

The Authority

News and Events from Around the Agency

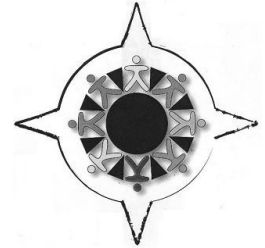
Bi-Monthly Newsletter of the Denver Housing Authority

January/February 2011

The RCB is on the Move!

The RCB (Resident Council Board) has some exciting changes for 2011! The five main purposes of the RCB are:

1. Advocate for (speak on behalf of) residents before DHA and other agencies.
2. Evaluate physical and social conditions at developments or buildings.
3. Encourage programs and activities designed to promote leadership, self-sufficiency, safety, and education.
4. Encourage good relationships between residents and DHA staff and management.
5. Determine the needs of each development or building.



In past years, the RCB held monthly meetings, a three day conference, and a one-day conference. For 2011, the RCB has restructured the way it will run so that more DHA residents can get involved. RCB meetings will now be held every other month and trainings will be held three times a year.

We are very excited to open RCB meetings and conferences to all DHA residents! All these RCB events will be held at the Mulroy Opportunity Center which is currently under renovation. Free chartered bus transportation will be provided for residents to attend these meetings and conferences. In addition, participants will be provided with breakfast and lunch! There's more — raffles will be held. All attendees can participate!



These RCB meetings and conferences are an excellent way for you to get connected with what is happening in your community, so you definitely don't want to miss out!

SAVE the DATES! — 2011 RCB Events

January 26 – RCB Meeting

March 23 -- RCB Healthy Living Conference

May 25 -- RCB Meeting

July 27 -- RCB Leadership Conference

September 28 — RCB Meeting

November 16 — RCB Safety Conference

Please contact your service coordinator (phone numbers on pg. 4) or Peggy Theobald, RCS Account Coordinator, at 720-932-3045 with any questions about the RCB, LRC, or the conferences.

Written by Peggy Theobald

What is in this issue?

Page 2 All Time Low Interest Rates; Making the Most of Your Taxes

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Mortgage Interest Rates at an All Time Low!

Now is a great time to buy! Interest rates are at an all time low. Interest rate records show that rates are lower than they have been since we can find records in the early 1970s!



Sometimes people don't understand why interest rates are so important. You have to pay a fee to borrow that money and the interest rate determines how much your fee will be. The lower the interest rate, the less you pay to borrow the money, which means you can spend more on a house! This also means you could pay a much lower monthly payment than if you had a higher interest rate. Who doesn't want to have more money in their pocket at the end of each month?

Interest rates are averaging about 4.25% for 30 year fixed mortgages. What does that buy you? A 7% interest rate used to be considered a great deal. If you bought a house for \$150,000, with a 4.25% interest rate, your payment would be \$915. If you were to buy that same \$150,000 house at 7%, your payment would be \$1168! Here are some more examples:

Purchase Price	Interest Rate (30 year fixed)	Monthly Payment
\$100,000	4.25%	\$642
\$100,000	7%	\$815
\$125,000	4.25%	\$789
\$125,000	7%	\$1006

The interest rate makes a huge difference in how much you can buy. If you are interested in homeownership or you would like information about DHA's HomeOwnership Program, please contact us for more information at 720-956-3801. *Written by Becky O'Brien, FSS Coordinator*

Making the Most of Your Taxes

It's tax time and for many that means opportunity! If you have earned income from 2010, you will be getting W-2 forms. What you do with your W-2 will make a big difference in how much you can benefit.

If you have less than \$49,000 in income and can do a simple return, you should consider doing your taxes through an IRS-certified Volunteer Income Tax Assistance (VITA) site. VITA sites are generally located at community centers, libraries, schools, and shopping malls. Most locations offer free electronic filing. When you file your return electronically through a VITA site, you pay no preparer fees, no extra fees for getting your refund within a day or two, and if you have a bank account you can have your refund electronically deposited to your account, usually within 10 business days. If you don't have a bank account talk to your Service Coordinator about opening one - it could save you hundreds of dollars from your tax return, and save you money on check-cashing fees all year round!

Depending on your income, you may qualify for the Earned Income Tax Credit—even if you don't have dependents! In addition, the American Recovery and Reinvestment Act (ARRA) provides a temporary increase in the EITC for the 2009 and 2010 tax years, and expands the credit for workers with three or more qualifying children. Even if you haven't qualified for a refund in the past, you may qualify now. To locate the nearest VITA site, call 1-800-906-9887, or check with your Service Coordinator for a site near you.

Written by Sara Farina, Employment & Training Supervisor



❄️ 2010 HOLIDAY HELPERS ❄️

DHA's RCS Department works with many agencies year-round to bring activities and services to residents. We would like to recognize the following organizations for their support:

- Vail Resorts Management Company – Gifts for children of Youth Employment Academy participants
- Volunteers of America – Baskets of Joy, Thanksgiving & Christmas meals
- Epworth Foundation – Thanksgiving baskets
- Toys for Tots – Holiday gifts
- Daddy Bruce – Thanksgiving baskets
- Sam Sandos – Christmas meals
- Rosalinda's Restaurant – Thanksgiving meals
- Coalition for the Homeless – Meal delivery
- Most Precious Blood Church – Thanksgiving baskets, holiday gifts, Sunday Lunch, emergency food boxes, donated furniture
- HealthSET – Adopt an Elder program
- DHA Housing Organization of Professional Employees – Giving Tree gift drive



Thanks to all of these organizations for making the holidays a little brighter for DHA residents!

Written by Sara Farina, Employment & Training Supervisor

Join the Holiday Savings Club!

The Denver Community Credit Union offers a great program to help you save for the holidays — the **Holiday Club Account**.

The Holiday Club Account allows you to save through the year for the holiday.

You can make deposits any time, including by **automatic transfer**. Funds are transferred to your checking or savings account on November 1 so you can begin your holiday shopping!

This is a great way to plan for the holidays. Even if you can only save a few dollars here and there, the daily interest on this account really adds up! Visit a Denver Community Credit Union or call 303-573-1170 for more information .

Searching for a Job? Read these Tips!

If you are unemployed and looking for a job in this tough economy, the following tips can help you make the most of your job search.

First, there are a lot of people who are unemployed and only a few job openings, so be ready to apply to *any* job you feel you can do. Doing this will create more opportunities to get a job than if you only apply to one field, say only construction jobs or only retail jobs.



Next, make sure your résumé is ready for this kind of general job search. For example, instead of writing an objective statement on your résumé that says you are looking for a position in construction or retail, write a broad objective statement that says you are looking, "To obtain a position within your company that will allow me to utilize and further develop my skills." However, it would be best if you can change your résumé to meet the needs of the employer within the objective statement.



Last, follow-up with the places you have applied by calling the hiring manager around two weeks after you have submitted your résumé. If you are invited for an interview, remember to **dress appropriately**, arrive at least **ten minutes early**, bring a copy of your **résumé** and your **references**, and most importantly follow-up with a phone call or email **thanking the person** who interviewed you. If you have any questions or are looking for help finding a job please contact your ROSS Coordinators Damon and Ashley today at 303-956-3823! Until then, **GOOD LUCK** with your job search!

Written by Damon McIntyre, ROSS Coordinator

Seniors Inc. Bill Payer Service

Seniors Inc. offers a bill payer service that is confidential and free to low income individuals of any age! They will help you manage your money by assisting you with checkbook management, personal budgeting, organizing your paperwork, paying your monthly bills, and more!

Eligibility for the Bill Payer Service is based on income and asset value. For example, one individual's income cannot exceed \$24,837/year (or \$2,070/month). For a couple, their income cannot exceed \$35,144/year (or \$2,929/month).

You might want to consider using this free service if your bills are not being paid on time, your checks are bouncing, or you need monthly budgeting assistance. This also could help if you need assistance with reading and writing, you have confusion about medical and insurance billing or phony bills, or you need assistance with organizing your bill payment paperwork.

For more information on this program, contact the program manager, Tim Cusick, CPA at 303-300-6933 or at 8950 East Lowry Boulevard.

Written by Veronica Sanchez, Service Coordinator

Service Coordinators

Barney Ford

Teronda Harris, 720-956-3825

Casa Loma/ Syracuse

Veronica Sanchez, 720-956-3839

Columbine Homes

Chad Rohr, 720-956-3848

Hirschfeld Towers

Jenny Ressler, 720-956-3819

Mt. View/ Eliot St.

Tina Johnson, 720-956-3826

Mulroy Apartments

Juanita Ivory, 720-956-3807

North Lincoln Homes

Renise Walker, 720-956-3834

North Lincoln Midrise

Ray Elliott, 720-956-3838

Platte Valley/ Dispersed East

Devon McClurken, 720-956-3829

Quigg Newton

Alicia Solorzano, 303-956-3810

South Lincoln

Tanisha Lucero, 303-592-2324

Sun Valley

Phu Do, 720-956-3811

Thomas Bean

Barbra Evans-Small, 720-956-3842

Thomas Connole

Denise Salazar, 720-956-3827

Walsh Manor

Nancie Nguyen, 720-956-3843

Westridge/ Dispersed West

Lane Boxwell, 720-956-3802

Westwood/ Dispersed South

Truong Nguyen, 720-956-3815

Denver FREE Days!



DENVER ZOO

2300 Steele Street, Denver

- January 8, 24
- February 6, 19



DENVER MUSEUM of NATURE and SCIENCE

2001 Colorado Blvd. Denver

- January 9, 31
- February 14, 27

DENVER BOTANIC GARDENS

1007 York Street, Denver

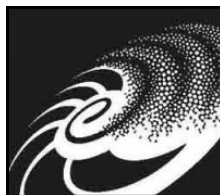
- January 17
- February 21



DENVER ART MUSEUM

100 West 14th Avenue Pkwy, Denver

- January 1
- February 5



Important Phone Numbers

Community Service

Dan Ruge
720-932-3135

ROSS Financial Program

Norma Mar
720-956-3806

Youth Employment Academy

Lori Laurita 720-956-3832

Westwood Opportunity Center

720-956-3816

Family Self Sufficiency

Kasandra Ornelas
720-956-3817

Employment Program

Shaina Burkett
720-956-3844

Westridge/Mulroy Opportunity Center

720-956-3801

North Lincoln Opportunity Center

720-956-3831

Homeownership Program

Norma Mar
720-956-3806

Senior Services

Jenny Ressler
720-956-3819

Sun Valley Opportunity Center

720-956-3811

Platte Valley Opportunity Center

720-956-3824