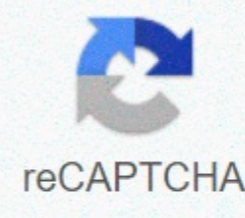




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Half hollow hills school district rating

Back to team page Published 2019 Program Description SkillFlix™ for Parents (SkillFlix) is an online skill building video library designed for parents of slightly cognitively impaired youth. By modeling effective conversations, SkillFlix videos teach parents conversational skills and sexual health information that allow them to have more productive conversations with their children. SkillFlix for Parents is undergoing a formative evaluation to improve the design and implementation of the program and add to the evidence base for teen pregnancy prevention. The formative evaluation will be followed by an evaluation of the effectiveness of the programme. Program Snapshot Population: Parents of Students with Cognitive Impairment (10-26) Location:s: Kent, Ionia, and Montcalm Counties, MI Partners: Nine School Districts in Kent, Ionia and Montcalm Counties Goals Increase Parents' Knowledge about Teen Sexual Health Teaching Parents Conversational Skills and Increasing Their Ability to Have Effective Conversations About Sexual Health With Their Cognitively Impaired Teens Increase Frequency of Communication About Sexual Health Between Parents and Their Teens With Cognitive Impairment Strategies Building Videos for Parents SkillFlix for Parents is an online library skills building video that teaches parents how to have conversations about sexual health with their cognitively impaired teens. SkillFlix's videos feature actors who portray young people with cognitive disabilities and their parents talking about sexual health. Each sixty-second video models a micro-skill™, a small action that parents can take to improve the quality of their conversations. The videos are organized by skillset; each skill contains three to five videos that teach separate micro-abilities. For example, the skill using a conversational tone includes videos about Micro-skills using relaxed and open body language and staying positive or neutral when surprised. The videos also include information on sexual health topics, including abstinence, pregnancy, and sexually transmitted infections (STIs). By watching videos and practicing, parents learn skills that allow them to have effective conversations with their children and respond to unpredictable situations. SkillFlix for Parents is an extension of SkillFlix training technology, originally developed for health educators through funding from the National Institutes of Health. Parallel school-based classes for young people All participants in the SkillFlix for Parents intervention have children receiving the Making a Difference curriculum at school. Funded by the HHS Family and Youth Services Administration and implemented by the Kent Intermediate School District, this evidence-based learning has been adapted for slightly cognitively impaired students and provides them with knowledge and skills to risk of STIs and pregnancy. SkillFlix for Parents videos align with the Making a Difference curriculum and allow parents to talk to their children about what they are learning at school as they learn. Teachers in these schools have been trained by facilitators and provide students and their families with an additional layer of support. Statistics on a 24.2 Montcalm County teen birth rate (per 1,000 women aged 15 to 19) in 20171 21.1 Ionia County teen birth rate (per 1,000 women aged 15 to 19) in 20171 18.4 Kent County teen birth rate (per 1,000 women ages 15-19) in 20171 18.8 National teen birth rate (per 1,000 women aged 15 to 19) in 20172 42 skillFlix for Parents videos available sharing knowledge to improve outcomes During a focus group, parents suggested meeting in group to watch SkillFlix videos and discuss how to talk to their children with cognitive disabilities about sexual health. The parents asked the school's special education coordinator to create the discussion groups, which are being planned for next year. Grantee Cheryl Blair Health Education Consultant Information 616-365-2269CherylBlair@kentids.org Print the full success story here - PDF. (The content is under review 508 and will be updated until remediation. For immediate assistance, please contact: opa@hhs.gov.) About the TPP Program The Teen Pregnancy Prevention Program (TPP) is a federal grant program that funds several organizations working to prevent teen pregnancy in the United States. OAH invests both in the implementation of evidence-based programs and in the development and evaluation of new and innovative approaches to prevent teenage pregnancy. The OAH TPP Program affects adolescents aged 10 to 19 years, focusing on populations most in need to reduce disparities in pregnancy and birth rates in adolescence. Footnotes 1 Michigan Department of Health and Human Services. (2018). Pregnancy And Fertility Outcome And Pregnancy Rates, County Abortion and Pregnancy Rates, Estimated Population for Women, Michigan Residents, 2017, Female 15 -19 years. Retrieved from 2 Martin, J.A., Hamilton, B.E., Osterman, M.J., Driscoll, A.K., & Drake, M.S. (2018). Births: Final data for 2017. National Vital Statistics Report, 67(8). Hyattsville, MD: National Center for Health Statistics. Retrieved - PDF Photo: shutterstock.com You don't need children to understand that good public schools support the value of homes in your district. And while higher quality schools are generally by higher property taxes, the owners of these districts are eventually paid back through a higher price of selling homes. Getting back sounds great, but how much are we talking about Research by Realtor.com shows that for entry into a desirable school district, 9% of buyers say they would pay 11% to 20% over budget. Separately, 17% report that they would pay extra to be close enough so their children could go and return from school. Related: 7 Renewal Tips to Increase Resale Value In the confrontation between adult amenities and children's education, you guessed it: kids win. Realtor.com found that 62% of shoppers would leave a home spa if it meant entering the right school district. 50% would grant easy access to shopping, while 44% would give up space in the form of a bonus room. If the house you plan to sell is located in a highly coveted school district, do everything in your power to highlight this fact in all your real estate marketing materials. Many potential buyers are parents of children currently in the school system, so be sure to spread the word among neighbors and local friends. If you're buying a house, make use of a search tool that lets you filter by school district, as district boundaries don't always align with city, village, and city lines. After all, you cannot assume that your children will be assigned to attend the same school as the children on the block or even next door. Hills Bank was founded in 1904 in Hills, Iowa as a local savings bank. Surviving the Great Depression and continuing to serve the sites, Hills Savings Bank became Hills Bank and Trust Company in 1934. Although the bank itself is more than a hundred years old, much of its growth has happened since the 1980s. Hills Bank's mortgage options include conventional fixed-rate and adjustable loans, FHA, VA, IFA, USDA, lot, construction, bridge, and other mortgage lending options. In this review, we'll discuss how Hills Bank compared to the competition. Find out if Hills Bank is a good option for your next mortgage. Hills Bank mortgage highlightsFixed and adjustable, FHA, VA, IFA, USDA, lot, construction, bridge loans and other mortgage options100% of available financing loans BancoHills is one of Iowa's largest independent banksA variety of local and state mortgage assistance programs and special loan options are available Pre-approval offered, so borrowers know for what they qualify for for a home resident mortgage program , even on Saturdays, states served: Located in the State of Iowa, serving customers in three different counties, Johnson County, Lin County and Washington County. The branches are located in four different cities: Lisbon, Marion, Cedar Rapids and Mt Vernon.History of Hills BankHills Bank, founded in 1904 in Hills, Iowa, is one of the independent banks of the state. Surviving the Great Depression, the bank continued to grow and serve local people after many other Iowa banks failed. Hills Bank was initially a savings bank, savings bank, quickly expanded services and decided in 1934 to become Hills Bank and Trust Company in response to the changes. The lender has been around for over a hundred years, but Hills Bank's growth was limited by Iowa's banking laws until the 1980s. With the opportunity to expand to other areas now available, Hills Bank grew rapidly and began operating outside Johnson County with new branch openings. Hills Bank has a variety of flexible lending options for borrowers, including many types of state and local loans designed to promote economic growth and stability. Applicants can learn more about Hills Bank mortgages from their online Mortgage Resource Center. To apply for a Hills Bank mortgage, borrowers will need their most recent payments, two of their latest bank account statements, w-2 from last year, and a signed copy of a purchase contract for the home that applicants plan to buy if they have already chosen a property. These requirements are typical for home mortgage applications. Currently, Hills Bank is not reviewed in Trustpilot and does not have a rating or general rating of the BBB, although individual agencies may have review pages. Loans Offered by Hills BankThe following types of loans are offered by Hills Bank. Each type of loan has different features that will help you determine if it is the best option for you. Fixed-rate loansWith fixed-rate mortgages, borrowers know what to expect because their payments and loan rates remain the same every month during the useful life of the loan. This is a fantastic option for candidates who want to close a low rate or keep the same house for several

years. At Hills Bank, borrowers can apply for 15- and 30-year fixed-rate loans. Adjustable rate loans Adjustable rate mortgages have rates that are subject to change under market conditions. Although these loans may start with a rate, this rate may rise or fall later. This can cause mortgage payments to increase or decrease without notice, potentially causing borrowers to end up paying more for their home than they expected. Applicants who plan to stay in their home for only a few years or who plan to sell or refinance in the near future may benefit from an adjustable rate mortgage. FHA Mortgage Loans Hills Bank Federal Housing Administration (FHA) loans are supported by the U.S. government to offer more affordable financing options. These mortgages and refinancing loans provide low monthly payments and typically offer lower payment options. Applicants who meet the qualifications can pay 3.5% on a fixed rate or adjustable FHA mortgage. VA Loans Veterans, members of the armed forces and surviving spouses can apply for a VA loan. These loans are secured by the U.S. Department of Veterans Affairs and offer an affordable loan opportunity with more favorable conditions than conventional loans provide. Borrowers may qualify for a low or non-payment loan with a fixed or adjustable rate. Options that do not require private mortgage insurance (PMI) are also available. Construction loans or lots, those who are buying a new home and need a mortgage to finance construction can benefit from a construction loan. The Hills Bank loan is approved and provided in advance so that the builder can start working on the new home immediately. Lot loans are also an option, allowing borrowers to buy land that does not yet have a structure or house built into it. Bridge loans For applicants who buy a house and sell their old properties, bridge loans provide financing for the transition from one home to another so that borrowers have an upfront payment before their home sells. IFA Loans Iowa Finance Authority (IFA) are state-backed mortgages that offer affordable residential financing to Iowa residents. Only 3% down or no loan for payment are available through this program. Down payment, first-time buyer and repeated assistance from home buyers are also options for qualified applicants. USDA rural development loans Workers can qualify for this government-backed lending program by offering low and unagreed payment options. The Medical and Dental Professional Loans Hills Bank offers a special lending program for resident medical or dental borrowers. Customer Experience With Hills Bank Hills Bank has many different loan options available to clients and substantial loan guidance on their website for borrowers interested in learning more about mortgages and refinancing options. Borrowers can visit the Hills Bank website and request an appointment with a loan agent to begin and be considered for pre-approval. Applicants can start the pre-approval process by phone or with a mortgage lender, but no online application is currently available. Sample fees are posted online on the bank's website, although online quotes are not available. Typically, Hills Bank applicants will need information such as recent payments and bank account statements to apply for or obtain pre-approval. They may be required to submit banking information, W2 forms, previous years tax returns, proof of payment, asset documentation, and other supporting evidence for their applications. The exact requirements will depend on the type of loan and the borrower's credit situation. Hills Bank has limited reputation information Currently Hills Bank is not listed on and does not have a BBB main page or rating. Few news is available and few reviews are published about Hills Bank. *Information collected on December 11, 2018 Variety Qualifications You can see below, your credit score plays an important role in the loan approval process. Approval Score quality Ease 760+ Excellent Easy 700-759 Good Somewhat Easy 621-699 Fair Moderate 620 and below Poor Difficult No credit score N/A Difficult With credit scores of 760 760 Larger, borrowers typically have the best chance of getting the loan they want and should have several different options to choose from. Candidates with scores between 700 and 759 may not qualify for the most favorable options, but must have a few different loans to choose from. Borrowers with fair credit may need to consider an alternative lending option through Hills Bank and may not be offered the best loan options. Hills Bank has loan options that borrowers with no credit history or low credit notes may qualify for, but there are typically few options available to those applicants. For the best possible loan options at Hills Bank, it helps to have substantial evidence of income and assets for a loan agent to review. Debt-to-income ratio The most favorable terms are typically offered to borrowers with debt-to-income (DTI) rates at 30% or less. Applicants applying with higher DTIs should consider asking about Hills Bank's government-backed alternative loan programs in order to get the best possible offers. Debt-income Ratio Quality To be approved by the lender 35% or less Manageable Likely 36-49% Need improvements Possible 50% or more Poor Possible Phone Number & Additional Details Homepage URL: Company Phone: 1-800-445-5725 Headquarters Address: Hills Bancorporation, 131 E Main Street, PO Box 160, Hills, Iowa 52235 52235

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