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Families First of Monroe County

Putting Families First



The Wisconsin Emergency Rental Assistance (WERA) program offers eligible households assistance with current or late rent, energy or utility bills, and other housing costs dating back to the start of the pandemic. Applicants must be a Wisconsin resident who has experienced income loss or costs due directly or indirectly to COVID-19, is at risk of experiencing homelessness or housing instability, and has a household income at or below 80% of the county median income.

COVID-19 Assistance

Recovering from an epidemic...

During shutdowns and closings, we found ourselves struggling to maintain our basic necessities. Now that vaccines are available and shutdowns are slowly lifting, there are some assistance programs available to help recover the costs of this epidemic.

Who should I contact to apply?

You will apply through your local community action agency. You can find them by visiting: www.wiscap.org/wera. Applications can also be submitted online (<https://energybenefit.wi.gov/>) or taken at a statewide rental assistance hotline by calling 833-900-9372 (WERA) **Monroe County Residents: Call 1-844-267-0033, or Visit www.Couleecap.org**

What assistance can WERA provide?

Up to 12 months of rental arrearages and/or rental assistance, plus an additional 3 months if the extra months are determined to be needed. Only arrears starting March 13, 2020 are eligible. Utility and housing energy payments and arrearages including electricity and gas. Utilities covered by the landlord within rent will be treated as rent.



What documents are needed when applying for WERA?

- a. Documentation showing their income was impacted by COVID-19.
- b. Documentation that income for the 1-month period from application date does not exceed 80% of the County Median Income (CMI) OR 2020 IRS Tax Documentation.
- c. A current lease or agreement listing the applicant resides in Wisconsin.

What Do I Need To Apply

Wisconsin Emergency Rental Assistance (WERA) is a service within the WI Energy Assistance program and therefore, applicants must have an energy assistance application on file before receiving rental assistance. You do not need to qualify for energy assistance, but you do need to have an application on file.

For assistance with application paperwork or questions; Please contact Families First! 608-374-4141

Monroe County – 80% County Median Income

Household Size	Annual Income	Monthly Income
1	\$38,750	\$3,229.17
2	\$44,300	\$3,691.67
3	\$49,850	\$4,154.17
4	\$55,350	\$4,612.50
5	\$59,800	\$4,983.33
6	\$64,250	\$5,354.17
7	\$68,650	\$5,720.83
8	\$73,100	\$6,091.67

Being Proactive >>>

Be Proactive With Your Finances

Who's in control of your relationship with money? Is it you? Or do you let your money rule you? Are you constantly reacting to what's going on around you, and letting events dictate what happens next?

What are Reactive Finances?

A reactive approach to finances is one in which your money necessities drive you. Rather than planning ahead, you are always reacting. You are reacting to bills that need paying. You are rushing around trying to make ends meet when a small financial emergency crops up. Reactive finances are all about responding to your finances when you have to.

Why is this a problem?

Reactive finances also manifest in the way you spend money on a regular basis. With reactive finances, you make a number of impulse buys, driven by a

good deal you see, or because something seems like a good idea in the moment. When your finances are reactive, almost every money decision you make is determined in the moment, and you rarely take the time to think through the consequences, or consider the end game. A reactive approach to money is one of the big reasons that so many people live paycheck to paycheck.

So what can I do to be proactive?

Rather than sitting around and waiting for circumstances to force you into making financial decisions, it's a better

"A reactive approach to money is one of the big reasons that so many people live paycheck to paycheck."

idea to get proactive with your finances. This means taking action and planning ahead. You can't wait for your financial situation to dictate what happens next — at least, not if you want financial freedom and success.



TAKE ACTION:

CONTACT US: We offer not only financial advice, but also information of programs that may be able to assist you. Some programs can greatly reduce your cash spending so that you can prioritize your money on bills that require more attention.

Adapted From:
<https://moneymastermindshow.com/proactive-reactivefinances/#:~:text=Getting%20Proactive%20with%20our%20Money,taking%20action%20>

Make Changes Today

TAKE STEPS TO INCREASE YOUR

INCOME If you don't earn enough money to cover your expenses, look for ways to generate extra income. You might be able to find part-time work in addition to your full-time job, or you can begin taking steps to increase your income. This might include getting additional skills or taking a workshop.

ACTION: Contact Families First for information on employment agencies, temporary work, & hiring companies in Monroe County! We even have a public work space and can assist with resumes, applications, & online searches, fuel & uniforms!

SETTING GOALS First of all, it starts with figuring out what you value, and then setting priorities for your money, based on those values. Create a household budget that includes necessary bills, and take a look at your extra spending categories.

ACTION: Contact Families First and let us help you create a budget & set doable financial goals!

PAYING BILLS ON TIME Paying bills on time can not only help your credit score, but also help prevent you from a financial slippery slope.

- Make a list of every bill.
- Find out when your payments are due.
- Add your payments to a calendar.
- Decide how much you want to pay.
- Set up automated payments whenever possible.
- Devise a system for manual payments.
- Sign up for reminders.

ACTION: Know you are going to be late on a bill? Have a financial emergency come up? Contact Families First as soon as you are aware of these issues. You can apply for financial assistance! It is much easier to fix a problem before it mounds into a bigger issue~!



Introducing >>> Families First Newest Program

TALEE: Tenant and Landlord Education & Engagement

Our very own Western Technical intern, Tiffany Ropiak, has designed and created a program exclusively for Families First, to assist in our case care management.



About:

This interactive program is dedicated to help educate and guide tenants and landlords through the rental process from start to finish. It covers budgeting, application and lease assistance, move-in/move-out procedures, and more.

Tenant Education

We will obtain your knowledge of the rental process before you start the program and guide you through the entire process with one of our case managers. We will give you the tools you need to be successful and show you what landlords are expecting from you. We will go over the proper renting etiquette and provide you with resources for your housing needs.

Landlord Education

We will educate you on the diversity of our community and provide you with resources that could assist you and your tenants. Education on a variety of topics can include high risk tenants, landlord/tenant rights, proper procedures, and tips for handling different situations and pointing your tenants to valuable resources before anything occurs.



Make moving into a new place less stressful!

Gain access to all the tools that you need!

Gaining knowledge is the key to success in everything you do!

TALEE >>>

Q: *Who can access TALEE?*

A: *Anyone can utilize this educational program!*



Contact a Case Manager at Families First of Monroe County and ask about the Tenant and Landlord Education & Engagement program. We can set up a time for you to come and use our public office/desk to listen to and interact with the program. We will also prepare all the worksheets needed and be here to assist if needed. On completion you will receive a certificate that will let others know you are an educated current or perspective tenant!

Open House, Open Hearts

From the Executive Director's Office

On behalf of Families First, I would like to thank everyone who came to help us celebrate our new office space. On May 5th, we held an open house and ribbon cutting ceremony to showcase our new workplace located at 1500 N. Superior Ave, Suite #2. It was a great turnout with Families First Board members, Tomah Chamber of Commerce staff, colleagues and professionals from our collaborative partner agencies and community members who took tours and learned more about how we are utilizing our new space to the best of its advantage. We also held the Spring Raffle Drawing in which lucky winners were able to take home 1 of 13 themed baskets. The winners are listed in the next column. All proceeds raised from the raffle went to support our Resiliency Fund. The Resiliency Fund allows us to assist individuals and families in need with requests that normally are not covered by grant funding such as car repairs and other unique items and activities.

Spring Raffle Winners:

1. Chip Dippin & Margarita Sippin – Mrs. Blink
2. Dinner and an Axe – Jerry Steele
3. For the Ultimate Guy – Kit Schleicher
4. Fun, Fabulous \$ Fit – Linda Johnson
5. Tito's Tailgating Party – Thomas Flock
6. Backyard BBQ & Booze – Theresa Burns-Gilbert
7. Great Escape – Lavonne Spiers
8. Badger Fantastic Gear – Jasmine Burnstad
9. Come Wine With Me – Boozie
10. Summer Fun in the Sun – Rock
11. Open Bar – Caitlin Henry
12. Jump Start – Jared L
13. Summers a Brewing – Jason Lassen



Spring Raffle >>>
\$1,329.89

Was raised with our spring raffle drawing. Winners were selected for graciously donated basket prizes during our open house. Thank you to all that donated items, sold, and purchased tickets!



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Contact us at **608-374-4141**

www.familiesfirstofmonroecounty.org



& Find us on Facebook!