



Clementimes

The Official Publication of the City of Mount Clemens



Photo courtesy of Anne Nicolazzo

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Mount Clemens Public Library
Bathing in Knowledge since 1865

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bills, licenses, permit
fees and more online





THE CITY OF MOUNT CLEMENS

Mayor

Laura Kropp

City Manager

Gregg Shipman

Executive Assistant

Elaine VanHuyse

City Clerk

Cathleen Martin

Public Services Director

Bill Diamond Jr.

Community Development Director

Brian Tingley

Utilities Director

Leonard Bertrand

Human Resources Director

Kevin Donaldson

Fire Chief

Dan Reynolds

Recreation Director

Karl Haye

CITY HALL

(586) 469-6800

CITY COMMISSION:

Commissioner

Laura Fournier

Commissioner

Roxanne Brown

Commissioner

Erik Rick

Commissioner

Spencer Calhoun

Commissioner

Theresa Scruggs McGarity

Commissioner

Jill Towner Yore

Questions or comments? Please email
info@drivecreativeservices.com

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UPCOMING COMMISSION MEETINGS:

MEETINGS START AT 7:00PM

COMMISSION CHAMBERS, CITY HALL

9/8, 9/21, 10/5, 10/19, 11/2, 11/16



MAYOR'S UPDATE:

As summer comes to a close and we welcome the fall season, I want to take a moment to share some exciting updates about the progress we're making together in Mount Clemens. Every project underway reflects our shared commitment to building a stronger, more vibrant community, and I'm grateful for the support of our residents, businesses, City Commission, and dedicated city staff who make this progress possible.

One of the most exciting projects on the horizon is our new Municipal Campus at 20 South Main Street, which will become the future home of both City Hall and our Fire Department. This investment will provide modern, efficient facilities that better serve our residents while creating a centralized location for essential city services. It's a project that has been years in the making, and I'm thrilled to see it continuing to move forward.

Our architects and project team are making great progress on the design, and if everything stays on schedule, the City Commission is expected to review and approve the final plans in early fall. From there, the project will be advertised for competitive bids, with the goal of breaking ground before the end of the fall season.

This summer was also a proud moment for our city as Mount Clemens welcomed elected officials and community leaders from across Southeast Michigan to host the SEMCOG General Assembly. It was a wonderful opportunity to showcase everything happening in our community—from our downtown revitalization efforts to the investments we're making in infrastructure and placemaking. The positive feedback we received reminded me just how much Mount Clemens has to offer.

I am also incredibly honored to have been appointed Chairperson of SEMCOG. Serving in this role gives Mount Clemens a stronger voice in regional conversations about transportation, economic development, housing, infrastructure, and environmental sustainability. More importantly, it provides opportunities to build partnerships and advocate for initiatives that will directly benefit our community for years to come.

As we head into the holiday season, I encourage everyone to keep your shopping local whenever possible. Our downtown is filled with unique shops, restaurants, and small businesses that help make Mount Clemens such a special place. Every purchase made locally supports our neighbors, strengthens our local economy, and helps our small businesses continue to thrive.

While you're planning your holiday season, don't forget to check the Downtown Development Authority's schedule of events. I hope you'll join us downtown to celebrate the season, support our local businesses, and experience everything that makes the holidays in Mount Clemens so memorable.

It is an honor to serve as your mayor, and I look forward to everything we will accomplish together in the months ahead. I wish you and your family a wonderful fall season and a joyful start to the holidays.

With gratitude and optimism,

Mayor Laura Kropp



IMPORTANT NUMBERS:

Emergency

9.1.1.

Fire

586.469.6840

City Hall

586.469.6800

Utilities

586.469.6889

Animal Control

586.469.6847

Dial-A-Ride

586.469.RIDE

DDA

586.469.4168

Public Housing

586.468.1434

Public Services

586.469.6847

41B District Court

586.469.9300

COFFEE TALK DATES

September

- Tuesday, September 8th 9:30 a.m. John's Family Grill
- Thursday, September 10th 6:30 p.m. Black Cat Coffee

October

- Thursday, October 8th 6:30 p.m. Black Cat Coffee
- Tuesday, October 13th 9:30 a.m. John's Family Grill

November

- Tuesday, November 10th 9:30 a.m. John's Family Grill
- Thursday, November 12th 6:30 p.m. Black Cat Coffee



CLERK'S OFFICE

GENERAL ELECTION IS TUESDAY, NOVEMBER 3, 2026

Voting precincts will be open on Election Day from 7:00 am until 8:00 pm at the following locations:

Precinct 1 - Greater Morning Star Church 87 Robertson	Precinct 4 - Mount Clemens Community Center 300 Groesbeck Hwy
Precinct 2 - Wilson Gymnasium 58 South Wilson	Precinct 5 - Seminole School 1500 Mulberry
Precinct 3 - Mount Clemens Community Center 300 Groesbeck Hwy	Precinct 6 - Mount Clemens City Hall 1 Crocker Boulevard

IMPORTANT DATES FOR THE NOVEMBER 3, 2026 GENERAL ELECTION

- Thursday, September 24, 2026 - Absent voter ballots available for voters.
- Monday, October 19, 2026 – Deadline to register by mail or online for August 4th Primary.
- Monday, October 19, 2026 – Public accuracy test of voting equipment at 9:00 a.m. at Mount Clemens City Hall.
- Saturday, October 24, 2026 – Early voting begins at Mount Clemens City Hall from 8:30 a.m. – 4:30 p.m. daily (including weekends) through Sunday, November 1, 2026.
- Friday, October 30, 2026 – Last day to have an absentee ballot mailed to a voter.
- Monday, November 2, 2026 – Last day to obtain an absentee ballot (in person at city clerk's office) by 4:00 p.m.
- Tuesday, November 3, 2026 – Election Day. Polls are open from 7:00 a.m. until 8:00 p.m.

VOTE EARLY!

Early voting gives voters the flexibility to come to Mount Clemens City Hall on any of the dates listed below, vote their ballot and insert it into the tabulator themselves—just like on Election Day!

November 3, 2026 General Election Early Voting Schedule

DATE	TIME	LOCATION
Saturday, October 24	8:30 am–4:30 pm	Mount Clemens City Hall
Sunday, October 25	8:30 am–4:30 pm	Mount Clemens City Hall
Monday, October 26	8:30 am–4:30 pm	Mount Clemens City Hall
Tuesday, October 27	8:30 am–4:30 pm	Mount Clemens City Hall
Wednesday, October 28	8:30 am–4:30 pm	Mount Clemens City Hall
Thursday, October 29	8:30 am–4:30 pm	Mount Clemens City Hall
Friday, October 30	8:30 am–4:30 pm	Mount Clemens City Hall
Saturday, October 31	8:30 am–4:30 pm	Mount Clemens City Hall
Sunday, November 1	8:30 am–4:30 pm	Mount Clemens City Hall



INSTANT ANSWERS TO YOUR VOTING QUESTIONS

To check voter registration status, find your polling location, register to vote or apply for an absentee ballot online, please visit <https://mvic.sos.state.mi.us/>



BRUSH & BRANCH CHIPPING SERVICES



FREE FALL PICKUP DATES: SEPT 28TH - OCT 2ND

The City of Mount Clemens offers complimentary pickup and chipping of large brush and branches twice each year, once in the spring and once in the fall. Pickup dates will be announced in advance. After the scheduled collections, additional pickups must be arranged with the Department of Public Works and are subject to a fee of \$105 per half hour. Storm-related brush pickups will be provided as needed.

This is a separate service from normal yard waste collection.



GUIDELINES:

- Branch size over 4 ft. ONLY
- Neatly stacked at curb
- Cut ends facing out
- Must NOT block street or sidewalk
- Do NOT tie, bundle, or bag
- Remove root balls
- Keep pile free from debris
- Branches resulting from private contractor work will NOT be collected.

QUESTIONS? CALL (586) 469-6847

Mount Clemens Dept. of Public Services
95 Eldredge St., Mount Clemens 48043

**Call the DPW to schedule
a pickup date and time!**



COMMUNITY DEVELOPMENT DEPARTMENT

Rental Registration and Inspection Division

The City of Mount Clemens Rental Registration and Inspection Division is an important part of the Community Development Department and helps ensure that rental housing throughout the city remains safe, well-maintained, and compliant with applicable codes and ordinances. The City requires all residential rental properties to be registered annually and to maintain a valid Certificate of Compliance before being occupied by tenants. Property owners are required to pay an annual registration fee of \$75 per rental unit, which supports the administration of the program and helps ensure that rental housing is properly tracked and monitored. Through regular inspections and proactive communication with property owners, the division works to identify and address potential maintenance and safety concerns, helping to protect tenants, preserve neighborhood quality, and promote responsible property management.



The rental registration and inspection process is designed to be straightforward and transparent. Property owners begin by registering their rental property and paying the annual registration fee. Rental inspections are conducted on a two-year inspection cycle to verify compliance with the International Property Maintenance Code (IPMC), which establishes minimum standards for the maintenance, safety, and habitability of residential rental properties. If deficiencies are identified during an inspection, owners are provided with a list of required corrections and must obtain any necessary permits before completing the work. Once all required repairs have been made and the property successfully passes reinspection, a Certificate of Compliance is issued. Registration forms, inspection information, federal Fair Housing resources, and other helpful documents can be found on the City's Building Inspection and Rental Registration webpage at <https://mountclemens.gov/inspection/>. By working collaboratively with property owners and tenants, the Rental Registration and Inspection Division helps maintain safe housing, protect property values, support fair and equitable housing practices, and enhance the overall quality of life in Mount Clemens.

TREASURER'S OFFICE UPDATE

PROPERTY TAXES

The 2026 summer property taxes are due September 15, 2026. After this date, a 4% penalty will be added to any remaining balance. This amount will not be penalized again until March 2, 2027, when taxes are turned over to the Macomb County Treasurer's Office. The 2026 winter property taxes will be payable starting December 1, 2026 and are due by March 1, 2027. If you have any questions, please contact the Treasurer's office at 586-469-6800 extension 2.



FUN FACT:

Did you know? Modern paper currency includes embedded security threads that glow different colors under a UV light to deter counterfeiting.



CITY OF MOUNT CLEMENS FALL HOLIDAY REFUSE & YARD WASTE COLLECTION GUIDE

Labor Day – Monday, September 7, 2026

There will be **NO garbage pickup** on Monday, September 7. Pickup will run **one day behind schedule** for the entire week beginning Monday, September 7, through Friday, September 11. Regular garbage pickup will resume on Monday, September 14, 2026.

Columbus Day – Monday, October 12, 2026

Garbage pickup will run on schedule during the entire month of October.

Veterans Day – Wednesday, November 11, 2026

Garbage pickup will run **on schedule** during Veterans Day week, November 9 through November 13.

Thanksgiving Day – Thursday, November 26, 2026

There will be **NO garbage pickup** on Thursday, November 26. Thursday's garbage will be picked up on Friday, November 27, and Friday's garbage will be picked up on Saturday, November 28. Garbage pickup for Monday, November 23, Tuesday, November 24, and Wednesday, November 25 will be on schedule.

Christmas Day – Friday, December 25, 2026

- No pickup on Friday, December 25
- Friday pickup > Saturday, December 26
- Monday–Thursday pickups remain on schedule

New Year's Day – Friday, January 1, 2027

- No pickup on Friday, January 1
- Friday pickup > Saturday, January 2
- Monday–Thursday pickups remain on schedule
- Regular service resumes Monday, January 4, 2027

COMPOST/LEAF PICKUP SEASON ENDS FRIDAY, DECEMBER 4, 2026



The City of Mount Clemens will continue to enforce its leaf pickup policy this fall.

Raking or blowing leaves into the street is prohibited. Please do not rake or blow leaves into the street. If you use a landscaping company, ensure they are aware of this policy. Leaves must be placed in **30-gallon brown paper yard waste bags** or **25- to 35-gallon containers marked "COMPOST" or "YARD WASTE."**

City-contracted yard waste collection will operate through **December 4, 2026**. Yard waste in plastic bags will not be collected. Brush must be cut into **4-foot lengths**, tied in bundles, and weigh **50 pounds or less**. Large logs, branches over 3 inches in diameter, stumps, and roots will not be collected.

Place yard waste at the curb **no earlier than 6:00 p.m. the day before collection** and **no later than 7:00 a.m. on your collection day**.

The City will conduct leaf cleanup along all streets at least twice during the season to collect leaves that naturally fall from city trees. Due to weather conditions, a pickup schedule will not be published.

For questions, contact the Department of Public Services at **586-469-6847** between **7:00 a.m. and 3:00 p.m., Monday through Friday**.

QUESTIONS?

If you need assistance or have questions, please contact: City of Mount Clemens – Department of Public Services (586) 469-6847. Thank you for helping keep Mount Clemens clean, safe, and environmentally responsible.



DOWNTOWN DEVELOPMENT AUTHORITY

EXCITING THINGS ARE HAPPENING DOWNTOWN

Downtown Mount Clemens will close out the summer schedule with one concert and the Fall Art & Craft Show. The Uptown Friday Night concert will be on the Main Stage in the Cherry Street Mall on Macomb Place with Soul Commission featuring Kathleen Murray on September 4th.

Fall is in the air, leaves are changing, and we are gearing up for our fall and holiday events in Downtown Mount Clemens. The Halloween Spooktacular is our signature children's event and it kicks off our fall festivities. This free event features a wide variety of activities and family fun for all!

Continuing our longstanding tradition, we usher in the holiday season at our annual Downtown Christmas Open House. On Friday, November 20th Santa will arrive by horse drawn sleigh and he will light up all of the downtown decorations. Afterward, families can enjoy free carriage rides, visit with Santa and take your own photos, and partake in fun activities throughout many of the downtown businesses. Santa will return to make a grand appearance in Downtown Mount Clemens at the 51st Annual Mount Clemens Santa Parade on Saturday, November 21st.

The seventh annual Christmas Light Parade will return to the downtown on Saturday, December 12th. You can join Santa and his sleigh in all the fun with cars, motorcycles, trucks, and floats decorated with hundreds of lights heading down Macomb Place and Main Street.

We encourage you to shop small instead of the mall on Small Business Saturday and throughout the entire holiday shopping season. Patronizing small, independently owned local businesses helps support our local economy. Downtown Mount Clemens has numerous retail stores with great unique gift giving ideas for the most difficult people to shop for on your list. The Anton Art Center Holiday Market is another great holiday shopping opportunity, and nearly all our downtown restaurants offer gift certificates. If you are looking for a place to hold your holiday party, there are over a dozen venues right here in Downtown Mount Clemens.

We'll close out 2026 with NYE Kids Night and our traditional New Year's Eve Gala. NYE Kids Night will be held at the Discovery Center of Macomb located at 54 Cherry Street prior to the Gala merriments. Children will have their own New Year's celebration, complete with a ball drop and mini fireworks display. Our traditional New Year's Eve Gala festivities will follow, including entertainment, and the ONLY New Year's Eve fireworks display in the metro Detroit area. On behalf of the Mount Clemens Downtown Development Authority, we would like to wish you a very happy and safe holiday season, and prosperous New Year!

For the latest information and locations on our upcoming events and happenings please follow us on our website: downtownmountclemens.org and the official Downtown Mount Clemens Facebook Page: [Facebook.com/DowntownMountClemens](https://www.facebook.com/DowntownMountClemens), and follow us on Twitter and Instagram: @MountClemensDDA.



DOWNTOWN MOUNT CLEMENS EVENTS CALENDAR

Uptown Friday Night Concert

Featuring Soul Commission with Kathleen Murray
Friday, September 4 – 7PM – 9PM
Main Stage in the Cherry Street Mall on Macomb Place
586.469.4168

Big Shots Cornhole Tournament

Saturday, September 5 – 5PM – 10PM
New Street Parking Lot
2 Divisions, Trophies, & Cash
586.469.4168

Fall Art & Craft Show

Saturday, September 12 – 10 Am – 7 PM
Sunday, September 13 – 10 AM – 5 PM
On Macomb Place in front of the Anton Art Center
586.469.4168

Zombie Parade

Saturday, October 10
Location to be announced
Parade starts at 7 PM
586 469-4168



DOWNTOWN MOUNT CLEMENS EVENTS CALENDAR (CONT'D)

Witches Night Out Downtown

Thursday, October 22 – 5 PM – 8 PM
DJ, Dancing in the Street, Shop Hop,
Witches Hat Contest & More
586.469-4168

Halloween Spooktacular

Saturday, October 24 – 12 PM – 3 PM
Downtown on Macomb Place and the Cherry Street Mall
586.469.4168

Downtown Christmas Open House

Christmas Tree Lighting & Visit with Santa & Mrs. Claus
Friday, November 20 – 5 PM – 9PM
New Fountain Stage Area, Downtown Mount Clemens
586.469.4168

Mount Clemens Santa Parade

Saturday, November 21 – 10 AM
Main Street
586.469.4168

Small Business Saturday

Saturday, November 28
Downtown Mount Clemens
586.469.4168

Downtown Christmas Light Parade

Saturday, December 12 at 7 PM
Downtown Mount Clemens
Location TBA
586.469.4168

Mount Clemens Kids New Year's Eve Event

Thursday, December 31 – 4 PM – 9 PM
Discovery Center of Macomb
54 Cherry Street
Fireworks on Main Street – 9 PM
586.469.4168

Macomb County New Year's Eve Gala

Thursday, December 31 – 10:30 PM
Entertainment & Fireworks on Main Street
586.469.4168

**STAY
INFORMED
&
CONNECTED**



MOUNT CLEMENS RECREATION

RECREATION FALL 2026

Adult Open Run Basketball:

Ages: 18+ Cost: \$5/player
Dates: Fridays, 8 pm–10 pm (year round)

Description:

Looking for a great way to have fun and get some cardio??? Join us for our adult open run basketball at Cairns Community Center. Games are 10 minutes and the winner stays on the court. Join us with 4 of your friends or join a team when you get here.
Location: Cairns Community Center, 58 Orchard St, Mount Clemens
Register on-site or contact (586) 469-6800 ext. 520

Cardio Drumming

Ages: 16+, minors must be accompanied by paid adult participant
Cost: \$48/6 week session
Dates: Spring classes TBD (year round)

Description:

This is a workout that involves lots of sweat, music, and a good time! Improve your coordination, focus, burn calories, and strengthen muscle groups. Kim Michal from Rise Up Nutrition cannot wait to bring this fast-paced exercise routine to the City of Mount Clemens!
Location: Cairns Community Center, 58 Orchard St, Mount Clemens
Register at <https://mountclemensrecreation.activityreg.com/>

Hip Hop Dance Class

Ages: All ages
Youth Classes (12 & under), \$30/ 6 week session
Teen (13+) & Adult classes, \$48 /6 week session
Date: Wednesdays, 5 pm, 6 pm (year-round)

Description:

Join our Hip Hop/Street Dance Class, where you'll learn styles like Breakin', Poppin', and Litefeet. You will also gain an insight to the history and culture surrounding Hip Hop/Street Dance. Embrace values of Peace, Love, Unity, Respect, Responsibility, and FUN! Hosted by the fresh & sweet "Donut Krew." Beginner or Advanced dancers are welcome.
Location: Cairns Community Center, 58 Orchard St, Mount Clemens
Register at <https://mountclemensrecreation.activityreg.com/>



MOUNT CLEMENS RECREATION

RECREATION FALL 2026 (CONT'D)



GirlTalk: Becoming That G.I.R.L

Ages: All ages Cost: Free

Date: Every 2nd Wednesday of the Month, (*October will be 4th Wednesday) all year round. 5 pm–7 pm

Description:

Join us at Cairns Community Center for Girl Talk: Empowering Your Life! This exciting event is designed to inspire and uplift, with engaging activities, meaningful discussions, and supportive friendships. Don't miss this opportunity to boost confidence, build leadership skills, and connect with your community. Register now and take the first step toward empowering your future! Location: Cairns Community Center, 58 Orchard St, Mount Clemens Register at <https://mountclemensrecreation.activityreg.com/>

G.I.R.L Event: Annual Tea Party

Ages: All ages Cost: \$20

Date: Saturday 9/26, 12 pm–3 pm

Description:

Join us for the highly anticipated G.I.R.L. Annual Tea Party, a cherished event thoughtfully designed to celebrate the values of friendship, community, and the pure joy of life. This delightful occasion invites you to indulge in an atmosphere of elegance and warmth, perfect for connecting with old friends and making new ones. We encourage all attendees to come dressed in their finest tea party attire—whether that means donning elegant dresses, charming hats, or stylish accessories—so you can fully embrace a day filled with sophistication, grace, and fun. This year's tea party is set to be an unforgettable experience packed with a variety of engaging activities designed to delight guests of all ages. Location: MC Senior Center, 300 N. Groesbeck Hwy, Mount Clemens Register at <https://mountclemensrecreation.activityreg.com/>

G.I.R.L Event: Self Care Conversations

Ages: All ages Cost: \$5

Date: Sunday 10/4, 3 pm–6 pm

Description:

Empower young ladies at the G.I.R.L. Event Self Care workshop, a dedicated session designed to inspire and support you on your journey to self-confidence and positive body image. This workshop offers an engaging and thoughtful experience where participants will explore important topics such as understanding body image, building lasting confidence, and developing greater self-awareness. We believe in creating a safe and welcoming environment where every young woman feels valued, heard, and uplifted. Location: MC Senior Center, 300 N. Groesbeck Hwy, Mount Clemens Register at <https://mountclemensrecreation.activityreg.com/>

G.I.R.L Event: Friendsgiving

Ages: All ages Cost: \$5

Date: Saturday 11/14, 3 pm–5 pm

Description:

Join us in celebrating the spirit of friendship and gratitude at the G.I.R.L. Friendsgiving event, a thoughtfully planned gathering designed to bring together community members for an enjoyable, meaningful, and memorable experience. Throughout the day, you will have the opportunity to participate in a wide variety of engaging activities that are carefully crafted to entertain, inspire, and encourage social connection among attendees of all ages. In addition to these fulfilled activities, you can look forward to savoring delicious, wholesome food prepared with care to please every palate—offering a perfect blend of traditional favorites and healthy options that everyone can enjoy. Location: MC Senior Center, 300 N. Groesbeck Hwy, Mount Clemens Register at <https://mountclemensrecreation.activityreg.com/>

Halloween Family Dance

Ages: All ages Cost: \$5

Dates: Saturday 10/17, 4 pm–7 pm

Description:

Get ready to dance, play, and enjoy a spook-tacular evening at our highly anticipated Halloween Dance Party! This family friendly event promises an exciting night filled with lively dancing, engaging games, delicious refreshments, and plenty of fun activities designed for all ages. Join us at the Cairns Community Center, where the energy is contagious and the good times never stop. This is a fantastic opportunity to celebrate with neighbors, create lasting memories, and experience the vibrant spirit of Mount Clemens Parks & Recreation. Don't miss out on this special event that brings our community together in celebration and joy! Location: Cairns Community Center, 58 Orchard St, Mount Clemens Register at <https://mountclemensrecreation.activityreg.com/>

Learn to Skate

Ages: All ages

Cost: \$86/Residents, \$96/Non-Residents (8 week program)

Date: New Classes Starting every 8 weeks (year round)

Register to find dates and times

Description:

From your tiniest Tot to your seasoned skater, this is where it all begins. This professional program offers quality instruction on many comprehensive skill levels. Our professional instructors will conduct classes in a positive atmosphere, making learning to skate a fun experience for beginners of all ages. Classes are 25 minutes long and meet once a week for 8 weeks. Location: Mount Clemens Ice Arena, 200 N Groesbeck Hwy, Mount Clemens Register at <https://mountclemensrecreation.activityreg.com/>



Line Dance Class, Dancing With Darlene

Ages: 16+

Cost: \$5/session if you sign up for the month, \$7 drop-in fee

Date: Tuesdays starting 6/2, 12 pm–1:00 pm

Description:

Ever wish you knew how to line dance or hustle dance??? Join our Line Dance Class. The class has an amazing instructor, Darlene. She will teach you different types of line dances from country to hustle. Beginner or Advanced dancers are welcome.

Location: MC Senior Center, 300 N. Groesbeck Hwy, Mount Clemens

Register at <https://mountclemensrecreation.activityreg.com/>

Youth Open Gym

All youth welcome. Children under 10 must be accompanied by an adult.

Cost: Free for residents

Date: Fridays, 5 pm–8 pm

Description:

Get moving and have fun at our Youth Open Gym—FREE for Mount Clemens residents! Staying active is key to a healthy mind and body, and our open gym is the perfect place for kids and teens to burn off energy, make new friends, and build lifelong fitness habits. Join us at the Cairns Community Center and take advantage of this fantastic opportunity to stay active in a safe, welcoming space. Exercise today for a stronger tomorrow!

Location: Cairns Community Center, 58 Orchard St, Mount Clemens

Register at <https://mountclemensrecreation.activityreg.com/>

Senior Art Class with instructors from the Anton Art Center

Ages: 50+ Cost: Free for Seniors

Date: 3rd Thursday of each month, 6 pm (year-round)

Description:

Join us for our engaging Senior Art Class, every third Thursday at 6 PM. This program is offered in collaboration with the Anton Art Center, bringing expert guidance and a rich artistic experience directly to our community. Designed specifically for seniors, this class provides an excellent opportunity to unleash your creativity, explore various art techniques, and connect with fellow art enthusiasts in a supportive and friendly environment. Whether you are a seasoned artist or just starting out, this class welcomes all skill levels and encourages self-expression through creative mediums.

Location: MC Senior Center, 300 N. Groesbeck Hwy, Mount Clemens

Register at <https://mountclemensrecreation.activityreg.com/>

Senior Bingo

Ages: 50+

Cost: \$2/ Per Card

Date: 2nd Monday of each month, 6 pm–7:30 pm (year round)

Description:

Come over to Cairns and join us for BINGO!!! A great time to socialize, make new friends, and have fun! Winners get a gift bag.

Location: MC Senior Center, 300 N. Groesbeck Hwy, Mount Clemens Register on-site or at

<https://mountclemensrecreation.activityreg.com/>,

or contact (586) 469-6800 ext. 520

Senior Crochet Club

Ages: 50+ Cost: Free

Date: Thursdays, 11am–1pm & 5 pm–7 pm (year round club)

Description:

A class where people from the community come together to crochet. Beginner or Advanced all are welcome.

Supply Exemption for Senior Citizens, we can provide your materials

Location: MC Senior Center, 300 N. Groesbeck Hwy, Mount Clemens

Register at <https://mountclemensrecreation.activityreg.com/>

Senior Game Night

Ages: 50+ Cost: Free

Date: Fridays, 7 pm–9 pm (year round)

Description:

Visit our website today to find all the details and sign-up.

Location: MC Senior Center, 300 N. Groesbeck Hwy, Mount Clemens

Register at <https://mountclemensrecreation.activityreg.com/>

Senior Hustle Dance Club

Ages: 50+ Cost: \$5 drop-in fee

Date: Tuesdays, 7 pm–8 pm (year-round)

Description:

Do you love to Hustle Dance??? Join our Hustle Dance Club. The Hustle Dance Club is an amazing group that loves to dance, you can come and watch, or if you're ready, you can hit the dance floor and show what you can do. Beginner or Advanced dancers are welcome. This is a welcoming environment to see old friends or make new ones.

Location: MC Senior Center, 300 N. Groesbeck Hwy, Mount Clemens

Register at <https://mountclemensrecreation.activityreg.com/>

Senior Sewing Club

Ages: 50+ Cost: Free

Date: Tuesdays, 11 am–1 pm (year round club)

Description:

A class where people from the community come together to sew. Beginner or Advanced all are welcome.

Supply Exemption for Senior Citizens, we can provide your materials

Location: MC Senior Center, 300 N. Groesbeck Hwy, Mount Clemens

Register at <https://mountclemensrecreation.activityreg.com/>

Senior Social

Ages: 50+ Cost: Free

Date: Saturday, 9/19/26 3pm–7pm & Saturday, 10/24/26 3pm–7pm

Description:

Attention all seniors! We are excited to invite you to join us for our upcoming Senior Socials events happening on September 19, 2026, and October 24, 2026. These gatherings will take place from 3 PM to 7 PM at the Mount Clemens Senior Center. This is a wonderful opportunity to engage in a variety of enjoyable activities including playing games, participating in lively hustle dancing, and socializing with fellow community members. Whether you're looking to reconnect with old friends or meet new people, these events offer a warm and welcoming environment to foster meaningful connections. Don't miss out on the fun, laughter, and excitement that these socials promise. We look forward to seeing you there and sharing memorable moments together!

Location: MC Senior Center, 300 N. Groesbeck Hwy, Mount Clemens

Register at <https://mountclemensrecreation.activityreg.com/>



LIBRARY PROGRAMS

YOUTH

WEEKLY PROGRAMS

Germination Stations - Preschool Play and Explore

Friday, September 4, October 2, November 6 ~ 10:30am-12pm

Registration required for participating children ages 2-5.

Babies do not need to register.

Baby Sprouts StoryThyme

Thursdays starting September 10 ~ 10:30am-11am

Roots and Shoots StoryThyme

Mondays starting September 14 ~ 10:30am-11am

Halloween Costume Take-or-Trade

Monday, September 14-Saturday, October 31 ~ drop-in

Seedlings Sessions after School

Tuesday, September 29, October 27, November 24 ~ 4pm-5pm

Home Grown for Homeschool Scholars

Wednesday, September 30, October 28, November 18 ~ 1pm-2pm

Registration required.

SUPER SATURDAYS

Reading to The Seniors of Church of Christ

Saturday, September 12 ~ 10am-11am

This is an offsite program.

Banned Book Storytime

Saturday, September 19 ~ 10:30am-11:15am

Button Making

Saturday, September 19 ~ 12pm-1:30pm

The Baby-Sitters Club Books 40th Anniversary Party!

Saturday, September 26 ~ 11am-12:30pm

Registration required.

The Storytime Room Builders

Saturday, October 3 ~ 10am-1:30pm

Technotag Mobile Laser Tag Event

Saturday, October 10 ~ 11am-1pm

Registration required, multiple timeslots available.



SAT. SEPTEMBER 19 11AM-12PM
SAT. OCTOBER 17 11AM-12PM

SOUND THERAPY WITH SINGING BOWLS

FREE PROGRAM



Mount Clemens Public Library
Building on Knowledge since 1831



LIBRARY PROGRAMS

YOUTH (CONT'D)

Reading to Meadows Seniors

Saturday, October 17 ~ 10am-11am

This is an offsite program.

Scary Storytime

Saturday, October 24 ~ 10:30am-11:15am

Halloween Party!

Saturday, October 24 ~ 11:30am-1:30pm

Registration required.

Halloween Hangout

Saturday, October 31 ~ 10:30am-12pm

Let's Make a Zine! with Mx. Mari

Saturday, November 7 ~ 10:30am-1:30pm

Fairy Tea Party

Saturday, November 14 ~ 11am-1pm

Thanksgiving Take-or-Make Craft

Saturday, November 21 ~ 10am-1:30pm

YOUNG ADULTS

COMMUNITY

Coach Carter Movie Night!

Thursday, September 3 ~ 3pm-5pm

Teen Advisory Board

Tuesday, September 8, October 13,

November 10 ~ 3pm-4:30pm

Nerf Wars

Tuesday, September 15 ~ 3pm-4:30pm

Teen Book Club

Tuesday, September 22, October 27,

November 24 ~ 3pm-4:30pm

Photography Scavenger Hunt

Tuesday, September 29 ~ 3pm-4:30pm

Young Adult Dungeons and Dragons Character Creation Session

Thursday, November 5 ~ 4pm-5pm



CRAFTS AND TECH LAB

Mini Pumpkin Painting!

Thursday, October 15 ~ 3pm-4:30pm

Halloween Ornament Painting

Tuesday, October 20 ~ 3pm-4:30pm

Melted Crayon Art

Tuesday, November 17 ~ 3pm-4:30pm

Adventures With Air Hardening Clay

Thursday, November 19 ~ 3pm-4pm



YOUNG ADULTS (CONT'D)

FOOD

Teens Can Cook!

Monday, September 14 and October 5 ~ 3pm-4:30pm

Wednesday, November 4 ~ 3pm-4:30pm

Thursday, November 12 ~ 3pm-4:30pm

Make Your Own Smoothie

Thursday, September 24 ~ 3pm-4pm

Chocolate Dipped Mummy Pretzels

Thursday, October 29 ~ 3pm-4pm



ADULTS

COMMUNITY

Resume Reviews - walk-in help

Select Mondays ~ 5 pm–7 pm

Writing Reviews - walk-in help

Select Tuesdays ~ 4:30pm-5:30pm

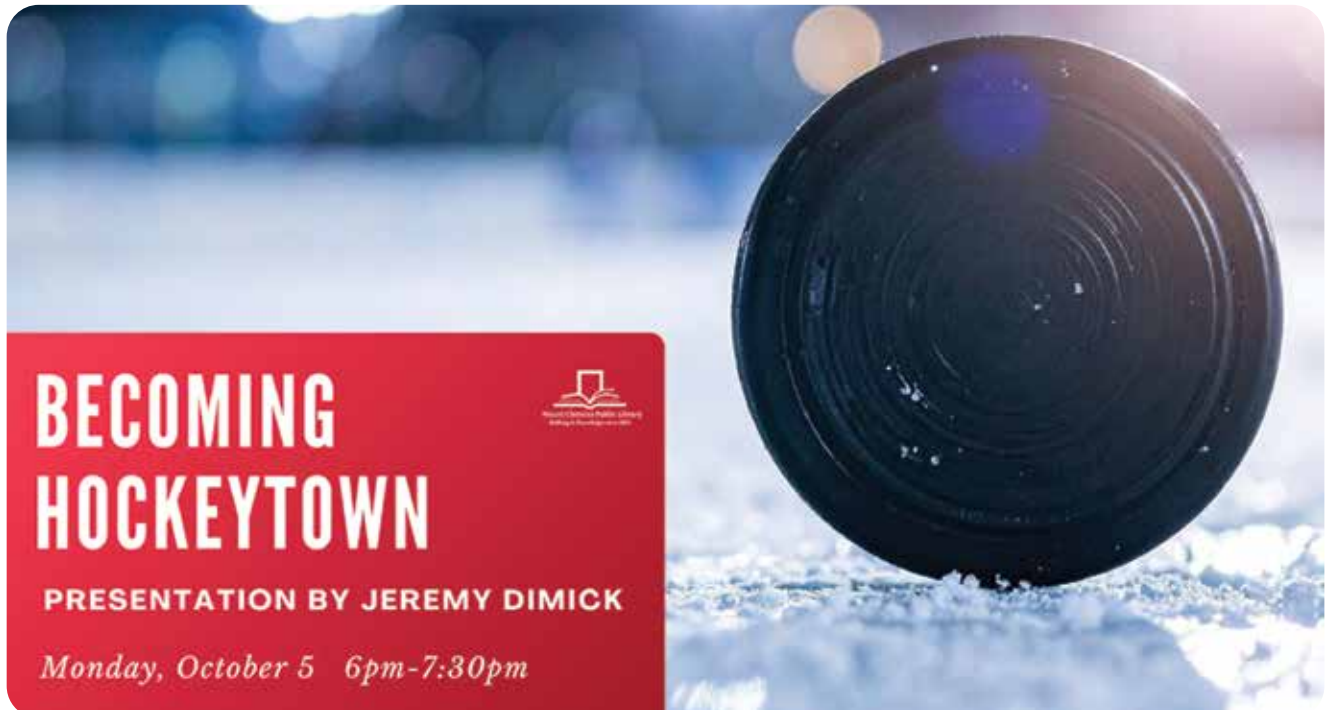
PACKARD PROVING GROUNDS - PRESENTATION BY ROGER LUKSIK

WEDNESDAY, SEPTEMBER 30 6PM-7PM





LIBRARY PROGRAMS



COMMUNITY cont.

Adult Book Club

Monday, September 14, October 19,
November 9 ~ 6pm-7pm

Ask an Expert Coffee Hour

Tuesday, September 22, October 20,
November 10, December 15 ~ 10:30am-11:30am

True Crime Obsessed Book Club

Thursday, October 22 ~ 2pm-3pm

Sense and Sensibility Soirée

Friday, October 23 ~ 11am-12:30pm
Registration required.

CRAFTS

Good Afternoon Crafters!

Thursday, September 10, October 1,
November 5 ~ 2pm-3:30pm
Registration required.

Tech It Out Fridays!

Friday, September 18, October 16,
November 20 ~ 1:30pm-3:30pm
Registration required.





ADULTS (CONT'D)

CRAFTS cont.

Paper Crafting at the Library

Wednesday, September 23, October 28 ~ 5pm-8pm
Registration required.

The Craft Lab - Yarn Tassel Earrings

Wednesday, September 23 ~ 6pm-7pm
Registration required.

Mount Clemens Monday Night Crafters

Monday, September 28 ~ 6pm-7pm
Registration required. Open to Mount Clemens card holders only.

DIY Cheese Cloth Ghost

Saturday, October 3 ~ 11am-12pm
Registration required.

Linocut Printing

Saturday, October 10 ~ 11am-12:30pm
Registration required.

The Craft Lab - Create Your Own Mask Planters

Wednesday, October 14 ~ 6pm-7pm
Registration required.

"Go Green! Go White!" and "Let's Go Blue!" Buttons

Monday, November 2 - Friday, November 6 ~ drop-in

Operation Christmas Crafting Fundraiser

Saturday, November 7 ~ 9am-5pm
Registration required.

The Craft Lab - Embroidery

Wednesday, November 18 ~ 6pm-7pm
Registration required.

Dickens and DIY Lanterns

Wednesday, November 25 ~ 12pm-1:30pm
Registration required.

FITNESS AND WELLNESS

Yoga with Del

Wednesday, September 2, October 7,
November 4 ~ 6:45pm-7:45pm

Zumba Workout Class

Monday, October 19, 26 ~ 6pm-7pm
Monday, November 2, 9, 16, 23, 30 ~ 6pm-7pm

TECHNOTAG MOBILE LASER TAG EVENT

Saturday, October 10 11am-1pm

Technotag will be back at our library! This laser tag experience is perfect for beginners, but experienced players will have an awesome time too. Each player will receive a vest and a laser. Use the barriers and your quick wit to keep your opponents at bay!

Scan the QR Code to register for one 20-minute time slot!





SPOOKY TRUE UFO STORIES

Wednesday, October 21 6pm-7pm



Mount Clemens Public Library
History & Knowledge since 1835

PRESENTERS

Senior Scams with Prosecutor Peter J. Lucido

Tuesday, September 15,
November 17 ~ 10:30am-11:30am

Sound Therapy with Singing Bowls

Saturday, September 19, October 17 ~ 11am-12pm

Packard Proving Grounds - presentation by Roger Luksik

Wednesday, September 30 ~ 6pm-7pm

Becoming Hockeytown - presentation by Jeremy Dimick

Monday, October 5 ~ 6pm-7:30pm

Michigan's Dark Places - Tobin Buhk Book Talk

Wednesday, October 28 ~ 6pm-7pm

LOCAL HISTORY & GENEALOGY

BOOK CLUB

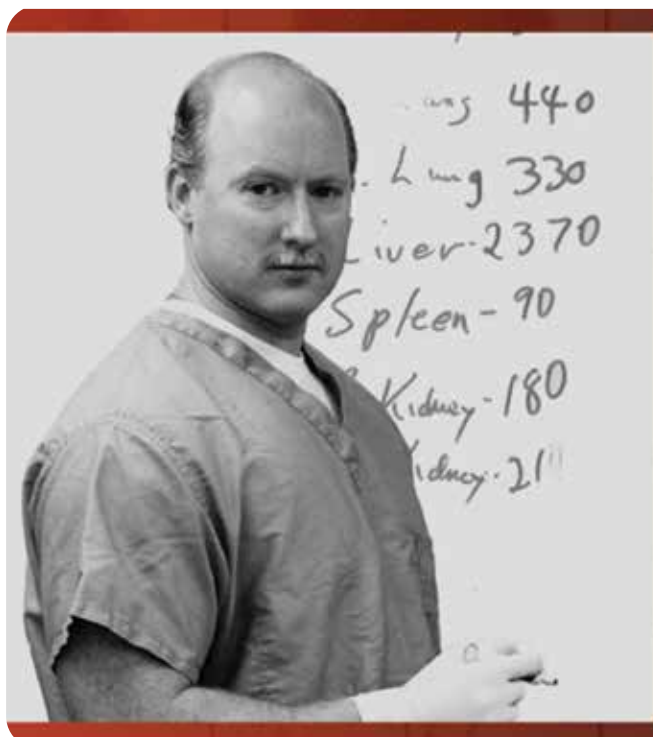
Historical Non-Fiction Book Club

Tuesday, September 8, October 13,
November 10 ~ 4:30pm-5:30pm

COMMUNITY

Spooky True UFO Stories

Wednesday, October 21 ~ 6pm-7pm



MICHIGAN'S DARK PLACES – TOBIN BUHK BOOK TALK

WEDNESDAY,
OCTOBER 28
6PM–7PM



FOLLOW US ON SOCIAL MEDIA

To keep up with **Mount Clemens Public Library**,
follow our social media accounts!

@MOUNTCLEMENSPUBLICLIBRARY



LIBRARY HOURS:

Monday - 10am-8pm • Tuesday - 10am-6pm
Wednesday - 12pm-8pm • Thursday - 10am-6pm
Friday - 10am-5pm • Saturday - 10am-2pm
Closed Sunday



ANTON ART CENTER

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Thursday, September 17, 2026 | 6 - 9pm

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Featuring the 'Taste of Macomb County' Strolling Dinner, Live Entertainment with Kathleen Murray, Art Experiences, 50/50 and Basket Raffles, and more at the historic Emerald Theatre with Honorary Chair, Dr. Sharman Davenport.



Get **TICKETS** online
www.theartcenter.org/artparty





PRESENTED BY



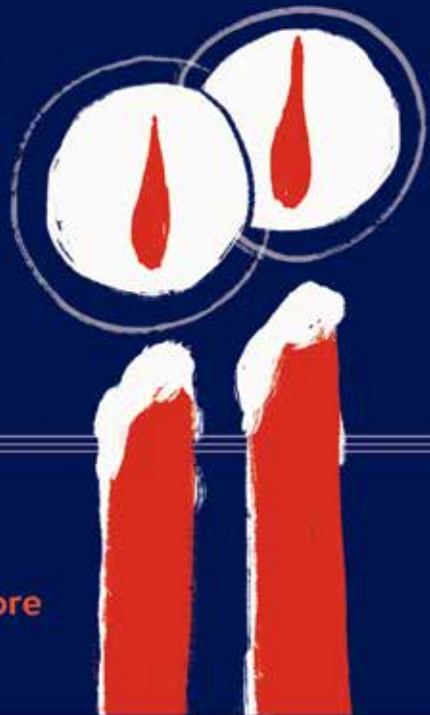
Artist
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due by
September
26th!

48TH ANNUAL *Holiday Market*

November 14 - December 23, 2026



Fine Art | Holiday Decor | Apparel
Jewelry | Glass | Wood | Ceramics | & More



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TUESDAY, OCTOBER 13
DOORS 6:00pm
SCREENING 6:30-8pm

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DOOR

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ART CLASSES



Our education team strives to provide a welcoming space for students of all ages and abilities to get creative! Our classes are led by local artist instructors who guide students in using a wide variety of mediums through demonstrations, one-on-one assistance, and ample opportunity for hands-on practice. The department offers programs for all experience levels with various class times and lengths.

KIDS Ages 6-12

Youth art classes offer young artists the chance to explore a variety of mediums and subjects to foster artistic growth. Students engage in hands-on drawing, painting, mixed media, sculpture, hand building, glazing, and more.

TEENS Ages 13-17

Teen art classes support developing artists expand and hone artistic abilities in mediums such as acrylic, pastel, watercolor, sketching, hand-building, wheel-throwing, and more.

ADULTS Ages 18+

Ceramics - In courses and workshops, instructors work with students to develop individual skills in wheel-throwing, hand building, sculpting, and glazing through demonstrations, one-on-one assistance, and hands-on practice.

Painting - We offer painting programs in acrylic, oil, watercolor, and mixed media. Our instructors cover composition, technique, tools, color mixing, value, and tone to support students' artistic development.

Workshops - Local artists and instructors offer engaging workshops to guide you in creating art in a variety of mediums:

- Ceramics Specialty Workshops
- Acrylic Flow Abstract Art
- Mixed Media Collage
- Resin Pour with Alcohol Inks
- Loom Weaving
- Guided Painting
- Jewelry Making
- Paper Quilling



Schedule and Registration www.theartcenter.org/classes

ART EXHIBITIONS



Annual Artist Choice Show
Through OCT 14

Wishes on the Wind
Through OCT 14



Barbara Clay: Finding My Way
OCT 24 - DEC 23

Art Exhibition Calendar www.theartcenter.org/exhibits

Upcoming Artist Opportunities at
www.theartcenter.org/artist-opportunities

   @antonartcenter

the Community Resource Guide



Mount Clemens Edition

"Connecting Residents to Community"

Highlighted in this Edition:

Care House – 30 Years of Making a Difference

FAN – Mobile Hepatitis C Testing Program

Macomb Charitable Foundation – Homeless Children in Macomb County

Home & Garden • Dining & Entertainment

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30 YEARS OF MAKING A DIFFERENCE: CELEBRATING CARE HOUSE

For 30 years, Care House has been a cornerstone of hope, healing, and compassion for children and families across Macomb County. Since 1996, the nonprofit has provided a safe, welcoming place where children impacted by abuse can find support, begin healing, and have their voices heard in a way that minimizes further trauma.

As Macomb County's Child Advocacy Center, Care House brings together law enforcement, medical professionals, child protective services, the Macomb County Prosecutor's office, and mental health experts to work as one team, ensuring every child receives the care they need. Beyond its critical services, Care House is strengthened by the generosity of volunteers, donors, local businesses, and community members who believe every child deserves a brighter future.

As the organization celebrates three decades of service, its mission remains as meaningful as ever:

protecting children, supporting families, and building a stronger, more compassionate community. Thirty years later, Care House continues to prove that when a community comes together, hope and healing are possible.

For more information about Care House's services, community programs, or ways to support its mission, visit www.mccarehouse.org or call (586) 463-0123.



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HOMELESS CHILDREN IN MACOMB COUNTY? YES—HUNDREDS NEED OUR HELP

Homelessness affects hundreds of children in Macomb County, and many lack basic necessities that most of us take for granted. The Macomb Charitable Foundation



is a volunteer-driven nonprofit dedicated to helping these children by providing clothing, hygiene products, school supplies, and emergency shelter. We also invest in their future by funding tutoring, summer camps, educational programs, and other opportunities that help keep children safe, engaged, and on the path to success. Every child deserves hope, stability, and the chance to thrive. With community support, we can make a meaningful difference in the lives of Macomb County's most vulnerable children.

Learn more about our mission and how you can help by visiting www.macombcharitablefoundation.org.



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Joe Murray - NMLS: 1698513

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FACE ADDICTION NOW LAUNCHES MOBILE HEPATITIS C TESTING PROGRAM



Face Addiction Now (FAN) has launched a free mobile hepatitis C testing and treatment program, funded through a Hepatitis C Elimination Initiative Pilot from the Substance Abuse and Mental Health Services Administration (SAMHSA).

Staffed by a nurse practitioner, registered nurse, and community health workers, the initiative is designed to remove barriers such as transportation challenges, insurance access, and stigma—especially for underserved populations.

Hepatitis C is now highly curable, with treatment using oral pills effective in more than 95% of cases.

Additional services, including free HIV and STI testing, are also available. All services are free, and no insurance is required. For more information or to request mobile outreach services, call (586) 551-3097.

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Community Invitation You're Invited!

SEPT 16 **2-8 PM** **Packard Proving Grounds**
Shelby Twp, MI



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Face Painting

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NEW VISION, SAME SERVICE

Owners Jim Plutter and Michelle Bottini have proudly served the Metro-Detroit area through Shelby Design Center for more than 30 years. When the opportunity arose to carry the Krauseneck legacy forward in late 2025, they embraced it as a chance to invest in the community and help homeowners bring their dream homes to life.

Krauseneck Design Center remains committed to providing superior service and value-driven products. Through in-home consultations, timely estimates, and best-in-class installation, Krauseneck Design Center is devoted to making every home improvement project seamless, enjoyable and built to last.



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MEET YOUR LOCAL REALTOR

Local Realtor Jamie Douglas Becomes a Trusted Name in Mount Clemens.

For buyers, sellers, and investors throughout Mount Clemens, Jamie Douglas has built a reputation for delivering results through local expertise, strong negotiation skills, and a commitment to exceptional customer service. As a real estate professional with Keller Williams- The Monzo Group, Jamie specializes in helping clients navigate every stage of the buying and selling process while providing valuable insight into local market trends, home values, and investment opportunities.

Known for his hands-on approach and deep knowledge of the communities he serves, Jamie has become a go-to resource for first-

time homebuyers, growing families, and real estate investors alike. His dedication to helping clients make informed decisions and maximize their investments has earned him the trust of homeowners throughout Mount Clemens and surrounding communities—making him one of the area's recognized real estate professionals.



(586) 210-3350

MOUNT CLEMENS REAL ESTATE TRANSACTIONS

92 Eldredge Street
Mt Clemens, MI 48043
\$220,000

219 Cass Avenue
Mt Clemens, MI 48043
\$373,000

73 Smith Street
Mt Clemens, MI 48043
\$215,000

220 Cass Avenue
Mt Clemens, MI 48043
\$165,000

98 NB Gratiot Avenue
Mt Clemens, MI 48043
\$160,000

116 Clinton Street
Mt Clemens, MI 48043
\$275,000

90 Clinton Street
Mt Clemens, MI 48043
\$160,000

21 Logan Street
Mt Clemens, MI 48043
\$160,000

1289 Mulberry Street
Mt Clemens, MI 48043
\$176,000

60 Logan Street, Unit 7A
Mt Clemens, MI 48043
\$800

15 Michigan Street
Mt Clemens, MI 48043
\$189,500

72 Gratiot Avenue
Mt Clemens, MI 48043
\$169,900

126 Clinton Street
Mt Clemens, MI 48043
\$250,000

1589 Hampton Drive
Mt Clemens, MI 48043
\$225,000

1499 Wellesley Drive
Mt Clemens, MI 48043
\$180,000

76 Gallup Street
Mt Clemens, MI 48043
\$245,000

253 N Rose Street
Mt Clemens, MI 48043
\$255,000

146 North Avenue
Mt Clemens, MI 48043
\$295,000

47 Rosebud Lane
Mt Clemens, MI 48043
\$135,000

25 Parkview Street #3
Mt Clemens, MI 48043
\$750

111 Scott Boulevard
Mt Clemens, MI 48043
\$265,000

79 Hubbard Street
Mt Clemens, MI 48043
\$825

156 Moross Street
Mt Clemens, MI 48043
\$276,000

20 Gratiot Court, Unit #3
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\$950

Scan QR code to
view the active
Mount Clemens Real
Estate for sale.



Mount Clemens Real Estate Transactions provided by KW – The Monzo Group

CITY OF MT. CLEMENS REAL ESTATE

Q2 (APR-JUN) 2026

Data Courtesy of Grosse Pointe Board of Realtors

The Grosse Pointe Board of REALTORS® and its Macomb Chapter are pleased to provide the following information to the City of Mount Clemens, its residents and property owners. Questions or concerns can be addressed to Bob@GPBR.com.

CITY OF MOUNT CLEMENS REAL ESTATE MARKET

213,500

AVERAGE SALE PRICE

▲ 4.1%
FROM Q2 2025

▲ 20.3%
FROM Q1 2026

38

NUMBER
OF SALES

▼ 24.0%
FROM Q2 2025

▲ 15.2%
FROM Q1 2026

37

AVERAGE DAYS
ON THE MARKET

▲ 68.2%
FROM Q2 2025

▼ 17.8%
FROM Q1 2026

39

AVERAGE MONTHLY
INVENTORY

▼ 25.0%
FROM Q2 2025

▲ 18.2%
FROM Q1 2026

32.5%

ABSORPTION
RATE¹

▲ 1.3%
FROM Q2 2025

▼ 2.6%
FROM Q1 2026

PENDING MARKET ACTIVITY

Single Family • Detached

YEAR-OVER-YEAR (Q2 2026 over Q2 2025)

▼ 13.0%
TOTAL UNDER CONTRACT

QUARTER OVER QUARTER (Q2 2026 over Q1 2026)

▲ 29.0%
TOTAL UNDER CONTRACT

The market in City of Mount Clemens remains strong with continued low sales as the result of low inventory. This trend does appear to be reversing as the year-over-year figures suggest. Please note that with small amounts of data, average sale price is likely to fluctuate, noticeably, and is a less reliable indicator than Days on Market.

Stats and Trends provided by the Grosse Pointe Board of REALTORS® All information deemed reliable but not guaranteed and should be independently verified. Information was derived from a variety of sources including, but not limited to, Realcomp II Ltd. and the Great Lakes Repository®.

¹An absorption rate between 15.4% and 18.3% is considered a market in balance. Higher favors sellers, lower favors buyers..

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UNDERSTANDING THE NUMBERS

Average Sale Price – Improved: The prior report included its fair share of red ink, along with cautious optimism that a new pricing baseline might be taking shape. This quarter's results suggest that pricing has found its footing. If the trend continues into the next report, it may be more than a short-term visitor—it may be settling in.

Number of Sales –Cautious: Year-over-year activity is typically the more meaningful comparison, and this quarter's sales count is down from Q2 2025. That decline may reflect a shift from the enthusiasm seen in 2025 to a more measured, uncertain environment in 2026. Higher baseline pricing is also likely contributing to the slower pace. The next quarter should help determine whether this is a temporary pause or the market simply catching its breath.

Days on Market (DOM) – Good: Days on market is a figure that buyers and sellers tend to notice quickly, since it reflects the real-world pace of the market. At 37 days, the current average remains well below the 70-day level that would typically raise concern. In other words, properties are taking a little longer to find the right match, but they are not exactly growing roots.

Inventory – Fair: Inventory increased from the first quarter, which is a healthy sign for market balance. Additional supply can help prevent the market from overheating and may give buyers a bit more room to evaluate their options. That said, inventory remains below last year's level, so no one should expect buyers to be strolling through endless choices with a clipboard and unlimited leverage.

Absorption Rate – Seller's market: The absorption rate continues to favor sellers, although the increase in inventory helps soften that advantage somewhat. Current conditions still suggest that sellers retain the stronger position, particularly when homes are priced appropriately. If inventory continues to rise, the market may become a bit more balanced, but for now sellers still have the better seat at the table.

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UNDERSTANDING MORTGAGE DECISIONS IN TODAY'S HOUSING MARKET

An educational guide for today's homebuyers

Mortgage decisions today are about more than simply purchasing a home—they're about understanding how financing choices shape long-term stability. As the housing market continues to normalize, education has become one of the most valuable tools for buyers, especially those entering homeownership for the first time.

Why Mortgage Structure Matters

A mortgage is more than a monthly payment. Loan terms, repayment structure, and how a balance is paid down over time all influence affordability and equity growth. Buyers who understand these fundamentals are better prepared to choose financing that supports both their lifestyle and long-term financial goals.

*“Understanding
how a mortgage works
is just as important as
choosing the right home.”*

Predictability Supports Better Planning

Consistent housing costs allow homeowners to plan with confidence. Understanding how different loan options affect payment stability helps buyers avoid surprises and build a strong financial foundation.

Refinancing as a Long-Term Consideration

Refinancing is often misunderstood as a short-term tactic. In reality, it's a planning tool that homeowners may use to realign their mortgage with changing life circumstances or financial priorities.

Supply, Demand, and Decision-Making

While price growth has moderated, housing supply remains limited in many areas. Knowing how supply and demand affect the market helps buyers approach homeownership thoughtfully rather than reactively.

Education Builds Confidence

In a more balanced market, informed buyers are empowered buyers. Taking time to learn how mortgages work leads to clearer decisions, reduced stress, and a more confident path to homeownership.



Mortgage Basics Every Buyer Should Understand

Loan Term

The length of time you have to repay your mortgage. Common terms range from shorter timelines to longer ones, which impact how payments are structured over time.

Amortization

How each payment is divided between principal and interest. Early payments are structured differently than later ones, which affects how equity builds.

Equity

The portion of your home you truly own. Equity grows as you pay down your loan and as property value changes over time.

Refinancing

Replacing an existing mortgage with a new one to better align with financial or lifestyle goals. Often used as a long-term planning tool.

Fixed vs. Adjustable Loans

Fixed loans offer consistency, while adjustable loans change over time. Understanding the differences helps buyers choose stability or flexibility.

Pre-Approval

An early step that helps buyers understand purchasing power before shopping for a home.



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