



PROJECT UPDATE

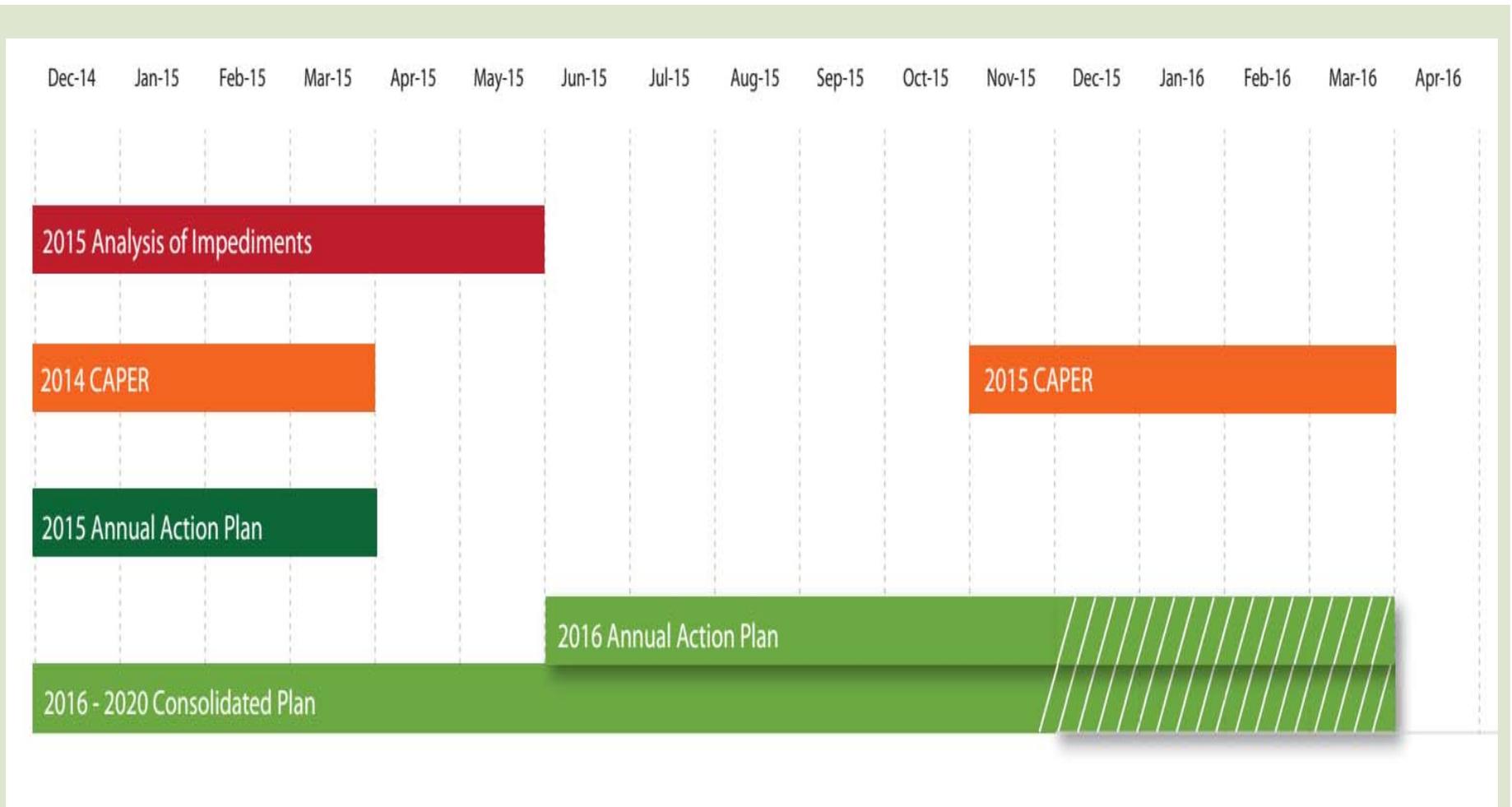
CONSOLIDATED PLAN  
HOUSING AND HOMELESSNESS NEEDS ASSESSMENT  
HOUSING MARKET ANALYSIS

PRESENTED TO: HOUSING COUNCIL

PRESENTED BY:  
THERESA WINGARD, MEGAN BOLTON, AND SHOSHANAH OPPENHEIM

# PROJECT UPDATE

# PROJECT TIMELINE



# KEY ACTIVITIES SINCE JUNE

- ADDITIONAL PUBLIC OUTREACH
  - ENGAGEMENT OF SPANISH SPEAKING COMMUNITY
  - DEVELOPER SURVEY
  - QUALIFIED ALLOCATION PLAN ENGAGEMENT
  
- STAKEHOLDER ADVISORY COMMITTEE
  - ENGAGEMENT OF KEY PARTNERS
  - PRESENTATIONS ON HOUSING NEEDS FOR PEOPLE RENTERING COMMUNITY AFTER INCARCERATION AND HOUSING NEEDS FOR PEOPLE SERVED BY DEPARTMENT OF HUMAN SERVICES
  
- NEEDS ASSESSMENT AND MARKET ANALYSIS

# NEEDS ASSESSMENT

# NEEDS ASSESSMENT OVERVIEW

- Demographics & Household Composition
- Housing Problems
- Disproportionately Greater Need
- Homeless Needs Assessment
- Non-Homeless Special Needs Assessment

# DEMOGRAPHICS & HOUSEHOLD COMPOSITION

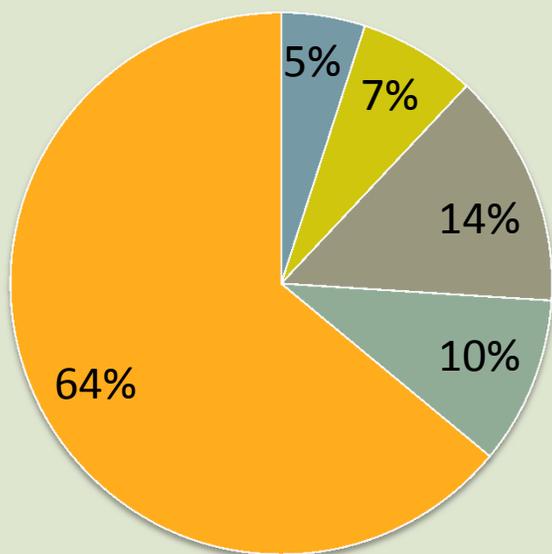
- Oregon's population is at 3.9 million, an increase of about 2% from previous year.
- Population is aging: 15.4% of population is over age 65, compared to 13.9% in 2010; expected to rise to 18.5% by 2020.
- There are 1.7 million housing units and 1.5 million households in the state.
- 42% of households are small family households (2-4); 30% have at least one person over age 62; 13% have one or more children 6 or younger; 7% are large family (5+)

# HOUSEHOLD INCOME

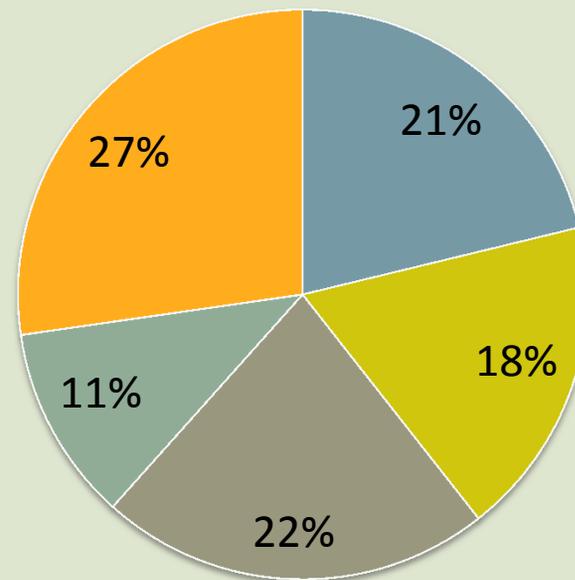
- Nearly 40% of households (~600K) have income at or below 80% of Median Family Income (MFI)
- 63% of households are owners and 37% are renters
- A little more than one in four (26%) owners have income at or below 80% of MFI compared to two in five (61%) renters

# HOUSEHOLD INCOME BY TENURE

% of Owners by Income Level



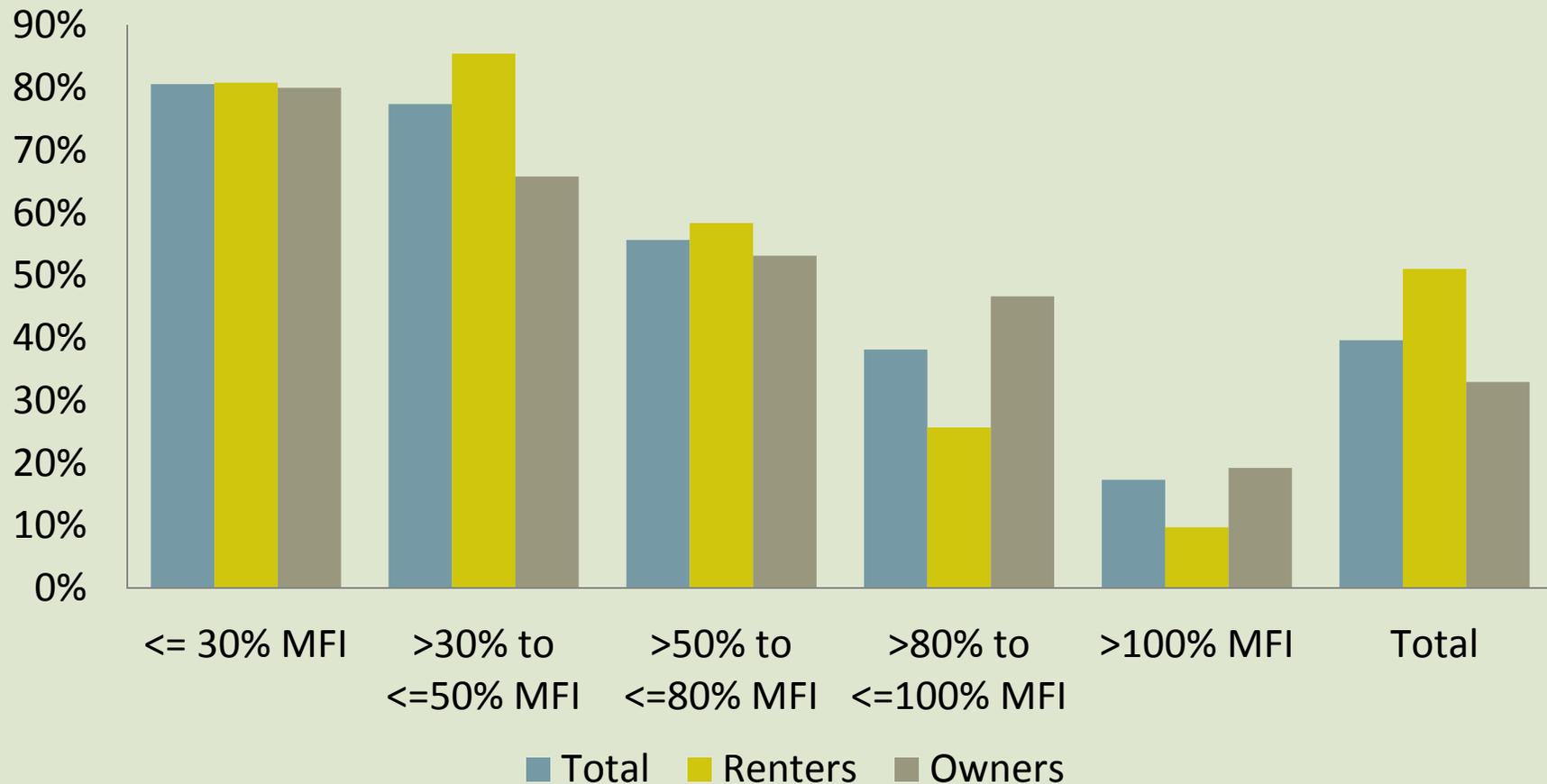
% of Renters by Income Level



# HOUSING PROBLEMS

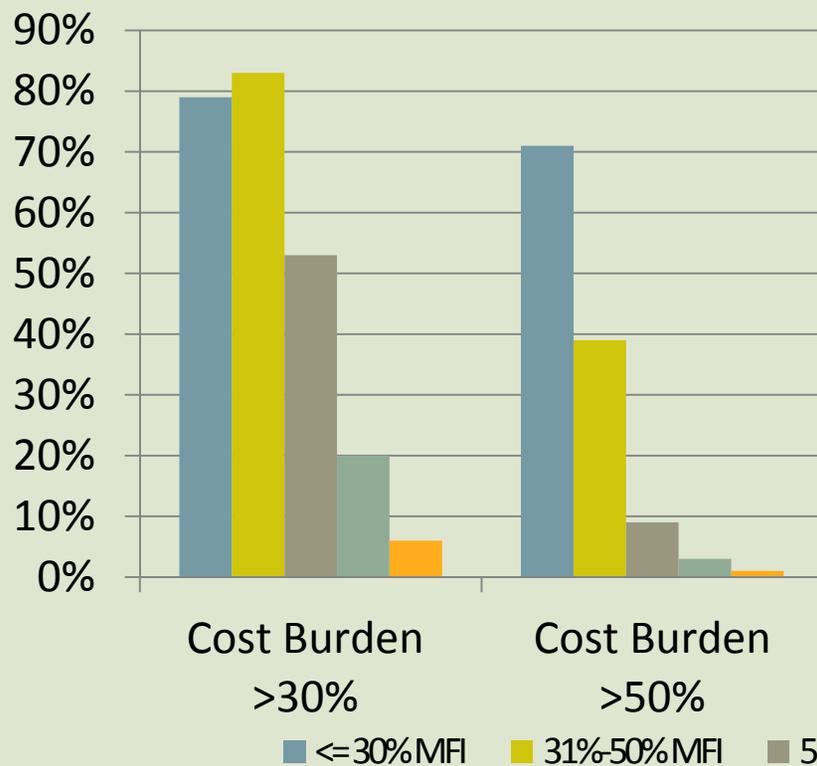
- The four housing problems are: incomplete kitchen facilities; incomplete plumbing facilities more than 1 person per room; and cost burden greater than 30%.
- The four severe housing problems are: incomplete kitchen facilities; incomplete plumbing facilities; more than 1 person per room; and cost burden greater than 50%.
- Cost burden is the ratio of housing costs to household income.

# HOUSEHOLDS WITH AT LEAST ONE HOUSING PROBLEM

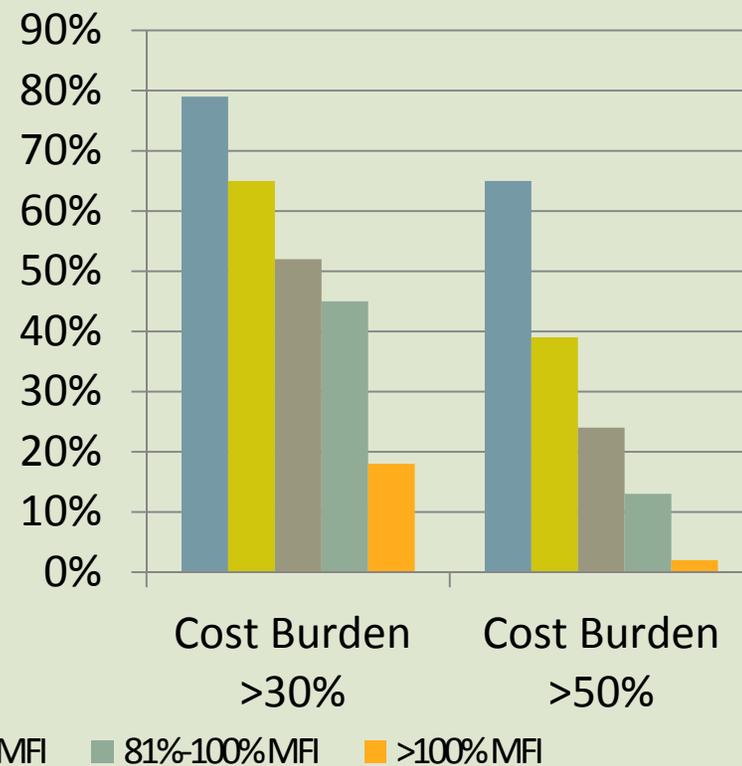


# COST BURDEN BY TENURE

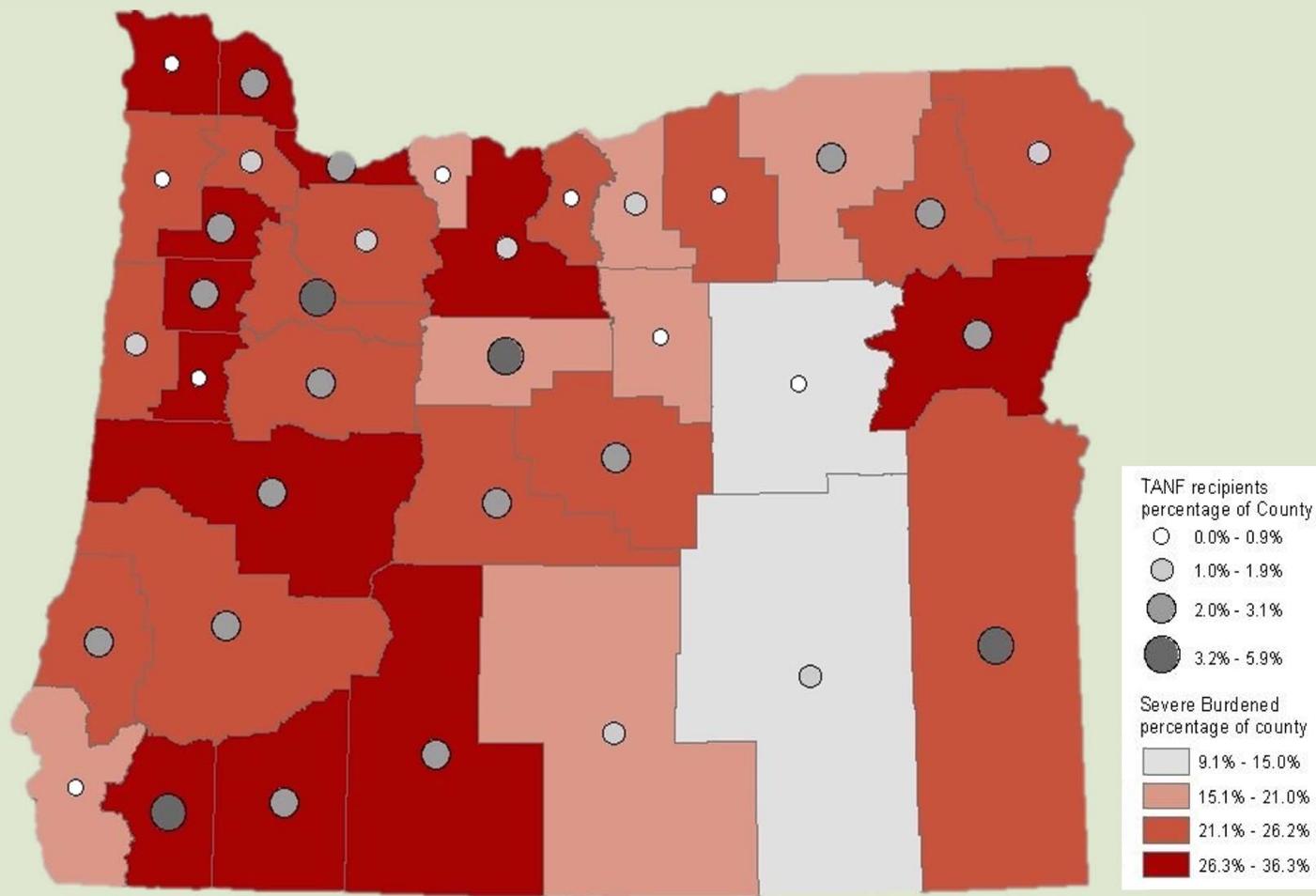
## Cost Burden Renters



## Cost Burden Of Owners



# RENT BURDEN & TANF RECIPIENTS



140,000 Oregonians have a severe rent burden, meaning they are paying more than 50% of their income towards rent.

# DISPROPORTIONATELY GREATER NEED

- According to HUD, disproportionate need occurs when a household type has a level of need that is at least 10 percentage points higher than the level of need of all households in a particular income category.
- Example: 72% of all households with income at or below 30% of MFI have one or more severe housing problems, but 83% of Hispanic households at this income level have one or more severe housing problems; therefore they have disproportionately greater housing needs.

# DISPROPORTIONATELY GREATER NEED

Race/Ethnicity	Housing Problems (by MFI)	Severe Housing Problems (by MFI)	Cost Burden (All Income Levels)
White	No	No	No
African American	No	No	Yes (31% vs. 17%)
Asian	Yes (80-100% MFI)	No	No
American Indian	Yes (50-80% MFI)	No	No
Pacific Islander	Yes (30-50% MFI; 50-80% MFI)	No	No
Hispanic	No	Yes (0-30% MFI; 50-80% MFI; 80-100% MFI)	No

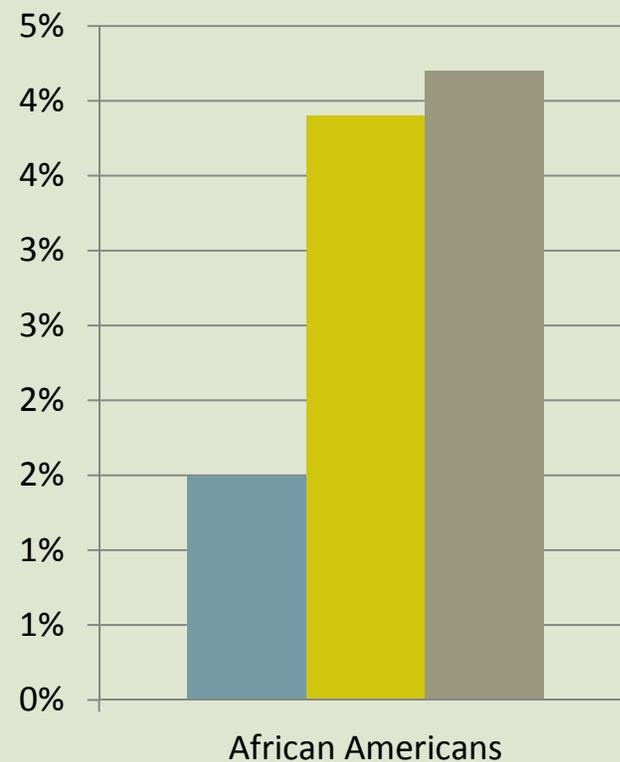
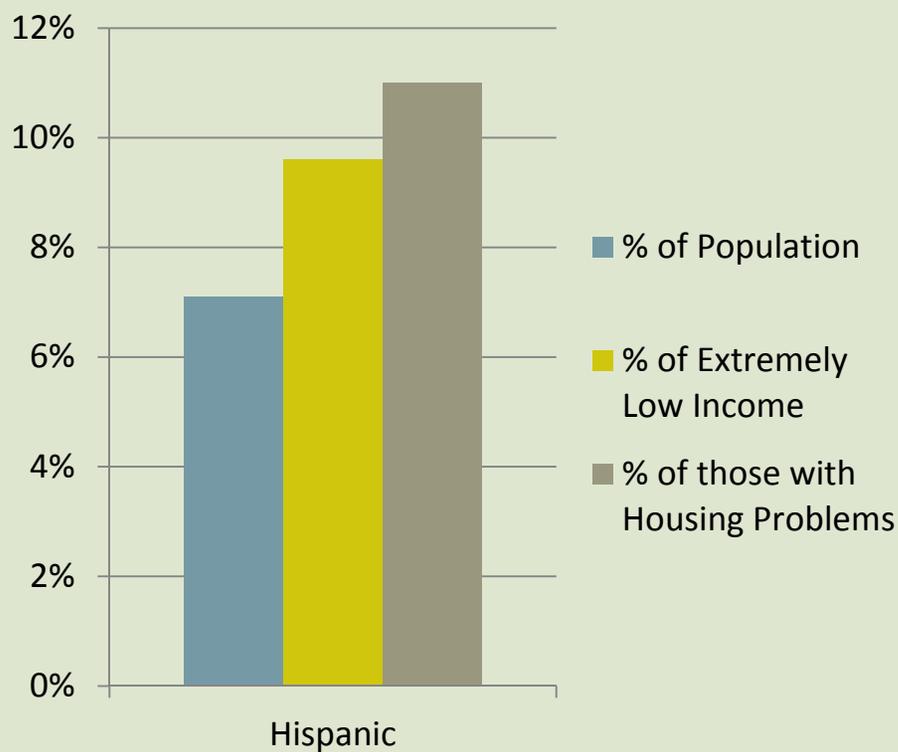
Note: Cost Burden is one component of Housing Problems. In HUD tables, disproportionate need was broken out by income levels for Housing Problems, but not for Cost Burden. If they had been broken out, it's likely most communities of color would have had disproportionately greater cost burden at one or more income levels. 15

# DISPROPORTIONATE HOUSING NEEDS

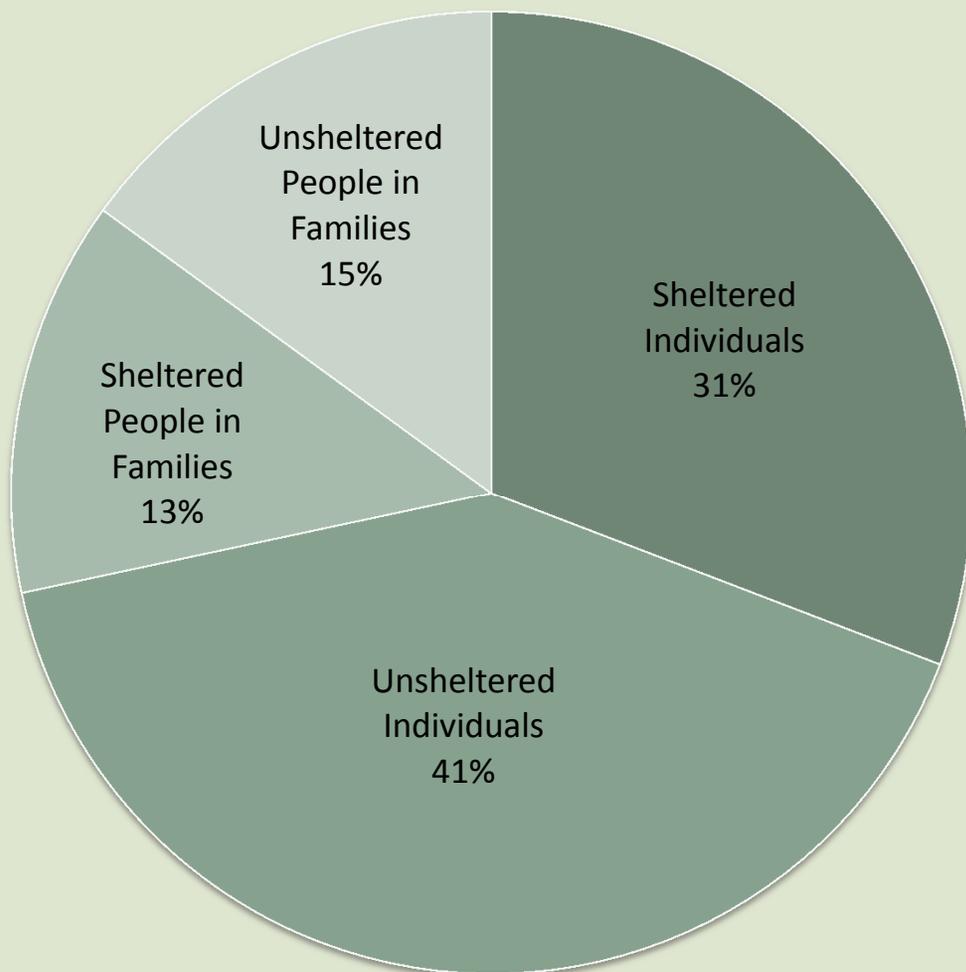
- Another way to determine disproportionate need is to compare the percentage of households of a particular race with housing problems to the percentage of households of that race in the state.
- Example: if 1.8 percent of all households in Oregon are African American but 4.5% of African Americans with income at or below 30% of MFI have a housing problem, African-Americans make up a disproportionate part of that population in need.

# COMMUNITIES OF COLOR

- Over represented among those with housing problems and extremely low incomes



# HOMELESS POPULATION



## PIT Data - January 2015

- 13,176 people were homeless; 44% were sheltered and 56% were unsheltered
- 72 % were individuals and the other 28% were members of families

# HOMELESS ASSESSMENT BY RACE

Race	% of Homeless Population	% of Total Population
White	79.0%	85.2%
African American	6.1%	1.8%
Asian	0.7%	3.8%
Native American	4.3%	1.2%
Native Hawaiian/Pacific Islander	1.0%	0.4%
Multiple Races	4.9%	3.8%
Missing Race/Other Race	3.9%	3.7%

Note: Hispanics/Latinos make up 10% of the homeless population, and make up 11.9% of the state population, so are slightly underrepresented in the homeless population.

# HOMELESSNESS AMONG SUBPOPULATIONS

Subpopulation	Total # of Homeless	% Sheltered	% Unsheltered
Chronically Homeless	3,991	25%	75%
Victims of Domestic Violence	2,484	42%	58%
Adults with Serious Mental Illness	1,891	42%	58%
Adults with Substance Abuse Disorders	1,508	51%	49%
Veterans	1,467	53%	47%
Unaccompanied Youth (Under 18)	396	18%	82%
Adults with HIV/AIDS	49	41%	59%

# NON-HOMELESS SPECIAL NEEDS ASSESSMENT: OVERVIEW

- Elderly and Frail Elderly Residents
- People with Physical and Developmental Disabilities
- People with Mental Illness
- People with Alcohol or Drug Addictions
- Released Offenders or Ex-offenders
- People with HIV/AIDS
- Domestic Abuse Survivors

# NON-HOMELESS SPECIAL NEEDS ASSESSMENT: ELDERLY

- The number of Oregonians over age 65 grew more quickly than the population overall (18% growth vs. 14% growth from 2010 to 2014)
- The elderly are more likely to have one or more disabilities than overall population; need more services
- More than 100,000 (52%) households with an elderly member and income at or below 80% of MFI have a housing cost burden and nearly 60,000 (30%) have a severe housing cost burden.
- There are approximately 14,900 publicly assisted multifamily units targeted to elderly residents

# NON-HOMELESS SPECIAL NEEDS ASSESSMENT: PEOPLE WITH DISABILITIES

- 14% of Oregonians have at least one of six types of disabilities; need more supportive services
- People with disabilities are more likely to have low incomes than those without disabilities
- For households with incomes under 80% MFI, the following have housing problems:
  - 61,000 with vision or hearing impairment
  - 80,000 with ambulatory impairment
  - 65,000 with cognitive limitation
  - 62,000 with self care or independent living limitations

# NON-HOMELESS SPECIAL NEEDS ASSESSMENT: MENTAL ILLNESS

- The Oregon Health Authority (OHA) reports that from 2012-2014, an average of 50,000 people were discharged from mental health services providers per year
- OHA surveyed those receiving mental health services and found that:
  - 42% wanted or needed housing or better housing during the time they were seeing their current outpatient provider
  - 46% of these people received help from their provider and 56% of those who received help found housing
  - Among those who did not receive help, only 29% identified housing on their own

# NON-HOMELESS SPECIAL NEEDS ASSESSMENT: SUBSTANCE ABUSE

- Approximately 200,000 Oregonians are dependent on or abuse alcohol and are in need of treatment.
- It is estimated that 93,000 Oregonians over age 18 are dependent on drugs and need treatment services.
- OHA reports that an average of 32,000 people were discharged each year from substance use treatment programs from 2012 to 2014.
- There are 1,054 publicly assisted rental units targeted to this population.

# NON-HOMELESS SPECIAL NEEDS ASSESSMENT: RELEASED OFFENDERS

- The Oregon Department of Corrections (DOC) reports that the prison population has risen from 5,500 in 1995 to 14,000 in 2015.
- Approximately 400 inmates were released each month from January 2014-December 2014 for a total of 4,900 total released offenders.
- 50% of this population has some level of need for mental health services.
- Released offenders face many barriers to finding housing and DOC reports that about half of those being released will be homeless at release.

# NON-HOMELESS SPECIAL NEEDS ASSESSMENT: PEOPLE WITH HIV/AIDS

- Nearly 4,685 Oregonians are living with HIV/AIDS.
- African Americans in Oregon were four times more likely than whites to be infected with HIV from 2008-2012 and Hispanics were twice more likely than whites to be infected.
- Of CAREAssist clients with HIV/AIDS in 2013:
  - 32% reported one or more types of past-year housing instability or unmet housing needs;
  - 19% reported relying on temporary housing (such as hotel, shelter, car or friends/family);
  - 15% considered themselves homeless at some point in past 2 years

# NON-HOMELESS SPECIAL NEEDS ASSESSMENT: DOMESTIC ABUSE SURVIVORS

- In 2014, there were 131,050 calls for help related to domestic violence, sexual assault, stalking and other issues in Oregon.
- There were 12,017 requests for shelter from adult survivors that were unable to be met.
- An average of approximately 2,700 adult survivors per year were sheltered in Oregon Domestic Violence programs from 2012-2014.
- Domestic violence survivors were mentioned by stakeholders as a population that are disproportionately likely to have housing needs.

# MARKET ANALYSIS

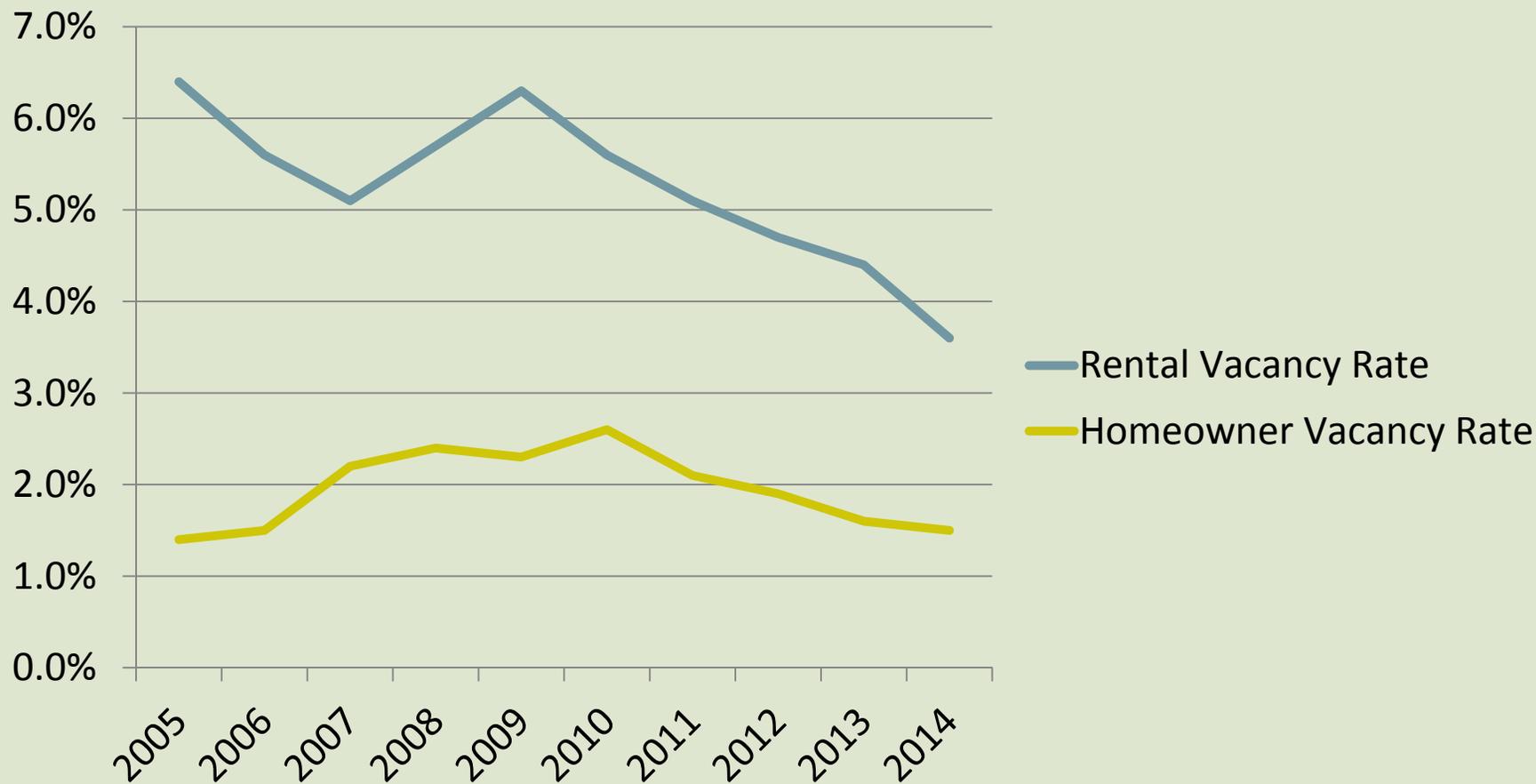
# RECENT TRENDS

- As of 2014, Oregon was the 13th fastest growing state in the country.
- More people continue to move from ownership market to rental market or delay timing of first home purchase.
- Housing markets are tightening all across the state, and rental vacancy rates in particular are very low. This has driven rents up.
- Job growth and incomes have remained stagnant, with most new job growth limited to low wage sectors.
- Federal resources for housing assistance are declining, putting more pressure on states to ensure residents are stably housed.

# ECONOMIC FACTORS

- Uneven housing recovery across Oregon
  - Single family and multifamily housing construction has not kept pace with demand.
- Increasing home and rental prices; decreasing vacancy rates
  - Reduced housing inventory coupled with higher demand creates low vacancy rates and encourages increased rents.
  - In 2014, Central Oregon had a 1.9% rental vacancy rate; current data shows Bend has a less than 0.5% vacancy rate
  - The Portland metro area is also experiencing a significant decrease in vacancy rates
- Housing Choice Voucher holders are struggling to find a private market apartment to accept their voucher
  - Low vacancy rate plus increasing rents
  - Individuals and families returning vouchers

# VACANCY RATES, 2005-2015



Source: American Community Survey, 2005-2014

# COST OF HOUSING

- Median Gross Rent increased from \$816 in 2010 to \$924 in 2014.
- In order to afford a 2-Bedroom unit in Oregon at the Fair Market Rent of \$864 someone would need to earn a wage of \$16.61 per hour.
  - A minimum wage worker would need to work 72 hours a week to afford this level of rent.
- Median home sale prices have been increasing since 2011, reaching \$255,000 in June 2015.
  - A household income of approximately \$70,000 would be needed to afford this home price.

# SHORTAGE OF AFFORDABLE HOUSING

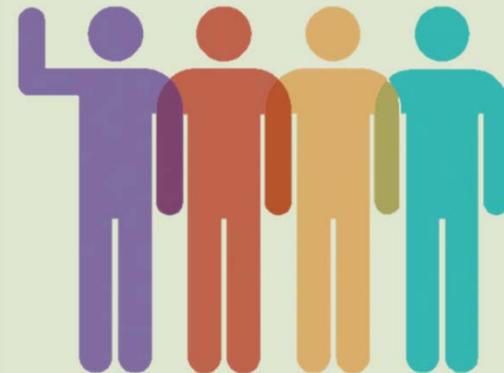
132,000 renter households in Oregon are considered “Extremely Low Income”



There are only 29,000 rental units affordable and available to those households

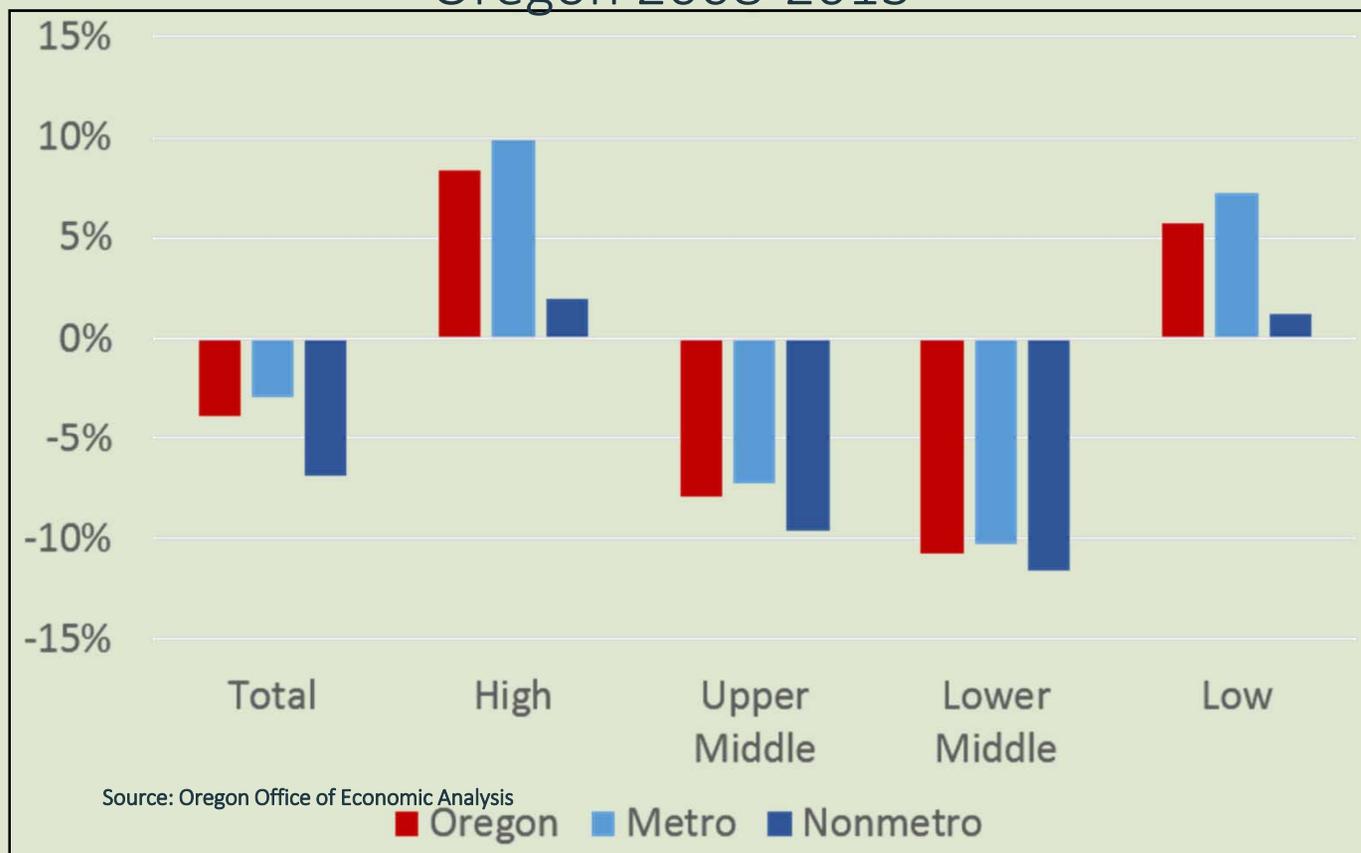


Only one in four eligible households receive a federal housing subsidy nationwide



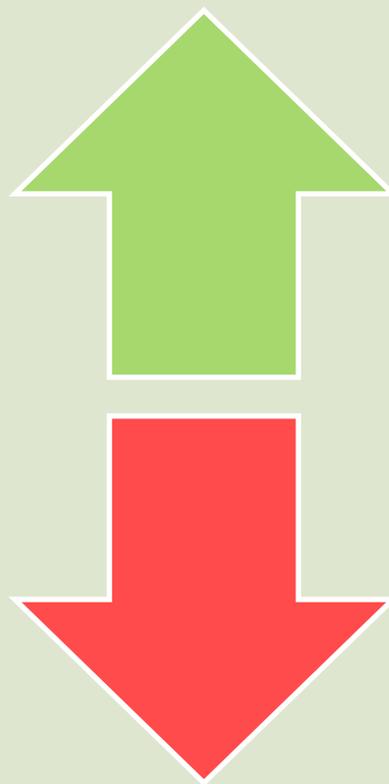
# ECONOMIC FACTORS: WAGES

Job Growth in Income Sectors Uneven Across Oregon 2008-2013



# IMPACTS TO RESIDENTS

People with barriers such as evictions, poor credit, or criminal history may have increasing difficulty finding a rental home



Increasing rent prices

Decreasing rental vacancy rates



PRIORITY NEEDS FOR  
CONSOLIDATED PLAN

# PRIORITY NEEDS IDENTIFIED IN THE NEEDS ASSESSMENT AND MARKET ANALYSIS

- Affordable Housing
  - Extreme shortage of affordable housing
- Accessible Housing
  - Populations of elderly and persons with disabilities are increasing: not enough accessible housing

# PRIORITY NEEDS IDENTIFIED IN THE NEEDS ASSESSMENT AND MARKET ANALYSIS

- Permanent Housing with Supportive Services
  - Housing with services that are designed to help people maintain stable housing
- Rapid Rehousing with Supportive Services
  - Provides people with stable housing and the ability to transition into permanent housing
- Rental Assistance
  - Emergency eviction prevention/move-in assistance

# PRIORITY NEEDS IDENTIFIED IN THE NEEDS ASSESSMENT AND MARKET ANALYSIS

- Rehabilitation and Preservation of Units
  - Existing affordable housing is at risk of loss
- Economic Opportunity for People and Families Living in Poverty
  - People should pay no more than 30% of their income for housing, leaving money for their basic needs

# PRIORITY NEEDS IDENTIFIED IN THE NEEDS ASSESSMENT AND MARKET ANALYSIS

- Improved Housing Stock
  - Housing stock and quality are deteriorating
  - People fear retaliation and discrimination
- Emergency Shelter Beds and Homeless Services
  - Emergency services are essential to keep people safe
  - Too many people are sleeping in unsafe and inhabitable environments (cars, parks, sidewalks, abandoned buildings)

# RESOURCES

# HOUSING FINANCE FUNDS

## FEDERAL FUNDS

## STATE FUNDS

RENTAL SUBSIDIES	FORECLOSURE SUBSIDIES	DEVELOPMENT SUBSIDIES	SINGLE FAMILY HOUSING	FORECLOSURE ASSISTANCE	HOUSING TRUST FUND	DOCUMENT RECORDING FEE	STATE TAX CREDITS	OHCS BOND ISSUANCE	LOTTERY BACKED BONDS
Section 8 Housing Voucher Program Section 8	NFMC National Foreclosure Mitigation Counseling	HOME HOME Investment Partnerships Program	LIHTC Low Income Housing Tax Credits	NSP Neighborhood Stabilization Program	Multistate Settlement & Mediation Program	Various Affordable Housing Programs	Multifamily Housing Development	Multifamily Housing Development and Single-Family Loan Purchases	Multifamily Housing Development
Voucher	Grant	Grant	Tax Credit	Grant	Grants	Grants and Loans	Tax Credits	Loans	Grants
HUD	Neighborworks America	HUD	IRS	HUD	General Fund	County Recorders	State of Oregon Revenue	IRS Tax Exemption	State of Oregon Lottery

### HOUSING AUTHORITIES

Federally recognized public corporations with boards appointed by local government that administer Section 8 programs.

- Housing Authority of Clackamas County  
Home Forward
- Housing Authority of Washington County  
Klamath Housing Authority
- Linn-Benton Housing Authority
- Marion County Housing Authority
- Housing Authority of Lincoln County  
Housing Works

### OREGON HOUSING AND COMMUNITY SERVICES

State Housing Finance Agencies have the ability to issue tax exempt bonds, allocate tax credits, and award HUD grants. Community Services added to agency in 1991.

#### EXAMPLES OF PARTNERS

##### FORECLOSURE ASSISTANCE

- NEDCO
- Hacienda CDC
- Clearpoint
- Open Door Counseling Center
- Klamath Lake Regional Housing Center
- Willamette Neighborhood Housing Services
- Community Services Consortium
- HomeSource NeighborImpact



#### EXAMPLES OF PARTNERS

##### MULTIFAMILY HOUSING DEVELOPERS

NON-PROFIT	FOR PROFIT
New Day Enterprises	Geller Silvis and Associates
ROSE Community Development	Guardian Development, LLC
Bienestar	Cascade Housing Group
Willamette Neighborhood Housing Services	Pacific Crest Affordable Housing
Farmworker Housing Development Corporation	Shelter Resources Inc.
Community Development Corporation of Lincoln City	Chrisman Development Company
Housing Works	



#### EXAMPLES OF PARTNERS

##### SINGLE FAMILY HOUSING

- Single Family Participating Lenders
- African American Alliance for Homeownership
- Community Services Consortium
- Housing Authority of Washington County
- Native American Youth & Family Center
- Portland Housing Center
- Community Action Program of East Central Oregon
- Statewide Habitat for Humanity



This infographic is for information purposes only and is not a full representation of all OHCS' housing programs or partners.

# FEDERAL FUNDS

## DEVELOPMENT SUBSIDIES

### **HOME**

HOME Investment  
Partnerships  
Program

**Grant**

**HUD**

# HOUSING STABILIZATION FUNDS



## COMMUNITY SERVICES FUNDING

### FEDERAL FUNDS

#### HOMELESS SERVICES

<b>TEFAP</b> The Emergency Food Assistance Program	<b>CSFP</b> Commodity Supplemental Food Program	<b>FDPIR</b> Food Distribution Program on Indian Reservations	<b>ESG</b> Emergency Solutions Grant
<b>HSP</b> Housing Stabilization Program	<b>CSBG</b> Community Services Block Grant	<b>HOME</b> Tenant Based Rental Assistance HOME TBRA	

#### ENERGY SERVICES

<b>BPA</b> Bonneville Power Administration	<b>US DOE</b> US Department of Energy
	<b>LIHEAP</b> Low Income Home Energy Assistance Program

### STATE & OTHER FUNDS

Utility customer meter fees <b>OEA</b> Oregon Energy Assistance Program	Network member contributions <b>HRTF</b> Hunger Relief Task Force	<b>OHCS</b> bond proceeds <b>RGP</b> Rent Guarantee Program	Proceeds from Lottery backed bonds <b>HPLUS</b> Housing Plus
Public purpose charges <b>ECHO</b> Energy Conservation Helping Oregonians	General Fund <b>SHAP</b> State Homeless Assistance Program	General Fund & Document Recording Fee <b>EHA</b> Emergency Housing Assistance	General Fund <b>LIRA</b> Low Income Rental Assistance
			<b>Oregon Hunger Response Fund</b>



#### EXAMPLES OF PARTNERS COMMUNITY ACTION AGENCY

- Community Connection of Northeast Oregon
- Clackamas County Social Services
- Oregon Coast Community Action
- Klamath/Lake Community Action Services
- Community Services Consortium
- Mid-Willamette Valley Community Action Agency
- NeighborImpact



#### EXAMPLES OF PARTNERS OFB REGIONAL FOOD BANK NETWORK MEMBER

- Oregon Food Bank - Southeast Oregon Services
- Oregon Food Bank - Metro Services
- Klamath-Lake Counties Food Bank
- Linn-Benton Food Share
- Marion Polk Food Share
- Food Share of Lincoln County
- NeighborImpact



#### EXAMPLES OF PARTNERS OTHER NON-PROFIT AGENCIES

- Northwest Housing Alternatives
- Corvallis Homeless Shelter Coalition
- St. Vincent de Paul of Lane County
- Innovative Housing
- Human Solutions



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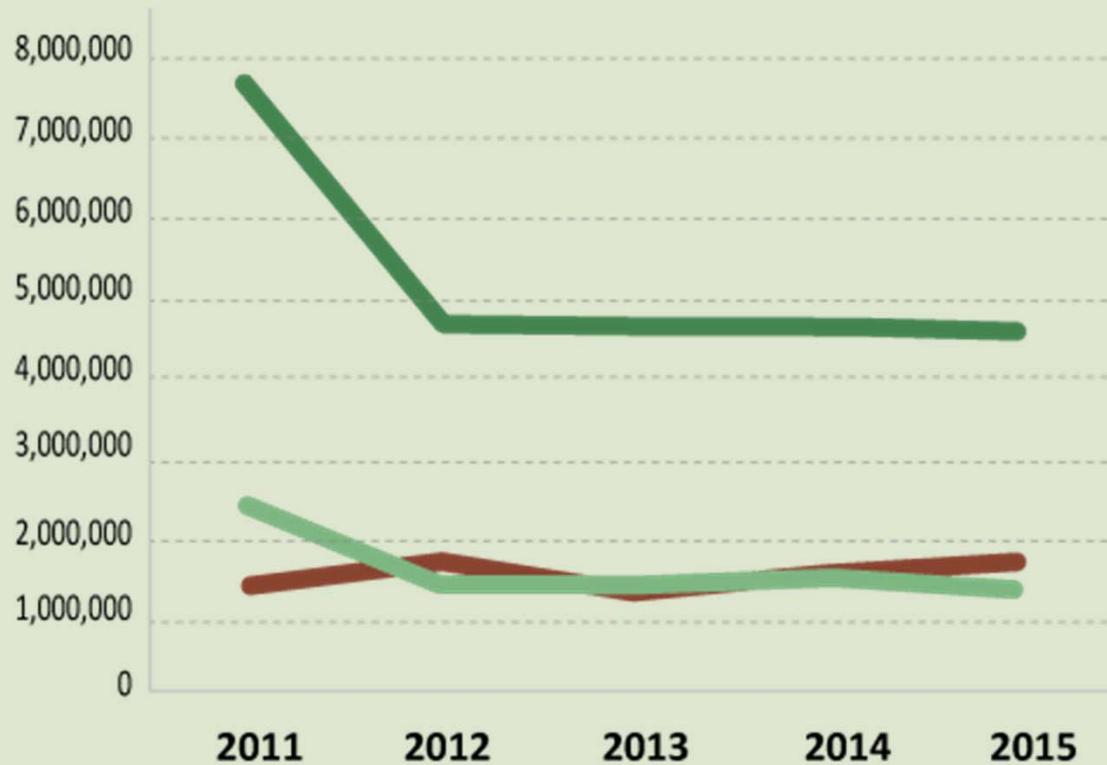
# FEDERAL FUNDS

## HOMELESS SERVICES

**ESG**  
Emergency  
Solutions Grant

**HOME**  
Tenant Based Rental  
Assistance  
HOME TBRA

# HISTORIC HOME, HOME TBRA AND ESG RESOURCES



<b>HOME Multifamily/CHDO</b>	—	\$7,613,526	\$4,757,743	\$4,680,070	\$4,684,292	\$4,618,129
<b>HOME -TBRA</b>	—	\$2,420,000	\$1,444,157	\$1,430,411	\$1,535,097	\$1,379,441
<b>ESG</b>	—	\$1,448,169	\$1,744,893	\$1,368,385	\$1,595,367	\$1,742,295

# WHAT IS THIS I HEAR ABOUT THE NATIONAL HOUSING TRUST FUND?

- HTF provides funds for the construction, rehabilitation and preservation of rental units and homeownership for extremely low- and very low-income families
- OHCS is designated to receive the funds
- There are no 2015 baseline figures upon which to estimate 2016 HTF allocations.
- HUD intends to issue guidance on maximum subsidy limits and operating cost assistance later this year, which may prove useful as Oregon develops our program design for projects funded by the HTF.
- Required to include planning for the Housing Trust Fund allocation in the Consolidated Plan.

# HOW DO WE WORK TO REDUCE THE NEEDS – PROPOSED GOALS

- Goal ONE: Build more affordable units, including units for extremely low income persons.
- Goal TWO: Build more accessible units and promote opportunities for independent living for persons with disabilities.
- Goal THREE: Promote and support homeownership, focus on addressing the homeownership gap for those communities with a history of having less access to loans and down payments, such as communities of color
- Goal FOUR: Preserve federally-subsidized rental housing and improve condition of housing stock
- Goal FIVE: Work to prevent foreclosures

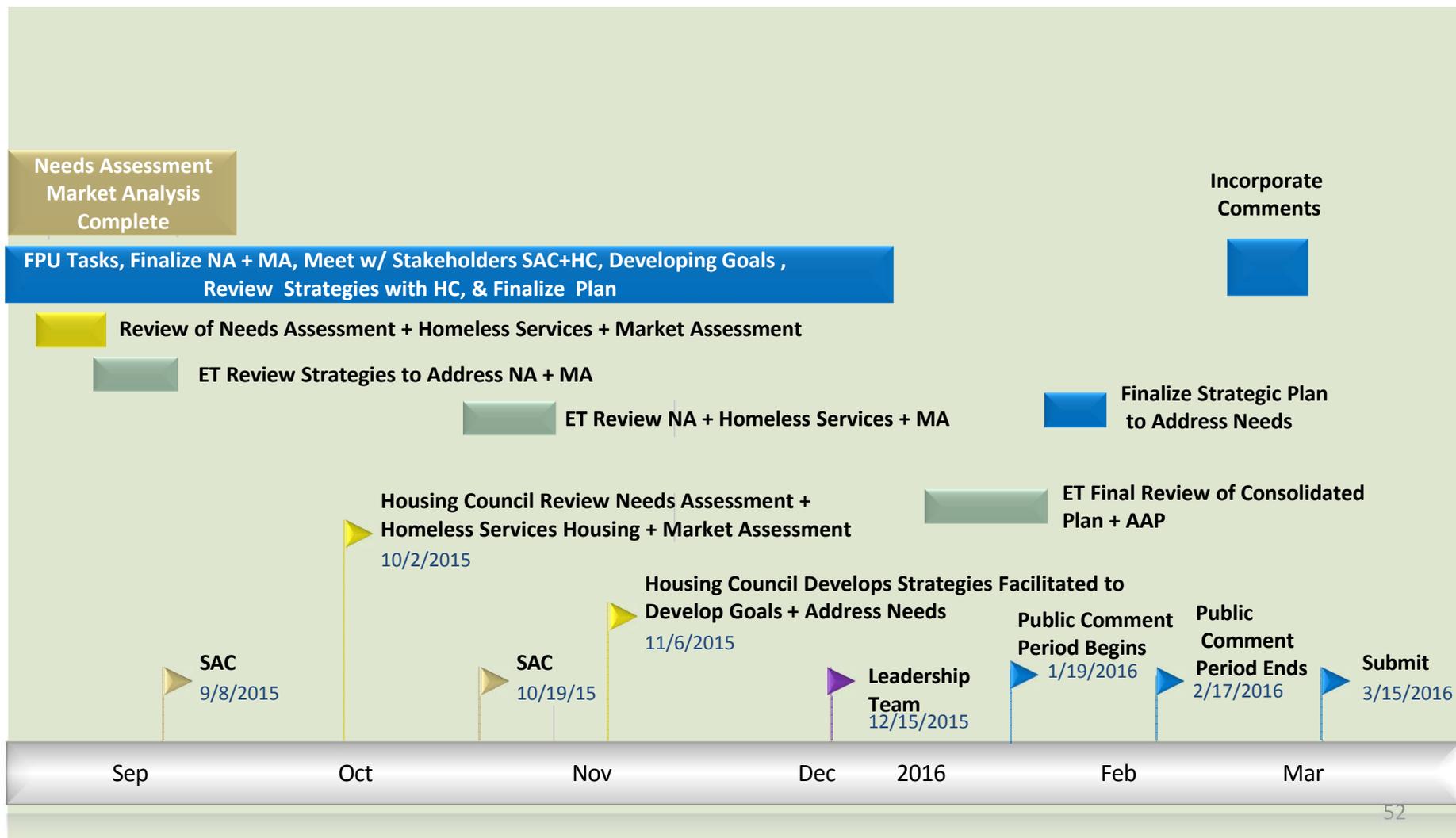
# HOW DO WE WORK TO REDUCE THE NEEDS – PROPOSED GOALS

- Goal SIX: Promote services and housing for persons with mental illness and disabilities
- Goal SEVEN: Promote efforts to reduce barriers for persons who are difficult to house
- Goal EIGHT: Promote services to support persons at risk of homelessness and work to prevent homelessness
- Goal NINE: Promote programs that reduce homelessness and provide shelter to persons experiencing homelessness
- Goal TEN: Support statewide efforts to improve health outcomes for persons living in poverty

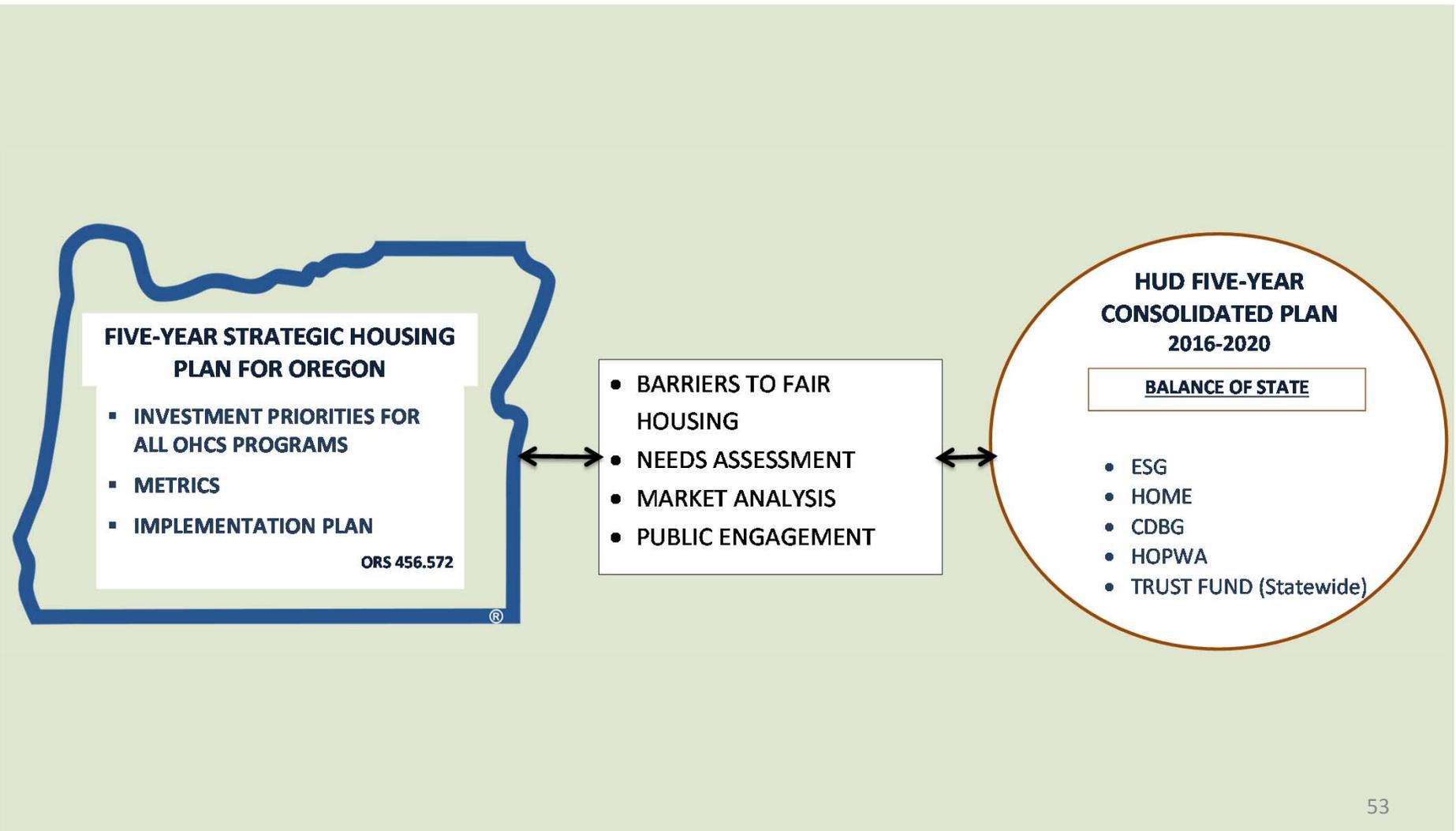
# HOW DO WE WORK TO REDUCE THE NEEDS – PROPOSED GOALS

- Goal ELEVEN: Support statewide efforts to support community economic recovery efforts increase economic opportunities for low income persons and low wage earners to help people move out of poverty
- Goal TWELVE: Work diligently to promote fair housing and access to housing choice for all Oregonians
- Goal THIRTEEN: Improve efforts to support children and families served by Department of Human Services
- Goal FOURTEEN: Collaborate with Department of Land Conservation and Development to help local jurisdictions to understand and meet their housing goals and requirements

# NEXT STEPS IN PROJECT TIMELINE



# HOW THE CONSOLIDATED AND FIVE-YEAR HOUSING PLANS WORK TOGETHER



# NEXT STEPS IN CONSOLIDATED PLAN DEVELOPMENT

- Review proposed goals with Stakeholder Advisory Committee and partner agencies
- Draft the action items to achieve each goal
- Return to November Housing Council to discuss and finalize the strategic plan component of the Consolidated Plan

# HOUSING COUNCIL RECOMMENDED PRIORITIES AND GOALS

- Council reaction to the proposed priorities and goals?
- Suggestions
- Other information needed to endorse?