

FAQ's

I need an affordable place to live, where should I look?

Find affordable housing for renters or buyers on:

<http://www.hayc.org/home/haycinformation/programsummary.html>

I need assistance with renting, what should I do?

There are many programs available for renters.

Go to: <http://www.hayc.org/renters/index.html>

I am currently on the Section 8 Housing Choice Voucher Program, but I would like to buy a home, are there any opportunities available for me?

Here are two programs designed for you:

The Family Self Sufficiency Program: By working closely with your caseworker to increase your earned income, you can build up a significant savings account. This savings can be applied towards a down payment on a home purchase.

Link: <http://www.hayc.org/renters/section8/familyselfsufficiency.html>

Housing Choice Voucher for Homeownership Program: Instead of assisting you in your monthly rent to a Landlord, this program assists you with your mortgage payment! This program helps increase the amount you are qualified to borrow making first time home ownership a reality for lower income families.

Link: <http://www.hayc.org/pdfs/HCVH.pdf>

I am not currently on any renter's programs, but I would like to be a homeowner, where should I go?

You do not already have to be on a renter's assistance program to qualify for homeowner's programs. Go to: <http://www.hayc.org/homeowners/index.html>

How do I know if I qualify for renting/housing assistance?

There are several varying qualifications for assistance programs. The major one is income. Go to <http://www.hayc.org/home/incomelimits/index.html> to see our income limits.

Do I have rights as a tenant?

Yes, both tenants and landowners have rights under state and Federal law. Follow the link below to get the facts on everything from renter discrimination to security deposits.

http://www.tenant.net/Other_Areas/Oregon/land_ten.html

What are the available housing programs located within Newberg?

Visit this website <http://www.hayc.org/renters/index.html>. Also on the Affordable Housing Resource Center's website link named Available Housing Programs.

Where can I go to become involved with assisted housing?

Refer to Habitat for Humanity's website www.newberghabitat.org. For local opportunities visit <http://www.habitat.org/cd/local/affiliate.aspx?zip=97132>

What is the criteria to be selected by Habitat for Humanity?

Visit <http://www.habitat.org/getinv/apply.aspx>

"The 7 Don'ts" of when applying for a home loan.

- a. Don't buy or lease an auto
- b. Don't move assets from one bank account to another
- c. Don't change jobs
- d. Don't buy furniture or major appliances for your "new home" until after closing
- e. Don't run a credit report on yourself
- f. Don't attempt to consolidate bills before speaking with your lender
- g. Don't pack or ship information needed for the loan application

You will need: w-2's for the past two years, tax returns for the past two years, pay stubs, divorce decrees, bankruptcy papers.

Where can I go to research local first time buyers payment assistance?

Yamhill Regional Housing Resource Center. Some programs to check out are Rural Housing Direct Loan Program, Habitat for Humanity, VA Fixed Rate Loans, Single Family Housing Loan Guarantee, YCDC-Mutual Self Help Housing, FHA, Purchase Assistance Loan (PAL) and Ameridream

http://www.hayc.org/pdfs/Downpayment_pamphlet_k.pdf

Where can I find youth programs in the Newberg Area?

Visit <http://yamhillheadstart.org/index.htm> or the link "Agencies and Community resource services in Yamhill County/Children's Services" on the Affordable Housing Resource Center's website

What Single family housing programs are available in Oregon?

Visit http://www.rurdev.usda.gov/Reports/OR_2010_Annual_Report.pdf or link on Affordable Housing Resource Center's website

Who can I contact for local/regional housing programs?

Portland State Office 503-414-3300x1 or Corvallis Area (Benton, Clackamas, Clatsop, Columbia, Lane, Linn, Lincoln, Marion, Multnomah, Polk, Tillamook, Washington and Yamhill counties) Corey Johnson, Area Specialist, 541-673-

0136x102 Corey.Johnson@or.usda.gov or Sheila Raber, Area Specialist, 541-750-7073 Sheila.Raber@or.usda.gov

How can I find affordable apartments?

Super easy to follow search for Section 8 apartments
<http://www.hud.gov/apps/section8/step2.cfm?state=OR>

What kind of rental housing do I classify as?

Farmworker housing:
<http://www.hayc.org/renters/farmworkerhousing/index.html>
Family housing:
<http://www.hayc.org/renters/workforcefamilyhousing/index.html>
Senior housing:
<http://www.hayc.org/renters/seniorhousing/index.html>

Resources for homeowners.

Visit the Affordable Housing Resource Center, link named resources for homeowners

What kind of repairs can be made with the housing rehabilitation program?

Foundation, plumbing and septic, weatherization, handicapped needs, kitchen and bathroom, electrical, gutters, windows, roof, painting, dry rot, flooring, siding, heating, doors, and drywall.

Answers to this and others at
<http://www.hayc.org/homeowners/housingrehabilitationprogram/faqs.html>

Current schedule for VIDA classes.

Visit <http://www.hayc.org/pdfs/ClassSchedule.pdf>

How many vouchers are offered by the Housing Choice Voucher for Homeownership a year?

Ten vouchers are offered a year based on the first to be eligible basis
<http://www.hayc.org/pdfs/HCVH.pdf>

To talk to someone about developing affordable housing in your area?

Contact a Regional Advisor to the department at 503-986-2000

Are there any resources for facing a foreclosure?

Visit <http://www.hayc.org/homeowners/homeforeclosuremitigation/index.html> where you will find links to foreclosure counseling and housing programs that will aide you in your foreclosure process and classes on how to be a successful homeowner.