



January 2009

Newsletter

New Beginnings in a New Year

Can't think of a New Year's resolution for 2009? 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 and 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.

Dreams Begin Here

The Eastern Iowa Regional Housing Authority recently purchased two single family homes in the towns of Dyersville and Lost Nation. The Dyersville home is now complete, and the Lost Nation home is currently in the rehabilitation process. Each home features completely new walls, ceilings, flooring, cabinets, kitchen appliances, and bathroom fixtures. In addition, each home has had new siding and a new roof installed. To purchase one of these homes, 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 either of these homes, and to see if you qualify in accordance with the income levels for these homes.



Dyersville home - before



Dyersville home - after

Happy New Year!

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

- ◆ New Beginnings in a New Year
- ◆ Activities for the Elderly/Disabled
- ◆ Residents' Corner
- ◆ The Kid Zone

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: the Dubuque River Museum and Aquarium, the Maquoketa Ohnward Fine Arts Center, the Dubuque Festival of Trees and Reflections in the Park.

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!

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. 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 ERHA have contacted affected households and are monitoring their activity for compliance.

Resident Advisory Board

One of the goals of EIRHA is to have more public housing residents involved in the Resident Advisory Board (RAB). On this board, members are given an opportunity to voice their opinions on the types of activities the EIRHA provides for tenants, and to voice any concerns related to the EIRHA. Please call Mindy Wiley at either (563) 588-1963 or (877) 588-1963 if you are interested in participating in RAB.

Self-Sufficiency Programs

EIRHA 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 today, please call Mindy Meyers if you are on the Section 8 Housing Choice Voucher program at (563) 556-5013 or 877-656-5013. Please call Mindy Wiley if you are a resident of one of the EIRHA's public housing units at (563) 588-1963 or (877) 588-1963.

current public housing vacancies

Elderly one-bedroom units in:
Dyersville, 501 9th Avenue SW, #110
Manchester, 912 E. Main St. #210
Miles, 31 Forrest St., #5

Family units in:
Manchester, 127 Winslow Drive
(two-bedroom duplex)
Preston, 131 Anna Court
(two-bedroom duplex)
Worthington, 506 3rd Avenue SW
(three-bedroom single family home)

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

Five Tips to Lower Heating Costs

1. Learn to appreciate piles of blankets on your bed. Lower the thermostat at night and stay warm under lots of covers.
2. Rearrange furniture. Do you have a large piece of furniture blocking a heating unit? If so, you're losing heat and money.
3. 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.
4. 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.
5. 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

Quick and Easy Winter Recipe

Looking for a quick and easy meal idea to warm your family's grumbling stomachs? Try this quick and easy Crock Pot Roast meal idea:

All You Need:

- One beef roast, any kind
- One (1 1/4 oz.) package of brown gravy mix, dry
- One (1 1/4 oz.) package of dried Italian salad dressing mix
- 1/2 of a (1 1/4 oz.) package of ranch dressing mix, dry
- 1/2 cup of water or 1 can of beef broth
- *Optional: potatoes, carrots, onions, celery, and rutabagas

All You Do:

- Place the beef roast in a crock pot
- Combine the dried mixes together in a bowl and sprinkle over the roast
- Pour the water (or the broth if you chose to use this) around the roast
- *Cook on low for 7 – 9 hours*

Information taken from: www.recipezaar.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

The Kid Zone

Time-Out Guidelines:

A time-out is a way of disciplining your child for misbehavior without raising your hand or your voice. Time-out involves removing your child from the good stuff in life, for a small amount of time, immediately following misbehavior. Time-out for children is similar to penalties used for hockey players. When a hockey player has misbehaved on the ice, he is required to go to the penalty area for two minutes. The referee does not scream at, threaten, or hit the player. He merely blows the whistle and points to the penalty area. During the penalty time, the player is not allowed to play, only watch. Time-out bothers hockey players because they would rather play hockey than watch. Keep this hockey comparison in mind when using time-out for your child. Children usually do not like time-out because they would rather play than watch other kids play. So, when you use time-out in response to a misbehavior, remove your child from whatever he or she is doing and have him or her sit down. Here are some tips for successful time-outs for your child:

1. Use a time-out **every** time the problem behaviors occur
2. Choose a specific time-out area
3. Be specific and brief when you explain why your child must go to time-out
4. Do not talk to or look at your child during time-out
5. If your child gets up from the chair, return him or her to the chair with no talking

Information from: www.parents.org

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:

- 1) www.kidsknowit.com
- 2) www.kidsites.com
- 3) www.sesameworkshop.org
- 4) www.kidinfo.com
- 5) www.thekidzpage.com

Unwrap the Fun!

So, the holidays are over and the presents are all unwrapped, right? Wrong! Try this game of "Unwrap the Gift" with a group of kids for a fun afternoon activity!

What You Need: Box filled with candy, variety of wrapping paper, and music.

What You Do: Wrap the box many times in different kinds of wrapping paper. Have the children sit in a circle on the floor. While the music is playing, the present is passed around the circle. When the music stops, one layer of wrapping paper is removed. The music begins again and the process continues until the box is completely unwrapped. The box is then opened and everyone shares the candy!

Eat Your Breakfast!

The alarm never went off, you're late for work, the kids can't find their homework, and your dog needs to be fed - time for breakfast? No way! Here's why you should re-consider skipping the first and most important meal of the day for yourself and/or the kids:

- Improves Overall Nutrition: Eating breakfast improves the total daily nutrient intake. A simple breakfast of cereal, milk and fruit often provides the greatest amounts of calcium, B6, riboflavin, folate and iron.
- Improves Ability to Concentrate: Children who eat breakfast have shown greater improvements in standardized test scores and increased ability to concentrate in class; they also are more alert and creative. Likewise, adults are better able to perform in an office or work environment if they have taken the time to eat breakfast.
- Improves Ability to Control Weight: A 1994 report showed that in two-parent families, children who skip breakfast are almost twice as likely to be overweight as children who eat breakfast. Many adults skip breakfast as a form of weight control. Unfortunately, this is a weight loss program that is doomed to failure. Skipping meals sets up extreme hunger patterns later in the day, resulting in excess calorie intake.

Information from: www.yourtotalhealth.ivillage.com