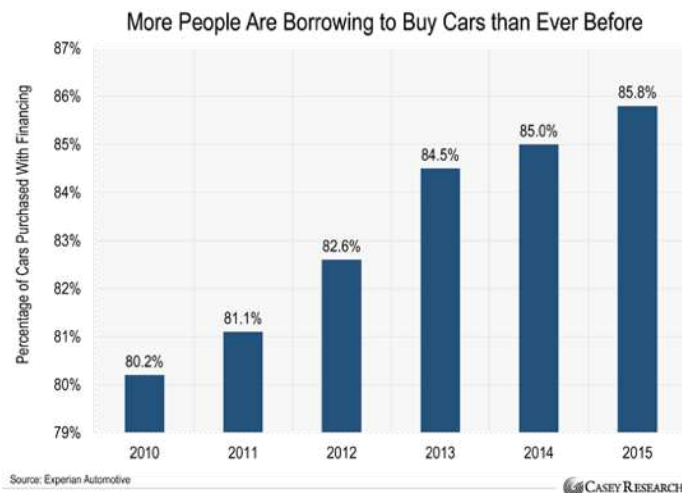




BE SMART IN 2016! DON'T BUY A VEHICLE YOU CANNOT AFFORD!

We are concerned about a trend we have been seeing among applicants for the Family Self-Sufficiency Program. We are seeing many more people in financial trouble because they were able to buy a new or used vehicle they cannot actually afford. They often have to sacrifice necessities to be able to make their payments. We have seen low-income families with payments as high as \$450/month. Predatory lending to low-income families is out of control. The following information was adapted from an article at caseyresearch.com



Easy money is fueling record car sales. Car sales are high because people are borrowing at record rates to buy them. Loose lending standards and cheap credit have encouraged more car buyers to take out loans. Nearly half of all people who take out auto loans have shaky finances. Subprime loans make up 40% of the auto loan market. Subprime loans are made to people with poor credit history or no credit history at all. They're riskier than loans to borrowers with good credit. That's why they come with higher rates. Subprime loans made up 64% of new auto loans during the second and third quarters. The Federal Reserve is helping to stoke the subprime auto market with extremely low interest rates for lenders.

Car buyers are borrowing as much as they can. The average loan for a new car purchase hit \$28,524 during the second quarter, its highest level in five years. Consumers are also taking out loans with extra-long terms. The average term for a new car loan is now 67 months. For a used car, it's 62 months. Both are all-time records. The Fed has created an "Alice in Wonderland" economy where almost no one asks, "Does it make sense to borrow this much money?" Instead they wonder, "How much can I get?" A record number of people are borrowing to buy cars. Today's chart shows the percentage of car buyers who took out a loan to buy a new car. As you can see, the figure has steadily gone up since the financial crisis. This year, 86% of new car buyers took out a loan. That's up from 80% in 2010. It's also an all-time high. Used car buyers are also borrowing like never before. About 56% of used car buyers have taken out loans this year, up from 47% five years ago.

HOLIDAY HOURS

*SMHA OFFICES WILL CLOSE AT NOON ON THURSDAY, DECEMBER 31 TO SAY GOODBYE TO PUBLIC HOUSING MANAGER ROSE MIRANDA AND WILL REMAIN CLOSED IN CONNECTION WITH THE NEW YEAR'S DAY HOLIDAY. OFFICES WILL REOPEN ON MONDAY, JANUARY 4.

*SMHA OFFICES WILL BE CLOSED ON MONDAY, JANUARY 18 IN OBSERVANCE OF MLK DAY.

ALLEN WOODS HOMES — PODER LEARNING CENTER

Christmas in Our Neighborhood



In this fast-paced world, it's easy to forget the true meaning of this holiday season: togetherness, kindness, and neighborly love. This season, the PODER Center had many events to show these meanings. The After-school Program



had a Christmas party for the kids (bottom right). Thanks to an anonymous donor, each child that attends the program received a wrapped present and a bag of treats! There was also a potluck Christmas Party for Allen Woods residents (bottom left). Families and elderly residents came with smiles and homemade goodies to share and a white elephant gift to exchange! Lastly, Resident Assembly members Kevin & RJ Lizama-Reyes and kids Ana Reyna and Antonio Reyna all



helped put packages of donated food together for neighbors in need of assistance (top right). A big thanks to the Hamill Kids for "The Jacob Project" donation of 30 toys to give away to neighborhood kids (top left). What a great way to start the new year!



Los propósitos para los niños

- ☺ Comeré por lo menos una fruta y una verdura cada día, y limitaré la cantidad de refresco que bebo a un vaso al día.
- ☺ Cuidaré de mi cuerpo por medio de actividad física y nutrición. Elegiré programas de televisión y videojuegos no violentos, y sólo pasaré una a dos horas al día—a lo máximo—en estas actividades.
- ☺ Ayudaré en mi comunidad—por medio de actividades como voluntario, trabajando con grupos comunitarios o al ingresar a un grupo que ayude a personas necesitadas.
- ☺ Cuando enfrente una decisión difícil, hablaré acerca de mis opciones con un adulto en quien pueda confiar.



Source: <http://www.spanishplayground.net/spanish-new-year-resolutions-kids-american-academy-pediatrics/>

Springtown Villa

GRACIE FORGE'S A NEW GROUP



I started getting emails and phone calls from my co-workers asking if I could use more Texas State students that needed to volunteer 50 hours as part of their Social Work class. Anyone can tell you that I never turn down volunteers. Our schedule is very flexible since Springtown residents are all elderly and/or disabled. This is important because some students have a hard time finding a good volunteer placement that works with their class and work schedules. I set up a time with each student to see what they would be bringing to my site. I like introducing the new activities, crafts, and learning experiences that volunteers can bring to our residents. As the students began their individual volunteer service, they became acquainted with each other and began to find ways to work together. Gradually, they became a group that would pick up where the other would leave off. I started seeing them looking out for and helping each other. One day, two of the students were talking with me in my office and Amanda Dartman said, "We came in as individuals but we are leaving as friends." They have been a wonderful group of students and we were very blessed to have them with us this semester. We wish them all the best and we can't wait to see what the future holds for them! - Gracie Campos

Left to Right: Tia Lewis, Charles Brown, Service Coordinator Gracie Campos, Courtney Fields, Springtown Villa Manager Amanda Ramirez, Amanda Dartman, and Jasmine Lopez Rodriguez. (Not pictured is Jannette Hernandez.)



Texas State Generation Connections Club sponsor Lisa Adams and her students help provide a Thanksgiving meal for residents. Social Work students volunteered to help serve while former intern Kristie Garcia and the Alpha Chi chapter of the Phi Alpha National Honor Society delivered plates to residents that were not able to attend the festivities in our community room. Everyone had a wonderful time!

C. M. ALLEN HOMES — KAD KORNER STORE



Thanks to Cat Dezort ,Casey Leppo and the rest of the AmeriCorps group for all their hard work at the CM Allen Homes!

AmeriCorps volunteers have been working in San Marcos through the St. Bernard Project, which is a non-profit organization, as part of the flood recovery efforts. This group of students has been doing the grunt work such as cleaning out all the dried mud and otherwise making sure the unit is ready for the next step in the restoration process. They come from all over the nation and one of the students mentioned the crazy weather in Texas. They have been sending pictures back home to their families showing the changes. Their service is helping us get the most out of our limited flood recovery funds.



CM Allen families received a Christmas surprise from Kathy & Jude Prather and friends. Christmas is a time for cheer and smiles and the Prather's have brought both to their adopted families at Christmas time for over 6 years.

CHAPULTEPEC HOMES & ADULT LEARNING CENTER

A HUGE Thank You to
McCoy's Corporation and
Centro Cultural Hispano de
San Marcos for their
donation of beautiful, live Christmas trees!
Four of our FSS Families received their trees
just in time for the Christmas
Holiday!



Gloria Olivo-Mendoza from the
Hays Caldwell Council on Drug
and Alcohol Abuse taught our
tenants the long-term effects of
drinking during pregnancy. We
always appreciate Gloria and her
dedication to the education our
residents!

Looking to stay on top of news and information pertaining to FSS?
Current participants and FSS Graduates can request to join our
new Facebook group: "SMHA Family Self-Sufficiency Program"
<https://www.facebook.com/groups/smhafss/>



FREE TAX AID BEGINS ON FEBRUARY 1

Mondays 3 — 6 PM; Saturdays from 10 AM — 1 PM

AARP Volunteers offer free income tax assistance for the elderly and low-income. E-filing is also offered. Taxpayers who utilize this service should bring a copy of last year's income tax return, social security cards for everyone on the return, a photo ID, and any other tax-related information. Service guaranteed to the first 50 customers each day. Sign in no later than 30 minutes before end of session. Don't pay to do your tax return. Keep your money!

**SAN MARCOS
PUBLIC LIBRARY**

GED CLASS REGISTRATION

Part 1: January 12 at 9:30 AM or 1:30 PM or 6:30 PM. ★ Part 2: January 14 at the same times.

Registration is a two-part process. Plan to be here two hours each day. Attendance at both sessions is required to complete registration, orientation, and assessment. If you don't have a high school diploma, you need to be here!

HIGHLIGHTS FROM THE DECEMBER MEETING OF THE BOARD OF COMMISSIONERS

>The Board met in a special meeting on December 15. The regular meeting that is normally held later in the month had been duly canceled.

>The first item on the agenda was considering approval of an agreement which would allow the SMHA to borrow funds from its subsidiary organization, the San Marcos Reinvestment Corporation (SMRC). Executive Director Albert Sierra explained the terms of the agreement and how the process would work. Beginning on January 1, the SMHA would be able to borrow up to \$400,000 to be repaid at an annual interest rate of 1% from future Capital Fund allocations from HUD. The SMHA would only draw funds as needed and interest would not begin to accrue until after the initial draw. The term of the agreement is six years and would be an unsecured loan because HUD regulations do not allow housing authorities to use their real property as collateral for loans. The loaned funds will be in addition to a \$100,000 donation from the SMRC and funds from our current allocations of Capital Fund monies. Sierra said that repayment amounts will be stipulated in Capital Fund agreements with HUD each year at the time that the budget for the next fiscal year is in development. There was a discussion about the details of the process and the wording of the agreement, which will function as a line of credit available to the SMHA. Sierra said a copy of the executed agreement would be provided to the HUD Field Office in San Antonio but that it does not require approval from HUD. Sierra also summarized the limited assistance the SMHA has received from other sources. The Board of Commissioners approved the agreement.

>The Commissioners approved a request from the City for a utility easement at one of the scattered site homes for the purpose of installing underground utilities.

>Sierra reported on the status of families evacuated from the CM Allen Homes last summer. He said there were 11 families living at other SMHA properties and another 11 that will not be returning to CM Allen. He said 26 units are occupied and that 2 more were ready for occupancy. He said that the previous occupants had a limited time to reoccupy their former homes and that if necessary, we would fill them from the 4-bedroom waiting list. Sierra reported that 5 units are under construction and would be ready this month. Nine units are awaiting drier weather so they may be properly tested for mold spores. Another round of repairs will begin in January. Approximately 42 families are still waiting to return to CM Allen. Sierra expects 5 to 6 units to become available each month until the recovery process is complete. Three families received Section 8 Housing Choice vouchers and that they will probably keep those vouchers and not return to CM Allen. Out of the 39 units left to repair, 4 units will be repaired by the St. Bernard organization, which leaves 35 units for the SMHA to repair. Sierra said that he has asked the Maintenance Department to find more contractors to speed up the process now that we have access to sufficient funds to be able to pay them. He also said he asked one contractor to hire another crew so they can work on more than one unit at a time.

>Sierra reported that the SMHA received its first disbursement of cash from FEMA. It was \$17,595 for 5 units that we are not yet working on. We have not received any other money from FEMA, including money for units we have already restored.



Do you have a GED or High School Diploma and want to go to college, but feel you aren't ready?

Apply for the
Spring 2016 College Prep Academy

What's it all about?

☒ **We'll help you get ready to start at ACC**

- Help with the ACC application and Financial Aid application!
- Help with passing the College Placement Test!
- Improve your Math, Reading, & Writing Skills
- Save \$\$ by possibly placing out of developmental classes
- Best of all, it's FREE!!!



Are you eligible? You must:

- Have your GED or a high school diploma
- Live in Hays, Blanco, or Caldwell counties
- Be willing to attend class four nights a week for twelve weeks
- Be self-motivated and willing to work hard to achieve your goals

What are the details?

- The Academy is planning on running for twelve weeks beginning January 25, 2016.
- Class will be held Monday through Thursday from 6pm-8:30pm at the ACC San Marcos Goodnight Center
- College preparatory Math, Reading, and Writing will be taught by college professors and the "College Knowledge" section will be taught by a Community Action Career Counselor

Interested in learning more? Attend a free information session at the San Marcos Public Library either:

Thursday, January 7th 6pm-7:30pm or Monday, January 11th from 6pm-7:30pm

Call Francesca Ramirez at 512-392-1161 ext. 313 to RSVP your spot



Did you and your family experience the Memorial Day floods? We'd like to invite you to participate in our research study on families.

● **Why?** We simply know too little about how families deal with events like this.


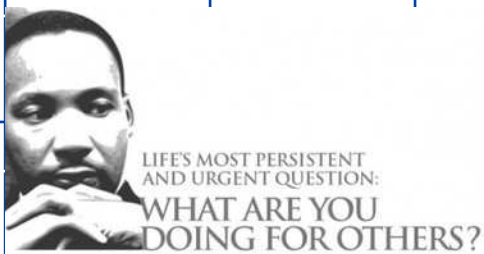
● **Who?** Parents and youth (current age 10-19 years old)

● **What?** Complete a series of 20 minute online surveys: one now, 4 months from now, and in 8 months, so we find out how things are going over time.

● **What do I get for participating?** Both parents and youth will each get a \$10 Amazon gift card.

● **How do I find out more and sign up?**

www.floodstudy.isrc.uiowa.edu or call Lisa at 866-778-5819.

January 2016						
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
					1 NEWS YEAR'S DAY SMHA CLOSED	2
3	4	5	6 AFTER-SCHOOL PROGRAMS BEGIN @ 3:30 PM ***** SPRINGTOWN RESIDENT COUNCIL 3:30 PM	7	8 ALLEN WOODS RESIDENT ASSEMBLY 10 AM	9
10	11	12 COOKING CLASS 5:30 PM CHAPULTEPEC	13 CHAP. RESIDENT ASSEMBLY 6 PM	14	15	16
17	18 MLK DAY SMHA CLOSED	19	20 SPRINGTOWN RESIDENT COUNCIL 3:30 PM	21 FSS CLASS 6 PM CHAPULTEPEC	22	23
24	25	26 SMHA BOARD 5:30 PM ALLEN WOODS	27	28	29	30
31						

LEADERSHIP**Board of Commissioners**

Frank Arredondo—Chairperson
 Mary Barnhart—Vice-Chairperson
 Catherine Welsh—Resident Comm.
 Gloria Salazar—Commissioner
 Richard Cruz—Commissioner
Executive Director
 Albert Sierra

HOUSING OFFICES**Allen Woods Homes (Main Office)**

512-353-5059
CM Allen Homes
 512-353-1116
Chapultepec Homes
 512-396-3364
Housing Choice Voucher
 512-353-5061
Springtown Villa
 512-396-3363

RESIDENT SERVICES**Chapultepec Adult Learning Center/Family Self-Sufficiency**

512-396-3364

CM Allen KAD Korner Store

512-392-6273

Allen Woods PODER Learning Center

512-396-3367

Springtown Villa

512-353-7343