

DETROIT

Six things to consider doing if you can't pay rent this month

(StatePoint) The average national rent surpassed \$2,000 for the first time ever in 2022, which has made keeping up with rent payments challenging for millions of people across the United States. In fact, a recent Freddie Mac survey found that 70% of renters are concerned about making their rent payment in the short term.

If you're among those struggling to pay rent, there is good news: many resources exist to help renters remain in their homes.

Here are six actions you can take to help keep you in your rental:

1. **Contact Your Landlord.** If you know you will be unable to pay your rent, contact your landlord in writing to explain your situation. Your landlord may be able to offer you such options as changing the date rent is due each month, lowering rent payments or creating a repayment plan.
2. **Consider More Affordable Apartments.** Finding a less expensive apartment may be the right solution if you anticipate having regular trouble paying your rent. However, with rents on the rise everywhere, this can be a challenge. As you start your search, remember to factor in the fees and moving expenses you might incur. Moving within your building or to another property managed by the same company may be one way to avoid on-boarding fees.
3. **Find a Roommate.** If you have the space, taking on a roommate can significantly reduce your monthly rent and utility expenses. Make sure to follow the terms of your lease when adding a room-

mate to any apartment. This could include having them sign a formal lease.

4. **Access Short-Term Rental Assistance.** Local housing authorities and some national organizations have short-term rent relief funds you can apply for to help cover the cost of rent while you get back on your feet. The Consumer Financial Protection Bureau (CFPB) has a list of assistance programs for renters.

5. **Understand Eviction Protections.** Be aware of the eviction protections you're eligible for should you be unable to pay rent. The CFPB has a list of states with protections in place that prevent landlords from evicting renters for failure to pay rent.

6. **Work with a Renter Resource Organization.** There are many nonprofit Renter Resource Organizations throughout the country that can assist you if you are facing a housing-related challenge. These entities provide services and resources to help you maintain housing, including eviction prevention and landlord-tenant mediation. They also can assist you in locating alternative housing and provide financial planning advice. Services offered may vary by provider. To find an organization that can help you with your situation, contact Freddie Mac's Renter Hotline at 800-404-3097.

For more information about renting, including resources to help you determine how much you can afford, visit My Home by Freddie Mac at myhome.freddiemac.com.

NATIVE SUN

Concerned about flooding? Ensure your home and belongings are protected

(StatePoint) According to the Federal Emergency Management Agency (FEMA), floods are the most frequently occurring natural disaster in the United States, which is why it is important to understand the risks and costs associated with flooding, and what you can do to protect your home.

Rampant storms and hurricanes are not the only causes of flood damage - leaky pipes can cause just as much water damage and put a huge hole in your wallet, too. According to FEMA, just 1 inch of water in a home can cost more than \$25,000 in damage.

What can you do to protect your home in the event of a flood? First, make sure you have flood insurance. Some people may think they don't need flood insurance because of where they live. Many may also assume that flooding is included in their homeowners insurance policy when in fact, most homeowners policies do not cover flooding.

Why is that?

A string of flood disasters occurred throughout the '40s, '50s and '60s that put tremendous financial strain on private insurers, so in response, the federal government created the National Flood Insurance Program (NFIP) to protect homeowners, renters and businesses.

Talk to your insurance agent about getting flood insurance through NFIP. Some companies offer additional unique options. For example, Erie Insurance recently began offering a coverage called Extended Water that covers damage caused from flash floods, inland flooding, storm surges, snow melt and more. It covers the home and its foundation, electrical and plumbing systems, air conditioning equipment, furnaces and heaters, appliances and personal possessions, such as clothing and furniture. It even offers coverage if you need to temporarily relocate while your home is being repaired.

"As the frequency of flooding increases, homeowners need to understand that flood

insurance is typically not included in their standard homeowners insurance policy, but there are options available," said Michelle Tennant, vice president of product management, Erie Insurance. "Even if you



don't live in an area that you think is flood-prone, if it rains or snows, it can flood. That's why it's so important to talk to your agent about your home and your neighborhood, to make sure you have the coverage that's right for you."

To learn more about flood insurance, contact your agent or visit <https://www.erieinsurance.com/flood-insurance>.

As flooding becomes more frequent, make sure that you have the insurance you need to protect your home and belongings.

Stan's Lock & Key Clinic

New Do It Yourself Hardware Store

24 Hour Emergency Service

Specializing in

- Commercial • Residential
- Automotive • Security Lock Specialist
- Complete Auto & Computer Key Programming
- Auto Alarms • Door Closers • Mobile Service
- Steering Column Repair
- Storm Windows • Screen Repairs
- Auto Theft Repair Specialist
- Glass and Windshield Repairs
- Wood and Steel Doors
- Window Guards
- Bar Gate • Red Door • Garage Door

"Thank you for letting us service you for all your lock and key needs"

Stan's Lock & Key Clinic
15155 Grand River Ave.
Detroit, MI
(313) 835-6129 Office
(734) 550-6575 Cel

Hours: Monday-Saturday 9:00 a.m. - 9:00 p.m.
 Sunday & Holidays 11:00 a.m. - 8:00 p.m.

B&W HANDYMAN

CALL (586)359-3091 24 HOURS E.S.

(313)835-6129 ~ (734)550-6575

STAN'S LOCK & KEY CLINIC • 15155 GRAND RIVER DETROIT, MI

TAYLOR TOWN

WATCH & CLOCK REPAIR

NOW OPEN

Sell, Buy, Trade

In stock old rebuilt watches & clocks

Tom Laskowski
(734)556-0135

22525 Ecorse Road - Taylor, Mich. 48180
 (Located near rear information booth)
Saturday 10 am - 8 pm - Sunday 10 am - 8 pm