

November



Zearing, IOWA 50278

2022

Thank you ALL for the beautiful Birthday greetings.

As I often thought and said, Zearing is a great place to call HOME!

Love,

Joan Gray



To All Veterans



Whether At Home Or Abroad
Active Duty ~ Reserves ~ Retired
All Americans Say:

THANK YOU!

FROM THE <MAYOR

Thanks for everyone that came out and was involved with a great trunk or treating! It was a great night had by all!! ALSO a warm thanks goes out to the EMS for a the annual soup day, yummmmy!

Once again, a HuGE thanks goes out to the Denny Baker and Northstar Fish Hatchery for over 300 walleye that were released in Dakins!

On another note, PLEASE be careful driving, as harvest is wrapping up another season...

Thanks

Mayor Tim





Colo-NESCO will be presenting their yearly Veteran's Day program on Friday November 11, 2022.

Guest Speaker is Eddie Diaz.

Cookies and coffee will be served following the program.

If you are unable to make it to the program, you can watch it online via Colo-NESCO Youtube channel.



Zearing Public Library
November
 2022

SUNDAY MONDAY TUESDAY WEDNESDAY THURSDAY FRIDAY SATURDAY

6	7	8	9	10	11	12	13	14	15
	New Hours Begin!	Toddler Time: 10:30-11:15a Book: I love to Gobble You Up	After School Program 4pm-5:15p Book: I love to Gobble You Up	Teen Takeover: 4:30-6:30p Stranger Things Escape Room	Teen Takeover: 4:30-6:30p DIY Locker Magnets	Veterans Day			
20	21	22	23	24	25	26	27	28	29
	Auction Items Due	Toddler Time: 10:30-11:15a Book: Mickey's Thanksgiving	After School Program 4pm-5:15p Book: All for Pie Pie for All	Thanksgiving	Thanksgiving	Adult Craft Night 5-7p			
		29	30						
		Toddler Time: 10:30-11:15a Book: I am Cindy- Lou Who	After School Program 4pm-5:15p Book: Zetta the Poinsetta	Teen Takeover 4:30 to 6:30p Button Making					

IOWA HOMEOWNER ASSISTANCE FUND



MORTGAGE HELP IS HERE FOR IOWA HOMEOWNERS

The Iowa Homeowner Assistance Fund program assists eligible Iowa homeowners in avoiding foreclosure by providing financial assistance with mortgage payments and related property expenses.

AM I ELIGIBLE?







ELIGIBLE HOMEOWNERS MUST:

- Be [income qualified](#)
- Have had someone in the household experience a financial hardship after January 21, 2020 because of the COVID-19 pandemic.
 - This could be the result of a reduction in income or increase in living expenses due to job loss, fewer work hours, paying more for childcare, illness, or being unable to work because you had to take care of a family member
- Be at least one payment behind on one of the following:
 - Mortgage
 - Contract sale, (purchasing a home under a legally recorded contract)
 - Manufactured home
 - Property taxes.
- Own the property located in Iowa (applicants purchasing a home under a legally recorded contract are eligible)
- Occupy the home as their primary residence

WHAT TYPE OF ASSISTANCE IS AVAILABLE?

Up to \$25,000 per eligible household to assist with past due payments, including:

Eligible Past Due Expenses:

-  • Mortgage Payments
-  • Land contract sale payments
-  • Manufactured Home/Lot Rent Payments
-  • Property Taxes
-  • Homeowner's Insurance (Homeowner's hazard, flood, and/or mortgage insurance)
-  • Homeowner Association Fees

WHAT DO I NEED TO DO TO APPLY?

- STEP 1** Take the eligibility precheck at iowafinance.com/IHAF to determine preliminary eligibility.
- STEP 2** Prepare required application [documentation](#).
- STEP 3** Submit online application at iowafinance.com/IHAF.
- STEP 4** The mortgage servicer and/or other service providers of past due amounts will be required to verify the information submitted by the applicant.
- STEP 5** The case review team will review the application to ensure all documentation is complete and to verify eligibility.

In some cases, applicants will be referred to free, confidential mortgage counseling through Iowa Mortgage Help to ensure housing stability prior to being eligible for financial assistance through the program.

WILL I RECEIVE PAYMENT DIRECTLY, IF APPROVED?

No. Payments will be made directly to mortgage servicers and other payees, as applicable to be applied to the homeowner's account(s).

CONTACT THE IOWA HOMEOWNER ASSISTANCE FUND TEAM:

888-668-0927



***The McCallsburg American Legion
Fish & Chicken Dinner-***

Sunday November 13 ,2022

11:00 a.m. to 1:00 p.m.

***Menu: Fish, chicken strips, baked
beans, coleslaw, dinner rolls,
applesauce, bars and beverage***

Cost: Free Will Donation

***Come out and help support
Our American Legion***

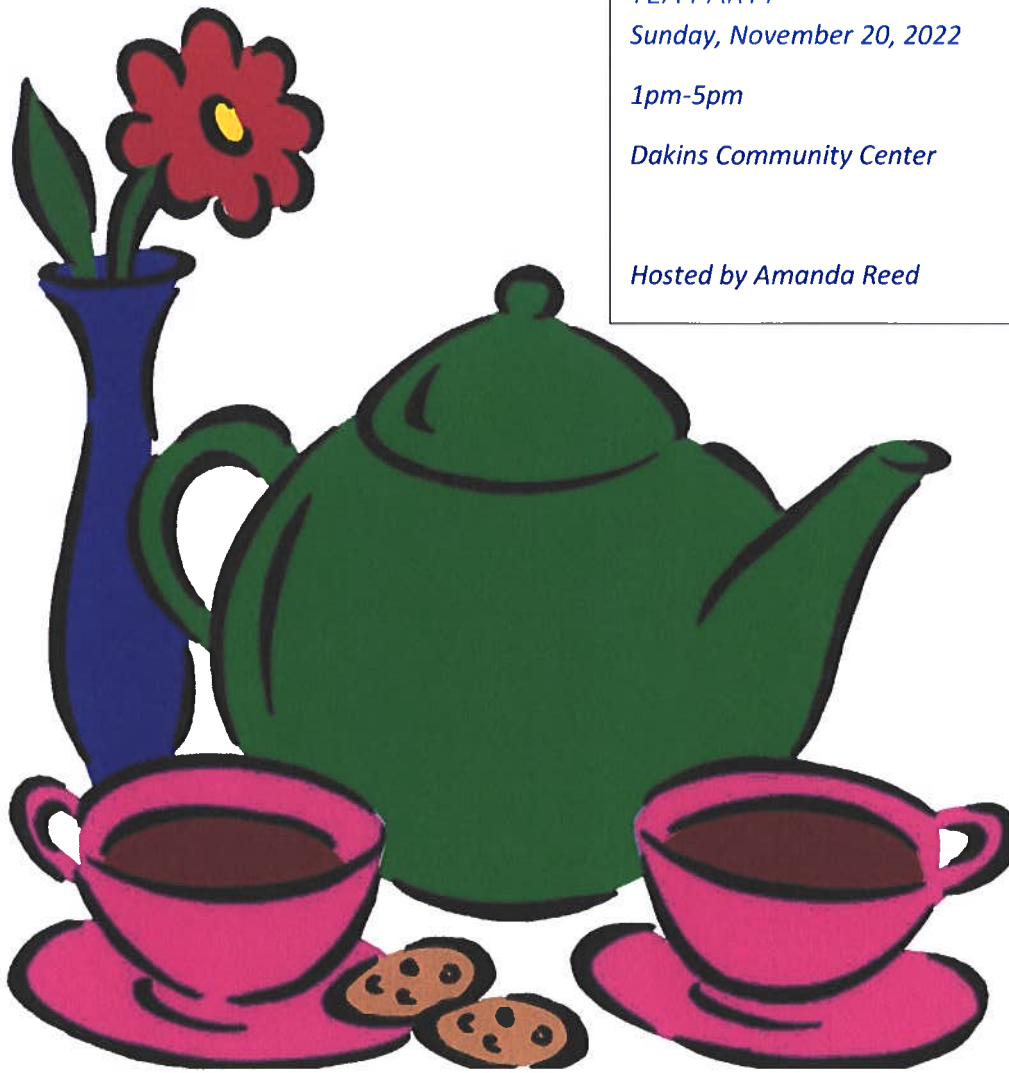
TEA PARTY

Sunday, November 20, 2022

1pm-5pm

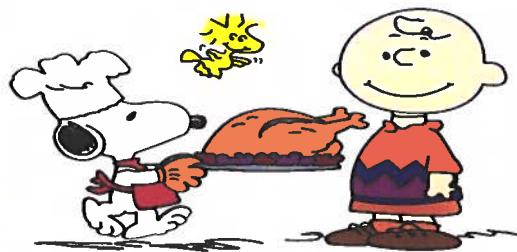
Dakins Community Center

Hosted by Amanda Reed



Thanksgiving is November 24th.

Give Thanks!

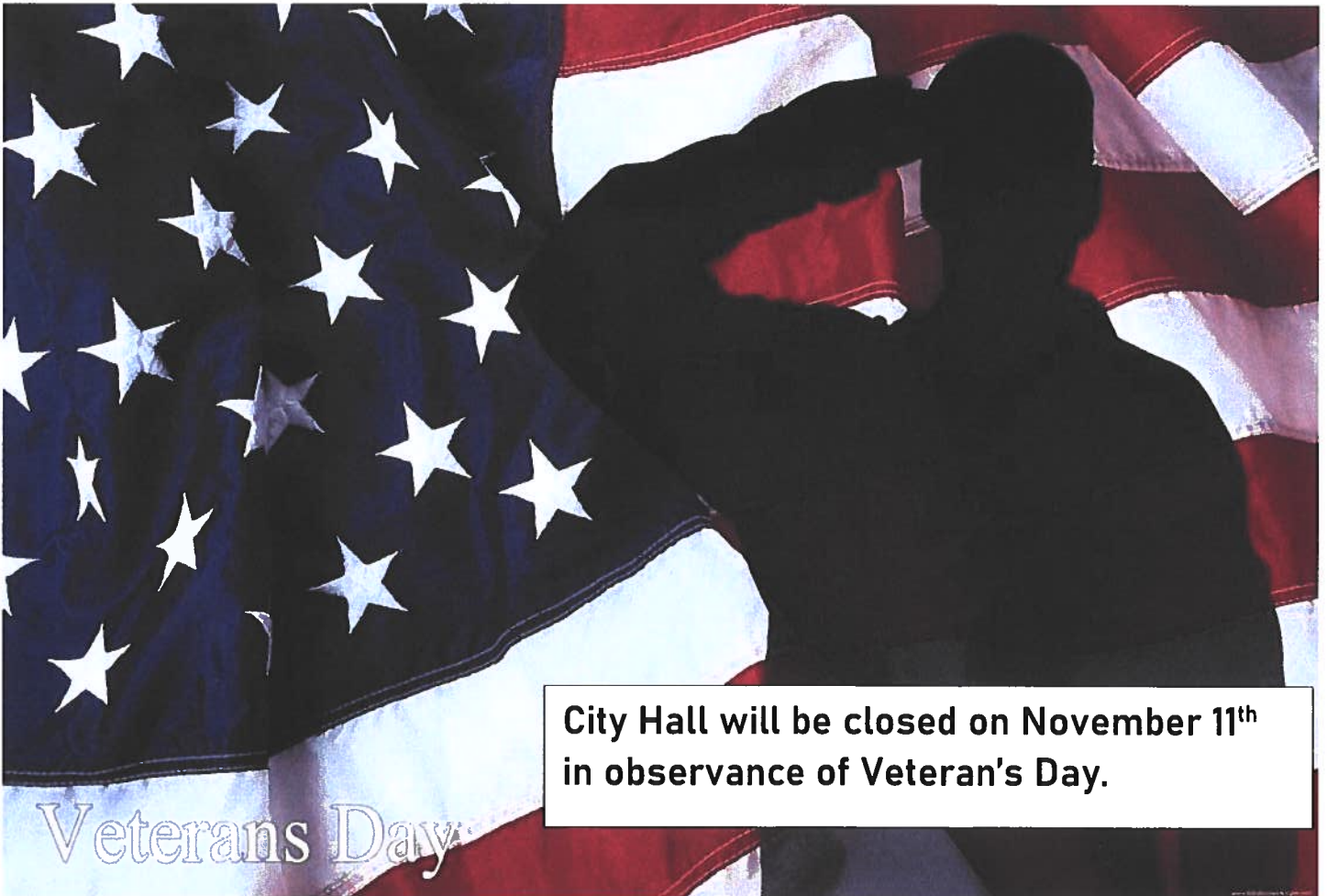




10th Wayne and Norma Dudley

Wes and Hope Kix

12th Raymond and Tami Eley



**City Hall will be closed on November 11th
in observance of Veteran's Day.**

HAPPY BIRTHDAY

- 4th Eric Lennemann
- 5th Philip McBride
- 8th Allysa Orr
- 9th Sofia Jeffries
- 11th Tim Reed
Virginia Sayre
- 12th Makaelyn Neuendorf
Mel Stalzer
Garrett Packer
Connie Hornberg
- 13th Peyton Larsen
- 15th Leola Britten
Jerry Larsen
- 17th Tanya Nunn
- 18th Mary Phillips
- 19th McKenzie Frohwein
- 20th Jennifer Price
- 21st Lane Perisho
- 22nd JoAnn Larsen
- 24th Linda Jones
- 26th Phylis Jan McBride
- 27th Jared David Roberts
- 28th Cheri Pearson

