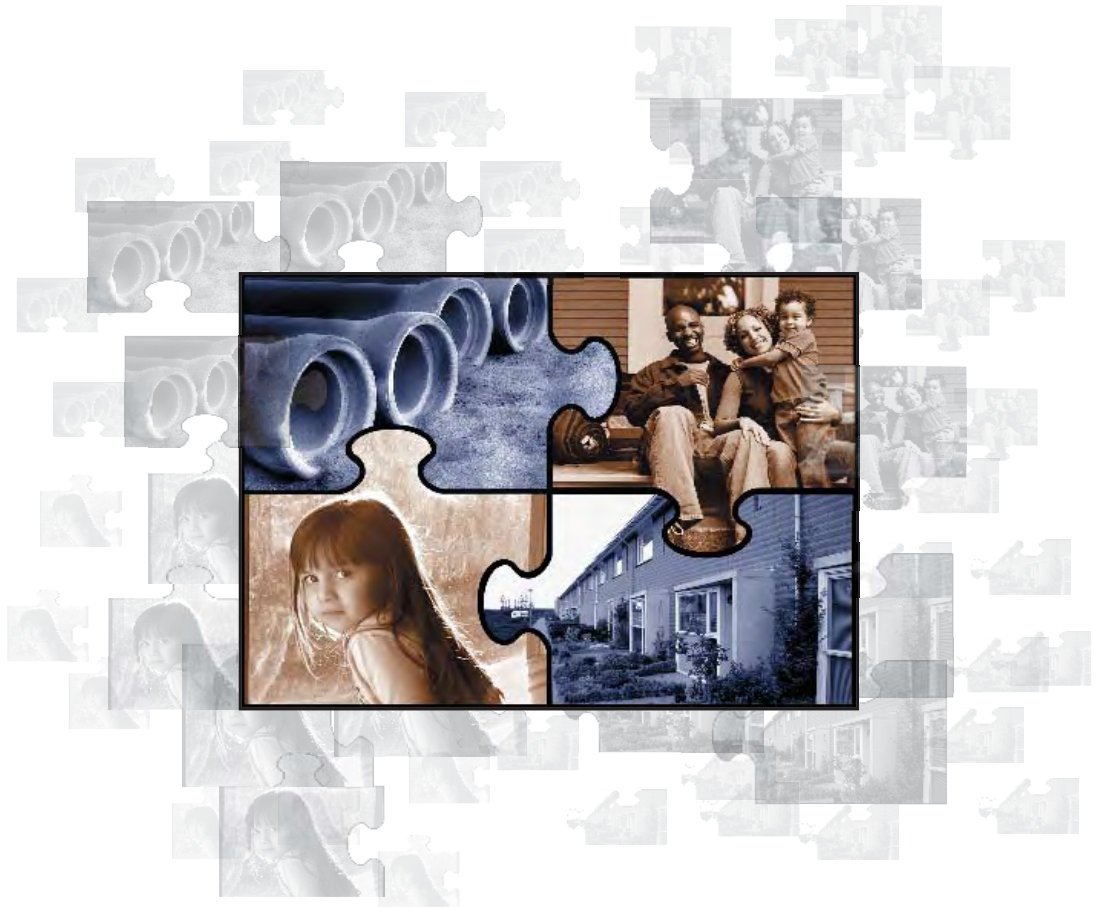


# Consolidated Plan Action Plans FY 2009 - 10



2005  
2010

Funded by HUD



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Sam Adams, Mayor, City of Portland

Nick Fish, Commissioner of Public Works, City of Portland

Shane T. Bemis, Mayor, City of Gresham

Ted Wheeler, Chair of the Board of County Commissioners, Multnomah County

## Housing and Community Development Commission (HCDC)

Bruce Whiting, Chair

Pat Mobley, Vice-Chair

Robin Boyce

Jean DeMaster

Rey España

Naomi Harris

Victoria Libov

Jim McConnell

Bradley Perkins

Dan Pierce

Joe Wykowski

## HCDC Staff and Jurisdiction Liaisons

Beth Kaye, HCDC Program Manager

Shelley Marchesi, Housing Authority of Portland

Barbara Sack, City of Portland, Bureau of Planning

Sally Erickson, City of Portland, Bureau of Housing and Community Development

Elaine Fultz, City of Gresham, Planning Services Department

Mary T. Li & Carol Cade, Multnomah County, Department of County Human Services

Antoinette Pietka & Ben Yeager, City of Portland, Bureau of Housing and Community Development

Dove Hotz, City of Portland, Bureau of Housing and Community Development

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# Section One

## Introduction & Overview

## Introduction & Overview

In compliance with HUD regulations, the Portland Consortium presents these Action Plans for FY 2009-10. The members of the Portland Consortium are the City of Portland, the City of Gresham, and Multnomah County (representing the unincorporated portions and smaller cities within its boundaries). These plans represent the fifth set of Action Plans in the 2005-2010 five-year cycle of coordinated planning by the Portland Consortium. These plans implement the Consolidated Plan 2005-2010 as amended (Plan). Like the Plan, these Action Plans serve as both housing and community development plans and as applications to the U.S. Department of Housing and Urban Development (HUD) for funds available to cities and counties under four formula grant programs. HUD allows these funds to be used to benefit low- and moderate-income people and neighborhoods, within specific priorities established by the local jurisdictions.

In developing these Action Plans, the Consortium members faced many challenges. 2008 was the year when the real estate bubble burst, the stock market began a steep decline, and the nation slid into an historic recession. Housing issues were at the core of the melt-down. Several years of poor lending practices by unregulated lenders and mainstream banks, and a decline in housing prices, led to an increase in default rates. These “toxic” mortgages had been bundled and securitized, and seemed to have made their way into the portfolios of every financial institution and investor. In response, the stock market fell sharply and the financial sector tightened credit to all but the strongest and most solvent borrowers. This credit crisis continues to chill both the housing market and the commercial sector. Housing prices have continued to decline further. Each day, more employers large and small are announcing worker lay-offs, delaying expansion plans, and cancelling orders. American consumers have all but stopped spending. The economy seems caught in a downward cycle.

The consequences of this economic devolution are everywhere. Non-profit agencies across the County have reported big increases in requests for assistance. While many of these requests are from households that have never been financially secure, providers are also seeing people who had been solidly middle-class until they experienced a lay-off or lost access to the home equity line of credit that had supported their lifestyle. Unemployment in Oregon is close to 10%.

The market for housing tax credits has collapsed, because so few investors have gains to offset.

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With the private market in a tailspin, this is a moment for government to step up. However, the poor economy has also had an impact on local tax revenues. This is particularly bad news for Multnomah County, which was already operating at a loss due to a structural deficit. The County has endeavored to cut spending, implementing double-digit cuts in this fiscal year and planning further substantial reductions for next. The City of Gresham is locked into a bare-bones taxing structure and does not have sufficient discretionary revenues to increase its support for housing and community development activities. Even Portland is feeling the pinch and has requested all agencies to implement 5% cuts during the current fiscal year, and another round of cuts in the next. Due to tax limitation measures adopted in Oregon through a series of ballot measures, none of the jurisdictions in the Consortium may readily increase local taxes.

These budget woes have fueled the controversy over urban renewal, tax abatement programs, and other mechanisms that temporarily reduce revenues to the County and taxing districts in order to invest in improvements that will increase the tax base over the long term. For its part, the City made a comprehensive report to the County about its administration of the tax abatement programs, and invited the County to participate in a comprehensive policy review beginning in Spring 2009. A proposal to require County consent to the establishment or extension of an urban renewal district is pending in the State Legislature.

The jurisdictions do have some new resources available to respond to the economic situation. In March 2009, the Oregon Legislature adopted the Housing Opportunities Act, establishing an increase to the Document Recording Fee ("DRF"), with all proceeds dedicated to affordable housing. In the current economy, projected annual revenues are in the neighborhood of \$14 million but should increase substantially if the economy recovers. (Washington State also has a DRF, and reported that proceeds were down 40% from previous years.) The Oregon Housing and Community Services Department will administer the fund. It will receive 5% of revenues to cover administration costs. The remainder will be allocated as follows: 14% to homeownership programs; 70% to affordable rental housing programs, including preservation, land banking, and development activities; 6% for capacity building; and 11% to the Homeless Assistance Fund. HAF is distributed to community action agencies (including the County). OHCS will distribute all other funds through a competitive process.

The federal government is also acting to address the economic crisis. In July 2008, Congress passed the Housing and Economic Recover Act, establishing a Neighborhood Stabilization Program ("NSP"). At its most basic level,

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NSP gives state and local government the resources to purchase foreclosed properties from financial institutions and put them back into service. Multnomah County and the City of Portland applied for and expect to receive approximately \$6.8 million through the initial allocation of NSP.

In January 2009, Congress passed the American Reinvestment and Recovery Act (ARRA). This enormous bill channels money through almost 60 federal programs, including CDBG, HOME, and ESG, although the rules regarding spending the funds are somewhat different than for ordinary entitlement grants. It includes another round of NSP funding, to be made available on a competitive basis. HOME funds will go the OHCSO to provide gap financing for tax credit deals and to purchase unsold tax credits. All three Consortium jurisdictions received some CDBG. Portland received \$4.2 million of ARRA ESG to spend over two years on shelter diversion, rapid re-housing, and homelessness prevention activities. Portland will spend the resource Countywide. For specific amount, please consult the Resource Table.

The changeover in federal administrations augurs well for housing and community development funding. While entitlements were flat-funded in FY 2008-09, President Obama proposed a 43% increase in the HUD budget for FY 2009-10.

The County continues to focus its community development funding in the program participating cities of Maywood Park, Fairview, Wood Village, Troutdale, and unincorporated areas of Multnomah County. The cities of Wood Village and Fairview receive the majority of projects, as they are census qualified “target areas.”

The next looming crisis is the expiration of various project-based Section 8 contracts, and the end of the period of affordability of a large number of 15-year tax credit properties. Although we would like to preserve most or all of these affordable rent-restricted units, lack of capital funding and funding for ongoing operating expenses may prevent us from doing so. Preservation efforts in Oregon received a big boost from the John A. and Catherine T. MacArthur Foundation. The Foundation awarded the State and City of Portland \$1 million to coordinate and administer preservation efforts, and made \$4 million available in program related investment to capitalize the Preservation Acquisition Fund, a revolving loan fund administered by the Network for Oregon Affordable Housing (NOAH).

Rising real property values have presented the Consortium with new preservation challenges. Due to the declining housing market, developers are not showing interest in purchasing mobile home parks in high-growth areas for redevelopment into luxury apartments or condominiums. This may be a



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temporary phenomenon. Conversion of affordable market-rate apartments to condominiums has also cooled.

The Consortium believes that the best strategy to address these open market preservation challenges is to move market-rate multi-family housing into nonprofit ownership, with the guarantee of long-term affordability. However, no Consortium jurisdiction presently has enough capital to pursue this strategy at the necessary scale.

Funding for services continues to be a material constraint on our Consortium's ability to implement the Ten-Year Plan to End Homelessness in Multnomah County and the City of Portland. While the Obama Administration will not be pursuing an ideologically-driven policy of reducing domestic spending, it has inherited expensive wars in Iraq and Afghanistan, and a tumbling economy.

To supplement public resources, Consortium members are also pursuing private-sector resources. Portland's Economic Opportunity Initiative has been particularly successful at attracting financial and in-kind support for its programs from private entities, including the United Way of the Columbia-Willamette and the Lewis & Clark Law School. The Bridges to Housing initiative, for high-need homeless families, has also been successful at attracting private funds. This has included substantial investment by the Bill and Melinda Gates Foundation and Meyer Memorial Trust. Early support was provided by Enterprise Community Partners.

HUD requires that the Portland Consortium establish priorities for the allocation of federal resources. The priorities are in descending order. Overall, the jurisdictions of the Consortium will allocate the greatest amount of federal resources to Priority 1, and the least to Priority 3. Within each priority, the Portland Consortium has decided that programs should focus on populations with the greatest barriers.

#### PRIORITY ONE

Programs to increase the range of housing opportunities affordable to households with incomes at or below 50% of the area's Median Family Income<sup>1</sup> (MFI). This priority includes programs that:

- a. Provide stable, decent, affordable housing for households with the greatest housing needs;



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- b. Develop permanent supportive housing for very low-income households (0-30% MFI) with disabilities;
- c. Assist low-income individuals and families (0-50% MFI) to locate, obtain and maintain housing;
- d. Develop, acquire, maintain, repair, rehabilitate, preserve and address any lead-based paint or other severe environmental hazards in housing stock for low- and moderate-income people (up to 80% MFI);
- e. Revitalize severely distressed public housing;
- f. Manage publicly-funded housing assets wisely for the long term;
- g. Increase the number of units with three or more bedrooms affordable to low-income (0-50% MFI) households;
- h. Acquire an interest in land, whether improved or not, by lease, transfer, or purchase. The land may be banked, made available for development, or placed in service right away, but in all cases the primary use of the land must be for housing affordable to low-income households (0-50% MFI), and/or community facilities designed to meet the housing and related service needs of low income people.

## PRIORITY TWO

Programs focused on preventing and ending homelessness that:

- a. Provide immediate housing for chronically homeless individuals and families, linked to the services they need to succeed;
- b. Mitigate the barriers that make it difficult for households experiencing homelessness to re-establish housing stability;
- c. Streamline access to existing services to prevent and reduce homelessness;
- d. Concentrate resources on programs that offer measurable results;
- e. Provide or partner with other entities that provide supportive services, such as case management, home care and personal care, job training, child care, education, etc., for adult and child members of low-income households (up to 50% MFI).

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#### PRIORITY THREE

Programs to assist adults and youth to improve their economic condition that:

- a. Increase their incomes from below 50% MFI to a living wage through comprehensive, evidence-based programs;
- b. Increase their assets through comprehensive, evidence-based programs;
- c. Build wealth strategies for households with incomes up to 80% MFI, including land-trusts and first-time homeownership programs for populations that have traditionally faced barriers to homeownership;
- d. Acquire an interest in land, whether improved or not, by lease, transfer, or purchase. The land must be banked, made available for development, or placed in service right away, but in all cases the primary use of the land must be to support land-trust and first-time homeowner programs for populations that have traditionally faced barriers to homeownership;
- e. Invest in and stabilize low-income communities.

#### COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG)

The cities of Portland and Gresham, and urban Multnomah County (the area of the County outside the city limits of Portland and Gresham), all receive CDBG funds. These funds can be used for activities such as housing, public services, community facilities, public improvements, economic development, and community revitalization.

#### HOME INVESTMENT PARTNERSHIP

The HOME program is authorized under Title II of the National Affordable Housing Act for the purposes of:

1. Expanding the supply of affordable housing for low- and very low-income families with an emphasis on rental housing;
2. Building state and local nonprofit capacity to carry out affordable housing programs; and
3. Providing coordinated assistance to participants in the development of affordable low-income housing.

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\* The cities of Portland and Gresham and Multnomah County are partners in the HOME consortium. Portland's Bureau of Housing and Community Development (BHCD) is designated as the lead agency and administers the HOME funds. The jurisdictions work together to implement the Consolidated Plan. Some HOME funds have been allocated as part of the American Dream Downpayment Initiative (ADDI) and are reserved for efforts to promote first-time homeownership.

### EMERGENCY SHELTER GRANT (ESG)

ESG funds can be used for the rehabilitation or conversion of buildings into homeless shelters. This program also may fund certain related social services, operating expenses, homeless prevention activities, and administrative costs. HUD allocates ESG funds annually based on the formula used for the Community Development Block Grant (CDBG). The City of Portland is the only jurisdiction in the County that receives a direct award of ESG funds.

### HOUSING OPPORTUNITIES FOR PERSONS WITH AIDS (HOPWA)

HOPWA is an entitlement program administered by the City of Portland for a seven-county area including Multnomah, Washington, Clackamas, Yamhill, and Columbia Counties in Oregon, and Clark and Skamania Counties in Washington. Portland works closely with the other jurisdictions in planning and allocating HOPWA resources. HOPWA funds are targeted to low-income individuals with HIV/AIDS or related diseases, and their families. HOPWA funds may be used to support a wide range of services and housing activities. Supportive services must be provided as part of any housing funded by HOPWA.

The Action Plans also describe how other sources of federal, state, local and private funds contribute to the overall strategies adopted in the Plan.

### INTER-AGENCY AND JURISDICTIONAL CONSULTATION THROUGH HCDC

The Action Plans development process for FY 2009-10 carries out the inter-jurisdictional, cooperative venture begun during the initial stages of the Community Affordable Housing Strategy (CHAS) planning process. The Consortium established during the CHAS is committed to an ongoing planning effort, directed by BHCD with oversight from the Housing and Community Development Commission (HCDC). HCDC remains the primary public forum focused on affordable housing and economic opportunity matters, and also functions as an advocate for systems change to benefit low-

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### PARTNER ORGANIZATIONS AND AGENCIES

Organization / Agency	Product	Market Segment
US Dept of Housing & Urban Development	Program funds, loan guarantees	Low- and moderate-income housing and community development activities
Community Development Network	Affordable housing policy, technical assistance, advocacy for new resources	Low- and moderate-income housing and community development activities statewide
Conventional Lenders	Private and public/private partnership housing; single family mortgage loans	All
Corporation for Supportive Housing	Policy recommendations, best practices, funding for system change	Chronically homeless persons
Ecumenical Ministries of Oregon	Shared housing, advocacy	Low-income households
Enterprise Community Partners	Technical assistance for neighborhood and nonprofit developers, predevelopment loans	80% MFI or below
Equity Investors	Equity participation as owner or joint venture partner for housing developments, tax credit investments	Low-income people for tax-credit investment
Federal Interagency Council on Homelessness	Program funds for efforts to end chronic homelessness	Chronically homeless persons
Federal Home Loan Bank	Wholesale source of long-term credit for housing	All
Federal Home Loan Mortgage Corporation (FHLMC) / Government National Mortgage Association (GNMA)	Conduit for single family and multi-family loans	Low- and moderate-income households

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### PARTNER ORGANIZATIONS AND AGENCIES (CONTINUED)

Organization / Agency	Product	Market Segment
Federal National Mortgage Association (FNMA)	Conduit for single family and multi-family loans	Low- and moderate-income households
For-Profit Developers	Most single- and multi-family housing developments	All, but primarily households at or above 80% MFI
Gresham Planning Services Department	Federal funds administrator for loans and grants	Very low- to moderate-income neighborhoods and individuals
Gresham Community Development and Housing Committee (CDHC)	Policy recommendations	Very low-, low- and moderate-income households
Government National Mortgage Association	Conduit for single family and multi-family loans	Low- and moderate-income households
Housing Alliance	State-wide advocacy for new resources to increase housing affordability for renters & first-time homebuyers	0-80% MFI, with an emphasis on 0-30% MFI
Housing and Community Development Commission (HCDC)	Policy advice; plans & reports required by HUD	Advocate for system change to benefit very low-, low- and moderate-income households; advocate for increasing number of minority homeowners
Housing Authority of Portland (HAP)	Affordable housing in Multnomah County, Public Housing, HOPE VI, Section 8 programs, Shelter + Care, bonding capacity	Very low- and low-income rental housing, limited low-income homeownership
Housing Development Center (HDC)	Technical assistance with affordable housing development	Low- and moderate-income housing

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### PARTNER ORGANIZATIONS AND AGENCIES (CONTINUED)

Organization / Agency	Product	Market Segment
Metropolitan District (Metro)	Technical assistance for housing policy and planning	All incomes, with a special focus on affordable housing to households with income of 80% MFI and below, and housing located in town centers along mass transit
Multnomah County Commission on Children, Families & Community	Anti-Poverty Framework, School-Age Policy Framework and the Early Childhood Framework	Very low-income (30% MFI and below) families
Multnomah County Department of County Human Services (DCHS)	Administration of federal, state, and local service funds, direct social service delivery, contact for social service delivery, policy recommendations, coordination of County housing programs, housing development grants (Strategic Investment Program), sale/lease of surplus county properties for special needs and supportive special needs housing in Multnomah County, administration of community development funds, donation of tax-foreclosed properties, social service delivery grants	Services and/or supportive housing for low-income elderly, physically disabled, mentally ill, alcohol or drug addicted, and developmentally disabled <sup>2</sup> and/or homeless family shelters and transitional housing
Neighborhood Partnership Fund	Technical assistance to local nonprofit CDCs; administration of Bridges to Housing program	80% MFI and below; Bridges to Housing limited to high need homeless families who are high resource users
Network for Oregon Affordable Housing (NOAH)	Line of credit for working capital, bridge and construction loans	Primarily below 80% MFI
Nonprofit Developers (CDCs)	Single- and multi-family housing, both homeownership and rental	Primarily below 80% MFI

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### PARTNER ORGANIZATIONS AND AGENCIES (CONTINUED)

Organization / Agency	Product	Market Segment
Operation HOME	Strategies, support and technical assistance	Minority homeownership
Oregon Corporation for Affordable Housing (OCAH)	Housing production support and technical assistance, capital general for tax-credit purchase	Low-income
Portland Bureau of Development Services (BDS)	Regulatory oversight of building, housing and zoning codes	All
Portland Bureau of Housing and Community Development (BHCD)	Contract administrator for federal loan and grant programs, operating support to community nonprofit developers	Low-income rental and homeownership, economic development activities, community development, homeless persons
Portland Bureau of Planning (BOP)	Long range policy and Comprehensive Plan, neighborhood and community planning, administration of tax abatement programs	All
Portland Development Commission (PDC)	Housing rehabilitation loans, housing equity grants, tax increment financing, urban renewal agency	Housing at all income levels, uses federal funds primarily to serve households below 80% MFI; uses new TIF affordable housing set-aside to fund 0-60% rental development and 0-100% homeownership programs
Portland Housing Center (PHC)	Information, education, and counseling for prospective homeowners and renters, financial services products	Low- and moderate-income people
Portland Proposal Review and Project Advisory Committee	Economic Opportunity Initiative project selection and policy recommendations	Low-income people
State of Oregon Housing and Community Services (HCS)	Permanent financing via bonds, gap funding via the Housing Trust Fund, Oregon Affordable Housing Tax Credits, and Federal Low-Income Tax Credits; short-term financing for acquisition of preservation properties through the Oregon Housing Preservation Fund.	Very low- and low-income rental and homeownership



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income households. HCDC influences housing and community development policy by advising the three jurisdictions on community needs, weighing in on budget decisions, promoting the linkage of associated social services to housing and community development programs, guiding the updates of the Plan, and monitoring program outcomes.

### THE POLICY AND PLANNING FUNCTION OF HCDC

Fifteen citizen Commissioners sit on HCDC, nine appointed by the City of Portland and three each by the City of Gresham and Multnomah County. HCDC has oversight of all plans and reports required by HUD. HCDC consults with the jurisdictions and stakeholders about the development of their annual Action Plans and recommends approval of Plans that reflect the established Priorities. HCDC's members stay well-informed about community needs and use their knowledge to set the Priorities for the Consolidated Plan.

The staff for HCDC is led by a BHCD program manager and draws from City of Portland staff expertise on homeless planning, land use and zoning, and regulatory compliance. HCDC has liaison staff from the Housing Authority of Portland, Multnomah County's Department of County Human Services and Gresham's Planning Services Department. HCDC staff consult with the Oregon Department of Housing and Community Services, the Metro regional government, housing and community development staff at the surrounding counties (Clark, Clackamas, and Washington), and social service agencies in Multnomah County, as well as nonprofit developers and service organizations.

### REQUIRED CONSULTATION FOR THE ANNUAL ACTION PLANS

In preparing these Action Plans, the Portland Consortium consulted with other public and private agencies that provide assisted housing, health services, and social services (including those focusing on services to children, elderly persons, persons with disabilities, persons with HIV/AIDS and their families, and homeless persons). These consultations occurred in the course of regularly-occurring meetings of HCDC and the Coordinating Committee of the local *Ten-Year Plan to End Homelessness*, as well as in separately scheduled meetings. Consultations were held with entities including but not limited to, the City of Gresham, City of Wood Village, City of Portland, Housing Authority of Portland, Community Development Network, Housing Development Center, individual community development corporations, Multnomah County, Cascadia

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Behavioral Health, Transition Projects, Inc., Human Solutions, Inc., the League of Women Voters, Elders in Action, and Operation HOME.

The Consortium has also consulted with neighboring counties about its plans in a variety of forums, including the Regional Housing Managers Work Group.

### INSTITUTIONAL STRUCTURE

The responsibility for implementing the Plan will rest with Portland's Bureau of Housing and Community Development, Gresham's Planning Services Department, Multnomah County's Department of County Human Services and the Housing Authority of Portland. However, implementation cannot proceed without the involvement and support of many public and private agencies. The Partner Organizations and Agencies chart describes briefly the various institutions, businesses and agencies responsible for the delivery of housing and economic opportunity services in the region. Each description of a product and market segment is not intended to be a complete account of activities for each entity.

### CITIZEN PARTICIPATION

As required by federal regulations, a Citizen Participation Plan describing the overall framework for public involvement was adopted by the participating jurisdictions in May 2005. The Citizen Participation Plan is appended to the 2005-2010 Consolidated Plan in Appendix B. This Appendix describes the scope of public participation activities conducted for this Plan.

The Portland Consortium held four public hearings open to Multnomah County residents. Comments were accepted at the public hearings as well as by mail, phone, and e-mail. Translation services were available.

### THE ROLE OF ADVISORY BOARDS

HCDC, a volunteer citizens' commission appointed by the elected officials of the participating jurisdictions is the primary body charged with developing the Plan. In addition to HCDC, Gresham has the Community Development and Housing Committee (CDHC), and Multnomah County has the Policy Advisory Board, consisting of representatives of the unincorporated County and its small cities.

The staff of HCDC engages in an ongoing process of coordination and consultation so that it can provide HCDC with historical information, policy options and well-thought-out recommendations. HCDC also has

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subcommittees that provide policy development and program evaluation. HCDC's Evaluation Group (EG) monitors the allocation of local resources on local housing and service policy goals. HCDC's Home Ownership Advisory Committee (HOAC) reviews and recommends policy for the City of Portland's homeownership assistance programs and monitors the outcomes of these programs. HOAC and EG all include representatives of system stakeholders as well as HCDC members. In addition to its subcommittees, HCDC coordinates with other committees and commissions. For example, HCDC members sit on the Coordinating Committee to End Homelessness, the group charged with overseeing *Home Again, the Ten-Year Plan to End Homelessness in Portland and Multnomah County*, as well as on the Evaluation Committee that makes funding recommendations for the McKinney Homeless Assistance grant.

### THE PUBLIC PROCESS FOR THIS PLANNING CYCLE

Date	Event
February 4, 2009 February 18, 2009	Public hearing on community needs for the FY 2009-10 Action Plans.
March 4, 2009	Public hearing on the Principles and Priorities to guide the Plan. HCDC voted to slightly revise Principle #1.
March 13, 2009	First draft of the FY 2009-10 Action Plans released to the public for a 30-day public comment period.
April 1, 2009	Public hearing of the draft FY 2009-10 Action Plans for comment at the regularly scheduled HCDC meeting. HCDC voted to adopt the Action Plans.
April-May 2009	The City Councils of Portland and Gresham and the Multnomah County Board of Commissioners held hearings to consider the adoption of the revised Priorities and Principles of each jurisdiction's FY 2009-10 Action Plan.

### MINORITY BUSINESS OUTREACH

Property owners/borrowers carry out the bulk of contracting opportunities rather than the City. Borrowers of amounts under \$100,000 receive information

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about opportunities and are encouraged to solicit quotes from minority- and women-owned business enterprises.

When Portland Development Commission (PDC) loans exceed \$100,000, borrowers are required to comply with PDC's Minority, Women and Emerging Small Business (M/W/ESB)/Good Faith Effort Program for all prime construction contracts of \$200,000 or greater and subcontracts of \$100,000 or more. By the program requirements, borrowers through their prime contractors are required to either meet a 20% M/W/ESB goal or to make good faith efforts to contract with M/W/ESB firms for each division of work to be performed by a subcontractor. The M/W/ESB/Good Faith Effort Program further requires that they submit monthly reports on subcontractor utilization. Contractors are strongly encouraged to use formal advertising and bid procedures, publish requests for bids in at least two media, and seek solicitation assistance through minority and women community organizations.

For PDC construction loans exceeding \$100,000, borrowers are also required to comply with the Workforce Training and Hiring Program for prime construction contracts of \$1,000,000 or greater and subcontracts of \$100,000 or more. The Program seeks to ensure a contractor's workforce reflects the diversity of the regional construction workforce. The Program also maximizes apprenticeship and employment opportunities for minorities, women and economically disadvantaged workers in the construction trades.

### MONITORING

Some projects are funded by more than one jurisdiction. To reduce administration and monitoring, interagency agreements state that only one jurisdiction will manage a project, and management responsibilities will alternate between jurisdictions.

### CITY OF PORTLAND: CDBG, ESG, HOME AND HOPWA

BHCD provides monitoring for CDBG, ESG, HOME and HOWPA-funded projects. Monitoring activities may include program performance, fiscal accountability, and regulatory compliance and may involve internal file review and/or on-site reviews. An objective of all internal file reviews and on-site reviews is to ensure that the City will meet the goals and objectives set forth in the Consolidated Plan. Program Managers select the projects to be site-monitored for program performance and regulatory compliance based on completion of internal file reviews. Program Managers work with fiscal staff to

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determine which projects will also receive a fiscal review. Generally, projects which receive large amounts of City funding, projects which are administered by unsophisticated or inexperienced organizations, projects which appear to be having difficulties in meeting contract or program requirements, and projects which require more intensive technical assistance receive priority in establishing a monitoring schedule. Additionally, BHCD has a Compliance Officer to oversee development and administration of compliance systems, including monitoring and providing technical assistance to contract managers as needed.

Internal file review consists of completion of the Risk Assessment and Desk Monitoring checklists, as well as reviews of invoices and progress reports submitted, external audits, and other materials submitted by the contracting agency to determine that the project is on schedule, fiscally accountable, and complying with contractual requirements and regulations. On-site reviews can include any or all of the following: program file and systems review at the contractor facility (e.g., income verification forms and process for collecting information); visiting sites where the activity is being carried out (e.g., a house under construction or the operation of a public service activity) or has been completed (in the case of property improvements); interviewing participants and clients as well as agency staff; and fiscal file and systems review.

### HOME

All HOME projects are monitored by the City's subrecipients for compliance with all HOME requirements, e.g., long-term compliance with housing codes and affordability requirements. Monitoring is performed on a regular schedule at the intervals required by HOME regulations.

### MULTNOMAH COUNTY

Multnomah County provides monitoring for CDBG projects that involves internal files review and on-site reviews to ensure that subrecipients comply with regulations governing their administrative, financial and programmatic operation and to ensure that the County achieves the goals and objectives of the Consolidated Plan.

Multnomah County, together with the City of Gresham, conducts an application workshop for prospective applicants at the beginning of the application period. Applicants are encouraged to meet with, and/or communicate with staff with any questions as they work through their application.

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The County performs on-site monitoring of active CDBG-funded projects annually. Monitoring activities may include program performance, fiscal accountability and regulatory compliance. Effort is made to perform on-site reviews in conjunction with other funding agencies to avoid duplication and reduce burden on project sponsors. A letter is sent to the project manager summarizing the results and review and any follow-up action necessary.

Staff provides upfront guidance on projects involving contractors/subcontractors. Guidance and technical assistance is given on Davis-Bacon and other related compliance issues.

Public contracts for CDBG funds require that subrecipients submit quarterly activity reports on progress toward achieving contractual compliance.

Multnomah County has transferred the administration and monitoring of HOME projects to the City of Portland, the participating jurisdiction of the HOME consortium. HOME project applications are reviewed in cooperation with other funding agencies to avoid duplication and reduce the burden on project sponsors.

### CITY OF GRESHAM

Monitoring is an ongoing part of project management for the City of Gresham. The elements of Gresham's project management system include the following:

- The City provides a significant amount of information about relevant regulations in the funding application materials. While this information would not be sufficient for an applicant unfamiliar with the regulations, it does serve as a reminder to those who have some familiarity with CDBG and HOME funds of the program and other requirements that they will have to meet if funded.
- The City also conducts an application workshop for all prospective applicants at the beginning of the application period to familiarize the applicants with the regulations and requirements associated with the CDBG and HOME programs.
- Applicants are encouraged to meet with City staff to review the federal regulations and to answer any questions the applicants may have concerning the application process. This is an opportunity to assist applicants in shaping their projects in a manner that conforms to HUD guidelines.
- City staff reviews written applications to ensure general compliance with federal regulations at this initial stage in the application process.

## Introduction



### Introduction

- After extensive review by City staff, Community Development and Housing Committee (CDHC) members, and a Technical Advisory Group if an application is approved, Gresham staff informally assesses the background of the applicant and the complexity of the project and determines how best to proceed with formalizing a contractual agreement. If the applicant is receiving funds for a service or project that they have completed successfully in a previous year, staff may simply send out a renewal contract with instructions on how to process it. If it is a new project of some complexity with a new partner, then staff may prepare checklists and have multiple meetings to ensure that the project is developed appropriately. Gresham staff provides considerable “up front” guidance on Davis Bacon, Uniform Relocation Act, Lead Paint and other related compliance issues.
- All contracts include provisions for providing written reports to the City on a regular basis. The City reviews these reports as they arrive. If they are not arriving on the prescribed basis, the City will contact the partner and request that the reports be provided. Significant delays in reporting may result in the City delaying payment of invoices until the required reports are provided.

At least once during the year, the City sponsors an informal meeting for all public service and housing service providers to better coordinate services among agencies and to provide an informal forum for discussing any mutual interests or concerns. Typically, part of the meeting is spent discussing contractual requirements, such as potential revisions to the reporting forms. For all housing projects in which the City provides funding for construction, the City assigns a building inspector to monitor the progress of the project in the field and to review all invoices for payment. Community Revitalization staff continues to monitor progress as well. This provides an additional level of project oversight by an individual with construction knowledge.

The City of Gresham undertakes on-site monitoring of a sample of projects completed in a particular year. There are four parts to the review:

- Program compliance
- Project achievements
- Financial and grant management systems (by the City’s financial staff)
- Regulatory compliance

A letter summarizing the results of the review and additional follow-up action, if any, is sent to the project manager.



## Introduction & Overview

Gresham uses the following guidelines to determine which projects shall be reviewed each year:

- Public facilities and housing: Each public facility or housing project must be selected for an on-site monitoring visit during the year it is completed.
- Ongoing public services: Successful ongoing public service projects that submit current reports should have at least one on-site monitoring visit every two years if they receive more than \$25,000 in CDBG funding, or at least one on-site monitoring visit every three years if they receive \$25,000 or less in funding.
- Innovative (one-time-only funding) public services: Each innovative public service project should have an on-site monitoring visit as it receives one-time-only funding.
- Ongoing housing programs: Successful ongoing housing rehab programs with budgets in excess of \$20,000 that submit current reports should have at least one on-site monitoring visit every two years.
- Homeownership: As the City of Gresham carefully reviews every file that comes in for a loan under this program, additional monitoring is not required, as it is provided on a loan-by-loan basis.

The City of Gresham has also initiated a process of monitoring HOME-funded projects on an ongoing basis. The City attempts to coordinate its review with other funding agencies so as to avoid duplication of effort and to reduce the burden on the project sponsor.

### (FOOTNOTES)

- 1 In 2007, HUD declared that the area median family income (MFI) for a four-person household in the Portland Metropolitan Statistical Area fell from \$66,900 to \$63,800. HUD attributed this drop, in part, to its use of a new formula. The income of a four-person household at 80% MFI remains \$54,300. The income of a four-person household at 50% MFI remains \$33,950. For the second consecutive year, HUD held 30%, 50%, and 80% MFI harmless and did not reduce them. Because many programs use 30%, 50% and 80% as eligibility criteria, a downward adjustment of these ... to reflect a small change in MFI would set off a burdensome round of eligibility revenue disqualifications, with no clear benefit.
- 2 Developmental disabilities is used in a broad sense to include a wide range of cognitive disabilities.

## Introduction

## Priorities and Principles

### PRIORITY ONE

Programs to increase the range of housing opportunities affordable to households with incomes at or below 50% of the area's Median Family Income.\* This priority includes programs that:

- a. provide stable, decent, affordable housing for households with the greatest housing needs;
- b. develop permanent supportive housing for very low income households (0-30% MFI) with disabilities;
- c. assist low-income individuals and families (0-50% MFI) to locate, obtain and maintain housing;
- d. develop, acquire, maintain, repair, rehabilitate, and/or address severe environmental hazards in housing stock for low- and moderate-income people (0-80% MFI). Severe environmental hazards include, but are not limited to, lead-based paint and mold.
- e. preserve existing housing stock for low- and moderate-income individuals and families (0-80% MFI). Existing housing stock includes, but is not limited to, multi-family housing, manufactured housing parks, and single-family housing. If there are not sufficient resources to accomplish all preservation goals, priority should generally be given to properties that receive federal subsidy.
- f. revitalize severely distressed public housing;
- g. manage publicly-funded housing assets wisely for the long term;
- h. increase the number of units with three or more bedrooms affordable to low-income households (0-50% MFI);
- i. acquire an interest in land, whether improved or not, by lease, transfer, or purchase. The land may be banked, made available for development, or placed in service right away, but in all cases the primary use of the land must be for housing affordable to low-income households (0-50% MFI), and/or community facilities designed to meet the housing and related service needs of low-income people.

### PRIORITY TWO

Programs focused on preventing and ending homelessness that:

### The Priorities

**HUD requires that the Portland Consortium establish three priorities for the allocation of federal resources. The priorities are in descending order. Overall, the jurisdictions of the Consortium will allocate the greatest amount of federal resources to Priority One, and the least to Priority Three. Within each priority, programs shall focus on populations with the greatest barriers.**

\*In 2007, the area median family income for a four-person household in the Portland Metropolitan Statistical Area dropped to \$63,800. The income of a four-person household at 80% MFI remained \$54,300. The income of a four-person household at 50% MFI remained \$33,950.

## Priorities and Principles

### The Priorities

- a. provide immediate housing for chronically homeless individuals and high-need homeless families, linked to the services they need to succeed;
- b. mitigate the barriers that make it difficult for households experiencing homelessness to re-establish housing stability;
- c. streamline access to existing services to prevent and reduce homelessness;
- d. concentrate resources on programs that offer measurable results;
- e. provide or partner with other entities that provide supportive services, such as case management, home care and personal care, job training, child care, education, etc., for adult and child members of low-income households (up to 50% MFI).

### PRIORITY THREE

Programs to assist adults and youth to improve their economic condition by:

- a. increasing their incomes from below 50% MFI to a living wage through comprehensive, evidence-based programs;
- b. increasing their assets through comprehensive, evidence-based programs;
- c. engaging households with incomes up to 80% MFI in wealth-building strategies, including land-trusts and first time homeownership programs for populations that have traditionally faced barriers to homeownership;
- d. supporting the efforts of manufactured home owners to protect and promote their economic security by preserving the land where their homes are situated.
- e. acquiring an interest in land, whether improved or not, by lease, transfer, or purchase. The land may be banked, made available for development, or placed in service right away, but in all cases the primary use of the land must be to support land trust and first-time homeowner programs for populations that have traditionally faced barriers to homeownership;
- f. investing in and stabilizing low-income communities.

# Priorities and Principles

## PRINCIPLE 1

All resources should be invested to promote long-term systems *effectiveness*. Investments should favor integrated systems that give eligible low-income households access to an array of tools to create sustainable improvements in their housing, economic condition, and general well-being. Evidence-based practices are *always* preferred.

## PRINCIPLE 2

Housing and services must be made available fairly to eligible low-income people, including those who have experienced barriers to accessing services due to race, color, religion, gender, ethnicity, culture, or sexual orientation.

- a. All programs should employ culturally competent service delivery models that provide reasonable access to all eligible low-income people. Programs should use culturally specific service providers when necessary to reach members of racial and/or ethnic communities who would not otherwise be well-served.
- b. Programs funded by the jurisdictions should serve households that include people of color in at least the proportion that those households exist in the low-income population, or at a greater rate.

## PRINCIPLE 3

Programs should strike a balance between addressing immediate needs and preparing to meet future needs. Jurisdictions are encouraged to fund programs that are flexible and can respond to changes in market conditions. Jurisdictions should strive for continuous program improvement by incorporating new research and best practices.

## PRINCIPLE 4

Housing programs should focus on housing those with the greatest needs in decent, stable housing. The category of people with the greatest needs includes individuals and families who belong to one or more of these groups:

- a. Individuals and families who are homeless;

## The Principles

**These Principles are intended to guide the jurisdictions in the Portland Consortium as they devise and implement their long-term strategies and prepare their annual action plans.**

**The order of the Principles does not reflect their relative importance.**

\*Consistent with the Special Needs Report, “developmental disability” is defined broadly to include mental retardation, autism spectrum disorders, and any other medical condition that affects the development of cognitive capacity.

## Priorities and Principles

### The Principles

- b. People who have special needs (severe mental illness, serious physical disabilities, developmental disabilities, addiction disorders or more than one of these disabilities);
- c. People who are experiencing domestic violence;
- d. People who are living in substandard housing that violates safety codes;
- e. Low-income households paying more than 50% of their income for housing;
- f. People who have historically had limited access to housing opportunities, including members of racial/ethnic/cultural minorities, refugees, immigrants, and farm workers;
- g. People who are particularly vulnerable to housing loss, placing them at great risk of homelessness, including households with incomes under 30% of the area Median Family Income, single parents, youth leaving foster care, and the elderly;
- h. People who face barriers to housing due to poor rental history, poor credit history, and/or criminal history.

### PRINCIPLE 5

Both public and private resources are required to meet the community's housing needs.

- a. Public resources should be directed to housing for those with the greatest need.
- b. Public moneys may also be used to stimulate private investment and fill affordability gaps.
- c. Participation of the philanthropic sector in public-private partnerships should be encouraged.
- d. Market-driven private financing should be the primary source for meeting moderate- and middle-income housing needs.

## Priorities and Principles

### PRINCIPLE 6

As a condition of receiving public investment, units should remain affordable for a minimum of sixty (60) years.

- a. Maximizing the number of unit years of affordability is an important use of public investment.
- b. Public investments in multi-family housing developments should be calculated to ensure that all or a portion of the subsidized units will rent at levels affordable to extremely low-income households, or will meet another high-priority community need.
- c. The number of rental units designated to remain affordable should be balanced with the subsidy to the project, so that programs are marketable to both private for-profit and nonprofit developers.
- d. Preference should go to programs that increase or preserve the affordable housing inventory and programs that subsidize ongoing costs.
- e. Sufficient public resources should be invested to assure that affordable housing is designed, constructed, managed and maintained so that it will be an asset to the community over the long term.

### PRINCIPLE 7

To promote economic opportunity, the goal of public investment in community development activities other than housing should be to increase the incomes and/or assets of low-income households and neighborhoods.

- a. Public investment in community development should focus on projects that can demonstrate the capability to increase the income and/or assets of low-income (<50% MFI) households and neighborhoods.
- b. Public investment in community development should focus on removing barriers to employment, retaining jobs in the community, and providing adults and youth with access to opportunities to earn, at a minimum, a living wage.

### The Principles

**New Principle 7(e) was added in 2007 to clarify that jurisdictions outside of Portland may allocate non-housing community development funds to infrastructure development and redevelopment.**

**\*\*Low- and moderate-income household is a HUD term referring to households with incomes below 80% MFI.**

## Priorities and Principles

### The Principles

- c. Public investment in community development should focus on low-income households that have not shared in past economic expansions and low-income neighborhoods.
- d. Public investment in community development should assist households with incomes below 80% MFI that face barriers to building wealth to increase their assets using ownership models that give residents equity holdings in their residences or businesses, e.g. micro-enterprise development, land trusts, homeownership programs and cooperative ownership arrangements.
- e. Public investment in community development outside of Portland may focus on infrastructure development and redevelopment in low- and moderate-income neighborhoods, to safeguard public health, improve livability, and promote economic development.
- f. Homeownership programs should include a mechanism for recapture and/or retention of the public investment.

### PRINCIPLE 8

To promote long-term housing stability and reduce the risk of homelessness. A continuum of services must be available to assist individuals and families in locating, obtaining, and maintaining decent affordable housing.

- a. Persons with the greatest need should receive supportive services that will enable them to succeed in housing.
- b. Supportive services should be designed to promote the greatest degree of economic independence and self-sufficiency appropriate for the individual.
- c. Services for locating, obtaining, and maintaining decent, stable, affordable housing should be readily available.
- d. Information and support should be available to enable tenants to pursue a habitable living environment without fear of retaliation.
- e. For people with special needs, medical and behavioral health care services are essential to maintain housing. To the maximum extent feasible, housing and community development funds should be used to leverage funds for these health services.



## Priorities and Principles

- f. Fair housing services to address illegal barriers to housing should be widely available.

### Principle 9

Public investment in neighborhoods should benefit existing residents as well as further other policy goals.

- a. When significant public investment is contemplated, measures should be taken to protect low- and moderate-income residents, including established small businesses, from involuntary displacement.

### PRINCIPLE 10

To preserve manufactured housing parks, local government should seek means to assist manufactured home owners to create resident-owned communities, in the form of cooperatives or mutual benefit non-profits; to place parks in non-profit ownership by community-based organizations; and/or to facilitate the transfer of the park to public ownership.

### PRINCIPLE 11

The process of selecting projects for preservation should weigh many factors, including funding availability, the amount of public investment required, the availability of private match, the condition of the property, the unit configuration, the availability of federal subsidy payments to defray rent and/or operating costs, and the existence of a community of support among the tenants that allows low-income tenants who are elderly and/or have disabilities to live independently and outside of institutional care.

## The Principles

## Priorities and Principles

## Section Two

# Needs Assessment & Housing Market Analysis Updates

## Needs Assessment and Housing Market Analysis Updates

PLEASE NOTE: SECTION IS STILL UNDER REVISION FOR 2009-2010.  
MOST OF THIS TEXT IS FROM 2008-2009.

### UPDATED ANALYSIS OF AFFORDABILITY FOR LOW-INCOME RENTERS

The major challenge facing low-income renters in the Portland-Vancouver Metropolitan Service Area (MSA) was a continuing tightening of the market. The most noteworthy indication of this has been the extremely low rental housing vacancy rate which decreased to 3.3% in 2007 from 5.6% in 2006. With fewer rental units available, landlords have more choice in choosing tenants. Unfortunately, this often means that prospective renters with Section 8 vouchers are not accepted.

The fair market rent (FMR) for a two-bedroom apartment in the Portland-Vancouver MSA increased from \$737 to \$757. The general standard of affordability endorsed by HUD is that a unit is considered affordable if the cost of rent and utilities totals no more than 30% of the renter's income. Thus to afford rent of \$757, the hourly wage a worker would have to earn to meet the HUD standard of affordability rose to \$14.56 (Chart A), from \$14.17. Graph A shows the historic increase in the housing wage since the year 2000. The housing wage was created by the National Low Income Housing Coalition (NLIHC) to show the hourly wage needed to afford the FMR. It is evident that all levels of housing wages saw marked increases. Most noteworthy, the four-bedroom housing wage saw the highest increase of 25%.

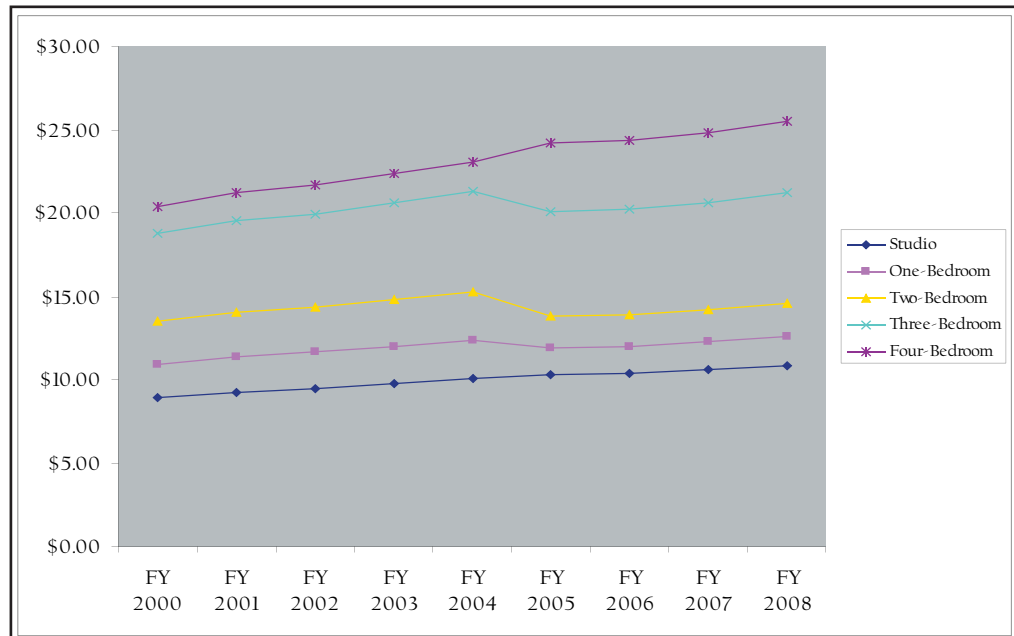
Chart A

	Unit Type				
	Zero-Bedroom FMR	One-Bedroom FMR	Two-Bedroom FMR	Three-Bedroom FMR	Four-Bedroom FMR
<b>Fair Market Rent (FMR)</b>	\$565	\$655	<b>\$757</b>	\$1102	\$1324
<b>Hourly Housing Wage</b>	<b>\$10.87</b>	<b>\$12.60</b>	<b>\$14.56</b>	\$21.19	\$25.46
<b>Monthly Housing Wage</b>	<b>\$1884</b>	<b>\$2184</b>	<b>\$2523</b>	\$3672	\$4413

Chart B illustrates the breakout of different income types and their reasonable rent amount relative to the corresponding housing unit type. For example, a family making the median family income for a family of four can afford \$1,688. Relative to the FMR for a two-bedroom unit, they earn 223% of the needed income. At the low end of the spectrum, a family of three on TANF earn only 21% of the needed amount to afford a two-bedroom unit.

## Needs Assessment and Housing Market Analysis Updates

Graph A



### UPDATE ON HOMEOWNERSHIP COSTS

The cost of becoming a homeowner continued to rise in the Portland metropolitan area (Clackamas, Columbia, Multnomah, Washington, and Yamhill counties). The median house price in February 2008 was \$280,000 according to RMLS data. That compares with \$277,000 in February 2007, a \$3,000 increase. Graph B shows the increase in the median home price in Portland as compared to the median family income (4). Despite the increase in MFI, it continues to be dramatically outpaced by the growth in the area housing prices. An added complexity to the homeownership discussion is the rising amount of foreclosures due to the subprime mortgage crisis. The following Charts C and D show that Oregon has lagged behind the country in the number of foreclosures, although the state could ultimately see a spike in foreclosures as it catches up with the trends in the rest of the country.

## Needs Assessment and Housing Market Analysis Updates

Chart B

	Reasonable Rent Burden for Different Amounts/Types of Income		
	Monthly Income (Hourly Wage)	Reasonable Rent (30% Monthly Income)	Reasonable Rent as a percent of FMR
Median Family Income (4)	\$5,625 (\$32.45)	\$1,688	223% (2 bedrooms) 153% (3 bedrooms) 127% (4 bedrooms)
50% Median Family Income (4)	\$2,829 (\$16.32)	\$849	112% (2 bedrooms) 77% (3 bedrooms) 64% (4 bedrooms)
30% Median Family Income (4)	\$1,696 (\$9.78)	\$509	67% (2 bedrooms) 46% (3 bedrooms) 38% (4 bedrooms)
Median Family Income (1)	\$3,938 (\$22.72)	\$1,181	209%(studio) 180% (1 bedroom)
50% Median Family Income (1)	\$1,979 (\$11.42)	\$594	105%(studio) 91% (1 bedroom)
30% Median Family Income (1)	\$1,188 (\$6.85)	\$356	63% (studio) 54% (1 bedroom)
Average Renter Income	\$3,049 (\$17.60)	\$915	162% (studio) 140% (1 bedroom)
Minimum Wage	\$1,378 (\$7.95)	\$413	73% (studio) 63% (1 bedroom)
Supplemental Security Income (SSI)	\$637 (N/A)	\$191	34% (studio) 29% (1 bedroom)
Veteran's Benefits	\$1352 (N/A)	\$406	72% (studio) 62% (1 bedroom)
TANF Parent and 1 child	\$448 (N/A)	\$134	18% (2 bedrooms)
TANF Parent and 2 children	\$528 (N/A)	\$158	21% (2 bedrooms) 14% (3 bedrooms)
TANF Parent and 3 children	\$647 (N/A)	\$194	26% (2 bedrooms) 18% (3 bedrooms) 15% (4 bedrooms)

## Needs Assessment and Housing Market Analysis Updates

Graph B

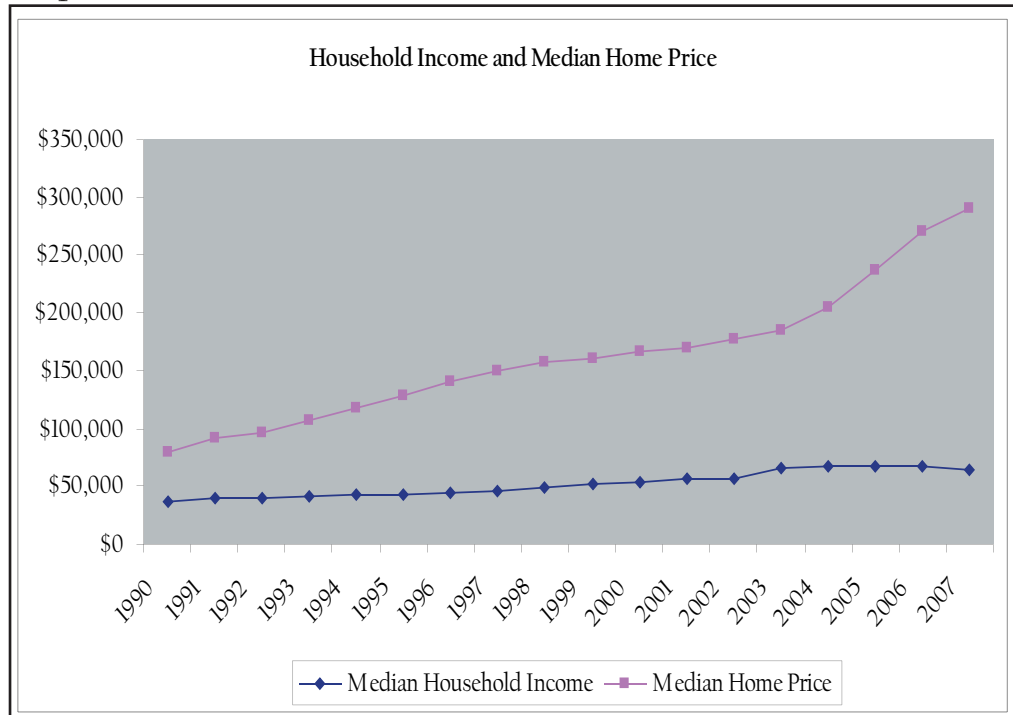


Chart C: State Foreclosures Rankings (2006)

	Foreclosure Rank	Ratio of Foreclosures to Numbers of Households	Foreclosures as a percent of household
US (National)	N/A	1:92	1.1%
Oregon	23rd	1:152	0.7%

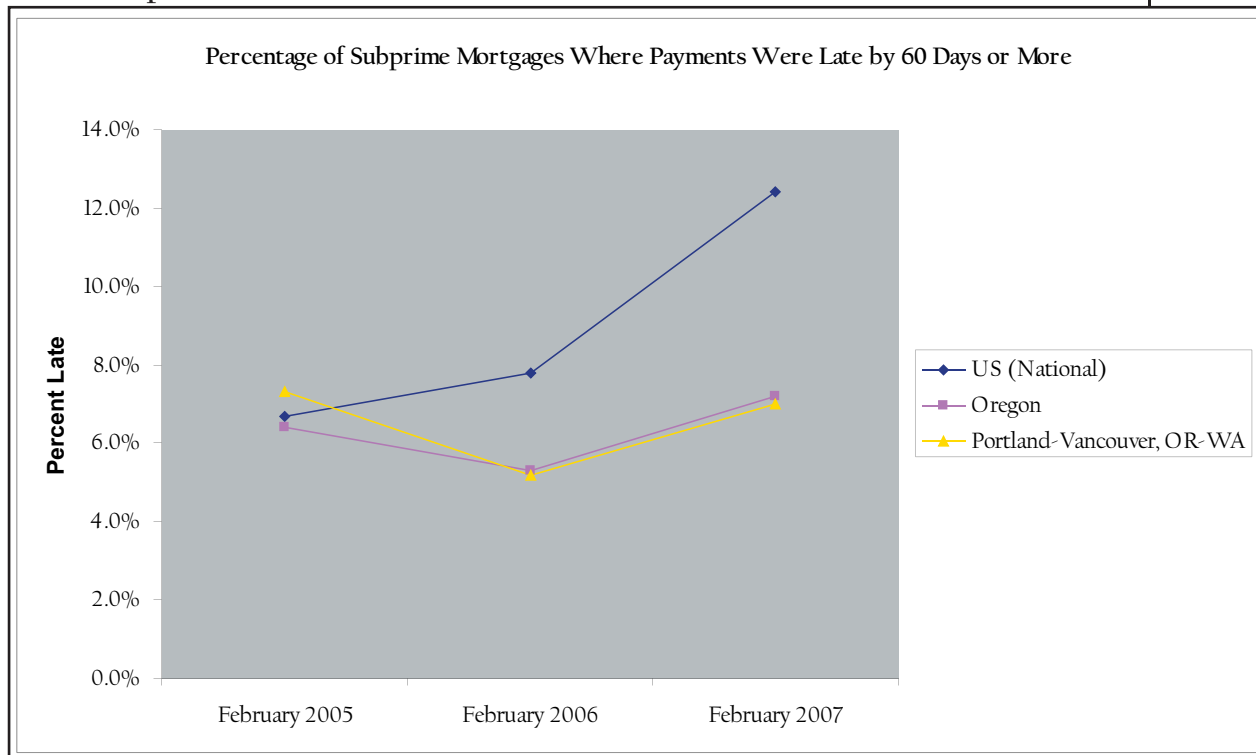
Chart D: Percentage of Subprime Mortgages Where Payments Were Late By 60 Days or More

State/Metropolitan Statistical Area	February 2005	February 2006	February 2007	Change (2005 to 2007)
US (National)	6.7%	7.8%	12.4%	5.8%
Oregon	6.4%	5.3%	7.2%	0.8%



## Needs Assessment and Housing Market Analysis Updates

Graph C



### UPDATE ON HOMELESS NEEDS

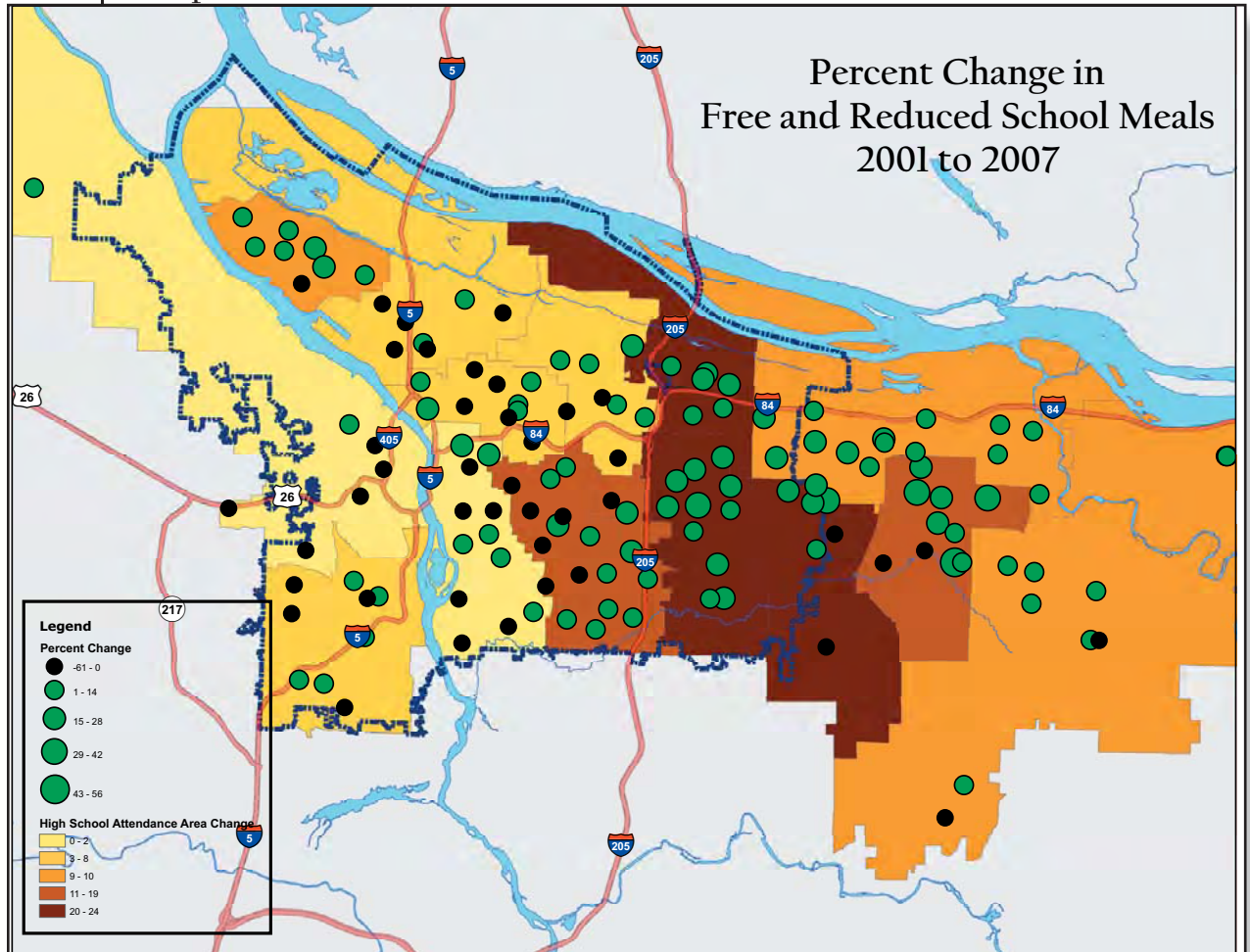
One recent study done by BHCD was to track the change in the amount of free and reduced school lunches between the 2000/2001 school year and the 2007/2008 school year. Map A shows the results of this research. The general trend gathered from this research is that poverty continues to move east. Specifically, the area that saw some of the highest increases was in the David Douglas School District. This continues a trend discovered through analysis of the 2000 and 1990 Census data which showed the movement east of people living in poverty.

### NON-ELDERLY PEOPLE LIVING WITH PHYSICAL DISABILITY WITHOUT CHILDREN

The Consortium for Citizens with Disabilities (CCD) Housing Task Force recently completed a study showing that HUD undercounted the amount of non-elderly people living with physical disability. The data analyzed was from the 2005 American Community Survey (ACS) which counts certain

# Needs Assessment and Housing Market Analysis Updates

Map A



jurisdictions on a sample basis. The main findings were that the ACS does not include the needs of people with disabilities who are not currently in rental housing, such as people who remain unnecessarily in institutions and nursing homes, or who are homeless. As a result, the total need for housing among the lowest income people with disabilities is likely to be more than double the estimates developed in this new study. In addition, there are very low income non-elderly disabled households without children who are housed, but may be at risk of homelessness or may be underserved. Compounding this situation is anecdotal evidence from the Portland area which indicates that there is an amount of affordable housing units for people with a physical disability that are currently occupied by people without disabilities. This shows that there is some inefficiency in the system that could be rectified to house more of this population.

## Needs Assessment and Housing Market Analysis Updates

### VETERANS

In concert with national trends, the low-income and homeless veteran population in Multnomah County is changing, and meeting their needs is increasingly emerging as an issue for our community.

Our local experience is in line with the findings from a survey conducted by the National Coalition for Homeless Veterans in November 2006:

- Homeless veterans receiving services today are older, and have a higher level of disabilities;
- The percentage of women veterans seeking services is growing.
- Because both housing prices and rents have escalated in recent years, affordable housing options have become much more limited. (The recent softening of the real estate market has not brought down rents on units that a veteran with an income of 0-30% MFI could afford. Demand for extremely low-rent apartments continues to be strong, as there are many more households in that income bracket than there are affordable units.) Thus, veterans must compete for housing with other low-income households.

The rate of homelessness is very high among veterans. National data shows that veterans are over-represented among the homeless population. Nearly one-quarter of all homeless adults have served in the military. A CHALENG 2006 Survey conducted by the Portland VA estimated a point-in-time number of 1,856 homeless veterans in the Portland area. Based on percentages shown in other communities, the Portland VA estimated that 587 (32%) are chronically homeless.

In addition, combat veterans serving in Iraq and Afghanistan are returning home with war-related conditions that put them at greater risk for homelessness, according to studies published by the New England Journal of Medicine and the Veterans Administration. Most Vietnam veterans did not experience homelessness until 10-15 years after they left the service, but nationally homeless service providers are already beginning to see some veterans of Iraq and Afghanistan accessing services. Hypotheses for this quicker descent into homelessness include a tighter housing market than existed during the Vietnam era and a higher percentage of troops exposed to trauma during their (extended) service.

## Needs Assessment and Housing Market Analysis Updates

This is of great concern because, at a national level, veterans' groups have documented the need for an additional 25,000 permanent supportive housing beds and more than 12,000 transitional beds for currently homeless veterans. Adding housing capacity for veterans of more recent vintage would increase those numbers substantially.

Meeting the housing needs of low-income veterans will require an array of housing options, from permanent housing affordable to households with incomes below 30% MFI, to permanent supportive housing. The approximate number of beds available for the 1,856 homeless veterans in Multnomah County, (either specifically reserved for veterans or accessible by veterans) are:

- 120 emergency beds
- 253 transitional housing beds (up to 2 years)
- 70 permanent supportive housing (PSH) beds

Therefore, the local gap in housing for existing homeless veterans is 1,413 beds, including nearly 200 beds of PSH.

The needs of the next generation of veterans may differ in some respects from the current pattern. According to service-providers in our community, current Iraq war veterans are primarily a younger population that are returning to families. While few veterans from the current conflicts are seeking assistance from homeless service providers, our community anticipates that in the coming years we may see increasing numbers of veterans – either individuals or in families. We anticipate a high number of veterans with special needs, including Traumatic Brain Injury (TBI) and other physical injuries, as well as PTSD.

Preventing and ending homelessness among veterans requires public and private commitment and action to ensure access to affordable housing, income, health services and specialized responses specifically targeted to homeless veterans. The Department of Veteran's Affairs (VA) provides substantial hands-on assistance directly to homeless veterans and offers a wide array of service to help veterans recover from homelessness and live as self-sufficiently and independently as possible. However, there are many veterans who need affordable housing who are not eligible for a service-connected pension.

# Section Three

## Five Year Strategic Plan Amendments

Still Under Revision:

The following sections of the 2005-2010 Strategic Plan were amended during FY 2009-10:

Economic Opportunity Strategy:

- 

Ending Homelessness Strategy:

- 

Housing Strategy:

- 

Limited amendment:

Unless otherwise noted, each amended strategy replaces the previously-published strategy of the same name. Strategies that were substantially amended are printed here in full. Where the amendments were limited in scope, only the amended text is provided.

For descriptions of all other Consortium programs, please consult the 2005-2010 Consolidated Plan. If you wish to confirm that you are working with the most recent version of a strategy, please consult the Five Year Strategy Revision Table. Both documents are available on the BHCD website: [www.portlandonline/bhcd](http://www.portlandonline/bhcd).

## Economic Opportunity

PLEASE NOTE: SECTION IS STILL UNDER REVISION FOR 2009-2010.  
MOST OF THIS TEXT IS FROM 2008-2009.

The goal of the Economic Opportunity Initiatives Microenterprise program is to increase the incomes/assets of low-income microentrepreneurs over a three-year period by at least 25%.

### PROGRAM NEEDS

Despite a vibrant economy through most of the 1990's, the development of thousands of new affordable housing units, and the alleviation of much blight, the percentage of people in poverty in Multnomah County stayed about the same. A combination of public and private investment had been successful at revitalizing Portland's low-income neighborhoods, but, for the most part, long-time area residents and businesses did not share in the economic expansion. Low-income households dispersed to less expensive areas, and their poverty appeared intractable. In the course of BHCD's strategic planning process, BHCD was asked to address these issues directly by developing programs to increase incomes and assets for low-income residents.

Microenterprise is a strategy that can be very successful at increasing the income of low-income people.

The best practices study BHCD conducted revealed the following common characteristics of successful microenterprise programs:

- Programs were small and tailored to the assets and needs of individual members
- Participants had something major in common and the strength of this peer connection was used to provide support and a sense of teamwork during and after program participation; the connection might be similar career goals, similar living situations, common ethnic background or other factors
- The staff role, particularly for technical assistance, was intensive and long-term.
- Support services, training stipends and housing assistance were available to address any barriers to work.

Two of the major barriers to the success of programs seeking to increase the income and assets of low-income people are that, due to funding constraints,

## Microenterprise



## Economic Opportunity

### Microenterprise

the programs have been too narrowly focused and services have been provided for too brief a duration. BHCD's development of the Economic Opportunity Initiative is intended to demonstrate the gains possible when community based organizations are funded to undertake long-term, comprehensive approaches to developing microenterprise programs with small groups of low-income people.

People enrolled in the programs will receive all the skills necessary to succeed with their own business. An important secondary goal is to provide an individualized, comprehensive array of support services to address any barriers to business success.

#### PROGRAM DESCRIPTION

The Economic Opportunity Microenterprise program funds several non-profit community-based organizations to provide financial and/or technical assistance to specific groups of low-income people, including home-based child care providers, N/NE contractors and aspiring Latino businesses. Each organization must identify the specific group of low-income people that it will serve and must show competency at serving this group. The activity must increase the incomes and/or assets of the identified group by 25% over three years. The activity must also contain program elements tailored to the needs of the identified group, including support services and a peer support component.

**The program funds financial and/or technical assistance to specific groups of low-income people, including home-based child care providers.**

#### PROGRAM TOOLS

##### PROJECT SELECTION

BHCD selects Economic Opportunity Planning proposals through a process that provides applicants with intensive microenterprise technical assistance along the way, to encourage community-based organizations to put forth their most creative ideas. This collaborative process produces the strongest and most competitive economic opportunity planning proposals.

- An RFP process that relies upon a community review panel to select the projects that have the greatest chance of success.
- Detailed contract benchmarks to ensure projects progress as originally proposed.
- An independent evaluator to track the income or asset changes of all program clients.



## Economic Opportunity

### ECONOMIC OPPORTUNITY

1. Initially, BHCD issues a Request for Concept Proposals. BHCD staff then hold an open workshop for interested organizations.
2. BHCD staff is available to provide intensive technical assistance, including critical reviews of draft proposals in order to make the projects more effective and the proposals more competitive.
3. Staff reviews and scores all concept proposals, and then invites the highest scoring concept proposals to submit a full proposal.
4. Staff again offers intensive technical assistance to the project sponsors, and offers another workshop for applicants.
5. A technical review committee reviews and rates the submittals using likelihood of success as its primary screen.
6. If there are more quality projects than funds available, BHCD staff then uses three secondary screens to rank the proposals:
  - Diversity of projects / populations / geographies / strategies
  - Linkages to BHCD's affordable housing and ending homelessness campaigns
  - Ability to leverage additional resources
7. The committee's recommendations are then forwarded to the Bureau Director and City Commissioner-in-Charge for final review and decision.

### PROGRAM ELIGIBILITY

Microenterprise projects receive funds to work with individuals in their focus populations who are at 50% MFI or below.

### POTENTIAL BARRIERS

Microentrepreneurs' success depends on their own skills and motivation, as well as the economic marketplace. Because funders and agencies do not have control over these variables, and because of the risks inherent in any small business enterprise, microenterprise projects have a greater chance of failure than conventional community development projects that produce tangibles

## Microenterprise

### Microenterprise

like units of housing, miles of pavement, or community centers. However, a successful microenterprise will directly benefit the low-income participants and their families.

#### PARTNER AGENCIES AND ORGANIZATIONS

- The independent evaluator for the microenterprise projects is the Oregon Microentrepreneurs Network (OMEN).
- The United Way of the Columbia-Willamette and the NW Area Foundation are partners and joint funders.
- Though the program has good relationships with the Portland Development Commission, the Oregon Economic Development Department, and Oregon Department of Human Services, none are active partners in this initiative.

#### COMPLEMENTARY LOCAL, REGIONAL AND NATIONAL EFFORTS

This program's strategy differs from, and complements, most regional, state, and federal economic development efforts. Those efforts focus on investing in existing businesses or developing infrastructure to attract businesses, anticipating that the benefits from these investments will trickle down to low-income workers. This program is focused directly on discrete groups of low-income residents. It is premised on best practice research that indicates high quality, comprehensive projects to nurture the development of microenterprises can succeed in increasing the incomes and assets of low-income microentrepreneurs.

#### GEOGRAPHIC SERVICE AREAS (INCLUDING AREAS OF LOW-INCOME FAMILIES AND/OR RACIAL MINORITY CONCENTRATION)

City-wide

#### MONITORING

All contractors are pre-screened for CDBG compliance during the RFP process. A description of BHCD's Monitoring program is in Section One.

## Economic Opportunity

The goal of the Economic Opportunity Workforce program is to increase the incomes and/or assets of low-income workforce trainees over a three-year period by at least 25%.

### WORKFORCE DEVELOPMENT NEEDS

Despite a vibrant economy through most of the 1990's, the development of thousands of new affordable housing units, and the alleviation of much blight, the percentage of people in poverty in Multnomah County stayed about the same. A combination of public and private investment had been successful at revitalizing Portland's low-income neighborhoods, but, for the most part, long-time area residents and businesses did not share in the economic expansion. Low-income households dispersed to less expensive areas and their poverty appeared intractable. In the course of BHCD's strategic planning process, BHCD was asked to address these issues directly by developing programs to increase incomes and assets for low-income residents.

Workforce programs have proven to be successful at increasing the income of low-income people under certain circumstances. The best practices study BHCD conducted revealed the following common characteristics of successful workforce programs:

- Programs were small and tailored to the assets and needs of individual members
- Participants had something major in common and the strength of this peer connection was used to provide support and a sense of teamwork during and after program participation; the connection might be similar career goals, similar living situations, common ethnic background or other factors
- The staff role was intensive and long-term
- Programs worked with participants over years to insure success and stability
- Often employers were involved and committed to hiring workforce program participants from the outset
- Support services, training stipends and housing assistance were available to address any barriers to work

## Workforce Development

**Community-based organizations provide life skills training, technical training and longterm follow-up to specific groups of low-income people.**

## Economic Opportunity

### Workforce Development

Two of the major barriers to the success of programs seeking to increase the income and assets of low-income people are that, due to funding constraints, the programs have been too narrowly focused, and services have been provided for too brief a duration. This program will demonstrate the gains possible when community-based organizations are funded to work with small groups of hard-to-serve low-income people, on a long term, comprehensive basis, to develop their workforce skills.

All workforce programs will be tailored to the needs and assets of individual participants. Each participant will develop the skills necessary to succeed in a job, and will receive an individualized, comprehensive array of support services to address any barriers to work success.

#### PROGRAM DESCRIPTION

The Economic Opportunity Workforce Development program funds several non-profit community-based organizations to provide life skills training, technical training, support, and long-term follow-up to specific groups of low-income people, including homeless adults, high risk youth, recent immigrants and refugees, and public housing residents. Each organization must identify the specific group of low-income people that it will serve, and must show competency at serving this group. The activity must increase the incomes and/or assets of the identified group by 25% over three years. The activity must also contain program elements tailored to the needs of the identified group, including support services and a peer support component.

#### PROGRAM TOOLS

- An RFP process that relies upon a community review panel to select the projects that have the best chance of success.
- Detailed contract benchmarks to ensure projects progress as proposed.
- The participation of committed employers who agree to hire participants.
- An independent evaluator to track the income and/or asset changes of all program clients.
- An arrangement with the State Employment Department to track participant employment and earning status on an annual basis.

## Economic Opportunity

### PROGRAM SELECTION

BHCD selects Economic Opportunity Planning proposals through a process that provides applicants with intensive workforce technical assistance along the way, to encourage community-based organizations to put forth their most creative ideas. This collaborative process produces the strongest and most competitive economic opportunity planning proposals.

1. Initially, BHCD issues a Request for Concept Proposals. BHCD staff then holds an open workshop for interested organizations.
2. BHCD staff is available to provide intensive technical assistance, including critical reviews of draft proposals in order to make the projects more effective and the proposals more competitive.
3. Staff reviews and scores all concept proposals, and then invites the highest scoring concept proposals to submit a full proposal.
4. Staff again offers intensive technical assistance to the project sponsors, and offers another workshop for applicants.
5. A technical review committee reviews and rates the submittals using likelihood of success as its primary screen.
6. If there are more quality projects than funds available, BHCD staff then uses three secondary screens to rank the proposals:
  - Diversity of projects / populations / geographies / strategies
  - Linkages to BHCD's affordable housing and ending homelessness campaigns
  - Ability to leverage additional resources
7. The committee's recommendations are then forwarded to the Bureau Director and City Commissioner-in-Charge for final review and decision.

### PROGRAM ELIGIBILITY

Workforce development projects receive funds to work with individuals in their focus populations with household incomes of 50% MFI or below.

## Workforce Development

### Workforce Development

#### POTENTIAL BARRIERS

The success of workforce trainees depends on their own skills, abilities, and motivation, as well as the economic marketplace. Personal challenges and economic fluctuations can both impact program success. Because funders and agencies do not have control over these variables, workforce training projects have a somewhat greater risk of failure than conventional community development projects that produce tangibles like units of housing, miles of pavement, or community centers. However, programs that assist people to successfully make the transition into paid employment will be directly benefiting the low-income participants and their families.

Private employers must be willing to commit to hire workforce trainees. BHCD has received good cooperation from the business community thus far, but a downturn in the local economy could adversely impact our recruitment of potential employers.

#### PARTNER AGENCIES AND ORGANIZATIONS

- Independent evaluators are QED, evaluation specialists.
- The United Way of the Columbia-Willamette and the NW Area Foundation are partners and joint funders.
- Though the program has good relationships with the Portland Development Commission, the Oregon Economic Development Department, and the Oregon Department of Human Services, none are active partners in this initiative.
- Worksystems, Inc. provides funding and some service to approximately one-third of workforce project participants.

#### COMPLEMENTARY LOCAL, REGIONAL AND NATIONAL EFFORTS

There are several nationally funded, local workforce development efforts that focus on general job readiness and/or skill training. The Economic Opportunity Initiative Workforce program complements these efforts in several ways:

Projects are tailored to the specific assets and needs of discrete groups of low-income residents.

## Economic Opportunity

Participants may receive greater preparation for skill training, as well as enhanced supports throughout the training program.

Projects include longer term follow up with both the participant and the employer to ensure success.

**GEOGRAPHIC SERVICE AREAS (INCLUDING AREAS OF LOW-INCOME FAMILIES AND/OR RACIAL/MINORITY CONCENTRATION)**

City-wide.

### MONITORING

All contractors are pre-screened for CDBG compliance during the RFP process. BHCD will monitor all contractors as described in Section One.

## Workforce Development



## Economic Opportunity

### Homebuyer Program

The goal of the Homebuyer Program is to assist low- and moderate- income households to become mortgage-ready, to increase personal equity through homeownership, to maintain homeownership in the face of rising foreclosure rates, and to stabilize neighborhoods affected by foreclosure. In addition, the program is focused on increasing social and financial equity by closing the documented gap in rates of homeownership between communities of color and the white population in Portland.

#### HOMEBUYER PROGRAM NEEDS

Information on the needs for Homebuyer assistance in the general population as well as in specific communities of color can be found at pp. 179-180 of the 2005-2010 Consolidated Plan.

#### HOMEBUYER PROGRAM DESCRIPTION

To increase and maintain the number of minority homeowners, the Homeownership program must have strategies to address credit, affordability, confidence, and information gaps through outreach, education and counseling, capacity building, technical assistance to homeownership organizations, direct homebuyer financial assistance, and foreclosure prevention counseling. The program also supports long term affordability and discourages involuntary displacement through the use of the land trust model of homeownership.

Homebuyer outreach emphasizes outreach to first-time minority homebuyers through homeownership fairs directed to the African American, Latino, Native American, and Asian/Pacific Islander communities.

Other outreach strategies to affirmatively market homeownership programs to people of color include advertising and earned media in publications serving specific communities of color, distribution of materials in neighborhoods with a high concentration of people of color, and partnerships with community-based agencies that serve people of color.

Homebuyer education and counseling prepares prospective homebuyers for homeownership by providing basic financial literacy tools, credit counseling, foreclosure prevention strategies and an overview of the home-buying process. It also provides an introduction to the range of available loan products, including both private-market loan products and publicly subsidized loan products.

Direct financial assistance increases home-buying opportunities for low- and moderate-income households. Specific subsidized financial assistance products

### Homebuyer Program

may include such tools as amortized second mortgage loans, just below market interest rates, deferred payment loans, and grants secured through the land trust arrangement. All homeowner financial assistance products provide for subsidy recapture or retention.

Another method of expanding home-buying opportunities for low-income households is the use of a community land trust. Land trusts are nonprofit community-based organizations that acquire and hold land in trust for low- and/or moderate-income homeowners. City funds may be used to build the capacity of land trust organizations and as capital to acquire properties available for homeownership. The City will also endeavor to use other resources, in addition to federal funds, to acquire and convey appropriate properties to land trusts. Because of the City's interest in securing permanent affordability, substantial financial assistance will only be made using a land trust model. For FY 2008-2009, investments of \$50,000 or more will only be made to homeownership opportunities that employ the land trust model.

Information on the recapture/retention provisions for subsidies provided by the City of Portland is at p. 245 of the 2005-2010 Consolidated Plan.

#### PROGRAM TOOLS

- Homebuyer education
- Minority homebuyer fairs
- Capacity building and technical assistance to homeownership organizations
- Minority homeowner coaching
- Minority home buyer clubs
- Direct financial assistance to low- and moderate-income homebuyers
- Development/acquisition of properties
- Affirmative marketing to low-income households of color
- Community land trust
- Technical assistance in tracking program participants
- Periodic evaluation of program effectiveness

## Economic Opportunity

### Homebuyer Program

#### PROGRAM SELECTION

BHCD will select contractors to carry out homebuyer programs through competitive Request for Proposals processes. Criteria will reflect the knowledge, skills, abilities, and infrastructure necessary to carry out the projects. For financial assistance programs, applicants will be required to demonstrate the ability to provide the local match for HOME & ADDI funds required by Federal regulation. HOME & ADDI funds may be matched by other cash contributions, forbearance of fees, or the equivalent. See 42 CFR Section 92.220(1)(2). Match requirements will be included in RFP materials, and technical assistance on match is available from the jurisdictions. The contractor selected must meet federal regulatory match requirements. In addition, applicants will be asked to demonstrate a track record of success in administering a minority homeownership pipeline.

For outreach, education, and counseling programs, contractors will be required to demonstrate organizational capacity, cultural competency, and track record of success in performance of these activities.

A selection committee that includes at least one public representative will review all RFP submissions and make recommendations to the Bureau Director and the Commissioner-in-Charge.

#### PROGRAM ELIGIBILITY

- Prospective homebuyers with household incomes at or below 80% MFI are eligible to receive homebuyer services. BHCD's education, counseling and outreach programs emphasize serving households from historically underserved populations.
- BHCD will undertake affirmative outreach efforts to increase the participation of people from historically underserved populations in all homeownership activities.
- BHCD will continue efforts to reach residents of public housing and others assisted by the Housing Authority of Portland (HAP). An updated fact sheet with contact info about BHCD-funded home buyer activities will be posted at intake sites for the Section 8 Program. BHCD will ask HAP staff responsible for managing public and HAP-owned affordable housing to post the information on community bulletin boards at the apartment complexes, and to announce the program at tenant meetings.

## Homebuyer Program

## Economic Opportunity

- BHCD will continue efforts to reach residents of Manufactured Housing and Mobile Home Parks. BHCD will send updated fact sheets with contact info about BHCD -funded activities to the 84 manufactured dwelling parks in Portland zip codes with a request that the managers post the information on community bulletin boards at the parks.

### POTENTIAL BARRIERS

Information on Potential Barriers can be found at p. 183 of the 2005-2010 Consolidated Plan.

### PARTNER AGENCIES AND ORGANIZATIONS

These entities provide outreach, education, counseling and/or financial assistance services to prospective homebuyers:

- Acorn Housing
- African American Alliance for Homeownership (AAAH)
- Asian/Pacific Islander Home Buying Fair (APICIA)
- Black United Fund (BUF)
- Gameplan Financial
- Hacienda CDC
- HOST (Home Ownership a Street at a Time)
- Latino Home Initiative (LHI)
- Minority Homeownership Assistance Collaborative (A collaborative of AAAH, Hacienda, & PCRI.)
- Native American Youth and Family Center (NAYA)
- Operation HOME
- Portland Community Land Trust (PCLT)
- Portland Community Reinvestment Initiative (PCRI)
- Portland Housing Center (PHC)
- ROSE CDC
- Sabin CDC
- Steps of Faith Ministry

## Economic Opportunity

### Homebuyer Program

#### COMMUNITY PARTNERS

- Portland Development Commission (PDC)
- The Housing and Community Development Commission (HCDC)
- The HCDC Homeownership Advisory Committee (HOAC)
- Gresham Community Development and Housing Committee
- Fannie Mae
- Local lenders
- Oregon Department of Housing and Community Services (OHCS)
- Multnomah County Human Services

#### COMPLEMENTARY LOCAL, REGIONAL AND NATIONAL EFFORTS

The City of Portland's primary homeownership goal is to close the minority homeownership gap (Operation HOME). The Homeownership Program is committed to this goal and is working with community members to plan implementation strategies that achieve this goal.

#### OPERATION HOME

The City of Portland and the Portland Development Commission engaged in a community planning process entitled Operation HOME to plan community wide strategies to close the minority homeownership gap in Portland. In 2005, these partners combined efforts to create "blueprints" for both agencies and the broader community through 2015.

This campaign has:

1. Raised community awareness of the issues that maintain the gap and prevent home ownership by engaging the community in research and planning.
2. Made recommendations to community, business and government leaders that will impact the barriers in the near and long term so as to create 13,000 new minority homeowners.

A wide variety of stakeholders and community partners participated in Operation HOME at many different levels. Stakeholder representation included nonprofit homeownership and housing organizations, lenders, realtors,

## Economic Opportunity

homebuilders, local media, foundations, trade unions and local government. Local organizations, including the AAAH, APICIA, LHI, Hacienda CDC, PCRI, and NAYA are leveraging public funding with private donations and volunteer hours to provide services to members of their communities.

A final report with recommendations and a detailed community action plan was issued in summer 2008. The City of Portland will make efforts based upon the recommendations of the Operation HOME Steering Committee to expand the core of organizations involved in Operation HOME.

### FORECLOSURE PREVENTION AND THE NATIONAL STABILIZATION PROGRAM

Although Oregon avoided a high foreclosure rate in the first two years of the housing crisis, by January of 2009 it had the fifth highest rate of foreclosures in the nation. The homeownership program will apportion the appropriate resources for supporting new and/or existing foreclosure prevention services in the community.

In addition, Oregon Housing & Community Development designated the City of Portland as a guaranteed sub-recipient of National Stabilization Program (NSP) funds. The city formed a consortium with Multnomah County, and with the help of its community partners will be providing financing for new homeowners, acquisition and rehabilitation, and possibly some limited use of land banking. The consortium plans to meet the NSP goal of long term affordability, and the requirement to spend 25 percent of its money to serve people who are 50 percent MFI or below, by partnering with Habitat for Humanity and the Portland Community Land Trust for homeownership. The consortium will also pursue the acquisition of a multi-family property that could provide permanent affordable rental housing for low-income people.

### GEOGRAPHIC SERVICE AREAS (INCLUDING AREAS OF LOW-INCOME FAMILIES AND/OR RACIAL MINORITY CONCENTRATION)

The Homebuyer Program provides services city-wide.

### MONITORING

All contractors are pre-screened for CDBG and HOME compliance during the RFP process. A description of BHCD's Monitoring program is in Section One of the 2005-2010 Consolidated Plan.

## Housing

## HOPWA

The goal of the HOPWA program is to provide affordable housing and housing-related services to people living with HIV/AIDS (PLWH/A). In the Portland Eligible Metropolitan Statistical Area (EMSA), there are more than 3,952 people living with HIV/AIDS. Research released at the National Housing and HIV/AIDS Research Summit in October 2006 shows that the death rate for persons living with HIV/AIDS who are homeless is five times higher than for those who are housed. Research also shows that the prevalence of HIV is three to nine times higher among people experiencing homelessness. In contrast, people who are HIV+ and reside in stable housing are more likely to access comprehensive healthcare and to adhere to complex HIV/AIDS drugs.

### HOPWA NEEDS

The Portland EMSA has received direct allocations of HOPWA funds from HUD annually since 1994, when the cumulative number of AIDS cases diagnosed within its boundaries first exceeded 1,500. HUD has expanded the boundaries of the Portland EMSA over the years to its current configuration of seven adjoining counties in Northwest Oregon and Southwest Washington.

HOPWA funds are intended to address the housing and housing-related service needs of PLWH/A. In 2005, The National AIDS Housing Coalition released a groundbreaking study, "Housing is the Foundation of HIV Prevention and Treatment." The study concluded that housing reduces the risk of contracting HIV/AIDS, and increases access to necessary medical care. For further detail, see [www.nationalaidshousing.org](http://www.nationalaidshousing.org).

The study supports the development and implementation of a new HIV prevention and care strategy in the United States, based upon the proven effectiveness of and primary importance of housing as a structural HIV prevention and treatment intervention. Among its many findings, the study confirmed that homelessness places people at heightened risk of HIV infection.

AIDS advocates have long held that stable housing is the cornerstone of HIV/AIDS treatment, because it is a necessary pre-condition for good self-care. Elaborate medication regimens may require that PLWH/A refrigerate medications and administer them in accordance with a strict schedule. Moreover, stable housing contributes to sobriety and/or a decrease in substance abuse.

Some PLWH/A find that, once they have permanent housing, they are able to return to productive work and social activities.



### HOPWA

The Multnomah County Health Department's Health Assessment and Evaluation Group reported that as of December 31, 2005, an estimated 3,952 individuals with HIV/AIDS lived in the Portland EMSA. This number included 2,111 people living with a diagnosis of AIDS (PLWA), and 1,841 people living with HIV, who are HIV positive but whose disease does not meet the diagnostic criteria for AIDS (PLWH). From 2004 to 2005, 487 people in the EMSA were reported with a new HIV and/or AIDS diagnosis.

Because the Center for Disease Control (CDC) estimates that 25% of people infected with HIV are unaware of their HIV status, the true number of PLWH in the EMSA is probably closer to 4,940.

HIV is increasingly affecting communities of color within parts of the Portland EMSA. The increase is particularly marked among African Americans and Hispanics. In the Portland EMSA, communities of color make up approximately 28% of those seeking services from local AIDS service organizations. Minority PLWH/A tend to have lower household incomes, larger households, and face greater discrimination when seeking housing.

A higher percentage of racial/ethnic minorities were newly diagnosed with HIV/AIDS (26.3%) in the EMSA than were living with HIV/AIDS (19.8%). For example, Latinos accounted for 12.1% of all new cases, compared to 8.2% of all living cases. To respond to this demographic change, funders must ensure that all service providers are culturally competent. In some cases, funders should consider whether using culturally specific providers would improve outcomes.

HIV also increasingly affects women. Clark County reports that women made up 6% of cases in 1990 and that percentage more than tripled to 20.9% in 2005. In the Portland EMSA, 17% of those accessing services were women, and 33% were families with children. Providing services to families with children, particularly female-headed households, presents unique challenges to HIV/AIDS service providers. The household income for women with HIV is lower than that of men with HIV, and women have larger households than men do, on average. Although there is a shortage of affordable units of any size, affordable units large enough to accommodate a family are even harder to secure. Service providers must also address family needs related to childcare, transportation, education, etc.

The annual Client Services Data Report (June 2006) states that single adult males still represent the majority of those impacted by this epidemic (87%). A large number of those identify as gay/bi men who have sex with men (MSM).

## Housing

This chart provides HIV/AIDS data for individuals sorted by race and sex in the Portland EMSA. Data on familial status is not currently available.

**HOPWA**

Portland EMSA: Race & Sex Chart

<i>Race/ethnicity for Census Comparison</i>	Clackamas HIV/AIDS		Clark HIV/AIDS		Columbia HIV/AIDS		Multnomah HIV/AIDS		Washington HIV/AIDS		Yamhill HIV/AIDS		Skamania HIV/AIDS		EMSA HIV/AIDS	
	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%
Hispanic	20	8.2	24	5.8	2	7.7	213	7.7	70	18.5	10	24.4	0	0.0	337	8.7
American Indian/Alaskan Native	5	2.1	4	1.0	0	0.0	28	1.0	0	0.0	0	0.0	0	0.0	37	1.0
Asia	1	0.4	10	2.4	0	0.0	38	1.4	5	1.3	0	0.0	0	0.0	54	1.4
Black/African American	12	4.9	40	9.6	1	3.8	237	8.6	26	6.9	2	4.9	0	0.0	318	8.2
Native Hawaiian/Pacific Islander	1	0.4	2	0.5	0	0.0	6	0.2	2	0.5	0	0.0	0	0.0	11	0.3
White	204	83.6	333	80.0	23	88.5	2,225	80.8	275	72.8	29	70.7	2	100.0	3,091	80.0
Multiracial	1	0.4	0	0.0	0	0.0	7	0.3	0	0.0	0	0.0	0	0.0	8	0.2
Unknown	0	0.0	3	0.7	0	0.0	1	0.0	0	0.0	0	0.0	0	0.0	4	0.1
Total	244	100.0	416	100.0	26	100.0	2,755	100.0	378	100.0	41	100.0	2	100.0	3,860	100.0
<i>Sex</i>	#		#		#		#		#		#		#		#	
	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%
Male	212	86.9	337	81.0	23	88.5	2,515	91.3	316	83.6	35	85.4	2	100.0	3,440	89.1
Female	32	13.1	79	19.0	3	11.5	240	8.7	62	16.4	6	14.6	0	0.0	420	10.9
Total	244	100.0	416	100.0	26	100.0	2,755	100.0	378	100.0	41	100.0	2	100.0	3,860	100.0

Summary: Estimates of People Living with HIV and AIDS Aware of their Status as of 12/31/2006; for Clark County, as of 12/31/2007  
Source: HIV/AIDS Reporting System (HARS), data extract 7/1/2005 Capizzi  
Data was not adjusted for reporting delay. Data was adjusted by the estimated proportion of cases not reported to HIV/AIDS Surveillance based on a comparison of HARS and the CAREAssist database (Oregon ADAP). Data in this summary represents HIV/AIDS statistics which have been adjusted to estimate the number of aware (tested confidentially) PLWH/A.

A growing proportion of the people accessing HIV/AIDS services and housing have histories of homelessness, mental illness and chemical dependency. Experience has shown that, to achieve and maintain housing stability, many will need both subsidized housing and coordinated services.

PLWH/A in the EMSA suffer from a number of co-occurring disorders at a much higher rate than the general population. 25% of PLWH/A have Hepatitis C, compared to 1.8% of the general population. 18.9% of PLWH are injection drug users, a rate ten times higher than the rate for the general population. Mental illness affects 58.5% of PLWH/A, a troubling statistic because mental illness can reduce a person's adherence to HIV treatment regimens. Homelessness is experienced by 16.7% of PLWH/A at least once during a 12-month period, a rate ten times that of the general population.

## HOPWA

Households that pay more than 30% of their income for rent are considered rent-burdened. Households that pay more than 50% of their income for rent are severely rent-burdened and are at increased risk of homelessness.

PLWH/A and their households tend to have very low incomes. More than 1,100 PLWH/A in the Portland EMSA have household income at or below 200% federal poverty level. Approximately 50% of these PLWH/A receive Medicaid or Medicare, while close to 20% report having no insurance coverage. In addition, PLWH/A may face discrimination in obtaining or maintaining employment. In a recent survey conducted by a local AIDS service organization, 10 out of 20 small business employers reported that they did not know enough about HIV/AIDS. They disclosed that, at this time, given the information they had, they would require persons who reported to them that they were HIV+ to use separate toilet or kitchen facilities.

PLWH/A also typically have high medical expenses. As a group, they are less likely to have private health insurance to meet these expenses. Unless the PLWH/A has secured long-term rent assistance (e.g. a Section 8 voucher), a public housing unit or a HOPWA unit, PLWH/A is not going to be well equipped to compete in the housing market.

Although demand by PLWH/A for affordable housing is strong, the supply is very limited. The HUD guideline for affordability is that a household should spend no more than 30% of its income on rent and utilities. The purpose of this guideline is to ensure that a household has enough money after rent to pay for food, health care, and other necessities. Using this 30% rent burden guideline, units at fair market rent are out of reach for the average PLWH/A. This Consolidated Plan documents that there is a severe shortage of affordable housing for the lowest income households: there are more than 13,000 households with incomes below 30% MFI than there are units affordable to them (2000 Census Data). The following chart is a comparison between what an SSI recipient can afford to pay and current fair market rents.

Market Rate/Income Gap Chart

HOUSEHOLD INCOME FOR SSI RECIPIENT	AMOUNT AVAILABLE MONTHLY FOR RENT & UTILITIES	MONTHLY FAIR MARKET RENT FOR STUDIO	GAP	MONTHLY FAIR MARKET RENT FOR ONE-BEDROOM UNIT	GAP
\$637	\$191	\$565	\$374	\$655	\$464

A PLWH/A on SSI would have to spend almost 100% of his/her income on housing to afford a studio at Fair Market Rent. Even if the PLWH/A has found below-market housing, these numbers suggest that the PLWH/A must spend up to 60% of monthly income on rent, an intolerable rent burden that creates a

## Housing

significant risk of homelessness. A rent-burdened PLWH/A will routinely choose between paying rent and purchasing food, health care and other necessities.

As a consequence of household poverty and limited housing resources available to PLWH/A, an estimated one-third to one-half of PLWA are either homeless or so rent-burdened that they are at risk of losing their homes.

## HOPWA

**Estimated Number of People Living with HIV/AIDS, by Income Category & Other Information**

	Estimated Total PLWH/A*	Estimated # of Adults with HIV/AIDS			Maximum Monthly Income ‡	Maximum Affordable Rent at 30% of Gross Household Income §§	Minimum Annual Subsidy Needed for One-Bedroom Apartment at FMR of \$625^
		Estimated Total	NOT Living Alone***	Living Alone***			
Portland EMA Total	4,618	4,572	1,372	3,200			
Income < \$25,000 <52% MFI 272% FPL	3,325	3,292	988	2,304	\$2,083	\$625	\$0
Income \$10,000 to \$25,000 21%-52% MFI 109%-272% FPL	1,201	1,189	357	832	\$1,458	\$438	\$2,244
Income < \$10,000 below 21% MFI Below 109% FPL	2,124	2,103	631	1,472	\$833	\$250	\$4,500

Mathematica Policy Research, Inc., Personal Correspondence with AIDS Housing of Washington, February 5, 2005.

\*It is estimated that 99 percent of all people living with HIV/AIDS are adults over the age of 19.

\*\*\*It is estimated that 70 percent of people living with HIV/AIDS live alone, while 30 percent live with other people.

‡Calculations for those with incomes "<\$25,000" and "<\$10,000" are based on the highest income level within that category. For those with incomes "between \$10,000 and \$25,000" annually a midpoint income of \$17,500 annually is used.

§§HUD has established the guideline that housing is affordable if the household spends no more than 30 percent of its adjusted gross household income on rent and utilities combined.

^Subsidies needed are calculated as the difference between affordable rent and HUD established Fair Market Rent (FMR). FMRs for FY 2007 are as follows: Studio: \$550, One-bedroom: \$638, Two-bedroom: \$737, Three-bedroom: \$1,073, Four-bedroom: \$1,289. Source: <http://www.portlandonline.com/shared/cfm/image.cfm?id=76483>. Accessed 10-26-05. MFI and FPL percentages listed are for a single person household.

## Housing

### HOPWA

The need for housing assistance exceeds the HIV/AIDS-dedicated resources currently available in the community as illustrated in the following table. The Estimated HIV/AIDS Housing Assistance Needs and Resource Gap Chart includes both units/beds financed by HOPWA, and HOPWA formula funding available for rent assistance or rent buy-down.

**ESTIMATED HIV/AIDS HOUSING ASSISTANCE NEEDS AND RESOURCE GAPS CHART**

Estimated Number of Adults Living with HIV/AIDS Who Need Housing Assistance	Estimated Households Needing Subsidy	Household Subsidy Required at FMR of \$625 for a One-bedroom Apartment	Total Minimum Annual Rental Subsidy Needed
If 100% of adults with HIV/AIDS living alone on incomes of \$10,000 or less (n=1,472) need financial assistance to rent a one-bedroom unit...	1,472	\$4,500	\$6,624,000
If 70% of adults with HIV/AIDS who are living on incomes less than \$10,000 but are not living alone need financial assistance to rent a one-bedroom unit...	442	\$4,500	\$1,989,000
If 30% of adults with HIV/AIDS living alone on incomes between \$10,000 and \$25,000 need financial assistance to rent a one-bedroom unit...	250	\$2,244	\$561,000
If 40% of adults with HIV/AIDS who are living on incomes between \$10,000 and \$25,000 but are not living alone need financial assistance to rent a one-bedroom unit...	143	\$2,244	\$320,892
<b>Total Estimated Housing Need/Subsidy Required</b>	<b>2,307</b>		<b>\$9,494,892</b>
<b>Less HIV/AIDS-funds dedicated to permanent housing (HOPWA &amp; Shelter + Care)</b>	<b>(149*)</b>		<b>(\$670,500)</b>
<b>Estimated gap in housing/Housing Assistance</b>	<b>2,143</b>		<b>\$8,466,392</b>

\* 2003-05 Portland EMA Action Plan for HIV/AIDS Housing Resources, November 2003 reported 496 units of permanent housing. However, emergency and transitional units were included in that total.

### HOPWA PROGRAM DESCRIPTION

HOPWA is a flexible grant award that allows communities to design and implement long-term, comprehensive strategies for meeting the housing needs of people living with HIV/AIDS and their families. HOPWA gives participating jurisdictions the flexibility to provide a range of housing assistance, including:

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- Support services
- Project- or tenant-based rental assistance
- Resource identification and technical assistance

Each year since the Portland EMSA became eligible for HOPWA in 1994, a portion of the funds have been used for permanent housing development. The following table describes the geographic spread of HIV/AIDS housing and also the array of unit sizes. Ninety-five of these units are part of the permanent HOPWA development portfolio. The remaining units are Shelter + Care units that Cascade AIDS Project has leveraged with match from HOPWA funded and Ryan White funded supportive services. As confidentiality is very important in HIV/AIDS housing, project names are not included.

HIV/AIDS Permanent Housing Chart

LOCATION	# OF PROJECTS	# OF UNITS	NUMBER OF BEDROOMS					ADDITIONAL INFORMATION
			STUDIO	1	2	3	4	
NE Portland, OR	4	45	25	13	2	4	1	Alcohol and drug free, PB Section 8
N & NE Portland, OR	9 scattered site	9		1	8			Houses
SE Portland, OR	2	25		25				Family units, sub-acute care
SW Portland, OR	3	20	6	8	4	2		PB Section 8, Mental Health
Gresham & Troutdale, OR	2	17		6	7	4		
Clackamas County, OR	1	5		5				Adult foster care
Washington County, OR	2	20		13	4	3		Shelter + Care
Clark County, WA	1	3		2			1	Floating Units
<b>TOTAL</b>	<b>24</b>	<b>144*</b>	<b>31</b>	<b>73</b>	<b>25</b>	<b>13</b>	<b>2</b>	

\* The FY 2005-06 Action Plan reported 156 units. However, HUD determined that capitalizing operating subsidies was not an eligible use for HOPWA funds. The funds were re-allocated as project-based assistance and the units that were affected by the change have been removed from the total.

## PROGRAM TOOLS

- Facility-based transitional housing
- Project-based rent assistance
- Tenant-based rent assistance

### HOPWA

- Housing placement assistance
- Housing case-management
- Grants for new housing development
- Grants for rehab of existing housing in conjunction with the reprogramming of the units to serve PLWH/A

#### PROJECT SELECTION

The Portland EMSA currently allocates approximately 36% of its HOPWA funds to rent assistance, 33% to support services, 23% to housing development, and 7% to administration. This allocation formula is reviewed annually by the AIDS Housing Advisory Committee.

The AIDS Housing Advisory Committee has determined not to use HOPWA funds to develop additional HIV/AIDS units in 09-10. Instead all funding for services and rent assistance will be awarded through a competitive Request For Proposals (RFP). Service organizations that leverage housing units through the annual Portland Development Commission RFP or similar process will have priority in the HOPWA Services Competitive RFP.

#### PROGRAM ELIGIBILITY

Individuals with HIV or AIDS and their families who reside in the seven-county Portland EMSA and have incomes up to 80% MFI are eligible to participate in HOPWA programs. Priority is given to households with incomes below 50% MFI. The EMSA includes Clackamas, Columbia, Multnomah, Washington, and Yamhill Counties in Oregon and Clark and Skamania Counties in Washington.

#### POTENTIAL BARRIERS

Although HOPWA is a primary source of funding for housing and service for PLWH/A, the Portland EMSA routinely leverages HOPWA funds with other housing development and service resources to create units of permanent supportive housing suitable for PLWH/A. Cuts to these resources, and changes that limit how the resources may be used could dramatically impact the HOPWA program's ability to assist PLWH/A.

Most of the jurisdictions in the EMSA have seen reductions in their CDBG and HOME entitlement grants. HUD has proposed changes to the CDBG



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distribution formula that, if adopted by Congress, would result in a significant net loss of federal resources to the Northwest, including the EMSA.

The HOPWA program would lose an important resource if the Ryan White Title I Planning Council were barred from funding housing assistance and other services that fall outside of a narrowly-defined set of “core services.” The new draft Health Resources and Services Administration (HRSA) guidelines for Ryan White funds recommend that the funds be used exclusively for “core services,” and housing is not deemed a core service. In light of this, housing funding has been reduced by 14.75% in the last two years.

Changes in Oregon’s Medicaid program, the Oregon Health Plan (OHP), have also had a deleterious impact. Until 2002, OHP provided a single comprehensive package of health services to Oregonians with incomes below 100% of the federal poverty level (approx. 17% MFI). Since 2002, OHP client eligibility and scope of services have been reduced several times in response to state budget shortfalls. OHP was divided into two levels of service – OHP Plus for traditional Medicaid-eligible populations and OHP Standard for people who did not meet traditional Medicaid criteria but qualified for OHP because of their low incomes. Many PLWH/A were only eligible for OHP Standard. In July 2004, as a result of another wave of budget cuts, Oregon closed OHP Standard to new enrollment, and imposed a monthly premium of between \$6 and \$20 per month for continuation of coverage. Missed premiums result in termination of coverage. Many PLWH/A have difficulty paying their bills on time and have consequently lost their OHP Standard insurance coverage. In 2008, the State held the first of three lotteries for Oregon Health Plan coverage. Low-income Oregonians without health insurance were eligible, and 91,675 applied. However, only 3,000 people will be selected in each lottery to receive an application for OHP Standard coverage. Lottery winners must complete and return the applications within 30 days to receive coverage.

Clark County PLWH/A also face complex insurance challenges. Those with a verified disability qualify for the state’s Medicaid program, but many PLWH/A who live in poverty are disqualified from this program because they do not have a certified disability. This group of PLWH/A qualifies for services from the Washington Early Intervention Program (the state’s ADAP), which is the safety net program. This program covers only basic medical care for PLWH/A, although it has a generous formulary. The Washington legislature introduced “cost-sharing” for participants in the Early Intervention Program in 2004. Those covered by the program must pay a portion of their costs, which reduces their already limited incomes. Other low-income PLWH/A may qualify for



### HOPWA

the Washington Basic Health Plan, or a program that helps pay premiums for personal insurance plans. As with the Oregon Health Plan, a missed premium payment leads to loss of coverage. In addition to the financial difficulty of paying the premium, PLWH/A also struggle with processing their bills in a timely manner, since BHP invoices are not sent to participants until the 25th of one month, and payment must be received by BHP by the fifth of the following month for coverage to be maintained. Once lost, reapplication cannot be made for six months, and enrollment in the program has been capped by the legislature. Most PLWH/A require regular assistance from a case manager to enroll in and to maintain their health insurance.

Because the health systems in both Oregon and Washington are complicated and the cost of losing coverage is so high, case managers spend as much as 50% of their time helping clients to obtain and maintain health coverage. If the insurance challenges could be resolved, the case managers would be able to better help clients stabilize.

The HOPWA tenant-based rent assistance program, a time-limited program that allows a PLWH/A to rent an apartment of his/her own choosing, was designed on the assumption that the tenant would qualify for a Section 8 voucher before the rent assistance was exhausted. That has not been true for several years. The federal government is not funding Section 8 at a level that keeps pace with increased program costs and, indeed, has sought repeatedly to cut the program's budget and reorient it towards serving moderate-income households. Some local housing authorities have waitlists of almost 4,000 households, and waiting time for a voucher is in excess of 3 years. Accordingly, the tenant-based rent assistance (TBRA) program no longer depends on transitioning clients to a Section 8 voucher. Instead, TBRA programs operate with the hope that clients will secure income through employment or social security. As discussed earlier, most SSI recipients are severely rent-burdened, and PLWH/A cannot always maintain consistent, full-time employment because of changes in their health.

### PARTNER AGENCIES AND ORGANIZATIONS

- Cascade AIDS Project (CAP) provides case management to 42 units of HOPWA funded permanent supportive housing and 31 Shelter Plus Care units for people living with HIV/AIDS in the Portland EMSA. CAP also operates a transitional housing program that houses 40-50 individuals and families with children each year. CAP manages and disburses a rent assistance fund to meet the HOPWA rent standard on all HOPWA

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## HOPWA

units and administers Ryan White funded emergency rental assistance to more than 150 households per year. CAP operates a client education program, Positive Directions, that provides tenant education and Money Matters workshops for PLWH/A. CAP also has a Warehouse Program to aid people that require furniture and/or moving assistance. CAP partners with Our House of Portland to provide housing and supportive services for those in the Neighborhood Housing and Care Program. In 2007, CAP will partner with the Oregon Department of Human Services to provide housing for 20 chronically homeless living with HIV/AIDS adults, who are exiting the criminal justice system. Project Open Door is in the City of Gresham.

- Central City Concern (CCC) owns and operates 36 units of permanent supportive alcohol/drug free housing for PLWH/A. CCC is both the housing and the service provider for residents in this development. In 2007, CCC instituted a priority for PLWH/A at the Biltmore, a project with 76 units of single room occupancy (SRO) housing, each with an attached Project-based Section 8 certificate.
- Clark County Public Health has a program similar to CAP's that operates in Clark County, Washington. Clark County Public Health (CCPH) provides housing case management on the three permanent supportive housing units built with HOPWA investment and is prepared to provide housing case management to future housing developments. CCPH also operates a transition-in-place housing program.
- The Housing Authority of Yamhill County (HAYC) will administer one unit of rent assistance. HAYC's partner, the Yamhill County Health Department, will provide care and housing case management.
- Outside In provides long term transitional housing and case-management to HIV+ youth. They have an on-site housing facility.
- Our House of Portland provides the only housing with on-site sub-acute care for people living with advanced AIDS in Oregon and Clark County. This facility provides meals, support services, and specialized care through funding from various governmental and private funders. The program has approximately 160 volunteers who provide daily meals and support. In 2004, Our House of Portland became the first agency in the EMSA to receive a competitive HOPWA grant. Our House was awarded \$1.3 million to reconstruct its building and to start the Neighborhood Housing Program to assist clients who are well enough to move back

### HOPWA

into the community. This grant was renewed in 2007 for \$1.03 million to continue the NHCP program and help with operating costs for the new facility. Our House provides a continuum of care for people with HIV/AIDS through the following programs:

1. Our House of Portland is a specialized residential care facility located in Portland where 24-hour nursing services are provided to those with advanced HIV/AIDS. Residents from this facility come from all over the state of Oregon.
2. Swan House is an adult foster care facility located in Clackamas County where care in a group setting is provided for those with HIV/AIDS that are not quite able to live independently and need assistance with many of the daily tasks of medication management, money management, etc.
3. The Neighborhood Housing and Care Program (NHCP) is a new program where rental assistance, nursing, social work, and Occupational Therapy services are provided to those with HIV/AIDS who want to maintain living independently. Services are provided on a regular basis (frequency depends on client acuity) and is custom tailored to the needs of each client.
4. Community Services include Esther's Pantry, which is a food bank for HIV Positive individuals, and Tod's Corner which is a thrift shop for the same population. We also provide assistance with pet care and cremations.

### COMPLEMENTARY LOCAL, REGIONAL, AND NATIONAL EFFORTS

This program complements other local efforts to meet the needs described above by partnering with Ryan White Title I Planning Council efforts to provide a continuum of care and services.

The AIDS Housing Advisory Committee (AHAC) is an advisory body to HOPWA program staff. AHAC's role is to advise, coordinate, and advocate. AHAC relies on three action steps to guide their 2009-10 work plan: coordination, employment, and evaluation.

### COORDINATION

1. Support agencies and community leaders who are advocating for increased services funding in response to health care and services funding cuts.

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2. Participate in and support upcoming systems integration trainings and planning sessions working for clear, structural linkages between housing and services systems.
3. Advocate for the representation of HIV/AIDS housing providers and consumers on housing and homelessness planning entities.
4. Review Homeless Management Information Strategies (HMIS) policy and procedures and advocate for appropriate and adequate confidentiality protection measures for people living with HIV/AIDS.
5. Work with Ryan White Title I Planning Council to establish linkage among housing and services as an expectation, and to consider housing as a function of case management.

### EMPLOYMENT

1. Increase employment opportunities for people living with HIV/AIDS.

### EVALUATION

1. Use performance measurements for setting priorities and allocating funds.
2. Expand participation in AIDS Housing Advisory Committee.

### GEOGRAPHIC SERVICE AREAS (INCLUDING AREAS OF LOW-INCOME FAMILIES AND/OR RACIAL MINORITY CONCENTRATION)

The Portland Eligible Metropolitan Statistical Area includes Clackamas, Washington, Multnomah, Yamhill, and Columbia Counties in Oregon, and Clark and Skamania Counties in Washington.

### MONITORING

A description of BHCD's Monitoring program is in Section One.

HOPWA

# Housing

HOPWA Performance Chart 1	Needs	Current	Gap	Year 1						
				Outputs Households				Funding		
				HOPWA Assistance		Non-HOPWA		HOPWA Budget	HOPWA Actual	Leveraged Non-HOPWA
				Goal	Actual	Goal	Actual			
Tenant-based Rental Assistance	118	41	77	47				144,740		
Short-term Rent, Mortgage and Utility payments	327	259	68			259				
Facility-based Programs	0	0	0							
Units in facilities supported with operating costs	700	96	604	37		64				
Units in facilities developed with capital funds and placed in service during the program year	181	0	181	2						
Units in facilities being developed with capital funding but not yet opened (show units of housing planned)	13	13	0	13						
Stewardship (developed with HOPWA but no current operation or other costs) Units of housing subject to three- or ten-year use agreements		57	-57	57						
Adjustment for duplication of households (i.e., moving between types of housing)										
<b>Subtotal unduplicated number of households/units of housing assisted</b>										
<b>Supportive Services</b>				Outputs Individuals						
Supportive Services in conjunction with housing activities (for households above in HOPWA or leveraged other units)	0	466	-466	156		323				
<b>Housing Placement Assistance</b>										
Housing Information Services			0							
Permanent Housing Placement Services			0							
<b>Housing Development, Administration, and Management Services</b>										
Resource Identification to establish, coordinate and develop housing assistance resources										
Project Outcomes/Program Evaluation (if approved)										
Grantee Administration (maximum 3% of total) (i.e., costs for general management, oversight, coordination, evaluation, and reporting)										
Project Sponsor Administration (maximum 7% of total) (i.e., costs for general management, oversight, coordination, evaluation, and reporting)										
<b>Other Activity (if approved in grant agreement) Specify:</b>										
1	0	0	0							
2	0	0	0							
3	0	0	0							
4	0	0	0							
<b>Totals</b>										

# Housing

Year 2							Year 3							Year 4						
Outputs Households				Funding			Outputs Households				Funding			Outputs				Funding		
HOPWA Assistance		Non-HOPWA					HOPWA Assistance		Non-HOPWA					HOPWA Assistance		Non-HOPWA				
Goal	Actual	Goal	Actual	HOPWA Budget	HOPWA Actual	Leveraged Non-HOPWA	Goal	Actual	Goal	Actual	HOPWA Budget	HOPWA Actual	Leveraged Non-HOPWA	Goal	Actual	Goal	Actual	HOPWA Budget	HOPWA Actual	Leveraged Non-HOPWA
53							61							41						
		259							259							259				
37		64					37		64					37		64				
							2													
0							0							0						
72							72							74						
Outputs Individuals							Outputs Individuals							Outputs Individuals						
162		323					172		323					152		323				

# Housing

Year 5							Cumulative									Priority Need: <a href="#">H, M, L</a>	<a href="#">Plan to Fund? Y/N</a>	Fund Source
Outputs Households				Funding			Outputs Households						Funding					
HOPWA Assistance		Non-HOPWA					HOPWA Assistance			Non-HOPWA								
Goal	Actual	Goal	Actual	HOPWA Budget	HOPWA Actual	Leveraged Non-HOPWA	Goal	Actual	% of Goal	Goal	Actual	% of Goal	HOPWA Budget	HOPWA Actual	Leveraged Non-HOPWA			
41							243	0	0%	0	0	0%	144,740	0	0			
		259					0	0	0%	1,295	0	0%	0	0	0			
							0	0	0%	0	0	0%	0	0	0			
37		64					185	0	0%	320	0	0%	0	0	0			
2							6	0	0%	0	0	0%	0	0	0			
0							13	0	0%	0	0	0%	0	0	0			
74							349	0	0%	0	0	0%	0	0	0			
Outputs Individuals							Outputs Individuals											
152		323					794	0	0%	1,615	0	0%	0	0	0			
							0	0	0%	0	0	0%	0	0	0			
							0	0	0%	0	0	0%	0	0	0			
							0	0		0	0		0	0	0			
							0	0		0	0		0	0	0			
							0	0		0	0		0	0	0			
							0	0		0	0		0	0	0			



## Housing

**HOPWA Performance Chart 3**

Type of Housing Assistance	Total Number of Households	Average Length of Stay [in weeks]	Number Remaining in Project
Short-term Rent, Mortgage, and Utility Assistance	233	PY1	PY1
	233	PY2	PY2
	233	PY3	PY3
	233	PY4	PY4
	233	PY5	PY5
Tenant-based Rental Assistance	53	48	PY1
	59	48	PY2
	67	48	PY3
	47	48	PY4
	47	48	PY5
Facility-based Housing Assistance	52	52	PY1
	37	52	PY2
	39	52	PY3
	37	52	PY4
	39	52	PY5

# Housing

[3] Number Remaining in Project							Housing Stability		
	PY1	PY2	PY3	PY4*	PY5*	Cumulative	Stable	Unstable	% Stable/Total
Emergency Shelter						0	PY1	PY1	
Temporary Housing						0	0	0	0%
Private Hsg						0	PY2	PY2	
Other HOPWA						0	0	0	0%
Other Subsidy						0	PY3	PY3	
Institution						0	0	0	0%
Jail/Prison						0	PY4	PY4	
Disconnected						0	0	0	0%
Death						0	PY5	PY5	
							0	0	0%
Emergency Shelter						0	PY1	PY1	
Temporary Housing						0	0	0	0%
Private Hsg						0	PY2	PY2	
Other HOPWA						0	0	0	0%
Other Subsidy						0	PY3	PY3	
Institution						0	0	0	0%
Jail/Prison						0	PY4	PY4	
Disconnected						0	0	0	0%
Death						0	PY5	PY5	
							0	0	0%
Emergency Shelter						0	PY1	PY1	
Temporary Housing						0	0	0	0%
Private Hsg						0	PY2	PY2	
Other HOPWA						0	0	0	0%
Other Subsidy						0	PY3	PY3	
Institution						0	0	0	0%
Jail/Prison						0	PY4	PY4	
Disconnected						0	0	0	0%
Death						0	PY5	PY5	
							0	0	0%

# Housing

## PROJECT SELECTION

Each jurisdiction in the Consolidated Plan Consortium selects affordable rental housing development projects through an annual open process. Gresham will continue to issue an annual Request for Proposals administered and selected by Gresham staff.

To achieve the permanent supportive housing (PSH) development goal set by the Ten Year Plan to End Homelessness, staff from the City of Portland, Multnomah County, the Housing Authority of Portland, and the Portland Development Commission collaborate in a funding process that has the advantage of allowing the jurisdictions to create the working relationships necessary to ensure the success of each component of PSH project.

In the Process staff have changed the release of the Request for Proposals (RFP) to better coincide with the State's Consolidated Funding Process. The goal of this change is that project sponsors will have decisions regarding their local funding made in time so that their CFC application is more competitive and their financing packaging is complete for OHCS staff review.

The RFP is advertised to the broad network of housing development groups across the Portland metro region. The RFP priorities are established by the City with input and framing by the Funders Committee comprised of executive staff from the City, PDC, Multnomah County and HAP. The goals and priorities reflect the Consolidated Plan Priorities and principles. A public bidders meeting is held to answer questions and to assist with applications from sponsors.

A technical committee of experienced program staff from the City, PDC, Multnomah County and HAP review initial applications for completeness and then provide technical assistance to ensure that final applications are complete and competitive. During the technical assistance period, staff from the City's Housing and Ending Homelessness Teams work with staff from Multnomah County to identify potential populations and service packages for PSH units. Staff from the City, PDC and HAP work with project sponsors to develop the project to ensure consistency financial viability and consistency with City priorities.

At the close of the technical assistance period, sponsors submit a final application to the technical committee. The Technical committee reviews all final applications and makes funding recommendations to the Funders Committee. The Funders Committee makes final funding decisions.

Over the next year, staff will also work to create an updated and ongoing list of potential projects throughout the area. Staff will release a Request for Information to seek letters of interest for housing projects in Portland. Letters will be solicited

## Affordable Rental Housing Development

## Updated Project Selection procedure for the City of Portland and Multnomah County.

**Affordable  
Rental Housing  
Development**

from qualified developers/organizations to develop the inventory of local housing projects that may be eligible for funding. By doing this the City will take a proactive approach to understanding the development pipeline and will use information gathered to help develop the RFP for future funding rounds.

## Housing

The goal of the program is to promote long-term housing stability by providing a continuum of services to assist individuals and families in locating, obtaining, and maintaining decent affordable housing.

### GENERAL HOUSING SERVICE NEEDS

Low-income households may face multiple barriers in locating, obtaining and maintaining decent affordable housing, including:

- Lack of income to pay monthly rent, utilities, etc.
- Lack of funds to pay initial move-in costs
- Inability to meet tenant screening criteria, including criminal history, poor credit history, and poor tenant history
- Inability to locate appropriate housing (can't find or don't know how to look)
- Inability to retain housing over time
- Inability to maintain unit to required standards
- Discrimination in housing or other impediments to Fair Housing and housing choice
- Landlord-tenant issues
- Lack of documented resident status
- Structurally unsafe housing, including units that do not meet City housing code, and/or have lead, mold or other environmental hazards
- Displacement due to gentrification

### SPECIFIC NEED FOR FAIR HOUSING SERVICES

The Consortium completed the most recent Analysis of Impediments to Fair Housing (AI) in January 2006, updating the 1996 AI. The current AI is available online at [www.portlandonline.com/bhcd](http://www.portlandonline.com/bhcd).

To develop the current AI, Consortium staff examined information from many sources: interviews with key stakeholders, public testimony, demographic data, maps, and public policies that have an impact on housing choice. Staff and expert analysis of this data identified a number of impediments to fair housing, and restrictions on the exercise of housing choice. There was evidence that discrimination occurs against all protected classes, but at higher rates on the basis of mental or physical disability, race, color, national origin and familial status. Discriminatory acts took various forms including refusing to

## Fair Housing

### Fair Housing

meet reasonable accommodation requests, refusing to rent, subjecting tenants to different terms and conditions, and reducing access to homeownership.

The AI also assessed the degree to which housing choice is restricted by barriers that are beyond the reach of traditional fair housing law, but nonetheless limit housing options and contribute to the social and economic isolation of groups of people. Housing choice barriers identified in the AI include: limited location and availability of subsidized affordable housing, conversions of formerly affordable housing to higher cost housing or different uses, the poor quality of some affordable units, and screening criteria that bar many from access to affordable housing.

While discrimination based on membership in a protected class still occurs, low income is the chief limiting factor on the exercise of housing choice. Expansion of BHCD's Economic Opportunity Initiative and other poverty reduction programs will promote housing choices.

### SPECIFIC NEED FOR RENT ASSISTANCE SERVICES

Rent assistance is an important tool to ease the rent burden on low-income households. Multnomah County residents have an extraordinarily high rent burden. An analysis of the number of Multnomah County households paying more than 30% of their income for rent is in Section I.

Over the last 10 years, the City has invested federal and local funds to develop affordable housing under the ownership and management of local non-profit community development corporations (CDCs). The City financed these projects on the assumption that they would be occupied by households with incomes between 30% and 60% MFI, a category that includes much of the local service workforce. However, a 2004 survey of CDC members of the Community Development Network (now Oregon Opportunity Network) indicated that 68% of tenants in CDC housing have incomes of only 15% to 30 % MFI. This means that 68% of the residents of the existing affordable non-profit owned housing stock are experiencing significant rent burden. Rent assistance can reduce that burden.

Rent assistance is also an important tool for preventing and ending homelessness. The professional evaluation of the Transitions to Housing short-term rent assistance program documented the need for additional rent assistance based on the fact that available funds were completely subscribed, and agencies had to turn away many requests for assistance.

## Housing

Since 2005, rental assistance programs have been consolidated under one administrative entity, the Housing Authority of Portland.

### SPECIFIC NEED FOR ACCESS, PLACEMENT & RETENTION SERVICES

The Analysis of Impediments, the Special Needs Reports, and the 10-Year Year Plan to End Homelessness all identified standard tenant screening criteria as an obstacle to housing access and placement, particularly for people with low-incomes, mental illness, poor credit history, criminal history, and/or a period of homelessness. Historic demand for these services illustrates the dimension of the need. In 2007-2008, 965 participants graduated from the Tenant Education Program (the Ready to Rent tenant education curriculum was used during that period), which helps renters address screening barriers. The number of households assisted by the Relocation Program has increased from 4 households in 2004-2005 to 42 households in 2007-2008. Recently, the vacancy rate has been trending down, signaling that households with limited income and screening barriers will face increasing difficulty in obtaining housing.

In addition, an average of 4,700 searches for housing are completed each week on [www.housingconnections.org](http://www.housingconnections.org), illustrating the demand for an affordable housing locator.

### ACCESS, RETENTION AND STABILIZATION PROGRAM DESCRIPTION

The Housing Services program area addresses barriers to locating, obtaining, and maintaining decent affordable housing. Program staff monitor the housing market and gather data from service providers to determine the most significant barriers low-income households face when seeking housing, and then fund programs to address those barriers. When necessary, BHCD will restructure existing programs to better address barriers. BHCD also will discontinue funding to housing services activities that are no longer necessary or do not meet performance outcomes, and will move the resources to fund services that address current needs.

### FAIR HOUSING SERVICES

The AI affirmed the continued need for Fair Housing activities that are primarily directed to increasing public awareness of fair housing laws and to enforcement efforts. In addition to education and enforcement, the program funds a citizen-based Siting Council to facilitate siting of publicly or privately

## Fair Housing

### Fair Housing

funded housing projects and public facilities when the populations housed or served raise concerns in the community. The AI also affirmed the need for activities that increase housing choice such as HousingConnections.org, a web-based housing locator service that furthers fair housing by presenting a wide array of housing opportunities to all prospective tenants, without regard to protected class status. Finally, the AI called for the creation of workgroups to address three issues: how to increase access to accessible housing by people with disabilities; whether to modify Portland's affordable housing location policy and/or extend it to County-wide; and what can be done locally to resolve common landlord/tenant issues, e.g. concerns about habitability, frequent use of "no cause" evictions in inappropriate situations. The Accessible Housing Workgroup is underway. The majority of the accessible housing inventory is complete, and in 09-10 the goal is to develop recommendations aimed to better assist disabled renters in finding accessible housing. The City will assess, and modify if appropriate, the Location Policy in FY 09-10. The Location Policy will be reviewed considering the following: 1) requirements of Federal, local and other funding sources (i.e. TIF); 2) the mission of the new Housing Bureau; and 3) available data regarding poverty concentration and housing choice. The Location Policy will be reassessed when 2010 census data is available. The Quality Rental Housing Workgroup completed its recommendations to address landlord/tenant issues related to habitability in FY 08-09. The City will not be able to implement the full package of recommendations due to financial constraints. However, the City is working to implement a subset of the recommendations, including: 1) study retaliation related to tenant initiated City housing inspections by implementing a new requirement that landlords submit copies of termination notices to the City for units that have been inspected; 2) pilot an enhanced tenant-complaint inspection system that gives inspectors reduces the burden on tenants to initiate inspections; and 3) update Portland's housing code (Title 29) to better address health and safety issues.

### SHORT-TERM RENT ASSISTANCE

Short-term rent assistance is a significant tool for preventing and ending homelessness. Short term rent assistance programs provide shallow rent assistance, move-in costs, security deposits, and other flexible financial assistance to support low-income households in permanent housing. They generally also provide services in the form of housing placement or housing search assistance.



## Housing

The local systems for accessing short-term rent assistance funded by the City of Portland, Multnomah County, the City of Gresham and the Housing Authority of Portland have been redesigned and merged into a single, unified system called Short-Term Rent Assistance (STRA). STRA focuses on two needs: 1) homelessness prevention/housing stabilization; and 2) transition from homelessness into permanent housing. The Housing Authority of Portland was selected by a competitive procurement process to administer the system. The goals of the redesigned system are safety off the streets, placement into permanent housing, and retention of permanent housing. In addition, the City of Portland's Bureau of Housing & Community Development (BHCD) funds a number of nonprofit organizations through the "Key Not a Card" initiative, intended to move people directly from the streets into housing. BHCD also provides rent assistance to a few City-funded shelter providers, in order to divert people from entering shelters or expedite their moving from shelter to housing.

### HOUSING CONNECTIONS

Housing Connections, a web-based housing locator, [www.housingconnections.org](http://www.housingconnections.org), lists over 76,000 units in the four-county Portland-Vancouver metro region, with a special focus on affordable, accessible and special needs units. Housing Connections has also implemented a housing services database to assist households to find services that will help them obtain and maintain housing.

### SHARED HOUSING

Shared Housing helps elderly and other low- and moderate-income people who cannot afford or do not want to live alone, to locate, evaluate, and select shared housing and living situations that meet their economic and social needs. Shared Housing brings together those who need affordable housing with people who have homes and want help with rent, household chores and/or personal care. Many elderly, disabled and low-to-moderate income homeowners and renters have found that opening their home to another person enables them to remain in their homes. In addition, there is growing interest in the Shared Housing program among homeowners trying to avoid foreclosure.

## Fair Housing

### Fair Housing

#### THE RELOCATION PROGRAM

The Relocation Program assists households to relocate when their unit has become uninhabitable due to serious Housing Code violations, lead hazards, mold or serious fires. Relocation assistance includes help in finding, and applying to, new appropriate housing, payment of reasonable moving costs and in some cases, short-term rent assistance. The Relocation Program does not address relocations that occur due to the requirements of the Uniform Relocation Act.

#### TENANT EDUCATION, FRESH START, AND THE RISK MITIGATION POOL

Tenant Education, Fresh Start, and the Risk Mitigation Pool are a set of programs that increase access to housing for low-income households that have difficulty meeting the tenant screening criteria due to criminal history, poor credit history and/or poor rental history. All three programs include a guarantee fund that provides some financial compensation to the landlord or property manager if the tenant damages the unit or vacates the unit without full payment.

The Tenant Education Program is focused on households that would not meet standard tenant screening criteria and would benefit from a training designed to help them be successful tenants and to access permanent housing. During 08-09 BHCD has worked with regional partners to transition from the Ready to Rent curriculum to a new tenant education curriculum. BHCD expects the new curriculum will be implemented as part of the Tenant Education Program in FY 09-10. The program will certify instructors who will offer Tenant Education Program training to households at community agencies across the County.

Fresh Start is focused on populations who would not pass standard tenant screening criteria and who are likely to need on-going case management to address issues that could jeopardize their housing. Fresh Start differs from the Tenant Education Program in that it provides case management and crisis intervention to prevent eviction for clients with negative rental histories.

The Risk Mitigation Pool assists Permanent Supportive Housing providers to open up new housing opportunities for individuals and families that face multiple barriers to housing, while protecting the financial stability of the publicly subsidized housing inventory. The need for a local Risk Mitigation Pool was identified in the Housing Development White Paper prepared in association with Home Again: A Ten-Year Plan to End Homelessness.

## Housing

The program began operating on April 15, 2006. Managers of designated permanent supportive housing units can access the Risk Mitigation Pool to cover unexpected costs such as excessive wear and tear, unpaid rent, vacancy loss and higher-than-average turnover costs.

The table below compares these access programs. In the future, BHCD will consider whether to realign or consolidate these programs.

Comparison of Programs to Increase Access to Rental Housing				
	Tenant Training	Case Management	Guarantee Fund	Assist Tenant to Maintain Housing
Tenant Education Program	X		X	
Fresh Start		X	X	X
Risk Mitigation Pool			X	

### LANDLORD OUTREACH PROGRAM

The Landlord Outreach Program offered through the Fair Housing Council of Oregon is focused on educating landlords about available access and retention programs as well as lead hazards.

The goal is to increase the participation of landlords and housing providers in these programs, creating more housing opportunities for households with barriers to accessing housing through conventional means.

### RENTERS HOTLINE

The Renters Hotline provides information and referral about landlord-tenant issues, habitability issues, and related housing issues. The Hotline is both a retention and fair housing strategy. Tenants who understand their rights and responsibilities may be in a better position to access and retain their housing.

### HOUSING PARTNERSHIP WORKGROUP

BHCD piloted the Housing Partnership Workgroup in FY 08-09 and has found it is effective in bringing together agencies that work with hard to house clients and housing providers with a focus on helping clients with screening barriers get into housing and prevent evictions. Quarterly meetings include presentations on topics of mutual interest to agencies and housing providers, related to the goal of the workgroup (e.g., Reasonable Accommodation,

## Fair Housing

### Fair Housing

application appeals processes) and a problem solving discussion to assist agencies in placing a client or preventing an eviction.

#### PROGRAM TOOLS

##### FAIR HOUSING

- Education in fair housing rights and responsibilities
- Outreach to tenants and property owners/managers
- Enforcement of local, state and federal fair housing laws
- Testing for evidence of discrimination
- Siting Council
- [www.HousingConnections.org](http://www.HousingConnections.org)
- Fair Housing policy workgroups
- Accessible Housing Inventory
- Location Policy

##### SHORT-TERM RENT ASSISTANCE

- Flexible funds to prevent eviction and assist homeless households to become rapidly re-housed

##### ACCESS, PLACEMENT AND RETENTION

- [www.HousingConnections.org](http://www.HousingConnections.org) housing locator
- ServicePoint, a web-based housing services database
- 211 information and referral
- Shared Housing
- Tenant Education Program and landlord risk mitigation program
- Fresh Start housing retention and landlord risk mitigation program
- Landlord outreach regarding access, placement and retention programs
- Risk Mitigation Pool
- Relocation services

## Housing

- Renters' Rights Hotline for information and referral on tenant rights
- Housing Partnership Workgroup

### PROJECT SELECTION

A variety of mechanisms have been used to select programs over the past five years, including competitive Requests for Proposals and renewals of existing contractors. In the future, BHCD will fund programs that:

- Streamline access to information about housing opportunities, rental assistance and service linkages.
- Have a proven ability to promote housing stability, particularly for households at 0-30% MFI.
- Provide services that affirmatively further fair housing and reduce disparities in access to housing opportunities.

BHCD is continuously reviewing each Housing Services project to determine whether the project meets these criteria. Services that do not meet these criteria will be discontinued or restructured, with changes reflected in the contractors' scope of work. BHCD will also assess the performance of current contractors. In the event that a service is significantly restructured and/or the contractor is not performing, BHCD will use a competitive Request for Proposals process to select a new contractor unless there is clearly only one contractor qualified to do the work. In an RFP process, the selection criteria would be included in the RFP materials, and there would be public participation in the selection process. The selection committee would make recommendations to the Director of BHCD and the Commissioner-in-Charge, and the final decision would be theirs.

### PROGRAM ELIGIBILITY

Fair housing services are available to all persons, without regard to income.

[HousingConnections.org](http://HousingConnections.org) is a web-based service that may be accessed by anyone with a computer. (Assistance is also available by phone in several languages to households without computer access.) However, only properties affordable to households with incomes at or below 80% MFI may be listed in the HousingConnections database.

Other housing services programs are generally open to households with incomes at or below 50% MFI. For some housing service programs, a

## Fair Housing

### Fair Housing

household member may need to belong to a specific target population to be eligible, e.g., single adults who meet the federal definition of “chronically homeless.”

#### POTENTIAL BARRIERS

Cuts in federal funding or changes to the formulae for entitlement grants would reduce the federal funds available to provide housing services.

Cuts to Medicaid and other funding streams for case management and treatment services would also have a direct negative impact on programs like Fresh Start that rely on the availability of these services.

The tightening rental market in Portland, evidenced by lower vacancy rates, could reduce the willingness of property owners and managers to participate in programs like the Tenant Education Program, Fresh Start, or the Risk Mitigation Pool. They also could be less willing to rent to households that do not meet standard rental criteria.

#### PARTNER AGENCIES AND ORGANIZATIONS

The contractors for FY 2009 are listed in the Action Plan.

- Fair Housing Council of Oregon (FHCO) provides fair housing education, outreach, enforcement, testing services and landlord outreach.
- Legal Aid represents tenants with fair housing complaints.
- Oregon Bureau of Labor and Industry (BOLI) processes complaints of discrimination under state law in employment, housing, and public accommodations. BOLI is seeking authority from the legislature to process fair housing complaints under federal law as well.
- City of Portland, Office of Neighborhood Involvement facilitates the residential siting process.
- The Housing Authority of Portland (HAP) administers the short-term rent assistance system, the Tenant Education Program and the Fresh Start Program.
- The Housing Development Center administers the Risk Mitigation Pool.
- Ecumenical Ministries of Oregon operates the Shared Housing Program.
- 211info performs an outreach function for Housing Connections to renters and agencies; provides phone and e-mail support to renters, agencies and landlords; and provides data quality review.

## Housing

- Community Alliance of Tenants operates the Renter's Rights Hotline.
- Impact Northwest operates the Relocation Program.
- HCDC provides policy oversight.
- The Short-term Rent Assistance (STRA) Oversight Committee is facilitated by HAP and includes representatives from Multnomah County; HAP; the City of Portland, the City of Gresham, and non-profit providers.
- The Oregon Opportunity Network Resident Tenant Services Network working group is composed of residential service coordinators who seek to improve their professionalism and service quality, and provide mutual support.

### COMPLEMENTARY LOCAL, REGIONAL AND NATIONAL EFFORTS

The range of housing services supports implementation of a number of initiatives, including Home Again: A Ten-Year Plan to End Homelessness in Portland and Multnomah County, and implementation of the recommendations in the Special Needs Report.

Housing services also support the work of the Multnomah County Transitions Services Unit to reintegrate ex-offenders into the community.

### GEOGRAPHIC SERVICE AREAS (INCLUDING AREAS OF LOW-INCOME FAMILIES AND/OR RACIAL/MINORITY CONCENTRATION)

City-wide. In some cases a service is only provided by one organization, and outreach is critical to inform eligible households that the service is available. In other cases, the service is provided by a number of organizations and is available in multiple locations.

### MONITORING

A description of BHCD's Monitoring program is in Section One.

## Fair Housing

# Section Four

## Housing Authority of Portland



## Housing Authority of Portland

### Section 8

The Section 8 rent assistance program is a federal rent assistance program administered locally by the Housing Authority of Portland. This extremely popular program allows low-income residents of Multnomah County to rent homes or apartments of their choice from private landlords anywhere in the County. HAP requires participating Section 8 voucher holders to pay a percentage of their adjusted gross income towards rent, and subsidizes the remainder up to a predetermined rent ceiling.

Currently HAP's Section 8 program provides monthly housing assistance to approximately 8,219 households.

HAP uses a lottery for Section 8 applicants and only opens its waiting list when the pool is low. HAP opened its waiting list for three weeks in November 2006 and received 9,781 applications for 3,000 positions on the list. The agency then randomly selected households for the waiting list. In 2008, as the end of the 3,000-person list neared, HAP's board asked the agency to allow persons in the 9,871-household pool who hadn't been selected to form a new list in the order of their original number. Approximately 2,800 households responded to this offer and now are on a new list. The agency expects that it will take at least 24 months to work through the second list created from the 2006 applicant pool.

HAP has a commitment to assisting customers with special needs. Some of these households are served with project-based Section 8 assistance. When Section 8 is project-based, it is assigned to units, rather than to households. The units often are designated to serve specific populations that would have difficulty securing housing in the private market because of disability, poor rental history, or other barriers. Of the 1,602 Section 8 vouchers that have been dedicated to projects, 512 are Single Room Occupancy units located in Portland's City Center.

Starting in FY 2006, the agency also designated a three-year pool of 150 project-based vouchers to support establishing additional permanent supportive housing units as part of the local Ten Year Plan to End Homelessness in Multnomah County and the City of Portland. With the third annual funding cycle in 2008, all of these vouchers have been designated for housing projects in support of permanent supportive housing units within those communities.

In the last year, the agency has continued to improve the administration of its Section 8 operations, with a focus on attracting new landlords to the program. The agency developed a pilot program that compensates landlords



[www.hapdx.org](http://www.hapdx.org)

### Section 8

in a tenant's first two years should the tenant move out and leave a unit with damages beyond normal wear and tear. It is testing this approach with certain new participants to see if it results in new landlords joining the program. In addition, new participants with significant barriers to finding rental housing are offered the opportunity to take classes in good tenancy prior to receiving their voucher and looking for a place to rent.

## Housing Authority of Portland

In 2009, HAP will pursue ways to simplify how it calculates the tenant's portion of the rent for both its Section 8 participants and its public housing residents.

## Public Housing

### HOUSING AUTHORITY OF PORTLAND

The Housing Authority of Portland owns and operates a public housing portfolio consisting of 2,487 apartments and single-family dwellings throughout Multnomah County. Rents for these properties are approximately 30% of the household's monthly adjusted income. To qualify, applicant household income must be less than 80% of the median income for the Portland Metropolitan Area.

HAP shifted to a site-specific waiting list in 2002, after extensive public process. In 2008, HAP opened its waiting lists for most of its public housing sites and received nearly 2,400 applications in less than two weeks. The lists now are closed, as the wait exceeds one year at all public housing sites. The agency plans on opening waiting lists on a rolling basis as wait times drop under a year at individual sites.

HAP does not receive enough funding from HUD to cover the full cost of the public housing program. In 2008, operating subsidy for the program was prorated at 89%: that is, HUD provided only 89 percent of what it has determined to be the amount needed to fund the nation's public housing program.

### PUBLIC HOUSING PRESERVATION

In 2007, HAP finalized planning and began implementation of a significant reconfiguration of its public housing portfolio, aimed at increasing efficiency and preserving public housing. This effort includes selling HAP's scattered site homes in the public housing portfolio. HAP is using the proceeds to replace this housing, to help meet the significant backlog of capital needs in the larger portfolio, and to "turn on" available public housing operating subsidy. This "banked" subsidy results from HAP's previous decisions to take public housing units off line for a variety of reasons, e.g., the redevelopment of Columbia Villa into the mixed-income New Columbia. In most cases, the lost public housing units were replaced with Section 8 vouchers. However, under HUD regulations, the public housing operating and capital subsidy would still be available to HAP if it were to create additional public housing units.

## Housing Authority of Portland

### Public Housing

In 2007, HAP began efforts to sell and replace its scattered site public housing over the next several years. The agency has sold 54 scattered site units and identified 100 replacement units in four different projects that will come online over the next several years. In addition to this activity, the agency began an analysis of different subsidy options for its public housing in an attempt to more fully fund the program. In the coming year, HAP will proceed with further planning for the possibility of converting the subsidy stream for some or all of its public housing to project-based Section 8. If it were to proceed in this direction, the agency will run the units as public housing and serve the same very low-income population that it does today.

### CAPITAL IMPROVEMENTS

As part of its effort to preserve public housing, HAP is developing plans to address the significant unmet capital needs in its existing portfolio. HAP's public housing portfolio relies on annual federal appropriations of operating subsidy and capital grant to fund the real estate. HAP estimates the deferred capital needs for this portfolio at more than \$50 million. HAP's annual capital grant for public housing, which is currently about \$4 million, is not sufficient to meet these needs. HAP is analyzing potential strategies to address the shortfall, including the possibility of leveraging new resources, such as proceeds from the sale of scattered sites and a mixed finance model that supports housing rehabilitation and preservation. In addition, the program is receiving an infusion of capital funding as part of the 2009 American Recovery and Reinvestment Act – \$6.26 million in 2009, with the possibility of receiving additional funds through a competitive process.

In 2008, the agency completed a major renovation of its Slavin Court apartments. It also studied options for the Hillsdale Terrace public housing community in Southwest Portland. Hillsdale Terrace accounts for nearly a third of the deferred maintenance backlog and has the highest operating costs in the public housing portfolio due to its many structural problems. One of the options under discussion is redevelopment, which would involve an application for what would become, if awarded, HAP's third HOPE VI redevelopment grant.



# Housing Authority of Portland

## HUMBOLDT GARDENS

In October 2005, HUD awarded a second HOPE VI grant to HAP to transform the Iris Court Cluster of four public housing developments into the mixed-income Humboldt Gardens community. Building upon its experience with New Columbia, HAP used this \$16.9 million grant to anchor a \$40 million revitalization project in Northeast Portland's Humboldt neighborhood. The new community opened in 2008.

As part of the redevelopment plan, 101 aged public housing units across the 5-acre site were transformed into 100 units of very low-income public housing and 30 units of moderate-income affordable housing. In addition, 21 nearby scattered site homes, rented as public housing, yielded as many affordable homeownership opportunities.

The project was completed on time, on budget, and on mission, meeting a variety of social goals, many of which centered around opportunity for Humboldt Gardens residents and the contractors who created their homes. All working-able families living at the new community must participate in the agency's Opportunity Housing Initiative (OHI) and agree to work towards economic independence over a five-year period. In addition, 20 of the units at Humboldt Gardens are reserved for the two-year Bridges to Housing program that provides housing and supportive services for formerly homeless families. At the end of two years, these families may remain at Humboldt Gardens and participate in the OHI program. On the contracting front, 42% of the construction business went to disadvantaged, minority-owned, women-owned or emerging small businesses, and minorities and women worked 59 % of the hours on the project.

**Community  
Revitalization:  
HOPE VI /  
Humboldt  
Gardens**

# Section Five

## FY 2009 - 10

# Action Plans

### Includes

City of Portland Action Plan

City of Gresham Action Plan

Multnomah County Action Plan

Action Steps to End Chronic Homelessness\*

\*excerpted from the Continuum of Care for the Portland Consortium

# Annual Resources Table FY 2009-10

## Still Under Revision Pending Final Budgets

Resources		Portland	Multnomah Co.	Gresham	Total
FED. ENTITLEMENT PROGRAMS	CDBG				
	Entitlement				
	Program Income				
	Nuisance Abatement-Program Income				
	Obligated Funds				
	HOME				
	Entitlement				
	Program Income				
	ADDI				
	Obligated Funds				
OTHER FED. PROGRAMS	Emergency Shelter Grant (ESG)				
	HOPWA (7 county metro area) <sup>1</sup>				
	Carry Over				
	Homeless Assistance Continuum of Care/McKinney				
	Supportive Housing Program (SHP)				
	SHP/HMIS				
	Rapid Re-Housing for Families Demonstration Program				
	Shelter + Care				
	Lead Based Paint Grant				
HAP FUNDING	Carry Over				
	EDI/Section 108 Loan Guarantee				
	Program Income				
	Housing Authority of Portland				
	Section 8				
	Public Housing Operating Grant				
	Public Housing Capital Grant				



## Annual Resources Table 2009-10

HAP (CONTINUED)	Resources - continued	Portland	Multnomah Co.	Gresham	Total
	<i>Apprenticeship Program</i>				
STATE	ROSS: Homeownership Program (GOALS)				
	• Service Coordinators				
	<i>Youth Programs</i>				
	PILOT				
	Low Income Housing Tax Credit 9%	Allocations still under advisement at OHCS.			—
LOCAL FUNDING	Low Income Housing Tax Credit 4%				
	General Fund				
	<i>Administration</i>				
	Gen. Fund Special Appropriations				
	<i>Short-Term Rent Assistance</i>				
	<i>Housing - New Columbia</i>				
	<i>Homeless</i>				
	<i>Economic Opportunity</i>				
	<i>Homelessness (KNAC)</i>				
	Tax Foreclosed Properties				
	Housing Investment Fund				
	Strategic Investment Program				
	Tax Increment Funds				
	Water Bureau Lead Education				
PRIVATE	CSH Grant				
	MacArthur Foundation (BK)				
	Total				

## City of Portland Action Plan

SECTIONS WILL BE COMPLETED WHEN JURSDICTIONAL BUDGETS ARE FINALIZED.



# Multnomah County Action Plan

## Action Steps to End Chronic Homelessness

# Appendices

# Appendix A Citizen Participation Plan

*See 2005-2010 Consolidated  
Plan*

*Appendix A*

available online at [www.portlandonline.com/bhcd](http://www.portlandonline.com/bhcd)

# Appendix B

## Public Comment



## Public Comment

City of Portland  
Summary of Public Comments for  
Action Plan FY 2009-10

Date Name Affiliation	Comments	Staff Response
	Comments are still being compiled.	

# Appendix C

## Regulatory Barriers

## Regulatory Barriers

### QUESTIONNAIRE FOR HUD'S INITIATIVE ON REMOVAL OF REGULATORY BARRIERS FORM HUD-27300

**Note:** This section may yet be revised for 2009-2010. This text is from 2008-2009.

**Note:** This questionnaire includes responses for the Multnomah County Consortium. The Consortium includes the unincorporated areas of Multnomah County, Oregon, and the two municipalities within County borders: the City of Portland, Oregon and the City of Gresham, Oregon. The overwhelming majority of Multnomah County residents live in Portland. Gresham is a small city, with 14% of the County's population. In FY 2005-06, Gresham received 7.5% of the CDBG funding to the Multnomah County consortium. Gresham has 3.15% of the *pro rata* need in the County, as identified in the McKinney process.

PART A LOCAL JURISDICTIONS, COUNTIES EXERCISING LAND USE AND BUILDING REGULATORY AUTHORITY AND OTHER APPLICANTS APPLYING FOR PROJECTS LOCATED IN SUCH JURISDICTIONS OR COUNTIES		
	1	2
1. Does your jurisdiction's comprehensive plan (or in the case of a tribe or TDHE, a local Indian Housing Plan) include a "housing element? A local comprehensive plan means the adopted official statement of a legislative body of a local government that sets forth (in words, maps, illustrations, and/or tables) goals, policies, and guidelines intended to direct the present and future physical, social, and economic development that occurs within its planning jurisdiction and that includes a unified physical plan for the public development of land and water. If your jurisdiction does not have a local comprehensive plan with a "housing element," please enter no. If no, skip to question # 4.	No	<u>Yes</u>  Oregon has a statewide land use planning system and statewide goals including one for housing (State Goal 10).  Portland's Comprehensive Plan and map is the current adopted land use plan for the City of Portland, and for unincorporated urban areas of Multnomah County. Portland's Comprehensive Plan includes a housing element -- Goal 4 (Housing) -- which has been acknowledged by the State of Oregon's Department of Land Conservation and Development to be in compliance with statewide planning goals. The Comprehensive Plan guides the future growth and development of the city. Comprehensive Plan's Goal 4 (Housing) includes detailed policies and objectives and functions as the City's housing policy.  Gresham's adopted housing policies comply with state law and are described in its Community Development Plan, Volume 2, Section 10.600.

## Regulatory Barriers

<p>2. If your jurisdiction has a comprehensive plan with a housing element, does the plan provide estimates of current and anticipated housing needs, taking into account the anticipated growth of the region, for existing and future residents, including low-, moderate-, and middle-income families, for at least the next five years?</p>	<p>No</p>	<p><b>Yes</b></p> <p>As part of Oregon's land use planning system, there is a state statute requiring that cities have a twenty- year supply of developable residential land. See ORS 197.296(2).</p> <p>The Portland area's metropolitan government, Metro, has assumed some of the planning functions of local jurisdictions in the area. Metro estimates current and anticipated housing needs, including the need for affordable housing by households below 50 percent of area median income. The City of Portland, along with other jurisdictions in the metro area, cooperates with Metro in planning to accommodate population and employment growth and to provide affordable housing. Title 1 of Metro's Urban Growth Management Functional Plan requires that local jurisdictions demonstrate that they have enough residential land zoned at high enough densities to provide the capacity to accommodate expected population growth for the next 20 years.</p> <p>Portland performed an analysis of its housing capacity and submitted a compliance report to Metro in February 1999. Title 7, Affordable Housing, of the Functional Plan requires local jurisdictions to show that they have considered adopting land use tools and other approaches to promote affordable housing. The City has submitted three reports to Metro demonstrating compliance with Title 7. The City of Portland has also adopted a voluntary affordable housing production goal assigned to it by Metro in Title 7 to provide housing for households under 30 percent of median family income. City Council adopted the latest compliance report and the housing goal by Ordinance 36190 on December 17, 2003. The City adopted a voluntary housing production goal for unincorporated urban areas of Multnomah County by the adoption of Resolution 36227 on June 23, 2004.</p> <p>The Mayor's Office sent a letter to Metro updating them on recent progress in meeting affordable housing goals for the City of Portland and urbanized areas of Multnomah County on April 29, 2005. It was also signed by the Multnomah County chair.</p> <p>In 2005-2006, the City of Portland participated in the regional Housing Choice Task Force that made recommendations to Metro on implementation strategies to address the housing needs of low and moderate income populations. Based on these recommendations, the Metro Council amended Title 7 of the Functional Plan in January 2007 to require local governments to assist Metro in preparing a biennial affordable housing inventory. The purpose of the inventory is to assist local jurisdictions in reporting on progress in supplying affordable housing and Metro in adopting new voluntary housing production goals. In 2007-2008, the City of Portland participated in the compilation of the first Regional Affordable Rental Housing Unit Inventory.</p> <p>Multnomah County has also submitted a report demonstrating compliance to Metro, and has adopted the voluntary housing production goal assigned to it by Metro.</p> <p>Gresham is also in compliance with Title 7, Affordable Housing, of Metro's Functional Plan. Gresham last submitted a compliance report in January of 2003.</p>
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## Regulatory Barriers

<p>3. Does your zoning ordinance and map, development and subdivision regulations or other land use controls conform to the jurisdiction's comprehensive plan regarding housing needs by providing: (a) sufficient land use and density categories (multifamily housing, duplexes, small lot homes and other similar elements); and (b) sufficient land zoned or mapped "as of right" in these categories, that can permit the building of affordable housing addressing the needs identified in the plan? (For purposes of this notice, "as-of-right," as applied to zoning, means uses and development standards that are determined in advance and specifically authorized by the zoning ordinance. The ordinance is largely self-enforcing because little or no discretion occurs in its administration.) If the jurisdiction has chosen not to have either zoning, or other development controls that have varying standards based upon districts or zones, the applicant may also enter yes.</p>	<p>No</p>	<p><b>Yes</b></p>	<p>Portland's Zoning Code implements its Comprehensive Plan. Statewide land use planning requirements and Metro's regional planning assure that higher-density housing is allowed in many areas of the City.</p> <p>Our Comprehensive Plan and map must be in compliance with State Goal 10 (Housing). Goal 10 calls for planning for the housing needs of existing and future populations. The state Metropolitan Housing Rule requires that the:</p> <ul style="list-style-type: none"> <li>• Portland be zoned for an average residential density of 10 dwelling units per net buildable acre, and</li> <li>• Residential zoning designations on at least 50 percent of the vacant residentially zoned, buildable land allow attached or multifamily housing.</li> <li>• The City has a no-net-loss of housing potential policy in its Comprehensive Plan to prevent it from falling below the 10 units per acre average.</li> </ul> <p>Metro's Region 2040 Growth Concept (map) designates centers where higher-density housing (attached and multifamily) and mixed-use development are allowed and encouraged. Portland contains these centers: its Central City, the Gateway Regional Center and about a half a dozen Town Centers. Higher-density housing and mixed-use development is also encouraged along Main Streets (Portland's older neighborhood commercial streets) and in light rail station areas. (Portland has light rail system.)</p> <p>In addition, Portland allows multifamily housing in its commercial and Central Employment zones.</p> <p>Gresham's zoning ordinance also complies with State Goal 10, as well as Metro's Region 2040 Growth Concept, designed to accommodate future growth. Gresham undertook a multi-year process (concluded in 2002) to adapt its zoning and other ordinances to conform to Metro's 2040 vision.</p>
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## Regulatory Barriers

PART A LOCAL JURISDICTIONS, COUNTIES EXERCISING LAND USE AND BUILDING REGULATORY AUTHORITY AND OTHER APPLICANTS APPLYING FOR PROJECTS LOCATED IN SUCH JURISDICTIONS OR COUNTIES		
	1	2
4. Does your jurisdiction's zoning ordinance set minimum building size requirements that exceed the local housing or health Code or is otherwise not based upon explicit health standards?	Yes	<u>No</u>
5. If your jurisdiction has development impact fees, are the fees specified and calculated under local or state statutory criteria? <b>If no, skip to question #7.</b>	No	<p><u>Yes</u></p> <p>Oregon law closely regulates system development charges (SDCs), at ORS 223.297 to 223.314. ORS 223.304 establishes criteria for the methodology that cities may use to determine SDCs.</p> <p>Within this framework, Portland determines specific SDCs for specific urban services (sewer, water, parks, transportation, stormwater only). The state criteria are intended to ensure that SDC charges reflect only the cost to the city of providing the specified urban services to the new development.</p> <p>Gresham's system development charges are likewise in compliance with state statutes.</p>
6. If yes to question #5, does the statute provide criteria that set standards for the allowable type of capital investments that have a direct relationship between the fee and the development ( <i>nexus</i> ), and a method for fee calculation?	No	<p><u>Yes</u></p> <p>Pursuant to state statute, the City of Portland Transportation and Parks Bureaus calculate the additional burden of new development on infrastructure. The Portland Water Bureau has a direct calculation for increase in water and sewer service for new development.</p> <p>The City of Gresham's fees as described in the Gresham Revised Code are based on the estimated actual impacts of the development, pursuant to state law.</p>
7. If your jurisdiction has impact or other significant fees, does the jurisdiction provide waivers of these fees for affordable housing?	No	<p><u>Yes</u></p> <p>In 1998, the Portland City Council directed the City Parks, Water, and Transportation Bureaus to provide complete or partial exemptions to system development charges for affordable housing projects serving households below 60% MFI. Over a four-year period, the City has foregone \$3,714,321 in SDC revenue. This reduced the cost of developing 2,229 units of affordable housing. The Portland Development Commission also provides fee waivers to non-profit developers. These waivers help defray City of Portland development fees. Unlike Limited Tax Abatements and SDC exemptions, fee waivers are funded by the PDC and are not deferred revenue. There is no exemption or waiver for sewer SDCs.</p> <p>The City of Gresham does not waive system development charges for affordable housing at this time. However, because of Gresham's relatively small size (see note at top of form), this does not have a significant impact on affordable housing development within the Portland Consortium.</p>

## Regulatory Barriers

<p>8. Has your jurisdiction adopted specific building code language regarding housing rehabilitation that encourages such rehabilitation through graduated regulatory requirements applicable as different levels of work are performed in existing buildings? Such code language increases regulatory requirements (the additional improvements required as a matter of regulatory policy) in proportion to the extent of rehabilitation that an owner/developer chooses to do on a voluntary basis. For further information see HUD publication: "Smart Codes in Your Community: A Guide to Building Rehabilitation Codes" <a href="http://www.huduser.org/publications/destech/smartcodes.html">www.huduser.org/publications/destech/smartcodes.html</a>).</p>	<p>No</p>	<p><b>Yes</b></p>	<p>The City of Portland has several codes that address housing rehabilitation. The City has had a Housing Maintenance Code since 1914. This code encourages the maintenance of existing housing. In February 2004, the Bureau of Development Services adopted a series of code alternates that encourage the re-development of existing buildings, including housing. The Code Guide entitled Alternate Design, Methods, and Materials of Construction for Existing and Historic Buildings contains several alternate methods for meeting fire and life safety requirements when an existing building is being renovated. This is equivalent to the Smart Codes adopted by some jurisdictions. The City is also in the process of amending its Seismic Design Requirements for existing buildings and will present a draft to the City Council in August 2004. The revised seismic requirements will provide more flexibility for building owners who undertake rehab of unreinforced masonry buildings. The new draft also creates opportunities for live/work spaces.</p> <p>The City of Gresham has adopted state-mandated building codes that are consistent with national standards. It has adopted graduated regulatory requirements for ADA access. It has not adopted such requirements for the broad scope of building rehabilitation. However, because of Gresham's relatively small size (see note at top of form), this does not have a significant impact on affordable housing development within the Portland Consortium.</p>
<p>9. Does your jurisdiction use a recent version (i.e. published within the last five years or, if no recent version has been published, the last version published) of one of the nationally recognized model building codes (i.e. the International Code Council (ICC), the Building Officials and Code Administrators International (BOCA), the Southern Building Code Congress International (SBCI), the International Conference of Building Officials (ICBO), the National Fire Protection Association (NFPA)) without significant technical amendment or modification? In the case of a tribe or TDHE, has a recent version of one of the model building codes as described above been adopted or, alternatively, has the tribe or TDHE adopted a building code that is substantially equivalent to one or more of the recognized model building codes? Alternatively, if a significant technical amendment has been made to the above model codes, can the jurisdiction supply supporting data that the amendments do not negatively impact affordability?</p>	<p>No</p>	<p><b>Yes</b></p>	<p>The City of Portland currently enforces the State of Oregon Structural Specialty Code, based on the 1997 version of the ICBO Uniform Building Code. City staff have been active participants in the process of updating the state code. In October 2004, the State will adopt a new Oregon State Specialty Structural Code based on the latest version of the International Building Code published by ICC.</p> <p>The State Code does have a small number of state-wide amendments, but local city amendments are not allowed under state law without going through the statewide code development process that evaluates who each amendment would affect the cost and safety of construction. Portland does have one amendment to the state code which allows five stories of Type V [wood] construction for residential buildings. This amendment was developed based on the need for lower cost housing, and construction cost data showed that over \$4,000 could be saved for each dwelling unit. Significant numbers of new residential units have been built using this approach due to the cost savings.</p> <p>The City of Gresham also enforces the State of Oregon Structural Specialty Code.</p>

## Regulatory Barriers

<p>10. Does your jurisdiction's zoning ordinance or land use regulations permit manufactured (HUD—Code) housing “as of right” in all residential districts and zoning classifications in which similar site-built housing is permitted, subject to design, density, building size, foundation requirements, and other similar requirements applicable to other housing that will be deemed realty, irrespective of the method of production?</p>	<p>No</p>	<p><b>Yes</b></p>	<p>ORS 197.314 requires cities to allow manufactured homes as an outright use in single-family residential zones.</p> <p>Portland's Zoning Code, Chapter 33, <i>Planning and Zoning</i>, of the Municipal Code allows manufactured homes on individual lots. Manufactured homes are allowed in all zones where houses are an allowed use except in designated historical design districts where they are prohibited. They are also allowed on individual lots in mobile home parks (33.251.020 B, Chapter 33.251, Manufactured Homes and Mobile Home Parks).</p> <p>Article IV of Gresham's Community Development Code states that manufactured homes are permitted in all zones where single-family homes are permitted.</p>
<p>11. Within the past five years, has a jurisdiction official (<i>i.e.</i>, chief executive, mayor, county chairman, city manager, administrator, or a tribally recognized official, etc.), the local legislative body, or planning commission, directly, or in partnership with major private or public stakeholders, convened or funded comprehensive studies, commissions, or hearings, or has the jurisdiction established a formal ongoing process, to review the rules, regulations, development standards, and processes of the jurisdiction to assess their impact on the supply of affordable housing?</p>	<p>No</p>	<p><b>Yes</b></p>	<p>From September 1998 to June 2000, the Housing Technical Advisory Committee (HTAC) to the Metro Council, a regional government that encompasses Portland, met to develop affordable housing goals and strategies. HTAC carried out a comprehensive review of rules, regulations, development standards, and processes of the member jurisdictions, including Portland, to assess their impact on the supply of affordable housing. In January 2001, the Metro Council adopted an amendment to Section 1.3 of Title 7 in the Urban Growth Management Functional Plan, addressing Affordable Housing policy and implementation. Jurisdictions are required to report progress in implementing the strategies proposed in Title 7. Portland's last progress report was the 6/30/2004 Housing Compliance Report to Metro.</p> <p>In 2005 and 2006, the City of Portland participated in Metro's Housing Choice Task Force (HCTF), which has made recommendations to the regional government on lowering the construction costs of housing and addressing the housing needs of low and moderate income households. Some of the HCTF's recommendations were that Metro should work with local governments to:</p> <ul style="list-style-type: none"> <li>• establish an expedited review process for moderate-income homeownership units and low-income rental units;</li> <li>• implement parking management requirements that would have the effect of lowering off-street parking requirements;</li> <li>• replace design standards with form based codes; and</li> <li>• increase building heights where appropriate.</li> </ul> <p>The City of Gresham has also participated in the work of the Metro's HTAC. Gresham's last progress report to Metro was in January 2003.</p>



## Regulatory Barriers

<p>12. Within the past five years, has the jurisdiction initiated major regulatory reforms either as a result of the above study or as a result of information identified in the barrier component of the jurisdiction's "HUD Consolidated Plan?" If yes, attach a brief list of these major regulatory reforms.</p>	<p>No <b>Yes</b></p>	<p>In the <i>Consolidated Plan 2000-2005</i>, the Portland Consortium identified the need to coordinate housing initiatives within a regional planning framework. We also identified the cumulative impact of local regulations, systems development charges, and revitalization that had the unintended consequence of promoting involuntary displacement.</p> <p>The Portland City Council has led regional affordable housing efforts, and acted aggressively to keep the cost of housing down and to remove barriers to the development, maintenance, and improvement of affordable housing. It has also provided incentives to develop, maintain and improve affordable housing in our jurisdiction. Specifically, the Portland City Council has acted on the policies detailed below:</p> <p><b>Policy for Supporting Regional Affordable Housing Strategy Implementation</b>  Metro, the regional land-use planning agency, has developed the Regional Affordable Housing Strategy (RAHS). The strategy sets aspirational goals for affordable housing production, and requires each jurisdiction to consider the adoption of various tools to promote development of affordable housing. Multnomah County, Portland, and Gresham have all adopted the RAHS.</p> <p>In December 2003, Portland reported that it had considered and taken action on most tools. Examples include: density bonuses, reduced parking requirements, private lender participation and loan guarantees, systematic inspections, siting policies, regional revenue option for housing, mobility strategies, partnerships with public schools, weatherization and energy efficiency, and various financial tools. In June 2004, the City reported on the outcomes of its amendments to its Comprehensive Plan and implementing ordinances pending at the time of the December 2003 report and the public response to the adoption of these amendments.</p> <p><i>As a result of this policy, Portland is fully implementing the regional affordable housing strategy. Units are counted under specific programs.</i></p> <p><b>Policy of Exempting Affordable Housing from Property Taxes</b>  The Portland City Council has adopted six tax exemption programs allowed under State law. The Bureau of Planning and the Portland Development Commission, Portland's urban renewal agency, administer these programs which include ones for:</p> <ul style="list-style-type: none"> <li>• low-income housing held by nonprofit organizations;</li> <li>• renter rehabilitation;</li> <li>• owner rehabilitation in homebuyer opportunity areas;</li> <li>• new construction of single unit owner occupied housing in homebuyer opportunity areas;</li> <li>• new transit supportive residential or mixed use development; and</li> <li>• new multi-unit housing in the Central City and urban renewal areas (URAs).</li> </ul> <p>The program for new multiple-unit housing in the Central City and URAs currently has a moratorium on accepting new applications for tax exemptions until July 30, 2006. Some members of the City Council and the Planning and Portland Development Commissions want projects receiving tax exemption to provide more affordable units including some units that could accommodate families. The City Council is expected to review and adopt new program requirements in late spring and early summer of 2006.</p> <p><i>In the year 2004, the City of Portland assisted over 12,000 housing units through its residential tax exemption programs. The largest program in terms of units and foregone revenue is the nonprofit program for low income housing. The number of units assisted in 2005 is expected to be the same or a higher as 2004.</i></p>
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## Regulatory Barriers

		<p><b>Policy to Assess and Eliminate Unnecessary Regulatory Barriers</b>  The City of Portland Bureau of Planning was directed to perform periodic and ongoing assessments of the cumulative impact of regulations (zoning and building codes) and infrastructure requirements on the ability of the market to meet housing demand at different price levels. As a result of this assessment, the City of Portland has allowed accessory dwelling units in single family zones since at least the early 1980s and has continued to liberalize the regulations governing them and approved the development of small, detached units on 2,500 sq. ft. lots in R2 and R2.5 zones in the 1990's.</p> <p><i>No outcomes are available at this time.</i></p> <p><b>Policy to Expedite Housing Development</b>  The City of Portland Bureau of Development Services was directed in 2003 to adopt a policy to guarantee a ten-day turn around for complete residential building permit applications. <i>This removed a barrier to development of affordable housing.</i></p> <p><b>Policy to Provide Incentives for Mixed-Use, Mixed-Income Development</b>  The City of Portland Planning Bureau was directed to offer density bonuses, large-unit bonuses, and underground parking bonuses for mixed-use, mixed-income projects in the West End of the Central City beginning in 2002. <i>To date, these have been applied to one built project and four large-scale mixed-use towers currently in the permitting phase.</i></p> <p><b>Policy to Exempt Affordable Housing from System Development Charges</b>  In 1998, the Portland City Council directed the City Parks, Water and Transportation Bureaus to provide complete or partial exemptions to system development charges (SDCs) for affordable housing projects serving households below 60% MFI. Over a four-year period, the City has foregone \$3,714,321 in SDC revenue. <i>This reduced the cost of developing 2,229 units of affordable housing.</i></p> <p><b>Policy to Mitigate Effects of New Development on Existing Affordable Housing</b>  In 2001, the Portland City Council adopted a Central City No Net Loss policy, in response to concerns that the economic development of the Central City was squeezing out affordable housing. Specifically, the City committed to preserve or replace 1,200 affordable rental housing units for households below 60% MFI by 2006. <i>Prior to the adoption of this policy, since 1990 the City had funded development and/or acquisition/rehabilitation of seven properties in the Central City area, totaling 850 units. Since the No Net Loss policy was enacted, the City funded development and/or acquisition and/or rehab of six additional projects, totaling 487 units. The City is preparing to fund four new projects that will total approximately 750 new/replacement units.</i></p>
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## Regulatory Barriers

		<p><b>Removal of Limitations on Rental Property Development</b>  The City of Gresham undertook land use changes that resulted in rescinding previous legislative action that prevented apartment development within an area of about 1200 acres. Much of this area is within West Gresham that has the highest need for affordable housing. The Gresham City Council adopted this change in December 2002. Gresham's current focus is on preserving affordable single-family housing in the West Gresham Area while permitting the development of new apartments on parcels zoned for that purpose.</p> <p><b>Facilitated In-fill Development</b>  In November 2002 the Gresham City Council adopted new In-fill Development Standards to facilitate in-fill development while promoting neighborhood compatibility. These new standards simplify the in-fill development process, and consequently reduce the overall cost of housing, while meeting community design objectives.</p> <p><b>Leverage of CDBG and HOME Funding</b>  In December 2000, the Gresham City Council adopted changes to its list of approved uses of Community Development Block Grant and HOME funds to help implement voluntary inclusionary housing. Instead of offering zoning incentives, the City of Gresham offers a financial incentive for the development of "affordable mixed-income housing in areas of the city, which do not currently have a high concentration of affordable housing." Developers may apply for HOME funds to assist with the development of mixed income housing that meets specific requirements.</p> <p>The City of Gresham has adopted many policies and standards since 1996 that have lowered the cost of housing development in general. This has included decreasing lot size, combining residential zones, eliminating confusing and duplicate land use requirements; promoting high-density residential development within Transit Corridors, Town Centers and Regional Centers. In addition, Gresham allows Community Services Uses (special use housing) in all districts except industrial districts. This action has substantially broadened the range of siting opportunities for this type of needed housing.</p>
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## Regulatory Barriers

<p>13. Within the past five years has your jurisdiction modified infrastructure standards and/or authorized the use of new infrastructure technologies (e.g., water, sewer, street width) to significantly reduce the cost of housing?</p>	No	<b>Yes</b>	<p>In 2002 the City of Portland adopted a new subdivision/partition code, which creates additional flexibility in several areas that impact street infrastructure costs. New lots may now be created with frontage on pedestrian walkways and shared greens, as an alternative to traditional streets. This allows new in-fill development in more flexible configurations, without the cost of a new street. The City does still require traditional streets on larger sites where necessary to achieve a connected street grid. Lot size standards were also relaxed to provide a wider range of allowable sizes. This change creates additional opportunity to arrange new development in configurations that minimize infrastructure needs.</p> <p>In December 2005, as part of the Infill Design Project, the City of Portland adopted Zoning Code provisions for a new "shared court" street type. Shared courts, which accommodate vehicles and pedestrians within a shared space, allow a narrower right-of-way width than was possible through conventional streets. By allowing less site area to be devoted to right-of-way, the shared court provisions facilitate cost-efficient housing on small infill sites and provide additional opportunities for the development of small-lot ownership housing. Other code amendments resulting from the Infill Design Project help reduce the cost of new housing by allowing narrower driveways and walkways for small multifamily projects.</p> <p>In 2001, the City of Gresham completed a major update of its development code. This update resulted in substantial changes aimed at removing restrictive, confusing and outdated development requirements that increase development costs. The standards addressed include street width, storm water treatment, and parking.</p>
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# Regulatory Barriers

PART A LOCAL JURISDICTIONS, COUNTIES EXERCISING LAND USE AND BUILDING REGULATORY AUTHORITY AND OTHER APPLICANTS APPLYING FOR PROJECTS LOCATED IN SUCH JURISDICTIONS OR COUNTIES			
	1	2	
14. Does your jurisdiction give "as-of-right" density bonuses sufficient to offset the cost of building below market units as an incentive for any market rate residential development that includes a portion of affordable housing? (As applied to density bonuses, "as of right" means a density bonus granted for a fixed percentage or number of additional market rate dwelling units in exchange for the provision of a fixed number or percentage of affordable dwelling units and without the use of discretion in determining the number of additional market rate units.)	No	<b>Yes</b>	<p>Portland's Zoning Code allows floor area bonuses for affordable housing in the Central City and Northwest plan districts. In the high-density residential zones in these areas, floor area ratios (FARs) rather than maximum density requirements govern housing densities.</p> <p>In Portland's Central City Plan District, floor area bonuses are allowed for:</p> <ul style="list-style-type: none"> <li>• New projects with at least 30 percent of units affordable to households under 150 percent of area median income (MFI) (33.510.210 C 13 Middle Income Housing bonus option), and</li> <li>• Contributions to an Affordable Housing Replacement Fund to be used for housing affordable to households earning no more than 60 percent MFI. (33.510.210 C 15 Affordable Housing Replacement Fund bonus option).</li> </ul> <p>In the Northwest plan district, floor area bonuses are allowed for projects containing housing where either:</p> <ul style="list-style-type: none"> <li>• 10 percent of the units are affordable for households that earn no more than 30 percent MFI, or</li> <li>• 20 percent at 60 percent MFI or</li> <li>• 40 percent at 80 percent MFI (33.562.230 E Height and floor area ratio bonuses for affordable housing)</li> </ul> <p>The City of Gresham does not offer density bonuses for the purpose of offsetting costs associated with building affordable housing. Gresham's Land Use Code and Zoning Map was amended in recent years (1996) to provide relatively high densities throughout the city. Minimum required densities were increased in all residential neighborhoods; duplexes and attached single-family dwellings were allowed in single-family residential neighborhoods and specific area plans were adopted for the city's Downtown, Town Centers, and Transit Corridor's. These plans increased the range of high-density multifamily uses allowed in these areas and made mixed-use residential development possible. The City's actions have resulted in more opportunities to provide for low and moderate income housing needs by making it possible to develop a greater number of units on available properties, thereby lowering the land cost per unit.</p>

## Regulatory Barriers

<p>15. Has your jurisdiction established a single, consolidated permit application process for housing development that includes building, zoning, engineering, environmental, and related permits? Alternatively, does your jurisdiction conduct concurrent not sequential, reviews for all required permits and approvals?</p>	<p>No</p>	<p><u>Yes</u></p>	<p>The City of Portland Bureau of Development Services (BDS) provides a consolidated permit review process comprised of BDS Planners, Building Plans Examiners, Structural Engineers, and Site Development staff, and coordinates reviews with on-site interagency partners from the Office of Transportation, Environmental Services (Sewer &amp; Stormwater), Water, and Fire. For all new construction, 4 sets of plans are routed to reviewers both concurrently and sequentially depending on the scope of the project and required reviews. Additionally, large projects, such as Hope VI/New Columbia Villa are assigned Process Mangers who coordinate all required reviews and work with assigned reviewers for the entire project.</p> <p>The City of Gresham provides for expedited permitting approvals for various kinds of development, including affordable housing. In 2001, the permitting process was revised to allow for alternative routing that involves limited review of building plan simultaneously with planning and engineering review. This allows some concurrent review of permits. This reduces the time and costs needed to obtain building permits in those circumstances that developers opt to take this route. The City of Gresham does, as a matter of course, provide for concurrent planning, engineering and natural resources impact review of projects.</p>
<p>16. Does your jurisdiction provide for expedited or "fast track" permitting and approvals for all affordable housing projects in your community?</p>	<p>No</p>	<p><u>Yes</u></p>	<p>The City of Portland Bureau of Development Services was directed in 2003 to adopt a policy to guarantee a ten-day turn around for complete residential building permit applications. <i>This removed a barrier to development of affordable housing.</i> There is no distinction for affordable housing projects apart from all other types. BDS does provide a "fast track" permitting system for new single family construction available to applicants who are able to provide complete, accurate plans for non-complex homes with the goal of reviewing and issuing permits in 10 days. Larger, multi-dwelling projects are assigned process managers to coordinate all required reviews, ensure there are no delays, and resolve conflicts as needed during the permitting review process.</p> <p>The City of Gresham provides for expedited permitting approvals when requested by the developer and there is reason to expedite the process. Typically, certain portions of the building permit can be considered concurrently with land use and engineering approval. In addition, developers in the Portland Metropolitan area have lauded Gresham's permitting process for its relative efficiency.</p>

## Regulatory Barriers

17. Has your jurisdiction established time limits for government review and approval or disapproval of development permits in which failure to act, after the application is deemed complete, by the government within the designated time period, results in automatic approval?	No	<u>Yes</u>	<p>ORS 227.178 (1) requires cities to take final action on quasi-judicial land use reviews (including any local appeals) within 120 days after the application is deemed complete. (The 120 day review period does not apply to Comprehensive Plan Map amendments, or Statewide Planning Goal Exceptions.) If the final action is not taken within 120 days, the applicant may file a writ of mandamus in county circuit court compelling the city to issue the approval (ORS 227.179 (1)).</p> <p>Portland's review procedures, codified in City Code Chapter 33.730 for Type I, Type II, Type IIx and Type III land use reviews, establish timeframes for each milestone that occurs in the land use review process (i.e., when the public notice must be sent out, when the hearing must be scheduled, how long the review body has to make a decision, length of appeal period, etc.). The timing of each of the milestones is intended to ensure that the final decision (including any appeals) will occur within 120 days of when the application was deemed complete. Note that ORS 227.178 allows the applicant to waive the 120-day period altogether, or request an extension of up to 245 days.</p> <p>The City of Gresham complies with state statute that requires final action within 120 days after an application is deemed complete.</p>
18. Does your jurisdiction allow "accessory apartments" either as: (a) a special exception or conditional use in all single-family residential zones, or (b) "as of right" in a majority of residential districts otherwise zoned for single-family housing?	No	<u>Yes</u>	<p>Portland's Zoning Code allows accessory dwelling units in all residential zones. They may be added to houses, attached houses or manufactured homes except for attached houses that were built under the regulations that allows duplexes and attached houses on corner lots. (Chapter 33.205 Accessory Dwelling Units, 33.205.020 Where These Regulations Apply).</p> <p>Article IV of Gresham's Community Development Code states that accessory dwelling units are permitted in all single-family residential zones.</p>
19. Does your jurisdiction have an explicit policy that adjusts or waives existing parking requirements for all affordable housing developments?	No	<u>Yes</u>	<p>Portland's Zoning Code allows small housing projects (no more than 5 units) to be built without parking in the Albina Community Plan District. The purpose of this regulation is to reduce the cost of housing built in the plan district (33.505.220 Parking Requirement Reduction). The Albina Community Plan District includes some areas that have historically been low- to moderate-income. There are no off-street parking requirements for SRO housing, which is almost always low income housing.</p> <p>Gresham, along with other Metro area jurisdictions, has taken action to institute maximum parking standards for all development including attached and detached residential development. These standards are consistent with the Metro's <i>Functional Plan</i> requirement to reduce the amount of land needed for parking and to make it available for other forms of urban development. The City considers that its compliance with Metro standards does, in a <i>de facto</i> manner, have the effect of making housing development more affordable. As stated above, it should be considered that Gresham also has reduced parking requirements for development within its Transit Corridors and Centers. The majority of Gresham's multi-family zoned land lies within these areas.</p>
20. Does your jurisdiction require affordable housing projects to undergo public review or special hearings when the project is otherwise in full compliance with the zoning ordinance and other development regulations?	Yes	<u>No</u>	
Total Points:			

# Appendix D

## HUD CPMP Data



Appendix D  
HUD CPMP Data  
City of Portland



These sections will be inserted after the completion of the budget process.

Appendix D  
HUD CPMP Data  
City of Gresham

## City of Gresham

These sections will be inserted after the completion of the budget process.

Appendix D  
HUD CPMP Data  
Multnomah County



# Multnomah County

APPLICANT	PROJECT DESCRIPTION	REQUEST
Housing/Rehab - 4 Applications Unlimited Choices		
• Adapt-a-Home	Housing Rehab Program that removes architectural barriers to create accessible housing for low-income people with physical disabilities.	\$65,000
• Mend-a-Home	Provides critical home repairs for low-income homeowners.	\$50,000
Community Energy Projects		
• In-Home WX Svc for Seniors and Persons w/Disabilities	Weatherization using primarily infiltration barrier methods	\$5,000
City of Wood Village		
• Sewer Lateral Replacement (Grant) Program, Phase II	Project will provide grants to help to replace and install lateral sewer pipes for low-mod income homeowners.	\$37,500
Public Facilities/Neighborhood Revitalization - 2 Applications		
City of Fairview		
• Phase 3 Old Town Sidewalk Improvements- Third Street	Project proposes to install new sidewalks in the City's Old Town Neighborhood. Focus will be on areas leading to and from the Fairview Elementary School where current pedestrian sidewalks are missing or inadequate causing compromised safety for accessing the school facility.	\$45,000
City of Wood Village		
• Neighborhood Filtered Catch Basin Installation	Installation of filter to stop debris and remove pollutants from entering storm drain system for water quality improvement	\$45,000
Public Services – 15% cap - 4 Applications		
Fair Housing Council of Oregon		
• Fair Housing Enforcement	Fair Housing services including outreach, education and enforcement.	\$6,500
Human Solutions, Inc		
• Transitional Housing Project	Provides transitional housing paired with social services including childcare while parents attend skill-building classes.	\$32,264
Catholic Charities/El Programo		
• Emergency Services and Life Skills Project	Provides immediate help to clients in crisis, followed up by informational workshops and life skills classes.	\$7,500
Community Energy Projects		
• Do-It-Yourself Small Measure WX and Energy Ed Workshops	Provides self-help weatherization supplies and energy education workshops along with information and referral.	\$5,000
Administration – 20% cap		
Total:		\$60,000
		\$358,764





# Appendix E

## HUD Certifications

Appendix E  
HUD Certifications  
City of Portland

## City of Portland

These sections will be inserted after the completion of the certification process.

Appendix E  
HUD Certifications  
City of Gresham

## City of Gresham

These sections will be inserted after the completion of the certification process.

Appendix E  
HUD Certifications  
Multnomah County

## Multnomah County

These sections will be inserted after the completion of the certification process.



# Appendix F

## Glossary

# Glossary

Term	Definition
<b>ACHI</b>	Advisory Committee on Homeless Issues; see Former HCDC subcommittee
<b>Acquisition Cost</b>	The cost of purchasing the land or land and buildings to be developed
<b>Acquisition / Rehabilitation Loan</b>	Loan which covers the purchase of land and buildings as well as construction rehabilitation of the property
<b>ACS</b>	See American Community Survey
<b>Action Plan</b>	The Consolidated Plan Action Plan is an annual plan that describes how federal formula funds are going to be spent during the fiscal year to carry out the strategies set out in the Five-Year Consolidated Plan.
<b>ADA</b>	See Americans with Disabilities Act
<b>ADDI</b>	See American Dream Downpayment Initiative
<b>ADL</b>	Activities of Daily Living
<b>ADS</b>	See Aging and Disability Services
<b>Adult Foster Care Homes</b>	Licensed residential home providing housing and care that five or fewer residents
<b>Advisory Committee on Homeless Issues (ACHI)</b>	Until 2003, this HCDC subcommittee oversaw the Continuum of Care provided by the City of Portland and the County to all homeless persons and made funding recommendations for the McKinney Homeless Assistance grants. ACHI's functions have been assumed by the Coordinating Committee of the Ten Year Plan to End Homelessness. The Continuum of Care, the McKinney selection criteria and recommendations are still reviewed by HCDC.

## Glossary

Term	Definition
<b>Affordability</b>	A measurement of the relationship between the price of housing and household income; for rental units, affordability means that the rent and utilities do not exceed 30% of the gross income of the household. When discussing affordability of homeownership units, it also could take into account the amount of savings the prospective homeowners would be required to have available for down payment and closing costs, as well as prevailing mortgage interest rates.
<b>Affordable Housing</b>	A term generally used to mean housing affordable to persons or families whose income is at or below 60% MFI; the HUD standard for affordability is that a household should pay no more than 30% of its gross income on rent and utilities. In plain language, housing is affordable if a household can pay the rent and have enough money left for food, medicine and other necessities.
<b>Affordable Housing Technical Advisory Committee (HTAC)</b>	Metro subcommittee which had the goal of coordinating housing initiatives within Title 7 of Metro's regional planning framework of the Metro; HTAC released its Affordable Housing Goals and Strategies in 2001 and continues to require jurisdictions to report on progress.
<b>AFCH</b>	See Adult Foster Care Homes
<b>After Value</b>	The property's market value based on the probable condition of the property after completion of the proposed rehabilitation or construction as determined by a certified fee appraiser or a PDC staff person
<b>Aging and Disability Services</b>	Since 1997, this division of Multnomah County has responsibility for case management, food stamp and Medicaid services for people with disabilities up to 64 years of age. ADS is ow part of the Multnomah County / Department of County Human Services.
<b>AHW</b>	See AIDS Housing of Washington
<b>AIDS Housing of Washington (AHW)</b>	Under contract with the City of Portland, AHW facilitates the ongoing HOPWA planning process resulting in updates to the community-based needs assessment and planning process and also develops an HIV/AIDS housing plan for the Portland EMSA. This housing plan will guide HOPWA allocations during the fiscal years 2005-2010.

# Glossary

Term	Definition
<b>Albina Ministerial Alliance</b>	Provides services to homeless families in the Albina community
<b>Allowed Expenses</b>	The sum of the following: (a) Operating Expenses, (b) all deposits to cash reserves established and funded for payment of anticipated or contingent partnership expenses that must be paid pursuant to a loan agreement to which the Project Sponsor is a party, plus (c) payments pursuant to the Preferred Developer Promissory Notes for deferred developer fees, to the extent the total capitalized fee and deferred fee do not exceed the PDC's Maximum Allowable Developer Fee, less equity requirements not funded through other contributions
<b>AMA</b>	See Albina Ministerial Alliance
<b>Amelioration Programs</b>	Provide services such as food, housing and childcare that improve or maintain an individual's or family's quality of life
<b>American Community Survey</b>	Ultimately intended to replace the decennial Census, the ACS is an annual sampling survey conducted by the U.S. Census Bureau which provides accurate, up-to-date profiles of America's communities every year. Multnomah County has been an ACS demonstration community since 1996.
<b>American Dream Downpayment Initiative</b>	Funds that provide down payment, closing costs and rehabilitation assistance to eligible individuals; administered as part of the federal HOME Program
<b>Americans with Disabilities Act</b>	Federal law prohibiting discrimination against people with disabilities in housing, employment and the provision of public services
<b>AMI</b>	See Area Median Income
<b>Analysis of Impediments</b>	Study of barriers to fair housing used to guide fair housing planning and programming by the Consortium
<b>Area Median Income (AMI)</b>	AMI is set by HUD on an annual basis. Eligibility for programs and services is often determined by the household income as a percentage of AMI

## Glossary

Term	Definition
<b>As Is Value</b>	A property's current market value as determined by a certified fee appraiser or the most recent assessed value by the County Assessor as verified or modified by PDC staff
<b>Assertive Community Treatment (ACT)</b>	ACT is a service-delivery model that provides comprehensive, locally-based treatment to people with serious and persistent mental illnesses. Unlike other community-based programs, ACT is not a linkage or brokerage case management program that connects individuals to mental health, housing or rehabilitation agencies or services. Rather, it provides highly individualized services directly to consumers.
<b>Assisted Living Facilities</b>	Apartments with care provided for residents
<b>At Risk for Homelessness</b>	Describes individuals and households that statistically are more likely to become homeless; for example, a household with an income less than 30% AMI that pays more than 50% of its income for rent is at risk for homelessness
<b>BDS</b>	The City of Portland's Bureau Development Services is charged with setting standards for housing and commercial development as well as ensuring compliance.
<b>BHCD</b>	See Bureau of Housing and Community Development
<b>Blighted Areas</b>	A geographic area where infrastructure, commercial buildings, residences and/or economic activity are below standard
<b>Bridge Loan</b>	Loan funds available to fund project costs on an interim basis, until other debt and/or equity sources are available for the project
<b>Bureau of Housing and Community Development</b>	A bureau of the City of Portland, BHCD is the lead agency in the Portland Consortium and is responsible for distributing HUD CDBG and HOME grant funds to the City of Portland, City of Gresham and Multnomah County. BHCD also distributes HUD HOPWA and ESG funds to those consortia. BHCD is an implementer of policies in the Consolidated Plan in Portland.

## Glossary

Term	Definition
<b>Cash Flow Payment</b>	A payment required by the PDC from Project Sponsors of projects receiving direct financial assistance financing including Housing Development Subordinate Loans and Equity Gap Contributions; this payment is in addition or in lieu of regular loan payments required by the PDC
<b>CBDO</b>	See Community Based Development Organizations
<b>CCFC</b>	See Commission on Children, Families and Community
<b>CD</b>	Community Development
<b>CDBG</b>	See Community Development Block Grant
<b>CDC</b>	See Community Development Corporation
<b>CFC</b>	Oregon's Consolidated Funding Cycle
<b>CHAS</b>	See comprehensive Housing Affordability Plan
<b>CHDO</b>	See Community Housing Development Organizations
<b>CHSP</b>	See Congregate Housing Service Program
<b>Citizen Participation Plan</b>	A document provided to HUD by each jurisdiction that outlines how public input regarding the Consolidated Plan will be solicited and how information will be made available to the public
<b>CLT</b>	Community Land Trust; a structure for holding property that separates ownership of the land from ownership of the building and permits the homeowner to benefit from appreciation of the building while holding the land in public trust; see also Portland Community Land Trust.

## Glossary

Term	Definition
<b>Chronic Homelessness</b>	The U.S. Department of Housing and Urban Development (HUD) defines a chronically homeless person as an unaccompanied individual with a disabling condition who has been living in a place not meant for human habitation (i.e. the streets) or in emergency shelter for at least a year, or has had at least 4 episodes of homelessness in the last 3 years. This definition is tied to HUD funding specifically set aside to promote deeper levels of services and prompt placement into permanent housing for individuals for whom traditional homeless services have not been effective.
<b>CM</b>	Case Management
<b>Commission on Children, Families and Community</b>	Multnomah County Commission which holds the major responsibility for county-wide planning efforts for children, youth and families
<b>Community and Targeted Initiatives</b>	BHCD program which supports low/moderate-income communities and neighborhood residents in developing and implementing strategies to address self-identified problems
<b>Community Based Development Organizations</b>	Non-profits which may be engaged in a number of CDBG eligible activities, including the acquisition of land and /or rehabilitation of housing units, community economic development, energy conservation and/or other neighborhood revitalization activities
<b>Community Development Block Grant</b>	The cities of Portland and Gresham and urban Multnomah County each receive CDBG funds from HUD. These funds are fairly flexible and can be used for activities such as housing, public services, community facilities, public improvements, economic development and community revitalization.
<b>Community Development Corporations</b>	Non-profit corporations that develop affordable housing and support community revitalization in specified target areas; see also Nonprofit Developer
<b>Community Housing Development Organizations</b>	Non-profit housing providers which meet federally established criteria for board composition, clients served and services provided, and also help to develop affordable housing projects
<b>Comprehensive Housing Affordability Plan</b>	The first five-year housing plan, adopted in 1991 by the City of Portland

# Glossary

Term	Definition
<b>Congregate Housing Service Program (CHSP)</b>	CHSP is funded by HUD and Medicaid to provide meals and services to people with disabilities in four HAP buildings.
<b>Consolidated Plan</b>	The Consolidated Plan is a planning document required by HUD. It is intended to establish a unified vision for community development for a five-year period, and to set out coordinated strategies to achieve the three goals established for HUD by the U.S. Congress: (1) provide decent housing; (2) provide a suitable living environment; and (3) expand economic opportunities. It has certain required sections, including a Housing Market Analysis and a Housing Needs Assessment.
<b>Consortium Jurisdictions</b>	The Cities of Portland and Gresham, and Multnomah County
<b>Construction Loan</b>	A short-term loan usually made to finance the actual construction or renovation of improvements on land; the funds are disbursed as needed or in accordance with a prearranged plan and the money is repaid on completion of a project usually from the proceeds of a permanent loan.
<b>Continuum of Care</b>	A coordinated housing and service delivery system is called a Continuum of Care. A stream of funding specifically intended to serve homeless persons, Continuum of Care Homeless Assistance programs fund permanent and transitional housing for homeless persons.
<b>Continuum of Care Plan</b>	Community plan to organize and deliver housing and services to meet the specific needs of people who are homeless as they move to stable housing and self-sufficiency; the plan includes components to end homelessness and to prevent a return to homelessness.
<b>Conventional Lenders</b>	Commercial lending institutions, e.g. banks
<b>Cost Burden</b>	<p>The percentage of a household's total gross income spent on housing costs:</p> <ul style="list-style-type: none"> <li>• <i>for renters</i>, housing costs include rent paid by the tenant plus utilities;</li> <li>• <i>for owners</i>, housing costs include mortgage payment, taxes, insurance and utilities</li> </ul>



## Glossary

Term	Definition
<b>Crisis and Respite Housing</b>	A category of residential service that has developed over the past decade; these programs provide short-term housing for persons with mental illness whom are experiencing a mental health or housing crisis
<b>Dangerous Structure Code</b>	The City of Gresham hopes to develop a code that would require property owners to repair or demolish any structure that has conditions or defects that endangers the public or occupant's life, health, safety or property.
<b>Debt Coverage Ration</b>	The ratio equal to net operating income divided by regularly scheduled (amortized) loan payments
<b>Deed Restrictions</b>	Legal document recorded against the completed property or project
<b>Designated Affordable Units</b>	Units that must be affordable to, and occupied by, households earning at or below an agreed upon income level, as determined by the lender and the Project Sponsor; the number, type and targeted household incomes of the Designated Affordable Units are recorded in the loan documents as conditions of the loan or other financing agreements.
<b>Designated Distressed Area</b>	A residential area of the City of Portland that the Planning Commission designates for special assistance programs (e.g. limited property tax exemption) due to the deterioration of the housing stock
<b>Developer</b>	The central member of the development team who is responsible for coordinating all aspects of the transaction
<b>Developer Fees</b>	Developer fees include developer overhead, profit and fees for services normally performed by the developer, such as development consultant fees and project management.
<b>Development Budget</b>	A development budget includes preliminary construction line item costs, site acquisition costs, off-site costs (if applicable), soft costs and other detailed cost information pertinent to the project.
<b>DHS</b>	See Oregon Department of Human Service

# Glossary

Term	Definition
<b>Disabilities / Special Needs</b>	HUD defines a disabling condition as one or more of the following: a diagnosable substance use disorder, serious mental illness, developmental disability, HIV/AIDS or chronic physical illness or disability.
<b>Dwelling Unit</b>	A building, or a portion of a building, that has independent living facilities including provisions for sleeping, cooking and sanitation, and that is designed for residential occupancy.
<b>Eligible Metropolitan Statistical Areas (EMSA)</b>	Regions which may receive direct allocations of HOPWA funding when 1,500 cumulative cases of AIDS are diagnosed in that region
<b>Emergency Shelter</b>	Any facility with overnight sleeping accommodations, the primary purpose of which is to provide temporary shelter for the homeless in general or for specific populations of the homeless
<b>Emergency Shelter Grants (ESG)</b>	These HUD funds may be used for the rehabilitation or conversion of buildings into homeless shelters and may also fund certain related social services, operating expenses, homeless prevention activities and administrative costs.
<b>EMO</b>	Ecumenical Ministries of Oregon
<b>EMSA</b>	See Eligible Metropolitan Statistical Areas
<b>Enhanced Property Management</b>	Management that includes base operating expenses plus the costs of “enhanced” or “enriched” management
<b>Equity</b>	The “after value,” or if not documented, the “as is” value of the property less all indebtedness secured by the property
<b>ESG</b>	See Emergency Shelter Grant
<b>Excess Cash Flow</b>	The amount, if any, by which Net Cash Flow exceeds a certain percentage of Permitted Loan Payments
<b>Export Economy</b>	An economy based on manufacturing products, particularly high technology goods
<b>Extremely Low Income</b>	0-30% Median Family Income

## Glossary

Term	Definition
<b>Fair Housing Act</b>	The federal Fair Housing Act, 42 USC Sec. 3601 et seq., as amended, requires, among other things, that owners of rental housing not discriminate against potential tenants based on race, sex, color, religion, national origin, disability or familial status.
<b>Fair Market Rent</b>	The cost of renting an unsubsidized unit on the open market
<b>Family</b>	A subset of households that is limited to persons living together who are related by blood, marriage or adoption
<b>Families with Special Needs</b>	Any household with one or more adults plus one or more children or grandchildren under 21 years of age, where one or more of the household members is a Person with Special Needs
<b>Federal Home Loan Mortgage Corporation</b>	Product: Conduit for single family and multi-family loans; Market Segment: Low- and moderate-income
<b>Federal McKinney-Vento Act</b>	The Act was passed in 1987 as part of the Homeless Person's Survival Act; see McKinney Homeless Assistance Grants for specific grant information
<b>Federal National Mortgage Association</b>	Product: Loan purchases from conventional lenders, credit enhancement for tax-exempt low-income housing bonds and grants; Market Segment: Median- to low-income
<b>Federal Poverty Level</b>	In 2005, the Federal Poverty Level roughly equates to 17% MFI.
<b>Federally Assisted Housing</b>	Any dwelling unit that received federal subsidy for its construction, rehabilitation, leasing or acquisition
<b>Fee-for-Service</b>	A health care compensation system where the provider is reimbursed for each service provided; this was the dominant reimbursement system before the advent of managed care and capitation plans
<b>FHLB</b>	Federal Home Loan Bank
<b>FHLMC</b>	See Federal Home Loan Mortgage Corporation
<b>FMR</b>	See Fair Market Rent

## Glossary

Term	Definition
<b>FNMA</b>	See Federal National Mortgage Association
<b>Formula Grant</b>	Federal formula grants include CDBG, HOME, ESG, HOPWA, and McKinney. They are awarded based on a formula that takes into account factors such as number of households in poverty, age of housing stock, population and economic growth, and in the case of HOPWA, the number of reported cases of people with AIDS in the metropolitan area. The U.S. Congress appropriates federal grants annually so grant amounts may vary from year to year. Each grant fund is subject to specific regulatory requirements.
<b>Fresh Start</b>	A program that provides incentives for property owners to rent units to individuals who would not normally meet their screening criteria, due to poor credit history, a criminal justice background or other characteristics; allows persons who are “hard to house” to rent a unit and establish a positive tenant history
<b>FWSN</b>	See Families with Special Needs
<b>GA</b>	See General Assistance
<b>General Assistance</b>	See TANF
<b>GOALS Program</b>	The objective of this HAP program is to assist residents to become self sufficient and leave public assistance and/or public housing.
<b>Good Neighborhood Plan</b>	An agreement between a property’s owners/developers and neighbors that addresses concerns about management, maintenance and other issues
<b>Gresham City Council</b>	Gresham’s City Council is the elected body that has the ultimate responsibility for the implementation of the Consolidated Plan and all other City of Gresham housing and community development programs. Gresham’s City Council has full budgetary authority over the Gresham Community and Economic Development Department (GCCED) and must approve GCCED’s budget, including GCCED’s allocation of HUD funds.

## Glossary

Term	Definition
<b>Gresham Community and Economic Development Department</b>	The City of Gresham Community and Economic Development Department (GCEDD) administers the following formula grants from HUD: CDBG and HOME. GCEDD also participates in the planning of a formula grant available through the Stewart B. McKinney Homeless Act and provides grant administration for housing and community development programs funded by the City of Gresham's General Fund.
<b>Gresham Community Development &amp; Housing Committee (CDHC)</b>	A seven to eleven member volunteer citizen advisory committee that has primary responsibility for citizen participation and provides guidance to the Gresham City Council on policy related to community development and housing for low-, very low- and extremely low-income persons. The CDHC also participates in establishing the criteria for competitive RFP processes, and recommends projects to be funded with CDBG/HOME funds.
<b>HADIN</b>	See Homeless Alcohol/Drug Intervention Network
<b>HAMFI</b>	See HUD Area Median Family Income
<b>Harm Reduction</b>	Harm reduction is a set of practical strategies that reduce the negative consequences associated with drug use, including safer use, managed use, and non-punitive abstinence. These strategies meet drug users "where they're at," addressing conditions and motivations of drug use along with the use itself. Harm reduction acknowledges an individual's ability to take responsibility for his or her own behavior.
<b>HAP</b>	See Housing Authority of Portland
<b>HCDC</b>	See Housing and Community Development Commission
<b>HEG</b>	See Housing Evaluation Group
<b>HIF</b>	See Housing Investment Fund
<b>HIV/AIDS</b>	The disease of human immunodeficiency virus/acquired immunodeficiency syndrome or any conditions arising from the etiologic agent for acquired immunodeficiency syndrome

## Glossary

Term	Definition
<b>HOAC</b>	<p>The Homeownership Advisory Committee is a sub-committee of HCDC. The Portland City Council has charged HOAC with reviewing homeownership policy and programs for the City of Portland and making recommendations to improve policy and program. HOAC has focused its work on analyzing the strategies to close the minority homeownership gap.</p>
<b>HOME Investment Partnership</b>	<p>Authorized for the purposes of (1) expanding the supply of affordable housing for the low- and very low-income families with an emphasis on rental housing; (2) building state and local nonprofit capacity to carry out affordable housing programs and (3) providing coordinated assistance to participants in development of affordable low-income housing. Portland is the lead jurisdiction for the Portland HOME Consortium.</p>
<b>Homeless</b>	<p>HUD describes a homeless person as someone that resides:</p> <ol style="list-style-type: none"><li>1. in places not meant for human habitation,</li><li>2. in an emergency shelter, or</li><li>3. in transitional or supportive housing for homeless persons who originally came from the streets or emergency shelter</li></ol> <p>In addition, a person may be considered homeless if, without assistance from a service-provider, they would be living on the streets.</p> <p>Also included, persons who ordinarily sleep on the street or in emergency or transitional housing but are spending a short time (30 consecutive days or less) in a hospital or other institution are considered homeless. People staying in “homeless camps” or otherwise living outdoors are also considered homeless.</p> <p>See also <b>Chronic Homelessness</b></p>
<b>Home Mortgage Disclosure Act</b>	<p>Requires all banks, savings and loans, savings banks and credit unions with assets over \$32 million and offices in metropolitan areas to report mortgage applications</p>
<b>HOPE VI</b>	<p>A funding program sponsored by the U.S. Department of Housing and Urban Development</p>

Term	Definition
<b>HOPWA</b>	See Housing Opportunities for Persons with AIDS
<b>Household</b>	An individual or group of people who reside together and form one economic unit for purposes of tenancy or homeownership, regardless of whether they are legally related
<b>Housing + Services</b>	The provision of permanent housing and support services in a linked or coordinated manner, although not necessarily by the same provider. This is sometimes called permanent supportive housing.
<b>Housing and Community Development Commission</b>	Created by statute, HCDC is a 15 member volunteer board that advises the elected official in Consortium jurisdictions on affordable housing and community development policy. HCDC also advocates, when necessary, for low- and moderate-income residents of the County.
<b>Housing Authority of Portland (HAP)</b>	Public housing agency that develops and operates affordable rental housing and administers housing and service programs for very-low and low-income residents of Multnomah County, including the Section 8 voucher program.
<b>Housing Evaluation Group (HEG)</b>	Until 2003, this HCDC subcommittee monitored the performance of the Portland Development Commission against City housing policy goals. HEG has been replaced by a new HCDC subcommittee, the Evaluation Sub-committee with a different charge.
<b>Housing First</b>	The Housing First approach to ending homelessness has two goals: 1) To place those who are currently homeless directly into permanent housing; and 2) to ensure long-term housing stability after housing placement by providing formerly homeless people with follow-along services and offering appropriate individualized services (including mental health and/or substance abuse treatment, when needed).
<b>Housing Investment Fund</b>	General Fund dollars that are committed by Portland City Council to affordable housing development and preservation efforts and fee waiver support
<b>Housing Maintenance Code</b>	A code that requires residential property owners to maintain the interior and exterior of structures to minimum fire, life and safety standards

# Glossary

Term	Definition
<b>Housing Opportunities for Persons with AIDS (HOPWA)</b>	An entitlement program funded by HUD and administered by the City of Portland for a seven-county area including Multnomah, Washington, Clackamas, Yamhill and Columbia Counties in Oregon and Skamania and Clark Counties in Washington
<b>Housing Preservation</b>	Efforts to prevent the loss of affordable housing through conversion to market rate housing or commercial use
<b>Housing Problem</b>	Households with a cost burden greater than 30% of income and/or overcrowding (1.01 persons or more per room) and/or without complete kitchen or plumbing facilities are considered to have a housing problem.
<b>HTAC</b>	See Affordable Housing Technical Advisory Committee
<b>HUD</b>	US Department of Housing and Urban Development
<b>HUD Area Median Family Income (HAMFI or MFI)</b>	MFI is set by HUD on an annual basis for families of different sizes. Eligibility for programs and services is often determined by the household income as a percentage of MFI.
<b>ILP</b>	See Independent Living Program
<b>Independent Living Program</b>	A program that provides a range of services to prepare youth for independent living
<b>Institute for Portland Metropolitan Studies</b>	A regional research and public policy institute located at Portland State University that provides a framework for regional data collection, research and analysis
<b>Living Wage</b>	A wage sufficient to purchase housing, food, and other necessities. The living wage will vary by area
<b>Local Movers</b>	People that have moved within the metropolitan area from one neighborhood to another
<b>Low- and Moderate-income Neighborhood</b>	A geographic area where more than 51% of the households have incomes that are 80% or below the area median income published annually by HUD



## Glossary

Term	Definition
<b>Low-income Household</b>	A low-income household has household income that is 50% or less of the area median income for a household of its size. HUD sets the area median income each year by publishing a table that shows median incomes for households of different sizes.
<b>Low Rent Public Housing Program</b>	HAP's low-rent public housing program currently provides 2,809 units of public housing in Multnomah County.
<b>LRPH</b>	See Low Rent Public Housing Program
<b>Mainstream Services</b>	Government-funded programs that provide services, housing and income supports to poor persons whether they are homeless or not
<b>Market Rate Housing</b>	Housing for which rents are not subsidized, suppressed or restricted; 'market' varies by neighborhood and location.
<b>Maximum Subsidy</b>	For certain federally-funded programs, the maximum subsidy amount will be no greater than the difference between the rent standard for the unit size and 30 percent of the family's monthly-adjusted income.
<b>McKinney Homeless Assistance Grants</b>	A federal program that provides over \$5,000,000 annually to projects serving homeless people within Portland/Multnomah County
<b>Median Family Income</b>	See HUD Area Median Family Income
<b>MFI</b>	Median Family Income; see <b>HUD Area Median Family Income</b>
<b>Microenterprise Assistance</b>	Focuses on building assets of persons who have a household income below 50% AMI
<b>Minimum Tenant Contribution to Rent</b>	For most HUD programs, the minimum tenant contribution to rent will be 30% of the household's adjusted gross income.
<b>Mixed Income Project</b>	A housing development open to persons or families at varying income levels

# Glossary

Term	Definition
<b>Mixed Population Building</b>	In HAP's inventory, a building that houses both elderly persons 62 and older, and persons under the age of 62 with a disability
<b>Moderate-income Household</b>	A moderate-income household has household income that is 80% or less of the area median income for a household of its size. HUD sets the area median income each year by publishing a table that shows median incomes for households of different sizes.
<b>Movers</b>	People living within a neighborhood that have located there within the last five years
<b>Moving to Work</b>	The name of a demonstration project that releases HAP from certain regulatory requirements, and provides HAP with a greater degree of flexibility in operating its housing programs
<b>MTW</b>	See Moving to Work
<b>Multnomah County Commission</b>	The elected body that has the ultimate responsibility for the implementation of the Consolidated Plan, by County social service and anti-poverty programs. The Multnomah County Commission has full budgetary authority over all of Multnomah County's Departments and must approve their budgets, including the allocation of HUD funds.
<b>Network for Oregon Affordable Housing</b>	Product: Line of credit for working capital, bridge and construction loans. Market Segment: Primarily below 80 percent of median income
<b>NLIHC</b>	National Low Income Housing Coalition
<b>NOAH</b>	See Network for Oregon Affordable Housing
<b>Non-profit Developer</b>	Product: Single and multi-family housing (both owner and rental); Market Segment: Primarily below 80 percent of median income
<b>Nursing Homes</b>	Residences that provide licensed nursing care, including some skilled care
<b>OCAH</b>	See Oregon Corporation for Affordable Housing

## Glossary

Term	Definition
<b>Office of Neighborhood Involvement</b>	Formerly Office of Neighborhood Associations, ONI is a City of Portland bureau, funded by general fund dollars, that promotes citizen participation and communication among the city's neighborhoods, both directly and through neighborhood-based district coalition and area offices.
<b>OHP</b>	See Oregon Health Plan
<b>One Stop</b>	Provides residents of low-income neighborhoods with Core Services (job information, job readiness) and Intensive Services (job training, placement and support services)
<b>ONI</b>	See Office of Neighborhood Involvement
<b>Oregon Corporation for Affordable Housing</b>	Product: Housing production support and technical assistance and capital generation for tax-credit purchase; Market Segment: Low income
<b>Oregon Department of Human Services</b>	The primary state agency charged with addressing the effects of poverty in Oregon
<b>Overcrowding</b>	Defined by the US Census Bureau as "a situation in which a housing unit is occupied by more than one person per room"; other factors including the size of the rooms and cultural preferences may influence whether any given situation constitutes overcrowding.
<b>Overhoused</b>	A situation where a housing unit is occupied by fewer than one person per room; for example, a senior who lives alone in a three-bedroom home will be considered "overhoused"
<b>PAB</b>	See Policy Advisory Board
<b>PAC</b>	See Poverty Advisory Council
<b>PDC</b>	See Portland Development Commission
<b>Permanent Housing</b>	Affordable rental housing in which the tenants have the legal right to remain in the unit as long as they wish, as defined by the terms of a renewable lease agreement

# Glossary

Term	Definition
<b>Permanent Supportive Housing</b>	Deeply affordable permanent housing with support services for low-income or homeless people with a permanent disabling condition such as, physical or cognitive disability, serious health condition, severe mental illness, substance abuse disorder or HIV/AIDS
<b>Permanent Supportive Housing for Families</b>	Deeply affordable permanent housing with coordinated support services for all family members for low-income or homeless families where one or more family members is a Person with Special Needs; there may be multiple service providers, and the housing provider may be distinct from the service provider(s)
<b>Person with Special Needs</b>	An individual with a severe mental illness <sup>1</sup> , a substance abuse disability, a developmental disability <sup>2</sup> , a serious physical disability <sup>3</sup> , or a combination of these resulting in a serious functional impairment (note: this definition was adopted by the HCDC Special Needs Committee.)
<b>PHA</b>	Public Housing Authority
<b>PHC</b>	Portland Housing Center
<b>Physical Stock Characteristics</b>	May be found in tax appraisal assessments of homes, demand for services to clean up derelict buildings, people's perceptions of the condition of housing in their neighborhood and the age of the housing stock
<b>PLHCP</b>	See Portland Lead Hazard Reduction Program
<b>PLPA</b>	See Private Lender Participation Program
<b>PMSA</b>	See Primary Metropolitan Statistical Area
<b>PNDSC</b>	See Portland Neighborhood Development Support Collaborative
<b>Portland City Council</b>	Portland's City Council is the elected body that has the ultimate responsibility for the implementation of the Consolidated Plan and all other City of Portland housing and community development programs. Portland City Council has full budgetary authority over BHCD and must approve BHCD's budget, including BHCD's allocation of HUD funds.

## Glossary

Term	Definition
<b>Portland Community Land Trust</b>	A citywide, nonprofit, community-based organization that acquires and holds land in trust for low- and/or moderate-income homeowners
<b>Portland Consortium for the Consolidated Plan</b>	Includes the City of Gresham, the City of Portland, and Multnomah County, Oregon; by agreement of the jurisdictions, BHCD is the lead agency in the Portland Consortium and administers public participation activities unless otherwise specified
<b>Portland Development Commission</b>	A public housing agency that provides rehabilitation loans, housing equity grants and tax increment financing plus serves as Portland's urban renewal agency
<b>Portland Lead Hazard Control Program</b>	A federally and locally funded program that offers lead hazard reduction programs, outreach, and education for low- and moderate-income households by contract with the Portland Development Commission, the Multnomah County Health Department, and other community organizations
<b>Portland Neighborhood Development Support Collaborative</b>	Together with the Neighborhood Partnership Fund and the Enterprise Foundation public, provides support to nonprofit community development organizations that undertake a variety of activities: housing development, housing rehabilitation, management of affordable rental housing, community economic development and community building.
<b>Portland Office of Sustainable Development</b>	Technical and financial assistance for energy efficient development.; Market Segment: Low-income housing and small businesses
<b>Poverty Advisory Board</b>	The Policy Advisory Board (PAB) of Multnomah County is made up of representatives from each of the five participating cities of Fairview, Maywood Park, Troutdale, Wood Village and Lake Oswego (a small section of Lake Oswego is located in Multnomah County and has been included since program inception). These representatives are either elected officials, invited members of the Poverty Advisory Council or city staff appointed by the jurisdiction.
<b>Poverty Advisory Council</b>	A subcommittee of the Commission on Children, Families and Community that primarily examines the effectiveness of Multnomah County's anti-poverty programs

# Glossary

Term	Definition
<b>Pre-qualified Neighborhoods</b>	A neighborhood that has been identified as predominantly lower-income on the basis of US Census information and is therefore eligible for area-wide projects
<b>Primary Metropolitan Statistical Area</b>	US Census Bureau-identified area; this includes Multnomah, Clackamas, Washington, Yamhill and Columbia Counties in Oregon and Clark County in Washington
<b>Private Lender Participation Program</b>	Private funds that, in combination with CDBG funds, provide rehabilitation loans to low and moderate income homeowners
<b>PWSN</b>	See Person with Special Needs
<b>OSD</b>	See Portland Office of Sustainable Development
<b>RCF</b>	See Residential Care Facilities
<b>Regional Job Access Plan</b>	Implemented by Tri-Met to provide better transportation to jobs for low-income households
<b>Regulatory Requirements</b>	Include both statutory and administrative rule provisions that govern how each formula fund can be spent; typical regulatory requirements limit the type of activities that can be funded; cap the amount that may be spent on planning, administration and public services; and specify the populations that may be served
<b>Rent Burden</b>	See <b>Cost Burden</b>
<b>Rent Standard</b>	The Fair Market Rent established for a unit with a given number of bedrooms
<b>Rental Assistance</b>	Rental assistance payments provided as either project-based rental assistance or tenant-based rental assistance; may be long-term, such as Section 8, or short-term, such as Transitions to Housing
<b>Resident Service Coordinators</b>	Person who connects residents in a building to needed services in the community in order to assist them in maintaining their housing and overall quality of life

## Glossary

Term	Definition
<b>Residential Care Facilities</b>	Residential units that may be shared, with care provided for residents
<b>Residential Treatment Facilities</b>	Residences that serve six or more residents and have rotated staffing patterns
<b>Residential Treatment Homes</b>	Residences that serve five residents and have a rotated staffing pattern
<b>Resource-based Economy</b>	An economy whose exports are dominated by lumber, agricultural products and other natural resources
<b>RFP</b>	Request For Proposal
<b>RLIS</b>	Regional Land Information System
<b>Room and Board Homes</b>	Housing that is generally operated by private, proprietary establishments and is not licensed
<b>RSC</b>	See Resident Service Coordinators
<b>SAM</b>	See Shared Appreciation Mortgage
<b>Section 8</b>	The name for certain federally-funded housing subsidy programs; subsidies may be provided directly to the property owner, by contract (project-based Section 8) or by vouchers to individual tenants, to be used in renting a unit on the private market
<b>Self-sufficiency</b>	Programs that focus on improving an individual's income, education, skills, etc., with the goal of making the individual self-supporting
<b>Seniors</b>	Persons age 62 and older
<b>Shared Appreciation Mortgage</b>	A subsidized mortgage where the investment return received on the property at sale is shared between the property owner and the provider of the subsidized market

## Glossary

Term	Definition
<b>Shelter Plus Care (S+C)</b>	Federal rental subsidy intended for homeless persons with chronic disabilities; S+C rental assistance is modeled on the federal Section 8 program, with tenants paying 30% of their adjusted income for rent plus social or medical services.
<b>SIP</b>	Strategic Investment Program
<b>SMART GROWTH Fund</b>	Program funded by the Enterprise Foundation to develop a regional land acquisition fund to assist jurisdictions to provide affordable housing and meet regional growth management objectives
<b>SRO</b>	Single Room Occupancy
<b>SSDI</b>	Social Security Disability Insurance
<b>SSI</b>	Supplemental Security Income
<b>Structured Residential Programs</b>	Include residential treatment facilities, residential treatment homes and adult foster care homes
<b>Subsidized Housing</b>	A dwelling unit that has received public subsidy for its construction, rehabilitation, leasing or acquisition
<b>Substantial Change</b>	a) changing the amount budgeted for a project by more than ten percent; b) changing the purpose, scope, location or intended beneficiaries or canceling or adding a new project
<b>Supported Housing</b>	A unit where the resident receives services to assist in independent living
<b>Supportive Services</b>	The range of supports needed for people to be successful in housing
<b>TANF</b>	Temporary Assistance to Needy Families; this is Oregon's current welfare system
<b>Transitional Housing</b>	A place that a family can stay for a maximum period of time (typically 3 months to two years); often, residents of transitional housing receive intensive services during their period of residence



## Glossary

Term	Definition
<b>Tri-Met</b>	Public transportation authority that serves Multnomah, Clackamas and Washington Counties
<b>UGB</b>	See Urban Growth Boundary
<b>Urban Growth Boundary</b>	Adopted State of Oregon land use policy that imposes land-use constraints to avoid sprawl and other undesirable consequences
<b>URA</b>	Urban Renewal Area
<b>Very Low-Income</b>	Households whose incomes do not exceed 30 percent of the median income for the area, as determined by HUD
<b>Welfare-to-Work Housing Vouchers</b>	Housing vouchers targeted to eligible family households who receive TANF or received it within the past two years; families must either be employed or engaged in an activity which will lead to employment
<b>Working Poor</b>	Low-income family wage earners who often piece together multiple part-time jobs without benefits to make ends meet or work full-time for less than a living wage

### (Footnotes)

- <sup>3</sup> The Special Needs Report used the term “severe and persistent mental illness.” Advocates for people with mental illness have requested that the reference to persistence be dropped, since it furthers the stereotype that mental illness is not treatable. Accordingly, we will use the term “severe mental illness.”
- <sup>2</sup> Consistent with the Special Needs Report, “developmental disability” is defined broadly to include mental retardation, autism spectrum disorders, and any other medical condition that affects the development of cognitive capacity.
- <sup>3</sup> Consistent with the Special Needs Report, “serious physical disability” includes living with HIV/AIDS.