



January 2011

# Newsletter

## **Family and Home Ownership Program through EIRHA**

Why not make the decision to begin planning to own your own home? Enroll in the Family and Home Ownership Program today to start working with a staff member of the Eastern Iowa Regional Housing Authority.

Once enrolled in the Family and Home Ownership Program, participants can expect to meet with a staff member of the Eastern Iowa Regional Housing Authority who will assist them in setting realistic goals that will help prepare them to purchase a home. Examples of these goals are credit repair counseling, creating and maintaining a household budget, locating and maintaining employment, reliable transportation, and more!

To qualify for this program, you must currently be receiving Section 8 rental assistance through the Eastern Iowa Regional Housing Authority, or currently be residing in a Public Housing unit, owned by the Housing Authority.

For more information regarding this program, please contact Carl Reimer at either (563) 556-4166 or (800) 942-4648.

## **Agency Plan**

EIRHA is required to submit to HUD the Annual Plan for FY2012. One of the major components of the Annual Plan includes the Capital Fund Program Annual Statement/Performance and Evaluation Report.

The Board of Directors is seeking input on the proposed Annual Plan. A public hearing will be held regarding the Plan at 12:00 p.m. on Thursday, March 24, 2011 at the office of the Eastern Iowa Regional Housing Authority, 7600 Commerce Park, Dubuque, Iowa. If you would like to review a copy of the Annual Plan, please contact our office. A copy of the Annual Plan can be viewed on our website at [www.easterniowaregionalhousing.org](http://www.easterniowaregionalhousing.org).

## **Tenant Protection**

Are you protected by renter's insurance? If not, EIRHA urges you to consider purchasing a policy. Renter's insurance can provide protection for your personal property along with personal liability protection. Policies can be inexpensive, especially when combined with other insurance policies, such as automobile insurance. You can obtain a variety of quotes by visiting the following website: [www.answerfinancial.com](http://www.answerfinancial.com). You can also check your local yellow pages for insurance agencies. By shopping around, you can find the best policy for your needs.

***if you have questions about anything contained in this newsletter, please contact:***

Mindy Wiley, Family Support Coordinator  
at 563.588.1963 or toll-free at 1.877.588.1963

Mindy Meyers, Family Support Coordinator  
at 563.556.5013 or toll-free at 1.877.656.5013



## IN THIS ISSUE

- ◆ EIRHA Offers Family and Home Ownership Program
- ◆ Self Sufficiency Programs
- ◆ Residents' Corner
- ◆ The Kid Zone

## **Self-Sufficiency Programs**

The Eastern Iowa Regional Housing Authority has a Family Self-Sufficiency Program (FSS) for persons on the Section 8 Housing Choice Voucher program, as well as for persons living in the EIRHA's Public Housing units.

On the Family Self-Sufficiency program, participants create several goals with an FSS Coordinator to help reach the goals in their lives.

Examples of these goals could include:

- Finding employment
- Obtaining a GED
- Locating daycare assistance
- Improving credit scores
- Budgeting finances
- Working toward home ownership

Not only do FSS program participants benefit from working toward the goals in their lives, there is a possible financial incentive as well.

For more information or to enroll in the FSS program please call Mindy Meyers if you are on the Section 8 Housing Choice Voucher program at (563) 556-5013 or 877-656-5013. If you are a resident at EIRHA's Public Housing units contact Mindy Wiley at (563) 588-1963 or (877) 588-1963.

## **Resident Advisory Board**

One of the goals of the Eastern Iowa Regional Housing Authority (EIRHA) is to have more Public Housing residents involved in the Resident Advisory Board. On this board, members are given an opportunity to voice their opinions on the types of activities EIRHA provides for tenants, and to voice any concerns related to EIRHA. For more information call Mindy Wiley at (563) 588-1963 or (877) 588-1963.

## **Community Service**

HUD PIH Notice 2003-17 requires all non-exempt adult Public Housing residents to participate in eight hours of community service and/or economic self sufficiency activities per month. Exempt residents include those over the age of 62, disabled individuals, working individuals, and those in compliance with the requirements of a state FIP (welfare) program.

Staff of the Eastern Iowa Regional Housing Authority have contacted affected households and are monitoring their activity for compliance.

## **Activities for the Elderly/Disabled**

The Eastern Iowa Regional Housing Authority (EIRHA) is currently in the planning stages for the spring RTA outings for Public Housing residents who are currently residing in the elderly/disabled complexes owned by the Housing Authority. If you currently reside in a complex for the elderly and/or disabled owned by the EIRHA, watch your mail for an invitation to the next scheduled spring outing!

## **What Types of Rides Does the RTA Provide?**

The RTA provides transportation to jobs, daycare, school, group, and medical appointments, and can be flexible to meet a client's needs. Services are provided to the cities and rural areas of Delaware, Dubuque, and Jackson Counties. Transportation can also include Iowa City, Coralville, Cedar Rapids, Waterloo and the Quad Cities. Many cities have daily service within their city as well as commuting to other cities, while other communities have service several times per week. All of the RTA services are based on the demand of our consumers. RTA vehicles are equipped to accommodate the general public, including children, the elderly and people with disabilities. The cost of rides vary depending on the destination.

The RTA services riders Monday through Friday, 6 a.m. to 6 p.m. and may be available on weekends for pre-arranged trips, or for special event transportation service where handicapped-accessibility is required. Office hours for scheduling rides are Monday through Friday 8 a.m. to 4 p.m.

For more information, contact the Regional Transit Authority at 1-800-839-5005.

## **Tax Deadlines**

Not sure when you need to have your taxes filed by? Efile.com lists the following deadlines in 2011:

- April 15, 2011 is the due date for State Income Tax Returns
- April 18, 2011 is the due date for Federal Income Tax Returns (and Tax Extension requests).
- October 17, 2011 is the last day to efile a 2010 Income Tax Return for tax extension and late tax filers. There is an important notice regarding this deadline, so if this applies to you, visit [www.efile.com/tax-day-deadlines/](http://www.efile.com/tax-day-deadlines/) for more information.
- October 20, 2011 is the last day to prepare and/or print a 2010 Tax Year Income Tax Return on efile.com – no electronic submissions to IRS after October 20, 2011.

## **The Residents' Corner**

### **Winter Driving Tips**

- Avoid driving while you're fatigued. Getting the proper amount of rest before taking on winter weather tasks reduces driving risks.
- Never warm up a vehicle in an enclosed area, such as a garage.
- Make certain your tires are properly inflated.
- Never mix radial tires with other tire types.
- Keep your gas tank at least half full to avoid gas line freeze-up.
- If possible, avoid using your parking brake in cold, rainy and snowy weather.
- Do not use cruise control when driving on any slippery surface (wet, ice, sand).
- Always look and steer where you want to go.
- Use your seat belt every time you get into your vehicle.

*Recommendations from AAA Public Affairs*

### **Use Your Tax Return Wisely**

- Review your finances as soon as you determine the amount you will receive in your return. Take a look at how much you owe on credit cards and loans, as well as how much money you have in savings.
- Divide your tax return up into three categories: debt payment, savings and fun money. Place at least 1/3 of your return into savings and use at least 1/3 for debt payment, but feel free to adjust these amounts to fit your needs.
- Wait to make any purchases or make large debt payments until after your tax return has been credited to your bank account.
- Avoid spending beyond the amount you budgeted for fun money as you will only increase your debt.

*Information from: ehow.com*

### **Money Savings Tips for 2011**

- Quit smoking. Pack-a-day habit? That's easily \$5 a day – or about \$1,800 a year – that can go right into your savings, not to mention what it saves you on insurance and health care.
- Tame your driving addiction. In other words, carpool or use public transportation. This saves on gas, insurance and maintenance costs. Using the IRS's 2002 mileage reimbursement rate of 36.5 cents per mile as a proxy for the cost of commuting, you could save \$1,141 a year by driving half the time for 50 weeks a year (based on a 25-mile roundtrip commute).

• Buy used. The average consumer spends about \$1,750 a year on clothing and its upkeep, according to the U.S. Bureau of Labor Statistics' most recent Consumer Expenditure Survey. You can potentially cut that in half by shopping at consignment shops and auctions, though the life of the goods may be less than buying new. To account for that, the annual savings may only amount to 25%, or \$437.

• Become a homebody. At just over \$1,800 a year on average, entertainment spending has a way of quickly eating through the best-planned budgets. Consider the library for books, music and movies. Eat out less often. The average person spent \$2,276 a year on eating out in 2002. Try cutting your spending in half on both areas for annual savings more than \$1,900.

• Cut up your credit cards. Build an emergency fund first to handle most unexpected expenses. This allows you to become your own lending agency. (OK, if you're chicken, try cutting up all but one.) Credit cards can be a cash-flow management tool, but paying only the minimum will keep you in debt for years. If you're the average American with at least one credit card, you probably have close to \$8,523 in credit card debt, according to industry research group CardWeb.com. At an average APR of 14.4%, it could cost you as much as \$1,100 a year in interest alone. By simply waiting until you've saved enough money to make purchases, you could eliminate those interest payments entirely.

*Information from: moneycentral.msn.com*

### **Slow Cooker Beef Stew**

- 1 medium onion, chopped
- 2 cups baby carrots
- 2 cups sliced celery
- 1 pound red potatoes, unpeeled, cubed
- 2 pounds beef stew meat, cut into bite-size chunks
- 2 teaspoons dried thyme leaves
- 1 (14.5 ounce) can diced tomatoes, undrained
- 1/4 cup water
- 1 (6 ounce) can tomato paste

Place onions evenly on bottom of 3-1/2-quart or larger slow cooker. Top with layers of carrots, celery, potatoes and meat; sprinkle with thyme. Pour diced tomatoes with their juice and the water over meat. Cover slow cooker with lid. Cook on LOW 8 to 10 hours (or on HIGH 4 to 5 hours), or until meat is tender. Stir in tomato paste; cover. Cook an additional 10 minutes.

*Recipe from: allrecipes.com*

## The Kid Zone

### Trying to Avoid Germs? Start Here!

Kids don't always listen when you tell them to wash their hands before eating, but it's a message worth repeating. Hand washing is by far the best way to prevent germs from spreading and to keep your kids from getting sick.

Germs can be transmitted many ways, including:

- touching dirty hands
- changing dirty diapers
- through contaminated water and food
- through droplets released during a cough or a sneeze
- via contaminated surfaces
- through contact with a sick person's body fluids

Good hand washing is the first line of defense against the spread of many illnesses, from the common cold to more serious illnesses such as meningitis, bronchiolitis, influenza, hepatitis A, and most types of infectious diarrhea.

Here's how to scrub those germs away.

Demonstrate this routine to your kids — or better yet, wash your hands together often so they learn how important this good habit is:

- Wash your hands in warm water. Make sure the water isn't too hot for little hands.
- Use soap and lather up for about 20 seconds (antibacterial soap isn't necessary — any soap will do). Make sure you get in between the fingers and under the nails where uninvited germs like to hang out. And don't forget the wrists!
- Rinse and dry well with a clean towel.

*Information from: kidshealth.org*

### Fun Indoor Activities for Kids

Stuck inside on a cold, snowy day and not sure how to keep the kids entertained? Try these creative ideas when everyone's cooped up inside:

- Create a Story - You can do this out loud or have kids write their entries on paper. Someone starts the story with "Once upon a time there lived a...", that person chooses the character and setting (princess in a far away land). The next child tells the next part of the story, and so on around the room, the story changing with each new addition.

- Paper Bag Puppets - The easiest form of this requires only a paper lunch bag and crayons or markers. Simply draw on a face and you have a puppet! To make the characters more elaborate, decorate with yarn for hair, buttons for eyes, and glitter for cheeks. Ribbon can be added to the hair or made into a bow tie for the "neck". Draw on eyelashes and lips with colorful markers.
- Collages - Save old magazines and catalogs and store them in a cabinet just for this purpose. Have the kids cut out pictures and paste them onto a piece of cardboard or construction paper. You can let them cut out whatever they want, or assign each child a letter of the alphabet or a theme to go by for a more challenging project. Keep a trash can close by for the scraps and be sure to keep a stock of glue sticks on hand!  
*Ideas from: reallifesolutions.net*

### Veggie Pizza Recipe

Looking for a way to get kids to eat their veggies? Try this veggie pizza for a delicious new way to enjoy them!

What You Need:

- 1 ready made pizza crust
- 8 oz package cream cheese at room temperature
- 1 cup sour cream
- 1 envelope powdered Ranch dressing mix
- 2 cup raw vegetables, chopped fine (broccoli, cauliflower, carrots, cucumbers, and tomatoes)

What You Do:

- Bake the pizza crust, without toppings, at 350 degrees for 5 to 10 minutes, until lightly browned.
- Stir together the cream cheese, sour cream, and dressing mix. Spread this on the crust.
- Top with mixed vegetables.

*Recipe from: childrensrecipes.com*

