



October 2009

# 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 Housing Choice Voucher 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 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.



In addition, the Eastern Iowa Regional Housing Authority has also 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.

**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.

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

The Eastern Iowa Regional Housing Authority (EIRHA) is currently planning a Fall outing in conjunction with the Regional Transit Authority for Public Housing residents who are currently residing in the elderly/disabled complexes owned by the Housing Authority. If you are currently residing in an elderly/disabled Public Housing unit owned by the EIRHA, watch your mail for an invitation to the next scheduled RTA outing!

## **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 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.

## **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.

### **current public housing vacancies**

Elderly one-bedroom units in:  
**Dyersville**, 501 9th Ave. S.W., #102

**Manchester**, 912 E. Main St., #104  
912 E. Main St., #110  
912 E. Main St., #212

Family units in:  
**Manchester**, 513 E. Prospect St.,  
4 bedroom SFH  
121 Winslow Dr.  
2 bedroom duplex

**Peosta**, 172 Peterson Dr.,  
2 bedroom duplex

# **The Residents' Corner**

## **How to Recognize Phone Scams**

Phone scams are a seemingly easy way for dishonest people to get money from unsuspecting consumers. The scammers are interested in learning your personal information, such as your Social Security number and your birthday. They will also try to get your financial information, such as your bank account or credit card number. Knowing how to recognize a phone scam will help you protect your money and your identity.

- 1) Be wary of any solicitation call from an unidentified number. Phone scammers will want to remain anonymous. If a number does show up on your caller identification, wait until after the phone stops ringing and call the number back if you want to know what the call was regarding. If the number is not available when you call back, chances are good that the call was from a phone scammer.
- 2) Pay close attention to what the caller is saying. By law, solicitors have to tell you that the call is a sales call, the company that they represent, and the product they are trying to sell. They have to do this prior to making a sales pitch. Any person who fails to do this is probably part of a phone scam operation.
- 3) Listen to the caller's voice. People involved in a phone scam operation will talk very fast. If you have to ask the caller to repeat things often because s/he is talking too fast, the call is probably a scam.
- 4) Ask for a call-back number and mailing address to send your payment to if the caller is selling something that you are interested in purchasing. Phone scammers will give you incorrect information or try to pressure you into making the purchase immediately.
- 5) Know that legitimate companies will be happy to have your business, even if you choose to mail in a money order for the product or service. If the person calling is part of a phone scam operation, s/he will want you to pay over the phone.

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

## **Baked Apple Slices**

- 4 cups of peeled, sliced apples (use either Fuji or Golden Delicious)
- 3 Tbsp sugar
- Sprinkle of cinnamon
- 1 Tbsp maple syrup

Slice the apples and place them in a glass bowl. Sprinkle the 3 Tbsp of sugar on top of them and add a light sprinkle of cinnamon. Bake in a microwave oven for 5 minutes on high heat. Add maple syrup to taste

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

## **Top 10 Money Saving Tips**

- 1) Switch your bank accounts to a bank that respects you. You shouldn't be spending your hard-earned money on maintenance fees – you also should be earning some interest on your checking and savings accounts.
- 2) Turn off the television. There are a lot of financial benefits to this: less exposure to guilt-inducing ads, less electrical use etc.
- 3) Master the thirty day rule. Whenever you're considering making an unnecessary purchase, wait thirty days and then ask yourself if you still want that item.
- 4) Write a list before you go shopping – and stick to it.
- 5) Invite friends over instead of going out.
- 6) Don't spend big money entertaining your children. Most children can be entertained very cheaply. Buy them an end roll of newspaper from your local paper and let their creativity run wild. Make a game out of ordinary stuff around the house, like tossing pennies into a jar, play board games or cards, make cookies or crafts. Realize that what your children want most of all is your time.
- 7) Call your credit card company and ask for a rate reduction.
- 8) Drink more water and less costly beverages.
- 9) Cut back on the convenience foods – fast foods, microwave meals, and so on.
- 10) Give up expensive habits, like cigarettes and alcohol. Those habits cause money to flow away from you with nothing in return. Call up your fortitude and work hard to kick the habits and you'll find that money staying in your pocket instead of burning up and floating away.

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

# **The Kid Zone**

## **Trick-or-Treat!**

Halloween is just around the corner, so be sure to review the following five safety tips if you've got a little ghost or ghoul who will be trick-or-treating this year:

- Younger children should trick-or-treat while there is still light out, unless accompanied by a responsible adult. If your children are trick-or-treating during the darker period of the evening, make sure they are carrying a flashlight or glow-stick with them at all times.
- If your kids are old enough to trick-or-treat by themselves or with a group of friends, plan a safe route for them and give them a time limit to be out. That way you'll know where to find them if they're not home at the time they're supposed to be.
- Make sure your children know not to cut through back alleys and fields. They should stay in populated areas and not go off the beaten track - have them stay in well lit areas as well.
- Ensure your child knows never to go into a stranger's home, or into a stranger's car, no matter what the person says to them.
- Instruct your children not to eat any treats they bring home until after you or another responsible adult has examined each treat.

Information taken from: [www.halloween-safety.com](http://www.halloween-safety.com)

## **Pumpkin Painting**

Who says you have to carve your pumpkin each year? If you want to enjoy your pumpkin longer, have the kids paint a pumpkin or two instead. Here are some tips to help make your pumpkin painting project a success:

What You Need:

- Pumpkin(s)
- Tempera paint and brushes
- Plastic containers (Tip: rinse out a yogurt or margarine container and use this)
- Newspaper
- Masking Tape

What You Do:

Cover a table with the newspaper (tape it down with the masking tape so it stays covered). Set out

the liquid tempera paints, paint brushes, and plastic containers filled with water for rinsing the brushes. Let the kids paint goofy or creepy faces on the pumpkins!

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

## **October is Fire Safety Month**

October is fire safety month, and one of the main causes of fires is due to cigarettes. Cigarettes are the number one cause of fatal home fires in the United States, averaging 900 deaths per year over the past ten years. Cigarette fires also kill people who do not smoke.

Fire safety experts recommend the following steps for smokers to reduce their risk of fire:

- 1) If you smoke, smoke outside.
- 2) Choose fire-safe cigarettes. They are less likely to cause fires.
- 3) Close a matchbook before striking and hold it away from your body. Set your cigarette lighter on "low" flame.
- 4) Use deep, sturdy ashtrays placed on something sturdy and hard to ignite, like an end table.
- 5) Don't leave cigarettes, cigars or pipes unattended. Put out all smoking materials before you walk away.
- 6) Before you throw out butts and ashes, make sure they are out by dowsing in water or sand.
- 7) If smokers have visited, check under furniture and cushions for cigarette butts that may have fallen out of sight.
- 8) Don't smoke if you are sleepy, have been drinking, or taken medicine or other drugs.
- 9) Never smoke in bed. Replace mattresses made prior to the 2007 Federal Mattress Flammability Standard.
- 10) Don't smoke in a home where oxygen is used.
- 11) Develop and practice a fire escape plan. In case of a fire, crawl or stay low to the ground, beneath the smoke, and use the escape plan you have worked out. Get out and stay out.
- 12) Install a smoke alarm on every level of your home. Test smoke alarm batteries every month and change them at least once a year. Consider installing a 10-year lithium battery-powered smoke alarm, which is sealed so it cannot be tampered with or opened.

Information from: [firesafety.gov](http://firesafety.gov)