



January 2010

# Newsletter

## ***Dreams Begin Here***

The Eastern Iowa Regional Housing Authority (EIRHA) recently purchased a single family home in the town of Lost Nation. This home is currently in the rehabilitation process. Once finished, the home will feature completely new walls, ceilings, flooring, cabinets, kitchen appliances, and bathroom fixtures. In addition, the home has already had new siding and a new roof installed. To purchase this home, your household's gross annual income must be at or below 80% of the county's median income level. Contact Carl Reimer at either (563) 556-4166 or (800) 942-4648 for more information regarding this home, and to see if you qualify in accordance with the income levels for this home.



In addition, the Eastern Iowa Regional Housing Authority recently finished construction on a single family home in Manchester, Iowa. To purchase this home, your household's gross annual income must be at or below 80% of the county's median income level. Contact Carl Reimer at either (563) 556-4166 or (800) 942-4648 for more information regarding this home, and to see if you qualify in accordance with the income levels for this home.



## ***New Beginnings in a New Year***

Can't think of a New Year's resolution for 2010? 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.

***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



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## **Self-Sufficiency Programs**

The Eastern Iowa Regional Housing Authority has a Family Self-Sufficiency Program 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 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. Please call Mindy Wiley at either (563) 588-1963 or (877) 588-1963.

## **Agency Plan**

EIRHA is required to submit to HUD a Five-Year Annual Plan for FY2011-2015. One of the major components of the Five-Year Annual Plan includes the Capital Fund Program Annual Statement/Performance and Evaluation Report.

The Board of Directors is seeking input on the proposed Five-Year Annual Plan. A public hearing will be held regarding the Five-Year Plan at 12:00 p.m. on Thursday, March 25, 2010 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 Five-Year Plan, please contact our office. A copy of the 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.

## **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 planning activities for Public Housing residents who are currently residing in the elderly/disabled complexes owned by the Housing Authority. Activities have included trips to: Dubuque River Museum and Aquarium, Dubuque Museum of Art, Maquoketa Ohnward Fine Arts Center, Dubuque Festival of Trees, Reflections in the Park, and more!

Transportation through the Regional Transit Authority (RTA) and any necessary admission fees for planned activities are paid for by the EIRHA. 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 activity!

## **The Residents' Corner**

### **Paying off Holiday Debt**

If you've overspent on the holidays, or racked up a fair amount of credit card debt for any reason, here are some steps you should consider taking:

- Make a list of what you owe and prioritize – put all of your bills in a pile and list them in order, starting with the largest balance first. Then prioritize your re-payments – a good start is to pay down the bill with the highest interest rate first.
- Eliminate credit cards and don't roll over balances. Once paid off, notify the company that you want to close the account.
- Make a spending plan and change your free-spending ways. Track the money that's coming in and going out. Use a debit card instead of your credit card.
- Get help – for some people, the problem of overspending is a psychological one. Spending can become a habit that's as difficult to overcome as alcohol, drugs, or gambling.

Information taken from: [www.moneymatters101.com](http://www.moneymatters101.com)

### **5 Tips to Lower Heating Costs**

• Learn to appreciate piles of blankets on your bed. Lower the thermostat at night and stay warm under lots of covers.

• Rearrange furniture. Do you have a large piece of furniture blocking a heating unit? If so, you're losing heat and money.

• Cook more. Using your oven or stovetop can warm up a home a bit. The money you save by not going out to eat can pay for some of your energy costs. Also look into purchasing a humidifier or two for your home – moist air feels warmer than dry air.

• Try using flannel sheets on your bed and buy long underwear. Keep a heavy comforter on the sofa to stay warm under when you're watching television or reading a book.

• Have lots of visitors. They'll bring valuable body heat with them and you won't have to travel out in the cold for entertainment.

Information taken from: [www.fool.com](http://www.fool.com)

### **Winter Driving Tips**

- Allow enough time – get an early start and allow plenty of time to reach your destination.
- Keep your gas tank full – it may be necessary to change routes or turn back during a bad storm or you may be caught in a traffic delay.
- Keep your windshield and windows clear – use the car defroster and a clean cloth to keep the windows free of fog.
- Slow down – a highway speed of 65 miles per hour may be safe in dry weather, but not for snow and ice, which make stopping distances much longer.
- Be more observant – visibility is often limited in winter by weather conditions. Slow down and watch for other vehicles, especially those with their safety hazards flashing.
- If your vehicle stalls – stay with your vehicle and try to conserve fuel while maintaining warmth. Be alert to any possible exhaust or monoxide problems.

Information taken from: [www.dot.ca.gov](http://www.dot.ca.gov)

### **Creamy Hot Chocolate Recipe**

Looking for a quick and easy hot cocoa recipe to warm up your family? Try this quick and easy creamy hot chocolate recipe:

#### All You Need:

- 1/3 cup unsweetened cocoa powder
- 3/4 cup white sugar
- 1 pinch salt
- 1/3 cup boiling water
- 3 1/2 cups milk
- 3/4 teaspoon vanilla extract
- 1/2 cup half-and-half cream

Combine the cocoa, sugar and pinch of salt in a saucepan. Blend in the boiling water. Bring this mixture to an easy boil while you stir. Simmer and stir for about 2 minutes. Watch that it doesn't scorch. Stir in 3 1/2 cups of milk and heat until very hot, but do not boil! Remove from heat and add vanilla. Divide between 4 mugs. Add the cream to the mugs of cocoa to cool it.

Information taken from: <http://allrecipes.com>

## **The Kid Zone**

### **Reading Tips for Parents and Kids**

Stuck inside on a snowy day? Why not try these tips to help boost your child's interest in reading:

- Let kids pick out their own books: Book choice is a strong motivation for readers young and old.
- Set goals and reward reading: Reward reading with more reading, we've always said. Stop by the library or bookstore for the next book in your child's favorite series, or let your child shop for it online.
- Let your kids see you read: Read the newspaper over your morning coffee, take a magazine from the rack in a doctor's office while you wait, and stuff a paperback into your purse, pocket, or briefcase. Your kids will catch on to the fact that reading is something you like to do in your spare time.
- It's not what you read to your child that counts; it's how: Make a story come alive by changing your voice and pace, or using sound effects and motions.
- Reading together is a time for closeness and cuddling – another way to show your love as a parent, grandparent, or caring adult.

Information taken from: [www.ehow.com](http://www.ehow.com)

### **Dressing Kids for the Cold Weather**

- Monitor your local weather.
- Dress children in layers. Stick a T-shirt under their long sleeve or turtle neck shirt or sweater.
- Choose fabrics like fleece, wool, flannel, corduroy and heavy knits.
- Insist on a hat. Covering your child's head will keep his/her body temperature regulated.
- Add mittens or gloves.
- Choose a neck warmer. For kids, neck warmers are safer than scarves because there is no additional fabric to pose a strangulation risk.
- Your child needs a warm winter jacket during this season, not just a stylish one. Choose a water resistant jacket with a hood to keep your child warm and dry in snowy conditions.
- Choose fleece-lined boots.
- Consider a snow suit. If your child plays outdoors a lot, a snow suit will keep him/her extra warm and dry. Look for a one-piece suit for maximum warmth.

Information taken from: [www.ehow.com](http://www.ehow.com)

### **How to Build a Snowman**

Once the temperature warms up enough for the kids to play outside in the snow, consider helping them build a snowman with the following tips:

- Shape a handful of snow into a ball. Continue adding more snow and packing the ball until it's too large to hold.
- Place the ball on the snow in front of you and slowly roll it away from you. As more snow accumulates on the outside of your ball, pack the snow by pressing on it with your gloved hands.
- Roll and pack the ball over and over until it is the size you want for the bottom of the snowman's body.
- Repeat for the midsection and head. The bottom should be the biggest ball, and the top should be the smallest.
- Pack some extra snow between the layers to make them stick together. Place sticks down the center where the sections meet if your snowman is having trouble standing erect.
- Give the snowman a face. Use coal, rocks, buttons or anything dark and round for the eyes. A horizontal stick or twig will make a good mouth, and a carrot is for the nose.
- Give him a knit hat to wear. Top hats will blow away unless secured.
- Add arms, legs, and other accessories. Push sticks into the sides of the middle section and hang old mittens on the ends, then place boots at the bottom for legs.

Information taken from: [www.ehow.com](http://www.ehow.com)

### **Websites For Kids**

Too cold for the kids to go outside? Why not turn a snowy, wintery day into an opportunity for the kids to learn and have fun? Visit the following list of websites on a day you're cooped up inside the house with the kids:

[www.kidsknowit.com](http://www.kidsknowit.com)    [www.kidsites.com](http://www.kidsites.com)  
[www.kidinfo.com](http://www.kidinfo.com)    [www.thekidzpage.com](http://www.thekidzpage.com)  
[www.sesameworkshop.org](http://www.sesameworkshop.org)

### **current public housing vacancies**

Elderly one-bedroom units in:  
**DeWitt**, 626 13th St., #113

Family units in:  
**Hopkinton**, 403 Culver Rd.,  
2 bedroom duplex