



H.O.P.E. News

Home Ownership Preparation & Education



Summer 2015

14930 LaPlaisance, Suite 111 • Monroe MI 48161 • 734.243.2048 • habitatmonroemi.org

Community Events & Workshops

Saturdays, 7 am to noon
Monroe Farmer's Market
20 E. Willow St. (Behind Public House)

Saturdays, 8 am to 1pm
Dundee Farmer's Market
Downtown Dundee
8 a.m. to 1 p.m. Saturday
4 to 7 p.m. Wednesday

Saturdays, 8 am to 1pm
Bedford Farmer's Market
The Francis Family YMCA

Wednesdays, June 24–July 22, 7–8pm
St. Mary's Park (all events are free)

- Yoga in the Park
- Music
- Children's Family Storytime

Mondays, July 6 – July 27, 6pm
Gentle Tai Chi
Free at Veteran's Park by Fire Station

August 19, 2015, 6p
Community Resources Workshop
HFH offices
Call to register: 734-243-2048 ext 111

For more information on Summer Programs in Monroe, visit: www.monroemi.org or Facebook: **City of Monroe MI Recreation Dept.**

Tuesdays, Aug. 11, 18, 25, Sept. 1, 2015
6:30 – 8pm
Relax: Alternatives to Anger
MSU Extension Office
963 S. Raisinville Rd., Monroe
Register by Aug. 10, 2015. Call 734-240-3179. Cost \$20 per couple for series.

Tuesdays, July 7 – Sept. 29, 2015
11:30am – 12:30pm
Parenting on Your Own – Nurturing Parenting
Call to register 734-240-3179.

Monday - Thursday, June 23 - July 30. 10am - noon, (Lots close 12-1pm for lunch), reopen 1 - 3:30pm.
Summer Playground Program
TOT LOTS - DAYTIME: Munson Park, Boyd Park, James & Hendricks Park, Hoffman Park, Labor Park and Manor Park. EVENING: Munson Park, 3:30-8pm
The Tot Lot Playground is a free drop in program offering children an opportunity for safe supervised play. Activities include craft projects (may require a nominal fee), games, and athletic activities. Ages: 5-12 (must have completed kindergarten). Children under the age of 5 are welcome with adult supervision. For more summer fun ideas visit monroemi.gov/wp-content/uploads/2015/05/Newsletter-Sum-2015.pdf

Jeanette's 2¢ Mortgage Trouble?



Call today to see if you qualify to apply for assistance.

Hello everyone and welcome to our summer 2015 Edition of the HOPE News. In this edition, we will be talking about healthy living. Healthy living practices focus on our body, mind, lifestyle, and also our finances.

In the Habitat HOPE program, I meet with individuals and families in regards to their finances. We work on budgeting, credit repair, savings, and learning about resources in our community that can assist individuals that are experiencing hardships and are finding it difficult to make their mortgage payments and meet their other financial obligations. One of the programs that are available right now is the **Helping Michigan's Hardest – Hit Program** or, as it is also known, the **Step Forward Michigan Program**.



Helping Michigan's Hardest – Hit Homeowners
Step Forward Michigan is a foreclosure prevention program. It can assist homeowners that have experienced one or more of the following:

- Have received Michigan Unemployment Insurance Agency benefits in the last 12 months
- Have experienced a reduction in income
- Have fallen delinquent on their mortgage due to a qualifying involuntary hardship

If your application is approved, the Step Forward program can assist in paying the past due amount on your mortgage and potentially paying half of your mortgage payment for 12 months.

We have already had several Habitat families that have been approved. If you are behind in your mortgage or anticipate that you will have difficulty making your mortgage payment in the near future, please contact me. We can review your circumstances. If there is a possibility for this program to assist you, I will help you fill out and submit your application.

Jeanette McDonald, Financial Coach
734-243-2048, x111
jmcdonald@habitatmonroemi.org

Focus on H.O.P.E.

A constant challenge for everyone is how do I feed my family healthy food, keep my growing kids full, and stay within my budget. Eating local, in season, fruits and vegetables can help.



Michigan State University Extension provides education that helps people buy and prepare healthy, budget-friendly foods as well as live a

balanced lifestyle. Fruits and vegetables provide nutrients that will give you energy and help you feel satisfied longer. Preserving them for later use is easy and will save you money over time. Examples of local produce you will see very soon:

Blueberries – available July and August and can be safely refrigerated for 10-14 days. They are only 100 calories per cup and are fat-free, sodium-free, cholesterol-free and high in fiber. They are full of antioxidants and are a good source of vitamin C.

Sweet Potatoes – Michigan grown sweet potatoes are available July through March. They are low in fat, low in sodium, high in fiber, and contain vitamin C. Wash before you prepare and cook in their skins to retain vitamin content. Store sweet potatoes between 45 and 50 degrees. Sweet potatoes can be frozen for up to a year.

Broccoli – Michigan –grown broccoli is available July through August. Broccoli provides vitamin C, potassium, and fiber. It also can help reduce cholesterol. It is only 45 calories per cup. You can serve it raw with a dip, add to a salad, or use it in a stir-fry. To use, remove the outside skin on the stem with a peeler. Cut the stems and serve with the florets. Refrigerate and use within 3-5 days.

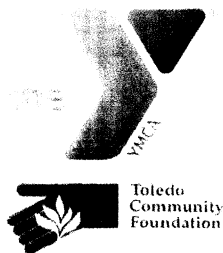
Every week throughout the summer you'll find information on recommended varieties, storage, food safety and preserving techniques for fruits and vegetables or for planting and maintaining your lawn and garden. Visit their website for more information:

msue.anr.msu.edu/program/info/mi_fresh

For information on local farmers markets and MSU extension classes refer to Community Events and Workshops in this newsletter.

See page 2 for Blueberry Muffins recipe.

"Empowering families to build a stronger financial future."



fighting
hunger
together

HEALTH SYSTEM

LUNCH IS ON US!

Summer Food Program

June 15-August 28

Youth up to age 18 are invited to join us at the Monroe Family YMCA this summer for FREE lunch and activities including active games, a summer reading program, nutrition education, artistic expression and more!

This program is made possible through the generosity of grant funding from the Wal-Mart Foundation and Toledo Community Foundation ProMedica Advocacy Fund.

Preregistration not required! Drop in to join us!

For more information, connect with Carrie Powell at cpowell@ymcaofmonroe.org or Jen Hay at jenhay@ymcaofmonroe.org or call 734-241-2606, x238.



Drop in at these FREE sites:

MONROE FAMILY YMCA
1111 W. Elm Ave. Monroe, MI 48162
Monday-Friday 10:00am-2:00pm
Lunch served at 12:00pm

GREENWOOD APARTMENTS
900 Greenwood Ave. Monroe, MI 48162
Monday-Friday 10:00am-2:00pm
Lunch served at 12:00pm

OAKS OF RIGHTEOUSNESS
1018 E. Second St. Monroe, MI 48162
Monday-Friday 11:00am-3:00pm
Lunch served at 12:00pm

ReStore®

840 LaPlaisance Rd., Monroe, MI 48161
restore840@habitatmonroemi.org

(734)243-1108

The ReStore is a discount retail outlet, OPEN TO THE PUBLIC, that sells new and gently used building materials, furniture, appliances, paint, mattresses, and other donated items.

SHOP! DONATE! VOLUNTEER!

Tuesday - Saturday... 10 a.m. - 5 p.m.

H.O.P.E. Speaks

This family has recently been assisted by Step Forward Michigan.

"I want to thank Jeanette McDonald for all her help. She has helped me learn how to budget my money. She also helped me to apply for a program through Step Forward. She is a very good person to get help from if you are having financial problems. She will help you to learn to budget your money. If needed, she will direct you to programs that are out there to help if you are struggling with making your house payment. She can also direct you to other programs to help with other bills. I thank her for all she has done to help my family." D.Y.

Save
the Date

FREE to all Habitat families and their guests. Space is limited!
RSVP to Jeanette McDonald by August 3rd.

Community Resources Workshop

August 19, 2015 • 6pm

Habitat for Humanity Offices
14930 LaPlaisance, Suite 111, Monroe, MI 48161

ProMedica

Nutrition and Healthy Living – A nutritionist from ProMedica will talk about nutrition, healthy living practices, and how this can benefit your health.
Dealing with Medical and Hospital Bills – A ProMedica representative will present resources available regarding your medical bills. Come ask questions and learn how to create a plan to deal with your current or future medical bills.

MSU Extension

Stress Less with Mindfulness – Mindfulness means to consciously choose to step back from the busy thinking mind to a quieter place in your mind. Dr. Jon Kabat-Zinn, a noted mindfulness teacher and scholar, states, "mindfulness is not about paying attention but paying attention more wisely-with the whole mind and heart and senses of the body. Learn ways to better manage and relieve stress.

Child Care Network

Child care and preschool resources and assistance programs – This presentation will include information on available resources, requirements, and application process revolving around support for families that are having difficulty paying for child care. This is for families not receiving DHS assistance.



Kid's Korner

Calling all Habitat Kids! Draw a picture of "Summer Fun" for a chance to have it published in the next newsletter! Drop it off at the Habitat Offices or mail it to:

Jeanette McDonald
14930 LaPlaisance, Suite 111
Monroe, MI 48161



The winning drawing will be randomly selected from all entries submitted by August 31, 2015 and will appear in the Fall issue of this newsletter. Each child, ages 5-18, may submit up to five drawings each. This is not a contest and there is no prize for the drawing chosen. Maximum size: 8.5 x 11." All entries become the property of Habitat for Humanity of Monroe County and may be used in future publications.

Blueberry Muffins

Makes 12 servings. Cost per recipe: \$2.99; Per serving: \$.25

Ingredients

1/2 cup vegetable oil	2 cups flour
1 cup sugar	2 tsp. baking powder
2 eggs	1/2 tsp. salt
1/2 cup low-fat milk	2 cups blueberries
1 tsp. vanilla	

To Prepare

Preheat oven to 375°F.

Prepare a pan containing 12 muffin cups and set aside. In a large mixing bowl, stir 1/2 cup oil and sugar until creamy. Add eggs, milk and vanilla. Mix until blended. In a medium mixing bowl, stir together the flour, baking powder and salt. Add the flour mix to the mixture of oil, sugar and other ingredients in the large bowl. Stir together. Stir the blueberries into the batter. Fill each muffin cup 2/3 full with batter. Bake for 25 to 30 minutes.

SOURCE: Recipe adapted from Pennsylvania Nutrition Education Program, Pennsylvania Nutrition Education Network Website Recipes. Retrieved from USDA, Snap-Ed Connection, Blueberry Muffins at <http://recipefinder.nal.usda.gov/recipes/blueberry-muffins>. This material was funded by USDA's Supplemental Nutrition Assistance Program - SNAP.