



January-February 2013

# Inside College Station

\* \* \* \* \* CITY OF COLLEGE STATION \* Home of Texas A&M University® \* College Station, Texas \* \* \* \* \*



## *This year, get* **Financially Fit**

**D**id your New Year's resolution have anything to do with your finances? If so, you're in luck! We've compiled a few helpful suggestions to help whip you into financial shape.

### **Become a Certified Homebuyer**

Learn more about buying and maintaining a home through the City of College Station's Homebuyer Education course. The four-day course will be Feb. 5, 12, 19 and 26 from 6-7:30 p.m. at Fire Station No. 6 at the corner of University Drive and Tarrow Street. Topics include understanding credit, budgeting, obtaining a mortgage loan, shopping for a home and protecting your investment. Each session is unique and builds upon the last. The cost is \$15, and you must attend all four classes to receive a certificate. Register today at [cstx.gov/homebuyer](http://cstx.gov/homebuyer) or call 979.764.3778.

### **Invest in Homeownership**

If you're interested in purchasing a home in College Station, you may be eligible for down-payment assistance. Qualified buyers may receive a form of a 0 percent interest deferred loan for up to 15 percent of the home's purchase price. This assistance can be used for down-payment, and up to 30 percent can be used for closing costs, to help lower the cost of homeownership for eligible homebuyers. For more information, visit [cstx.gov/housingassistance](http://cstx.gov/housingassistance) or call Community Development at 979.764.3778.

### **Create Financial Goals**

The United Way of the Brazos Valley's Financial Fitness Center offers one-on-one financial coaching to help individuals and families develop healthy financial habits, implement effective money management,

build and increase savings, acquire assets and plan for the future. The only cost is a commitment to your own financial goals. To make an appointment or to learn more, call 979.229.8422 or email [szivney@uwbv.org](mailto:szivney@uwbv.org).

### **Increase Your Savings**

The Individual Development Account is a matched savings account that helps income-eligible families to save money and build assets. A partnership between the United Way of the Brazos Valley and the Brazos Valley Community Action Agency rewards the savings of families who are working towards purchasing an asset, buying their first home, paying for post-secondary education or starting a small business. The program also provides economic literacy training, including workshops for cleaning up personal credit, setting budgets, creating a savings schedule and other basic money management. For more information, contact Tara Lazaro at 979.696.4483 ext. 131 or [ida@bvcaa.org](mailto:ida@bvcaa.org).

### **Claim Your Property**

According to The Texas Comptroller's Office, one in four Texans has unclaimed property from a forgotten bank account, uncashed checks, security deposits or refunds. In 2012, the state returned more than \$159 million to those who claimed their property. The City of College Station holds unclaimed property, too. To see if you have money waiting for you, check out these resources:

#### **City of College Station**

[cstx.gov/unclaimed](http://cstx.gov/unclaimed) or 979.764.3494

#### **State of Texas**

[cpa.state.tx.us/up](http://cpa.state.tx.us/up) or 1.800.654.FIND

### **QUICK LINKS**

#### **Housing Assistance**

[cstx.gov/housingassistance](http://cstx.gov/housingassistance)

#### **Homebuyer Registration**

[cstx.gov/homebuyer](http://cstx.gov/homebuyer)

## Recycling Can Be Rewarding

*Discount cards now available for 2013*

The City of College Station offers curbside recycling to single-family homes, duplexes and most fourplexes for free. Items accepted in the Curbside Recycling Program include: white paper, phone books, newspapers, magazines, #1 and #2 plastic, aluminum/tin/steel cans, clear and brown glass, and lead acid car batteries.

Each eligible residence is provided with clear plastic recycling bags to use to sort and store the recyclable materials. Once the bag is full, you can place it on the edge of the curb by 8 a.m. on the scheduled recycling collection day. Recycling collection is provided once a week, on the same day as bulky items and brush collections.

Curbside Recycling participants will also receive a Recycle Rewards card packed with valuable discounts at the following businesses: Newk's Express Café, Naked Fish Sushi & Grill, Café Eccell, La Bodega Baja Taco Bar, Spoons Yogurt, Pita Pit, Potato Shack and U Paint It. Keep Brazos Beautiful also offers a \$10 discount on memberships in the organization. If you already participate in curbside recycling and haven't received a Recycle Rewards Card, please contact Recycling Coordinator Heather Qualls at 979.764.6228 or [hqualls@cstx.gov](mailto:hqualls@cstx.gov).

To start recycling, visit [cstx.gov/recycle](http://cstx.gov/recycle) or call 979.764.6228. We also offer options for businesses and apartments that wish to recycle, please call or go online for details.

## Immunization Clinics at Lincoln Recreation Center

Each Tuesday from 9 a.m. to 12 p.m., the Brazos County Health Department holds immunization clinics at Lincoln Recreation Center, located at 1000 Eleanor Street.

Vaccine Fees (Cash or local checks only):

- Shots for Tots and Teens - \$5
- Td & Tdap - \$10
- Hepatitis A, Hepatitis B, MMR, Pneumonia and HPV -\$25
- Meningitis-\$110
- Seasonal Flu Shots - \$20 or Medicare Part B (when available)

For more health-related information, visit [brazoshealth.org](http://brazoshealth.org) or call 979.361.4440.

## Floodplains and Flood Insurance

*What you need to know*

Floodplains are regulatory boundaries established to preserve the flood-carrying capacity of our creeks, channels and rivers. These are established by engineering analysis and reviewed, approved and mapped by the Federal Emergency Management Agency (FEMA). College Station has special regulations in place to regulate construction and other developments within floodplains to help manage potential dangers associated with flooding. Property owners, renters and businesses can purchase flood insurance through the National Flood Insurance Program (NFIP) as a result of the City of College Station's floodplain management ordinances. In exchange, the NFIP provides federally-backed flood insurance at affordable rates.

Communities that participate in the NFIP are rated by FEMA through the Community Rating System. FEMA encourages communities to implement floodplain management standards which exceed the minimum NFIP standards. In return, FEMA rewards communities with higher standards by offering a discount on flood insurance policies. The current City of College Station rating is a seven. This rating provides residents with a 15 percent discount on flood insurance policies.

It is important to know that, if you have a mortgage from a federally regulated or insured lender on a home located in a high-risk flood area, federal law requires you to purchase flood insurance. Also, if you've received a federal grant or loan for previous flood losses, you must have a flood policy to qualify for future aid.

Any development in the floodplain without a permit is illegal. To acquire a permit or to report such illegal activity, contact the Planning and Development Department at 979.764.3570. To learn more about floodplains, flood insurance or related information, visit [cstx.gov/floodplains](http://cstx.gov/floodplains).

# events

*February-March*

Register for Xtra Programs | [cstx.gov/xtra](http://cstx.gov/xtra)

Jan. 7 – April 5 | Register for Red Cross Lifeguard Training | [cstx.gov/swim](http://cstx.gov/swim)

Jan. 7 – April 5 | Register for Water Safety Instructor Certification | [cstx.gov/swim](http://cstx.gov/swim)

Jan. 22- Feb. 15 | Register for Youth Golf | [cstx.gov/sports](http://cstx.gov/sports)

Feb. 19 | AARP Driver Safety Course | 10 a.m.- 3 p.m. | e-mail [mrodgers@cstx.gov](mailto:mrodgers@cstx.gov)

Feb. 21 | Annual Soul Food Luncheon | 11 a.m.- 1 :30 p.m. | [cstx.gov/lincolncenter](http://cstx.gov/lincolncenter)

Feb. 24- March 8 | Register for Adult Volleyball | Teams: \$210 | [cstx.gov/sports](http://cstx.gov/sports)

March 11 - April 26 | Register for Tsunami Swim Team | [cstx.gov/swim](http://cstx.gov/swim)

March 13 | Kite Building Workshop | 2-4 p.m. | [bcslibrary.org](http://bcslibrary.org)

March 23 | Larry J. Ringer Library Young Readers Book Sale | [bcslibrary.org](http://bcslibrary.org)

March 29 | City Offices Closed for Good Friday. Regular work day for all sanitation collections | [cstx.gov/sanitation](http://cstx.gov/sanitation)

March 29 | Lincoln Recreation Center Annual Easter Egg Hunt | 1-3 p.m. | [cstx.gov/lincolncenter](http://cstx.gov/lincolncenter)

For more events, visit:

[cstx.gov/calendar](http://cstx.gov/calendar)