



October 2008

# Newsletter

## Homes for Sale!

The Eastern Iowa Regional Housing Authority recently purchased two single family homes in the towns of Dyersville and Lost Nation. Each home is currently in the process of being completely rehabilitated. Each home will feature 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.



## Family and Home Ownership Program

The Eastern Iowa Regional Housing Authority recently received a grant from the Department of Housing and Urban Development to fund a Family and Home Ownership Program. The goal of this program is to bring eligible participants closer to the dream of purchasing their own home.

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.

**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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## **RTA Provides Rides**

The Regional Transit Authority (RTA) provides roundtrip transportation from Manchester and Dyersville to Dubuque on both the first and third Wednesday of every month. The RTA bus will pick up residents in Manchester at 6:00 p.m., and residents in Dyersville at 6:30 p.m., and arrive at the Dubuque County Fairgrounds for dancing at approximately 7:00 p.m. The bus will then depart from the Fairgrounds at 8:00 p.m., returning residents in Dyersville at 8:30 p.m., and residents in Manchester at 9:00 p.m.

The RTA also provides roundtrip transportation from Manchester and Dyersville to Dubuque on the second Wednesday of every month. The RTA bus will pick up residents in Manchester at 9:30 a.m., and residents in Dyersville at 10:00 a.m., and arrive in Dubuque at approximately 10:30 a.m. Typical stops include Wal-Mart, Casinos, Dubuque Internal Medicine, and Medical Associates. The bus will then depart from Dubuque at 1:30 p.m., returning residents in Dyersville at 2:00 p.m., and residents in Manchester at 2:30 p.m.

The cost for roundtrip transportation is \$7.00 for either the evening or morning/afternoon bus trips.

For more information or to schedule a destination please contact the RTA at 800-839-5005 or 563/588-4592.

### **current public housing vacancies**

Elderly one-bedroom unit in:

- Bellevue**, 400 N. 4th St., #1
- Dyersville**, 501 9th Ave. S.W., #109
- Grand Mound**, 502 Williams, #3
- Manchester**, 912 E. Main St., #106
- Manchester**, 912 E. Main St., #208
- Miles**, 31 Forrest St., #5

Family unit in:

- Dyersville**, 511 3rd St. N.W.,  
2 bedroom duplex
- Hopkinton**, 403 Culver Rd.,  
2 bedroom duplex
- Sabula**, 1001 A Lake St.,  
2 bedroom duplex
- Sabula**, 1007 A Lake St.,  
3 bedroom duplex

## **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.

## **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. Types of activities include bus trips to the Dubuque River Museum and Aquarium, view fall foliage and Christmas light displays, and more! Transportation through the Regional Transit Authority (RTA) and any necessary admission fees for planned activities are paid by 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!

## **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 a chance 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.

## **The Residents' Corner**

### **Is Your Bank Account FDIC Insured?**

So - you feel your cash is safe and protected when you walk through the door of a bank or saving association, but are all of your funds covered by FDIC insurance just because you walked into a secure-looking building? Below is information regarding the FDIC, what they insure, and why you shouldn't worry about your money even if the bank you keep your money in were to fail.

#### **What Does the FDIC Insure?**

The Federal Deposit Insurance Corporation (FDIC) is a government corporation that insures all deposits at insured banks, including checking and savings accounts, money market deposit accounts, and certificates of deposit (CDs), up to the insurance limit.

#### **How Much Does It Cover?**

The basic insurance amount is \$100,000 per depositor per insured bank. Certain retirement accounts, such as Individual Retirement Accounts, are insured up to \$250,000 per depositor per insured bank.

#### **What Happens If My Bank Fails?**

First, the FDIC does not notify people that their bank is about to fail or has failed. The only way for you find out is when your debit card gets denied or you walk up to your bank and it has a new name.

Here's an example of a timeline for when the FDIC took over the Metropolitan Savings Bank in Pittsburgh in July 2008: The FDIC announced the bank's takeover on a Thursday. By the following Monday, the deposits had been taken over by another bank, the branches were re-opened, and the insured people had access to their money again.

The takeaways here are:

- Banks still fail, and without warning.
- If your money is insured, it is unlikely any failure will interrupt access to your funds for long. Either another bank will take over (they all want more deposits), or the FDIC will pay out from their reserves.
- Never exceed FDIC insurance limits, because you may never see your uninsured money again.

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

### **New Direct Express Debit Card**

The U.S. Department of the Treasury has released information regarding a new debit card that is available to people who do not have bank accounts and receive either Social Security payments or other forms of federal benefit payments by paper check.

The new Direct Express Debit Mastercard is being issued by Comerica Bank and Mastercard, and there is no sign-up fee to use this program, and no bank account or credit checks are required to enroll. Cardholders are able to make purchases, pay bills, and get cash at thousands of ATM and retail locations nationwide. For more information, you may visit the Direct Express card website at [www.USDirectExpress.com](http://www.USDirectExpress.com), or call (952) 346-6604 with any questions.

### **Fire Prevention Week**

October 5-11 is National Fire Prevention Week. The leading cause of fires is still unattended cooking, with careless smoking is a close second. Other causes of fires include children playing with fire, overloading electrical outlets, candle fires, and arson. Fires are difficult to prevent but one way to prevent fires is to educate yourself and your family about fire safety prevention. Here are some safety 101 tips:

- Install smoke alarms in every bedroom, outside each sleeping area, and on every level of the home. For the best protection, interconnect all smoke alarms throughout the home. When one sounds, they all sound.
- Test smoke alarms at least once a month using the test button.
- Replace smoke alarms every 10 years.
- Make sure everyone can hear the sound of the smoke alarms.
- Have a home fire escape plan. Know at least two ways out of every room, if possible, and a meeting place outside. Practice your escape plan twice a year.
- When the smoke alarm sounds, get out and stay out.

Information taken from: [www.nfpa.org](http://www.nfpa.org)

## **The Kid Zone**

### **Strengthening Families Program**

The Strengthening Families Program is a 7-week program for parents/guardians and their 10-14 year old children. Through this program, topics that will be address include preparing for teenage years, avoiding problems with drugs and alcohol, and how to strengthen family communication. At each meeting, participants can expect to join in family discussions and games, a free meal, and youth activities. Transportation may be provided if needed, and free baby-sitting for younger siblings may also be available. This program is being held on Monday nights from October 13 through November 24, 2008. Dinner is served at 5:30 p.m., and the program is held from 6:00 to 8:00 p.m. at the George Washington Middle School, located at 51 North Grandview Avenue in Dubuque, Iowa. Registration for this program is required – you may contact Geri Buelow at (563) 582-5317 with Helping Services of Northeast Iowa if you would like to participate in this program.

### **Are you a Distracted Driver?**

Now that children have begun the school year, and with Halloween and trick-or-treaters fast approaching, drivers need to be more attentive while driving.

The National Highway Traffic Safety Administration estimates that at least 25% of police-reported crashes involve some form of driver inattention. Driver distraction is one form of inattention, and is a factor in more than half of these crashes.

Driver distractions or inattentive driving play a part in one out of every four motor vehicle crashes.

That's more than 1.5 million collisions a year - more than 4,300 crashes each day!

Here are some tips on how to avoid being distracted while driving:

- Limit interaction with passengers.
- Avoid talking while driving.
- Avoid taking your eyes off the road.
- Keep both hands on the wheel.
- Don't drive when angry or upset - emotions can interfere with safe driving. Wait until you have cooled down or resolved problems to drive.

- Avoid "gawking," or slowing down to look at a crash or other activity.
- Pull off the road and stop in a safe place before using a cell phone.

Information taken from: [www.nsc.org](http://www.nsc.org)

### **Halloween Safety Tips**

#### Trick-or-Treaters:

- Carry a flashlight
- Walk, don't run
- Stay on Sidewalks
- Obey traffic signals
- Stay in familiar neighborhoods
- Don't cut across yards or driveways
- Wear a watch you can read in the dark
- Make sure costumes don't drag on the ground
- Shoes should fit (even if they don't go with your costume)
- Avoid wearing masks while walking from house to house
- Carry only flexible knives, swords or other props
- (If no sidewalk) walk on the left side of the road facing traffic
- Wear clothing with reflective markings or tape
- Approach only houses that are lit
- Stay away from and don't pet animals you don't know



#### Home-Owners:

- Make sure your yard is clear of items that can trip the young ones.
- Pets get frightened on Halloween. Put them up to protect them from cars or inadvertently biting a trick-or-treater.
- Battery powered jack o'lantern candles are preferable to a real flame.
- If you do use candles, place the pumpkin well away from where trick-or-treaters will be walking or standing.
- Healthy food alternatives for trick-or-treaters include packages of low-fat crackers with cheese or peanut butter filling, single-serve boxes of cereal, packaged fruit rolls, mini boxes of raisins and single-serve packets of low-fat popcorn that can be microwaved later.
- Non-food treats: plastic rings, pencils, stickers, erasers, coins

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