

Free Credit & Budgeting Counseling Available

Did you know free credit and budget counseling is available at the Housing Authority of Yamhill County (HAYC) office? Our Resource Center offers individual counseling on credit and budgeting issues. We can assist you in reviewing your credit report, correcting inaccurate information, and advise you on how to build a better credit score. We can also help you analyze your cash flow and give you input on how to better budget your money. This service is provided at no cost. For more information contact Megan Ramos at 503-883-4307 or mramos@hayc.org.

Classes

We will be offering our “ABC’s of Homebuying” class on March 3, June 9, September 22 and December 1 in 2012. This is a one-day class geared toward individuals interested in becoming homeowners. Topics covered include financing, shopping for a home, and closing. The class lasts from 9:00am - 5:00pm with lunch provided.

We will be offering our “Financial Literacy” series Wednesdays in January. This is a 4-part series offered in the evening from 6:30pm - 9:00pm. Topics include financial goal setting, budgeting, and credit. If you aren’t able to attend, there are more classes offered in April, July and October.

For more information or to sign up please contact Claudia Sanchez at 503-883-4331 or csanchez@hayc.com.

HAYC is open Monday through Friday from 8:00am - 5:00pm except for the following days in 2012:

January 2	September 3
January 16	November 12
February 20	November 22
May 28	November 23
July 4	December 25

There is a drop box available in the front of our building if you need to drop off paperwork to your caseworker.

Si necesita ayuda en Español, por favor de contactarnos en la oficina para traducción.



HAYC caseworker listing:

Nanette Villarreal	503-883-4310	A – Go Special Needs
Cliff Hardy	503-883-4338	Gr - Pa
Marie Karjalainen	503-883-4309	Pe – Z
Beth Stevenson	503-883-4319	FSS clients A - He
Doug Berry	503-883-4320	FSS Clients Hi – P Spanish Speaking HCVH
Jay Jaeger	503-883-4308	FSS Clients Q – Z GRTHA
Lisa Hansen	503-883-4302	Inspector
Judi Herubin	503-883-4335	Section 8 Supervisor & Intake



Are you Ready to Rent[©]?

Do you have barriers that prevent you from renting the unit you really want? Are bad credit, poor rental history, evictions, or similar issues holding you back?

HAYC offers classes to help people overcome screening barriers and be more successful as renters. The classes cover the rental process from preparing to rent through move-out. Upon successful completion of the classes, participants will be awarded certificates to show area landlords they are **Ready to Rent[©]**.

The next session is January 10, 12, 17, 19, 24 and 26 from 1:00pm - 2:30pm at the HAYC Boardroom in McMinnville. You must attend all six class meetings to graduate. The classes are free for low-income participants residing in Yamhill County. **Pre-enrollment is required.** Contact Jay at 503-883-4308 to register.

Pacific Northwest Regional Council 2012 Scholarships

PNRC-NAHRO will offer four scholarships to eligible applicants from its members' affordable housing programs in 2011. These scholarships are:

Challenge College Scholarship

One \$4,000 scholarship for graduating high school seniors attending a 4-year college program of study.

Community College Scholarship

One \$2,000 scholarship awarded to a graduating high school senior attending a 2-year community college program of study.

Continuing Education Scholarship

One \$4,000 scholarship awarded to an individual who has been out of high school for at least four years and wishes to pursue either a college education or other professional training.

Jesse Epstein Scholarship

One \$10,000 scholarship for a graduating high school senior attending a 4-year college program of study. (awarded to the highest-ranked Challenge College Scholarship applicant as determined by the PNRC-NAHRO Regional Jury.)

For further information regarding program schedules and scholarship applications, please visit their website www.pnrcnahro.org. You can also obtain scholarship applications in the HAYC Lobby.

FREE CHRISTMAS TREES!!!



Call: 503-430-9847
23895 NE Sunnycrest Road
Newberg, OR 97132

Questions? Call 503-537-3999

Love In the Name of Christ of the Newberg Area
209 S. Main Street Newberg, OR 97132

Did you know that Section 8 can help you buy your own home?

HAYC offers a Section 8 Housing Choice Voucher Homeownership program (HCVH). What this means is, if your family is currently on Section 8 and meets all the program requirements, you can use your voucher subsidy to help buy a home instead of paying rent.

The program requires that participants be able to secure their own financing with a lender that is willing to work with the program. Securing financing through a lender requires families to have things like stable income, good credit scores and down payment funding. At the orientation you can learn about the resources HAYC has to help families become mortgage ready.

If you are interested in learning more about the program and its requirements you must attend an HCVH orientation. We are offering an orientation *January 5, 2012 from 6:30pm - 8:00pm*. To attend you must pre-register. Please complete the bottom of this form and submit it to the front desk at HAYC. We also have forms available at the HAYC front desk. You will receive a confirmation letter when you are registered. If you aren't able to attend this orientation, we offer HCVH orientations quarterly.

January 5, 2012 HCVH Orientation Registration

Head of Household: _____

Address: _____

Phone: _____

**Nesista la orientacion en español? (Marke) Si o NO Si, si usted sera puesto en la lista de espera para la proxima orientacion en español.*

