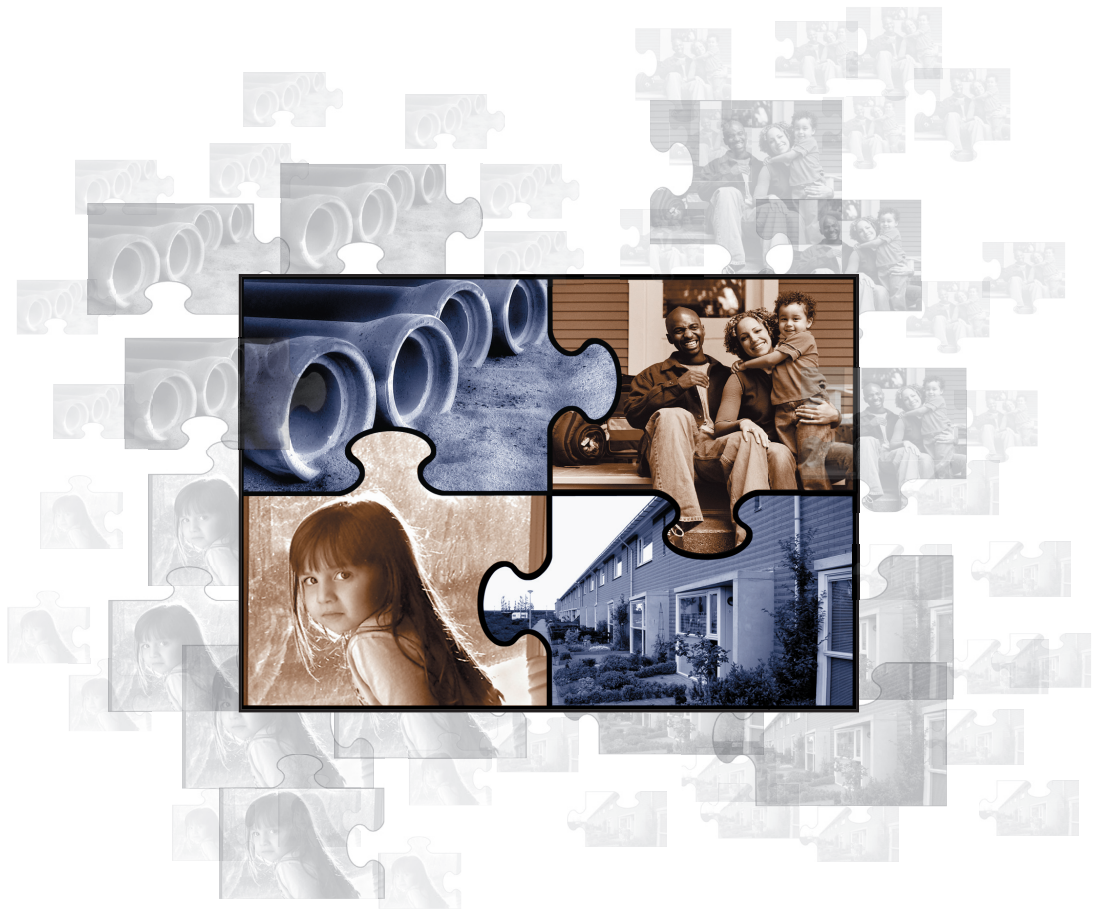


Cities of Portland and Gresham  
Multnomah County, Oregon

# Consolidated Plan Action Plans

FY 2007 - 08



2005  
2010

Funded by HUD



## ACKNOWLEDGEMENTS

Tom Potter, Mayor, City of Portland

Erik Sten, 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):

Tony Jones, Chair

Jim McConnell, Vice-Chair

Robert Bole

Robin Boyce

Janet Byrd

Jean DeMaster

Rey España

Linda Kaeser

John Miller

Pat Mobley

Susan Stoltenberg

Bruce Whiting

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 & Michael Parkhurst, City of Gresham, Community and Economic Development Department

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

Antoinette Pietka & Jenny Melius, City of Portland, Bureau of Housing and Community Development

## SUPPORT STAFF:

Rachel Brito, City of Gresham, Community and Economic Development Department

Doan Thao-Oanh, City of Portland, Bureau of Housing and Community Development

# **Table of Contents**

## **Section One: Introduction & Overview**

PRIORITIES & PRINCIPLES

## **Section Two: Needs Assessments**

Housing Market Analysis Update

## **Section Three: Five Year Strategic Plan Amendments**

HOUSING

HOPWA: Amended Five Year Strategy

Fair Housing: Analysis of Impediments

HOUSING AUTHORITY OF PORTLAND

Section 8 and Public Housing

Community Revitalization: HOPE VI / New Columbia

Community Revitalization: HOPE VI/ Humboldt Gardens

## **Section Four: FY 2007-08 Action Plans**

ANNUAL RESOURCE TABLE FY 2006-07

CITY OF PORTLAND ACTION PLAN FY 2006-07

CITY OF GRESHAM ACTION PLAN FY 2006-07

MULTNOMAH COUNTY ACTION PLAN FY 2006-07

## **Appendix A: Citizen Participation Plan**

## **Appendix B: Public Comment**

## **Appendix C: Regulatory Barriers**

## **Appendix D: HUD CPMP Data**

## **Appendix E: HUD Certifications**

## **Glossary**



# Section One

## Introduction & Overview



## Introduction & Overview

### Introduction

In compliance with HUD regulations, the Portland Consortium presents these Action Plans for FY 2007-08. 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 third set of Action Plans in 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 several challenges. The Consortium's federal entitlement funds for FY 2007-08 were not increased, although the need and the cost of providing services have increased. Although the Consortium is grateful to be spared another round of deep cuts, it has not recouped the federal funds lost in recent years. 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 to offset these cuts. While the economic recovery has boosted Portland's revenues, and allowed it to increase its local investment in Plan strategies, the City of Gresham is locked in to a bare-bones taxing structures and does not have sufficient discretionary revenues to substantially increase its support for housing and community development activities.

Multnomah County faces similar structural limits and, despite increase tax receipts, must cut millions from its annual budget for the next two years to eliminate its deficit. This year, the County will have to cut approximately 20 million from its budget.

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 may prevent us from doing so.

Rising real property values have presented the Consortium with new preservation challenges. Developers have shown strong interest in purchasing mobile home parks for re-development into luxury apartments or condominiums. These parks have been home to many low-income

## Introduction & Overview

households. These households stand to lose their investment in their mobile homes, and will find few affordable options in the local rental market. Conversion of affordable market-rate apartments to condominiums has also accelerated. Unless the real estate market cools down significantly, affordable “market-rate” housing may soon be as rare as drug store soda fountains.

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

As described above, federal funding for housing has not kept pace with rising development costs. Funding for services also continues to decline as a result of Administration policy and preservation redirecting spending from domestic programs to external objectives. These factors jeopardize the Consortium’s ability to carry out its 5-Year Strategic Plan. For example, The Ten Year Plan to End Homelessness in Multnomah County and the City of Portland is dependent on the availability of both housing and service resources.

The Consortium jurisdictions, as part of the state-wide Housing Alliance, are seeking new dedicated funding streams at the Oregon legislature. However, Oregon’s voter-approved tax limitations may compel the Legislature to refer the proposed Document Recording Fee to the voters. Even if the Housing Alliance strategy succeeds, the actual revenue may fall short of early projections.

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 Northwest Area Foundation, the United Way of the Columbia-Willamette, and the Lewis & Clark

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 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. This year, the Consortium responded to community needs by adding the text shown in italics.



# Introduction & Overview

## 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;
- 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;

## Introduction & Overview

- 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 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), each 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:

## Introduction & Overview

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.

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

## Introduction & Overview

### INTER-AGENCY AND JURISDICTIONAL CONSULTATION THROUGH HCDC

The Action Plans development process for FY 2007-08 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-income households. HCDC influences housing and community development policy by advising the three jurisdictions on community needs, weighting 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 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 Community Development 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), social service agencies in Multnomah County, as well as nonprofit developers and service organizations.

## Introduction & Overview

### REQUIRED CONSULTATION FOR THE ANNUAL ACTION PLANS

In preparing the Action Plan, 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. Membership in those groups include both housing and service providers; the Housing Authority of Portland; homeless persons; people with disabilities and organizations that provide services to homeless families; people with alcohol or drug addictions; people with developmental disabilities; HIV affected families; the elderly; homeless adults; children and families and people with mental illness.

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 Community and Economic Development 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.

## Introduction & Overview

### 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
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, and a key partner in the 10-Year Plan to End Homelessness	Low-income households
Enterprise Community Partners	Technical assistance for neighborhood and non-profit 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

## Introduction & Overview

### 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 Community and Economic Development 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	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, 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

## Introduction & Overview

### PARTNER ORGANIZATIONS AND AGENCIES (CONTINUED)

Organization/ Agency	Product	Market Segment
JOIN	Non-profit agency linking private landlords with chronically homeless individuals and families	Homeless individuals and families
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), and 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 and /or homeless family shelters and transitional housing
Neighborhood Partnership Fund	Technical assistance to local non-profit 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



## Introduction & Overview

### PARTNER ORGANIZATIONS AND AGENCIES (CONTINUED)

Organization/ Agency	Product	Market Segment
Network for Oregon Affordable Housing (NOAH)	Line of credit for working capital, bridge and construction loans.	Primarily below 80% MFI
Non-Profit Developers (CDCs)	Single- and multi-family housing, both homeownership and rental	Primarily below 80% MFI
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 non-profit 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 and Federal Low-Income Tax Credits	Very low- and low-income rental and homeownership

## Introduction & Overview

### 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 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*, and making funding recommendations for the McKinney Homeless Assistance grant.

## Introduction & Overview

### THE PUBLIC PROCESS FOR THIS PLANNING CYCLE

Date	Event
December 6, 2006 & January 3, 2007	Public hearing on needs for the FY 2007-08 Action Plans.
February 7, 2007	Public hearing on the Principles and Priorities to guide the Plan. HCDC voted to revise the current Principles and Priorities.
March 21, 2007	First draft of the FY 2007-08 Action Plans is released to the public for a 30-day public comment period.
April 4, 2006	First hearing of the draft FY 2007-08 Action Plans for comment at the regularly scheduled HCDC meeting.
May 2, 2007	Second hearing of the FY 2007-08 Action Plans. HCDC voted to adopt the Action Plans.
April - May 2007	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 2007-08 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 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

## Introduction & Overview

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

The 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 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

## Introduction & Overview

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; 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 and may involve internal file 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.

The County strives to provide up-front assistance and information about requirements through the application process, contract preparation, ongoing communication and technical assistance.

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 project manager summarizing the results of the review and any follow-up action necessary.

## Introduction & Overview

Public contracts for CDBG funds require that sub-recipients submit monthly activity reports and semi-annual 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 coordination 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:

- 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 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.
- 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

## Introduction & Overview

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 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 for 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 continue 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 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)

<sup>1</sup> In 2007, HUD declared that the area media 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

<sup>2</sup> Developmental disabilities is used in a broad sense to include a wide range of cognitive disabilities.



## 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, 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 households (0-50% MFI).
- 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;

### 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 2006, the area media family income for a four-person household in the Portland Metropolitan Statistical Area is \$66,900. The income of a four-person household at 80% MFI is \$54,300. The income of a four-person household at 50% MFI is \$33,950.**

## Priorities and Principles

- c. streamline access to existing services to prevent and reduce homelessness;
- d. concentrate resources on programs that offer measurable results; 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. 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;
- e. investing in and stabilizing low-income communities.

New Priorities One (h) and Three (d) were added in 2007 to clarify that jurisdictions outside of Portland may allocate non-housing community development funds to infrastructure development and re-development.

# Priorities and Principles

## PRINCIPLE 1

All resources should be invested to promote long-term systems change. 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 preferred.

## PRINCIPLE 2

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;
- b. People who have special needs (severe mental illness, serious physical disabilities, developmental disabilities\*\*, addiction disorders or more than one of these disabilities);

## 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.**

**\*\*Developmental disabilities is used in a broad sense to include a wide range of cognitive disabilities.**

## Priorities and Principles

- 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 percent 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.

### PRINCIPLE 6

There should be a direct relationship between the amount of public investment and the number of units affordable for a minimum of sixty (60) years.

- a. Maximizing the number of unit years of affordability is an important use of public investment.

## Priorities and Principles

- b. As a condition of receiving public investment, designated affordable units should remain affordable for a minimum of 60 years.
- 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.
- 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.

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 re-development.

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

## Priorities and Principles

- 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.
- 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.

# Section Two

## Housing Market Analysis Update





# Housing Market Analysis

## HOUSING AND HOMELESS NEED ASSESSMENT UPDATE

Update

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

According to the annual Out of Reach report of the National Low Income Housing Coalition (NLIHC) issued in December, 2006, low-income households in the Portland-Vancouver Metropolitan Service Area (MSDA) had to stretch a bit further in 2006 to rent at prevailing fair market rents (FMR) established by HUD. See <http://www.nlihc.org>.

Incomes did not increase. (In fact, the 2006 area median income decreased slightly, from \$67,900 to \$66,900. HUD instructed all participating jurisdictions to hold the 30%, 50% and 80% thresholds constant, to avoid disrupting the affordable housing industry. ) Renter household median income is typically lower than the area median income.

The general standard of affordability endorsed by HUD is that a unit is considered affordable in the cost of rent and utilities totals no more than 30% of the renter's income. The fair market rent for a two-bedroom apartment in the Portland-Vancouver MSA increased from \$723 to \$737.

In order to afford rent of \$723, the hourly wage a worker would have to earn to afford the unit rose to \$14.17, from \$13.90.

Location	Housing Wage				
	Hourly Wage Needed to Afford (@ 40 hrs./wk.)				
	Zero-Bedroom FMR	One-Bedroom FMR	Two-Bedroom FMR	Three-Bedroom FMR	Four-Bedroom FMR
Oregon	\$9.65	\$11.26	\$13.46	\$19.36	\$22.58
Portland-Vancouver-Beaverton, OR-WA MSA	\$10.58	\$12.27	\$14.17	\$20.63	\$24.79
Multnomah County	\$10.58	\$12.27	\$14.17	\$20.63	\$24.79
United States			\$16.31		

## Housing Market Analysis

Income Needed to Afford										
Location	Annual Income					Percent of Family AMI				
	Zero-Bedroom FMR	One-Bedroom FMR	Two-Bedroom FMR	Three-Bedroom FMR	Four-Bedroom FMR	Zero-Bedroom FMR	One-Bedroom FMR	Two-Bedroom FMR	Three-Bedroom FMR	Four-Bedroom FMR
Oregon	\$20,068	\$23,417	\$27,995	\$40,265	\$46,963	34%	39%	47%	68%	79%
Portland-Vancouver-Beaverton, OR-WA MSA	\$22,000	\$25,520	\$29,480	\$42,920	\$51,560	33%	38%	44%	64%	77%
Multnomah County	\$22,000	\$25,520	\$29,480	\$42,920	\$51,560	33%	38%	44%	64%	77%

Location	Housing Wage as % of Minimum Wage				
	Zero-Bedroom	One-Bedroom	Two-Bedroom	Three-Bedroom	Four-Bedroom
Oregon	129%	150%	179%	258%	301%
Portland-Vancouver-Beaverton, OR-WA MSA	141%	164%	189%	275%	331%
Multnomah County	141%	164%	189%	275%	331%

## Housing Market Analysis

Location	Work Hours/Week Necessary at Minimum Wage to Afford				
	Zero-Bedroom FMR	One-Bedroom FMR	Two-Bedroom FMR	Three-Bedroom FMR	Four-Bedroom FMR
Oregon	51	60	72	103	120
Portland-Vancouver-Beaverton, OR-WA MSA	56	65	76	110	132
Multnomah County	56	65	76	110	132

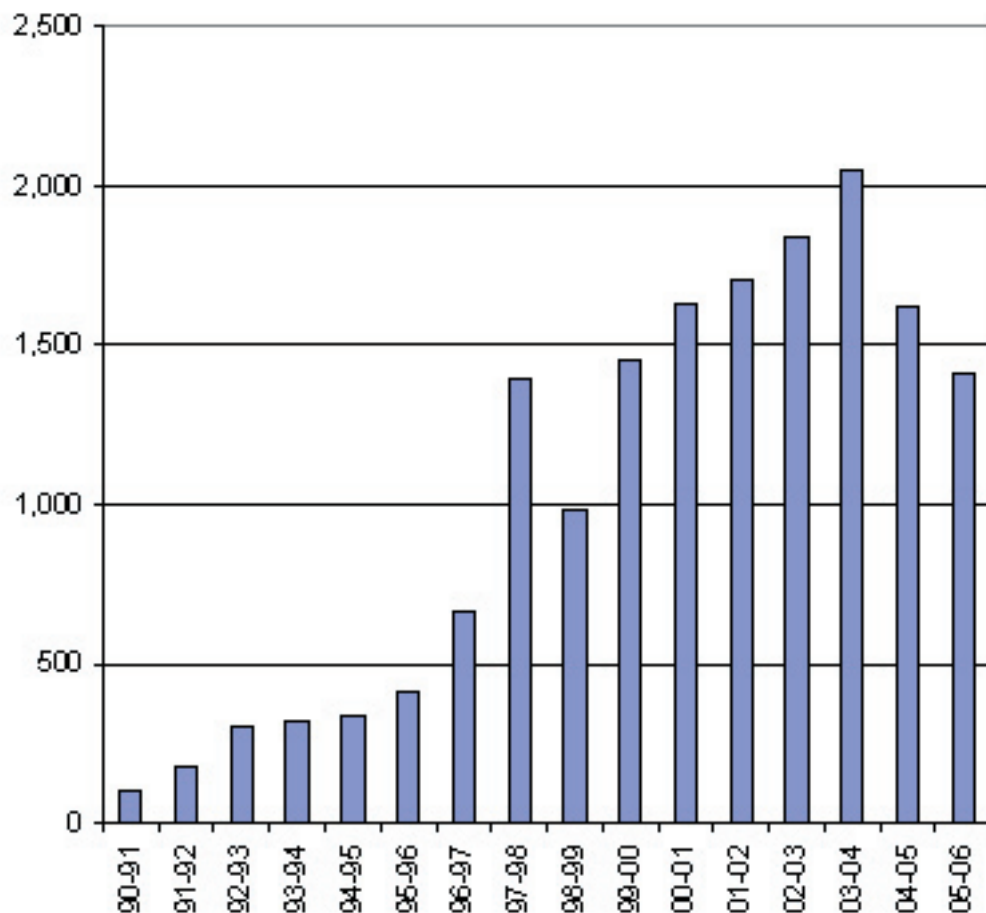
Location	Full-Time Jobs Necessary at Minimum Wage to Afford				
	Zero-Bedroom FMR	One-Bedroom FMR	Two-Bedroom FMR	Three-Bedroom FMR	Four-Bedroom FMR
Oregon	1.3	1.5	1.8	2.6	3.0
Portland-Vancouver-Beaverton, OR-WA MSA	1.4	1.6	1.9	2.8	3.3
Multnomah County	1.4	1.7	1.9	2.8	3.4

# Housing Market Analysis

## UPDATE ON HOMELESS NEEDS

Using data collected by the State of Oregon Department of Education, we can trace the increase in the children residing in the Portland Public School District who have experienced homelessness for part or all of a school year from the 1990-91 school year through the 2005-2006 school year. Complete data sets are not available for other Multnomah County school districts.

NUMBER OF HOMELESS STUDENTS REPORTED SERVED IN  
PORTLAND PUBLIC SCHOOLS  
1990/91 - 2005/06



## Housing Market Analysis

### 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 March 2006 was \$262,000, according to RMLS data. See [http://www.movingtoportland.net/house\\_price.htm/](http://www.movingtoportland.net/house_price.htm/). That compares with \$223,000 in March 2005, a \$39,000 (17%) increase.



Section Three  
Five Year Strategic Plan  
Amendments





## Housing

The goals of the HOME program are to provide decent affordable housing, expand the capacity of nonprofit housing providers, and leverage private-sector contributions to housing development.

## HOME

### HOME NEEDS

As described in the housing market analysis, Section Two, there is a lack of affordable rental housing and affordable homeownership opportunities for low-income households.

### PROGRAM DESCRIPTION

The Portland HOME Consortium includes the City of Portland, the City of Gresham and Multnomah County. The City of Portland is the lead agency for the Consortium and allocates HOME funds to the Consortium members in proportion to the percentage of low-income households in each jurisdiction. Portland administers two programs on behalf of the Consortium: rent assistance and CHDO operating support. In addition, Portland administers Multnomah County's HOME funds for rental housing development.

HOME funds programs that promote the development and increase the affordability of rental housing, as well as programs that put homeownership within reach of low-income households. HOME funds may be used to refinance existing debt.

### RECAPTURE / RETENTION PROVISIONS: CITY OF PORTLAND AND MULTNOMAH COUNTY

HOME funds may be used to make homeownership more affordable to low-income households. To ensure that federal subsidy will be retained or recaptured for further use to promote low-income homeownership, the City uses the following mechanisms in its contracts with the community-based agencies that administer its homeownership programs:

- a. Recapture of loans: as loan principal is repaid by the borrower, through monthly payments or loan payoff, the funds will be returned to a revolving loan fund to be made available to other low-income homebuyers.
- b. Recapture of investment in Habitat for Humanity homes: at the time of resale of a Habitat home, 100% of the federal subsidy will

be recaptured. If the Habitat home is resold within 10 years of purchase, Habitat shall recapture the subsidy by buying back the home, providing any necessary rehab, and reselling the home to another low-income household. If the Habitat home is resold more than 10 years from purchase, the homeowner shall pay back the full amount of the federal subsidy to Habitat, and Habitat shall use the funds to provide mortgage buy-down opportunities for other low-income households.

- c. Recapture on refinancing: if a borrower refinances its first mortgage and takes equity out of the house in any way, the borrower is required to repay the loan in full under the terms of the original loan agreement. The funds will be returned to a revolving loan fund to be made available to other low-income homebuyers. If the borrower refinances its first mortgage but does not take equity out of the house, the borrower will be permitted to continue to pay off the loan in the ordinary course.
- d. Retention on resale of land trusts: Federal funds used in the Community Land Trust program will be retained in perpetuity through the community land trust. The Land Trust will use the federal funds to “buy down” the initial sales price of the property. The Portland Community Land Trust, a non-profit, will hold title to the land, and the federal subsidy will be retained in the land. The purchaser of a land trust home will take title to the improvements and will sign a 99-year lease for the land with the Land Trust. When the homeowner decides to sell, the value of the land will not be included in the sales price to the new eligible homebuyer.

### RECAPTURE / RETENTION PROVISIONS: CITY OF GRESHAM

To ensure that the benefit of federal investment in Gresham’s homebuyer programs accrue to low and moderate income households for the HUD-required affordability period (a minimum of 10 years for a subsidy of \$15,000 - \$40,000), Gresham uses the following mechanisms:

- a. Shared Appreciation Mortgages (SAM): A homebuyer who either sells the home or ceases to live in it as his/her principal residence within 30 years of the house purchase, must repay both the principal amount of the SAM and a share in the appreciation not to exceed 50%. The formula and definitions used to determine the amount of the adjusted appreciation are provided in the mortgage document itself and can be obtained by contacting

## Housing

the City of Gresham Community Revitalization Program. Recaptured funds will be used to address other affordable housing needs in the future. The Buyer-Initiated SAM is available throughout Gresham.

- b. Resale restrictions: through a land trust or a form of a deed restriction or land covenant, Gresham may place restrictions on resale of a subsidized property. For example, Gresham may require that a subsidized property be sold at an affordable price to an income-qualified buyer (80% MFI or less, as specified in the deed restriction or land covenant) for a specified number of years or in perpetuity. The City of Gresham will review proposals for resale provisions on a case-by-case basis to ensure compliance with HUD requirements.

### MATCH REQUIREMENT

HOME also promotes development through its match requirements. Pursuant to Federal regulation, the Portland HOME consortium requires HOME funds (including ADDI funds) to be matched by other cash contributions, forbearance of fees, or the equivalent. See 42 CFR Section 92.220(1)(2). The Consortium includes information about the match requirements in RFP materials, discusses it at the Bidders' conference, and makes technical assistance on match available to prospective bidders. The HOME program manager is responsible for ensuring that match requirements are met.

### PROGRAM TOOLS

- Facility-based transitional housing
- Project-based rent assistance
- Tenant-based rent assistance to assist with PLWH/A for a limited time
- Housing placement assistance
- Housing case-management
- Grants for new housing development
- Grants for rehab of existing housing that will be reprogrammed to serve PLWH/A

### PROJECT SELECTION

Each jurisdiction in the HOME Consortium selects projects through an annual open process. Traditionally, the jurisdictions have employed a competitive Request for Proposal process. However, in order to achieve the permanent supportive housing (PSH) development goal set by the Ten Year Plan to End Homelessness, Portland and Multnomah County are piloting a Notice of Funding Availability (NOFA) process. The NOFA process has the advantage of allowing the jurisdictions to create the working relationships necessary to the success of a PSH project, and to provide technical assistance with the pricing. In a NOFA, applications are accepted on a rolling basis as long as funds remain available. The City of Portland NOFA will include Multnomah County development funds. The specific process is described under the specific activity, e.g. Affordable Housing Development.

At least 15% of HOME funds will be reserved for eligible activities undertaken by CHDOs. For FY 2007-08, at least \$645,903 will be reserved. The Consortium will include this information in RFP and/or NOFA materials, discuss it at the Bidders' conference, and make technical assistance available to prospective bidders and to CHDOs. The HOME program manager will be responsible for ensuring that funds are set aside for CHDOs. The Compliance Officer will ensure that CHDOs are properly qualified.

### PROGRAM ELIGIBILITY

Households with incomes under 80% of MFI that reside in Multnomah County are eligible beneficiaries of HOME-funded projects. Any program-specific eligibility requirement is described under the activity, e.g. Homeownership.

### POTENTIAL BARRIERS

Information on Potential Barriers can be found at p. 248 of the 2005-2010 Consolidated Plan.

### PARTNER AGENCIES AND ORGANIZATIONS

Information on Partner Agencies and Organizations can be found at p. 249 of the 2005-2010 Consolidated Plan.

## Housing

### COMPLEMENTARY LOCAL, REGIONAL AND NATIONAL EFFORTS

The HOME program is the foundation of local, regional and federal programs for the development of affordable housing and permanent supportive housing. HOME leverages funds from CDBG, LIHTC, local general funds, private foundations, service funds and other sources.

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

HOME funding is administered county-wide through Consortium partners.

### MONITORING

In addition to the monitoring described in Section One, BHCD staff will conduct regular desk and on-site monitoring of organizations for compliance with specific HOME requirements such as layering analysis, accessibility, affirmative marketing, lead-based paint, environmental review and household income eligibility.

### Homebuyer Program

The goal of the Homebuyer Program is to assist low- and moderate-income households to build wealth through homeownership. In particular, the program is focused on 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 the number of minority homeowners, the Homeownership program must have strategies to address the credit, affordability, confidence, and information gaps through outreach, education and counseling, and direct homebuyer financial assistance. The program also supports long term affordability and discourages displacement through involuntary 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 information, credit counseling, 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 the affordability of purchasing a home. Specific subsidized financial assistance products may include such tools as amortized second mortgage loans, just below market interest rates, deferred payment loans, and grants secured through land trust arrangement. All

## Housing

homeowner financial assistance products provide for subsidy recapture or retention.

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

### MATCH REQUIREMENT

The Portland Community Land Trust is a city-wide, nonprofit, community-based organization that acquires and holds land in trust for low- and/or moderate-income homeowners. City funds will be used to build the capacity of the organization 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 the land trust.

### PROGRAM TOOLS

- Homebuyer education
- Minority homebuyer fairs
- Minority homeowner coaching
- Direct financial assistance to low- and moderate income homebuyers
- Development/acquisition of properties
- Affirmative marketing to low-income households of color

### PROGRAM SELECTION

BHCD will select contractors to carry out the Direct Financial Assistance and Development and Acquisition projects through a competitive Request for Proposals process. Criteria will reflect the knowledge, skills, abilities, and infrastructure necessary to carry out the projects. The contractor selected must meet federal regulatory match requirements. Applicants will also be required to demonstrate 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.

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

Outreach and education and counseling programs have previously been selected based on satisfactory prior performance of these activities. BHCD is considering shifting to a competitive Request for Proposals process for these activities.

### PROGRAM ELIGIBILITY

- Prospective homebuyers with household incomes at or below 80% MFI are eligible to receive homebuyer services. BHCD's programs emphasize serving households with incomes below 50% MFI
- BHCD will undertake affirmative outreach efforts to increase the participation of people of color in all homeownership activities.
- BHCD will continue efforts to reach residents of public housing and others assisted by the Housing Authority of Portland (HAP). A updated fact sheet with contact info about ADDI-funded 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.
- BHCD will continue efforts to reach residents of Manufactured Housing and Mobile Home Parks. BHCD will send updated fact sheets with contact info about ADDI-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.



# Housing

## 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, and/or counseling services to prospective homebuyers:

- Portland Housing Center
- Latino Home Initiative
- Hacienda CDC
- PCRI
- Asian/Pacific Islander Home Buying Fair
- Black United Fund
- African American Alliance for Homeownership
- Portland Community Land Trust
- Native American Youth and Family Center
- Sabin CDC
- Portland Housing Center
- Community Vision
- Operation HOME

## COMMUNITY PARTNERS

- Portland Development Commission
- The Housing and Community Development Commission / Homeownership Advisory Committee (HOAC)
- Gresham Community Development and Housing Committee

## Housing

- Fannie Mae
- Local lenders
- Oregon Department of Housing and Community Services

### COMPLEMENTARY LOCAL, REGIONAL AND NATIONAL EFFORTS

The Bush Administration has challenged the nation to increase the number of minority homeowners. The Homeownership Program is committed to this goal, and has set specific numeric targets.

### OPERATION HOME

The City of Portland and the Portland Development Commission have engaged in a year long 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 Operation H.O.M.E. Operation HOME is a community planning process that will create the “blue prints” for both agencies and the broader community through 2015.

This campaign will:

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

A wide variety of stakeholders and community partners are participating in Operation HOME at many different levels. Stakeholder representation includes non profit homeownership and housing organizations, lenders, realtors, homebuilders, local media, foundations, trade unions and local government.

A final report with recommendations and a detailed community action plan will be issued in summer 2007.

## Housing

Local organizations, including the African American Alliance for Homeownership, the Asian/Pacific Islander Community Improvement Association, the Latino Home Initiative, Hacienda CDC, PCRI, and the Native American Youth and Family Center are leveraging public funding with private donations and volunteer hours to provide services to members of their communities.

Geographic Service Areas (including areas of low-income families and/or racial/minority concentration)

Geographic service area for the Economic Opportunity Initiative: This initiative provides services city-wide. The Initiative is not a place-based effort. The projects funded by the Initiative are geared to increase the income or assets of each participant by 25% over three years.

Geographic service area for the Housing Program: Development projects are identified on the map on the following page. Other housing activities, such as Short-term Rent Assistance, Asset Management, Housing Health and Safety, and Fair Housing are available 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 of the 2005-2010 Consolidated Plan.

### BEDI/108

The goal of the BEDI/108 program is to provide incentives to projects that will provide significant public benefits to eligible areas.

#### PROGRAM NEEDS

The City successfully applied in FY 2004-05 for a \$2,000,000 Brownfield Economic Development Initiative (BEDI) award in conjunction with a \$26,000,000 Section 108 loan guarantee, all on behalf of the Siltronic Corporation. The Siltronic Corporation has since decided to undertake its expansion overseas.

The City and Portland Development Commission have been working with two companies which were planning significant expansions on brown field sites, with the intention of submitting a revised application to the Department of Housing and Urban Development for the \$2 million BEDI grant and a \$26 million HUD Section 108 Loan Guarantee. However, both firms are now rethinking their expansions.

#### PROGRAM TOOLS

- Brownfield Economic Development Initiative grants
- Section 108 loan guarantees

#### PROGRAM SELECTION

Anyone may request for a BEDI/108. Historically, potential BEDI/108 opportunities have been referred to BHCD through the City's Brownfield program, the Portland Development Commission, or members of the City Council.

#### PROGRAM ELIGIBILITY

Application will be submitted at the discretion of BHCD on behalf of projects that create significant employment opportunities or provide significant public benefits on perceived or actual brownfield sites.

## Economic Opportunity

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

City wide

### MONITORING

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

### Emergency Housing and Services

The goal of this program is to offer people who are experiencing homelessness immediate safety off the streets, and to provide them with shelter, meals, and direct access to supportive services. *As Home Again: A 10-year plan to end homelessness in Portland and Multnomah County* is implemented, the emphasis will shift to placement into permanent housing linked with services to support stable tenancy.

#### EMERGENCY HOUSING AND SERVICE NEEDS

The need for Emergency Housing and Services is documented in the 2005-2010 Consolidated Plan, at pp. 14-148.

#### EMERGENCY HOUSING AND SERVICES PROGRAM DESCRIPTION

Emergency Housing and Services offers immediate safety off the streets and provides shelter, meals, and direct access to supportive services to people who are experiencing homelessness.

The services available vary from program to program. Some programs offer only basic shelter on a night to night basis, including inclement weather shelter, and night shelter where large groups of adults sleep on mats in a community space.

Most City programs offer longer stays, individualized assessments, case management services, and housing placement, as well as on-site access to specialized services such as alcohol and drug treatment, mental health, and employment programs. Some offer rent assistance to support successful transition to permanent housing, as well as home-based follow-along services after placement in permanent housing. Efforts are made to provide culturally appropriate services that will engage people with diverse backgrounds and needs.

#### PROGRAM TOOLS

- Initial assessments and appropriate referrals
- Meals
- Case management/individualized plans to achieve goals

## Ending Homelessness

- Guest beds with specialized services provided by partner organizations
- Sleeping facilities (different degrees of privacy, hours of operation, and duration of stay)
- Housing placement services
- Follow-up/retention support
- Short-term rent assistance
- Linkage to mental health services or on-site mental health services
- Linkage or direct access to medical care and medications
- Linkage to chemical dependency services and detox
- Tuberculosis testing
- Transportation assistance

### PROJECT SELECTION

The City of Portland renews funding for agencies carrying out Emergency Housing and Service activities, provided that the contractual obligations have been met and that the project outcomes have been successful. The City may choose to reduce or eliminate funding to an agency that does not meet contractual obligations, or that administers a project that fails to meet outcome goals. If an existing program does not fit with the Bureau's objectives, the agency may be asked to change its program design.

The City does not plan to initiate other large on-going emergency housing and service programs.

Some Emergency Shelter Activities are funded with ESG. Pursuant to Federal regulation, ESG funds must be matched by local funds. In FY 2007-08, total ESG \$\$\$\$ . Local match invested in homeless program areas will include \$2,270,336 in City of Portland General Fund and almost \$\$\$\$ in CDBG, \$\$\$\$ well exceeding the required match for ESG funded projects.

## Ending Homelessness

### PROGRAM ELIGIBILITY

Single adults, youth, and families who are homeless are eligible for emergency housing and services. The City of Portland funds Emergency Housing and Services primarily for adult men and adult women. Multnomah County is the lead funder and oversight body for the Homeless Youth System, programs for homeless families with children, and domestic violence programs. Emergency housing services for large families with children and people with motor disabilities are available through Multnomah County's motel voucher program.

Unfortunately, emergency housing services are currently not available for couples, people with pets, or in non-traditional families.

### POTENTIAL BARRIERS

Potential Barriers are described in the 2005-2010 Consolidated Plan, at p. 150.

Multnomah County plans to cut \$20 million from its budget in FY 2007-08, and will need to cut the same amount next year. This may affect funding for the County's emergency housing and services programs, and may result in the closure of some facilities.

### PARTNER AGENCIES AND ORGANIZATIONS

- Multnomah County oversees the homeless youth system, the domestic violence system, and the programs that serve homeless families with children.
- HAP provides Project-Based Section 8 to increase the supply of permanent supportive housing for people transitioning out of emergency shelters and owns many transitional housing properties.
- Many non-profit organizations provide housing and services to people experiencing homelessness. The faith community provides shelter and food to many homeless people.



# Ending Homelessness

## COMPLEMENTARY LOCAL, REGIONAL AND NATIONAL EFFORTS

The Emergency Housing and Services program plays a key role in the homeless service system. *Home Again: A 10-year plan to end homelessness in Portland and Multnomah County* outlines the need for additional outreach and housing placement options to reduce the pressure on the shelter system and ensure that permanent housing is the primary housing option for people who are homeless. Under *the 10-Year Plan*, the Emergency Housing program will continue to provide immediate safety off the streets, and direct access into services. Stays will be shorter, with the majority of all residents moving quickly into stable permanent housing. Individuals who have a pattern of repeated homelessness despite placement into permanent housing will be assessed and moved out of emergency shelter into more appropriate housing.

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

Facilities offering emergency housing and services for adults and homeless youth are located in downtown Portland and in the Central East Side. Shelter facilities have good proximity to other essential services via public transportation within Fareless Square.

Family emergency housing and services overseen by Multnomah County, are spread across Multnomah County, with services in NE Portland, N Portland, Inner SE Portland, Outer SE Portland/Gresham, NW Portland, and SW Portland.

## MONITORING

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 EMSA, there are more than 3,600 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 drug.

### HOPWA NEEDS

The Portland Eligible Metropolitan Statistical Area (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 needed medical care. For further detail, see <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.

## Housing

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

The Multnomah County Health Department's Health Assessment and Evaluation Group reported that as of December 31, 2004, an estimated 3,665 individuals with HIV/AIDS lived in the Portland EMSA. This number included 2,083 people living with a diagnosis of AIDS (PLWA), and 1,652 people living with HIV, who are HIV positive but whose disease does not meet the diagnostic criteria for AIDS (PLWH). There were 383 new AIDS cases reported during 2003 and 2004, a 2.1% increase over the previous two-year reporting period.

Because the 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 4,618.

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 to face greater discrimination when seeking housing.

African Americans account for 8.1% of all reported living AIDS cases (through 12/31/04), but make up 9.7% of new AIDS cases, and 9.5% of persons living with HIV. Hispanics account for 8.8% of all reported living AIDS cases, but make up 11.5% of new AIDS cases and 7.4% of those living with HIV. 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

## Housing

The annual Client Services Data Report (June 2006) states that single adult males still represent the majority of those impacted by this epidemic (88%). A large number of those identify as gay/bi men who have sex with men (MSM).

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.

Summary: Estimates of People Living with HIV and AIDS Aware of their Status as of 12/31/2004

Source: HIV/AIDS Reporting System (HARS), data extract 7/1/2005 Capizzi

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		EMA HIV/AIDS	
	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%
Hispanic	17	7.7	22	6.0	2	8.7	187	7.0	55	17.2	11	24.4	0	0.0	294	8
American Indian/Alaskan Native	5	2.3	3	0.8	0	0.0	29	1.1	0	0.0	0	0.0	0	0.0	37	1
Asian	1	0.5	8	2.2	0	0.0	30	1.1	5	1.6	0	0.0	0	0.0	44	1.2
Black/African American	12	5.4	34	9.3	0	0.0	247	9.2	22	6.9	2	4.4	0	0.0	317	8.7
Native Hawaiian/Pacific Islander	1	0.5	0	0.0	0	0.0	6	0.2	1	0.3	0	0.0			8	0.2
White	185	83.3	294	80.3	21	91.3	2,173	81.1	235	73.7	32	71.1	2	0.0	2,940	80.4
Multiracial	0	0.0	1	0.3	0	0.0	6	0.2	0	0.0	0	0.0	0	0.0	7	0.2
Unknown	0	0.0	4	1.1	0	0.0	3	0.1	0	0.0	0	0.0	0	0.0	7	0.2
Total	222	100.0	366	100.0	23	100.0	2,681	100.0	319	100.0	45	100.0	2	100.0	3656	100
<i>Sex</i>	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%
Male	184	82.9	291	79.5	20	87.0	2421	90.3	264	82.8	38	84.4	2	0.0	3218	88
Female	37	16.7	76	20.8	3	13.0	259	9.7	54	16.9	7	15.6	0	0.0	436	11.9

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) PLWHA

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.

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

## Housing

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.

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 PLWHA 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 next chart is a comparison between what an SSI recipient can afford to pay and current fair market rents.

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.

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
\$563	\$169	\$539	\$370	\$625	\$456

## Housing

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 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.

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 2005 are as follows: Studio: \$539, One-bedroom: \$625, Two-bedroom: \$723, Three-bedroom: \$1,053, Four-bedroom: \$1,265. 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

The need for housing assistance exceeds the HIV/AIDS-dedicated resources currently available in the community as illustrated in the next table. These resources include both units/beds financed by HOPWA, and HOPWA formula funding available for rent assistance or rent buy-down.

The table shows the estimated number of PLWH/A at each level of household income, and provides information about the size of their households, the amount of rent they can afford, and the amount of subsidy they would need to afford a one-bedroom unit at the 2006 Fair Market Rent. The MFI percentages corresponding to each income category are shown. This table is based on national data and trends over a 15-year period.

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.



## Housing

### 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:

- Support services
- Project- or tenant-based rental assistance
- Housing development
- 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>	

NOTE: 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
- 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 25% of its HOPWA funds to rent assistance, 30% to support services, 38% to housing development, 4% to resource identification and 3% to program administration. This allocation formula is reviewed annually by the AIDS Housing Advisory Committee.

Development projects are selected through a competitive Notice of Funding Availability (NOFA). The AIDS Housing Advisory Committee advises BHCD on program and funding priorities. Selection criteria are described in the NPOFA and organizations are asked to submit project descriptions. Staff makes a recommendation to an Executive Selection Committee comprised of local and state government employees who represent housing and services. The Executive Selection Committee makes the final funding decision.

The City has contracts with several organizations to provide HOPWA services. If the organizations meet performance measures, the City will enter into negotiations with them for contract renewals. Failure to meet performance standards can result in contract reduction, cancellation, or non-renewal.

### 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

## Housing

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 the number of HIV cases has continued to climb, HUD cut the Portland EMSA's allocation by 6% in 2005, the first cut in funding since the Portland EMSA became eligible for HOPWA in 1994. The HOPWA allocation for 2006 was reduced by \$2,000, or 0.2%. Continuing the pattern of slight annual reductions, the 2007 allocation was cut by \$3,000, or 0.4%. Because the cost of development and the cost of providing services continue to rise, failure to increase funding translate directly into cuts in program.

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 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. Although Oregon initially allowed people terminated from OHP for non-payment to reapply after a six month “penalty period,” there is now no means to re-enroll. The 2007 Oregon Legislature may try to address these changes, but it would be premature to declare an end to Oregon’s health care funding crisis.

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 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 help 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

## Housing

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 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 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 Ready to Rent 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 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 Baltimore, a project with 76 units of SRO housing, each with an attached Project-based Section 8 certificate..
- Clark County Health Department has a program similar to CAP's that operates in Clark County, Washington. Clark County Health Department (CCHD) 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. CCHD also

## Housing

operates a transition-in-place housing program. In FY 2005-06, CCHD began to disburse project-based rent assistance as a means of adding permanent units in Clark County.

- 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 dollars to reconstruct its building and to start the Neighborhood Housing Program to assist clients who are well enough to move back into the community. 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 that 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.

# Housing

## 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 four action steps to guide their 2007-08 work plan: coordination, housing development, 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.
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.

### Housing Development

1. Seek to increase housing opportunities for people living with HIV/AIDS.
2. Advise and support efforts among BHCD and the Portland Development Commission to increase coordination of the application process for the HOPWA program with other housing development funding sources and to improve asset management of HOPWA-funded properties.
3. Seek set-asides for people living with HIV/AIDS in permanent supportive housing projects funded by the City of Portland housing bond for chronically homeless.



## Housing

### 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.

Chart: HOPWA Performance Chart 1



# 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%

### Fair 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 SERVICES 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, 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).

## Housing

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 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, on page.....

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 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.

## Housing

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.

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

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

On average, 3,500 searches for housing are completed each week on [www.housingconnections.org](http://www.housingconnections.org), illustrating the demand for an affordable housing locator.

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 illustrated the dimension of the need. In 2005-2006, 440 participants graduated from the Ready to Rent Program, which helps renters address screening barriers. The number of households assisted by the Relocation Program has increased from 4 households in 2004-2005 to 40 households in 2005-2006. Recently, the vacancy rate has been trending down, signalling that the vacancy rate declined households with limited income and screening barriers will face increasing difficulty in obtaining housing.

### 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 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.



## Housing

### 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 Siting Council to facilitate siting of publicly or privately 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 common landlord/tenant issues, e.g. concerns about what can be done locally to resolve habitability, frequent use of "no cause" evictions in inappropriate situations. The Accessible Housing Workgroup will begin in late Spring 2007, and will oversee the completion of an accessible housing inventory, as well as address other issues that make it difficult for disabled renters to find accessible housing. The City may hire a consultant to facilitate the Location Policy Workgroup with a product expected by the end of 2007. Landlord/tenant issues related to habitability will be addressed in the Quality Rental Housing Workgroup, commencing in the Fall of 2007.

### 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.

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.

## Housing

### Housing Connections

Housing Connections, a web-based housing locator, lists over 64,000 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.

### 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.

### Ready to Rent, Fresh Start, and the Risk Mitigation Pool

Ready to Rent, 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. To participate in any of these three programs, the housing provider must agree to use alternative screening criteria.

## Housing

Ready to Rent 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. The program certifies instructors, who offer Ready to Rent 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 Ready to Rent in that it provides case management and crisis intervention to prevent eviction for clients with negative rental histories.

The Risk Mitigation Pool assist 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 10-year Plan to End Homelessness*. 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
Ready to Rent	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.

### 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

- HousingConnections.org housing locator
- ServicePoint, a web-based housing services database
- 211 information and referral
- Shared Housing
- Ready to Rent tenant education and landlord risk mitigation program

## Housing

- Fresh Start housing retention and landlord risk mitigation program
- Landlord outreach regarding access, placement and retention programs
- Risk Mitigation Pool
- Relocation services
- Renters' Rights Hotline for information and referral on tenant rights

### 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 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.

A STRA RFP was issued Winter 2007 and results of the RFP will commence with new grants on July 1, 2007 to run for the next three years. Performance by providers will be evaluated by the Selection Committee.

An RFP will be issued in the spring of 2007 to select a new contractor for the relocation program.

### PROGRAM ELIGIBILITY

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

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 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 with lower vacancy rates could reduce the willingness of property owners and managers to participate in programs like Ready to Rent, 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 2007 are listed in the Action Plan.

## Housing

- 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.
- Housing Authority of Portland (HAP) administers the short term rent assistance system, the Ready to Rent Program and the Fresh Start Program.
- The Housing Development Center administers the Risk Mitigation Pool.
- Ecumenical Ministries of Oregon operates the Shared Housing Program.
- 211 Info 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.
- Community Alliance of Tenants operates the Renter's Rights Hotline.
- HCDC provides policy oversight.
- 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 Community Development 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.

## Housing

### COMPLEMENTARY LOCAL, REGIONAL AND NATIONAL EFFORTS

The range of housing services supports implementation of a number of initiatives, including Home Again: A 10-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.





# 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 8,025 households.

HAP uses a lottery for Section 8 applicants and only opens its waiting list when the pool is low. HAP began to accept applications for its waiting list in November 2006 and received 9,781 applications for 3,000 positions on the list. The agency closed the list in November 2006. HAP began to draw from the new list in February 2007. The agency expects that it will take 24-36 months to work through the new list.

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 1,408 Section 8 vouchers that have been dedicated to projects, 562 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.

HAP does not receive enough funding from HUD to cover the full cost of the Section 8 program. In January 2007, HUD advised HAP that Section 8 funding for 2007 will be prorated at 89%: that is, HUD determined the total amount need to fund the Section 8 program but is providing just 89% of that funding for this year. However, because Congress made changes to the Section 8 program at the time it approved the FY 2007 budget, HUD has advised housing authorities that they will not be notified their final funding levels until April 2007.



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

# Housing Authority of Portland

## CHANGES TO HAP'S SECTION 8 PROGRAM

HAP has made several changes to the Section 8 program to address the anticipated funding shortfall. Without higher funding levels, the agency anticipates that the following changes will continue through FY 2007.

- A 5% increase in the minimum percentage of income that participants pay toward rent, from 30% to 35%. The agency has once again committed to reimburse participants who have paid more than 30% of their household income on rent, if it has a surplus of Section 8 funds at the end of the year that is greater than one half of one percent, or about \$400,000, of total participant income. In 2005, HAP reimbursed the entire 5% increase to its Section 8 voucher holders. In 2006, HAP reimbursed half of the increase, with the result that voucher holders paid 32.5% of their income toward rents.
- A change in the bedroom occupancy standards for new participants and current participants who move.

In addition to these changes, HAP now has authority to prohibit landlords who do not follow program rules from participating in the program.

In FY2007, HAP intends to bring additional efficiencies to its Section 8 program by:

- Implementing a series of rent simplification steps, such as lengthening the interval between income reviews from one year to two years for senior participants and participants with disabilities who are on fixed incomes; simplifying certain verification procedures; and replacing the current complex income adjustment formula with a more streamlined one.
- Moving from annual to biannual home inspections for Section 8 households with a record of good tenancy who are renting at a property with a history of good landlord maintenance.

## Housing Authority of Portland

### Public Housing

The Housing Authority of Portland owns and operates a public housing portfolio consisting of 2,500 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. As of February 2007, only 6 out of 37 properties had open waiting lists for some bedroom sizes. If the projected wait for a unit is longer than two years, the property's wait list will be closed.

HAP does not receive enough funding from HUD to cover the full cost of the public housing program. Based on the budget Congress approved in February 2007, HAP expects the program will be prorated at 83% in FY 2007: that is, HUD will determine the amount needed to fund the nation's public housing program, and will provide 83% of that funding for this fiscal year.

#### SITE-BASED MANAGEMENT AND PROJECT-BASED ACCOUNTING

Since 2002, HAP has been moving to a site-based management model for its public housing portfolio. HAP has reorganized nearly every aspect of its public housing operations. HAP closed its central warehouse, and trained site staff to purchase materials and supplies directly from pre-approved vendors. Site managers have been given greater responsibility and authority for activities at their properties, including admissions, budgeting, and supervising maintenance employees and their routine work. Properties have been grouped under site managers consistent with practices of private property management firms, and three oversight regions were consolidated down to two. Project-based accounting has been instituted for the portfolio.

Over the next year, HAP will continue to refine its site-based operations, and also implement an initial series of rent simplification steps. Major actions in this regard include:

- Moving to site-based inspections for public housing units, allowing staff at the site level to exercise direct control and responsibility by staff at the site level.
- Implementing a series of rent simplification steps, such as conducting frequent income reviews for senior participants and participants with disabilities who are on fixed incomes; simplifying certain verification procedures; and replacing the current income adjustment formula with more streamlined one.

# Housing Authority of Portland

## RECONFIGURING PUBLIC HOUSING

In 2007, HAP will finalize planning and begin implementation of a significant reconfiguration of its public housing portfolio in FY 2007, aimed at increasing efficiency and preserving public housing. This effort will include selling most of HAP's scattered site homes in the public housing portfolio. HAP intends to use 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 taken off line for a variety of reasons, e.g. the redevelopment Columbia Villa into the dense, 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 new public housing units. HAP's community partners have asked to "reactivate" the subsidies to help meet local demand for affordable housing.

In FY 2007, HAP will begin efforts to sell and replace 50 scattered site public housing units, a pace it plans to continue over the next several years. The agency also will complete its initiative to place 40 "banked" public housing units at one of its affordable housing properties, Fairview Oaks/Woods. The rents at this property are near market, but it has been recently refinanced to lower the overall debt load to a point where revenue from the public housing units will not be needed to service the property debt. The affordable housing properties are part of a portfolio that includes approximately 3,900 units of housing that HAP either owns or in which HAP is a general partner.

### Capital Improvements

As part of its effort to preserve public housing, HAP will develop plans to address the significant unmet capital needs in its existing portfolio. HAP owns 2,306 units of traditional public housing that rely on annual federal appropriations of operating subsidy and capital grant to fund the real estate. HAP estimates the immediate capital needs of this portfolio to be \$12.2 million, with an additional \$13.8 million in capital needs anticipated from 2008-2012. HAP's annual capital grant for public housing, which is currently about \$4 million, is not sufficient to meet these needs. Over the course of 2007, the agency will be analyzing potential strategies to address the shortfall, including the possibility of leveraging new resources, such as a mixed finance model that supports housing rehabilitation and preservation.

# Housing Authority of Portland

## NEW COLUMBIA

HAP's first HOPE VI redevelopment, New Columbia, is largely completed, having all of the deadlines set out in the grant agreement with HUD. The project was completed on budget and met all of the goals the agency had set for the \$154 million project.

As of early 2007:

- Construction was completed on all of the rental housing and the majority of the homes for sale.
- Individual case management services for former Columbia Villa residents transitioned to a less intensive model that will continue for the next 4-5 years. At the completion of the redevelopment, 119 former Columbia Villa households, or 31%, had returned to the site.
- A new public elementary school on New Columbia's community campus opened its doors in September 2006.
- A new Boys & Girls Club operated a complement an after school program. The Club will open for full operation by summer 2007.
- Two mixed-use buildings along Trenton Street offered coordinated services and educational opportunities from Portland Community College, the Oregon Department of Employment, Job Corps, and HAP.
- A local grocer and coffee shop signed leases in one of the mixed use buildings, increasing neighborhood amenities.
- Trenton Terrace, a senior project, developed and owned by housing non-profit Northwest Housing Alternatives, and began lease up in December 2006.
- Homes sales continued at a brisk pace, with 156 of the 232 sold. As of December 2006, 73% were purchased by first-time homebuyers, and 44% were bought by families that relocated from neighborhoods around the site, 33% of the purchasing households had incomes that exceeded 100% MFI; 67% had incomes at or below 100% MFI. Roughly, one-fourth of all purchasing households had incomes at 60% of median or less. This includes 28 households earning 60% of median family income or less.

**Community  
Revitalization:  
HOPE VI / New  
Columbia**

## Housing Authority of Portland

### Community Revitalization: HOPE VI / Humboldt Garden

- A full range of community building activities were well underway, including activities for youth, a senior program, and recreational opportunities intended to bring together renters, homeowners, and nearby neighbors.

#### HUMBOLDT GARDENS

In October 2005, HUD awarded a second HOPE VI grant to HAP. Building upon the success and lessons learned at New Columbia, HAP is using this \$16.9 million grant to anchor a \$40 million revitalization project of four public housing developments, the Iris Court Cluster, in northeast Portland's Humboldt neighborhood. Ultimately, 101 aged public housing units across a 5-acre site will be transformed into 101 units of very low-income public housing and 29 units of moderate-income affordable housing. In addition, 21 nearby scattered site homes, currently rented as public housing, will be made available for homeownership opportunities.

In 2006, HAP engaged a master planning process, involving residents and the community, and developed plans for the redevelopment. Demolition and deconstruction of the exiting units began in December, 2006 with housing construction slated to begin in summer 2007. Resident relocation was complete in fall 2006, and all residents were able to move to their first choice location. These households will continue to receive case management, with a focus on housing stability, employment, and support for youth, until Humboldt Garden is ready for occupancy.

With extensive community input, the agency also developed a plan for the sale of the 21 scattered site rental units located near the Iris Court Cluster. The sale of the properties began in early 2007. Through a variety of disposition options, they will yield 21 deeply affordable for-sale homes for households earning 80% of the area median income and below. HAP is working with four public housing families currently living in the Humboldt Gardens properties to purchase these homes.





# Section Four

## FY 2007 - 08 Action Plans



## Annual Resources Table

Resources		Portland	Multnomah Co.	Gresham	Total
OTHER FED. GRANTS	CDBG				
	Entitlement	\$10,441,050	\$302,746	\$903,182	\$11,646,978
	Program Income	\$1,729,600	\$20,000	\$20,000	\$1,769,600
	Nuisance Abatement	\$50,000			\$50,000
	Obligatory Carry Over	\$879,422			\$879,422
	HOME				
	Entitlement	\$4,306,019	\$164,490*	\$585,619*	\$4,306,019
	Program Income	\$445,000			\$445,000
	ADDI	\$87,916	\$3,358*	\$11,957*	\$87,916
	Obligatory Carry Over				
OTHER FED. GRANTS	Emergency Shelter Grant (ESG)	\$441,858			\$441,858
	HOPWA (7 county metro area) <sup>1</sup>	\$943,000			\$943,000
	Carry Over	\$80,338			\$80,338
	Youthbuild				
	Carry Over				
	McKinney Homeless Assistance	\$264,603**			\$264,603
	HMIS	\$241,365**			\$241,365
	Lead Based Paint Grant	\$3,000,000			\$3,000,000
	Carry Over				
	EDI				
HAP FUNDING	Regional Housing Affordability Pilot <sup>2</sup>				
	Housing Authority of Portland				
	Section 8		\$54,295,744		\$54,295,744
	Public Housing Operating Grant		\$7,735,510		\$7,735,510
	Public Housing Capital Grant		\$3,726,161		\$3,726,161
	Public Housing Tenant Rents		\$4,492,803		\$4,492,803
	Drug Elimination				
	Congregate Supportive Housing		\$392,424		\$392,424
	EDSS Supportive Services				

\* The amount listed is part of the Portland total.

\*\* These funds are administered by the City of Portland on behalf of the Consortium.

## Annual Resources Table

HAP (CONTINUED)	Resources - continued	Portland	Multnomah Co.	Gresham	Total
	Apprenticeship Program		\$144,424		\$144,424
	ROSS: Homeownership Program (GOALS)				
	• Service Coordinators		\$309,852		\$309,852
	Youth Programs		\$144,000		\$144,000
	PILOT		\$226,446		\$226,446
STATE	Low Income Housing Tax Credit 9%	Information will be provided beginning in FY 2007 - 2008.			
	Low Income Housing Tax Credit 4%				
LOCAL FUNDING	General Fund	\$2,965,824			\$2,965,824
	Administration				
	Gen. Fund Special Appropriations				
	Transitions to Housing (TtH)	\$422,500			\$422,500
	Housing - New Columbia	\$1,815,224			\$1,815,224
	Homeless	\$452,000			\$452,000
	Economic Opportunity				
	Homelessness (KNAC)				
	Tax Foreclosed Properties		\$500,000		\$500,000
	Housing Investment Fund	\$965,723			\$965,723
	Strategic Investment Program		\$100,000		\$100,000
	Tax Increment Funds				
	Water Bureau Lead Abatement	\$10,000			\$10,000
PRIVATE	CSH Grant	\$235,000			\$235,000
	NW Areas Foundation				
	Total	\$29,761,442	\$72,557,958	\$1,520,758	\$103,855,158

\* The total includes ADDI and HOME funds that are a portion of the Portland HOME/ADDI total.

<sup>1</sup> HOPWA funds are administered by the City of Portland on behalf of the seven county Portland EMA.

<sup>2</sup> This Economic Development Initiative grant is for the Portland-Vancouver Regional Housing Affordability Pilot Program. The funds are administered by the City of Portland on behalf of the following jurisdictions: Cities of Portland, Beaverton, Hillsboro, Gresham, and Vancouver, WA; Counties of Multnomah, Clackamas, Washington and Clark, WA; and the local Public Housing Authorities for Multnomah, Washington, Clackamas and Clark Counties. These funds are not included in BHCD's annual operating budget. All of the funds have been committed to specific projects.

## HOUSING PROJECTS

Project Name	Contractor	Description	Funding Source	FY 2006-07 Amount	FY 2007-08 Amount	Outcome Description	One Year	Five Year	Indicator
Housing									
Homebuyer Program	Homeownership RFP	CDBG funds as direct financial assistance to low-income homebuyers.	CDBG	\$200,000	\$191,932	Affordability for the purpose of creating decent affordable housing.	7	50	Households
Homebuyer Fair	Asian and Pacific Islander Community Improvement Association, African American Alliance for Homeownership, Hacienda CDC, Latino Home Initiative, Native American Youth and Family Center	Funding to support Home Buyer Fairs to achieve fair housing objectives, helping people to overcome the barriers to home ownership.	CDBG	\$32,000	\$33,500	Affordability for the purpose of providing decent affordable housing.	NA	NA	NA
AAAH Coaching	Black United Fund	The Black United Fund will carry out coaching and assistance to low-income African American homebuyers.	CDBG	\$12,360	\$12,756	Accessibility for the purpose of providing decent affordable housing.	NA	NA	NA
Homebuyer Counseling	Portland Housing Center	Homebuyer classes and individual counseling to assist low and moderate income households to eventually become homebuyers.	CDBG	\$108,150	\$111,611	Accessibility for the purpose of providing decent affordable housing.	700	3,500	People
Portland Community Land Trust	Portland Community Land Trust	Program delivery costs associated with property acquisition	CDBG	\$84,709	\$87,420	Affordability for the purpose of creating decent affordable housing.	10	25	Housing Units
Homebuyer Program - American Dream Downpayment Initiative	Homeownership RFP	American Dream Downpayment Initiative funds as direct financial assistance to low-income homebuyers.	HOME	\$87,916	\$87,916	Affordability for the purpose of creating decent affordable housing.	7	100	Households

## HOUSING PROJECTS (CONTINUED)

Project Name	Contractor	Description	Funding Source	FY 2006-07 Amount	FY 2007-08 Amount	Outcome Description	One Year	Five Year	Indicator
Housing: Rental Housing									
Affordable Rental Housing Capital	Portland Development Commission	Provide financing to construct, rehabilitate and preserve a range of affordable rental housing.	CDBG	1,830,906	1,696,325	Affordability for the purpose of creating decent affordable housing.	80	280	Housing Units
			HOME	6,304,581	3,203,954				
			GEN	\$2,500,000	\$500,000				
Affordable Rental Housing - PDC Program Delivery	Portland Development Commission	Staff and operating costs associated with delivering the Rental Housing program.	CDBG	\$705,284	\$705,284	Affordability for the purpose of creating decent affordable housing.	80	280	Housing Units
Enterprise - Loan Fund Administration	Enterprise Commission	Program delivery costs associated with rehab or acquisition.	CDBG	\$70,000	\$70,000	Affordability for the purpose of creating decent affordable housing.	150	750	Housing Units
Gresham Program Allocation	City of Gresham	HOME Consortium allocation to be used for housing development, including homeownership in the City of Gresham. All funding to be administered by the City of Gresham.	HOME	\$507,126	\$472,073	Affordability for the purpose of creating decent affordable housing.	30	75	Housing Units
Gresham Administration	City of Gresham	HOME Consortium allocation to be used for administration of Gresham HOME program.	HOME	\$31,636	\$31,583	NA	NA	NA	NA
Multnomah County HOME Program Allocation	Portland Development Commission	HOME C consortium allocation to be used for housing development, including homeownership in Multnomah County. All funding to be administered by Multnomah County. Focus is on Special Needs Rental Housing.	HOME	\$31,628	\$31,250	Affordability for the purpose of creating decent affordable housing.	3	15	Housing Units
Multnomah County HOME Administration	Portland Development Commission	Administer Multnomah County HOME program.	HOME	\$6,540	\$6,313	NA	NA	NA	NA

HOUSING PROJECTS (CONTINUED)

Project Name	Contractor	Description	Funding Source	FY 2006-07 Amount	FY 2007-08 Amount	Outcome Description	One Year	Five Year	Indicator
Housing: HOPWA									
Rent Assistance Contingency	City of Portland, Bureau of Housing and Community Development	Provide contingency to cover cost over runs in CAP permanent housing rent assistance program.	HOPWA	\$5,000	\$5,000	Affordability for the purpose of creating affordable housing.	2	10	Households
HOPWA Housing Development	Housing Development RFP	Development of permanent housing resources for people with HIV/AIDS in the Portland EMA.	HOPWA	\$279,537	\$261,106	Affordability for the purpose of creating affordable housing.	2	10	Housing Units
Cascade Aids Project - Supportive Housing Program	Cascade Aids Project	Provide necessary support including case management and rent assistance for clients to obtain and maintain housing. This program includes both a transition in place model and the 35 units of permanent housing developed with HOPWA funds.	HOPWA	\$42,697	\$455,978	Accessibility for the purpose of providing decent affordable housing.	55	130	Households
Clark County Supportive Housing Program	Clark County Health Department	Provides 4-6 units of transitional housing in Clark County, Washington and case management services provided by Clark County Department of Community Services. Provides three permanent supportive units through project-based rent assistance.	HOPWA	\$97,007	\$99,917	Accessibility for the purpose of providing decent affordable housing.	9	45	Households
Outside In - Youth Transitional Housing	Outside In	Provides two transitional housing units for youth living with HIV and AIDS. Provide case management and other services to facilitate transition to permanent housing. HUD Matrix code should be 31C but the CPMP tool does not provide that option.	HOPWA	\$19,329	\$19,909	Accessibility for the purpose of providing decent affordable housing.	3	15	Housing Units
Resource Identification	City of Portland, Bureau of Housing and Community Development	Conduct activities in support of identifying needs and resources for PLWH/A.	HOPWA	\$10,000	\$10,000	Accessibility for the purpose of providing decent affordable housing.	NA	NA	NA
CCC Rosewood PBRA	Central City Concern	Provides project based rent assistance for 36 units of permanent supportive housing.	HOPWA	\$ 56,000	\$ 57,680	Affordability for the purpose of creating affordable housing.	36	180	Households
Housing Authority of Yamhill County	Housing Authority of Yamhill County	Provides one unit of tenant based rent assistance.	HOPWA	\$ 9,000	\$ 9,000	Accessibility for the purpose of providing decent affordable housing.	1	5	Households

# HOUSING PROJECTS (CONTINUED)

Project Name	Contractor	Description	Funding Source	FY 2006-07 Amount	FY 2007-08 Amount	Outcome Description	One Year	Five Year	Indicator
Housing: Housing Services									
Fair Housing Services	Oregon Fair Housing Council	This project will provide fair housing services for people experiencing housing discrimination within the City of Portland. Provides outreach, education, and staffing of an I&R helpline.	CDBG	\$ 18,107	\$ -	Accessibility for the purpose of creating decent affordable housing.	NA	NA	NA
			GEN	\$20,000	\$39,655				
Fair Housing Services	Legal Aid Services of Oregon	This project provides advice and representation for people experiencing housing discrimination within the city of Portland.	GEN	\$45,186	\$46,541	Accessibility for the purpose of providing decent affordable housing.	NA	NA	NA
Civil Rights Enforcement	Bureau of Labor and Industry	Civil rights enforcement through the Bureau of Labor and Industries.	GEN	\$15,000	\$20,000	Accessibility for the purpose of providing decent affordable housing.	NA	NA	NA
Mini Homeowner Rehabilitation	Portland Development Commission, Portland Police Bureau, Community Energy Project, Metro Home Safety Repair, Unlimited Choices, NE Workforce Center, Reach Community Builders	The goals of the Mini Homeowner Rehabilitation program are to increase the habitability and safety of housing for low-income elderly and disabled households while simultaneously preserving the housing stock for future residents.	CDBG	\$1,022,786	\$1,055,514	Accessibility for the purpose of creating decent affordable housing.	500	2,500	Housing Units
Ready to Rent	Housing Authority of Portland	Provide programmatic administration for Ready to Rent including outreach, communication, data collection and reporting.	CDBG	\$9,889	\$0	Accessibility for the purpose of creating decent affordable housing.	NA	NA	NA
			GEN	\$10,000	\$30,000				



## HOUSING PROJECTS (CONTINUED)

Landlord Outreach	Fair Housing Council of Oregon	The Landlord Outreach program will strive to increase landlords awareness and participation in several programs that increase access to appropriate, safe and affordable housing to low-income populations. Program included in outreach include Housing Connections, Ready to Rent Fresh Start and lead hazard prevention.	CDBG	\$25,750	\$26,522	Accessibility for the purpose of providing decent affordable housing.	NA	NA	NA
Shared Housing	Ecumenical Ministries of Oregon	Provides home share matching services to elderly homeowners needing assistance to stay in their home and low-income tenants needing very low cost housing.	CDBG	\$41,612	\$96,775	Affordability for the purpose of creating decent affordable housing.	1750	People	
Relocation Assistance	Housing Authority of Portland	Provide relocation assistance to households displaced as a result of enforcement action taken by the City of Portland, Bureau of Development Services and Fire Bureau or as a result of elevated blood levels in household members under the age of 6.	GEN	\$57,820	\$80,000	Accessibility for the purpose of providing decent affordable housing.	2	10	People
Community Alliance of Tenants - Hot Line	Community Alliance of Tenants	Hotline and Outreach Program for low-income renters to provide education, information and referral to assist with housing stabilization.	CDBG	\$41,200	\$42,436	Accessibility for the purpose of creating a suitable living environment.	3,000	15,000	People
Oregon 211	211 Info	Oregon 211 provides the core operations activities for Housing Connections. This includes outreach to renters and agencies to inform them about Housing Connections, providing housing listings to renters and agency staff over the phone, assisting landlords in listing properties, assisting all users with questions regarding the site, and reviewing property listings for accuracy.	CDBG	\$77,250	\$100,000	Accessibility for the purpose of providing decent affordable housing.	NA	NA	NA
Fresh Start and Ready to Rent Landlord Guarantee Administration	Housing Authority of Portland	Administer reservations and payments from landlord guarantee fund.	CDBG	\$13,250	\$10,000	Accessibility for the purpose of providing decent affordable housing.	NA	NA	NA

# HOUSING PROJECTS (CONTINUED)

Project Name	Contractor	Description	Funding Source	FY 2006-07 Amount	FY 2007-08 Amount	Outcome Description	One Year	Five Year	Indicator
Housing: Capacity Building TA									
CDC Capacity Building	Housing Development RFP	Project delivery costs for CDBG and HOME eligible housing projects through the Portland Neighborhood Development Support Collaborative (PNDESC, a partnership BHCD, the Enterprise Foundation, and the Neighborhood Partnership Fund). PNDESC convenes an advisory board of community representatives to select organizational workplans that include appropriate housing development activities and funding recommendations. BHCD will determine how much CDBG and HOME private funds are needed by each organization for specific eligible projects and set up a tracking system. The Action Plan will be amended to set up each individual housing activity.	CDBG	\$450,000	\$446,785	Affordability for the purpose of creating decent affordable housing.	145	725	Housing Units
Housing Development Center	Housing Development Center	Financial packaging and construction management services for non-profits involved in affordable housing CDBG eligible development projects.	CDBG	\$130,000	\$130,000	Affordability for the purpose of creating decent affordable housing.	130	650	Housing Units
Community Development Network	Community Development Network	Provides information and other resources to citizen based organizations participating in the planning, implementation and assessment of activities being assisted with CDBG funds.	CDBG	\$22,660	\$23,385	Affordability for the purpose of creating decent affordable housing.	NA	NA	NA
CAT Preservation	Community Alliance of Tenants	Provide information and tracking of preservation projects and expiring Section 8 contracts.	CDBG	\$17,510	\$20,000	Affordability for the purpose of creating decent affordable housing.	NA	NA	NA

Project Name	Contractor	Description	Funding Source	FY 2006-07 Amount	FY 2007-08 Amount	Outcome Description	One Year	Five Year	Indicator
Housing: Special Needs Housing									
Special Needs Housing Siting Assistance	City of Portland, Office of Neighborhood Involvement	Provides City staffing to administer a siting assistance program that promotes the siting of special needs housing by providing the community education and dispute resolution services that affirmatively further fair housing for people with special needs.	CDBG	\$25,984	\$25,984	Accessibility for the purpose of providing decent affordable housing.	NA	NA	NA

HOUSING PROJECTS (CONTINUED)

Project Name	Contractor	Description	Funding Source	FY 2006-07 Amount	FY 2007-08 Amount	Outcome Description	One Year	Five Year	Indicator
Housing: Loan Servicing/Administration									
Healthy Homes			CDBG	\$20,000.00	\$20,000.00	Affordability for the purpose of creating decent affordable housing.	NA	NA	NA
Loan Servicing - PDC	Portland Development Commission	Program delivery costs of PDC servicing affordable housing loans.	CDBG	\$840,635	\$840,635	Affordability for the purpose of creating decent affordable housing.	NA	NA	NA

Project Name	Contractor	Description	Funding Source	FY 2006-07 Amount	FY 2007-08 Amount	Outcome Description	One Year	Five Year	Indicator
Housing: Miscellaneous									
Iris Court HOPE VI Match	Housing Authority of Portland	Funding for the demolition and redevelopment of 100 rental housing units owned by HAP.	CDBG	\$1,520,000	\$500,000	Affordability for the purpose of creating affordable housing.	100	100	Housing Units
			GEN		\$250,000				

## HOMELESS PROJECTS

Project Name	Contractor	Description	Funding Source	FY 2006-07 Amount	FY 2007-08 Amount	Outcome Description	One Year	Five Year	Indicator
Homeless Facilities & Services									
TPI-Glisan Street Operations	Transition Projects Inc.	To operate a shelter with 90 beds	CDBG,	\$282,825	\$282,825	Accessibility for the purpose of creating a suitable living environment.	Provide emergency shelter for 800 homeless men.	Provide emergency shelter for 4,000 individuals.	People
			ESG	\$67,087	\$69,324				
			GEN	\$0	\$0				
TPI-Glisan Street Services	Transition Projects Inc.	To operate a shelter with 90 beds	CDBG,	\$50,612	\$48,305	Accessibility for the purpose of creating a suitable living environment.	Provide emergency shelter for 800 homeless men.	Provide emergency shelter for 4,000 individuals.	People
			GEN	\$39,240					
TPI-Jean's Place Operations	Transition Projects Inc.	To operate a facility for homeless single women	CDBG,	\$41,893	\$96,098	Accessibility for the purpose of creating a suitable living environment.	Provide emergency and transitional housing for 200 homeless women.	Provide emergency shelter and transitional housing for 1,000 homeless women.	People
			ESG	\$24,348	\$0				
TPI - Jean's Place Services	Transition Projects Inc.	To operate a facility for homeless single women	CDBG	\$33,843	\$48,525	Accessibility for the purpose of creating a suitable living environment.	Provide emergency and transitional housing for 200 homeless women.	Provide emergency shelter and transitional housing for 1,000 homeless women.	People
			GEN	\$57,464	\$33,445				
TPI - Clark Center Operations	Transition Projects Inc.	To operate a shelter with 90 beds.	CDBG	\$264,925	\$264,925	Accessibility for the purpose of creating a suitable living environment.	Provide emergency for 320 homeless men.	Provide emergency for 1600 homeless men.	People
			ESG	\$65,916	\$93,152				
TPI - Clark Center Services	Transition Projects Inc.	To operate a shelter with 90 beds.	CDBG	\$55,608	\$55,608	Accessibility for the purpose of creating a suitable living environment.	Provide emergency for 320 homeless men.	Provide emergency for 1600 homeless men.	People
			GEN	\$48,430	\$0				

## HOMELESS PROJECTS (CONTINUED)

Project Name	Contractor	Description	Funding Source	FY 2006-07 Amount	FY 2007-08 Amount	Outcome Description	One Year	Five Year	Indicator
TPI Community Service Center	Transition Projects, Inc.	To operate an intake center and provide housing placement services to homeless and chronically homeless households.	GEN	\$110,734	\$90,232	Accessibility for the purpose of creating a suitable living environment.	Provide housing focused services to 500 individuals and place 200 into permanent housing.	Provide housing focused services to 2500 individuals and place 1,000 into permanent housing.	People
			CDBG	\$78,890	\$0				
CCC A/D Free Transitional Housing	Central City Concern	Central City Concern will provide for up to 102 rooms of transitional alcohol and drug free housing for homeless men and women involved in alcohol and drug treatment.	GEN	\$26,621	\$40,905	Accessibility for the purpose of creating a suitable living environment.	Provide alcohol and drug free transitional housing for 250 homeless individuals.	Provide alcohol and drug free transitional housing for 1,250 homeless individuals.	People
			ESG	\$262,414	\$257,379				
Cascadia Client Assistance	Cascadia Behavioral Healthcare	Cascadia operates the transitional housing and services for homeless chronically ill.	CDBG	\$264,090	\$272,540	Accessibility for the purpose of creating a suitable living environment.	Provide transitional housing and services for 375 individuals.	Provide emergency shelter for 7,590 individuals.	People
			HIF				Provide supportive and prevention services to 1,200 homeless and at-risk seniors.	Provide supportive and prevention services to 6,000 homeless and at-risk seniors.	
NW Pilot Project - Homeless Seniors	NW Pilot Project	NW Pilot Project will provide homeless services and homelessness prevention to seniors	CDBG	\$120,635	\$124,495				
			HIF	\$17,869	\$188,119				
Homeless Prevention									
Tenant Based Rent Assistance (TBRA)	Housing Authority of Portland	Provide HOME Tenant Based Rental Assistance to Homeless, at risk of homelessness, or disabled low-income families.	HOME	\$357,604	\$252,040	Autonomy for the purpose of creating decent affordable housing.	Provide rent assistance to 365 households.	Provide rent assistance to 1825 households.	Number of Households
			GEN	\$410,353	\$358,330				
TBRA - Administration	Housing Authority of Portland	Program administration to deliver the TBRA program.	HOME	\$66,951	\$31,900	N/A	N/A	N/A	N/A
			GEN	\$12,147	\$43,600				

Economic Development: Community Economic Development									
Project Name	Contractor	Description	Funding Source	FY 2006/07 Amount	FY 2007/08 Amount	Outcome Description	One Year	Five Year	Indicator
Neighborhood House Child Care Improvement Project	Neighborhood House	Provides nine geographic and culturally diverse networks of childcare providers with business and child care training and facilitates joint marketing activities and group purchase of business supplies and services	CDBG	\$180,250	\$180,611	Accessibility for the purpose of creating economic opportunity.	95 participants will raise their incomes by 25% in three years.	140 participants will raise their incomes by 25% in three years.	People
NAYA	Native American Youth Association	Native American youth receive personal support, cultural life skills training, job skills training, internships, job placement and retention support.	CDBG	\$154,500	\$154,809	Accessibility for the purpose of creating economic opportunity.	12 participants will raise their incomes by 25% in three years.	45 participants will raise their incomes by 25% in three years.	People
PSU Business Outreach/Mentoring	Portland State University	Provides mentoring and business assistance to residents of North and Northeast Portland	CDBG	\$97,850	\$98,046	Accessibility for the purpose of creating economic opportunity.	35 participants will raise their incomes by 25% in three years.	50 participants will raise their incomes by 25% in three years.	People
Mercy Corps	Mercy Corps	Works with traditionally underserved populations with an array of individually tailored business assistance, training and access to capital	CDBG	\$164,800	\$165,130	Accessibility for the purpose of creating economic opportunity.	32 participants will raise their incomes by 25% in three years.	50 participants will raise their incomes by 25% in three years.	People
OAME - Microenterprise	Oregon Association of Minority Entrepreneurs	Utilizes a holistic approach combining individualized business training, access to capital, health and wellness, and personal development to assist emerging and existing businesses in running successful ventures.	CDBG	\$77,219	\$77,373	Accessibility for the purpose of creating economic opportunity.	10 participants will raise their incomes by 25% in three years.	40 participants will raise their incomes by 25% in three years.	People
HDC - Contractor Support	Housing Development Center	Serves minority and women contractors through in-depth technical and business assistance to increase business knowledge and skills.	CDBG	\$66,990	\$67,084	Accessibility for the purpose of creating economic opportunity.	10 participants will raise their incomes by 25% in three years.	40 participants will raise their incomes by 25% in three years.	People
POIC - COFEY	Portland Opportunities Industrial Center	Trains and certifies high-risk youth for employment as baristas and other positions in the coffee industry.	GEN	\$87,550	\$90,352	Accessibility for the purpose of creating economic opportunity.	14 participants will raise their incomes by 25% in three years.	65 participants will raise their incomes by 25% in three years.	People
BU Fund	Black United Fund	Offers African American owned microenterprises business assistance, life skills and access to capital for credit challenged entrepreneurs.	CDBG	\$87,550	\$87,725	Accessibility for the purpose of creating economic opportunity.	12 participants will raise their incomes by 25% in three years.	52 participants will raise their incomes by 25% in three years.	People
Trillium Artisans	Trillium Artisans	Provides business assistance, marketing, and skills development to self-sustaining artists.	CDBG	\$61,800	\$61,924	Accessibility for the purpose of creating economic opportunity.	19 participants will raise their incomes by 25% in three years.	59 participants will raise their incomes by 25% in three years.	People
Human Solutions	Human Solutions	Serves Russian immigrants in Human Solutions housing by development of cultural workplace skills, job training, and placement with committed employers.	CDBG	\$102,131	\$102,335	Accessibility for the purpose of creating economic opportunity.	18 participants will raise their incomes by 25% in three years.	65 participants will raise their incomes by 25% in three years.	People
SE Works - Workforce/Housing Alliance	SE Works	Provides chronically unemployed and disabled residents of SE affordable housing units with resources to ensure access to a comprehensive mix of training, employment, and supportive services for economic independence.	CDBG	\$133,900	\$134,168	Accessibility for the purpose of creating economic opportunity.	28 participants will raise their incomes by 25% in three years.	90 participants will raise their incomes by 25% in three years.	People

ECONOMIC OPPORTUNITY PROJECTS  
(CONTINUED)

Project Name	Contractor	Description	Funding Source	FY 2006-07 Amount	FY 2007-08 Amount	Outcome Description	One Year	Five Year	Indicator
HAP - ETAP	Housing Authority of Portland	Serves Portlanders with an interest in construction trades through training, apprenticeships and placement in construction career pathways.	GEN	\$69,596	\$71,823	Accessibility for the purpose of creating economic opportunity.	12 participants will raise their incomes by 25 % in three years.	50 participants will raise their incomes by 25% in three years.	People
Hispanic Metro Chamber	Hispanic Metropolitan Chamber	Assists Latino entrepreneurs with business development services and training, as well as life skills, business ESL and case management to ensure business success.	CDBG	\$139,050	\$139,328	Accessibility for the purpose of creating economic opportunity.	32 participants will raise their incomes by 25 % in three years.	60 participants will raise their incomes by 25% in three years.	People
Oregon Tradeswomen	Oregon Tradeswomen	Serves low-income women by training, placing and supporting the participants in living wage construction, mechanical, and utility positions.	CDBG	\$111,240	\$111,462	Accessibility for the purpose of creating economic opportunity.	16 participants will raise their incomes by 25 % in three years.	52 participants will raise their incomes by 25% in three years.	People
CCC - Bldg Svcs Enterprise	Central City Concern	Serves formerly homeless with multiple employment barriers and provides access to building trades and customer service jobs. The project offers intensive support, training, and mental health services.	CDBG	\$90,808	\$90,990	Accessibility for the purpose of creating economic opportunity.	20 participants will raise their incomes by 25 % in three years.	65 participants will raise their incomes by 25% in three years.	People
SE Works Manufacturing Training	SE Works	Serves experienced workers lacking basic skills through tutoring skills training, case management, and support services for placement and retention in manufacturing careers.	CDBG	\$103,000	\$103,206	Accessibility for the purpose of creating economic opportunity.	40 participants will raise their incomes by 25 % in three years.	80 participants will raise their incomes by 25% in three years.	People
SE Works - Ex-offender Employment	SE Works	Pre-release planning for state correctional inmates and post-release job training, placement and housing assistance in collaboration with other support services and required supervision.	CDBG	\$112,270	\$112,495	Accessibility for the purpose of creating economic opportunity.	30 participants will raise their incomes by 25 % in three years.	65 participants will raise their incomes by 25% in three years.	People
Leverage Fund	To be determined	Funding available to match new programs that may be developed in partnership with other jurisdictions.	CDBG	\$161,418	\$157,049	Accessibility for the purpose of creating economic opportunity.			People
Cascadia Behavioral Healthcare	Cascadia Behavioral Healthcare	Training and placement in food service industry. Skill development through training in agency in-house catering service.	GEN	\$15,587	\$16,086				
WSI Ec Ops Initiative Alignment	Work Systems, Inc	Worksystems Inc will manage three Workforce Initiative projects in collaboration with Workforce Connections, SE Works, and Central City Concern.	CDBG	\$153,437	\$153,744	Accessibility for the purpose of creating economic opportunity.	30 participants will raise their incomes by 25 % in three years.	65 participants will raise their incomes by 25% in three years.	People
Project Capacity Development Fund	To be determined	Competitive awards of an increase in funds to high performing contractors	CDBG	\$0	\$309,878	Accessibility for the purpose of creating economic opportunity.			People

Project Name	Contractor	Description	Funding Source	FY 2006-07 Amount	FY 2007-08 Amount	Outcome Description	One Year	Five Year	Indicator
Administration									
Community Initiatives Small Grants Program	Approximately 20, selected twice per year; competitive process.	Funds one-time grants to community-based organizations and neighborhood associations to undertake projects that benefit low- and moderate-income people or neighborhoods. Matching resources required and projects selected through an open competitive process.	CDBG	\$175,000	\$175,000	Accessibility for the purpose of creating a suitable living environment.	Leveraged resources 190% of City funds	Leveraged resources 190% of City funds	Number of Persons
HCDC Homeless Planning Initiative	BHCD	Planning activities for the Continuum of Care for the homeless, consolidated plan, and general housing policy issues affecting low- and moderate-income households	CDBG	\$101,043	\$99,224				
Planning Bureau - Affordable Housing Policy - HCDC	BHCD	Planning activities for affordable housing preservation and development, consolidated plan, and general housing policy issues affecting low and moderate income households.	CDBG	\$86,477	\$9,000				
Technical Assistance to CBO's	BHCD	Provides funds to purchase specialized planning/technical assistance for nonprofit organizations serving low-income people. Actual providers will be selected during fiscal year.	CDBG	\$30,000	\$30,000				
BHCD Program & Grant Management	BHCD	Bureau of Housing & Community Development administration for the Community Development Block Grant and other related activities.	CDBG	1,379,610	1,725,314				
			GEN	148,875	226,825				
			ESG	22,093	22,137				
HCDC Support	BHCD	Staff and operating support for Housing and Community Development Commission, an interjurisdictional citizen commission that provides oversight and monitoring of Consolidated Plan and policy advice to HOME consortium members regarding housing issues. Multnomah County and the City of Gresham provide additional funding.	HOME	42,248	42,606				
HOME Administration	BHCD	BHCD staff and operating costs associated with administering the HOME program.	CDBG	142,973	131,060				
HOPWA Administration	BHCD	BHCD staff and operating costs associated with administering the HOPWA program. HUD Matrix code should be 31b (Grantee admin) but the HUD 2020 software does not have that as an option.	HOME	330,996	364,512				
			HOPWA	\$28,410	\$28,410				
Multi Co HOME Administration	Multnomah County	Administer Multnomah County HOME program.	HOME	\$6,540	\$6,313				
Gresham HOME Administration	Gresham	HOME Consortium allocation to be used for administration of Gresham HOME funds.	HOME	\$31,636	\$31,583				
OMF - Grant Compliance	BHCD	Administration for CDBG and other related grants	CDBG	\$44,000	\$45,073				
Indirect Costs	BHCD	City of Portland indirect cost for CDBG based on the City's cost allocation plan.	CDBG	\$238,589	\$235,081				
Development Fund	BHCD	Development fund for CDBG and HOME projects and activities to cover cost overruns and unanticipated project-related expenses. The exact eligible activity will typically be either new construction or rehab and the national objective as well as all the specific requested in the Consolidated Plan setup will depend on the specific projects that will require funding from this activity.	CDBG	\$56,542	\$0				
National Development Council	National Development Council	Consultant services to secure CDBG-related financing (e.g. Section 108, EDI, float) for housing and economic development projects.	CDBG	\$30,000	\$30,000				



Project Name	Contractor	Description	Funding Source	FY 2005-06 Amount	FY 2006-07 Amount	FY 2007-08 Amount	Outcome Description	One Year	Five Year	Indicator
City of Gresham - CDBG Funded Projects										
Housing Development/Rehabilitation										
Adapt-A-Home Rehab	Unlimited Choices, Inc.	Removal of barriers to create accessible housing for approximately 45 low-income Gresham Households with physical disabilities.	CDBG	\$90,000	\$120,000	\$120,000	Accessibility for the purpose of providing decent affordable housing.	45	220	Housing Units
Mend-A-Home	Unlimited Choices, Inc.	Provision of emergency home repair to very low- and low-income owner occupied housing.	CDBG	\$80,000	\$80,000	\$80,000	Affordability for the purpose of providing decent affordable housing.	20	100	Housing Units
Rental Assistance	Housing Authority of Portland	Provision of administration costs for tenant-based rental assistance costs to manage a program that provides one-time assistance.	CDBG	\$8,886	\$8,352	\$8,680	Affordability for the purpose of providing decent affordable housing.	50	250	Housing Units
Weatherization for Seniors	Community Energy Project	Proposal to weatherize 10-15 homes for Gresham residents who are seniors over age 55, and are below 50% MFI income.	CDBG 05-06	\$7,500	N/A	\$0	Affordability for the purpose of providing decent affordable housing.	0	25	Housing Units
Economic Development										
Job Development	Human Solutions	Creation by a Community Based Development Organization (CBDO) of four new, full-time jobs and provision of job training, job placement and job coaching to 60 very low income households (homeless, unemployed, or at high risk of homelessness) in Gresham. This will help with economic improvement, provide 60 skilled workers for employers and assist these families to become self-sufficient with living wage jobs.	CDBG	N/A	\$213,051	\$207,748	Accessibility for the purpose of creating economic opportunity.	50 participants will raise their incomes by 25% in three years	100 participants will raise their incomes by 25% in three years	Number of People
Public Improvements/Facilities										
Beech Street	City of Gresham	Construction of Beech Street between 3 <sup>rd</sup> to 4 <sup>th</sup> Street for approximately 210 linear feet. This project would construct the full right of way to local "Shared Street" standards by adding street lighting, green street treatments, landscaping, benches, and other street amenities. This "Shared Street" section would allow very slow (pedestrian speed 1-5 mph) vehicle traffic, limited on-street parking and would promote mixed-use and/or low income housing with future developments. Serves low-mod area Census Tract 100.01, Block 10000.	CDBG	N/A	N/A	\$199,443	Accessibility for the purpose of creating a suitable living environment.	936	NA	Number of People
Pat Pfeifer Restroom	City of Gresham	Addition of a modular restroom facility to make the park more usable for a greater number of park users. Approximately 4,692 individuals utilize the park. MFI for this block group is 69%.	CDBG	N/A	\$58,200	\$0	Accessibility for the purpose of creating a suitable living environment.	0	NA	Public Facility
SE 197th Ave.	Habitat Frontage	Reconstruction of SE 197th Ave Between Burnside and Startk for approximately 965 feet.	CDBG	\$114,609	\$46,476	\$0	Accessibility for the purpose of creating a suitable living environment.	0	NA	Number of People

Project Name	Contractor	Description	Funding Source	FY 2005-06 Amount	FY 2006-07 Amount	FY 2007-08 Amount	Outcome Description	One Year	Five Year	Indicator
Multi Service Center	Human Solutions	Provision to acquire and rehabilitate a large facility that will become the Rockwood International Building Multi-Service Center. The center would benefit low and very low income Gresham and East Multnomah County residents and help revitalize Rockwood by bringing much needed anti-poverty services into the heart of the community. Increases the benefits of service delivery, and community awareness and involvement.	CDBG	N/A	\$258,356	\$0	Accessility for the purpose of creating a suitable living environment.	0	1	Public Facility
Play Ground Revitalization	E. Gresham Grade PTSO	Purchase and installation of playground equipment to replace outdated and unsafe equipment. The project will provide a safe and clean environment for school children and community members to recreate adding to the livability of the community. Projected completion to be done in four phases; provision would allow for completion of phases two through four.	CDBG	N/A	\$25,249	\$0	Accessility for the purpose of creating a suitable living environment.	0	1	Public Facility
Walking Routes to School	City of Gresham	A sidewalk infill project that will reduce barriers and hazards to children walking or bicycling to school and allow for a direct, safe route to Davis Elementary School.	CDBG	N/A	\$32,012	\$0	Accessility for the purpose of creating a suitable living environment.	0	3,000	Number of People
Public Services										
Fair Housing Assistance	MCLAS	Provision of paralegal advice and attorney assistance to approximately 30 low and L/M cases (primarily 0-50% MFI) from Gresham with housing discrimination complaints. Assistance includes in-depth interview, investigation, referral and individual representation.	CDBG	\$5,398	\$5,398	\$5,398	Promote healthy, stable families and individuals.	25	15	Number of People
Transitional Housing	Human Solutions	Provides transitional housing and social services (including free child care) to approximately 86 homeless Gresham residents through 12 units of housing for one year.	CDBG	\$38,000	\$36,465	\$36,465	Promote healthy, stable families and individuals.	146	750	Number of People
El Programa Hispana	Catholic Charities	Provides support for Latinos to overcome short-term crisis and gain te skills needed to become self-sufficient.	CDBG	\$53,219	\$47,000	\$47,000	Promote healthy, stable families and individuals.	1000	4500	Number of People
Early Childhood Program	Multnomah Education Services Department	Provides in-home services to 50 low-income families with children age birth-5 who have development delays and disabilities.	CDBG	\$25,000	\$24,000	\$24,000	Promote healthy, stable families and individuals.	150	800	Number of People
Views	Cascadia Behavioral Healthcare	Provides peer counseling and support group services to approximately 51 low-income elderly Gresham residents in need of mental health or addiction services.	CDBG	\$30,000	\$28,000	\$28,000	Promote healthy, stable families and individuals.	34	150	Number of People
Administration										
City/Staff/Contract Expenses	City of Gresham	Funds would be used for staff costs	CDBG	\$165,151	\$165,551	\$169,036	NA	N/A	N/A	N/A
HCDC/Consolidated Plan	City of Portland	Administrative / staff support of the HCDC and the Con/Action Plan.	CDBG	\$17,202	\$15,600	\$15,600	NA	N/A	N/A	N/A

Project Name	Contractor	Description	Funding Source	FY 2005-06 Amount	FY 2006-07 Amount	FY 2007-08 Amount	Outcome Description	One Year	Five Year	Indicator
City of Gresham - HOME Funded Projects										
Housing Development/Rehabilitation										
CHDO Operating Expenses	Human Solutions, Inc.	Provision of operating support for Human Solutions, a Community Housing Development Organization (CHDO), to develop affordable housing, provide asset management oversight to existing low-income housing projects, preserve housing for low-income families, and prevent homelessness in the City of Gresham.	HOME	\$25,000	\$25,000	\$25,000	Accessibility for the purpose of creating a suitable living environment.	N/A	N/A	N/A
Couch Plaza (aka Raintree)	Human Solutions, Inc.	Provision to acquire Raintree Apartments to enable the rehabilitation and preservation of existing affordable housing in the Rockwood Area. Approximately 41 households with incomes below 50% MFI will benefit from stable, affordable and comfortable housing.	HOME	\$275,000	\$325,000	\$0	Affordability for the purpose of providing decent affordable housing.	0	270 households	Housing Units
Mt. Hood Community Apartments	Cascadia Behavioral Healthcare	Rehabilitation of 15-unit garden style Mt. Hood Apartments. Apartments are rent-subsidized housing for special needs population with incomes below 50% MFI. Apartments have not been rehabilitated since built in 1982. Rehab will improve operational performance and quality of life for the residents.	HOME	N/A	\$100,000	\$0	Affordability for the purpose of providing decent affordable housing.	0	75 households	Housing Units
Workforce Housing	City of Gresham	Set aside funds to partner with a non-profit to build affordable/workforce housing.	HOME	\$0	\$0	\$400,000	Affordability for the purpose of providing decent affordable housing.	Unknown at this time		Housing Units
Homeless Prevention										
Rent Assistance	Housing Authority of Portland	Project provides one-time assistance (up to 6 months) for move-in expenses and ongoing rent supplement (up to 24 months) to approximately 60 extremely low income at-risk, homeless, developmentally delayed or psychiatrically disabled Gresham Households (176 individuals).	HOME	\$35,034	\$32,932	\$33,986	Affordability for the purpose of providing decent affordable housing.	60 households	300 households	Housing Units
Tenant Based Rental Assistance	Human Solutions, Inc.	Provide rent assistance to 135 very low- and low-income households to avoid eviction.	HOME	\$99,064	\$100,000	\$150,000	Affordability for the purpose of providing decent affordable housing.	145 households	450 households	Housing Units
Administration										
City/Staff/Contract Expenses	City of Gresham	Funds would be used for staff costs.	HOME	\$35,221	\$31,636	\$31,138	N/A	N/A	N/A	N/A
Portland HOME Administration	City of Portland	Funds would be used for staff costs and contracts to administer the HOME program and to manage projects.	HOME	\$27,371	\$27,371	\$27,424	N/A	N/A	N/A	N/A

Project Name	Contractor	Description	Funding Source	FY 2006-07 Amount	FY 2007-08 Amount	Outcome Description	One Year	Five Year	Indicator
Multnomah County- CDBG Funded Projects									
Neighborhood Revitalization/Public Facilities									
Main Street Sidewalk Improvements	City of Fairview	Funding to install new sidewalks in low-income neighborhood adjacent to elementary school	CDBG	\$11,000	\$60,000	Accessibility for the purpose of creating a sustainable living environment	Provide assistance for new sidewalks	Provide financial assistance to neighborhood revitalization projects in low-mod income areas	Public Facilities
Sanitary Sewer Main & Lateral Inspections	City of Wood Village	Funding to identify problems leading to increased inflow and infiltration in low-mod income neighborhoods	CDGB	\$93,220	\$50,000	Accessibility for the purpose of creating a sustainable living environment	Provide assistance for testing problems associated with drainage systems	Provide financial assistance to neighborhood revitalization projects in low-mod income areas	Public Facilities
Public Services									
Fair Housing Project	Fair Housing Council of Oregon	Funds housing discrimination enforcement, outreach and training	CDBG	\$8,122	\$6,500	Accessibility for the purpose of providing decent affordable housing	N/A	N/A	N/A
Transitional Housing Inc.	Human Solutions, Inc	Funds transitional housing pair with social services	CDBG	\$31,488	\$30,000	Accessibility for the purpose of providing decent affordable housing	Provide temporary housing education and childcare for 20 homeless families	Provide housing and social services for 100 families	Number of people

# Multnomah County

Project Name	Contractor	Description	Funding Source	FY 2006-07 Amount	FY 2007-08 Amount	Outcome Description	One Year	Five Year	Indicator
Do-It Yourself Weatherization & Energy Ed Workshop	Community Energy Projects, Inc.	Funds support self-help weatherization supplies and energy education workshops along with I&R	CDBG	\$6,000	\$4,455	Accessibility for the purpose of providing decent affordable housing	50 households	250 households	Number of Households
Emergency Services and Life Skills Projects	Catholic Charities/EI Programo	Funds support for Latinos to overcome short-term crisis and gain the skills needed to become self-sufficient	CDBG	N/A	\$4,455	Accessibility for the purpose of creating a sustainable living environment	250 people	1250	Number of people
Housing Rehab									
Adapt-a-Home	Unlimited Choices, Inc	Funds program that addresses the needs of low-income people with physical disabilities	CDBG	\$65,000	\$62,000	Accessibility for the purpose of sustaining living environment	30 homes	150 homes	Housing units
Mend-a-Home	Unlimited Choices, Inc.	Funds program that provides critical home repairs for low-income homeowners.	CDBG	\$50,000	\$47,000	Sustainability for the purpose of sustaining living environment.	20 homes	100 homes	100 homes
Weatherization for Seniors & Disabled Persons	Community Energy Projects, Inc.	Funds provide minor home weatherization	CDBG	\$7,500	\$5,000	Accessibility for the purpose of sustaining living environment	15 homes	75 homes	Housing units

Project Name	Contractor	Description	Funding Source	FY 2006-07 Amount	FY 2007-08 Amount	Outcome Description	One Year	Five Year	Indicator
Administration									
HCDC	City of Portland/BH CD	Administration and staff support of the HCDC and the Consolidated Action Plans	CDBG	\$5,200	\$ ?				
General Administration	Multnomah County/School & Community Partnerships	Administration and staff support for CDBG program and general project oversight	CDBG	\$59,614	\$ ?				

# Appendices





# Appendix A

## Citizen Participation Plan

*See 2005-2010 Consolidated Plan*

*Appendix A*



# Appendix B

## Public Comment



## Public Comment

### Summary of Public Comments of the Action Plan FY 2007-08 December 2006

Affiliation	Name	Comments	HCDC/Staff Response
Advocates for Fair Administrative Rates (AFFAR)	Kristin Wollen	<ul style="list-style-type: none"> <li>● All local governments should cover reasonable administrative costs of the agencies with whom they contract.</li> <li>● The County retains the administrative allowance to cover its own costs of contracting the funds out to the agencies.</li> <li>● All governments should provide adequate reimbursement for direct costs of fund administration that is disallowed costs.</li> <li>● It is in the interest of local governments to cover service delivery costs, because the outcomes will be significantly improved.</li> </ul>	

## Public Comment

### Summary of Public Comments of the Action Plan FY 2007-08 December 2006

Affiliation	Name	Comments	HCDC/Staff Response
Advocates for Fair Administrative Rates (AFFAR)	Kristin Wollen	<ul style="list-style-type: none"> <li>● All local governments should cover reasonable administrative costs of the agencies with whom they contract.</li> <li>● The County retains the administrative allowance to cover its own costs of contracting the funds out to the agencies.</li> <li>● All governments should provide adequate reimbursement for direct costs of fund administration that is disallowed costs.</li> <li>● It is in the interest of local governments to cover service delivery costs, because the outcomes will be significantly improved.</li> </ul>	

## Public Comment

Oregon Law Center	Micky Ryan	<ul style="list-style-type: none"><li>● Work must be done to preserve approximately 100 mobile home parks with about 5000 units in Multnomah County.</li><li>● HCDC should ask the City of Portland to prioritize new funding for HAP to roll the rents back to 30%.</li><li>● HAP is holding on to a number of unused operating subsidies. These are valuable resources that should be deployed in the community. HAP is currently seeking to use 40 of them in Fairview.</li><li>● PDC must re-prioritize its development goals to place more emphasis on 0-30% housing, and the income guidelines for the TIF set-aside for affordable housing must direct all funds to the development or preservation of deeply subsidized housing for people at 30% and below.</li></ul>	
-------------------	------------	--	--

## Public Comment

### Summary of Public Comments of the Action Plan FY 2007-08 December 2006

Affiliation	Name	Comments	HCDC/Staff Response
REACH Community Development Corporation	Cathy Briggs	She urged the HCDC advocate at the legislature for increased funding for social services.	
City of Wood Village	Carol Cade	Wood Village asked that East County jurisdictions be permitted to set its own priorities for use of CDBG funding, and requested clarification of where the decision making authority for CDBG funds rested.	



## Public Comment

Summary of Public Comments of the  
Action Plan FY 2007-08  
January 2007

Affiliation	Name	Comments	HCDC/Staff Response
Fair Housing Council of Oregon	Peggy McGuire	The Fair Housing Council of Oregon would like to encourage the HCDC to undertake a series of application based tests to identify the reasons why our communities of color are not accessing mainstream lending products and increasing homeownership percentages at the same rate as their white, non-Hispanic counterparts.	



# Appendix C

## Regulatory Barriers



## Regulatory Barriers

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

**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. <b>If no, skip to question # 4.</b>	No	<p><b>Yes</b></p> <p>Oregon has a statewide land use planning system and statewide goals including one for housing (State Goal 10).</p> <p>Portland's <i>Comprehensive Plan</i> and map is the current adopted land use plan for the City of Portland, and for unincorporated urban areas of Multnomah County. Portland's <i>Comprehensive Plan</i> 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 <i>Comprehensive Plan</i> guides the future growth and development of the city. <i>Comprehensive Plan's</i> Goal 4 (Housing) includes detailed policies and objectives and functions as the City's housing policy.</p> <p>Gresham's adopted housing policies comply with state law and are described in its Community Development Plan, Volume 2, Section 10.600.</p>

## 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 <i>Urban Growth Management Functional Plan</i> 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 <i>Functional Plan</i> 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>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 <i>Functional Plan</i>. Gresham last submitted a compliance report in January of 2003.</p>
---	-----------	--

## 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>	No	<b>Yes</b>	<p>Portland's Zoning Code implements its <i>Comprehensive Plan</i>. 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 <i>Comprehensive Plan</i> 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 <i>Comprehensive Plan</i> 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>
--	----	------------	---

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	
<p>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?</p>	Yes	<b>No</b>	

## Regulatory Barriers

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	<b>Yes</b>	<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	<b>Yes</b>	<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	<b>Yes</b>	<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 gradated 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 gradated 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>
---	-----------	-------------------	---

## Regulatory Barriers

<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 (SBCCI), 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>
<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>

## Regulatory Barriers

<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</p>	<p>Yes</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></p> <p>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></p> <p>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 <b>homebuyer opportunity</b> 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 (<b>URAs</b>).</li> </ul>
--	-----------	------------	--

## Regulatory Barriers

	<p><b>Policy to Assess and Eliminate Unnecessary Regulatory Barriers</b></p> <p>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></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></p> <p><b>Policy to Provide Incentives for Mixed-Use, Mixed-Income Development</b></p> <p>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></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 (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></p> <p>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.</i></p>
--	--

## Regulatory Barriers

		<p><b>Removal of Limitations on Rental Property Development</b></p> <p>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></p> <p>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></p> <p>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 in the past eight years 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>
--	--	--

## 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>	<p>No</p>	<p><b>Yes</b></p>	<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>
--	-----------	-------------------	---

## 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><b>Yes</b></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><b>Yes</b></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.</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

## CPMP Data



City of Gresham



Multnomah County





City of Portland



# Appendix E

## HUD Certifications



City of Gresham



Multnomah County





City of Portland



# 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>	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.
<b>HOME Investment Partnership</b>	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.
<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>	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
<b>HOPE VI</b>	A funding program sponsored by the U.S. Department of Housing and Urban Development

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>JOIN</b>	An agency that primarily serves homeless individuals who camp
<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>	Rental 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>	Permanent rental 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.