

# Family gets a helping home

When Stella Hayes got laid off and her grandson, Josh Yeagain, was diagnosed with Autism Spectrum Disorder, it was almost the last straw financially.

“I was stressed to the max,” Hayes said.

Although her daughter, Kimberly Yeagain, and grandson were living with her, in order to get Josh the help he needed, one of them had to be at home all the time.

“We were on our last leg,” she said.

At the last moment, they found out about Owendale, a new Mutual Housing community being built.

“We got our application in an hour before the deadline and were one of the first tenants,” Hayes said.

Opened in 2003, Owendale is one of 15 resident-controlled affordable housing communities in Davis and Sacramento run by the Sacramento|Yolo Mutual Housing Association.

Of the 2,600 residents, half are children whose parents have careers ranging from school counselor, vet technician and environmental engineering technician to receptionist, cashier and retail salesperson. Nearly two-thirds of Mutual Housing adult residents have full-time jobs.

In Yolo County, the average hourly wage for someone who rents is \$10.67, yet the money needed to rent a two-bedroom apartment is \$19.48 per hour.

“There’s a disconnect between the labor market and the housing

market,” said Jonathan London, director of the Center for Regional Change at UC Davis. “It’s most significant in Davis, which has median rent and home prices. Our service sector doesn’t pay enough, and rents vary widely.”

When people pay more than 30 percent of their income on rent, it is considered “housing poverty.” If people have to pay too much of their income for rent, it doesn’t leave enough for food, clothing, transportation or healthcare.

“You have families and households that are paying far beyond that level,” London said. “Affordability allows people to do other things than just pay rent.”



Sacramento | Yolo  
Mutual Housing  
Association

*Transforming Lives...Building Community*

Sacramento Mutual Housing Association develops housing that is affordable to a diversity of households. Our housing builds strong and stable communities through resident participation and leadership development.

For more information, call (916) 453-8400 or visit our website at [mutualhousing.com](http://mutualhousing.com).



Josh Yeagain smiles with his mom Kimberly.

That was the case for the Hayes household. Even with both Hayes and Yeargain working office jobs, their rent was more than 50 percent of their income.

“With the utilities, it was taking everything we had,” Yeargain said.

Research shows that, in some cases, affordable housing can increase disposable income by \$500 or more per month.

Unlike apartment complexes, Mutual Housing communities have programs such as financial education classes, after-school children’s activities and on-site computer labs. Through the services such as leadership development seminars, residents learn to take control of their lives and move forward with plans, goals and dreams.

“Sacramento|Yolo Mutual Housing doesn’t just put in housing per se,” said Greg Chew, president of the Mutual Housing board of directors and an urban planner. “We try to serve our residents as well as the community with programs that are intended to help households become financially independent and sustainable.”

In the process, residents create a stable community, whose members become involved in the larger community and the revitalization of their neighborhood.

Research by the National Association of Home Builders showed that developments such as Owendale have a positive impact on the surrounding area. Studies also show that 100 low-income units created 120 jobs during construction and 30 permanent jobs, as well as generating more than \$825,000 in immediate revenue to the city.



Kimberly & Stella

Once Hayes and Yeargain found financial stability through affordable housing nearly 10 years ago, they were able to move forward with their lives, including the monumental task of getting the specialized care, treatment and education that Josh needed.

“If we hadn’t had this, I don’t know how we would have been able to help him,” Hayes said.

Today, Josh is a ninth-grader at Harper Junior High. He types 100 words per minute, works with Power Point and, like any teenager, loves the computer. For over five years, Yeargain had a home program of one-on-one assistance to help him catch up to his peers.

“The kids now in public schools are so much higher-functioning because of these programs,” Hayes said.

In the decade since moving to Owendale, Yeargain worked part-time and was able to finish her degree in psychology from UCD.

“I would not have my degree if it weren’t for affordable housing,” Yeargain said. She now is planning to pursue a master’s in social work so that she can continue to work with the developmentally disabled.

Because of the flexibility it gives them, Hayes and Yeargain both work in the field now. They have arranged their work schedule – weekends, nights, days – to make sure “someone is always available for Josh,” Hayes said.

When people are struggling to better their lives, affordable rental housing is a critical component.

“Unless you stabilize your housing, all someone needs is a flat tire and that’s it – they have to choose between the car and the rent,” Hayes said. “There’s no breathing room for mistakes.”

But the real difference it’s made for Hayes and Yeargain is the future they’ve been able to give Josh.

“He has his whole adult life ahead of him,” Hayes said. “We want him to have a productive, meaningful life.”

Thanks to Mutual Housing, Hayes and Yeargain have been able to go a long way toward giving Josh that.

– Dell Richards is a Sacramento journalist and public relations expert. For more information on housing, programs and services at Mutual Housing, go to <http://www.mutualhousing.com>.