



**NeighborWorks®**  
CHARTERED MEMBER

# Southwest Housing Tenant Newsletter

Volume VI, Issue IV

Fall 2009

## SOUTHWEST HOUSING SOLUTIONS IS PROUD TO ANNOUNCE OUR CENTER FOR WORKING FAMILIES

### Inside this issue:

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### Tenant Advisory Council

- William Borgne-timekeeper
- Jaquetta Chen-minutes
- Elizabeth Dominick
- Jessie Ferby
- Lydia Foskey
- Jean Holmes
- Wanessa Johnson-chair
- Lisa Mathews
- Kelvin Norris
- Monique Orr
- Greg Patterson
- Frances Reyes
- Sonya Shade
- William Wonnacot

The Center for Working Families (CWF) is a program designed to help low-income families and individuals achieve financial stability. The aim of CWF is to enable each participant to build wealth and move up the economic ladder.

The program provides support in the following three areas: financial coaching, job-readiness training,

and access to income supports and benefits. Clients who participate in the CWF program will have an individual meeting with a coach specialized in one of the three areas. The coach will inform, motivate and support clients on their journey to financial stability. Clients are able to obtain coaching in one or all of the areas offered by the CWF.

In addition to 1:1 coaching, the CWF offers a variety of trainings to the community. The next training is "Take Control of Your Credit." will occur on September 26, 2009 at 1pm at 1920 25th Street, Detroit, MI 48216. For more information on the training, or setting up an individualized appointment, please contact Jacqueline Rascon at 313-841-9641 ex. 361.

## DETROIT HEALTH DEPARTMENT PROVIDING FLU SHOTS TO COMMUNITY RESIDENTS

The Detroit Health Department is offering free or low cost flu shots at several locations throughout the city. It is recommended you get your flu shots as soon as possible. The elderly, children and those with medical conditions are especially encouraged to get vaccinated.

**The flu vaccine is for seasonal flu, and will not protect you from the H1N1—swine flu. To lessen the possibility of getting the flu make sure you wash your**

**hands frequently and use hand sanitizer whenever possible.**

The vaccine is FREE if you have Medicaid or Medicare. For those without coverage it will cost \$10.00 for the shot. In the 48209 Zip Code, flu shots will be given at the following times and locations:

**Thursday, September 24 11am - 3pm and Thursday, Oct 8 from 10am to 12 noon at the LA SED Senior Center located at 7150 West**

Vernor, 48209 Phone: 841-8840 Fax 554-3246  
**Tuesday, October 6**  
Southwest Seniors Patton Community Center  
2301 Woodmere, 48209 (North of Vernor Hwy)  
1-313-628-2000  
**9 a.m. – 1 p.m.**

**For other upcoming dates and locations, call the Detroit Department of Health and Wellness Promotion Immunization Program at (313) 876-4334.—JR**

Property Management Staff

Anne Marie  
DeRosier

William "Bill" Finn

Lisa Todd

Kathleen Gordon  
Director

Announcement:

The new after hours  
Emergency Maintenance cell # is 313-815-7708. Questions call Maintenance @ 313-297-1326 - TP

**I am the Greatest. I said that even before I knew I was. It's the repetition of affirmations that lead to belief, and once that belief becomes a deep conviction, things begin to happen.**

Muhammad Ali

NEW RESIDENT SERVICE MEMBER

I would like to take this moment to introduce myself to our community. I am Francisco J Solano, a life-long Southwest Detroit resident. I am currently a senior at Madonna University working on my Bachelor Degree in Social Work. I will be working as an intern

At Southwest Housing Solutions. I will be assisting Theresa in Resident Services and will be co-facilitating a number of meetings and workshops during my time here. I am very honored to be able to help our people and our community. I will do my

best to help share my education and experiences with the people of our community. I look forward to meeting all of you.

My dream is to create a better tomorrow for all people.

Sincerely, Francisco.

UPCOMING RESIDENT SERVICES WORKSHOPS

We have a number of workshops, on a variety of interests, coming up in the next few months. We listened to what you had to say in the resident survey and believe we have something for everyone.

The list includes:

Scrapbooking - a crowd favorite!

Arts & Crafts - children & adults, FREE

Household Safety

Learning Lab & Homework Help - Campbell Library

Resume Writing & Internet Job Search - Campbell Library

Personal Growth & Dev-

visualization techniques & information on continuing your education

Game Days - BINGO!!

Women's Evening Out - hand massages, makeup, and sweet treats (Big Hit!)

Holiday Parties - all are invited

and Financial Literacy

WINTER FIRE SAFETY (<http://www.fire.nsw.gov.au/page.php?id=627>)

Winter months are traditionally the worst time of year for fires in the home. **In 2008, the two most common causes of winter house fires were:**

1. **Cooking left unattended**
2. **Electrical fires caused by heating appliances.**

There are simple steps households can take to help protect their families and homes from fire this winter: **Never leave cooking unattended** on the stove or in the oven. If you do have a grease fire, never pour

**water or flour on it!** Flour has a flashpoint and will make it worse. Water will make it spread. Cover the fire with a lid if you can and turn off the burner. **Supervise children at all times in the kitchen.** It's recommended that you keep a fire blanket and extinguisher near the stove. **Check** heaters, electric blankets & other **winter electrical appliances, for any faults** before using them. **Don't leave heating appliances on all day.** **Maintain a gap of no less than 3 ft. between flam-**

**mable objects and a heat source such as heaters.**

Clean the lint filters in your clothes dryer after each use and **never leave a dryer operating when you're out of the house.**

Develop a home escape plan and rehearse it with all members of the household.

**Remember in case of a fire, Get Out and Stay Out!! Call 911, don't assume someone else has, and tell fire fighters of others that may still be in the building.**

## A RECIPE FOR HALLOWEEN - SPOOKY SPIDERS

### Ingredients:

- 2 cups semisweet chocolate chips
- 1 tablespoon butter
- 50 marshmallows
- Small pretzel sticks
- 1 package mini candy-coated chocolate pieces

### •Parchment paper

### Preparation:

Line a cookie sheet with parchment paper. Break pretzel sticks in half. Poke these into the flat side of a marshmallow so that there is three on each of two sides. These are the

legs of your spider. Melt chocolate chips with the butter in a double boiler. Dip the marshmallows spiders and coat them with the chocolate using a spoon. Place on the cookie sheet, put on two mini candies for eyes and allow to cool. - TP



## HOW TO REPAIR YOUR CREDIT (REALLY!)

You **CAN** repair credit without expensive "debt consolidation" or bankruptcy. Just follow these steps.

1. **Create a budget.** Track spending for 30 days to find out how much money can be used to reduce debt. There is lots of free budget software to assist you.
2. **Examine your credit report.** You are entitled to receive one copy from each agency (Equifax, Experian & Trans Union) each year. Use the AnnualCreditReport.com website. Avoid "free report" offers, which require you to enroll in costly programs.
3. Check for any errors or red flags (missed payments or maxed out credit lines are the two biggest).
4. Contact your creditors as soon as you know you cannot make any required payments. Inform them you have a budget in place, how much you can afford to pay, and offer to send them a copy of your budget.
5. **Get any agreement in writing.** This is your best defense against lost records, aggressive collection efforts by new management, etc. Once you pay off your debt, obtain a settlement letter to send to the credit bureaus so your credit report can be updated.
6. Cut up the credit cards, stop charging, and keep making minimum payments. Keep one card available, but difficult to use, (e.g., put in a bowl of water in the freezer) for times when you must have a credit card.
7. Keep some accounts open, especially the one or two oldest accounts. **Length of credit history is the third biggest factor in your credit score.**
8. **Pay off your debts.** After deciding how much you can pay against your debts, send a portion of that total to each creditor. Pay the minimum or agreed amount to each creditor, each month, **on time.** **Payment history is the number one factor in your credit score,** over one third of your score. Use any extra amount to pay against the lowest balance. Each time you pay off a balance in full, "snowball" payments onto the lowest outstanding balance. **Total debt outstanding accounts for nearly one third of your score.**
9. If you have no traditional credit card, and need to build your credit, get a secured card. You're unlikely to be turned down because you supply the money up front as collateral. Beware of high interest rates and fees. Pay in full, on time, every month to avoid fees.
10. Join a credit union. They're more likely to give you a loan than a bank.
11. **Avoid bankruptcy.** It shows up on your credit report for 10 years, so don't take the easy way out.

"WITHOUT CHANGE, SOMETHING SLEEPS INSIDE US AND SELDOM AWAKES. THE SLEEPER MUST AWAKEN." -- FRANK HERBERT

## Thinking of going back to school?

Greater Detroit Centers for  
**WORKING Families**  
 An initiative of Detroit LISC and  
 United Way for Southeastern Michigan

### Youth Council

The purpose of the Tenant Youth Council is to give youth a voice in our community. All youth residents are invited to participate in youth council meetings and activities.

### Activities include

- \* Teambuilding exercises
- \* Leadership skills development
- \* Field trips
- \* Games
- \* Arts and crafts

### Next Youth Council Meeting:

Saturday, October 10<sup>th</sup>,  
 2009 from 1pm – 3pm at  
 Campbell Library.

1920 25th St Detroit, MI  
 48216  
 www.swsol.org  
 313.841.3727 ext 340  
 313.670.0149 (Theresa)  
 tparuszkiewicz@swsol.org  
 jragland@swsol.org



For those that are thinking about returning to school. Madonna University has a satellite school located here in the southwest side of Detroit. The schooling program has been here for ten years, and it offers courses in child development and social work. As a current student and a senior this year in social work, I can say that the SWEEP program has helped me to pursue my dream of a higher education. I would say to those interested to please look into this program, education can only help better your life and education can help our community.

SWEEP is located at 2051 Rosa Parks Detroit, MI, 48209. Please call Tia Silva at 1-800-852-4951 / 313-965-5334 or Marcia Boehm at 313-965-5345 for further information. SWEEP is the "Southwest Detroit Women's Educational Empowerment Project" the mission of this project was to help those women and men from the Southwest side to achieve the reality of a higher education, thus leading to a better chance of success in the working world, the program also has a number of options to help in the cost of the schooling. Good luck and always believe in the dreams of tomorrow. Francisco

Pay your rent on time and submit this form (filled out in same envelope) for a chance to win a \$50 VISA gift card!!!

NAME \_\_\_\_\_

ADDRESS \_\_\_\_\_

PHONE \_\_\_\_\_

Rent must be paid no later than 10/05/09 to qualify

This form must be returned with rent payment to qualify!

## New Resident Services Team Member

Hello fellow residents and neighbors!

My name is Jeffrey Ragland, newly appointed Workshop Facilitator in S.H.S. Resident Services program. However, not long ago, I was among the ranks of the homeless. I'd moved around a lot as a child, and went to at least 11 different schools by the 10<sup>th</sup> grade. I became so used to moving it became an adult pattern. Many years and much soul-searching later, I became determined to "get a life" of my own. Since I was basically starting over, career-wise, I took advantage of an opportunity for an internship at Southwest Housing Solutions. I wanted to get real working experience and a chance to show my character as an employee. I ended up getting much, much more. Upon completion of my internship, the "miracle workers" in the Southwest Housing "family" determined I was eligible for their programs. As a result, I've been given an opportunity to further develop my employment skills. Not only that. I'm thrilled to say, I'm now a resident staying at the Whitdell Apts. I highly recommend taking advantage of the many resources Southwest Housing Solutions, Resident Services, The Center for Working Families, and Housing Opportunity Center have to offer. I hope to see you soon.—JR



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**WORKING Families**  
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# Center for Working Families

Making the most of your money.

The Center for Working Families is a program designed help you to reach your professional and financial goals. We accomplish this by providing one-on-one coaching in the following areas:

### Financial coaching and building wealth

- Assess your family's financial situation
- Develop a workable budget
- Understand your spending habits
- Learn how to stop living "paycheck to paycheck"
- Start building your wealth
- Savings & investments

### Workforce Development

- Help build your resume
- Improve interview skills
- Identify strengths & goals
- Job coaching
- Training resources
- Information on job opportunities
- Computer workshops
- Extra income opportunities

### Income Support

Connecting your family to the public resources and benefits for which your family may qualify.

- Medical
- Legal
- Educational
- Food
- Emergency cash
- Tax Credits
- Transportation
- Utilities

### Upcoming Events

Saturday, September 26, at 1:00pm  
 1920 25th St., Detroit, MI 48216

### Take Control of Your Credit

To RSVP, please call Jacqueline at 313-841-9641 Ext. 361 or you can complete and return the form below in the rent dropbox.

### Southwest Housing Solutions: Center for Working Families Application

Name \_\_\_\_\_  
 Phone number \_\_\_\_\_ Date of Birth \_\_\_\_\_  
 Home Address \_\_\_\_\_

I am very interested in the following support services (check all that apply):

- Financial Coaching     Workforce Development Training     Income Support



# Fall 2009: Building Fire Safety Meetings Schedule

## Southwest Housing Solutions

### **Cabot Apartments:**

*Friday, October 2<sup>nd</sup>, 2009*

*4pm – 5pm*

*Cabot Community Room*

### **Pitt/Carson Apartments:**

*Friday, October 9<sup>th</sup>, 2009*

*4pm – 5pm*

*Carson Community Room*

### **Lawndale Apartments:**

*Friday, October 16<sup>th</sup>, 2009*

*4pm – 5pm*

*Lawndale Community Room*

### **Clark Apartments**

*Friday, October 23<sup>rd</sup>, 2009*

*4pm – 5pm*

*Clark Community Room*

### **Vernor Apartments**

*Tuesday, October 27<sup>th</sup>, 2009*

*4pm – 5pm*

*Vernor Community Room*

### **Shirley Apartments**

*Friday, November 6, 2009*

*4pm – 5pm*

*Shirley Community Room*

### **Harwill Apartments**

*Friday, November 13<sup>th</sup>, 2009*

*4pm – 5pm*

*Harwill Community Room*

### **Galston Apartments**

*Friday, November 20, 2009*

*4pm – 5pm*

*Galston Community Room*

### **Grand Apartments**

*Tuesday, November 24, 2009*

*4pm – 5pm*

*Grand Community Room*

### **Savannah Apartments**

*Tuesday, December 1, 2009*

*4pm – 5pm*

*Savannah Community Room*

### **Residents from Palm, 25<sup>th</sup> St., Scotten, Howard, Vinewood, and McKinstry (Hubbard Comm) and Melie Apartments**

*Friday, December 4, 2009*

*4 pm - 5 pm*

*Southwest Housing boardroom*

### **Ferndale Apartments**

*Tuesday, December 8, 2009*

*4pm – 5pm*

*Ferndale Community Room*

### **Claradale Apartments**

*Friday, December 11, 2009*

*4pm – 5pm*

*Claradale Community Room*



CERAMIC STUDIO



## OCTOBER CLASS SCHEDULE

### ADULTS

Basic Ceramics (Adult – 13+)  
CLASS NO- AC-1001  
Tuesdays  
October 6, 13, 20, 27  
4 classes//6:00-8:00 PM  
\$65 + \$15 materials fee



INSTRUCTOR: Byron Nemela

Basic ceramics will give the student an introduction to the nature of clay and glazing. Students will experience the process of taking a lump of clay, creating form, firing, coloring and producing a finished product. Techniques include coil and slab building and an introduction to the potter's wheel.

### YOUTH

Basic Ceramics (Youth 6-12)  
CLASS NO – YC-1001  
Mondays  
October 5, 12, 19, 26  
4 classes 3:30-5:00PM  
\$10 per class or 4 classes for \$30  
INSTRUCTOR: Soh Suzuki



Basic ceramics will give the student an introduction to the nature of clay and glazing. They will experience the process of taking a lump of clay, creating form, firing, coloring and producing a finished product. Projects include pinch pots, masks, and tile making!!

**The Ladybug Studio is located in the lower level of the Whitdel Building at  
1250 Hubbard Street, the corner of Hubbard & Porter Streets**

**Call 313-899-2243 x152  
for more information**

★ Tuition assistance available for Southwest Soutlions tenants

Contact Theresa @ 313-297-1340