

CHARLOTTE L. BISSIG Fairfield

Charlotte L. Bissig, 102, of Fairfield passed away December 2, 2022, at Prestige Care Center in Fairfield, formerly Sunnybrook Living Care Center.

Visitation for family and friends will be from 10:00 a.m. to 11:00 a.m. Friday, December 9, 2022 at the First United Methodist Church in Fairfield with the funeral service to follow at 11:00 a.m., with Pastor Al Coffin officiating. After a luncheon at the church, burial will be at Fell Cemetery, Libertyville.

In lieu of flowers, memorials can be made to the Fairfield First United Methodist Church, Compassus Hospice in Washington, IA, or the First Resources Corp. (formerly Tenco). Memorials and cards can be sent to Jim Bissig at 16 Charlestown Square, Mason City, IA 50401.

Charlotte was born January 6, 1920, on a farm southwest of Libertyville, Iowa, the first daughter of Fred and Lucile (Turnipspeed) Miller. She married Lindley Bissig, on April 25, 1954, at Mt. Zion Church, southwest of Libertyville. Lindley passed away January 6, 2005.

Charlotte attended country school and graduated from Libertyville High School. She went to Parsons College and received a teaching certificate. She taught grade school for 16 years in Libertyville, Ottumwa and Fairfield before marrying and raising her family and being a full-time homemaker. Charlotte was a member of First United Methodist Church, Methodist Church circles, ARC of Jefferson and Nearby Counties, Iowa State Education Association and the Hospital Auxiliary.

Charlotte home made take care of the boys, especially Jerry, who remained at home until moving to a Fairfield group home in 2007. She loved to cook and bake. Her grandkids loved her homemade cinnamon rolls, angel food cake and jello desserts with fruit or marshmallows. She made the best Kool-Aid and lemonade. They also enjoyed applause made from climbing the apple tree in the backyard to pick the apples for grandma. She enjoyed sitting down to play a card or board game with Jerry and the grandkids, particularly Rook, Uno and Chinese Checkers, also Spirograph. She enjoyed gardening and tending to her flowers, especially her roses. The grandkids enjoyed the swing in the yard, and playing croquet. Charlotte also enjoyed sewing and quilting.

She didn't learn to drive a car, so she walked to town or the hospital when her mother took ill. Charlotte and Lindley lived on the east side of Fairfield, close to Chautauqua Park for 50 years, before moving to Sunnybrook Assisted Living in 2004. She then transitioned to Sunnybrook Living Care Center in 2013, now known as Prestige Care Center.

Charlotte will be missed by her three sons, Jim (Diane) Bissig of Mason City, IA, John (Mary Beth) Bissig of Burlington, IA, Jerry Bissig of Fairfield, IA; grandchildren Amy (Adam) Pedersen of Gardner, KS, Brad (Tara) Bissig of Mason City, IA, Kate (Zach) Dimmitt of Bellevue, NE, Evan (Taylor) Bissig of Burlington, IA and Jacob McLaughlin of Ankeny, IA (spouse of Gary Bissig), great-grandchildren Katelyn, Chloe, Zane, Brekkan, Kobe, Sloan, Shaye, Blair and Levi; brother Fred of Mesa, AZ; many nieces and nephews and relatives.

Charlotte was preceded in death by her parents, Fred and Lucile Miller, her husband Lindley, a stillborn daughter, Susan Mae, grandson Gary Bissig, sister Betty Bartholow, stillborn brother Joseph, sister Maxine Boley, brothers-in-law Olen Bartholow and Wayne Boley, and a sister-in-law, Nancy Miller.

Behner Funeral Home is helping the family with the arrangements. On-line condolences may be made to the family at behnerfh.com.

PHYLIS LORENE AISTROPE Ottumwa

Phyllis Lorene Aistrope, 83, formerly of Ottumwa, died at 6:20 a.m. December 1, 2022 at Oldford Hospice House of Mercy in Hiawatha.

She was born August 5, 1939 in Atlantic, IA to Pauline Lane. Phyllis married Gordon E. Aistrope on March 11, 1960.

Phyllis was a 1957 graduate of Glenwood High School in Glenwood, IA. She enjoyed gardening, puzzles, cooking and needlework. She loved spending time with family, especially her children, grandchildren, great-grandchildren and her beloved dog, Bucky.

Surviving are her husband, Gordon of Cedar Rapids; their children, Kelly (Rick) Trier of Marion, Susan (DeWayne) Boyd of Ottumwa and Curtis Aistrope of Des Moines; 9 grandchildren, Sarah Aistrope, Nicholas (Kelsey) Trier and Tyler (Taylor) Trier; 4 great-grandchildren; her siblings, David (Margo) Young of Glenwood, Jolene (Glen) Lawrey of Riverton, WY, Rodger Young and Thomas Lane, both of Council Bluffs.

She was preceded in death by her parents and her twin brother, Floyd Lane.

Her body has been cremated. The family will be present to greet friends from 4 p.m. to 6 p.m. Thursday, December 8th at Reece Funeral Home.

Memorial services will be 10 a.m. Friday, December 9th at Reece Funeral Home with her nephew, Pastor Brian Young, officiating. The service will be livestreamed on the Reece Funeral Home Facebook page.

Memorials may be made to Oldford Hospice House of Mercy in Hiawatha or Alzheimer's Association.



Rodney Tracy embraces his wife, Tracy Tracy, on Nov. 22 in the attic of their home in Cedar Rapids. The couple decided to renovate the space after buying the house to make it their own, with assistance from the Neighborhood Finance Corp. (Savannah Blake/The Gazette)

Program in Cedar Rapids helps minorities become homeowners

'Journey to Homeownership' aids in overcoming barriers

By Marissa Payne, The Gazette

CEDAR RAPIDS — Kyla Mullinex long dreamed of owning a home but never had enough credit or money to put down on a house.

But a year ago, Mullinex, a 23-year-old customer care representative at Transamerica, got a credit card, started to build credit and began in the spring to seriously consider her options. She learned about the assistance available through Neighborhood Finance Corp., a program designed to spur reinvestment in neighborhoods and revitalize ones teetering toward decline. Large swaths of Cedar Rapids are eligible for the program.

Mullinex said she is using all programs the organization offers — the basic \$10,500 down payment assistance and more through the Journey to Homeownership program for minorities, forgivable closing cost assistance and a forgivable rehabilitation loan.

She chose a house near Cleveland Elementary School, pushed to pursue homeownership to avoid hopping from one apartment to another and worrying about landlords hiking rent.

When she's ready to get an animal, now she won't need permission and can pick whichever dog or cat she pleases. And she's also excited that as part of her rehabilitation loan, she's getting an entirely new kitchen.

"I'm someone who really loves cooking and being in my kitchen space, and baking is huge for me," Mullinex said.

"Having a kitchen that's exactly how I want it — everything from where the cabinets are to the color of the walls to the lighting, everything is what I want it to be — is super exciting."

EFFORT BOOSTS MINORITY HOMEOWNERSHIP

Mullinex is one of the Cedar Rapids borrowers who has closed on loans as part of the Journey to Homeownership program launched this year. This stemmed from the Neighborhood Finance Corp.'s Race, Equity, Diversity and Inclusion committee as an effort to work with other community partners to increase minority — particularly African American — homeownership.

The grant-funded program aims to create a safe space where people can share the barriers they face to homeownership, while learning about available resources and receiving down payment and closing cost assistance. Borrowers through this program must participate in a class or event and also complete eight hours of homebuyer education.

Mullinex said she learned about the history of minorities and homeownership, as well as tips for being a homeowner even simple lessons such as changing your light bulbs to new

LED ones to reduce energy costs.

Stephanie Murphy, executive director of the Neighborhood Finance Corp., said the program acknowledges that when people face obstacles such as lacking generational wealth, access to credit or equal educational and employment opportunities, they can't achieve the same outcomes. Minority populations disproportionately grapple with these systemic barriers.

"Instead of just putting this money out there, we need to have community conversations around it so that people can have a safe place to talk about why their family doesn't have generational wealth, or if somebody did become a homeowner and wasn't successful ... that conversation can be focused on the systems that created that," Murphy said.

LENDING REBOUNDING AFTER 2020 CRISES

The Journey to Homeownership program is among the ways Neighborhood Finance Corp. has grown after COVID-19 and the 2020 derecho disrupted the its efforts in Cedar Rapids.

Those crises brought lending below targets, but Murphy said the organization is seeing a rebound. In fiscal 2022 — the budget year that spanned July 1, 2021, through June 30, 2022 — the organization wrote 44 loans for a total of \$2.3 million.

Murphy said she'd like to eventually ramp up to 75 in Cedar Rapids, and the organization has made a big turn with Realtors' knowing Neighborhood Finance Corp. is in the market as a lender and understanding its value proposition.

The organization targets homes that may not otherwise be targeted for homeownership because they have deferred maintenance, and allows people to purchase the home for likely less money with the assistance provided for home rehabilitation and the down payment.

"It really helps neighborhoods stay strong," Murphy said.

The organization, like other lenders, also is grappling with rising mortgage interest rates, which have soared to nearly 7 percent — well beyond the 4.5 percent rate the organization envisioned when setting lending targets.

She said the city has committed the financial support needed to support the organization's move to boost the forgivable loan amount to \$15,000 up from \$10,000. Murphy said this, in addition to the down payment assistance, has helped maintain lending while prospective homebuyers have contended with higher interest rates.

To get the organization off the ground in Cedar Rapids, the city initially agreed to contribute \$1 million a year for five years to cover the forgivable loans. While that has ended, the city provided another \$500,000 for fiscal 2023, the budget year that ends June 30, 2023.

Neighborhood Finance Corp. also received \$250,000 in federal

American Rescue Plan Act funds the city allocated to cover operational losses, which Murphy said she anticipates being the last need for operational support.

OWNERSHIP 'FEASIBLE FOR NORMAL PEOPLE'

City Council member Scott Overland, who helped bring the Des Moines-based organization to Cedar Rapids, said Neighborhood Finance Corp. has become more ingrained in the community to fill the need and help people become homeowners.

Moreover, when individuals invest in rehabilitating older homes, he said that spurs renovations of surrounding houses.

"NFC is playing the role that we anticipated that it would," Overland said. "It's always been the long game with it, and the organization is executing on that. I think it's definitely here to stay."

Mullinex said she wished more cities had similar aid.

"It made someone like me who thought I was never going to own my own house a homeowner at 23," Mullinex said. "... You don't have to have some crazy job where you make a whole bunch of money to own a house. It makes it feasible for normal people."

Tracy Tracy, 53, found that it's never too late to become a homeowner. She and her husband, Rodney, 56, married in 2016 and lived in rental properties. A handyman, Rodney would fix things up, and leave the place a little better than when they found it.

According to the National Association of Realtors, the Black homeownership rate is 43.4 percent — nearly 30 percentage points below the white homeownership rate of 73.1 percent.

But when the Tracys' landlord informed them of plans to sell the property they were renting in the Mound View neighborhood, Tracy said she didn't want to move again. They'd come to like their neighborhood and their house, filled with many plants, nature-inspired decor and family photos.

With the help of Neighborhood Finance Corp. staff and Realtor Tonya Marie with Exit Kingdom Realty, Tracy said she learned the lingo of homeownership and began to see it was something she could achieve.

"I want to be settled, stable," Tracy said. "I don't want to keep moving. I'm too old for that now. ... I want to own something. I want to have something. I have two grandsons. I have one daughter. I want them to have a place to come."

She was able to use assistance from Neighborhood Finance Corp. to buy the house. Now, the Tracys are fixing up their attic — perhaps creating a space the grandkids could play. They're also fixing up the roof, gutters, the kitchen ceiling and their garage.

"I'm just so happy and so stress-free right now," Tracy said.

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