

In the Know by Lighthouse Community Development



Shining the LIGHT toward Financial Freedom

VOLUME I, ISSUE 4

Safeguarding Our Neighborhoods By Karen Staley, Deputy Director

March 2008

As a resident of Unity Park, we know that you take pride in your home and your neighborhood. Lighthouse Community Development is also proud of what we have accomplished with you during the last ten years to help make improvements in our community. Unity Park is a great place to live and work!

As we all know, our challenging local economy has recently put a strain on the housing market in recent years. Many homeowners are having difficulty making their mortgage and tax payments, sometimes leading to foreclosure. If you or someone you know is faced with this situation, please contact LCD for free foreclosure counseling assistance at 248-920-6060 ext. 2426.

Another effect of the market is that new homes aren't selling as quickly as they once did. Vacant



homes are an easy target for thieves, especially during the winter months when fewer neighbors are outside. LCD has recently experienced numerous break-ins at new homes we are trying to sell. Although we protect and monitor our homes on a frequent basis, vandals intent on breaking in have found ways to do so. Our homes are insured, but repeated thefts and high replacement costs for furnaces, water heaters, cabinets, fixtures, carpeting and similar items mean that we have fewer funds available to begin other improvements. Also, repeated thefts in a concentrated area will begin to erode your property values.

As a resident of Unity Park, we are asking for your

help to monitor our neighborhood. Stay alert for unusual activity, such as a truck in the driveway of a vacant home (especially during the evening) or doors wide open in a home that you know should be secured. If you notice suspicious activity on your block, please contact the authorities for assistance. If the activity is at one of Lighthouse's vacant homes, please also call 248-920-6200 to let us know what you've observed. **Lighthouse is offering a \$500.00 reward if your tip regarding a break-in at one of our homes leads to an arrest and conviction.** Under no circumstances should you attempt to confront someone you suspect should not be in your neighborhood. Stay safe, but be a watchful neighbor!

Improving Home Safety for Elderly by John George

Everybody gets old. It's a simple fact of life that can be hard to face. The truth is as one gets older the home can slowly become a dangerous place. However, making some minor modifications to keep your loved ones safe is a very easy process.

Improving Safety Indoors

Falls can't always be prevented but there are many things that can be done to help prevent them. Here are a few ideas:

- Clear floors of clutter –

The majority of falls come from having a messy house. Be sure to keep all floors clear. Avoiding a struggle to move around the home reduces the chance of falling. Make sure things are within reach, as well.

- Well lit rooms – Just as important as having clear floors, make sure rooms are lit well enough to see the floors. Keep plenty of flashlights and candles around for blackouts, too.

- Hand Rails – These safety railings can be installed all around the house. Be sure to

fix them to the bathtub and next to the toilet. Bed railings can also help keep loved ones from falling out of bed at night.

- Non-Slip mats – Place non-slip mats underneath rugs and use them near the bathtub and near stairs.

Improving Safety Outdoors

Being safe outdoors is just as important as being safe in the home, but there's not as much you can do to prevent danger. Make sure the elderly are assisted by holding their arm when walking. If any roads or sidewalks become wet or icy, be sure to

salt or sand them. Using a cane for any uneven ground is also advised.

What To Do If They Fall

Not all falls can be prevented, accidents happen. When they do, the first thing is not to panic. This can cause your loved one to panic as well. If they're not able to get up, cover them with a blanket until help arrives.

Overall, prevention of every slip and fall is impossible. The home is the place the elderly will probably spend the majority of their time, so it's the first place to start.



Lighthouse Community Development

46156 Woodward Ave
Pontiac, MI 48342

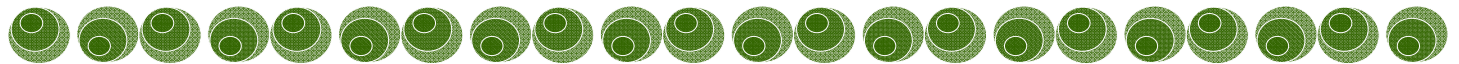
Phone: 248-920-6060 ext. 2410

Fax: 248-335-1008

E-mail: lbooker@lighthouseoakland.org



"Shining the LIGHT toward Financial Freedom"



EVENTS AROUND TOWN

Help For Seniors

Christmas in Action is a group serving low-income seniors by providing them with free home repairs. If you or someone you know is a low-income (\$20,000/year single; \$25,000 married) senior (60+) and has a home repair project that can be completed in one day, call Lighthouse Community Development for an application. All applications MUST be turned in by the end of March. Again, this service is for low-income seniors only. Please call (248) 618-7433 for more information.

Homebuyer Seminar

March 8, 2008
9am to 1pm
359 S. Edith St
Pontiac, MI 48341
Guest Speakers:
Tabitha Thrasher, 5th/3rd Bank
Tanya Mitchell, Real Estate One

FIRST COME, FIRST SERVED!

FREE CREDIT REPORTS & CREDIT REPAIR COUNSELING

March 8, 2008 @
Lighthouse Community
Development
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your credit score all in one!

FREE TAX PREPARATION ON-SITE

1-800-535-8384
Lighthouse Community
Develop.
46156 Woodward Avenue
Pontiac, MI 48342
Every Saturday from
January 26, 2008 - April 5, 2008
9am - 2pm

FINANCIAL FITNESS CLASSES

Lighthouse Community Development
46156 Woodward Avenue
Come to Door C

On-going classes open to the public
The next session begins:
Thurs, March 13, 2008 @ 10am—12am
Thurs, March 13, 2008 @ @ 6pm – 8pm

If there are any events that you would like printed in the newsletter, please contact
Lattice Booker
at 248-920-6060 ext 2410

Information should be submitted no later than the 3rd Friday of every month.