

AFFORDABLE HOUSING

HOUSING COUNCIL OF YORK, INC. (HCY)

PURPOSE:	HCY is a counseling agency offering education, information, counseling, and referrals to tenants and homeowners.
ORIGIN:	HCY has been serving residents of York County on a range of housing needs since 1971.
HOW IT WORKS:	HCY provides access to emergency rental and mortgage assistance, funds for down payment and closing costs, fair-housing counseling, and first-time home-buyer and home-maintenance and repair programs.
SERVICE AREA:	HCY serves York County.
TRACK RECORD:	HCY is a HUD-certified counseling agency serving approximately 5,000 York County clients each year.
FUTURE PLANS:	<p>HCY plans to expand its home-buyer workshops that are given in Spanish.</p> <p>HCY also plans to expand its home-maintenance and repair programs and increase public awareness of its services.</p>
WHAT ARE THE CREDIT NEEDS IN YOUR COMMUNITY:	Home mortgages and financing for low-income housing are among the area's credit needs. Increased credit counseling is also needed.
BUDGET FY 2002:	\$1,500,000
FUNDING SOURCES:	County and city community development block grants, HUD, and PHFA are among the funding sources.
STAFF:	HCY has a staff of 20.
CONTACT PERSON'S BACKGROUND:	Sherrie L. Davis, executive director of HCY, has over 20 years' experience working with nonprofits.
CONTACT INFORMATION:	<p>Sherrie L. Davis Executive Director Housing Council of York, Inc. 116 North George Street York, PA 17401 (717) 854-1541, ext. 123 (717) 845-7934 (fax) E-mail: SLDavis119@aol.com Web Site: none</p>

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HOUSING INITIATIVES CORPORATION (Housing Initiative)

- PURPOSE:** Housing Initiatives is a nonprofit organization providing affordable-housing opportunities in the York area.
- ORIGIN:** Housing Initiatives was founded in 1989 as a committee of the United Way of York County to provide technical assistance to area organizations and funding for housing needs. In 1991, it was incorporated as a nonprofit. In 1996, it established Housing Initiatives Community Development Corporation (HICDC), a non-profit community housing development organization that is developing affordable homeownership and rental units.
- HOW IT WORKS:** Housing Initiatives provides one-on-one counseling in budgeting and financial literacy for clients interested in becoming first-time home buyers and manages a matched savings-account program. It also furnishes a comprehensive web-based housing-resource guide and technical assistance in housing development to other area nonprofits.
- HICDC develops affordable rental housing and is in the process of implementing a homeownership program.
- SERVICE AREA:** Housing Initiatives and HICDC serve York County.
- TRACK RECORD:** HICDC has developed over 250 affordable rental units in the city of York, Red Lion, Hanover, West York, and West Manchester. Its housing developments include 34 newly constructed townhouses in the city of York.
- FUTURE PLANS:** HICDC plans to construct six townhouses in Goldsboro in 2003.
- HICDC also plans to acquire and rehabilitate nine houses for very low-income families in the city of York.
- Other plans include co-developing the former Thompson Institute/Old Memorial Hospital site into 32 rental-housing units.
- HICDC also plans to rehabilitate single-family dwellings for sale to first-time buyers through Housing Initiatives' homeownership program.
- WHAT ARE THE CREDIT NEEDS IN YOUR COMMUNITY:** Subsidies and very low-interest bridge financing are needed for low-income housing development.
- BUDGET FY 2001:** Annual operating budget of \$150,000.

FUNDING SOURCES:

Sources include community development block grant and HOME funds, the United Way of York County, and developer fees and fees for service.

STAFF:

Housing Initiatives currently has a staff of two full-time employees and additional contract personnel.

CONTACT PERSON'S BACKGROUND:

Leigh Smith, executive director of Housing Initiatives, is the former director of the Redevelopment Authority of the city of York.

CONTACT INFORMATION:

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YORK HABITAT FOR HUMANITY, INC. (YHFH)

- PURPOSE:** YHFH is a nonprofit organization dedicated to helping low-income families become owners of affordable houses by building new houses or rehabilitating existing ones.
- ORIGIN:** In 1984, YHFH was established by a group of concerned citizens employed in the housing field. In 1985, YHFH became an official affiliate of Habitat for Humanity International.
- HOW IT WORKS:** Families are selected according to need, repayment ability, and willingness to contribute up to 400 hours of "sweat equity." Applicants attend budget-counseling sessions, provide \$500 as down payment, and purchase their house through an interest-free mortgage. YHFH builds houses mainly with volunteer labor.
- SERVICE AREA:** YHFH serves York County, but a large majority of houses are in the city of York.
- TRACK RECORD:** YHFH has constructed or rehabilitated 55 houses in York County since 1985. In 2002, it has completed 13 houses. YHFH is currently ranked in the top 200 of 1,700 affiliates throughout the United States (based on house completions and funds raised).
- FUTURE PLANS:** YHFH is planning a 16-house community in Dover Borough. It is currently working with the city of York on a project that will include nine rehabilitated homes. Two additional new houses are to be completed this year. Also, a four-bedroom house is targeted for completion in 2003.
- WHAT ARE THE CREDIT NEEDS IN YOUR COMMUNITY:** Home mortgages and financing for low-income housing are among the area's credit needs. There is also a need for budget-counseling and money-management classes. One of the biggest needs is for low-interest rehabilitation/repair loans.
- BUDGET FY 2001:** \$481,301
- FUNDING SOURCES:** YHFH has received financial support from individuals, businesses, churches, foundations, and community organizations. It receives county community development block grant and HOME funds through the York County Planning Commission and the Redevelopment Authority-City of York.
- STAFF:** YHFH has three full-time employees and one part-time. In 2003, it will have the services of two full-time volunteers from AmeriCorps' VISTA program.

**CONTACT PERSON'S
BACKGROUND:**

Debbie Krout-Althoff has been the executive director of YHFH for more than eight years.

**CONTACT
INFORMATION:**

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