



E-Mail Newsletter

MAY 2012

VOLUME 1, NUMBER 31

Office hours:

Neepawa:

Resource
Centre

290 Davidson

Monday to
Friday

11:00 – 6:00

Minnedosa:

and

Gladstone:

Please call for
an
appointment

**Services
available
in:**

English

Filipino

**All
services
are free
of charge**

**Program
paid for
by the
Province
of
Manitoba**

Neepawa & Area Immigrant Settlement Services

Services for people from around the world

What we do:

We provide assistance to people who are learning to live in a new country. Settlement services help people develop skills and knowledge to participate in a new society.

Settlement Assistance:

- Information and orientation about life in Canada and your community
- Help filling out forms such as: Manitoba Health, SIN, Manitoba Provincial Nominee, Permanent Resident, Criminal Record Check, etc.
- Support, information and assistance concerning immigration issues
- Advocacy
- Referrals for education, employment and housing
- Cultural Diversity Training
- Commissioner of Oaths and Notary Public services

Rental Housing:

Neepawa – suites available at Churchill Block – contact Debbie at 841-1298.

Neepawa – 2 bedroom apartment in lower level of house at 341 Davidson. Contact Julia at 841-1036

Neepawa – 3 bedroom house with finished basement, yard and garage. Includes washer, dryer, fridge, stove and air conditioner. Contact Karen at 570-2574

Neepawa – apartments available at 186 Mountain Avenue. Fridge and stove; utilities not included. Prices dependent on suite but are about \$500.00 per month. Contact Rita or Clinton at 368-2420

Minnedosa – 2 bedroom house; furnished; washer, dryer, fridge and stove; \$400.00 per month plus utilities. Contact Darcy at 867-4658.

Minnedosa – 2 bedroom basement suite; fully furnished; fridge, stove, washer and dryer; utilities included. \$400.00 for one person (\$600.00 for 2) Contact Mary Usick at 867-3827

Introducing:

I would like to introduce to you Cheryl Campbell our new Settlement Services Coordinator. Cheryl arrived in Neepawa last year from Ontario with her husband and 2 children. Cheryl has experience working with newcomers through the City of Hamilton and is very excited for this opportunity to serve our community!

Dates for RCMP finger printing:

Please let us know if you need fingerprinting done and I will arrange a date for this month.

Tips for a Successful Home Purchase

Buying a home is likely to be one of the biggest and best investments you'll ever make. It is an exciting opportunity, but also a big financial responsibility, so it is important to understand what's all involved.

While you *do not* need permanent residency to obtain financing to buy a home, getting approval for a mortgage usually requires a minimum of 5% down-payment towards the purchase price (for example, a \$100,000 purchase requires a \$5,000 down-payment). This amount *must* come from your own savings & will need to be confirmed in your account for at least 3 months (90 days). It cannot be borrowed or pooled together from friends or family. It is common practice to send money to save in your bank account back in your home country, but this makes it difficult to verify that you have saved the down payment on your own. It is better to save in your Canadian account, which also improves your bank relationship & helps with your future borrowing needs.

One recommendation for saving your down payment is to open a "Tax Free Savings Account" (or "TFSA"). With this plan, you can arrange for automatic savings to come from your chequing account every payday, which will help ensure that your money for down-payment is safely saved (not spent)! Buying a home involves a process of many steps, including confirming mortgage approval at your bank, working with a realtor, and obtaining the assistance of a lawyer. There are also other costs involved such as lawyer's fees, property taxes, insurance (and more). To understand what this all means for you, it is important to contact your local mortgage specialist for a free financing consultation, which will prepare you for when you are ready to decide make your major house purchase!

Submitted by:

Dan Delfin, Account Manager
RBC Royal Bank, Neepawa Branch
Email: danilo.delfin@rbc.com
Phone: 204-212-0928

Message from the Editor: *Farewell!*

You have probably heard by now that this will be my last newsletter to edit! I have been offered an opportunity to work at Manitoba Start in Winnipeg and will be leaving Neepawa at the end of April. The new coordinator, Cheryl has been working with me for the last 2 weeks and I am confident that I am leaving you in capable hands.

It has been my pleasure to assist the newcomers of Neepawa for the last 3 years. I want to wish every one of you all the best and I sincerely hope our paths may cross again sometime in the future. Thank you for all your kindness and support for me over the time we have worked together! For anyone who is coming to Winnipeg or would like to keep in touch, my new email will be:

marian.hijkoop@manitobastart.com



Contact information:

Marian Hijkoop – 476-2055
Neepawa and Area Immigrant Settlement Services
290 Davidson Street, Neepawa
E-mail: nadcoimmigrant@mymts.net
Website: www.neepawasettlement.com