

Telamon—Virginia

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Empowering Individuals, Improving Communities

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Message from the State Director Sharon Saldarriaga

Now that the holidays are behind us and a new year has begun, it is promising to be a busy one. We have hired new staff in several programs: National Farmworker Jobs Training, Pesticide and Workplace Safety, and *!Conexiones!* Our employment and training program is in full swing as staff continue to enroll farmworkers into a variety of training programs. Our farmworker youth program on the Eastern Shore continues to help these young people remain academically competitive through a partnership with the Eastern Shore Community College. Stimulus funding for weatherization services has enabled us to serve an additional 45 families to date. (continued on pg. 3)

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Housing Market Update

Lynita Falls
Housing Counselor—Gretna

A large number of homeowners have faced foreclosures in the past 18 to 24 months. Foreclosure Intervention Counselors have worked long difficult hours negotiating with lenders to work out options to save many homes from foreclosure across this nation. Some work-out options have been successful. Unfortunately, all homes cannot be saved from foreclosure.

On the flip side, although the housing foreclosure trend is on the increase, homeownership is still a great investment for the future. There are many good homes for sale: **IT IS A BUYER'S MARKET.** The government continues to offer tax credits for first time homebuyers and has recently added a tax credit for current owners who purchase another home. The tax credits, coupled with record low interest rates, make for no better time

than the present to purchase housing.

In November 2009, Telamon-Gretna received a \$2,000,000 SPARC funds allocation from the Virginia Housing and Development Authority (VHDA). As a sponsor of VHDA's SPARC loan product, Telamon continues to offer mortgage financing for potential first-time, income-eligible homebuyers. SPARC loans, on average, are available at a 4 ½ percent interest rate that is fixed for thirty years.

However, due to lessons learned and the nationally high foreclosure rates, lenders have changed the way they look at credit. It is now tougher to get a mortgage loan if the buyer has had past credit problems or has no existing credit. In the future, the majority of loans will be federally insured by either the Federal Housing Administration (FHA) or Rural Development (RD). These two agencies have set new standards for the loans that they will insure; these standards are taking our nation into the next housing trend.

A SPARC FHA-insured loan requires a minimum credit score of 620 with no unpaid (continued on pg. 3)

Exmore Helps Out



Pictured above: To left: Maria Gabriela Tinoco and her son and Staff Member Jessica Garcia

By Dianne Arenas
Regional Manager, Exmore VA

One day in November, the Tinoco family set out to work on a local farm and their children went to school. What started out to be a great day turned tragic when they came home to a pile of ashes. Their home had burned to the ground.

The Tinoco family came to Telamon Corporation for help. They had no uniforms for their children to go to school and their funds were limited.

We contacted a church in Virginia Beach that had called us earlier that week; they had some clothes and miscellaneous items to donate. We told them about this family and they delivered these items on December 5th.

The Tinoco family came to our office in Belle Haven, VA where they were able to get warm clothes, blankets, towels, toiletries, uniforms for the children, etc. They were very happy and excited to receive these items. Telamon Corporation will continue to follow their progress on reestablishing their home with their children and help them in any other way we possibly can.

Theodore H. Barth Foundation, Inc.

By Dianne Arenas
Regional Manager, Exmore VA



One of the programs that we have in our Exmore, Virginia office is through the Barth Foundation. This year, we were able to help about 20 children who were enrolled in the SPARK Plus/Even Start - Family Literacy Program. This program provides intensive services to low-income, low-English literacy families with children ages 3-7 who live in Accomack County. The program has four components: Adult Education, Early Childhood Education, Parenting Education and Parent-Child Interactive Learning Activities.



Office staff were invited to their holiday gathering where Telamon staff got to interact with the children through their course running, picture making and craft designing activities. We were read a story and the children got to see Santa Claus. They each received books that were purchased by Telamon Corporation staff Belle Haven office. We were glad to be part of the experience and see so many smiles on their faces.



Staff Notes

Welcome to Sara Beale, Program Office Assistant, Montross, VA.

Also, welcome to Nick Zetts, Pesticide Safety Trainer. Nick comes to us from his service in the Peace Corps in Ecuador.

We also welcome Stephanie Jones, Case Manager in the *Conexiones* office.

Message from the State Director
Sharon Saldarriaga
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In March, National Farmworker Jobs Program staff will visit Washington, D.C. for training and meetings with our congressional legislators to discuss the employment, training, and economic development activities we provide to Virginia's farmworkers. Improving farmworkers' skills and education, improving energy efficiency for low-income households, and improving the availability of decent, affordable housing remain our top priorities.

Housing Market Update

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judgements, collections, or charged-off accounts. FHA also does not allow one to have had any derogatory credit in the past 12 months. The buyer has to contribute at least 3 1/2 percent of the purchase price plus closing costs. A SPARC RD Guaranteed loan requires a minimum credit score of 660, but will make some exceptions. RD expects any derogatory credit to be resolved and no derogatory credit within the past 12 months. They allow for 100 percent financing of the property as well as the fi-

ancing of some closing costs, depending on the value of the property. Given the current economy and the growing foreclosure rates, it is probable that minimum scores may soon increase.

Another advantage that Telamon can offer our first-time homebuyers is Down Payment Assistance through HOME funds from the Virginia Department of Housing and Community Development (DHCD). Income-eligible buyers can receive down payment and closing cost funds in the form of a deferred grant to help purchase a home. Recipients typically receive five percent of the purchase price of the property and \$2,500 toward closing cost. If the buyer lives in his/her home for the affordability period (five years on average), the funds are forgiven and he/she does not have to pay the funds back to the state. The buyer is required to contribute a minimum of one percent of the purchase price of the property; for properties costing under \$50,000, the buyer must contribute \$500.

Our Homeownership Counselors work with the buyers to prepare them for homeownership. Traditionally, many low-income buyers have had past credit problems such as medical bills, charged-off credit cards, unpaid cell phone and cable accounts,

and collections from high interest companies that offer extended credit targeted to individuals who cannot afford large purchases. The average homeownership client tends to not have savings and lacks the knowledge of how to budget and save money. Many of these potential buyers are not familiar with the process of buying a house and do not understand why it takes so long to purchase a home.

Our counselors provide one-on-one counseling as well as facilitate group home buyer classes. Our counselor reviews each buyer's credit report and explains to the buyer what he/she will have to do in order to purchase a dwelling. Some buyers are able to accomplish this task in a few months, while others may take 18 months or longer to meet their goal. On occasion, we receive applications from buyers that we think could benefit from other programs, such as Rural Development and Habitat for Humanity, and we refer them to those agencies. Our counselor is available to assist the buyer through the entire process of buying a house.



Dented Can Award

By Dianne Arenas
Regional Manager, Exmore VA



Telamon Corporation's Belle Haven office was able to provide needed food supplies to over 1900 seasonal and migrant farmworkers and their families during 2009. This was made possible by grants through the Emergency Food and Shelter Program.

On November 18, 2009, staff from our office attended the annual Foodbank Agency Meeting where we received the prestigious "Dented Can Award" for having the smallest pantry serving a greater number of people. We are proud of the work we do on the Eastern Shore in helping others.



Dianne Arenas, Regional Manager, Exmore, VA03

Farm Workers' DNA the Focus of Pesticide Study

By Maria Leon

TUCSON, Arizona – Researchers will study the DNA of U.S. farm workers, most of them Hispanic immigrants, to determine the impact of pesticide use on their health.

"There are families living in the vicinity of farms who are exposed to large quantities of pesticides and a link (has been noticed) between (pesticide exposure) and certain types of cancer such as leukemia," Veronica Gonzalez, who recently earned a doctorate in pharmacology and toxicology from the University of Arizona, told Efe.

Gonzalez said that scientists have not yet conclusively determined the cause of leukemia among this population, but one of the hypotheses is that pesticide use affects cells and causes them to become cancerous.

"My work will look at the molecular level, specifically in the DNA, (to see) if there are modifications that (occur) when people are exposed to pesticides," said Gonzalez, who will conduct a significant portion of her research in Salinas, California, in conjunction with the University of California at Berkeley. The so-called CHAMACOS project will involve taking genetic samples of female farm workers and later comparing them with Hispanic immigrant women who have

not been exposed to pesticides. The goal will be to study the differences in the DNA modifications and detect the specific genes that may be affected.

"We're not talking about a mutation, but a simple DNA modification that perhaps couldn't be detected before, but now with the new technology we're able to identify it," Gonzalez said.

She said there is a chance this genetic modification could be passed on to offspring.

A person's DNA can be modified as a result of the life he or she has lived, for example if the individual has suffered hunger, the expert said, adding that "in one way or another your DNA is marked."

"This is something we in the scientific community have learned only very recently," said the 33-year-old Mexican immigrant, who cleaned guestrooms at a hotel in Nevada before learning English and later going on to the finish her university studies.

Gonzalez said the issue of farm workers' health is something that hits close to home because her own parents worked in the fields, first in Mexico and later in the United States, to support her family. EFE

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<http://www.laht.com/article.asp?>