

FYI:

- > 1st CITIZENSHIP CLASS Morning and Evening Sessions finished this month, May, 2007. There was an average of 9 students participating in both classes. One student, Luceli Gutierrez, has already taken her Citizenship Exam and passed! The 2nd Session of Citizenship Classes should be starting the last week of June. Anyone interested please sign-up at SCC or New Iowan Centers. For more information please call (319)385-9450. Remember 2007 is the last year with the present 100 Question Exam!



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New Iowan Centers Will Be Moving Real Soon!
Future location will be Iowa State University - University Extension - Henry County Office at 127N. Main St., Mt. Pleasant, IA 52641

Word of Inspiration:

“If your actions inspire others to dream more, learn more, do more and become more, you are a leader.”

John Quincy Adams

USDA Rural Development: Access to Affordable Housing 1

Homeownership is a part of the American Dream which has been handed down through the years by our forefathers since the settling of Jamestown and Plymouth. In recent times, homeownership has come under attack by high prices, low incomes, and difficulty in gaining access to home loans.

In answer to these barriers, the U.S. Government has initiated and supported federal programs such as HUD or USDA Rural Development. Rural Housing Direct Loans from USDA will be our focus in this issue.

The **Section 502 Direct Loans** are “available for low and very low-income households to obtain homeown-

ership. Applicants may obtain 100% financing to purchase an existing dwelling, purchase a site and construct a dwelling, or purchase a newly constructed dwelling in communities” with 20,000 or less population.

“The purpose of this loan is to provide financing at reasonable rates and terms with no down payment. Mortgage payments are based on the household’s adjusted income.”

“Families must be without adequate housing, but be able to afford the mortgage payments, including taxes and insurance, which are typically within 22 to 26 percent of an applicant’s income.”

“Loans are for up to 33

years (38 for those with incomes below 60 percent of AMI and cannot afford 33-year terms). The term is 30 years for manufactured homes.”

Some of the eligibility criteria:

- Applicant must be a US citizen or a non-citizen who qualifies as a legal alien as defined by USDA regulation.
- Applicant must use home to be purchased as their residence.
- Applicant must have a good credit history.
- Applicant must be unable to obtain financing from conventional lenders.

For more information, contact Tracy Hammes or Pamela Conklin at **(319)986-5800** at USDA Rural Development.

Source: USDA Rural Development Webpage

Henry County Habitat for Humanity: Access to Affordable Housing 2

“Founded in 1994 by a steering committee of interested volunteers under the guidance and direction of Habitat for Humanity International, HCHH is an ecumenical Christian housing ministry that seeks to eliminate poverty housing by making decent shelter a matter of conscience and action.

By having needy and affluent people work together in equal partnership, Habitat builds new relationships and a sense of community as well as new housing.”

“Families wishing to be considered for a Habitat house first complete an application. The Committee interviews

families and makes a recommendation...based on need, ability to make monthly no-interest mortgage payments, and willingness to partner with HCHH through the contribution of hundreds of hours of sweat equity.”

For more information contact Ruth Keraus at **(319)385-8655**.

Source: Habitat for Humanity Brochure

Iowa Disaster Human Resource Council's *Multilingual Emergency Response Network* is needing VOLUNTEERS in the following areas: 1) Language Interpreters for emergency responders. 2) Emergency Responders.

Volunteers will be trained in a Basic Understanding of the Emergency Management Process and in Cultural Awareness.

For this project, a good volunteer is someone who is bilingual or multilingual, is compassionate, has a strong sense of ethics, and who is able to maintain the confidentiality of any information learned in the performance of the volunteer duties. **Volunteers must be at least 18 years old.**

For the Mt. Pleasant area, if you are interested in being a volunteer for the Iowa Disaster Human Resource Council's Multilingual Emergency Response Network, please contact Victor Oyervides at victor.oyervides@iwd.iowa.gov



Healthy Henry County Communities

Working Together to make Henry County a better place to live, work and raise a family.



Success In The U.S.: 9 DVD Session In Spanish

New Iowan Centers Mt. Pleasant will soon start these sessions. It is a practical guide for Newcomers on such themes as: Taxes, Education, Housing, Legal System, Healthcare, Transportation, Employment, Public Assistance and Immigration. Todos son BIenvenidos!



A New Iowan Centers Presentation Just For You :

Employers, Community Organizations, Profit and Non-Profit Agencies

Focus: To educate individuals and corporate members of the community on issues related to immigration, workforce development, cultural diversity, small business programs, and economic development assistance.

Themes:

- Cultural Diversity: A different world view
- Diversity Trainings for employers & employees
- Minority recruitment procedures/techniques
- Updates on Immigration procedures regarding foreign workers
- I-9 procedures and other USCIS forms
- Identification Issues: How to detect fake IDs
- How to reach the Latino customers
- Keys to success in small businesses (English or Spanish)
- Money Smart: Enhance money skills and create positive banking relationships
- Exito en el Norte (Success in the North): Introductory guide to the American system for Hispanic newcomers through DVD and discussion groups

Events, News & Updates:



The **Center for Cultural Initiatives** will continue to provide programming and activities as meet the needs of those they serve. One of the Center's initiatives is the creation of **CCI-LIVE**, an internet based live and on-demand communications broadcasting medium. Live and On-Demand programs will focus and feature issues of cultural importance and significance. Such content and programming will consist of live audience study

circles and discussion forums, presentation of award winning movie shorts and documentaries, cultural arts demonstrations and presentations, and other scheduled live cultural entertainment and educational programs.

CCI will work closely and in partnership with all organizations of similar purpose, mission and vision. www.cciLive.com Contact Sal Alaniz at **(319) 385-4939**.

Old Threshers Reunion
August 30-September 3, 2007 in beautiful Mount Pleasant, Iowa

The event will be loaded with fun activities for the entire family.

For more information please call **(319) 385-8937** or go to www.oldthreshers.com.

Are You Bilingual?

If you speak another language (besides English)... please let us know!

The **New Iowan Centers** is compiling a directory of bilingual people in our area that speak other languages. New Iowans and the community will benefit from this listing. Please call or stop by for details.