

**Mid-Columbia Housing Authority
Columbia Gorge Housing Authority
Columbia Cascade Housing Corp.**



2009 Report To The Community



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This past year brought difficult challenges to low-income residents. As unemployment rose and the housing market declined, many formerly independent people sought help to meet their basic needs. Our waiting list for Section 8 Housing Choice Vouchers rose to a record high of well over 1,000 families.

Throughout these difficult times, and into the future, Mid-Columbia Housing Authority, Columbia Gorge Housing Authority and Columbia Cascade Housing Corp. are working together to make the best use of limited resources to address these needs. With the help of our programs and subsidies, nearly 3,500 people in the Gorge had a decent place to call home this past year. In 2009, \$3.6 million was pumped back into the economy through rental assistance paid directly to landlords, leaving low income families with more resources to pay for goods and services in the local community.

When individuals and families face financial challenges, we not only provide housing, but link low income residents with services and self-sufficiency programs to enrich their lives, foster independence and build a better community.

Through the programs and people you will be introduced to on the following pages, you will learn how affordable housing is building a foundation for healthy lives and a healthy community.

As always, we truly appreciate your interest and support.

Ruby L. Mason, PHM, Executive Director



Scott McKay, Chairman,
Columbia Cascade Housing Corp.



Jamie Tolfree, Chairman,
Columbia Gorge Housing Authority



Judge Gary Thompson, Chairman,
Mid-Columbia Housing Authority

Special Needs Housing

The Marquez Family , Riverside Apartments



Aurelio and Irma Marquez are very happy to be residents of Riverside Apartments in Hood River.

They and their three daughters, Brenda, Maria and Fatima, have lived there for almost six years. Aurelio, who has worked all his life in roadwork or construction, has been employed with Schuepbach Builders in Hood River for the past five years.

Aurelio says that what they like most about their Riverside apartment is that it is quiet and private. The Marquez's two-level apartment has three bedrooms and one-and-a-half baths. It is a bright and cheery home. Their living room window faces out onto a lovely forested swale with a creek running below.

The Marquez family has lived in other apartment buildings in Hood River. And although they hope to buy their own home someday, they like Riverside so much that until that happens Aurelio says with a laugh, "This is it. We're staying until they kick us out."



Ashlyn Hall, Oregon Trail Youth Project

Ashlyn Hall and her infant son, Noah, have a comfortable home at Oregon Trail Apartments in The Dalles. The refurbished duplex includes a unit for young women and another for young men who would otherwise be homeless.

Ashlyn found out about the apartment from Families First, a program of the Next Door, Inc., that provides support to families with young children living in Wasco and Sherman counties. The goal of the Oregon Trail Youth Project is to allow eligible homeless young men and women, ages 17-21, the stability of a home so that they have a chance to finish school or find sustainable employment.

Before she moved in, Ashlyn and Noah were living temporarily with her friends. But now she has stability in her life – and even has been able to complete high school ahead of schedule. She notes with understandable pride that she will soon walk with her classmates to receive her diploma. She hopes to attend Columbia Gorge Community College and eventually be employed in a computer-related field.

Of the apartment Ashlyn says, "This is a good start for me and my son. It's helping me save money. And I can be independent here."

Ashlyn and Noah share the large two-bedroom apartment with another young woman. The duplex has a landscaped backyard, with a brick barbecue pit. Noting that Noah's first birthday is coming up, Ashlyn says she hopes the weather holds because she plans to celebrate Noah's first birthday with a party for him in the backyard.



Betsy Bratrud, Linda McKinnon & Ginnie Arthurs, Hamilton Park Apartments

Betsy Bratrud, Linda McKinnon and Ginnie Arthurs enjoy gathering on the patio of Hamilton Park Apartments each day to talk and drink coffee. They all feel fortunate to live in the facility at North Bonneville.

Betsy, who has lived at Hamilton Park for two years and is on social security and disability, praises the facility, its expansive views of surrounding forested hills, and its affordability. She notes that the market value of other apartments in the area is approximately \$200 a month more. But the reduced rent at Hamilton Park has made it possible for her to live in “this beautiful area affordably.”

“I feel like I live in a resort in God’s country,” she says.

Betsy adds that there are numerous paved hiking trails in North Bonneville, and since she has recently recovered from back surgery, she is looking forward to hiking more.

Linda has lived in Skamania County all her life. She found out about Hamilton Park from a friend who lived nearby.

“I always thought how nice it would be to live here — and here I am,” she says with a big smile.

Ginnie, who was raised in Chehalis and Centralia, needed a place to live after she returned to Washington after having lived in Alaska. When she found out an apartment had opened up at Hamilton Park she “grabbed it,” she says with a laugh. She is pleased that, since she has moved in, her health has improved. She had been having a hard time walking and feared she’d soon be in a wheelchair. But her gait has improved, and even her blood pressure is down.

“Everything is getting better,” she says.

And she really enjoys the social aspect of Hamilton Park. “The companionship is wonderful,” she says, adding that the tenants often get together for potluck dinner parties.

The facility’s location is also a plus for the women. As Betsy notes, it’s halfway between Hood River, Oregon, and Vancouver, Washington, and is convenient to her doctor. She also likes the security and beauty of the site. “I’m feeling really fortunate.”

All three of the women agree that Hamilton Park feels like home.

And Linda says what she likes most about Hamilton Park is that “I feel like I’m living with an extended family.”



Housing for Seniors

Lois Meier, Rock Cove Assisted Living



Lois Meier has a bubbly personality and a zest for living that you don't often find in a 90-year-old.

She has been living at Rock Cove Assisted Living in Stevenson, Washington, since it was first built.

"I love it here," she says with a wide, infectious smile.

Lois is an artist, and has filled her apartment with the many beautiful oil paintings she has created over the years. Although she recently developed an allergy to oil paints, she continues to pursue her artwork by drawing. Other ways she keeps active at Rock Cove are by participating in exercise classes four times a week, and playing Bingo and other games. She also enjoys going on Rock Cove excursions with the other residents. Recent trips have included visiting Portland to watch the Portland Symphony Orchestra in rehearsal, and visiting Multnomah Falls.

Lois has her own computer in her room and likes to exchange emails with her children. She is also a skilled genealogist and has traced her husband's family back to the 1500s.

"I don't generally sit around and do nothing," she says.

Lois likes the fact that Rock Cove is one level and that there are voice-to-voice emergency call systems in each room. And although each apartment has its own kitchenette, she prefers to take the three homemade meals served daily in the facility's sunny dining room.

She is also happy with the care she receives from the staff. "On a scale of one to ten," she says of the staff at Rock Cove, "I'd give them a 10."

Parker Severs, Rock Cove Assisted Living

Parker Severs, 98, also lives at Rock Cove Assisted Living. A resident of Stevenson for 30 years, he moved in with his wife in April, 2007. Sadly, she passed away about a year later. However, because Rock Cove allows residents to have pets, Parker is not alone: His pretty tortoiseshell cat "Bea" lives with him.

Parker's apartment faces out onto a beautifully landscaped yard, and his apartment is full of personal mementos. He calls Rock Cove a "nice place."

Parker participates in the games and day trips sponsored by the facility. In fact, recently he and several other residents visited a horse ranch that is handicap-accessible. Parker didn't hesitate to get on a horse, and as he rode, reminisced about his early days when he rode a horse to school.



Housing for Seniors

Cleo Miller, Mosier Creek Terrace

Cleo Miller, 76, has lived at Mosier Creek Terrace for 10 years and, for the last six years, has managed it.

Located in the small town of Mosier, Oregon, Mosier Creek is designed for seniors and people with disabilities who have very low to moderate incomes. Each of the 12 apartments includes an emergency call service, grab bars in bathrooms and doors wide enough for wheelchairs and walkers. A bus takes residents to shopping and medical facilities, and recreational activities and social events are offered in the community room.

The facility also has a breathtaking view of the Columbia River.

Cleo notes that when Mosier Creek was built in the mid 1990s, only a very few houses were nearby. However, over the years the view of the river has drawn more homebuilders to develop there.

“I’m living in a place with a million dollar view,” she says.



Cleo first found out about Mosier Creek when she and her husband were ready to retire from apartment management in Ontario, Oregon. She asked her daughter, who lives in The Dalles, to get some information about the Mosier apartment complex. Cleo was having a hard time with rheumatoid arthritis and could no longer work. But after moving to Mosier, she found a doctor who helped relieve her symptoms, and when the opportunity came up to manage the facility, she and her husband took it. Sadly, he passed away last year.

But Cleo continues her work at Mosier Creek. Like her tenants, she enjoys her apartment. And, of course, she loves that terrific view.



Wealth & Asset Building Programs

Katie Hay, FSS & VIDA

Katie Hay is very happy with her experience with the wealth and asset building programs of the Mid-Columbia Housing Authority (MCHA).

Katie first enrolled in the Family Self-Sufficiency (FSS) program two years ago because, among other goals, she wanted to contribute to the operation of her husband's business in The Dalles, Oregon.

FSS is a Housing & Urban Development (HUD) program designed especially for motivated individuals who receive rental assistance through the Section 8 program. Affordable housing is a stabilizing force, allowing participants to focus their energy on education, training, and employment strategies. Participants work with an FSS coordinator to create a five-year action plan that outlines goals toward self-sufficiency. As participants pursue their goals and their income goes up, their portion of the rent also goes up. The difference between the initial rent participants pay and any subsequent increases in rent goes into an interest bearing savings account called an escrow account. Once participants have graduated from the program they are eligible to receive the money that has accumulated in their escrow account.

Through the FSS program Katie received help with budgeting, goal setting and planning, and has already learned – and is applying – administrative skills that help run the business, John Moe's Lawn Care.

A year after signing up with FSS, Katie also enrolled in the Valley Individual Development Account Program (VIDA). VIDA is a savings program that prepares those who qualify to build wealth through the establishment of an Individual Development Account. Each dollar that a participant saves in the account is matched at the rate of 3:1. VIDA funds may be used for a variety of life goals.

Through the VIDA program, Katie completed money management and business planning courses through the Small Business Development Center at Columbia Gorge Community College. She will soon graduate from VIDA and intends to use the funds that have accumulated in her escrow account to purchase needed equipment for the lawn care business.

Katie says her experience with VIDA has been positive, especially the business management training that she received.

"It's a great program. I'm very pleased with it," she says, adding that she is also grateful to her caseworker "for all her help."



the
ABC's
of HOMEBUYING

ABCs of Home Ownership Home buyer education classes are taught at no cost to low income participants in order to help them understand the steps needed to purchase a home. Two classes are offered in Oregon and two classes in Washington each year.



Housing Units

Columbia Cascade Housing Corporation

Mosier Creek Terrace – Mosier, Oregon

12 units for seniors and disabled individuals

Goldendale Stepping Stones – Goldendale, Washington

4 single family homes that provide a transition to home-ownership

Bridges of Klickitat County – Goldendale, Washington

3 units of transitional housing with supportive services for households who are homeless or at risk of becoming homeless and have special needs

West Park Place – The Dalles, Oregon

25 units of affordable housing for lower income families

East Hill Village – The Dalles, Oregon

8 duplex apartments for low income farmworkers

Casa Lomas – The Dalles, Oregon

25 3- and 4-bedroom units for low income farmworkers

Rose Garden Apartments – The Dalles, Oregon

6 units of long term supportive housing for persons with mental and emotional disabilities

West Park Orchards – The Dalles, Oregon

22 units for lower income elderly

Pueblo Del Rio – Roosevelt, Washington

20 units of housing for farm workers and other low income families

Rock Cove Assisted Living Facility – Stevenson, Washington

30 studio and 1 bedroom apartments for elderly and disabled people

Hamilton Park Apartments – North Bonneville, Washington

25 units of affordable housing for seniors

Sagewind Manor – Moro, Oregon

12 units for seniors adjacent to the Senior Center.

Owned by Mid-Columbia Housing Authority, managed by CCHC.

White Caps Apartments – Stevenson, Washington

Rehabilitation of an existing 6-plex and 2 homes, and construction of 8 new units for low income workers

Celilo Garden Apartments – A Mid-Columbia Safe Home project, The Dalles, Oregon

6 units for homeless people with chronic mental illness

Oregon Trail Youth Project – The Dalles, Oregon

1 duplex for youth transitioning from foster care

Riverside Apartments – Hood River, Oregon

26 units for low income workers

Bella Vista Apartments – Hood River, Oregon

35 units for low income workers

White Salmon Seniors – White Salmon, Washington

6 units of affordable housing for seniors



Celilo Garden Apartments



Rock Cove Assisted Living



Oregon Trail Youth Project



Pueblo Del Rio



Hamilton Park Apartments

Mid-Columbia Housing Authority Columbia Gorge Housing Authority Columbia Cascade Housing Corp.

Mid-Columbia Housing Authority (MCHA), Columbia Cascade Housing Corporation (CCHC) and Columbia Gorge Housing Authority (CGHA) work together to meet the housing needs of lower income families throughout the entire Columbia River Gorge region.

The service area encompasses 7,200 square miles in five rural counties including Wasco, Sherman and Hood River counties in Oregon and Klickitat and Skamania counties in Washington. Staff members in the three organizations act in a pragmatic manner as one unit using a variety of resources.

- Responding to local housing needs of lower income households that cannot be met by the private sector.
- Working to create high quality, sustainable communities.
- Working with community partners to create a continuum of housing care from addressing the urgent needs of the homeless to advancing opportunities for homeownership.

The collective entity of MCHA-CGHA-CCHC has delivered housing services in the Columbia Gorge region of Oregon and Washington for more than three decades.

Since its inception in 1990, Columbia Cascade Housing Corp. (CCHC) has developed and operated a variety of affordable housing projects, including FarmWorker, Elderly, Special Needs and Workforce housing. The Mid-Columbia Housing Resource Center, funded through Oregon Housing and Community Services (OHCS), provides homeowner education classes and homeownership counseling as well as a Regional Home Repair Program.

Rental Assistance Programs

The Housing Authorities are the steward for Section 8 Housing Choice Vouchers, the primary operating program to assist lower income families obtain decent, safe, affordable housing in an area that has a severe and chronic housing shortage. Only low income families—those with incomes at or below 80 percent of the area median—are eligible to receive housing vouchers. Three-quarters of vouchers are reserved for extremely low-income families—those at or below 30 percent of area median income.

Participating families have the flexibility to choose a housing unit that meets their needs anywhere in the five county service district. With housing assistance from the Section 8 vouchers, families pay approximately 30% of their monthly income for rent and utilities. The balance of the rent is paid directly from the local Housing Authority office to landlords.

MCHA and CGHA also provide temporary rental assistance to people who are homeless or at high risk of being homeless through the **HOME Tenant Based Assistance Program**. The goal of this transitional housing is to help vulnerable households in urgent situations stabilize and prevent a downward spiral into increased poverty requiring more services.

Shelter Plus Care – Long term supportive housing for homeless persons with mental illness. Rental assistance and case management are provided for each participant for a five year period in order to stabilize their lives.

Housing Is Fundamental

Helping families afford the costs of renting a stable, affordable home improves their stability and reduces the likelihood they will have to move as a result of eviction, rent increases or other financial struggles.

Housing Assistance payments (HAP) make good things HAP-PEN for low income households and the economy of the region.

- Housing – having a safe, affordable place to call home – underlies everything that is important in our community
- It provides individuals security and an opportunity to succeed and achieve their dreams
- It strengthens our families and our local economy; and
- It provides a foundation for a healthy community.



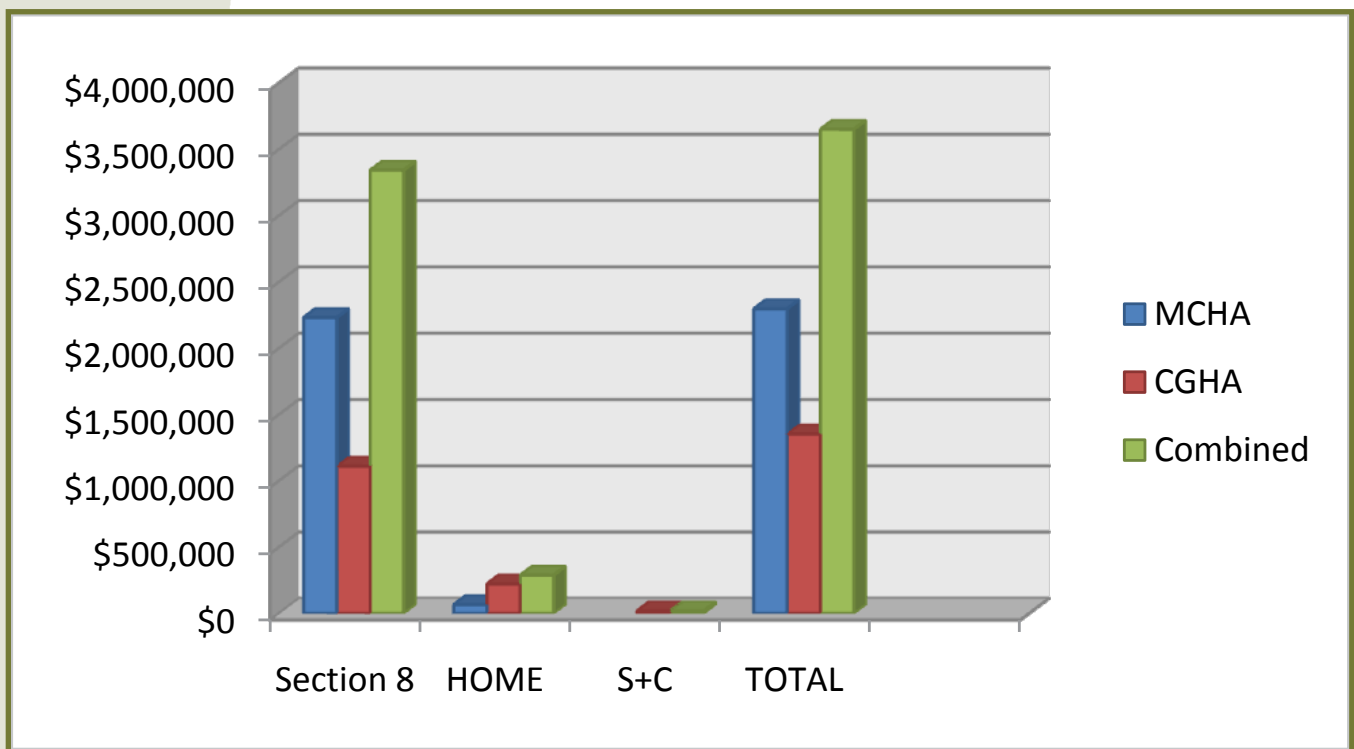
2009 Highlights

Mid-Columbia Housing Authority / Columbia Gorge Housing Authority

Revitalizing the Economy

Together the Mid-Columbia Housing Authority and Columbia Gorge Housing Authority helped revitalize the economy by bringing more than \$3.6 million in rental payments to private landlords to help over 1,000 families obtain decent housing in our community in 2009. When families pay less for rent, they have more available to purchase other necessary goods and services in the local community.

- Columbia Gorge Housing Authority: \$1,353,939
- Mid-Columbia Housing Authority: \$2,298,158
(Includes Section 8, HOME, S+C)



Other accomplishments:

MCHA and CGHA sustained outstanding performance, scoring a perfect 100 on the Section 8 Management Assessment Program

Family Self Sufficiency program achievements:

- From January 1, 2009 through December 31, 2009 there were 36 Oregon FS-S participants and 20 Washington FS-S participants under contract for a total of 56
- 24 had positive escrow balances during this time period
- 3 graduates

Columbia Cascade Housing Corp.

The Operating Support Grant that Columbia Cascade Housing Corp. (CCHC) received through OCDC during the past year enabled CCHC to make significant progress in many areas.

■ CCHC and Luckenbill-Drayton Associates were awarded \$8M from Oregon Housing & Community Services to finance the construction of 40 new rental homes for the workforce in Hood River.

■ Completed new construction of Celilo Garden Apartments, a Mid-Columbia Safe Home Project. Six apartments are provided for homeless people with chronic mental illness. \$148,000 has been committed for “services” that will provide rental subsidy and case management on site.

■ Completed the transfer of White Salmon Senior Project in White Salmon, Washington, from HOPE to CCHC. Funds through Klickitat County document recording fee were used to identify capital needs and make necessary capital improvements. Washington Department of Commerce provided \$50,000 to fund the replacement reserve.

■ Received an award of \$2.7M from Washington Department of Commerce to complete the financing for White Caps Apartments in Stevenson, Washington. CCHC closed the \$1M loan from USDA Rural Development, completed the purchase and started rehabilitation of an existing 6-plex and 2 homes, and construction of 8 new units. CCHC was a sub-recipient of the City of Stevenson on a Community Development Block Grant from the State of Washington to complete a sewer line that will replace the old septic system on the property.

■ Completed home repairs in 11 Sherman County homes under the Sherman County Home Repair Program. Total construction costs at the end of 2008-2009 repairs needed to address health and safety issues totaled \$320,000.

■ CCHC, Mid-Columbia Housing and Columbia Gorge Housing Authority Boards completed a strategic plan for the District.

■ Awarded \$150,000 from OHCS for the purchase of two lots in Hood River for first time homebuyers.



White Caps Apartments under construction.



At the opening of Celilo Garden Apartments: Debbie Price, Regional Advisor to OHCS Director, Jim Hill, Caseworker from Mental Health, John Huffman, State Representative, Ruby Mason, PHM Executive Director and Kendra Duby, Supervisor from Mental Health.

The future is now . . .

■ Housing is vital to the health, safety and well being of families and communities.

■ As the demand for housing grows, prices continue to push higher, making it difficult for middle and higher income persons to rent or buy a home . . . and forcing those with the greatest need out.

■ *Now* is the time to plan for future sustainable development and smart growth.

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While our organizations jointly own and manage many buildings, we never want to lose sight of the fact that our core business that which inspires us to public service, is serving people. Each day we touch the lives of over 800 households or 3000 people in the Mid-Columbia Region. More than 400 are elderly & disabled and another 800 live in our workforce housing.

Core Values

SERVICE to our clients and the community, delivered in an approachable, helpful manner

EFFICIENCY in systems to make the best use of resources to deliver the most effective programs and services

RESPECT for our clients, community members, partners and coworkers

VALUE for the differences in personality, work style and life style of our clients and colleagues.

INVOLVEMENT in community planning – cooperating and working with partners to use resources most effectively and help make the community a better place to live

CREATIVITY in developing innovative community based solutions to housing needs

EXCELLENCE in housing development, management and operation

Mission Statement

Our special responsibility is
“to promote adequate and affordable housing, economic opportunity, and a suitable living environment, free from discrimination” to those who find barriers due to disability, special needs or income”

