


Habitat for Humanity of Michigan

Providing Innovations
and Support for
Affordable Housing





**“We do our best to
help people define
their best life, pursue
happiness and achieve
goals”
~ Sue Ortiz**

Your Habitat Michigan

Housing and Family Services (HFS) Staff

Angie – Loan Manager & Counselor
Anitra – Education Manager & Counselor
Cassie – Intake & Lending Support
Daeja – Compliance and Leads
Erik – Veterans Engagement, PHR
Jamie – Grants Intake Specialist, DPA & PHR
Jen – Quality Control & Compliance PHR
Jessica – Construction Manager
Kathleen – Manager, Family Self Sufficiency
Lydia – Coach and Educator
Rafael – Coach and Educator
Sireece Martin – Contractor for HC&E
Sue – Chief Programs Officer



Housing and Family Services

Working to Make a Difference in Housing Stability

Housing Counseling and Financial Coaching

- Individual sessions
- Prepurchase, rental, homeless assistance
- Action plans, budgeting
- Setting and working on goals
- Customer-driven process
- Homeownership is often a goal
- Financial stability gained from coaching



Housing and Family Services

Working to Make a Difference in Finances

Financial Education

- Eight-part series
 - Money management
 - Debt / Student loans
 - Credit / Credit scores
 - Banking basics
 - Insurance and long-term planning
 - Consumer protection / Predatory lending
 - Fair housing / Fair lending
 - Healthy housing





LONG TERM PLANNING

INSURANCE AND INVESTING



Workshop Agenda:

- ▶ Defining Insurance Needs
 - ▶ Why is Insurance Important?
 - ▶ How can insurance help you?
 - ▶ What are the types of insurance?

- ▶ Investing (retirement planning)
 - ▶ Investment Options
 - ▶ Let your money make money

- ▶ Estate and Funeral Planning



PLANNING FOR YOUR PEACE OF MIND

Probate Costs Vary, Dependent On:

- Estate Size and How complicated it is
- People Contesting the Will
- Validity of Estate Plans are valid
- Whether or not a Probate Attorney is Retained

PLANNING FOR YOUR PEACE OF MIND

Probate Costs Can Include:

- Court & Filing Fees
- Attorney Fees
- Appraisal, Land Survey and Accounting fees
- Executor Fees or Compensation

PLANNING FOR YOUR PEACE OF MIND

- Personal Records
- Medical & Prescription Records
- Michigan Statutory Will
- Advanced Directives
- MIPeace of Mind Registry
- Funeral Representative Designation
- Guide for using Designation of Patient Advocate Form
- Organ Donation

PLANNING FOR YOUR PEACE OF MIND

- WE ARE NOT ATTORNEYS & DO NOT PROVIDE LEGAL ADVICE!
- What happens if we die without a will?
- What can we accomplish by having a will?
- Encouraging the use of an attorney.
- How to use the Statutory Will form.
- Jointly held versus individually owned assets.
- Signatures, witnesses.
- Filing documents with county court offices.



Habitat
for Humanity®

Thank you



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Contact Us

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We build strength, stability and self-reliance through shelter.