ferndale, MI 48220

Website:www.mhweb.org/oakland/kingswood.htm

Phone (248) 398-3200

Housing Low & Moderate Housing Purchase/Weatherization

Information from:
Macomb County Low & Moderate Income Housing

For housing lists on Adult Foster Care, Assisted Living, Nursing Homes, Respite, & more, contact Sue Meyers, Information & Referral Specialist at the Dept of Senior Services, at 586-469-7977. Search for (or enter listings for) housing at http://www.michiganhousinglocator.com Call 211 for any medical or human service need.

PLEASE SEE CHARTS ON FOLLOWING PAGES FOR ADDITIONAL INFORMATION

				UTILITIES	NUMBER OF		SPECIAL
		APPROX			PERSONS	SENIORS	CONSIDERATIONS
NAME (A DDDECC/DLIONE	LIMITO		DDICEC	INCLUDED			
NAME/ADDRESS/PHONE	UNITS	WAITING	PRICES	PETS	ALLOWED	ONLY?	FOR DISABILITIES
		TIME	* / 0.0 = 1 =	ALLOWED			& COMMENTS
Apple Valley Townhouses	198	1b 3 years	\$630, 715	water	2 per	64 units for	Some market rents,
231 Apple Blossom Way	120 are	2b 10 mos	\$810 or		bedroom	seniors	section 8s, & tax credits
Romeo, MI 48065	section	3 br 2-3 yrs	30% of			(62+)	good credit req'd
586-752-4166	8		income	none			(no bankruptcy/crim ck
Autumn Ridge	250	Srs:1 yr	30% of	water (heat	2 per	there is a	several barrier free units
36300 Dequindre		2 bd 5yrs	adjusted	provided for	bedroom	seniors	
Sterling Heights		3 bd 7-10	gross	seniors only)		only tower	
586-978-7378		yrs	income	no pets			
Autumn Woods Townhouses	286	1 br8 yrs	30% of	water	2 per		apply by appointment
44401 Bridal Lane		2 br 1 yr	adjusted		bedroom		only. Credit checks &
Sterling Heights, 48313		3 br 10 yrs	gross				criminal reference
586-731-8600		not taking apps	income	none			checks are done
Brittany Park Apts	414		\$570-590-	heat, water	2 persons per		1st month's rent +
35255 Brittany Pk Dr		2+ years	\$635	,	bedroom		security @ mos rent to
Harrison Township		-	1 & 2				move in
586-792-2900			bedrooms	cats only			
000 7 /2 2 / 00			only	outs only			
Clemens Tower	288	1-6 months	30% of	for seniors all	2 per	96 units are	some units accessible
50 Church St.	200	for seniors	adjusted	included	bedroom	for seniors	Some drike decession
Mt. Clemens		closed for	gross	small petsOK	bearoom	(62+)	
586-468-1434		others+	income	Small person		(021)	
Clinton Twp Housing	100	Srs: About	30% of	seniors: all	2 per	56 are for	44 units are for families
34947 Village Rd	100	1-1/2 years	adjusted	others: water	bedroom	seniors	44 driits are for farmines
Clinton Twp		2 ½ yrs for	gross	& appliances	bediooiii	age 62+	
586-791-7000		fam 2 bedrm	income	& appliances		age 02+	
Clinton Place Apts	283	Seniors: 1	30% of	water &	2 nor	200 are for	Under 62 & families: 1-10
	203				2 per		
147 N. River Rd		bd 1-6 mos	adjusted	appliances	bedroom	seniors	years. A pre-application
Mt. Clemens		Seniors: 2	gross	pets in high		& disabled	is required
586-468-8415	0.0	bd 6-12 mos	income	rise only			
Clinton Rivers Apts	32	9.8	1 br -\$525	water, a/c	no set limit		
220 Shadyside Drive		no wait list	2 br - \$650				
Mt. Clemens			subsidized w				
586-465-3550			voucher only	none			
Continental Communities	180			None	2 for 1 bedr		Must be employed for 6
3127 Maple		No waiting	\$400-1b		3 for 2 bedr		mos—deposit = 1st mos
Warren, MI			\$475-2b	Dogs up to			rentmost are 1 bdrm
586-757-7412				20lbs or cats			units not for families

	000	41.00	200/ 6	 		1	1
Eastpointe Apts	232	1b: 2-3 yrs	30% of	heat, water,	4 per unit		
39616 Chateau Rouge		2b: 1-2 yrs	adjusted	appliances			
Sterling Heights		not acceptng	gross				
586-939-4090		apps til 1/03	income	none			
Fraser Woods	241	Srs<6 mos	30% of	water		211 units	30 units are for families
17195 Fraser Woods Drive		2 b: 1 ½ yrs	adjusted			are for	12 unit handicapper
Fraser		3 b: closed	gross	small pets for		seniors 62	accessible
586-294-3952			income	seniors		& over	
Lawrence Park	128	62+ 1-3 mos	30% of	water			Families 2 bed = 2 to 3
7000 10 Mile Rd	2beds	disabled=1.5	adjusted				year waiting list
Center Line	&	to 2 yrs	gross				Families 3 bed = closed
586-757-0502	3beds		income	no pets			
The Meadows	124	About 1 ½	30% of	none	2 per		some handicapped
31860 Nardelli Lane		years for a 2	adjusted		bedroom		accessible units
Roseville		bed unit	gross				
586-296-3622			income	none			
Memphis Manor	32		423-623 for	All except		2 for	30% subsidies for 12
80521 & 80585 Henderson			1 bedroom	electric		disabled	units are rotated to the
Memphis, MI 48041			423-684 for				lowest income tenants
810-392-2215			2 bedrooms				when available
Motor City Trailer Park	60	No wait for 1	\$395-1	Water	2 for 1 bedr		\$20 credit check, plus
23765 Lawrence	00	bedroom	\$450-470-2	· · · · · · ·	4 for 2 bedr		security at 1 times
Warren, MI		2 bed: 1 mo	ψ100 170 Z	No pets in	1101 2 5001		monthly rent or 1 ½ if
586-756-8280		2 000. 1 1110		rentals			bad credit
Newport Apts	328	1b: 3-6 mos	30% of	heat, water	2 per		handicapped welcome
24213 Lotus Ct	020	2b:3-6 mos	adjusted	ricat, water	bedroom		nanaleapped welcome
Mt. Clemens		3b & 4b: 1	gross		bedroom		
586-469-0010		year and up	income	none			
Perry Acres Apts	24	1 year or	30% of	No	2 per		Credit report required
32560 James Curtin	24	longer	adjusted	INO	bedroom		Credit report required
New Haven, MI		longer	gross		bearoom		
586-749-9268			income	No			
Pinewoods	89	1B 9-12 mos	30% of	Water	2 per		31 units for
30100 John Rivers Drive	U7	2B 12 mos	adjusted	Dogs up to 25	bedroom		senior/disabled
New Haven, MI 48048		3B 8-12 mos	gross	lbs, \$300	Dedition		58 townhouses with 2-3
586-749-6570		3D 0-12 1103	income	security-pets			bedrooms
Shadylane Mobile Homes	70		\$368-1b	Water &	1 bed: 2		\$1003 fee for security,
2709 Capitol	/0	No wait	\$306-1b \$388-2b	sewer	adults,		cleaning, & processing
Warren, MI		INO Wait	φ300-ZN	2CMCI	2 bed: 3		must have \$1000
586-757-8448					Z DCU. 3		monthly income for 1 yr
Willow Point Mobile Homes	2		\$500-750	None			Rent to own contract
43400 Lenfesty	Z	No wait list	φυυυ- <i>1</i> υυ	NOTE			runs for 4 years
Harrison Twp, MI		INO Wall liSt					Downpayment is \$600
пантэчн тwp, ivii				L		l	Downpayment is \$000

586-465-0424						security + \$400 1st mo
Woodview Mobile Village	60	1 to 1 ½	1b: 400-450	Pets for	2 per	One unit has a ramp
7062 Ready		months	2b: 450-500	seniors (must	bedroom	Must have 6 mos of
Warren, MI				be under 10		employment or steady
586-754-6865				lbs)		income

SENIORS & DISABLED

			JEIN	ווטאס אטוז	PADLED		
Ahepa 371	80		30% of	heat, lights,	2 max	seniors	handicapped accessible
26700 Crocker		1 yr	adjusted	water		only	2-3 years wait for
Mt. Clemens			gross	if under 30		62 & over	handicapped
586-465-4540			income	pounds			
American House Lakeside 2	26		1b 384-646	Heat & water		seniors	some units accessible
15821 19 Mile Rd		7 years	2b 460-775			only 55	
Clinton Township				Cats & dogs		& over	
586-228-8889				up to 30lbs			
Autumn Ridge	250	Srs:1 ½-2yr	30% of	water (heat	2 per	there is a	several barrier free units
36300 Dequindre		2 bd 2-5yrs	adjusted	provided for	bedroom	seniors	
Sterling Heights		3 bd 5 yrs	gross	seniors only)		only tower	
586-978-7378		closed now	income	no pets		J v	
Belle River Court	24	No wait time	\$363 to	Heat and	No children,	Seniors	Rural development and
81393 Belle River Rd			\$528	water	all 1 bedroom	only 62+	City of Memphis partial
Memphis, MI 48041					apts, 2	, , , , , , , , , , , , , , , , , , ,	subsidized
810-392-3274					persons max		
Bramblewood Sr Apts	32	1 year	30% of	Gas	1	seniors	Credit report required
31950 Clark		J • • • • • • • • • • • • • • • • • • •	adjusted			62+ &	
New Haven, MI			gross			disabled	
586-749-9268			income	Yes		only	
Center Line Park	300	1b 6-8 mos	30% of	heat, lights,	1 bdrm - 2	seniors	handicapped accessible
8033 E. 10 Mile Rd		2b 4-6 mos	adjusted	water	2 bdrm - 4	62+ &	
Center Line			gross	cats & dogs		disabled	
586-755-2270			income	up to 25lbs		only	
Church of Christ Housing	52		30% of	water		seniors	5 handicapped units
23559 15 Mile Rd.		5 years	adjusted			only	available for the mobility
Clinton Township		J	gross			62 & over	impaired
586-792-6441			income	pets allowed			no one under 50
Clemens Tower	288	1 bd 6 mos	30% of	for seniors all	2 per	94 units are	some units accessible for
50 Church St.			adjusted	included	bedroom	for seniors	handicapped
Mt. Clemens 48043			gross	small pet		(62+)	
586-468-1434			income	deposits req'd		` ′	
Clinton Twp Housing	100	Srs: About	30% of	seniors: all	2 per	56 are for	44 units are for families
34947 Village Rd		1-1/2 years	adjusted	others: water	bedroom	seniors	
Clinton Twp		2 ½ yrs for	gross	& appliances		(62+)	
586-791-7000		fam 2 bedrm	income			, ,	

Clinton Place Apts	283	Srs: 1-6 mos	30% of	water &	2 per	200 are for	
147 N. River Rd	203	1-2 years for	adjusted	appliances	bedroom	seniors	
Mt. Clemens		2 bedroom	gross	pets in high	200.00	& disabled	
586-468-8415		2 200.00	income	rise only		a alcabica	
Dunn Sr Citizens Residence	108	studios:	30% of	heat, water,	studio 1	seniors	2 stories, has an elevator
8400 Engleman		3-6 months	adjusted	lights,		62+	no barrier free units
Center Line		1 bdrm:	gross	appliances	1 bdrm2		now only seniors
586-756-3322		2 years	income				, , , , , , , , , , , , , , , , , , ,
Eastland Senior Apts	134	3-6 mos,	30% of	heat, lights,	1 per	seniors	a few accessible
18330 Eastland		resident	adjusted	water,	bedroom	only	Roseville residents
Roseville		preference	gross	appliances		62 & over	preference
586-778-1360		1	income	yes			F
Elizabeth Lee Doles	100	No waiting	30% of	heat, lights,	1 per	seniors	Must be physically
42700 Colchester		list	adjusted	water	bedroom	62+ &	disabled and require
Clinton Township		for seniors	gross			disabled	special apt features—1
586-463-0500			income	pets allowed		only	yr waiting for disabled
Errin Manor	2 bldgs	3-6 mos,	30% of	heat, lights,		seniors	
15701 E. Nine Mile	101 &	preference if	adjusted	water		62+ &	
Eastpointe	64	you live or	gross			disabled	
586-445-5099		work in Epte.	income	cats & birds		only	
Fraser Woods	241	Srs<6 mos	30% of	water		211 units	30 units are for families
17195 Fraser Woods Drive		2 b: 1 ½ yrs	adjusted			are for	12 unit handicapper
Fraser		townhouses	gross	small pets for		seniors 62	accessible
586-294-3952		list closed	income	seniors		& over	
Grant Manor Apts	117		\$530-615	water	2 per	seniors	elevator for 2nd & 3rd
9 Mile & Donald St.		1 month	1 bedrm	no dogs.	bedroom	only	floor/will accept section 8
Eastpointe				cats & birds		55 & over	vouchers/ -0- deposit
586-771-3374				are allowed			with good credit
Joseph Coach	264		1 br -\$465	none	1 bdrm2	seniors	bldg has air conditioning
26600 Burg		4-5 mos	2 br -\$510		2 bdrm2	only age	
Warren						55+	
586-758-1310							
Lakeside Towers	115	1 br 1-2 yrs	30% of	heat, lights,	1 or 2	seniors	
15000Shoreline Drive		only 5 2 brs,	adjusted	water	(married	only	
Sterling Heights		need Dr's Rx	gross		couples only)	62 & over	
586-247-7411			income	\$10 extra			
Lawrence Park	124	No wait for	30% of	Water & heat		tower for	11 for handicapped
7000 10 Mile Rd	for	seniors	adjusted			seniors	all units are barrier free
Center Line	srs	2 years+ for	gross	no pets		62+ &	
586-757-0502		disabled	income			disabled	
Leisure Manor	212	4 months,	30% of	heat, lights,	1 per	seniors	
1000 Blossom Heath		resident	adjusted	water,	bedroom	62+ &	
St. Clair Shores		preference	gross	appliances		disabled	

586-773-9200			income	small pets		only	
Madonna Villa	86	as available	\$5501155	heat, lights,		seniors	retirement village must
17825 15 Mile	(most	no waiting	includes 3	water dog or		only	be able to care for self.
Clinton Township	are	list, 1st	meals per	cat up to 20		60 & over	Most meals are included
586-792-0358	effncy)	come basis	day	lbs w fee/dep			
New Baltimore Place Apts	100	6 mos – 1 yr	30% of	heat, lights,	2	seniors	
51140 Hooker St.		disabled: up	adjusted	water		62+ &	
New Baltimore		to 5 years	gross			disabled	
586-725-8470			income	yes		only	
Park Place Tower	187		30% or	heat, lights,		seniors	Annual income can't
34 Park Street		No waiting	\$378-\$486,	water	2 per	only	exceed \$24,450 (single)
Mt. Clemens			whichever is		bedroom	55 & over	or \$27,950 (couple)
586-469-6446			greater	pet policy			
Peace Presbyterian	55		30% of	heat, water	2 per	seniors	social and rec areas
17275 15 Mile Rd.		One year	adjusted	pets allowed	bedroom	only	(all apartments are one
Clinton Township			gross	with pet		62 & over	bedroom and not suited
586-790-4500			income	deposit			for families)
Pinewoods	89	Sr 9-12 mos	30% of	Water	2 per		31 units for
30100 John Rivers Drive		2B 12 mos	adjusted		bedroom		senior/disabled
New Haven, MI 48048		3B 24 mos	gross				58 townhouses with 2-3
586-749-6570			income	No			bedrooms
Rolling Oaks	74		\$335 to 563	Heat, water	1	seniors	Some subsidies available
1500 Fruit Road		No waiting			2 if married	62+ &	Minumum & maximum
Algonac, MI 48001		list		Small pets		disabled	income limits apply
810-794-2440							
Schoenherr Towers	152	1 yr S.H.	30% of	Heat	Mostly	seniors	8 handicapped units
37500 Schoenherr		residents, 2-	adjusted		1 bedroom	62+ &	
Sterling Heights, MI 48312		2 ½ yrs for	gross		units	disabled	
586-264-6410		nonresidents	income	Small pets			
St. Clair Shores Housing	2 Sr	seniors: 6	30% of			seniors	will take senior
(Houses located throughout the	bldgs	mos	adjusted			62+ &	applications now
city)	. 39	section 8: 2	gross			disabled	section 8 apps only
586-773-9200	homes	years	income				accepted periodically
St. George Towers	205	6 mos – 1yr	30% of	heat, lights,	1 bedroom	seniors	waiting list for
42250 Hayes Rd.		(5 years for	adjusted	water	units only	62+ &	handicapped
Clinton Twp		disabled)	gross	yes, with pet	2 persons	disabled	
586-286-7212	0.1	E.C. 1 -	income	deposit	max	only	
Stilwell Manor	24	Efficiency: 9	E# 055	heat, lights,	1 bdrm2	Warren	elevators in bldg
26600 Burg	01	mos-1yr	Eff: 255	water	2 bdrm2	seniors	
Warren	91	1B: 5-6 mos	1B \$345			only age	
586-758-1310	6	2B: 1 ½ yrs	2B \$425	no pets		55+	Months madellity
Tivoli Manor	80	about	30% of	heat, water		seniors	Must be mobility
28103 Imperial Drive		6 months to	adjusted			62+	impaired if under 62

Warren 586-558-9860		1 year	gross income				
Ukranian Village	146	6 mos –1 yr	30% of	Heat, water		seniors	2 story with elevator
26377 Ryan Rd.		about 2-5	adjusted			62+ &	-
Warren		years for	gross			disabled	disabled must be mobility
586-755-7720		disabled	income	small pets		only	impaired
Warren Glenn Presb Village	67		30% of	Heat	1 or 2	seniors	Income must be <u>under</u>
2950 E. Twelve Mile Rd.		About 1 year	adjusted	Water	persons in 1	62+ &	24500 (1)/ 27,950 (2)
Warren, MI 48092			gross		bed units	disabled	A few units are available
586-751-5090			income	Cats		only	handicappers

COOPERATIVES

(A DOWNPAYMENT IS REQUIRED—what is a cooperative? See http://www.coophousing.org/buying_in.shtml)

	OWIN AT	VILIVI IS INLUGI	INED What is	a cooperative:	JCC <u>IIIIp.//WWW.C</u>	oopriousing.o	<u>rg/buyirig_iri.sritirii</u>)
Carriage House Cooperative	138	1 br 3-5 yrs,	1 br \$345*	water, heat &	1 bdrm - 1		*\$6870 to \$8525 equity
45889 Kensington		2br 1-3	2br \$406*	basic cable	2 bdrm - 2		purchase required—
Utica		3br no wait	3 br \$445*		3 bdrm - 4		minimum income limits
586-731-7482				no pets			apply (18,000)
Cordova Courts Apts	174	6 mos to 1	30% of	heat, water,	2 per		*cooperative equity
34168 Wallace		year	adjusted	appliances	bedroom		\$2,805\$3470 due at
Clinton Twp MI			gross	cats, birds,			signing—no financing
586-791-7850			income*	fish			available
Eastwick Sq Townshouses	92	1 br 5 yrs	\$296*	water only	2 per		*coop deposit:
27752 Eastwick		2 brs 3 yrs	\$320*		bedroom		\$3,600 - \$4,900
Roseville		3 brs 1-2	\$331*				handicapped first priority
586-792-8457		years		yes			
Hanover Grove Coop	520	1b: 1-3 mos	1b:395;2b:	heat, water	no set limit		*coop fee: \$10-16,000
15750 Sabre Lane		2b: 3-6-mos	432; 3b-490				will accept vouchers
Fraser		3bd: 1-2 yrs	or 30% of				
586-293-5150			income*	none			
James Townhouses Coop	158			heat, water	2 per bdrm		*coop members' equity
24108 Grange		CLOSED			blood relative		needed:
Clinton Township					or spouse		
800-821-8800							
Kramer Homes	500	Approx 1 &	\$240*	water only	2 per	senior	*coop deposit +
8830 10 Mile Rd		½ yrs wait	\$245*		bedroom	oriented	improvements: about
Center Line			\$247*				\$7,500
586-757-1240				1 sm pet			no handicapped access
Lexington Townhouses	330	About 2	\$221*	heat, water	2 per		*coop deposit: \$6,000-
8181 Hettenberger		years	\$305*		bedroom		\$8,000 \$50 appl fee
Warren		-	\$316*				credit, criminal &
586-754-2240			\$345*	1 indoor pet			employment checks
New England Townhouses	221	No Wait	\$335*	heat, water	2 per room		*coop equity: \$35,000-

25901 Jeanette Roseville			\$374* \$383*			70,000 application fee \$75
586-778-3740			\$404*	yes		market rate property
Oxford Square Apts 34594 Lipke St. Mt. Clemens 586-791-3040	206	1-2 years	\$332* \$367* \$393 30%	heat only none	2 per bedroom	*Coop equity required: 1b: \$914 2b: \$1114 3b: \$1516
Roseville Townhouses 25621 New England Roseville 586-776-6413	155	2-6 years (info subject to change 11/05)	\$271 \$301* \$307* \$325*	water only yes	2 per bedroom	*coop equity required, about \$3,400 to \$5300
Townhouse Green Coop 19286 N. Highlite Dr Clinton Township 586-791-8230	255	1-3 years	1 br\$315* 2 br\$365* 3 br\$388*	heat, water cats only	2 per bedroom	*Coop buy-in: 1 bed: \$7000 2 bed: \$8100 3 bed: \$8900
Townhouse Manor 8700 Kaltz Center Line 586-754-2240	115	1-2 years	1b: \$282* 2b: \$309* 3b: \$316*	water per buy-in policy	2 per br separate brms req'd of opp sex children	*Coop buy-in \$6,000 to \$8,000
Townhouse Plaza 19000 Highlite Dr. South Clinton Township 586-791-0370	217	2 years	(coop) 1-\$328* 2-\$388* 3-\$423*	heat, water 1 pet		*Coop deposit is \$7,000- 15,000 1 bedroom units are senior friendly
Village Square Cooperative 45510 Kensington Utica 586-739-7570	342	1 month	\$385-\$448	Heat, water Yes	2 per bedroom	*Coop deposit is \$5,900- \$7,800 plus improvements (from \$3,0000 – \$20,000)
Yorkshire Plaza Twnhouses 20702 Hunt Drive Roseville 586-228-1060	130	1 br3 yrs 2 br:12-18m 3 br-12-18m	\$292 \$324 \$353	heat, water none		Coop buy-in: approx \$5,000-\$7000

TRAILER PARKS: There are 40 trailer courts listed in the east area Yellow Pages under <u>MANUFACTURED HOUSING-COMMUNITIES</u>. Six parks which have rentals are listed in the first section above. Many parks have trailers for sale, some as low as \$7,000 or \$8,000. The monthly payment and lot rent together may be as low as \$400. Some trailer parks will help with financing to purchase a trailer.

HOUSING COMMISSIONS offering public housing:

ALGONAC, 1205 St. Clair River Drive	810-794-9369
CLINTON TOWNSHIP, 34947 Village Road	586-791-7000
EASTPOINTE, 15701 E. 9 Mile Road	586-445-5099
MT. CLEMENS, 50 Church St.	586-468-1434
NEW HAVEN, 30100 John Rivers Drive	586-749-6570
ROSEVILLE, 18330 Eastland	586-778-1360
ST. CLAIR SHORES, 1000 Blossom Heath	586-773-9200
STERLING HEIGHTS, 40555 Utica Road	586-264-6410

Individual **SECTION 8 SUBSIDIES** (not restricted to one location): The Macomb list is expected to be closed to new applications at least until 2010. If you submitted an application at the last open enrollment and want to find out the status or report a change in address, you can call 586-466-5863. For general information about Section 8, call 313-456-3540. Current and future recipients of a section 8 subsidy should ask about the <u>Family Self Sufficiency</u> program: MSHDA will credit an escrow account with approximately the amount that the subsidy decreases due to an increase in the family's earned income. Some Housing Commissions listed above also have Section 8 vouchers available via periodic open enrollments. To report a change of address/contact information for a homeless section 8 voucher application, call Shinan (formerly Derocha Associates) at 586-468-1775.

NURSING HOMES: To obtain a list of the nursing homes in Macomb, call Citizens for Better Care (CBC) at 1-800-833-9548 or consult the Yellow Pages

CREDIT PROBLEMS: Call GreenPath at 800-547-5005. You should not be charged more than \$9.00 for a credit report (available free if you are on assistance), and you should receive a copy. You are now entitled to one free credit report every 12 months from Equifax, Experian, and TransUnion by phone, mail, or at http://www.annualcreditreport.com

ASSISTED LIVING & RETIREMENT COMMUNITIES: Consult the yellow pages, or call 248-350-0730 to have a free copy of <u>SENIOR ALTERNATIVES FOR</u> <u>LIVING GUIDE</u> mailed to you. This guide contains information and resources for seniors.

HOMELESS HOTLINE: 800-A-SHELTER (800-274-3583) will assist callers to secure a bed in a shelter the same night. Within Detroit, will pick up callers and transport them to a shelter that night.

HOME PURCHASE RESOURCES

800-327-9158 517-373-6840 **MSHDA**

Eligible individuals may receive a loan of up to \$7,500 for down payment assistance and up to \$8,500 for households with an Individual Development Account (IDA) on MSHDA/Conventional or MSHDA/ FHA-insured first mortgages. The deferred loan has zero-interest and no monthly payments.

- The loan may be used toward the minimum cash requirements needed to close, including the down payment required, closing costs, and prepaid expenses.
- The maximum purchase price is \$182,100 to 209,400 depending on property location
- Borrowers must complete a *LINKS* to Homeownership course.
- Borrower's minimum contribution must be at least 1% of the sales price.
- Borrowers must have no more than \$5,000 in liquid assets.
- Borrower's household income must not exceed the limits for this program. (Income limits are \$39,150 for 1, \$44,750 for 2, \$50,350 for 3, and \$55,900 for

These second mortgage loans are MSHDA funded. This program is available through the Single Family Mortgage Program.

THE SINGLE FAMILY 800-327-9158 517-373-6840 **PROGRAM MSHDA**

Offers 1) below market fixed rate loans or "step loans" with minimum down payments from \$0 to 5%: 2) up to \$10,000 down payment assistance loan (0 interest, no payments) if there is a dependent child under 18 in the family, 3) Acquisition/Rehabilitation loan includes funds to make repairs to the home being purchased. Application for the MSHDA loan can be made at a local participating lender. Income limits (\$26,220 for 1; \$29,940 for 2; \$33,720 for 3; \$37,440 for 4, etc) and other conditions apply. For more information see www.MSHDA.org>homebuyers> MSHDA Financing>Down Payment Assistance

Program.

MICHIGAN MORTGAGE 800-327-9158 **CREDIT CERTIFICATE** (MCC)

MSHDA hotline

FHA & VA PROGRAMS

For homebuyers with income below 30,000 (credit is less if over 30,000), provides a federal tax credit that reduces monthly mortgage payments. Call for a free pamphlet and list of participating lenders

Insured/quaranteed loans by these agencies make it easier for low-income & poor credit persons to qualify for mortgages. Settlement costs can be financed, allowing the down payment to be as low as 2% to 3%. VA is the most generous: with a VA mortgage, you make no down payment, and you don't have to pay private mortgage insurance—a savings of \$60 to \$90 per month for a standard loan. Also you need only average credit, and there are no income restrictions, top or bottom. Real estate agents are a major source of information about these programs. Real estate firms

often hold free seminars about FHA & VA

RURAL PROGRAMS 517-548-1550

The Direct Single Family Housing Loan is an insured loan offered by the Department of Agriculture to assist first time home buyers (may include families whose current housing is not meeting their needs) to purchase property in rural areas. The household must be at or below 80% of median household income, have acceptable credit, and be eligible for a mortgage. Loans are provided with no down payment, and rate reductions may reduce interest as low as 1%, based on ability to pay. Contact the Dept of Agriculture, or real estate agents in rural areas.

"CREATIVE FINANCING"

Some examples are: rent with an option to buy, land contract, sweat equity (fixer-upper), seller-financing, foreclosures & auctions, kit homes, shared equity, family loans, co-signing a mortgage, go farther away, share a house

3% DOWN PROGRAMS

Most lenders participate. This program requires buyers to participate in prepurchase homeowner seminars and post-purchase homeowner seminars and postpurchase financial counseling. Also required is inspection/home warranty. In Detroit the 3% can come from a credit card or loan.

CITY OF WARREN DOWNPAYMENT ASSISTANCE PROGRAM Up to \$3,000 per eligible low/moderate income first time homebuyers is provided as a forgivable loan -- payments are deferred and the loan is forgiven after 5 years of owner occupancy. Homeowners must pay 3% of the purchase price with their own funds. The City's loan is applied to 2% down payment and closing costs. The lender must also provide financial assistance.

REHAB PROGRAMS

Various cities in Macomb offer Housing & Emergency Rehab Programs Taxes must be current, and total household income limits, minimum equity, and a waiting list apply. A zero interest loan is due & payable upon the sale of the home. To apply, contact: Clinton Twp—Ed Manninen 586-286-9325; Warren—Rose Furlong 586-574-4500; St. Clair Shores—Liz Koto 586-445-5200; Roseville—I.J. Campbell 586-445-5440; Sterling Heights—Stephanie Burgess 586-446-2382; Mt. Clemens & Harrison Twp & Eastpointe & Center Line & all of Macomb north of M-59—Mike Rozny 586-469-5285.

MSU EXTENSION SEMINARS 586-469-6430

586-574-4686

Seminars are conducted by MSU Extension Service covering 4 topics: (1)

Affordable Housing for 1st time homebuyers (including families in trailers or whose housing is not meeting their needs), on renting vs. buying, affordable neighborhoods, government and bank loan programs, down payment assistance, saving money, and cleaning up credit; (2)Home Ownership a two part seminar on house hunting & evaluating a house inside & out, qualifying for a mortgage -- understanding the criteria lenders use to determining loan eligibility & mortgage options, & how to compute costs from purchase to closing, also discusses realtors, lawyers, & closing documents; (3) Money Management in small groups or individual sessions reviews

spending plans & budgeting, pre-and post purchase home buyer counseling, and credit and debt management; and (4) **Home Repair and Maintenance** for renters and homeowners on wall repair, window repair, plumbing, electrical, weatherization, landscaping, heating & cooling, & home inspection.

HABITAT FOR HUMANITY 586-263-1540

Builds new houses for low income persons/families. Payments are low with 0 interest. Buyers must assist at the site, volunteers are welcome. To be eligible, a family must meet minimum income guidelines and other ability to pay criteria (for a family of 4: \$20,000 to \$34,917 annual income). For more information, see www.macombhabitat.org

These accounts provide a 4 to 1 or 3 to I match for savings up to \$1000 (for a \$5000

IDAs (Individual Development Accounts) 586-469-7378 (MCCSA)

total) toward down payment and closing cost expenses for low income working persons or families below 200% of poverty who can save at least \$28 per month. You must have fair credit and attend information & orientation sessions to sign up, and also attend money management classes. More info about IDAs is at

ccounts) 586-759-3895 (Leaps & Bounds)

http://www.idanetwork.org MCCSA also offers HUD's American Dream Down payment Initiative (Google it) which lets \$2500 saved be matched by \$7500 http://www.macombcountymi.gov/MCCSA/ida.asp

NEHEMIAH and other DOWNPAYMENT GIFT PROGRAMS 877-634-3642

Any lender can participate. You must first qualify for an FHA Mortgage. The Nehemiah Corporation makes a down payment gift for the buyer of up to 3% of the purchase price and the seller makes a tax deductible donation of up to 4% of the purchase price to Nehemiah at the closing. Based on market factors, the sale price of the home may or may not be increased to cover the donation to the nonprofit. More information is available from http://www.nehemiahcorp.org or from loan officers Kevin Campbell 248-539-5844, Scott Boewe 586-615-2762, or Kevin Higgins 586-285-3400. Three similar programs are http://www.ameridream.org (616-429-8857), and http://www.ameridream.org (616-429-8857), and http://www.ameridream.org (800-705-8350). Ameridream and Partners In Charity can pay up to a 10% down payment in some circumstances. Partners in Charity will give a donation (@\$50) to the nonprofit or charity of your choice.

Revised by Dan Pfaff 5/6/2009 more lists are at http://macombresources.info

Home Buying and Home Repair information is available on topics such as maintenance and how to shop for a home and keep a home in good repair. Subjects include plumbing, electrical and much more.

Website: www.macombcountymi.gov/publicaffairs/services/pdf_svcs/food_shelter.pdf

Contact: Macomb MSU Extension – Housing VerKuilen Building, Suite 10 21885 Dunham Road Clinton Township, MI 48036 (586) 469-6430

Individual Development Account Program is administered through MCCSA. It helps eligible families build resources with the goal of purchasing their first home. Families enrolled in the program make monthly contributions to a special savings account and are then matched by MCCSA. The combined savings are used for a down payment and closing costs on a home purchase.

Website: www.macombcountymi.gov/mccsa

Contact: MCCSA IDA/ADDI Program VerKuilen Building, Suite 10 Clinton Township, MI 48036 (586) 469-7378

Home Preservation/Energy Weatherization is a program where staff performs whole house audits and installation of energy efficient measures in homes of eligible families and individuals. Weatherization improvements can save up to 30% on heating and utility bills.

Website: www.macombcountymi.gov/mccsa/wx.htm

Contact: MCCSA Weatherization VerKuilen Building, Suite 10 Clinton Township, MI 48036

Phone: 469-6329

Housing Rehabilitation Program provides no-interest loans to qualified low and moderate-income families. Improvements are generally limited to those that will make the home safe and sanitary.

Contact: Department of Planning and Economic Development

1 South Main Street, 7th Floor

Mt. Clemens, MI 48043 Phone: (586) 469-5285

Michigan Coalition Against Homelessness provides valuable resources to families facing homelessness and those in need of a shelter. It also provides links to helping agencies.

www.mihomeless.org

15851 Old US 27, Building 30, Suite 215 Lansing, MI 48906

Phone (517)485-6536

Michigan Housing Locator is part of the official Stet of Michigan website for rental housing search and other housing resources.

www.michiganhousinglocator.com

Parent Information & Resources

The Macomb Intermediate School District (MISD) provides a wide variety of services designed to help and educate parents. The MISD is a wonderful resource for parents on many topics. Some of them include:

- Emotional Problems
- Learning Disabilities
- Slow Learning
- Speech Problems
- Need for Attention
- Health concerns
- Sight and Hearing
- Pre-School Programs

The MISD also has links to services and resources for parents on topics such as:

- Employment
- Dealing with Substance Abuse
- Directory of Children's Services
- Transportation
- Web Searches
- Children's Network
- Technology

Website: www.misd.net

www.misd.net/parentresources.htm www.misd.net/moreparentresources.htm
Address: 44001 Garfield, Clinton Township, MI 48038

Phone: (586) 228-3300

Macomb County Community Mental Health has an on-line Resource library that provides parents with a large number of resources, links and services. The website has links to many topics including:

- Family Issues
- Self Esteem
- Drug Effects on Babies
- Violence
- Substance Abuse
- Events
- Substance Abuse Prevention

Website: www.mcosa.net/library.php?topic=8

Family Support Network of Michigan offers parents of children with any disability support through groups and resources.

Website: www.projectfindmichigan.org

Learning Disabilities Association of Michigan provides education and information for parents and professionals regarding learning disabilities.

Website: www.ldofmichigan.org

Phone: 1-888-597-7809

CARE of Macomb offers a free support program for parents and youth about a family member's use of alcohol or other drugs or have a family member in recovery or themselves.

Website: www.careofmacomb.com

Phone: (586) 541-0033

Michigan State University Extension Center offers parent support and link to resources including childcare, tax information, health and nutrition, 4H, family issues, and more.

Website: www.msue.msu.edu

Address: 21885 Dunham Road, Suite 12

Clinton Township, MI 48036

Phone: (586) 469-5180

Recreation, Leisure, and Fun

Macomb County Parks and Recreation has many parks throughout the county for the enjoyment of its residents. Some of the parks include: Freedom Hill, Macomb Orchard Trail, and Stony Creek. Visit the website for a complete listing of the things to do with family and friends.

Website: www.macombcountymi.gov/parks/index.htm

Phone: (586) 979-7010

St. Clair Shores Adult and Community Education offers many trips and tours to many locations and venues. Enrichment classes are offered to youth and adults. The brochure is on the Lake Shore Public Schools website and available three times per year.

Website: www.lakeshoreschools.org Click on: Adult Education

The City of St. Clair Shores Department of Parks and Recreation has a variety of recreational programs, parks, and facilities for residents. Visit the website to view the parks and programs the city has to offer.

Website: <u>www.stclairshores.net</u>

www.stclairshores.net/parksrec/right.htm

Phone: (596) 445-5350

The Henry Ford Museum and Greenfield Village has an array of educational and fun things to do with family and friends. The Henry Ford offers the IMAX Theater, Greenfield Village, The Henry Ford Museum, Benson Research Center, and The Rouge Factory Tour. Special events, prices, restaurants, and events are highlighted on the website.

Website: www.hfmqv.org

Address: 20900 Oakwood Boulevard, Dearborn, MI 48124

Phone: (313) 271-2455

Detroit Zoological Park, commonly known as the **Detroit Zoo**, The Detroit Zoological Society, a non-profit organization, operates both the Detroit Zoo and the Belle Isle Nature Zoo, located in the city of Detroit. The Detroit Zoological Society is responsible for the care and feeding of more than 1,800 vertebrates and 5,000 invertebrates representing over 270 species. Special events, prices, restaurants, and events are highlighted on the website.

Website: www.detroitzoo.org

Address: 8450 W. 10 Mile Road, Royal Oak, MI 48067

Phone: (248) 541-5717

Detroit Science Center has many fun and educational things to see and do for all ages includes over 25 hands on exhibits offering live interactive science demonstrations in the Discovery Theater. Special events, prices, restaurants, and events are highlighted on the website.

Website: www.detroitsciencecenter.org

Address: 5020 John R Street, Detroit, MI 48202

Phone: (313) 577-8400

Senior Citizen Resources

Macomb County Senior Citizen's Services provides resources including housing, adult daycare services, grandparents raising grandchildren, legal assistance, discount dental, housing, chore assistance, and much more.

Website: www.macombcountymi.gov/seniorservices

Phone: (586) 469-6313

Address: 21885 Dunham Road, Mt. Clemens, MI 48043

Grandparents Raising Grandchildren Program offers services and resources to grandparents who are raising grandchildren. Information about seminars and events are available on the website.

Website: www.macombcountymi.gov/seniorservices/grg_prg_homepg.htm

Phone: (586) 469-6315

Interfaith Volunteer Caregivers is an organization designed to find volunteers to assist the elderly and challenged adults.

Website: www.mcivc.org Phone: (586) 757-5051

Address: 8075 Ritter, Centerline, MI 48015

Alzheimer's Family Support Group provides support for families whose loved one has Alzheimer's disease. The website offers ideas resources, also.

Website: www.alzgmc.org Phone: 1-800-337-3827

Address: 20300 Civic Center Drive, Suite 100, Southfield, MI

Meals on Wheels provides meals for senior citizens unable to prepare meals for themselves due to physical or mental impairments related to age and medical condition. There are eligibility requirements and the person must be at least 60 years old. Eligibility is *not* based on income. This program is administered through the Macomb County Community Services Agency (MCCSA).

Website: www.macombcountymi.gov/mccsa/mow.htm Phone: 1-800-852-7795 (call to determine eligibility)

MI Seniors-Office of Services to the Aging provides information and resources to older adults, family members. Topics include: health, retirement planning, available services, and Medicare.

Website: www.michigan.gov/miseniors

Phone: (517) 373-8230

Medicare Information Source is a website designed to educate and inform people about Medicare plans, eligibility, enrollment, and premiums. It provides a Frequently Asked Questions section and has contact information.

Website: www.medicare.org

Area Agency on Aging provides services to the elderly in Macomb, St. Clair, Monroe, and Oakland

Counties.

Phone: 1-800 852-7795

Substance/Drug/Alcohol Awareness

MCOSA-Macomb County Mental Health Office provides information and links to assist families affected by substance abuse. Topics such as treatment centers, prevention, and recovery groups are part of this website.

Website: www.mscosa.net/services_directory.php?topic=6

www.mcosa.net/services (main site)

Macomb County Crisis Center provides a 24-hour/7-day-a-week telephone hotline so callers can sort through problems and get support for their problem. Information and referral are given to callers.

Website: www.macombcountymi.gov/volunteercenter.htm

Phone: (586) 307-9100

Mothers Against Drunk Driving provides support and groups for families afflicted by substance

abuse.

Website: www.madd.org/home

Macomb Alano Center is an alcohol-free recreational club for those recovering from substance.

Website: www.grrr.net/alano.html#mi

Phone: (586) 465-3151

St. John Hospital and Medical Center provides resources and referral for those who are suffering from substance and alcohol abuse.

Website: www.stjohn.org

Address: 22101 Moross, Detroit, MI 48236

Phone: (313) 343-4000

Macomb County Prevention Coalition creates community partnerships to ensure safe drug-free environments for youth. The Coalition works with local agencies and communities.

Website: www.mcpcweb.org Phone: (586) 226-3440

William Beaumont Hospital sponsors various support groups that assist with alcohol and substance

abuse. There is a toll free number to call for further information.

Phone: 1-800-633-7377

Additional Websites:

www.aaprimarypurpose.org Message of hope through **AA** principles

www.agingandaddiction.net Information regarding seniors and addiction

www.checkyourself.com A place to check where you are with alcohol and drugs

www.FACEproject.org Facing Alcohol Concerns Through Education-FACE

www.nocoa.org Education and Support for children with alcohol/substance using parents

www.talkingwithkids.org How and when to talk to your kids about tough issues

Tobacco Prevention

The American Cancer Society offers community referral information, phone consultation, and information regarding nicotine replacement and prescription therapies, and self help materials. This is a FREE service.

Website: www.cancer.org

Address: 39245 Garfield Road, MI 48038 Suite 24

Phone: 1-800-925-2271 (Local) 1-800-ACS-2345 (National)

American Heart Association is an agency dedicated to fighting heart disease, stroke, and other cardiovascular diseases.

www.americanheart.org

Address: 24445 Northwestern Highway, Suite 11, Southfield, MI 48075

Phone: 1-800-AHA-USA1

Michigan Department of Community Health provides free QUIT KITS for smokers who wish to 'kick

the habit'.

Website: www.michigancancer.org/WhatWeDo/tob-providerstoolkit.cfm (Tool Kit)

Phone: 1-800-537-5666 (Quit Kit) Phone: 1-800-480-QUIT (Quit Hotline)

American Legacy Foundation works with young people to reject tobacco and assist those who wish

to quit smoking.

Website: www.americanlegacy.org
Address: 1001 G Street, NW. Suite 800

Washington DC, 20001 Phone: 1-800-4-A-LEGAC

American Lung Association provides resources on quitting smoking and the benefits of quitting.

Website: www.alam.org

Phone: 1-800-Lung-USA (Resources)

1-800-548-8252 (Health Questions)

American Lung Association provides self-help materials at no cost.

Website: www.lungusa.org/tobacco

Address: Michigan Affiliate, 259 Greenfield, Suite 401, Southfield, MI 48237

Americans for Non-Smokers Rights provides clean indoor air and secondhand smoke materials,

including sample clean indoor policies and the "Teens Take Action Guidebook".

Website: www.no-smoke.org

Beaumont Hospital provides in-house stop smoking classes at various locations.

Website: www.beaumonthospitals.com

Phone: (248) 551-5000

Support Groups

<u>Aids</u>

Michigan Aids Hotline provides group support and for persons affected by Aids and HIV positive. This includes family members and individuals with the disease.

Phone: 1-800-872-AIDS

Aids Partnership-Michigan offers support to AIDS patients and their families.

Website: www.aidspartnership.org

Phone: 1-800-872-2437

Aids and Sexually Transmitted Disease Hotline provides referrals for groups and support for HIV

and Aids.

Phone: 1-800-227-8922

Allergies

Clinton-Macomb Library offers support groups for children allergic to foods.

Phone: (586) 416-0288

Alcohol and Substance Abuse

AA groups are offered for those with alcohol problems at various locations and time.

Phone: 1-800-356-9996

Alanon & Alateen offers groups for families, teens, and individuals with alcohol issues or family members with an alcohol problem.

Phone: 1-800-316-2748

Cocaine Anonymous provides fellowship and support to men and women who share experiences and hope to each other.

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Website: www.camichichigan.org

Codependents Anonymous

Website: www.codependents.org

Co-Dependents in Recovery groups meet at Renaissance Unity Church in Warren. The focus of the group is to provide support to those who have problems maintaining functional relationships.

Website: www.churchoftoday.com

Phone: (586) 758-3050

Families Anonymous is a group of concerned parents, grandparents, relatives, and friends whose lives have been affected by a loved one's addiction to alcohol or drugs.

Phone: (248) 852-8310

Website: www.familiesanonymous.org

Alzheimer's Disease

Alzheimer's Family Support Groups are available for those who have a family member affected by Alzheimer's disease.

Website: www.alzgmc.org
Phone: (248) 351-0280

Fisher Center for Alzheimer's Research provides information and resources about Alzheimer's

disease. It provides resources for support and self help groups.

Website: www.alzinfo.org

Anxiety, Panic Disorders, and Depression

Peace Presbyterian Church in Clinton Township offers support groups for those suffering from anxiety.

Phone: (586) 949-5987

St. Anthanasius Church in Roseville have groups for person who suffer from anxiety, panic attacks, and/or depression.

Phone: (586) 547-0400

Recovery, Inc has support groups in Macomb County for those who suffer from anxiety, depression, tension, and more. Meetings are held weekly.

Website: www.recovery-inc.org

Phone: (313) 561-2521

Depressed Anonymous

Website: www.depressedanon.com

Depression & Bi-Polar Support Alliance offers groups that are peer-led.

Website: www.dbsa-metrodetroit.org or www.dballiance.org

Cancer

American Cancer Society offers groups for individual with cancer and their families.

Website: www.cancer.org
Phone: (586) 263-8000

St. Joseph Mercy Hospital offers support groups for women undergoing cancer treatment titled

"Look Good, Feel Better" Phone: (586) 263-2230 Mt. Clemens General Hospital provides an "I can cope" support group for cancer patients and their

families.

Phone: 1-800-716-0980

Bi-County Hospital offers Breast Cancer support groups.

Phone: 1-800-925-2271

Deaf and Hard of Hearing

National Self Help For Hard of Hearing People (SHHH) provides a monthly support group for those who are hard of hearing at the Birmingham Area Senior Center.

Website: www.mi-shhh.org

Diabetes

Mt. Clemens General Hospital offers support groups for Diabetes including youth and adult groups.

Website: www.mcgh.org Phone: 1-800-779-7178

St. John Medical Center offers support groups for children with diabetes. Groups are offered at

Macomb Township. Phone: 1-888-757-5463

Divorce

Divorce Support Groups provides self-help for separated or divorced persons in a group setting.

Website: www.divorcesource.com/groups/michigan.shtml

Fathers & Children, National Congress has information for father's rights regarding divorce.

Meeting times/locations and resources are available.

Website: www.ncfc.org Phone: 1-800-SEE-DADS

Divorce Care For Kids offers groups designed to help children ages 5-12 heal from divorce or separation. Groups are offered at Faith Lutheran Church in Troy.

Phone: (248) 689-4731

Trinity Family Counseling offers groups dealing with the pain of divorce. Groups are held in Utica.

Phone: (586) 254-3663

Late Life Divorce Groups are available through the MCCSA (Macomb County Community Services

Agency).

Phone: (586) 469-6708

Domestic/Sexual Violence

Turning Point offers a 12-week support group for women who may be struggling in violent relationships or potentially dangerous situations.

Phone: (586) 463-4430

Turning Point offers weekly support groups for female victims of violence.

Phone: (586) 463-4430

Domestic Violence Survivors Support Group

Phone: 1-888-985-5538

Turning Point offers 8 and 16-week support groups for teens and adults who have been or affected by

sexual assault.

Phone: (586) 463-4430

<u>Gambling</u>

Gamblers Anonymous offers support groups to individual and families with gambling problems.

Website: www.gamblersanonymous.org

Phone: (313) 792-2877

Gam-Anon is a group of families and friends who are seeking workable solutions related to the issues of gambling. Groups are housed at Renaissance Unity Church in Warren.

Website: www.churchoftoday.org

Phone: (586) 758-3050

Grief and Loss

Grief Support Groups available for those going through the loss, bereavement/grieving

Process. These services are affiliated with hospices.

Website: www.mihospice.org/find/vml

Compassionate Friends-Grief Support Group assists individuals and families with the death of a

child of any age.

Website: www.compassionatefriends.org

Phone: 1-877-969-0010

Bi-County Hospital offers bereavement support groups.

Phone: (586) 759-7953

St. Joseph Mercy Hospital provides groups for those who have experienced loss in their family.

Phone: 1-800 263-2840

Mt. Clemens General Hospital provides groups for children who have experienced loss titled

"Kids Coping Together" Website: www.mcgh.org Phone: 1-800-716-0980

Parent Support

Family Support Network of Michigan offers parents of children with any disability support through groups and resources.

Website: www.projectfindmichigan.org

Parents of Murdered Children offers support for parents in the metropolitan Detroit area.

Website: www.pomc.com/metrodetroit/index.html

Macomb Intermediate School District provides a link to support groups for parents and children on

a wide variety of topics and issues.

Website: www.misd.net/connection/support.htm

Mothers Against Drunk Driving (MADD) provide information and support to parents.

Website: www.madd.org/mi/macomb

Phone: (586) 463-3611

Address: Macomb County Chapter-MADD

59 North Walnut

Mt. Clemens, MI 48043

Learning Disabilities Association of Michigan provides education and information for parents and professionals regarding learning disabilities.

Website: www.ldofmichigan.org

Phone: 1-888-597-7809

CARE of Macomb offers a free support program for parents and youth about a family member's use of alcohol or other drugs or has a family member in recovery or themselves.

Website: www.careofmacomb.com

Phone: (586) 541-0033

Smoking Cessation

Nicotine Anonymous offers support groups to people wanting to quit smoking.

Website: http://nicotine-anonymous.org

Stop smoking (FreshStart) is offered through the American Cancer Society to help in smoking

cessation.

Website: www.cancer.org

American Lung Association provides resources including information on support groups on quitting

smoking and the benefits of quitting.

Website: www.alam.org

Mt. Clemens General Hospital offers educational classes and smoking cessation programs.

Website: www.mcgh.org