

ANNOTATED MINUTES

*Tuesday, November 5, 1991 - 10:00 - 11:00 AM
Portland City Hall, Council Chambers
1220 SW Fifth Avenue*

JOINT GOVERNMENTS BRIEFING

- B-1 Joint County/Gresham/Portland Briefing of the 1991 Multnomah County Comprehensive Housing Affordability Strategy (CHAS). Presented by Cecile Pitts, Steve Rudman and Brian Shetterly.*

ED McNAMARA, STEVE RUDMAN, CECILE PITTS, BRIAN SHETTERLY AND MIKE SABA PRESENTATION AND RESPONSE TO QUESTIONS AND DISCUSSION OF GLADYS McCOY, JO HAVERKAMP, MIKE LINDBERG, GRETCHEN KAFOURY, EARL BLUMENAUER, RICK BAUMAN, DICK BOGLE, PAULINE ANDERSON, SHARRON KELLEY, BARBARA CLARK AND GUSSIE McROBERT. JURISDICTIONS REQUESTED TO ADOPT MULTNOMAH COUNTY CHAS PLAN AND TO APPOINT ONE ELECTED OFFICIAL AND STAFF PERSON TO AN INTERJURISDICTIONAL TRANSITION TEAM WHICH WILL PROCEED WITH SPECIFIED TASKS AND TIMELINES.

*Tuesday, November 5, 1991 - 1:30 PM
Multnomah County Courthouse, Room 602*

BOARD BRIEFING

- B-2 Update on Childrens Justice Task Force. Review and Policy Direction Concerning the Multnomah County Juvenile Detention Enhancement Proposal Pursuant to the Overcrowding of Boys Placed in the Donald E. Long Home Detention Facility. Presented by Harold Ogburn and Hank Miggins.*

HANK MIGGINS, HAL OGBURN, WAYNE GEORGE AND ELAINE COGAN PRESENTATION AND RESPONSE TO BOARD QUESTIONS AND DISCUSSION. JJD STAFF TO SUBMIT SPECIFIC RECOMMENDATIONS AND APPROPRIATE BUDGET MODIFICATIONS AND FACILITIES MANAGEMENT TO UPDATE BOARD ON FACILITY REPAIR AND/OR UPGRADE COSTS FOR THURSDAY, NOVEMBER 21, 1991 MEETING. COMMISSIONER ANDERSON SUBMITTED A DRAFT RESOLUTION ESTABLISHING A JUVENILE PLAN FOR BOARD INPUT.

*Tuesday, November 5, 1991 - 2:30 PM
Multnomah County Courthouse, Room 602*

AGENDA REVIEW

B-3 *Review of Agenda for Regular Meeting of November 7, 1991.*

R-5 **COMMISSIONER ANDERSON ADVISED SHE RECEIVED A LETTER FROM OREGON AFSCME EXPRESSING CONCERN THAT COUNTY ROADS ANNEXED INTO CITY OF PORTLAND HAVE NOT BEEN MAINTAINED.**

R-6 **CECILE PITTS TO CHECK WITH COUNTY COUNSEL TO SEE WHETHER BOARD CAN KEEP OPTION OF WAIVING \$200 TRANSFER FEE.**

R-8 **CHAIR McCOY STAFF TO REPORT TO BOARD ON THURSDAY REGARDING STATUS OF OTHER JURISDICTIONS PARTICIPATING IN DEAD ANIMAL PICK UP.**

*Thursday, November 7, 1991 - 9:30 AM
Multnomah County Courthouse, Room 602*

REGULAR MEETING

Chair Gladys McCoy convened the meeting at 9:33 a.m., with Vice-Chair Rick Bauman, Commissioners Sharron Kelley and Gary Hansen present, and Commissioner Pauline Anderson arriving at 9:34 a.m.

CONSENT CALENDAR

UPON MOTION OF COMMISSIONER KELLEY, SECONDED BY COMMISSIONER HANSEN, THE CONSENT CALENDAR (ITEMS C-1 THROUGH C-6) WAS UNANIMOUSLY APPROVED.

JUSTICE SERVICES

SHERIFF'S OFFICE

C-1 Liquor License Application Renewals Submitted by Sheriff's Office with Recommendation for Approval as Follows:
Package Store for CROWN POINT COUNTRY MARKET, 31815 E Crown Point Highway, Troutdale; PLAINVIEW GROCERY, 11800 NW Cornelius Pass Road, Portland.
Restaurant for PIZZA BARON, 2604 SE 122nd, Portland.
Retail Malt Beverage for ROSE BOWL, 3800 SE 164th Avenue, Portland; SPRINGDALE TAVERN, 32302 East Crown Point Highway, Corbett.

NON-DEPARTMENTAL

C-2 *In the Matter of the Appointments of Wendy Bean and Eleanor Matthews to the*

MULTNOMAH COUNTY COMMUNITY HEALTH COUNCIL

- C-3 *Ratification of an Intergovernmental Agreement Between Multnomah County and the State of Oregon, Department of Justice to Allow the Department of Justice to Purchase Herman Miller Furnishings in Accordance with Multnomah County Contract Bid #B43-100-6044*
- C-4 *Ratification of an Intergovernmental Agreement Between Multnomah County and Washington County Consolidated Communications Agency to Allow Washington County Consolidated Communications Agency to Purchase Herman Miller Furnishings in Accordance with Multnomah County Contract Bid #B43-100-6044*

DEPARTMENT OF ENVIRONMENTAL SERVICES

- C-5 *Ratification of an Intergovernmental Agreement Between Multnomah County and the City of Gresham Providing for Implementation of Community Development Block Grant Activities to Complete the S.E. 7th Street Waterline/Hydrants Project*
- C-6 *Ratification of an Intergovernmental Agreement Between Multnomah County and the City of Gresham Providing for Implementation of Community Development Block Grant Activities to Complete the S.E. Vista Avenue Waterline/Hydrants Project*

REGULAR AGENDA

NON-DEPARTMENTAL

- R-1 *RESOLUTION in the Matter of Extending the County's Sincere Appreciation to Those Who Helped Fight the Two Columbia Gorge Fires*
- R-2 *RESOLUTION in the Matter of Extending the County's Sincere Appreciation to the Citizens of Multnomah County*

COMMISSIONER BAUMAN MOVED AND COMMISSIONER KELLEY SECONDED, APPROVAL OF R-1 AND R-2. PENNY MALMQUIST EXPLANATION AND RESPONSE TO BOARD QUESTIONS. RESOLUTIONS 91-167 AND 91-168 UNANIMOUSLY APPROVED.

JUSTICE SERVICES

SHERIFF'S OFFICE

- R-3 *Ratification of an Intergovernmental Auction Agreement Between Washington County and Multnomah County in Order to Reduce the Costs of Disposing of Vehicles and Other Surplus Property Acquired Through the Application of Civil Forfeiture Statutes, for the Period November 1, 1991 through October 31, 1994*

UPON MOTION OF COMMISSIONER HANSEN, SECONDED BY COMMISSIONER KELLEY, R-3 WAS UNANIMOUSLY APPROVED.

DEPARTMENT OF ENVIRONMENTAL SERVICES

- R-4 *ORDER in the Matter of the Conveyance of a Permanent Easement on County Land at the Gregory Heights Library Parcel, 7921 NE Sandy Boulevard, Portland, Oregon*

UPON MOTION OF COMMISSIONER KELLEY, SECONDED BY COMMISSIONER ANDERSON, ORDER 91-169 WAS UNANIMOUSLY APPROVED.

- R-5 *RESOLUTION Setting a Hearing Date in the Matter of Surrendering Jurisdiction to the City of Portland All County Roads Within the Areas Annexed to the City of Portland Effective June 30, 1991*

UPON MOTION OF COMMISSIONER HANSEN, SECONDED BY COMMISSIONER ANDERSON, RESOLUTION 91-170 SETTING A HEARING DATE FOR THURSDAY, DECEMBER 19, 1991 WAS UNANIMOUSLY APPROVED.

- R-6 *First Reading and Possible Adoption of an ORDINANCE Amending County Ordinance No. 672 to Provide for Application and Transfer Fees in Connection with Transfer of Tax Foreclosed Property; and Declaring an Emergency*

PROPOSED ORDINANCE READ BY TITLE ONLY. COPIES AVAILABLE. COMMISSIONER KELLEY MOVED AND COMMISSIONER HANSEN SECONDED, APPROVAL OF THE FIRST READING AND ADOPTION. NO ONE WISHED TO TESTIFY. LARRY KRESSEL PRESENTED A PROPOSED NONSUBSTANTIVE AMENDMENT CONCERNING BOARD'S RIGHT TO WAIVE TRANSFER FEES. COMMISSIONER HANSEN MOVED AND COMMISSIONER ANDERSON SECONDED, APPROVAL OF AN AMENDMENT ADDING "THE TRANSFER FEE MAY BE WAIVED OR REDUCED BY THE BOARD UPON A FINDING THAT A WAIVER OR REDUCTION IS NECESSARY TO RELIEVE THE APPLICANT FROM UNDUE HARDSHIP AND THAT THE LOSS OF THE FEE WILL NOT JEOPARDIZE EFFICIENT ADMINISTRATION OF THE PROGRAM." MR. KRESSEL RESPONSE TO BOARD QUESTIONS. AMENDMENT UNANIMOUSLY APPROVED. ORDINANCE 703 UNANIMOUSLY APPROVED AS AMENDED.

- R-7 *Ratification of an Intergovernmental Agreement Between Multnomah County and the City of Portland Providing Joint Application for a National Pollutant Discharge Elimination System Municipal Separate Storm Sewer Permit within the Portland Urban Services Boundary*

UPON MOTION OF COMMISSIONER KELLEY, SECONDED BY COMMISSIONER HANSEN, R-7 WAS UNANIMOUSLY APPROVED.

- R-8 *Budget Modification DES #14 Authorizing Changing the Road Fund Share of Animal Control Cost From a Cash Transfer to a Service Reimbursement*

UPON MOTION OF COMMISSIONER HANSEN, SECONDED BY COMMISSIONER KELLEY, R-8 WAS UNANIMOUSLY APPROVED.

DEPARTMENT OF HUMAN SERVICES

- R-9 *ORDER in the Matter of Authorizing Designees of the Mental Health Program Director to Direct a Peace Officer to Take an Allegedly Mentally Ill Person into Custody*

UPON MOTION OF COMMISSIONER KELLEY, SECONDED BY COMMISSIONER HANSEN, ORDER 91-171 WAS UNANIMOUSLY APPROVED.

- R-10 *In the Matter of a Request for Approval of a Notice of Intent to Apply for a 17 Month, \$229,999 Supplemental Security Income Intergenerational Outreach Project Grant from the Social Security Administration*

UPON MOTION OF COMMISSIONER ANDERSON, SECONDED BY COMMISSIONER KELLEY, R-10 WAS UNANIMOUSLY APPROVED.

- R-11 *Ratification of a Memorandum of Affiliation Between the University of Utah and Multnomah County, Providing First and Second Year University of Utah Physician Assistant Students with Educational Experience within Multnomah County Health Facilities, for the Period upon Execution through October 31, 1992*

UPON MOTION OF COMMISSIONER KELLEY, SECONDED BY COMMISSIONER HANSEN, R-11 WAS UNANIMOUSLY APPROVED.

- R-12 *Ratification of an Intergovernmental Agreement Between the State of Oregon, Senior and Disabled Services Division, and Multnomah County, Providing \$9,749,128 in Federal and State Funding for Aging Services Division Administration, Long Term Care and Contracted Community Services, for the Period July 1, 1991 through June 30, 1992*

- R-13 *Budget Modification DHS #36 Authorizing an Adjustment to the Aging Services Division Budget to Reflect Revised Federal and State Fund Allocations and Additional Miscellaneous Grant Revenue for a Net Increase of \$266,083*

UPON MOTION OF COMMISSIONER ANDERSON, SECONDED BY COMMISSIONER KELLEY, ITEMS R-12 AND R-13 WERE UNANIMOUSLY APPROVED.

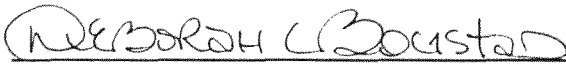
BOARD DISCUSSED LETTER TO TRANSPORTATION EMPLOYEES REGARDING NEED TO PROVIDE ACCURATE

AND TIMELY INFORMATION TO ALL EMPLOYEES ON A REGULAR BASIS.

BOARD DISCUSSED NEED TO IDENTIFY MAJORITY DECISIONS REACHED AT EACH JOINT GOVERNMENTS MEETING. CHAIR McCOY TO REQUEST THAT MEETING FACILITATOR OBTAIN AND CLEARLY STATE MAJORITY CONSENSUS. TERI DUFFY DIRECTED TO DEVELOP A JOINT JURISDICTIONAL UPDATE TO BE SENT TO ALL COUNTY EMPLOYEES FOLLOWING EACH JOINT MEETING.

There being no further business, the meeting was adjourned at 10:07 a.m.

OFFICE OF THE BOARD CLERK
for MULTNOMAH COUNTY, OREGON

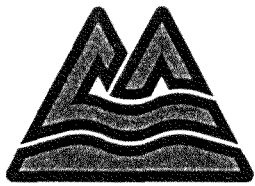

Deborah L. Bogstad

Thursday, November 7, 1991 - 1:30 - 5:00 PM
Multnomah County Justice Center
1120 S.W. 3rd, 14th Floor
Conference Room B

JOINT GOVERNMENTS MEETING

1. *Fourth in a Series of Joint Governments Meetings Between Fairview, Gresham, Multnomah County Portland, Troutdale and Wood Village to Discuss Government Services Such as Roads, Law Enforcement, Animal Control, Land Use Planning, Emergency Management and Others.*

PARTICIPANTS GRETCHEN KAFOURY, GLADYS McCOY, GUSSIE McROBERT, FRED CARLSON, BARBARA WIGGIN, RICK BAUMAN, DICK BOGLE, EARL BLUMENAUER, DONALD ROBERTSON, GARY HANSEN, BERNIE GUISTO, BARBARA CLARK, BUD CLARK, MIKE LINDBERG, SHARRON KELLEY, JO HAVERKAMP, PAUL THALHOFER, SAM COX, MARGE SCHMUNK, PAULINE ANDERSON, JOY AITKENHEAD, ARNOLD COGAN, FRED CHRIST, MIKE CASEY, DAVE ROUSE, FELICIA TRADER, PAUL YARBOROUGH, SCOTT PEMBLE, RAMSEY WEIT AND BOB STACEY. ROAD WORK GROUP DIRECTED TO PREPARE A FISCAL/OPERATIONAL ANALYSIS STUDY OF OPTIONS A AND B WITHIN THE NEXT SIX MONTHS AND TO FINALIZE WORKPLAN AND DISTRIBUTE TO ELECTED OFFICIALS FOR WRITTEN COMMENT. NEXT MEETING SCHEDULED FOR 1:30 PM ON THURSDAY, NOVEMBER 21, 1991, PORTLAND CITY HALL COUNCIL CHAMBERS.



MULTNOMAH COUNTY OREGON

BOARD OF COUNTY COMMISSIONERS
ROOM 606, COUNTY COURTHOUSE
1021 S.W. FOURTH AVENUE
PORTLAND, OREGON 97204

GLADYS McCOY • CHAIR • 248-3308
PAULINE ANDERSON • DISTRICT 1 • 248-5220
GARY HANSEN • DISTRICT 2 • 248-5219
RICK BAUMAN • DISTRICT 3 • 248-5217
SHARRON KELLEY • DISTRICT 4 • 248-5213
CLERK'S OFFICE • 248-3277

AGENDA

MEETINGS OF THE MULTNOMAH COUNTY BOARD OF COMMISSIONERS

FOR THE WEEK OF

NOVEMBER 4 - 8, 1991

Tuesday, November 5, 1991 - 10:00 AM - Joint Governments
Briefing. . . . Page 2

Tuesday, November 5, 1991 - 1:30 PM - Board Briefing . . . Page 2

Tuesday, November 5, 1991 - 2:30 PM - Agenda Review. . . . Page 2

Thursday, November 7, 1991 - 9:30 AM - Regular Meeting . . Page 2

Thursday, November 7, 1991 - 1:30 PM - Joint Governments
Meeting Page 5

PLEASE NOTE FUTURE SCHEDULE CHANGES:

Tuesday, November 12, 1991 - Meeting Cancelled

Thursday, November 14, 1991 - Meeting Cancelled

Thursday Meetings of the Multnomah County Board of Commissioners are recorded and can be seen at the following times:

Thursday, 10:00 PM, Channel 11 for East and West side subscribers
Friday, 6:00 PM, Channel 27 for Paragon Cable (Multnomah East) subscribers
Saturday 12:00 PM, Channel 21 for East Portland and East County subscribers

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Portland City Hall, Council Chambers
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DEPARTMENT OF ENVIRONMENTAL SERVICES - continued

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0105C/24-28/dr

Meeting Date NOV 05 1991

Agenda No. B-1

(Above space for Clerk's Office Use)

AGENDA PLACEMENT FORM
(For Non-Budgetary Items)

Briefing on the 1991 Multnomah County Comprehensive Housing
SUBJECT: Affordability Strategy

BCC INFORMAL 11/5/91 BCC FORMAL _____
(DATE) (DATE)

DEPARTMENT Environmental Services DIVISION Community Development

CONTACT Cecile Pitts TELEPHONE 5000

PERSON(S) MAKING PRESENTATION Cecile Pitts, Steve Rudman (Portland),
Brian Shetterly (Gresham)

ACTION REQUESTED

☒ INFORMATIONAL ONLY ☐ POLICY DIRECTION ☐ APPROVAL

ESTIMATED TIME NEEDED ON THE BOARD AGENDA _____

CHECK IF YOU REQUIRE OFFICIAL WRITTEN NOTICE OF ACTION TAKEN ☐

BRIEF SUMMARY (include statement of rationale for action requested, as well as personnel and fiscal/budgetary impacts, if applicable):
Joint Portland/Gresham/County briefing of the 1991 Multnomah County Comprehensive Housing Affordability Strategy (CHAS). The CHAS is a federally required planning document that addresses housing needs of lower income families and persons in Multnomah County. The three populations of particular focus are the homeless, low income persons, and persons with special needs. The briefing will review key elements of the County CHAS.

(If space is inadequate, please use other side)

SIGNATURES:

ELECTED OFFICIAL _____

OR

DEPARTMENT MANAGER  _____

(All accompanying documents must have required signatures)

BOARD OF
COUNTY COMMISSIONERS
1991 NOV - 1 PM 3:10
MULTNOMAH COUNTY
OREGON

Meeting Date NOV 0 5 1991Agenda No. B-1

(Above space for Clerk's Office Use)

AGENDA PLACEMENT FORM
(For Non-Budgetary Items)

Briefing on the 1991 Multnomah County Comprehensive Housing
SUBJECT: Affordability Strategy

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(DATE) (DATE)

DEPARTMENT Environmental Services DIVISION Community Development

CONTACT Cecile Pitts TELEPHONE 5000

PERSON(S) MAKING PRESENTATION Cecile Pitts, Steve Rudman (Portland),
Brian Shetterly (Gresham)

ACTION REQUESTED

/X/ INFORMATIONAL ONLY / / POLICY DIRECTION / / APPROVAL

ESTIMATED TIME NEEDED ON THE BOARD AGENDA _____

CHECK IF YOU REQUIRE OFFICIAL WRITTEN NOTICE OF ACTION TAKEN _____

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SIGNATURES:

ELECTED OFFICIAL _____

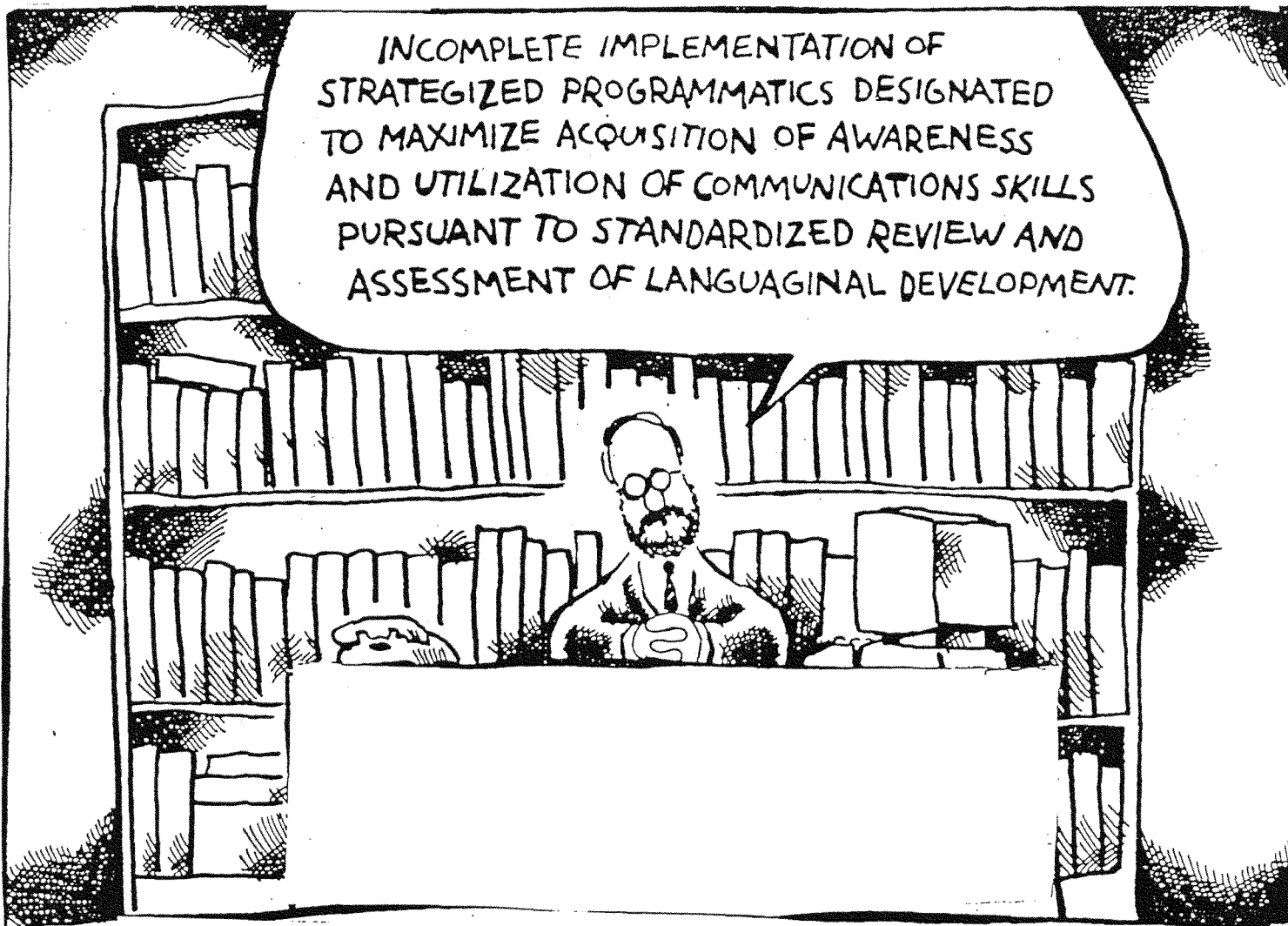
OR

DEPARTMENT MANAGER _____

(All accompanying documents must have required signatures)

BOARD OF
COUNTY COMMISSIONERS
1991 OCT 30 AM 10:47
MULTNOMAH COUNTY
OREGON

INCOMPLETE IMPLEMENTATION OF
STRATEGIZED PROGRAMMATICS DESIGNATED
TO MAXIMIZE ACQUISITION OF AWARENESS
AND UTILIZATION OF COMMUNICATIONS SKILLS
PURSUANT TO STANDARDIZED REVIEW AND
ASSESSMENT OF LANGUAGINAL DEVELOPMENT.



An executive summary of the CHAS.

TOLES

UNIVERSAL PRESS SYND.
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ANY INTERROGATORY
VERBALIZATIONS? —

CBS



CHAS. NEWS

INSIDE:

- Key Findings from the CHAS draft plan
- Public Hearings Schedule

*The Comprehensive Housing Affordability Strategy
City of Portland • Multnomah County • City of Gresham*

*September 1991
Number 3*

DRAFT CHAS AVAILABLE FOR PUBLIC REVIEW

The Comprehensive Housing Affordability Strategy (CHAS) is a federally-required document that identifies issues and suggests strategies that will help provide our citizens with decent and safe housing. The Multnomah County CHAS reflects the work of citizens from throughout the community and will guide affordable housing development and services in the county for the next five years.

Since April, 1991, over 80 citizens have been working to develop this document. The City of Portland, Multnomah County and the City of Gresham appointed citizens to the Multnomah County Housing Advisory Committee to oversee the planning process. They, in turn, asked citizens from different disciplines and interests to serve on subcommittees focusing on Homelessness, Public and Assisted Housing, Rental Housing, and Homeownership.

Steering committee and subcommittee members met bi-weekly, and sometimes weekly, to develop the draft CHAS. Each subcommittee developed a vision of the ideal future for housing in the community, a list of problems or obstacles that prevent us from achieving that vision, supporting or clarifying information, and, if available, market and inventory conditions. From this needs assessment, goals, strategies and a one-year action plan were developed to help solve the problems that were identified. The steering committee synthesized the strategies and priorities which are presented in the draft CHAS plan.

This newsletter summarizes some of the key findings. Nearly 100 strategies to meet these goals are outlined in the draft CHAS plan. The draft CHAS will be available for public review and comment for sixty days beginning on September 30. Public hearings will be held in October by the Steering Committee and in November by the participating jurisdictions. (See page 4.) Please get involved in developing the Multnomah County CHAS by reviewing the plan.

CHAS Statement of Purpose

*The purpose of the
Multnomah County
CHAS is to adopt and
implement an
innovative plan for
housing opportunities
and support services
emphasizing
affordable housing for
no-, low-, and
moderate income
people through
maximizing resources
and coordination
among all levels of
government and the
private sector.*




Policy Directions


This is a partial list of the policies adopted by the CHAS Steering Committee to give direction to the subcommittees as they developed strategies.


- Stable sources of funding must be developed for low income people not adequately served by the private market.
- Strategies must stress producing new housing as well as retaining and preserving existing low cost housing.
- Multi-cultural sensitivity, fair housing, the integration of different income groups and equitable treatment for renters and home owners are common community goals.
- Provide education and access to information on housing assistance to individuals.
- The capacity of Community-Based and Non-Profit Housing Development Corporations must be expanded.
- Support services are essential to assure the housing success of individuals and families who have been homeless or who have special needs.
- Housing production responsive to the demand of all income groups cannot occur without improvements in public safety and growth in the regional economy.
- Underutilized private and public property must be put to productive use.
- Increased housing densities must be encouraged to promote affordable choices for a growing population.
- The lessons learned and the expertise gained through successful downtown development generated by public investments in housing and infrastructure should be maintained and expanded to the outlying neighborhoods.
- Building and Housing Codes must be equitably enforced for all income levels. Regulations which are not crucial to health and safety, such as certain Zoning regulations, should be repealed or modified if their impact has an unjustifiable and inflationary effect on housing prices.
- Fee and tax waivers should be encouraged for lower income housing, but with an accounting of the public costs involved.
- Providing housing and services for the most needy is a metropolitan problem. The solution transcends the boundaries of individual jurisdictions.
- Barriers exist which prevent special populations from accessing long term housing resources. Barriers include higher costs, higher risks, greater complexity and the need to link with social service providers.


Principles and Priorities


These principles guided the development of the housing priorities identified by the Steering Committee in order to allocate limited public resources effectively:

 **Priorities should focus on those with the greatest need.**

 **Both public and private resources are required to meet community needs and should be concentrated to respond to the areas of greatest need.**

 **There should be a direct relationship between the amount of public subsidy and the length of time that a housing resource remains affordable.**

 **Five-Year Strategy: Over five years, funding patterns will shift to bring expenditure of public and private funds fully in line with the priorities established in the CHAS.**

 ***These are the priorities that have been identified for allocating resources:***

1. Very Low Income: Programs for the homeless, poor households paying more than 50% of their income for housing and special needs populations, including those that provide affordable rental housing assistance and assistance for homeowners, facilities and services that promote self-sufficiency, and programs to increase the supply of rental units for large families and migrant farmworker housing.

2. Low Income: Programs that provide rental rehabilitation, new construction, homeowners' assistance and support facilities and services for low-income households.

3. First-time Homebuyers: Programs to assist first-time homebuyers, especially minorities and other people who have traditionally not been able to buy homes.



Goals

• COORDINATION/LEADERSHIP

- GOAL: PROVIDE COUNTYWIDE POLICY AND RESOURCE COORDINATION AND LEADERSHIP to address the community's affordable housing problems.

• STABLE FUNDING

- GOAL: DEVELOP STABLE SOURCES OF FUNDING for low-income housing and support services.

•EQUAL OPPORTUNITY

- GOAL: ENSURE EQUAL ACCESS TO SERVICES FOR ALL INCOME GROUPS, people within protected classes (race, color, national origin, religion, sex, family status, disability), people with special needs.

•INFORMATION/EDUCATION

- GOAL: PROVIDE COMPREHENSIVE, COORDINATED, AND CONSISTENT INFORMATION about housing programs targeted to different populations.

• RENTAL PRODUCTION

- GOAL: INCREASE THE SUPPLY of affordable rental housing throughout the County.

• RENTAL PRESERVATION

- GOAL: MAINTAIN AND PRESERVE EXISTING STOCK of safe and sound affordable rental housing.

• HOME OWNERSHIP

- GOAL: PROMOTE AND PRESERVE HOMEOWNERSHIP OPPORTUNITIES for low and moderate income households.

• NEIGHBORHOOD LIVABILITY

- GOAL: PRESERVE THE LIVABILITY OF NEIGHBORHOODS and improve the quality of life of renters and homeowners of all income levels.

•HOMELESS PREVENTION

- GOAL: PREVENT HOMELESSNESS BY INCREASING THE AVAILABILITY OF RENTAL ASSISTANCE and by developing homeless intervention programs.

• HOMELESS SERVICES

- GOAL: DEVELOP A COORDINATED SYSTEM which provides a range of housing types and continuity in services for families and individuals who are homeless, formerly homeless, residents of public/assisted housing, and others whose needs are likely to change over time.

•SPECIAL NEEDS

- GOAL: DEVELOP HOUSING LINKED TO SUPPORTIVE SERVICES for populations with special needs.

Task Force Recommendations

Two Steering Committee Task Forces have made recommendations on issues which will impact the way the CHAS is implemented. These are summaries of their recommendations:

Structure

The Task Force on Structure has two recommendations for improving the delivery of public sector housing to citizens throughout Multnomah County. The first is to establish a countywide Housing and Community Development Commission to provide policy and resource coordination and the leadership necessary to resolve our community's affordable housing problems. The second recommendation is the expansion of the Housing Authority of Portland to countywide.

Finance and Leverage

This Task Force recommends four techniques to increase the supply of affordable housing. They are:

- 1) Lower the cost of new housing;
- 2) Lower the cost of funds borrowed to finance new housing;
- 3) Raise the amount of non-borrowed, non-market funds invested in housing; and,
- 4) Subsidize the continuing cost of housing occupancy.

The Multnomah County Housing Advisory Committee is sponsoring public hearings on the draft CHAS plan. The public is invited to review the plan and make comments at these hearings:

WEDNESDAY, October 23, 1991
Portland Building, 2nd Floor
1120 SW Fifth, 7:00 p.m.

THURSDAY, October 24, 1991
Gresham City Hall, Council Chambers
1333 NW Eastman Parkway, 7:00 p.m.

Public Hearings on the CHAS will also be held in November by participating jurisdictions. Written comments may be submitted until November 28 to the Portland Planning Bureau.

Copies of the draft CHAS plan are available at the offices below. Review copies can be found at Portland's District Coalition Neighborhood Offices and at the Portland Central Library and the Gresham Public Library.

Portland:

Mike Saba, Cathey Briggs
Bureau of Planning
1120 SW 5th, Rm. 1002
796-7700



Gresham:

Brian Shetterly
Building, Planning and Engineering
1333 NW Eastman Parkway
669-2549

Multnomah County:

Cecile Pitts
Community Development
2115 SE Morrison
248-5000



City of Portland
Bureau of Community Development
808 SW Third, #600
Portland, Oregon 97204

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CHAS

Comprehensive Housing Affordability Strategy

Multnomah County Housing Advisory Committee

c/o Portland Bureau of Planning 1120 SW Fifth Ave, Room 1002 Portland OR 97204 796-7700
November 4, 1991

MEMO:

TO: Elected Officials of Portland, Gresham, and Multnomah County

FROM: CHAS Staff

SUBJECT: CHAS Adoption and Implementation

Background

Six months ago the Cities of Portland and Gresham, and Multnomah County appointed close to 100 citizens to spend an average of two hours per week for 5 to 6 months to develop a Comprehensive Housing Affordability Strategy (CHAS). The citizens were charged with the development of a countywide housing strategy that would achieve two objectives: 1) meet the federal requirements of the National Affordable Housing Act of 1990 (NAHA); and 2) provide the blueprint for local housing planning and production.

On September 30 after five months of work, literally hundreds of hours of public meetings, two public hearings and a community workshop, the CHAS Steering Committee released a draft Multnomah County CHAS for a 60 day public review period. The CHAS includes a number of elements mandated by HUD, the most significant of which are the Five Year Strategy and the One Year Action Plan.

The Multnomah County Five Year Strategy is organized around the following goals:

- A. Provide countywide policy and resource coordination and leadership to address the community's affordable housing problems.
- B. Develop stable sources of funding for low-income housing and supportive services.
- C. Ensure equal access to services for all income groups, to people within the federally-recognized protected classes (race, color, national origin, religion, sex, family status, disability), and people with special needs.
- D. Provide comprehensive, coordinated, and consistent information about housing programs targeted to different populations.



- E. Increase the supply of affordable rental housing throughout the county.
- F. Maintain and preserve existing stock of affordable rental housing in a safe and sound condition.
- G. Promote and preserve homeownership opportunities for low and moderate income households.
- H. Preserve the livability of neighborhoods and improve the quality of life of renters and homeowners of all income levels.
- I. Prevent homelessness by increasing the availability of rental assistance and by developing homeless intervention programs.
- J. Develop a coordinated system which provides a range of housing types and continuity in services for families and individuals who are: homeless, formerly homeless, residents of public/assisted housing, and others whose needs are likely to change over time.
- K. Develop housing and establish links to supportive services for people with special needs.

Principles and priorities for assistance are included in the CHAS to guide funding decisions by the jurisdictions among different income groups and populations. Citizen subcommittees on Homelessness, Public & Assisted Housing, Rental Housing, and Homeownership developed numerous five-year strategies to support each goal. These strategies identify suggested lead agency, resources, five year results, target population, documented need and in many cases a first year implementation plan.

The first year implementation plans are generally acknowledged as ambitious given current resources and staff capacity, but they reflect the needs identified in the citizen-driven process. The focus of first year activities will be on those strategies that do the following:

- Improve the existing housing delivery system ;
- Provide countywide housing policy and resource coordination;
- Stabilize funding for existing programs for homeless and supportive services;
- Increase housing production and preservation goals for low-income and special needs groups

Annual housing assistance goals for next year are included in the CHAS. Staff from housing agencies (HAP, PDC, CDBG agencies) projected housing assistance to 15,000 low-income renters and 1,400 homeowners countywide. Jurisdictions will be asked to report annually on progress toward achieving goals.

The CHAS Steering Committee held public hearings on the draft CHAS on October 23 and 24. The following week the Steering Committee considered public testimony

received to date, voted on suggested revisions, and passed on a recommended CHAS for adoption by the three participating jurisdictions.

Adoption

Within the next two weeks jurisdictions will be asked to adopt the Draft Multnomah County CHAS with an appended document that summarizes the revisions recommended by the Steering Committee based upon public comments. Once adopted the CHAS will be submitted to HUD for its review and approval. Funds from a number of federal programs, e.g. Community Development Block Grants (CDBG), McKinney Homeless grants, and HOME (a new housing block grant), cannot be disbursed to the jurisdictions until the CHAS is approved by HUD.

By adopting the CHAS, jurisdictions are not automatically committing to increased budgets or staff to achieve all the strategies and plans included in the CHAS. The CHAS does not replace existing budgetary mechanisms or authority. What it does is direct agencies to take into account the priorities, goals and strategies of the CHAS as they develop future budgets.

Implementation

The CHAS is a product of the community. Citizens and staff recognize the benefits and limitations of such a product. One of the benefits is a constituency that is better educated about housing needs and resources in the community. One of the limitations is that the first year implementation plans do not fully take into account the constraints of budget and staff limitations.

In order to make the CHAS the meaningful countywide housing strategy envisioned by the citizens who created it, more work must be done. The first goal of the CHAS is to *"provide countywide policy and resource coordination and leadership to address the community's affordable housing problems.."* Key strategies to support that goal include:

- Establish a countywide Housing and Community Development Commission ;
- Over five years, shift funding patterns to bring expenditure of public funds and leveraged private housing funds fully in line with priorities established in the CHAS;
- Expand the Housing Authority of Portland countywide.

In order to implement the CHAS staff recommends that the following actions be taken by the jurisdictions upon adoption of the CHAS:

Jurisdictions appoint elected officials (one from each jurisdiction) to oversee the work of an interjurisdictional transition team of assigned staff charged with the following responsibilities:

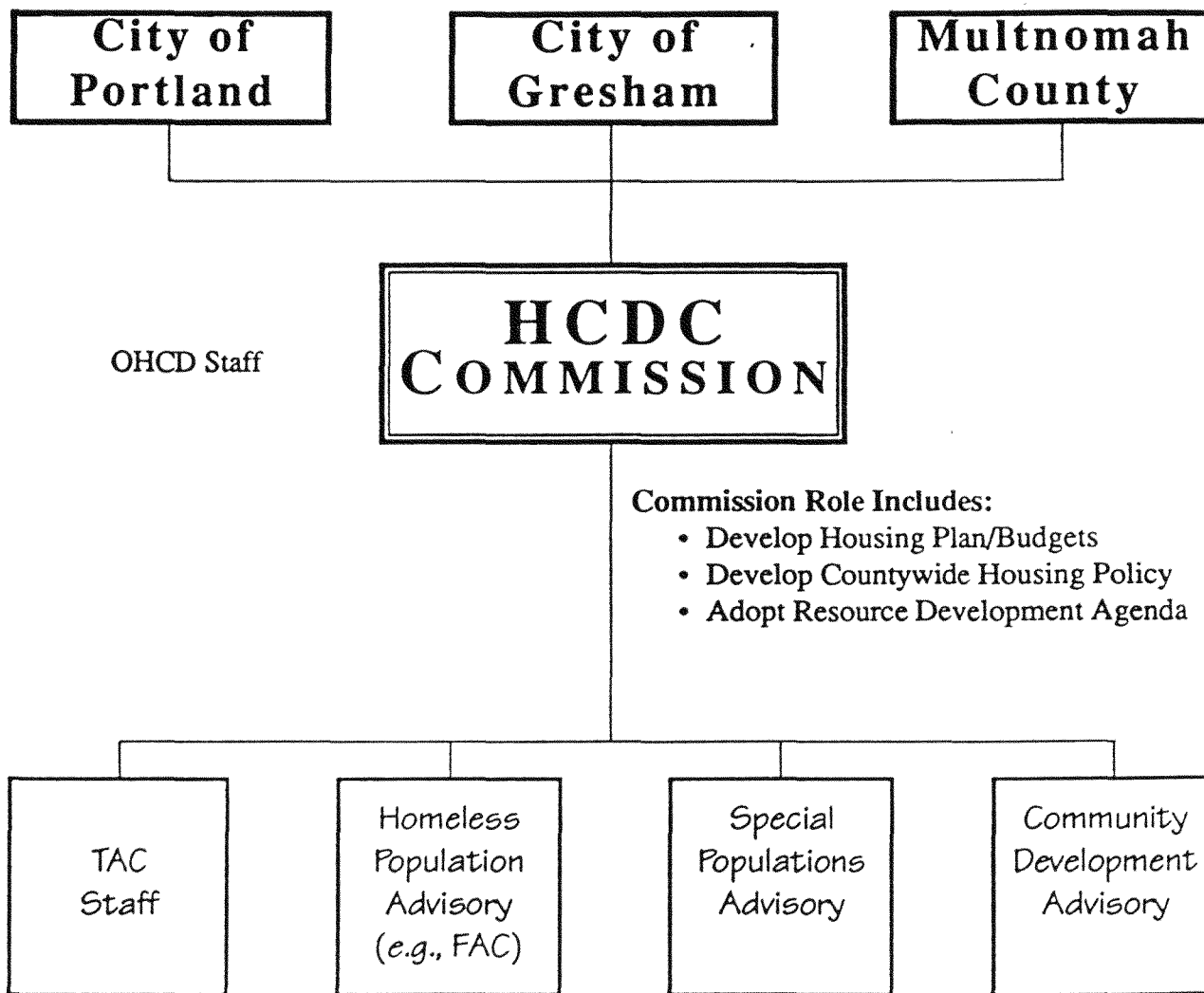
1. *Develop an implementation plan for establishment of the Housing and Community Development Commission, including mission, bylaws, and proposed staffing. Clarify functions of Commission and lines of authority/accountability. Develop recruitment plan. Solicit nominations for Commission and advisory groups. (See attached organization chart.)*
2. *Refine First Year Implementation Plan and priorities.*
3. *Provide technical assistance to Bureaus as they prepare FY 92-93 budgets in line with CHAS recommendations;*
4. *Develop interjurisdictional procedures for administering new HOME block grant.*

The transition team should be charged with reporting periodically to appointing bodies until March 1, 1991, at which time transition planning and implementation should be complete.

STRUCTURE FOR COUNTYWIDE HOUSING & COMMUNITY DEVELOPMENT COMMISSION (HCDC) PLANNING POLICY FUNCTIONS

Jurisdiction Role Includes:

- Authorize & Appoint Commission Representatives
- Adopt CHAS and Local Community Development Block Grant Plans
- Adopt Annual Budget and Work Plan



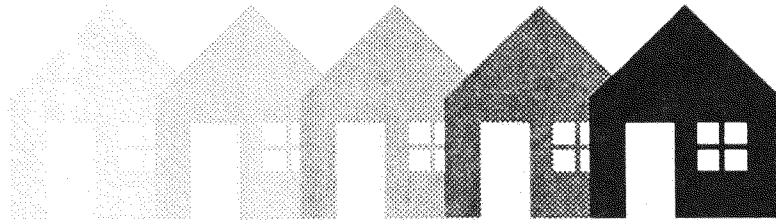
Advisory Board Role Includes:

- Advising Commission regarding housing issues/priorities within identifies target area.
- Assessing performance and advising Commission within identified area.
- Accounting to Commission for resource development within identified target areas.

DRAFT

CHAS

A County-Wide Housing
Affordability Strategy



Prepared by
The City of Portland
The City of Gresham
Multnomah County
September 30, 1991

Comments regarding this Draft may be directed to
CHAS, c/o the Bureau of Planning
1120 SW 5th Avenue, Room 1002
Portland, Oregon 97204
by November 28, 1991



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The Multnomah County Board of Commissioners

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CHAS

A County-Wide Housing Affordability Strategy

**Prepared by
The City of Portland
The City of Gresham
Multnomah County**

**For Submission to the US Dept of Housing and Urban Development
in Compliance with the National Affordable Housing Act of 1990**

Acknowledgements

The preparation of the CHAS relies for the most part on the following sources: recent local research conducted by agencies or firms involved in some area of housing and on the knowledge of a broad range of individuals who participated directly in the creation of the Multnomah County CHAS. The names of these citizen participants are listed in this document and their contributions are gratefully acknowledged. Many more people participated by attending subcommittee meetings, and by testifying at public hearings. In addition, data from the approved Portland and Multnomah County Housing Assistance Plans based on 1980 Census data and available data from the 1990 Census were used for the completion of the required tables. Staff responsible for the CHAS also acknowledge the excellent work done by local and state agencies and businesses, particularly the work of the Metropolitan Service District, 1000 Friends of Oregon, the Housing Authority of Portland, and the staffs from various Multnomah County departments and agencies for their knowledge of special needs populations.

Multnomah County Housing Advisory Committee (CHAS Steering Committee)

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TABLE OF CONTENTS

SECTION I

EXECUTIVE SUMMARY

Why A CHAS? National Affordable Housing Act of 1990	Page 3
CHAS Statement of Purpose	Page 3
Housing Needs for Multnomah County	Page 3
Principles and Priorities	Page 7
CHAS Goals	Page 9

SECTION II

INTRODUCTION

Housing - A National Perspective	Page 13
Housing - A Local Perspective	Page 14
The CHAS Citizen Participation Process	Page 15
Methodology	Page 16

SECTION III

THE COMMUNITY PROFILE:

NEEDS ASSESSMENT AND MARKET AND INVENTORY CONDITIONS

Overall Growth Assumptions	Page 19
A Brief Summary of Housing Issues in Participating Jurisdictions	Page 20
Measures of Cost Burdens	Page 22
Extent of Overcrowding	Page 24
Substandard Housing	Page 25
Special Needs of the Elderly	Page 28
The Physically Disabled (Without Supportive Service Needs)	Page 29
The Hispanic Population	Page 31
Large Families	Page 31
Migrant Farmworkers	Page 32
Eligibility for Rental Assistance	Page 32
Special Issues for Public and Assisted Housing Residents	Page 34
Estimates and Characteristics of the Homeless Population	Page 37
System-Wide Needs of the Homeless	Page 41
Facility and Service Needs of the Homeless	Page 42
The Population At Risk of Homelessness	Page 46
Supportive Housing Needs	Page 48
Overview of the Local Housing Market	Page 52
Population Trends	Page 53
The Rental Market	Page 54
The Home Buyers' Market	Page 60

TABLE OF CONTENTS

(Continued)

Public and Assisted Housing	Page 67
Concentration of Ethnic/Racial Minorities and Low Income Households	Page 68
Implications of Market Conditions for Housing Programs and Strategies	Page 72

SECTION IV THE FIVE YEAR STRATEGY

Priorities for Allocation of Resources	Page 78
The Five Year Strategy	Page 81
The Regulatory Framework	Page 147
The Institutional Structure	Page 150

SECTION V THE ONE YEAR ACTION PLAN

Resources	Page 155
Implementation	Page 157
Chas Monitoring Plan	Page 161
CHAS Glossary	Page 162
Relevant Local Housing Reports	Page 165

APPENDIX

- A. Report from the Steering Committee Work Group on Structure
- B. Report from the Steering Committee Work Group on Finance and Leverage
- Strategies Reports from the following Subcommittees:
- C. Homelessness
- D. Public and Assisted Housing
- E. Rental Housing
- F. Home Ownership
- The following are not attached but are available for review:
- G. Draft Needs Assessment for Multnomah County for 1991
- H. A Compendium of Housing Resources
- I. CHAS Subcommittee Member Orientation Manual
- J. CHAS General Background Document

LIST OF TABLES

Table 1: Rate of Population Growth for Three Metro Counties	Page 19
Table 2: Very Low Income Households Paying More Than 30 Percent	Page 23
Table 3: Extent of Overcrowding Within the CMSA	Page 24
Table 4: Extent of Overcrowding in Portland , Gresham, and Multnomah County	Page 24
Table 5: Very Low Income Renter Households	Page 33
Table 6: Households Presumed Eligible for Federal Rental Assistance	Page 34
Table 7: Very Low Income Renter Households Not Receiving Housing Assistance	Page 34
Table 8: Inventory of Existing Housing Units by Jurisdiction	Page 52
Table 9: Rate of Population Growth for Three Metro Counties	Page 53
Table 10: Job-Housing Ratio	Page 53
Table 11: Average Rent: Two Bedroom, Two Bathroom Apartment	Page 56
Table 12: Apartment Vacancy Rates	Page 58
Table 13: Location and Quality of Existing Mobile Home Parks	Page 59
Table 14: Housing Affordability Index for Metropolitan Areas	Page 61
Table 15: Average and Median Home Prices Versus Average Incomes	Page 62
Table 16: <i>Family</i> Home Ownership Affordability Ratio for Metro Region	Page 63
Table 17: <i>Household</i> Home Ownership Affordability Ratio for Metro Region	Page 64
Table 18: Average House Price by Area	Page 65
Table 19: Household Median Income, Selling Price, and Housing Supply Trends	Page 66
Table 20: Comparison of Median Household Income, Selling Price, Inventory, and Inflation Rates	Page 66
Table 21: Ethnic Breakdown by Jurisdiction	Page 69
Table 22: Ethnic Minority Population for Portland As a Percentage of City Population	Page 69
Table 23: Multi-Family/ Single Family Mix of New Construction in Multnomah County (1985-1989)	Page 149

LIST OF HUD-REQUIRED TABLES

CHAS Table 1A	Section III
CHAS Tables 1B and 1C	Section III
CHAS Table 2A	Section III
CHAS Table 2B	Section III
CHAS Table 2C	Section III
CHAS Table 3	Section IV
CHAS Table 4/5A	Section V
CHAS Table 5B	Section V

REPORT FORMAT

This report contains five main sections:

Section I is a summary of the CHAS recommendations including a summary of needs as developed by the CHAS subcommittees on Homelessness, Public and Assisted Housing, Rental Housing, and Home Ownership; a Statement of Purpose and the Goals developed by the Steering Committee; and a summary of the priorities recommended by the CHAS Steering Committee for the next five years.

Section II provides background on the issues, process, and methodology used in developing the CHAS.

Section III contains the Community Profile in a format suggested by HUD. Appended to Section III are the required CHAS Tables 1A, 2B, and 2C.

Section IV contains the recommended list of Five Year Strategies and First Year Implementation Plan. Included in this Section is the required CHAS Table 3.

Section V contains the One Year Action Plan. Included in this Section are the required Tables 4/5A and 5B.

This document also includes a Glossary of CHAS terms and abbreviations. A Bibliography of local reports published during the last five years follows the Glossary. Several of these reports were used in the preparation of this document and are cited throughout the text.

The attached Appendices include the reports of the Steering Committee Work Groups on Organizational Structure and Finance and Leverage. The recommendations of each have been integrated in the Section IV list of Five Year Strategies. Finally, the original recommendations for strategies as submitted by the subcommittees on Homelessness, Public and Assisted Housing, Home Ownership, and Rental Housing are attached as an Appendix to this document.

Not attached, but central to the preparation of this draft, are Technical Appendices including: the Draft Needs Assessment for Multnomah County as submitted by the four CHAS subcommittees, the Compendium of Housing Resources, and the Subcommittee Member Orientation Manual and General Background.



PUBLIC DISCUSSION DRAFT

SECTION I EXECUTIVE SUMMARY



PUBLIC DISCUSSION DRAFT

EXECUTIVE SUMMARY

WHY A CHAS? NATIONAL AFFORDABLE HOUSING ACT OF 1990

Congress passed the Cranston-Gonzalez National Affordable Housing Act (NAHA) in the fall of 1990. One of the more significant pieces of federal housing legislation of the last 15 years, NAHA has several elements. One is that jurisdictions must prepare a CHAS in order to receive federal Housing and Community Development Block Grant funds. The CHAS will replace other plans now required by the U.S. Department of Housing and Urban Development (HUD).

The completed CHAS is required have 15 elements. HUD recognizes that jurisdictions have a short timeline to develop this First Year document and that much of the 1990 Census Data needed for analysis are not yet available. Staff and citizens from the participating jurisdictions have used the best data available to assess local housing needs. The Needs Assessment reports and this Community Profile emphasize broad, inclusive statements of needs accompanied by the best available documentation. It is anticipated that the second and third round of the CHAS update will enable the community to document more conclusively the needs which form the basis of the yearly implementation plans.

CHAS STATEMENT OF PURPOSE

The CHAS Steering Committee adopted the following statement that encapsulates the purpose of the Multnomah County CHAS.

The purpose of the Multnomah County CHAS is to adopt and implement an innovative plan for housing opportunities and support services emphasizing affordable housing for no-, low-, and moderate income people through maximizing resources and coordination among all levels of government and the private sector.

HOUSING NEEDS FOR MULTNOMAH COUNTY

The following summarizes the needs identified by the CHAS Subcommittees in the *Draft Needs Assessment for Multnomah County, June 1991*:

Subcommittee on Homelessness

Housing: The subcommittee identified the need for three basic types of housing: emergency shelter, transitional housing with case management and



PUBLIC DISCUSSION DRAFT

permanent housing. Recommendation for the type and amount of needed housing varied by population categories.

Support Services. The need for appropriate support services is nearly as important as the population's housing needs. New housing programs should only be developed if additional resources are available to provide services for program participants. Services needed include mental health and medical care, employment training, education programs, case management, and child care.

Support for Existing Programs. Funding support for existing programs and services must be stabilized. Uncertain funding undermines the effectiveness of these programs and services. The subcommittee's report describes some of the current funding sources that will be lost in the next few years.

Access to Services. Homeless people need better access to the programs and services that will help them pursue housing self-sufficiency. Most importantly, services must be provided in a culturally sensitive manner that responds to the needs of ethnic and racial minorities.

Empowerment. Homeless persons must be empowered, treated with respect and dignity and encouraged to seek housing self-sufficiency. Many homeless persons lack the encouragement and support that most people receive from families and friends.

Subcommittee on Public and Assisted Housing

An Inadequate Supply of Assisted Housing. The supply of federally assisted housing is inadequate to serve the needs of very low income individuals (those earning 50% or less of area median income). This current condition may worsen as private owners of existing assisted housing withdraw their units from the supply. It is estimated that only 30% of families eligible to receive federal rental assistance are actually receiving it.

Access to Information and Assistance. Low-income individuals do not have easy access to information on housing programs and assistance because 1) there is no coordinated central referral source among housing and service providers; and 2) language and cultural barriers as well as mental and physical limitations of some low-income individuals make access through existing channels difficult.

Resident Selection Policies. Federal policies for selecting tenants for assisted housing are not necessarily compatible with local needs and desires.



PUBLIC DISCUSSION DRAFT

Resident Issues. Residents of public and assisted housing have few options available to them. They often experience little control over their lives, their housing, or their neighborhood environment.

Need for Social Services. Many persons need support services to maintain housing or to improve the quality of their lives. Among needed services are: mental health services, congregate meals, money management, case management, day care, and job training.

Neighborhood/Siting. Public and other assisted housing often encounters neighborhood resistance. Many neighborhoods contain a disproportionate amount of assisted rental housing.

HUD Policies. HUD regulations, procedures and delays are time-consuming and add unnecessary expense to the development, operation, and maintenance of assisted housing projects.

Subcommittee on Rental Housing

An Inadequate Supply of Low Cost Housing. Area rental rates have increased in the last five years faster than incomes. Increased demand, gentrification and limited new construction have decreased the overall stock of affordable rental housing.

Construction Costs. The current housing economy makes construction of new low cost rental housing difficult for unsubsidized private developers.

Zoning and Land Use Regulation. Local zoning codes can provide incentives for affordable housing but the success rate is limited. Zoning regulations and delays by the land use decision-making process can increase the costs of development.

Affordable Housing Near Work and Transportation. Affordable and higher density housing nears centers of employment and transportation has not yet been fully realized.

Funding. A variety of housing funding programs exist but they are complex and difficult to administer. Several sources of financing are often required to make a low-income housing project feasible.

Substandard Housing. Even though minimum maintenance standards, much rental housing is still substandard. Aging housing stock, lack of enforcement staff and a lack of information for tenants, landlords, and neighbors about their rights and responsibilities contribute to the problem.



PUBLIC DISCUSSION DRAFT

Vacant Housing. Some progress has been made in returning abandoned buildings to use. However, vacant houses are still a neighborhood problem..

Scarcity of Large Units. There is a lack of larger units (three or more bedrooms) for larger families and little new construction to meet this need..

Lack of Community Development Corporations. Community-based nonprofit development corporations help meet the need of low and moderate income households. There is a need for capacity building of CDCs and nonprofits countywide.

Housing Discrimination. Despite the adoption of civil rights legislation, discrimination continues to play a factor in limiting housing choices for people with disabilities, families with children, and ethnic minorities.

Special Populations. Strategies are needed to assist people with special housing needs including persons with mental, physical or developmental disabilities, alcohol and drug abuse problems, AIDS, refugees, seasonal farmworkers and the elderly.

Subcommittee on Home Ownership

Education. Potential homeowners may not be adequately educated about the risks and responsibilities of homeownership or about the programs and opportunities that exist. First time homebuyers need counseling on the process of purchasing a home and on home repairs and maintenance.

Financing. Financial barriers to homeownership include private and public financing decisions based on location, development costs, ongoing maintenance and other factors that discourage ownership as a viable housing opportunity.

Comprehensive Public Policy. The development of programs and services, neighborhood improvement strategies, public facilities planning and economic development programs could be improved with greater cooperative public policy.

Incentives and Opportunities. Incentives and opportunities for developing and rehabilitating lower cost housing for owner-occupancy has not been fully investigated or used in this community.

Regulatory Reform. Regulations are intended to assure safety, sanitation, and community appearance. Many low-income homeowner's are financially unable to comply with these regulations without assistance. Regulations may also impede or increase the cost of development or rehabilitation.



PUBLIC DISCUSSION DRAFT

Attention to Special Needs. Home ownership and home retention are difficult for people who have special needs because of disabilities, bias and discrimination, language and cultural barriers, or advanced age.

PRINCIPLES AND PRIORITIES

The CHAS Steering Committee adopted the following principles and priorities to guide the prioritization of strategies and the allocation of public funds:

- Principle I** **Priorities should focus on providing housing for those with the greatest needs.** Those persons with greatest need are defined as people who are without basic shelter, living in dangerous environments, in substandard housing that violates fire and life safety codes, and those who are at risk of homelessness. Particularly vulnerable persons within this category are those who have historically had limited access to power to act on their own behalf such as very low-income single parents, youth, frail elderly, people with mental illness or developmental disabilities, refugees and other cultural/ethnic minorities. Housing for these populations should be linked to supportive services designed to promote economic independence and self-sufficiency.
- Principle II** **Both public and private funds are required to meet community needs.** Public resources should be targeted to meet the priorities of those with the greatest need. Programs for the lowest income will be funded primarily with public and philanthropic dollars. Private resources should be the primary source of finance to meet other low and moderate income housing needs. Public monies should be used to stimulate private investment and bridge affordability gaps.
- Principle III** **There should be a direct relationship between the amount of public subsidy and the length of time that a housing resource remains affordable.** To make effective use of public resources, the deepest subsidies should produce housing which is permanently affordable. The incentive or subsidy should be balanced with affordability requirements so that programs are marketable. Preference should go to programs that reduce the initial capital cost of a housing asset rather than programs that subsidize



PUBLIC DISCUSSION DRAFT

ongoing costs which do not result in an increase to the affordable housing portfolio.

- Priority One: Programs to provide affordable rental housing for homeless individuals or families, and very low-income households (earning less than 50% of area median income) who pay more than 50% of their income for housing. *This includes persons with special needs, physical disabilities, HIV, and elderly.*
- Priority Two: Programs to assist low-income (earning 50-80% of area median income) households, renters and existing homeowners. Programs should help to maintain and preserve housing stock, and stabilize neighborhoods, and provide support services such as case management, job training, child care, etc..
- Priority Three: Programs to assist low-income first-time homebuyers. These programs should be focused on those populations that have traditionally not been able to access the private market, including minorities. Homebuyer programs should also be targeted as an important community development tool to bring reinvestment back into deteriorating neighborhoods. Public funding of these programs should leverage private funds or be directed to relatively low-cost programs such as education.

The CHAS Steering Committee appointed two Work Groups to focus on issues of (1) organizational structure of the public sector housing delivery system in the County and (2) finance and leverage options to increase local funding for housing. Their recommendations have been incorporated into the Five Year Strategies.

The Work Group on Structure recommended 1) the establishment of a countywide Housing and Community Development Commission to provide policy and resource coordination; and 2) the creation of a countywide Housing Authority.

The Work Group on Finance and Leverage recommended a number of strategies within four categories of techniques to increase the supply of affordable housing: 1) Lower the cost of new housing; 2) Lower the cost of funds borrowed to finance housing; 3) Raise the quantity of non borrowed, non market funds invested in housing assets, and 4) Subsidize the continuing cost of occupancy of housing assets. (Reports are reprinted in the Appendix).



PUBLIC DISCUSSION DRAFT

In addition to the Five Year Strategies (Section IV), a one year action plan has been recommended that consists of two parts: 1) Implementation of citizen-initiated First Year Plans included in the Five Year Strategies; and 2) Continue and Evaluate existing housing Programs. The CHAS Steering Committee adopted a first year implementation plan as part of a 5-year strategy to shift funding patterns of existing programs to bring expenditure of public funds fully in line with priorities established in the CHAS:

- Evaluate current funding patterns of public and leveraged private funds for depth of subsidy and overall spending for various populations and housing types.
- Determine cost per unit and individuals served to compare different programs and funding strategies.
- Develop specific spending principles and guidelines for jurisdictions and agencies as they prepare budgets.
- Monitor budget development of agencies and jurisdictions.
- Make recommendations to agencies and jurisdictions to target new resources (e.g. HOME) and flexible resources (e.g. CDBG) to move overall spending pattern in line with priorities established in the CHAS.
- Identify new resources and leveraging strategies to bring overall spending patterns in line with priorities.

CHAS GOALS

The CHAS Steering Committee adopted the following goals to guide the process of strategy selection:

A. COORDINATION/LEADERSHIP

GOAL: PROVIDE COUNTYWIDE POLICY AND RESOURCE COORDINATION AND LEADERSHIP TO ADDRESS THE COMMUNITY'S AFFORDABLE HOUSING PROBLEMS.

B. STABLE FUNDING

GOAL: DEVELOP STABLE SOURCES OF FUNDING FOR LOW-INCOME HOUSING AND SUPPORTIVE SERVICES.

C. EQUAL OPPORTUNITY

GOAL: ENSURE EQUAL ACCESS TO SERVICES FOR ALL INCOME GROUPS, PEOPLE WITHIN THE FEDERALLY-RECOGNIZED PROTECTED CLASSES (RACE, COLOR, NATIONAL ORIGIN, RELIGION, SEX, FAMILY STATUS, DISABILITY), AND PEOPLE WITH SPECIAL NEEDS.

D. INFORMATION/EDUCATION



PUBLIC DISCUSSION DRAFT

GOAL: PROVIDE COMPREHENSIVE, COORDINATED, AND CONSISTENT INFORMATION ABOUT HOUSING PROGRAMS TARGETED TO DIFFERENT POPULATIONS.

E. RENTAL PRODUCTION

GOAL: INCREASE THE SUPPLY OF AFFORDABLE RENTAL HOUSING THROUGHOUT THE COUNTY.

F. RENTAL PRESERVATION

GOAL: MAINTAIN AND PRESERVE EXISTING STOCK OF AFFORDABLE RENTAL HOUSING IN A SAFE AND SOUND CONDITION.

G. HOME OWNERSHIP

GOAL: PROMOTE AND PRESERVE HOMEOWNERSHIP OPPORTUNITIES FOR LOW AND MODERATE INCOME HOUSEHOLDS.

H. NEIGHBORHOOD LIVABILITY

GOAL: PRESERVE THE LIVABILITY OF NEIGHBORHOODS AND IMPROVE THE QUALITY OF LIFE OF RENTERS AND HOMEOWNERS OF ALL INCOME LEVELS.

I. HOMELESS PREVENTION

GOAL: PREVENT HOMELESSNESS BY INCREASING THE AVAILABILITY OF RENTAL ASSISTANCE AND BY DEVELOPING HOMELESS INTERVENTION PROGRAMS.

J. HOMELESS SERVICES

GOAL: DEVELOP A COORDINATED SYSTEM WHICH PROVIDES A RANGE OF HOUSING TYPES AND CONTINUITY IN SERVICES FOR FAMILIES AND INDIVIDUALS WHO ARE: HOMELESS, FORMERLY HOMELESS, RESIDENTS OF PUBLIC/ASSISTED HOUSING, AND OTHERS WHOSE NEEDS ARE LIKELY TO CHANGE OVER TIME.

K. SPECIAL NEEDS

GOAL: DEVELOP HOUSING AND ESTABLISH LINKS TO SUPPORTIVE SERVICES FOR PEOPLE WITH SPECIAL NEEDS.



SECTION II INTRODUCTION



PUBLIC DISCUSSION DRAFT

INTRODUCTION

HOUSING - A NATIONAL PERSPECTIVE

Housing once again became a priority for Congress in 1990. Since the 1970s, cities across the country faced a multitude of housing challenges, including a growing and changing homeless population and increasing rents and housing prices without commensurate increases in real income. Coalitions of cities and low-income housing advocates worked together for Congressional action.

The following information excerpted from publications of Harvard University's Joint Center for Housing Studies - *The State of the Nation's Housing 1989* and *The State of the Nation's Housing 1990* illustrates some of the issues facing the nation:

- Between 1974 and 1985, the total number of units (subsidized and unsubsidized) renting for less than \$300 declined from 10.1 million to 8.5 million. Unsubsidized low-cost housing is disappearing from the market at a faster pace than subsidized low-cost stock is being added.
- A 1988 report by the National Low Income Housing Preservation Commission predicted that over 500,000 units subsidized by HUD are at risk of being lost over the next 15 years to either expiring use restriction (through conversion to higher-income occupancy) or weak economic conditions that result in disinvestment.
- Homeownership rates have declined as the high costs of buying a first home have forced many households to delay or abandon their efforts to become homeowners. The drop-off in homeownership rates is most dramatic for younger households. Between 1980 and 1988, the homeownership rate among 25-29 year olds fell from 43.3 percent to 36.2 percent. Even with a 10 percent down payment mortgage, only 20 percent of white renters and 4 percent of black renters have the income and cash assets to purchase a typical starter home.
- Rents continue to increase, reflecting the steady loss of the low-cost rental stock. Poverty households today must pay a substantially larger share of their incomes for housing than they did in the mid-1970s. Measured in 1988 dollars the median housing cost for all poor households (owners and renters) jumped 28 percent between 1974 and 1985.
- Despite growth in the number of subsidized units, from 1974 to 1985 the number of unsubsidized poverty-level renters increased by 40 percent to 5 million. Since 1981 the federal government has reduced low-income housing subsidies by 80 percent.
- Inflation-adjusted rents for poor households residing in unsubsidized units increased 34 percent from 1974 to 1985.



PUBLIC DISCUSSION DRAFT

- Direct federal expenditures for housing in 1990 were estimated at \$17 billion, while the estimate of tax deductions granted to homeowners (foregone taxes), was \$47 billion. Even through the Tax Reform Act of 1986 reduced somewhat the advantages of homeownership, the largest federal subsidy for housing is to homeowners. For FY 92 it is estimated that the government will indirectly subsidize homeowners with nearly \$69 billion of foregone tax revenue while direct low-income subsidies will amount to less than \$20 billion.

- The estimated number of homeless people in the United States ranges from 300,000 to 3 million. Approximately one-third of all homeless individuals are mentally ill. The National Institute of Mental Health found that 10-15 percent of the homeless abuse drugs and 40-45 percent abuse alcohol.

HOUSING - A LOCAL PERSPECTIVE

Multnomah County is not immune from the problems facing the rest of the country. The recession of the early 1980s slowed the inflation of housing prices and rents in Oregon. The past two to three years though have seen a rebound of the economy coupled with increased demand resulting in part from in-migration from other parts of the country. Housing availability and affordability in Multnomah County have become issues of increasing concern to local citizens, particularly since substantial population growth - upwards of one-half million people in the next 20 years - is projected for the metropolitan area.

- According to the U.S. Census the total number of households in Multnomah County has grown by 3.7 percent from 1980 to 1990, while the total number of housing units has grown by 3.8 percent. County-wide fifty-five percent of housing units are owner-occupied. In Gresham owner-occupancy is 58.4 percent, while in Portland owner-occupancy has declined from 55 percent in 1980 to 53 percent in 1990.

- The number of persons per household has remained constant at 2.36, although there are variations within the County. The average household size for the City of Portland is 2.27 (down slightly from 2.3 average in 1980) while the number in Gresham/East County is 2.62 persons per household.

- Median housing value for owner-occupied housing in Multnomah County was \$61,800 in 1990, an increase of 7 percent from 1980. In Gresham the increase was 9 percent from \$65,180 to \$71,100. Median housing value for owner-occupied units in the City of Portland in 1980 was \$56,503 compared to \$59,200 in 1990, an increase of 4.7 percent. Census data is based on the homeowner's best estimate of value. The Multnomah County Tax Assessor indicates that residential assessments have increased on average 20 percent from January 1, 1990, to June 30, 1991. Within the County there are wide variations in the estimated increase in housing values by area.

- Compared to median housing value, the rate of increase in rents has been much higher. In Multnomah County median contract rent in 1990 was \$347, an



PUBLIC DISCUSSION DRAFT

increase of 61 percent from 1980; in Gresham the median rent was \$386, up 56 percent from 1980. In the same period Portland renters experienced rent increases of 64 percent from \$207 to \$340.

- The HUD estimate of area median income for a family of four has increased 123 percent since 1980, from \$17,500 to \$39,000.

THE CHAS CITIZEN PARTICIPATION PROCESS

The Five Year CHAS is a product of the citizens of Multnomah County. On February 22, 1991, Portland City Commissioner Gretchen Kafoury sent a letter to hundreds of individuals and organizations inviting their participation on voluntary subcommittees to produce the CHAS. Intending to make this plan more than just a federal paperwork requirement, she established the goal to bring the reality of affordable housing and livable neighborhoods to all of our citizens by making the most efficient use of federal, state, and local resources.

Nearly 120 citizens expressed interest in spending an average of two hours per week during the summer and fall to contribute to the process.

During the formative stage of the planning process, the Cities of Gresham and Portland and Multnomah County agreed to produce a County-wide CHAS and to establish a consortium for use of the new federal HOME funds. By resolution, Portland's Housing Advisory Committee was renamed the Multnomah County Housing Advisory Committee (MCHAC, aka the Steering Committee), expanded to 21 members, including representatives from the City of Gresham and the unincorporated County, and charged with overseeing the CHAS process through the end of October 1991. As part of the 60 day public review and comment period, the Steering Committee will recommend a plan for approval by the elected bodies of Gresham, Portland, and the County.

The staffing for the CHAS process was provided by the bureaus within Commissioner Kafoury's portfolio (Planning, Buildings, Community Development, Neighborhood Associations, as well as PDC), from the County Commissioners' staff, the County Community Development Division, Gresham's Planning Department, the Funders' Advisory Committee, and the Housing Authority of Portland.

The Steering Committee, once appointed by participating jurisdictions, selected members for the four working subcommittees. On April 22 an orientation session was held for CHAS participants and staff. Work began shortly thereafter in the production of the first phase of the CHAS, the *Draft Needs Assessment for Multnomah County*, published in June 1991



PUBLIC DISCUSSION DRAFT

On July 8 and 10, public hearings were held in Portland and Gresham on the Needs Assessments. Hearing announcements were published in local newspapers and distributed to neighborhood associations. A CHAS newsletter summarizing the Needs Assessments and advertising the hearings was widely distributed. On July 17, the Steering Committee voted to receive the subcommittees' report acknowledging the inclusiveness of the needs identified and stating that the needs could be revised throughout the process as better substantiating data are produced.

Also through July and August, the subcommittees began to draft strategies to address the needs identified in their report. A community workshop was held in Portland on July 31 to allow Steering Committee and subcommittee members to share ideas with members of the public on potential strategies. A newsletter was also distributed before the workshop. Attendance at the two hearings and the workshop ranged between 40 and 85 participants.

As the subcommittees finished their initial draft of strategies, the Steering Committee developed a Statement of Purpose and a set of Goals.. The Steering Committee also established two working groups of Steering Committee members to focus on organizational structure and financing strategies. The reports of these working groups are integrated into the Strategies and Implementation Plan section of this report.

On September 16 and 17, the Steering Committee voted to adopt the proposed Five Year Strategies and First Year Implementation Plan for inclusion in the public discussion draft of the CHAS. This document was made available for a 60 day public review period on September 30, 1991.

The draft CHAS document you are holding is the culmination of five months of research, meetings, workshops, and hearings. This document is for public review and comment in accordance with federal regulations. It is important to note that the CHAS itself is an ongoing process which will change according to changing community needs and resources. Further, much of the background is of necessity contained in separate Technical Appendices or in files located at the Portland Planning Bureau offices at 1120 SW 5th Avenue, Room 1002.

METHODOLOGY

The methodology used in documenting community housing needs relies for the most part on the following sources: recent local research conducted by agencies or firms involved in some area of housing and on the knowledge of a broad range of individuals who participated directly in the creation of the Multnomah County CHAS. The names of these citizen participants are listed



PUBLIC DISCUSSION DRAFT

in this document and their contributions are gratefully acknowledged. In addition, data from the approved Portland and Multnomah County Housing Assistance Plans based on 1980 Census data and available data from the 1990 Census were used for the completion of the required tables. The specific methodology used is explained in the narratives accompanying the tables. Staff responsible for the CHAS also acknowledge the excellent work done by local and regional agencies and businesses, particularly the work of the Metropolitan Service District, 1000 Friends of Oregon, the Housing Authority of Portland, and the Multnomah County Department of Human Services.



**SECTION III
THE COMMUNITY PROFILE:
NEEDS ASSESSMENT
AND
MARKET AND INVENTORY CONDITIONS**



PUBLIC DISCUSSION DRAFT

THE COMMUNITY PROFILE

OVERALL GROWTH ASSUMPTIONS

For the First Year of the Multnomah County CHAS the Community Profile is based on the assumption that general population and employment trends are not expected to shift dramatically during the next five years. The potential revision of this assumption foreseen at this time is a recommendation that the body charged with updating the CHAS monitor the growth rates of the Hispanic and Asian populations to determine whether their rates of growth have an impact on the County's housing needs during the next five years. Increased rapid population growth may impact the relative priority placed on farmworker housing and large rental units.

Table 1
Rate of Population Growth for Three Metro Counties

County	1980 Pop	1990 Pop	1995 Projected	1980-95 % Change
Multnomah	562,203	583,887	590,669	5.0%
Clackamas	241,903	278,850	299,317	23.7%
Washington	245,583	311,554	340,358	38.6%



PUBLIC DISCUSSION DRAFT

A BRIEF SUMMARY OF HOUSING ISSUES IN PARTICIPATING JURISDICTIONS

City of Fairview

Population: 2,391 (1990 Census)

Significant Housing Issues: Although still a small community, the rate of population increase of over 30 percent during the last ten years is significant as is the potential for new commercial and industrial development (650 acres) implying a need for affordable housing opportunities for a growing work force.

City of Gresham

Population: 68,235 (1990 Census)

Significant Housing Issues: Through an active annexation program, the City population nearly doubled during the last ten years. The current population grants entitlement status under the federal Community Development Block Grant Program; that is, the City of Gresham will receive its own block of funding with the ability to choose how to spend within CDBG regulations. Two major public works projects, the Mid-County sewer program and the completion of the Eastside MAX light rail line, have increased development potential within the newly drawn city limits.

City of Maywood Park

Population: 781 (1990 Census)

Significant Housing Issues: Incorporated in 1967 as a defense against the planned routing of a freeway, this City is a totally built-out residential community surrounded by the City of Portland. With minimal, if any, new residential construction during the last ten years the actual drop in population from the 1980 Census indicates a decrease in average household size and a likely aging of the population.

City of Portland

Population: 437,319 (1990 Census)

Significant Housing Issues: Approximately 95 percent of the population growth from the 1980 Census count of 368,139 has resulted from an active annexation program which is still under legal challenge. Despite this growth, the City's proportionate share of the regional population is expected to decrease through the coming decades. Housing construction and sales activity are unevenly distributed within the City, with new development and



PUBLIC DISCUSSION DRAFT

significant infill occurring in neighborhoods determined to be attractive. Likewise, housing values have increased dramatically in many neighborhoods, while remaining flat or even declining in some neighborhoods. There has been considerable success in stimulating new middle and upper income housing as well as retaining housing for very low income groups with the Downtown through aggressive public policy and financial incentives. There is increasing concern about the concentration of populations with special needs and the facilities which serve these populations in the downtown and some inner-city neighborhoods. The City also contains the most ethnically diverse population in the Metropolitan region. Residential redevelopment in some neighborhoods has created controversy and there is expected to be continuing tension between the preservation of environmentally sensitive areas and the pressure for new housing development on land which had historically been bypassed by development.

City of Troutdale

Population: 9,608 (1990 Census)

Significant Housing Issues: The City has experienced a rapid rate of residential growth during the last ten years. The eastern expansion of the City is limited by the boundaries of the Columbia River Gorge National Scenic Area. Approximately 11 percent of the vacant developable land was formerly the County Farm and is still owned by Multnomah County. Plans for a regional mixed use development at this site would affect the character of the community.

City of Wood Village

Population: 2,814 (1990 Census)

Significant Housing Issues: The rate of population growth during the last ten years has not been dramatic and the limited amount of developable land within the 0.8 square miles of the City would appear to continue this trend. However, the City sits at the major crossroads for vehicular traffic in east Multnomah County with the planned addition of the Mt. Hood Parkway.

Unincorporated Multnomah County

Population: 62,739 (1990 Census)

Significant Housing Issues: The dramatic drop in population from the 1980 Census count of 150,886 is due to the agreement between the County and the Cities of Portland and Gresham (codified as Resolution A) spelling out the division of public service responsibility and leading to active annexation efforts by the two cities. Although the issues of service provision are not

PUBLIC DISCUSSION DRAFT

totally resolved and several unincorporated "islands" remain, the resulting shifts in population, city boundaries, and public employment base reflect a remarkable degree of consistency with the spirit of the agreement reached nearly seven years ago. Although the entire County has shown roughly a four percent growth rate during the last ten years, the rates of growth in Clackamas (15.5 percent) and Washington (27.3 percent) Counties far exceed this, a trend expected to continue. As in East Portland and newly annexed areas of Gresham, the progress of sanitary sewer expansion and the completion of the first of several planned light rail lines opens the way for significant infill development in large lot subdivisions. The expense to individual homeowners of mandatory sewer hook-up imposes a financial burden on many households and may hasten the further subdivision of these parcels. Expansion of urban residential development into the eastern portion of the County (13 percent of its land area) is discouraged by its inclusion in the Columbia Gorge National Scenic Area. Although much of the character of the urban County was formed by post World War II suburban development, there is a surprising disparity in income among households and a significant population of very low income groups of diverse ethnic backgrounds whose presence is less apparent because, with some exceptions, they are not concentrated in defined areas.

MEASURES OF COST BURDENS

Best Available Estimates

The CHAS instructions define cost burden as "the extent to which gross housing costs, including utility costs, exceed 30 percent of gross income, based on data published by the U.S. Census Bureau." Severe cost burden is found when housing costs exceed 50 percent of a household's income. Members of the Rental Subcommittee indicated that for very low income households an acceptable level cost burden standard should be represented by a lower percentage of income devoted to shelter given the lower amount of resources available for other essential needs.

The unavailability of current Census figures for income requires us to look to recent sample data and estimates to document the need for affordable rental housing. The 1986 American Housing Survey conducted for the Portland region shows the following:

<p>Cost Burden for All Renters (greater than 30 % of monthly income for housing costs) from Table 4-13, AHS Portland: 26,700 households Rest of Multnomah County: 13,200 households</p>
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PUBLIC DISCUSSION DRAFT

Severe Cost Burden for All Renters (greater than 50 % of monthly income for housing costs)

Portland: 13,700 households
Rest of County: 5,600 households

Cost Burden for All Homeowners (greater than 30% of income for housing costs)

from Table 3-13, AHS
Portland: 13,900 households
Rest of County: 17,700 households

Severe Cost Burden for All Homeowners (greater than 50% of income for housing costs)

Portland: 4,900
Rest of County: 4,600

The problem with the numbers listed above is that they are extrapolations based on a sample survey of approximately 3000 housing units in the five county Consolidated Metropolitan Statistical Area (CMSA). The Housing Authority conducted its own analysis of cost burden in determining the extent to which households in Multnomah County are at risk of homelessness. The table below gives these figures which are limited to very low income households.

Table 2
Very Low Income Households Paying More Than 30 Percent of
Monthly Income for Rent

Very Low Income	Singles	Family	Total
30%-50%	2,689	2,292	4,981
50%-70%	2,303	1,917	4,220
70%+	5,553	4,646	10,199
Totals	10,545	8,855	19,400

EXTENT OF OVERCROWDING

Different Estimates for Different Populations

By CHAS and Census definition, an overcrowded housing unit is one containing more than one person per room. Within the City of Portland, the sample data collected by the 1986 American Housing Survey (AHS) indicated



PUBLIC DISCUSSION DRAFT

that 2,700 renter households live in overcrowded conditions. Within the rest of Multnomah County, 700 renter households live in overcrowded conditions. According to the 1990 Census data, these numbers undercounted the number of overcrowded households in Multnomah County.

The following table indicates on a regional level the most disproportionately represented groups whose living conditions fall within the definition of overcrowding. Despite the limitations of this data, we can make some broad comparisons among specified groups. As might be expected, those below the poverty level represent a disproportionate number of overcrowded households. Also, the Hispanic population, which on a metropolitan basis approximately equals the Black population, nevertheless is twice as likely to live in overcrowded conditions.

Table 3
Extent of Overcrowding within the CMSA
(Consolidated Metropolitan Statistical Area: Clackamas, Multnomah, Washington, Yamhill Counties and Clark County, Washington)

Specified Group	Number of Households
Black	200
Hispanic	400
Elderly	300
Below Poverty Level	2,800
Mobile Homes	400

The most current data indicating overcrowding are found in the 1990 Census. These numbers for the three main CHAS jurisdictions are as follows:

Table 4
Extent of Overcrowding in Portland, Gresham, and Multnomah County
1990 Census

Place	No. of Owner Households	No. of Renter Households
Portland	1,943	4,584
Gresham	203	529
Balance of County	453	572
Total	2,599	5,685



PUBLIC DISCUSSION DRAFT

SUBSTANDARD HOUSING

Need for Current Data

There is no comprehensive data available on the condition of rental housing throughout Multnomah County. Of the 90,000 rental units in the City of Portland, the City's current Housing Assistance Plan estimates 17,000 (20%) are substandard. This estimate is extrapolated from 1980 census data on rent levels and may not represent the actual incidence of substandard housing. If the same proportion of substandard housing existed throughout the County, approximately 22,000 units would be classified as substandard Countywide.

The Inspections System

The City of Portland Bureau of Buildings enforces the City's Housing Maintenance Code and Nuisance Code. The Housing Code requires owners of dwelling units to maintain basic equipment and facilities for light, ventilation, heating, sanitation, and fire safety. Typical violations include unsafe electrical wiring, plumbing in disrepair, inadequate handrails, unsafe woodstoves, no smoke detectors, inadequate exiting from bedrooms in case of fire, and leaky roofs. The City of Portland Nuisance Code requires property owners to keep their property free from accumulation of garbage, trash, or debris, keep grass under 10 inches tall, keep other vegetation from impeding emergency personnel or obstructing the view of oncoming traffic, and store inoperative vehicles in an enclosed building.

The rest of Multnomah County has no housing code enforcement program. The City of Gresham enforces 1000 nuisance violations a year with one inspector.

In the City of Portland, eleven housing inspectors make an average of 5000 housing and nuisance inspections a month, and there are currently 2000 active housing files. Almost all inspections are in response to a complaint by a neighbor, a tenant, the Fire Bureau, or the Police Bureau. At least 90 percent of all complaints refer to rental housing.

Enforcement in the City of Portland is reactive (complaint-driven) rather than pro-active (systematic) primarily due to lack of resources. The size of the City's current inspection staff is the same as 10 years ago but covers 60 percent more territory due to annexation. The new territory includes neighborhoods with a high incidence of housing and nuisance violations such as Cully, Brentwood-Darlington, Mt. Scott/Arleta, Foster/Powell, and Lents. The clerical staff has dropped from 7 to 5 employees over that same time period.



Vacant and Abandoned Units

The large number of residential buildings sitting vacant in low and moderate income neighborhoods contribute to neighborhood decline through lack of maintenance and their attraction of criminal activity. These structures could supply affordable housing for County residents.

More detailed information is available for Portland because of the work of the December 1988 Abandoned and Vacant Building Task Force which identified vacant buildings as a potential source of housing for Portland's citizens and made eight recommendations to further rehabilitation of vacant buildings in the City of Portland. Comparable data is not available for Gresham and the rest of the County.

Since January of 1990 the Bureau of Buildings has registered vacant buildings in the City of Portland. Under this "Derelict" building program, properties are categorized as vacant or "derelict" with the latter structures being the neighborhood eyesores.

According to the most recent city survey, there are 1012 vacant and derelict residential structures in the city of Portland. This represents a reduction of almost 600 properties from the first city survey taken in January of 1990. Of these 600 structures the vast majority, approximately 80 percent, were repaired.

The vast majority of the remaining buildings, some 878, are single family dwellings. The balance of the 134 structures are apartments mostly of four or less units. In total there are approximately 1300 dwelling units currently derelict and vacant in the city. According to 1990 Census, 610 of the vacant housing units observed were boarded up. The buildings are almost all in private ownership. Less than ten percent of the vacant buildings are publicly owned. Most of these are buildings in foreclosure by either the State of Oregon Department of Veteran Affairs or HUD. Bureau of Buildings experience is that most of these properties are actively marketed and sold by these agencies once they take possession.

Most of the remaining buildings are not actually abandoned by the owners, but are sitting vacant for a variety of reasons including inability to rapidly recapture rehabilitation costs, or speculation on rising prices.

In many cases ownership of the structure remains hidden since Bureau inspectors do not have time to do property research or skip tracing on the owners. Owners are not currently required to register or disclose their addresses to the city.



PUBLIC DISCUSSION DRAFT

Vacant buildings are inspected four times a year by Bureau inspectors and the owners are billed \$100.00 each quarter if they are not actively rehabilitating the structure. The largest barrier to the effectiveness of the program is lack of sufficient inspectors to investigate ownership of the structures and track repair progress. Fee collection only partially offsets the inspection costs.

Since the derelict program's inception 562 out of the 683 units removed from derelict status have been repaired. This represents an over 80 percent repair rate.

Based on Bureau of Buildings repair data of at least 80 percent repair, these vacant structures could provide over 1000 additional dwelling units to the City of Portland. Additionally, there are vacant and under used commercial structures that could be rehabilitated into housing.

Mobile Homes as a Rental Housing Resource

Mobile home parks also represent a major housing concern for both the City and County. Traditionally a source of low-cost rental housing, mobile home parks and many of the units in them are deteriorating: 30 of the 79 parks countywide have been identified as substandard by the County Assessment and Taxation Division. Rehabilitation of substandard mobile homes is often not cost-effective, but their inevitable loss as rental housing units will cause displacement for a large number of low and very-low income households.

Energy Concerns

Energy efficiency of rental units is another major concern because it is the tenant who pays for energy use but the property owner who would be responsible for weatherization. Low cost rental housing is particularly likely to lack weatherization, thus requiring low income tenants to pay a larger portion of their income for housing costs. Although several programs provide financial incentives for property owners to weatherize, the numbers indicate that the majority of the 79,000 rental units needing weatherization in 1986 have not been weatherized.

Existing Rental Rehabilitation Programs

Both Multnomah County and Portland have loan programs to assist landlords in maintaining their property. The Portland Development Commission (PDC) offers several loan programs for owners of rental property. The City also offers property owners the opportunity to avoid taxation on improvements for a period of 10 years, provided the owner signs an agreement to limit their return over that period.

The Need for Education

Landlords and tenants both are often unfamiliar with their rights and obligations under state landlord-tenant laws. The Portland Police Bureau



PUBLIC DISCUSSION DRAFT

offers a Landlord Training Program that helps landlords to deal with problem tenants, particularly those involved in criminal activities. No such program exists for tenants or neighbors. For Spanish-speaking households the problem is compounded by language barriers.

SPECIAL NEEDS OF THE ELDERLY

Characteristics of a Growing Population

In Multnomah County, 107,348 persons or 18.4 percent of the population is age 60 or older. This represents an older population that is 41 percent larger than most other metropolitan areas in the country. Within a few decades, as many as 170,000 or 24 percent of Multnomah County's total population will be elderly. Current indicators are that as many as 14.6 percent of this population live at or below the poverty level. Many more (approximately 28.3 percent) live at slightly over the poverty level, barely getting by on incomes that range between \$495-\$781 per month. Sheer growth in numbers of older persons will result in a growing population of poor and near-poor elders in the decades to come.

Almost 29 percent of all Oregonians age 65 or older live alone. Women are over three times more likely to live alone than men. According to the 1990 Census, 20,486 female householders over the age of 65 live alone in Multnomah County compared to 5,404 male householders over 65 living alone. The proportion of older persons who live alone or who are very frail is also increasing.

Approximately 75 percent of older Oregonians own their homes. While the proportion of elderly renters is declining, the overall number of very old, low-income renters is increasing. Older persons overwhelmingly prefer to remain in place and generally move only when their residences become a burden whether financially or physically.

About one fourth of today's elders live in "naturally occurring retirement communities", buildings or neighborhoods not built as senior facilities or communities, where 50 percent or more of the residents are age 60 or older. Only five percent live in retirement communities or buildings specifically planned for older persons. An additional five percent live in nursing or other care facilities. However, it is estimated that as many as 38,720 or 50 percent of the total population of elders in Multnomah County who are age 65 or older and live in the community have dependency needs. These include the need for assistance with activities of daily living (such as bathing, dressing, eating, getting in and out of bed and chairs, walking, going outside, and using the toilet) and assistance with instrumental activities (including preparing meals, shopping, managing money, using the telephone and doing



PUBLIC DISCUSSION DRAFT

housework). While assistance with instrumental activities is often provided by family or friends, family care is not an option for a significant proportion of older persons who have no relatives, are mentally ill, mentally retarded, or are alcoholic.

Housing Conditions

A significant proportion of both elderly renters and homeowners live in substandard housing, with flaws including leaks, open cracks or holes, broken plaster, insufficient plumbing, kitchen, sewage, heating, toilet or electrical facilities. Elderly women living alone spend almost 50 percent of their income on housing. Housing cost are being driven up by taxes, inflation, rising utility costs, higher home repair costs, insurance, rent hikes, and condominium conversions.

For the 25 percent of elders who rent, there is limited availability of affordable and adequate housing to meet their needs. If there is no commensurate increase in the supply of low cost rentals, the elderly will face increasing competition for these units from other low and moderate income groups. According to the 1986 American Housing Survey for the Portland CMSA, there were 14,500 elderly renter households paying more than 30 percent of their monthly income for rent. An estimated 6,800 elderly renter households are at or below the poverty level within the CMSA according to the Survey.

The integration of younger disabled residents with elderly in public housing developments has not been well received by the older renters. Additionally, the public housing that is available does not usually offer supportive services to assist residents to age in place. There has been an historic lack of communication and coordination between aging services and housing providers.

For elders who are seeking information about low-cost rental housing, home maintenance or repair, home sharing, long term care alternatives, or support services there has been a paucity of coordinated information available.

THE PHYSICALLY DISABLED (WITHOUT SUPPORTIVE SERVICE NEEDS)

An Increasingly Visible, Diverse Population

By definition a physically disabled person is one who has a physical impairment which substantially limits one or more major life activity. There is no recent data on how many persons with physical disabilities reside in Multnomah County, nor any reliable data for determining the range of housing types used by the physically disabled population of Portland/Multnomah County. A report submitted in 1983 by the State of Oregon Vocational Rehabilitation Division estimated that there were



PUBLIC DISCUSSION DRAFT

approximately 46,975 persons with physical disabilities in Multnomah County. These were individuals aged 18 through 64 who were partially or completely limited in their ability to carry out major life activities (work, keep house, go to school). Studies also show that a majority of people live in private residences (houses and apartments) rather than nursing homes, and that the households containing persons with special housing design needs occupy the lower spectrum of the income scale.

Because of advances in medical and rehabilitative technology and the initiation of legal mandates, persons with disabilities are becoming a more visible minority. This is due to their greater numbers and through their greater participation in most areas of community life. The visibility has fostered some sensitivity to issues of mobility both within a housing unit itself and within the surrounding community.

Unique Housing Needs

Housing choices for most people depend on income, personal tastes, location of employment, family size - all of the usual factors that enter into such a decision. For the person with a disability, or the family with a member who is disabled, there is another factor to be seriously considered, and that relates to accessibility/adaptability. It is this single issue that is often a major determinant of housing choice. Many homes and apartments provide insurmountable barriers to occupancy. The development of accessible/adaptable housing that is realistically priced for a broad range of persons with disabilities needs to assume a higher priority than in past years. Features needed include such items as level or ramped entrances, wide doorways, adequate turning space in individual rooms for persons using wheelchairs, lower counters, basins, switches, fuse boxes and thermostats, and bathrooms with reinforcement in walls so that grab bars can be installed around the toilet and tub areas.

With respect to single family residential development, the physically disabled and their representatives will continue to advocate for design features which allow for adaptability to suit the needs of the individual occupant without the need for costly alterations.

Regarding apartment development, the standards for adaptability mandated under the Fair Housing Amendments act of 1988 must be monitored. This law sets the stage for a wide range of housing options for renters who are disabled without necessitating the construction of so-called "special" housing which is suited only for the disabled and may remain vacant. Another positive aspect of the adaptable housing approach is that it allows for individually determined modification rather than a "stock" answer which may not be suitable to the needs of an individual's situation.



PUBLIC DISCUSSION DRAFT

THE HISPANIC POPULATION

A Growing Ethnic/Cultural Minority

According to a 1990 report, *Hispanics and Multnomah County Services* there is a "marked increase in the number of Hispanic women and young children: the number may have doubled during the past year."

The same report identified a Hispanic housing problem. "There is a chronic and severe shortage of housing for low-income Hispanics. Housing problems typically involve too many families/too large families trying to live in substandard housing owned by a slum-landlord, on one hand, and, on the other, suspected discrimination against Hispanic renters with frequent use of 30-day notices."

The Hispanic population increase in recent years is also reflected in the emergency food service provided by Snow-Cap. For example, the number of Hispanic persons served at Snow-Cap's Gresham office has increased substantially from 452 people on September 30, 1989 to 1,383 people on December 30, 1990. Hispanic persons currently represent about 25 percent of the total persons served by Snow-Cap.

It is estimated that 52 percent of the total persons receiving a meal at Zarephath Kitchen, a Gresham free-meal facility, are Hispanics and that 25 percent of this figure are children. The Hispanic population served could be further classified as 90 percent migrants and 10 percent permanent residents.

LARGE FAMILIES

A Potential Housing Supply Gap

The lack of availability of large multi-family units in low and moderate income neighborhoods represents a serious problem to large and extended families. In a March 1991 survey of area apartment buildings by the Apartment Data Center disclosed that out of the 45,632 units surveyed only 6.9 percent, some 3114 units, were large family units. Large family units were described as units of three bedrooms or larger.

Of the large family units in this survey only 18 percent, or 536 units, were reported in close-in Portland neighborhoods. Of these close-in Portland units about a third were in relatively expensive West Portland Neighborhoods.

The vacancy rate for large family units was particularly low in suburban eastside with a vacancy rate of less than one-half of that in the region as a whole: 2 percent as opposed to a 5.3 percent vacancy rate for the region during the equivalent time period.



PUBLIC DISCUSSION DRAFT

The availability of large family units was more mixed in the close-in and west suburban areas. Some suburban and close-in westside areas reported a relatively high number of vacant upper income large family units.

MIGRANT FARMWORKERS

Inadequate Housing Supply

The Community and Shelter Assistance Corporation (CASA) of Oregon conducted an "Oregon Farm Labor Housing Survey" in 1990 and surveyed five labor camps in Multnomah County. The survey findings include:

- The maximum capacity of occupants based on sleeping area space as determined by Oregon-OSHA for the five Multnomah County camps was 228 persons.
- The general condition of the housing units within these camps was found to be essentially good.
- 120 of the maximum 228 occupants allowed (53 percent) could live in housing units which meet all Oregon-OSHA requirements such as drinking water, electricity, bathroom, kitchen, laundry, heating, etc.
- 47 percent of the total County migrant farmworker units are used by families.

Information from the State Agricultural Commission indicates that the number of migrant seasonal farm workers in Multnomah for 1989 was 3,898 persons. Compared with the maximum number of persons who can be accommodated in the existing labor camps, there is an obvious need to provide additional migrant housing in Multnomah County.

ELIGIBILITY FOR RENTAL ASSISTANCE

Incompatibility of Federal and Local Preferences

The Public and Assisted Housing Subcommittee concluded that Federal preferences and regulations regarding selection policies for assisted housing are not necessarily compatible with local needs and desires. Although income is the basic determinant of eligibility for federal rent assistance programs, law requires that households meeting one of three "preference" categories be housed before others.



PUBLIC DISCUSSION DRAFT

The preferences are for households who (1) are involuntarily displaced, (2) live in substandard housing (which includes households who are homeless), or (3) pay more than 50 percent of their gross income for rent and utilities.

Housing authorities may establish local priorities within the preference categories and they also may give assistance to 10 percent of income-eligible households who do not meet the preferences.

Approximately 40 percent of the very low-income households currently on HAP's waiting list are not in the federal preference categories. They will never advance to the top of the waiting list, i.e. will never receive assistance.

It is unlikely that a tenant in a subsidized single room occupancy (SRO) unit will ever be able to obtain another type of assisted housing. They may apply for Section 8 or public housing, but do not fall within one of the preference categories. Although they may be on the waiting list, it is unlikely that they will ever come to the top of the waiting list.

Both HUD regulations and HAP policies limit the housing choices of households who will reside in public housing. HAP currently offers one unit to a household which they may reject for a personal reason. If the reason is not judged valid and they refuse the unit, they go to the bottom of the waiting list.

All very low-income *individuals* (not only families, the elderly or those with a disability) become eligible for federal rental assistance in October, 1991 because of a change in definition of "household" in the National Affordable Housing Act of 1990. The numbers of eligible households will increase while there will be no increase in rental assistance available. This means that more eligible people will be on the waiting list.

Table 5
Very Low-Income Renter Households
Estimate for Multnomah County

Families	14,934
Elderly	12,903
Singles	12,449
TOTAL HOUSEHOLDS	40,286
Non-Elderly Households	27,383



PUBLIC DISCUSSION DRAFT

Table 6
Households Presumed Eligible for Federal Rental Assistance

	Families/% of Total	Elderly/% of Total	Total Households/% of Total
Receiving Assistance	4,516/30%	6,353/49%	10,869/39%
No Rent Assistance	10,418/70%	6,550/51%	16,968/61%
TOTALS	14,934/100%	12,903/100%	27,837/100%

Table 7
Very Low-Income Renter Households Not Receiving Housing Assistance

Family Households	10,418
Elderly Households	6,550
Single Households	12,449
TOTAL HOUSEHOLDS	29,417
Non-Elderly Households	22,867

SPECIAL ISSUES FOR PUBLIC AND ASSISTED HOUSING RESIDENTS

Diminished Options

Residents of public and assisted housing have few options available to them: they often experience little control over their lives, their housing or their neighborhood environment.

The concentration of very low-income individuals in assisted housing who may have other needs besides housing presents additional challenges.

Public housing complexes do not reflect or represent the demographics of the larger community.

Public housing complexes have concentrations of very poor persons/families. Nationally, the average income of families in public housing is \$6,539 a year (\$545 a month).

In Oregon the monthly income of a household of 3 receiving Aid to Dependent Children (ADC) is \$436 (\$5,232 annually). In Oregon a single



PUBLIC DISCUSSION DRAFT

person--elderly or with a disability--receives \$407 a month (\$4,884 annually) from Supplemental Security Income (SSI).

Public housing complexes for families have extremely high proportions of single parent households which are headed by women. For example, Columbia Villa has 299 female-headed families out of a total of 478 -- 62.5 percent.

The Fair Housing Act permits age-segregation in privately owned rental housing. Elderly persons who prefer to live in age-segregated housing may not do so in Low Rent Public Housing because of current regulations. The federal regulations applied to this program are not consistent with HUD regulations for other programs, or with the Fair Housing Act.

In public housing projects conflicts sometimes develop between people with different needs and lifestyles, e.g., elderly and handicapped, younger and older, different cultural backgrounds. There are no conflict resolution or mediation services on-site to help resolve issues. Housing staff may not have adequate training to resolve serious conflicts. It may be difficult to build a sense of community with this mix of residents unless there are on-site services that can assist.

Multi-cultural sensitivity training is needed for housing staff, private landlords, tenants, as well as the community as a whole.

Public housing regulations can impede racial and economic integration of housing. HUD prohibits the use of racial quotas or "steering" in tenant assignment policies to improve racial balance.

Persons with special needs live in public housing that has no on-site services to meet their needs.

Persons living in assisted housing have little incentive to improve their lives by increasing their income, e.g.: income benefits (SSI, ADC) are reduced as earned income increases, and their rent also increases.

Accumulating assets is almost impossible for poor persons, especially those on public assistance, making it difficult for them to transition into market rate housing or homeownership.

Some public housing complexes and Section 8 housing are located in neighborhoods with high crime rates and drug activity. Fear for safety and concern for their children are everyday issues for these households.



PUBLIC DISCUSSION DRAFT

Assisted housing units (other than SRO units) are unfurnished, which presents problems for many poor persons who do not have beds, dressers, etc. to meet their basic needs.

Training needs to be provided for public housing residents as a vehicle towards empowerment as individuals and as community members.

Neighborhood Impacts of Public Housing

Public and other assisted housing, including Section 8, often encounters neighborhood resistance because of the concentration of poor households. Many neighborhoods feel that they contain a disproportionate amount of assisted, rental housing.

The design and siting of public and other assisted housing has not always been sensitive to neighborhood character. Some housing projects were built under earlier HUD standards and may not relate well to adjacent properties in the neighborhood.

Section 8 rental housing is sometimes perceived as having negative impacts on neighborhoods.

Landlords of Section 8 housing may not provide adequate update and maintenance of the units. Many poor households do not have resources for garbage disposal, yard maintenance or basic home repair. This can create conflicts with community standards and with their neighbors.

Some Section 8 landlords may be remiss in enforcing standards of behavior acceptable to the neighborhood, e.g. noise, suspected drug activity, neglecting the appearance of the house or yard.

It is difficult for households with Section 8 certificates to find landlords outside North/Northeast Portland who will lease to Section 8 tenants. Northwest and Southwest Portland have low vacancy rates and market rate rents that exceed the Fair Market Rent (FMR) allowed under the Section 8 certificate program. The market for non-subsidized housing is so strong that landlords do not have an economic incentive to rent to Section 8 tenants. The Fair Market Rent does not necessarily compensate for time spent meeting HUD regulations.

Residents of public housing are sometimes stigmatized and unwelcome in neighborhoods. Children often face difficulties in schools, not only because of extreme poverty, but also because of stigmatization as public housing tenants.



PUBLIC DISCUSSION DRAFT

ESTIMATES AND CHARACTERISTICS OF THE HOMELESS POPULATION

Estimates of Need

On February 28, 1989, 1,165 people were homeless in Multnomah County. Of those 682 were single men and 157 were single women; an additional 18 people were couples without children. Two hundred eight persons were housed as families with children in a shelter facility. (In addition sixty-five individuals in families with children were housed in motels through the emergency voucher system.) Fifty-three youth under the age of 21 were sheltered on that same night. Annually it was estimated that close to 17,000 individuals in Multnomah County, including 2,295 families (7,271 individuals), 634 youth under the age of 21, and 119 elderly over the age of 60, had been homeless for at least one night in 1988-89.

These estimates are based on the most recent comprehensive study of Multnomah County's homeless population, the results of which were summarized in *Resolving Homelessness in Portland and Multnomah County*, published in 1989. (Hereinafter referred to as HAP report). The study, conducted by the Housing Authority of Portland (HAP), was based on nine months of study and data analysis. The homeless count was based on HAP's follow-up of a "snapshot" survey by the Oregon Shelter Network. HAP interviewed shelter providers and refined the survey data to eliminate duplication of data and to add shelter data that had not previously been counted. The count reflected only those who fell into the HUD definition of "homeless," that is those persons whose "nighttime residence is a public or private emergency shelter."

This definition does not include persons forced to live (a) with friends or relatives, (b) in streets, parks, abandoned buildings, under bridges or other unsupervised public or private spaces not designated for shelter, or (c) in unsafe or inappropriate housing (i.e., persons in alcohol & drug treatment forced to live with addicted relatives.). The definition also excludes recently homeless persons who are in transitional housing programs but have not attained housing self-sufficiency.

The 1990 U.S. Census data that was recently released includes a count of 1,617 individuals in homeless shelters and 164 visible in street locations in Multnomah County. The Census data does not include a breakdown by household structure or racial/ethnic background.

The CHAS Subcommittee on Homelessness was made up of social service providers, both public and private, from throughout the County. The Subcommittee's work was coordinated with that of the Funders' Advisory



PUBLIC DISCUSSION DRAFT

Committee's (FAC)¹ Task Forces on Homelessness. The FAC Task Forces have been engaged in long-range planning for various homeless populations for the past year.

The CHAS Subcommittee on Homelessness and the FAC task forces indicated that the official homeless count included in is conservative and understates the number of homeless. HUD's narrow definition of homelessness does not include those who live in inappropriate, overcrowded, substandard, and often life-threatening situations in order to avoid homelessness. While the Subcommittee accepted the estimates and methodology of the HAP report as the most statistically reliable data, they have also provided the following updated countywide estimates based on their experience and knowledge:

Singles

The current number of "homeless singles" in Multnomah County on any given night is estimated at between 885 to 1,051 (FAC Task Force on Homeless Singles). Recent estimates indicate that up to 50 percent of the homeless persons in downtown Portland are veterans. The average age of the current homeless single-adult population is between 30-35.

Families

The subcommittee estimates that 2,300 families are homeless every year with approximately 80 families without shelter per night.

Runaway and Abandoned Youth

The FAC Task Force on Homeless Youth defined "homeless youth" as persons under the age of 21 who lack the personal, family or community resources to obtain safe and stable housing. The task force estimates the number of homeless youth in Multnomah County at between 1,000-1,500 annually and approximately 160 per night.

Victims of Domestic Violence

Single women and women with children are considered homeless when they are forced from their domicile due to domestic and/or sexual violence. The FAC Task Force on Domestic & Sexual Violence could not estimate the specific size of this target population. It stated that the Portland Police Bureau received 10,800 domestic violence calls in 1989 and that the bureau estimates the number of female prostitutes in Portland as 3,500. These figures combined with the task force members' knowledge and experience lead it to

¹The Funders Advisory Committee (FAC) was created in 1988 to improve and coordinate the delivery of emergency social services in Multnomah County. Its members represent: Multnomah County, City of Portland, City of Gresham, Portland Metropolitan Chamber of Commerce, foundation community, religious community, Department of Human Resources, United Way, The Housing Authority of Portland, and the Community Action Commission.



PUBLIC DISCUSSION DRAFT

conclude: "Many women in this community who are in desperate need of DV/SV [domestic violence/sexual violence] services go unserved."

The number of DV/SV victims served per night by the existing system is 51 in emergency shelters and 110-120 in transitional housing. The annual number of victims served is 1,550-1,650 in emergency shelters and 350-400 in transitional housing. Unfortunately, the task force believes that the existing domestic violence service system serves only one of very six victims of domestic and sexual violence. Task force members believe that even this estimate of demand under-estimates the actual target population size.

Older Persons

Based on data in the HAP report and a month-long study of downtown Portland shelters during 1988 representatives from Northwest Pilot Project estimate that 1,692 persons over the age of 50 were provided emergency shelter in Multnomah County during 1988/1989. Many in the County's homeless population are growing old without attaining housing self-sufficiency.

Mentally and Emotionally Disabled

Thirty percent of the county's homeless single adult population are chronically or severely mentally ill. A chronically mentally ill (CMI) person was defined as one having a diagnosed psychotic disorder such as schizophrenia, manic-depression, or severe depression. Severely mentally ill (SMI) persons do not meet the diagnostic criteria of the chronically mentally ill, yet have persistent, serious mental and/or emotional problems which limit their capacity to function in the community without assistance. The task force used the 1989 HAP Report and independent findings from the MED Housing Development Committee Work Group to calculate an annual target population size of 2,638-3,133 and between 252 and 315 individuals on any given night. In addition to the mentally ill homeless, the task force estimates that between 200 and 250 additional individuals with lesser mental disabilities are homeless in Multnomah County on any given night.

The number of people who are mentally-ill, mentally retarded and developmentally disabled persons in the county's homeless population will increase when state facilities (Fairview Training Center and Dammasch State Hospital) are closed or downsized. These individuals will require appropriate housing and support services if they are to avoid homelessness after their release from a state facility.

Alcohol and Drug Abuse

Staff from the Multnomah County Alcohol and Drug Program estimate that 1,250 persons (742 adult males, 435 adult females and 73 youth) need alcohol/drug free housing at any one-time in Multnomah County. It based



PUBLIC DISCUSSION DRAFT

its estimates on existing system data, a review of clients in the Hooper Detoxification Center, interviews with treatment providers and estimates provided by selected youth alcohol and drug treatment providers.

Persons with AIDS

The number of persons with AIDS who are homeless is unknown. Because of the social stigma associated with the disease and the reluctance of people to seek an AIDS-test, the current estimate is likely to be low. However, a joint planning document of the Oregon Health Division (HIV Services Planning Program, April, 1990) estimates 7 percent of the total AIDS population are indigent owing to their illness and thus potentially homeless (248-476 persons). Of these, 3 percent (122-204) will require hospice housing and services, 2 percent (82-136) will need residential care, and 2 percent (82-136) will need temporary housing. Owing to the under-reporting of the disease, the changing definition of AIDS (adding immunodeficiency diseases affecting women) and changing treatments, these numbers may "grossly underestimate the need for public assisted housing".

East County and Gresham

While the most visible homeless population is located in downtown Portland, there is a documented increase in the homeless population throughout the County. Human Solutions, the primary service provider to homeless families in East County recorded a 135 percent increase in the number of East County homeless families from 1989 to 1990. Human Solutions could only provide shelter assistance (vouchers) to 650 out of the 1100 homeless families requesting assistance in that time.

In 1990 the emergency food service in the Gresham area provided a 3-day emergency food supply to 5.7 percent more families than in the prior year. The emergency soup kitchen served over 3000 more free meals in 1990 over the previous year. The staff estimated that 30 percent of the clientele were homeless, with an additional 50 percent perceived to be at-risk of homelessness.

Racial/Ethnic Characteristics

Due to the lack of a data collection system we do not have a reliable assessment on the racial and ethnic breakdown of the County's homeless population. Service providers estimate that between 30-50 percent of the homeless population in downtown Portland may be Hispanic. Hispanic residents include many persons from Central America as well as Mexico. Many of these individuals may not be native Spanish speakers. East Multnomah County and Gresham report a growing incidence of Hispanic families requesting emergency food and housing. These may be farm worker families, or permanent residents of the area.



PUBLIC DISCUSSION DRAFT

The number of ethnic and racial minorities who have difficulty accessing services and housing programs for homeless youth is not known. The Tri-County Youth Consortium is completing a study of displaced youth that will consider the needs of minority youth.

The *Needs Assessment for Multnomah County for 1991* provides a comprehensive picture of the needs of the homeless population in Multnomah County. It is clear that more data collection and analysis must be done on a number of populations including homeless couples without children, rural homeless, corrections clients, people with multiple problems, and the medically needy.

SYSTEM-WIDE NEEDS OF THE HOMELESS

Stable Funding

Programs serving Multnomah County's homeless residents need stable funding support for existing services. Budget cuts, changing eligibility requirements and priorities, Ballot Measure 5 (a tax rate limitation) and expiring sources of revenue hinder the system's ability to serve the homeless. The full budget effects of Ballot Measure 5 will not be known immediately. The lack of certainty about future funding levels and sources of funds hinder planning efforts to serve the homeless. Oftentimes staff in agencies serving the homeless are themselves poorly paid. It is conceivable that the staff may be competing with the clientele they serve for a dwindling supply of low-income housing.

Support Services

Homeless people need a support network to provide special support to cope with the adversity encountered on the road to housing self-sufficiency. Health care, money management, child care, job training, drug and alcohol and mental health treatment are examples of the kinds of support services many homeless individuals need.

Bilingual/Multi-Cultural Sensitivity

The number of ethnic minorities in the county's homeless population is increasing at a significant rate. Increasing numbers of non-English speaking residents will increase the need for bilingual shelter staff and service providers (i.e., medical care and food programs). Bi-lingual and culturally sensitive housing programs and services are needed to serve the growing number of ethnic and racial minorities in the county's homeless population. Special services may be needed for Hispanics, Asians, Native Americans, and undocumented residents with children born in this country.

Data Collection/Referral/Evaluation/Monitoring



PUBLIC DISCUSSION DRAFT

An improved system of data collection is needed to assess the needs of Multnomah County's homeless residents. As indicated above, there is insufficiency reliable information on a number of target populations. There is a need for a consistent method of evaluating the needs of the homeless, as well as evaluating and monitoring the capacity of the facilities that serve the homeless.

Homeless Prevention/Community Education

Only limited resources are allocated to serve those at risk of becoming homeless. One of the root causes of homelessness is poverty. The community needs more employment opportunities at realistic salary levels. No one can achieve housing self-sufficiency if they cannot earn a high enough salary to pay housing costs. No one can attain or maintain housing self-sufficiency if they cannot earn a high enough salary to pay housing costs.

Often community resistance to homeless facilities adds additional cost as well as time to the development of services for the homeless. Community education on the needs of the homeless is necessary in order to solve the problems of homelessness.

FACILITY AND SERVICE NEEDS OF THE HOMELESS

Emergency Housing Needs for Singles

There are currently 426 emergency shelter beds for men and 50 beds for women. There are between 885 to 1,051 "homeless singles" each night in Multnomah County. This leaves a need for 200-300 more emergency housing beds during the winter months, as well as the elimination of barriers that prevent the homeless from using the existing shelter system. All single adults need access to emergency shelter with both intervention and assessment services. Existing emergency shelter for single adult males would be adequate if additional transitional housing opportunities are developed. Additional emergency shelter is needed for homeless single women. Veterans may be the largest homogeneous subgroup of this population. They have unique service needs because of post-traumatic stress syndrome, and agent orange health problems.

Emergency Housing Needs for Families

The community has an immediate need for 100 units of emergency shelter beds (this includes two facilities that are in the development process.) Couples without children need an additional 40 units operated on a year round basis. Currently many families are sheltered in the community churches, but those are generally operated only part of the year.



PUBLIC DISCUSSION DRAFT

Emergency Housing Needs for Youth

The existing emergency youth shelter in downtown Portland is appropriate for youths in emergency situations, but is not appropriate as a housing facility for youth, especially for those under the age of 16. Minority and homeless youth currently living outside of the Downtown Portland area need specialized shelter and housing facilities. Youth need a safe place to be 24 hours per day. Emergency housing (rather than shelter) needs to be available for youth who are working or in training and those who are ill. Pregnant and parenting homeless teenagers need emergency shelter.

Emergency Housing Needs for Mentally and Emotionally Disabled

Fifty units of neighborhood based shelters for the chronically mentally ill are needed. There is evidence of a particular need for shelters for minority CMI people.

Emergency Housing Needs for Elderly

Mass shelters are not suitable for the elderly. At least 4 units of emergency shelter units need to be available for the elderly.

Emergency Housing Needs for Victims of Domestic and Sexual Violence

Thirty emergency shelter beds are needed for this population. Child care is only available on a limited basis to DV/SV victims. Abused parents need child care services while they work through support programs (i.e., A & D treatment, legal aid, job training) related to DV/SV homelessness.

Transitional Housing Needs for Single Adults

Single adults, both men and women, need additional transitional housing opportunities with appropriate treatment, training and case management services. Demand for emergency shelter will only be reduced when transitional housing opportunities are expanded. Without these opportunities, homeless persons will be trapped in emergency shelters and never escape the cycle of homelessness.

Transitional housing with specific treatment, training and case management services is needed for seven target populations: substance abusers, mentally ill, unemployed/underemployed, multi-problem corrections, single women, victims of domestic or sexual violence and persons suitable for specific religious programs. The Subcommittee on Homelessness estimates the need for 100-150 SRO units that combine housing with supportive services and supervision; and 50 units for the chronically homeless. Fifty units of housing for individual veterans and veteran families is needed.



Transitional Housing Needs for Families

Three hundred twelve transitional housing units are needed for families. Data provided by the task force indicate the need for the following services as part of any family housing program:

- 1). Domestic Violence Crisis Management. Nearly half of the homeless families headed by women (five hundred families with eight hundred children) were victims of domestic violence according to the 1989 Housing Authority's Homeless Report.
- 2). Substance Abuse Treatment and Service. All homeless youth and all two-parent families reported substance abuse problems. The substance abuse rate in domestic violence shelters among women with children was 40-75 percent.
- 3). Mental Health. 27 percent of 104 homeless families experienced the psychiatric hospitalization of one of its members. (Mental Health Services West, Inc., *Homeless Families: Children at Risk*.)
- 4). Parenting Training/Legal Aid. 24 percent of 104 homeless families had one or more children removed from the parent's custody. (Mental Health Services West, Inc., *Homeless Families: Children at Risk*.)
- 5). Pre-Natal Health Care. 19 percent of women in the sample population were pregnant during the study period. (Mental Health Services West, Inc., *Homeless Families: Children at Risk*.)
- 6). Child Care. 67 percent of 114 homeless families had children (average age 6 = years); 48 percent had children 4 years old or younger. (Portland Impact, Homeless Family Self-Sufficiency Project.) Approximately, 57 percent of all homeless families with children were headed by women. 26 percent of the primary child-care providers in homeless families reported that they had no more than one close friend and 40.5 percent reported that they turned to social service agencies if they needed support.
- 7). Money Management. 80 percent of 114 homeless families reported being in debt. (Portland Impact's Homeless Family Self-Sufficiency Project.)

Transitional Housing Needs for Youth

An extensive system of groups homes (12 to 15) is needed to provide semi-independent living programs for teens: specialized homes would include alcohol- and drug-free housing, housing for minority and refugee youth, pregnant and parenting youth, and youth under the age of 16.



PUBLIC DISCUSSION DRAFT

Independent living situations also are needed to serve youth. This would consist of 25 to 40 apartment units, some in clusters of 4 to 5 units, to serve pregnant and parenting youth, and minority youth in particular.

Transitional Housing Needs for Alcohol/Drug Users

Approximately 180 units of alcohol and drug free /supervised housing is needed for singles and families, as well as an additional 272 outpatient treatment slots for chemically dependent persons in housing.

Transitional Housing Needs for Mentally and Emotionally Disabled

Twenty-five percent of the target population or 525 individuals require 70 units of transitional housing with special skills training and services. Fifteen 5-bed intensive adult foster care facilities (5 of them A & D free) would serve 35 percent of the target population, 735 individuals, and 40 percent of the target population, or 840 units could be served in newly developed project-based Section 8 housing.

Transitional Housing Needs for Victims of Domestic and Sexual Violence

120 housing units are needed to serve this population.

Permanent Housing for Single Adults

Some homeless persons will never achieve total housing self-sufficiency. The mentally ill and the elderly with chronic substance abuse problems are two examples of homeless persons who are not likely to achieve housing self-sufficiency. Permanent, subsidized housing is needed to improve the quality of life for these types of disabled persons.

Up to 200 units of Section 8 housing, 120-160 of them A & D, need to be developed to serve the permanent housing needs of this group.

Permanent Housing for Youth

Youth have little or no access to permanent housing options. Waiting lists for public housing programs are so long that many youth cycle back to homelessness before they become eligible for housing. Landlords are hesitant to rent to youth. Furthermore, most youth under 18 years of age cannot be bound to a contract. Difficulties leasing an apartment or house are even greater for teen families and minority youth who encounter additional forms of housing discrimination. The housing needs of youth who have been involved in the juvenile justice system warrant additional study. Twenty five units of permanent housing needs to be developed annually to serve youth who complete transitional housing programs.

Permanent Housing for the Mentally Ill

A Section 8 program coordinating social services with housing to serve 100 people over 5 years is needed.



PUBLIC DISCUSSION DRAFT

Permanent Housing for the Elderly

Replicate Housing Authority of Portland's NW Tower Congregate Care program in all 18 senior housing facilities.

Permanent Housing for Families, Veterans, Couples Without Children, Ethnic & Racial Minorities, Persons with AIDS, Victims of Sexual and Domestic Violence: A more detailed analysis is necessary to assess the needs of these populations as they move along a continuum from the street to shelter to transitional housing and finally to permanent housing or hospice situations. Some of these populations, once stabilized and self-sufficient, can enter the low-income rental market, others it is assumed will meet federal preferences for public and assisted housing.

THE POPULATION AT RISK OF HOMELESSNESS

Characteristics of Various Populations

According to the HAP report those who are "at risk" of homelessness can be characterized by one or more of the following: 1) poverty, 2) high levels of physical or mental disability, 3) substance abusers, and 4) disaffiliation, or lacking social ties of support systems. In 1989 it was estimated that 19,400 households were at risk of homelessness. These households earned less than 50 percent of the area median income, yet paid more than 30 percent of their income for housing. One medical emergency, the loss of a job, the need for car repair - any one of a number of crises could conceivably deplete these households financial resources and force them into homelessness.

In 1989 the HUD Area office estimated that approximately 70 percent of households in Multnomah County, or 10,400 individuals including children, earned less than 50 percent of the area median income, *and did not receive federal rental assistance*, even though they were eligible. Based on national averages it is estimated that, 85 percent of these families may be paying in excess of 30 percent of their income for housing, and of those 63 percent spend more than 50 percent of their income on housing. Of these families, those headed by women are the most vulnerable.

Based on the U.S. Census' *Annual Housing Survey, for the Portland Metropolitan Area in 1986* median income in the City of Portland was \$15,975. Fourteen percent of renter occupied households had incomes of 30 percent or less of median income. In the balance of Multnomah County, the median income was reported as \$19,527, between 8 and 10 percent of households earned less than percent of median.



PUBLIC DISCUSSION DRAFT

Downsizing state facilities for mentally retarded or developmentally disabled persons will increase the number of persons who are at-risk of homelessness in Multnomah County. The State is under Court order to reduce the population at Fairview by April 1, 1992. Specialized group homes are being developed around the state to serve this population. It is estimated that 165 people will be released to Multnomah County. A chronically mentally ill person is at risk of homelessness if he or she has a history of homelessness, evictions, or the loss of housing through other means; or if he/she leaves an institution or structured care housing; or is currently living in a situation that seriously jeopardizes his/her mental stability.

The Tri-County Youth Consortium has described the characteristics of displaced youth which include homeless youth and youth who are at risk of homelessness as follows: 1) youth under the age of 21 who have no viable family or community housing resource, or who are currently living in unsafe or unstable environments; 2) youth who reject viable homes or families for other options (streets, gangs, etc.). Youth who are receiving housing services from CSD *are not* included in the overall target population of displaced youth.

Persons with AIDS are at-risk of homelessness because: a). they cannot work or they lose their jobs because of AIDS; b). relatives and friends may be reluctant to provide housing because of their fear of the disease; or c). it is unlikely relatives and friends will be able to afford either the cost of care or be able to sustain the emotional and physical effort required to care for persons with AIDS; d). their financial resources are spent on medical treatment rather than housing. According to a report published by the HIV Services Planning Project, there are currently between 6,000 to 10,000 persons infected with HIV in Oregon. Based on historical data, we can expect that 68 percent of those people live in Multnomah County. Over the next 10 years that would mean 4000 to 6800 persons will likely deteriorate into later stages of infection. Based on current projections, 285 to 476 HIV infected persons will need affordable housing and/or assisted living facilities in the County within the next 5 years.

The increasing costs of medical care can force many seniors to become homeless as their housing budgets are decimated by emergency medical bills. Elderly homeowners on fixed incomes are also vulnerable to emergency housing maintenance costs, and rising property taxes.

According to the HAP report, "it is actually cost-effective to direct assistance to maintain persons or families in housing rather than assisting them after they become homeless." Emergency rental assistance programs are needed as well as crisis intervention and case management, both counseling and advocacy, to assist the at risk population from entering the cycle of homelessness. A homeless prevention program that integrates housing with social/welfare



PUBLIC DISCUSSION DRAFT

services as has been developed in other states could target the factors that contribute to homelessness before a crisis occurs.

SUPPORTIVE HOUSING NEEDS

Major Findings

The CHAS Subcommittees relied on the experience and expert opinion of social service providers throughout the County to supplement their own experience and knowledge of the supportive housing needs of people with special needs (frail elderly, people with mental and physical disabilities, and people with AIDS). Agency staff prepared briefing papers documenting the housing needs of special populations. The following data and issues were extracted from the issues papers submitted by County service providers.

The same adverse market pressures that limit the availability of affordable housing in general make the operation of residential services programs more difficult. Many persons with supportive service needs rely on General Assistance payments (\$271 per month) or Supplemental Security Income (\$389 per month). These incomes are well below the poverty level. Even with rent subsidies which limit housing costs to 30 percent of income, many people with supportive service needs have little discretionary income to cover other expenses. All of the individuals in residential services funded by the Multnomah County Developmental Disabilities Program pay more than 30 percent of their income for rent.

Residential care facilities have faced significant increases in operating expenses over the last two years because of minimum wage and workers compensation premium increases. This has made it difficult for adult foster home and residential care facility owners to operate profitably.

The CHAS Steering Committee recognizes that barriers exist which prevent access of special population to long term housing development resources. Those barriers include higher costs, higher risks, greater complexity and the necessity to link with social service providers.

A discussion of the facility and supportive service needs of the following populations is based on the findings of the various subcommittees as endorsed by the Steering Committee:

The Elderly

The Multnomah County Area Aging Services Division estimates that there are 38,720 people over the age of 65 who have dependency needs. These include the need for assistance with activities of daily living (ADL) such as bathing, dressing, eating, etc. and assistance with instrumental activities



PUBLIC DISCUSSION DRAFT

(IADL), preparing meals, shopping, managing money, and housework. Of these, 5,808 people have moderate to severe dependency needs (the frail elderly). There are currently only 3,420 nursing facility beds available for those 65 or over. There are approximately 4082 licensed residential care beds (RCF) or adult foster home beds.

Multnomah County's nursing facility and community based care facilities currently serve approximately 7500 elders. This represents 9 percent of the total population of elderly age 65 or older. An additional 1800 elders who are quite frail are living in the community in their own or others' homes. Beyond that, there are 11,694 elders living in the community who have some dependency needs and may need assistance to retain their homes. Approximately 6500 elderly are living in subsidized housing units. An additional 6550 elders are eligible for, but not receiving assisted housing.

The number of nursing facility beds is not likely to increase as the State of Oregon will continue to emphasize alternative community-based care placements. It is doubtful if residential and adult foster care home resources will increase adequately to accommodate the numbers of frail elders in need of the degree of support they offer. From 1989-1991 only 547 units of subsidized elderly units have been allocated to the entire northwest region. It is likely that the majority of frail elders in need of housing assistance will continue to be homeowners or renters scattered throughout urban and suburban neighborhoods. Their primary need for assistance will be for services and resources that help them to continue to live in their homes.

Persons with Developmental Disabilities

People with developmental disabilities include those with mental retardation, autism, cerebral palsy, epilepsy or other neurologically handicapping condition attained before the age of 22 (18 for mental retardation). There are currently 2,000 adults and children receiving case management services from the County. Based on national estimates there may be another 5,000 to 15,000 individuals with developmental disabilities in the County who are not receiving County services.

All of the individuals in residential service funded by the County pay more than 30 percent of their income for rent. Individuals in group homes and foster care pay \$330 per month for room and board, leaving \$68 from their Social Security Disability payment for clothing, transportation and incidentals.

There are approximately 985 individuals with developmental disabilities case managed by the County who are in need of a change in their housing situation to move them to appropriate housing. Two hundred of those individuals are not receiving residential services and are not on waiting lists.



PUBLIC DISCUSSION DRAFT

They live in substandard housing and are either independent enough to subsist or receive informal support from neighbors, friends or family. There are 165 people at Fairview Training Center who are scheduled to return to the County under a State administered program that provides for financing of housing development and social services.

In order to meet the needs of the developmentally disabled 250 group or foster care units and 500 independent living units must be created.

Chronically Mentally Ill

At this time 528 persons receive residential services in Multnomah County and 2100 persons who need residential alternatives are not served. Three models of housing are needed: 300 units of "special skilled housing" such as nursing homes or dual diagnosis treatment programs; 370 structured housing units such as group homes and foster care homes, and 500 units of "supported" housing such as apartments with on-site staff services.

Support services such as case management is necessary to maintain mentally ill persons in a stable community setting. Over 7000 CMI and SMI persons in Multnomah County are eligible for state funded support services, but cannot be served because of funding limitations. (See Federally assisted housing inventory attached)

The Physically Disabled

According to the Disability Project Coordinator for Portland and Multnomah County there is no recent data on how many persons with physical disabilities reside in Multnomah County nor is there data on the range of housing types used by them. By definition a physically disabled person is one who has a physical impairment which substantially limits one or more major life activities.

The housing needs of persons with physical disabilities will reflect many of the same considerations as persons without impairments. The single most significant determinant of housing choice may be the accessibility of housing. Many homes and apartments provide insurmountable barriers to occupancy. Under public and assisted housing programs only 5 percent of all existing units have to be wheelchair accessible. The housing units provided are usually studios and one bedroom units. This means that persons with physical disabilities living with their family or with an attendant have a difficult time finding large enough assisted housing units. Few service centers or short-term emergency shelters in Multnomah County are accessible. They are often not staffed with people who are trained to understand the needs of persons with disabilities.



PUBLIC DISCUSSION DRAFT

There are currently two federally assisted apartment complexes with 24 hour attendant care for the physically disabled. (See Federally Assisted Housing inventory attached.)

People with AIDS

Estimates indicate that 4000 to 6800 persons in Multnomah County are HIV positive and will likely deteriorate into later stages of infection over the next 10 years. Based on current projections, 285 to 476 HIV infected persons will need affordable housing and/or assisted living facilities in the County within the next 5 years. There are currently two HIV oriented facilities in Multnomah County with a combined capacity of 25 beds. Both facilities have waiting lists. Frequently those on the waiting list die before admission. The Housing Authority places persons with life threatening illness on a priority list. Persons with HIV infections are often not given this priority listing. There are almost no resources currently for persons who need temporary or transitional housing.

Different housing and supportive service models are necessary to serve the needs of persons with AIDS. According to the staff at Our House, a residential care facility for persons with AIDS, the following housing and supportive services are needed:

Hospice Care: Short-term care (60 days or less) Doctor in residence. Palliative care available to make resident more comfortable.

Long-term nursing care: Residential living (60 days to 1 year) with palliative care. Includes 24-hour-per-day nursing care of various skill levels with supervision by a registered nurse. Certified nursing care will include IV medications and fluids, pentamidine treatment, monitoring vital signs, tube feedings, administration of medications and oxygen, and skilled medical assessment. Required care also include psychosocial services such as counseling and quality living assistance.

Temporary: Temporary housing would allow for transitional housing for persons with AIDS who no longer need to stay in a hospital but are not yet well enough to live at home. Would also include respite care to provide a break for regular in-home care givers (2-4 weeks).

Independent living group homes: A place for persons with AIDS who are able to live fairly independently but need some limited nursing or other assistance.

Over the next 5 years there is a need to develop three additional 10-bed hospice facilities and 48 supported housing units.



Working Toward Self-Sufficiency

According to the HAP report, "Besides affordable housing, the primary need of homeless families often is considered to be jobs that pay decent wages. For some families, this is the principal need. However, if a family has multiple problems, or has been homeless before, support and rehabilitative services are essential to become stabilized and move to independence."

There are currently three programs in operation with the goal of stabilizing families through self-sufficiency programs. The Robert Wood Johnson Assistance to Homeless Families is a five year grant (\$479,600) which will be used to stabilize chronically homeless families with services and permanent housing. HUD will provide 150 Section 8 certificates for program participants. Additional funding includes \$304,000 in state, federal and local funding.

The Housing Authority, City of Portland and Multnomah County have received an "Operation Bootstrap" grant from the U.S. Department of Housing and Urban Development to provide Section 8 certificates to families with children, where one or both parents is participating in employment programs. Families are certified for Section 8 rental assistance when they have completed specified orientation classes from one of the three participating job agencies. Clients may also receive assistance with day care, health care and transportation in order to facilitate educational and employment activities. Local Community colleges and the Private Industry Council are partners in this program as well.

Project Self-Sufficiency is a similar program where the Housing Authority can provide Section 8 certificates to families with children where the parent/(s) are participating in employment programs.

OVERVIEW OF THE LOCAL HOUSING MARKET

Table 8
Inventory of Existing Housing Units by Jurisdiction (1990 Census)

Jurisdiction	Number of Dwelling Units
Fairview	922
Gresham	26,235
Maywood Park	306
Portland	198,368
Troutdale	2,509
Wood Village	1,122
Total	229,462



PUBLIC DISCUSSION DRAFT

The above table shows the current number of housing units in the jurisdictions covered by the County-wide CHAS.

POPULATION TRENDS

According to growth projections developed by Metro, Metropolitan Portland's population is projected to increase by over 400,000 persons or 36 percent by 2010. As shown in the table below, most of this growth will occur in suburban counties.

Table 9
Rate of Population Growth for Three Metro Counties

County	1980 Pop	1990 Pop	1995 Projected	1980-95 % Change
Multnomah	562,203	583,887	590,669	5.0%
Clackamas	241,903	278,850	299,317	23.7%
Washington	245,583	311,554	340,358	38.6%

The general rates of population growth (as represented by new housing construction) and employment growth (as represented by new jobs) are projected to remain relatively constant among the four major metropolitan counties. There is not expected to be a major shift in the Job/Housing ratio as shown on the following table. Both Multnomah and Washington Counties will continue to be the "job providers" in the region at least during the short term.

Table 10
Job-Housing Ratio
(Metro Housing Issues Report)

Year	Region	Clackamas	Multnomah	Washington	Clark
1980					
Jobs	618,819	79,310	372,910	107,460	59,139
Housing	504,099	88,929	245,998	96,537	72,644
Ratio	1.23	0.89	1.52	1.11	0.81
1995					
Jobs	726,429	104,355	385,328	157,272	79,474
Housing	640,400	117,152	271,510	142,208	105,530
Ratio	1.13	0.89	1.42	1.10	0.75

Household Size



PUBLIC DISCUSSION DRAFT

Population growth, employment growth, and decline in household size account for increased housing development. Portland's average household size (number of persons per household) is smaller than the nation as a whole, but follows a national trend of decline: from 2.99 persons per household in 1960, to 2.46 in 1989. This implies an increase in the proportion of households occupying multiple family and/or smaller single family dwellings.

THE RENTAL MARKET

Overview

The majority of Multnomah County's housing units continue to be owner-occupied, although the proportion of rental units has increased slightly from 1980. The 1990 Census shows that 47 percent of housing units in the City of Portland (88,000) are rentals, while 45 percent are rentals Countywide. Within Portland, according to the City of Portland Energy Office, 77,000 rental units are in multi-family structures (2 or more units) and 56,000 are in complexes with 5 or more units. In Gresham, consistent with its suburban character, a majority of housing units are owner-occupied (58 percent). Of all multi-family units in Gresham, 6384 (or 62 percent) are in complexes with 5 or more units.

Findings of the Rental Subcommittee

In an accelerating housing market, renters find it difficult to escape periodic rent increases except by moving to less desirable areas of the city or the region. State law prohibits local jurisdictions from imposing rent control except for assisted projects, during the period of conversion to a condominium, or in the case of natural disaster.

From 1985 to 1989, the approval of building permits for multi-family dwelling units increased by 288 percent over the period from 1980 to 1984 within the Portland Metropolitan area. The great bulk of this construction, approximately 84 percent, occurred in the suburban portions of Washington, Clackamas, and Clark Counties.

In many neighborhoods within Portland, there has been virtually no new construction activity for either single or multi-family housing. This is true not only for inner city neighborhoods that are essentially built-out, but also for several inner-Northeast Portland neighborhoods that have a sizable number of vacant sites. For example, from 1981 to 1990, Boise, Humboldt, Vernon, and King have each lost housing units. Despite the construction of 65 mostly subsidized low-income units in Eliot, the net gain in this neighborhood has been just two housing units. In the southeast section of the City, both Buckman and Kerns have seen a net loss of multi-family units during the last ten years.



Portland neighborhoods which have experienced significant net gains in multi-family units during the last half of the 1980s are: Downtown (732 units), Argay (172), Wilkes/Summerplace (269), Pleasant Valley (149), Corbett-Terwilliger-Lair Hill (113), Multnomah (109), and Goose Hollow (253).

In Northwest Portland, a gentrification process has had an impact on the rate of rent increases because of the high percentage of older apartment buildings which make up that neighborhood's housing stock coupled with a general upgrading of its commercial and residential character. After the era of deregulation of lending institutions and the widespread difficulties within the savings and loan industry, the reluctance of lenders to fund projects without at least 20 to 30 percent up front capital from the developer has cooled the rate of new development. New rental construction within inner city neighborhoods could act as a "release valve" during periods of high middle income demand. Without added housing stock from new construction, the upgrading of solid existing structures puts increased rent pressure on a desirable neighborhood.

Increasing demand results not only from increased population from immigration, but also from the smaller household size characteristic of city households compared to both national and local suburban average household size. The average household size for the Gresham/East County area is estimated at 2.62. This is significantly larger than the overall Multnomah County household size of 2.36, or the Portland figure of 2.27. During the last two decades, the percentage increase in households for the City of Portland, for example, has been far higher than the percentage increase in population.

The larger household size in Gresham/East County suggests a need for a higher proportion of larger rental units of three-bedrooms or larger. However, multi-family projects built in this area are made up mostly of one-bedroom and two-bedroom units, suitable only for families of up to four members.

Rental Price Trends

In the 1000 Friends/Home Builders report, *Managing Growth to Promote Affordable Housing*, the authors note that "increases in apartment rents follow a trend similar to the increase in single family home prices (See discussion below). From 1979 to 1984, average monthly rents increased 13 percent, while per capita personal income increased 34 percent. From 1985 to 1990, this relationship was reversed, with rents increasing 42 percent and per capita personal income increasing only 24 percent. Only Beaverton and close-in Eastside and North Portland has rent increases under 40 percent between 1985 and 1990."

PUBLIC DISCUSSION DRAFT

Table 11
Average Rent: Two Bedroom, Two Bathroom Apartment
1986-1990

Area	1986	1987	1988	1989	1990	Percent Increase 86-90
Portland (Close in SE)	\$334	\$368	\$389	\$441	\$460	38%
Portland (Close in SW/NW)	\$646	\$626	\$641	\$643	\$636	-2%
Portland (North)	na	na	na	\$386	na	na
Far East/Gresham	\$394	\$343	\$444	\$461	\$539	37%
Beaverton	\$456	\$478	\$482	\$536	\$546	20%
Tigard/Lake Oswego	\$473	\$482	\$532	\$585	\$597	26%
Milwaukie/Oregon City	\$378	\$397	\$460	\$483	\$550	46%

During robust economic periods, the lowest cost housing, which is often located in non-residential zones, is the most vulnerable to demolition or conversion to non-residential use. For example, the 59 percent decline in SRO units downtown from 1970 to 1986 and the imminent loss of six very low income rental structures of varying size currently within the Central City have occurred in the face of non-residential development pressure. Without significant public subsidy, such as the resources of the Downtown Housing Preservation Partnership, it is virtually impossible to build or retain housing for very low income households, particularly in the Central City area. For example, the increase in the stock of single room occupancy units in Downtown Portland from 2,197 to 2,537 from 1988 to 1991 is due to the efforts of DHPP which is funded primarily through tax increment dollars.

Both land and actual construction costs have out paced inflation in the past three years as a result of the Portland area's housing boom. As a result, to build basic living units for lower income households today, a developer/owner may need to receive a public subsidy to offset the gap between costs and revenues.

Price Trends in Gresham/East County

It is estimated that the cost of fully-serviced land zoned for new multi-family dwelling on the east side of the metro area increased by 15 percent from 1989



PUBLIC DISCUSSION DRAFT

to 1990. Along with increasing costs for extending public facilities, these factors have contributed to increasing apartment rental costs. From 1986 to 1991, the average rent for a two-bedroom, two-bath apartment in the Gresham/East County area has increased by 32 percent (from \$394 to \$521 per month).

Rental Vacancy Rates

As of March 1991, the Apartment Data Center estimates the current average vacancy rate of occupiable apartment projects within the region at 5.1 percent. Another firm, McGregor, Millette and Associates, which follows apartment vacancy rates shows the following trends during the last nine years for the four county metropolitan area:

1982	9.3 Percent
1983	6.4 Percent
1984	5.1 Percent
1985	4.7 Percent
1986	5.3 Percent
1987	4.0 Percent
1988	3.0 Percent
1989	3.1 Percent
1990	5.2 Percent

The McGregor, Millette report also shows that for new units built since 1986, the vacancy rate has jumped to 15.9 percent from the rate recorded in the Fall of 1990 which was 9.8 percent. This indicates a weakening of demand in the face of increased supply principally in the suburban southwest and east side markets.

Apartment vacancy rates can fluctuate sharply through time and vary according to location. The following table from the Apartment Data Center shows average vacancy rates by subarea.



Table 12
Apartment Vacancy Rates

Subarea	Apartment Vacancy Rate, October, 1989	Apartment Vacancy Rate October, 1990
Portland (close-in SW/NW)	2.9%	2.6%
Portland (close in SE/NE)	2.7%	2.4%
Portland (North)	3.1%	1.9%
Suburban Eastside/ Gresham	2.7%	4.1%
Tigard/Oswego	3.1%	3.0%
Beaverton	3.5%	5.7%
Milwaukie/ Oregon City	2.6%	3.3%
Vancouver	3.9%	3.7%
Total Metro Area	3.2%	3.3%

Mobile Homes as a Rental Housing Resource

Historically, mobile home parks have provided a resource of affordable rental housing in unincorporated East County. After the period of extensive annexation by Portland and Gresham during the 1980s, several of these parks are now within the jurisdiction of these cities. As shown in a study of these parks by the County Division of Assessment and Taxation, 44 percent of them are located in Portland and 21 percent in Gresham. Of the total number of parks within the County, 38 percent are classified as substandard. These substandard parks contain 1,081 spaces out of a total 4,337 spaces. Within Portland, 66 percent of the mobile home parks are substandard.

Mobile Homes as a Home Owner Option

The County Division of Assessment and Taxation has identified existing mobile home parks throughout the County, including the estimated number of spaces and a classification regarding the desirability and location of the park, i.e., luxurious, deluxe, standard, and substandard. The number of mobile home parks and spaces, their location (within a city or unincorporated area) and the substandard parks are shown as follows:



PUBLIC DISCUSSION DRAFT

Table 13
Location and Quality of Existing Mobile Home Parks

Location	Number of Mobile Home Parks	Est. Spaces	Substandard Parks
Portland	35	1,628	23
Gresham	17	874	1
Troutdale	2	30	1
Fairview	2	171	0
Wood Village	3	410	0
Unincorp Area	20	1,224	5
Totals	79	4,337	30

Older mobile home parks are vulnerable to closure, and older trailer units are impractical to move, which results in an "at risk" housing resource for low income families. Some protection may be available through new state legislation, but the closure issue could still become a much greater problem in view of the findings regarding substandard mobile home parks cited above. The prospect of the Mid-County sewer connection fees presents an additional burden.

There is an apparent shortage of vacant, buildable land zoned for new mobile home park development in the East County area. Gresham has 84 acres of vacant land zoned for mobile home parks, mostly in relatively small parcels. Further study is needed to determine specific findings regarding this issue for the remainder of the East County area, in addition to the above concern for mobile home park closures.

Regulatory Impacts on Rental Rates

Regulations such as seismic codes, handicapped adaptable requirements, etc., increase costs. Seismic code requirements may increase costs significantly depending on the type of structure (wood, masonry, etc.) and condition of the structure. The Building Bureau estimates that seismic code regulations will increase rehabilitation costs up to \$9.00/square foot. Wood frame buildings would experience far less impact than masonry buildings.

The Fair Housing Act of 1988 requires that 100 percent of all new multi-family units be handicapped adaptable. Cost estimates for this new requirement range from \$500 to \$1,500 per unit. The single largest cost item will be additional floor area in kitchens and bathrooms and hallways to accommodate wheelchair movement. This is particularly true of urban or subsidized housing units, which tend to be smaller. Rehabilitating existing



PUBLIC DISCUSSION DRAFT

units to meet handicapped accessibility standards may cost up to \$5/square foot.

THE HOME BUYERS' MARKET

Portland Home Prices—A National Comparison

Most of the following discussion is taken from the 1000 Friends/Home Builders report *Managing Growth to Promote Affordable Housing*.

"Despite recent escalation of housing costs, Portland metro area home prices are, on the average, below those of most other major U.S. cities. The Portland metro area still enjoys a relatively high degree of housing affordability compared to other U.S. cities. Data show that the Portland metro area ranked sixth among the 22 cities for the lowest housing costs." [Even here, however, we can find conflicting evidence. For example, the analysis of the U.S. housing market conducted by Lomas Mortgage Company of Dallas, Texas showed Portland as the ninth "least affordable" housing market in 1990.]

The Housing Affordability Index score equals 100 when the median household income equals the qualifying income to purchase a median-priced home in the given metropolitan area. Housing affordability increases as the index rises above 100, and decreases as it falls below 100. (Note Metro's concern about using family income as the variable). Also, most of these metropolitan areas contain widely varying submarkets. Portland's figures were derived by 1000 Friends.



PUBLIC DISCUSSION DRAFT

Table 14
Housing Affordability Index for Metropolitan Areas
 (National Association of Realtors 1990)

Metropolitan Area	1987	1988	1989	1990
Baltimore, MD	110.1	105.1	102.5	91.7
Boston, MA	57.2	54.4	59.0	60.8
Chicago, IL	99.6	91.6	107.6	77.8
Cleveland, OH	123.9	120.4	121.1	106.8
Dallas, TX	111.1	113.7	106.0	106.8
Denver, CO	121.0	128.0	121.6	117.7
Detroit, MI	136.2	121.1	133.1	126.7
Houston, TX	147.0	160.0	138.2	136.1
Indianapolis, IN	143.7	123.4	126.6	116.6
Kansas City, MO/KS	134.3	124.8	127.7	117.9
Los Angeles, CA	56.9	44.3	39.8	41.7
Miami/Hialeah, FL	98.7	94.8	90.9	86.4
Milwaukee, WI	131.1	121.1	120.0	111.6
Minneapolis/St. Paul, MN	139.2	110.0	125.9	123.3
NYC/Newark/Long Island, NY/NJ	42.1	41.6	42.9	44.5
Philadelphia, PA	91.5	80.4	90.7	78.2
Phoenix, AZ	108.1	107.0	111.4	104.1
Pittsburgh, PA	n/a	121.1	125.9	112.0
Portland, OR	134	144	128	121
San Diego, CA	68.5	55.3	51.6	49.0
San Francisco Bay Area, CA	60.7	44.7	39.9	40.8
St. Louis, MO	129.4	120.7	122.5	116.1
Washington, DC/MD/VA	100.5	96.3	91.3	84.9

"According to a recent national study of 30 selected metro areas, Portland's residential land prices are below average, but are increasing slightly above the average annual rate of change in the study areas. The Urban Land Institute recently conducted a residential lot price study of 30 U.S. metropolitan areas. The price for an average improved 10,000 square foot lot in the Portland metro area was \$31,250 in 1990. Average lot prices were more expensive than 11 other cities, with the highest average price recorded for San Jose at \$230,000.

Local Price Trends

[Note, quotations are taken from the 1000 Friends/Home Builders report.]

"During 1985 to 1990, single family home prices and rents rose faster than regional per capita income. This contrasts with the preceding six years, in which increases in housing costs remained well below gains in personal per capita incomes...From 1979 to 1984, average home prices rose 9 percent, while income rose 34 percent. From 1985 to 1990, this trend was reversed, with the



PUBLIC DISCUSSION DRAFT

average home prices rising by 33 percent and incomes rising by 24 percent. While this difference is not cause for alarm, it does indicate a gap that will, if continued, lead to significant affordability concerns."

"It is important to note that average and median home sale prices soared during 1989 and 1990. Prices rose four times as fast during these years compared to the preceding four years. Home prices are on the increase due to a strong economy, renewed immigration into the metro area, and a decrease in the number of homes on the market."

"An indicator of the rising cost of homes is the percent of homes sold by price range. In 1985, only 14 percent of the homes sold exceeded \$100,00. In a period of only five years, this figure more than doubled. In 1990, 33 percent of homes sold exceeded \$100,000.

"New homes, as opposed to existing housing stock, appear to be the driving force behind this increase. Available data indicate that the average and median sales prices for home built in recent subdivisions exceed \$100,000. In addition, homes with four or more bedrooms increased in price more rapidly between 1985 and 1990 than did homes with two and three bedrooms.

Table 15
Average and Median Home Prices Versus
Average Incomes: Metropolitan Portland
1979-1990

Year	Ave. Home Price	Percent Change	Median Home Price	Percent Change	Per Capita Income	Percent Change
1979	\$65,500	N/A	\$59,900	N/A	\$10,270	N/A
1980	\$70,300	6.83	\$62,900	4.77	\$11,125	7.69
1981	\$76,800	8.46	\$66,500	5.41	\$11,922	6.69
1982	\$73,500	-4.49	\$65,000	-2.31	\$12,104	1.50
1983	\$71,400	-2.94	\$63,000	-3.17	\$12,753	5.09
1984	\$71,300	-0.14	\$62,500	-0.80	\$13,718	7.03
Subtotal	-	8.85	-	4.34	-	33.57
1985	\$70,600	-0.99	\$61,500	-1.63	\$14,343	4.36
1986	\$72,360	2.43	\$62,900	2.23	\$14,795	3.06
1987	\$73,300	1.28	\$63,000	0.16	\$15,643	5.42
1988	\$76,200	3.81	\$64,000	1.56	\$16,837	7.09
1989	\$85,000	10.35	\$70,000	8.57	\$17,110	1.60
1990	\$93,950	9.53	\$78,000	10.26	\$17,794	3.84
Subtotal	-	33.07	-	26.83	-	24.06
Total	-	43.44	-	30.22	-	73.26



PUBLIC DISCUSSION DRAFT

"Although Portland area housing costs are below those of many other U.S. cities, a recent surge in home prices has led to a general decline of housing affordability. One index of affordability is to measure the percentage of households able to afford to buy or rent variously priced homes or apartments. First Interstate Bank conducted an analysis of the affordability of Portland area housing for the years 1982-1988. This analysis demonstrates that the affordability of two, three, and four bedroom homes increased steadily from 1982 to 1988. For example, assuming a five percent down payment for an average priced three bedroom home, 18 percent of the region's families (excluding single person households) could afford to buy the home in 1982. In 1988, 55 percent of the region's families could afford to buy an average priced three bedroom home.

Family incomes are generally 25-30 percent higher than single person household incomes. This means that measures of affordability based on family incomes do not necessarily represent the affordability of housing for single person households as shown on the following tables taken from the Metro Housing Issues Report."

Table 16
Family Home Ownership Affordability Ratio for Metro Region

Year	Median Family Income	Median Price of Homes for Sale	Home Price Median Family Income Can Afford	Mortgage Rate	Affordability Rate	Notes
1984	\$28,800	\$62,500	\$47,700	13.38	76	Unaffordable
1985	\$28,800	\$61,500	\$54,250	11.71	88	Unaffordable
1986	\$30,100	\$62,900	\$64,860	10.26	103	Affordable
1987	\$32,900	\$63,300	\$79,000	9.31	125	Affordable
1988	\$35,100	\$64,000	\$89,000	9.12	139	Affordable
1989	\$36,200	\$70,000	\$83,270	10.11	119	Affordable
1990	\$37,100	\$78,000	\$90,900	9.59	116	Affordable



Table 17
Household Home Ownership Affordability Ratio for Metro Region

Year	Median Household Income	Median Price of Homes for Sale	Home Price Median Household Income Can Afford	Mortgage Rate	Affordability Rate	Notes
1984	\$23,200	\$62,500	\$35,180	13.38	56	Unaffordable
1985	\$23,200	\$61,500	\$40,000	11.71	65	Unaffordable
1986	\$24,200	\$62,900	\$47,960	10.26	76	Unaffordable
1987	\$26,500	\$63,300	\$59,130	9.31	94	Unaffordable
1988	\$28,300	\$64,000	\$67,130	9.12	105	Affordable
1989	\$28,700	\$70,000	\$61,540	10.11	88	Unaffordable
1990	\$30,500	\$78,000	\$70,700	9.59	91	Unaffordable

The reason for this increase in affordability between 1982 and 1988 is due to declining interest rates, only moderate increase in housing costs (four percent), and a large increase in per capita income (40 percent). In 1982, the average effective mortgage rate was 15.33 percent compared to 9.12 percent in 1988.

Most of the affordability rates for homes are based on OMLS data which represent sales of both old and new housing stock. New homes generally cost more than older homes. New housing is, therefore, much less affordable to the region's households. For example, assuming a five percent down payment, only 17 percent of the region's households could afford to buy a median priced new home in 1989, whereas 48 percent of the region's households could afford the median price of all homes sold in 1989. This has policy implications for a city such as Portland, which has a high proportion of existing, older, and more affordable houses among its housing stock.

PUBLIC DISCUSSION DRAFT

Table 18
Average House Price by Area

Area	Year		Percent Change
	1985	1990	
Tri-County	70,600	\$93,950	33.1%
Clackamas County			
Milwaukie/Gladstone	\$65,600	\$91,000	38.7%
Oregon City/Mollala	\$64,700	\$88,100	36.2%
Lake Oswego/West Linn	\$118,800	\$176,700	48.7%
Multnomah County			
North Portland	\$35,400	\$39,500	11.6%
Northeast Portland	\$51,600	\$60,500	17.2%
Southeast Portland	\$48,500	\$57,500	18.6%
Gresham/Troutdale	\$66,100	\$85,800	29.8%
West Portland	\$94,900	\$140,000	47.5%
Northwest Portland	\$99,600	\$144,200	44.8%
Washington County			
Beaverton/Aloha	\$73,000	\$103,400	41.6%
Tigard/Wilsonville	\$77,700	\$120,500	55.1%
Hillsboro/Forest Grove	\$64,900	\$83,700	29.0%

Expected Five Year Trends

The following tables are provided for a comparison of several housing economic trends from 1984 to 1990. While overall, this period shows median household income keeping pace with both median housing price and the Consumer Price Index, it is important to note the sharper increase in housing costs during the latter part of this period coupled with the decline in the available housing stock for sale. While there is no guarantee that these trends will continue, it is generally assumed that, barring a major economic downturn and given increased population growth, housing price affordability will become a greater for a growing number of households during the next five years.



PUBLIC DISCUSSION DRAFT

Table 19
Household Median Income, Selling Price and Housing Supply Trends
(Clackamas, Multnomah and Washington Counties)

Year	Median Household Income	Median Price of Homes for Sale	Average Monthly Inventory of Homes for Sale
1984	\$23,200	\$62,500	10,904
1985	\$23,200	\$61,500	10,917
1986	\$24,200	\$62,900	11,064
1987	\$26,500	\$63,000	9,743
1988	\$28,300	\$64,000	8,447
1989	\$28,700	\$70,000	6,922
1990	\$30,500	\$78,000	6,351
Percent Change 1984-1990	31.47%	24.80%	-41.76%

Table 20
Comparison of Median Household Income, Selling price, Inventory, and
Inflation Rates (Rate of Change from 1984 to 1990)

Period	Median Household Income	Median Sales Price	Average Monthly Inventory	Consumer Price Index
1984-1990	+31.47%	+24.80%	-41.76%	+23.9%

Cost impacts of Mid-County Sewer Installations

The Mid-County Sewer Project is administered by the cities of Portland and Gresham. The project affects some 56,000 properties in East County and was estimated to cost \$363 million in 1985. About 8,000 of these properties are in Gresham. The project cost is essentially borne by the affected property owners through the Local Improvement District (LID) process. Financing of assessment and connection costs is available to single-family homeowners (typically at rates of approximately 7 percent) for a five, ten, or twenty year term. Further, a Safety Net Program for low income homeowners offers a five percent simple interest loan and could defer payments for five years on all assessment and connection charges. Senior citizens (age 62 and older) may also be eligible for the State Deferral Program.

Property owners are allowed one year to connect following construction of the sewer line, although certain circumstances may extend the connection



PUBLIC DISCUSSION DRAFT

period to five years. Nevertheless, all properties are required to connect with no exemption allowed.

A typical assessment and connection charge for a single family house is \$6,135. The average private property plumbing and connection costs are \$1,500 to \$2,000. There are limited Sewer-On-Site (SOS) loan program funds for very low income households to finance the private plumbing and connection costs.

The following comparisons illustrate the impact of the average assessment and connection charges on low income families in East County. The \$6,135 assessment and connection charge equals:

- 25.8 percent of the annual household income of a low income family of two;
- 41.3 percent of the annual household income of a very low income family of two;
- 16.1 percent of the average assessed value of the home of an SOS client in 1989-90.

Based on a standard maintenance budget utilized by the PDC Homestead Program, the average annual repair/maintenance cost for a 1,000 square foot dwelling amounts to \$312, representing one percent of the 1989-90 value of homes eligible for SOS assistance. For very low and low income households in the Mid-County Sewer Project area, this amount would be absorbed entirely within the assessment and connection costs. These impacts suggest the importance of the SOS program and affordable financing for code-related repair programs for lower income families and seniors in the Gresham/East County area.

PUBLIC AND ASSISTED HOUSING

The supply of assisted rental housing is inadequate to serve the needs of very low-income households (50 percent or less of area median income). This current condition may be exacerbated as private owners of existing assisted housing withdraw their units from the supply.

There are 11,186 assisted housing units in Multnomah County (1990):

- 2,644 of those are owned and managed by the Housing Authority of Portland (HAP) under Low Rent Public Housing program;



PUBLIC DISCUSSION DRAFT

- 4,500 Section 8 certificates and vouchers are administered by HAP;
- 4,042 units of assisted housing are owned by, private non-profit community development corporations and mental health providers, and private owners who received mortgage subsidies.

Federal assistance for low and very low-income households has not kept pace with the expanding need. HUD's budget for new assistance has declined nearly 80 percent since 1980.

It is estimated that only 30 percent of eligible families and 50 percent of elderly households receive assistance. The numbers or proportion of persons with disabilities who receive rental assistance are unknown.

The vacancy rate for HAP's public housing inventory is 1.6 percent (41 units, 5/91). (For a housing authority of HAP's size to receive a "Grade A" rating from HUD, a vacancy percentage of 2 percent or less is required.)

Approximately 4,700 households are on HAP's waiting list (5/91): 2,950 households for Section 8 and 1,750 for public housing.

There is a potential loss of a significant number of assisted rental units in the community as private owners pay off their federally subsidized mortgages and become exempt from federal restrictions.

There are 32 privately owned projects with 1,458 units that are eligible for prepayment within the next 5 years.

According to HUD, in Portland/Multnomah County private owners of 15 of those projects with 623 units have given notice of intent to prepay their mortgages.

The mix of unit sizes in public housing projects may not meet current needs. For example, many public housing projects built for elderly individuals contain small studio units. These units have a higher vacancy turnover rate than do larger 1 bedroom units.

CONCENTRATION OF ETHNIC/RACIAL MINORITIES AND LOW INCOME HOUSEHOLDS

Of interest in the CHAS planning process is an examination of undue concentrations of ethnic minorities or low income groups which might point to patterns of discrimination or lead to strategies to upgrade the environment of specific neighborhoods. A series of maps in this section show census tract



PUBLIC DISCUSSION DRAFT

boundaries with tracts highlighted that contain relatively higher percentages of specified ethnic or racial minority groups.

As noted in a report, *Ethnic Minorities in Portland: A 1990 Census Profile*, by Dr. Carl Abbott, a Professor at Portland State University's Center for Urban Studies, the Portland Metropolitan Area has the second lowest percentage of minority residents among areas with populations of one million or more. The following Table gives the numbers of ethnic populations for each of the incorporated jurisdictions in Multnomah County.

Table 21
Ethnic Breakdown by Jurisdiction (1990 Census)

Jurisdiction	Hispanic (any race)	White	Black	Native Amer	Asian/Pa Islander	Other
Fairview	101	2,211	16	28	35	0
Gresham	2,284	62,804	720	601	1,793	33
Maywood Park	10	754	6	4	7	0
Portland	13,874	370,135	33,530	5,399	23,185	5,070
Troutdale	251	7,253	142	41	165	0
Wood Village	107	2,617	25	34	30	1
Total	16,627	445,774	34,439	6,107	25,215	5104

Despite the relatively low number of minorities compared with other metropolitan regions, racial minorities continue as a group to occupy an increasing percentage of the population within the City of Portland as shown on the following table.

Table 22
Ethnic Minority Population for the City of Portland
As a Percentage of City Population 1970-1990

Year	Hispanic	Black	Native American	Asian/Pacific Islander	Other
1970	1.7%	5.6%	0.5%	1.3%	0.3%
1980	2.1%	7.6%	1.0%	2.9%	2.0%
1990	3.2%	7.7%	1.2%	5.3%	1.2%

Note the dramatic growth of the Asian/Pacific Islander population as a percentage of City population; whereas the percentage of African-Americans has remained relatively constant. This apparently static growth rate can be

PUBLIC DISCUSSION DRAFT

explained by the annexation of more than 65,000 residents from the Mid-County area during the 1980s. African-Americans represent a much smaller percentage within the annexed Mid-County population than in the City population prior to the major annexations.

Areas of Concentration--What the Maps Show

For each group, it was decided to highlight those tracts which contain at least twice the percentage of population that the group represents in the County population as a whole. For example, African-Americans make up 6 percent of Multnomah County's population. Map 1 shows those tracts in which African-Americans make up at least 12 percent of the population within those tracts. Within tracts 33.01 and 34.01, African-Americans respectively make up 69 and 70 percent of the populations of these tract.. No other ethnic groups approach this level of concentration. This is also the only group which can be said to be disproportionately concentrated within one area of the city.

For Native American, Eskimo or Aleut residents, the tracts in which they make up at least 2.4 percent of the population are highlighted. Note that tract 43 is primarily Forest Park.

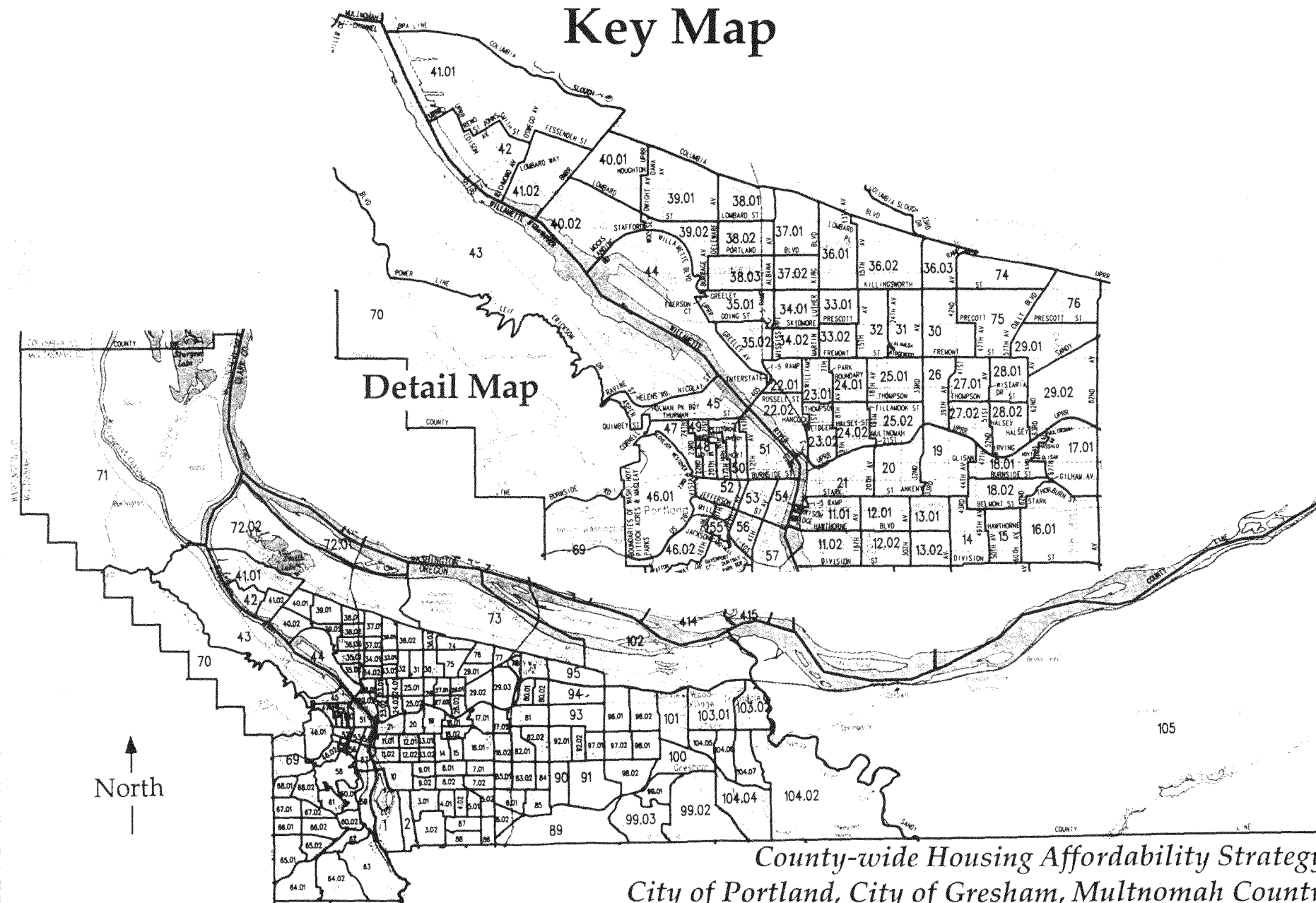
For Asian and Pacific Islanders, the tracts in which they make up at least 9.4 percent of the population are highlighted. These tracts are located, with two exceptions, in the inner and outer southeast areas of Portland.

For Hispanics, of any race, those tracts in which they make up at least 6.2 percent of the population are highlighted. Of all of the minorities, Hispanics are the only group represented in a tract outside Portland City boundaries (tract 98.01).

In order to map areas of concentration of low income households, staff used the most current income estimates available at the census tract level. These numbers were found in Metro's Regional Factbook which contain estimates of 1988 household income by tract. Low income was defined as 80 percent or less of median income. Rather than use the 1988 HUD area median income, staff chose the estimated median household income for Multnomah County as the base. This is because the HUD area median for 1988 (\$31,500) is an estimate for the entire metropolitan area and is based on a family of four. The estimated Multnomah County median (\$25,100) is more representative of the CHAS area of study and is a median figure for all households. Therefore, the map highlights those tracts in which the median income is 80 percent or less than \$25,100 (or \$20,080). Most of the tract fall within the inner city of Portland.

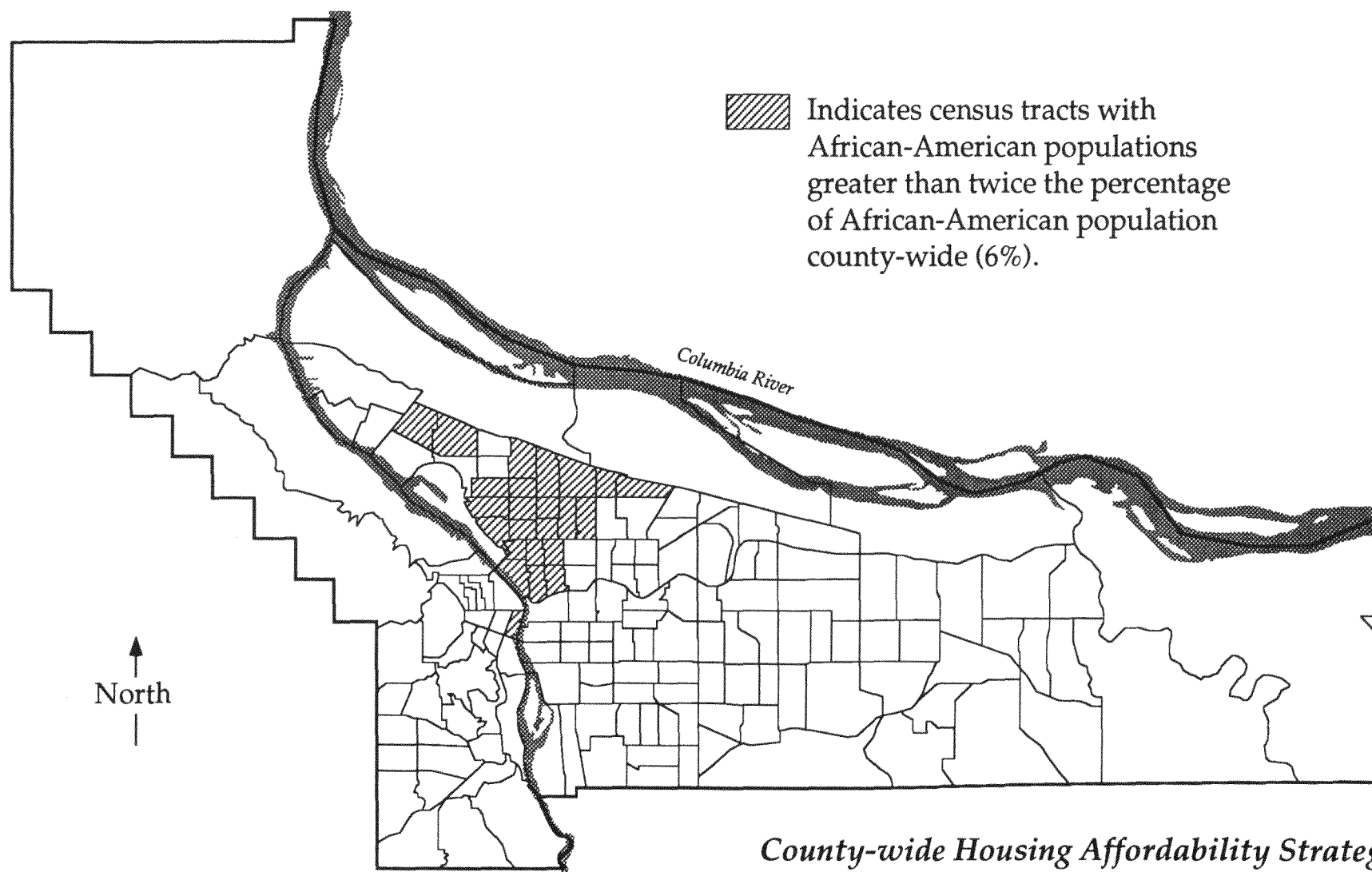


Multnomah County Census Tracts Key Map



Areas of Ethnic/Low Income Concentration

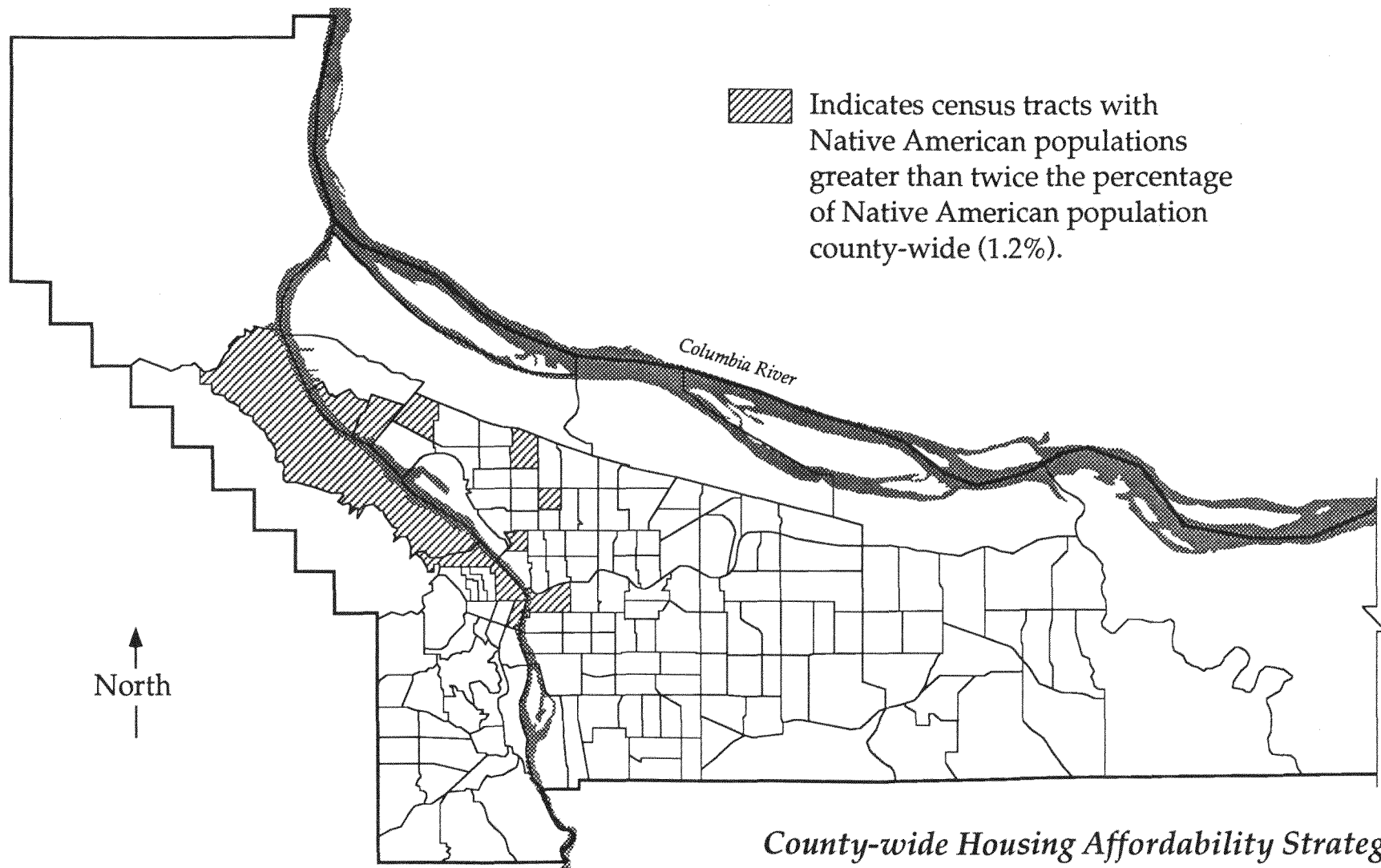
Map 1 - African American



*County-wide Housing Affordability Strategy
City of Portland, City of Gresham, Multnomah County*

Areas of Ethnic/Low Income Concentration

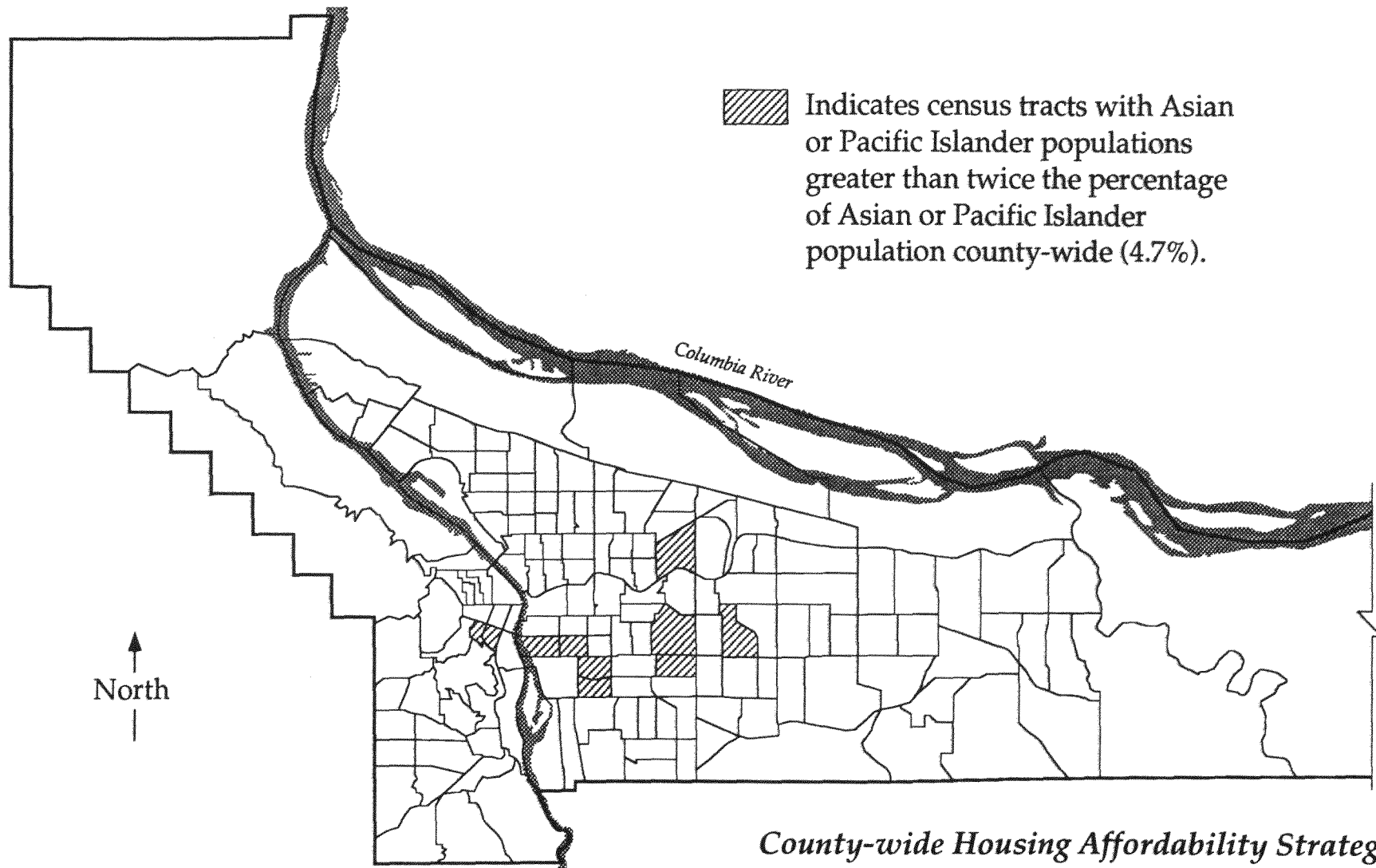
Map 2 -Native American, Eskimo or Aleut



*County-wide Housing Affordability Strategy
City of Portland, City of Gresham, Multnomah County*

Areas of Ethnic/Low Income Concentration

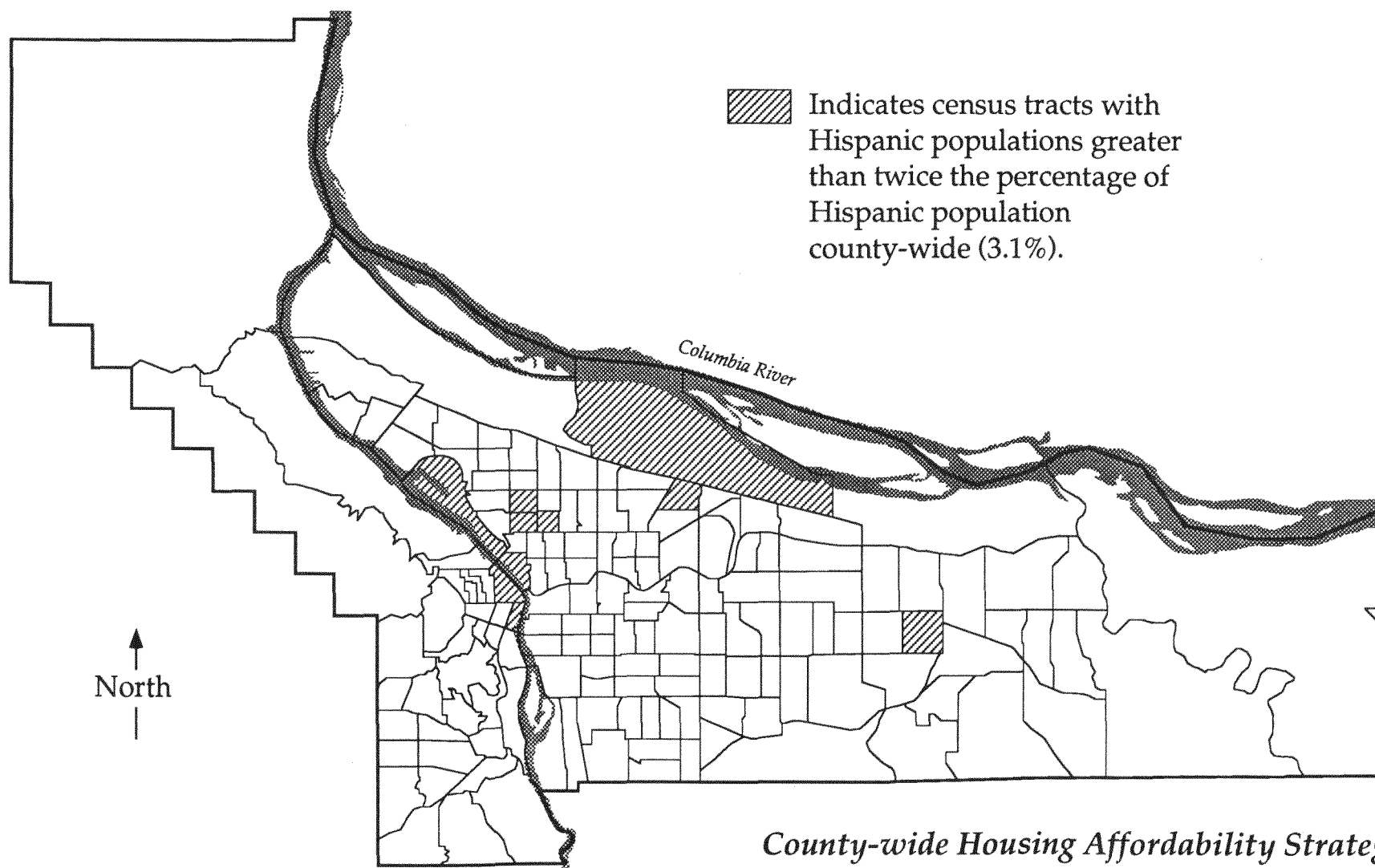
Map 3 -Asian or Pacific Islander



*County-wide Housing Affordability Strategy
City of Portland, City of Gresham, Multnomah County*

Areas of Ethnic/Low Income Concentration

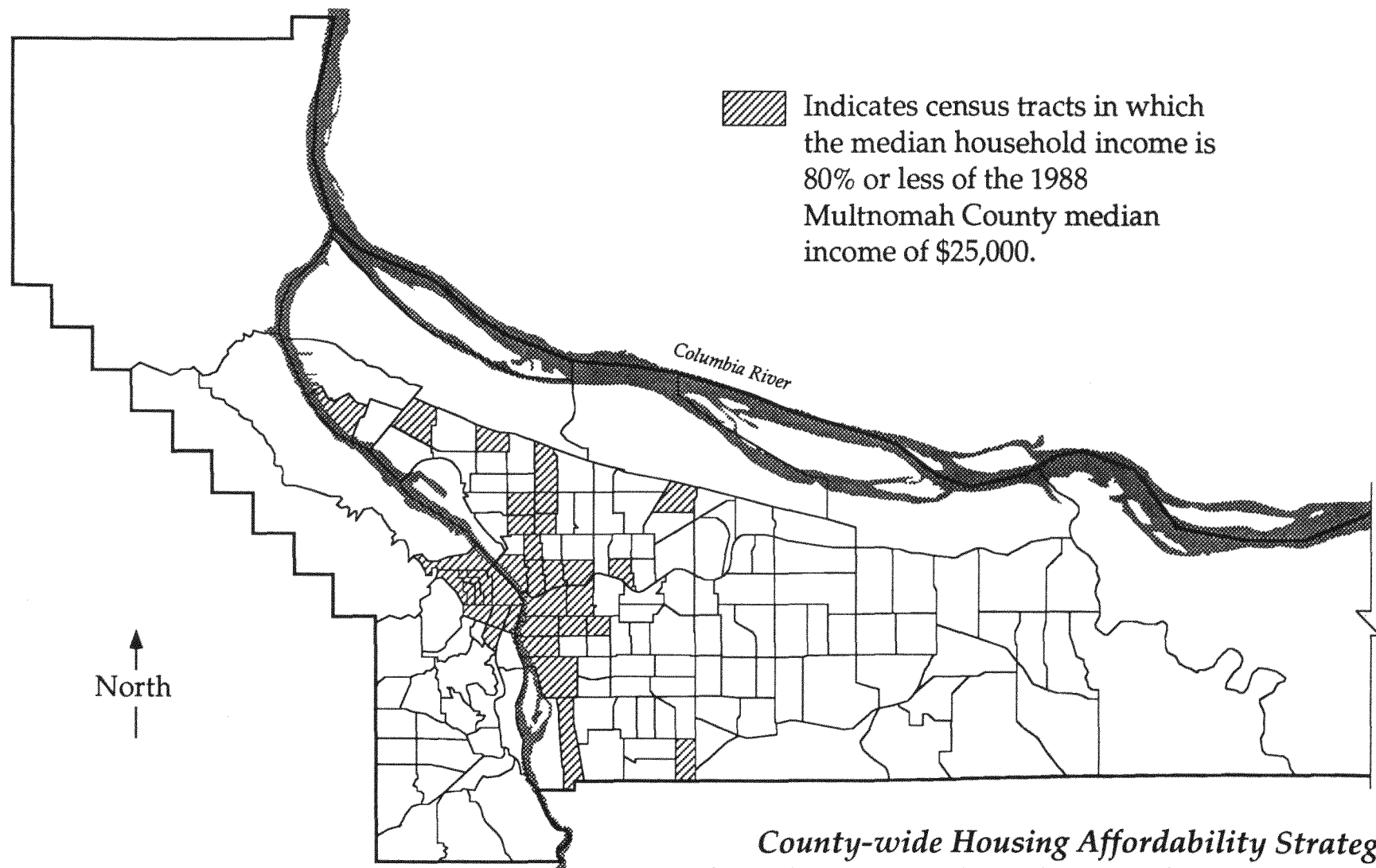
Map 4 -Hispanic (of any race)



*County-wide Housing Affordability Strategy
City of Portland, City of Gresham, Multnomah County*

Areas of Ethnic/Low Income Concentration

Map 5 -Low Income Concentrations



*County-wide Housing Affordability Strategy
City of Portland, City of Gresham, Multnomah County*

PUBLIC DISCUSSION DRAFT

Overall Subcommittee Findings

Discrimination based on race, age, sex, familial status, handicap, national origin, or religion is often a barrier to lower income households intending to purchase or rent housing.

The Fair Housing Amendments Act of 1988 strengthens Title VIII of the Civil Rights Act of 1968 (fair housing) by adding handicap and familial status to the classes protected from discrimination.

Of the complaints filed in 1989 under the jurisdiction of the Department of Housing and Urban Development (HUD) nationwide, 51 percent were based on familial status, 43 percent on race, color, or national origin, and 19 percent on handicap. A third of the complaints alleged refusal to rent, while 38 percent were related to terms and conditions such as higher rents, fewer services, or refusal to make allowances for special facilities for handicapping conditions at the complainant's expense.

Locally, residential housing populations show a pattern of discrimination by area. Twelve percent of City of Portland residents are minorities, compared to only 4 percent of other county residents. Within Portland, there is further concentration of minorities; 70 percent of minority residents live in inner east side neighborhoods. Almost two-thirds of the city's African-American residents reside in neighborhoods where African-Americans make up half of the neighborhood population, although African-Americans constitute only 7 percent of the City's population.

Public attitudes also point toward discrimination. In a 1983 survey of the metropolitan area, 39 percent of white residents expressed a preference for mainly white neighborhoods, while only 5 percent of African-Americans preferred all-Black neighborhoods. This suggests possible resistance to fair housing efforts in certain areas.

Several special classes of families may be particularly affected by housing discrimination in Multnomah County. Prior to the 1989 Fair Housing Act amendments, 60 percent of the multi-family rental units in the County discriminated against families with children. Even with the new law, families with children headed by women, who represent 11 percent of area families but almost half of families in poverty, may face economic discrimination. It is still legal in Oregon to discriminate on the basis or source of income, such as public assistance or child support.

Hispanic families in Multnomah County also are facing housing discrimination, partly due to a language barrier. The Hispanic population in the County has doubled over the past 10 years. Those employed as farmworkers have become increasingly concentrated in the Gresham area.



PUBLIC DISCUSSION DRAFT

Anecdotal information indicates that many Hispanic families are prevented from obtaining adequate housing because they cannot fill out the application. In addition, Hispanic families tend to be larger than those of other ethnic groups and therefore may also face a higher incidence of the discrimination against families with children discussed above.

IMPLICATION OF MARKET CONDITION FOR HOUSING PROGRAMS AND STRATEGIES

Toward Self-Sufficiency

The National Affordable Housing Act of 1990 links future Section 8 and public housing assistance to "self-sufficiency," that is, families will be expected to participate in programs that will enable them to become self-sufficient. Housing authorities, in collaboration with a variety of partners, will be expected to provide those programs.

At this time there is no one identified, commonly accepted definition of self-sufficiency. The community needs to define self-sufficiency in such a way that it is flexible, adaptable, individualized and consistent with existing community services.

There is a low-income, yet stable, portion of the population who may always need subsidized (assisted) housing, e.g. "the working poor," but who do not need "self-sufficiency" services. Housing services should not be denied to people who, because of their income, need rental assistance, but do not need other services to attain "self-sufficiency."

The Link with Social Services

Funding of social services is a critical issue. Social service funding needs to be increased beyond existing levels if the goals of self-sufficiency are to be met. Service provision needs to be flexible and individualized.



PUBLIC DISCUSSION DRAFT

HUD REQUIRED TABLES FOR THE COMMUNITY PROFILE

General Notes on Tables 1A, 2A, 2B, and 2C

The following tables are required to be submitted with the CHAS by the Department of Housing and Urban Development. Unfortunately, much of the 1990 Census data that is necessary for completion of these tables is not yet available. In particular, the necessary information on household income and housing conditions was not available at the time these tables were completed. In accordance with HUD instructions, this CHAS uses data from the approved Housing Assistance Plans (HAP) for Portland and Multnomah County (which includes the City of Gresham). The problem with HAP figures is that they are based on the 1980 Census as periodically revised during the three year HAP updates. Therefore, we caution readers about the numbers that appear in Tables 1A, Housing Assistance Needs of Low and Moderate Income Households, and 2B, Housing Stock Inventory. *We suggest that they be viewed as "stand-in" numbers until they can be revised with more reliable and current data. Therefore, for this first year of the CHAS the needs as summarized in the Community Profile and the reports of the Subcommittees should be taken as the most current assessment of need until better substantiating data can be obtained.*

As instructed by HUD, we have obtained the information for Table 2C, Assisted Housing Inventory, from the Housing Authority of Portland.

METHODOLOGY FOR COMPLETING THE TABLES

Table 1A, Housing Assistance Needs of Low and Moderate Income Households

The method for deriving figures for this table included two approaches: one for the category "All Households", and another for the category, "Racial/Ethnic Group Household". Figures were derived using the City of Portland Housing Assistance Plan (HAP), Multnomah County HAP, and in some cases 1990 census data. Data from the 1990 census was used to derive coefficient values where specific figures were missing from Housing Assistance Plan data. This coefficient accounts for the relative share of population for the City of Gresham in relation to the rest of Multnomah County minus the City of Portland. Where necessary, separate tables are provided for each member of the CHAS consortium: the City of Gresham, City of Portland and the balance of Multnomah County. This is why, for example, there are fifteen Tables 1A to account for all households and four ethnic groups for each of three jurisdictions.



PUBLIC DISCUSSION DRAFT

All Households

City of Gresham : Each figure represents data from the Multnomah County HAP, Table II, multiplied by a coefficient representing the percent of total housing units for Multnomah County located in the City of Gresham. This coefficient was culled from 1990 census data for "Total housing units" for the three components of the consortium.

Calculations: (Source: 1990 Census data)

Total housing units, Mult. Co.:	255,751
Total housing units, City of Port.:	- 198,368
Total housing units, balance of County:	57,383
Total housing units, City of Gresham/ Total housing units, balance of County:	26,978/57,383
Percentage of units for Gresham	= 47%

Balance of Multnomah County : Figures for this table were derived using the same method applied for City of Gresham but applying the coefficient 53%. This figure is equal to: Total housing units in the County - Total housing units, City of Gresham / Total housing units, balance of County.

City of Portland : Figures for this table were taken from the City of Portland HAP, Table II, and follow directly from instructions provided by HUD for preparing tables for the CHAS document.

Racial/Ethnic Group Household

The method for each member of the consortium was the same for these tables. Data was derived using the percent ethnic/racial concentration in Multnomah County (for each of four ethnic/racial minorities) as indicated in 1990 census data, multiplied by corresponding cells for 'All Households', per member of the consortium. Thus, figures for African-American populations were derived by multiplying 6% by data for each cell of the table 'All Households', for each component of the consortium.

Table 2A, Population and Minority Data

Figures for column A, lines 1-6, are from the selected data items summarized from the Census Bureau's first count computer summary tape (STF-TA), 1980 Census, Population and Housing Characteristics; Multnomah County, by Jurisdiction. (Report produced by METRO; February, 1982)

Figures for column A, lines 7-10 are from 1980 Census data, 1980 Census, Population and Housing Characteristics.



PUBLIC DISCUSSION DRAFT

Figures for column B, lines 1-6 are from 1990 Census data, *STF1; April 1, 1990*. Figures for column B, lines 7-10 are from 1990 Census data. Source: *Selected Population and Housing Characteristics: 1990*.

Figures for each column, lines 2-5, and the figure for column B, line 6, are for non-Hispanic racial/ethnic groups. The figure for column A, line 6, (Asian and Pacific Islanders) includes those of Hispanic origin. This figure could not be differentiated for Hispanic origin because the data was unavailable for this category from 1980 Census data.

In addition to including those of Hispanic origin, column A, line 6 includes Vietnamese populations. This was done to be as consistent as possible with the 1990 data which subsumes Vietnamese populations within the category, *Asian and Pacific Islander*.

Table 2B, Market and Inventory Conditions Housing Stock Inventory

Data for this table were derived using the City of Portland and Multnomah County HAPs, Part I, Table I. Data for the City of Gresham and the balance of Multnomah County come from the Multnomah County HAP. Data for the City of Portland are derived from the City of Portland HAP. In some cases, coefficient values derived from 1990 Census data were used in conjunction with HAP data to derive figures where specific data was not available.

Following is a line-by-line summary of calculations:

City of Portland :

CHAS Table 2B From the 1988 Portland HAP Part I, Table I

- Column A, line 1 = the sum of columns A,B,C,D .
- Column A, line 2 = the sum of columns A and C.
- Column A, line 3 = the sum of column A, line 7 plus column C, line 7.
- Column A, line 4 = column E, line 7.
- Column A, line 5 = the difference of column C, line 7, and column E, line 7.
- Column A, line 6 = the sum of column A, line 6, and column C, line 6.
- Column A, line 7 = column E, line 6.
- Column A, line 8 = the difference of column C, line 6, and column E, line 6.
- Column A, line 9 = the sum of columns B and D.
- Column A, line 10 = the sum of column B, line 7, and column D, line 7.
- Column A, line 11 = column G, line 7.
- *Column A, line 12 = column G, line 7, divided by .88. This figure then multiplied by .12.
- Column A, line 13 = the sum of column B, line 6, and column D, line 6.
- Column A, line 14 = column G, line 6.
- *Column A, line 15 = column G, line 6, divided by .88. This figure then multiplied by .12.



PUBLIC DISCUSSION DRAFT

* The coefficients used for these calculations, .88 and .12, are derived from the narrative section of the HAP for Part I, Table I. The figure .88 (88 percent) represents the percentage of substandard units that are suitable for rehabilitation based on the experience of the City's redevelopment officials. Based on this figure, the calculation followed that 12 percent of substandard units were not suitable for rehabilitation. Thus, using CHAS Table 2B, column A, line 11 for example: Since column G, line 7 of the HAP represented 88 percent of substandard units, this figure needed to be divided by .88 to derive the total number of substandard units. Multiplying this figure by .12 produced the figure for CHAS Table 2B, column A, line 12. This is the balance of substandard units that is not considered to be suitable for rehabilitation.

City of Gresham :

The calculations for this table follow the same procedure used for the City of Portland except for two contingencies: 1) data was derived using the Multnomah County HAP; and 2) the figures for each cell of CHAS Table 2B, column A, were multiplied by the coefficient .47. This coefficient was derived using 1990 Census data. The calculation for this was as follows:

Multnomah County Total housing units:	255,751
City of Portland Total housing units:	- <u>198,368</u>
Unincorporated Mult. Co. plus the City of Gresham Total housing units:	57,383
City of Gresham / Unincorporated Mult. Co. plus City of Gresham:	26,978 / 57,383 = .47

This derivation was necessary since the City of Gresham has no HAP data specifically for its jurisdiction.

Balance of Multnomah County :

The calculations for this table follow the same procedure used for the City of Gresham, except that the coefficient applied to each cell equals .53.

Table 2C, Assisted Housing Inventory

Data for this table were provided by the U.S. Department of Housing and Urban Development through the Housing Authority of Portland.



CHAS Table 1A

U.S. Department of Housing and Urban Development
Office of Community Planning and Development

Housing Assistance Needs of Low & Moderate Income Households

Comprehensive Housing Affordability Strategy (CHAS)

Name of Jurisdiction(s) or Consortium:

City of Gresham

Five Year Period:

FY: 92 through FY: 96

Mark one:

☒ Current Estimate as of: (enter date) October 1, 1991

☐ Five-Year Projected Estimate as of: (enter date)

Mark one:

☒ All Households

☐ Racial/Ethnic Group Household: (Specify)

Household by Type, Income & Housing Problems	Renters					Owners				
	Elderly 1 & 2 Member Households (A)	Small Related (2 to 4) (B)	Large Related (5 or more) (C)	All Other Households (D)	Total Renters (E)	Elderly 1 & 2 Member Households (F)	Small Related (2 to 4) (G)	Large Related (5 or more) (H)	All Other Households (I)	All Owners (J)
1. Very Low Income (0 to 50%) ²	504	1,920	201		2,625					
2. With Housing Problems										
3. Physical Defects										
4. Overcrowded										
5. Cost Burden > 30%										
6. Cost Burden > 50%										
7. Other Low-Income (51 to 80%)	193	1,660	148		2,001					
8. With Housing Problems										
9. Physical Defects										
10. Overcrowded										
11. Cost Burden > 30%										
12. Cost Burden > 50%										
13. Total Low-Income	697	3,580	349		4,626					
14. Moderate Income (81 to 95%)										
15. With Housing Problems										
16. Physical Defects										
17. Overcrowded										
18. Cost Burden > 30%										
19. Cost Burden > 50%										
20. Middle-Income Hshlds.(96 to 120%)										
21. All Households										

¹ See Table 2A for listing of Racial/Ethnic Groups

² Or, if appropriate, based on HUD income limits with required statutory adjustments.

CHAS Table 1A

U.S. Department of Housing and Urban Development
Office of Community Planning and Development

Housing Assistance Needs of Low & Moderate Income Households

Comprehensive Housing Affordability Strategy (CHAS)

Name of Jurisdiction(s) or Consortium:

City of Gresham

Five Year Period:

FY: 92 through FY: 96

Mark one:

☒ Current Estimate as of: (enter date) October 1, 1991

☐ Five-Year Projected Estimate as of: (enter date)

Mark one:

☐ All Households

☒ Racial/Ethnic Group Household: (Specify) African American

Household by Type, Income & Housing Problems	Renters					Owners				
	Elderly 1 & 2 Member Households	Small Related (2 to 4)	Large Related (5 or more)	All Other Households	Total Renters	Elderly 1 & 2 Member Households	Small Related (2 to 4)	Large Related (5 or more)	All Other Households	All Owners
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)
1. Very Low Income (0 to 50%) ²										
2. With Housing Problems										
3. Physical Defects										
4. Overcrowded										
5. Cost Burden > 30%										
6. Cost Burden > 50%										
7. Other Low-Income (51 to 80%)										
8. With Housing Problems										
9. Physical Defects										
10. Overcrowded										
11. Cost Burden > 30%										
12. Cost Burden > 50%										
13. Total Low-Income	7	35	3		45					
14. Moderate Income (81 to 95%)										
15. With Housing Problems										
16. Physical Defects										
17. Overcrowded										
18. Cost Burden > 30%										
19. Cost Burden > 50%										
20. Middle-Income Hshlds. (96 to 120%)										
21. All Households										

¹ See Table 2A for listing of Racial/Ethnic Groups

² Or, if appropriate, based on HUD income limits with required statutory adjustments.

CHAS Table 1A

U.S. Department of Housing and Urban Development
Office of Community Planning and Development

Housing Assistance Needs of Low & Moderate Income Households

Comprehensive Housing Affordability Strategy (CHAS)

Name of Jurisdiction(s) or Consortium:

City of Gresham

Five Year Period:

FY: 92 through FY: 96

Mark one:

☒ Current Estimate as of: (enter date) October 1, 1991

☐ Five-Year Projected Estimate as of: (enter date)

Mark one:

☐ All Households

☒ Racial/Ethnic Group Household: (Specify) Native American, Eskimo or Aleut

Household by Type, Income & Housing Problems	Renters					Owners				
	Elderly 1 & 2 Member Households (A)	Small Related (2 to 4) (B)	Large Related (5 or more) (C)	All Other Households (D)	Total Renters (E)	Elderly 1 & 2 Member Households (F)	Small Related (2 to 4) (G)	Large Related (5 or more) (H)	All Other Households (I)	All Owners (J)
1. Very Low Income (0 to 50%) ²										
2. With Housing Problems										
3. Physical Defects										
4. Overcrowded										
5. Cost Burden > 30%										
6. Cost Burden > 50%										
7. Other Low-Income (51 to 80%)										
8. With Housing Problems										
9. Physical Defects										
10. Overcrowded										
11. Cost Burden > 30%										
12. Cost Burden > 50%										
13. Total Low-Income	5	26	2		33					
14. Moderate Income (81 to 95%)										
15. With Housing Problems										
16. Physical Defects										
17. Overcrowded										
18. Cost Burden > 30%										
19. Cost Burden > 50%										
20. Middle-Income Hshlds. (96 to 120%)										
21. All Households										

¹ See Table 2A for listing of Racial/Ethnic Groups

² Or, if appropriate, based on HUD income limits with required statutory adjustments.

CHAS Table 1A

U.S. Department of Housing and Urban Development
Office of Community Planning and Development

Housing Assistance Needs of Low & Moderate Income Households

Comprehensive Housing Affordability Strategy (CHAS)

Name of Jurisdiction(s) or Consortium:

City of Gresham

Five Year Period:

FY: 92 through FY: 96

Mark one:

☒ Current Estimate as of: (enter date) October 1, 1991☐ Five-Year Projected Estimate as of: (enter date)

Mark one:

☐ All Households☒ Racial/Ethnic Group Household: (Specify) Asian or Pacific Islander

Household by Type, Income & Housing Problems	Renters					Owners				
	Elderly 1 & 2 Member Households (A)	Small Related (2 to 4) (B)	Large Related (5 or more) (C)	All Other Households (D)	Total Renters (E)	Elderly 1 & 2 Member Households (F)	Small Related (2 to 4) (G)	Large Related (5 or more) (H)	All Other Households (I)	All Owners (J)
1. Very Low Income (0 to 50%) ²										
2. With Housing Problems										
3. Physical Defects										
4. Overcrowded										
5. Cost Burden > 30%										
6. Cost Burden > 50%										
7. Other Low-Income (51 to 80%)										
8. With Housing Problems										
9. Physical Defects										
10. Overcrowded										
11. Cost Burden > 30%										
12. Cost Burden > 50%										
13. Total Low-Income	11	56	6		73					
14. Moderate Income (81 to 95%)										
15. With Housing Problems										
16. Physical Defects										
17. Overcrowded										
18. Cost Burden > 30%										
19. Cost Burden > 50%										
20. Middle-Income Hshlds. (96 to 120%)										
21. All Households										

¹ See Table 2A for listing of Racial/Ethnic Groups² Or, if appropriate, based on HUD income limits with required statutory adjustments.

CHAS Table 1A

U.S. Department of Housing and Urban Development
Office of Community Planning and Development

Housing Assistance Needs of Low & Moderate Income Households

Comprehensive Housing Affordability Strategy (CHAS)

Name of Jurisdiction(s) or Consortium:

City of Gresham

Five Year Period:

FY: 92 through FY: 96

Mark one:

☒ Current Estimate as of: (enter date) October 1, 1991☐ Five-Year Projected Estimate as of: (enter date)

Mark one:

☐ All Households☒ Racial/Ethnic Group Household: (Specify) Hispanic origin (of any race)

Household by Type, Income & Housing Problems	Renters					Owners				
	Elderly 1 & 2 Member Households (A)	Small Related (2 to 4) (B)	Large Related (5 or more) (C)	All Other Households (D)	Total Renters (E)	Elderly 1 & 2 Member Households (F)	Small Related (2 to 4) (G)	Large Related (5 or more) (H)	All Other Households (I)	All Owners (J)
1. Very Low Income (0 to 50%) ²										
2. With Housing Problems										
3. Physical Defects										
4. Overcrowded										
5. Cost Burden > 30%										
6. Cost Burden > 50%										
7. Other Low-Income (51 to 80%)										
8. With Housing Problems										
9. Physical Defects										
10. Overcrowded										
11. Cost Burden > 30%										
12. Cost Burden > 50%										
13. Total Low-Income	11	54	5		70					
14. Moderate Income (81 to 95%)										
15. With Housing Problems										
16. Physical Defects										
17. Overcrowded										
18. Cost Burden > 30%										
19. Cost Burden > 50%										
20. Middle-Income Hshlds.(96 to 120%)										
21. All Households										

¹ See Table 2A for listing of Racial/Ethnic Groups² Or, if appropriate, based on HUD income limits with required statutory adjustments.

CHAS Table 1A

U.S. Department of Housing and Urban Development
Office of Community Planning and Development

Housing Assistance Needs of Low & Moderate Income Households

Comprehensive Housing Affordability Strategy (CHAS)

Name of Jurisdiction(s) or Consortium:

City of Portland

Five Year Period:

FY: 92 through FY: 96

Mark one:

☒ Current Estimate as of: (enter date) October 1, 1991☐ Five-Year Projected Estimate as of: (enter date)

Mark one:

☒ All Households☐ Racial/Ethnic Group Household: (Specify)

Household by Type, Income & Housing Problems	Renters					Owners				
	Elderly 1 & 2 Member Households (A)	Small Related (2 to 4) (B)	Large Related (5 or more) (C)	All Other Households (D)	Total Renters (E)	Elderly 1 & 2 Member Households (F)	Small Related (2 to 4) (G)	Large Related (5 or more) (H)	All Other Households (I)	All Owners (J)
1. Very Low Income (0 to 50%) ²	6,049	18,565	1,337		25,951					
2. With Housing Problems										
3. Physical Defects										
4. Overcrowded										
5. Cost Burden > 30%										
6. Cost Burden > 50%										
7. Other Low-Income (51 to 80%)	1,960	4,900	2,941		9,801					
8. With Housing Problems										
9. Physical Defects										
10. Overcrowded										
11. Cost Burden > 30%										
12. Cost Burden > 50%										
13. Total Low-Income	8,009	23,465	4,278		35,752					
14. Moderate Income (81 to 95%)										
15. With Housing Problems										
16. Physical Defects										
17. Overcrowded										
18. Cost Burden > 30%										
19. Cost Burden > 50%										
20. Middle-Income Hshlds. (96 to 120%)										
21. All Households										

¹ See Table 2A for listing of Racial/Ethnic Groups² Or, if appropriate, based on HUD income limits with required statutory adjustments.

CHAS Table 1A

U.S. Department of Housing and Urban Development
Office of Community Planning and Development

Housing Assistance Needs of Low & Moderate Income Households

Comprehensive Housing Affordability Strategy (CHAS)

Name of Jurisdiction(s) or Consortium:

City of Portland

Five Year Period:

FY: 92 through FY: 96

Mark one:

☒ Current Estimate as of: (enter date) October 1, 1991☐ Five-Year Projected Estimate as of: (enter date)

Mark one:

☐ All Households☒ Racial/Ethnic Group Household: (Specify) African American

Household by Type, Income & Housing Problems	Renters					Owners				
	Elderly 1 & 2 Member Households (A)	Small Related (2 to 4) (B)	Large Related (5 or more) (C)	All Other Households (D)	Total Renters (E)	Elderly 1 & 2 Member Households (F)	Small Related (2 to 4) (G)	Large Related (5 or more) (H)	All Other Households (I)	All Owners (J)
1. Very Low Income (0 to 50%) ²										
2. With Housing Problems										
3. Physical Defects										
4. Overcrowded										
5. Cost Burden > 30%										
6. Cost Burden > 50%										
7. Other Low-Income (51 to 80%)										
8. With Housing Problems										
9. Physical Defects										
10. Overcrowded										
11. Cost Burden > 30%										
12. Cost Burden > 50%										
13. Total Low-Income	481	1,408	256		2,145					
14. Moderate Income (81 to 95%)										
15. With Housing Problems										
16. Physical Defects										
17. Overcrowded										
18. Cost Burden > 30%										
19. Cost Burden > 50%										
20. Middle-Income Hshlds. (96 to 120%)										
21. All Households										

¹ See Table 2A for listing of Racial/Ethnic Groups² Or, if appropriate, based on HUD income limits with required statutory adjustments.

CHAS Table 1A

U.S. Department of Housing and Urban Development
Office of Community Planning and Development

Housing Assistance Needs of Low & Moderate Income Households

Comprehensive Housing Affordability Strategy (CHAS)

Name of Jurisdiction(s) or Consortium:

City of Portland

Five Year Period:

FY: 92 through FY: 96

Mark one:

☒ Current Estimate as of: (enter date) October 1, 1991☐ Five-Year Projected Estimate as of: (enter date)

Mark one:

☐ All Households☒ Racial/Ethnic Group Household: (Specify) Native American, Eskimo or Aleut

Household by Type, Income & Housing Problems	Renters					Owners				
	Elderly 1 & 2 Member Households (A)	Small Related (2 to 4) (B)	Large Related (5 or more) (C)	All Other Households (D)	Total Renters (E)	Elderly 1 & 2 Member Households (F)	Small Related (2 to 4) (G)	Large Related (5 or more) (H)	All Other Households (I)	All Owners (J)
1. Very Low Income (0 to 50%) ²										
2. With Housing Problems										
3. Physical Defects										
4. Overcrowded										
5. Cost Burden > 30%										
6. Cost Burden > 50%										
7. Other Low-Income (51 to 80%)										
8. With Housing Problems										
9. Physical Defects										
10. Overcrowded										
11. Cost Burden > 30%										
12. Cost Burden > 50%										
13. Total Low-Income	93	269	49		411					
14. Moderate Income (81 to 95%)										
15. With Housing Problems										
16. Physical Defects										
17. Overcrowded										
18. Cost Burden > 30%										
19. Cost Burden > 50%										
20. Middle-Income Hshlds. (96 to 120%)										
21. All Households										

¹ See Table 2A for listing of Racial/Ethnic Groups² Or, if appropriate, based on HUD income limits with required statutory adjustments.

CHAS Table 1A

U.S. Department of Housing and Urban Development
Office of Community Planning and Development

Housing Assistance Needs of Low & Moderate Income Households

Comprehensive Housing Affordability Strategy (CHAS)

Name of Jurisdiction(s) or Consortium:

City of Portland

Five Year Period:

FY: 92 through FY: 96

Mark one:

☒ Current Estimate as of: (enter date) October 1, 1991

☐ Five-Year Projected Estimate as of: (enter date)

Mark one:

☐ All Households

☒ Racial/Ethnic Group Household: (Specify) Asian or Pacific Islander

Household by Type, Income & Housing Problems	Renters					Owners				
	Elderly 1 & 2 Member Households (A)	Small Related (2 to 4) (B)	Large Related (5 or more) (C)	All Other Households (D)	Total Renters (E)	Elderly 1 & 2 Member Households (F)	Small Related (2 to 4) (G)	Large Related (5 or more) (H)	All Other Households (I)	All Owners (J)
1. Very Low Income (0 to 50%) ²										
2. With Housing Problems										
3. Physical Defects										
4. Overcrowded										
5. Cost Burden > 30%										
6. Cost Burden > 50%										
7. Other Low-Income (51 to 80%)										
8. With Housing Problems										
9. Physical Defects										
10. Overcrowded										
11. Cost Burden > 30%										
12. Cost Burden > 50%										
13. Total Low-Income	376	1,103	201		1,681					
14. Moderate Income (81 to 95%)										
15. With Housing Problems										
16. Physical Defects										
17. Overcrowded										
18. Cost Burden > 30%										
19. Cost Burden > 50%										
20. Middle-Income Hshlds. (96 to 120%)										
21. All Households										

¹ See Table 2A for listing of Racial/Ethnic Groups

² Or, if appropriate, based on HUD income limits with required statutory adjustments.

CHAS Table 1A

U.S. Department of Housing and Urban Development
Office of Community Planning and Development

Housing Assistance Needs of Low & Moderate Income Households

Comprehensive Housing Affordability Strategy (CHAS)

Name of Jurisdiction(s) or Consortium:

City of Portland

Five Year Period:

FY: 92 through FY: 96

Mark one:

☒ Current Estimate as of: (enter date) October 1, 1991☐ Five-Year Projected Estimate as of: (enter date)

Mark one:

☐ All Households☒ Racial/Ethnic Group Household: (Specify) Hispanic origin (of any race)

Household by Type, Income & Housing Problems	Renters					Owners				
	Elderly 1 & 2 Member Households (A)	Small Related (2 to 4) (B)	Large Related (5 or more) (C)	All Other Households (D)	Total Renters (E)	Elderly 1 & 2 Member Households (F)	Small Related (2 to 4) (G)	Large Related (5 or more) (H)	All Other Households (I)	All Owners (J)
1. Very Low Income (0 to 50%) ²										
2. With Housing Problems										
3. Physical Defects										
4. Overcrowded										
5. Cost Burden > 30%										
6. Cost Burden > 50%										
7. Other Low-Income (51 to 80%)										
8. With Housing Problems										
9. Physical Defects										
10. Overcrowded										
11. Cost Burden > 30%										
12. Cost Burden > 50%										
13. Total Low-Income	249	728	132		1,108					
14. Moderate Income (81 to 95%)										
15. With Housing Problems										
16. Physical Defects										
17. Overcrowded										
18. Cost Burden > 30%										
19. Cost Burden > 50%										
20. Middle-Income Hshlds (96 to 120%)										
21. All Households										

¹ See Table 2A for listing of Racial/Ethnic Groups² Or, if appropriate, based on HUD income limits with required statutory adjustments.

CHAS Table 1A

U.S. Department of Housing and Urban Development
Office of Community Planning and Development

Housing Assistance Needs of Low & Moderate Income Households

Comprehensive Housing Affordability Strategy (CHAS)

Name of Jurisdiction(s) or Consortium:

Balance of Multnomah County

Five Year Period:

FY: 92 through FY: 96

Mark one:

☒ Current Estimate as of: (enter date) October 1, 1991

☐ Five-Year Projected Estimate as of: (enter date)

Mark one:

☒ All Households

☐ Racial/Ethnic Group Household: (Specify)

Household by Type, Income & Housing Problems	Renters					Owners				
	Elderly 1 & 2 Member Households (A)	Small Related (2 to 4) (B)	Large Related (5 or more) (C)	All Other Households (D)	Total Renters (E)	Elderly 1 & 2 Member Households (F)	Small Related (2 to 4) (G)	Large Related (5 or more) (H)	All Other Households (I)	All Owners (J)
1. Very Low Income (0 to 50%) ²	575	2,188	229		2,991					
2. With Housing Problems										
3. Physical Defects										
4. Overcrowded										
5. Cost Burden > 30%										
6. Cost Burden > 50%										
7. Other Low-Income (51 to 80%)	220	1,892	169		2,280					
8. With Housing Problems										
9. Physical Defects										
10. Overcrowded										
11. Cost Burden > 30%										
12. Cost Burden > 50%										
13. Total Low-Income	795	4,080	398		5,271					
14. Moderate Income (81 to 95%)										
15. With Housing Problems										
16. Physical Defects										
17. Overcrowded										
18. Cost Burden > 30%										
19. Cost Burden > 50%										
20. Middle-Income Hshlds.(96 to 120%)										
21. All Households										

¹ See Table 2A for listing of Racial/Ethnic Groups

² Or, if appropriate, based on HUD income limits with required statutory adjustments.

CHAS Table 1A

U.S. Department of Housing and Urban Development
Office of Community Planning and Development

Housing Assistance Needs of Low & Moderate Income Households

Comprehensive Housing Affordability Strategy (CHAS)

Name of Jurisdiction(s) or Consortium:

Balance of Multnomah County

Five Year Period:

FY: 92 through FY: 96

Mark one:

☒ Current Estimate as of: (enter date) October 1, 1991

☐ Five-Year Projected Estimate as of: (enter date)

Mark one:

☐ All Households

☒ Racial/Ethnic Group Household: (Specify) African American

Household by Type, Income & Housing Problems	Renters					Owners				
	Elderly 1 & 2 Member Households (A)	Small Related (2 to 4) (B)	Large Related (5 or more) (C)	All Other Households (D)	Total Renters (E)	Elderly 1 & 2 Member Households (F)	Small Related (2 to 4) (G)	Large Related (5 or more) (H)	All Other Households (I)	All Owners (J)
1. Very Low Income (0 to 50%) ²										
2. With Housing Problems										
3. Physical Defects										
4. Overcrowded										
5. Cost Burden > 30%										
6. Cost Burden > 50%										
7. Other Low-Income (51 to 80%)										
8. With Housing Problems										
9. Physical Defects										
10. Overcrowded										
11. Cost Burden > 30%										
12. Cost Burden > 50%										
13. Total Low-Income	48	245	24		316					
14. Moderate Income (81 to 95%)										
15. With Housing Problems										
16. Physical Defects										
17. Overcrowded										
18. Cost Burden > 30%										
19. Cost Burden > 50%										
20. Middle-Income Hshlds (96 to 120%)										
21. All Households										

¹ See Table 2A for listing of Racial/Ethnic Groups

² Or, if appropriate, based on HUD income limits with required statutory adjustments.

CHAS Table 1A

U.S. Department of Housing and Urban Development
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Housing Assistance Needs of Low & Moderate Income Households

Comprehensive Housing Affordability Strategy (CHAS)

Name of Jurisdiction(s) or Consortium:

Balance of Multnomah County

Five Year Period:

FY: 92 through FY: 96

Mark one:

☒ Current Estimate as of: (enter date) October 1, 1991

☐ Five-Year Projected Estimate as of: (enter date)

Mark one:

☐ All Households

☒ Racial/Ethnic Group Household: (Specify) Native American, Eskimo or Aleut

Household by Type, Income & Housing Problems	Renters					Owners				
	Elderly 1 & 2 Member Households (A)	Small Related (2 to 4) (B)	Large Related (5 or more) (C)	All Other Households (D)	Total Renters (E)	Elderly 1 & 2 Member Households (F)	Small Related (2 to 4) (G)	Large Related (5 or more) (H)	All Other Households (I)	All Owners (J)
1. Very Low Income (0 to 50%) ²										
2. With Housing Problems										
3. Physical Defects										
4. Overcrowded										
5. Cost Burden > 30%										
6. Cost Burden > 50%										
7. Other Low-Income (51 to 80%)										
8. With Housing Problems										
9. Physical Defects										
10. Overcrowded										
11. Cost Burden > 30%										
12. Cost Burden > 50%										
13. Total Low-Income	10	47	5		62					
14. Moderate Income (81 to 95%)										
15. With Housing Problems										
16. Physical Defects										
17. Overcrowded										
18. Cost Burden > 30%										
19. Cost Burden > 50%										
20. Middle-Income Hshlds. (96 to 120%)										
21. All Households										

¹ See Table 2A for listing of Racial/Ethnic Groups

² Or, if appropriate, based on HUD income limits with required statutory adjustments.

CHAS Table 1A

U.S. Department of Housing and Urban Development
Office of Community Planning and Development

Housing Assistance Needs of Low & Moderate Income Households

Comprehensive Housing Affordability Strategy (CHAS)

Name of Jurisdiction(s) or Consortium:

Balance of Multnomah County

Five Year Period:

FY: 92 through FY: 96

Mark one:

☒ Current Estimate as of: (enter date) October 1, 1991

☐ Five-Year Projected Estimate as of: (enter date)

Mark one:

☐ All Households

☒ Racial/Ethnic Group Household: (Specify) Asian or Pacific Islander

Household by Type, Income & Housing Problems	Renters					Owners				
	Elderly 1 & 2 Member Households (A)	Small Related (2 to 4) (B)	Large Related (5 or more) (C)	All Other Households (D)	Total Renters (E)	Elderly 1 & 2 Member Households (F)	Small Related (2 to 4) (G)	Large Related (5 or more) (H)	All Other Households (I)	All Owners (J)
1. Very Low Income (0 to 50%) ²										
2. With Housing Problems										
3. Physical Defects										
4. Overcrowded										
5. Cost Burden > 30%										
6. Cost Burden > 50%										
7. Other Low-Income (51 to 80%)										
8. With Housing Problems										
9. Physical Defects										
10. Overcrowded										
11. Cost Burden > 30%										
12. Cost Burden > 50%										
13. Total Low-Income	37	192	19		248					
14. Moderate Income (81 to 95%)										
15. With Housing Problems										
16. Physical Defects										
17. Overcrowded										
18. Cost Burden > 30%										
19. Cost Burden > 50%										
20. Middle-Income Hshlds.(96 to 120%)										
21. All Households										

¹ See Table 2A for listing of Racial/Ethnic Groups

² Or, if appropriate, based on HUD income limits with required statutory adjustments.

CHAS Table 1A

U.S. Department of Housing and Urban Development
Office of Community Planning and Development

Housing Assistance Needs of Low & Moderate Income Households

Comprehensive Housing Affordability Strategy (CHAS)

Name of Jurisdiction(s) or Consortium:

Balance of Multnomah County

Five Year Period:

FY: 92 through FY: 96

Mark one:

☒ Current Estimate as of: (enter date) October 1, 1991

☐ Five-Year Projected Estimate as of: (enter date)

Mark one:

☐ All Households

☒ Racial/Ethnic Group Household: (Specify) Hispanic Origin (of any race)

Household by Type, Income & Housing Problems	Renters					Owners				
	Elderly 1 & 2 Member Households (A)	Small Related (2 to 4) (B)	Large Related (5 or more) (C)	All Other Households (D)	Total Renters (E)	Elderly 1 & 2 Member Households (F)	Small Related (2 to 4) (G)	Large Related (5 or more) (H)	All Other Households (I)	All Owners (J)
1. Very Low Income (0 to 50%) ²										
2. With Housing Problems										
3. Physical Defects										
4. Overcrowded										
5. Cost Burden > 30%										
6. Cost Burden > 50%										
7. Other Low-Income (51 to 80%)										
8. With Housing Problems										
9. Physical Defects										
10. Overcrowded										
11. Cost Burden > 30%										
12. Cost Burden > 50%										
13. Total Low-Income	25	127	12		164					
14. Moderate Income (81 to 95%)										
15. With Housing Problems										
16. Physical Defects										
17. Overcrowded										
18. Cost Burden > 30%										
19. Cost Burden > 50%										
20. Middle-Income Hshlds. (96 to 120%)										
21. All Households										

¹ See Table 2A for listing of Racial/Ethnic Groups

² Or, if appropriate, based on HUD income limits with required statutory adjustments.

CHAS Table 2A

U.S. Department of Housing and Urban Development
Office of Community Planning and Development

Population and Minority Data

Comprehensive Housing Affordability Strategy (CHAS)

Name of Jurisdiction(s) or Consortium:

City of Gresham

Five Year Period: (enter fiscal years)

FY: 92 through FY: 96

Category	1980 Census Data (A)	1990 Census Data or Current Estimate (B)
1. Total Population	33,005	68,235
2. White (Non-Hispanic)	31,355	62,804
3. Black (Non-Hispanic)	244	720
4. Hispanic (All races)	528	2,284
5. Native American	*162	*601
6. Asian and Pacific Islanders	**568	1,793
7. Group Quarters	527	760
8. Institutional	492	655
9. Non-Institutional	35	105
10. Household Population	32,478	67,475

* Figure includes populations of Hispanic origin.

** Figure includes Vietnamese population.

CHAS Table 2A

U.S. Department of Housing and Urban Development
Office of Community Planning and Development

Population and Minority Data

Comprehensive Housing Affordability Strategy (CHAS)

Name of Jurisdiction(s) or Consortium:

City of Portland

Five Year Period: (enter fiscal years)

FY: 92 through FY: 96

Category	1980 Census Data (A)	1990 Census Data or Current Estimate (B)
1. Total Population	365,027	437,319
2. White (Non-Hispanic)	311,215	362,503
3. Black (Non-Hispanic)	27,413	32,842
4. Hispanic (All races)	7,794	13,874
5. Native American	*2,985	*4,891
6. Asian and Pacific Islanders	**10,582	22,641
7. Group Quarters	8,359	11,489
8. Institutional	3,098	4,963
9. Non-Institutional	5,261	6,526
10. Household Population	356,668	425,830

* Figure includes populations of Hispanic origin.

** Figure includes Vietnamese population.

CHAS Table 2A

U.S. Department of Housing and Urban Development
Office of Community Planning and Development

Population and Minority Data

Comprehensive Housing Affordability Strategy (CHAS)

Name of Jurisdiction(s) or Consortium:

Five Year Period: (enter fiscal years)
FY: 92 through FY: 96

Balance of Multnomah County

Category	1980 Census Data (A)	1990 Census Data or Current Estimate (B)
1. Total Population	164,608	78,333
2. White (Non-Hispanic)	154,745	72,393
3. Black (Non-Hispanic)	1,829	853
4. Hispanic (All races)	2,917	2,232
5. Native American	*1,077	*630
6. Asian and Pacific Islanders	**3,013	2,192
7. Group Quarters	2,065	1,262
8. Institutional	1,888	1,015
9. Non-Institutional	177	247
10. Household Population	162,543	77,071

* Figure includes populations of Hispanic origin.

** Figure includes Vietnamese population.

CHAS Table 2B

U.S. Department of Housing and Urban Development
Office of Community Planning and Development

Market and Inventory Conditions Housing Stock Inventory

Comprehensive Housing Affordability Strategy (CHAS)

Name of Jurisdiction(s) or Consortium:

City of Portland

Five Year Period: (enter fiscal years)
FY: 92 through FY: 96

Check one:

☐ 19__ Census
☒ Current Estimate as of: (enter date)
Feb., 1989

Category	Total	0 or 1 bedrooms (B)	2 bedrooms (C)	3 or more bedrooms (D)
1. Total Year-Round Housing	194,266			
2. Total Occupied Units	183,041			
3. Renter Occupied Units	80,948			
4. Needing Rehab	12,060			
5. Not Rehabbable	1,645			
6. Owner Occupied Units	102,093			
7. Needing Rehab	10,780			
8. Not Rehabbable	1,471			
9. Total Vacant Units	11,225			
10. For Rent	7,367			
11. Needing Rehab	3,027			
12. Not Rehabbable	413			
13. For Sale	3,858			
14. Needing Rehab	1,060			
15. Not Rehabbable	145			
16. Awaiting Occupancy or Hold				
17. Other				

CHAS Table 2B

U.S. Department of Housing and Urban Development
Office of Community Planning and Development

Market and Inventory Conditions Housing Stock Inventory

Comprehensive Housing Affordability Strategy (CHAS)

Name of Jurisdiction(s) or Consortium:

City of Gresham

Five Year Period: (enter fiscal years)
FY: 92 through FY: 96

Check one:

- ☐ 19____ Census
☒ Current Estimate as of: (enter date)
Oct., 1990

Category	Total	0 or 1 bedrooms (B)	2 bedrooms (C)	3 or more bedrooms (D)
1. Total Year-Round Housing	26,590			
2. Total Occupied Units	25,682			
3. Renter Occupied Units	11,458			
4. Needing Rehab	763			
5. Not Rehabbable	104			
6. Owner Occupied Units	14,224			
7. Needing Rehab	1,438			
8. Not Rehabbable	196			
9. Total Vacant Units	908			
10. For Rent	539			
11. Needing Rehab	36			
12. Not Rehabbable	5			
13. For Sale	369			
14. Needing Rehab	38			
15. Not Rehabbable	5			
16. Awaiting Occupancy or Hold				
17. Other				

CHAS Table 2B

U.S. Department of Housing and Urban Development
Office of Community Planning and Development

Market and Inventory Conditions Housing Stock Inventory

Comprehensive Housing Affordability Strategy (CHAS)

Name of Jurisdiction(s) or Consortium:

Five Year Period: (enter fiscal years)
FY: 92 through FY: 96

Balance of Multnomah County

Check one:
☐ 19____ Census
☒ Current Estimate as of: (enter date)
Oct., 1990

Category	Total	0 or 1 bedrooms (B)	2 bedrooms (C)	3 or more bedrooms (D)
1. Total Year-Round Housing	29,984			
2. Total Occupied Units	28,961			
3. Renter Occupied Units	12,921			
4. Needing Rehab	860			
5. Not Rehabbable	117			
6. Owner Occupied Units	16,040			
7. Needing Rehab	1,622			
8. Not Rehabbable	221			
9. Total Vacant Units	1,024			
10. For Rent	608			
11. Needing Rehab	41			
12. Not Rehabbable	6			
13. For Sale	416			
14. Needing Rehab	43			
15. Not Rehabbable	6			
16. Awaiting Occupancy or Hold				
17. Other				

CHAS Table 2C

U.S. Department of Housing and Urban Development
Office of Community Planning and Development

Assisted Housing Inventory

Comprehensive Housing Affordability Strategy (CHAS)

Name of Jurisdiction(s) or Consortium:

Multnomah County (all)

Five Year Period: (enter fiscal years)
FY: 92 through FY: 96

Current Estimate as of: (enter date)
1991

Category	Total Stock and Inventory				
	Total (A)	SRO (B)	0 or 1 bedrooms (C)	2 bedrooms (D)	3 or more bedrooms (E)
1. Project Based Tenant Assistance	7,247	305	?	?	?
2. Public Housing	2,634	0	1,440	709	485
3. Section 202	995	0	995	0	0
4. Section 8	2,511	305	?	?	?
5. Other HUD	1,107	?	?	?	?
6. FmHA	0	0	0	0	0
7. Tenant Based Tenant Assistance	3,782	0	1,352	1,399	1,031
8. Section 8	3,782	0	1,352	1,399	1,031
9. Other State/Local					
10. Homeowner Assistance					

ASSISTED HOUSING:
LOCATION, POPULATION SERVED, HOUSING PROGRAM, NUMBER OF UNITS

LOCAT	NEIGHBORHOO	POPULATION				HOUSING PROGRAM					TOTAL UNITS	
		FAMIL	ELDER	HANDICA	OTHER	LRPH	SEC 202	SEC 236/221	SRO 8	OTHER SEC	NUMBER	PER CE
DT	BURNSIDE		92		116				116	92	208	2.9%
	DOWNTOWN		995		132				132	995	1127	15.6%
	GOOSEHOLLOW		122							122	122	1.7%
DOWN	SUBTOTALS		1209		248				248	1209	1457	20.2%
EAST	SUBTOTALS	177	107	20		110	20	42		132	304	4.2%
NE	SUBTOTALS	304	1125	69		677	109	180		532	1498	20.7%
NORTH	SUBTOTALS	784	143			780		124		23	927	12.8%
NW	SUBTOTALS	254	562			468		287		61	816	11.3%
SE	SUBTOTALS	291	969	81	57	302	609	102	57	328	1398	19.4%
SW	SUBTOTALS	84	73	14		157	14				171	2.4%
PORTLAND		1894	4188	184	305	2494	752	735	305	2285	6571	91.0%
MULTNOMAH COUNTY		67						67			67	0.9%
GRESHAM		178	330	31	0	110	227	166	0	36	539	7.5%
FAIRVIEW		45						45			45	0.6%
TOTALS		2184	4518	215	305	2604	979	1013	305	2321	7222	100%

ASSISTED HOUSING INVENTORY

**SECTION IV
THE FIVE YEAR STRATEGY**



PUBLIC DISCUSSION DRAFT

PRIORITIES FOR ALLOCATION OF RESOURCES

Introduction

Allocating limited public resources among various populations, income groups and housing strategies is particularly challenging given the depth of the needs identified by this community in the CHAS Draft Needs Assessment. Several principles guide the establishment of priorities and corresponding resource allocation:

Principle I

Priorities should focus on providing housing for those with the greatest needs. Those persons with greatest need are defined as people who are without basic shelter, living in dangerous environments, in substandard housing that violates fire and life safety codes, and those who are at risk of homelessness. Particularly vulnerable persons within this category are those who have historically had limited access to power to act on their own behalf such as very low-income single parents, youth, frail elderly, people with mental illness or developmental disabilities, refugees and other cultural/ethnic minorities. Housing for these populations should be linked to supportive services designed to promote economic independence and self-sufficiency.

Principle II

Both public and private funds are required to meet community needs. Public resources should be targeted to meet the priorities of those with the greatest need. Programs for the lowest income will be funded primarily with public and philanthropic dollars. Private resources should be the primary source of finance to meet other low and moderate income housing needs. Public monies should be used to stimulate private investment and bridge affordability gaps.

Principle III

There should be a direct relationship between the amount of public subsidy and the length of time that a housing resource remains affordable. To make effective use of public resources, the deepest subsidies should produce housing which is permanently affordable. The incentive or subsidy should be balanced with affordability requirements so that programs are marketable. Preference should go to programs that reduce the initial capital cost of a housing asset rather than programs that subsidize



PUBLIC DISCUSSION DRAFT

ongoing costs which do not result in an increase to the affordable housing portfolio.

The following priorities summarize the work of the subcommittees and priority setting exercise of the Steering Committee. Please see Table 3.

Priority One:

- A. Programs to provide affordable rental housing for homeless individuals or families, and very-low income households (earning less than 50% of area median income) who pay more than 50% of their income for housing. This includes persons with special needs, physical disabilities, HIV, and elderly. Efforts to meet these needs include:
 - 1. Increase the supply of affordable rental housing through new construction programs and rehabilitation programs for vacant, abandoned and substandard housing.
 - 2. Preserve the existing supply of public and assisted low-income housing as permanently affordable housing.
 - 3. Expand programs to prevent homelessness, such as rental assistance, eviction alternatives.
- B. Programs to provide assistance to very low-income existing homeowners, particularly the elderly and persons with special needs, to maintain their homes. Loan programs should provide funds for selective rehabilitation to maintain basic systems (plumbing, electrical, roofs, structural), to make improvements to allow elderly and persons with physical disabilities to remain in their homes, and to assist very low-income homeowners in the Mid-County sewer project.
- C. Programs to provide support facilities and services, such as job training, child care, education, and health services, to assist the homeless, very low-income households and persons with special needs to transition to self-sufficiency and independent living.
- D. Programs to provide affordable rental housing (3+ bedroom units) for large families with very low-incomes.
- E. Programs to provide affordable rental housing for migrant farmworker in East County.



PUBLIC DISCUSSION DRAFT

Priority Two:

- A. Programs to provide affordable rental housing, through rental rehabilitation and new construction, for low-income (earning 50-80% of area median income) households. Programs should help to maintain and preserve housing stock, and stabilize neighborhoods.
- B. Programs to assist existing homeowners earning 80% or less of area median income. Programs should emphasize emergency and basic repairs, and neighborhood stabilization.
- C. Programs to provide support facilities and services, such as case management, job training, child care, etc., for low-income households.

Priority Three:

- A. Programs to assist first-time homebuyers. These programs should be focused on those populations that have traditionally not been able to access the private market, including minorities. Homebuyer programs should also be targeted as an important community development tool to bring reinvestment back into deteriorating neighborhoods. Public funding of these programs should leverage private funds or be directed to relatively low-cost programs such as education.

The Steering Committee adopted the following Five Year Strategy which is included in Section IV, Goal A.

**OVER FIVE YEARS, SHIFT FUNDING PATTERNS TO BRING
EXPENDITURE OF PUBLIC AND LEVERAGED PRIVATE
HOUSING FUNDS FULLY IN LINE WITH PRIORITIES
ESTABLISHED IN THE CHAS**



CHAS Table 3

U.S. Department of Housing and Urban Development
Office of Community Planning and Development

Priorities for Assistance 5-Year Plan

Comprehensive Housing Affordability Strategy (CHAS)

Name of Jurisdiction(s) or Consortium:

Multnomah County (all)

Five Year Period: (enter fiscal years)

FY: 92 through FY: 96

Activity		Renters				Owners		Homeless Persons (H)	Other Persons with Special Needs (I)	
		Elderly 1 & 2 Member Households (A)	Small Related (2 to 4) (B)	Large Related (5 or more) (C)	All Other Households (D)	Existing Homeowners (E)	First-Time Homebuyers			
							With Children (F)			All Others (G)
Very Low-Income Persons	1. Moderate Rehabilitation/Acquisition	1	1	1	1	1	3	3	1	1
	2. New Construction, Substantial Rehabilitation, Related Infrastructure	1	1	1	1	1	3	3	1	1
	3. Rental Assistance	1	1	1	1				1	1
	4. Homebuyers Assistance						3	3		
	5. Support Facilities and Services	1	1	1	1	2	3	3	1	1
Other Low-Income Persons	6. Moderate Rehabilitation/Acquisition	2	2	2	2	2	3	3	0	1
	7. New Construction, Substantial Rehabilitation, Related Infrastructure	2	2	2	2	2	3	3	0	1
	8. Rental Assistance	2	2	2	2				0	1
	9. Homebuyers Assistance						3	3		
	10. Support Facilities and Services	2	2	2	2	0	0	0	0	1

PUBLIC DISCUSSION DRAFT

THE FIVE YEAR STRATEGY

The following statements were used as policy direction by the CHAS Steering Committee in selecting Five Year Strategies, adopting Goals, and recommending First Year Implementation activities. These policy directions were derived from the Needs Assessment reports of the subcommittees.

Stable sources of funding must be developed for low income groups not adequately served by the private market.

Strategies must stress new housing production as well as the retention and preservation of existing low cost housing.

Multi-cultural sensitivity, fair housing, the integration of different income groups, and equitable treatment for renters and home owners are common goals of the community.

Information sharing and education must be provided to individuals to include:

- Early education regarding one's rights and responsibilities in a consumer economy and
- Equitable and convenient access to information on available assistance.

The capacity of Community-Based Development Corporations and Non-Profit Housing Development Corporations must be expanded.

Supportive services are essential to assure the housing success of individuals and families who have been homeless or who have special needs.

Housing projects which benefit from public subsidy are expected to remain as low income housing for a period of time that corresponds to the extent of the subsidy. The deeper the subsidy, the longer the affordability.

Housing production responsive to the demand of all income groups cannot occur without commensurate improvements in public safety and growth in the regional economy.

Ways must be found to put underutilized private and public property to productive use.



PUBLIC DISCUSSION DRAFT

Regulatory incentives will continue to be used to encourage housing production and retention.

Linkage or inclusionary strategies (such as required units of low cost housing in proposed developments or mandatory fees dedicated to low income housing funds) should be adopted if general economic conditions indicate a reasonable chance for success.

Increased housing densities must be encouraged to promote affordable choices for a growing population. Such increases in density must be strategically placed near public and commercial facilities, be equitably distributed among neighborhoods, and be complementary with the character of established neighborhoods.

The lessons learned and the expertise gained through successful downtown development generated by public investments in housing and infrastructure should be maintained and expanded to the outlying neighborhoods.

Building and Housing Codes must be equitably enforced for all income levels. Regulations which are not crucial to health and safety, such as certain Zoning regulations, should be repealed or modified if their impact has an unjustifiable and inflationary effect on housing prices.

The waiver of fees and taxes should be encouraged for lower income housing but with an accounting of the public costs involved.

The provision of housing and services for the most needy is a metropolitan problem whose solution transcends the boundaries of individual jurisdictions.

Barriers must be overcome which prevent access of special populations to long term housing development resources. Those barriers include higher costs, higher risks, greater complexity and the necessity to link with social service provider.



A. COORDINATION/LEADERSHIP

GOAL: PROVIDE COUNTYWIDE POLICY AND RESOURCE COORDINATION AND LEADERSHIP TO RESOLVE THE COMMUNITY'S AFFORDABLE HOUSING PROBLEMS.

ESTABLISH A COUNTYWIDE HOUSING AND COMMUNITY DEVELOPMENT COMMISSION

Lead Agency: Cities of Portland and Gresham, Multnomah County

Resource: Existing

Population Served: Countywide

Five Year Result: Coordinated housing policy and delivery system:

1) Housing policy and planning; 2) Budget review and recommendation; 3) Resource and program development; 4) Program evaluation; 5) Housing development linked to Supportive Services; 6) Development Public/Private partnerships; 7) Advocacy/Community and Intergovernmental Relations; 8) Information and Referral.

Documented Need: Refer to Report from Steering Committee Work Group on Structure

FIRST YEAR IMPLEMENTATION:

- a. Develop mission, bylaws, citizen participation plan and formal authorizing ordinances; commission appointments by 4/1/92.
- b. Hire Commission Office director. Designate staff from existing agencies and jurisdictions as transition planning staff.
- c. Develop first year countywide CHAS budget and work plan.

OVER FIVE YEARS, SHIFT FUNDING PATTERNS TO BRING EXPENDITURE OF PUBLIC FUNDS AND LEVERAGED PRIVATE HOUSING FUNDS FULLY IN LINE WITH PRIORITIES ESTABLISHED IN THE CHAS

Lead Agency: Housing Commission

Resource: CDBG, HOME, leveraged private funds

Population Served: Homeless to moderate income households

Five Year Results: Spending pattern in line with established priorities

Documented Need: All Subcommittees and Steering Committee priority setting



PUBLIC DISCUSSION DRAFT

FIRST YEAR IMPLEMENTATION:

- a. Evaluate current funding patterns of public and leveraged private funds depth of subsidy for various populations and housing types and overall spending.
- b. Determine cost per unit and individuals served to compare different programs and funding strategies.
- c. Monitor housing program budget developments of agencies and jurisdictions.
- d. Make recommendations to agencies and jurisdictions and target new resources (e.g. HOME) and flexible resources (e.g. CDBG) to move overall spending pattern in line with priorities established in the CHAS.
- e. Identify new resources and leveraging strategies to bring overall spending patterns in line with priorities.

CREATE A COUNTYWIDE PUBLIC HOUSING AUTHORITY

Lead Agency: Cities of Portland and Gresham, Multnomah County

Resource: Current staffing.

Population Served: Low and very low income households.

Five Year Result: HAP expanded countywide for comprehensive delivery of public housing.

Documented Need: Refer to report from the Steering Committee Work Group on Structure, Public & Assisted Housing Subcommittee

FIRST YEAR IMPLEMENTATION::

- a. Formalize agreements with local jurisdictions, Housing Authority board.

SECURE THE NECESSARY COMMUNITY SUPPORT FOR BASIC HOUSING AND SUPPORT SERVICES FOR THE HOMELESS AND VERY LOW-INCOME

Lead Agency: Multnomah County Community Action Commission

Resource: Existing Staff, Volunteers

Population Served: Homeless and very low-income households

Five Year Results: Develop community consensus on the need to end homelessness/bridge affordability gap.

Documented Need: Homeless and Public & Assisted Housing Subcommittees



PUBLIC DISCUSSION DRAFT

FIRST YEAR IMPLEMENTATION:

- a. Develop speakers bureau which includes formerly homeless persons to conduct workshops to community groups, (i.e. governmental agencies, churches, schools, corporations, etc.)

RESEARCH AND DETERMINE TRENDS CAUSING THE COSTS OF HOUSING TO INCREASE AT A RATE HIGHER THAN INCOME

Lead Agency: CD agencies/METRO

Resource: Current Staffing

Population Served: Regional Housing Market

Five Year Results: Economic development efforts linked to housing development and improvement programs.

Documented Need: Homeownership Subcommittee

FIRST YEAR IMPLEMENTATION: Initiate discussion with METRO.

RESEARCH AND EVALUATE LOCAL AND NATIONAL HOUSING AND SERVICE DELIVERY PROGRAMS AND DEMONSTRATION PROJECTS

Lead Agency: Housing Commission

Resource: Existing Staff

Population Served: Very low-income; homeless; those with special needs

Five Year Results: Reduced planning time, replicate models that work rather than those proven ineffective.

Documented Need: Homeless and Public & Assisted Housing Subcommittees

FIRST YEAR IMPLEMENTATION: Not identified as a first year priority.

IMPROVE DATA COLLECTION, EVALUATION AND MONITORING CAPACITY OF EXISTING COMMUNITY SERVICES SYSTEM

Lead Agency: Funders Advisory Committee

Resource: Funding to be determined

Population Served: Homeless and very low-income

Five Year Results: Comprehensive data collection and analysis system

Documented Need: Homeless Subcommittee

FIRST YEAR IMPLEMENTATION: (1-2 years)

- a. Study feasibility of unified management information system (MIS)
- b. Evaluate the experience of other communities with MIS.



PUBLIC DISCUSSION DRAFT

- c. If feasible, identify funding source and acquire necessary hardware and software to meet unique needs of system.
- d. Implement system and provide technical training.
- e. Standardize intake forms allowing flexibility for unique needs.

DEVELOP COMPREHENSIVE STRATEGY FOR IMPROVING SERVICES FROM THE REGIONAL AND LOCAL OFFICES OF U.S. HOUSING AND URBAN DEVELOPMENT

Lead Agency: Housing Commission

Resource: Existing staff, Housing Authority Board

Population Served: Public & assisted Housing residents

Five Year Results: More efficient and cost-effective delivery system

Documented Need: Public & Assisted Housing Subcommittee

FIRST YEAR IMPLEMENTATION:

- a. Review strategies developed by Public & Assisted Housing Committee that involve lobbying HUD.

COORDINATE REGIONAL PLANNING TO DEVELOP AFFORDABLE RENTAL HOUSING NEAR EMPLOYMENT AND TRANSIT

Lead Agency: METRO

Resource: Existing staff

Population Served: Countywide

Five Year Results: Regional Housing Goals and Fair Share plan.

Documented Need: Rental Subcommittee

FIRST YEAR IMPLEMENTATION: Housing Commission reviews and comments on regional goals as they relate to affordable housing.

ESTABLISH PROGRAM TO ENSURE THAT PUBLIC AND ASSISTED HOUSING AND HOUSING FOR THE HOMELESS AND OTHERS WITH SPECIAL NEEDS IS DISPERSED THROUGHOUT THE COUNTY

Lead Agency: HAP, Cities of Portland and Gresham, Multnomah County

Resource: Existing Staff

Population Served: Countywide

Five Year Result: Fair Share Allocation Countywide, broaden participation in community planning for assisted housing

Documented Need: Public & Assisted Housing Subcommittee



PUBLIC DISCUSSION DRAFT

FIRST YEAR IMPLEMENTATION:

- a. Create a database which indicates the location of all public and assisted housing and units leased to Section 8 certificate and voucher holders.
- b. Initiate planning to implement fair share program, e.g. density bonus for low-income housing in neighborhoods that do not have their share.

CONDUCT 1) LONGITUDINAL STUDY OF TENANTS IN PUBLIC AND ASSISTED HOUSING TO ASSESS SELF-SUFFICIENCY PROGRAMS, AND 2) EXIT POLLS TO DETERMINE WHY TENANTS LEAVE HOUSING

Lead Agency: HAP

Resource: Existing Staff, need to identify potential funding source

Population Served: Public & assisted housing tenants

Five Year Result: Study in process.

Documented Need: Public & Assisted Housing Subcommittee

FIRST YEAR IMPLEMENTATION: a) Design study; b) Seek funding to conduct



B. STABLE FUNDING

GOAL: DEVELOP STABLE SOURCES OF FUNDING FOR LOW-INCOME HOUSING AND SUPPORTIVE SERVICES.

USE THE OREGON HOUSING TRUST FUND TO DEVELOP AFFORDABLE HOUSING

Lead Agency: CD Agencies

Resource: State General Fund, developers: PDC, HAP, CDCs, and non-profits

Population Served: Homeless to moderate income households

Five Year Results: Insure that local projects receive "fair share" of state appropriation

Documented Need: Refer to Steering Committee Work Group on Finance and Leverage

FIRST YEAR IMPLEMENTATION:

- a. Provide information and technical assistance to applicants for assistance.
- b. Participate actively in rulemaking process to assure utility of fund.
- c. Participate actively in local linkages through information

CREATE A LOCAL HOUSING TRUST FUND TO SUPPLEMENT STATE TRUST FUND

Lead Agency: Housing Commission

Resource: Unknown (local source to be identified)

Population Served: Homeless to moderate income households.

Five Year Result \$5 million revolving fund.

Documented Need: Each of the Subcommittees identified the need to secure a permanent source of local funding for investment and to provide local matching funds dedicated to low income housing production and retention.

FIRST YEAR IMPLEMENTATION:

- a. Evaluate new sources to generate revenue, e.g. housing levy, real estate transfer tax, linkage fees, state income tax check-off.
- b. Develop policy and implementation recommendations for local trust fund.



PUBLIC DISCUSSION DRAFT

STRATEGIES TO LOWER THE COST OF HOUSING:

WAIVE, DEFER, OR REDUCE DEVELOPMENT FEES IN EXCHANGE FOR A CONTRACTUAL COMMITMENT TO AFFORDABLE HOUSING

Documented Need: Refer to Report from Steering Committee Work Group on Finance & Leverage. See related strategies under Goals E and G.

PERMIT DENSER LAND USE AND DENSITY BONUSES

Documented Need: Refer to Report from Steering Committee Work Group on Finance and Leverage. See related strategies under Goals E and G.

ENCOURAGE THE ACCEPTANCE AND FINANCING OF MANUFACTURED HOMES AS AFFORDABLE HOUSING OPPORTUNITIES

Lead Agency: Cities of Portland, Gresham, Multnomah County

Resource: Private lenders, non-profit housing developers

Population Served: Low and moderate income households

Five Year Results: Increased supply of manufactured homes

Documented Need: Refer to Report from Steering Committee Work Group on Finance and Leverage, Homeownership Subcommittee

FIRST YEAR IMPLEMENTATION:

- a. Form manufactured housing task force to address issues inhibiting development of manufactured housing.
- b. Lenders, government agencies, manufactured home developers, and neighborhoods work together to make units compatible with surrounding homes and with ability to finance as affordable real property.
- c. Lenders, government agencies, manufactured home developers, etc. work together to redefine or refine definitions for real property to include manufactured housing, or strategies for including manufactured housing finance as reasonable risk.

LEVERAGE PUBLIC FUNDS BY ENCOURAGING PUBLIC/PRIVATE PARTNERSHIPS

Lead Agency: PDC, CD Agencies

Resource: private lenders, tax increment, HOME, OHA



PUBLIC DISCUSSION DRAFT

Population Served: Homeless to low income households

Five Year Results: Development of publicly and privately financed loan pools

Documented Need: Refer to Report from Steering Committee Work Group on Finance and Leverage, Rental Subcommittee

FIRST YEAR IMPLEMENTATION:

- a. Continue the use of pledged reserves (CDBG and other funds) to allow public/private lending agreements
- b. Expand current lending agreements or develop additional public/private relationships which maximize use of public leverage finance.
- c. Investigate and recommend uses of private foundation PRI reserves in place of federal funding.
- d. Evaluate existing publicly funded housing rehabilitation programs to streamline procedures and include formula for public/private leverage ratio.

DEVELOP "ROOMING HOUSES" AND DEVELOPMENTS THAT HAVE COMMON BATHROOM AND KITCHEN FACILITIES

Lead Agency: CD Agencies, PDC

Resource: Private lenders, HOME, Housing Trust Fund

Population Served: People with special needs; homeless, very-low income

Five Year Results: Develop model project, evaluate results, and replicate if possible

Documented Need: Steering Committee Work Group on Finance and Leveraging

FIRST YEAR IMPLEMENTATION:

- a. Evaluate zoning codes for barriers to development.
- b. Determine if there are financing barriers.

STRATEGIES TO LOWER THE COST OF FUNDS BORROWED TO FINANCE HOUSING:

ESTABLISH A MEANS OF OBTAINING CREDIT ENHANCEMENT AND CONSIDER THE NEED FOR A LESS CONSERVATIVE APPROACH TO BONDED INDEBTEDNESS

Lead Agency: Cities of Portland, Gresham and Multnomah County, OHA

Resource: Private lenders, CDBG, HOME

Population Served: Low and moderate income households



PUBLIC DISCUSSION DRAFT

Five Year Results: Increased capacity for financing non-conforming projects.
Documented Need: Refer to Report from Steering Committee Work Group on Finance & Leverage

FIRST YEAR IMPLEMENTATION:

- a. Form city finance and private lender task force to establish new sources and techniques of credit enhancement.
- b. Develop strategies to make effective use of such a facility.

USE PUBLIC AND PRIVATE CONTINGENT REVENUE GENERATION CAPABILITY TO ENHANCE CREDIT ON A SECONDARY LEVEL

Lead Agency: PDC, CD Agencies

Resource: Public & Private utility companies

Population Served: Low and moderate income households

Five Year Results: Establishment of utility-guaranteed lending facility

Documented Need: Refer to Report from Steering Committee Work Group on Finance and Leverage

FIRST YEAR IMPLEMENTATION:

- a. Form task force to recommend potential process/agreement for use of public private contingent revenue generation, etc.
- b. Recommend agreement and establish limited agreement.

PURSUE NEW SECONDARY MARKET INITIATIVES WITH LESS RESTRICTIVE AND MORE FLEXIBLE UNDERWRITING AND PROJECT ADMINISTRATION GUIDELINES

Lead Agency: PDC, CD agencies

Resource: Private lenders, FNMA, FHMLC, private mortgage purchase programs

Population Served: Low and moderate income households

Five Year Results: Increased options for secondary market sales

Documented Need: Refer to Report from Steering Committee Work Group on Finance and Leverage

FIRST YEAR IMPLEMENTATION:

- a. Form task force of public agencies, lenders, and representatives of mortgage purchase programs to identify options for secondary market.
- b. Make recommendations.



ENCOURAGE A COMMUNITY DEVELOPMENT BANK OR LOAN FUND

Lead Agency: Housing Commission

Resource: Socially motivated investors

Population Served: Homeless to moderate income households

Five Year Results: Establishment of community development bank or loan fund

Documented Need: Refer to Report from Steering Committee Work Group on Finance and Leverage

FIRST YEAR IMPLEMENTATION:

- a. Form task force to evaluate options for establishing bank or fund.

STRATEGIES TO RAISE THE QUANTITY OF NON BORROWED, NON MARKET FUNDS INVESTED IN HOUSING:

EXPAND AND RESHAPE THE URBAN RENEWAL POWERS AVAILABLE TO LOCAL GOVERNMENT

Lead Agency: PDC, financial bureaus of Cities of Portland, Gresham, Multnomah County

Resource: Tax increment

Population Served: All levels of housing

Five Year Results: 30% of all urban renewal monies expended on affordable housing

Documented Need: Refer to Report from Steering Committee Work Group on Finance and Leverage

FIRST YEAR IMPLEMENTATION:

- a. Establish inter-jurisdictional task force to evaluate options.

ESTABLISH A REAL PROPERTY TRANSFER TAX DEDICATED TO AFFORDABLE HOUSING

Documented Need: Refer to Report from Work Group on Finance and Leverage. See related strategy to create a local housing trust fund.

EXPAND MARKET FOR OREGON TAX CREDIT PROGRAM

Lead Agency: Housing Commission, PDC

Resource: Private lenders, State General Fund

Population Served: Homeless to moderate income



PUBLIC DISCUSSION DRAFT

Five Year Results: Increased ability to use Oregon Lenders Tax Credit in secondary market.

Documented Need: Refer to Report from Steering Committee Work Group on Finance and Leverage

FIRST YEAR IMPLEMENTATION:

- a. Form city finance and private lender task force to expand market.
- b. Develop "issues" to be resolved in order to make effective use of resource.
- c. Recommend policy to Housing Commission.
- d. Provide recommended actions to Oregon Bankers Association and encourage statutory change and federal action.

DEVELOP AFFORDABLE HOUSING LINKAGE PROGRAM

Documented Need: Refer to Report from Steering Committee Work Group on Finance and Leverage, Rental, Public & Assisted Housing, and Homeownership Subcommittees. See related strategy to create a local housing trust fund.

DEVELOP A PROGRAM THAT INDUCES THE STATE'S LARGEST INSTITUTIONAL INVESTORS (SAIF, PERS, STATE TREASURY) TO INVEST IN AFFORDABLE HOUSING

Lead Agency: PDC, CD Agencies

Resource: Public funds

Population Served: Homeless to moderate income households

Five Year Results: Increased supply of affordable housing statewide

Documented Need: Refer to Report from Steering Committee Work Group on Finance and Leverage

FIRST YEAR IMPLEMENTATION: Initiate discussions with State Treasurer's Office.

STRATEGIES TO SUBSIDIZE THE COST OF OCCUPANCY OF HOUSING:

ALLOW DEVELOPERS OF LOW INCOME AND SPECIAL NEEDS HOUSING TO TAP INCOME STREAM FROM RESIDENTS TO PROVIDE ON-SITE OR PROJECT-BASED CASE MANAGEMENT AND SPECIAL SUPPORT SERVICES

Lead Agency: Housing Commissions



PUBLIC DISCUSSION DRAFT

Resource: County and State Social Service Agencies. State General Fund
Population Served: Homeless to moderate income households, persons with special needs
Five Year Results: Increased supply of special needs housing.
Documented Need: Refer to Report from Steering Committee Work Group on Finance and Leverage

FIRST YEAR IMPLEMENTATION: Establish task force of agency reps, lenders, developers.

INDUCE GOVERNMENT SOCIAL SERVICE FUNDERS TO PROVIDE DEDICATED FUNDING STREAMS FOR MORE THAN 12 MONTHS

Lead Agency: Housing Commission, State Department of Housing and Community Services
Resource: Social service funders
Population Served: Homeless to moderate income households receiving financial assistance
Five Year Results: Increased development of affordable housing
Documented Need: Refer to Report from Steering Committee Work Group on Finance and Leverage

FIRST YEAR IMPLEMENTATION: Initiate discussion with funders through the State Department of Housing and Community Services.

ENCOURAGE STATE AND LOCAL GOVERNMENTS TO EXPLORE LINKED-DEPOSIT PROGRAMS IN SUPPORT OF AFFORDABLE HOUSING

Lead Agency: Cities of Portland, Gresham, Multnomah County
Resource: All City/County/State funds
Population Served: Homeless to low-income, people with special needs
Five Year Results: Increased funding for affordable housing
Documented Need: Refer to Report from Steering Committee Work Group on Finance and Leverage, Public & Assisted Housing Subcommittee

FIRST YEAR IMPLEMENTATION: Establish multi-jurisdictional task force to define "issues."

EXPAND SECONDARY MARKET OPTIONS FOR LONG-TERM FIXED RATE LOANS ON LOW-INCOME MULTI-FAMILY PROJECTS

Lead Agency: CD Agencies, lenders



PUBLIC DISCUSSION DRAFT

Resource: LIMAC, other secondary financing sources

Population Served: Investors in low to moderate income housing

Five Year Results: Increased ability to acquire long-term financing

Documented Need: Refer to Report from Steering Committee Work Group on Finance and Leverage

FIRST YEAR IMPLEMENTATION:

- a. Form city finance and private lender task force to identify issues.

ENCOURAGE AND SUPPORT THE CREATION OF A STATE TAX CREDIT AGAINST ORDINARY INCOME AVAILABLE TO INVESTORS IN AFFORDABLE HOUSING

Lead Agency: Housing Commission

Resource: Private lenders, State General Fund

Population Served: Homeless to moderate income households

Five Year Results: Increased investment in affordable housing projects

Documented Need: Refer to Report from Steering Committee Work Group on Finance and Leverage

FIRST YEAR IMPLEMENTATION: Begin discussion with appropriate State agencies.

CREATE A LOCAL INVESTMENT POOL TO PURCHASE FEDERAL LOW-INCOME HOUSING TAX CREDITS ON A "ONE-STOP SHOP" BASIS

Lead Agency: CD Agencies, OHA

Resource: Federal LIHT, private investors

Population Served: Investors in low to moderate income housing

Five Year Results: Establishment of pool

Documented Need: Refer to Report from Steering Committee Work Group on Finance and Leverage

FIRST YEAR IMPLEMENTATION: Create local private/public task force to define "issues."

DEVELOP A STABLE FUNDING SOURCE TO PROVIDE SOCIAL SERVICES AND COMMUNITY POLICING SERVICES TO RESIDENTS OF PUBLIC AND ASSISTED HOUSING

Lead Agency: Housing Commission, Jurisdictions

Resource: Existing staff



PUBLIC DISCUSSION DRAFT

Population Served: Very-low income residents of public
Five Year Result: Stable funding source for services to public and assisted housing tenants.
Documented Need: Public & Assisted Housing Subcommittee

FIRST YEAR IMPLEMENTATION:

- a. Create task force to develop funding mechanisms.

LOBBY STATE AND FEDERAL REPRESENTATIVE S TO CONTINUE FEDERAL AND STATE TAX CREDIT PROGRAMS AND SIMPLIFY PROCEDURES FOR QUALIFICATIONS AND USE

Lead Agency: Housing Commission, elected officials
Resource: Current staffing.
Population Served: Eligible projects, low and moderate income households.
Five Year Result: Permanent Federal and State tax credit program
Documented Need: Rental Subcommittee

FIRST YEAR IMPLEMENTATION:

- a. Work with congressional delegation to sponsor legislation to permanently extend federal tax credits.
- b. Identify federal or state tax policy barriers to producing affordable housing.

MODIFY RESOURCE ALLOCATION PROCESSES TO ENSURE STABLE ANNUAL FUNDING OF BASE-LEVEL HOUSING AND SERVICES FOR THE HOMELESS

Lead Agency: Cities of Portland, Gresham and Multnomah County, FAC
Resource: Existing staff to manage funding coordination, CSBG, CDBG, FEMA
Population Served: Homeless and at-risk population.
Five Year Goal: Stable funding plan.
Documented Need: First priority of the Homeless Subcommittee.

FIRST YEAR IMPLEMENTATION:

- a. Identify a community consensus for base-level services to homeless persons. (Which programs and services need to be in place to meet the community's standards for assistance to homeless persons?)
- b. Evaluate cost of base-level service.
- c. Establish mechanism to evaluate effectiveness of base-level service providers.
- d. Dedicate community resources to the identified base-level services.



PUBLIC DISCUSSION DRAFT

- e. Conduct annual assessment of major governmental and foundation funding of local programs to project future loss/gain of funding in the community over the next 5 years.
- f. Ensure that local allocations include regular adjustments for inflation.
- g. Ensure that allocation criteria and procedures for CSBG, CDBG, FEMA and other annual funding programs are consistent with community standards for base-level services.
- h. Establish standards wage scale for line-staff at base-level service programs and increase community resource allocations accordingly.
- i. Encourage coalitions to submit single funding request for multiple services.

MAINTAIN PROPERTY TAX ABATEMENT PROGRAMS AND EXPAND GEOGRAPHIC BOUNDARIES

Lead Agency: Cities of Portland, Gresham, Multnomah County

Resource: Current staffing, existing limited tax abatement programs.

Population Served: Low and moderate income new construction, or rehabilitation

Five Year Goal: Expand Countywide

Documented Need: Rental Subcommittee

FIRST YEAR IMPLEMENTATION:

- a. Identify and obtain jurisdictional approval for expanding eligible areas.
- b. Research potential for expanding to targeted areas through County.

LOBBY CONGRESS TO REPLACE EACH UNIT OF PUBLIC HOUSING SOLD TO TENANTS/ OR LOST BECAUSE OF PREPAID MORTGAGES WITH A UNIT OF HOUSING

Lead Agency: Housing Commission, HAP

Resource: Existing Staff

Population Served: Very-low income households

Five Year Results: No net loss of public or assisted housing units

Documented Need: Public & Assisted Housing Subcommittee

FIRST YEAR IMPLEMENTATION: On-going activity.



PUBLIC DISCUSSION DRAFT

LOBBY TO INCREASE FEDERAL FUNDING FOR PUBLIC HOUSING, SECTION 8 AND OTHER ASSISTED RENTAL PROGRAMS, AS WELL AS SUBSIDIES FOR HOMEOWNERSHIP OPPORTUNITIES FOR LOW-INCOME HOUSEHOLDS

Lead Agency: Housing Commission, HAP

Resource: Existing Staff

Population Served: Very-low income households

Five Year Results: Increased funding.

Documented Need: Public & Assisted Housing Subcommittee

FIRST YEAR IMPLEMENTATION: On-going activity.



C. EQUAL OPPORTUNITY

GOAL: ENSURE EQUAL ACCESS TO SERVICES FOR ALL INCOME GROUPS WITHIN THE FEDERALLY-RECOGNIZED PROTECTED CLASSES (RACE, COLOR, NATIONAL ORIGIN, RELIGION, SEX, FAMILY STATUS, DISABILITY), AND PEOPLE WITH SPECIAL NEEDS.

ENFORCE COMPLIANCE WITH THE FEDERAL FAIR HOUSING AMENDMENTS ACT OF 1988

Lead Agency: Cities of Portland, Gresham, Multnomah County

Resource: Current staffing, CDBG, Legal Aid, Fair Housing Initiatives Program (FHIP), Fair Housing Council of Oregon

Population Served: Countywide

Five Year Result: Fair Housing program in County is enhanced and stabilized.

Documented Need: All Subcommittees

FIRST YEAR IMPLEMENTATION:

- a. Conduct community education and outreach activities to property managers and rental property owners on their responsibilities under the Fair Housing Act.
- b. Conduct community education and outreach activities to people within the protected classes, as well as special populations, on the civil rights protections of the Fair Housing Act.
- c. Establish an enforcement program which can provide legal assistance to persons with housing discrimination complaints.

ENSURE ZONING CODE COMPLIANCE WITH FAIR HOUSING ACT, ESPECIALLY THOSE PROVISIONS THAT LIMIT THE SITING, VARIETY, AND NUMBERS OF HOUSING UNITS OR BEDS AVAILABLE TO THOSE PROTECTED BY THE FAIR HOUSING ACT

Lead Agency: Cities of Portland, Gresham, Multnomah County

Resource: Existing Staff, Legal Aid

Population Served: Countywide

Five Year Results: Full compliance with Fair Housing Act

Documented Need: Steering Committee and Legal Aid



PUBLIC DISCUSSION DRAFT

FIRST YEAR IMPLEMENTATION:

- a. Review zoning codes for compliance with Fair Housing Act.

PROVIDE AN ONGOING EDUCATION PROGRAM ON LANDLORD AND TENANT RESPONSIBILITIES/RIGHTS

Lead Agency: CD agencies

Resource: Current staffing, CDBG, Legal Aid, Police Bureau

Population Served: Landlords, tenants

Five Year Result: On-going educational programs for landlords, tenants

Documented Need: Rental Subcommittee

FIRST YEAR IMPLEMENTATION:

- a. Continue existing programs for landlords.
- b. Initiate program for tenants.

SUPPORT EFFORTS TO ELIMINATE LANGUAGE AND CULTURAL BARRIERS TO EXISTING SOCIAL SERVICE AND HOUSING PROGRAMS

Lead Agency: Cities of Portland, Gresham, Multnomah County

Resource: Existing staff, Social Service providers, CSBG, CDBG

Population Served: Homeless to low income, ethnic and cultural minorities

Five Year Result: Elimination of language and cultural barriers.

Documented Need: Homeless and Public & Assisted Housing Subcommittees

FIRST YEAR IMPLEMENTATION:

- a. Encourage the recruitment and training of staff who are culturally sensitive to the target population in terms of educational training or personal experience.
- b. Encourage bilingual staffing when target population includes non-English speakers.
- c. Encourage cultural sensitivity training for employees of all social service agencies.
- d. Locate appropriate culturally based services in areas of minority concentration.

DEVELOP A MULTI-CULTURAL SENSITIVITY TRAINING PROGRAM AND PROVIDE TECHNICAL ASSISTANCE TO EXISTING HOUSING AND SOCIAL SERVICE AGENCIES AND INTERESTED PARTIES

Lead Agency: Cities of Portland, Gresham, Multnomah County



PUBLIC DISCUSSION DRAFT

Resource: Multnomah County Human Relations Commission, CDBG, grants, foundations.

Population Served: Housing and social service agency staff, general public

Five Year Result: Multi-cultural training program is ongoing and easily accessed by housing and social service staff.

Documented Need: All Subcommittees

FIRST YEAR IMPLEMENTATION:

- a. Identify existing community multi-cultural training resources.
- b. Secure funding to offer convenient workshops at low or no cost.

DEVELOP APPLICATION FORMS AND PROCEDURES FOR PUBLIC AND ASSISTED HOUSING PROGRAMS THAT ARE EASY TO UNDERSTAND AND COMPLETE AND SIMPLE TO PROCESS

Lead Agency: HAP

Resource: Existing Staff, Social Service Providers

Population Served: Very-low income households

Five Year Goal: Standardized and computerized application form for public and assisted housing

Documented Need: Public & Assisted Housing Subcommittee

FIRST YEAR IMPLEMENTATION:

- a. Simplify the HAP application form and revise the "checklist".
- b. Investigate feasibility of one computerized application form that persons could complete at the Housing Center, or Multi-Service Center.
- c. Develop application forms and lease agreements in languages other than English.
- d. Lobby HUD to require a standardized application form for privately-owned, federally assisted housing.

DEVELOP INCENTIVE/ENFORCEMENT TOOLS TO ENSURE REALTORS, AND LENDERS DO NOT PROMOTE DISCRIMINATION BY "STEERING" BUYERS BOTH TOWARD AND AWAY FROM NEIGHBORHOODS

Lead Agency: Housing Commission,

Resource: Existing, CRA, Banking and Real Estate professional organizations, Legal Aid

Population Served: Low and moderate income homebuyers

Five Year Results: Incentives and enforcement tools that promote nondiscrimination.

Documented Need: Homeownership Subcommittee



PUBLIC DISCUSSION DRAFT

FIRST YEAR IMPLEMENTATION:

- a. Provide "bonus" to agents and loan officers who provide service to low-moderate income households.
- b. Enforce Fair Housing laws and seek penalties against continued violations.

ENSURE THAT HOMELESS INDIVIDUALS HAVE ACCESS TO A MESSAGE PHONE AND ADDRESS

Lead Agency: FAC

Resource: Existing staff

Population Served: Homeless individuals and households

Five Year Results: Message centers available countywide

Documented Need: Public and Assisted Housing Subcommittee

FIRST YEAR IMPLEMENTATION:

- a. Inventory existing phone and message center locations
- b. Make information available to people who are homeless through service providers.



D. INFORMATION/EDUCATION

GOAL: PROVIDE COMPREHENSIVE, COORDINATED AND CONSISTENT INFORMATION ABOUT HOUSING PROGRAMS TARGETED TO DIFFERENT POPULATIONS.

DEVELOP A CENTRAL INFORMATION AND REFERRAL SOURCE FOR HOUSING INFORMATION, COUNSELING AND ASSISTANCE TO LOW-INCOME RENTERS, FIRST-TIME HOMEBUYERS, SPECIAL POPULATIONS, AND DEVELOPERS OF LOW-INCOME HOUSING

Lead Agency: Housing Commission

Resource: Existing staff, CDBG, grant, foundations

Population Served: Very-low to moderate income households

Five Year Result: Centralized information and referral with one-stop information centers dispersed throughout the County

Documented Need: All Subcommittees suggested a number of functions to be carried out by the Housing Center, or similar agency, with a goal to expand to other locations.

FIRST YEAR IMPLEMENTATION:

- a. Develop and distribute information and referral sheet on housing programs that includes explanation of federal preference system for Section 8 and public housing.
- b. Conduct training sessions for social service staff on housing programs.
- c. Develop a strategic plan that incorporates needs and strategies identified by CHAS subcommittees, e.g. database of public and assisted housing, first time home-buyer programs, etc.
- d. Identify long term funding and other resources necessary to either expand Housing Center, add housing staff to Multi-Service Centers, and/or develop new model.

DEVELOP INFORMATION ABOUT HOUSING AND SOCIAL SERVICE PROGRAMS TARGETED TO VERY-LOW INCOME INDIVIDUALS

Lead Agency: CAPO, HAP

Resource: Existing staff

Population Served: Very-low income, cultural and ethnic minorities, persons with special needs



PUBLIC DISCUSSION DRAFT

Five Year Results: Comprehensive and innovative program information designed to meet needs of consumers, rather than service providers. Public Outreach positions created at HAP and local HUD office.

Documented Need: Public & Assisted Housing Subcommittee

FIRST YEAR IMPLEMENTATION: No first year activity anticipated.

PROVIDE EFFECTIVE EDUCATION PROGRAM FOR LANDLORDS, TENANTS, AND NEIGHBORHOODS ON RESOURCES FOR HOME REPAIR AND WEATHERIZATION, ETC.

Lead Agency: CD agencies

Resource: Current staffing, CDBG, Energy Office

Population Served: Landlords, tenants, neighbors.

Five Year Goal: Broader distribution of information, access to resources by more low to moderate income households.

Documented Need: Rental Subcommittee

FIRST YEAR IMPLEMENTATION:

- a. Organize and pilot a home repair and weatherization education program in 3 neighborhoods. The program would include training for a team of residents to carry out neighborhood initiatives.

PROVIDE INFORMATION FROM EXISTING PRIVATE AND NON-PROFIT ORGANIZATIONS AND INSTITUTIONS ON BUILDING DESIGN AND CONSTRUCTION TECHNIQUES THAT REDUCE HOUSING COSTS AND IMPROVE EFFICIENCY

Lead Agency: Housing Commission, Cities of Portland, Gresham, Multnomah County

Resource: Current staffing, CDBG, AIA, Habitat for Humanity, industry associations, etc.

Population Served: Lenders, developers, builders and funding agencies

Five Year Result: Increased application of innovative techniques and programs that reduce housing costs

Documented Need: Rental Subcommittee

FIRST YEAR IMPLEMENTATION:

- a. Compile the information and distribute to organizations and individuals engaged in affordable housing.
- b. Conduct training for those involved in development process.



E. RENTAL PRODUCTION

GOAL: INCREASE THE SUPPLY OF AFFORDABLE RENTAL HOUSING THROUGHOUT THE COUNTY.

CONTINUE TAX INCREMENT FINANCING FOR PRODUCTION OF AFFORDABLE RENTAL HOUSING

Lead Agency: PDC

Resource: Tax Increment Funds, Downtown Housing Preservation Program

Population Served: Very-low to low income renters

Five Year Results: 300- 500 units

Documented Need: Rental Subcommittee

FIRST YEAR IMPLEMENTATION:

- a. Develop 100 rental units for very-low income households in Downtown Portland.

CONSTRUCT A MODEL LOW-INCOME HOUSING PROJECT ADJACENT TO THE MAX LINE

Lead Agency: HAP

Resource: CDBG, HOME, Tax Increment

Population Served: Very-low to moderate income households.

Five Year Results: 50-100 housing units.

Documented Need: Rental Subcommittee

FIRST YEAR IMPLEMENTATION:.

- a. Develop plan, inventory potential sites, and begin process of site selection and acquisition.

EVALUATE EXISTING ZONING TO IDENTIFY AREAS WHERE A HIGHER DENSITY WOULD ENCOURAGE CONSTRUCTION OF AFFORDABLE HOUSING WHILE MAINTAINING THE CHARACTER OF EXISTING NEIGHBORHOODS

Lead Agency: Planning Bureaus, all jurisdictions

Resource: Existing staff



PUBLIC DISCUSSION DRAFT

Population Served: Countywide

Five Year Results: Increase supply of affordable housing

Documented Need: Rental and Homeownership Subcommittees

FIRST YEAR IMPLEMENTATION:

- a. Evaluate areas of commercial or industrial zoning to determine whether rezoning to residential is appropriate.
- b. Identify existing neighborhoods that might be suitable for increased density.

INCREASE THE USE OF ACCESSORY UNITS TO CREATE AFFORDABLE HOUSING

Lead Agency: Planning Bureaus, all jurisdictions.

Resource: Current staffing.

Population Served: Low income elderly or other small households.

Five Year Results: Increased supply of affordable housing.

Documented Need: Rental and Homeownership Subcommittees

FIRST YEAR IMPLEMENTATION:

- a. Evaluate existing zoning codes to determine barriers to accessory apartments.
- b. Develop incentives for conversion and educate homeowners.

ENCOURAGE CONSTRUCTION OF MIXED-INCOME DEVELOPMENTS THAT REQUIRE THE INCLUSION OF AFFORDABLE UNITS AND LARGER UNITS IN ANY DEVELOPMENT OR REDEVELOPMENT PROJECT THAT BENEFITS FROM GOVERNMENT SUBSIDIES AND INCENTIVES. CONSIDER WHETHER APPLICATION OF THESE TECHNIQUES TO NON-SUBSIDIZED PROJECTS IS APPROPRIATE OR FEASIBLE

Lead Agency: Portland Development Commission, Jurisdictions

Resource: Current staffing, CDBG, tax increment

Population Served: Very-low to moderate income households

Five Year Results: Economic integration of new developments

Documented Need: Rental, Homeownership, and Public & Assisted Housing Subcommittees

FIRST YEAR IMPLEMENTATION:

- a. Review existing policies/ develop linkage policy for publicly subsidized programs (tax increment financed, property tax abatement)



PUBLIC DISCUSSION DRAFT

REDUCE DEVELOPMENT FEES (PERMITS, REVIEWS, ETC.) FOR AFFORDABLE RENTAL HOUSING PROJECTS

Lead Agency: Jurisdictions, Planning & Building Bureaus

Resource: Current staffing.

Population Served: Homeless to low income households

Five Year Results: Increased supply of affordable housing

Documented Need: The Rental, Home Ownership and Public & Assisted Housing Subcommittees advocated fee waivers or reductions as incentives for low cost housing production.

FIRST YEAR IMPLEMENTATION:

- a. Appoint a task force of development representatives and appropriate City staff to review fee schedules and recommend fee reductions for affordable housing projects.

IDENTIFY AND IMPLEMENT FINANCIAL INCENTIVES FOR NEW DEVELOPMENT LINKED TO GROUND LEASES, DEED RESTRICTIONS, AND RESTRICTIVE COVENANTS TO KEEP RENTAL HOUSING AFFORDABLE IN PERPETUITY

Lead Agency: Cities of Portland, Gresham, Multnomah County

Resource: Current staffing, HOME

Population Served: At least one project

Five Year Results: 50-100 new permanently affordable rental units.

Documented Need: Rental & Public & Assisted Housing Subcommittees

FIRST YEAR IMPLEMENTATION:

- a. Research and evaluate national models.

PROVIDE EDUCATION AND INCENTIVES FOR BUSINESSES TO DEVELOP AFFORDABLE RENTAL HOUSING FOR EMPLOYEES

Lead Agency: Portland Development Commission, CD agencies

Resource: Current staffing, Economic Development Agencies

Population Served: Low and moderate income workers in new and expanding businesses.

Five Year Results: 100 units of employer assisted rental housing

Documented Need: Homeownership Subcommittee.

First Year Implementation:

- a. Research existing employer-assisted housing programs in other communities.



PUBLIC DISCUSSION DRAFT

EVALUATE EXISTING AND PROPOSED AMENDMENTS TO BUILDING AND ZONING CODES FOR IMPACT ON THE DEVELOPMENT AND OPERATING COSTS OF HOUSING AND IDENTIFY CONDITIONS UNDER WHICH CODE EXCEPTIONS ARE APPROPRIATE

Lead Agency: Housing Commission; City of Portland, Gresham, Multnomah County

Resource: Current staffing, Planning and Building Bureaus

Population Served: Affordable housing projects.

Five Year Results: Long range cost-benefit analysis of code amendments

Documented Need: Rental and Homeownership

FIRST YEAR IMPLEMENTATION:

- a. Require finding on impacts on affordable housing before adoption of new code requirements.

DEVELOP FARMWORKER HOUSING PROJECTS

Lead Agency: Multnomah County

Resource: Farmers Home Administration, Section 8

Population Served: Migrant farmworkers

Five Year Result: Pilot project completed, Farmworker housing CDC developed, Comprehensive needs assessment, plan for development

Documented Need: Rental and Homeless Subcommittee

FIRST YEAR IMPLEMENTATION:

- a. Seek funding and develop 25 units of farmworker housing.
- b. Establish a task force to assess additional farmworker housing needs and recommend future action.

PROVIDE INCENTIVES TO CREATE 3+ BEDROOM UNITS IN ANY MULTI-FAMILY HOUSING THAT RECEIVES PUBLIC SUBSIDY; MARKET REHAB LOANS SPECIFICALLY FOR LARGE FAMILY UNITS

Lead Agency: Housing Commission, PDC, CD Agencies

Resource: Tax increment financing, CDBG

Population Served: Large, low-income households

Five Year Results: Create 100 additional 3 bedroom units

Documented Need: Rental Subcommittee

FIRST YEAR IMPLEMENTATION: Identify impediments to building 3-bedroom apartments in rehab projects.



**BUILD THE CAPACITY OF COMMUNITY DEVELOPMENT
CORPORATIONS AND NON-PROFIT HOUSING DEVELOPERS TO
PRODUCE HOUSING BY SUPPORTING BASIC OPERATING COSTS,
PROVIDING TECHNICAL ASSISTANCE, AND ESTABLISHING AND
MONITORING PERFORMANCE GOALS**

Lead Agency: CD Agencies, Cities of Portland, Gresham, Multnomah County

Resource: CDBG, Tax Increment, Neighborhood Partnership Fund,
foundations, existing staffing

Population Served: New and existing CDCs

Five Year Results: 3 to 5 new CDCs, strengthen capacity of existing

Documented Need: Rental, Public & Assisted Housing, and Homeownership
Subcommittees

FIRST YEAR IMPLEMENTATION:

- a. Inventory and assess the need for operating support and technical assistance, set production and performance goals, and establish a process for allocating funding based on needs and performance goals.
- b. Develop a comprehensive technical assistance program for CDCs.
- c. Foster development of new CDCs in Gresham and East County.

**ENCOURAGE THE MARKETPLACE, HUD, AND LOCAL COMMUNITIES
TO SUPPORT ALTERNATIVES TO SINGLE-FAMILY DETACHED HOUSING**

Lead Agency: Jurisdictions, Planning Bureaus

Resource: Metropolitan Homebuilders, 1000 Friends, AIA, environmental
groups

Population Served: Countywide

Five Year Results: No more "NIMBY"; increased supply of affordable
housing

Documented Need: Rental, Homeownership and Public & Assisted Housing
Subcommittees

FIRST YEAR IMPLEMENTATION:

- a. Community outreach regarding regional growth, neighborhood livability.
- b. Develop housing models that include mixed uses.



**DEVELOP A MARKETING AND EDUCATION PROGRAM TO SUPPORT
AND ENCOURAGE PRIVATE SECTOR COMMITMENT TO AFFORDABLE
HOUSING PRODUCTION**

Lead Agency: Housing Commission

Resource: Existing Staff, CDBG

Population Served: Private developers of low-income housing

Five Year Results: Marketing and education program; increased supply of affordable housing

Documented Need: Rental Subcommittee

FIRST YEAR IMPLEMENTATION: Appoint a liaison to develop a program and work with lending institutions.

**DEVELOP ALTERNATIVE BUILDING DELIVERY SYSTEMS AND COST
CONTAINMENT STANDARDS FOR HUD SUBSIDIZED LOW-INCOME
HOUSING PROJECTS**

Lead Agency: HAP

Resource: Existing Staff, AIA, Association of General Contractors

Population Served: Very-low income households

Five Year Results: Expedited and efficient process, lower costs

Documented Need: Public & Assisted Housing Subcommittee

FIRST YEAR IMPLEMENTATION:

- a. Convene task force of architects, builders to review HUD cost containment standards and recommend alternatives.



F. RENTAL PRESERVATION

GOAL: MAINTAIN AND PRESERVE EXISTING STOCK OF AFFORDABLE RENTAL HOUSING IN A SAFE AND SOUND CONDITION.

PRESERVE ALL ASSISTED RENTAL UNITS AT RISK OF LOSS THROUGH PREPAYMENT, OPT OUTS, OR OTHER METHOD

Lead Agency: HAP

Resource: HOME, HOPE II, HUD, State Administered Low Income Housing Preservation Programs

Population Served: Very low-income households

Five Year Results: Preserve 1444 units in 37 projects for very-low income renters.

Documented Need: Public & Assisted Housing Subcommittee

FIRST YEAR IMPLEMENTATION:

- a. Establish county-wide coordination effort to bring together community groups and tenants in each project.
- b. Create a database of housing subject to mortgage prepayment and subsidy contract opt-out.
- c. Educate tenants as to options and provide educational and organizational support to tenants, community groups and non-profits working to permanently preserve housing.
- d. Build capacity of community-based and other non-profits working to permanently preserve housing.
- e. Designate Housing Authority of Portland as "safety net" buyer to ensure permanent preservation.
- f. Educate tenants and neighborhood and other community groups as to their rights to rehabilitation of housing and management control when owner opts to "stay-in" permanently.
- g. Support long-term "watchdog" groups to ensure housing is maintained for low-income households.

PROVIDE FOR THE LONG-TERM PRESERVATION AND MAINTENANCE OF THE STOCK OF PUBLIC AND ASSISTED HOUSING

Lead Agency: Housing Commission, HAP



PUBLIC DISCUSSION DRAFT

Resource: Existing staff, HUD (CIAP), HOME

Population Served: Very-low income households, those with special needs

Five Year Result: Life-cycle cost approach to housing maintenance, increased resources for maintenance and operating costs

Documented Need: Public & Assisted Housing Subcommittee

FIRST YEAR IMPLEMENTATION:

- a. Establish a maintenance management policy.
- b. Develop/support local facilities management systems which use life-cycle cost analyses.
- c. Provide training for facility managers.

CONVERT VACANT BUILDINGS OR BUILDINGS SCHEDULED FOR DEMOLITION TO AFFORDABLE RENTAL HOUSING, INCLUDING THOSE OWNED BY GOVERNMENT AGENCIES, AND INCLUDING INSTITUTIONAL AND COMMERCIAL BUILDINGS

Lead Agency: CD Agencies

Resource: HOME, CDBG, Housing Trust Fund

Population Served: Homeless to moderate income households

Five Year Results: Conversion of 2 large vacant buildings to affordable housing

Documented Need: Rental Subcommittee

FIRST YEAR IMPLEMENTATION:

- a. Evaluate demolition delay policies, formalize information flow to affordable housing developers.
- b. Explore adding demolition delay policies in Gresham and East County.

PUBLIC DISCUSSION DRAFT

IMPROVE USE OF EXISTING TOOLS FOR ENFORCING THE HOUSING MAINTENANCE CODE, SUCH AS THE DERELICT BUILDING, PROGRAM, RECEIVERSHIP, AND LIEN FORECLOSURES, AND IMPORT TOOLS THAT HAVE WORKED IN OTHER JURISDICTIONS, SUCH AS DENIAL OF STATE INCOME TAX DEDUCTIONS FOR SUBSTANDARD RENTAL PROPERTY

Lead Agency: City of Portland, Bureau of Buildings

Resource: Existing Staffing, CDBG

Population Served: Landlords, tenants, neighborhoods, City of Portland.

Five Year Results: Quicker compliance on problem properties.

Documented Need: Rental Subcommittee

FIRST YEAR IMPLEMENTATION:

- a. Continue to monitor 1200 derelict buildings, use receivership on 4 properties, and pursue lien foreclosure on 10 substandard rental properties.
- b. Pursue state legislation to deny state income tax deductions and to recover fees and penalties from tax returns for rental properties with a history of code violations.

COLLECT DATA ON SUBSTANDARD HOUSING AND IDENTIFY METHOD OF TARGETING SUBSTANDARD RENTAL HOUSING FOR INSPECTION OF BASIC HEALTH, FIRE, AND SAFETY VIOLATIONS

Lead Agency: Bureau of Buildings, City of Portland

Resource: Current staff.

Population Served: Identified substandard housing units in targeted neighborhoods

Five Year Results: Data collected on ten-fifteen neighborhoods.

Documented Need: Rental Subcommittee

FIRST YEAR IMPLEMENTATION:

- a. Do a pilot project to collect information on substandard housing units and perform inspections on substandard rental units. Pilot projects will be conducted in several neighborhoods, with varying degrees of substandard housing.
- b. Set up computer system for collection of data on substandard housing.



PUBLIC DISCUSSION DRAFT

DEVELOP A PERMANENT SOURCE OF FUNDING FOR HOUSING EDUCATION AND INSPECTION PROGRAMS.

Lead Agency: Housing Commission, Jurisdictions.

Resource: Current staffing.

Population Served: Renter population, landlords, rental owners' associations, demonstration neighborhoods.

Five Year Results: Permanent source of funding to meet needs

Documented Need: Rental Subcommittee

FIRST YEAR IMPLEMENTATION:

- a. Research how other cities finance housing inspection programs.
- b. Develop a long-term financing plan for Portland housing programs.
- c. Consider expanding Housing Maintenance Code countywide.

TRANSFER UNDERUSED PUBLIC PROPERTY TO AGENCIES THAT WILL DEVELOP PERMANENT AFFORDABLE HOUSING.

Lead Agency: Multnomah County

Resource: Current staffing, CDCs, non-profits

Population Served: County tax foreclosed properties and other underused public properties.

Five Year Results: Full use of existing public resources

Documented Need: Rental Subcommittee

FIRST YEAR IMPLEMENTATION:

- a. Continue Existing Program - Affordable Housing Demonstration Project (30 houses)
- b. Inventory unimproved public land, and unoccupied publicly owned buildings to determine those appropriate for residential development.

REVAMP PROPERTY TAX APPRAISAL SYSTEM TO ENCOURAGE RATHER THAN DISCOURAGE EXTERIOR MAINTENANCE

Lead Agency: Multnomah County

Resource: Existing Staff

Population Served: Property owners

Five Year Results: Tax appraisal system that assigns appropriate value to exterior improvements.

Documented Need: Rental Subcommittee

FIRST YEAR IMPLEMENTATION:

- a. Research current policy of county tax appraisers regarding new paint, other exterior improvements.



G. HOMEOWNERSHIP

GOAL: PROMOTE AND PRESERVE HOMEOWNERSHIP OPPORTUNITIES FOR LOW AND MODERATE INCOME HOUSEHOLDS.

DEVELOP PROGRAMS TO SUBSIDIZE THE UP-FRONT COSTS OF HOME BUYING

Lead Agency: PDC, CD Agencies

Resource: Current staffing, State Housing Trust Fund, CDBG, Neighborhood partnership Fund, private lenders

Population Served: Low and moderate income home buyers

Five Year Results: 500 home purchases

Documented Needs: Homeownership Subcommittee

FIRST YEAR IMPLEMENTATION:

- a. Create local mortgage insurance program (or find flexible mortgage guaranty program) to reduce restrictions.
- b. Expand equity partnership programs to allow shared risk and equity.
- c. Use housing trust fund or other local reserves to fund (insure) mortgages.
- d. Expand downpayment closing cost contribution to first time homebuyers.

CREATE HOMEOWNERSHIP OPPORTUNITIES FOR PUBLIC HOUSING TENANTS, SECTION 8 CERTIFICATE AND VOUCHER HOLDERS, AND FAMILIES ON THE WAITING LIST FOR THOSE PROGRAMS

Lead Agency: HAP

Resource: CIAP (HAP Funding source), Section 8

Population Served: Very-low income households

Five Year Results: 30 homeowners



PUBLIC DISCUSSION DRAFT

Documented Need: Public & Assisted Housing Subcommittee

FIRST YEAR IMPLEMENTATION:

- a. Begin implementation of PATH 1 program to make 20 scattered site public housing units available for homeownership.
- b. Begin implementation of HAP's PATH 2 program to make homeownership possible for Section 8 certificate and voucher programs.

PROVIDE FUNDS FOR HOME REPAIR OR REHABILITATION PROJECTS USING GRANTS AND DEFERRED LOAN FUNDS TARGETED TO VERY LOW INCOME HOUSEHOLDS WHO DO NOT HAVE THE DEBT SERVICING ABILITY TO TAKE ON NEW CREDIT

Lead Agency: PDC, CD Agencies.

Resource: Current staffing, CDBG, HOME, private lenders

Population Served: Very-low income households.

Five Year Results: 1500 home repairs

Documented Need: Homeownership Subcommittee

FIRST YEAR IMPLEMENTATION:

- a. Provide pool of funding to provide grants and loans to home owners in desperate need emergency home repairs
- b. Continue to provide low- and no interest repair and rehabilitation financing for low and moderate income households.
- c. Develop volunteer organization to provide repairs to homeowners with inability to maintain home.
- d. Continue to support worker training programs (H RTP)
- e. Develop financing program which uses reverse annuity principle for elderly low income repair program.

COORDINATE PUBLIC AND PRIVATE RESOURCES TO ENCOURAGE AND SUPPORT EMPLOYER-ASSISTED HOME OWNERSHIP PROGRAMS.

Lead Agency: PDC, CD Agencies

Resource: Current staffing, private lenders

Population Served: Potential homebuyers, private & public employers

Five Year Results: 300 home purchase savings accounts

Documented Need: Homeownership Subcommittee

FIRST YEAR IMPLEMENTATION:

- a. Develop incentives for businesses recruited to locate in the region to provide housing assistance to employees.



PUBLIC DISCUSSION DRAFT

- b. Establish employer match for down payment savings account as part of employer assisted housing programs.

REMOVE OBSTACLES THAT PREVENT COUNTY-OWNED FORECLOSED AND ABANDONED HOUSES FROM RETURNING TO INVENTORY

Lead Agency: CD Agencies, PDC

Resource: Current staffing, CDBG, HOME

Population Served: Foreclosed properties, low income households.

Five Year Results: 250 housing units.

Documented Need: Homeownership Subcommittee

FIRST YEAR IMPLEMENTATION:

- a. Continue homestead programs.
- b. Establish public/private program that funds acquisition and rehabilitation of vacant and abandoned property for first-time home buyers.
- c. Establish program to acquire, rehabilitate, and sell abandoned and foreclosed properties.
- d. Establish effective mechanism for transfer of rehabilitated tax foreclosed property to qualified buyers and non-profits.
- e. Acquire by eminent domain houses which are vacant and abandoned and rehab or demolish and construct housing for low/moderate income household purchase.

CREATE AFFORDABLE NEW HOUSING FOR HOUSEHOLDS EARNING LESS THAN 100% OF MEDIAN INCOME BY PROVIDING INCENTIVES AND ENCOURAGEMENT TO PARTIES BUILDING SINGLE-FAMILY HOUSING PRICED AT 50%-100% OF MEDIAN HOME VALUES

Lead Agency: CD Agencies

Resource: CDBG, Nehemiah, private lenders, CDCs and nonprofits

Population Served: Low to moderate income homebuyers

Five Year Results: 500 housing units.

Documented Need: Homeownership Subcommittee

FIRST YEAR IMPLEMENTATION:

- a. Assemble land and provide competitive opportunity for development of homes affordable to low/moderate income households
- b. Provide construction and land purchase financing for organizations creating low cost housing.



PUBLIC DISCUSSION DRAFT

- c. Develop low and no interest forgivable second mortgage program to make home purchases affordable.

LOWER ENERGY USE AND INCREASE COST SAVINGS FOR HOME OWNERS BY EXPANDING ENERGY EFFICIENCY TAX INCENTIVES AND PUBLIC SUBSIDIES FOR WEATHERIZATION PROGRAMS FOR LOW-INCOME HOUSEHOLDS

Lead Agency: CD Agencies

Resource: Energy Office, utility companies, tax credits.

Population Served: Low income households.

Five Year Results: 500 housing units.

Documented Need: Homeownership Subcommittee

FIRST YEAR IMPLEMENTATION:

- a. Provide low interest loans, establish short-term project with utility companies emphasizing system update and rehabilitation.

CREATE LOT SIZE REQUIREMENTS AND DEVELOPMENT STANDARDS THAT ALLOW FOR THE DEVELOPMENT OF SMALLER SCALE HOMES AND AFFORDABLE UNITS OF COOPERATIVE OWNER-OCCUPIED HOUSING

Lead Agency: Planning Bureaus, all jurisdictions

Resource: Current Portland, Gresham, County planning staffs, CDBG.

Population Served: Countywide

Five Year Results: Revised regulations affecting all new development.

Documented Need: Homeownership Subcommittee

FIRST YEAR IMPLEMENTATION:

- a. Encourage development of more units on less land by zoning to encourage higher density cluster and row houses, expandable homes.
- b. Assemble land and provide write-downs to developers of low income home ownership opportunities using higher density designs and configurations.

REDUCE FEES FOR LAND USE, BUILDING, AND UTILITY PERMITS TO ENCOURAGE AFFORDABLE HOUSING DEVELOPMENT

Lead Agency: Cities of Portland, Gresham, Multnomah County



PUBLIC DISCUSSION DRAFT

Resource: Current staffing, Planning and Building, Public Works Departments

Population Served: Homeless to moderate income households

Five Year Results: 250 new housing units affordable to moderate income household

Documented Need: Homeownership Subcommittee

FIRST YEAR IMPLEMENTATION:

- a. Establish standard policy countywide.
- a. Lower or waive fees for affordable housing development.
- b. Analyze impact of fees on housing affordability (METRO)

REDUCE IMPACT OF GENERAL ASSESSMENT PUBLIC FACILITIES IMPROVEMENTS (MID-COUNTY SEWER PROJECT, SIDEWALK AND OTHER LOCAL IMPROVEMENT DISTRICT PROJECTS) FOR MODERATE AND LOWER INCOME, INCLUDING FIXED-INCOME ELDERLY

Lead Agency: Cities of Portland, Gresham & Multnomah County

Resource: State General Fund, CDBG

Population Served: Very-low to moderate income households

Five Year Results: Assistance to 1000 households

Documented Need: Homeownership Subcommittee

FIRST YEAR IMPLEMENTATION:

- a. Expand sewer safety net and mid-county sewer loan program to include all households; establish public bonding program to provide added funding to sewer loan programs.
- b. Tie sewer programs with general housing repair and rehabilitation programs to further the value of homes in communities affected by sewerage.
- c. Make information available about availability of sewer cost assistance, especially to low/moderate income households. (low/no cost)
- d. Revise program guidelines to provide on-site repairs caused by sewer connections.

ENCOURAGE ACCESS TO HOME PURCHASE OPPORTUNITIES, DEVELOP ALTERNATIVES THAT ALLOW ADAPTATIONS AND ACCESSIBILITY FOR HOUSEHOLDS WITH MEMBERS WHO HAVE PHYSICAL MOBILITY LIMITATIONS

Lead Agency: PDC, CD Agencies

Resource: Current staffing, CDBG, HOME, private lenders



PUBLIC DISCUSSION DRAFT

Population Served: Low and moderate income households, persons with special needs

Five Year Results: 50 home purchases

Documented Need: Homeownership Subcommittee

FIRST YEAR IMPLEMENTATION:

- a. Provide centralized information and affordable financing to make adaptations for mobility improvements.

DEVELOP INCENTIVES FOR REAL ESTATE SALES STAFF OR MORTGAGE BROKERS/LOAN OFFICERS TO HELP FIRST-TIME OR LOW-INCOME HOME BUYERS OR SELLERS.

Lead Agency: CD Agencies

Resource: Private lenders, Board of Realtors

Population Served: Low-income first time homebuyers or sellers

Five Year Results: Increased participation by private markets

Documented Need: Homeownership Subcommittee

FIRST YEAR IMPLEMENTATION:

- a. Encourage industry or professional standard of requiring that a certain percentage of sales or underwriting be for low income.
- b. Seek private foundation support for funding of incentives or development of innovative programs.
- c. Continue to support CRA.
- d. Provide bonus for underwriting and sales in target areas.

PREVENT DISPLACEMENT OF RESIDENTS OF NONCONFORMING MOBILE HOME PARKS OR HOUSEBOAT MOORAGES

Lead Agency: CD Agencies, Cities of Portland, Gresham, Multnomah County

Resource: CDBG, HOME, foundations

Population Served: Low to moderate income households

Five Year Results: No displacement

Documented Need: Homeownership Subcommittee

FIRST YEAR IMPLEMENTATION:

- a. Change zoning from commercial/industrial to residential for existing mobile home parks as method to preserve value of parks.
- b. Provide public finance in support to fund land purchase of parks by residents.
- c. Provide public finance in support earmarked for mobile home purchase.



PUBLIC DISCUSSION DRAFT

INCREASE LOAN LIMITS TO PROVIDE LOW INCOME HOME OWNERS FUNDS TO MAKE VITAL REPAIRS ON HOMES IN DIRE NEED, AS WELL AS VALUE-ADDED IMPROVEMENTS

Lead Agency: CD agencies, PDC

Resource: CDBG, HOME, OHA, private

Population Served: Very-low to moderate income households

Five Year Results: Revised loan limits, increased assets for homeowners

Documented Need: Homeownership Subcommittee

FIRST YEAR IMPLEMENTATION:

- a. Revise limits for low income loan programs.
- b. Create acquisition and repair/rehab program for first-time home buyers.
- c. Develop methods for providing appraisals which are comparable and timely.
- d. Develop general obligation or other secured bond financing to assist home owners with repairs and rehab needs.
- e. Develop and provide refinance program that allows refinance of first mortgage and finances first mortgage and repair/rehab.

EXPAND AFFORDABLE HOME OWNERSHIP PROGRAMS FOR ACQUISITION AND REHABILITATION OF PROPERTIES WHERE THE COST OF REHABILITATION EXCEEDS THE MARKET VALUE OF THE PROPERTY AFTER REHABILITATION

Lead Agency: PDC, CD Agencies

Resource: CDBG, private lenders

Population Served: Low and moderate income first-time homebuyers

Five Year Results: 250 housing units

Documented Need: Homeownership Subcommittee

FIRST YEAR IMPLEMENTATION:

- a. Expand programs like Homestead and programs to finance repairs which use equity participation and forgivable mortgage financing.
- b. Establish program modeled after current mortgage guarantee programs which more flexibly meet needs of purchasers of property in distressed areas.

ENCOURAGE HOME PURCHASE AND REPAIR FINANCING FOR UNRELATED HOUSEHOLDS AND PEOPLE WITH SPECIAL NEEDS



PUBLIC DISCUSSION DRAFT

Lead Agency: CD agencies, PDC

Resource: Private lenders

Population Served: First time homebuyers/owners with special needs

Five Year Results: 50 units

Documented Need: Homeownership Subcommittee

FIRST YEAR IMPLEMENTATION:

- a. Provide technical assistance and low interest financing to groups of special population adults and to non-profit organizations who support people with special needs in the cooperative acquisition and rehabilitation of homes.

EXPAND HOMEOWNERSHIP OPPORTUNITIES AND PROGRAMS FOR ETHNIC AND CULTURAL MINORITIES

Lead Agency: CD Agencies, PDC

Resource: Existing staff, Housing Center, lenders, advocacy groups

Population Served: Ethnic and cultural minorities

Five Year Results: Increased homeownership rates for target groups

Documented Need: Homeownership Subcommittee

FIRST YEAR IMPLEMENTATION:

- a. Provide multilingual information and applications for homeownership programs.
- b. Establish housing expeditor program that aids ethnic and cultural minorities in the loan application and approval process.



H. NEIGHBORHOOD LIVABILITY

GOAL: PRESERVE THE LIVABILITY OF NEIGHBORHOODS AND IMPROVE THE QUALITY OF LIFE OF RENTERS AND HOMEOWNERS OF ALL INCOME LEVELS.

DEVELOP SYSTEM TO LINK HOUSING INITIATIVES AND PLANNING EFFORTS WITH COMMUNITY DEVELOPMENT/COMMUNITY POLICING PROGRAMS.

Lead Agency: Jurisdictions, Planning and CD Agencies

Resource: Existing, CDBG

Population Served: Neighborhoods

Five Year Results: Integrated program planning and resource allocation.

Documented Need: All subcommittees recognized housing improvements must come in conjunction with public safety, community and economic development improvements.

FIRST YEAR IMPLEMENTATION:

- a. Monitor ongoing planning initiatives, e.g. Albina Community Plan, Gresham 2020, Portland Future Focus, and Neighborhood Plans
- b. Include adopted housing elements into CHAS updates.

DEVELOP "NEIGHBORHOOD INITIATIVE" TEAMS OF LANDLORDS, TENANTS, AND NEIGHBORS TO IDENTIFY AND RESOLVE PROBLEMS ASSOCIATED WITH RENTAL HOUSING

Lead Agency: Cities of Portland and Gresham, Multnomah County

Resource: Current staffing, Neighborhood Associations, volunteer, self-help grant

Population Served: Renters, rental owners' associations

Five Year Results: Improve timeliness of problem resolution

Documented Need: Rental Subcommittee

FIRST YEAR IMPLEMENTATION:

- a. Train teams to identify substandard housing in the neighborhood, identify owner from tax records, communicate with the owner,



PUBLIC DISCUSSION DRAFT

provide volunteer help where appropriate to make repairs or to assist tenants belong to special populations.

b. Create a "court watch" system for hearings on chronically substandard properties.

c. Compile "new neighbor" packets to distribute to new tenants that gives information on how to access social services, on fair housing laws, and on resources in the neighborhood.

PROVIDE INCENTIVES AND ENCOURAGEMENT TO CONTRACTORS WHO WILL WORK IN DISTRESSED NEIGHBORHOODS

Lead Agency: PDC, CD Agencies

Resource: Existing, Volunteer

Population Served: Distressed Neighborhoods

Five Year Results: Reduced crime, increased rehabilitation in distressed areas

Documented Need: Homeownership Subcommittee

FIRST YEAR IMPLEMENTATION:

- a. Focus neighborhood watch and community policing in target area.
- b. Use community labor to address repair and rehabilitation needs.
- c. Develop community safety programs which provide additional security to builders and developers completing projects.
- d. Encourage management of housing development by local, community-based non-profits.
- e. Establish developer expeditor program which aids low-income housing developers and builders in the development planning and approval process.

DEVELOP STRATEGIES THAT PROMOTE ARCHITECTURAL INTEGRATION OF LOW-INCOME HOUSING AND ACCEPTANCE OF ITS RESIDENTS WITHIN THE COMMUNITY

Lead Agency: Housing Commission

Resource: Existing staff, AIA, Architecture Schools, Neighborhood Associations, volunteers

Population Served: Very-low income households and neighborhoods

Five Year Results: No more NIMBY.

Documented Need: Public & Assisted Housing Subcommittee

FIRST YEAR IMPLEMENTATION:

- a. Develop model concepts for use in local project design/planning.
- b. Involve neighborhood associations in preliminary planning phase.



PUBLIC DISCUSSION DRAFT

- c. Institute program for neighborhood and business associations and other community groups to "adopt" housing projects.

CONTINUE TO CREATE AND IMPLEMENT COMPREHENSIVE INTERVENTION MODELS WHICH IMPROVE LIVABILITY AND STRENGTHEN THE SAFETY OF RESIDENTS OF PUBLIC HOUSING

Lead Agency: HAP

Resource: Existing staff, law enforcement agencies, volunteer

Population Served: Public housing tenants

Five Year Results: Public housing complexes provide a safe and quality environment for residents.

Documented Need: Public & Assisted Housing Subcommittee

FIRST YEAR IMPLEMENTATION:

- a. Strengthen partnerships with law enforcement and social service agencies in existing complexes (Columbia Villa, Iris Court, Rockwood, Hillsdale Terrace.)
- b. Assist residents in developing Block Home and Block Home programs in four public housing complexes.

ENCOURAGE JURISDICTIONS WITH SITE REVIEW FOR MULTI-FAMILY PROJECTS TO INCORPORATE APPROVAL CRITERIA FOR CRIME CONTROL THROUGH ENVIRONMENTAL DESIGN

Lead Agency: Jurisdictions, Planning Bureaus

Resource: Existing staff, law enforcement agencies

Population Served: Residents and neighbors of multi-family projects.

Five Year Results: Reduced crime; increased livability

Documented Need: Public & Assisted Housing Subcommittee

FIRST YEAR IMPLEMENTATION: No First year activity anticipated.

PROMOTE INTEGRATION OF PUBLIC HOUSING BASED ON RACE, SEX, DISABILITY, NATIONAL ORIGIN, INCOME LEVEL, RELIGION, AGE, AND SEXUAL ORIENTATION

Lead Agency: HAP

Resource: Existing staff

Population Served: Public housing residents

Five Year Results: Integration of public housing.

Documented Need: Public & Assisted Housing Subcommittee



PUBLIC DISCUSSION DRAFT

FIRST YEAR IMPLEMENTATION:

- a. Monitor results of HAP policy (adopted by Board in 8/91), which recognizes the refusal of an offered unit because of overconcentration of households who are the same race as the applicant is a "valid" reason for refusal.

DEVELOP POLICIES/PROGRAMS IN PUBLIC/ASSISTED HOUSING THAT ALLOW TENANTS TO INCREASE INCOME AND SAVINGS WITHOUT JEOPARDIZING HOUSING

Lead Agency: HAP, State Department of Human Resources

Resource: Existing staff

Population Served: Very-low income households

Five Year Result: More residents are employed and motivated to improve their circumstances.

Documented Need: Public & Assisted Housing Subcommittee

FIRST YEAR IMPLEMENTATION:

- a. Evaluate the effect of current policies of increasing rents, reducing benefits as income increases, e.g. as disincentives to employment, barriers to improving circumstances.
- b. Make recommendations that will allow and encourage families to accumulate assets.

CONTINUE IMPROVING THE MANAGEMENT OF HIGH RISE AND LARGE PUBLIC HOUSING DEVELOPMENTS

Lead Agency: HAP

Resource: Existing staff

Population Served: Very-low income public housing residents

Five Year Result: All public housing in county is well-maintained, and needs of differing groups are met.

Documented Need: Public & Assisted Housing Subcommittee

FIRST YEAR IMPLEMENTATION:

- a. Assess current levels of management and service.
- b. Establish goals and objectives for enhanced service.
- c. Define priorities and objectives for each population group and housing type.
- d. Develop a coordinated strategy for the management of public housing.



PUBLIC DISCUSSION DRAFT

PROVIDE MECHANISMS TO REDUCE CONFLICT AND IMPROVE INTERACTIONS BETWEEN RESIDENTS IN PUBLIC HOUSING

Lead Agency: HAP

Resource: Existing staff

Population Served: Very-low income residents of public housing

Five Year Results: Resident Councils assume responsibility for conflict resolution

Documented Need: Public & Assisted Housing Subcommittee

FIRST YEAR IMPLEMENTATION:

- a. Establish a task force to explore impacts of tenant mix in public housing and make recommendations to minimize.
- b. Provide housing authority staff with training in conflict resolution and mediation skills.
- c. Involve resident councils in peer review issues and conflict resolution between tenants.

ENCOURAGE THE DEVELOPMENT OF RESIDENT COUNCILS IN PUBLIC HOUSING TO STRENGTHEN RESIDENT INVOLVEMENT, DEVELOP RESIDENT-BASED PROGRAMS, AND TO FOSTER READINESS FOR RESIDENT MANAGEMENT FUNCTIONS

Lead Agency: HAP

Resource: Existing staff, funding source to be determined

Population Served: Very-low income residents of public housing

Five Year Result: Resident councils active in resident management.

Documented Need: Public and Assisted Housing Subcommittee

FIRST YEAR IMPLEMENTATION: On-going HAP programs.

PROVIDE THE ELDERLY THE OPTION OF LIVING IN AGE-SEGREGATED PUBLIC HOUSING

Lead Agency: HAP

Resource: Existing staff, Council of Large Public Housing Authorities

Population Served: Elderly in public housing

Five Year Results: Needs of elderly residents are met more effectively.

Documented Need: Public and Assisted Housing Subcommittee

FIRST YEAR IMPLEMENTATION: Continue dialogue at national level.



PUBLIC DISCUSSION DRAFT

**ESTABLISH A TASK FORCE TO EVALUATE USE OF LOCAL/FEDERAL
SUBSIDIES FOR SROS (VIS A VIS STUDIO UNITS.)**

Lead Agency: Housing Commission

Resource: Downtown Housing Preservation Partners, Northwest Pilot Project

Population Served: Very-low income individuals, especially elderly, homeless, and others with special needs

Five Year Results: Accepted standard for long-term housing that balances costs and need.

Documented Need: Public and Assisted Housing Subcommittee

FIRST YEAR IMPLEMENTATION: Task force created and given charge.

**PROVIDE APPROPRIATE SPACE FOR COMMUNAL PURPOSES IN PUBLIC
HOUSING, E.G. CONGREGATE MEAL PROGRAMS, CHILD CARE**

Lead Agency: HAP

Resource: CDBG, State Housing Trust Fund, HUD, foundations

Population Served: Residents of public housing

Five Year Results: All high rise buildings have common space to meet needs of residents.

Documented Need: Public and Assisted Housing Subcommittee

FIRST YEAR IMPLEMENTATION: No first year activity planned.



I. HOMELESS PREVENTION

GOAL: PREVENT HOMELESSNESS BY INCREASING THE AVAILABILITY OF RENTAL ASSISTANCE TO VERY-LOW-INCOME HOUSEHOLDS AND BY DEVELOPING HOMELESS INTERVENTION PROGRAMS.

DEVELOP A LOCAL RENTAL ASSISTANCE (SUBSIDY) PROGRAM FOR VERY-LOW INCOME HOUSEHOLDS

Lead Agency: Housing Commission, HAP

Resource: HOME

Population Served: Very-low income households, homeless, others with special needs

Five Year Results: Local rental assistance program.

Documented Need: Public & Assisted Housing, Rental, and Homeless Subcommittees

FIRST YEAR IMPLEMENTATION:

- a. Establish a task force to establish policy, program, secure funding.
- b. Implement.

CREATE A FUND TO ASSIST PERSONS WITH SPECIAL NEEDS MEET UP-FRONT COSTS OF SECURING RENTAL HOUSING

Lead Agency: Housing Commission

Resource: Current staffing, CDBG, HOME.

Population Served: Very-low income people with special needs

Five Year Results : Revolving loan fund

Documented Need: Rental Subcommittee

FIRST YEAR IMPLEMENTATION:

- a. Set up operating policies and procedures.



PUBLIC DISCUSSION DRAFT

ENSURE THAT COMMUNITY PRIORITIES ARE REFLECTED IN THE SELECTION POLICIES FOR PUBLIC HOUSING AND THE SECTION 8 PROGRAM

Lead Agency: HAP

Resource: Existing staff, service providers, CAPO, eligible persons

Population Served: Very low-income households; those with special needs

Five Year Results: Selection policies that reflect community priorities and needs.

Documented Need: Public & Assisted Housing, and Homeless Subcommittees

FIRST YEAR IMPLEMENTATION:

- a. Establish a task force to evaluate HAP's current policy on local preferences and revise as necessary respond to community priorities.

INCREASE THE NUMBER OF LANDLORDS WHO RENT TO VERY-LOW INCOME PEOPLE WHO HAVE SECTION 8 CERTIFICATES (FEDERAL RENT ASSISTANCE)

Lead Agency: HAP

Resource: Existing staff, CAPO

Population Served: Very-low-income households

Five Year Results: Section 8 tenants dispersed throughout community.

Documented Need: Public & Assisted Housing Subcommittee

FIRST YEAR IMPLEMENTATION:

- a. Lobby HUD to give more flexibility to field offices in allowable exceptions for Section 8 Fair Market Rents.
- b. Market Section 8 programs to landlords.
- c. Tailor unit inspections to the convenience of owners, not inspectors.
- d. Assist landlords to meet HUD standards without delays.



PUBLIC DISCUSSION DRAFT

ELIMINATE FINANCIAL AND ADMINISTRATIVE BARRIERS THAT CREATE HARDSHIPS FOR VERY-LOW INCOME HOUSEHOLDS AND PREVENT ACCESS TO PUBLIC/ASSISTED HOUSING

Lead Agency: HAP, Housing Commission

Resource: Existing staff, private donations, CDBG

Population Served: Very-low-income households

Five Year Results: No-interest loan fund for move-in assistance; furniture bank

Documented Need: Public & Assisted Housing Subcommittee

FIRST YEAR IMPLEMENTATION:

- a. Review actions proposed by Public & Assisted Housing Subcommittee and devise implementation plan.

DEVELOP SYSTEM FOR EARLY IDENTIFICATION OF PERSONS AND FAMILIES WHO ARE AT-RISK OF HOMELESSNESS

Lead Agency: FAC, HAP, CAPO

Resource: Existing staff, grant, foundation

Population Served: Very-low income households

Five Year Results: Comprehensive early warning system and intervention to prevent homelessness.

Documented Need: Homeless Subcommittee

FIRST YEAR IMPLEMENTATION:

- a. Work with utility companies to identify persons who are delinquent in paying utility bills/service cut-off.
- b. Establish law clinics to help tenants avoid evictions.
- c. Conduct study to determine what factors might identify a person or family as at risk homelessness.

DEVELOP COMMUNITY EDUCATION PROGRAMS TO PREVENT DOMESTIC VIOLENCE

Lead Agency: FAC

Resource: CDBG, law enforcement agencies, grants, Coalition against Sexual & Domestic Violence

Population Served: Community at large

Five Year Results: Fewer women/children needing and seeking housing services.

Documented Need: Homeless Subcommittee



PUBLIC DISCUSSION DRAFT

FIRST YEAR IMPLEMENTATION:

- a. Secure funding for comprehensive curriculum and outreach.

DEVELOP AND USE INTERVENTION MECHANISMS THAT PROVIDE ALTERNATIVES TO TENANT EVICTION FROM FEDERALLY ASSISTED HOUSING

Lead Agency: HAP, Legal Aid

Resource: Existing staff

Population Served: Very low-income households

Five Year Results: Reduction in monthly evictions, especially for public housing

Documented Need: Public & Assisted Housing Subcommittee

FIRST YEAR IMPLEMENTATION:

- a. Explore and publicize the model used at Park Towers.
- b. Evaluate the pros and cons of requiring participation in treatment/case management programs as a condition of the lease.

ENCOURAGE WORK FOR RENT ARRANGEMENTS

Lead Agency: CD Agencies

Resource: Existing staff

Population Served: Homeless and very low-income individuals.

Five Year Results: Expanded shared housing program.

Documented Need: Rental Subcommittee

FIRST YEAR IMPLEMENTATION: No first year activity proposed.



J. HOUSING AND SUPPORTIVE SERVICES

GOAL: DEVELOP A COORDINATED SYSTEM WHICH PROVIDES A RANGE OF HOUSING TYPES AND CONTINUITY IN SERVICES FOR FAMILIES AND INDIVIDUALS WHO ARE: HOMELESS, FORMERLY HOMELESS, RESIDENTS OF PUBLIC/ASSISTED HOUSING, AND OTHERS WHOSE NEEDS ARE LIKELY TO CHANGE OVER TIME.

CONDUCT AN INVENTORY OF BOTH PUBLIC AND PRIVATE PROGRAMS CURRENTLY SERVING THE NEEDS OF HOMELESS PERSONS IN MULTNOMAH COUNTY.

Lead Agency: FAC

Resource: Existing staff, CAPO, MCCAC, United Way

Population Served: Homeless and at-risk households

Five Year Result: Comprehensive Countywide inventory.

Documented Need: Homeless Subcommittee

FIRST YEAR IMPLEMENTATION: (two year plan)

- a. Do comprehensive inventory (outreach to churches & neighborhoods)
- b. Establish objective evaluation criteria to determine which programs are needed to ensure base-level services.
- c. Establish objective evaluation criteria to determine whether a program is safe and appropriate for homeless persons.
- d. Establish evaluation mechanism to review performance of programs.
- e. Evaluate all programs.
- f. Establish a funding mechanism to reward positive performances.
- g. Issue RFP (request for proposal) for all grant funds.

DEVELOP TRAINING PROGRAM TO IMPROVE FINANCIAL STABILITY OF NON-PROFIT ORGANIZATIONS AND SOCIAL SERVICE AGENCIES THAT SERVE THE HOMELESS AND THOSE AT-RISK

Lead Agency: FAC, United Way

Resource: Existing staff, funding to be determined



PUBLIC DISCUSSION DRAFT

Population Served: Non-profits, and social service providers
Five Year Result: Increased financial stability of agencies.
Documented Need: Homeless Subcommittee

FIRST YEAR IMPLEMENTATION: Anticipated action years 2 - 5.

DESIGN A NEW TRACKING SYSTEM TO MONITOR USE OF VOUCHERS AND SHELTERS

Lead Agency: FAC, CAPO
Resource: Existing staff, funding to be determined.
Population Served: Voucher recipients.
Five Year Result: New system in place
Documented Need: Homeless Subcommittee

FIRST YEAR IMPLEMENTATION:

- a. Create task force to evaluate existing programs, work with Red Cross on design of new system.

Note: The Homeless Subcommittee prepared very detailed strategies appropriate to different target populations by housing type. In the following strategies, the numbers of housing units have been totaled across the target population. The following summaries are not intended to reflect the level of detail included in the Subcommittee document. For further reference, please refer to the Homeless Subcommittee's report (Appendix).

PROVIDE ADEQUATE EMERGENCY SHELTER FOR HOMELESS PEOPLE IN A SAFE, SUPERVISED AND HABITABLE FACILITY

Lead Agency: HAP, PDC, CDCs, Non-profits
Resource: McKinney, Housing Trust, , tax increment private, foundation.
Population Served: Homeless households and individuals
Five Year Result: Create 264 to 286 new emergency shelter beds/units: 60 for women (1/2 A & D free); 100 family units; 40 units for couples without children; 30 beds for victims of domestic/sexual violence; 4-6 SRO units with services for elderly; 30-50 units of neighborhood-based shelter for people who are mentally ill
Documented Need: Homeless Subcommittee

FIRST YEAR IMPLEMENTATION:

- a. 40 units of family shelter in 1992: Priority for resources to Gresham and Southwest Portland.
- b. 30 beds at two new sites for victims of sexual and domestic violence.



PUBLIC DISCUSSION DRAFT

ELIMINATE PHYSICAL, ADMINISTRATIVE, CULTURAL OBSTACLES THAT PREVENT USE OF EXISTING EMERGENCY SHELTER FACILITIES.

Lead Agency: CSCA, MCCAC

Resource: CDBG, Emergency Housing Account

Population Served: Homeless singles

Five Year Result: Create 200-300 winter shelter beds as access barriers are eliminated. Eliminate extra shelter capacity as transitional and permanent housing is developed and demand for shelter is reduced.

Documented Need: Homeless Subcommittee

FIRST YEAR IMPLEMENTATION: Established as a first year priority for Homeless Committee. Action plan to be determined. May require revisions to service provider policies. Need for additional funding has not been determined.

PROVIDE VETERANS ACCESS TO SPECIAL SUPPORT AND VETERANS SERVICES AND HOUSING PROGRAMS THROUGH EMERGENCY SHELTER PROGRAMS

Lead Agency: VA, Veterans Organizations

Resource: VA funds, CDBG

Population Served: Homeless veterans

Five Year Result: Increase VA support for housing and supportive services for homeless vets

Documented Need: Homeless Subcommittee (Veterans are largest homogeneous section of homeless population/VA should be funding source of first resort for homeless vets.)

FIRST YEAR IMPLEMENTATION: Ongoing program with need to develop plan to better use Veterans Administration programs.

DEVELOP SAFE PLACES FOR HOMELESS AND AT RISK YOUTH 24 HOURS PER DAY.

Lead Agency: Tri-County Youth Consortium, FAC

Resource: CDBG, CSBG, McKinney

Population Served: Homeless or at-risk youth

Five Year Result 24 Hour Safe place(s) with stable funding; drop in center in NE Portland, expanded emergency shelter hours; create 5-10 studio apartments for parenting and sick youth, and youth otherwise inappropriate for youth Shelter; develop shelter options for youth under age of 16.



PUBLIC DISCUSSION DRAFT

Documented Need: Homeless Subcommittee

FIRST YEAR IMPLEMENTATION: First year priority of subcommittee.

- a. Create one 24 hour safe-place for youth in Downtown Portland.

PROVIDE CASE MANAGEMENT FOR YOUTH NOT IN SHELTER OR SUPPORTED HOUSING

Lead Agency: Tri-County Youth Consortium, FAC

Resource: To be identified.

Population Served: Youth at-risk of homelessness

Five Year Results: Comprehensive program with stable funding.

Documented Need: Homeless Subcommittee

FIRST YEAR IMPLEMENTATION: No action anticipated first year.

INCREASE THE SUPPLY OF TRANSITIONAL HOUSING FOR PEOPLE WHO ARE HOMELESS

Lead Agency: HAP, PDC

Resource: McKinney, Tax Increment, Housing Trust Fund, Shelter Plus Care, 202, HADIN, State Health and Human Service Agencies

Population Served: Homeless

Five Year Results: Develop 428 to 478 beds/and or SRO units: 100-150 SRO based on Estate model; 50 SRO based on Westlake Model; 158 single units A & D free; 70 units of specialized skilled housing for mentally ill; Develop 673 - 700 group homes, family units, foster homes, apartments, etc.: 10 group homes for single-women; 312 family units; 9 group homes and 24-50 apartments for semi-independent living for youth (refer to extensive detail available on youth population); 120 scattered site group homes for victims of domestic & sexual violence; 122 units of A&D free housing for families; 7 Oxford model houses (with 68 units); 50 units for veterans; 15 adult foster care facilities for mentally ill (5 to be A & D free), and 4 shared living houses for people who are mentally ill.

Documented Need: Homeless Subcommittee

FIRST YEAR IMPLEMENTATION: The following are first year priorities:

- a) Develop 7 Oxford Model Houses with 68 units;
- b) Develop 70 units of special skilled housing (Bridgeview model);
- c) Secure funding for fifteen 5-bed intensive adult foster care facilities (5 of them to be A & D free).
- d) Develop 158 units for singles and 122 units for families of A & D free housing.



PUBLIC DISCUSSION DRAFT

DEVELOP PERMANENT HOUSING FOR INDIVIDUALS AND FAMILIES LEAVING TRANSITIONAL HOUSING

Lead Agency: HAP, PDC, CDCs, Non-profits

Resource: Tax Increment, Section 8, 202, DHPP, Housing Trust Fund

Population Served: Households in transitional housing

Five Year Result: 200 additional units of Section 8 housing for single men and women (120-160 A & D free); assess need for additional Section 8 housing for families

Documented Need: Homeless Subcommittee

FIRST YEAR IMPLEMENTATION: First year priority relates to removing existing barriers for youth.

DEVELOP PERMANENT HOUSING PROGRAM FOR HOMELESS YOUTH AND REMOVE BARRIERS TO EXISTING PERMANENT HOUSING

Lead Agency: Tri-County Youth Consortium

Resource: Housing Trust Fund, tax increment

Population Served: Homeless youth

Five Year Results: Youth Housing Coordinator who developed 125 units of permanent housing for youth (25 per year, apartments for youth who complete transitional housing programs)

Documented Need: Homeless Subcommittee, Tri-County Youth Consortium

FIRST YEAR IMPLEMENTATION:

- a. Eliminate legal and regulatory impediments related to a minor's capacity to enter binding contracts with landlords and housing programs.

DEVELOP POLICY THAT DESIGNATES A CERTAIN PERCENTAGE OF ALL PUBLIC HOUSING AS ALCOHOL & DRUG FREE

Lead Agency: HAP

Resource: Public Housing, treatment providers

Population Served: Persons in drug and alcohol treatment programs.

Five Year Results: Provide 223 units of A & D free housing for singles and 149 apartments and 35 group homes for families units for families (30% of existing units)

Documented Need: Homeless Subcommittee



PUBLIC DISCUSSION DRAFT

FIRST YEAR IMPLEMENTATION: No first year activity anticipated.

DEVELOP COMPREHENSIVE NEEDS ASSESSMENT FOR HOMELESS COUPLES WITHOUT CHILDREN, PEOPLE WITH MULTIPLE PROBLEMS, THE ELDERLY, ETHNIC AND RACIAL MINORITIES, AND PEOPLE WITH AIDS

Lead Agency: FAC

Resource: Funding source to be determined, County, Health Dept., OHSU

Population Served: People who are homeless

Five Year Result: Long range planning tools for emergency, transitional and permanent housing.

Documented Need: Homeless Subcommittee

FIRST YEAR IMPLEMENTATION:

- a. Assess emergency-shelter needs of very-low income or homeless Hispanics living in East County and develop shelter as needed.
- b. Revise policies at SRO and other permanent housing projects to permit couples without children.

DEVELOP A SYSTEM TO LINK ASSISTED HOUSING WITH THE PROVISION OF NEEDED SUPPORTIVE SERVICES

Lead Agency: Housing Commission, HAP

Resource: Assisted Housing, Public Assistance, others

Population Served: Very-low income households, people with special needs

Five Year Results: Linkages created between housing assistance and welfare assistance programs, and between housing and other supportive services

Documented Need: Public & Assisted Housing and Homeless Subcommittees

FIRST YEAR IMPLEMENTATION:

- a. Create a targeted Section 8 and public housing program for households with special needs who are linked to supportive services.
- b. Train resident managers and staff in public and assisted housing so that they are able to link tenants to necessary services.
- c. Encourage non-profits to sponsor project-based Section 8 developments (so that services may be available on-site)
- d. Develop/encourage partnerships with agencies which use client centered delivery models.
- e. Expand and replicate projects, such as Operation Bootstrap, Project Self-Sufficiency, and Congregate Housing Programs.



PUBLIC DISCUSSION DRAFT

ENSURE THAT THE DEFINITION OF SELF-SUFFICIENCY IN NEW PROGRAMS HAS FLEXIBLE PROVISIONS THAT RECOGNIZE BOTH THE LIMITATIONS AND THE POTENTIAL OF THE TARGET POPULATION

Lead Agency: HAP

Resource: Existing staff

Population Served: Homeless and very-low income households

Five Year Results: Realistic definitions of self-sufficiency.

Documented Need: Public & Assisted and Homeless Subcommittee

FIRST YEAR IMPLEMENTATION:

- a. Analyze and respond to HUD regulations which link self-sufficiency programs to housing assistance.

LOBBY CONGRESS FOR LEGISLATIVE CHANGES THAT WOULD PERMIT: 1) PERSONS LIVING IN AN ASSISTED SRO UNIT TO TRANSFER TO A LARGER ASSISTED UNIT (EITHER SECTION 8 OR PUBLIC HOUSING); AND 2) HOUSEHOLDS WHO LIVE IN A PROJECT BASED SECTION 8 UNIT (THAT MAY HAVE SERVICES ATTACHED) TO RECEIVE A TENANT-BASED SECTION 8 CERTIFICATE WHEN APPROPRIATE

Lead Agency: HAP, Housing Commission

Resource: Existing staff

Population Served: Very-low income households

Five Year Result: Revised legislation.

Documented Need: Public & Assisted Housing Subcommittee

FIRST YEAR IMPLEMENTATION:

- a. Prepare situation analysis brief for Oregon's congressional delegation.

ENCOURAGE THE ESTABLISHMENT OF OUTPATIENT TREATMENT SLOTS FOR CHEMICALLY DEPENDENT PERSONS IN HOUSING

Lead Agency: Multnomah County

Resource: State General Fund, State A & D office

Population Served: Chemically dependent very-low income clients

Five Year Results: 273 outpatient slots

Documented Need: Homeless Subcommittee



PUBLIC DISCUSSION DRAFT

FIRST YEAR IMPLEMENTATION: No first year activity planned.



K. SPECIAL NEEDS

GOAL: DEVELOP HOUSING AND ESTABLISH LINKS TO SUPPORTIVE SERVICES FOR POPULATIONS WITH SPECIAL NEEDS.

DEVELOP A COALITION OF LEAD STAFF FROM AGENCIES THAT DEVELOP HOUSING WHO ARE CHARGED WITH A RESPONSIBILITY TO INCREASE PRODUCTION OF HOUSING FOR PERSONS WITH SPECIAL NEEDS

Lead Agency: Housing Commission

Resource: Existing staff, PDC, CD Agencies, County Dept. of Health Services, and Dept of Human Services, Oregon Department of Housing and Community Services,

Population Served: Persons needing long-term subsidized housing with staff support

Five Year Results: Production of housing with support services that accommodates persons with special needs is substantially increased.

Documented Need: Steering Committee Work Group on Structure

FIRST YEAR IMPLEMENTATION:

- a. All agencies that develop housing or provide related support services identify lead staff.
- b. Housing and service production goals are adopted for 5-year period and responsibilities assigned.

ESTABLISH AND NURTURE NONPROFIT HOUSING DEVELOPMENT CORPORATIONS THAT DEVELOP HOUSING FOR PERSONS WITH SPECIAL NEEDS

Lead Agency: CD Agencies

Resource: Existing staff, CDBG, HOME, tax increment, foundations

Population Served: New and existing special needs nonprofit housing development corporations.

Five Year Results: Establishment of two new special needs nonprofit housing development corporations; production of new housing consistent with established targets.

Documented Need: Steering Committee Work Group on Structure



PUBLIC DISCUSSION DRAFT

FIRST YEAR IMPLEMENTATION:

- a. Develop technical assistance program.
- b. Establish special needs housing developers.

ACQUIRE RESIDENTIAL FACILITIES SERVING SPECIAL POPULATIONS THAT ARE AT RISK OF BEING SOLD FROM THE AVAILABLE "SPECIAL CARE" STOCK AND SHIFT THEM TO NON-PROFIT OWNERSHIP.

Lead Agency: Multnomah County, PDC

Resource: Existing staff, CDBG, HOME.

Population Served: Elderly, mentally ill, other special populations

Five Year Results: 15-24 units are transferred to nonprofit ownership.

Documented Need: Rental Subcommittee

FIRST YEAR IMPLEMENTATION:

- a. Convene a special needs housing retention task force to explore the issue of loss of "care stock" due to adverse market conditions, present findings and recommendations to decision making entities.
- b. Start process to preserve one residential facility. (Estimated First Year cost = \$50,000.)

DEVELOP HOSPICE FACILITIES AND SUPPORTED APARTMENT UNITS FOR PERSONS INFECTED WITH AIDS

Lead Agency: Multnomah County.

Resource: Existing staff, CDBG, HOME.

Population Served: Persons infected with AIDS

Five Year Results: 30 Units of hospice in 3 facilities and 48 apartments.

Documented Need: Rental Subcommittee

FIRST YEAR IMPLEMENTATION:

- a. Commit \$100,000 in acquisition seed funding to leverage private and sponsored financing to acquire one facility.
- b. Identify potential sites for acquisition.
- c. Establish a task force to develop a new 10-bed hospice and to plan development of a 15-24 unit apartment for families living with person in need of HIV supporting services.

ACTIVELY ENCOURAGE RENTAL PROPERTY OWNERS TO BETTER ACCOMMODATE SPECIAL POPULATIONS THROUGH STRUCTURAL



PUBLIC DISCUSSION DRAFT

AND OTHER ADAPTATIONS, PARTICULARLY OLDER PERSONS, AND PERSONS WITH MENTAL AND PHYSICAL DISABILITIES

Lead Agency: Multnomah County

Resource: CDBG, HOME, private.

Population Served: Elderly, physically disabled, mentally ill

Five Year Results: 700 housing units renovated to accommodate persons with disabilities; information about housing needs of special populations is developed and distributed to local property owners.

Documented Need: Rental Subcommittee

FIRST YEAR IMPLEMENTATION:

a. Develop brochure to be mailed to property owners detailing funding and techniques for accessibility modifications. Provide deferred payment and/or low interest loans to owners of rental housing or care facilities to make accessibility modifications at an average cost per unit of \$3500.

b. Prepare written information on housing needs of special populations and supportive services available to help them.

PROVIDE LOANS TO BRING EXISTING FOSTER CARE HOMES FOR ADULTS INTO COMPLIANCE WITH FIRE AND LIFE SAFETY CODES.

Lead Agency: Multnomah County

Resource: Current staffing, CDBG, HOME.

Population Served: Foster care providers and persons with physical and mental disabilities

Five Year Results: 138 foster care homes brought into compliance with fire and life safety codes

Documented Need: Rental Subcommittee

FIRST YEAR IMPLEMENTATION:

a. Bring 30 adult foster care homes into compliance.

DEVELOP FOSTER CARE UNITS AND INDEPENDENT LIVING UNITS (WITH SUPPORT SERVICES, USING A LOCAL TENANT BASED RENTAL ASSISTANCE MODEL) FOR PERSONS WITH DEVELOPMENTAL DISABILITIES

Lead Agency: HAP

Resource: CDBG, HOME, Section 811

Population Served: People with developmental disabilities



PUBLIC DISCUSSION DRAFT

Five Year Results: Develop an additional 250 Group or foster care units and 500 independent living units.

Documented Need: Rental Subcommittee

FIRST YEAR IMPLEMENTATION:

- a. Produce 50 units in structured settings, 100 units of supported housing.

DEVELOP SMALL CLUSTERS OF ACCESSIBLE HOUSING UNITS, WITH SUPPORTIVE SERVICES ON SITE, NEAR TRANSPORTATION AND OTHER SERVICES, FOR PERSONS WITH PHYSICAL DISABILITIES

Lead Agency: CD Agencies, HAP

Resource: Current staffing, Oregon Housing Trust Fund, CDBG

Population Served: People with physical disabilities

Five Year Results: 75 new units of accessible housing developed

Documented Need: Rental Subcommittee

FIRST YEAR IMPLEMENTATION:

- a. Provide low-interest loans to private and non-profit investors to develop 75 clustered units of assisted housing near transportation.
- b. Planning Bureaus to review codes to insure that independent living centers can be easily integrated into existing neighborhoods.

DEVELOP ADDITIONAL HOUSING UNITS FOR PERSONS WITH MENTAL ILLNESS WITH FIRST YEAR PRIORITY GIVEN TO HOMELESS MENTALLY ILL PERSONS IN TRANSITIONAL HOUSING

Lead Agency: Multnomah County

Resource: CDBG, HOME (seed money to be leveraged)

Population Served: Persons with mental illness

Five Year Results: : An additional 300 units of skilled services housing, 370 group or foster home units; and 500 independent living units linked to support services (1800 households)

Documented Need: Rental Subcommittee

FIRST YEAR IMPLEMENTATION:

- a. Develop 60 units of skilled services housing, 75 group or foster home units, 100 units of supported housing.



PUBLIC DISCUSSION DRAFT

EXPAND SHARED HOUSING PROGRAM SERVICE THAT MATCHES LOW-INCOME RENTERS WITH OLDER HOME OWNERS TO A COUNTYWIDE RESOURCE

Lead Agency: CD Agencies

Resource: Shared Housing Program, CDBG

Population Served: Low income and elderly persons

Five Year Results: 200-250 shared households as a result of expanded program.

Documented Need: Rental Subcommittee

FIRST YEAR IMPLEMENTATION:

- a. Create countywide access to existing program.
- b. Make 50 new matches.

ASSIST ELDERLY AND DISABLED HOME OWNERS BY PROVIDING LOW-COST IN-HOME SERVICES, ALTERNATIVE TRANSPORTATION SERVICES, AND NEIGHBORHOOD SERVICES

Lead Agency: Area Agency on Aging

Resource: CDBG

Population Served: Elderly and disabled home owners.

Five Year Results: 100-150 households.

Documented Need: Homeownership Subcommittee

FIRST YEAR IMPLEMENTATION: Continue existing programs.

PROVIDE ASSISTANCE TO NON-PROFITS (INCLUDING CHURCHES) TO DEVELOP SECTION 202/811 HOUSING FOR PERSONS WHO ARE ELDERLY, HAVE A DISABILITY, OR PEOPLE INFECTED WITH AIDS

Lead Agency: PDC, CD Agencies

Resource: CDBG, HOME, Neighborhood Partnership Fund

Population Served: Non-profits, elderly, disabled.

Five Year Result: Multnomah County receives 25% of units HUD allocates to region

Documented Need: Public & Assisted Housing Subcommittee

FIRST YEAR IMPLEMENTATION:

- a. Provide technical and pre-development assistance.



PUBLIC DISCUSSION DRAFT

DEVELOP HOUSING FOR PERSONS IN ALCOHOL AND DRUG ABUSE TREATMENT PROGRAMS

Agency Responsibility: Multnomah County, PDC, HAP

Resource: Section 8, Housing Trust Fund, tax increment

Population Served: Very-low to low-income persons in alcohol and drug treatment

Five Year Results: An additional 23 units for singles; 12 units of supervised group homes for youth

Documented Need: Rental Subcommittee

FIRST YEAR IMPLEMENTATION:

- a. Develop 1 group residence (5 units) of supervised housing. for singles.
- b. Develop 1 group residence (5 units) of supervised housing for youth.
- c. Develop 45 units of managed housing for single adults (Section 8)
- d. Develop 30 units of managed housing for families (Section 8)



PUBLIC DISCUSSION DRAFT

THE REGULATORY FRAMEWORK

Overview

A requirement of the CHAS planning process is a description of the local policy and regulatory environment and a discussion of its impact on housing costs. Any discussion of land use regulations in the State of Oregon must take into account the impact of statewide planning goals which apply to each local jurisdiction. The following is a discussion of the state planning framework which is followed by a review of local attempts to moderate housing costs through regulatory incentives.

Impact of Goal 10, Housing, within the County's Jurisdictions

One of the positive impacts of statewide land use planning on growth patterns within the region is the increased opportunity for, and subsequent development of, multi-family housing. During the period from 1985 to 1989 the City of Gresham approved a total of 3,370 residential units of which 2,230 (or 66 percent) were multi-family units. During this period, Portland approved permits for 4,834 units of which 2,303 (or 48 percent) were multi-family units.

While these apartment units are not all necessarily within affordable price ranges for low and moderate income households, this shift in development from primarily single family development marks a step toward an increased range of housing types for the region's households. For example, in the City of Gresham prior to the adoption of its acknowledged plan, the maximum number of multi-family units permitted under its pre-Plan zoning code was 2,769. The Metropolitan Housing Rule (a component of Goal 10 applicable to larger jurisdictions within the Metro region which requires a build-out potential of at least 50 percent multi-family units on available vacant land) has been effective in increasing the region's response to the increased market demand for apartment projects.

The Metropolitan Housing Rule also prescribes density standards for new development in metropolitan jurisdictions. The purpose is to promote compact and economical growth and provide consumers greater choice of single family housing types and lot sizes. Depending on population size, local governments are required to plan for residential development densities, on the average, of at least 6, 8, or 10 units per net buildable acre. Portland, Gresham, and Multnomah County are governed by the 10 unit per acre standard. The 1000 Friends report, *Managing Growth to Promote Affordable Housing*, found that, overall, local governments approved residential development at 79 percent of the maximum densities allowed under comprehensive plans, resulting in an average single and multi-family development density of 8.97 units per net buildable acre.



PUBLIC DISCUSSION DRAFT

1000 Friends attempted to isolate the factors which impeded full build-out to planned densities. These factors were: *market demand* for larger lot sizes; *site constraints* such as parcel configuration, hills, or wetlands; *regulatory constraints* such height limitations, parking requirements, landscaping standards, *inadequacy of public facilities and/or services* such as roads, sewers, water, etc.; and *citizen opposition* which was documented by appeals of approved projects or known instances in which densities were "negotiated" downward. The report concluded that market demand was the chief identifiable factor which precluded development at planned densities although in a minority of instances other factors came into play.

The average density of the region's single family development was 4.94 units per acre during the five year period from 1985 to 1989, or an average lot size equaling 8,818 square feet. Given that over 82 percent of the vacant land zoned single family in 1978 (pre-acknowledgment period) was zoned for lots 10,000 square feet in size or larger, Goal 10's success in promoting higher density development is clear.

The 1000 Friends report notes, however, that "there are generally more dense detached single-family subdivisions and a large number of new apartment buildings, but not a widening spectrum of housing choices. During the study period, few rowhouses, townhouses, and development utilizing zero-lot line, cluster, or other innovative configurations were built outside the City of Portland."



PUBLIC DISCUSSION DRAFT

Table 23
Multi-Family/Single Family Mix of New Construction in Multnomah County (1985-1989)

Jurisdiction	Approved Housing Units		Ratio
	MF	SF	MF:SF
Unincorp. Multnomah Co.	207	438	32:68
Gresham	2,230	1,140	66:34
Portland	2,303	2,531	48:52

As part of the Portland metropolitan area, the City of Gresham is specifically required by state law to enhance housing affordability by increasing residential densities overall, and by ensuring that adequate land area will be made available for new multi-family residential development. Gresham has conformed with this requirement by planning for an overall density of 11.75 dwelling units per net acre, with an opportunity for over 50 percent of new housing to be attached dwellings.

Zoning Code Incentives

A jurisdiction's zoning code can provide regulatory incentives designed to promote more affordable multi-family and single family housing. Such incentives in the City of Portland have had a mixed measure of success in achieving affordability goals. Examples of these zoning incentives include the provision for accessory rental units in existing single family houses, density bonuses for housing for the elderly and handicapped, more liberal manufactured housing siting regulations, duplexes on corners in single family zones, the R 2.5 rowhouse zone, minimum as well as maximum density requirements, mixed-use zoning, residential demolition delay, transfer of development rights for existing SROs, and the No Net Loss Housing Policy. It is doubtful that such incentives can have a significant impact unless they work in concert with direct subsidies or if they are available during a period of demand sufficient to respond affirmatively to these incentives.

Several of the above zoning incentives went into effect in 1980—just at the beginning of a serious recession. We are now beginning to see some of the provisions bear fruit, though in ways unexpected (e.g., rowhouses constructed in multi-family zones instead of the R2.5 Rowhouse Zone). Also, zoning incentives, in order to be sold to neighborhoods, become so encumbered with regulations that they become unworkable. Portland's accessory rental provisions are a case in point. Nevertheless, there are new initiatives which have expanded the density bonus opportunities in the multi-family zones as



PUBLIC DISCUSSION DRAFT

well as proposals for an "affordable housing overlay" in the Albina Community Plan.

It is important to note that most of these zoning incentives exist only in the City of Portland. A strategy for further consideration would be to extend such techniques to the rest of the County.

Speculation on the impact of other local regulations, specifically those of the Building and Housing Maintenance Codes, occurred within the Rental and Home Ownership subcommittees. Directives for further examination of the impact of these regulations on housing costs are contained in the Five Year Strategies below (See especially the Strategies under the Rental Production and Home Ownership Goals.). Also, the City of Portland has revived its successful Regulatory Review Committee, a citizen-staff initiative to modify local regulations which impose costs without a commensurate improvement in public health and safety. The Committee is concentrating on Portland's subdivision review process. The City of Gresham also convenes a task force which evaluates local regulation.

Conclusion

Because of statewide mandates to account for affordable housing needs, the jurisdictions of Multnomah County are well ahead in the effort to contain the costs of local regulation compared with other communities in the nation. In response to HUD's recently published report, *"Not In My Back Yard" Removing Barriers to Affordable Housing*, the Metropolitan Home Builders Association of Portland sent a letter to Secretary Jack Kemp defending local land use regulation as a plus factor for the local home building industry.

INSTITUTIONAL STRUCTURE

During the CHAS planning process, the Steering Committee appointed a Work Group to examine the specific issue of organizational structure as it pertains to public agencies within the County. The report of the Work Group is attached as an appendix and the findings are incorporated within the Five Year Strategy under the Coordination/Leadership Goal. A brief background follows which provides some context to the recommendations to establish a County-wide Housing and Community Development Commission and to expand the jurisdiction of the Housing Authority of Portland to the whole County.

Along with the private construction, development, and financing sectors, the following agencies or organizations play a role in housing production, planning, or services within Multnomah County:



PUBLIC DISCUSSION DRAFT

Public Agencies

City/County

Housing Authority of Portland (HAP)
Legal Aid Service, Inc. of Multnomah County

City of Portland

Bureau of Buildings (BOB)
Bureau of Community Development (BCD)
Bureau of Planning, Housing Section (BOP)
Portland Development Commission (PDC)

Multnomah County

Community Development Division (CCD)
Department of Human Services (DHS)

State of Oregon

Adult and Family Services
Albina Human Resource Center
Housing and Community Services Department
Economic Development Department

Federal Government

U.S. Department of Housing and Urban Development (HUD)

Advisory Groups

City/County

Funders Advisory Committee
Emergency Shelter Oversight Committee
CHAS Steering Committee

City of Portland

Bureau Advisory Committee (BAC), Bureau of Community
Development
Housing Advisory Committee (HAC), Reconstituted as the CHAS
Steering Committee
Housing Advisory Group (HAG), Currently the CHAS Technical
Advisory Committee (CHUCK)

Multnomah County

Advisory Board, Adult Housing Program
Policy Advisory Board, CCD

City of Gresham



PUBLIC DISCUSSION DRAFT

Policy Advisory Board

Non-Profit Organizations (A Partial List)

Reach Community Development, Inc.
Portland Student Services
Southeast Mental Health Network
Transition Projects
Northwest Housing Alternatives, Inc.
Urban League of Portland
Central City Concern
Oregon Council for Hispanic Advancement
Northwest Pilot Project
Northeast Community Development Corp.
United Way of the Columbia-Willamette
Salvation Army
Northwest Community Development
Human Solutions, Inc.
Habitat for Humanity
Franciscan Enterprise
Innovative Housing, Inc.
Portland Community Housing Resource Board, Inc.
Albina Ministerial Alliance
H.O.S.T.
Portland Housing Center
Shared Housing
Community Energy Project

As can be seen from the above list, there are many actors involved in the provision of housing services. Among the public agencies, there has been a recurring debate over which organizational structure would make the most efficient use of public resources.

In 1988, the Barney & Worth Housing Study, Commissioned by City of Portland, Multnomah County and others, recommended greater coordination of housing efforts, with establishment of a City/County commission to set and be responsible for policy and preparation of a housing master plan. The plan would (1) guide allocation of funds; (2) establish priority programs and (3) establish an office within the City to provide technical support. The plan was not implemented, although recently the Portland City Council assigned Commissioner Gretchen Kafoury a housing portfolio which consists of all those City bureaus directly involved in housing policy and programs.

As a major Strategy, the CHAS Steering Committee recommends the establishment of a County-wide Housing and Community Development



PUBLIC DISCUSSION DRAFT

Commission and the expansion of the Housing Authority of Portland's role as a County-wide agency. Another major strategy is to increase financial resources through leveraging of private sector funds.



PUBLIC DISCUSSION DRAFT

SECTION V
THE ONE YEAR ACTION PLAN



PUBLIC DISCUSSION DRAFT

THE ONE YEAR PLAN

Part One: Resources:

Tables 4/5A have been prepared for City of Portland, City of Gresham and Urban County to indicate anticipated resources and plans for investment for FY 92.

Assumptions:

In order to complete the tables the following assumptions were made: HOME funds were based on Congress appropriating \$2 billion nationwide. The funds have been spread across the three jurisdictions based on the HOME consortium agreement. In situations where funds have traditionally been available, but the dollar amount is uncertain, the source is listed by the amount we "Expect to Commit" shows a "?". In some cases, the "Amount Available" is estimated, in others it also shows a "?".

Plan to Commit Funds:

Numbers in the "Expect to Commit" column indicate actual project commitments or budgets. If budgets were not determined, or historical information was not available, the "Expect to Commit" and subsequent columns are blank.

Proportion of CDBG Funds:

For the City of Portland, the "Expect to Commit" amount reflects the historical allocation of resources to housing activities. For the City of Gresham and the Urban County the amount reflects the commitments to housing in the current budget years.

In future years, the Housing Commission will be responsible for reviewing CDBG budgets.

Actions to Influence Others to Make Applications for Funds:

The Housing Commission will play a key role in encouraging public and private implementing agencies to apply for available funding. Technical assistance and capacity building programs will enhance the ability of service providers and developers to apply for funds.

Match and Leveraging:

No match requirement has been projected for the HOME program.



PUBLIC DISCUSSION DRAFT

Flexible CDBG resources, along with State and local resources are expected to be used for match when it is required of other federal funding sources.

The Housing Commission will work to develop new resources and leveraging strategies to increase funding available for affordable housing. These are described in detail in the Five Year Strategies.



CHAS Table 4/5A

U.S. Department of Housing and Urban Development
Office of Community Planning and Development

Anticipated Resources & Plan for Investment

Comprehensive Housing Affordability Strategy (CHAS)

Name of Jurisdiction(s) or Consortium: Multnomah County (City of Gresham)										FY: 92
Funding Source Federal Funds Awarded or to be Awarded to Jurisdiction	Anticipate to be Available (A)	Expect to Commit (B)	Anticipated resources expected to be committed to projects/activities during FY (\$000's)							
			Rehabilitation (C)	Acquisition (D)	Tenant Assistance (E)	New Construction (F)	Home Buyer Assistance (G)	Planning Grants (H)	Support Services (I)	Operating Costs (J)
1. Home	300	?	---	---	---	---	---			
2. Hope 1	?	?	---	---	---		---	---	---	
3. Hope 2	?	?	---	---	---		---	---	---	
4. Hope 3	?	?	---	---			---	---	---	
5. CDBG	445	136	107	0	0	0	0		29	
6. DOE/Other Energy Prg.	312	312	64			8				240
7. Other (Specify) Rental Rehab.	135	135	135	0	0	0	0	0	0	0
8. FHIP	7	7	0	0	0	0	0	0	4	3
9. Subtotal - Housing	1,199	590	306	---	---	8	---	---	33	243
10. CDBG (Homeless)		87	60	0	0	0	0		27	
11. ESG	---	---	---		---				---	---
12. Permanent Housing for Handicapped	---	---	---	---		---			---	---
13. Transitional Housing	---	---	---	---		---			---	---
14. Shelter Plus Care	?	?			---					
15. Other (Specify) FEMA	40	29	---	---	29	---	---	---	---	---
16.										
17.										
18. Subtotal - Homeless	40	116	60	---	29	---	---	---	27	---
19. Total to Jurisdiction	1,239	706	366	---	29	8	---	---	60	243

Funding Source Federal Funds Awarded or to be Awarded to Jurisdiction	Anticipate to be Available (A)	Expect to Commit (B)	Anticipated resources expected to be committed to projects/activities during FY (\$000's)							
			Rehabilitation (C)	Acquisition (D)	Tenant Assistance (E)	New Construction (F)	Home Buyer Assistance (G)	Planning Grants (H)	Support Services (I)	Operating Costs (J)
20. Hope 1	?	?	---	---	---		---	---	---	
21. Hope 2	?	?	---	---	---		---	---	---	
22. Hope 3	?	?	---	---			---	---	---	
23. Section 202 Elderly	?	?	---	---	---	---			---	
24. Section 811 Handicapped	?	?	---	---	---	---				
25. Rental Certification	0	0			0			0		
26. Rental Vouchers	0	0			0			0		
27. Mod Rehab SROs Proj.	0	0			0					
28. Perm. Housing for Handicapped	?	?	---	---		---		---	---	---
29. Transitional Housing	?	?	---	---		---			---	---
30. LIHTC	?	?	---	---	---	---	---	---	---	
31. Public Housing MROP	?	?	---							
32. Public Housing Develop.	2,490	2,490	0	0		2,490	0	0		
33. Public Housing CIAP	112	112	112	0				0		
34. Public Housing Compre- hensive Grant Program	?	?	---	---	---	---	---			
35. FmHA	1,300	?	---	---	---	---	---			
36. Other (Specify)										
37.										
38.										
39. Total - Other Entities	3,902	2,602	112	0	0	2,490	0	0	---	---
40. Total - Federal	5,141	3,308	478	0	29	2,498	0	0	60	243

Funding Source Federal Funds Awarded or to be Awarded to Jurisdiction	Anticipate to be Available (A)	Expect to Commit (B)	Anticipated resources expected to be committed to projects/activities during FY (\$000's)							
			Rehabilitation (C)	Acquisition (D)	Tenant Assistance (E)	New Construction (F)	Home Buyer Assistance (G)	Planning Grants (H)	Support Services (I)	Operating Costs (J)
State Funds (Specify)										
41. Housing Trust Fund	50	?	---	---	---	---	---	---	---	---
42. Single Family Tax Exemption Bond	2,000	?	---	---	---	---	---	---	---	---
43. Multiple Family Tax Exemption Bonds	2,000	?	---	---	---	---	---	---	---	---
44. (See Addendum Page 1)	88	88	11	---	---	5	---	---	35	37
45. Subtotal - State Funds	4,138	88	11	---	---	5	---	---	35	37
Local Funds (Specify)										
46. Tax Foreclosed Property Transfers	77	77	0	77	0	0	0	0	0	0
47. Pilot	?	?	---	---	---	---	---	---	---	---
48.										
49.										
50. Subtotal - Local Funds	77	77	---	77	---	---	---	---	---	---
Private Funds (Specify)										
51. NOAH	?	?	---	---	---	---	---	---	---	---
52. Pension Funds	?	?	---	---	---	---	---	---	---	---
53. Energy Improvement Rebates	33	33	33	---	---	---	---	---	---	---
54.										
55. Subtotal - Private Funds	33	33	33	---	---	---	---	---	---	---
56. Total-Non-Federal Funds	4,248	198	44	77	---	5	---	---	35	37
57. Grand Total All Funds	9,389	3,506	522	77	29	2,503	---	---	95	280

CHAS Table 4/5A

U.S. Department of Housing and Urban Development
Office of Community Planning and Development

Anticipated Resources & Plan for Investment

Comprehensive Housing Affordability Strategy (CHAS)

Name of Jurisdiction(s) or Consortium: **Multnomah County (Urban County)** FY: **92**

Funding Source Federal Funds Awarded or to be Awarded to Jurisdiction	Anticipate to be Available (A)	Expect to Commit (B)	Anticipated resources expected to be committed to projects/activities during FY (\$000's)							
			Rehabilitation (C)	Acquisition (D)	Tenant Assistance (E)	New Construction (F)	Home Buyer Assistance (G)	Planning Grants (H)	Support Services (I)	Operating Costs (J)
1. Home	450	?	---	---	---	---	---			
2. Hope 1	?	?	---	---	---		---	---	---	
3. Hope 2	?	?	---	---	---		---	---	---	
4. Hope 3	?	?	---	---			---	---	---	
5. CDBG	1,021	359	305	0	0	0	0		54	
6. DOE/Other Energy Prg.	436	436	89			11				336
7. Other (Specify) Rental Rehab.	185	185	185	0	0	0	0	0	0	0
8. FHIP	11	11	0	0	0	0	0	0	6	5
9. Subtotal - Housing	2,103	991	579	---	---	11	---	---	60	341
10. CDBG (Homeless)		86	65	0	0	0	0		21	
11. ESG	---	---	---		---				---	---
12. Permanent Housing for Handicapped	---	---	---	---		---			---	---
13. Transitional Housing	---	---	---	---		---			---	---
14. Shelter Plus Care	?	?			---					
15. Other (Specify) FEMA	56	40	---	---	40	---	---	---	---	---
16.										
17.										
18. Subtotal - Homeless	56	126	65	---	40	---	---	---	21	---
19. Total to Jurisdiction	2,159	1,117	644	---	40	11	---	---	81	341

Funding Source Federal Funds Awarded or to be Awarded to Jurisdiction	Anticipate to be Available (A)	Expect to Commit (B)	Anticipated resources expected to be committed to projects/activities during FY (\$000's)							
			Rehabilitation (C)	Acquisition (D)	Tenant Assistance (E)	New Construction (F)	Home Buyer Assistance (G)	Planning Grants (H)	Support Services (I)	Operating Costs (J)
20. Hope 1	?	?	---	---	---		---	---	---	
21. Hope 2	?	?	---	---	---		---	---	---	
22. Hope 3	?	?	---	---			---	---	---	
23. Section 202 Elderly	?	?	---	---	---	---			---	
24. Section 811 Handicapped	?	?	---	---	---	---				
25. Rental Certification	4,160	2,982			2,630			8		
26. Rental Vouchers	1,168	714			656			0		
27. Mod Rehab SROs Proj.	0	0			0					
28. Perm. Housing for Handicapped	?	?	---	---		---		---	---	---
29. Transitional Housing	?	?	---	---		---			---	---
30. LIHTC	?	?	---	---	---	---	---	---	---	
31. Public Housing MROP	?	?	---							
32. Public Housing Develop.	0	0	0	0		0	0	0		
33. Public Housing CIAP	0	0	0	0				0		
34. Public Housing Compre- hensive Grant Program	?	?	---	---	---	---	---			
35. FmHA	---	---	---	---	---	---	---			
36. Other (Specify)										
37.										
38.										
39. Total - Other Entities	5,328	3,696	---	---	3,286	---	---	8	---	---
40. Total - Federal	7,487	4,813	644	---	3,326	11	---	8	81	341

Funding Source Federal Funds Awarded or to be Awarded to Jurisdiction	Anticipate to be Available (A)	Expect to Commit (B)	Anticipated resources expected to be committed to projects/activities during FY (\$000's)							
			Rehabilitation (C)	Acquisition (D)	Tenant Assistance (E)	New Construction (F)	Home Buyer Assistance (G)	Planning Grants (H)	Support Services (I)	Operating Costs (J)
State Funds (Specify)										
41. Housing Trust Fund	50	?	---	---	---	---	---	---	---	---
42. Single Family Tax Exemption Bond	2,800	?	---	---	---	---	---	---	---	---
43. Multiple Family Tax Exemption Bonds	2,800	?	---	---	---	---	---	---	---	---
44. (See Addendum Page 1)	1,322	122	15	---	---	6	---	---	49	52
45. Subtotal - State Funds	6,972	122	15	---	---	6	---	---	49	52
Local Funds (Specify)										
46. Tax Foreclosed Property Transfers	77	77	0	77	0	0	0	0	0	0
47. Pilot	?	?	---	---	---	---	---	---	---	---
48.										
49.										
50. Subtotal - Local Funds	77	77	---	77	---	---	---	---	---	---
Private Funds (Specify)										
51. NOAH	?	?	---	---	---	---	---	---	---	---
52. Pension Funds	?	?	---	---	---	---	---	---	---	---
53. Energy Improvement Rebates	46	46	46	---	---	---	---	---	---	---
54.										
55. Subtotal - Private Funds	46	46	46	---	---	---	---	---	---	---
56. Total-Non-Federal Funds	7,095	245	61	77	---	6	---	---	49	52
57. Grand Total All Funds	14,582	5,058	705	77	3,326	17	---	8	130	393

CHAS Table 4/5A

U.S. Department of Housing and Urban Development
Office of Community Planning and Development

Anticipated Resources & Plan for Investment

Comprehensive Housing Affordability Strategy (CHAS)

Name of Jurisdiction(s) or Consortium: Multnomah County (City of Portland)										FY: 92
Funding Source Federal Funds Awarded or to be Awarded to Jurisdiction	Anticipate to be Available (A)	Expect to Commit (B)	Anticipated resources expected to be committed to projects/activities during FY (\$000's)							
			Rehabilitation (C)	Acquisition (D)	Tenant Assistance (E)	New Construction (F)	Home Buyer Assistance (G)	Planning Grants (H)	Support Services (I)	Operating Costs (J)
1. Home	5,800	?	---	---	---	---	---			
2. Hope 1	?	?	---	---	---		---	---	---	
3. Hope 2	?	?	---	---	---		---	---	---	
4. Hope 3	?	?	---	---			---	---	---	
5. CDBG	12,956	6,996	6,627	0	12	0	0		357	
6. DOE/Other Energy Prg.	2,371	2,371	484			61				1,826
7. Other (Specify) Rental Rehab.	368	368	368	0	0	0	0	0	0	0
8. FHIP	57	57	0	0	0	0	0	0	29	28
9. Subtotal - Housing	21,552	9,792	7,479	---	12	61	---	---	386	1,854
10. CDBG (Homeless)		734	298	0	95	0	0		341	
11. ESG	174	174	0		35				0	139
12. Permanent Housing for Handicapped	---	---	---	---		---			---	---
13. Transitional Housing	---	---	---	---		---			---	---
14. Shelter Plus Care	?	?			---					
15. Other (Specify) FEMA	305	219	---	---	219	---	---	---	---	---
16.										
17.										
18. Subtotal - Homeless	479	1,127	298	---	349	---	---	---	341	139
19. Total to Jurisdiction	22,031	10,919	7,777	---	361	61	---	---	727	1,993

Funding Source Federal Funds Awarded or to be Awarded to Jurisdiction	Anticipate to be Available (A)	Expect to Commit (B)	Anticipated resources expected to be committed to projects/activities during FY (\$000's)							
			Rehabilitation (C)	Acquisition (D)	Tenant Assistance (E)	New Construction (F)	Home Buyer Assistance (G)	Planning Grants (H)	Support Services (I)	Operating Costs (J)
20. Hope 1	?	?	---	---	---		---	---	---	
21. Hope 2	?	?	---	---	---		---	---	---	
22. Hope 3	?	?	---	---			---	---	---	
23. Section 202 Elderly	?	?	---	---	---	---			---	
24. Section 811 Handicapped	?	?	---	---	---	---				
25. Rental Certification	16,640	11,925			10,519			26		
26. Rental Vouchers	4,672	2,852			2,623			0		
27. Mod Rehab SROs Proj.	3,262	1,396			1,181					
28. Perm. Housing for Handicapped	81	81	63	6		0		0	0	11
29. Transitional Housing	?	?	---	---		---			---	---
30. LIHTC	3,600	3,600	2,800	---	---	800	---	---	---	
31. Public Housing MROP	?	?	---							
32. Public Housing Develop.	0	0	0	0		0	0	0		
33. Public Housing CIAP	2,688	2,688	2,688	0				0		
34. Public Housing Compre- hensive Grant Program	?	?	---	---	---	---	---			
35. FmHA	---	---	---	---	---	---	---			
36. Other (Specify)										
37.										
38.										
39. Total - Other Entities	30,943	22,542	5,551	6	14,323	800	---	26	---	11
40. Total - Federal	52,974	33,461	13,328	6	14,684	861	---	26	727	2,004

Funding Source Federal Funds Awarded or to be Awarded to Jurisdiction	Anticipate to be Available (A)	Expect to Commit (B)	Anticipated resources expected to be committed to projects/activities during FY (\$000's)							
			Rehabilitation (C)	Acquisition (D)	Tenant Assistance (E)	New Construction (F)	Home Buyer Assistance (G)	Planning Grants (H)	Support Services (I)	Operating Costs (J)
State Funds (Specify)										
41. Housing Trust Fund	100	?	---	---	---	---	---	---	---	---
42. Lenders Tax Credit	?	?	---	---	---	---	---	---	---	---
43. Single Family Mortgage Revenue Bonds	15,200	?	---	---	---	---	---	---	---	---
44. (See Addendum Page 3)	15,859	659	81	---	---	35	---	---	263	280
45. Subtotal - State Funds	31,159	659	81	---	---	35	---	---	263	280
Local Funds (Specify)										
46. DHPP	6,300	6,300	4,900	0	0	1,400	0	0	0	0
47. Multi-Family Bond	7,000	7,000			0	0	0	0	0	0
48. Tax Foreclosed Property Transfers	465	465	0	465	0	0	0	0	0	0
49. (See Addendum Page 3)										
50. Subtotal - Local Funds	14,462	14,462	5,109	465	---	1,888	---	---	---	---
Private Funds (Specify)										
51. PLPA	5,008	5,008	5,008	---	---	---	---	---	---	---
52. Portland Homestead Agreement	2,000	2,000	2,000	---	---	---	---	---	---	---
53. NPF Equity Grants and Loans	360	?	---	---	---	---	---	---	---	---
54. (See Addendum Page 3)										
55. Subtotal - Private Funds	21,401	21,041	7,255	---	---	---	36	---	---	---
56. Total-Non-Federal Funds	67,022	36,162	12,445	465	---	1,923	36	---	263	280
57. Grand Total All Funds	119,996	69,623	25,773	471	14,684	2,784	36	26	990	2,284

Funding Source Federal Funds Awarded or to be Awarded to Jurisdiction	Anticipate to be Available (A)	Expect to Commit (B)	Anticipated resources expected to be committed to projects/activities during FY (\$000's)							
			Rehabilitation (C)	Acquisition (D)	Tenant Assistance (E)	New Construction (F)	Home Buyer Assistance (G)	Planning Grants (H)	Support Services (I)	Operating Costs (J)
State Funds (Specify)										
44. Multi-Family MRB	15,200	?	---	---	---	---	---	---	---	---
SHAP	441	441	---	---	---	---	---	---	198	243
OPI	74	74	---	---	---	---	---	---	37	37
Petroleum Violation Escrow	144	144	81	---	---	35	---	---	28	---
TOTAL - LINE 44.	15,859	659	81	---	---	35	---	---	263	280
49. UDAG Payback	?	?	---	---	---	---	---	---	---	---
PILOT	?	?	---	---	---	---	---	---	---	---
Rental Registration	?	?	---	---	---	---	---	---	---	---
Limited Property Tax Abatement	697	697	209	0	0	488	0	0	0	0
TOTAL - LINE 49.	697	697	209	---	---	488	---	---	---	---
54. NOAH	?	?	---	---	---	---	---	---	---	---
Pension Funds	?	?	---	---	---	---	---	---	---	---
Energy Improvement Rebates	247	247	247	---	---	---	---	---	---	---
NPF Downpayment Assistance	36	36	---	---	---	---	36	---	---	---
Sec. 108 (PCRI)	13,750	13,750	?	0	0	0	0	0	0	?
TOTAL - LINE 54	14,033	14,033	247	---	---	---	36	---	---	---

Part Two: Implementation

The County's first year action plan for CHAS has two parts: 1) Implementation of Five Year Strategies developed by the CHAS Steering Committee and Subcommittees; and 2) Continuation of existing housing programs concurrent with evaluation of them to determine if they meet the priorities established by the CHAS.

1) Citizen-Initiated Implementation Plans:

The CHAS Steering Committee adopted eleven goals as a framework for the development of the Five Year Strategy. For each strategy a lead agency, resource (both financial and programatic), five year result, and documented need is identified. Many of the five year strategies include first year implementation plans. For those where no first year action is anticipated, subcommittees projected action within the next five years. The Steering Committee also adopted principles and priorities for assistance over the next five years to guide resource allocation decisions by the jurisdictions.

The goals adopted by the Steering Committee address the three categories required for the CHAS: affordable housing, supportive housing for the homeless, and supportive housing for other persons with special needs, as well as systemwide needs that affect the entire housing market and community. (See Section IV)

- Goals A through D: Coordination/Leadership, Stable Funding, Equal Opportunity, and Information/Education affect the entire housing market and community, but emphasis is on meeting the needs of the very low income to moderate income household, the homeless and those with special needs.
- Goals E through H: Rental Production, Rental Preservation, Homeownership, Neighborhood Livability focus on the affordable housing needs of renters and homeowners, from very-low to moderate income.
- Goal I: Homeless Prevention focuses on the "worst case" needs of the very low income, and those "at risk" of homelessness.
- Goal J: Homeless Services, focuses on supportive housing for the homeless.
- Goal K: Special Needs, focuses on supportive housing for other persons with special needs.



PUBLIC DISCUSSION DRAFT

The community's first year goals and implementation plans are ambitious. The Multnomah County CHAS was developed by its citizens on the basis of the needs identified through the needs assessment process rather than on the availability of existing resources or programs. As a result, many first year implementation plans involve new initiatives for the jurisdictions to pursue, as well as instructions to evaluate existing programs.

It is clear that the City of Portland, the City of Gresham and Multnomah County cannot accomplish all of the first year implementation plans with existing resources. The CHAS Steering Committee appointed two Work Groups to evaluate the housing delivery system. The Work Group on Finance and Leverage developed strategies to stabilize and increase local housing funds. The Work Group on Structure developed strategies to improve the housing delivery system.

Within the next year important first steps will be taken that will enable the participating jurisdictions to develop a coordinated housing policy, an improved housing delivery system, and to begin implementation of other five year strategies.

2) Continue and Evaluate Existing Housing Programs:

Local jurisdictions have already adopted budgets for FY 91- 92. They are on a different budgeting cycle than the federal fiscal year. As a result, existing housing programs and dollars are for the most part allocated through June, 1992. The next budget cycle will be the first to take into account priorities established in the CHAS.

The following matrix "Comparison of Priorities for Assistance to Current Programs" categorizes existing programs by population in order to allow comparison with Table 3 (See Section IV). Budget information and goals for assistance are included. (See *CHAS Compendium of Housing Resources 1991 Working Draft* for a full description of existing programs.) Existing programs support the goals of providing affordable housing, and supportive housing for homeless persons and others with special needs. One of the first year action plan items is to identify how existing, unallocated and new resources could better meet the priorities established in the CHAS.

The CHAS Steering Committee adopted the following five year strategy related to existing programs:



PUBLIC DISCUSSION DRAFT

Over five years, shift funding patterns to bring expenditures of public funds and leveraged private housing funds fully in line with priorities established in the CHAS.

The Housing Commission will take the lead in implementing the following activities:

- Evaluate current funding patterns of public and leveraged private funds for depth of subsidy and overall spending for various populations and housing types;
- Determine costs per unit and numbers of individuals served to compare different programs and funding strategies.
- Monitor housing program budget developments of agencies and jurisdictions;
- Make recommendations to agencies and jurisdictions and target new resources (e.g. HOME) and flexible resources (e.g CDBG) to move overall spending pattern in line with priorities established in the CHAS;
- Identify new resources and leveraging strategies to bring overall spending patterns in line with priorities.



COMPARISON OF PRIORITIES FOR ASSISTANCE TO CURRENT PROGRAMS

PROGRAMS TO ASSIST HOMELESS PERSONS

PROGRAM	BUDGET	NOTES
Emergency Vouchers	95,000 18,000	Portland CDBG funding Urban county CDBG funding
Night Shelters	341,000	CDBG funding
Emergency Shelter Grants	175,000	Distributed to a variety of homeless programs
FEMA	288,000	Distributed to a variety of homeless programs
State Homeless Assistance Program	581,000	Funds provide operating support for shelters and transitional housing as well as case management
LIEAP Energy Assistance	See Programs to Assist Renters	
Willow Tree Inn	191,500 50,000 25,000	Urban county and Gresham CDBG funding for development costs Urban county and Gresham CDBG funding for operating costs HAP funding
Downtown Housing Preservation Program	See Programs to Develop Rental Housing	

PROGRAMS TO DEVELOP AFFORDABLE RENTAL HOUSING

PROGRAM	BUDGET	NOTES
Investor Rehabilitation Loan Program	368,000	Program will make approximately 47 loans to assist 200 rental units
Rental Rehabilitation Loan Program	425,000 165,000	Portland program will make approximately 47 loans to assist 200 rental units Urban county will assist approximately 25 units

COMPARISON OF PRIORITIES FOR ASSISTANCE TO CURRENT PROGRAMS

312 Loans	75,000	Assists 40 rental units
Downtown Housing Preservation Program	6,300,000	Assists 450 rental units; program also assists homeless
Private Lender Participation Agreement	2,694,000	Funds are blended; assisted units are counted under leveraged fund source
PCRI/Dominion	*	256 units in the portfolio are rental units; program also assists existing homeowners
Multi-Family Housing Bonds	7,000,000	Assists 264 units (Rose City Village); reimburses Rental Rehabilitation funds
Moving Assistance	12,000	Assists low income families with moving costs when buildings are closed thru code enforcement
Hotel Maintenance Program	298,000	Program also assists homeless who are housed in SRO units
Self-Help Weatherization	See Programs to Assist Existing Homeowners	
LIEAP Weatherization	See Programs to Assist Existing Homeowners	
DOE Weatherization	See Programs to Assist Existing Homeowners	
Petroleum Violation Escrow	See Programs to Assist Existing Homeowners	
Energy Improvement Rebates	See Programs to Assist Existing Homeowners	
CDBG Assistance to CDCs	658,500	Portland CDBG funds; also assists first time homebuyers

NPF: CDC Equity Grants and Loans	360,000	Program also assists first time homebuyers or meets other development objectives of CDCs
NPF: CDC Capacity Building	*	Technical assistance, training and capacity building for CDCs
Special Needs Housing	78,000	Urban county CDBG funding for special needs housing development

* Budget figures not applicable

PROGRAMS TO ASSIST RENTERS

PROGRAM	BUDGET	NOTES
Section 8 Certificates & Vouchers	*	Assists 3782 households per year; \$1,446 average federal subsidy per household/year
Public Housing	*	2634 HAP owned units in portfolio; \$2,747 cost per household/year not including capitalization costs
Other Assisted Housing	*	4,611 units in portfolio; includes Section 202, 236, 221(d), etc.
LIEAP Energy Assistance	2,402,000	Program also assists homeless and existing homeowners
Self-Help Weatherization	See Programs to Assist Existing Homeowners	

* Budget figures not applicable.

PROGRAMS TO PROVIDE SUPPORT FACILITIES AND SERVICES

PROGRAM	BUDGET	NOTES
Housing Counseling Center	See Programs to Assist First Time Homebuyers	
Shared Housing	32,500 3,500	Portland CDBG funding Urban county CDBG funding

Oregon Partners in Energy	96,000	Program provides education and operating cost grants for energy bills
Non-profit Loan Program	300,000	Provides loans for non-profit facilities--some are housing related

PROGRAMS TO ASSIST EXISTING HOMEOWNERS

PROGRAM	BUDGET	NOTES
Deferred Payment Loans	760,000 204,000	Portland program assists 117 units for very low income homeowners Urban county program assists 58 units
3% Loans	235,000 60,000	Portland program assists 47 units for low income homeowners Urban county program assists 12 units
6% Loans	31,000	Assists 10 units for moderate income homeowners
Sewer Hook-up Loans	37,500 92,000 107,000	Portland program assists 15 units Urban county program assists 42 units Gresham program assists 49 units
Security Loans	37,500	Assists 15 units
PCRI/Dominion Portfolio	*	145 units in the portfolio are land sales contracts to homeowners; project also assists develop affordable rental units
Private Lender Participation Agreement	644,000	Funds are blended; assisted units are counted under leveraged fund source
LID Subsidy	107,000	Includes assessment and public notice costs as well as direct subsidy
Senior Home Repair Program	73,000 26,000	Portland CDBG funding Urban county CDBG funding

Home Security Program	92,000	Portland CDBG funding
Home Repair Training Program	335,000	Portland CDBG funding; program also assists first time homebuyers
LIEAP Energy Assistance	See Programs to Assist Renters	
LIEAP Weatherization	522,000	Program assists 216 units in both owner-occupied and rental properties
DOE Weatherization	194,000	Program assists 206 units in both owner-occupied and rental properties
Petroleum Violation Escrow	189,000	Program assists 74 units in both owner-occupied and rental properties
Energy Improvement Rebates	325,000	Program assists 155 units in both owner-occupied and rental properties
Self-Help Weatherization Program	73,500	Portland CDBG funding; also assists renters

* Budget figures not applicable.

PROGRAMS TO ASSIST FIRST-TIME HOMEBUYERS

PROGRAM	BUDGET	NOTES
Urban Homestead Program	110,000	Assists 20 units
Portland Homestead Program	320,000	Assists 40 units
Private Lender Participation Agreement	1,670,000	Funds are blended; units are counted under leveraged fund source
Housing Counseling Center	65,000	Portland CDBG funding; also provides support services

Nehemiah Program	*	Federal grant is for \$3,750,000; local CDBG commitment is for \$250,000 per year for operating costs; assists 250 new homeownership units
Purchase Plus	*	Assists 50 units; 500,000 of private lender funding combined with 2,500,000 OHA funding
NPF Downpayment Assistance Program	36,000	Assists 85 households
CDBG Assistance to CDCs	See Programs to Develop Rental Housing	
NPF: CDC Capacity Building	See Programs to Develop Rental Housing	
NPF: CDC Equity Grants and Loans	See Programs to Develop Rental Housing	
Home Repair Training Program	335,000	Program also assists existing homeowners
Section 312	75,000	Assists 10 units

* Budget figures not applicable.

PUBLIC DISCUSSION DRAFT

There are three Table 5B, one for each of the participating jurisdictions. The numbers in Table 5B represent a composite of existing programs and first year new initiatives. They include projects to be funded from CDBG, HOME, and HUD categorical programs (Public Housing, Section 8, 202, 811, McKinney, etc.) In addition, they include federally funded energy improvement programs.

The distribution of expected beneficiaries is based on estimates:

The number of units or households assisted are distributed by income and household type based on historical information regarding existing programs, or by the eligibility requirements or focus of new initiatives.

In cases where programs are not population-targeted, the expected beneficiaries are spread based on the percent of that household type in the population.

In cases where more than one income group is eligible for a program, the expected beneficiaries are spread based on the marketing focus of the program.



CHAS Table 5B

Goals for Families
to be Assisted with HousingU.S. Department of Housing and Urban Development
Office of Community Planning and Development

Comprehensive Housing Affordability Strategy (CHAS)

Name of Jurisdiction(s) or Consortium:

City of Portland

FY:

92

Assistance Provided by Income Group	Total Section 215 Goals (A)	Total Goals (B)	Renters					Owners			
			Elderly 1 & 2 Member Households (C)	Small Related (2 to 4) (D)	Large Related (5 or more) (E)	All Other Households (F)	Total Renters (G)	Existing Homeowners (H)	First-Time Homebuyers With Children (I)	All Others (J)	Total Homeowners (K)
1. Very Low-Income (0 to 50% of MFI)*	13,391	13,391	5,802	3,331	1,672	2,586	12,573	816	0	2	818
2. Mod Rehab & Acquisition	1,390	1,390	134	330	58	536	1,058	330	0	2	332
3. New Const, Sub Rehab, Related Infrastructure	537	537	25	10	2	468	505	32	0	0	32
4. Rental Assistance	10,057	10,057	4,736	2,645	1,405	1,271	10,057				
5. Homebuyer Assistance	0	0							0	0	0
6. Support Services		1,407	89	346	207	311	953	454	0	0	454
7. Other Low-Income (51% to 80% of MFI)*	1,024	1,024	118	360	65	65	608	266	116	34	416
8. Mod Rehab & Acquisition	790	790	78	270	44	44	436	266	67	21	354
9. New Const, Sub Rehab, Related Infrastructure	54	54	0	10	1	1	12	0	34	8	42
10. Rental Assistance	0	0	0	0	0	0	0				
11. Homebuyer Assistance	20	20							15	5	20
12. Support Services		160	40	80	20	20	160	0	0	0	0
13. Total Low-Income (Lines 1 and 7)	14,415	14,415	5,920	3,691	1,737	2,651	13,181	1,082	116	36	1,234
14. Other Income (More than 80% of MFI)*		20	0	0	0	0	0	10	10	5	20
15. Grand Total (Lines 13 and 14)		14,435	5,920	3,691	1,737	2,651	13,181	1,092	126	41	1,254

*Or, if appropriate, based on HUD income limits with required statutory adjustments.

CHAS Table 5B

U.S. Department of Housing and Urban Development
Office of Community Planning and DevelopmentGoals for Families
to be Assisted with Housing

Comprehensive Housing Affordability Strategy (CHAS)

Name of Jurisdiction(s) or Consortium:

City of Gresham

FY:

92

Assistance Provided by Income Group	Total Section 215 Goals (A)	Total Goals (B)	Renters					Owners			
			Elderly 1 & 2 Member Households (C)	Small Related (2 to 4) (D)	Large Related (5 or more) (E)	All Other Households (F)	Total Renters (G)	Existing Homeowners (H)	First-Time Homebuyers		Total Homeowners (K)
									With Children (I)	All Others (J)	
1. Very Low-Income (0 to 50% of MFI)*	759	759	281	210	132	80	703	56	0	0	56
2. Mod Rehab & Acquisition	153	153	13	50	7	27	97	56	0	0	56
3. New Const, Sub Rehab, Related Infrastructure	27	27	0	2	25	0	27	0	0	0	0
4. Rental Assistance	579	579	268	158	100	53	579				
5. Homebuyer Assistance	0	0							0	0	0
6. Support Services		0	0	0	0	0	0	0	0	0	0
7. Other Low-Income (51% to 80% of MFI)*	94	94	15	47	8	8	78	11	3	2	16
8. Mod Rehab & Acquisition	89	89	15	47	8	8	78	11	0	0	11
9. New Const, Sub Rehab, Related Infrastructure	0	0	0	0	0	0	0	0	0	0	0
10. Rental Assistance	0	0	0	0	0	0	0				
11. Homebuyer Assistance	5	5							3	2	5
12. Support Services		0	0	0	0	0	0	0	0	0	0
13. Total Low-Income (Lines 1 and 7)	853	853	296	257	140	88	781	67	3	2	72
14. Other Income (More than 80% of MFI)*		0	0	0	0	0	0	0	0	0	0
15. Grand Total (Lines 13 and 14)		853	296	257	140	88	781	67	3	2	72

*Or, if appropriate, based on HUD income limits with required statutory adjustments.

CHAS Table 5B

Goals for Families to be Assisted with Housing

U.S. Department of Housing and Urban Development
Office of Community Planning and Development

Comprehensive Housing Affordability Strategy (CHAS)

Name of Jurisdiction(s) or Consortium:

Urban Multnomah County

FY:

92

Assistance Provided by Income Group	Total Section 215 Goals (A)	Total Goals (B)	Renters					Owners			
			Elderly 1 & 2 Member Households (C)	Small Related (2 to 4) (D)	Large Related (5 or more) (E)	All Other Households (F)	Total Renters (G)	Existing Homeowners (H)	First-Time Homebuyers With Children (I)	All Others (J)	Total Homeowners (K)
1. Very Low-Income (0 to 50% of MFI)*	1,176	1,176	312	455	237	60	1,064	112	0	0	112
2. Mod Rehab & Acquisition	212	212	35	24	8	33	100	112	0	0	112
3. New Const, Sub Rehab, Related Infrastructure	3	3	1	2	0	0	3	0	0	0	0
4. Rental Assistance	961	961	276	429	229	27	961				
5. Homebuyer Assistance	0	0							0	0	0
6. Support Services		0	0	0	0	0	0	0	0	0	0
7. Other Low-Income (51% to 80% of MFI)*	74	74	10	32	6	5	53	21	0	0	21
8. Mod Rehab & Acquisition	72	72	10	30	6	5	51	21	0	0	21
9. New Const, Sub Rehab, Related Infrastructure	2	2	0	2	0	0	2	0	0	0	0
10. Rental Assistance	0	0	0	0	0	0	0				
11. Homebuyer Assistance	0	0							0	0	0
12. Support Services		0	0	0	0	0	0	0	0	0	0
13. Total Low-Income (Lines 1 and 7)	1,250	1,250	322	487	243	65	1,117	133	0	0	133
14. Other Income (More than 80% of MFI)*		0	0	0	0	0	0	0	0	0	0
15. Grand Total (Lines 13 and 14)		1,250	322	487	243	65	1,117	133	0	0	133

*Or, if appropriate, based on HUD income limits with required statutory adjustments.

PUBLIC DISCUSSION DRAFT

CHAS MONITORING PLAN

Overall monitoring of the CHAS will be the responsibility of a new Housing and Community Development Commission. This Commission will be composed of representatives appointed from the cities of Portland and Gresham, and Multnomah County. The Commission will have dedicated staff support.

The monitoring role of the Housing and Community Development Commission will include:

- setting annual production and performance goals to carry out the CHAS
- reviewing budgets and proposed work programs of publicly funded housing and community development implementing agencies
- recommending the allocation of HOME, housing-related CDBG funds, and other flexible funds to appropriate implementing agencies
- conducting annual monitoring reviews of performance
- annually updating the CHAS
- reporting annually to participating jurisdictions
- hosting public review meetings and publishing periodic reports

Monitoring of compliance with HUD regulations will be carried out by the grant recipients. In the case of the Community Development Block Grant this will be the City of Portland Bureau of Community Development, Multnomah County Community Development Division, and the City of Gresham (new function, staff to be assigned). In the case of the HOME Grant this will be the City of Portland Bureau of Community Development (the "responsible member" under the HOME Consortium).

Monitoring of HUD-funded sub-recipients or contractors will occur at least once a year. The monitoring review will include performance, fiscal and compliance components. A monitoring report will be written and maintained in the project file. A copy of the monitoring report will be sent to the sub-recipient or contractor noting any deficiencies and required corrective actions.



CHAS GLOSSARY

A & D Free	Alcohol and Drug free housing
AIA	American Institute of Architects
BCD	City of Portland's Bureau of Housing and Community Development
CAPO	Multnomah County Community Action Program Office
CD Agencies	Bureau of Housing and Community Development (City of Portland) Community Development Division (Multnomah County)
CDBG	Community Development Block Grant
CDC	Community Development Corporation
CHAS	Comprehensive Housing Affordability Strategy
COST BURDEN	The extent to which gross housing costs, including utility costs, exceed 30 percent of gross income.
CRA	Community Reinvestment Act
CSCA	Community Services Contractors Association
DHPP	Downtown Housing Preservation Program
DISABLED FAMILY	A household composed of one or more persons at least one of whom is an adult (a person of at least 18 years of age) who has a disability. A person shall be considered to have a disability if he/she has a physical, mental or emotional impairment that (a) is expected to be of long-continued and indefinite duration, (b) substantially impedes his or her ability to live



PUBLIC DISCUSSION DRAFT

independently, and (c) is of such a nature that the ability could be improved by more suitable conditions.

ELDERLY FAMILY	Family in which the head of the household or spouse is at least 62 years of age.
FAC	Funders Advisory Committee
FAMILY	A household comprised of one or more individuals.
FHLMC	Federal Home Loan Mortgage Corporation
HAC	Housing Advisory Committee for City of Portland
HAP	Housing Authority of Portland
"HOME"	Home Investment Partnerships - new HUD program
"HOPE"	Homeownership Opportunity for People Everywhere - new HUD program
HOUSING	Includes manufactured housing and manufactured housing lots.
HUD	U.S. Department of Housing and Urban Development
JURISDICTIONS	City of Portland, City of Gresham, Multnomah County
LIMAC	Local Initiations Mortgaged Assets Corporation
LARGE FAMILIES	Families of five or more persons.
LARGE FAMILY UNIT	Unit of at least three bedrooms.
LOW-INCOME FAMILIES	Families whose income do not exceed 80 percent of the median income for the area, as determined by HUD.



PUBLIC DISCUSSION DRAFT

MCCAC	Multnomah County Community Action Commission (also known as CAC)
MCHRC	Multnomah County Human Relations Commission
MODERATE-INCOME	Families whose incomes are between 80 percent and 95 percent of the median income for the area, as determined by HUD.
NIMBY	Not In My Back Yard
NOAH	Network for Oregon Affordable Housing
NPF	Neighborhood Partnership Fund
OVERCROWDING	More than one person per room.
SEVERE COST BURDEN	The extent to which gross housing costs, including utility costs, exceed 50 percent of gross income.
VERY-LOW INCOME	Low-income families whose incomes do not exceed 50 percent of the median family income.



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APPENDIX

MULTNOMAH COUNTY/PORTLAND/GRESHAM
COMPREHENSIVE HOUSING AFFORDABILITY STRATEGY 1991

REPORT ON STRUCTURE

SUBMITTED BY
THE CHAS WORK GROUP ON STRUCTURE:

Sylvia Clark, Work Group Chair

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Pastor Jerry Furgurson

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Jim Owens

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September 1991

REPORT ON STRUCTURE CHAS 1991

TABLE OF CONTENTS

I.	BACKGROUND.....	1
II.	EXECUTIVE SUMMARY.....	2
III.	STATEMENT OF FINDINGS.....	4
IV.	RECOMMENDATIONS ON STRUCTURE FOR DELIVERING HOUSING TO MULTNOMAH COUNTY CITY OF PORTLAND AND CITY OF GRESHAM.....	6
V.	DESCRIPTION OF RECOMMENDATION #1 COMMISSION.....	7
VI.	DESCRIPTION OF RECOMMENDATION #2 HOUSING AUTHORITY.....	14
VII.	IMPLEMENTATION PLAN.....	15
VIII.	CONCLUSION.....	17

ATTACHMENTS

1. PROPOSED STRUCTURE FOR COUNTYWIDE HOUSING
AND COMMUNITY DEVELOPMENT COMMISSION
2. JULY 1991 SURVEY ON LOCAL HOUSING STRUCTURE

REPORT ON STRUCTURE CHAS 1991

I. BACKGROUND:

The Multnomah County Housing Advisory Committee (Steering Committee) has been given the charge by the County and the Cities of Portland and Gresham to develop a joint Comprehensive Housing Affordability Strategy (CHAS). The CHAS is a planning tool required by the federal Department of Housing and Urban Development to receive federal housing funds. The Steering Committee has formed a interjurisdictional Citizen Work Group on Structure to assess the local institutional structure through which the CHAS will be carried out. This Report is the product of the Work Group.

The Work Group met July, August and September to address this area. A survey of persons involved with the public sector side of the housing delivery systems was conducted. Twenty-six key players from the area were contacted and sixteen responses were received regarding the perceived needs of the system and organizational options. The Work Group approach included consideration of these responses. See attached survey methodology and summary results.

The approach of the Work Group included review of recent reports regarding organization of the public sector responsible for housing. These included the MULTNOMAH COUNTY/PORTLAND HOUSING MANAGEMENT PLAN, a study prepared by Barney and Worth consultants (August 1988) and the INTERIM REPORT ON THE HOUSING MANAGEMENT

PLAN, prepared by Adriana Cardenas (January, 1990). The Group

discussed material on the unique housing development issues of the homeless and special populations. Finally, the Work Group reviewed the history of housing system organizational activities which had occurred over the past 10 years.

II. EXECUTIVE SUMMARY:

The CHAS Work Group found overwhelming support for addressing housing issues and policy on a countywide basis. This was recognized as the only meaningful basis to address the affordability crisis confronting our community today. It was also seen as an opportunity to build on the interjurisdictional strength and coordination which has developed during the strategy development process of the 1991 CHAS. Therefore, the initial recommendations of the Work Group are to establish a countywide Housing and Community Development Commission (Commission), and countywide public housing authority.

The purpose of the Commission is to provide the policy and resource coordination and leadership necessary to resolve our community's affordable housing problems on an interjurisdictional basis. Utilizing the countywide CHAS as a blueprint, this new policy body will assess housing, supportive services, and related community development needs, and connect those needs to recommendations of policy and program development. The

Commission's review of local housing programs will serve to eliminate unnecessary duplication and close gaps in the implementation of affordable housing goals. The Commission will review and make recommendation regarding the budgets of local housing agencies. The Commission will develop clear lines of accountability in the implementation of CHAS goals, and provide a public forum to increase awareness of housing issues and to develop new resources and partnerships.

The Commission will have staff to carry out its charge. The Work Group is committed to a policy of "no net gain" for the staffing of this function.

The Work Group is committed to a policy of eliminating and consolidating local advisory boards. The Commission will replace the Multnomah County Housing Advisory Committee and other advisory groups as appropriate.

The Commission will not implement housing programs. The existing implementation agencies will continue to carry out delivery of housing programs and support services.

The second recommendation of the Work Group on Structure is to create a countywide housing authority by expanding the authority of the Housing Authority of Portland (HAP). The HAP is established by City of Portland Charter and its Board appointments are made by City ordinance. HAP provides limited services to the cities and neighborhoods of east Multnomah County through a series of contracts. The Work Group recommendation includes provision for countywide Board representation, and mission. The goal of this

second recommendation is that the comprehensive public housing authority program be available to all county residents.

III. STATEMENT OF FINDINGS:

The following findings are drawn from the resource material used by the Work Group. These findings are designed to highlight some of the issues discussed during the development of the Work Group recommendation.

1. The CHAS Work Group found overwhelming support for addressing housing issues and policy on a countywide basis. See CHAS Work Group Survey Summary in Report Attachments. This was recognized as the only meaningful basis to address the affordability crisis facing our community today. It was also seen as an opportunity to build on the interjurisdictional strength and coordination which has developed during the strategy development process of the 1991 CHAS.

2. Recent studies of the local housing management and delivery system have identified the need for creating a mechanism responsible to develop and ensure implementation of countywide housing policies, and planning. See Barney/Worth and Cardenas studies.

3. The survey responses call for systematic linking of housing development to needed supportive services, advocacy on housing

issues, information and referral programs; and strengthening of the public-private partnerships emerging in our community. See survey summary information in Attachments to this Report.

4. The Housing Authority of Portland (HAP) is not empowered to conduct business uniformly, countywide. The HAP is created by City of Portland Charter, and its Board appointments are made by the City. The HAP activities outside the city limits are a product of different contractual agreements. Much work has been done regarding the approach to a countywide housing authority to serve this community.

5. Local resistance to development of housing for the homeless and special populations, indicates the need for an informed forum to balance the neighborhood and population based issues of housing and community development programs.

6. Housing development for the homeless and for persons with mental and physical disabilities is recognized as particularly difficult and subject to higher risk due to the increased cost, funding complexity, and need for coordinating supportive service partnerships. This calls for a coordinated public policy which can be best developed using coordinated planning and policy development mechanisms provided through the Commission.

7. Some progress has been made. The City of Portland now has a

"housing" portfolio of relevant bureaus under Commissioner Kafoury's leadership, representing a City commitment to a comprehensive approach to dealing with the current housing issues.

8. Further groundwork has been laid with the 1991 CHAS planning process that is based on a partnership of Multnomah County, the City of Portland and the City of Gresham. This is a unique example of the local intergovernmental commitment to cooperate in addressing countywide housing concerns.

9. Additionally, the Cities of Portland and Gresham and Multnomah County have recently entered into a countywide consortium to deliver the new federal HOME program on an intergovernmental basis.

10. Much work remains to be done.

IV. RECOMMENDATIONS ON STRUCTURE FOR DELIVERING HOUSING TO MULTNOMAH COUNTY, CITY OF PORTLAND AND CITY OF GRESHAM

RECOMMENDATION #1: A countywide Housing and Community Development Commission (the Commission) should be established upon adoption of the CHAS to provide policy and resource coordination and leadership necessary to resolve our community's affordable housing problems.

RECOMMENDATION #2: The jurisdictions of Multnomah County should create a countywide public housing authority.

The following sections of the Work Group Report provide greater detail regarding these two recommendations.

V. DESCRIPTION OF RECOMMENDATION #1

COUNTYWIDE HOUSING AND COMMUNITY DEVELOPMENT COMMISSION

A. Functions of the Commission:

The functions of the Countywide Housing and Community Development Commission are recommended as follows:

1. Housing Policy and Planning

- a. Develop countywide housing policy (e.g. the five year CHAS, local housing policies in coordination with planning bodies.) This function is designed to coordinate with the statutory responsibilities of local Planning Commissions.
- b. Monitor and update CHAS (annually).
- c. Set annual production and performance goals to carry out the CHAS.
- d. Develop a research and data collection process to track market conditions and needs affecting affordable housing supply, demand and linkage to

services.

- e. As appropriate, review and make recommendation to local planning and public works agencies regarding program support of CHAS goals and activities.

2. Budget Review and Recommendations

- a. Develop policy recommendations which can guide the development of budgets and local priorities for affordable housing development.
- b. Review budgets and proposed work programs (including housing production goals) for public agencies for consistency with CHAS. Such review is designed to eliminate unnecessary duplication, and to ensure that CHAS goals are being addressed.
- c. Recommend the allocation of HOME, housing-related CDBG funds, and other flexible funds to appropriate jurisdictions.

3. Resource and Program Development

- a. Work closely with implementing agencies to identify and recommend ways to increase the supply and availability of affordable housing and necessary support services. This can be through changes in public policies, zoning and housing codes, revenue

sources.

- b. Review and make recommendation regarding the budget and staffing commitments of major implementing agencies to carry out community development, homeless, and special population housing development new program initiatives.

4. Program Evaluation

- a. Evaluate annually the effectiveness of housing programs in meeting CHAS goals.
- b. Report annually to participating jurisdictions regarding performance of local housing programs to carry out the adopted CHAS. Annual report is to include recommendations as appropriate.
- c. Evaluate the advisory group structure of the Commission on annual basis.

5. Linking Housing Development to Supportive Services

Establish formal linkages to service providers and specific groups and organizations through establishment of advisory relationships. The intent of the advisory group structure is to garner the expertise and representation of the different populations that comprise the focus of the CHAS: low income families and individuals, the homeless, and persons with special needs.

a. Homeless Population Advisory Group: The charge of this group is to advise the Commission regarding housing and supportive services issues effecting local efforts to end homelessness; to represent emergency and transitional housing interests; to assist the Commission to balance population and neighborhood housing issues. It is recommended that the Funders Advisory Committee (FAC) or comparable group function as the Homeless Population Advisory Group.

b. Special Populations Advisory Group: The charge of this group is to advise the Commission regarding housing and supportive services issues effecting permanent housing for special populations; assist the Commission to prioritize projects, plan for new opportunities, link social services and housing development; assist the Commission to balance population and neighborhood issues. The composition of this group shall include representation of the special populations addressed in the CHAS.

c. Community Development Advisory Group: The charge of this advisory group is to advise the Commission regarding policies and issues effecting community development; such as to assist the Commission to balance neighborhood and population issues; and to

assist the Commission to develop an affordable housing/social service siting policy recommendations. The composition of this group shall include representatives of lower income persons, the racial and cultural diversity of our community, and the existing CDBG Policy Boards.

d. Technical Advisory Committee: (TAC) The charge of the TAC is to assist the Commission with coordinating resources and resolving interagency issues in the implementation of the CHAS. The TAC should be comprised of staff from key bureaus and agencies associated with housing and community development.

6. Public-Private Partnerships

It is envisioned that the Commission will provide the policy and program advice to encourage broad-based public/private housing partnerships. The Commission will undertake activities which facilitate the following:

- a. Improve access for public and private sources of financing for affordable housing initiatives, including banks, philanthropic institutions and other socially-motivated investors and State Housing Trust Fund, block grant and entitlement funders, and bond issuing agencies.

- b. Develop a comprehensive technical assistance program to improve the capacity of local community development corporations to develop low-income housing.
- c. Foster housing production countywide by identifying opportunities to streamline the development process.
- d. Create a receptive environment and coordinating support, personal commitment and participation of highly respected community leaders, including the Mayors, City and County Commissioners and the CEO's of major corporations.

7. Advocacy/Community and Intergovernmental Relations

- a. Coordinate education and lobbying efforts to increase federal and state support for housing and supportive services.
- b. Facilitate regional housing policy coordination with METRO and other partner jurisdictions.
- c. Coordinate lobbying efforts and policy development with local housing groups, including the Community Action Commission, the Community Housing Resource Board, and the Commission on Aging.

8. Information and Referral

Work with existing information and referral groups to establish a clear system for information and referral for

developers, citizens and supportive services providers.

B. Composition of the Commission

The three jurisdictions are recommended to authorize and appoint a fifteen (15) member citizen board to comprise the Commission. Commission composition is based on the representative model of the interjurisdictional CHAS Steering Committee. The Commission's membership should be balanced with citizens able to take a broad, countywide view, and with knowledge or expertise in areas such as housing development, finance, management, social services and community affairs. The jurisdictions are strongly encouraged to be sensitive to income/racial/cultural diversity in their appointments. Additionally, each jurisdiction should appoint at least one representative of the social services.

The specific recommended composition is as follows:

City of Portland: (9) nine members

Multnomah County: (3) three members

City of Gresham: (3) three members

Composition shall be reviewed periodically by the Commission and appropriate changes recommended to participating jurisdictions.

The Executive Directors, or Board Chairs, of PDC and the Housing Authority shall have ex-officio or special liaison status to the Commission.

C. Staffing for the Commission

The Commission shall have an adequate staff and budget to carry out its mission. It will be staffed through a new Office of Housing and Community Development situated in the City of Portland which shall be the lead agency for the countywide HOME consortium. As with the 1991 CHAS development process, the Commission will schedule meetings and hearings in different geographical areas of the county.

A director position will be created to manage the Office. The advisory structure (representing homeless, special needs and community development issues) shall be staffed. Currently, the homeless and community development advisory groups are staffed; this is expected to continue.

It is envisioned that the Office will be cooperatively funded or staffed by the participating jurisdictions on a fair allocation basis. The Work Group is committed to a policy of "no net gain" for staffing of this function.

Attached is a graphic representation of the relationship between the HCDC Commission and the participating jurisdictions.

VI. DESCRIPTION OF RECOMMENDATION #2

CREATE A COUNTYWIDE PUBLIC HOUSING AUTHORITY

The second recommendation of the Work Group on Structure is directed at the jurisdictions of Multnomah County to create a countywide public housing authority with representative board and mission by July 1, 1992. The Housing Authority of Portland (HAP) is established by City of Portland Charter and its Board

appointments are made by City Ordinance.

The HAP administers the federal Section 8 program throughout the county through a contract with the federal Department of Housing and Urban Development. HAP administers its comprehensive program to unincorporated neighborhoods through a master agreement with the County Board of Commissioners. The neighborhoods in City of Gresham receive assorted HAP services pursuant to other contracts.

The Work Group recommends the new countywide public housing authority be charged to deliver its comprehensive program to all neighborhoods in Multnomah County. The recommendation includes a countywide representative Board and mission. New charters and legislative documents will have to be prepared and executed to establish the HAP as a countywide agency.

VII. IMPLEMENTATION PLAN

The recommendations of the Work Group are designed to provide necessary leadership to housing policy and program decisions currently facing our community. Given the seriousness of the local housing issues, the implementation plan is crafted to carry out these recommendations immediately. It is the Work Group conviction that there is no meaningful obstacle to establishing the countywide Commission and housing authority. The Work Group recommend that the Commission concept can be implemented within 90 days of adoption by participating jurisdictions. They establish an April 1 target date for completion of the initial implementation, but

recognize the complete transition may not occur before July 1, 1992. The implementation date for the creation of the countywide public housing authority is also July 1, 1992.

The Work Group acknowledge there are many issues yet to resolve. For example, Commission bylaws, and citizen participation plan are critical tools to carrying out the Commission task; these have not yet been fully developed. The public comment process of the CHAS may reveal other important issues to be addressed. The Work Group recommends that these matters be directed as part of the Commission's initial charge.

The following general steps serve as bench marks to implementing the Work Group recommendation:

Step #1: ** The CHAS is adopted by the City Councils of Gresham and Portland, and the County Board of Commissioners.

** The CHAS Steering Committee will immediately submit their resignations, effective 90 days from the date of CHAS adoption or when the new jurisdiction appointments are made, which ever is sooner.

** The participating jurisdictions make their appointments to the new Commission.

**** Hire the Commission Office director position.**
Staff from the major implementing agencies and the participating jurisdictions are designated as transition planning staff to assist in implementation. This includes legal counsel.

Step #2: ** The mission, bylaws, citizen participation plan and formal authorizing ordinances are prepared for review and action by participating jurisdictions.

Step #3: ** First year countywide CHAS budget and work plan are prepared based on the budgets of the existing implementing agencies.

VIII. CONCLUSION

The Work Group on Structure of the local Comprehensive Housing Affordability Strategy (CHAS) has considered the public side of the existing housing system. The findings have supported a recommendation to create a countywide Commission to provide policy and resource coordination, and to provide the leadership necessary to resolve local housing problems. The second recommendation is to create a countywide public housing authority. The Work Group recommends that the Commission concept be made functional immediately, by designating the CHAS Steering Committee as the interim Commission. It is anticipated that the formal transition will be completed by July 1, 1992. It is the Work Group's intent

that these recommendations will provide a forum in which to begin addressing local housing issues on an interjurisdictional basis; as well as build on the positive relationships begun through the 1991 CHAS process.

The Work Group recognizes that the focus of the Report has been the public sector. The private sector and non-profit sector of the housing system in our area are discussed in strategies portion of the CHAS.

Attachments:

1. PROPOSED STRUCTURE FOR COUNTYWIDE HOUSING AND COMMUNITY DEVELOPMENT COMMISSION (HCDC) PLANNING AND POLICY FUNCTIONS
2. JULY 1991 CHAS SURVEY OF KEY HOUSING PROFESSIONALS: METHODOLOGY AND SUMMARY OF RESPONSES.

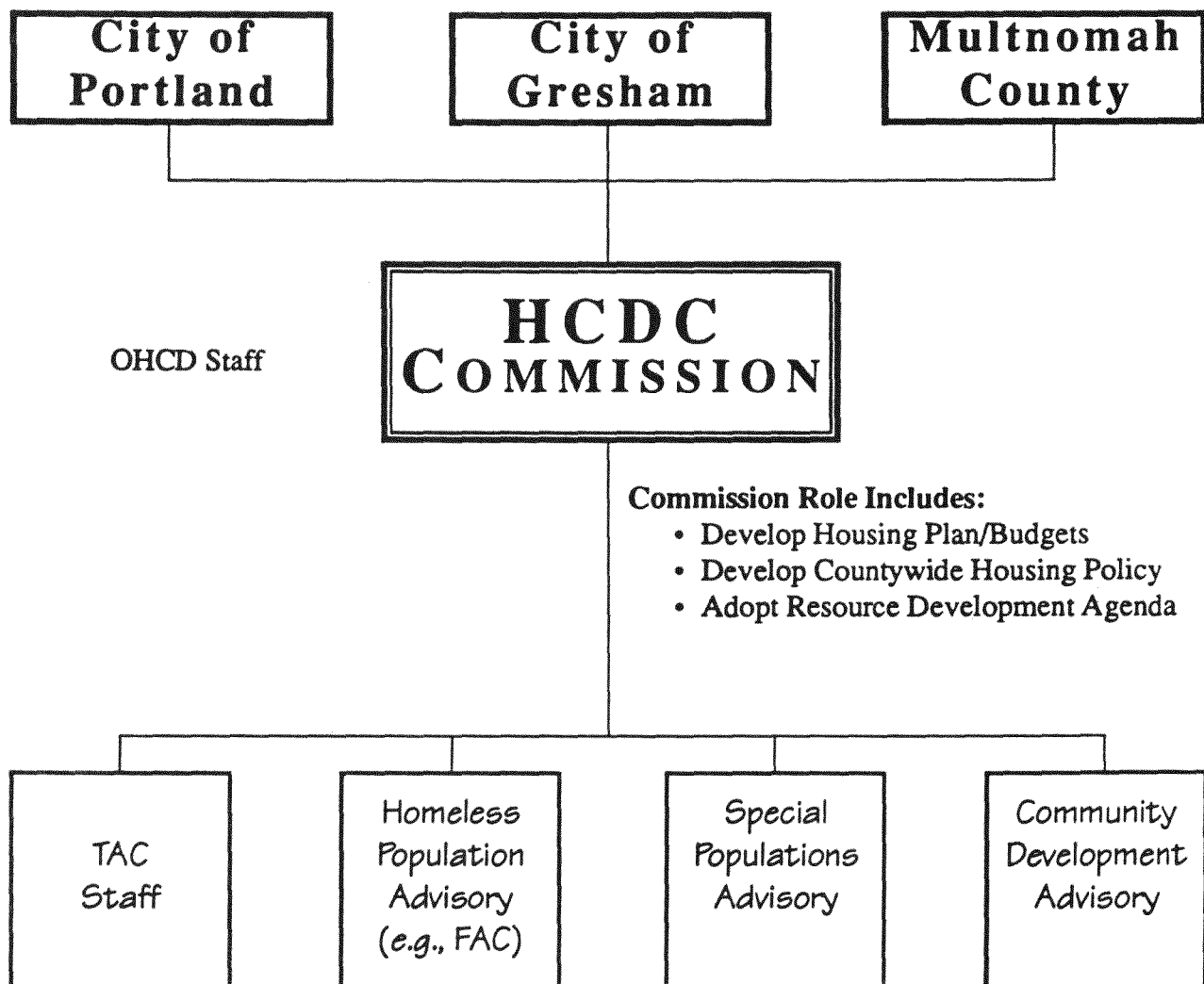
List of Key Abbreviations:

HCDC	Housing and Community Development Commission
CHAS	Comprehensive Housing Affordability Strategy
OHCD	Office of Housing and Community Development
TAC	Technical Advisory Committee
FAC	Funders Advisory Committee

STRUCTURE FOR COUNTYWIDE HOUSING & COMMUNITY DEVELOPMENT COMMISSION (HCDC) PLANNING POLICY FUNCTIONS

Jurisdiction Role Includes:

- Authorize & Appoint Commission Representatives
- Adopt CHAS and Local Community Development Block Grant Plans
- Adopt Annual Budget and Work Plan



Advisory Board Role Includes:

- Advising Commission regarding housing issues/priorities within identifies target area.
- Assessing performance and advising Commission within identified area.
- Accounting to Commission for resource development within identified target areas.

WORK GROUP ON STRUCTURE

1991 CHAS

SUMMARY OF RESPONSES ON SURVEY ON HOUSING DELIVERY SYSTEM.

QUESTION # 1 List the top three (3) functions which are not being done that should be.

- * Countywide policy and budget coordination. (Includes Accountability, Roles.) Eight Responses.
- * Countywide planning for housing and supportive services (includes Fair Housing + evaluation). Eight Responses.
- * Development of new resources (includes partnerships - finance). Six Responses.
- * Centralized Information and Referral - clear entry to system. Three Responses.
- * Capacity Bldg for CDCs/Non Profits. Three Responses.
- * Countywide Public Housing Delivery. Two Responses.
- * Strategic Housing Development. Includes Special Needs Housing. Two Responses.
- * Advocacy (1); Rental Inspections (1); Neighborhood Planning (1).

#2 NEED IMPROVEMENT Identify the top three (3) functions being done that need improvement.

- * Interjurisdictional Policy Coordination. Seven Responses.
- * Linkage Housing Development + Supportive Services (Homeless, Special Needs). Five Responses.
- * Comprehensive Planning, Research, Data Collection. Five Responses.
- * Resource Development - Partnerships. Includes Special Needs. Five Responses.
- * CDS/Non Profit capacity Bldg. Three Responses.
- * Technical Assistance for development. Two Responses.
- * Advocacy. Two Responses.
- * Miscellaneous...Shelter Development, Legislative Initiatives, Fair Housing, Neighborhood Livability, - Land Use.

#3 IDENTIFIED DUPLICATIONS OF SERVICE List up to three functions (or duplications of service) that need to be eliminated.

- * Housing Development. Seven Responses.
- * Inspections. Four Responses.
- * Planning, Progress Development. Three Responses.
- * Lobbying. Three Responses.
- * Citizen/Advisory Groups. Two Responses.
- * Fiscal Administration. Two Responses.
- * Reorganization suggestions. One Response each.

WORK GROUP ON STRUCTURE
1991 CHAS
LIST OF RESPONDENTS TO
SURVEY ON HOUSING DELIVERY SYSTEM

Helen Barney, Housing Authority of Portland

Bob Clay/Mike Saba, City of Portland Planning Bureau

Bob Durston, Funders Advisory Committee

Gretchen Kafoury, Commissioner for Public Utilities, City of Portland

Patrick La Crosse, Executive Director, Portland Development Commission

Margaret Mahoney, Director, Bureau of Buildings

Gussie McRobert, Mayor, City of Gresham

Randall D. Mullen, Director of Housing, Portland Development Commission

Carolyn Piper, Executive Director, Human Solutions Inc.

Cecile Pitts, Director, Multnomah County Community Development Division

Steve Rudman, Commissioner Kafoury's Office

Brian Shetterly, City of Gresham

J. Daniel Steffey, Community Development Director, City of Portland

Dennis L. West, Executive Director Housing Authority of Portland

Debbie Wood, Executive Director, Central City Concern

Rental Subcommittee, 1991 Comprehensive Housing Affordability Strategy

Complete survey files are maintained at City of Portland, Bureau of Planning,
1991 CHAS.

COMPREHENSIVE HOUSING AFFORDABILITY STRATEGY (CHAS)

Report of the Task Force on Finance and Leverage

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September 17, 1991
Includes changes from 9/17/91
Steering Committee Meeting

COMPREHENSIVE HOUSING AFFORDABILITY STRATEGY (CHAS)

Report of the Task Force on Finance and Leverage

The Task Force on Finance and Leverage was appointed by the Multnomah County Housing Advisory Committee (Steering Committee) and charged to identify and recommend affordable housing finance and leverage strategies. During the period the Task Force met, members of the Task Force identified several key issues and recommended corresponding strategies.

The following reports the work of the Task Force on the several strategies and issues.

Introduction

The production and preservation of affordable housing is a topic of increasing concern. We believe that there are four basic categories of techniques available to increase the supply of affordable housing. We are under no illusions that the techniques suggested here are free from the need to expend a certain amount of political and financial capital in their delivery. Included under each of the four categories is a general description of the technique and strategies we recommend.

Some of the strategies currently exist. Others are recommendations which dovetail with the current experience and capacity of local public and private organizations.

The four techniques are:

- 1) Lower the cost of new housing assets;
- 2) Lower the cost of funds borrowed to finance housing assets;
- 3) Raise the quantity of non borrowed, non market funds invested in housing assets, and;
- 4) Subsidize the continuing cost of occupancy of housing assets.

Since the four basic techniques may be used alone or in combination, we have attempted to identify all potential strategies for each. At times, some of the strategies may not be politically or economically feasible.

1. Lower the cost of housing assets

Local government indirectly influences housing asset costs through several regulatory mechanisms including the building code, development exactions and land use policies. Modifications to any of these items involve important trade-offs.

In general, we believe that governmental concessions in areas such as building and zoning codes which can potentially expand the supply of affordable housing should be offered on a targeted, specific-result-oriented basis. We are also wary of any efforts aimed at reducing standards for lower income people while maintaining different standards for those with higher median incomes. We believe cities and the County should impose similar technical standards for affordable housing and for other housing development and should not create a different standard based on occupant income.

Working with the building code itself may be of limited value. A less well constructed housing unit is often more difficult to finance and other public objectives (fire safety, energy efficiency, habitability) must often be compromised in the process. The participating jurisdictions should be alert for opportunities to pioneer code acceptance of new, lower cost building technologies where appropriate and receptive to ways in which existing patterns of regulation inadvertently inhibit such initiatives.

The following specific strategies are recommended to lower the cost of new housing assets:

- a. Waive, defer or reduce development fees in exchange for a contractual commitment by a developer to build and make available housing units which are affordable to households with low and moderate incomes (0 percent to 80 percent of median income) for a specified period.

Cost: To local government and/or rate payers

- b. Permit denser land use or density bonuses. Use density to promote affordable housing by lowering land cost. Provide incentives for density in provisions of zoning codes. It is necessary and possible to preserve neighborhood identity as well provide affordable housing.

Cost: To existing density patterns in some neighborhoods

- c. Manufactured housing may have the potential to provide families with affordable home purchase costs and maintain the necessary quality desired in terms of energy efficiency and quality of construction. Lenders, government agencies, manufactured home

developers, and neighborhoods should work together to make the units compatible with surrounding homes and financeable as affordable real property purchases.

Cost: Low or none

- d. While the rehabilitation of existing housing stock can make important contributions to neighborhood stabilization, it most efficiently uses public funds when it can be accomplished with public/private leverage ratios similar to that of new construction. This is frequently difficult to achieve in areas where costs are not closely linked to value. As housing costs are closely related to supply/demand balance, and as rehabilitation (except with respect to uninhabitable units) does not expand supply, large scale use of non-market funds in rehabilitation programs should be carefully weighed against the foregone opportunities to expand supply.

Cost: Low or none (considerable if rehabilitation occurs at the expense of funding for expansion of needed housing resources)

- e. Consider the development of "rooming houses" and developments which have common bathroom and kitchen facilities. These kinds of housing units would be lower in cost and provide safe and affordable housing opportunities for those who are in need of transitional and low cost rental housing.

Cost: Low or none

2. Lower the cost of funds borrowed to finance housing assets

Housing assets in the United States are almost always financed with a significant amount of borrowed funds. The cash flow demands of repaying those borrowed funds typically account for more than half of a household's housing occupancy expenses.¹ Because debt repayment tends to play a dominant role in housing expenses, techniques which reduce the recurring, periodic cost of debt repayment can have a

¹The big exceptions here are special needs populations who pay little or nothing for their use of housing assets and hence whose occupancy expenses are heavily subsidized on an ongoing basis and long time owner occupants of homes which were purchased and financed in the markets of a decade or more ago.

significant impact on housing affordability.

For any given amount of debt, lowering its associated interest rate and lengthening its repayment term will reduce its periodic repayment burden. But as most housing assets are financed over a relatively long term - 20 years or more - there is typically little significant progress which can be made from additional extensions in the repayment horizon. On the other hand, there frequently exist opportunities to materially reduce interest rates, particularly in the case of multi-family developments.

One tool is local government's legal capability to borrow on a tax exempt basis and to pass the benefits of the resulting reduced interest rate through to specific housing developments. This tool can reduce the portion of a home's monthly cash flow burden which is associated with debt service by up to 25 percent.

Borrowing may be affected for properties owned by a governmental entity or for properties owned by third parties. While there exists a strong bias in the federal tax code toward using such borrowing for multi-family developments, some types of single family or condominium initiatives are possible.

- The ability to access tax exempt debt markets is currently very limited, in part because of city and state imposed credit enhancement requirements. These requirements are not inexpensive nor are they easy to meet.
- Government entities are generally considered better credit risks than private parties. Traditionally, most credit² enhancement has been offered by local governments only when additional guarantees are made a part of the deal (e.g. federal insurance). These secondary guarantees limit the utility of the funds and the potential for using funds to develop more marginal projects.
- Effective strategies to lower the cost of borrowed funds will likely involve joint public / private efforts, reserving to each those activities where their comparative advantage is highest and avoiding those areas where either is a competitive disadvantage.

²The use of reserves and buy down of interest rates in private lender/public funding arrangements like those which exist with the Portland Development Commission and Security Pacific Bank and First Interstate Bank are exceptions to the federal insurance example.

For example, a project might be privately developed and managed but publicly owned and financed. Alternatively, ownership might be vested in a CDC, and financed through a public agency with limited, fall away public credit support for the financing.

In general, borrowing for properties owned by local government captures a larger portion of this funding cost advantage than borrowing for properties owned by third parties. Public, private or partnership ownership represents a fundamental policy decision. Public ownership of housing or public sponsorship is not recommended by these paragraphs. Public ownership or development may not necessarily be cost effective or desirable from a public policy standpoint. What is desirable is the use of the strengths of the public (e.g. low cost financing) and private (e.g. market-based management and development costs) enterprises.

The following specific strategies are recommended to lower the cost of funds borrowed to finance housing assets:

- a. Establish a means of obtaining credit enhancement, and consider the need for a less conservative approach to bonded indebtedness. Consider the need for a less conservative approach to the use of public credit support for selected types of housing finance initiatives. Place primary emphasis on "fall away" credit support mechanisms which are limited in scope and which may be withdrawn on a formula basis as individual projects become proven financial performers. Where possible, structure credit support as a contingent liability to eliminate or minimize any claim on current governmental operating resources.

Cost: Risks to local government credit rating (and related subsequent increased risk and costs of funds)

- b. Use public and private contingent revenue generation capability in order to enhance credit on a secondary level. For example, if there is a reasonably reliable use of a utility or service, a public or private utility company credit enhances a project by pledging rate payer derived income in the event of loss. Potentially, the utility would not have to put up cash because it could raise the utility rates if needed to make pay claim.

Cost: To ratepayers of utility or service but only if a cash shortfall with respect to the credit supported borrowing were to actually occur.

- c. Continue the use of pledged reserves (CDBG and other funds) to allow private/public lending agreements like those which exist between the Portland Development Commission and Security Pacific Bank Oregon and First Interstate of Oregon. We recommend that non-federal sources be sought to fund reserves and overhead so that significant federal administrative requirements can be avoided and costs of development lowered.

Cost: To federal and private funding sources

- d. New secondary market initiatives need to be pursued and found which provide new funds with less restrictive and more flexible underwriting and project administration guidelines.

Cost: Low or none

- e. Encourage a community development bank or loan fund initiative in order to gain access to socially motivated investors and focus community development efforts.

3. Raise the quantity of non borrowed, non market funds invested in housing assets

One important cause of the housing affordability "crisis" is the lack of adequate returns to private equity capital when that capital is invested in building, owning and operating new housing affordable to households below median income. *If there was money to be made in the activity, there would be no affordable housing supply problem.* To offset this fundamental economic fact of life, it is necessary to invest funds in affordable housing which either do not realize a market return on investment or which realize their return from sources other than the housing asset itself.

Tax credits represent one of the best known methods for stimulating private investment by providing returns from a source external to the resulting housing asset. The federal housing tax credit and Oregon's farm worker equity investment tax credit are two examples of governmental initiatives which offer investors in low income housing a

return from sources other than the housing. Both are useful but of limited application and the regulatory burdens associated with each can, at times, diminish the economic benefit conveyed by the credit.

Targeted property tax abatements can also increase private returns from an affordable housing development by reducing the claim on operating cash flows which must be committed to this continuing expense. But at least a portion of the cash flow resource released by the tax abatement must flow to private investors if the abatement is to raise their returns. If all of the economic benefit of the abatement flows to rent reductions, no change in the returns to private capital will occur and the incentives flowing to profit-motivated private investors for development of more affordable housing remain unchanged. We recommend that jurisdictions emphasize firm, result oriented linkages between the abatement provided and the housing asset created.

As an alternative to attempting to raise the level of private returns to capital, local jurisdictions need to develop locally-controlled equity pools of non-borrowed, non-market funds with which to make investments and to leverage other (typically private) sources of funds for the purpose of developing, owning or controlling affordable housing assets.

While we recommend continuing existing efforts to expand other non-local, non-market funding sources, we believe that such efforts should recognize both the intense competition for these resources and their relatively modest size. A housing affordability strategy which looks only to federal agencies or to the State of Oregon as a source of non market funds is a strategy which will involve lots of waiting and only the most modest levels of results.

We have also mentioned the need for property tax relief. We note with some concern the significant rise in fees in the wake of Measure 5 and do not believe that fees (particularly sewer and other system development charges) should become the next significant cost burden faced by developers.

The following specific strategies are recommended to raise the quantity of non-borrowed, non-market funds invested in housing assets:

- a. Expand and reshape the urban renewal powers available to local government to require that 30% of all urban renewal monies be expended on affordable housing. The cash flows sourced through

the tax increment mechanism could be used as a direct investment in selected projects or to fund the costs of development exaction waivers or deferrals. In California, where the housing affordability problem has reached legendary proportions, 20% of all urban renewal monies must be expended on affordable housing. Legislative limitations exist on spending only within increment district boundaries even though current interpretations suggest that all city property tax payers pay the cost of tax increment financing. Any funds committed need to be committed to result in a limited geographic impact and on prudent tests of financial soundness.

Cost: To property tax payers city-wide

- b. One method of raising funds could be a real property transfer tax dedicated to affordable housing. While Oregon law currently prohibits such taxes except in Washington county where one is grandfathered, this type of tax has been successfully linked to affordable housing preservation and development efforts in other states. The real property transfer tax would apply only on value of real property above the average sales price of residences in Gresham, Portland and Multnomah County and this exemption of value would apply only to residential properties.

Cost: One-tenth of one percent to buyers and sellers of real property

- c. Encourage and support the creation of a state tax credit against ordinary income or property taxes. Make the credits available to investors in affordable housing.

- d. While the Oregon Lender Tax Credit program offers real incentives, its utility is diminished because it is applicable only to Oregon lenders: it is not transferable beyond the state line. While of real utility here, it is still dependent upon cash resources and lending ability of banks within Oregon and cannot be "refreshed" by funds from outside Oregon. We need to pursue more options for taking the credit to a wider market.

Cost: To state general fund

- e. We recommend consideration of affordable housing linkage charges. Just as some communities charge developers for the burdens which their projects are perceived to impose on anything from streets and sewers to schools, a community could impose development exactions upon real property developers in inverse proportion to the degree of affordable housing which their projects produce. The developer would be able to manage the level of exaction he or she faced by adjusting the volume of affordable housing assets which the subject project delivers.

Cost: To developers (and spread downstream for housing consumers)

- h. Develop a legal and policy framework which would permit and direct the State's largest institutional investors (SAIF, PERS, State Treasury) to commit a limited portion of their portfolios (e.g. one percent) to investment in affordable housing.

Cost: To institutional investment beneficiaries

4. Subsidize the cost of occupancy of housing assets

While the concept is a straightforward one, its implementation is ultimately dependent upon the availability of a stable, long term source of funds for the required subsidy. Historically, HUD's Section 8 programs have been the most visible mechanism of this kind. But new resources of this kind are no more available than most other sources of federal support for affordable housing.

Rent subsidies are also least cost effective because they do not fund a "revolving" asset: real property development and expanded affordable housing assets.

Once again, the challenge is to develop local solutions. General purpose local government typically has more uses for its general fund monies than it has monies available. Thus this is not a likely funding source. An ongoing subsidy program could be fashioned using tax increment funds, but this approach is not supported by statute and is probably less efficient than one-time, direct investment of these same monies in the same project to reduce the amount of debt which the project must carry.

The following specific strategies are recommended to subsidize the cost of occupancy of housing assets:

- a. There needs to be some means of assuring that projects can count on income from tenants who are able to contribute to the cost of housing. Since some very low and low income tenants, and some with special needs, have supplemental incomes, project developers should be able to tap these income streams to provide on-site or project-based case management and special support services. Since income streams are now not often tapped, tenants who have supplemental funding or income to support affordable housing are often either unserved or unable to find and retain suitable housing.

COST: State and federal social services funding agencies

- b. Government agency social service funding providers should offer assurance that may provide dedicated funding streams for more than 12 months. Without these assurances, costs of projects rise and regular, committed income streams cannot be relied upon to support the project. Projects which may otherwise be feasible cannot be pursued without these commitments of funding for rent assistance or subsistence allowances each tenant receiving shelter or housing must have to support the project.

COST: Low or no cost but obligates future revenue

Since the State sometimes makes legislative funding commitments (e.g., the West Side Light Rail Project) on terms lasting longer than the two year budget cycle, there is ample precedent to induce the State to commit to operating funds for special needs or transitional housing projects for longer terms than such budget cycle.

Further Recommendations

1. We encourage the State and local governments to explore linked-deposit programs in order to encourage desired banking activities in support of affordable housing. These recommendations were made by the CHAS Public and Assisted Housing Subcommittee.

2. We recognize and applaud recent initiatives by the Local Initiations Mortgaged Assets Corporation (LIMAC) to establish such a market basis for long-term fixed-rate loans on low-income multi-family projects. LIMAC should be encouraged to invite local access to its resources.
3. We applaud efforts locally by the Neighborhood Partnership Fund and others to expand the capacity of private non-profit community development corporations to develop low-income housing and become "credit worthy" borrowers. Healthy and diverse CDC's can help lower overall development and transaction costs in low-income housing production programs.
4. We encourage efforts to create a local investment pool to purchase federal low-income housing tax credits on a "one-stop shop" basis to reduce the amount and cost of marketing CDC's and other developers must do and bear in order to attract tax credit-based equity. The California Equity Fund model is one which could be replicated locally to improve access to tax credit equity funds.
5. We share the concern of the CHAS Rental Housing Subcommittee that long-term and/or permanent affordability controls (such as land trusts and other limited equity ownership models) need to be put in place so as to remove a significant portion of the existing affordable housing stock from the pressures of the marketplace and supply and demand imperatives.
6. We applaud the creation of the Oregon bank lending consortium Network for Oregon Affordable Housing (NOAH) as a source of affordable permanent financing for multi-family low-income housing projects. We also appreciate the Oregon Lender's tax credit statute which permits non-profit mortgage banking companies such as NOAH to take advantage of the credit for the benefit of its creditor banks and low-income tenants. We believe the NOAH model can and should be replicated with respect to its housing finance product.
7. We support and are encouraged by the establishment of the Oregon Housing Trust Fund. There are three points we would raise in relation to the Trust Fund:
 - (a) We urge the establishment and replication of the Trust Fund on a local level;

- (b) We encourage the augmentation of the Trust Fund during coming years by the State general fund;
- (c) We urge agencies responsible for implementing the Trust Fund at the State level to make every effort to streamline procedures so that financing and processing time costs do not unnecessarily limit the utility of the fund to potential borrowers.

CHAS IMPLEMENTATION MATRIX (9-26-91)

Subcommittee on Homelessness

UNMET SYSTEMWIDE NEED: Stable Funding for Essential Programs

ACTION	TIMING	AGENCY	TOOL	FUNDING
<p>Strategy 1: Identify those basic housing programs and related services that the community will support on an annual basis.</p> <p>Actions: a. Identify a community consensus for base-level services to homeless persons. (Which programs and services need to be in place to meet the community's standards for assistance to homeless persons?)</p> <p>b. Evaluate cost of base-level services.</p> <p>c. Dedicate community resources to the identified base-level services.</p>	1	<p>FAC</p> <p>CSCA</p> <p>MCCAC</p> <p>CAPO</p>	<p>- Cooperative Effort of Identified Agencies.</p> <p>- Actions to be implemented as part of program-planning activities.</p>	<p>No Additional Costs.</p>
<p>Strategy 2: Conduct an inventory of both public and private programs currently serving the needs of homeless persons in Multnomah County.</p> <p>Actions: a. Establish objective evaluation criteria to determine which programs are needed to ensure base-level services.</p> <p>b. Establish objective evaluation criteria to determine whether a program is safe and appropriate for homeless persons.</p> <p>c. Establish evaluation mechanism to review performance of programs.</p> <p>d. Evaluate all programs.</p> <p>e. Establish a funding mechanism to reward positive performances.</p> <p>f. Issue RFPs for all public funds.</p>	1-2	<p>CSCA</p> <p>MCCAC</p> <p>FAC</p> <p>CAPO</p> <p>EMO</p> <p>United Way I & R Service</p>	<p>- Agencies to help with program evaluation:</p> <p>EMO, Office of Neighborhood Assn., and United Way I & R service.</p> <p>- Other Tools to be Identified.</p>	<p>To Be Determined.</p>
<p>Strategy 3: Modify resource allocation processes to ensure stable annual funding of base-level services.</p> <p>Action: a. Conduct annual assessment of major governmental and foundation funding of local programs to project future loss/gain of funding in the community over the next five years.</p> <p>b. Ensure that local allocations include regular adjustments for inflation.</p> <p>c. Ensure that allocation criteria and procedures for CSBG, CDBG, FEMA and other annual funding programs are consistent with community standards for base-level services.</p> <p>d. Establish standard wage scale for line-staff at base-level service programs and increase community resource allocations accordingly.</p> <p>e. Encourage coalitions to submit single funding request for multiple service programs.</p>	1	<p>FAC</p> <p>OTHER FUNDING AGENCIES</p>	<p>- FAC to manage funding coordination effort among its member agencies to achieve stable funding objectives.</p>	<p>To Be Determined.</p>
<p>Strategy: Recruit community-wide advocacy group (including private sector) to secure the necessary community support for base-level programs.</p>	1	<p>This is strategy to be accomplished as part of overall CHAS implementation effort.</p>		
<p>Create task force to work with American Red Cross Clearinghouse to design a new tracking system to monitor use of vouchers and shelters.</p>	1	<p>CAPO</p> <p>ARC</p>	<p>Improve existing system.</p>	<p>To be determined.</p>
<p>Develop training program for non-profit organizations to improve financial stability of social service agencies.</p>	2-5			

CHAS IMPLEMENTATION MATRIX (9-26-91)
Subcommittee on Homelessness

UNMET SYSTEMWIDE NEED: Culturally Sensitive Services

ACTION	TIMING	AGENCY	TOOL	FUNDING
<p>Strategy 1: Eliminate language and cultural barriers to existing social service programs.</p> <p>Action: a. Recruit, train and hire staff from the target population who are culturally sensitive to the target population in terms of educational training or personal experience.</p> <p>b. Ensure bilingual staffing when target population includes non-English speakers.</p> <p>c. Locate services in minority neighborhoods.</p> <p>d. Require cultural sensitivity training for employees of all social service agencies.</p> <p>e. Include culturally relevant items in food pantries and hygiene closets when target population is ethnic or cultural minority.</p>	1	CSCA CAPO FAC	Hiring policies plus increasing operating budgets.	To Be Determined.
<p>Strategy 2: Develop a technical assistance and training program to provide cultural sensitivity training to existing agencies and interested parties at no or nominal costs.</p>	1	CSCA CAPO MCCAC	Existing sources of technical assistance.	To Be Determined.

CHAS IMPLEMENTATION MATRIX (9-26-91)
Subcommittee on Homelessness

UNMET SYSTEMWIDE NEED: Homeless Prevention & Community Education

ACTION	TIMING	AGENCY	TOOL	FUNDING
Develop speakers bureau of formerly homeless persons to conduct workshops to community groups (i.e., governmental agencies, churches, schools, etc.): a. Require mandatory workshops for government employees; and b. Develop corporate support for workshops.				
Develop system for the early identification of persons and families who are at-risk of homelessness: a. Identify persons who are delinquent in paying utility bills; and b. Conduct study to determine what factors might identify a person or family as at risk of homelessness.				
Research and compile information on local programs to: a. Identify those programs that have succeeded and those that have failed; and b. Establish a local data base that can be used to identify strategies that work in the community and to minimize the likelihood that we will replicate a model that has already failed in the community.				
Establish law clinics to help tenants avoid evictions and to enforce Fair Housing standards.				
Case management for youth not in a youth shelter or some form of supported housing.				
Strategy: Help low-income persons afford available housing in the community. Action: a. Develop a revolving fund rent deposit and first/last months rent assistance. b. Expand rent assistance plus case management programs. c. Create more subsidized housing opportunities.	1	To Be Determined.	To Be Determined.	To Be Determined.
Develop community education programs to prevent domestic violence.				\$300,000
Develop community consensus on the need to end homelessness: a. Stop planning and start implementing. b. Identify community leaders that will champion the cause of our homeless residents.				

CHAS IMPLEMENTATION MATRIX (9-26-91)
Subcommittee on Homelessness

UNMET SYSTEMWIDE NEED: Data Collection, Evaluation & Monitoring

ACTION	TIMING	AGENCY	TOOL	FUNDING
<p>Strategy: Improve data collection, evaluation and monitoring capacity of existing community services system:</p> <p>Actions: a. Study feasibility of unified Management Information System (MIS).</p> <p>b. Acquire necessary hardware and software to meet unique needs of system.</p> <p>c. Implement system at all CSCA member agencies.</p> <p>d. Provide agencies with technical assistance and training.</p> <p>e. Standardize intake forms with adequate variations to account for unique needs of different agencies.</p>	1	<p>FAC CSCA United Way ARC</p>	<p>Possible partnership with local high tech business.</p>	<p>To Be Determined.</p>
<p>Expand MIS to non-CSCA agencies.</p>	3			

CHAS IMPLEMENTATION MATRIX (9-26-91)
Subcommittee on Homelessness

UNMET NEED: Emergency Shelter (General Populations)

TARGET POPULATION	ACTION	NUMBERS	TIMING	AGENCY	TOOL	FUNDING
Single Men	Strategy: Address housing needs of the 200-300 homeless single adults who do not now have access to existing shelter facilities. Action: a. Eliminate access obstacles. b. Create 200-300 beds for use during winter months as access barriers are eliminated. c. Eliminate extra shelter capacity as transitional and permanent housing is developed and demand for shelter is reduced.	200-300 Annually	1 Unknown Unknown	CSCA MCCAC TBA TBA	To Be Determined. To Be Determined. To Be Determined.	TBD TBD TBD
Single Women	Create dormitory units: a. 30 A & D Free Units. b. 30 Units (Not A & D Free).		1			
Families	Strategy: Create 100 family units in cluster facilities of no more than 20 units per cluster. Action: Priority for resources should given to two projects currently under development: a. Turning Point; and b. Willow Tree Inn.	556 Families Annually	-50 Units in 1992. -20 Units in 1993. -20 Units in 1994. -10 Units in 1995.	- HAP - Multi-Service Centers	- McKinney - Housing Trust	Funding for Turning Point and Willow Tree Projects currently budgeted.
Youth (Singles)	Strategy: Expand safe place options for homeless youth. Action: a. Create Safe Place for youth 24 hours/day. b. Create Additional Emergency Housing. (Specific actions described on page 12.)		1 TBA	CSCA, PAC & Tri-County Youth Consortium	TBA	See Report from Tri-County Youth Consortium.
Couples without Children	a. Create 40 units for couples. b. Operate units on year round basis.				Expand Church Shelter System	
Victims of Domestic & Sexual Violence	Strategy: Expand emergency shelter capacity. Action: Create 30 beds at two new sites located in different parts of the county.	1,785 ANNUALLY	1-2	-D&SVC -CAPO -HAP	- Housing Trust - McKinney - HUD - SE PDX Facility	\$600,000 ANNUALLY

* A "safe-place" for youth may include non-shelter facilities such as drop-in centers.

CHAS IMPLEMENTATION MATRIX (9-26-91)
Subcommittee on Homelessness

UNMET NEED: Emergency Shelter (Special Populations)

TARGET POPULATION	ACTION	NUMBERS	TIMING	AGENCY	TOOL	FUNDING
Veterans	Strategy: Ensure that special programs and services for veterans are available to homeless veterans through existing emergency shelter network. Action: Emergency shelter programs should continue to incorporate special support services and housing programs for veterans.	Unknown	1-5	Veterans Organizations, Veterans Administration	VA Programs & Services Veterans Resources	To Be Determined.
Elderly	Develop 4-6 SRO units with appropriate support services (Taft Hotel Model).					
Ethnic & Racial Minorities	Strategy: Address basic emergency needs of low-income Hispanics. Action: Assess emergency-shelter need for low-income Hispanics living in East County and develop shelter as needed: a. Evaluate access barriers to shelter use by minority populations. b. Implement strategy to eliminate barriers. c. Develop additional shelter capacity as needed.	UNKNOWN	1	Human Solutions, Inc. Hispanic Outreach Program.	To Be Determined.	To Be Determined.
Mentally Ill	Develop 30-50 units of emergency shelter in NE Portland.					
Persons with AIDS	Develop strategy to monitor number of persons who need emergency shelter as a direct or indirect result of AIDS.					

CHAS IMPLEMENTATION MATRIX (9-26-91)
Subcommittee on Homelessness

UNMET NEED: Transitional Housing (General Populations)

TARGET POPULATION	ACTION	NUMBERS	TIMING	AGENCY	TOOL	FUNDING
Single Men & Women	a. Create 100-150 SRO units based on Estate Hotel Model.* (At least 50 units should be located in NE Portland.) b. Create 50 SRO units based on "Westlake Model" for chronically homeless persons.**					
Single Women	Develop ten scattered site group homes for 4-5 women each.					
Families	Create 312 Units.	341 Families	104 units in '92 104 units in '93 104 units in '94	Multi-Service Center	McKinney Trust Fund	
Youth (Singles)	a. Create Semi-Independent Living programs for youth: 9 group homes; a safe home program for youth of chemically dependent parents; and a foster home program. b. Develop 24-50 Apartments of Independent Living programs for youth. (Specific actions described on page 12.)					
Couples without Children	Evaluate need for separate shelter facility or segregated space in an existing facility.					
Victims of Domestic & Sexual Violence	Create 120 units at new sites throughout county.	1,260	1-2	- D&SVC - CAPO - HAP	-Housing Trust Fund -McKinney -HUD -SE Portland Facility	?

* "Estate Hotel" Model combines housing with supportive services and supervision. Residents live in SRO units but participate in specific treatment or training programs. The house rules are structured to meet the treatment needs of its residents. Consequently, most, if not all, facilities will be alcohol and drug free.

** "Westlake Hotel" Model provides long-term shelter for the chronically homeless. This model is used in Seattle to provide safe and humane housing for late-stage alcoholics. Housing is not alcohol and drug free. House rules are designed to protect staff and fellow residents. Access to appropriate treatment programs is always available to residents.

CHAS IMPLEMENTATION MATRIX (9-26-91)
Subcommittee on Homelessness

UNMET NEED: Transitional Housing (Special Needs Populations)

TARGET POPULATION	ACTION	NUMBERS	TIMING	AGENCY	TOOL	FUNDING
Chemically Dependent	<p>Strategy: Expand transitional housing units for chemically dependent adults:</p> <p>Actions:</p> <p>a. Create 7 Oxford-Model Houses (68 Beds).</p> <p>b. Create A & D Free/Supervised Housing:</p> <p>1. 158 Units (Singles)</p> <p>2. 122 Units (Families)</p> <p>c. Establish policy that 30% of all public housing shall be alcohol & drug free: 223 units for singles and 243 units for families.</p> <p>d. Establish 272 outpatient treatment slots for chemically dependent persons in housing.</p> <p>e. Develop right to treatment social policy for late stage chemically dependent.</p>		<p>1</p> <p>2</p> <p>2</p> <p>1-3</p> <p>2-3</p> <p>2-3</p>	<p>HADIN</p> <p>DHPP, HAP</p> <p>DHPP, HAP</p> <p>HAP</p> <p>Oregon Legislature</p> <p>State A & D Office</p> <p>Oregon Legislature</p> <p>State A & D Office</p>	<p>HAP</p> <p>Section 8</p> <p>State General Fund</p> <p>Civil Commitment</p> <p>Legis./Treatment</p>	<p>TBA</p> <p>\$4 Mil.</p> <p>\$4 Mil.</p>
Veterans	Create 50 Units for both single adults and families.		3	Veterans Organization Singles Task Force	Veterans Admin.	?
Elderly	Expand services to elderly residents of existing public housing projects.					
Couples w/o Children	<p>Strategy: Eliminate barriers to transitional housing for couples without children.</p> <p>Action: Revise policies at SRO and other permanent housing projects to permit couples without children.</p>		1	Existing Housing Programs.	Existing Housing Facilities.	Existing Budgets.
Multiple Problems	Conduct needs assessment for dual diagnosed residents.					
Ethnic and Racial Minorities	<p>a. Assess transitional housing needs of ethnic and racial minorities in Multnomah Co.</p> <p>b. Assess transitional housing needs of Hispanics living in East County and develop housing as needed.</p>	Unknown	<p>1-2</p> <p>2-5</p>	<p>- Human Solutions Inc.</p> <p>- Hispanic Outreach</p>		

Mentally Ill	<p>Strategy: Address transitional housing needs of mentally ill persons who are homeless.</p> <p>Actions: a. Develop 70 units of special skilled housing (Bridgeview Model). b. Develop fifteen 5-bed intensive Adult foster care facilities. (Five facilities to be A&D free housing.) c. Develop four 5-bed shared living houses. d. Develop Sec. 8 program for mentally ill persons to coordinate social services w/ housing.</p>		<p>1</p> <p>1</p>	<p>Existing Mental Health Services Agencies.</p> <p>Existing Mental Health Services Agencies.</p>	McKinney Emergency Housing Account	To Be Determined.
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CHAS IMPLEMENTATION MATRIX (9-26-91)
Subcommittee on Homelessness

UNMET NEED: Permanent Housing (General Populations)

TARGET POPULATION	ACTION	NUMBERS	TIMING	AGENCY	TOOL	FUNDING
Single Men & Women	Develop up to 200 units of Section 8 housing: a. 40-80 units (not A & D Free) b. 120-160 units (A & D Free)					
Families	Assess need for Section 8 Housing.	N/A	3	- Task Force on Homeless Families.	- MIS Project - Data from HFP & Other Family Projects	Indirect Costs
Youth (Singles)	Strategy 1: Remove barriers to permanent housing for youth. Actions: Eliminate legal and regulatory impediments related to a minor's capacity to enter binding contracts with landlords and housing programs.	1	1	-Tri-County Youth Consortium. -Local Government -HAP -HUD	Advocacy & Lobbying	Indirect Costs
	Strategy 2: Expand permanent housing options for youth. Actions: Create Youth Housing Coordinator to develop 25 units of permanent housing per year for youths (i.e, apartments for youth who complete transitional housing program.)	2-5	2-5			
Couples without Children	Assess permanent Housing Needs of target population.					
Victims of Domestic & Sexual Violence	a. Define Permanent Housing for target population <u>vis a vis</u> homeless families. b. Conduct Needs Assessment if Necessary.	N/A	2	- D&SVC - Families Task Force	- MIS Project - Data from HFP & Other Family Projects	Indirect Costs

CHAS IMPLEMENTATION MATRIX (9-26-91)
Subcommittee on Homelessness

UNMET NEED: Permanent Housing (Special Needs Populations)

TARGET POPULATION	ACTION	NUMBERS	TIMING	AGENCY	TOOL	FUNDING
Chemically Dependent	Strategy: Expand permanent housing options for chemically dependent homeless adults. Actions: Develop A & D housing: a. 223 Single Room Occupancy Units b. 149 Family Apartments c. 35 Group Homes		1	To Be Determined.	To Be Determined.	To Be Determined.
Veterans	Assess need and create housing as needed.		1 2	- HAP - HAP		
Elderly	a. Replicate HAP's NW Tower Congregate Care Program in all 18 senior housing facilities. b. Create foster homes/residential care facilities.			- HAP - ?		
Couples w/o Children	Assess need.					
Ethnic & Racial Minorities	a. Evaluate access barriers to permanent housing. b. Develop and implement strategies to eliminate barriers. c. Assess need and create seasonal housing as necessary for migrant farmworkers.	UNKNOWN	2-5	- Hispanic Action Group - Hispanic Outreach		
Mentally Ill	Create Sec. 8 program to coordinate social services with housing.	100				
Persons with AIDS	a. Monitor growth of target population. b. See recommendation from Rental Subcommittee for Hospice Care Facility.					

CHAS IMPLEMENTATION MATRIX (9-26-91)
Subcommittee on Homelessness

UNMET NEED: Specific Housing Strategies for Youth

ACTION	NUMBERS	TIMING	AGENCY	TOOL	FUNDING
EMERGENCY SHELTER					
a. Create Safe Place for youth 24 hours/day:					
1. Create drop-in center (with two emergency beds) in NE Portland.	N/A				N/A
2. Expand downtown drop-in hours to 9am to 6 pm M-F.	75/month				\$49,000
3. Expand Youth Shelter hrs to 6pm-9am M-F and 24 hours on weekends.	30/month				\$35,000
4. Create case management for youth not in shelter or housing.	500/year				N/A
b. Create Additional Emergency Housing:					
1. Create 5-10 studio apts (30-day LOS) for parenting youth, sick youth and youth otherwise inappropriate for Youth Shelter.	150/year				\$79,000
2. Develop shelter options for youth under 16.	30/year				N/A
3. Develop shelter for pregnant/parenting youth.	6 families/year				\$155,750
TRANSITIONAL HOUSING					
a. Create Semi-Independent Living Transitional Housing:					
1. Create 6-7 bed group home (LOS 1-3 years) for youth under 16.	N/A				\$135,000-
2. Create 5 bed group home for pregnant/ parenting youth.	10-15/yr.				\$150,000/yr
3. Create A & D free house for 7-8 youth in out-patient treatment.	15-18/yr.				\$150,000-
4. Create program to prevent homelessness of youth of chemically dependent parents in NE Portland. 5 FTE will establish volunteer safe homes.	N/A				\$165,000/yr
5. Create 3 group homes of 5-6 youth each in N/NE Portland (LOS 90 days).	N/A				\$150,000-
6. Create group home for 6-10 Native American youth (LOS 60 days).	N/A				\$165,000/yr
7. Create group homes for 16 Hispanic youth.	20				\$125,000/yr
8. Create group home for 5-10 Asian youth.	15				\$210,000-
9. Create foster home program for refugee youth.	N/A				\$255,000/yr
b. Create Independent Living Transitional Housing:					
1. Create 1-3 apartment clusters of 4-5 units each for pregnant/parenting youth (LOS 1 year). Location of clusters scattered throughout county.	5-24				\$110,000/yr
2. Create 10-15 apartment units in N/NE Portland (LOS 3 years).	N/A				N/A
3. Create 10-20 apartments for 20-40 youth with ties to specific neighborhoods and/or cultures--especially SE Asian and Hispanic Youth (LOS 1 year).	20-40				N/A
					\$30,000-
					\$90,000/yr
					\$125,000-
					\$187,000/yr
					\$250,000-
					\$500,000/yr

PUBLIC AND ASSISTED HOUSING SUBCOMMITTEE:
FIVE YEAR STRATEGIES

GOAL 1: Ensure that an adequate supply of decent, affordable housing is available in safe neighborhoods for low-income households in Multnomah County.

<u>STRATEGY AND FIRST YEAR PLAN</u>	<u>T a r g e t Population</u>	<u>Numbers</u>	<u>Agency</u>	<u>Funding Source</u>	<u>Amount</u>
1.1 Preserve all units at risk of loss through prepayment or opt outs.	Low- and mod-income renters	1444 in 37 projects	Hsg Com	C D B G ; H O M E ; H O P E I I ; priv.	\$? mil
YEAR 1: Establish county-wide coordination effort to bring together community groups and tenants in each project.	Tenants; community groups		Hsg Com	C D B G ; county; state	\$ 5 0 - ,000
Create a database of housing subject to mortgage prepayment and subsidy contract opt-out.			HAP	Exist- ing	0
Educate tenants as to options and provide educational and organizational support to tenants, community groups and non-profits working to permanently preserve housing.	Tenants; community groups; non-profits		Legal Aid	CDBG	
Build capacity of community-based and other non-profits to assume ownership and management.	Non-profits		Local juris; NPF	C D B G ; N P F ; State	

Designate Housing Authority of Portland as "safety net" buyer to ensure permanent preservation.

Hsg Com

Educate tenants and neighborhood and other community groups as to their rights to rehabilitation of housing and management control when owner opts to "stay-in" permanently.

Tenants;
community
groups;
non-profits

Legal
Aid

Support long-term local "watchdog" groups to ensure housing is maintained for low-income households.

Hsg Com

- 1.2 Lobby Congress to increase federal funding for public housing, Section 8 and other assisted rental programs, as well as subsidies for homeownership opportunities for low-income households. (On-going activity.)

Low-income
h.h.s

H s g
C o m ;
H A P ;
H s i n g
N O W

0

- 1.3 Create a county-wide housing authority.

Local
juris-
dic-
tions;
HAP

YEAR 1:

Begin process.

In the interim HAP should continue to make agreements with local governments outside Portland for public housing sites and services.

- 1.4 Increase the number of landlords throughout the community who take Section 8 certificates.

H A P ;
CAPO

YEAR 1:

Lobby HUD to give more flexibility to field offices in allowable exceptions for Section 8 Fair Market Rent.

HAP 0

Market Section 8 programs to landlords.

Landlords

H A P ;
CAPO

Tailor unit inspections to the convenience of owners, not inspectors.

Property owners

HAP

Assist landlords to meet HUD standards without unnecessary delays.

Property owners

H A P ;
CAPO

Require private owners of rental units to accept a percentage of Section 8 tenants.

Multi-Family Hsing Council

Local
juris-
dic-
tions 0

- 1.5 Lobby Congress to require that all federally subsidized rental housing remain affordable in perpetuity.

(EXAMPLE: Create means by which public subsidy might be captured upon transfer of ownership, for example, transfer "value" to a non-profit of housing authority who will maintain housing for low-income households.)

(On-going activity.)

H s g
C o m ;
Juris-
dic-
tions;
Housing
NOW 0

- 1.6 Develop a local-state rent subsidy program.

Very low-income and those with special needs

Hsg Com HOME ;
State; \$200,-
CDBG 000

YEAR 1:

Appoint a task force to research and develop policy/program recommendations.

Implement within 12 months.

- 1.7 Provide assistance to non-profits (including churches) to develop Section 202/811 housing for persons who are elderly, have a disability or suffer from AIDS.

Non-profits; elderly; disabled

Hsg Com

YEAR 1:

Provide technical and pre-development assistance.

H s g N P F ; \$60,-
C o m ; C D B G ; 000
NPF; HOME

Waive fees and other charges.

Loc Jur

- 1.8 Lobby Congress to require that HUD replace each unit of public housing sold to tenants with another unit of public housing.
(On-going.)

H s g
C o m ;
Housing
N O W ;
HAP

- 1.9 Lobby Congress to replace each unit of assisted rental housing that may be lost when mortgages are prepaid with another unit.
(On-going.)

H s g
C o m ;
Housing
N O W ;
HAP

- 1.10 Link deposit of city/county funds to banks with strong Community Reinvestment Act ratings and track records of supporting non-profit developers.
(On-going activity.)

Local
jur.

0

- 1.11 Require developers to contribute .5% to 1% of total development costs to a fund for low-income housing construction.

YEAR 1:

Evaluate linkage programs in other cities and make recommendations for implementation.

- 1.12 Provide for the long-term preservation and maintenance of the stock of public and assisted housing.

YEAR 1:

Establish a maintenance management policy.

Develop/support local facilities management systems which utilize professional life-cycle cost analyses.

Provide training for facility managers.

Hsg Com

GOAL 2: Provide easy access to information on housing programs and assistance available for low-and moderate income households (below 125% of median income).

- 2.1 Expand scope of Portland Housing Center to that of a central clearinghouse for housing information, counseling, and assistance (includes private and rental assisted housing; housing for those with special needs).

YEAR 1:

Develop a strategic plan for implementation.

Low- and
mod-income
h.h.s

H s g
Center

YEAR 2:

Station staff at multi-service centers certain days/hours.

- 2.2 Provide comprehensive, coordinated and consistent information about housing programs in a variety of ways targeted to different populations.

YEAR 1:

Develop an outreach campaign, e.g. brochures, newsletters, media, inserts in mailings, workshops.

Low-income
h.hs; spec
needs

H s g
Center;
HAP

P r i -
v a t e ;
C B D G

\$10,-
0 0 0 ;
i n -
kind

Conduct training sessions for social service agency staff.

Soc ser-
vice staff

H s g
Center;
HAP

YEAR 2:

Create Public Information/Public Outreach position at HAP.

Create Public Information/Public Outreach position at HUD.

- 2.3 Develop application forms for public and assisted housing programs that meet the criteria of simplicity and ease of completion.

YEAR 1:

Simplify the HAP application form and revise the checklist.

H A P ;
c o m m
reps

Investigate the feasibility of one computerized application form that persons could complete at the Housing Center.

Housing
Center

Develop application forms and lease agreements in languages other than English.

Lobby HUD to require a standardized application form for privately-owned, federally assisted housing.

- 2.4 Provide low-income renters with easy access to information about rental housing.

YEAR 1:

Establish and maintain a database of public and assisted housing resources in order to refer clients from HAP offices and the Portland Housing Center.

H A P ;
Housing
Center

Investigate the feasibility of a centralized information system for privately owned, low-rent housing (including Section 8).

Housing
Commis-
sion

- 2.5 Ensure access to a phone and mailing address for all.

Homeless;
spec needs

F A C /
CAPO

- 2.6 Develop a formal grievance process for applicants, tenants, and others who have contact with HAP. (To insure accurate, competent, courteous service.)

HAP

0

GOAL 3: Design selection policies/ procedures responsive to local needs, and eliminate policies/procedures that may be disincentives for residents to improve their lives.

- 3.1 Ensure that community priorities are reflected within optional local preferences.

YEAR 1:

Establish a task force to evaluate current policy on local preferences and revise as necessary to meet local needs.

H A P /
c o m m .
r e p s

0

- 3.2 Develop policies/programs in public/assisted housing that allow tenants to increase income and savings without jeopardizing housing.

H A P ;
S t a t e
D H R

0

YEAR 1:

Establish a task force to:

(1) Evaluate the effect of current policies of increasing rents reducing benefits as income increases, e.g. as disincentives to employment, barriers to improving circumstances;

(2) Make recommendations that will allow families to accumulate assets. (For example, develop a set-aside program whereby a household would not lose benefits when it earns income. Permit money to be deposited into a personal account that could be used to purchase a home or be for the education of their children, etc.).

3.3 Lobby Congress for legislative changes that would permit:

H s g
C o m ;
H A P ;
Housing
NOW

(a) persons living in an assisted SRO unit to transfer to a larger assisted unit (either Section 8 or public housing); and

(b) households who live in a project-based Section 8 unit (that may have services attached) to receive a tenant-based Section 8 certificate when appropriate.

YEAR 1: Prepare situation analysis brief for Oregon's Congressional Delegation.

HAP

0

3.4 Advise all applicants who have no federal preference of their chances of obtaining housing assistance and inform them of possible options.

YEAR 1:

Develop a referral and advice sheet about low-income housing providers and programs.

Low-inc
h.h.s

H A P ;
H s g
Center

0

GOAL 4: Improve the quality of life of residents of public and assisted housing.

4.1 Continue improving the management of high rise and large family public housing developments.

YEAR 1:	P u b l i c	H A P	Exist-	0
Assess current levels of management and service.	H o u s i n g		ing	
	Tenants			
Establish goals and objectives for enhanced service.	"	"	"	0
Define priorities and objectives for each population group and housing type.	"	"	"	0
Develop a coordinated strategy for the management of public housing.	"	"	"	0

4.2 Eliminate barriers that prevent access to public/assisted housing and those that create hardships for very low-income households.

YEAR 1:	Housing
Establish a Task Force to devise implementation plan.	Commis-
	sion
YEAR 2:	
Create a no-interest loan fund to provide move-in assistance.	
Provide moving assistance, e.g. volunteers, truck.	

Establish a furniture bank for low-income households.

Establish a volunteer program to solicit furniture donations from hotels/motels.

4.3 Provide the elderly with the option of living in age-segregated public housing.

4.4 Promote mechanisms to reduce conflict and improve interactions between tenants.

YEAR 1:

Establish a task force to explore impacts of tenant mix in public housing and make recommendations to minimize.

P u b l i c
H o u s i n g
R e s i d e n t s

HAP

0

Provide housing authority staff with training in conflict resolution and mediation skills.

HAP staff

HAP

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Involve tenant management councils in peer review issues and conflict resolution between tenants.

P u b l i c
H o u s i n g
R e s i d e n t s

HAP

4.5 Continue to create and implement comprehensive intervention models which improve liveability and strengthen the safety of residents of public housing.

YEAR 1:

Strengthen partnerships with law enforcement and social service agencies in existing complexes (Columbia Villa, Iris Court, Rockwood, Hillsdale Terrace).

P u b l i c
H o u s i n g
residents

HAP/
others

Exist-
i n g ,
and ?

Assist residents in developing Block Home and Block Captain programs in four public housing complexes.

4 P u b l i c
H o u s i n g
projects

HAP

- 4.6 Encourage the development of Resident Councils to strengthen resident involvement, develop resident-based programs, and to foster readiness for resident management functions.

YEAR 1:

- 4.7 Develop a consumer education program for low-income households on tenant-landlord issues, housing maintenance, and home improvements.

YEAR 1:

- 4.8 Promote integration of buildings based on race, sex, disability, national origin, income level, and religion.

YEAR 1:

Monitor the effects of HAP's policy (adopted by Board 8/91) which recognizes that refusal of an offered unit because of overconcentration of households who are the same race as the applicant is a "valid" reason for refusal.)

- 4.9 Provide multicultural sensitivity training to Section 8 landlords, public and assisted housing staff, and tenants.

- 4.10 Provide translation services for tenants.

- 4.11 Install suggestion boxes in all buildings with review by tenant management council.

P u b l i c
H o u s i n g
r e s i d e n t s

HAP

0

- 4.12 Create homeownership opportunities for 30 public housing tenants, Section 8 certificate and voucher holders, and families on the waiting lists for these programs.

V e r y l o w -
i n c o m e
h . h s

HAP

YEAR 1:

Begin implementation of the housing authority's PATH 1 program to make scattered site public housing units available for home ownership.

20 Public
housing
residents

HAP

CIAP(?)

\$ 25 -
,000

Begin implementation of the housing authority's PATH 2 program to make homeownership possible for Section 8 certificate and voucher holders.

Sec 8/
voucher
holders

HAP

GOAL 5: Link social services and self-sufficiency programs to housing for those very-low income people and those with special needs who need more than rental assistance to achieve stabilization and self-sufficiency.

5.1 Develop a system to link assisted housing with the provision of needed supportive services.

Low-inc
h . h . s ;
spec needs

H s g
C o m ;
County;
DHR;
HAP

?

?

YEAR 1:

Create a targeted Section 8 and public housing program for households with special needs who are linked to supportive services.

Special
needs

HAP

Exist-
ing

0

Train resident managers and staff in public and assisted housing so that they are able to link tenants to necessary services.

HAP and
other
housing
staff

HAP

Encourage non-profits to sponsor project-based Section 8 developments (so that services may be available on-site or more easily provided).

Develop/encourage partnerships with agencies which use client-centered delivery models.

HAP

Expand and replicate model projects, such as Operation Bootstrap, Project Self-Sufficiency, and Congregate Housing programs.

HAP

- 5.2 Develop a stable funding source to provide social services and community policing services to residents of public and assisted housing.

Very low-income residents

H s g
C o m ;
L o c a l
j u r i s d

?

?

- 5.3 Provide funding to hire staff in public and assisted housing who have social service expertise.

?

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- 5.4 Broaden participation in planning for assisted housing.

YEAR 1:

Include representatives from the State Department of Human Resources and the Department of Housing and Community Services on a County-wide Housing Commission (or Advisory Committee).

L o c a l
j u r i s d.

0

Include residents, persons eligible for assisted housing, and service providers in planning activities.

H s g
C o m ;
H A P

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- 5.5 Develop and use intervention mechanisms that inhibit or prevent tenant eviction.

H A P ;
CAPO

YEAR 1:

Publicize the model used at Park Tower.

Legal
Aid

Explore the pros and cons of requiring participation in treatment/case management program as a condition of the lease.

Special
needs tenants

- 5.6 Conduct a longitudinal study of tenants in public and assisted housing to (1) assess self-sufficiency programs, and (2) determine why tenants leave.

P&A tenants

HAP ? ?

YEAR 1:

Design study.

Seek funding to conduct.

- 5.7 Ensure that the definition of self-sufficiency in new programs has flexible provisions that recognize both the limitations and the potential of the target population.

YEAR 1:

Analyze and respond to HUD regulations which will link self-sufficiency programs to housing assistance.

H A P ;
C A C ;
service
providers

0

GOAL 6: Site well-designed public and assisted housing in all neighborhoods of the County.

- 6.1 Establish program to ensure that public and assisted housing is dispersed throughout the County.

H s g
C o m ;
Loc jur

YEAR 1:

Create a database which indicates the location of all public and assisted housing and units leased to Section 8 certificate and voucher holders.

HAP Exist- 0
 ing

Give density bonuses to developers of low-income housing in neighborhoods that do not have their share.

P l a n
bureaus

- 6.2 Require that public redevelopment and urban renewal planning include low-income housing.

Low-income
h.h.s;
spec needs

H s g
C o m ;
PDC

- 6.3 Develop strategies that promote architectural integration of low-income housing and acceptance of its residents within the community.

YEAR 1:

Develop model concepts for use in local project design/planning.

A I A ;
P S U ;
U O ;
neigh.
ass'ns;
plan .
depts

Involve neighborhood association in preliminary planning phase.

ONA

Institute program for neighborhood and business associations and other community groups to "adopt" housing projects.

O N A ;
HAP

Encourage residents of public/assisted housing to participate in neighborhood associations and activities.

O N A ;
HAP

YEAR 2:

Establish district-wide steering committee on public and assisted housing.

- 6.4 Educate the community about the need for housing and supportive services for the homeless, those with special needs and other low-income households and its dispersal throughout the community.

C A C ;
Hsing
NOW

- 6.5 Provide appropriate space for communal purposes, e.g. congregate meal programs, child care.

YEAR 1:

Lobby Congress to fund construction costs and programs.

- 6.6 Evaluate the use of local/federal subsidies for SROs (vis a vis studio units).

YEAR 1:

Create a task force to study issues
and make recommendations.

Hsg Com

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- 6.7 Develop assisted housing models that include mixed uses.

H A P ;
AIA

- 6.8 Waive fees and other charges (such as utility hookups) for housing developed for low-income persons by non-profits and the housing authority.

Local
juris.

- 6.9 Review site plans for all multi-family dwellings for crime control through environmental design.

P l a n
depts

GOAL 7: Streamline and simplify HUD regulations to reduce processing time and staff time in order to allocate more public resources to direct development and support of housing for low-income households.

- 7.1 Decentralize HUD operations giving more authority to field offices, e.g. grant administration/review/approval process; fiscal authority to authorize/approve plans, payments, change orders, etc.

- 7.2 Lobby HUD for more local control in setting policy and tenant selection priorities.

- 7.3 Develop alternative building delivery systems and cost containment standards.

H s g
C o m :
AGC;AIA

0

YEAR 1:

Convene task force to review HUD standards and recommend alternatives.

- 7.4 Lobby HUD to provide more assistance to developers: annual workshops, standardized application forms, information clearinghouse, and technical assistance. (On-going.)

RENTAL HOUSING SUBCOMMITTEE: FIVE YEAR STRATEGIES

GOAL 1: Maintain existing stock of affordable rental housing in a safe and sound condition.

STRATEGY & 1ST YEAR PLAN:

- 1.1 Coordinate an ongoing education program for landlords, tenants and neighborhoods on fair housing, landlord and tenant rights resources for repair and weatherization, etc.

YEAR 1: Organize and pilot an education program for landlords, tenants, and neighbors in three neighborhoods. The program would include training for a team of neighborhood residents to carry out neighborhood initiatives.

- 1.2 Increase the availability of low-cost or deferred loans for rehabilitation and new construction by matching public and private funds.

YEAR 1: Identify problems property owners have in using current resources such as Portland Development Commission loans, the Community Reinvestment Act, the Limited Tax Assessment (LTA) program, and weatherization assistance programs and address the problems through revised policies and/or increased resources that maximize leverage of private dollars.

- 1.3 Improve effective use of existing tools for enforcing the Housing Maintenance Code, such as the derelict building program, receivership, lien foreclosures, and penalty and lien collections and import tools that have worked in other jurisdictions, such as denial of state income tax deductions for substandard rental property.

YEAR 1: Continue to monitor 1200 derelict buildings, use receivership on 4 properties, and pursue lien foreclosure on 5 substandard rental properties.

Pursue state legislation to deny state income tax deductions and to recover fees and penalties from tax returns for rental properties with a history of unaddressed code violations.

- 1.4 Collect data on substandard housing and identify method of targeting substandard rental housing for inspection of basic health, fire and safety violations.

Target Population	Numbers	Agency	Funding Source	Amount
landlords, tenants, neighbors	three neighborhoods	Housing Center	CDBG/ HOME/ rental reg. fee (see 3.4)	\$20,000
low and mod income renters		Multi-Agency task force	Existing/ HOME	
substandard housing	1209	Bureau of Buildings	CDBG Gen Fund	\$83,721 (existing) \$100,000 (existing)
"		"		

YEAR 1: Do a pilot project to collect information on substandard housing units and perform inspections on substandard rental units. Pilot project will be conducted in several neighborhoods with varying degrees of substandard housing.

Make adequate insulation and weatherstripping a requirement of the Housing Maintenance Code.

Set up computer system for collection of data on substandard housing.

1.5 Research the feasibility of enacting and enforcing a housing maintenance code in Gresham and unincorporated Multnomah County.

YEAR 1: Review housing maintenance codes in other jurisdictions, get accurate data on number of rental housing units, and prepare a report on the need for and alternative approaches to a housing maintenance inspection program.

Special populations:

1.6 Acquire residential facilities serving special populations that are at risk of being sold from the available "special care" stock and shift them to non-profit ownership.

YEAR 1: Convene a special needs housing retention task force to explore the issue of loss of "care stock" due to adverse market conditions. Present findings and recommendations to decision making entities.

Acquire the OUR HOUSE hospice.

1.7 Develop a long-term funding source to acquire "at risk" residential facilities.

YEAR 1: Commit \$100,000 in acquisition seed funding to leverage private and sponsored financing.

1.8 Provide and actively promote to rental property owners design techniques and financial incentives for modifying their buildings to better accommodate special populations, particularly older persons, physically disabled persons, and developmentally disabled persons.

YEAR 1: Develop brochure to be mailed to property owners detailing funding and techniques for accessibility modifications.

Target Population	Numbers	Agency	Funding Source	Amount
low and mod income rental households	8000	Buildings	Rental reg. fee (see 3.4) General Fund	\$1.2 million \$10,000 (existing)
low and mod		Buildings	General Fund	\$2,000 (existing)
"		"	"	\$5,000 (existing)
"		Mult Co/	CDBG/HOME	\$20,000
Older adults/ mentally ill/ dev disabled	15-24 units	County/PDC/ Gresham	CDBG/HOME	-0- \$50,000
Persons affected w/ AIDS	10	County	CDBG/HOME	\$100,000
		County	CDBG/HOME	\$100,000
Older adults Phys disabld Dev disabled		County/AAA PDC		\$5,000

Provide deferred payment and/or low interest loans to owners of rental housing or care facilities to make accessibility modifications at an average cost per unit of \$3500.

- 1.9 Bring existing foster care homes for adults into compliance with fire and life safety codes.

YEAR 1: Bring 30 adult foster care homes into compliance.

- 1.10 Provide incentives to include affordable 3+ bedroom units in any rehab of existing multi-family housing that receives public monies, in order to meet the housing needs of large families.

YEAR 1: Include additional large units as a part of at least two rehab projects.

GOAL 2: Create more affordable rental housing throughout the County, including development of housing near work and transportation.

STRATEGY & 1ST YEAR PLAN:

- 2.1 Pool information from existing private and nonprofit organizations and institutions (such as the American Institute of Architects, Habitat for Humanity, Enterprise Foundation, industry associations, etc.) on building design and construction techniques that reduce housing costs and improve efficiency.

YEAR 1: Compile the information and distribute to organizations and individuals engaged in affordable housing.

- 2.2 Encourage construction of mixed-income developments through mandatory set asides, inclusionary zoning and development conditions that require inclusion of affordable units and larger units in any development or redevelopment project that benefits from government subsidies and incentives. Consider whether application of these techniques to non-subsidized projects is appropriate or feasible.

YEAR 1: Evaluate current use of these strategies and determine needed changes in existing codes and policies.

- 2.3 Expand the boundaries of EX and CM zones to create more affordable rental housing in industrial and commercial zones.

Target Population	Numbers	Agency	Funding Source	Amount
Older Phys Dev	500 150 60		CDBG/HOME/ Private	\$2.5 million
Dev disabled/ Mentally ill/ older adults	168	County/ARC	CDBG/HOME	\$224,000
large families	75 (15 units)	Cities/County	CDBG	-0-
low and mod income renters		Bureau of Buildings/ Gresham CEDD	CDBG	\$5,000
low and mod income families		Bureau of Planning (City)/PDC/ County/Gresham CEDD	Existing	

- YEAR 1: Inventory land at perimeter of existing EX and CM zones and identify suitable areas for expansion.
- 2.4 Evaluate existing zoning to identify areas where a higher density would encourage construction of affordable housing while maintaining the character of existing single-family neighborhoods.
- YEAR 1: Identify existing neighborhoods of predominantly single family homes with a high renter population and multifamily zoning. Work with neighborhoods and developers to plan for increased density.
- 2.5 Coordinate planning of affordable rental housing with other governmental jurisdictions in the metro area, including counties and Tri-Met, to achieve efficient public transit planning.
- YEAR 1: Set up communications systems among jurisdictions to encourage continuing discussion.
- 2.6 Construct a model low-income housing project adjacent to the MAX line.
- YEAR 1: Develop a plan for the project, inventory potential sites and begin site selection and acquisition.
- 2.7 Convert vacant buildings or buildings scheduled for demolition to affordable rental housing, including those owned by government agencies and including institutional and commercial buildings.
- YEAR 1: Set up a process to identify vacant or to-be-demolished structures that have affordable housing potential. The process should trigger the maximum waiting period for demolition, require contact with organizations or individuals with the capacity and interest in conversion, facilitate negotiations with the owner for acquisition, and identify incentives for the owner to transfer property.
- 2.8 Identify and use financial incentives for new development where strategies such as ground leases, deed restrictions, and restrictive covenants to keep rental housing affordable in perpetuity are appropriate.
- YEAR 1: Research the use of long-term ground leases in other jurisdictions and the number and type of properties available.

Target Population	Numbers	Agency	Funding Source	Amount
low and mod income families		Bureau of Planning (City)/PDC/County/Gresham CEDD	Existing	
"		"	"	
		"		
		PDC/HAP Buildings/County/PDC		
"		"		
"		PDC/BCD		\$10,000

2.9 Rather than selling suitable public land, use long-term ground leases that restricts its use to low income housing.

YEAR 1: Research the use of long-term ground leases in other jurisdictions, identify several local properties, and proceed to develop with long-term leases. (See 2.8 for incentives).

2.10 Provide education and incentives for businesses to develop affordable rental housing for employees.

YEAR 1: Survey existing incentives for employer-provided housing and develop new incentives as needed. Coordinate with economic development departments at state, county and local levels.

Draft pamphlet summarizing incentives and programs.

Special populations:

2.11 Develop 250 group or foster care units and 500 independent living units (with support services, using a local tenant based rental assistance model) for persons with developmental disabilities.

YEAR 1: 50 units in a structured setting
100 units of supported housing

2.12 Develop three additional 10-bed hospice facilities and 48 supported apartment units for persons affected with HIV.

YEAR 1: Establish a task force to develop a new 10-bed hospice and to plan development of a 15-24 unit apartment for families living with persons with AIDS needing supportive services.

2.13 Develop small cluster units of accessible housing, with supportive services on site, near transportation and other services, for persons with physical disabilities.

YEAR 1: Provide low-interest loans to private and non-profit investors to develop 75 clustered units of assisted housing near transportation.

Review codes to insure that independent living centers can be easily integrated into existing neighborhoods.

Target Population	Numbers	Agency	Funding Source	Amount
low and mod income families		City/County State/HAP/ HUD		\$10,000
low and mod income families		PDC/OEDD/ County/ Gresham CEDD	Existing	\$5,000
"		PDC/County/ Gresham CEDD	"	\$5,000
Dev disabled	50	PDC/Co/HAP	202/Match	\$300,000
Dev disabled	100	"	CDBG/HOME	\$300,000
Persons affected with AIDS		County/ Hospitals	Existing	-0- (value of time possibly as match)
Physically disabled	75		PDC/OHA/banks	
"		Bureau of Planning/ Gresham CEDD	Existing	

2.14 Develop additional housing units for persons with mental illness, with first year priority given to homeless mentally ill persons in transitional housing:

300 units of skilled services housing,
370 group or foster home units, and
500 independent living units linked to support services.

YEAR 1: 60 units of skilled services housing
75 group or foster home units
100 units of supported housing

2.15 Develop housing for persons in alcohol and drug abuse treatment programs:

23 units of supervised, group long-term housing for single adults.

12 units of supervised, group residence long-term housing for youth.

223 units of managed long-term housing for single adults.

149 units of managed long-term housing for families.

YEAR 1: 1 group residence (5 units) of supervised housing for single adults
1 group residence (5 units) of supervised housing for youth
45 units of managed housing for single adults
30 units managed housing for families

2.16 Increase the use of accessory apartments.

YEAR 1: Evaluate code requirements for accessory apartment development and revise where possible to encourage development.

Use financial incentives for conversion and educate home owners.

2.17 Develop at least one farmworker housing project and assess the need for additional farmworker housing.

YEAR 1: Develop 25 units of farmworker housing.

Set up a task force to assess farmworker housing needs and recommend future action.

Target Population	Numbers	Agency	Funding Source	Amount
Mentally ill	60	Co/State	Trust Fund/202	\$350,000
"	75		CDBG/HOME	425,000
"	100			426,000
A&D adults	5		PDC/202/OHA	\$ 50,000
A&D youth	5		202/OHA/Other	50,000
A&D singles	45		202/Sec. 8	275,000
A&D families	30		202/Sec. 8/ other	200,000
older adults		Cities/County/ PDC/OHA	OHA	
		"		
Hispanic families	25	County	FmHA	\$50,000
"		County		

GOAL 3: Increase resources available for affordable rental housing.

STRATEGY & 1ST YEAR PLAN:

3.1 Develop marketing and education program to support and encourage private sector commitment.

YEAR 1: Appoint a liaison to develop program and work with banking industry.

3.2 Create a local Housing Trust Fund.

YEAR 1:

3.3 Facilitate the transfer of underused public property to housing organizations that will develop affordable rental housing.

YEAR 1:

3.4 Develop a permanent source of funding for housing education and inspection programs.

YEAR 1: Research how other cities finance housing programs, such as rental registration fees and cost recovery.

Develop a long-term financing plan for Portland housing programs.

3.5 Increase the availability of low-cost or deferred loans for rehabilitation and new construction by matching public and private funds. SEE 1.2.

3.6 Continue tax increment financing for affordable rental housing.

YEAR 1:

3.7 Develop a ballot measure to generate revenue for affordable housing.

YEAR 1: Evaluate feasibility.

3.8 Add a check-off box for affordable housing on state income tax forms.

YEAR 1:

Target Population	Numbers	Agency	Funding Source	Amount
		PDC		
		Cities/County		
		Cities/County		
low and mod income renters	8000	Buildings/County		
low and mod income renters		PDC	Existing	
		Housing Coalition		
"				

3.9 Build the capacity of community development corporations (CDC's) and other non-profit housing developers by supporting basic operating costs, providing technical assistance, and establishing and monitoring performance goals.

YEAR 1: Inventory and assess the need for operating support and TA, set production and performance goals, and establish a process for allocating funding based on needs and performance goals.

Develop a comprehensive technical assistance program for CDC's.

3.10 Encourage the proliferation of creative resources such as worker training programs and salvaged materials.

YEAR 1:

3.11 Create a fund to assist persons to meet up-front costs of securing rental housing.

YEAR 1: Set up operating policies and procedures and begin disbursing funds.

GOAL 4: Reduce costs associated with the development and rehabilitation of affordable rental housing.

STRATEGY & 1ST YEAR PLAN:

4.1 Continue federal and state tax credit programs, and simplify procedures for qualification and use.

YEAR 1: Work with Portland's congressional delegation to sponsor legislation to permanently extend federal tax credits and to amend 1986 tax laws regarding passive partners.

Work with lending community and housing development experts to maintain State Lender tax credit program and increase its usage by appropriate amendments.

4.2 Maintain property tax abatement programs and expand geographic boundaries.

YEAR 1: Identify and obtain jurisdictional approval for expanding eligible areas.

Research its potential use in areas outside City of Portland.

Target Population	Numbers	Agency	Funding Source	Amount
"				
"		NPF		
Persons in A&D programs/mentally ill/dev. disabled	110		CDBG/HOME	\$52,500
low and mod income renters		PDC	Existing	
"		"	"	
"		Bureau of Planning	"	
"		County	"	

4.3 Reduce development fees (permits, reviews, etc.) for affordable rental housing projects.

YEAR 1: Appoint a task force of development representatives and appropriate City staff to review fee schedules and recommend fee reductions for affordable rental housing projects.

4.4 Evaluate existing and proposed codes for their cost impact on the development of affordable rental housing and identify conditions under which code exceptions would be appropriate.

YEAR 1:

4.5 Revamp property tax appraisal system to encourage rather than discourage exterior maintenance.

YEAR 1:

GOAL 5: To assist renters, particularly those with special needs, to obtain affordable housing.

STRATEGY & 1ST YEAR PLAN:

5.1 Provide a centralized information and referral agency regarding fair housing issues, availability of housing to meet special needs, multilingual and multicultural assistance, home share matching services, and other housing issues and resources.

YEAR 1: Expand the role of the Housing Center to include these services.

5.2 Educate landlords on resources available to assist them in renting to special populations, particularly problems with mentally ill tenants.

YEAR 1: Prepare a pamphlet on housing needs of special populations, social service agencies that can help landlords deal with special populations, and financial resources for meeting accessibility standards. Include it in property tax statements and offer 2 workshops.

5.3 Enforce compliance with the Fair Housing Act.

YEAR 1: Increase funding for enforcement.

5.4 Extend home share matching service (matching low income renters with older home owners) countywide.

Target Population	Numbers	Agency	Funding Source	Amount
low and mod income renters		Commissioner Kafoury	"	
low and mod income renters		Housing Center	CDBG/HOME/private	\$20,000
low and mod income renters		Housing Center	CDBG/HOME Private	\$5,000
Minorities, families w/ children				

- YEAR 1: Make 50 new matches.
- 5.5 Provide bus passes for low income tenants.
- YEAR 1:
- 5.6 Encourage work-for-rent arrangements.
- YEAR 1:
- 5.7 Develop "neighborhood initiative" teams of landlords, tenants, and neighbors to identify and resolve problems associated with rental housing.
- YEAR 1: Train teams to identify substandard housing in the neighborhood, identify owner from tax records, communicate with the owner, provide volunteer help where appropriate to make repairs or to assist tenants belonging to special populations, etc.
- Create a "court watch" system for hearings on chronically substandard properties.
- Compile "new neighbor" packets to distribute to new tenants that give information on how to access social services, on fair housing laws, and on resources in the neighborhood.

Target Population	Numbers	Agency	Funding Source	Amount
Older adults, low income	50	AAA/County/Housing Center		

COMPREHENSIVE HOUSING AFFORDABILITY STRATEGY (CHAS)

Home Ownership Subcommittee

STRATEGIES

INTRODUCTION

The Home Ownership Subcommittee was formed and charged to identify needs, assess market and inventory conditions, and most importantly to develop strategies to address the needs as a part of the Comprehensive Housing Affordability Strategy (CHAS) planning process.

Home ownership is not a right, but one of several kinds of housing alternatives citizens may choose. No real or perceived barriers should exist which limit responsible and able home buyers or home owners from purchasing or retaining an owner-occupied home. In responding to these needs through the completion of the CHAS process, the Home Ownership Subcommittee has developed strategies under the guidance of the following vision statement.

VISION STATEMENT

Create an environment for home ownership which

- removes inappropriate and unnecessary financial, regulatory, and informational barriers to affordable home ownership for citizens of varying income levels who are willing and capable of assuming the responsibility of purchasing and maintaining a home.
- continues to enforce cost-effective safety and health standards.
- provides assistance to low-income households so they can maintain their homes as viable parts of the neighborhood and community.

The Committee prepared a list issues and needs after interviewing representatives of various organizations and agencies. Committee members also interviewed citizens at random. Based on this research, the Home Ownership Subcommittee has concluded that six basic needs exist:

1. Education
2. Financing

Home Ownership Subcommittee: Strategies
WORKING DRAFT
- V-1 -

August 20, 1991

3. Comprehensive Public Policy
4. Incentives and Opportunities
5. Regulatory Reform
6. Attention to Special Needs

In the following paragraphs, each of these basic strategies responding to identified needs are illustrated and defined in greater detail. As a part of the work of the Home Ownership Subcommittee, priorities were identified. These priorities are indicated in the following pages. However, the critical priorities included the following:

- F2.1 1 Expand sewer safety net and mid-county sewer loan program to include all households; Establish public bonding program to provide added funding to sewer loan programs (8)
- B3.1 2 Adjust local, state and federal limits on repair, rehabilitation, and Mid-County sewer connection financing programs to include households with incomes up to 120 percent of median (6)
- A1.1 3 Develop a strategic plan for housing center to identify education needs of owners/ purchasers; Identify long term funding and other resources to maintain housing center education services (5)
- B5.1 4 Encourage industry or professional standard of requiring that a certain percentage of sales or underwriting be for low income (5)
- A4.1 5 Establish financial planning as a part of high school and junior high finance class curriculum (4)
- D4.1 6 Encourage rowhouse and other higher density housing development; Encourage development of granny flats, "expandable" housing, through zoning, tax incentives (4)
- F2.2 7 Tie sewer programs with general housing repair and rehabilitation programs to further the value of homes in communities affected by sewerage (4)
- B8.1 8 Create acquisition and repair/rehabilitation program for first-time home buyers (3)
- B11.1 9 Encourage development of mixed-use housing (3)
- E1.1 10 Revise housing maintenance code to encourage cost savings (3)

- F1.1 11 Provide "bonus" to agents and loan officers who provide service to low/moderate income households (3)
- B4.1 12 Create local mortgage insurance program to reduce restrictions (2)
- B7.1 13 Provide pool of funding to provide grants to home owners in desperate need for emergency home repairs (2)
- B9.2 14 Use community labor to address repair and rehabilitation needs (2)
- B11.2 15 Encourage development on smaller lots (2)
- C1.1 16 Establish program for disposition of foreclosed property to CDC and non-profit developers funded by private/public partner mortgage funds (2)
- D1.2 17 Establish program to acquire, rehabilitate, and sell abandoned and foreclosed properties (2)
- D3.1 18 Assemble land and provide competition opportunity for development of homes affordable to low/moderate income households (2)
- E2.1 19 Encourage development of more units on less land by zoning to encourage higher density cluster and row houses, expandable homes (2)
- E6.1 20 Consider impact of development so that development occurs simultaneously with the development of services and infrastructure (i.e. transportation, sewerage, and others) (2)
- B1.1 21 Identify need for finance and creative answers with same energy and priority as downtown renewal (1)
- B5.2 22 Seek private foundation support for funding of incentives or development of innovative programs (1)
- B7.2 23 Provide low- and no interest repair and rehabilitation financing for low and moderate income households (1)
- B7.3 24 Reduce requirement for rehabilitation or repair to Landlord/Tenant Act habitability standards (1)
- B8.2 25 Develop methods for providing appraisals which are more comparable and timely (1)
- B7.4 26 Develop volunteer organization to provide repairs to home owners with inability to maintain home (1)

- B9.1 27 Focus neighborhood watch and community policing in project area(s) (1)
- B10.1 28 Support efforts to restructure tax system including initiatives to limit property tax (1)
- C2.1 29 Develop incentives for businesses recruited to locate in region to provide housing or housing assistance (1)
- C3.1 30 Establish design "center" to provide pro bono services to non-profit development organizations and low income home owners (1)
- C3.2 31 Establish legal assistance "center" to provide home purchase pro bono services to non- profit development corporations (1)
- C4.1 32 Coordinate public policy planning and service delivery for code enforcement, assistance, and other related services (1)
- D2.1 33 Expand programs like homestead and programs to finance repairs which utilize equity participation and forgivable mortgage financing (1)
- E2.2 34 Assemble land and provide write-downs to developers of low income home ownership opportunities using higher density designs and configurations (1)
- E3.1 35 Use fee costs as incentives to certain types of development or areas of development by lowering or waiving fees (1)
- E4.1 36 Reduce or eliminate unnecessary federal review (1)
- F4.1 37 Provide centralized information and referral regarding access and adaptability improvements which can be made and low cost sources of assistance (1)
- F7.1 38 Provide cash grants to non-profit organizations who support groups of special population adults with cooperative acquisition and rehabilitation homes (1)
- F8.1 39 Provide affordable financing to support the repair and and rehabilitation of homes owned by non profits, care facilities, and special populations (1)

A. EDUCATION

Potential homeowners, particularly first-time home buyers, may not be adequately educated about the risks and responsibilities of home ownership or about the programs and opportunities that may exist. Programs are needed which counsel prospective home buyers on the process of purchasing a home and on home repairs and maintenance.

- A1. Develop single sources of information to provide counseling or education about requirements, responsibilities and processes, particularly to the first-time home buyer.

Action	Target Population	Numbers	Next Year	Next Five Years
A1.1 (1) Develop strategic plan for housing center to identify education needs of owners/purchasers; Identify long term funding and other resources to maintain housing center education services	L/M Households		X	

L/N denotes an activity which can be accomplished at no or low cost; number in parenthesis indicates priority

Home Ownership Subcommittee: Strategies
WORKING DRAFT

August 20, 1991

- V-5 -

Action	Target Population	Numbers	Next Year	Next Five Years
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A1.2 Multiply location of housing
(2) center to other locations
within the metropolitan area

L/M Households

X

A2. Develop single sources of information to provide assistance or education about requirements and processes, particularly for developers, financiers, or non-profit housing development organizations.

Action	Target Population	Numbers	Next Year	Next Five Years
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A2.1 Develop directory and
data base of available
assistance and uses

Developers
Financers

L/N

A2.2 Provide information and
referral to developers
through housing center(s)

Developers
Financers

L/N

L/N denotes an activity which can be accomplished at no or low cost; number in parenthesis indicates priority

Home Ownership Subcommittee: Strategies
WORKING DRAFT

- V-6 -

August 20, 1991

Action	Target Population	Numbers	Next Year	Next Five Years
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- A3. Provide education on family financial planning for prospective purchasers. Included should be basic education about the risks of a credit-based economy creates consumers who are unaware of the implications of bad credit decisions for future life choices.**

Action	Target Population	Numbers	Next Year	Next Five Years
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- | | | | | |
|-------------|--|-----------------------------------|---|--|
| A3.1
(1) | Establish financial planning as a part of high school and junior high finance class curriculum | High school/
Jr. high students | X | |
| A3.2
(2) | Provide counseling and financial planning through housing center | L/M Households | X | |
| A3.3
(3) | Develop and encourage use of advertising that suggests that credit should be used wisely and that consequences of bad credit are long standing | All households | X | |

L/N denotes an activity which can be accomplished at no or low cost; number in parenthesis indicates priority

Home Ownership Subcommittee: Strategies
WORKING DRAFT

August 20, 1991

- V-7 -

Action	Target Population	Numbers	Next Year	Next Five Years	Agency	Program
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A3.4 (4) Provide financial impact statement to families when they are given new bank credit cards

All households

X

A3.5 Provide financial impact statement to families when they are sent utility connection notice

All households

L/N

A4. Provide single sources of information to provide counseling or education about requirements, sources of support, funding and qualification processes which support housing adaptations which can be made to allow elderly or special needs homeowners to remain in their homes over the long term.

Action	Target Population	Numbers	Next Year	Next Five Years
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A4.1 Develop directory and

Elderly households

L/N

L/N denotes an activity which can be accomplished at no or low cost; number in parenthesis indicates priority

Home Ownership Subcommittee: Strategies
WORKING DRAFT
- V-8 -

August 20, 1991

Action	Target Population	Numbers	Next Year	Next Five Years	Agency	Program
data base of available assistance and uses						
A4.2	Provide information and referral to developers through housing center(s)	Developers Financers		L/N		
A4.3	Provide information and referral through health clinics, senior centers	Elderly households		L/N		
A4.4	Publish information about how to make a home adaptable for future changes (grab bars, etc.)	All households		L/N		
A5. Develop single sources of information or education about code requirements, sources of funding and qualification to assist home owners with maintenance needs or emergency repair needs.						

Action	Target Population	Numbers	Next Year	Next Five Years
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L/N denotes an activity which can be accomplished at no or low cost; number in parenthesis indicates priority

Home Ownership Subcommittee: Strategies
WORKING DRAFT
- V-9 -

August 20, 1991

Action	Target Population	Numbers	Next Year	Next Five Years	Agency	Program
A5.1 (1) Provide information and referral through housing center	All households		X			
A5.2 (2) Include in code information and assistance in housing center curriculum	L/M households		X			
A5.3 (3) Provide free inspection services without threat of enforcement	L/M households		X			
A5.4 Provide education programs in formats which are transportable (video, printed information)	All households			X		
A5.5 Develop referral network for home owners or buyers so they can take advantage of utility-provided inspection programs	All households			X		

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Home Ownership Subcommittee: Strategies
WORKING DRAFT
- V-10 -

August 20, 1991

Action	Target Population	Numbers	Next Year	Next Five Years	Agency	Program
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A5.6	Provide assistance to low income to obtain fee inspections for determining needed repairs			X		
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B. FINANCING

Financial barriers to home ownership include private and public financing decisions based on location, the up-front costs of development, the ongoing costs of maintenance, and less tangible factors that discourage ownership as a viable housing opportunity.

B1. Create new sources of public and other financing that has been previously available to address designated properties in Downtown Portland, South Park Blocks and the Convention Center area, but is now required in needier residential neighborhoods.

Action	Target Population	Numbers	Next Year	Next Five Years
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B1.1 (1)	Identify need for finance and creative answers with same energy and priority	Residential Neighborhoods		X
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L/N denotes an activity which can be accomplished at no or low cost; number in parenthesis indicates priority

Home Ownership Subcommittee: Strategies
WORKING DRAFT
- V-11 -

August 20, 1991

Action	Target Population	Numbers	Next Year	Next Five Years	Agency	Program
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as downtown renewal

B1.2 Use urban renewal tools
(2) and resources to address
distressed neighborhood
areas (to redevelop
neighborhoods)

Residential
Neighborhoods

X

B1.3 Shift emphasis away from
(3) central city and focus on
neighborhoods

Residential
Neighborhoods

X

B1.4 Use tax increment
(4) financing mechanisms in
neighborhoods

Residential
Neighborhoods

X

B2. Recognize the effects of trends causing the costs of housing to increase at a rate higher than income.

Action	Target Population	Numbers	Next Year	Next Five Years
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L/N denotes an activity which can be accomplished at no or low cost; number in parenthesis indicates priority

Home Ownership Subcommittee: Strategies
WORKING DRAFT
- V-12 -

August 20, 1991

Action	Target Population	Numbers	Next Year	Next Five Years	Agency	Program
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B2.1	Link economic development efforts to housing development and improvement programs	L/M households		X		
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B3. Broaden subsidized home purchase or repair financing programs to include the portion of the population with incomes between 80 to 120 percent of the area median income.

Action	Target Population	Numbers	Next Year	Next Five Years	Agency	Program
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B3.1 (1)	Adjust local, state and federal limits on repair, rehabilitation, and Mid-County sewer connection financing programs to include households with incomes up to 120 percent of median	L/M households	X			
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B3.2	Increase legislative	L/M households		X		
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L/N denotes an activity which can be accomplished at no or low cost; number in parenthesis indicates priority

Home Ownership Subcommittee: Strategies
WORKING DRAFT
- V-13 -

August 20, 1991

Action	Target Population	Numbers	Next Year	Next Five Years	Agency	Program
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efforts to focus funds
on range of income
groups

B3.3	Use appropriate median income guidelines for metropolitan area	L/M households Large families		X		
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B4. Develop programs to subsidize the up-front costs of home buying.

Action	Target Population	Numbers	Next Year	Next Five Years
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B4.1 (1)	Create local mortgage insurance program to reduce restrictions	L/M households	X	
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B4.2 (2)	Expand equity partnership programs to allow shared risk and equity	L/M households	X	
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L/N denotes an activity which can be accomplished at no or low cost; number in parenthesis indicates priority

Home Ownership Subcommittee: Strategies
WORKING DRAFT
- V-14 -

August 20, 1991

Action	Target Population	Numbers	Next Year	Next Five Years	Agency	Program
B4.3 (3) Use housing trust fund or other local reserves to fund (insure) mortgages	L/M households		X			
B4.4 (4) Provide income tax abatement incentives for savings for down payment	L/M households			X		
B4.5 Reduce disincentive of prepaids for property taxes	L/M households			X		
B4.6 Provide income tax abatement incentives for lender who loans funds for prepaids (no interest loan)	L/M households		X			
B4.7 Extend benefits of mortgage credit certificate program (abatement on taxes equal to	L/M households			X		

L/N denotes an activity which can be accomplished at no or low cost; number in parenthesis indicates priority

Home Ownership Subcommittee: Strategies
WORKING DRAFT

August 20, 1991

- V-15 -

Action	Target Population	Numbers	Next Year	Next Five Years	Agency	Program
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percentage of interest paid)

B5. Develop incentives to encourage real estate sales staff or mortgage brokers/loan officers to help first-time or low-income home buyers or sellers.

Action	Target Population	Numbers	Next Year	Next Five Years
B5.1 (1) Encourage industry or professional standard of requiring that a certain percentage of sales or underwriting be for low income	L/M households Agents/Loan officers			X
B5.2 (2) Seek private foundation support for funding of incentives or development of innovative programs	L/M households			X

L/N denotes an activity which can be accomplished at no or low cost; number in parenthesis indicates priority

Home Ownership Subcommittee: Strategies
WORKING DRAFT
- V-16 -

August 20, 1991

Action	Target Population	Numbers	Next Year	Next Five Years	Agency	Program
B5.3 Continue to support (3) Community Reinvestment Act (CRA)	Distressed neighborhoods		X			
B5.4 Provide bonus for underwriting (4) and sales in target areas	L/M households Distressed neighborhoods			X		
B5.5 Change public program guidelines that limit reimbursement for work on underwriting or loan application or pre- qualification work from a percentage of the total to a flat fee	L/M households			X		
B5.6 Support the development of alternative lending institutions (cooperatives, public mortgage lenders)	L/M households Community-Based Developers			X		
B5.7 Support the development	L/M households			X		

L/N denotes an activity which can be accomplished at no or low cost; number in parenthesis indicates priority

Home Ownership Subcommittee: Strategies
WORKING DRAFT

August 20, 1991

- V-17 -

Action	Target Population	Numbers	Next Year	Next Five Years	Agency	Program
of community development corporations who are able to assist in packaging buyer loan applications	Community-Based Developers					
B5.8 Establish housing expeditor program which aids borrowers and buyers in the loan application and approval process	L/M households			X		
B6. Develop and provide financial alternatives for persons buying or selling an existing manufactured home in a mobile home park.						

Action	Target Population	Numbers	Next Year	Next Five Years	Agency	Program
B6.1 Change zoning from commercial/industrial to residential for existing mobile home parks as method to preserve value of parks				X		

L/N denotes an activity which can be accomplished at no or low cost; number in parenthesis indicates priority

Home Ownership Subcommittee: Strategies
WORKING DRAFT
- V-18 -

August 20, 1991

Action	Target Population	Numbers	Next Year	Next Five Years	Agency	Program
B6.2 Provide public finance facility to fund land purchase for limited equity cooperative purchase of parks by residents				X		
B6.3 Provide public finance facility earmarked for mobile home and/or manufactured home purchase				X		
B6.4 Encourage manufactured home compatibility with surrounding properties (roof pitch, long rafters, pit set)				X		
B6.5 Provide public finance facility to fund land purchase for limited equity cooperative				X		

L/N denotes an activity which can be accomplished at no or low cost; number in parenthesis indicates priority

Home Ownership Subcommittee: Strategies
WORKING DRAFT
- V-19 -

August 20, 1991

Action	Target Population	Numbers	Next Year	Next Five Years	Agency	Program
purchase of moorage by residents of houseboats						
B6.6	Provide public finance facility earmarked for houseboat purchase			X		
B7. Provide funds for completing home repair or rehabilitation projects utilizing grants and deferred loan funds targeted to low income households who do not have the debt servicing ability to take on new credit.						
B7.1 (1)	Provide pool of funding to provide grants to home owners in desparate need for emergency home repairs			X		
B7.2 (2)	Provide low- and no interest repair and rehabilitation financing for low and moderate income households			X		
B7.3 (3)	Reduce requirement for rehabilitation or repair			X		

L/N denotes an activity which can be accomplished at no or low cost; number in parenthesis indicates priority

Home Ownership Subcommittee: Strategies
WORKING DRAFT
- V-20 -

August 20, 1991

Action	Target Population	Numbers	Next Year	Next Five Years	Agency	Program
to Landlord/Tenant Act habitability standards						
B7.4 Develop volunteer (4) organization to provide repairs to home owners with inability to maintain home			X			
B7.5 Develop financing (4) program which uses reverse annuity principle for elderly low income repair			X			
B7.6 Provide alternatives for equity trade to home owners whose homes are not feasible for repair or rehabilitation				X		

L/N denotes an activity which can be accomplished at no or low cost; number in parenthesis indicates priority

Home Ownership Subcommittee: Strategies
WORKING DRAFT

- V-21 -

August 20, 1991

Action	Target Population	Numbers	Next Year	Next Five Years	Agency	Program
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- B8. Review and consider increasing loan limits on publicly-funded single-family loans to provide low income home owners the ability to make vital repairs or rehabilitation which retains a home's value, in addition to repairs on homes in dire need.**

Action	Target Population	Numbers	Next Year	Next Five Years
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- B8.1 (1) Create acquisition and repair/rehabilitation program for first-time home buyers X

- B8.2 (2) Develop methods for providing appraisals which are more comparable and timely X

- B8.3 (3) Develop general obligation or other secured bond financing to assist home owners with repairs and rehabilitation needs X

L/N denotes an activity which can be accomplished at no or low cost; number in parenthesis indicates priority

Home Ownership Subcommittee: Strategies
WORKING DRAFT
- V-22 -

August 20, 1991

Action	Target Population	Numbers	Next Year	Next Five Years	Agency	Program
B8.4 (4) Develop and provide refinance program that allows refinance of first mortgage and finances first mortgage and repair/rehabilitation			X			
B8.5 Eliminate limits on repair programs that are not based on ability to pay or home equity				X		
B8.6 Develop mutual fund for rehabilitation program (cooperative lending agreement) for rehabilitation				X		
B8.7 Provide tax incentive to lenders for lending for purchases and repairs in distressed areas				X		

L/N denotes an activity which can be accomplished at no or low cost; number in parenthesis indicates priority

Home Ownership Subcommittee: Strategies
WORKING DRAFT
- V-23 -

August 20, 1991

Action	Target Population	Numbers	Next Year	Next Five Years	Agency	Program
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B9. Provide incentives and encouragement to contractors who will work in distressed neighborhoods in order to counter contractors' resistance to accepting work in these areas.

Action	Target Population	Numbers	Next Year	Next Five Years	Agency	Program
B9.1 Focus neighborhood watch (1) and community policing in project area(s)			X			
B9.2 Use community labor to (2) address repair and rehabilitation needs			X			
B9.3 Develop community safety (3) programs which provide additional security to builders and developers completing projects			X			
B9.4 Encourage management of (4) housing development by local, community-based			X			

L/N denotes an activity which can be accomplished at no or low cost; number in parenthesis indicates priority

Home Ownership Subcommittee: Strategies
WORKING DRAFT
- V-24 -

August 20, 1991

Action	Target Population	Numbers	Next Year	Next Five Years	Agency	Program
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non-profits

B9.5 Establish developer expeditor
(5) program which aids developers
and builders in the development
planning and approval
process

X

B9.6 Provide security services
subsidy to developers
in distressed areas

X

B9.7 Provide program which
builds capacity of labor
and contractors

X

B10. Identify and provide programs which counter the cost burden placed on home owners by property taxes.

Action	Target Population	Numbers	Next Year	Next Five Years
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B10.1 Support efforts to

X

L/N denotes an activity which can be accomplished at no or low cost; number in parenthesis indicates priority

Home Ownership Subcommittee: Strategies
WORKING DRAFT

- V-25 -

August 20, 1991

Action	Target Population	Numbers	Next Year	Next Five Years	Agency	Program
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- (1) restructure tax system
including initiatives
to limit property tax

B11. Reduce difficulty of financing low cost and affordable housing caused by formulas which require development costs to be in certain proportions to land costs.

Action	Target Population	Numbers	Next Year	Next Five Years
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- B11.1 Encourage development of
(1) mixed-use housing

X

- B11.2 Encourage development
(2) on smaller lots

X

- B11.3 Encourage higher
(3) density owner-
occupied housing
development (cluster
housing, row houses)

X

- B11.4 Pioneer housing development

X

L/N denotes an activity which can be accomplished at no or low cost; number in parenthesis indicates priority

Home Ownership Subcommittee: Strategies
WORKING DRAFT
- V-26 -

August 20, 1991

Action	Target Population	Numbers	Next Year	Next Five Years	Agency	Program
(4) (publicly supported and initiated) which makes better use of residential land						
B11.5 Encourage development of "expandable" housing (homes which have potential for additions or allow owner to finish rooms at a later date)				X		

C. COMPREHENSIVE PUBLIC POLICY

A public policy coordination problem exists which affects the development of programs and services, neighborhood improvements strategies, public facilities planning and economic development programs.

C1. Increase the sharing and expansion of available and potential resources by encouraging cooperation and providing coordination among lenders, government, social service agencies, and community development corporations.

L/N denotes an activity which can be accomplished at no or low cost; number in parenthesis indicates priority

August 20, 1991

Home Ownership Subcommittee: Strategies
WORKING DRAFT
- V-27 -

Action	Target Population	Numbers	Next Year	Next Five Years	Agency	Program
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Action	Target Population	Numbers	Next Year	Next Five Years
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C1.1 Establish program
(1) for disposition of
foreclosed property
to CDC and non-profit
developers funded by
private/public partner
mortgage funds

X

C1.2 When planning CDC,
(2) governmental housing
programs, involve
private lending
representatives in
planning process

X

C1.3 Prepare and publish
comprehensive list
and description of
available housing
programs

L/N

L/N denotes an activity which can be accomplished at no or low cost; number in parenthesis indicates priority

Home Ownership Subcommittee: Strategies
WORKING DRAFT

August 20, 1991

- V-28 -

Action	Target Population	Numbers	Next Year	Next Five Years	Agency	Program
C1.4 Establish program for disposition of foreclosed property to CDC and non-profit developers funded by private/public partner mortgage funds				X		
C2. Tie development of owner-occupied housing and home ownership programs with economic development strategies and work force development.						
C2.1 Develop incentives (1) for businesses recruited to locate in region to provide housing or housing assistance			X			
C2.2 Establish match (2) for down payment savings account to be developed in partnership with business employer-			X			

L/N denotes an activity which can be accomplished at no or low cost; number in parenthesis indicates priority

Home Ownership Subcommittee: Strategies
WORKING DRAFT
- V-29 -

August 20, 1991

Action	Target Population	Numbers	Next Year	Next Five Years	Agency	Program
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assisted housing
programs

C2.3 (3) Require high cost
housing development
to develop low/moderate
housing units

X

C2.4 (4) Establish housing
subsidy using per square
foot development tax
for use in low/moderate
income home purchase
guarantee fund

X

C3. Better utilize pro bono contributions from professionals which lower development costs for owner-occupied housing by coordinating professional associations in the community with government programs.

Action	Target Population	Numbers	Next Year	Next Five Years
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L/N denotes an activity which can be accomplished at no or low cost; number in parenthesis indicates priority

Action	Target Population	Numbers	Next Year	Next Five Years	Agency	Program
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C3.1 Establish design
(1) "center" to provide
pro bono services to
non-profit development
organizations and
low income home owners

X

C3.2 Establish legal
(2) assistance "center"
to provide home
purchase pro bono
services to non-
profit development
corporations

X

C4. Coordinate public and private resources to encourage and support employer-assisted home ownership programs.

Action	Target Population	Numbers	Next Year	Next Five Years
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C4.1 Coordinate public

X

L/N denotes an activity which can be accomplished at no or low cost; number in parenthesis indicates priority

Home Ownership Subcommittee: Strategies
WORKING DRAFT
- V-31 -

August 20, 1991

Action	Target Population	Numbers	Next Year	Next Five Years	Agency	Program
(1) policy planning and service delivery for code enforcement, assistance, and other related services						
C4.2 (2) Involve neighborhoods in developing standards and guidelines aimed at improving the compatibility of new infill projects with the character of existing housing			X			
C4.3 Establish an awards and incentives program that encourages design excellence, energy efficiency, cost containment, quality and compatibility			L/N			

D. INCENTIVES AND OPPORTUNITIES

L/N denotes an activity which can be accomplished at no or low cost; number in parenthesis indicates priority

Home Ownership Subcommittee: Strategies
WORKING DRAFT

August 20, 1991

- V-32 -

Action	Target Population	Numbers	Next Year	Next Five Years	Agency	Program
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There are incentives and opportunities for the development and rehabilitation of lower cost housing for owner-occupied homes that the region has not investigated or utilized.

D1. Remove regulatory and incentive road blocks so that abandoned houses return to inventory quickly.

Action	Target Population	Numbers	Next Year	Next Five Years
D1.1 Establish program that (1) funds acquisition and rehabilitation of vacant and abandoned property for first-time home buyers			X	
D1.2 Establish program (2) to acquire, rehabilitate, and sell abandoned and foreclosed properties			X	
D1.3 Establish effective (3) mechanism for transfer of reha-			X	

L/N denotes an activity which can be accomplished at no or low cost; number in parenthesis indicates priority

Home Ownership Subcommittee: Strategies
WORKING DRAFT
- V-33 -

August 20, 1991

Action	Target Population	Numbers	Next Year	Next Five Years	Agency	Program
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bilitated tax
foreclosed property
to qualified buyers
and non-profits

D1.4 Acquire by eminent domain
(4) houses which are vacant
and abandoned and rehab
or demolish and construct
housing for low/moderate
income household purchase

X

D2. Increase the number of affordable home ownership programs for acquisition and rehabilitation of properties where the cost of rehabilitation exceeds the market value of the property after rehabilitation.

Action	Target Population	Numbers	Next Year	Next Five Years
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D2.1 Expand programs like
(1) homestead and programs
to finance repairs which
utilize equity participation

X

L/N denotes an activity which can be accomplished at no or low cost; number in parenthesis indicates priority

Home Ownership Subcommittee: Strategies
WORKING DRAFT
- V-34 -

August 20, 1991

Action	Target Population	Numbers	Next Year	Next Five Years	Agency	Program
	and forgivable mortgage financing					
D2.2 (2)	Establish program modeled after current mortgage guarantee programs which more flexibly meet needs of purchasers of property in distressed areas		X			
D2.3	Establish program which funds purchase and rehabilitation using current mortgage guarantee programs			X		
D3. Create affordable new housing for households earning less than 100% of median income by providing incentives and encouragement to parties involved in construction of single family housing for under \$65,000.						

L/N denotes an activity which can be accomplished at no or low cost; number in parenthesis indicates priority

Home Ownership Subcommittee: Strategies
WORKING DRAFT
- V.35 -

August 20, 1991

Action	Target Population	Numbers	Next Year	Next Five Years	Agency	Program
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Action	Target Population	Numbers	Next Year	Next Five Years
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D3.1 Assemble land and
(1) provide competition
opportunity for
development of
homes affordable to
low/moderate income
households

X

D3.2 Provide construction
(2) finance and land
purchase financing
for organizations
creating low cost
housing

X

D3.3 Develop low and no
(3) interest forgivable
second mortgage program
to make home purchases
affordable

X

L/N denotes an activity which can be accomplished at no or low cost; number in parenthesis indicates priority

Home Ownership Subcommittee: Strategies
WORKING DRAFT

August 20, 1991

- V-36 -

Action	Target Population	Numbers	Next Year	Next Five Years	Agency	Program
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D4. Encourage the marketplace and local communities to support alternatives to single-family detached housing.

Action	Target Population	Numbers	Next Year	Next Five Years
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D4.1 (1)	Encourage rowhouse and other higher density housing development; Encourage development of granny flats, "expandable" housing, through zoning, tax incentives		X	
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D5. Lower energy use and increase cost savings for home owners by expanding energy efficiency tax incentives and public subsidies for weatherization programs of low-income households.

Action	Target Population	Numbers	Next Year	Next Five Years
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L/N denotes an activity which can be accomplished at no or low cost; number in parenthesis indicates priority

Home Ownership Subcommittee: Strategies
WORKING DRAFT
- V-37 -

August 20, 1991

Action	Target Population	Numbers	Next Year	Next Five Years	Agency	Program
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D5.1 (1) Provide assistance for weatherization improvements in the form of low interest loans

X

D5.2 Establish short-term project with utility companies which focuses emphasis on system update and rehabilitation for low income households

X

E. REGULATORY REFORM

Regulations often intended to assure safety, sanitation, and community appearance present a paradox which affects the ability of a home owner to maintain a home in acceptable condition and may impede or increase the cost of development or rehabilitation.

E1. Promote affordable housing development in communities by designing zoning regulations that consider the age of the housing.

Action	Target	Numbers	Next Year	Next Five
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L/N denotes an activity which can be accomplished at no or low cost; number in parenthesis indicates priority

Home Ownership Subcommittee: Strategies
WORKING DRAFT
- V-38 -

August 20, 1991

Action	Target Population	Numbers	Next Year	Next Five Years	Agency	Program
	Population			Years		
E1.1 (1) Revise housing maintenance code to encourage cost savings			X			
E1.2 (2) Place more emphasis on safety in areas where people live and not on adjoining carports or garage structures			X			
E1.3 Clarify distinctions between manufactured, mobile, and factory-built homes to encourage use of these options for home ownership			L/N			

E2. Create lot size requirements and limitations which allow for the development of smaller scale homes and affordable units of cooperative owner-occupied housing.

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Home Ownership Subcommittee: Strategies
WORKING DRAFT
- V-39 -

August 20, 1991

Action	Target Population	Numbers	Next Year	Next Five Years	Agency	Program
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Action	Target Population	Numbers	Next Year	Next Five Years
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E2.1 (1)	Encourage development of more units on less land by zoning to encourage higher density cluster and row houses, expandable homes		X	
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E2.2 (2)	Assemble land and provide write-downs to developers of low income home ownership opportunities using higher density designs and configurations		X	
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E2.3 (3)	Establish pilot projects and public incentives to encourage private initiative in development		X	
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Home Ownership Subcommittee: Strategies
WORKING DRAFT

August 20, 1991

- V-40 -

Action	Target Population	Numbers	Next Year	Next Five Years	Agency	Program
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of higher density and
innovative cooperative
housing units

- E2.4 Use incentives such as lower
sewer hookup and system
development costs to encourage
multiple unit development

X

E3. Modify costs for the enforcement of regulatory requirements, including system development charges, borne by fees and permit charges, enabling affordable housing development, including the use of alternatives such as manufactured housing, use of sweat equity, and others.

Action	Target Population	Numbers	Next Year	Next Five Years
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- E3.1 Use fee costs as
(1) incentives to certain
types of development
or areas of development
by lowering or
waiving fees

X

L/N denotes an activity which can be accomplished at no or low cost; number in parenthesis indicates priority

August 20, 1991

Home Ownership Subcommittee: Strategies
WORKING DRAFT
- V-41 -

Action	Target Population	Numbers	Next Year	Next Five Years	Agency	Program
E3.2 (2) Study which costs are appropriate and which may be eliminated because of effect on cost of housing development			X			
E3.3 Charge fees based on time spent rather than on flat fee basis				X		
E4. Revise environmental issues, such as historic preservation requirements, by lowering the significant investment and increasing the rehabilitation potential within constraints of available financing or market conditions.						

Action	Target Population	Numbers	Next Year	Next Five Years	Agency	Program
E4.1 (1) Reduce or eliminate unnecessary federal review			X			

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August 20, 1991

Home Ownership Subcommittee: Strategies
WORKING DRAFT
- V-42 -

Action	Target Population	Numbers	Next Year	Next Five Years	Agency	Program
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E4.2 Test rulemaking effect
(2) on cost of development
before final rule
has been adopted

X

E5. Develop density requirements, housing and other community preservation regulations that regard the applicability to certain areas or effect on the development of affordable housing.

E5.1 Test rulemaking effect
on cost of development
before final rule
has been adopted

X

E6. Coordinate public facilities planning and zoning so that development occurs simultaneously with the development of services and infrastructure needed for transportation, sewerage, and other public access to services which results.

Action	Target Population	Numbers	Next Year	Next Five Years
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Home Ownership Subcommittee: Strategies
WORKING DRAFT
- V-43 -

August 20, 1991

Action	Target Population	Numbers	Next Year	Next Five Years	Agency	Program
E6.1 (1)	Consider impact of development so that development occurs simultaneously with the development of services and infrastructure (i.e. transportation, sewerage, and others)		X			
E6.2 (2)	Coordinate public facilities planning and zoning		X			

F. ATTENTION TO SPECIAL NEEDS

Home ownership and home retention are difficult for certain segments of the population who have special needs because of disabilities, bias and discrimination, language and cultural barriers, ethnic background and/or age. There is a perception that bias and discrimination against certain populations exists and that home ownership opportunities are not equally accessible to all citizens.

F1. Provide incentives which discourage real estate agents, sellers and lenders from promoting biases as they "steer" buyers both toward and away from neighborhoods.

L/N denotes an activity which can be accomplished at no or low cost; number in parenthesis indicates priority

Home Ownership Subcommittee: Strategies
WORKING DRAFT

August 20, 1991

- V-44 -

Action	Target Population	Numbers	Next Year	Next Five Years	Agency	Program
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Action	Target Population	Numbers	Next Year	Next Five Years
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F1.1 (1) Provide "bonus" to agents and loan officers who provide service to low/moderate income households

X

F1.2 (2) Enforce fair housing prohibitions and seek penalties against continued violations

X

F1.3 Establish minimum number of loans or sales required in low/moderate income range

X

F1.4 Aggressively review lending and sales

X

L/N denotes an activity which can be accomplished at no or low cost; number in parenthesis indicates priority

Home Ownership Subcommittee: Strategies
WORKING DRAFT

- V-45 -

August 20, 1991

Action	Target Population	Numbers	Next Year	Next Five Years	Agency	Program
records of loan officers and agents and reward balance						
F1.5	Limit commission to formula which includes number of low/moderate income purchases plus any sales over that amount			X		
F2. Lessen negative impact of general assessment public facilities improvements (Mid-county sewer project, sidewalk and other local improvement district projects) for low-income households, particularly fixed income elderly.						

Action	Target Population	Numbers	Next Year	Next Five Years	Agency	Program
F2.1 (1)	Expand sewer safety net and mid-county sewer loan program to include all households; Establish		X			

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Home Ownership Subcommittee: Strategies
WORKING DRAFT
- V-46 -

August 20, 1991

Action	Target Population	Numbers	Next Year	Next Five Years	Agency	Program
public bonding program to provide added funding to sewer loan programs						
F2.2 (2) Tie sewer programs with general housing repair and rehabilitation programs to further the value of homes in communities affected by sewerage			X			
F2.3 Make information available about availability of sewer cost assistance, especially to low and moderate income households			L/N			
F2.4 Begin working with households outside immediately-to-be-sewered neighborhoods on preparing for costs of hook up				X		
F2.5 Revise program guidelines to include private sewer hook up			L/N			

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Home Ownership Subcommittee: Strategies
WORKING DRAFT
- V-47 -

August 20, 1991

Action	Target Population	Numbers	Next Year	Next Five Years	Agency	Program
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and line repairs

F3. Create awareness and acceptance that Hispanic households are home buyers and increase resources and services for Hispanic permanent residents.

Action	Target Population	Numbers	Next Year	Next Five Years	Agency	Program
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F3.1	Establish housing expeditor program which aids hispanic borrowers and buyers in the loan application and approval process			X		
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F4. With equality of access to home purchase opportunities, develop alternatives which allow adaptation and accessibility to households with members who have physical mobility limitations.

Action	Target Population	Numbers	Next Year	Next Five Years	Agency	Program
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F4.1	Provide centralized		X			
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L/N denotes an activity which can be accomplished at no or low cost; number in parenthesis indicates priority

Action	Target Population	Numbers	Next Year	Next Five Years	Agency	Program
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(1) information and referral
regarding access and
adaptability improvements
which can be made and
low cost sources of
assistance

F4.2 Provide affordable
financing to home owners
to make mobility
improvements

X

F4.3 Provide information
about accessibility standards
to landlords and tenants
and sources of assistance
and low cost finance

L/N

F5. Ease difficulty for unconventional households (unrelated adults, handicapped) to access home purchase and repair financing.

Action	Target Population	Numbers	Next Year	Next Five Years
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L/N denotes an activity which can be accomplished at no or low cost; number in parenthesis indicates priority

Home Ownership Subcommittee: Strategies
WORKING DRAFT
- V-49 -

August 20, 1991

Action	Target Population	Numbers	Next Year	Next Five Years	Agency	Program
F5.1 (1)	Provide technical assistance (cash grants) to groups of special population adults to cooperatively acquire and rehabilitate homes		X			
F5.2 (2)	Provide cash grants to non-profit organizations who support groups of special population adults with cooperative acquisition and rehabilitation homes		X			
F5.3	Provide cash grants to groups of special population adults to cooperatively acquire and rehabilitate homes			X		

F6. Lessen difficulty for large low income households to finance and locate home purchases.

L/N denotes an activity which can be accomplished at no or low cost; number in parenthesis indicates priority

Home Ownership Subcommittee: Strategies
WORKING DRAFT
- V-50 -

August 20, 1991

Action	Target Population	Numbers	Next Year	Next Five Years	Agency	Program
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Action	Target Population	Numbers	Next Year	Next Five Years		
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F6.1 (1) Revise caps on household income to recognize area median income and adjust for family size

X

F7. Along with non-profit organization-financed or sponsored purchases, allow household joint and cooperative ownership for cooperative home purchase options, including purchase of homes by a group of unrelated handicapped and/or elderly adults.

Action	Target Population	Numbers	Next Year	Next Five Years		
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F7.1 (1) Provide cash grants to non-profit organizations who support groups of special population adults with cooperative acquisition

X

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Home Ownership Subcommittee: Strategies
WORKING DRAFT
- V-51 -

August 20, 1991

Action	Target Population	Numbers	Next Year	Next Five Years	Agency	Program
and rehabilitation homes						
F7.2 Provide technical assistance (cash grants) to groups of special population adults to cooperatively acquire and rehabilitate homes				X		
F7.3 Provide cash grants to groups of special population adults to cooperatively acquire and rehabilitate homes				X		
F8. Assist elderly and disabled home owners by providing low-cost in-home services, alternative transportation services, and neighborhood services.						

Action	Target Population	Numbers	Next Year	Next Five Years
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L/N denotes an activity which can be accomplished at no or low cost; number in parenthesis indicates priority

Home Ownership Subcommittee: Strategies
WORKING DRAFT
- V-52 -

August 20, 1991

Action	Target Population	Numbers	Next Year	Next Five Years	Agency	Program
F8.1 (1) Provide affordable financing to support the repair and rehabilitation of homes owned by non profits, care facilities, and special populations			X			
F8.2 Provide technical assistance (cash grants) to groups of special population adults to cooperatively obtain special services and support				X		
F8.3 Provide cash grants to groups of special population adults to cooperatively obtain special services and support				X		
F8.4 Provide cash grants to non-profit organizations				X		

L/N denotes an activity which can be accomplished at no or low cost; number in parenthesis indicates priority

Home Ownership Subcommittee: Strategies
WORKING DRAFT
- V-53 -

August 20, 1991

Action	Target Population	Numbers	Next Year	Next Five Years	Agency	Program
who support groups of special population adults with needs for in home service support needs						
F8.5 Establish reverse equity mortgage programs to assist in financing repairs				X		
F8.6 Provide information and referral home share match service to special needs population and seniors			L/N			

L/N denotes an activity which can be accomplished at no or low cost; number in parenthesis indicates priority

Home Ownership Subcommittee: Strategies
WORKING DRAFT

August 20, 1991

- V-54 -