

Housing Authority of Yamhill County (HAYC) 2011 Report to the Community

HAYC was established January 10, 1951, by resolution of the Yamhill County Board of Commissioners for the purpose of providing additional safe, decent and sanitary affordable housing for persons or families of lower income in Yamhill County. In order to adequately tell our story for 2011, it is important to frame our work in the context of what is occurring across the United States, in Oregon, and in Yamhill County. It is only then that the impact of HAYC in our community can be truly put into perspective.

United States

According to the U.S. Department of Housing and Urban Development (HUD), "The generally accepted definition of affordability is for a household to pay no more than 30 percent of its annual income on housing. Families who pay more than 30 percent of their income for housing are considered cost burdened and may have difficulty affording necessities such as food, clothing, transportation and medical care. An estimated 12 million renter and homeowner households now pay more than 50 percent of their annual incomes for housing, and a family with one full-time worker earning the minimum wage cannot afford the local fair-market rent for a two-bedroom apartment *anywhere* in the United States. The lack of affordable housing is a significant hardship for low-income households preventing them from meeting their other basic needs, such as nutrition and healthcare, or saving for their future and that of their families."

In 2011, Occupy protesters, whether you agree with them or not, drew additional attention to a system in need of reform. A recent evolution of the Occupy movement took place on the lawns and in the houses of people battling evictions due to foreclosure. Protesters have even attempted to reclaim previously foreclosed homes to turn over to families who have lost their homes in the recession. According to RealtyTrac, nationwide in the month of November 2011, 1 in every 579 housing units received a foreclosure filing. A total of 1,392,053 homes are currently in foreclosure throughout the U.S. and in the third quarter of 2011, the U.S. Census Bureau reported that approximately 14% of all housing units in the United States were vacant.

The national unemployment rate is right around 8.5% which equates to a total of 13.1 million unemployed persons <http://www.bls.gov/news.release/pdf/empsit.pdf>. As of the last official count, about 636,000 people experience homelessness on any given night in the United States. 10% of the clients of Feeding America, which is the largest food aid provider in the U.S. outside of the federal government, are without a place to live (www.nationalhomeless.org). The big question is how do we take two negatives and turn them into a positive? We have homes that nobody is living in and people who have no homes, is there a possible reconciliation between these two factors?

Positive News: 1) The United States is experiencing GDP (Gross Domestic Product) growth of 1.8%; even though this is a low rate, it is still growth. 2) For the first time since 2001, manufacturing employment has finally started to pick up in the last year and a half. 3) Wholesale and crude oil prices have been declining steadily since April.

Oregon

With the November seasonally adjusted unemployment rate in Oregon at 9.1%, which is higher than the U.S. seasonally adjusted unemployment rate of 8.5%, you would expect economic conditions in Oregon to look fairly grim and you would be correct.

Illustrating the negative effects of the current economic conditions, Oregon leads the nation in several categories that we should not be proud of— childhood hunger, childhood homelessness, and the highest percentage of food stamp use in the nation. One of four children does not get enough to eat and 21,000 students age 18 or below live in temporary housing or on the streets. As of August 2011, more than 785,397 Oregonians were receiving food stamps. This represents an increase of more than 350,000 additional recipients since 2007. At the end of September 2011, the Oregon Food Bank announced that it had, for the first time ever, distributed more than a million emergency food boxes in Oregon and southwest Washington in its fiscal year ending June 30.

Homelessness, according to a January 2011 one-night count, increased 29 percent from the 2009 one-night count. Over the course of the night, 22,116 homeless people were identified, with joblessness and high rent as the two leading reasons given for loss of housing. Thirty percent of the homeless—6,686—were children, and 612 of those reported that they were unaccompanied by an adult (http://www.oregon.gov/OHCS/RA_2011_Point_In_Time_Homeless_Counts.shtml).

Positive News: 1) Oregon's unemployment rate is currently the lowest it has been since November 2008. 2) One in every 671 housing units received a foreclosure filing in November which is lower than the national average (www.realtytrac.com).

Yamhill County

Yamhill County's seasonally adjusted unemployment rate for October at 9.0% was higher than the national average of 8.5% but slightly lower than the Oregon average of 9.1%. The good news is that the Yamhill County unemployment rate is down 1.5% from November 2010 when it was at 10.5% (www.Qualityinfo.org).

In Yamhill County, one in every 495 housing units received a foreclosure filing in November which is a higher rate than both the national and state averages. Even though one in 495 does not sound like a lot, with the small inventory of overall housing units in Yamhill County, this number can add up. 459 homes are currently in foreclosure in Yamhill County (www.realtytrac.com).

Homelessness in Yamhill County comes in many forms. Based on the data from the one-night count that was conducted in January 2011, 365 families with a combined total of 638 individuals (does not include all school-aged children) were counted as being homeless on that particular day. Out of the 365 families counted, 200 (55%) were families with children or unaccompanied youth under the age of 18. Of the 638 individuals counted, 341 (53%) were female while 297 (47%) were male (http://www.co.yamhill.or.us/homelessness/Ten_Year_Plan_3rd_year_update.pdf).

The number of children experiencing homelessness is of concern as 43% (273 individuals) of the homeless population are children under the age of 18. In addition,

for the school year 2010-11, the Oregon Department of Education McKinney-Vento count found 444 homeless school-aged children identified in Yamhill County. 185 of these were identified within the Newberg School District and 133 within the McMinnville School District
(http://www.co.yamhill.or.us/homelessness/Ten_Year_Plan_3rd_year_update.pdf).

Positive News: Yamhill County has tremendous community involvement and a long-standing history of individuals gathering together to support worthy causes. This will only lead to good things happening for our communities.

HAYC

HAYC celebrates 60 years of serving the Yamhill County community this year! HAYC's subsidized housing includes both owned/managed properties (528 units distributed throughout 16 properties) and Section 8 Housing Choice Voucher subsidies paid by HAYC to private landlords (1,343 vouchers).

HAYC pays more than \$8 million in Section 8 rental subsidy annually to about 575 local landlords. HAYC touches more than 5,000 lives in Yamhill County every day. About 2,550 of these people are children under the age of 18 who have a chance to succeed in school and in life because of HAYC subsidized housing. In addition, 61% of the households assisted by HAYC are elderly people and/or people with disabilities who could not afford to pay market rental rates with their fixed incomes.

In June 2011, HAYC closed its Section 8 waiting list as the average wait time for a Housing Choice Voucher had grown to over two years. Current local policy requires that HAYC close its waiting list if the wait is over 2 years long to be able to serve applicants on the list. Even with the closure at year end there were still over 1,500 applicants on the waiting list who had not been served as HAYC is not receiving additional vouchers and the turnover of existing vouchers is extremely slow. This condition is mirrored at Housing Authorities throughout the nation. Of the current applicants on the list, approximately 87% are considered to be extremely low income or below 30% of median family income (for a family of 4 this amount would be \$21,900 annually). 22% of the applicants on the list are considered disabled and 10.5% are considered elderly. It is unknown at this time when HAYC will be able to reopen the Section 8 waiting list.

Positive News: In 2011, HAYC together with our partnering non-profit, Yamhill County Affordable Housing Corporation (YCAHC):

- ✓ Instituted quarterly Ready-to-Rent© tenant education classes;
- ✓ Applied for and received \$100,000 in Rent Guarantee grant funds from Oregon Housing and Community Services for landlord guarantees; these funds are partnered with graduates from Ready-to-Rent© classes providing the landlord additional assurance of tenant success;
- ✓ Instituted quarterly Section 8 landlord orientations to educate landlords who are currently in the Section 8 program or are interested in finding out more about becoming Section 8 landlords;
- ✓ HAYC, Abbey Heights (Limited Partnership), Sunflower Park (Limited Partnership), Village Quarter (Limited Partnership), and YCAHC (non-profit arm) all received clean financial audits conducted by an independent CPA;

- ✓ Applied for and received Family Self-Sufficiency Coordinator funding for 2012 to support 4 full-time positions to help individuals achieve self-established goals as they work towards becoming self-sufficient;
- ✓ Coordinated services to help 13 families meet their goals and graduate from the Family Self Sufficiency program and paid out over \$100,000 in escrow funds;
- ✓ Earned a 100% score and High Performer rating for the annual HUD Section 8 Management Assessment Program (SEMAP);
- ✓ Finished the application process and started the loan-signing process for the Mortgage Payment Assistance (MPA) program. Currently 193 Yamhill County families are having their mortgage paid to stabilize and mitigate loss;
- ✓ Helped 4 families move to homeownership as a result of our Housing Resource Center and Housing Choice Voucher Homeownership programs;
- ✓ Graduated 36 ABC's of Homebuying participants and 12 Financial Literacy participants;
- ✓ Graduated 6 Valley Individual Development Account (VIDA) clients with a total disbursement of over \$29,000 in matched funds. Enrolled 9 new clients obligating \$80,000 in funds. There are currently 37 active clients in this program working towards homeownership or educational goals;
- ✓ Increased HAYC owned/managed properties overall physical occupancy to 95.3% and financial occupancy to 94.1% up from 94.89% and 92% respectively;
- ✓ Provided 25 Housing Rehabilitation loans totaling \$423,000;
- ✓ Purchased 5 homes throughout Yamhill County from lien holders with Neighborhood Stabilization Program funds;
- ✓ Obtained rezoning approval from the city of Newberg for the property on Meridian Street which has now been renamed "Deskins Commons";
- ✓ Assembled a team to develop Deskins Commons including development consultants, architects, geotechnical engineers, historical consultants and market study professionals;
- ✓ Facilitated quarterly Yamhill County 10-year Ending Homelessness Plan Governing Council meetings;
- ✓ Created the 10-Year Ending Homelessness Plan third year update and presented the update to the community;
- ✓ Sold 2 single family Low Rent Public Housing units;
- ✓ Were featured in an article in the national publication of American Builders Quarterly
(http://www.hayc.org/pdfs/NewsArchive/ABQ42_housingauthorityyamhill.pdf).

Even in tough economic times, hard-working and dedicated staff, board members and community partners have proven that we can still accomplish great things working as a cohesive team. To all those involved with these accomplishments, a great big THANK YOU and keep up the wonderful work!

Sincerely,

Philip J. Griffin
HAYC Board Chair

Elise Hui
Executive Director