

SELF-SUFFICIENCY PROGRAMS

FAMILY SELF-SUFFICIENCY PROGRAM FOR HOUSING CHOICE VOUCHER & PUBLIC HOUSING FAMILIES

The Family Self-Sufficiency (FSS) program is designed to promote employment and offer an opportunity to save money amongst families receiving housing assistance through the Housing Choice Voucher or Public Housing Programs. Participants do not have to be receiving welfare assistance to qualify for FSS.



In both the Housing Choice Voucher and Public Housing FSS programs, families can earn a savings account through increases in their earned income. This savings account is called an "escrow account." As a family increases their earnings through employment, an amount equal to 30% of that increase is deposited into an escrow account. This account earns interest and is returned to the family at the completion of their FSS contract. Many families have used their escrow toward the down payment on a house, school tuition, or to purchase a vehicle.

Each family involved in the FSS program is assigned a case manager, whose role is to work directly with the family to develop an FSS contract that consists of goals to meet on the way to reaching self-sufficiency. The case manager assists the families in locating and securing supportive services within their community.

Housing Choice Voucher program recipients should contact the Housing Choice Voucher FSS Coordinator for further information.

Public Housing residents should contact the Public Housing FSS Coordinator for further information.

ELDERLY SELF-SUFFICIENCY PROGRAM

The Elderly Self-Sufficiency (ESS) program is designed to assist the elderly tenants residing in our public housing units with social and daily living skills. The case manager works closely with the residents in coordinating supportive services and other activities designed to help the residents remain independent.

HOW THE FSS PROGRAM CAN ASSIST YOU:

- Finding employment
- Obtaining GED
- Enrolling in a college
- Increasing self-esteem
- Analyzing and organizing finances
- Rebuilding credit
- Developing resume
- Connecting with social service agencies

**FOR MORE INFORMATION:
Housing Choice Voucher
FSS Coordinator**
1-877-656-5013
563-556-5013
**Public Housing FSS &
ESS Coordinator**
1-800-942-4648
563-556-4166

HOMEOWNERSHIP OPPORTUNITIES

PUBLIC HOUSING HOMEOWNERSHIP

Through EIRHA's Homeownership program, EIRHA will sell public housing units to first-time home buying low income households participating in one of our housing programs. Of the public housing units, the single family scattered site units are located in Dyersville, Manchester, DeWitt, Hopkinton, Preston, Worthington, and Delmar.



Program participants must be creditworthy and have the financial capacity to handle the anticipated costs of homeownership. Interested participants are required to attend a series of homeownership and financial counseling workshops prior to final program approval. To ensure affordability by eligible program participants, EIRHA's Homeownership program provides for a combination of downpayment assistance and below-market purchase prices. The amount of subsidy will be determined by the individual's ability to purchase the home and the affordability of the monthly payment. Applicants for the homeownership program that are currently participating or have successfully completed the Family Self-Sufficiency program will be given preference.

HOUSING CHOICE VOUCHER HOMEOWNERSHIP PROGRAM

The Housing Choice Voucher Homeownership Program allows participants to convert their monthly rental assistance towards homeownership, with a monthly mortgage assistance. The amount of subsidy is based on the household's adjusted gross income. Eligible applicants must be current voucher participants in the rental program, with preference given to households that have been on the program successfully for 12 months. Applicants must also be credit worthy and be able to handle the anticipated costs of homeownership. All eligible applicants are required to attend a home buying counseling seminar prior to closing on any home. There are limited vouchers for this program; interested applicants should contact the Homeownership/Housing Development Specialist to receive an application.



**FOR MORE INFORMATION:
Homeownership/Housing
Development Specialist**
1-800-942-4648
563-556-4166



7600 COMMERCE PARK • DUBUQUE, IOWA 52002
PH: 563.556.4166 FAX: 563.556.0348 TOLL-FREE: 1.800.942.4648
WWW.EIRHA.ORG

EIRHA

Eastern Iowa Regional Housing Authority



Housing Choice Voucher | Home Ownership | Self Sufficiency
Housing Development | Public Housing



EIRHA Administrative Office

OUR MISSION

The goal of the Eastern Iowa Regional Housing Authority (EIRHA) is to provide decent, safe, and affordable rental housing for eligible families and to provide opportunities and promote self-sufficiency, economic independence and home ownership opportunities for Housing Choice Voucher Program participants and public housing residents.

PROGRAMS OF THE EASTERN IOWA REGIONAL HOUSING AUTHORITY

- Rental Assistance
- Public Housing
- Homeownership
- Housing Counseling
- Family Self-Sufficiency
- Elderly Self-Sufficiency

RENTAL ASSISTANCE HOUSING CHOICE VOUCHER PROGRAM

EIRHA is authorized to assist 983 households (but must also stay within an allocated HUD annual budget) with rental assistance in a seven-county region. The participating family chooses a decent, safe, and sanitary rental unit to live in. If the landlord agrees to lease the unit to the household under the Housing Choice Voucher Program, and EIRHA approves the rental unit, the Housing Authority will make monthly rental payments to the landlord to help the household pay their rent each month. Participating households pay a minimum of 30% of their adjusted income for rent and utilities or \$50, whichever is greater. The rental unit must pass a Housing Quality Standard inspection and fall within the Department of Housing and Urban Development Payment Standard Schedule.



ELIGIBILITY

You are eligible for rental assistance if you meet the income guidelines and have not been charged or convicted of drug-related or violent criminal activity during the past three years. Refer to the income guideline insert page.

FINDING A RENTAL UNIT

A rental unit can be an apartment, mobile home, duplex or a house. An available housing list will be mailed with your application packet. Check newspaper advertisements, community bulletin boards, or realtors for possible units. Ask the landlord if they will accept Housing Choice Voucher Program rental assistance.

REGION SERVED

Households may rent a unit anywhere in the seven-county region served by EIRHA, which includes the counties of Dubuque (excluding the city of Dubuque), Delaware, Jackson, Clinton (excluding the city of Clinton), Jones, Cedar, and the city of Bettendorf in Scott County.

APPLICATION PROCESSING

After your application is received in our office, you will be placed on a waiting list. When your name reaches the top of the waiting list, you will be sent a briefing packet. Once the completed briefing packet is sent back to us, all sources of income are verified and criminal history screening is completed, the housing voucher will be issued. When you find a rental unit, an inspection is conducted. When the unit passes inspection, rental assistance can begin.

RENTAL AMOUNT

Program participants pay a minimum of 30% of their adjusted gross income minus utility allowance or \$50, whichever is greater, for rent. The allowance is determined by the type of unit you are renting (duplex, apartment, house) and the types of utilities in the unit (gas, oil, electric). For an application, please contact 1-800-942-4648 or 563-556-4166 or Relay Iowa 1-800-735-2943 or www.eirha.org.

PUBLIC HOUSING

EIRHA owns and manages rental units in Dubuque, Jackson, Delaware, and Clinton Counties. These public housing units consist of apartments, duplexes, and single family homes to provide housing for low-income families, seniors, and persons with disabilities. Participants in the program pay a minimum of 30% of their adjusted income toward rent and utilities or \$50, whichever is greater. Rental payments are made directly to EIRHA on the first of each month.

EIRHA has one-bedroom apartments for seniors (age 50+) and persons with disabilities in the following communities:

Dyersville, Wheatland, Manchester, DeWitt, Bellevue, Miles, and Sabula.

EIRHA has family housing units consisting of two-, three-, and four-bedroom duplexes and single family houses in the following communities:

Dyersville, Manchester, DeWitt, Preston, Hopkinton, Holy Cross, Peosta, Delmar, Colesburg, Sabula and Worthington.

OUR REGION



Dyersville
Dubuque County



Bellevue
Jackson County



DeWitt
Clinton County



Manchester
Delaware County

FOR RENTAL INFORMATION CONTACT:

Public Housing Manager
1-800-942-4648
563-556-4166
Relay Iowa 1-800-735-2943
www.eirha.org