

The background of the slide is a dark blue color with a large, faint, light blue watermark of the Seal of the State of Oregon. The seal features an eagle with wings spread, holding an olive branch and arrows. Below the eagle is a shield with a plow, a sheaf of wheat, and a banner that reads "THE UNION". The year "1859" is at the bottom, and the words "OF OREGON" are at the top. The seal is surrounded by a circular border of stars.

# Oregon's Proposed 2016-2020 Consolidated Plan

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## Notes

### Consolidated Plan Regulations.

The State of Oregon's 2016-2020 Consolidated Plan and 2016 Annual Action Plan are governed by 24 CFR 91.200. The Consolidated Plan is developed in accordance with those regulations and the guidance provided in the 2015 IDIS Desk Guide. This document will accompany the HUD IDIS Consolidated Plan submission.

### Demographic data and descriptive language.

HUD uses prescriptive language in the data collection and in the development of the Consolidated Plan template for various demographic groups. HUD uses the term Native Americans. OHCS's preferred language is to use Tribal Communities or Native Americans to describe the native communities of Oregon. Where you read American Indian in this document

it is language that originates from HUD. OHCS recognizes that the HUD demographic data groups populations together, such as Asian Americans, Alaska Natives or Pacific Islanders. The language and the underlying data are imperfect and needs to be improved.

### **Participating jurisdiction and balance of state designations.**

When a jurisdiction has complied with the requirements of §§ [92.102](#) through [92.104](#), and HUD has approved the jurisdiction's consolidated plan in accordance with 24 CFR part [91](#), HUD will designate the jurisdiction as a participating jurisdiction. Participating jurisdictions receive direct allocations from HUD.

Jurisdictions that are not designated as participating jurisdictions (PJ) are considered part of the balance of state (BOS). Balance of state changes geography based on the specific funding streams. For example Portland, Multnomah County and Gresham cooperatively work as a consortium and are considered one PJ, and are not a part of the BOS. Furthermore, while Eugene and Springfield are considered PJs for HOME and CDBG funds, but they are also designated as part of the BOS for ESG and HOPWA funds. These designations may change over time; for instance, Grants Pass was recently designated as a PJ for CDBG funds. Participating jurisdictions are also referred to as entitlement areas because their designation as a PJ entitles the jurisdiction to a funding allocation from HUD. Conversely, the balance of state is also referred to as non-entitlement areas.

Additionally, the term balance of state is used in the following way to designate a specific organization: *balance of state Continuum of Care*, which is also known as the Rural Oregon Continuum of Care.

The following jurisdictions are CDBG participating jurisdictions (entitlement): Albany, Ashland, Beaverton, Bend, Corvallis, Eugene, Gresham, Hillsboro, Medford, Portland, Redmond, Salem, Springfield, Clackamas County, Multnomah County, and Washington County. The remainder of the state is considered CDBG balance of state (BOS) or non-entitlement. A CDBG PJ may not necessarily be a PJ for the HOME program.

The chart below may be helpful to understand how the term balance of state is applied in the 2016-2020 Consolidated Plan based for the HOME, ESG and HOPWA programs.

### **HOME, ESG, HOPWA participating jurisdictions (entitlement)**

| Jurisdiction                            | HOME | ESG | HOPWA |
|-----------------------------------------|------|-----|-------|
| Portland, Multnomah County, and Gresham | PJ   | PJ  | PJ    |
| Clackamas County                        | PJ   | PJ  | PJ    |
| Washington County                       | PJ   | PJ  | PJ    |
| Eugene/Springfield                      | PJ   | BOS | BOS   |
| Salem/Keizer                            | PJ   | BOS | BOS   |
| Corvallis                               | PJ   | BOS | BOS   |
| Ashland                                 | BOS  | BOS | BOS   |

|                         |            |            |            |
|-------------------------|------------|------------|------------|
| Medford                 | <b>BOS</b> | <b>BOS</b> | <b>BOS</b> |
| Bend                    | <b>BOS</b> | <b>BOS</b> | <b>BOS</b> |
| Yamhill County          | <b>BOS</b> | <b>BOS</b> | <b>PJ</b>  |
| Columbia County         | <b>BOS</b> | <b>BOS</b> | <b>PJ</b>  |
| Grants Pass             | <b>BOS</b> | <b>BOS</b> | <b>BOS</b> |
| Albany                  | <b>BOS</b> | <b>BOS</b> | <b>BOS</b> |
| Redmond                 | <b>BOS</b> | <b>BOS</b> | <b>BOS</b> |
| Remaining jurisdictions | <b>BOS</b> | <b>BOS</b> | <b>BOS</b> |

# Executive Summary

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## Executive Summary (ES-05)

Oregon's Consolidated Plan is the five-year housing and community development planning process required by the United States Department of Housing and Urban Development (HUD). HUD provided resources that will be discussed within this plan include: Community Development Block Grant (CDBG); the HOME Investment Partnership Program (HOME); Emergency Solutions Grant (ESG) Program; and Housing Opportunities for Persons with Aids Program (HOPWA).

The HOPWA program is administered through OHA and the CDBG program is administered through OBDD-IFA. OHCS is the lead agency responsible for coordinating and submitting the Consolidated Plan, and administering the HOME and ESG programs.

A growing gap between the number of Oregonians who need affordable housing and the availability of affordable homes has given rise to destabilizing rent increases, an alarming number of evictions of low- and fixed- income people, increasing homelessness, and serious housing instability throughout Oregon. The state of Oregon is responding to this crisis by using every available tool at its disposal to help communities provide more stable housing to Oregonians with low incomes.

Oregon Housing and Community Services (OHCS) is the state agency with responsibility to work on these issues. OHCS' mission is to provide stable and affordable housing, and engage leaders to develop integrated statewide policy to address poverty and provide opportunity for Oregonians. OHCS provides housing development finance tools to developers of affordable rental housing. OHCS also has responsibility for administering housing stabilization resources through the Community Action network, including funds to address issues of homelessness, and provide energy and weatherization assistance. OHCS also administers programs which help Oregonians access affordable homeownership and avoid foreclosure; which is a critical strategy in this challenging and ever changing housing market. Under the leadership of Governor Kate Brown, and the collaboration of many community-based and private-sector partners, OHCS is working to extend its reach, and impact, across the entire continuum of affordable housing access and retention.

Oregon Health Authority (OHA) and Oregon Business Development Department-Infrastructure Finance Authority (OBDD-IFA) are important partners in this plan and in efforts to assist people who need stable housing, and in the rehabilitation of low-income housing units. While OHCS and OHA assess the housing development needs, OBDD-IFA assesses the non-housing community development needs. OBDD-IFA addresses these needs through economic development stimulation and addressing major deficiencies in public infrastructure. OBDD-IFA invests in projects within non-entitlement communities that enhances livability, retains and

expands job creation, protects our water and sewer systems and builds community facilities for the benefit of the residents, of which the majority are low to moderate income.

**Summarize the objectives and outcomes identified in the plan: This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.**

Oregonians are experiencing the housing crisis and slow growing economic recovery in different ways – including homelessness, increasing rent burdens, and a severe shortage of affordable and available housing:

- For housing to be considered affordable, a household should pay up to one third of their income towards rent, leaving money left over for food, utilities, transportation, medicine, and other basic necessities. Today, one in two Oregon households pays more than a third of their income towards rent, and one in three pays more than half of their income towards rent.
- More school children are experiencing housing instability and homelessness. In 2014-15, 21,214 K-12 school children were identified as experiencing homelessness at some point during the school year. This is a 12 percent increase over the 2013-14 school year data.
- Oregon has 28,500 rental units that are affordable and available to renters with extremely low incomes, and 131,000 households that need those apartments, leaving a gap of 102,500 units.
- Partners who work directly with Oregonians with low incomes report a growing experience of rising rents and housing costs, a limited supply of affordable housing, and increasing instability.
- Housing instability is fueled by an unsteady, low opportunity employment market. Over 400,000 Oregonians are employed in low wage work. Low wage work is a growing share of Oregon's economy. When wages are set far below the cost needed to raise a family, the demand for public services grows to record heights.
- Over one million Oregonians rely on food stamps Supplemental Nutrition Assistance Program (SNAP) and other assistance to feed their families.
- Women are more likely than men to end up in low wage jobs. Low wages, irregular hours, and part time work compound issues.
- People of color historically constitute a disproportionate share of the low wage work force. Forty five percent of Latinos, and 50 percent of African Americans, are employed in low wage industries.
- The majority of low wage workers are adults over the age of 20, many with a college degree or some level of higher education.



- Minimum wage in Oregon is \$9.25. A minimum wage worker must work 72 hours a week, and 52 weeks a year, to afford a two bedroom apartment at Fair Market Rents.

There is a growing need for infrastructure investment to spur economic development and to keep Oregonians safe.

- Oregon has an unmet need of \$4.4 billion in repairs and improvements to existing water and sewer systems exist throughout the state.
- Two thirds of the state's public drinking water sources and 35 percent of the state's septic systems are considered to be highly sensitive ground water sources.
- Retaining and expanding Oregon's community development and infrastructure needs will strengthen existing industry and attract new companies to invest in Oregon.

Stimulating economic opportunities, creating opportunities for safe and decent housing for all Oregonians and enhancing the livability of the state are the key objectives of the 2016-2020 Consolidated Plan.

### Evaluation of Past Performance

The following section is an evaluation of past performance that helped lead Oregon to choose its goals or projects.

Each year Oregon submits to HUD a Consolidated Annual Performance and Evaluation Report (CAPER) and a Performance Evaluation Report (PER). Together these reports summarize the accomplishments achieved with HUD's four grant programs during the 2011-2015 Consolidated Plan period. These documents may be accessed at the following link

<http://www.oregon.gov/ohcs/pages/consolidated-plan-five-year-plan.aspx>.

The 2015 CAPER will be filed in the spring of 2016, and will cover the fifth and final year of the 2011-2015 Consolidated Plan period.

### CDBG

From January 1, 2011 to the present, Oregon has made 76 awards and eight grant increases with the annual CDBG allocations. In total, as of April 30, 2015, Oregon has received \$49,249,721 in four annual allocations. Oregon has made unduplicated awards to the following:

- **Counties:** Fourteen (42 percent) of the 33 counties within the geographic area served by the States of Oregon's non-entitlement CDBG program have received CDBG awards.
- **Cities:** Sixty two (30 percent) of the 201 cities within the geographic area served by States of Oregon's non-entitlement CDBG program have received CDBG awards.

In summary, 98 percent of all CDBG funding was provided to benefit Low and Moderate Income Oregonian and 90,397 Oregonians benefitted from the activities funded under the CDBG

program during the 2011-2015 reporting period. Below is a summary of Oregon's achievements through December 31, 2014:

- Oregon is exceeding the anticipated five year goals for SL3 Public Works; SL1 Community Facilities; SL3 Community Facilities; and Community Capacity Technical Assistance.
- Oregon did not meet the anticipated five year goals for Economic Development. This activity was a priority for funding in 2011 and the State funded one project in 2011. In 2012 to 2015, Economic Development was not a priority for non-entitlement communities therefore the category was not offered. This is further reflected in the Method of Distribution for the years of 2012 through 2015. Oregon will not offer the Economic Development category in the 2016-2020 Consolidated Plan.
- Oregon has not met the anticipated five year goals for Microenterprise Assistance; Publicly Owned Off-site Infrastructure; DH1 Community Facilities; and Housing Rehabilitation. Even though the state has one more year to achieve these goals, it is unlikely, based on the lack of applications submitted for two of these goals, the state will achieve the goals set out for Publicly Owned Off-Site Infrastructure or Community Facilities (DH1). The state will not be offering the Publicly Owned Off-site Infrastructure category in the 2016-2020 Consolidated Plan. As of December 31, 2014, the state has achieved 60 percent of its projected goal for Microenterprise Assistance and 53 percent of its projected goal for Housing Rehabilitation. While both of these categories continue to receive applications, and will likely have additional projects funded in 2015, due to water/wastewater public works projects with serious compliance issues and community facility projects serving at-risk or underserved populations, it is unlikely the state will achieve its goals for these two categories.
- 399 microenterprises were assisted.
- 41 water and wastewater systems were funded.
- 10 community facility projects were funded.
- 416 housing units were rehabilitated.

## **HOME**

Oregon set the following goals for the HOME program for the 2011-2015 Consolidated Plan period:

- The combined goal of acquisition/rehab and new construction projects for the Consolidated Plan period was 40. OHCS completed 52 HOME funded projects.
- HOME assisted projects developed during the Consolidated Plan period resulted in 1,102 affordable housing units, of which 283 were HOME-assisted units.

- All HOME-assisted units are restricted to renters with incomes at or below 60 percent of median income. Some of these units are further restricted to renters earning 50 percent of median income, or less.
- The HOME Program suffered severe budget cuts in 2012. In the last year of the Consolidated Plan period OHCS received only 59 percent of the amount of HOME it received in the first year of the Consolidated Plan period.
- The Consolidated Plan goals for the next five years will be based upon actual data from 2015, as funding is expected to continue at this lower level.
- The Consolidated Plan goal for Community Housing Development Organization (CHDO) Operating Support Grants was 40, or eight per year. OHCS awarded a total of 34 CHDO Operating Support Grants. The goal was not met for two reasons:
  1. Reduction in the total amount of HOME funding reduced the amount available for HOME funded projects as well as the amount available for CHDO Operating Support Grants, which is capped at five percent of the HOME allocation; and
  2. 2013 HOME Regulation reduced the number of organizations eligible to be certified as CHDOs. OHCS lost seven previously certified CHDOs under the new rule, resulting in fewer CHDOs eligible for Operating Support Grants.
- OHCS had the goal to serve 3,750 households with HOME Tenant Based Rental Assistance (TBRA) funds. The total number of households served with HOME TBRA funds during the Consolidated Plan period will be more than 4,200.

## ESG

Oregon, through OHCS, used the ESG program to help persons experiencing homelessness attain a suitable living environment by funding emergency and transitional shelter programs and providing people experiencing homelessness with essential and supportive services. Oregon set a goal to serve 6,000 persons throughout the 2011-2015 Consolidated Plan period. Rapid Re-housing Assistance was added as a category in Oregon's 2013 Annual Action Plan. Due to this additional commitment, Oregon increased the goal to assist persons experiencing homelessness from 6,000 to 9,000 for the Consolidated Plan period. This accomplishment was achieved through the partnership of our collaborative partner network and Continuums of Care.

Partners across the state used performance standards to measure progress and performance. These standards were a) increased housing stability as measured by the percentage of total program participants who reside in permanent housing at the time of their exit from the program or project funded by the program; b) increased housing stability as measured by the percentage of program participants who reside in permanent housing and maintain permanent housing for six months from time of program or project exit. Preliminary statewide target for the first measure –total number of participants in permanent housing at exit - is 30 percent and for the second measure – percentage of participants who reside in permanent housing six months after exit - is 80 percent.

## **HOPWA**

The Oregon Health Authority (OHA) administers the Housing Opportunities for Persons with AIDS (HOPWA) program for the non-entitlement areas of the state. The program is designed to assist people living with HIV/AIDS in creating a continuum of stable and sustainable housing.

OHA helps people living with HIV/AIDS create a continuum of stable, sustainable housing through the Oregon Housing Opportunities in Partnership (OHOP) program. The OHOP program assists households in establishing and maintaining a stable living environment, thereby reducing the risk of homelessness, and improving access to HIV treatment and other health care and support.

The OHOP program exceeded the planned goals and objectives identified in the 2011-2015 Consolidated Plan. The OHOP Program used HOPWA formula funding to provide TBRA and Permanent Housing Placement in the form of deposits, and supportive services through housing case management. One of the primary goals of the OHOP program is to increase client engagement in, and access to, HIV/AIDS care and support. Throughout the plan period, clients served with HOPWA housing assistance under the OHOP Formula grant continued to achieve very high levels of housing stability and reduced risks of homelessness. All outcomes were assessed directly from client-level service utilization data obtained through collaboration with the Ryan White Part B program, the Oregon HIV surveillance system, and the Low-income Housing Energy Assistance Program (LIHEAP) database.

## **Summary of Citizen Participation Process and Consultation Process**

Oregon through OHCS, OBDD-IFA, and OHA, consulted with agencies, and housing and service providers across the state in the process to assess and identify the housing, health, and public service needs of Oregon's communities. Oregon placed particular emphasis on the needs of the non-entitlement jurisdictions of the state, while consulting with partners statewide, in the development of the Consolidated Plan.

Oregon reached out and engaged an expansive list of stakeholders, including service providers, nonprofit agencies, advocacy groups, public housing authorities, city officials, for-profit developers, and the public, via roundtable dialogs, panel discussions, web-based surveys, websites, e-mails, focus groups, and through media outlets.

In advance of the development of the Consolidated Plan, Oregon also completed the 2016-2020 Analysis of Impediments to Fair Housing Choice (AI). BBC Consulting was the principal author of the report, and provided supplemental consultation that is incorporated into this plan.

## **Summary of public comments**

There were no public comments submitted. Information about the public engagement and outreach performed in the development of this document can be found in the Appendix Attachments A-J.

**Summary of comments or views not accepted and the reasons for not accepting them.**

There were no comments submitted.

**Summary**

The public was provided a period to comment on the draft 2016-2020 Consolidated Plan. Notice of the public comment period was published in compliance with Oregon's Citizen Participation Plan in newspapers of general circulation and distributed by email to interested parties. No comments were received.



Project Name: Fern Ridge Service Center – Food Bank, Senior Center  
City: City of Veneta  
Year Built: September 10, 2013  
Funding Source: CDBG 2013

# Process for Consultation

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## Lead Responsible Agencies (PR-05)

The 2016-2020 Consolidated Plan for the state of Oregon was developed and completed in a partnership between Oregon Business Development Department-Infrastructure Finance Authority (OBDD-IFA), Oregon Health Authority (OHA), and Oregon Housing and Community Services (OHCS). Prior to developing the Consolidated Plan, the partners completed the Analysis of Impediments to Fair Housing Choice.

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## Consultation (PR-10)

The state of Oregon, through Oregon Housing and Community Services (OHCS), Oregon Business Development Department-Infrastructure Finance Authority (OBDD-IFA), and Oregon Health Authority (OHA), consulted with other agencies, and housing and service providers across the state in the process to assess and identify the housing, health, and public service needs of Oregon's communities. Oregon placed particular emphasis on the needs of the non-



entitlement jurisdictions of the state, while consulting with partners statewide, in the development of the Consolidated Plan. Oregon used a roundtable dialogs, panel discussions, web-based surveys, websites, e-mails, focus groups, and through media outlets engage interested persons and partners.

In advance of the development of the Consolidated Plan, Oregon also completed the 2016-2020 Analysis of Impediments to Fair Housing Choice (AI). BBC Consulting was the principal author of the report and provided supplemental consultation that has been incorporated into this plan.

**Provide a concise summary of the state's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies**

In order to pursue greater alignment with agencies working on homeless issues, OHCS developed two Housing Integrator positions. The Integrators serve as a conduit of information to OHCS about emerging and urgent community trends and opportunities, and develop recommendations about ways to leverage and prioritize OHCS programs. During the Consolidated Plan consultation process, the Housing Integrators engaged health-care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions to aid in the integration and alignment of affordable housing and housing stabilization tools and resources with family stabilization and self-sufficiency efforts of Oregon's Department of Human Services. The Integrators also consulted with Coordinated Care Organizations (CCO), Early Learning Hubs, Regional Achievement Compacts, Workforce Investment Boards, and Regional Solutions Teams on other community-based efforts within key State policy areas. The information learned from the Integrators' consultation is incorporated into Oregon's state and federal planning activities. Oregon Health Authority staff also served on the Consolidated Plan Stakeholder Advisory Committee (SAC), and provided insight and experience in identifying the needs of their clients and persons experiencing homelessness.

DHS and mental health and services providers were engaged throughout the consultation process by both OHCS and OBDD-IFA.

**Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness**

In an effort to engage Continuums of Care (CoC) and those serving homeless people (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth), and people at risk of homelessness, OHCS staff traveled to Ontario, Coos Bay/North Bend, Klamath Falls, Tillamook, McMinnville, Medford, The Dalles, Hood River, Pendleton, and Redmond. Staff asked service providers about their top issues and priorities for services and housing needs, and how they worked together to effectively meet the needs of their communities. The primary focus, when performing this outreach, was to listen. The information gathered at these sessions informed our work in developing both the strategic plan section of the Consolidated Plan and Oregon's statewide housing plan.

OHCS partners with the Department of Human Services (DHS)/Self-sufficiency program in the implementation of the TANF funded Housing Stabilization Program (HSP) which serves families with children, and requires coordination at the local level between ESG grantees and DHS branch offices. OHCS staff members were also part of an extensive DHS led planning effort to review and enhance the service system for youth transitioning out of foster care. Housing needs were discussed and addressed, both as a homelessness prevention and rapid re-housing strategy.

At the state level, to avoid duplication and align service coordination, OHCS identified opportunities for cross system analysis that ensures shared performance outcomes, and continues to address joint training needs, and the use of shared client assessments and plans.

In 2013, the Oregon State Legislature designated additional document recording fees to serve and develop housing for veterans who are homeless, at-risk of homelessness or have low incomes. The development and prioritization of programs was completed in partnership with the Department of Veterans Affairs, and a broader stakeholder advisory group. Moreover, OHCS regularly communicates with the Balance of State CoC to share information regarding prioritization, performance measures, and program/HMIS standards. This work will be expanded to include coordination of the Rural Oregon Continuum of Care (ROCC) Supportive Services for Veteran Families (SSVF) Program with OHCS's veteran's program.

OHCS staff participates on the Washington County CoC's Mental Health & Special Needs Community Consortium Steering Committee. The Committee is another opportunity for consultation regarding special needs populations and barriers to, and opportunities for housing. Additionally, OHCS will receive and provide consultation regarding youth through staff participation on the DHS 5 Year Planning Youth Transition Programs' planning workgroup, and the DHS Homeless and Runaway Youth Advisory Committee.

ESG grantees shifted their focus to prevention and serving at-risk homeless populations due to Oregon's severe shortage of rental housing, particularly for those with no or limited income, and special needs often experienced by the chronically homeless. Vacancy rates of one percent and less have created a very competitive market where landlords are less inclined to house people experiencing chronic homelessness. Because serving people experiencing chronic homelessness is a priority for the CoCs, OHCS will increase efforts to solicit information that identifies successful strategies to help inform ESG funding for this population.

**Describe consultation with the Continuum(s) of Care that serves the state in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS**

Allocation of all homeless funds, including ESG, is based on formula. The formula data elements are regularly updated and reviewed by the Community Action network and its association, which are the state mandated homeless grantees. These grantees are also actively involved in leadership roles for their respective Continuums of Care. OHCS is developing a review process



that will include Continuums of Care representatives, and the Community Action network, to determine if the formula needs to be revised.

OHCS developed statewide minimum ESG standards within the areas identified in 24 CFR 576.400 (e) (3) and no longer requires grantees to establish their own standards. Oregon submitted the standards to HUD in response to the results of Oregon's 2014 monitoring. As part of the 2015 funding application, grantees were required to provide written verification that they will comply with the state standards, which will be documented during OHCS's program monitoring. Grantees who wish to develop more restrictive standards, or need to comply with relevant ESG CoC standards must submit their standards for OHCS review and approval. OHCS anticipates a small number of grantees who will propose more restrictive agency standards. The ESG standards are included with this response and may be found on page six of the ESG Operations Manual at the following link <http://www.oregon.gov/ohcs/CRD/hss/manual-emergency-solutions-grant.pdf>.

OHCS has welcomed input from CoC members about successes and best practices in HMIS data collection. OHCS oversees an on-going data collection workgroup which includes CoC representation. The charge of the workgroup is to advise OHCS on reporting formats and data collection, performance measures, quality standards and identification of needed training and technical assistance for HMIS users.

On May 19, 2015, OHCS, in partnership with the HUD regional office, provided homeless program training to ESG subrecipients. The training included a workshop on HMIS data collection and reporting. OHCS's workshop presentation explained how OHCS would be revising current reporting procedures and described actions OHCS would be taking to align data collection expectations with HUD's reporting requirements for CoC projects.

In addition, OHCS hosts and supports the HMIS system administrator for the Rural Oregon Continuum of Care (ROCC).

**Figure 1 - ROCC MAP**



Figure 1 - Rural Oregon Continuum of Care Service Area is the shaded area in the map above.

**Describe agencies, groups, organizations and others who participated in the process and describe the state’s consultations with housing, social service agencies and other entities. Identify any Agency Types not consulted and provide rationale for not consulting**

The state developed a broad approach to consultation for the consolidated plan. To that end, there were no agencies that were not provided an opportunity to actively be engaged, or be consulted with, in the development of this plan. A list of the participants can be found in the Appendix Attachment A.

**Other local/regional/state/federal planning efforts considered when preparing the Plan**

A complete table of other plans and planning efforts that were considered when preparing the Consolidated Plan can be found in the Appendix Attachment L.

**Describe cooperation and coordination among the state and any units of general local government, in the implementation of the Consolidated Plan**

Input from stakeholders, partners, public, and units of general local government were essential in the development of the 2016-2020 Consolidated Plan. OBDD-IFA and OHCS developed a

public outreach and engagement processes to help the agencies understand the key priorities and needs of the community, service providers, and the agencies and jurisdictions that serve them.

OBDD-IFA determined the priority needs for the CDBG program through public engagement, consultation and outreach throughout the non-entitlement areas of the state. Staff performed an evaluation of a state-wide survey of Units of General Local Government (UGLG). Additionally, a series of meetings were held to engage cities, counties, advocacy groups and non-profit organizations. Forums and discussions were held to engage business owners and members of the public, economic development organizations, and Councils of Governments.

Similarly, OHCS determined the priority needs through analysis of the Needs Assessment, robust public engagement and consultation with the Continuums of Care, public and assisted housing providers, developers of affordable housing, and private and governmental health, mental health, and service agencies. In addition to the extensive outreach to the Continuums of Care and homeless service providers discussed above, OHCS reached out to families with children, veteran's advocates, the Veteran's Administration, housing service providers, and providers who serve unaccompanied youth. Community meetings and partner round tables provided significant information to staff about the community housing needs throughout the state. The materials used for outreach and summaries of the findings can be found in the Appendix Attachments A-J and N.



Project Name: Deskins Commons  
City: Newberg  
Year Built: 2015  
Funding Source: HOME



Project Name: Malheur County Domestic Violence Shelter  
County: Malheur  
Completed: 2013  
Funding Source: CDBG

# Needs Assessment

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## Needs Assessment Overview (NA-05)

Oregonians face a wide variety of housing issues as the result of tightening housing markets, stagnant wages, and a shortage of affordable housing units. The Needs Assessment prepared for the Consolidated Plan provides a detailed analysis of the number of low and moderate income renters and owners who have a housing cost burden, live in overcrowded units, or live in substandard housing. Information on populations that face disproportionately greater housing needs is also provided, along with an assessment of residents experiencing homelessness in the state, and the housing needs of sub-populations, such as the elderly, and people with special needs. Finally, this assessment provides information on the non-housing needs for public facilities, public infrastructure, public services, and economic development. This Needs Assessment combines state-level data on housing needs from the U.S. Department of Housing and Urban Development's (HUD) Integrated Disbursement and Information System (IDIS), along with regional needs assessments and community needs surveys, to describe housing and social service needs in Oregon. The data and information used to inform this section include:

- Data from HUD's Comprehensive Housing Affordability Strategy (CHAS) dataset and the Census Bureau's American Community Survey.
- The January 2015 Point-in-Time Count from all seven Oregon Continuums of Care.
- Community needs surveys and needs assessments of low-income residents in the East Central Oregon region (Umatilla, Morrow, Gilliam and Wheeler Counties); Klamath and Lake Counties; Jackson County; Lane County; Malheur County; Marion and Polk Counties; the Mid-Columbia region; the Northwest region (Tillamook, Clatsop, and Columbia Counties); and the South Coast (Coos and Curry Counties).
- Reports on the extent and characteristics of residents living in poverty in Clackamas County, Multnomah, and Washington County.
- Surveys of Oregon residents and stakeholders conducted for this Consolidated Plan and the Analysis of Impediments to Fair Housing Choice study.
- Data on sub-populations with special needs obtained from Oregon's Department of Human Services, Oregon's Department of Corrections, and the Oregon Health Authority.

According to the 2007-2011 CHAS data, there were 1.5 million households in Oregon and nearly 40 percent of these households had incomes at or below 80 percent of the state's Median Family Income (MFI) of \$63,100. Approximately 70 percent of these households had one or more housing problems – meaning they spent more than 30 percent of their income on housing and utility costs (365,045), lived in a home without complete plumbing or kitchen facilities

(17,700), or lived in an overcrowded home (24,350). Households earning 30 percent of MFI (\$18,930) or less were the most likely to have one or more severe housing problems – meaning they spent more than half of their income on housing and utility costs, lived in severely overcrowded homes, or lived in substandard housing. Close to three out of four households earning 30 percent of MFI or less had one or more severe housing problems compared to two out of five households earning between 30 percent and 50 percent of MFI and one out of five households earning between 50 percent and 80 percent of MFI.

Households with income at or below 30 percent of MFI were much more likely to rent their home than own it, with 21 percent of all renter households falling into this income category compared to just five percent of owner households. An analysis from the National Low-income Housing Coalition on renter households shows that in 2013 there were estimated to be only 22 affordable and available rental units available for every 100 renters in Oregon with income at or below 30 percent of MFI. This analysis also shows that Oregon would have needed to create a little more than 102,500 rental units affordable for households at or below 30 percent of MFI to meet the demand. For renter households below 50 percent of MFI there were estimated to be 42 units affordable and available for every 100 renters in Oregon and for those below 80 percent of MFI, there was almost enough to meet demand, with 94 units affordable and available for every 100 renters at this income level.

Low and moderate income renters were found throughout the state but were more concentrated in urban areas, while low and moderate income homeowners were more likely to be found in rural areas. Severe cost burden occurred relatively evenly across income ranges for all homeowners. This suggests that buying an affordable home was limited for many potential buyers and that current owners, mostly seniors living on fixed incomes, were struggling to manage housing costs.

Ethnic and racial minorities made up a disproportionate percentage of low-income households in Oregon; some faced disproportionately greater housing needs than the overall population. According to HUD, disproportionate need occurs when a household category 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. Using this definition, Pacific Islanders earning 30 percent or less of MFI had disproportionately high housing needs, because 92 percent of Pacific Islanders at this income level had one or more severe housing problems, compared to 79 percent of all households in that income group. While this population was very small in Oregon, the community disproportionately suffered from severe housing problems or cost burden.

In addition, one in three Hispanics earning between 50 percent and 80 percent of MFI, and one in four Hispanics earning between 80 percent and 100 percent of MFI had one or more severe housing problems compared to one in five and one in eight households in the state respectively, indicating disproportionately high housing needs among moderate and middle income Hispanic households.

When examining cost burden only, for households of all income levels, it appears that African Americans had disproportionately high housing needs, with one-third of all African American



households spending more than 50 percent of their income on housing costs compared to 17 percent of all households in the state.

The homeless assessment relies on Point-in-Time (PIT) data from all seven Continuums of Care in Oregon. According to the January 2015 PIT Count, 13,176 people were homeless in Oregon; 44 percent were sheltered, and 56 percent were unsheltered. There were 3,991 chronically homeless people, making up 30 percent of the total homeless population. Three-fourths of this population was unsheltered and 88 percent were individuals, not in families. There were 1,467 veterans experiencing homelessness in Oregon on a single night in January 2015. This is 11 percent of the entire homeless population. Fifty-three percent of Oregon's homeless veterans were sheltered and 47 percent were living in unsheltered locations.

Finally, all sub-populations in Oregon with special needs had unmet housing needs. This includes the elderly, 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, and victims of domestic violence.

Overall, the information in this Needs Assessment indicates that a significant number of Oregonians have experienced housing problems and that there is a large shortage of affordable housing units for low and moderate income households. There has been growth in the number of residents earning at or below 30 percent of MFI, which has led to rising demand for social services and housing assistance. At the same time, there are limited or declining federal, state, and local resources to meet this demand which can be attributed to sequestration and budget cuts.

## Housing Needs Assessment (NA-10)

The Housing Needs Assessment describes the housing needs of all Oregonians, with a focus on low-income households, special needs populations, and the homeless. This section also describes the non-housing community development needs in the state. This section primarily relies on data provided by HUD through the Comprehensive Housing Affordability Strategy (CHAS) dataset as well as supplemental Census Data, such as the American Community Survey (ACS), and the 2015 Point-in-Time count from all Continuums of Care in Oregon. While CHAS data is somewhat dated, it is useful in identifying specific populations that have particular housing challenges.

The goal of this section is to provide a clear picture of the demand for housing of various types and price points to meet current and projected demand. To do that effectively it is necessary to examine the housing problems most often experienced by households of different income levels and with different needs. HUD's CHAS data provide estimates on the number of households with four specific housing problems: lacking complete plumbing facilities, lacking complete kitchen facilities, overcrowded units (more than one person per room), and housing cost burden, or spending more than 30 percent of household income on housing costs. As this section shows, the most common housing problem faced by households is housing cost burden.

HUD's CHAS data also provide estimates on households with severe housing problems which, in addition to lacking complete plumbing and kitchen facilities, includes severe overcrowding (more than 1.5 persons per room), and severe housing cost burden, or spending more than 50 percent of household income on housing costs. Low-income households with a severe housing cost burden have an increased risk of homelessness because they have so little income left over each month to pay for basic necessities or to effectively manage any unexpected financial crisis.

In addition to highlighting the housing problems experienced by Oregonians, this section looks at the issue of homelessness throughout the state and the housing and services available to homeless individuals and families. The homelessness data provided comes from a count of sheltered and unsheltered homeless people conducted in January of 2015. While the Point-in-Time data does not provide a comprehensive assessment of homelessness in the state, the data does provide a snapshot of the homeless population on a given day.

It is important to note that the majority of data presented in the 2016-2020 Consolidated plan are statewide data and do not account for the significant differences in housing issues between regions, counties, cities or municipalities. Because Oregon has metropolitan, suburban, and rural areas, the issues experienced by households vary from place to place. However, the issues presented can be useful for determining some of the most important housing needs throughout the entire state.

### **Statewide Profile**

According to the 2013 American Community Survey, Oregon had a population of 3.9 million in 2013, an increase of two percent or a little more than 91,000 people since 2010. Population growth slowed during the recession, but has picked up significantly in recent years. Oregon was ranked 13<sup>th</sup> fastest growing state in the nation in 2014. Oregon's Office of Economic Analysis (OEA) projects that the population will grow to 4.25 million people by 2020.

The proportion of older Oregonians also increased, with the percentage of residents over age 65 rising from 13.9 percent in 2010 to 15.4 percent in 2013. Based on OEA's current projections, this group could represent 18.5 percent of Oregon's population by 2020. The median age of residents also edged up slightly, from 38.5 years in 2010 to 39.1 years in 2013. An aging population poses new challenges for Oregon, especially in rural areas where access to health and other social services is limited. In 2013, the Oregon counties with the highest median ages were Wheeler County (55.5 years), Curry County (53.8 years), Wallowa County (51.5 years), and Grant County (50.5 years).<sup>1</sup> These counties share a rural environment, where people have to drive great distances for services and healthcare. As Oregon residents continue to age, more of the population will face challenges maintaining and affording their homes.

Throughout Oregon, the vast majority of the population was white (85%), ranging from 68 percent white in Jefferson County to 96 percent white in Wallowa County. Asians (3.8%) and people who are biracial or multiracial (3.8%) were the next two largest groups by race.

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<sup>1</sup> County estimates are based on 2009-2013 American Community Survey 5-year estimates.



Hispanics/Latinos, who may be of any race, made up 12 percent of the state population in 2013, and accounted for more than 25 percent of four Oregon county populations: Morrow (32%), Malheur (32%), Hood River (30%), and Marion (25%). Counties with the largest percentages of African Americans are Multnomah (5.7%) and Washington (1.8%). Washington (8.9%) and Multnomah (6.8%) also had the largest proportion of Asian residents, while Jefferson (17.1%) and Wasco (4.8%) had the highest proportion of Native Americans.

There were 1.7 million housing units in Oregon in 2013, with 1.5 million households living in those units. The remaining units were vacant. Homeowners made up 62 percent of all households, while renters made up the other 38 percent of households. As has happened throughout the country, the homeownership rate has been steadily declining since the recession and is down from 64 percent in 2010. There were 16,000 fewer homeowners in 2013 than in 2010, while there were 33,200 more renters.

### Summary of Housing Needs

In order to estimate the housing needs of households with special needs and of different income levels and family types in 2020, a compound annual growth rate was used. The rate of 0.96 percent was calculated by finding the percent change in the Oregon population over the past 10 years and dividing by the same number of years. The rate was then applied to current levels of housing needs and projected to 2020. The current level of housing needs was based on available data from HUD (CHAS data), the U.S. Census and other state and national sources. In some cases housing need is measured by cost burden. In others poverty is used as a proxy. In still other cases data on housing needs by population type captured in national surveys are extrapolated to Oregon's population.

The resulting projected five-year housing needs by family type and special need follow. Table 1 shows the median family income in Oregon in 2011 as well as the income limits for households at 30 percent, 50 percent, and 80 percent of MFI. According to the 2007-2011 CHAS data, there were 1.5 million households in Oregon, and nearly 40 percent of these households had incomes at or below 80 percent of the state's MFI of \$63,100. Approximately 70 percent of these households had one or more housing problems – meaning they either spent more than 30 percent of their income on housing and utility costs (365,045), lived in a home without complete plumbing or kitchen facilities (17,700), or lived in an overcrowded home (24,350).

**Table 1 – Oregon Income Limits, 2011**

|                            |          |
|----------------------------|----------|
| Median Family Income (MFI) | \$63,100 |
| 30% of MFI                 | \$18,930 |
| 50% of MFI                 | \$31,550 |
| 80% of MFI                 | \$50,480 |

Data Source: HUD's FY 2011 Income Limits

Extremely low-income (ELI) households had income at or below 30 percent of MFI and made up 11 percent of all households in Oregon, according to HUD's 2007-2011 data. ELI households

were much more likely to rent than own, with 21 percent of all renter households falling into this income category compared to just five percent of owner households. There were an estimated 167,000 ELI households in Oregon. 135,000 (81%) of them had one or more housing problems, while 120,000 (72%) had one or more severe housing problems. Seventy-four percent of ELI renters had one or more severe housing problems compared to 67 percent of ELI owners. In five years, the number of ELI households with one or more housing problems is projected to be 147,000, and the number with one or more severe housing problems will be 131,000.

Very low-income households had income between 30 percent and 50 percent of MFI, and made up 11 percent of all Oregon households. They made up 18 percent of all renters and seven percent of all owners. HUD estimates that there were 169,000 very low-income households in Oregon and that 131,000 (77%) of those had one or more housing problems. This number is projected to grow to 143,000 by 2020. Very low-income households were less likely than ELI households to have one or more severe housing problems, with 44 percent of this population facing these issues compared to 72 percent of ELI households. However, there were still 75,000 low-income households with one or more severe housing problems, a number which could grow to 81,000 in five years.

A little over a quarter million households (17%) in Oregon were considered low-income, with income between 50 percent and 80 percent of MFI. Close to 100,000 of these were renters, making up 22 percent of all renter households, and nearly 70,000 were owners, making up 14 percent of the owner population. Of these, 141,000 (56%) had one or more housing problems and 56,000 (22%) had one or more severe housing problems. In five years, the number of low-income households with one or more housing problems could grow to 154,000, and the number with one or more severe housing problems could grow to 61,000.

Moderate income households, with income between 80 percent and 100 percent of MFI, were the smallest income group, making up 10 percent of all households in Oregon. Ten percent of owners and 11 percent of renters fell into this category. Thirty-eight percent of these households, or 59,000 households, had one or more housing problems. In five years, this number is projected to grow to 64,000. A much smaller number and percentage of these households (19,000, and 13 percent respectively) had one or more severe housing problems. By 2020, it is estimated that 21,000 moderate income households will face one or more severe housing problems.

Renters made up 37 percent of all households in Oregon, according to HUD's CHAS data. The majority of these renters (72%) had incomes below 100 percent of MFI. Of renter households with income below 100 percent of MFI, two-thirds, or 269,850, had one or more housing problems. Housing burden accounts for 86 percent of those housing problems. Furthermore, 40 percent of those renter households, or 161,000, had one or more severe housing problems. If the level of cost burden stays the same among renters, in five years the number of renters with housing needs could reach 294,000 and the number of renters with severe housing needs could reach 175,000.

The other 63 percent of households in Oregon were homeowners and unlike renters the majority of Oregon homeowners (64%) had incomes greater than 100 percent of MFI. When focusing on low and moderate income homeowners, HUD's CHAS data shows that 196,000 (58%) had one or more housing problems and 110,000 (32%) had one or more severe housing problems. By 2020, the number of owners with housing needs could reach 214,000 and the number with severe housing needs could reach 119,000.

According to HUD's CHAS data, there were 454,700 households with an elderly person (age 62 and older), meaning that 30 percent of all households had at least one elderly member. The majority of these elderly households had members aged 62-74 years old and the remaining 38 percent had a member 75 or older. Forty-four percent of elderly households had income below 80 percent of MFI, compared to 39 percent of all households.

Close to 60,000 moderate income elderly homeowners and a little more than 44,000 moderate income elderly renter households experienced a housing cost burden, or 52 percent of all moderate income elderly households in Oregon. If the rate of growth among elderly households remains the same as it has been, this number is estimated to grow to 113,000 by 2020. However, it is very likely that the rate of growth among seniors will be faster than for the general population. Furthermore, moderate income elderly homeowners with a housing cost burden made up 40 percent of all moderate income cost burdened homeowners in Oregon according to CHAS data. In looking at severe housing cost burden, the data show that 30 percent of moderate income elderly households, or 59,000, spent more than half of their income on housing costs. This number could reach or surpass 64,000 in five years.

Data from the 2013 American Community Survey (ACS)<sup>2</sup> indicate that there were 431,000 single person households in Oregon, and 86,000, or 20 percent, of these single persons had income in the previous 12 months that was below the poverty line indicating that they may have faced problems. In five years the numbers of single person households with housing needs is projected to reach 92,000.

Large families contain five or more related persons and made up seven percent of all households in Oregon. While these families made up a very small proportion of all households in Oregon they were very likely to face a cost burden, with 29,000 (71%) moderate income large family households experiencing this issue, and 15,000 (35%) experiencing a severe housing cost burden. By 2020, there will be an estimated 32,000 moderate income large family households with cost burden and 16,000 with severe cost burden.

HUD's 2008-2012 CHAS data provides estimates of the number of households with at least one member with a disability experiencing one or more housing problems. The disabilities are

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<sup>2</sup> Data for this estimate was pulled from Table B17021 of the 2013 American Community Survey

grouped into four categories: vision and hearing impairments, ambulatory limitations, cognitive limitations, and self-care or independent living limitations.<sup>3</sup> According to these data:

- 95,000 moderate income Oregon households included a member with a vision or hearing impairment and 61,000 of these had one or more housing problems. This number could reach 65,800 by 2020.
- 121,600 moderate income Oregon households included a member with ambulatory limitations and 80,000 of these had one or more housing problems. This number could reach 86,500 by 2020.
- There were 92,800 Oregon households with income at or below 80 percent of MFI that included a member with a cognitive limitation and 64,900 of them had one or more housing problems. By 2020, this number is estimated to be 70,100
- There were 92,100 moderate income Oregon households that included a member with self-care or independent living limitations and 61,700 of these households had one or more housing problems. The number of these types of households with a housing problem is estimated to reach 66,600 by 2020.

Victims of domestic violence: According to the 2014 annual report from The Oregon Domestic and Sexual Violence Service Providers, there were 131,050 calls for help related to domestic violence, sexual assault, stalking, and other issues that year. In the same year, 12,017 requests for shelter from adult survivors were unable to be met. This number does include some duplication since a person can call more than one shelter or call one shelter more than once. The average number of adult survivors who were sheltered in Oregon domestic violence programs from 2012-2014 was 2,668. Finally, the Point-in-Time count in January 2015 indicated that there were 1,434 unsheltered victims of domestic violence. These numbers provide a rough estimate of the number of adult survivors of domestic violence in need of affordable housing at a little more than 16,000.

## Demographics

Table 2 shows that the population of Oregon has grown 15 percent since 2000. Household growth has occurred at a very similar pace (14%), and median income has also grown 15 percent since 2000. Population growth slowed during the recession, but has picked up significantly in recent years. Oregon was ranked 13<sup>th</sup> fastest growing state in the nation in 2014. Oregon's Office of Economic Analysis (OEA) projects that the population will grow to 4.25 million people by 2020. Table 3 shows the counties with the largest increases and decreases in population. The significant growth in Deschutes County is driven by growth in Bend. To provide

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<sup>3</sup> Hearing impairment is defined as being deaf or having serious difficulty hearing; vision impairment is being blind or having serious difficulty seeing, even when wearing glasses; an ambulatory limitation means having serious difficulty walking or climbing stairs; a cognitive limitation means that because of a physical, mental, or emotional problem, having difficulty remembering, concentrating, or making decisions; a self-care limitation is having difficulty bathing or dressing; and an independent living limitation means that because of a physical, mental, or emotional problem, having difficulty doing errands alone such as visiting a doctor's office or shopping.

a visual representation of where households are clustered throughout the state, figure 2 shows the number of households by Census Tract.

**Table 2 – Housing Needs Assessment Demographics**

| Demographics  | Base Year: 2000                               | Most Recent Year: 2013 | % Change |
|---------------|-----------------------------------------------|------------------------|----------|
| Population    | 3,421,399                                     | 3,930,065              | 15%      |
| Households    | 1,335,109                                     | 1,516,454              | 14%      |
| Median Income | (\$43,712 in 2013 inflation-adjusted dollars) | \$50,251               | 15%      |

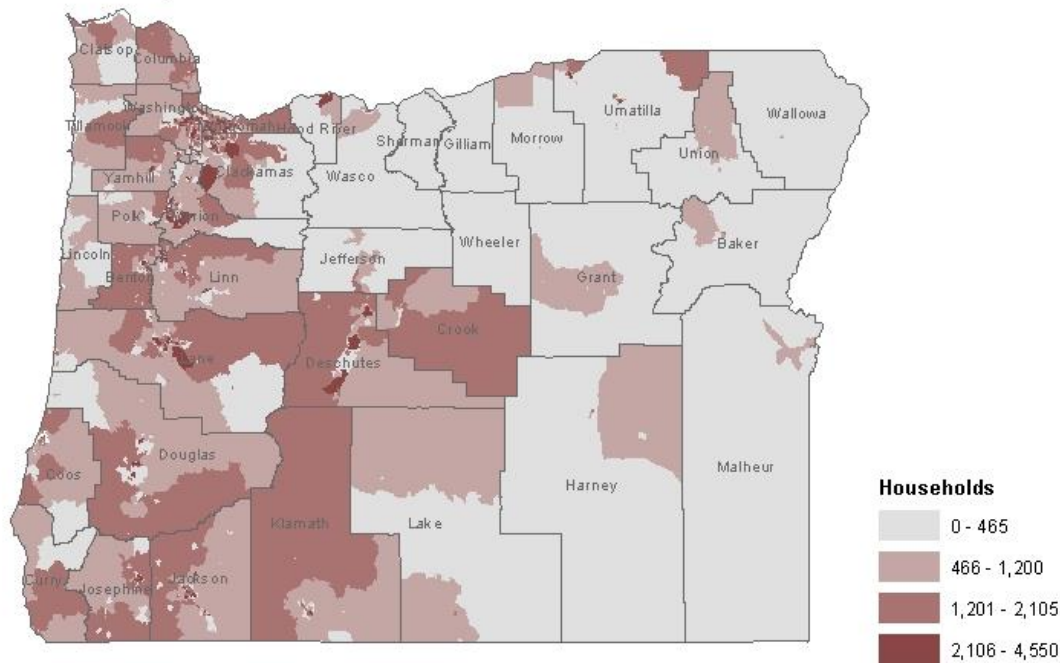
**Table 3 – Counties with Largest Population Increases and Decreases, 2000-2013**

| County                                      | Base Year: 2000 | Most Recent Year: 2013 | % Change |
|---------------------------------------------|-----------------|------------------------|----------|
| Counties with Largest Population Growth     |                 |                        |          |
| Deschutes                                   | 115,367         | 160,565                | 39%      |
| Polk                                        | 62,380          | 75,930                 | 22%      |
| Washington                                  | 445,342         | 539,608                | 21%      |
| Yamhill                                     | 84,992          | 99,802                 | 17%      |
| Linn                                        | 103,069         | 117,648                | 14%      |
| Counties with Largest Decline in Population |                 |                        |          |
| Wheeler                                     | 1,547           | 1,292                  | -16%     |
| Grant                                       | 7,935           | 7,359                  | -7%      |
| Wallowa                                     | 7,226           | 6,924                  | -4%      |
| Baker                                       | 16,741          | 16,055                 | -4%      |
| Harney                                      | 7,609           | 7,314                  | -4%      |

Data Source: 2000 Census (Base Year), 2009-2013 ACS (Most Recent Year)

**Figure 2 - Oregon Households by Census Tract**

Oregon Households by Census Tract



Data Source: 2007-2011 CHAS

**Number of Households Table**

Table 4 shows that the most common type of household was small families (families of two to four people), which made up 42 percent of all households, according to HUD’s CHAS data. Households with at least one person over 62 years of age made up 30 percent of all Oregon households. In most cases, the majority of households had income of 100 percent of MFI or more, but this was not the case for households that contained at least one person age 75 or older, where just 33 percent had incomes of 100 percent of MFI or more, or for households with one or more children six years or younger, where only 38 percent had incomes that high.

**Table 4 – Total Households Table**

| Household                                                    | 0-30%<br>MFI | >30-50%<br>MFI | >50-80%<br>MFI | >80-100%<br>MFI | >100%<br>MFI |
|--------------------------------------------------------------|--------------|----------------|----------------|-----------------|--------------|
| Total Households                                             | 167,220      | 169,260        | 253,670        | 154,160         | 765,250      |
| Small Family Households                                      | 47,720       | 50,730         | 86,550         | 59,680          | 396,615      |
| Large Family Households                                      | 8,675        | 11,745         | 20,945         | 13,730          | 54,785       |
| Household contains at least one person<br>62-74 years of age | 24,265       | 30,540         | 47,490         | 29,940          | 150,525      |
| Household contains at least one person age 75 or older       | 20,360       | 34,895         | 42,300         | 17,750          | 56,635       |
| Households with one or more children 6 years old or younger  | 26,265       | 28,750         | 43,035         | 24,865          | 75,060       |

Data Source: 2007-2011 CHAS

**Housing Problems Summary Tables**

The following tables contain data on the housing problems of renters and owners, by income level and household type. These data are also demonstrated geographically in the maps that follow the tables.

Table 5 shows the number of households that experienced a housing problem, and identifies which housing problem they had. Table 6 shows the number of households that experienced a severe housing problem. Tables 7 and 8 show households who were cost burdened and severely cost burdened by household type. Finally, Table 9 shows the number of households that lived in overcrowded homes.

The data show us that the most significant housing problem experienced by renters and owners in Oregon was cost burden (housing costs exceeding 30 percent of gross monthly income). HUD estimates that 242,300 renters experienced cost burden; 40 percent of these renters earned less than 30 percent of MFI. About 150,000 owners experienced cost burden and in contrast to renters most owners who experienced cost burden were in the 50-80 percent of MFI range. About 135,000 renters and nearly 90,000 owners faced severe cost burden (housing costs exceeding 50 percent of gross monthly income). Households earning 30 percent of MFI were the most likely to be severely housing cost burdened, live in severely overcrowded homes, or live in substandard housing. Seventy-two percent of ELI households had one or more severe housing problems, compared to 44 percent of those at 31-50 percent of MFI and 22 percent of those at 50-80 percent of MFI.

In addition, approximately 16,300 renters and 3,000 owners lived in substandard housing; 5,000 renters and 1,700 owners lived in severely overcrowded conditions; and 15,700 renters and 6,600 owners lived in overcrowded conditions. Households earning 30 percent or less of MFI were the most likely to live in substandard housing, with 38 percent of all renters, and 34 percent of all owners, living in substandard housing falling into that income category. However, it is slightly higher income households who were most likely to live in overcrowded units, with 33 percent of all renters and 43 percent of all owners living in overcrowded units earning 51 percent to 80 percent of MFI.





Project Name: Eagle Landing  
City: Roseburg  
Year Built: 2014  
Funding Source: HOME



**Table 5 – Housing Problems by Income (Households with one of the Severe Housing Problems: lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)**

|                                                                                       | Renter    |             |             |              |         | Owner     |             |             |              |        |
|---------------------------------------------------------------------------------------|-----------|-------------|-------------|--------------|---------|-----------|-------------|-------------|--------------|--------|
|                                                                                       | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total   | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total  |
| <b>NUMBER OF HOUSEHOLDS</b>                                                           |           |             |             |              |         |           |             |             |              |        |
| Substandard Housing - Lacking complete plumbing or kitchen facilities                 | 6,230     | 4,640       | 4,260       | 1,175        | 16,305  | 1,050     | 725         | 775         | 510          | 3,060  |
| Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing) | 1,575     | 1,470       | 1,520       | 595          | 5,160   | 235       | 350         | 815         | 370          | 1,770  |
| Overcrowded - With 1.01-1.5 people per room (and none of the above problems)          | 3,965     | 4,190       | 5,420       | 2,135        | 15,710  | 525       | 1,475       | 2,810       | 1,800        | 6,610  |
| Housing cost burden greater than 50% of income (and none of the above problems)       | 76,520    | 35,485      | 10,120      | 1,410        | 123,535 | 29,925    | 26,245      | 30,680      | 11,335       | 98,185 |
| Housing cost burden greater than 30% of income (and none of the above problems)       | 8,450     | 39,600      | 50,340      | 10,745       | 109,135 | 6,300     | 16,860      | 34,520      | 28,755       | 86,435 |
| Zero/negative Income (and none of the above problems)                                 | 9,655     | N/A         | N/A         | N/A          | 9,655   | 5,365     | N/A         | N/A         | N/A          | 5,365  |

Data Source: 2007-2011 CHAS



Project Name: Umatilla County Head Start  
 County: Umatilla  
 Completed: 2013  
 Funding Source: CDBG 2013

**Table 6 – Number of Households with Housing Problems (Households with one or more of the Severe Housing Problems: lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)**

|                                                                       | Renter    |             |             |              |         | Owner     |             |             |              |         |
|-----------------------------------------------------------------------|-----------|-------------|-------------|--------------|---------|-----------|-------------|-------------|--------------|---------|
|                                                                       | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total   | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total   |
| NUMBER OF HOUSEHOLDS                                                  |           |             |             |              |         |           |             |             |              |         |
| Having 1 or more of four housing problems                             | 88,295    | 45,785      | 21,320      | 5,315        | 160,715 | 31,735    | 28,795      | 35,080      | 14,020       | 109,630 |
| Having none of four housing problems                                  | 21,735    | 54,115      | 101,405     | 57,180       | 234,435 | 10,440    | 40,565      | 95,865      | 77,645       | 224,515 |
| Household has negative income, but none of the other housing problems | 9,655     | N/A         | N/A         | N/A          | 9,655   | 5,365     | N/A         | N/A         | N/A          | 5,365   |

Data Source: 2007-2011 CHAS

**Table 7 – Cost Burden - Rent is greater than 30% of monthly income**

|                      | Renter    |             |             |         | Owner     |             |             |         |
|----------------------|-----------|-------------|-------------|---------|-----------|-------------|-------------|---------|
|                      | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total   | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total   |
| NUMBER OF HOUSEHOLDS |           |             |             |         |           |             |             |         |
| Small Related        | 31,015    | 30,145      | 24,355      | 85,515  | 9,335     | 12,150      | 26,240      | 47,725  |
| Large Related        | 6,180     | 5,765       | 3,740       | 15,685  | 1,560     | 3,425       | 8,685       | 13,670  |
| Elderly              | 15,270    | 16,895      | 11,880      | 44,045  | 17,350    | 22,005      | 20,315      | 59,670  |
| Other                | 42,450    | 30,020      | 24,590      | 97,060  | 9,225     | 7,205       | 12,445      | 28,875  |
| Total need by income | 94,915    | 82,825      | 64,565      | 242,305 | 37,470    | 44,785      | 67,685      | 149,940 |

Data Source: 2007-2011 CHAS

**Table 8 – Cost Burden – Rent is greater than 50% or monthly income.**

|                      | Renter    |             |             |         | Owner     |             |             |        |
|----------------------|-----------|-------------|-------------|---------|-----------|-------------|-------------|--------|
|                      | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total   | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total  |
| NUMBER OF HOUSEHOLDS |           |             |             |         |           |             |             |        |
| Small Related        | 28,370    | 12,780      | 3,355       | 44,505  | 8,300     | 8,910       | 13,170      | 30,380 |
| Large Related        | 5,325     | 1,660       | 300         | 7,285   | 1,365     | 2,325       | 3,700       | 7,390  |
| Elderly              | 12,500    | 9,830       | 4,425       | 26,755  | 13,050    | 10,485      | 8,300       | 31,835 |
| Other                | 38,750    | 14,580      | 3,410       | 56,740  | 8,165     | 5,490       | 6,430       | 20,085 |
| Total need by income | 84,945    | 38,850      | 11,490      | 135,285 | 30,880    | 27,210      | 31,600      | 89,690 |

Data Source: 2007-2011 CHAS

**Table 9– Overcrowding – More than one person per room**

|                                       | Renter    |             |             |              |        | Owner     |             |             |              |       |
|---------------------------------------|-----------|-------------|-------------|--------------|--------|-----------|-------------|-------------|--------------|-------|
|                                       | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total  | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total |
| NUMBER OF HOUSEHOLDS                  |           |             |             |              |        |           |             |             |              |       |
| Single family households              | 5,210     | 4,890       | 5,755       | 2,105        | 17,960 | 670       | 1,505       | 2,970       | 1,540        | 6,685 |
| Multiple, unrelated family households | 295       | 545         | 1,040       | 415          | 2,295  | 100       | 350         | 695         | 660          | 1,805 |
| Other, non-family households          | 285       | 295         | 385         | 295          | 1,260  | 25        | 15          | 50          | 24           | 114   |
| Total need by income                  | 5,790     | 5,730       | 7,180       | 2,815        | 21,515 | 795       | 1,870       | 3,715       | 2,224        | 8,604 |

Data Source: 2007-2011 CHAS

## Geographic Distribution of Housing Problems across Oregon

The following maps show where housing problems occurred across the state. Households with problems faced one or more of the following conditions:

- Lived in a housing unit that lacks full kitchen facilities or plumbing;
- Lived in a housing unit that has more than one occupant per room; and/or
- Experienced cost burden that was greater than 30 percent. A household that pays more than 30 percent of their gross monthly income in housing costs is considered “cost burdened.” If they pay more than 50 percent they are “severely cost burdened.”

These maps show the number of renter and owner households who experienced one or more of the above housing problems for each region in the state.

Concentrations of owners with housing problems were most prevalent in rural parts of the state, primarily in eastern Oregon. In contrast to owners, concentrations of renters with housing problems were more prevalent in urban areas. Where concentrations did occur near urban areas, they were mostly likely to be found in the city of Ashland and areas south of Portland.

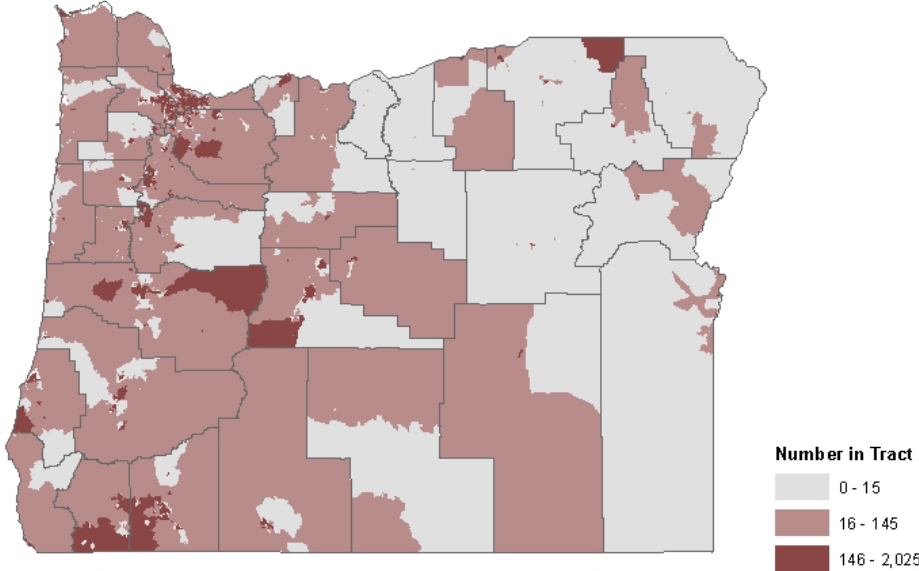


Project Name: Josephine County Food Bank Warehouse  
County: Josephine  
Completed: 2015  
Funding Source: CDBG

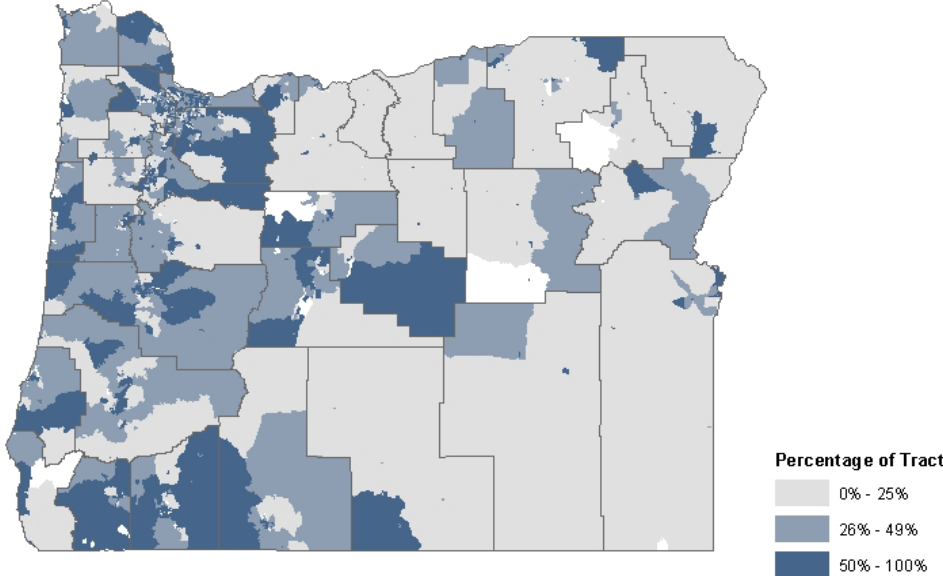
### Figure 3 - Oregon Owner Households with Housing Problems

#### Oregon Renter Households with Housing Problems

Number of Renter Households with 1 or more Housing Problems



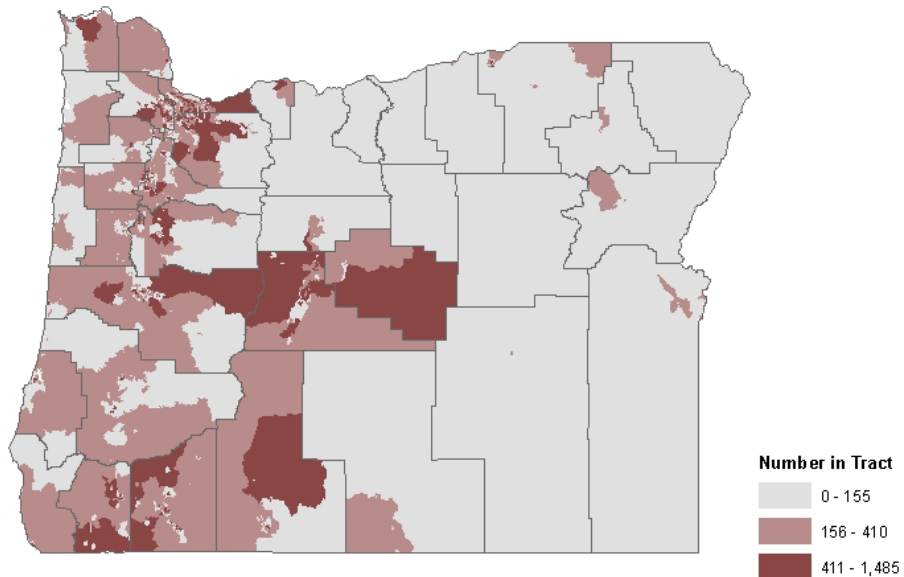
Percent of Renter Households with 1 or more Housing Problems



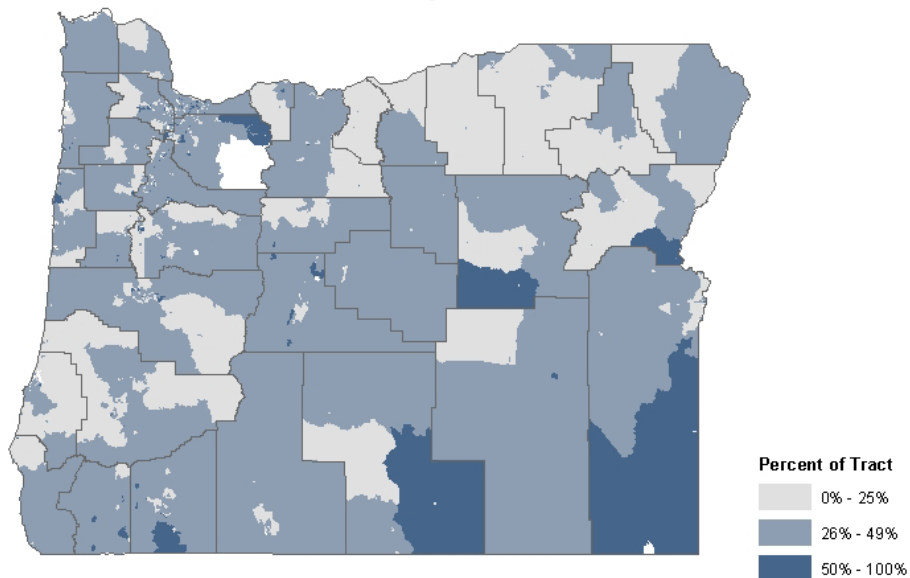
### Figure 4 - Oregon Renters with Housing Problems

#### Oregon Owner Households with Housing Problems

Number of Owner Households with 1 or more Housing Problems



Percent of Owner Households with 1 or more Housing Problems



Additional Maps of the prevalence of housing problems for owners and renters are located in Appendix O.

### **Describe the number and type of single person households in need of housing assistance.**

Of the 1.5 million households in Oregon, a little more than 430,000, or 28 percent, were single-person households according to the 2009-2013 American Community Survey. These were almost evenly split between owners and renters. Thirty-eight percent of single-person households were made up of seniors living alone. One out of five people living alone, or nearly 86,000 people, were living in poverty and may have experienced housing needs.

In non-entitlement areas, seniors comprised a higher proportion of single person households than in urban areas where students and young adults living alone were more likely to reside. As such the needs of single person households in rural areas were different from those in urban areas. As they age seniors living alone are more likely than other single-person households to need community supports such as in-home health care, home repairs, and accessibility modifications. Stakeholders interviewed for the Consolidated Plan noted that seniors are less likely than those in other age groups to ask for assistance even if their needs are dire. Getting resources to seniors requires a network of community-based volunteers—yet the volunteer pool in rural communities is declining as younger residents leave rural areas for jobs elsewhere.

Single young men were another demographic group that stakeholders described as having housing needs. Stakeholders reported that the resources and programs to assist them are lacking: “Young men will never be eligible because there are no programs that support them.”

### **Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.**

Fourteen percent of Oregon’s residents, or about 527,000 people, had some type of disability according to 2009-2013 ACS data. About 207,000 of these residents with disabilities were seniors and, as discussed above, many lived alone. The most common disability faced by the state’s seniors was limited mobility. Further, 112,000 of these seniors with disabilities were likely to have two or more types of disabilities. The housing needs of seniors with disabilities include modifications to existing housing and ongoing assistance with maintenance and repairs.

HUD’s 2008-2012 CHAS data provides estimates of the number of households with at least one member with a disability as well as estimates of how many of these households have one or more housing problems. There were 193,000 Oregon households that included a member with a vision or hearing impairment, and 42 percent of them had one or more housing problems, compared to 38 percent of households with no disabled members. Of these households, 49 percent had income at or below 80 percent of MFI, so had a higher likelihood of having one or more housing problems (64%). There were a little more than 215,000 households that included a member with an ambulatory limitation, and 56 percent of these had low or moderate incomes. Sixty-six percent of moderate income households with an ambulatory limitation had one or more housing problems. Out of the four types of households with disabilities, the 159,000 households that included a member with a cognitive disability were the most likely to have incomes below 80 percent of MFI (56%), and these moderate income households were the most likely to have one or more housing problems (70%). Finally, there were 160,000

households with self-care or independent living limitations, and 67 percent of the 92,000 earning 80 percent or less of MFI had one or more housing problems.

Oregon's Department of Human Services also provided OHCS with data showing that there were more than 236,000 Oregonians using services from the Aging and People with Disabilities Program in 2014. Additionally, an average of approximately 20,000 adults used case management services from the Developmental Disabilities program from 2011 to 2013.

There was a limited supply of housing units specifically designated for people with disabilities in Oregon. According to the Affordable Housing Inventory, inventory of all multifamily units in Oregon with federal, state, or local funding, there were approximately 1,939 units designated for people with physical disabilities, and 1,675 units designated for people with developmental disabilities in 2011.

Most stakeholders depict the principal housing challenges of people with disabilities as a combination of affordability, accessibility, supportive services, and lack of transportation. Many underscored that in addition to challenges related to household income, people with disabilities also experiences challenges specific to their disability, such as stigma associated with mental illness or addiction recovery or physical barriers experienced by people with limited mobility. Some individuals need access to supportive services, such as case management or in-home health care in order to live independently. Without supportive services, some individuals must live in group or congregate homes when they would prefer a more independent situation. Access to transportation is also a challenge, particularly in rural areas where public transportation in general is rare.

The Centers for Disease Control (CDC) estimated that 400,000 Oregon women had experienced sexual assault at some point in their lives. An estimated 830,000 Oregon women had experienced sexual violence other than sexual assault (e.g., stalking, psychological aggression). These numbers represent estimates that cover the entire lifetime of a woman. The number of women experiencing sexual assault annually is not available from the CDC.

The CDC estimates that, of women experiencing sexual assault, 3.6 percent had housing needs. Half of the population needed supportive services after their experience but did not receive them. Victims of sexual assault without access to safe, affordable housing will often stay with their perpetrator rather than risk becoming homeless.

According to the 2014 annual report from the coalition of Oregon Domestic and Sexual Violence Service Providers, there were 131,050 calls for help related to domestic violence, sexual assault, stalking, and other issues that year. In the same year, 12,017 requests for shelter from adult survivors were unable to be met. This number does include some duplication since a person can call more than one shelter or call one shelter more than once. The average number of adult survivors who were sheltered in Oregon domestic violence programs from 2012-2014 was 2,668. Finally, the Point-in-Time count in January 2015 indicated that there were 1,434 unsheltered victims of domestic violence. These numbers provide a rough estimate of the



number of adult survivors of domestic violence in need of affordable housing, at a little more than 16,000.

Domestic violence survivors were mentioned by stakeholders as one of the populations in the state that are disproportionately likely to have housing needs. In many parts of the state, two earners are needed to make ends meet and a woman fleeing domestic violence may stay with her perpetrator to avoid homelessness. Single female heads-of-household, some of which are domestic violence survivors, have some of the highest poverty rates of any group in the state.

### **What are the most common housing problems?**

Housing needs data provided by HUD showed the most common housing problems to be housing cost burden, severe cost burden, and overcrowding; with housing cost burden being the most prevalent issue. In fact, 83 percent of all renters and 92 percent of all owners with incomes below 100 percent of MFI experiencing one or more housing problems were housing cost burdened. Low-income households with severe cost burden can be at an increased risk of homelessness because they have so little money left over after paying their housing and utility costs to take care of all of their other basic needs such as transportation, childcare, healthcare, food, and others. They also have incredibly difficult time saving money for emergencies or for retirement. An unforeseen event or emergency can force these households to make difficult decisions about what bills to pay which could lead to late rent or mortgage payments.

Renters earning at or below 30 percent of MFI were more affected by severe cost burden than either higher income renters or owner households. Seventy-one percent of all ELI renter households were severely cost burdened compared to 39 percent of renter households earning between 31 and 50 percent of MFI and just nine percent of renters earning between 51 and 80 percent of MFI. Furthermore, 61 percent of all severely cost burdened renters earned 30 percent of MFI or less. This information is supported by the findings from stakeholder consultation. Stakeholders responding to the question: "What are the most common housing problems in your region?" consistently mentioned lack of affordable rental housing stock in good condition. Some of the comments were very specific about the challenges renters in rural areas currently face:

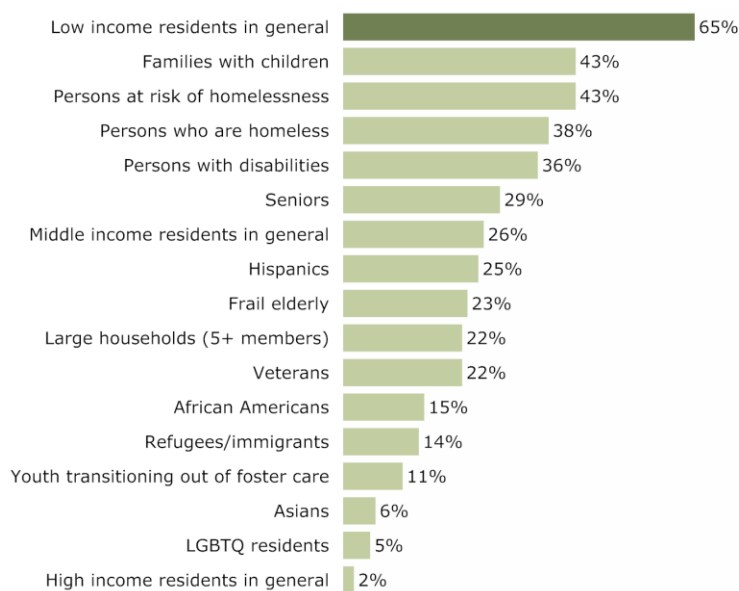
- "Haven't had any new housing developments in many years. Limited market stock on hand."
- "Some landlords don't have the resources to fix up rentals to meet requirements of subsidized housing programs/inspections."
- "Roach/bedbug/mold infestations have become a significant problem. Mold also becomes an issue when tenants don't turn up the heat in the winter (due to utilities costs)."
- "We have vouchers, but no housing units available. Vouchers aren't any good if there's no housing available."

**Are any populations/household types more affected than others by these problems?**

Table 8 shows us that family households, both small and large, with income at or below 30 percent of MFI were more likely than other household types to experience severe cost burden. Seventy-seven percent of both small and large families at this income level had severe housing cost burden compared to 69 percent of all households. Furthermore, elderly homeowners made up the largest percentage (42%) of homeowners earning at or below 30 percent of MFI with severe housing cost burden.

As shown in the following figure, two-thirds of stakeholders surveyed for the Consolidated Plan reported that low-income residents are most impacted by affordability changes in the housing market, followed by families with children (43%), people at risk of homelessness (43%), people experiencing homelessness (38%), and people with disabilities (36%).

**Figure 5 - Resident Groups Most Affected by Housing Market Changes**



Note: n=280. Numbers add to greater than 100% due to multiple responses.

Source: BBC Research & Consulting from the 2015 Oregon Analysis of Impediments Stakeholder Survey.

**Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered. Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance.**

Low-income households experiencing a severe housing cost burden are at an increased risk of homelessness. The data here shows that this is a very common housing problem, especially

among renter households earning at or below 30 percent of MFI. The data also shows that families with children are more likely than other households types to have lower incomes, and more likely to face a severe housing cost burden. Many of these families may be at imminent risk of becoming homeless and seeking shelter.

Stakeholders consulted for this Consolidated Plan described the populations most at-risk of homelessness in Oregon as the following:

- Single men
- Single mothers
- Residents lacking education
- People with disabilities
- Teenagers, particularly those aging out of the foster care system. Teen pregnancy impacts risk.
- Residents living in non-traditional and/or multiple-family/"couch-surfing" situations who are vulnerable to being evicted (e.g., due to a fight with friends).
- Veterans
- People discharged from incarceration
- People suffering from mental illness
- People who have suffered foreclosure
- Non-English speaking people
- People suffering addictions
- Domestic violence survivors
- Seniors
- Multigenerational families

Stakeholders also identified the needs of families formerly experiencing homelessness who are receiving (but nearing termination) of rapid re-housing assistance. These include:

- Obtaining additional benefits (e.g. Housing Choice Vouchers) and/or employment to maintain housing
- Money management skills
- Financial assistance in overcoming barriers (debts owed, including medical bills, fines for illegal camping, etc.)
- Need living wage jobs or two minimum wage jobs/40 hours per week, and job training, work clothes
- Past convictions prevent them from finding housing
- Costs of utilities
- More flexible dollars to assist folks in overcoming these barriers
- Additional time to find housing and employment, the time allowed on rapid re-housing program is not sufficient

**If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates.**

The state does not collect data from each Continuum of Care on clients that received services and are at imminent risk of losing their housing. The best way to estimate the at-risk population statewide is to look at the number of households with incomes at or below 30 percent of MFI, who spend more than half of their income on housing and utility costs. According to HUD's 2007-2011 CHAS data, a little more than 132,000 households at this income level were severely cost burdened; 95,000 of these were renters and 37,000 were homeowners.

**Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness**

Housing markets in which there are higher risks of instability and homelessness are generally those on the extremes. These include high cost areas with extremely low vacancy rates, rising rents, and growth in retail and service jobs that do not pay living wages; and very depressed markets with high levels of unemployment and limited opportunity. Residents living in these types of markets are more vulnerable to homelessness if they experience an adverse socioeconomic shock—for example, job loss, costly medical procedure, family member separation or death. Across the board, a shortage of affordable rental units and a lack of housing and social service resources were also linked with housing instability.

## **Disproportionately Greater Need: Housing Problems (NA-15)**

This section provides data on households of particular racial or ethnic groups that have disproportionately greater needs with regards to housing problems in comparison to the needs of that category of need as a whole.

The data in this section come from HUD's 2007-2011 CHAS dataset and break households down by race, ethnicity, income, and housing problems.

**Definition of "disproportionate" need:** According to HUD, disproportionate need occurs when a household category 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. For example, if 60 percent of households earning between 50 percent and 80 percent of MFI have a housing problem, and 75 percent of Hispanics in the same income category have a housing problem, Hispanics would have a disproportionately greater need.

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. For example, if four percent of all households with income at or below 30 percent of MFI are African American but 4.5 percent in that income category have a housing problem, African Americans make up a disproportionate part of that population in need.

In this section, the tables will focus on HUD's definition, but the discussion will include an analysis of both methods of understanding disproportionate need.

**Table 10 – Number of Households with Disproportionally Greater Need Income (0%-30% of AMI)**

| Housing Problems               | Has one or more of four housing problems* | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|-------------------------------------------|---------------------------------------|--------------------------------------------------------------------------|
| Jurisdiction as a whole        | <b>134,780</b>                            | <b>17,425</b>                         | 15,020                                                                   |
| White                          | <b>103,420</b>                            | <b>14,235</b>                         | 11,735                                                                   |
| Black / African American       | <b>5,490</b>                              | <b>635</b>                            | 470                                                                      |
| Asian                          | <b>4,905</b>                              | <b>650</b>                            | 1385                                                                     |
| American Indian, Alaska Native | <b>1,815</b>                              | <b>320</b>                            | 205                                                                      |
| Pacific Islander               | <b>510</b>                                | <b>44</b>                             | 80                                                                       |
| Hispanic                       | <b>14,425</b>                             | <b>985</b>                            | 620                                                                      |

Data Source: 2007-2011 CHAS

\* Four Housing Problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30 percent

**Table 11 – Percent of Households with Disproportionally Greater Need Income (0%-30% of AMI)**

| Housing Problems*              | Has one or more of four housing problems | Has none of the four housing problems | Disproportionate Need? |
|--------------------------------|------------------------------------------|---------------------------------------|------------------------|
| Jurisdiction as a whole        | <b>81%</b>                               | <b>10%</b>                            | N/A                    |
| White                          | <b>80%</b>                               | <b>11%</b>                            | No                     |
| Black / African American       | <b>83%</b>                               | <b>10%</b>                            | No                     |
| Asian                          | <b>71%</b>                               | <b>9%</b>                             | No                     |
| American Indian, Alaska Native | <b>78%</b>                               | <b>14%</b>                            | No                     |
| Pacific Islander               | <b>80%</b>                               | <b>7%</b>                             | No                     |
| Hispanic                       | <b>90%</b>                               | <b>6%</b>                             | No                     |

Data Source: 2007-2011 CHAS. Includes households with positive income only.

\*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30 percent

**Table 12 – Number of Households with Disproportionally Greater Need Income (30%-50% of AMI)**

| Housing Problems*              | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|------------------------------------------|---------------------------------------|--------------------------------------------------------------------------|
| Jurisdiction as a whole        | 131,040                                  | 38,220                                | 0                                                                        |
| White                          | 102,210                                  | 32,525                                | 0                                                                        |
| Black / African American       | 2,600                                    | 745                                   | 0                                                                        |
| Asian                          | 3,960                                    | 725                                   | 0                                                                        |
| American Indian, Alaska Native | 1,365                                    | 475                                   | 0                                                                        |
| Pacific Islander               | 405                                      | 4                                     | 0                                                                        |
| Hispanic                       | 17,060                                   | 2,995                                 | 0                                                                        |

Data Source: 2007-2011 CHAS. A "0" in the no/negative income column suggests that all households with zero or negative income have housing problems.

\*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30 percent

**Table 13 – Percent of Households with Disproportionally Greater Need Income (30%-50% of AMI)**

| Housing Problems*              | Has one or more of four housing problems | Has none of the four housing problems | Disproportionate Need? |
|--------------------------------|------------------------------------------|---------------------------------------|------------------------|
| Jurisdiction as a whole        | 77%                                      | 23%                                   | N/A                    |
| White                          | 76%                                      | 24%                                   | No                     |
| Black / African American       | 78%                                      | 22%                                   | No                     |
| Asian                          | 85%                                      | 15%                                   | No                     |
| American Indian, Alaska Native | 74%                                      | 26%                                   | No                     |
| Pacific Islander               | 99%                                      | 1%                                    | Yes                    |
| Hispanic                       | 85%                                      | 15%                                   | No                     |

Data Source: 2007-2011 CHAS

\*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30 percent

**Table 14: Number of Households with Disproportionally Greater Need Income (50%-80% of AMI)**

| Housing Problems*              | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|------------------------------------------|---------------------------------------|--------------------------------------------------------------------------|
| Jurisdiction as a whole        | 141,265                                  | 112,400                               | 0                                                                        |
| White                          | 113,575                                  | 95,900                                | 0                                                                        |
| Black / African American       | 2,355                                    | 1,265                                 | 0                                                                        |
| Asian                          | 3,665                                    | 2,175                                 | 0                                                                        |
| American Indian, Alaska Native | 1,750                                    | 845                                   | 0                                                                        |
| Pacific Islander               | 580                                      | 215                                   | 0                                                                        |
| Hispanic                       | 15,920                                   | 10,080                                | 0                                                                        |

Data Source: 2007-2011 CHAS. A "0" in the no/negative income column suggests that all households with zero or negative income have housing problems.

\*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30 percent

**Table 15: Percent of Households with Disproportionally Greater Need Income (50%-80% of AMI)**

| Housing Problems*              | Has one or more of four housing problems | Has none of the four housing problems | Disproportionate Need? |
|--------------------------------|------------------------------------------|---------------------------------------|------------------------|
| Jurisdiction as a whole        | 56%                                      | 44%                                   | N/A                    |
| White                          | 54%                                      | 46%                                   | No                     |
| Black / African American       | 65%                                      | 35%                                   | No                     |
| Asian                          | 63%                                      | 37%                                   | No                     |
| American Indian, Alaska Native | 67%                                      | 33%                                   | Yes                    |
| Pacific Islander               | 73%                                      | 27%                                   | Yes                    |
| Hispanic                       | 61%                                      | 39%                                   | No                     |

Data Source: 2007-2011 CHAS

\*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30 percent



**Table 16: Number of Households with Disproportionally Greater Need Income (80%-100% of AMI)**

| Housing Problems*              | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|------------------------------------------|---------------------------------------|--------------------------------------------------------------------------|
| Jurisdiction as a whole        | 58,835                                   | 95,325                                | 0                                                                        |
| White                          | 47,880                                   | 81,450                                | 0                                                                        |
| Black / African American       | 800                                      | 1,155                                 | 0                                                                        |
| Asian                          | 2,140                                    | 2,015                                 | 0                                                                        |
| American Indian, Alaska Native | 595                                      | 1,020                                 | 0                                                                        |
| Pacific Islander               | 190                                      | 330                                   | 0                                                                        |
| Hispanic                       | 5,980                                    | 7,035                                 | 0                                                                        |

Data Source: 2007-2011 CHAS. A "0" in the no/negative income column suggests that all households with zero or negative income have housing problems.

\*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30 percent

**Table 17: Percent of Households with Disproportionally Greater Need Income (80%-100% of AMI)**

| Housing Problems*              | Has one or more of four housing problems | Has none of the four housing problems | Disproportionate Need? |
|--------------------------------|------------------------------------------|---------------------------------------|------------------------|
| Jurisdiction as a whole        | 38%                                      | 62%                                   | N/A                    |
| White                          | 37%                                      | 63%                                   | No                     |
| Black / African American       | 41%                                      | 59%                                   | No                     |
| Asian                          | 52%                                      | 48%                                   | Yes                    |
| American Indian, Alaska Native | 37%                                      | 63%                                   | No                     |
| Pacific Islander               | 37%                                      | 63%                                   | No                     |
| Hispanic                       | 46%                                      | 54%                                   | No                     |

Data Source: 2007-2011 CHAS

\*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30 percent

According to the CHAS data Table 11 above, 81 percent of households earning less than 30 percent of the MFI in the state of Oregon had one or more housing problems. Table 13 shows that households earning between 30 and 50 percent area median income (AMI), more than three-fourths (77%) had housing problems. Fifty-six percent of households in the 50 to 80 percent MFI range had housing problems (Table 15). As shown in Table 17, only for households earning between 80 and 100 percent MFI did less than half have housing problems (38%).

By race and ethnicity, households with disproportionately greater housing problems were as follows:

**Extremely Low-income: 0-30 Percent of Area Median Income**

- Based on the previously reviewed tables, it appears that there were no extremely low-income (ELI) households of one race significantly more likely than any others to experience a housing problem, according to HUD's definition
- When examining this issue by the alternate definition, we find that all racial and ethnic minorities made up a larger percentage of the population at this income level with housing problems than they did in the Oregon population overall. Hispanics made up 7.1 percent of the state's population and 10.7 percent of all ELI households with a housing problem. African Americans made up 1.5 percent of Oregon's population, but they made up 4.1 percent of all ELI households with a housing problem. Asians made up three percent of the state's population and 3.6 percent of all ELI households with one or more problems. American Indians and Pacific Islanders made up 0.9 percent and 0.2 percent of the state's population, respectively, but 1.3 percent and 0.4 percent of ELI households with one or more housing problems, respectively.

**Very Low-income: 30-50 Percent of Area Median Income**

- Low-income Pacific Islanders had housing problems at a rate that is 22 percentage points higher than the rate of all low-income households in the jurisdiction facing housing problems and 23 percentage points higher than that of low-income Caucasian.
- All racial and ethnic minorities, except Asians, made up a larger percentage of the population at this income level than they did in the Oregon population overall. The difference is largest for Hispanics, where they made up 7.1 percent of the state's population, but made up 13 percent of the households at this income level with one or more housing problems. For African Americans, it's two percent with housing problems compared to 1.5 percent overall. For Pacific Islanders and American Indians, the difference is just 0.1 percentage point.

**Low-income: 50-80 Percent of Area Median Income**

- Moderate income Pacific Islanders had housing problems at a rate that is 17 percentage points greater than the rate of all moderate income households in the jurisdiction facing housing problems and 19 percentage points higher than moderate income Caucasian.
- All racial and ethnic minorities, except Asians, had a greater percentage of households in this income group with a housing problem than were represented in the state's population overall. The biggest difference was among Hispanics, where the percentage of households in this income group with one or more housing problems was 11.3 percent, compared to 7.1 percent in the state overall. The other differences were very small, ranging from 0.3 percentage points for American Indians, 0.2 percentage points for Pacific Islanders, and 0.1 percentage points for African Americans.

**Moderate Income: 80-100 Percent of Area Median Income**

- Middle income Asians had housing problems at a rate that was 17 percentage points higher than that of middle income Caucasian and the jurisdiction as a whole.

- Middle income American Indians had housing problems at a rate that was 11 percentage points higher than the rate of all middle income households in the jurisdiction facing housing problems, and 13 percentage points higher than middle income Caucasian.
- All racial and ethnic minorities, except African Americans, had a greater percentage of households in this income group with a housing problem than were represented in the state's population overall. Yet again, the biggest difference was seen among Hispanics, where 10.2 percent of Hispanic households in this income group faced a housing problem, while they made up 7.1 percent of Oregon's total population.

It is important to note that the frequent occurrence of Pacific Islanders as having housing problems is largely due to the small numbers of residents in this racial category. The number of Pacific Islanders in Oregon was very small overall and represented less than one percent of the residents with housing problems in the state overall. The small sample size of Pacific Islanders in Oregon leads to large margins of error in the CHAS estimates, and therefore the numbers presented here should be used with caution.



Project Name: Rogue River Downtown Revitalization  
Completed: September 2011  
Funding Source: CDBG

## Disproportionately Greater Need: Severe Housing Problems (NA-20)

This section provides data on households with “disproportionately severe” housing problems. Severe housing problems include 1) Overcrowded households with more than 1.5 persons per room, not including bathrooms, porches, foyers, halls, or half-rooms, 2) Housing units that lack complete kitchen or plumbing facilities; and 3) Households with cost burdens of more than 50 percent of income. The data in these tables come from HUD’s CHAS 2007-2011 dataset.

**Table 18 – Number of Households with Severe Needs-0%-30% of AMI**

| Severe Housing Problems*       | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|------------------------------------------|---------------------------------------|--------------------------------------------------------------------------|
| Jurisdiction as a whole        | 120,030                                  | 32,175                                | 15,020                                                                   |
| White                          | 91,205                                   | 26,455                                | 11,735                                                                   |
| Black / African American       | 4,990                                    | 1,135                                 | 470                                                                      |
| Asian                          | 4,635                                    | 920                                   | 1,385                                                                    |
| American Indian, Alaska Native | 1,550                                    | 585                                   | 205                                                                      |
| Pacific Islander               | 505                                      | 44                                    | 80                                                                       |
| Hispanic                       | 13,225                                   | 2,185                                 | 620                                                                      |

Data Source: 2007-2011 CHAS

\*The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50 percent

**Table 19 – Percent of Households with Severe Needs-0%-30% of AMI**

| Severe Housing Problems*       | Has one or more of four housing problems | Has none of the four housing problems | Disproportionate Need? |
|--------------------------------|------------------------------------------|---------------------------------------|------------------------|
| Jurisdiction as a whole        | 72%                                      | 19%                                   | N/A                    |
| White                          | 70%                                      | 20%                                   | No                     |
| Black / African American       | 76%                                      | 17%                                   | No                     |
| Asian                          | 67%                                      | 13%                                   | No                     |
| American Indian, Alaska Native | 66%                                      | 25%                                   | No                     |
| Pacific Islander               | 80%                                      | 7%                                    | No                     |
| Hispanic                       | 83%                                      | 14%                                   | Yes                    |

Data Source: 2007-2011 CHAS

\*The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50 percent

**Table 20 – Number of Households with Severe Needs -30%-50% of AMI**

| Severe Housing Problems*       | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|------------------------------------------|---------------------------------------|--------------------------------------------------------------------------|
| Jurisdiction as a whole        | <b>74,580</b>                            | <b>94,680</b>                         | 0                                                                        |
| White                          | <b>58,780</b>                            | <b>75,955</b>                         | 0                                                                        |
| Black / African American       | <b>1,525</b>                             | <b>1,820</b>                          | 0                                                                        |
| Asian                          | <b>2,420</b>                             | <b>2,260</b>                          | 0                                                                        |
| American Indian, Alaska Native | <b>810</b>                               | <b>1,030</b>                          | 0                                                                        |
| Pacific Islander               | <b>220</b>                               | <b>195</b>                            | 0                                                                        |
| Hispanic                       | <b>8,865</b>                             | <b>11,195</b>                         | 0                                                                        |

Data Source: 2007-2011 CHAS. A "0" in the no/negative income column suggests that all households with zero or negative income have housing problems.

\*The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50 percent.

**Table 21 – Percent of Households with Severe Needs - 30%-50% of AMI**

| Severe Housing Problems*       | Has one or more of four housing problems | Has none of the four housing problems | Disproportionate Need? |
|--------------------------------|------------------------------------------|---------------------------------------|------------------------|
| Jurisdiction as a whole        | <b>44%</b>                               | <b>56%</b>                            | N/A                    |
| White                          | <b>44%</b>                               | <b>56%</b>                            | No                     |
| Black / African American       | <b>46%</b>                               | <b>54%</b>                            | No                     |
| Asian                          | <b>52%</b>                               | <b>48%</b>                            | No                     |
| American Indian, Alaska Native | <b>44%</b>                               | <b>56%</b>                            | No                     |
| Pacific Islander               | <b>53%</b>                               | <b>47%</b>                            | No                     |
| Hispanic                       | <b>44%</b>                               | <b>56%</b>                            | No                     |

Data Source: 2007-2011 CHAS

\*The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50 percent

**Table 22 – Number of Households with Severe Needs - 50%-80% of AMI**

| Severe Housing Problems*       | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|------------------------------------------|---------------------------------------|--------------------------------------------------------------------------|
| Jurisdiction as a whole        | 56,400                                   | 197,270                               | 0                                                                        |
| White                          | 43,290                                   | 166,185                               | 0                                                                        |
| Black / African American       | 830                                      | 2,790                                 | 0                                                                        |
| Asian                          | 1,820                                    | 4,020                                 | 0                                                                        |
| American Indian, Alaska Native | 570                                      | 2,020                                 | 0                                                                        |
| Pacific Islander               | 115                                      | 680                                   | 0                                                                        |
| Hispanic                       | 8,620                                    | 17,375                                | 0                                                                        |

Data Source: 2007-2011 CHAS. A "0" in the no/negative income column suggests that all households with zero or negative income have housing problems.

\*The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50 percent.

**Table 23 – Percent of Households with Severe Needs - 50%-80% of AMI**

| Severe Housing Problems*       | Has one or more of four housing problems | Has none of the four housing problems | Disproportionate Need? |
|--------------------------------|------------------------------------------|---------------------------------------|------------------------|
| Jurisdiction as a whole        | 22%                                      | 78%                                   | N/A                    |
| White                          | 21%                                      | 79%                                   | No                     |
| Black / African American       | 23%                                      | 77%                                   | No                     |
| Asian                          | 31%                                      | 69%                                   | No                     |
| American Indian, Alaska Native | 22%                                      | 78%                                   | No                     |
| Pacific Islander               | 14%                                      | 86%                                   | No                     |
| Hispanic                       | 33%                                      | 67%                                   | Yes                    |

Data Source: 2007-2011 CHAS

\*The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50 percent.

**Table 24 – Number of Households with Severe Needs - 80%-100% of AMI**

| Severe Housing Problems*       | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|------------------------------------------|---------------------------------------|--------------------------------------------------------------------------|
| Jurisdiction as a whole        | 19,335                                   | 134,825                               | 0                                                                        |
| White                          | 14,590                                   | 114,740                               | 0                                                                        |
| Black / African American       | 280                                      | 1,670                                 | 0                                                                        |
| Asian                          | 730                                      | 3,420                                 | 0                                                                        |
| American Indian, Alaska Native | 250                                      | 1,365                                 | 0                                                                        |
| Pacific Islander               | 85                                       | 440                                   | 0                                                                        |
| Hispanic                       | 3,020                                    | 9,995                                 | 0                                                                        |

Data Source: 2007-2011 CHAS. A "0" in the no/negative income column suggests that all households with zero or negative income have housing problems.

\*The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50 percent.

**Table 25: Percent of Households with Severe Needs -80%-100% of AMI**

| Severe Housing Problems*       | Has one or more of four housing problems | Has none of the four housing problems | Disproportionate Need? |
|--------------------------------|------------------------------------------|---------------------------------------|------------------------|
| Jurisdiction as a whole        | 13%                                      | 87%                                   | N/A                    |
| White                          | 11%                                      | 89%                                   | No                     |
| Black / African American       | 14%                                      | 86%                                   | No                     |
| Asian                          | 18%                                      | 82%                                   | No                     |
| American Indian, Alaska Native | 15%                                      | 85%                                   | No                     |
| Pacific Islander               | 16%                                      | 84%                                   | No                     |
| Hispanic                       | 23%                                      | 77%                                   | Yes                    |

Data Source: 2007-2011 CHAS

Overall, in the state of Oregon, 72 percent of households earning at or below 30 percent of MFI had severe housing problems. The percentage drops markedly for households with slightly higher incomes; 44 percent of 30-50 percent MFI households, 22 percent of 50-80 percent MFI households, and just 13 percent of 80-100 percent MFI households had severe housing problems.

The concentration of severe housing problems in the 0-30 percent MFI category was due to the dominance of severe cost burden in the severe housing problems definition. Although most households earning more than 30 percent MFI faced cost burden according to the tables in NA-15, fewer faced severe cost burden.



A comparison of severe housing problems by race and ethnicity show the following disproportionate needs:

**Extremely Low-income: 0-30 Percent of Area Median Income**

- Extremely low-income (ELI) Hispanic households had severe housing problems at a rate that was 11 percentage points higher than that of all ELI households in the jurisdiction and 12 percentage points higher than that of ELI Caucasians.
- When examining this issue by the alternate definition, we find that all racial and ethnic minorities made up a larger percentage of the population at this income level with severe housing problems than they did in the Oregon population overall. Hispanics made up 7.1 percent of the state's population and 11 percent of all households at this income level with a severe housing problem. African Americans made up 1.5 percent of Oregon's population, but they made up 4.2 percent of all households at this income level with a severe housing problem. Asians made up three percent of the state's population and 3.9 percent of all households at this income level with one or more severe housing problems. American Indians and Pacific Islanders made up 0.9 percent and 0.2 percent of the state's population, respectively, but 1.3 percent and 0.4 percent of households at this income level with one or more severe housing problems, respectively.

**Low-income: 30-50 Percent of Area Median Income**

- Based on the above tables, it appears that there were no households at this income level of one race or ethnicity significantly more likely than any others to experience a severe housing problem, according to HUD's definition.
- However, all racial and ethnic minorities made up a larger percentage of the population at this income level with severe housing problems than they did in the Oregon population overall. Hispanics made up 7.1 percent of the state's population and 11.9 percent of all households at this income level with a severe housing problem. African Americans made up 1.5 percent of Oregon's population, but they made up two percent of all households at this income level with a severe housing problem. Asians made up three percent of the state's population and 3.2 percent of all households at this income level with one or more severe housing problems. American Indians and Pacific Islanders made up 0.9 percent and 0.2 percent of the state's population, respectively, but 1.1 percent and 0.3 percent of households at this income level with one or more severe housing problems, respectively.

**Low-income 50-80 Percent of Area Median Income**

- Moderate income Hispanics had severe housing problems at a rate that was 11 percentage points higher than that of all moderate income households in the jurisdiction, and 12 percentage points higher than that of moderate income Caucasians.
- Hispanics, Asians, and American Indians made up a larger percentage of the population at this income level with severe housing problems than they did in the Oregon population overall. Hispanics made up 7.1 percent of the state's population, but they made up 15.3 percent of all households at this income level with a severe housing problem, more than doubling their proportion of the population. Asians made up three

percent of the state's population and 3.2 percent of all households at this income level with one or more severe housing problems. American Indians made up 0.9 percent of the state's population, but one percent of households at this income level with one or more severe housing problems.

**Moderate Income: 80-100 Percent of Area Median Income**

- Middle income Hispanics had severe housing problems at a rate that was 10 percentage points higher than that of all middle income households in the jurisdiction, and 12 percentage points higher than that of middle income Caucasians.
- All racial and ethnic minorities, except African Americans, had a greater percentage of households in this income group with a severe housing problem than were represented in the state's population overall. Hispanics made up 7.1 percent of the state's population, but they made up a full 15.6 percent of all households at this income level with a severe housing problem. Asians made up three percent of the state's population and 3.8 percent of all households at this income level with one or more severe housing problems. American Indians and Pacific Islanders made up 0.9 percent and 0.2 percent of the state's population, respectively, but 1.3 percent and 0.4 percent of households at this income level with one or more severe housing problems, respectively.

## Disproportionately Greater Need: Housing Cost Burdens (NA-25)

This section isolates the disproportionate needs data to include cost burden only. It examines the severity of cost burden by race and ethnicity. Housing cost burden occurs when households pay more than 30 percent of their gross household income toward housing costs, which includes utilities. Severe housing cost burden occurs when housing costs are 50 percent or more of gross household income.

**Table 26 – Housing Cost Burden—Number of Households who are Cost Burdened by Level of Burden**

| Housing Cost Burden            | <=30%   | ≥30-50% | >50%    | No/negative income (not computed) |
|--------------------------------|---------|---------|---------|-----------------------------------|
| Jurisdiction as a whole        | 928,070 | 310,370 | 254,910 | 16,190                            |
| White                          | 809,790 | 256,360 | 206,165 | 12,475                            |
| Black / African American       | 10,275  | 5,240   | 7,150   | 610                               |
| Asian                          | 26,030  | 8,950   | 8,895   | 1,475                             |
| American Indian, Alaska Native | 7,890   | 3,130   | 2,790   | 205                               |
| Pacific Islander               | 2,020   | 995     | 600     | 80                                |
| Hispanic                       | 55,165  | 28,470  | 22,545  | 750                               |

Data Source: 2007-2011 CHAS

**Table 27 – Housing Cost Burden—Percent of Households who are Cost Burdened by Level of Burden**

| Housing Cost Burden            | <=30% | ≥30-50% | >50% | No/negative income (not computed) |
|--------------------------------|-------|---------|------|-----------------------------------|
| Jurisdiction as a whole        | 61%   | 21%     | 17%  | N/A                               |
| White                          | 63%   | 20%     | 16%  | No                                |
| Black / African American       | 44%   | 23%     | 31%  | Yes                               |
| Asian                          | 57%   | 20%     | 20%  | No                                |
| American Indian, Alaska Native | 56%   | 22%     | 20%  | No                                |
| Pacific Islander               | 55%   | 27%     | 16%  | No                                |
| Hispanic                       | 52%   | 27%     | 21%  | No                                |

Data Source: 2007-2011 CHAS

Overall in the state of Oregon, 38 percent of all households were cost burdened. Of these, 21 percent faced moderate cost burden, and 17 percent faced a severe housing cost burden. Disproportionate need only existed for African Americans, who were most likely to experience severe cost burden. Thirty-one percent of African Americans were severely cost burdened, compared to 17 percent of all households in the jurisdiction, and 16 percent of Caucasians.

## Disproportionately Greater Need: Discussion (NA-30)

### **Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?**

According to the HUD tables in the previous three sections, disproportionate housing needs exist for all racial and ethnic minorities at one or more income levels and for different levels of need. Pacific Islanders (at 0-30% MFI, and 50-80% MFI), American Indians (at 50-80% MFI), and Asians (at 80-100% MFI) had disproportionately greater housing needs when looking at households with one or more housing problems. According to the tables on households with one or more severe housing problems, Hispanics were the only group to have disproportionately greater housing needs at every income level except 30-50 percent MFI. Finally, African Americans overall were much more likely than households of any other race or ethnicity to experience a severe housing cost burden, with 31 percent of African Americans experiencing this problem, compared to 17 percent of all households. Further analysis shows that the issue may have been even larger than the HUD tables indicate. Along with looking at the percentages of a racial group with housing needs and how they compare to the needs in the jurisdiction overall, it is also important to look at the percentage of households of a particular racial group with housing problems and compare it to the percentage of households that racial group makes up in the overall population. So, for instance, if African Americans make up 1.5 percent of all Oregonian households, but African Americans with housing problems make up four percent of all ELI households with housing problems, they are overrepresented in that group.

Table 28 shows the racial and ethnic breakdown of the households in Oregon, which was discussed in the sections above. When looking at the racial and ethnic breakdown of extremely low-income households, we see that the percentage of white households dropped to 77 percent and the percentages of all minority households increased. African Americans made up 3.9 percent of all ELI households, compared to 1.5 percent of the general population. Furthermore, they made up 4.2 percent of ELI households with severe housing problems. Similarly Hispanics made up 9.6 percent of all ELI households and 11 percent of all ELI households with severe housing problems, compared to 7.1 percent of all households in the state.

As was discussed in detail in the sections above, in almost all cases racial and ethnic minorities made up a larger percentage of households with housing problems or severe housing problems at every income level than they did of the overall population in Oregon. This appears especially true for African Americans at the lower income levels, and for Hispanics at almost every income level, but especially at higher income levels (see Table 28 on next page.)

**Table 28 – Oregon Households, by Race**

| Race/Ethnicity                 | # of Households | % of All Households |
|--------------------------------|-----------------|---------------------|
| White                          | 1,284,790       | 85.1%               |
| Black / African American       | 23,275          | 1.5%                |
| Asian                          | 45,350          | 3.0%                |
| American Indian, Alaska Native | 14,015          | 0.9%                |
| Pacific Islander               | 3,695           | 0.2%                |
| Hispanic                       | 106,930         | 7.1%                |
| All Households                 | 1,509,560       |                     |

Data Source: HUD's 2007-2011 CHAS data

**If low-income people and people of color have needs not identified above, what are those needs?**

Additional housing problems for these populations include the ability to afford needed repairs to housing (owners), and renters not being able to find landlords who will accept Section 8 vouchers and/or take renters with poor credit and past convictions. Low-income owners and renters, in general, also faced challenges managing other household costs such as child care, and in rural areas, could not find jobs that paid living wages.

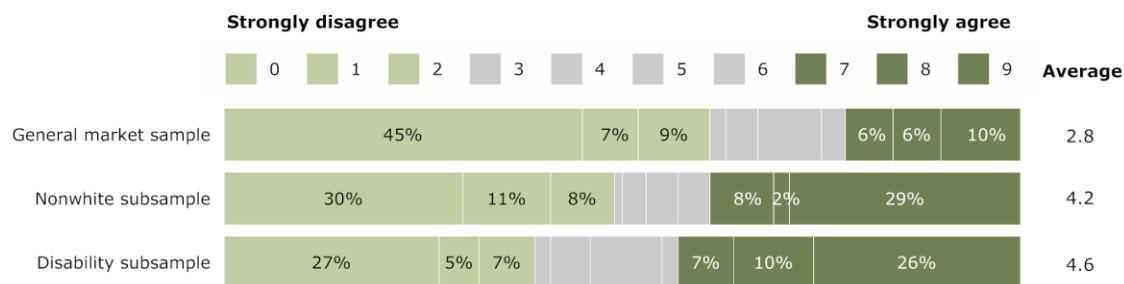
A survey conducted in 2015, to support the Consolidated Plan, found that nonwhite homeowners living in non-entitlement areas have higher housing rehabilitation needs and concerns about managing property taxes, as shown in the first figure “Homeowner Concerns and Challenges” below. This is also true of residents with disabilities.

Nonwhite renters (“Renter Concerns and Challenges”) were more likely to say they could not find landlords to accept Section 8 vouchers and that foreclosures, poor credit, and/or past convictions created challenges in finding rental units.

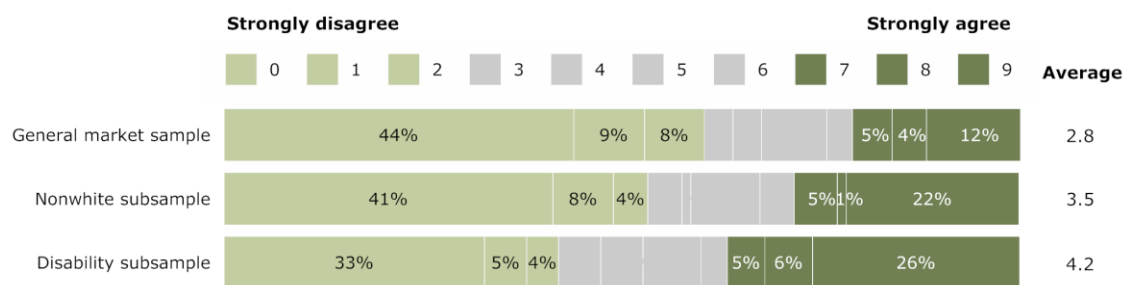
## Figure 6 – Homeowner Concerns and Challenges

Rate your level of agreement with the following statements:

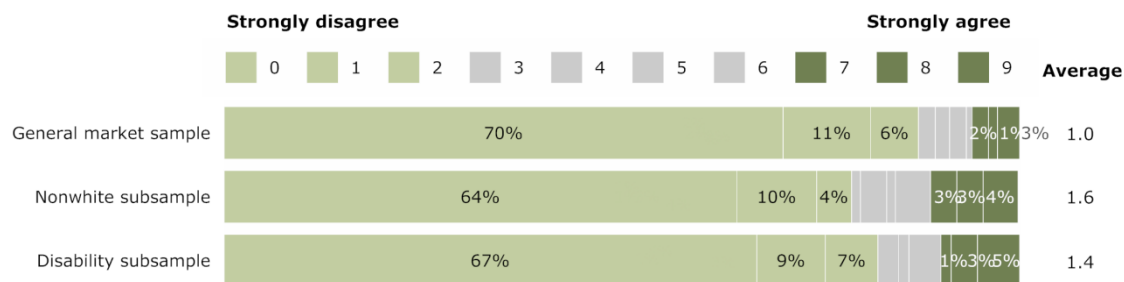
*My home needs repairs that I cannot afford to make.*



*I am concerned about being able to afford to pay my property taxes.*



*I worry about my home going into foreclosure.*

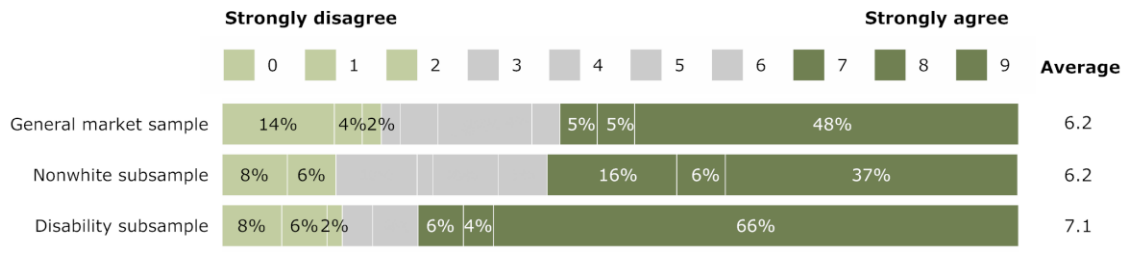


Note: General market sample n=282, 280 and 282; nonwhite sample n=91, 92 and 90, disability sample n=150, 150, and 151.  
Source: BBC Research & Consulting from 2015 Oregon Non-entitlement Resident Telephone Survey.

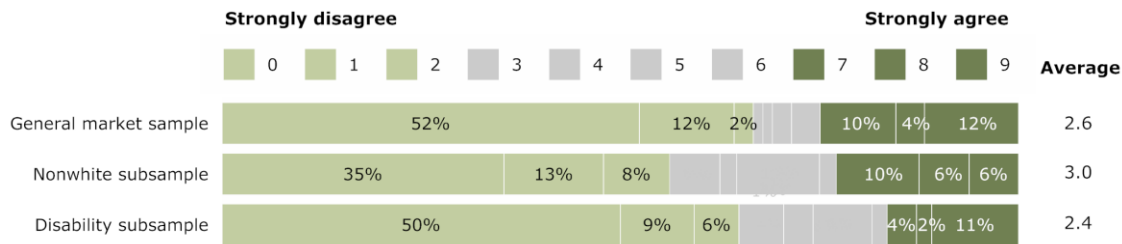
### Figure 7 – Renter Concerns and Challenges

Rate your level of agreement with the following statements:

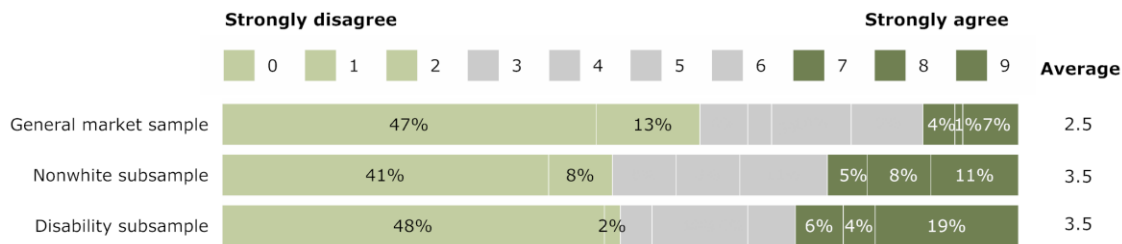
*I want to buy a house but can't afford the down payment.*



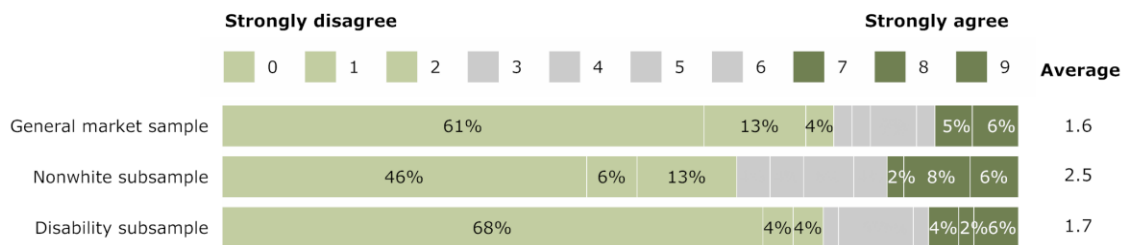
*My landlord refuses to make repairs despite my requests.*



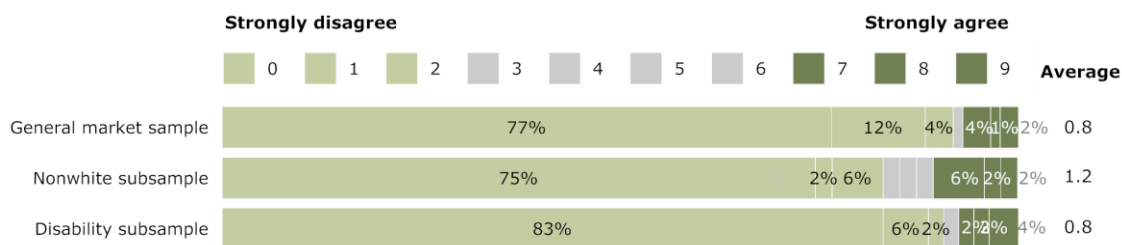
*I have Section 8/OHOP and it is hard to find landlords that accept Section 8/OHOP.*



*I have bad credit/history of evictions/foreclosure and cannot find a place to rent.*



*I have a felony/criminal record and cannot find a place to rent.*



Note: General market sample n=84, 85, 70, 86 and 85; nonwhite sample n=48, 49, 37, 48 and 47; disability sample n=54, 53, 52, 53 and 53. Source: BBC Research & Consulting from 2015 Oregon Non-entitlement Resident Telephone Survey.



**Are any racial or ethnic groups located in specific areas or neighborhoods in your community?**

At the state level, it is difficult to determine where concentrations of racial and ethnic groups with housing problems are located. As shown in the survey results above, lower income households have higher rates of housing problems than moderate and higher income households. This suggests that areas of concentrated poverty are also likely to be areas where housing problems are concentrated. Statewide, just five Census tracts in Oregon are both racially/ethnically and poverty concentrated. Two are in the greater Portland Area (Hillsboro and east Portland), one is in northeast Salem, one lies in a relatively remote area of eastern Clackamas County, and the last is in Ontario. These are also areas where high rates of housing problems are likely to occur.

Concentrations of housing problems for owners and renters are more easily identifiable. Owners with high levels of housing needs are most prevalent in Eastern Oregon. Owners with disproportionate housing problems are most likely to be located in rural areas, including very rural areas, far removed from the state's urban centers, and semi-rural areas not far from large cities.

In contrast, renters with housing problems are mostly likely to be found in urban areas, rather than rural areas. Concentrations are more likely to be found in Western than Eastern Oregon—outside of Medford, in Ashland, and throughout the Metro Portland region.



Project Name: Richmond Elementary School  
City: Richland  
Year Built: 2014  
Funding Source: HOME

## Public Housing (NA-35)

Although this section of the Consolidated Plan is optional for states, the state of Oregon feels it is important to include the needs of current voucher holders and Public Housing Authority unit residents, as well as families on the wait list for these programs, in the analysis of needs for the Consolidated Plan.

This section begins with data from HUD tables on public housing units and vouchers. These tables report totals for programs in both entitlement and non-entitlement areas.

The section is also informed by a survey of Public Housing Authorities (PHAs) that was conducted as part of the state's 2016 Analysis of Impediments to Fair Housing Choice. The survey was conducted in March 2015. Fourteen PHAs responded to the survey and represented an equal mix of rural and semi-urban areas in Oregon. The survey contained questions about how easily voucher holders can find units to rent; how NIMBYism affects housing supply; integration of affordable housing in their communities; accessibility of public housing to persons with disabilities; and fair housing knowledge and education efforts.

**Table 29: Total Units or Vouchers in Use by Program**

| Program                       | Certificate | Mod-Rehab | Public Housing | Vouchers |                 |                |                                     |                            |           |
|-------------------------------|-------------|-----------|----------------|----------|-----------------|----------------|-------------------------------------|----------------------------|-----------|
|                               |             |           |                | Total    | Project - based | Tenant - based | Special Purpose Voucher             |                            |           |
|                               |             |           |                |          |                 |                | Veterans Affairs Supportive Housing | Family Unification Program | Disabled* |
| # of units or vouchers in use | 0           | 701       | 4,991          | 30,656   | 42              | 29,549         | 398                                 | 57                         | 482       |

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition  
 Data Source: PIC (PIH Information Center)

**Table 30 – Characteristics of Public Housing Residents by Program Type**

| Program Type                                    | Certificate | Mod-Rehab | Public Housing | Vouchers |               |              |                                     |                            |
|-------------------------------------------------|-------------|-----------|----------------|----------|---------------|--------------|-------------------------------------|----------------------------|
|                                                 |             |           |                | Total    | Project-based | Tenant-based | Special Purpose Voucher             |                            |
|                                                 |             |           |                |          |               |              | Veterans Affairs Supportive Housing | Family Unification Program |
| # Homeless at admission                         | 0           | 64        | 44             | 155      | 6             | 72           | 76                                  | 1                          |
| # of Elderly Program Participants (>62)         | 0           | 79        | 1,090          | 6,333    | 2             | 6,172        | 60                                  | 1                          |
| # of Disabled Families                          | 0           | 222       | 1,822          | 10,787   | 27            | 10,102       | 216                                 | 5                          |
| # of Families requesting accessibility features | 0           | 701       | 4,991          | 30,656   | 42            | 29,549       | 398                                 | 57                         |
| # of HIV/AIDS program participants              | 0           | 0         | 0              | 0        | 0             | 0            | 0                                   | 0                          |
| # of DV victims                                 | 0           | 0         | 0              | 0        | 0             | 0            | 0                                   | 0                          |

Data Source: PIC (PIH Information Center)

The zeros in the table above indicate that the Data provided by HUD is not complete, as there are both public housing residents who have HIV/AIDS or are survivors of domestic violence.



Project Name: Boardman Trail Apartments  
 City: Boardman  
 Year Built: 2014  
 Funding Source: HOME

**Table 31 – Race of Public Housing Residents by Program Type**

| Program Type                  |             |           |                |          |                |               |                                     |                            |            |
|-------------------------------|-------------|-----------|----------------|----------|----------------|---------------|-------------------------------------|----------------------------|------------|
| Race                          | Certificate | Mod-Rehab | Public Housing | Vouchers |                |               |                                     |                            |            |
|                               |             |           |                | Total    | Project -based | Tenant -based | Special Purpose Voucher             |                            |            |
|                               |             |           |                |          |                |               | Veterans Affairs Supportive Housing | Family Unification Program | Disabled * |
| White                         | 0           | 588       | 4,022          | 25,519   | 39             | 24,502        | 344                                 | 51                         | 465        |
| Black/African American        | 0           | 73        | 666            | 3,557    | 3              | 3,503         | 39                                  | 1                          | 5          |
| Asian                         | 0           | 14        | 110            | 682      | 0              | 673           | 1                                   | 1                          | 6          |
| American Indian/Alaska Native | 0           | 24        | 145            | 748      | 0              | 721           | 14                                  | 4                          | 6          |
| Pacific Islander              | 0           | 2         | 45             | 150      | 0              | 150           | 0                                   | 0                          | 0          |
| Other                         | 0           | 0         | 3              | 0        | 0              | 0             | 0                                   | 0                          | 0          |

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: PIC (PIH Information Center)

**Table 32 – Ethnicity of Public Housing Residents by Program Type**

| Program Type |             |           |                |          |                |               |                                     |                            |            |
|--------------|-------------|-----------|----------------|----------|----------------|---------------|-------------------------------------|----------------------------|------------|
| Ethnicity    | Certificate | Mod-Rehab | Public Housing | Vouchers |                |               |                                     |                            |            |
|              |             |           |                | Total    | Project -based | Tenant -based | Special Purpose Voucher             |                            |            |
|              |             |           |                |          |                |               | Veterans Affairs Supportive Housing | Family Unification Program | Disabled * |
| Hispanic     | 0           | 30        | 643            | 2,480    | 5              | 2,421         | 9                                   | 5                          | 22         |
| Not Hispanic | 0           | 671       | 4,345          | 28,176   | 37             | 27,128        | 389                                 | 52                         | 460        |

Data Source: PIC (PIH Information Center)

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

**Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units.**

OHCS does not manage public housing units or maintain waitlist.

**What are the number and type of families on the waiting lists for public housing and section 8 tenant-based rental assistance? Based on the information above, and any other information available to the jurisdiction, what are the most immediate needs of residents of public housing and Housing Choice voucher holders?**

According to the PHA survey conducted for the fair housing study, there are approximately 8,500 households on the wait list for public housing units, 14,500 households waiting for Housing Choice Vouchers, and 900 households waiting for other types of subsidized rental units. OHCS knows that many waiting lists are currently closed, particularly for Section 8 or Housing Choice vouchers. When the waiting lists open it is often for short periods of time due to the high demand for housing vouchers. These numbers include both entitlement and non-entitlement areas. No information was provided in the PHA survey on the type of families on the waitlist, except for the percent of people with a disability (19%).

One of the most immediate needs of Housing Choice voucher holders is the need for landlords who will accept their vouchers. Overall, PHAs reported that it is difficult (69%), or very difficult, (31%) for a voucher holder to find a unit that accepts Section 8. PHAs identified that the following four groups face greater challenges than others in finding rental units that accept vouchers:

- 1) Residents with criminal backgrounds (69%);
- 2) Large families (46%);
- 3) Persons with disabilities (31%); and
- 4) Single person households (31%).

Public housing residents need jobs that pay a living wage and enable them to become self-sufficient. Seniors residing in public housing will have an increased need for supportive services and health care as they age. Section 8 waiting lists are extremely long or simply closed in most communities, which results in clients remaining on rental assistance programs for longer periods of time than expected. In addition, the recession and high unemployment rates have resulted in more competition for scarce housing resources.

**How do the needs of public housing residents and voucher holders compare to the housing needs of the population at large?**

OHCS does not have statewide data on the waitlists for public housing, so it is impossible to compare to the public at large, and given that most waiting lists for Section 8 vouchers are closed, the waiting lists do not accurately reflect the need for vouchers in the community. Low vacancy rates statewide and increasing rental rates are putting extreme stress on people seeking housing. The issue has grown to the point that a renter's state of emergency was called by a statewide tenant advocacy group. These pressures on the housing market make it

increasingly difficult in all segments of the housing market to find a safe and affordable place to live.

## Homeless Needs Assessment (NA-40)

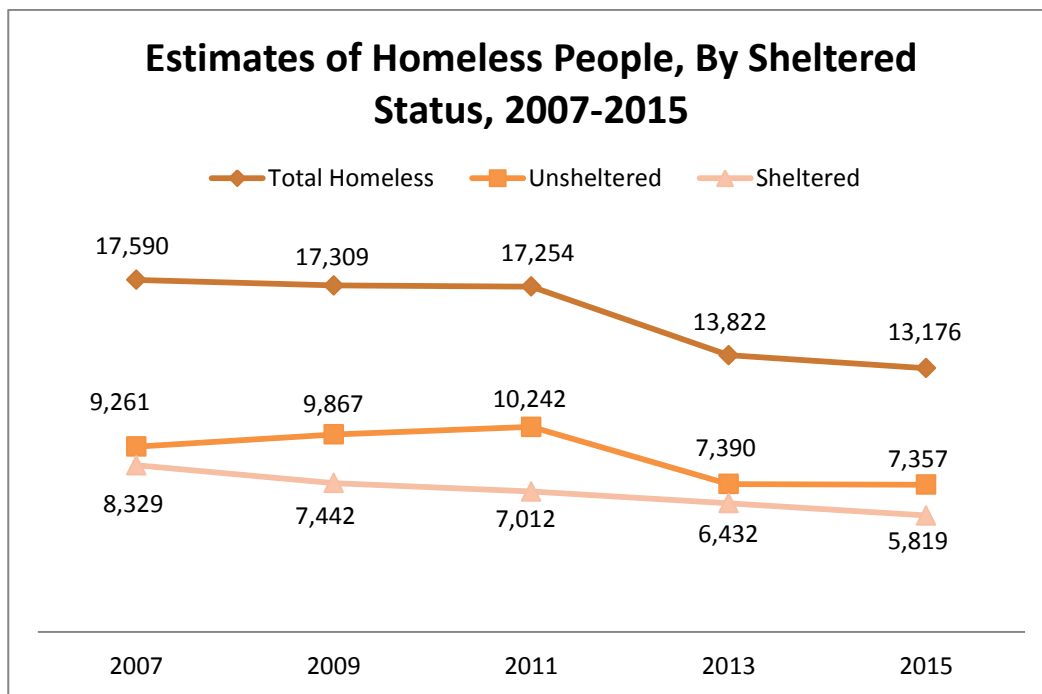
Each year, during the last week of January, there is a nationwide effort to count every homeless person across the country. This Point-in-Time Count attempts to capture both sheltered and unsheltered homeless people to provide a snapshot of homelessness in the United States. In 2015, volunteers across Oregon conducted a street count of the unsheltered population, and data was collected on the homeless population living in emergency shelters and transitional housing throughout the state. Along with the total number of sheltered and unsheltered homeless persons, information was gathered on a wide range of characteristics of the homeless population such as age, gender, race, ethnicity, veteran status, and disability status.

According to the January 2015 Point-in-Time Count, 13,176 people were homeless in Oregon; 44 percent, or 5,819, were sheltered, and 56 percent, or 7,357, were unsheltered. The number of homeless people fell from 13,822 in 2013 to 13,176 in 2015, a decline of five percent. Most of the decrease was driven by the fall in the sheltered population, which went from 6,432 to 5,819.<sup>4</sup>

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<sup>4</sup> Comparisons are to 2013 Data. While HUD requires sheltered counts every year, they only require unsheltered counts every other year, and thus the count in 2014 is not comparable to the count in 2015.

**Figure 8: Estimates of Homeless People**

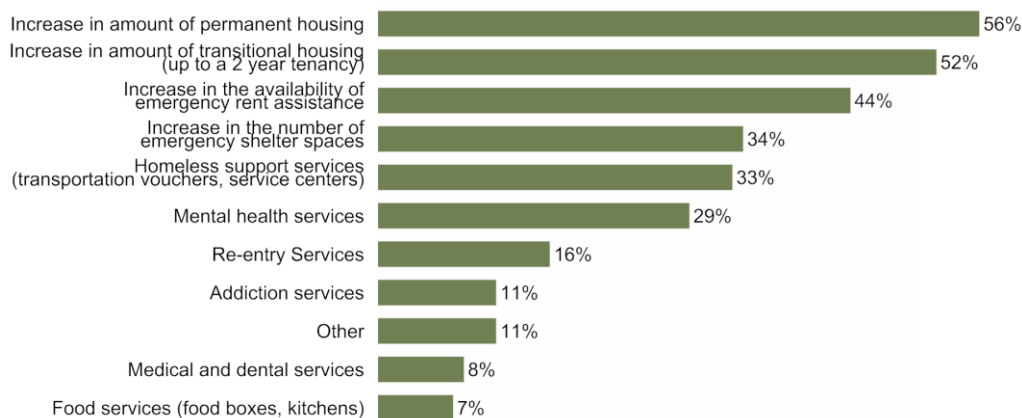


The majority of homeless people (71%) were over the age of 24, while 19 percent were under 18 and nine percent were 18-24.<sup>5</sup> Men made up 60 percent of the homeless population, women represented 38 percent of all homeless people, and transgender people made up 0.4 percent of the homeless population. The remaining 1.6 percent had missing gender information.

Stakeholders surveyed for this Consolidated Plan identified up to three housing types or services they consider highest priority for people experiencing homelessness in their area. Half considered an increase in the amount of permanent housing or an increase in the amount of transitional housing to be the highest priority housing types or services for people experiencing homelessness locally. Emergency rent assistance, emergency shelter and support services were considered a priority by at least one-third of stakeholders.

<sup>5</sup> The remaining one percent had missing dates of birth, so their age could not be determined.



**Figure 9– Priority Housing Types****What are the highest priority housing types or services for persons experiencing homelessness in your community? Stakeholders**

Note: n=167. Numbers add to greater than 100 percent due to multiple responses.

Source: BBC Research & Consulting from the 2015 OHCS Partner Survey.

**For persons in rural areas who are homeless or at risk of homelessness, describe the nature and extent of unsheltered and sheltered homelessness with the jurisdiction:**

There were 5,544 people experiencing homelessness in the balance of state, and of these, 59 percent were unsheltered, 23 percent were living in emergency shelters, and the remaining 18 percent lived in transitional housing. Unlike in the state overall, families with children were more likely than individuals to be unsheltered, with 64 percent of people in families with children living in unsheltered situations, compared to 53 percent of individuals. At the state level, 53 percent of people in families with children were unsheltered compared to 57 percent of individuals. Furthermore, in the Rural Oregon Continuum of Care (ROCC) there are 323 children under the age of 18 experiencing homelessness without an adult present and 90 percent of these children are unsheltered.

Of the persons experiencing homelessness in the balance of state there are 1,457 people who are considered chronically homeless, and of these, 72 percent are unsheltered, meaning that chronically homeless individuals are more likely to be unsheltered than individuals experiencing homelessness overall. People who are severely mentally ill and experiencing homelessness in the ROCC also face a high rate of unsheltered homelessness (58 percent). There are 448 veterans experiencing homelessness in the rural parts of Oregon, 57 percent of who are living in unsheltered locations. However, victims of domestic violence and those facing chronic substance abuse are less likely than veterans, people with severe mental illness, and people experiencing chronic homelessness to be living in unsheltered locations, with half of domestic violence survivors living in uninhabitable locations and 43 percent of those with chronic substance abuse facing this situation.

**If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):**

OHCS does not receive data from all of the agencies throughout the state that collect data on homelessness, so does not have statewide data on the number of people becoming and exiting homelessness each year, or the number of days that persons experience homelessness. However, OHCS does have limited data for agencies within Oregon's balance of state Continuum of Care. That limited data is presented in Table 34.

The data in this section on people experiencing homelessness comes from the January 2015 Point-in-Time count, which OHCS was able to obtain from each CoC in the state.

On a single night in January 2015, 72 percent of all people experiencing homelessness were single individuals, 43 percent of whom were sheltered, and 57 percent of whom were unsheltered. The other 28 percent were members of families with children, and were more likely than individuals to be sheltered, with 47 percent in shelters, and 53 percent living in unsheltered location.

There were 3,991 chronically homeless people reported in the 2015 PIT count, making up 30 percent of the total population experiencing homelessness.<sup>6</sup> Three-fourths of this population was unsheltered, and 88 percent were individuals not in families. Fourteen percent of all people experiencing homelessness in Oregon had a serious mental illness, and 11 percent had a substance abuse disorder. Fifty-one percent of those with a substance abuse disorder were sheltered, compared to 42 percent of those with serious mental illness. Forty-nine people reported that they had HIV/AIDS. This represents 0.3 percent of the homeless population, while people with HIV/AIDS represent 0.1 percent of the overall population. Out of the 49 people with HIV/AIDS experiencing homelessness, 20 were sheltered, and 29 were unsheltered. Nearly 2,500 people experiencing homelessness (19%) reported being victims of domestic violence, and 58 percent of those were unsheltered.

There were 1,467 homeless veterans in Oregon on a single night in January 2015. This is 11 percent of the entire homeless population. Fifty-three percent of Oregon veterans experiencing homelessness were sheltered, and 47 percent were living in unsheltered locations. The vast majorities (89%) of veterans experiencing homelessness were men, but 156 were women and five were transgender. Forty percent of veterans experiencing homelessness were chronically homeless, and chronically homeless veterans made up 62 percent of the unsheltered homeless veteran population.

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<sup>6</sup> Chronically homeless is defined by HUD as those with a disability who have either been continuously homeless for a year or more or who have experienced at least four episodes of homelessness in the last three years.

There were 1,572 unaccompanied youth and parenting youth experiencing homelessness. Unaccompanied youth (people age 24 or younger) made up 80 percent of this population (1,280 people) and most of these unaccompanied youth (69%) were adults aged 18-24, while the remaining 31 percent were children under 18. A significant majority (82%) of unaccompanied youth under 18 were unsheltered, compared to 58 percent of unaccompanied youth aged 18-24. All 135 of the parents in parenting youth households were adults aged 18-24 and they were parents to 157 children under 18. Parenting youth were more likely than unaccompanied youth to be sheltered, with 65 percent living in shelters.

**Table 33 - Homeless Needs Assessment<sup>7</sup>**

| Population                                        | Estimate the # of people experiencing homelessness on a given night |             | Estimate the # experiencing homelessness each year | Estimate the # becoming homeless each year | Estimate the # exiting homelessness each year | Estimate the # of days people experience homelessness |
|---------------------------------------------------|---------------------------------------------------------------------|-------------|----------------------------------------------------|--------------------------------------------|-----------------------------------------------|-------------------------------------------------------|
|                                                   | Sheltered                                                           | Unsheltered |                                                    |                                            |                                               |                                                       |
| People in Households with Adult(s) and Child(ren) | 1,759                                                               | 1,976       |                                                    |                                            |                                               |                                                       |
| People in Households with Only Children           | 71                                                                  | 329         |                                                    |                                            |                                               |                                                       |
| People in Households with Only Adults             | 3,989                                                               | 5,052       |                                                    |                                            |                                               |                                                       |
| Chronically Homeless Individuals                  | 903                                                                 | 2,590       |                                                    |                                            |                                               |                                                       |
| Chronically Homeless Families                     | 82                                                                  | 403         |                                                    |                                            |                                               |                                                       |
| Veterans                                          | 772                                                                 | 695         |                                                    |                                            |                                               |                                                       |
| Unaccompanied Child                               | 71                                                                  | 329         |                                                    |                                            |                                               |                                                       |
| People with HIV                                   | 20                                                                  | 29          |                                                    |                                            |                                               |                                                       |

Data Source: 2015 Point-in-Time Count from all Oregon Continuums of Care

<sup>7</sup> OHCS does not receive data from all of the agencies throughout the state that collect data on homelessness. As a result the department does not have statewide data on the number of people becoming and exiting homelessness each year, or the number of days that persons experience homelessness. The limited data available for agencies within Oregon's balance of state Continuum of Care is presented in Table 34.

**Table 34 – Oregon Balance of State Continuum of Care Homeless Needs Assessment**

| Population                                        | Estimate the # of people experiencing homelessness on a given night |             | Estimate the # experiencing homelessness each year | Estimate the # becoming homeless each year | Estimate the # exiting homelessness each year | Estimate the # of days people experience homelessness |
|---------------------------------------------------|---------------------------------------------------------------------|-------------|----------------------------------------------------|--------------------------------------------|-----------------------------------------------|-------------------------------------------------------|
|                                                   | Sheltered                                                           | Unsheltered |                                                    |                                            |                                               |                                                       |
| People in Households with Adult(s) and Child(ren) | 810                                                                 | 1,414       | 1,532                                              | 1,420                                      | 1,360                                         |                                                       |
| People in Households with Only Children           | 31                                                                  | 292         |                                                    | 87                                         |                                               |                                                       |
| People in Households with Only Adults             | 1,401                                                               | 1,596       | 1,970                                              | 1,824                                      | 1,764                                         |                                                       |
| Chronically Homeless Individuals                  | 368                                                                 | 821         |                                                    | 694                                        |                                               |                                                       |
| Chronically Homeless Families                     | 33                                                                  | 235         |                                                    | Not Available                              |                                               |                                                       |
| Veterans                                          | 15                                                                  | 19          |                                                    | 450                                        |                                               |                                                       |
| Unaccompanied Child                               | 31                                                                  | 292         |                                                    | 87                                         |                                               |                                                       |
| People with HIV                                   | 1                                                                   | 5           |                                                    | 2                                          |                                               |                                                       |

Data Source: 2015 Point-in-Time Count from Balance of State Continuum of Care, Annual Homeless Assessment Report, and Entry/Exit Report

### Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

According to the January 2015 PIT count; there were 1,173 families with children experiencing homelessness, consisting of 3,724 people. Seventy-one of these families included a veteran and their children. There were 234 people in these families of veterans experiencing homelessness.

### Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

In January 2015, 1,317 homeless people (10%) identified as Hispanic or Latino, five percent did not report an ethnicity, and the remaining 85 percent were Non-Hispanic/Non-Latino. The breakdown of the homeless population by race shows that 79 percent were white, six percent were black, five percent were two or more races, four percent were American Indian/Native American, one percent were Asian, one percent were Native Hawaiian/Other Pacific Islander, and the remaining four percent had missing data on race. All homeless people of color, except American Indians, were more likely than white homeless people to be sheltered than unsheltered. For example, 56 percent of black homeless people were sheltered compared to 44 percent of white homeless people. Some racial and ethnic minorities made up a disproportionate percentage of the homeless population. African Americans made up six percent of the homeless population, but just 1.5 percent of the total population of Oregon. Similarly, four percent of the homeless population was American Indian and one percent was Pacific Islander, compared to 0.9 percent and 0.2 percent of the total population of Oregon respectively. Finally, 10 percent of the homeless population was Hispanic, compared to seven percent of the state's total population. Just Caucasians and Asians were underrepresented among the homeless population.

**Table 35 – Nature and Extent of Homelessness**

| Race:                                  | Sheltered | Unsheltered (Optional) |
|----------------------------------------|-----------|------------------------|
| White                                  | 4,577     | 5,832                  |
| Black or African American              | 453       | 349                    |
| Asian                                  | 51        | 45                     |
| American Indian or Alaska Native       | 237       | 333                    |
| Pacific Islander                       | 68        | 61                     |
| Ethnicity:                             | Sheltered | Unsheltered (Optional) |
| Hispanic                               | 641       | 676                    |
| Not Hispanic                           | 4,979     | 6,180                  |
| Total Homeless Population <sup>8</sup> | 5,819     | 7,357                  |

Data Source: 2015 Point-in-Time Count from all Oregon Continuums of Care

### Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

According to the January 2015 Point-in-Time Count, 13,176 people were homeless in Oregon; 44 percent or 5,819 were sheltered, and 56 percent or 7,357 were unsheltered. The number of homeless people fell from 13,822 in 2013 to 13,176 in 2015, a decline of five percent. Families

<sup>8</sup> Subgroups do not add up to the total homeless population because many people did not report their race or ethnicity.

with children were more likely than individuals to be sheltered, with 47 percent in shelters, compared to 43 percent of single individuals.

Three-fourths of chronically homeless people were unsheltered and 88 percent were individuals, not in families. Forty-one percent of people experiencing homelessness with a substance abuse disorder were sheltered, as were 42 percent of those with a serious mental illness. Forty-nine people reported that they had HIV/AIDS; 20 of these were sheltered and 29 were unsheltered. Of people experiencing homelessness who reported being victims of domestic violence, 57 percent were unsheltered.

Fifty-three percent of Oregon veterans experiencing homelessness were sheltered and 47 percent were living in unsheltered locations. Forty percent of veterans experiencing homelessness were chronically homeless, and chronically homeless veterans made up 62 percent of the unsheltered homeless veteran population.

All homeless people of color, except American Indians, were more likely than white homeless people to be sheltered than unsheltered. For example, 56 percent of black homeless people were sheltered compared to 44 percent of white homeless people.

## Non-Homeless Special Needs Assessment (NA-45)

This section describes the housing needs of special needs populations in Oregon, including:

- 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

Along with data on these special needs populations, information is also provided on the housing resources currently available to these populations in an attempt to understand the unmet need. Unfortunately, it is very difficult to capture all of the people who might fall into the previously listed categories, as well as all the housing that might be available to them. Furthermore, it is often true that one person falls into multiple categories. Finally, while there may be data available on the number of people with alcohol or drug addictions, it is not true that all of those people have housing needs.

Information from this section comes from HUD's CHAS dataset, the Oregon Affordable Housing Inventory created by OHCS, the Oregon Health Authority, Oregon Department of Human Services, and Oregon Department of Corrections.

## Describe the characteristics of special needs populations in your community:

### Elderly and Frail Elderly

As is true throughout the country, the elderly population in Oregon is growing rapidly due to the aging of the baby boomer generation. According to recent Census data, the number of Oregonians aged 65 or older grew by 18 percent from July 2010 to July 2014. This is a faster growth rate than the nation overall (14.2%). The 65 and older population made up nearly 16 percent of the total population in 2014, and based on OEA's current projections, this group could represent 18.5 percent of Oregon's population by 2020. Almost every county in Oregon saw this age group grow by more than 10 percent. The three counties with the largest increases from July 2010 to July 2014 were Deschutes (31%), Washington (24.2%), and Clackamas (23.2%).

The median age of residents also increased slightly, from 38.5 in 2010 to 39.1 in 2013. An aging population poses new challenges for Oregon, especially in rural areas where access to health and other social services is limited. In 2013, the Oregon counties with the highest median ages were Wheeler County (55.5), Curry County (53.8), Wallowa County (51.5), and Grant County (50.5). As Oregon residents continue to age, more of the population will face challenges maintaining and affording their homes.

According to HUD's 2007-2011 CHAS data, there were 455,000 households in Oregon with an elderly person (age 62 and older), meaning that nearly one-third (30%) of all households in Oregon had at least one elderly member. Sixty-two percent of these elderly households had *members aged 62-74 years old, and the remaining 38 percent had a member 75 or older, and* were therefore considered to be frail elderly. Forty-four percent of all elderly households had income below 80 percent of MFI, compared to 39 percent of all households. The number and percent of households with one or more adults age 62 and older in each income category is shown in Table 36.

**Table 36: Low and Moderate Income Households with One or More Older Adults**

| Percent of MFI         | Number of Households with One or More Adults 62 and Older | Percent of All Households with One or More Adults 62 and Older |
|------------------------|-----------------------------------------------------------|----------------------------------------------------------------|
| 0-30% of MFI           | 44,625                                                    | 10%                                                            |
| 31-50% of MFI          | 65,435                                                    | 14%                                                            |
| 51-80% of MFI          | 89,790                                                    | 20%                                                            |
| Total (0-80% of MFI)   | 199,850                                                   | 44%                                                            |
| All Elderly Households | 454,700                                                   | -                                                              |

Data Source: 2007-2011 CHAS

As would be expected, the older population is more likely than the younger population to have one or more disabilities. Just 13 percent of the overall population in Oregon had a disability in 2013, but when looking at those age 65 and older that number jumps up to 38 percent. Furthermore, older adults with disabilities were more likely to be living below the poverty level



than older adults without a disability. Eleven percent of older adults with a disability lived below the poverty level, compared with six percent of older adults without a disability.

### People with Physical and Developmental Disabilities

The Census Bureau identifies six types of disabilities: hearing difficulty, vision difficulty, cognitive difficulty, ambulatory difficulty, self-care difficulty, and independent living difficulty.<sup>9</sup> Fourteen percent of Oregon's residents, or about 527,000 people, had some type of disability, according to 2009-2013 ACS data. When discussing the elderly population, Table 37 shows that elderly people are the most likely age group to have a disability, with 38 percent of people 65 years and over indicating they had a disability, compared to just 11.6 percent of people 18-64 years old. Furthermore, 112,000 of these seniors with disabilities were likely to have two or more types of disabilities.

The most common type of disability was an ambulatory difficulty, with 6.9 percent of the all residents in Oregon having this difficulty, although among children age 5-17, the most common type of disability was a cognitive disability (4.4%). For those age 18 to 64, the percentages of people facing ambulatory difficulties (5.5%) and cognitive difficulties (5.2%) were very similar. For older adults, ambulatory difficulties remained the most prevalent (22.9%), but the percent of older adults with hearing difficulties (18.1%) and independent living difficulties (15%) also rose dramatically.



Project Name: Firestone  
City: Dallas  
Year Built: 2014  
Funding Source: HOME

<sup>9</sup> Hearing impairment is defined as being deaf or having serious difficulty hearing; vision impairment is being blind or having serious difficulty seeing, even when wearing glasses; an ambulatory limitation means having serious difficulty walking or climbing stairs; a cognitive limitation means that because of a physical, mental, or emotional problem, having difficulty remembering, concentrating, or making decisions; a self-care limitation is having difficulty bathing or dressing; and an independent living limitation means that because of a physical, mental, or emotional problem, having difficulty doing errands alone such as visiting a doctor's office or shopping.

**Table 37 – Persons with Disabilities by Age, Oregon (2009-2013)**

| People with Disabilities, by Age                  | Total Population | With a disability | Percent with a disability |
|---------------------------------------------------|------------------|-------------------|---------------------------|
| Population under 5 years <sup>10</sup>            | <b>233,710</b>   | <b>3,041</b>      | <b>1.3%</b>               |
| With a hearing difficulty                         |                  | <b>2,090</b>      | <b>0.9%</b>               |
| With a vision difficulty                          |                  | <b>2,096</b>      | <b>0.9%</b>               |
|                                                   |                  |                   |                           |
| Population 5 to 17 years                          | <b>627,439</b>   | <b>35,734</b>     | <b>5.7%</b>               |
| With a hearing difficulty                         |                  | <b>3,810</b>      | <b>0.6%</b>               |
| With a vision difficulty                          |                  | <b>5,183</b>      | <b>0.8%</b>               |
| With a cognitive difficulty                       |                  | <b>27,875</b>     | <b>4.4%</b>               |
| With an ambulatory difficulty                     |                  | <b>4,017</b>      | <b>0.6%</b>               |
| With a self-care difficulty                       |                  | <b>5,774</b>      | <b>0.9%</b>               |
|                                                   |                  |                   |                           |
| Population 18 to 64 years                         | <b>2,418,419</b> | <b>280,616</b>    | <b>11.6%</b>              |
| With a hearing difficulty                         |                  | <b>69,007</b>     | <b>2.9%</b>               |
| With a vision difficulty                          |                  | <b>46,238</b>     | <b>1.9%</b>               |
| With a cognitive difficulty                       |                  | <b>126,567</b>    | <b>5.2%</b>               |
| With an ambulatory difficulty                     |                  | <b>132,757</b>    | <b>5.5%</b>               |
| With a self-care difficulty                       |                  | <b>47,590</b>     | <b>2.0%</b>               |
|                                                   |                  |                   |                           |
| With an independent living difficulty             |                  | <b>90,064</b>     | <b>3.7%</b>               |
|                                                   |                  |                   |                           |
| Population 65 years and over                      | <b>550,020</b>   | <b>207,477</b>    | <b>37.7%</b>              |
| With a hearing difficulty                         |                  | <b>99,550</b>     | <b>18.1%</b>              |
| With a vision difficulty                          |                  | <b>35,921</b>     | <b>6.5%</b>               |
| With a cognitive difficulty                       |                  | <b>55,352</b>     | <b>10.1%</b>              |
| With an ambulatory difficulty                     |                  | <b>126,128</b>    | <b>22.9%</b>              |
| With a self-care difficulty                       |                  | <b>47,536</b>     | <b>8.6%</b>               |
| With an independent living difficulty             |                  | <b>82,600</b>     | <b>15.0%</b>              |
|                                                   |                  |                   |                           |
| Total Population (civilian non institutionalized) | <b>3,829,588</b> | <b>526,868</b>    | <b>13.8%</b>              |
| With a hearing difficulty                         |                  | <b>174,457</b>    | <b>4.6%</b>               |
| With a vision difficulty                          |                  | <b>89,438</b>     | <b>2.4%</b>               |
| With a cognitive difficulty                       |                  | <b>209,794</b>    | <b>5.5%</b>               |
| With an ambulatory difficulty                     |                  | <b>262,902</b>    | <b>6.9%</b>               |
| With a self-care difficulty                       |                  | <b>100,900</b>    | <b>2.6%</b>               |
| With an independent living difficulty             |                  | <b>178,438</b>    | <b>4.7%</b>               |

Data Source: 2009-2013 ACS, Table S1810

<sup>10</sup> Data are not available for disabilities other than hearing or vision difficulties for children under the age of five.

HUD's 2008-2012 CHAS data provide further information on the incomes of people with disabilities, as well as the housing problems these households experience. Table 38 shows that people with disabilities were more likely to have extremely low, very low, and low incomes than those with no disabilities. Twenty-one percent of households which included a member with a cognitive limitation, 19 percent of those with a member experiencing self-care or independent living limitations, and 18 percent of those which included someone with ambulatory limitations were considered extremely low-income, compared to just 10 percent of households with no members with disabilities.

**Table 38 – Households with a Member with a Disability, by Income, Oregon (2008-2012)**

| Type of Disability                         | 0-30% MFI |     | ≥30-50% MFI |     | ≥50-80% MFI |     | ≤ 80% MFI |     | All Households |
|--------------------------------------------|-----------|-----|-------------|-----|-------------|-----|-----------|-----|----------------|
|                                            | #         | %   | #           | %   | #           | %   | #         | %   |                |
| Vision or Hearing Impairment               | 25,655    | 13% | 29,755      | 15% | 39,790      | 21% | 98,015    | 51% | 193,215        |
| Ambulatory Impairment                      | 38,895    | 18% | 38,205      | 18% | 44,465      | 21% | 93,655    | 44% | 215,220        |
| Cognitive Limitation                       | 34,140    | 21% | 27,030      | 17% | 31,620      | 20% | 66,475    | 42% | 159,265        |
| Self-Care or Independent Living Limitation | 30,605    | 19% | 28,570      | 18% | 32,900      | 20% | 68,495    | 43% | 160,570        |
| No Limitations                             | 108,730   | 10% | 110,125     | 10% | 177,965     | 16% | 718,055   | 64% | 1,114,875      |

Data Source: 2008-2012 CHAS, Table 2

## People with Mental Illness

Generally, estimates put the prevalence of state adult population with severe mental illness at 5 percent of the total state population. More specifically, data provided by Oregon Health Authority (OHA) report 37,269 unduplicated adults with a serious and persistent mental illness (SPMI) in residential settings in the state as of December, 2014. There are a variety of residential settings that include state hospital and acute care psychiatric hospitals (2percent of adults in residential settings as of December 2014), licensed residential treatment facilities and homes (2.1 percent), adult foster care (1.6 percent), and supportive/supported housing (1.9 percent) as well as individuals living independently (92.4 percent). Person-centered services available to individuals with a mental illness include case management, assertive community treatment (ACT), peer support, supported employment, and living skills training.

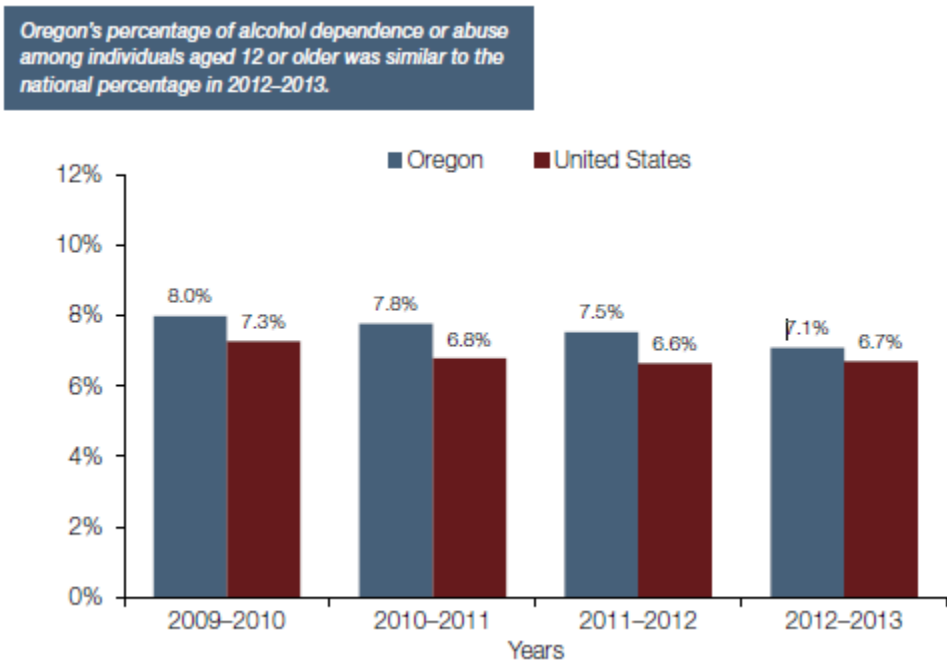
Safe and affordable housing is essential for the recovery process and for stabilization, but it is not always readily available. Individuals with severe and persistent mental illness often depend on income from Supplemental Social Security that is not enough to cover rent and other living expenses. As a result of this shortage of units, and limited income, people with chronic mental illness face a high risk of experiencing homelessness and becoming chronically homeless. According to the 2015 Point-in-Time count, there were nearly 1,900 adults with serious mental illness experiencing homelessness.

Recent efforts by the state have focused on the expansion of supported housing resources in communities throughout Oregon. These efforts include development, acquisition and rehabilitation of new housing as well as the state-financed Oregon Health Authority Rental Assistance program (OHARA). As of December 2014, the capacity census of supportive housing is 1,306 units and supported housing is 614 units. State funds for the 2013-2015 biennium leverage other funds for the development of 33 new supported housing units. The OHARA program is adding another 977 units of community-based supported housing. These supported housing units are integrated into the supply of housing available to the general population; both market rate and affordable housing, and are not restricted to individuals with a disability.

## People with Alcohol or Drug Addictions

In Oregon, About 268,000 individuals aged 12 or older, 8.2% of all individuals in this age group, per year in 2009-2013 were dependent on or abused alcohol within the year prior to being surveyed.

**Figure 10 - Percentage of Alcohol or Abuse by Age**

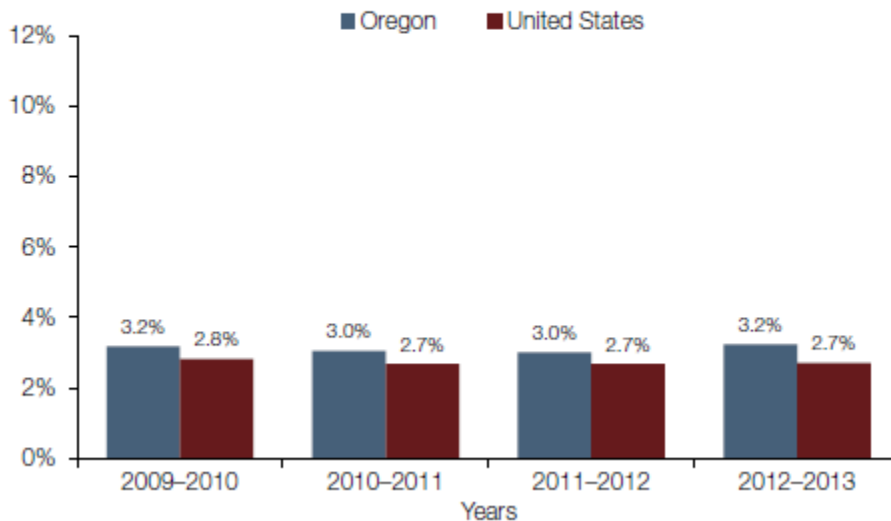


Data source: Oregon Behavioral Health Barometer, 2014

In Oregon, About 120,000 individuals aged 12 or older, 3.7% of all individuals in this age group per year in 2009-2013 were dependent on or abused illicit drugs within the year prior to being surveyed.

**Figure 11- Percentage of Drug Abuse by Age**

*Oregon's percentage of illicit drug dependence or abuse among individuals aged 12 or older was similar to the national percentage in 2012-2013.*



Data source: Oregon Behavioral Health Barometer, 2014

It is possible that some of the people who are dependent on or abuse alcohol are also dependent on or abusing drugs, indicating some duplication in these numbers, but we can estimate that there were roughly 293,000 people in need of substance abuse treatment in the state. OHA data indicate that an average of 32,000 people were discharged from substance use treatment programs from 2012 to 2014, meaning that only about 11 percent of people in need of alcohol and drug treatment in a year received it.

### People Released from Incarceration

The Oregon Department of Corrections (DOC) reports that 20 years ago Oregon had a prison population of less than 5,500, but in 2015 there are more than 14,000 men and women in state custody, making Oregon one of the fastest growing prison systems in the country. Further, Oregon had the highest rate of incarcerated individuals over the age of 55 in the country. Approximately 95 percent of people in prison will eventually be released. DOC reports that an average of 411 inmates were released from incarceration each month from January 2014-December 2014, for a total of a little more than 4,900 total released offenders that year. In a 2011 report on revocation from post-prison supervision, the DOC stated that there were between 30,000 and 35,000 offenders supervised by community corrections throughout the state. Approximately 55-60 percent of these offenders were on parole/post-prison supervision, 40 percent were on probation and less than five percent were incarcerated at a local jail. It is important to note that a large percentage of these people may also have had mental health issues that could have required special services. The DOC reports that 50 percent of the prison

population had some level of need for mental health services. Oregon’s Department of Corrections also has the highest density of people age 55 and older compared to any other prison system in the nation. For many reasons people released from incarceration are a high-needs population.

**People with HIV/AIDS**

As of October 2015, nearly 6,740 Oregonians were living with HIV/AIDS. Each year over the past 15 years, an average of approximately 269 people were diagnosed with HIV and an average of 92 persons with HIV died each year over the same time period. Three out of every four (71%) people living with HIV in Oregon are residents of the Portland metropolitan area.

Fortunately, the life expectancy of people living with HIV in Oregon is increasing. The average age of people living with HIV/AIDS went from 45 in 2008 to 47 in 2012, and as a result, the number of people living with HIV over age 50 also increased. In 2012, the average age at diagnosis was 37.7 for males and 36.5 for females, and men were about seven times more likely than women to be diagnosed with HIV. African Americans in Oregon were four times more likely than Caucasians to be diagnosed with HIV from 2008-2012 (22.1 vs. 5.9 per 100,000 Oregon residents), and Hispanics were twice more likely than Caucasians to be diagnosed (9.6 vs. 5.9 per 100,000 residents). While the rate of diagnosis among American Indian/Alaska Natives was similar to that of Caucasians, the rate among American Indian/Alaska Native females was more than three times that of Caucasian females (3.8 vs. 1.2 per 100,000).

**HOPWA**

**Table 39 – HOPWA Data**

|                                                  |       |
|--------------------------------------------------|-------|
| Current HOPWA formula use:                       |       |
| Cumulative cases of AIDS reported                | 9,684 |
| Area incidence of AIDS                           | 95    |
| Rate per population                              | 2.4   |
| Number of new cases prior year (3 years of data) | 295   |
| Rate per population (3 years of data)            | 2.5   |
| Current HIV surveillance data:                   |       |
| Number of Persons living with HIV (PLWH)         | 4,685 |
| Area Prevalence (PLWH per population)            | 119.2 |
| Number of new HIV cases reported last year       | 218   |

Data Source: Oregon Health Authority , Oregon cases of HIV infection by year of diagnosis and sex, 1981-2014, Oregon HIV cases currently living in Oregon, by HIV/AIDS status, Annual totals of Oregon HIV cases by HIV/AIDS status

## What are the housing and supportive service needs of these populations and how are these needs determined?

### Elderly and Frail Elderly

As shown in Table 40, close to 60,000 low-income elderly homeowners, and a little more than 44,000 moderate income elderly renter households, experienced housing cost burden in 2007-2011, meaning that 52 percent of all low-income elderly households in Oregon experienced this housing problem. Furthermore, low-income elderly homeowners with a housing cost burden made up 40 percent of all low-income cost burdened homeowners in Oregon. The data also show that 30 percent of all low-income elderly households, or 58,590, spent more than half of their income on housing costs.

**Table 40: Low-income Senior Households with Cost Burden, Oregon**

| Cost Burden > 30% |        |         |        |         |         |         |
|-------------------|--------|---------|--------|---------|---------|---------|
| Income Level      | Renter | Percent | Owner  | Percent | Total   | Percent |
| 0-30% AMI         | 15,270 | 35%     | 17,350 | 29%     | 32,620  | 31%     |
| 31-50% AMI        | 16,895 | 38%     | 22,005 | 37%     | 38,900  | 38%     |
| 51-80% AMI        | 11,880 | 27%     | 20,315 | 34%     | 32,195  | 31%     |
| Total             | 44,045 | 100%    | 59,670 | 100%    | 103,715 | 100%    |
| Cost Burden > 50% |        |         |        |         |         |         |
| Income Level      | Renter | Percent | Owner  | Percent | Total   | Percent |
| 0-30% AMI         | 12,500 | 47%     | 13,050 | 41%     | 25,550  | 44%     |
| 31-50% AMI        | 9,830  | 37%     | 10,485 | 33%     | 20,315  | 35%     |
| 51-80% AMI        | 4,425  | 17%     | 8,300  | 26%     | 12,725  | 22%     |
| Total             | 26,755 | 100%    | 31,835 | 100%    | 58,590  | 100%    |

Data Source: 2007-2011 CHAS

OHCS's internal database on multifamily properties funded by the state, Department Information System for Housing (DISH), indicates that there are approximately 16,560 multifamily units designated for residents who were elderly in Oregon and 129 units are specifically for the frail elderly.

As health care costs rise and the elderly population grows at increasing rates, it is more critical than ever to ensure that seniors on fixed incomes have affordable housing options available to them. To allow seniors to age in place, it is also important that seniors be able to access funds for modifications to their homes and ongoing assistance with maintenance and repairs. For those seniors who are high-need, including living with a communicable disease, formerly incarcerated, and mentally ill, housing options are sparse and rarely exist outside the metropolitan areas.

### People with Physical and Developmental Disabilities

HUD's 2008-2012 CHAS data provides estimates of the number of households that had at least one member with a disability as well as estimates of how many of these households had one or more housing problems. There were 193,000 Oregon households that included a member with



a vision or hearing impairment. Forty-two percent of these households had one or more housing problems, compared to 38 percent of households with no disabled members. Of these households, 49 percent had income at or below 80 percent of MFI, so had a higher likelihood of having one or more housing problems (64%). There were a little more than 215,000 households that included a member with an ambulatory limitation, and 56 percent of these had very low or low incomes. Sixty-six percent of low-income households with an ambulatory limitation had one or more housing problems. Out of the four types of households with disabilities, the 159,000 households that included a member with a cognitive disability were the most likely to have incomes below 80 percent of MFI (58%). These low-income households were also the most likely to have one or more housing problems (70%). Finally, 160,000 households that had self-care or independent living limitations, and 92,000 households earning 80 percent or less of MFI had one or more housing problems.

Oregon's Department of Human Services also provided OHCS with data showing that there were more than 236,000 Oregonians using services from the Aging and People with Disabilities Program in 2014. Additionally, an average of approximately 20,000 adults used case management services from the Developmental Disabilities program from 2011 to 2013.

There was a limited supply of housing units specifically designated for people with disabilities in Oregon. According to DISH, there are approximately 3,615 units designated for people with physical disabilities, and 566 units designated for people with developmental disabilities. Again, as the population ages, and healthcare costs rise, it becomes ever more critical that the supply of assisted units that serve Oregonians with disabilities increase significantly to meet demand.

### **People with Mental Illness**

As noted above, the 2015 Point-in-Time count found nearly 1,900 adults with serious and persistent mental illness experiencing homelessness alone. In 2014, 33 new housing units were funded to add to the state's affordable housing stock of supported housing and serve this population. Funds specific to financing new development units are made available every two years. OHA established a rental assistance program in 2013, which will serve 981 individuals when fully implemented in 2016.

The DISH database shows that there were only about 1,632 units that served those with chronic mental illness OHA conducts an annual survey of those receiving mental health services in which they ask a few questions about the housing needs of these clients. According to the 2013 survey, 42 percent of these survey respondents wanted or needed housing or better housing during the time they were seeing their current (or most recent) outpatient mental health service provider. Of those who wanted or needed housing or better housing, 46 percent received help from their provider. Fifty-eight percent of those who received assistance said that they found housing or better housing, but among those who did not receive assistance, only 29 percent were able to identify housing or better housing on their own.

Stable housing is a primary factor in facilitating recovery for people with mental health and substance use disorders. However, individuals may have difficulty securing and maintaining housing if support services are not available. Landlords may be reluctant to rent to individuals

despite fair housing laws. These factors can overwhelm people who end up cycling between jails, institutions, and homelessness. The Substance Abuse and Mental Health Services Administration defines recovery as a process of change through which individuals improve their health and wellness, live a self-directed life and strive to reach their full potential. Their working definition of recovery goes on to delineate four major dimensions that support life in recovery: health, home, purpose, and community. The lack of a home and the stability it offers makes it difficult to address the other three dimensions. According to the Bazelon Center for Mental Health Law, studies have consistently shown that people with mental illness overwhelmingly prefer living in their own homes rather than congregate settings with other people with mental illness. The benefits of supported housing include a reduction in the use of shelters for individuals who are homeless as well as reductions in hospital admissions and lengths of stay. According to the Center for Supportive Housing, a stable living situation improves a tenant's ability to participate in support services. Investments in housing and social services for individuals in recovery can result in significant reductions in the public cost for medical and criminal justice services.

### **People with Alcohol or Drug Addiction**

While there are nearly 300,000 Oregonians in need of substance abuse treatment, only about 32,000 people received this treatment each year. Again, it is very difficult to know how many of these people had affordable housing needs, but DISH shows that there are only 1,195 publicly assisted rental units targeted to this population, indicating that the need far outstripped the supply.

### **People Released from Incarceration**

People released from incarceration face a number of barriers to finding housing. Conditions of parole or conflicts may prevent them from living with friends and family, and landlords may refuse to rent to them based on their criminal histories. According to the DISH, there are just 402 assisted rental units for people exiting incarceration in the entire state. Oregon's Department of Corrections reported that approximately 50 percent of those being released from state custody in Oregon will be homeless at release. The definition of homeless used here is "no identified housing at release". This means that if a released offender has identified a shelter or transitional housing unit as their residence at release, they will not be considered homeless by this definition. With an average of 411 offenders being released each month, many of whom face substantial barriers to finding housing and employment, there is a significant need to address this gap. Housing options for people released from incarceration with multiple chronic conditions including mental health, addictions and communicable diseases such as HIV and/or chronic viral hepatitis is extremely limited throughout the state. Dependent on the type of conviction, some of these elderly formerly incarcerated people are nearly impossible to place in housing. This lack of housing creates a crisis for multiple care organizations not the least of which are hospital emergency departments and homeless shelters.

### People with HIV/AIDS

Programs working in the Oregon HIV continuum of care assess the need among People living with AIDS (PLWA) in a number of different ways. The majority of data comes from the Medical Monitoring Project or the CAREAssist program.

Among Medical Monitoring Project (MMP)<sup>11</sup> participants, 71 percent reported having a stable place to live in the past year, with no past-year moves. About one in 10 MMP participants (11%) reported moving more than once in the past year, six percent reported experiencing homelessness in the past-year, and four percent reported incarceration, which can often lead to homelessness or unstable housing once released.

In 2013, a majority of CAREAssist<sup>12</sup> clients with HIV/AIDS, though by no means all, reported living in safe and stable housing situations. One in five CAREAssist clients reported relying on temporary housing in the past year, such as a hotel, emergency shelter, car, or staying with friends or family. An additional six percent reported time spent in jail, prison or a detox center. Similar to MMP, (15%) said they had considered themselves homeless in the past two years. Clients reporting one or more types of housing instability were more likely to be non-white, current smokers, younger, and have a higher number of chronic illnesses.

Ryan White programs, as directed by the HIV/AIDS Bureau, conduct a comprehensive needs assessment and planning process every three years. The most recent Statewide Coordinated Statement of Need and Comprehensive Plan can be found online at the following link: <http://public.health.oregon.gov/DiseasesConditions/HIVSTDViralHepatitis/HIVCareTreatment/Documents/coalplan/CompPlan.pdf>.

**Table 41 – HIV Housing Need**

| Type of HOPWA Assistance                                       | Estimates of Unmet Need |              |
|----------------------------------------------------------------|-------------------------|--------------|
|                                                                | Balance of State        | Portland MSA |
| Tenant based rental assistance                                 | 86                      | 200          |
| Short-term Rent, Mortgage, and Utility                         | N/A                     | 70           |
| Facility Based Housing (Permanent, short-term or transitional) | N/A                     | 458          |

Data Source: HOPWA CAPER and HOPWA Beneficiary Verification Worksheet

### Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

Ryan White and HUD service delivery in Oregon is divided geographically into the Portland Transitional Grant Area (TGA), which includes five counties in and around the Portland metropolitan area (Clackamas, Columbia, Multnomah, Washington and Yamhill)<sup>13</sup> and the

<sup>11</sup> The Medical Monitoring Project (MMP) is a CDC funded project designed to produce nationally representative data on people living with HIV/AIDS who are receiving care in the United States. Oregon has been participating since 2007.

<sup>12</sup> CAREAssist is the Oregon AIDS Drug Assistance Program

<sup>13</sup> The TGA includes a sixth county: Clark County in Vancouver, Washington. Information on Clark County cases is not included in the Oregon SCSN.

balance of state, which includes the remaining 31 Oregon counties stretching to the Washington, California, Idaho, and Nevada borders.<sup>14</sup>

Seventy-one percent of those living with HIV live in the Eligible Metropolitan Statistical Areas (EMSA). OHOP serves the 29 percent of persons living with HIV outside the EMSA.

## Non-Housing Community Development Needs (NA-50)

### Describe the jurisdiction's need for Public Facilities:

Oregon is in the midst of recovering from the long economic recession that started in 2008. The recession has impacted all levels of society, but most significantly the low and moderate income households and communities which have been going through a long overhaul due to the various negative impacts of the slump in economy such as high levels of unemployment.

The State is facing a dire need of basic assistance of infrastructure improvements to address major deficiencies in the existing water and sewer systems. As Identified in the *2013 Report Card of America's Infrastructure*, the State is currently in need of \$4.4 billion in funding to address just drinking water and wastewater infrastructure needs. Most of the systems are primarily based on user rate collections which put them as the major trigger to the domino effects on impact of the community and economic development of the area. For more information on the report please visit the following link:

<http://www.infrastructurereportcard.org/>

The State's CDBG program is striving to improve its effort to stimulate economic opportunities through enhancing livability, opportunity for job retention, and possible job creation in the communities by improving infrastructure, assisting microenterprises, providing housing rehabilitation, and constructing or rehabilitating community facilities. The programs that generally are funded by CDBG include: Head Start facilities, food banks, homeless shelters, and other essential community facilities. However, the main obstacle to addressing underserved low and moderate income communities remains the limited availability of funding.

### How were these needs determined?

OBDD-IFA non-housing community development needs were determined through public engagement, consultation and outreach throughout the non-entitlement areas of the state. Staff performed an evaluation of a state-wide survey of Units of General Local Government (UGLG). Additionally, a series of meetings were held to engage cities, counties, advocacy groups and non-profit organizations; forums and discussions were held to engage business owners and members of the public, economic development organizations, and Councils of Governments.

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<sup>14</sup> More information about the balance of state can be found in the Editor's Notes at the beginning of this document.

### **Describe the jurisdiction's need for Public Improvements:**

In 2007, OBDD-IFA developed a 20 Years Infrastructure Need Assessment Report. This report is a part of the *2013 Report Card for America's Infrastructure* which outlined the need for public improvements, specifically water and sewer system improvements. The unmet water and sewer need for Oregon exceeds \$4.4 billion. Out of all the State's almost 2,000 public drinking water sources two-thirds are considered to be sensitive ground water sources and just less than half are considered as highly sensitive. On the wastewater side 35 percent of the state's population septic system needs upgrades to ensure safe treatment of waste. The water and sewer supplies provide a basic and critical need in the state and are in a fragile condition. The need and was confirmed in 2015 through a web-based survey. Oregon communities identified their highest priority as the need to bring their infrastructure into compliance with local and federal regulations. Many of the non-compliant water and sewer systems are antiquated, suffering from poor maintenance, and no longer able to achieve compliance with ever-evolving safe drinking water standards set by the regulatory agencies. Most cities, counties, and special districts throughout the state have developed wide-ranging capital improvement plans to address these issues, and currently are going through the very delicate process of user rate review and adjustments.

### **Funding obstacles:**

Inadequate infrastructure systems are one of the major obstacles to local communities' ability to meet current needs of residents and businesses or to attract new growth and investment. Due to the significant cost of these infrastructure projects federal and state funding is simply not enough to meet the demand. At the same time the utility rates in the non-entitlement areas of Oregon are unaffordable for low-and moderate-income persons.

### **How were these needs determined?**

Based on prior applications and awards, the evaluation of OBDD-IFA's Community Development Needs survey, partner and stakeholder roundtable sessions, discussions and forums, public works projects were determined to be the highest need.

### **Describe the jurisdiction's need for Public Services:**

While Oregon has a significant need for public services eligible for CDBG funding such as health care, child care, public safety services, and other supportive services,-these services have other private, state, and federal funding resources and were not considered a priority based on the public and stakeholder consultation among the non-entitlement communities. From the survey responses, 34 percent or less noted the public services mentioned above were a low priority and 35 percent or less noted the public services were not a priority at all. Therefore, OBDD-IFA will continue to fund infrastructure, community facilities, housing rehabilitation, and microenterprise projects as outlined in the CDBG priorities in SP-45 of the Strategic Plan.

**How were these needs determined?**

These priority needs were determined through an evaluation of the non-entitlement Community Needs Assessment Survey, partner-roundtable sessions, and discussions throughout the State. Based on the results of public outreach, OBDD-IFA confirmed that public services, although important, were not the highest priority for the non-entitlement communities. Due to this feedback, and the lack of any applications in this funding category over the past five years, public services will be removed as one of the CDBG funding categories in the Consolidated Plan and CDBG MOD.

# Housing Market Analysis

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## Overview (MA-05)

### Housing Market Analysis Overview:

This section describes the significant characteristics of the housing market in Oregon, with a review of supply and demand, and the cost and condition of the housing stock. It also includes a discussion of high priority needs.

### Supply and Demand

Data from the 2015 National Low-income Housing Coalition's annual Out of Reach study provide a measure of the mismatch between rental supply and demand. In Oregon, a minimum wage worker can afford rent of \$481 a month. In comparison, a one-bedroom rental unit, asking the Fair Market Rent (FMR), costs \$692 a month; a two-bedroom unit costs \$864 a month. A minimum wage worker would need to work 1.5 jobs to afford a one-bedroom unit, and almost two jobs to afford a two-bedroom unit.

The gap between what a minimum-wage worker can afford, and what is available, is particularly large in Multnomah, Washington, Clackamas, Yamhill and Columbia Counties. In these counties, a worker must earn \$18 per hour to afford a two-bedroom unit at Fair Market Rents. This is nearly twice the minimum wage, thus requiring a worker to hold two full time jobs, or become cost burdened.

The limited supply of housing, particularly rental housing, statewide is a growing challenge for low-income households. Rental vacancies are low in nearly all areas of the state. Statewide the rental vacancy rate fell from 5.6 percent in 2010 to 3.6 percent in 2014. The extraordinarily low vacancies have been driven by:

- A shift to renting in the past decade as a result of the foreclosure crises;
- Lack of new housing development in rural areas after the housing market collapse due in part to lack of capital to fund new development;
- Flat or falling household income and lack of jobs paying a livable wage in rural areas; and
- In urban areas of the state, population growth.

A limited supply of affordable rental units was identified as a critical need by every community participating in the roundtables and stakeholder surveys. Renters' poor credit or rental histories have significant barriers to finding housing. Units for larger families are nonexistent in some communities.

For stakeholders serving people with low incomes and special needs, such as people experiencing homelessness or people with mental illness, housing market challenges are exacerbated by

needing to pair housing with supportive services, or by market prices that exceed Fair Market Rents for housing subsidies.

### **Cost and Condition of Housing**

Statewide, the median home value rose 73 percent between 2000 and 2011. In 2011, the median priced home cost over \$100,000 more than in 2000. In 2000, a household earning \$35,000 could afford to buy the median-priced home; by 2011, this same household would need to earn nearly \$60,000. Wages did not increase in tandem with housing costs during the past decade.

Rental cost increases were more modest between 2000 and 2011—but have changed rapidly since then. The 2014 Census survey estimates the median rent at \$924, an increase of 68 percent since 2000. These Census data suggest that rental costs have risen by nearly 30 percent *in just four years*, after growing by less than three percent per year in the decade prior. Today, a renter needs to earn more than \$37,000 per year to afford the median-priced rental unit, up from only \$22,000 in 2000.

Finding housing in good condition is a problem in most rural areas of the state. Stakeholders consistently rank condition as a major challenge for low-income residents. In some cases, landlords do not have the funds to make needed improvements and, as such, cannot qualify their units for housing subsidies. This further restricts the supply of affordable housing.

### **High Priority Housing Needs**

Affordable housing, particularly rental housing, is a very high priority need in Oregon. From coastal communities north to the Portland area, across Central Oregon, throughout the south and east, stakeholders and residents describe the need for affordable housing as “urgent”. Stakeholders in coastal areas, in particular, describe a market in “crisis”—for example, renters are required to pay very high deposits up front to rent a unit (often more than three times the rent). In these areas, rental costs are nearly twice as high as a minimum-wage worker working full time can afford, according to data from the Out of Reach study. Residents in these areas say the costs associated with moving and a lack of suitable affordable alternative housing options are the primary barriers to moving from their current housing.

The qualitative data and public and stakeholder input used to develop this Consolidated Plan, confirm that Oregon’s priority housing needs include:

- Rental units affordable to renters earning less than 50 percent of Median Family Income (MFI) —or less than \$800 per month. This need is based on stakeholder input and rental data on affordability in the Census: about half of the state’s renters earn less than 50 percent of the MFI, yet only one-fourth of rental units are affordable to them.
- Affordable rental units to serve families, people experiencing homelessness, and people with disabilities. Families, in particular, are underserved in rural areas where it is hard to find affordable two and three plus bedroom rental units.
- Landlords who are willing to rent to peoples with poor credit or criminal histories.
- Assistance with utilities to help manage energy costs.



- For seniors, assistance with needed home modifications and maintenance that will allow them to stay in their homes.

## Number of Housing Units (MA-10)

This section provides an overview of the housing supply in Oregon, using data from HUD and the U.S. Census. Statewide, most housing units in the state were single family detached homes (64%), followed by multifamily units (23% of units). Mobile homes (which were most of the units in the mobile home/boat/RV/van housing type category) provided a significant source of housing supply: nine percent of units overall in the state and 15 percent in rural areas.

Data on the size of units occupied by the state's owners and renters revealed a preference for larger unit sizes: 78 percent of owners statewide lived in homes with three or more bedrooms; 73 percent of renters lived in homes with two or more bedrooms. In rural areas, 80 percent of renters lived in two or more bedroom homes.

### All residential properties by number of units - State of Oregon

**Table 42– Residential Properties by Unit Number**

| Property Type                    | Number           | %    |
|----------------------------------|------------------|------|
| 1-unit detached structure        | <b>1,063,106</b> | 64%  |
| 1-unit, attached structure       | <b>69,586</b>    | 4%   |
| 2-4 units                        | <b>121,230</b>   | 7%   |
| 5-19 units                       | <b>139,863</b>   | 8%   |
| 20 or more units                 | <b>127,165</b>   | 8%   |
| Mobile Home, boat, RV, van, etc. | <b>145,064</b>   | 9%   |
| Total                            | <b>1,666,014</b> | 100% |

Data Source: 2007-2011 ACS

### All residential properties by number of units - Non-entitlement Areas

**Table 43 – Residential Properties by Unit Number**

| Property Type                    | Number         | %    |
|----------------------------------|----------------|------|
| 1-unit detached structure        | <b>483,673</b> | 69%  |
| 1-unit, attached structure       | <b>18,399</b>  | 3%   |
| 2-4 units                        | <b>39,288</b>  | 6%   |
| 5-19 units                       | <b>27,319</b>  | 4%   |
| 20 or more units                 | <b>20,242</b>  | 3%   |
| Mobile Home, boat, RV, van, etc. | <b>107,545</b> | 15%  |
| Total                            | <b>696,466</b> | 100% |

Data Source: 2007-2011 ACS

**Table 44 – Unit Size by Tenure – State of Oregon**

|                    | Owners  |      | Renters |      |
|--------------------|---------|------|---------|------|
|                    | Number  | %    | Number  | %    |
| No bedroom         | 3,213   | 0%   | 27,619  | 5%   |
| 1 bedroom          | 24,284  | 3%   | 126,757 | 23%  |
| 2 bedrooms         | 179,604 | 19%  | 237,278 | 43%  |
| 3 or more bedrooms | 744,747 | 78%  | 166,052 | 30%  |
| Total              | 951,848 | 100% | 557,706 | 101% |

Data Source: 2007-2011 ACS

**Table 45 – Unit Size by Tenure – Non-Entitlement Areas**

|                    | Owners  |      | Renters |      |
|--------------------|---------|------|---------|------|
|                    | Number  | %    | Number  | %    |
| No bedroom         | 1,537   | 0%   | 6,847   | 4%   |
| 1 bedroom          | 12,595  | 3%   | 30,217  | 16%  |
| 2 bedrooms         | 88,121  | 21%  | 75,837  | 42%  |
| 3 or more bedrooms | 318,666 | 76%  | 69,245  | 38%  |
| Total              | 420,919 | 100% | 182,326 | 100% |

Data Source: 2007-2011 ACS

**Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.**

According to the Oregon Affordable Housing Inventory (OAH), last updated in 2013, there were a little more than 63,000 units of affordable housing throughout the state. This inventory included units with federal, state and local funding. Of these, 64 percent were targeted to families and 24 percent were targeted to the elderly.

According to HUD's Multifamily Assistance and Section 8 Contracts Database, statewide there were 328 properties with 11,767 units with assistance contracts. About 128 (39%) of those properties were located in non-entitlement areas. There were 3,337 units in non-entitlement areas with assistance contracts and these units were most likely occupied by households with incomes at or below 50 percent of MFI.

One-third of the units statewide with assistance contracts (3,889 units) had rents between 80 and 100 percent of Fair Market Rents (FMR), and another 29 percent (3,408 units) had rents between 101 and 120 percent of FMR.

In non-entitlement areas 47 percent (1,576 units) had rents between 80 and 100 percent of FMR, and another 31 percent (1,018 units) had rents between 101 and 120 percent of FMR.

Statewide, 2,343 units had rents below 80 percent of FMR. In non-entitlement areas, 133 units had rents below 80 percent FMR.

**Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.**

There are 174 properties (5,760 units) in the state of Oregon with contracts that will expire between 2015 and 2019. These properties account for 49 percent of the state's housing stock with assistance contracts. Of the properties with expiring contracts, 59 properties are in the non-entitlement areas. The 59 properties represent 1,452 units that have contract expirations that will occur between 2015 and 2019. The table below shows the total inventory of units as of May 2015 by program type.

**Table 46 – Number of Units by Program Type**

| Program Type                                                                              | State of Oregon     | Non-entitlement Areas |
|-------------------------------------------------------------------------------------------|---------------------|-----------------------|
| 202/162 – Supportive Housing for Elderly, HUD Loan                                        | <b>40 units</b>     | No units              |
| 202/8 NC (1) – Supportive Housing for Elderly/Elderly-Handicapped, Direct Loan            | <b>1,301 units</b>  | 130 units             |
| 202/8 SR (1) – Supportive Housing for Elderly/Elderly-Handicapped, Direct Loan            | <b>52 units</b>     | 8 units               |
| 515/8 NC – Rural Farm Housing, Family or Elderly, Direct Loan Section 8                   | <b>331 units</b>    | 323 units             |
| HFDA/8 NC – State Housing Financed properties/Sec. 8, Family or Elderly                   | <b>3,058 units</b>  | 1,226 units           |
| HFDA/8 SR – State Housing Financed properties/Sec. 8, Family or Elderly                   | <b>654 units</b>    | 198 units             |
| LMSA – Loan Mgt Set-Aside Section 8, Family or Elderly                                    | <b>2,998 units</b>  | 674 units             |
| PD/8 – Property Disposition sale w/Section 8, Family or Elderly                           | <b>137 units</b>    | 60 units              |
| PRAC/202 – Project Rental Assist -- Elderly                                               | <b>1,369 units</b>  | 386 units             |
| PRAC/811 – Project Rental Assist -- Persons with Disabilities                             | <b>544 units</b>    | 104 units             |
| Preservation—Loan Mgt Set-aside Section 8, Family or Elderly                              | <b>528 units</b>    | 135 units             |
| RAD PH Conv – Rental Assistance Demonstration project based conversion, Family or Elderly | <b>62 units</b>     | No units              |
| Sec 8 NC (1) – Section 8, Family or Elderly                                               | <b>425 units</b>    | 93 units              |
| Sec 8 SR (1) – Section 8, Family or Elderly                                               | <b>268 units</b>    | No units              |
| <b>Total Units: All Program Types</b>                                                     | <b>11,767 units</b> | 3,337 units           |

Data Source: HUD Multifamily Assistance and Section 8 Data (05-17-2015 database).

Notes: (1) New Construction (NC); (2) Substantial Rehabilitation (SR).

**Does the availability of housing units meet the needs of the population?**

The availability of housing units does not meet the needs of Oregon populations. Affordable rentals are lacking for almost all types of lower and moderate income renters, in urban and rural areas. The market is particularly challenging for renters with additional needs—accessibility modifications, supportive services—renters with poor credit or rental histories, and past convictions.

**Describe the need for specific types of housing:**

As stated previously, the high priority housing types include:

- Rental units priced to be affordable to renters earning less than 50 percent of MFI, or less than \$800 per month. About 48 percent of the state's renters earn less than 50 percent of the MFI, yet just 27 percent of rental units are affordable to them.
- Affordable rental units to serve families, people experiencing homelessness and people with disabilities.
- Landlords who are willing to rent to people with poor credit or rental histories and past convictions.
- Assistance with utilities to help manage energy costs.
- For seniors, assistance with needed home modifications and maintenance that will allow them to stay in their homes.

## Cost of Housing (MA-15)

Data from HUD and the U.S. Census show a very significant increase in the costs of homeownership since 2000: the median home value rose 73 percent between 2000 and 2011. In 2011, the median priced home cost more than \$100,000 more than in 2000. In 2000, a household earning \$35,000 could afford to buy the median-priced home; by 2011, this same household would need to earn nearly \$60,000 to afford to buy the median-priced home. .

Rental cost increases were more modest between 2000 and 2011—but have changed rapidly since then. The 2014 ACS estimates the median rent at \$924, an increase of 68 percent since 2000. This most recent estimate suggests that rental costs have risen by nearly 30 percent *in just three years*, after growing by less than three percent per year in the decade prior. Today, a renter needs to earn \$37,000 per year to afford the median-priced rental unit, up from only \$22,000 in 2000.

**Table 47 – Cost of Housing – State of Oregon**

|                      | Base Year: 2000 | Most Recent Year: 2011 | % Change |
|----------------------|-----------------|------------------------|----------|
| Median Home Value    | \$145,800       | \$252,600              | 73%      |
| Median Contract Rent | \$549           | \$716                  | 30%      |

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

**Table 48 – Rent Paid State of Oregon**

| Rent Paid       | Number  | %      |
|-----------------|---------|--------|
| Less than \$500 | 119,909 | 22%    |
| \$500-999       | 343,565 | 62%    |
| \$1,000-1,499   | 69,803  | 12%    |
| \$1,500-1,999   | 14,678  | 3%     |
| \$2,000 or more | 9,751   | 1%     |
| Total           | 557,706 | 100.0% |

Data Source: 2007-2011 ACS

**Table 49 – Rent Paid Non-entitlement Areas**

| Rent Paid       | Number         | %      |
|-----------------|----------------|--------|
| Less than \$500 | <b>48,840</b>  | 29%    |
| \$500-999       | <b>100,122</b> | 60%    |
| \$1,000-1,499   | <b>14,318</b>  | 9%     |
| \$1,500-1,999   | <b>2,615</b>   | 2%     |
| \$2,000 or more | <b>2,055</b>   | 1%     |
| Total           | <b>167,950</b> | 100.0% |

Data Source: 2007-2011 ACS

**Table 50 – Housing Affordability – State of Oregon**

| Units affordable and available to Households earning | Renter         | Owner   |
|------------------------------------------------------|----------------|---------|
| 0-30% MFI                                            | <b>24,570</b>  | No Data |
| ≥30-50% MFI                                          | <b>90,360</b>  | 29,520  |
| ≥50-80% MFI                                          | <b>310,400</b> | 90,700  |
| ≥80-100% MFI                                         | <b>No Data</b> | 178,060 |
| Total                                                | <b>425,330</b> | 298,280 |

Data Source: 2007-2011 CHAS

**Is there sufficient housing for households at all income levels?**

There is insufficient housing for households at all income levels. Based on a comparison of rental costs, and household incomes statewide (in the tables above), rental units were lacking for renters earning less than \$32,000 per year and most significantly for renters earning less than \$19,000 per year.

According to the HUD-provided data in the Housing Affordability table above, there were approximately 25,000 units affordable and available to renters who earned less than 30 percent of MFI (poverty level households or approximately less than \$19,000 per year). HUD data also show that there were 120,000 households in this income category—suggesting that more than 95,000 renters earning less than 30 percent of the MFI were cost burdened. In other words, there were only 22 affordable units available for every 100 renter households earning at or below 30 percent of median family income.

Similarly, there were 90,000 affordable and available units for renters earning less than 50 percent of MFI, but there was an additional 100,000 households in this income range. For renters earning at or below 50 percent of MFI, there was just 41 affordable units available to every 100 renter households.

Renters wanting to buy a home needed to earn at least \$60,000 per year to afford the median-priced home, based on the median home value. According to the 2013 ACS, about three-fourths

of renters earned less than \$60,000 per year. As is shown in Table 50, very little of the housing stock that was owner-occupied or vacant and for sale, was affordable to households with income below the MFI.

**How is affordability of housing likely to change considering changes to home values and/or rents?**

Based on historical trends and demographics, a continued influx of new residents will keep housing prices stable, and will likely continue to decrease affordability. The market is likely to remain tight for the next three to five years, perhaps longer, until the large millennial age group begins to form households and purchase homes, which should reduce the pressure on the rental market. Baby Boomers will also have a large impact on the housing market through downsizing, relocation and, in 10 to 20 years, demand for housing linked with supportive services.

**How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?**

Fair Market Rents (FMR) are not calculated at the state level, instead HUD FMR's are estimates of rental housing costs in local housing markets. The statewide public involvement and engagement performed to learn the priorities and needs of the communities in Oregon revealed that FMR's are considered to be well below market rent. In Oregon, many rural communities are also vacation destinations and in these communities the market demand and corresponding low vacancy rates put more pressure on the rental market resulting in higher rents and FMR's that are farther below the actual market rental rate. In other communities the housing market has changed significantly in recent years such that it is not captured by the period of sample data used on the FMR calculations. In some cases the imbalance is considered significant enough that some communities are performing market studies to support a recalculation of the FMR.

The Fair Market Rents play an active role in determining the rent levels allowable in affordable housing projects and as such are the foundation for identifying the subsidy required to make a project viable. In cases where the FMRs fall below the market rent, the gap between those that can be served by the programs, which cover the lower end of FMRs, and those that are served by the market widens. Low FMRs result in higher need for subsidy, in addition to higher demand for the affordable units to serve households with lower incomes who are furthest from being able to be served in the market. Even in those communities where allowable affordable rents are close to those in the market, there exists a demand for affordable housing given the lack of quality available rental housing. These factors mean that it is of the utmost importance to both preserve existing affordable housing resources in the community as well as to prioritize bringing new housing resources into affordability through new construction and rehabilitation.

## Condition of Housing (MA-20)

This section discusses the condition of housing in the state of Oregon. It uses a combination of data from HUD and stakeholder and resident input to describe housing condition.

### Definitions

**Substandard conditions:** Housing conditions that are conventionally considered unacceptable which may be defined in terms of lacking plumbing facilities, one or more major systems not functioning properly, or overcrowded conditions.

**Substantial rehabilitation (LIHTC)** Rehabilitation projects qualify for the 70 percent present value credit if they have not received any federal financing subsidies except as exempt by Section 42 and have total rehabilitation and related expenditures attributable to or benefiting one or more units (incurred over a 24-month period or less ending when the buildings are placed-in-service) in an amount equal to the greater of: not less than twenty percent of the adjusted basis of the building; or \$30,000 or more per low-income unit.

**Table 51 – Condition of Units – State of Oregon**

| Condition of Units             | Owner-Occupied |       | Renter-Occupied |      |
|--------------------------------|----------------|-------|-----------------|------|
|                                | Number         | %     | Number          | %    |
| With one selected condition    | 304,635        | 32.0% | 259,070         | 47%  |
| With two selected conditions   | 8,319          | 0.9%  | 23,420          | 4%   |
| With three selected conditions | 899            | 0.1%  | 2,123           | 0.4% |
| With four selected conditions  | 32             | 0.0%  | 117             | 0%   |
| No selected conditions         | 637,963        | 67.0% | 272,976         | 49%  |
| Total                          | 951,848        | 100%  | 557,706         | 100% |

Data Source: 2007-2011 ACS

**Table 52 – Condition of Units – Non-entitlement Areas**

| Condition of Units             | Owner-Occupied |       | Renter-Occupied |      |
|--------------------------------|----------------|-------|-----------------|------|
|                                | Number         | %     | Number          | %    |
| With one selected condition    | 127,410        | 30.3% | 81,044          | 45%  |
| With two selected conditions   | 3,879          | 0.9%  | 7,635           | 4%   |
| With three selected conditions | 399            | 0.1%  | 509             | 0.3% |
| With four selected conditions  | 14             | 0.0%  | 34              | 0%   |
| No selected conditions         | 289,217        | 68.7% | 93,104          | 51%  |
| Total                          | 420,919        | 100%  | 182,326         | 100% |

Data Source: 2007-2011 ACS

**Table 53 – Year Unit Built – State of Oregon**

| Year Unit Built | Owner-Occupied |       | Renter-Occupied |      |
|-----------------|----------------|-------|-----------------|------|
|                 | Number         | %     | Number          | %    |
| 2000 or later   | 142,559        | 15.0% | 75,201          | 14%  |
| 1980-1999       | 267,085        | 28.1% | 163,539         | 29%  |
| 1950-1979       | 367,657        | 38.6% | 224,212         | 40%  |
| Before 1950     | 174,547        | 18.3% | 94,754          | 17%  |
| Total           | 951,848        | 100%  | 557,706         | 100% |

Data Source: 2007-2011 CHAS

**Table 54 – Year Unit Built – Non-entitlement Areas**

| Year Unit Built | Owner-Occupied |       | Renter-Occupied |      |
|-----------------|----------------|-------|-----------------|------|
|                 | Number         | %     | Number          | %    |
| 2000 or later   | 63,167         | 15.0% | 22,667          | 12%  |
| 1980-1999       | 119,795        | 28.5% | 49,112          | 27%  |
| 1950-1979       | 170,457        | 40.5% | 76,756          | 42%  |
| Before 1950     | 67,500         | 16.0% | 33,791          | 19%  |
| Total           | 420,919        | 100%  | 182,326         | 100% |

Data Source: 2007-2011 ACS

**Table 55 – Risk of Lead-Based Paint Hazard – State of Oregon**

| Risk of Lead-Based Paint Hazard                       | Owner-Occupied |     | Renter-Occupied |     |
|-------------------------------------------------------|----------------|-----|-----------------|-----|
|                                                       | Number         | %   | Number          | %   |
| Total Number of Units Built Before 1980               | 542,204        | 57% | 318,966         | 57% |
| Housing Units build before 1980 with children present | 62,155         | 7%  | 46,240          | 8%  |

Data Source: 2007-2011 ACS (Total Units) 2007-2011 CHAS (Units with Children present)

**Table 56 – Vacant Units**

|                              | Suitable for Rehabilitation | Not Suitable for Rehabilitation | Total |
|------------------------------|-----------------------------|---------------------------------|-------|
| Vacant Units                 | N/A                         | N/A                             | N/A   |
| Abandoned Vacant Units       | N/A                         | N/A                             | N/A   |
| Real Estate Owned Properties | N/A                         | N/A                             | N/A   |
| Abandoned REO Properties     | N/A                         | N/A                             | N/A   |

Data Source: This data is not available for the balance of state.

**Need for Owner and Rental Rehabilitation**

Table 51 shows that 33 percent of owner-occupied units and more than half (51%) of renter-occupied units had one or more HUD specified housing conditions. These four selected conditions include: lacking complete kitchen facilities, lacking complete plumbing facilities, overcrowded home, and lacking telephone service. This indicated a greater need for rehabilitation of rental units than for units that were owned. In terms of the age of properties, 57 percent of both



owner-occupied and renter-occupied units were built before 1980, and may now be in need of some rehab or repairs.

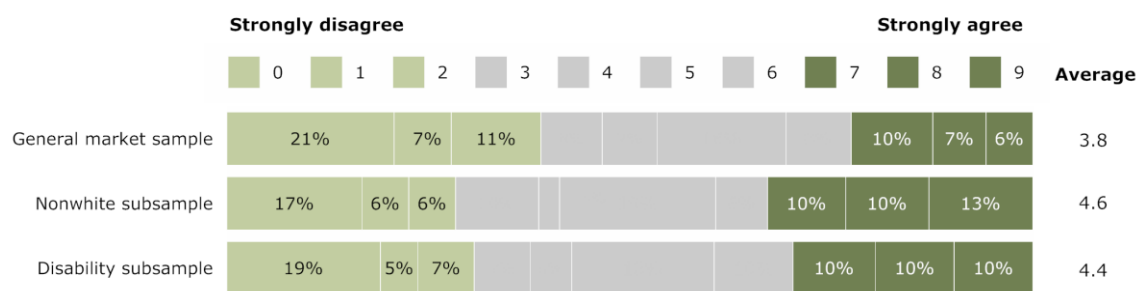
The poor condition of housing was a significant concern of stakeholders consulted for this Consolidated Plan. Many described poor condition as the most significant barrier affecting affordability in rural areas. They said that low-income renters are able to obtain housing subsidies but cannot find units that meet housing quality standards to rent.

The need for owner and rental rehabilitation was explored in the 2015 resident survey conducted for the Consolidated Plan and Analysis of Impediments to Fair Housing Choice. As shown in the graphics below, between one-fourth and one-third of residents strongly agree that their housing is in poor condition and in need of repair.

**Figure 12 – Housing Condition**

**Rate your level of agreement with this statement:**

*Housing in my community is in poor condition and needs repair.*



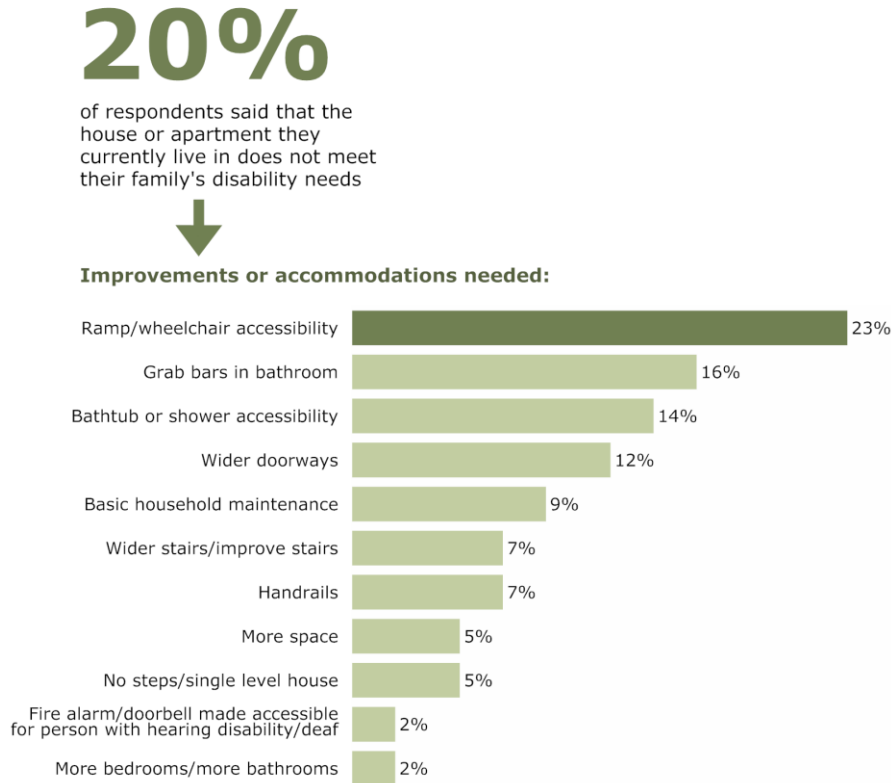
Note: General market sample n=395, nonwhite sample n=155, disability sample n=215.

Source: BBC Research & Consulting from 2015 Oregon Non-entitlement Resident Telephone Survey.

**Accessibility and suitability of current home**

One in five households with a member with a disability is living in home that does not meet their accessibility or accommodation needs. Of these households, the greatest proportion report needs for ramps or wheelchair access followed by bathroom accessibility features.

**Figure 13 – Suitability of Home and Needed Improvements**



Note: Disability sample n=208 and n=43.

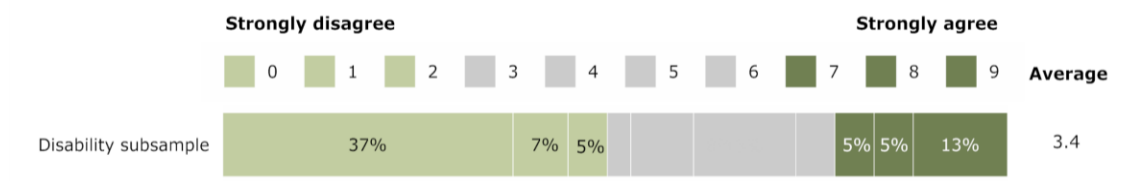
Source: BBC Research & Consulting from 2015 Oregon Non-entitlement Resident Telephone Survey.

**Affordable accessible housing**

On average, households that include a member with a disability report that they can afford the housing that has the accessibility features needed. However, nearly one in four households cannot afford housing with the features they need.

**Figure 14 – Housing Suitability**

**I can’t afford the housing that has accessibility/handicapped features we need.**



Note: Disability sample n=208”

Source: BBC Research & Consulting from 2015 Oregon Non-entitlement Resident Telephone Survey.

**Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards**

According to the data provided by HUD in Table 53, more than 540,000 owner-occupied units and nearly 320,000 renter-occupied units were built before 1980 and therefore more likely to contain lead-based paint hazards. More than 62,000 owners and 46,000 renters lived in housing that was built before 1980 *and* had children living in their homes. Of these, the families who were low-income (and therefore could not afford hazard mitigation) and had young children were most at risk for lead hazards.

**Public and Assisted Housing (MA-25)**

The state of Oregon is not required to report on Public and Assisted Housing. As a result this section is omitted from the public review documents.

**Homeless Facilities (MA-30)**

Oregon Housing and Community Services is focusing its use of federal and state funds towards securing and making available safe housing for all Oregonians. Through the Community Action network and their partnerships with other community providers of services, funds are provided to deliver a range of services and assistance, including transitional housing and homeless (inclusive of domestic violence) shelters. OHCS works closely with the state’s seven Continuums of Care who conduct an annual inventory of homeless facilities as part of the annual Point-in-Time count. This inventory, along with service delivery and Point-in-Time unsheltered data, helps us identify the areas and populations of need.

We have counties throughout the state that have emergency shelters for homeless individuals and families. There are also counties where emergency shelter facilities are not available. In these areas motel and hotel vouchers are used to secure temporary shelter. Many areas across the state are experiencing a housing crisis where vacancy rates are below one percent, low-income households are being evicted to make room for tenants who can pay higher rents, and competition for rental units has become extremely competitive. The housing barriers faced by

homeless households are intensified by the current housing market which directly impacts the demand and length of time people remain in shelters.

Oregon’s recent Point-in-Time count identified 13,176 people as homeless, and 56 percent living without shelter. The availability of emergency shelters, transitional housing and permanent supportive beds is significantly short of the actual housing need. OHCS has received legislative approval for development of additional permanent housing targeted to homeless families and people with mental illness and addictions disorders which will help address the supply of permanent and affordable housing.

**Table 57 – Facilities Targeted to Homeless Persons<sup>15</sup>**

|                                         | Emergency Shelter Beds          |                                 | Transitional Housing Beds | Permanent Supportive Housing Beds |                             |
|-----------------------------------------|---------------------------------|---------------------------------|---------------------------|-----------------------------------|-----------------------------|
|                                         | Year Round Beds (Current & New) | Voucher/Seasonal /Overflow Beds | Current & New             | Current & New                     | Under Development           |
| Households with Adult(s) and Child(ren) | 1,449                           | 919 <sup>1</sup>                | 2,891                     | 3,093                             | Not Available <sup>16</sup> |
| Households with Only Adults             | 1,824                           |                                 | 1,761                     | 3,524                             |                             |
| Chronically Homeless Households         | N/A                             |                                 | N/A                       | 1,654                             |                             |
| Veterans                                | 130                             |                                 | 374                       | 1,257                             |                             |
| Unaccompanied Youth                     | 165                             |                                 | 182                       | 22                                |                             |

Data Source 2007 - 2014 Housing Inventory Count by State

**Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons**

At the local level, the Community Action network works closely with mainstream providers of employment, health/mental health, veterans, elderly, education, child welfare and TANF self-sufficiency clients. Local partnerships have been developed with the Department of Human Services branches to provide preventative services for TANF (Temporary Assistance for Needy Families) eligible families who are at risk of becoming homeless. In many cases, Community Action Agencies operate mainstream services internally. These services include child care, employment training, energy assistance, emergency food, Head Start, information and referral, in-home care, transportation, and supportive services for seniors.

Of the four million people who reside in Oregon, 1.5 million make up single person households, earn less than 80 percent of MFI, and need some form of housing assistance. Seniors and people with disabilities make up a significant portion (28%) of this population. Aging and Disability Services provides access to mobility modifications for households with ambulatory limitations who need assistance with self-care or independent living. Oregon’s elderly and frail elderly are near the highest in the nation in terms of the proportion of the State’s population, and may double by the year 2020. Additionally, the state has a significant number of Oregonians with

<sup>15</sup> The HUD’s 2014 Continuum of Care Homeless Assistance Programs Housing Inventory Count Report does not break out the numbers for voucher/seasonal/overflow beds by household type or sub-population, it only provides a total number.

<sup>16</sup> We were unable to locate a data source for Permanent Supportive Housing Beds Under Development.

developmental disabilities and a limited number of permanent supportive units built for their care.

Three-fourths of the chronically homeless have a serious mental illness or substance abuse addiction. The state is limited in the number of facilities able to serve people with chronic mental illness and are working to expand service delivery through Coordinated Care agencies.

**List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.**

Community Action Agencies and their providers have designed services to meet specific needs of special populations; i.e., homeless youth, older adults, victims of domestic violence, people with cognitive, physical and developmental disabilities and others that align with the homeless definition as proscribed by HUD. Many services include case management, emergency health services and medication, transportation, and in many cases shelter.

Throughout the balance of state legal assistance, as well as mortgage and rental assistance are provided. If needed, utility assistance is also available. Along with case management, several Community Action Agencies provide life skills and rental repair classes to households needing assistance. Funding is available for outreach and takes different forms across the state. The need for mental health and alcohol and drug abuse counseling is far greater than its availability. Oregon has the resources to serve one in 10 people needing drug and alcohol counseling.

## Special Needs Facilities and Services (MA-35)

There is a statewide network of community based organizations that support people who are not homeless but who require supportive housing. People who are returning to the community from incarceration, mental and health institutions often require additional levels of support to find and maintain housing. OHCS has been a partner in developing units with supportive housing throughout the state. The need for this type of supportive housing is great and far exceeds the demand for HOME dollars available for construction. While HOME does not fund services, project developers submit applications to build or rehabilitate the housing with service providers identified.

OHCS has pursued opportunities to provide supportive services to the people who need them and recently was awarded a HUD 811 grant for Project Rental Assistance (PRA) to boost the number of affordable and integrated housing opportunities for people with a disability resulting from a severe and persistent mental illness, and people with an intellectual or developmental disability. Within these target populations, priority will be given to individuals residing in an institutional, hospital, licensed or group home setting who are ready to transition to a supported housing setting or individuals who are homeless, at risk of becoming homeless or at risk of reentering an institution, hospital, licensed or facility setting. OHCS is considering the best ways

to use this funding to serve the community, including a statewide grant to help integrate people into the community.

It is impractical to provide a complete list of the facilities statewide that assist people who are not homeless but require services. However the lead partners in this area are the Community Action Agencies, Department of Human Services, community food banks, workforce development offices, and many other agencies that work with low-income and extremely low-income people.

In the 2015 legislative session the state of Oregon committed \$20 million to finance construction of supported housing for individuals with mental illness or addiction disorders. This investment will increase the capacity of OHCS to address the unique and intense needs of these households.

**Table 58 – HOPWA Assistance Baseline**

| Type of HOWA Assistance                       | Number of Units Designated or Available for People with HIV/AIDS and their families |
|-----------------------------------------------|-------------------------------------------------------------------------------------|
| Tenant Based Rental Assistance                | 119                                                                                 |
| Permanent Housing in facilities               | 0                                                                                   |
| Short-Term Rent, Mortgage, and Utility        | 0                                                                                   |
| Short Term or Transitional Housing facilities | 0                                                                                   |
| PH placement                                  | 48                                                                                  |

Data Source: HOPWA CAPER and HOPWA Beneficiary Verification Worksheet

**To the extent information is available, describe the facilities and services that assist persons who are not homeless but who require supportive housing, and programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing.**

There are consistencies and unique differences in supportive housing needs for people with disabilities, the elderly, frail elderly, people returning to community after incarceration, people with alcohol or other drug addictions, people with HIV/AIDS and their families.

People with mobility issues require safe and accessible housing. People with addictions may require clean and sober environments or treatment. People requiring medical treatment and health related services may need housing where these services are available or accessible. Co-morbidities, which is the simultaneous presence of two chronic diseases or health conditions, among these sub-populations make *appropriate-fit* placements even more difficult. Supportive services may include:

- Case management
- Educational, vocational and other recovery-oriented services
- Medication management and counseling
- Assistance in gaining access to government benefits

- Referrals to medical services, mental health care and treatment for drug and alcohol use
- Recommendations for other needed services, such as legal support
- Rental assistance, payment of utilities, or grants for security deposits

People escaping domestic violence may require additional trauma related services and a high level of confidentiality.

People who were formerly incarcerated are often high need, and have a high rate of comorbidity. Many housing systems are not able to support this population.

The state is transitioning computer systems and is not confident about the available data about the existing number of units available for different sectors during the transition.

**Table 59 – Units Serving Populations**

| Population                                        | Units Serving Population in State Portfolio |
|---------------------------------------------------|---------------------------------------------|
| Survivors of Domestic Violence                    | 350                                         |
| Serious Mental Illness                            | 1,632                                       |
| Alcohol And Drug Addiction                        | 1,195                                       |
| Developmental Disabilities                        | 566                                         |
| Physical Disabilities                             | 3,615                                       |
| People with HIV/AIDS                              | 76                                          |
| Frail Elderly                                     | 129                                         |
| Elderly                                           | 16,560                                      |
| Persons Returning to Community from Incarceration | 402                                         |

Data Source: DISH database OHCS

**Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing.**

Oregon seeks to provide care in home and care in community based settings rather than in institutional settings. These community based options include group homes, foster homes, individual and family homes as well as traditional rental and homeownership opportunities. The elderly and frail elderly may receive care in a nursing home setting, when they return to community after care, they can be transitioned to any of the community based options, where long term services and supports can be met through a variety of programs. These programs depend on if they qualify for Medicaid or have the ability to pay for services.

The OHOP Program, which is funded by multiple HUD state and local funding streams, to include HOPWA Formula, is an integrated program within the HIV care continuum and is designed to provide stable supportive housing consistent with the National HIV/AIDS Strategy. The program acts as a bridge to longer term housing stability such as Section 8 or self-sufficiency. OHOP referrals are accepted through local Ryan White HIV case managers, as well as directly through the Oregon Department of Corrections. In addition, OHOP is the recipient of competitive HOPWA funds to provide supportive housing to persons who have difficulty remaining stably housed due

to co-occurring mental health and HIV disease. Program staff works closely with mental health providers throughout the state as a part of the client's housing stability planning process.

In addition to the OHOP program, OHA offers three state-funded innovative programs to support the efforts of individuals with mental illness as well as individuals with a substance use disorder as they transition from an institutional setting.

Rental Assistance Programs. OHA awards funds to local service and housing providers to assist both target populations locate, secure and maintain occupancy of supported, community-based housing. The programs provide rent subsidies, funds to cover associated costs and staff support of program participants. The Rental Assistance Program serving individuals with a serious mental illness gives priority to those individuals transitioning from the Oregon State Hospital or a licensed residential setting as well as individuals who are homeless or at risk of homelessness. The AD60 Housing Assistance Program serving individuals with a substance use disorder make possible supported occupancy in alcohol and drug-free community-based housing.

Adult Mental Health Initiative (AMHI). AMHI funds regional and local organizations to increase supported housing opportunities for individuals through financial assistance for rent and related housing costs as well as the assistance available from Assertive Community Treatment (ACT) as participants transition from institutional care to independent living.

Supported Housing Development Funding. OHA Health Systems Division awards state-funded grants for the capital costs of developing housing units to serve individuals with mental illness and substance use disorders with the goal of residents living successfully in a community-based, integrated setting.

**Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. These activities should be linked to the one-year goals in the annual action plan.**

The Oregon Health Authority, HIV Care and Treatment Program will continue to provide housing and supportive services to persons living with HIV regardless of homelessness status as described above. HOPWA formula funds specifically will be utilized to provide tenant based rental assistance, housing placement in the form of deposit assistance, housing case management, and housing information services. While people who are experiencing homelessness will receive priority on the program wait list for deposit and rental assistance, services will be available to all eligible people living with HIV/AIDS regardless of homelessness status.

The supportive housing needs of people released from incarceration far exceeds the available resources. The Department of Corrections has two staff people that work statewide to house the most medically and psychiatrically fragile inmates upon release. When possible, service providers are engaged with select inmates who are preparing for release. After release, management transitions them to post-prison supervision, which has limited resources to address the housing needs of this population.



## Barriers to Affordable Housing (MA-40)

### Negative Effects of Public Policies on Affordable Housing and Residential Investment

Oregon is experiencing significant population growth, putting extreme pressure on a tight housing market. Construction of new units slowed to a halt during the recession, and maintenance of existing units was deferred until the market recovered. Determining the barriers to building more affordable housing is on the top of the lists of advocates, providers, and developers alike. Meyer Memorial Trust recently studied the cost of affordable housing development and identified several areas where parties could be more collaborative, funding could be more targeted or come with fewer restrictions, and the report recommended examining secondary goals of affordable housing such as green building and design standards.

OHCS surveyed developers and providers of affordable housing to determine what barriers exist to affordable housing. The results, to no surprise, show the responsibility to address the barriers falls under local, state, and federal regulations, depending on the jurisdiction or funding source. To outline this, section MA-40 includes a matrix of barriers and areas of authority. The most significant barrier identified, no matter who was asked, is the lack of funding for affordable housing.

In this highly competitive market, property owners have many applicants to choose from. Low-income households are at a disadvantage, often having to submit multiple and costly application fees, and come up with large deposits to secure a unit. If they are successful in obtaining a unit, they are often charged inflated rent.

The 2016-2020 Analysis of Impediments to Fair Housing Choice identified multiple barriers to affordable housing experienced by people of color and persons with disabilities. This is supported by the findings of the Needs Assessment that clearly showed households of color are more likely than white households to have lower incomes and therefore are disproportionately represented in the number of low-income households with housing problems. For instance, African Americans make up one point five percent of the entire population in Oregon, but make up three point nine percent of all households earning extremely low incomes (30 percent or less of MFI). Furthermore, African Americans make up four point two percent of households at this income level with one or more severe housing problems. Similarly Hispanics make up seven point one percent of the state's population, nine point six percent of households with extremely low incomes (at or below 30 percent of MFI), and 11 percent of households at this income level with one or more severe housing problems.

Figure 15 – Barriers to Affordable Housing

| <b>Barriers</b>                                                                                                                                                                                                                                                    | Market Forces | Federal Regulation or Policy | State Regulation or Policy | OHCS Regulation or Policy | Local Regulation or Policy |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|------------------------------|----------------------------|---------------------------|----------------------------|
| Rental housing is unaffordable to many working Oregonians, the gap between income and housing cost continues to grow; even those households with incomes exceeding that of the federally defined low income eligibility limits face high housing burdens.          | X             |                              |                            |                           |                            |
| Rising construction costs, including land, building and associated soft costs.                                                                                                                                                                                     | X             |                              |                            |                           |                            |
| Inadequate public funding for affordable housing: there are many more projects that are eligible for funding then receive funding.                                                                                                                                 | X             | X                            | X                          |                           | X                          |
| Market forces and economic trends in the rental and housing industries have disproportionately impacted our low income, disabled and communities of color.                                                                                                         | X             | X                            | X                          |                           | X                          |
| Historic local government policies and practices establish and continue segregation.                                                                                                                                                                               |               | X                            | X                          |                           | X                          |
| Gentrification in some urban neighborhoods can drive out lower income residents, and disproportionately impacts people of color and immigrant communities.                                                                                                         | X             |                              |                            |                           |                            |
| Local "Not In My Back Yard" (NIMBY-ism) sentiments impact the development of low-income housing options, resulting in reduced options for siting affordable housing projects, in particular those that address the needs of harder to serve populations.           | X             |                              |                            |                           |                            |
| Affordable housing development uses federal definition of income to set qualification criteria. In some communities in the state, low wage workers are earning too much to qualify for subsidized affordable housing but not enough to afford market rate housing. |               | X                            |                            |                           |                            |
| Complex requirements associated with using all forms of federal money, including tax credits, grants, and rent assistance. These complexities increase cost and are barriers to projects moving forward.                                                           | X             | X                            |                            |                           |                            |
| Persistent discrimination exists in the rental and homeownership markets based on disability, age, race, cultural affiliation, family status, religious preference, and sexual orientation.                                                                        | X             |                              |                            |                           |                            |
| Multiple sources of public capital and operating subsidy make the development process extremely complex and costly.                                                                                                                                                |               | X                            | X                          |                           | X                          |
| Limited capacity for development and redevelopment of housing stock in certain rural communities.                                                                                                                                                                  | X             |                              |                            |                           |                            |
| Due to limited amount of subsidy and market forces, private sector developers are unable to meet demand for affordable units in communities where small scale rental properties are needed.                                                                        | X             |                              |                            |                           |                            |
| Limited knowledge of fair housing laws resulting in landlords, housing providers, social services, elected officials and real estate agents violating the rights of tenants, and tenants and homeowners not knowing how to assert their rights.                    | X             |                              |                            | X                         |                            |
| Land use planning efforts are not coordinated or consistent, resulting in failure to prioritize and achieve goals.                                                                                                                                                 |               |                              | X                          |                           |                            |
| Many multi-family developments face numerous land use obstacles resulting in higher up front construction costs as well as long-term operational costs                                                                                                             | X             |                              | X                          |                           |                            |
| Limited contractor market pool and incentives to reduce development costs results in limited options that further restrict market innovation and development of a renewed competitive housing marketplace.                                                         | X             |                              |                            |                           |                            |
| Regulatory and compliance requirements deter development community from partnering and investing in projects.                                                                                                                                                      |               | X                            | X                          | X                         | X                          |
| The desire to achieve multiple public service goals increase cost for projects. Examples include LEAD certification and 60 year affordability.                                                                                                                     |               | X                            | X                          | X                         | X                          |

## **Non-Housing Community Development Assets (MA-45)**

As Oregon moves forward into a recovery period from the recent economic downturn, the State identified obstacles in keeping up with the need of businesses, workers, and residents.

Maintaining and expanding existing infrastructure is of paramount importance to fostering a healthy business environment and sustaining communities where people can live, work and play. Compliant and functional water and sewer systems are critical to support the economic growth of the local communities, regions, and the state as a whole.

Most rural cities and counties turn to the CDBG program as one of the essential funding programs for funding major public facilities that directly serve low and moderate income communities. The CDBG program has subsequently played a major role in economic revitalization of the most rural areas of Oregon through projects such as drinking water and sewer improvements, food banks, Head Start facilities, senior centers, fire stations, and mental health facilities. Additionally, the program assists micro-enterprises with tools such as financial bookkeeping and business marketing, to assist start-up businesses. Another area of focus for the program is housing rehabilitation. The CDBG program funds programs that assist low and moderate income homeowners with much needed health and safety related repairs.

**Table 60 – Economic Development Market Analysis Business Activity – State of Oregon**

| Business by Sector                            | Number of Workers | Number of Jobs | Share of Workers % | Share of Jobs % | Jobs less workers% |
|-----------------------------------------------|-------------------|----------------|--------------------|-----------------|--------------------|
| Agriculture, Mining, Oil & Gas Extraction     | 25,978            | 29,435         | 6%                 | 9%              | 3%                 |
| Arts, Entertainment, Accommodations           | 57,665            | 45,783         | 13%                | 13%             | 1%                 |
| Construction                                  | 24,511            | 18,940         | 5%                 | 6%              | 0%                 |
| Education and Health Care Services            | 78,864            | 51,966         | 17%                | 15%             | -2%                |
| Finance, Insurance, and Real Estate           | 21,297            | 13,045         | 5%                 | 4%              | -1%                |
| Information                                   | 7,723             | 4,056          | 2%                 | 1%              | -1%                |
| Manufacturing                                 | 61,083            | 51,824         | 13%                | 15%             | 2%                 |
| Other Services                                | 20,296            | 15,455         | 4%                 | 5%              | 0%                 |
| Professional, Scientific, Management Services | 24,880            | 13,952         | 5%                 | 4%              | -1%                |
| Public Administration                         | 0                 | 0              | 0%                 | 0%              | 0%                 |
| Retail Trade                                  | 69,745            | 51,861         | 15%                | 15%             | 0%                 |
| Transportation and Warehousing                | 16,738            | 14,068         | 4%                 | 4%              | 0%                 |
| Wholesale Trade                               | 20,846            | 13,685         | 5%                 | 4%              | -1%                |
| Total                                         | 429,626           | 324,070        | --                 | --              | --                 |

Data Source: 2007-2011 ACS (Workers), 2011 Longitudinal Employer-Household Dynamics (Jobs)

**Table 61 – Labor Force – State of Oregon**

| Labor Force Sector                             | Number of Peoples |
|------------------------------------------------|-------------------|
| Total Population in the Civilian Labor Force   | 1,944,674         |
| Civilian Employed Population 16 years and over | 1,753,398         |
| Unemployment Rate                              | 9.8%              |
| Unemployment Rate for Ages 16-24               | 20.5%             |
| Unemployment Rate for Ages 25-65               | 8.3%              |

Data Source: 2007-2011 ACS

**Table 62 – Occupations by Sector – State of Oregon**

| Occupations by Sector                            | Number of People |
|--------------------------------------------------|------------------|
| Management, business and financial               | 562,704          |
| Farming, fisheries and forestry occupations      | 61,622           |
| Service                                          | 308,719          |
| Sales and office                                 | 434,626          |
| Construction, extraction, maintenance and repair | 174,903          |
| Production, transportation and material moving   | 210,824          |

Data Source: 2007-2011 ACS

**Table 63: Labor Force – Non-entitlement Areas**

| Labor Force Sector                             | Number of People |
|------------------------------------------------|------------------|
| Total Population in the Civilian Labor Force   | 716,365          |
| Civilian Employed Population 16 years and over | 640,779          |
| Unemployment Rate                              | 10.55%           |
| Unemployment Rate for Ages 16-24               | 25.71%           |
| Unemployment Rate for Ages 25-65               | 6.61%            |

Data Source: 2007-2011 ACS

**Table 64 – Occupations by Sector – Non-entitlement Areas**

| Occupations by Sector                            | Number of People |
|--------------------------------------------------|------------------|
| Management, business and financial               | 121,690          |
| Farming, fisheries and forestry occupations      | 24,942           |
| Service                                          | 75,320           |
| Sales and office                                 | 153,678          |
| Construction, extraction, maintenance and repair | 87,633           |
| Production, transportation and material moving   | 42,670           |

Data Source: 2007-2011 ACS

**Table 65 Travel Time to work from home – State of Oregon**

| Travel Time        | Number           | Percentage |
|--------------------|------------------|------------|
| < 30 Minutes       | <b>1,148,648</b> | 72%        |
| 30-59 Minutes      | <b>369,911</b>   | 23%        |
| 60 or More Minutes | <b>87,425</b>    | 5%         |
| Total              | <b>1,605,984</b> | 100%       |

Data Source: 2007-2011 ACS

**Table 66: Travel Time to work from home – Non-entitlement Areas**

| Travel Time        | Number  | Percentage |
|--------------------|---------|------------|
| < 30 Minutes       | 432,780 | 74%        |
| 30-59 Minutes      | 118,929 | 20%        |
| 60 or More Minutes | 32,740  | 6%         |
| Total              | 584,449 | 100%       |

Data Source: 2007-2011 ACS

**Education:****Table 67 – Educational Attainment by Employment Status (Population 16 and Older) – State of Oregon**

| Educational Attainment                      | In Labor Force    |            | Not in Labor Force |
|---------------------------------------------|-------------------|------------|--------------------|
|                                             | Civilian Employed | Unemployed |                    |
| Less than high school graduate              | 123,960           | 18,913     | 66,702             |
| High school graduate (includes equivalency) | 319,089           | 38,765     | 125,338            |
| Some college or Associate's degree          | 523,361           | 50,746     | 163,733            |
| Bachelor's degree or higher                 | 495,745           | 24,794     | 103,210            |

Data Source: 2007-2011 ACS

**Table 68 – Educational Attainment by Employment Status (Population 16 and Older) – Non-entitlement Areas**

| Educational Attainment                      | In Labor Force    |            | Not in Labor Force |
|---------------------------------------------|-------------------|------------|--------------------|
|                                             | Civilian Employed | Unemployed |                    |
| Less than high school graduate              | 54,656            | 8,492      | 30,669             |
| High school graduate (includes equivalency) | 148,620           | 17,444     | 63,585             |
| Some college or Associate's degree          | 209,366           | 20,644     | 76,542             |
| Bachelor's degree or higher                 | 118,595           | 5,402      | 31,677             |

Data Source: 2007-2011 ACS

**Table 69: Educational Attainment by Age – State of Oregon**

|                                           | Age       |           |           |           |         |
|-------------------------------------------|-----------|-----------|-----------|-----------|---------|
|                                           | 18–24 yrs | 25–34 yrs | 35–44 yrs | 45–65 yrs | 65+ yrs |
| Less than 9th grade                       | 8,080     | 22,402    | 23,669    | 32,686    | 28,807  |
| 9th to 12th grade, no diploma             | 51,379    | 41,142    | 33,603    | 56,073    | 48,738  |
| High school graduate, GED, or alternative | 112,371   | 118,808   | 115,799   | 248,955   | 166,612 |
| Some college, no degree                   | 143,949   | 138,511   | 125,288   | 291,885   | 129,420 |
| Associate's degree                        | 14,119    | 41,639    | 43,407    | 98,547    | 25,532  |
| Bachelor's degree                         | 26,888    | 112,276   | 104,150   | 188,723   | 69,699  |
| Graduate or professional degree           | 1,584     | 42,825    | 55,903    | 120,295   | 53,770  |

Data Source: 2007-2011 ACS

**Table 70: Educational Attainment by Age – Non-entitlement Areas**

|                                           | Age       |           |           |           |         |
|-------------------------------------------|-----------|-----------|-----------|-----------|---------|
|                                           | 18–24 yrs | 25–34 yrs | 35–44 yrs | 45–65 yrs | 65+ yrs |
| Less than 9th grade                       | 3,619     | 9,154     | 9,895     | 13,743    | 15,041  |
| 9th to 12th grade, no diploma             | 22,925    | 17,064    | 15,509    | 28,452    | 27,860  |
| High school graduate, GED, or alternative | 47,538    | 50,092    | 52,460    | 127,329   | 89,454  |
| Some college, no degree                   | 40,204    | 45,953    | 49,598    | 134,664   | 65,083  |
| Associate's degree                        | 4,146     | 14,061    | 16,964    | 46,074    | 13,508  |
| Bachelor's degree                         | 4,843     | 20,376    | 22,176    | 62,073    | 28,751  |
| Graduate or professional degree           | 174       | 6,279     | 9,910     | 35,019    | 20,051  |

Data Source: 2007-2011 ACS

**Table 71: Educational Attainment – Median Earnings in the Past 12 Months – State of Oregon**

| Educational Attainment                      | Median Earnings in the Past 12 Months |
|---------------------------------------------|---------------------------------------|
| Less than high school graduate              | 19,410                                |
| High school graduate (includes equivalency) | 26,257                                |
| Some college or Associate's degree          | 31,111                                |
| Bachelor's degree                           | 43,258                                |
| Graduate or professional degree             | 55,893                                |

Data Source: 2007-2011 ACS

**Based on the Business Activity table above, what are the major employment sectors within the state?**

Oregon transitioned from a resource-based economy to a more mixed manufacturing economy, with an emphasis on high technology. Oregon's recession of the 1980's marked the end of the traditional resource sectors – timber, fishing, and agriculture – and the State worked to develop new economic sectors to replace those traditional sectors. Significant development in recent years has been the state's growing high-tech sector, centered in the three metropolitan counties including Portland. As illustrated in the above data, the other economic sectors that are moving forward as the leading employment sectors include education and healthcare services, retail trade and manufacturing.

**Describe the workforce and infrastructure needs of business in the state.**

Education and workforce preparation are vital for Oregon's economic success. Oregon aspires to grow companies that successfully compete as global leaders in innovative products and services. Well-educated, talented employees fuel such enterprises, from the research department to the executive office to the factory floor. All enterprises are paying a premium for education and talent. To raise Oregon's standard of living, we need to raise the level of education. Businesses and employers need qualified and educated employees to tackle the jobs available today. For many this means basic technical and communication skills and commitment to customer service. The average educational level of the workforce in Oregon is high school with some college. Employers would like to see an alignment between the employment sectors of health, retail, and technology and the skills of the today's workforce. Throughout the state

there is overwhelming support for greater investment in, and a more strategic approach to career technical education.

In order to be competitive in international and local trade and continue to develop the state's economic health, Oregon must have reliable infrastructure (water and wastewater systems) to attract businesses and encourage them to expand locally. As mentioned within NA-50, Oregon's combined total project cost for water and wastewater infrastructure improvements need is exceeds-\$4.4 billion. Of this total cost, just over one third or \$1.5 billion is attributed to costs associated with (1) repairing or replacing antiquated systems and facilities and (2) complying with state and federal regulatory standards. The remaining estimated \$2.9 billion represent the cost necessary to address projects arising from development, population growth and immediate job creation and retention pressures.

Currently however, municipalities throughout the state are facing challenges to expand their basic infrastructure to support their communities and businesses due to a lack of financing and local capacity. By financing infrastructure projects in these communities and providing technical assistance OBDD-IFA can provide some economic stimulus to the rural communities of Oregon.

**Describe any major changes that may have an economic impact, such as planned public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.**

Through economic development forums, OBDD gathered input from each of the Governor's Regional Solutions Teams. Across the state stakeholders and local governments recommended OBDD-IFA focus on helping existing Oregon companies grow. This message aligns with research that shows most job growth, in any community comes from existing companies or from startups. Subsequently, OBDD is building the agencies budget, policies and investments to prioritize Oregon companies and entrepreneurs. This strategy is in alignment with the Governor's economic vision in making investments in businesses and industries where Oregon has a competitive advantage and is consistent in addressing the existing need for workforce development and infrastructure improvements needed to enhance Oregon's businesses and industries.

**How do the skills and education of the current workforce correspond to employment opportunities in the state?**

Oregon is only slightly above the national average among states on most measures of education proficiency and attainment.

In the economic development forums employers noted a lack of qualified workers with the communication skills, basic technical skills, and strong work ethic necessary for them to be successful in today's job market. Throughout the state there was overwhelming support for a greater investment in a more strategic approach to career technical education.



**Describe current workforce training initiatives supported by the state. Describe how these efforts will support the state's Consolidated Plan.**

In December 2011, Oregon's Governor delivered a powerful charge to the Oregon Workforce Investment Board: transform the workforce development system to achieve better outcomes for Oregon's businesses and for all Oregonians who can and want to work. The Governor's charge was a call to action – to produce a highly-skilled workforce, to advance more people into family wage jobs, and to help Oregon businesses compete in a global economy. In response, and in order to achieve the Governor's vision, the Oregon Workforce Investment Board developed Oregon's new workforce strategic plan, Oregon at Work. This effort is in alignment with OBDD's strategic plan reflected in the non-housing community development priorities in the Consolidated Plan.

Also in 2011, the Oregon Education Investment Board was created to build a unified system for investing in and delivering public education from birth to college and career. This board is chaired by Governor Kate Brown and is one of many strategies to ensure students are prepared for the economy of the future.

**Describe any other state efforts to support economic growth.**

Significant formations of initiatives in support of economic growth were presented by OBDD-IFA during the 2015 legislative sessions.

*Grow Our Own* is OBDD-IFA's statement of who we are, what we believe and how we intend to deliver on our mission to strengthen the state of Oregon's economy. They are:

1. Business Retention, Expansion and Recruitment – build future job growth from today's industry leaders.
2. Innovation and Entrepreneurship – harness research and technology to start up the companies of tomorrow.
3. Infrastructure Financing – invest capital into communities with catalytic growth opportunities
4. Global Trade – connect Oregon businesses to international markets to drive sales
5. Access to Capital – harness research and technology to start up the companies of tomorrow.
6. Research and Policy – drive sophisticated decision-making

OBDD-IFA believes by investing in industries and business that already call Oregon home these diverse strategies to *Grow Our Own* will allow Oregon to retain and expand existing business, help spur new startups, and strategically attract companies that strengthen existing industry clusters.

Details of these initiatives may be found at the following link:

<http://growourown.us/2015/03/business-oregons-grow-our-own-strategy/>.

The economic development efforts of the State remain closely related to the work of the Governor's Regional Solutions Teams, which include representatives from state agencies who work directly with Oregon communities in 11 regions across the state.

Under the Governor's Executive Order No. 11-12, the state is establishing infrastructure to support communities through collaborative governance systems.-Collaborative infrastructure includes resources to support collaborative decision making; dispute resolution; implementation; public engagement and interagency cooperation. The Regional Solutions Program approaches community and economic development by recognizing the unique needs of each region in the state and working at the local level to identify priorities, solve problems, and seize opportunities to get specific projects completed. Leveraging all funding opportunities to address the highest regional priorities is necessary for sound and long-term economic growth. To grow Oregon's economy and create jobs, all resources in the community – public, private, and civic – must join forces to shape the state's future and to successfully accelerate and complete on-the-ground projects.

Details about the Regional Solutions Teams may be found at the following link:

<https://services.oregon.gov/gov/admin/regional-solutions/Documents/RSImplementation.pdf>.

## Needs and Market Analysis Discussion (MA-50)

### **Are there areas where households with multiple housing problems are concentrated?**

Yes. The maps of housing problems created for section NA-10 show the following concentrations. Concentrations occur when 50 percent or more of households report one or more housing problems:

#### **Owners with one or more housing problems**

- Concentrations of owners with housing problems are most prevalent in Eastern Oregon.
- Most concentrations occur in rural areas, both very rural areas, far removed from Oregon's urban centers, and semi-rural areas not far from large cities.
- Where concentrations do occur near urban areas, they are found in Ashland and south of Portland.

#### **Renters with one or more housing problems**

- Unlike owners with housing problems, concentrations of renters with housing problems mostly occur in urban areas, rather than rural areas.
- Concentrations are more likely to be found in Western than Eastern Oregon.
- Clusters of concentrated areas occur outside of Medford, in Ashland and throughout the Metro Portland region.

### **Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated?**

The 2016 State Analysis of Impediments to Fair Housing Choice (AI) determined concentrations of racial and ethnic minorities, in addition to residents with limited English proficiency, and persons living in poverty. The AI can be found in the Appendix, Attachment P.

**Concentrations** are identified as:

- Census tracts in which the proportion of a protected class is 20 percentage points higher than that in the county overall, and
- Census tracts that are more than 50 percent minority—minority residents defined as those identifying as Hispanic/Latino and/or a non-white race.

Poverty concentrations are defined as those areas where poverty exceeds 40 percent, the levels at which social researchers have demonstrated that neighborhoods become most socially and economically challenged.

### **Racial and Ethnic Minority Concentrations**

#### **Hispanic concentrations**

- There are 33 Hispanic Concentrated Census Tracts throughout the state; and
- Clusters of Hispanic Concentrated Census Tracts exist in the greater Portland area, Hillsboro, The Dalles, Salem, Medford, Klamath Falls and Ontario.

#### **African American concentrations**

- There are three African American Concentrated Census Tracts in Oregon; and
- All three Census tracts are in close proximity (two are adjacent) and are in the north Portland area.

#### **Asian concentrations**

- Three Asian Concentrated Census Tracts exist in the state; and
- Two are located in the Hillsboro area, while the third is west of Portland near the intersection of I-205 and US 26.

#### **Native American concentrations**

- There are two Native American Concentrated Census Tracts in Oregon; and
- Both are Census tracts located within an American Indian Reservation (Warm Springs Reservation and Umatilla Reservation).

There are 31 majority-minority (more than 50% minority) Census tracts throughout the state. A large number of majority-minority Census tracts exist in the greater Portland area, Hillsboro and in the Salem area. Other majority-minority Census tracts are found near The Dalles, around Warm Springs Reservation, Umatilla Reservation and Ontario. Despite the large Hispanic population in Oregon, only nine of the 31 majority-minority Census tracts have Hispanic populations over 50 percent, meaning the remaining majority-minority Census tracts are a

combination of racial and ethnic minorities,<sup>17</sup> with the exception of one census tract that has a Native American population over 50 percent.

### **Limited English Proficiency concentrations**

Limited English proficiency residents—persons five years and over speaking English less than “very well”—concentrated areas occur when more than 10 percent of residents in a Census tract have limited English proficiency. The statewide limited English proficiency average is two point nine percent. Limited English proficiency concentrated areas are mostly found in the greater Portland area, Salem, Hood River, Klamath Falls, Ontario and the Boardman/Irrigon area.

### **Poverty concentrations**

Statewide, about 16 percent of individuals live in poverty. Concentrated areas of poverty—defined as those where more than 40 percent of individuals live in poverty—are found in the greater Portland area, Salem, Corvallis, Eugene, Klamath Falls and Ontario.<sup>18</sup>

### **Racially/Ethnically Concentrated Areas of Poverty (RECAP)**

Statewide, just five Census tracts in Oregon are considered to be racially/ethnically concentrated areas of poverty (RECAPs). Two are in the greater Portland Area (Hillsboro and east Portland), one is in northeast Salem, one lies in a relatively remote area of eastern Clackamas County and the last is in Ontario.

### **What are the characteristics of the market in these areas/neighborhoods?**

The figure below presents associated characteristics for each Racially/Ethnically Concentrated Area of Poverty census tract. The individual poverty rate ranges from 39 percent to 53 percent. The highest percentage of families with children is 55 percent, while the lowest is 35 percent (excluding the Clackamas County census tract). Washington County’s RCAP/ECAP contains a relatively high proportion of single-mother households compared to the other four areas. All RCAP/ECAP Census tracts contain limited English proficiency persons greatly above the state average of three percent, with the census tract with the highest percentage of Hispanics (72%) containing the second highest percentage within the state at 42 percent.

<sup>17</sup> Other races and multiple races are included in the minority resident calculation.

<sup>18</sup> It is important to note that areas with a college/university, such as Corvallis and Eugene, typically experience inflated poverty rates due to the large number of college students claiming residence in the area.

**Figure 16 – Racially/Ethnically Concentrated Areas of Poverty  
Census Tract Characteristics**

**Racially/Ethnically Concentrated Areas of Poverty Census Tract Characteristics**

| Census Tract | County     | % Minority | % Hispanic | % Individual Poverty Rate | % Family Households w/ Children | % Single Mother Households | % LEP |
|--------------|------------|------------|------------|---------------------------|---------------------------------|----------------------------|-------|
| 41005980000* | Clackamas  | 52.2%      | 39.3%      | 39.3%                     | 0.0%                            | 0.0%                       | 37.8% |
| 41045970400  | Malheur    | 56.9%      | 53.6%      | 52.7%                     | 35.0%                           | 16.6%                      | 20.4% |
| 41047000502  | Marion     | 61.5%      | 45.9%      | 52.6%                     | 47.4%                           | 18.2%                      | 20.5% |
| 41051009606  | Multnomah  | 54.1%      | 35.9%      | 42.3%                     | 39.8%                           | 12.6%                      | 34.5% |
| 41067032409  | Washington | 75.2%      | 72.2%      | 44.7%                     | 55.0%                           | 24.2%                      | 41.5% |

Data Source: 2009-2013 ACS; BBC Research & Consulting.

Note: \*This census tract has a population of only 201 residents, and given that the statistics are based on sampling data, the reported 0 percent for percentage of family households with children and percentage of single mother households may be underestimated. However, the census tract is in a remote location of Clackamas County and the number of family households is likely to be small. LEP in the above figure means limited English Proficient. People are LEP if they have difficulty communicating effectively in English.

**Are there any community assets in these areas/neighborhoods?**

Except for the Census tract located in Malheur County, the RCAP/ECAP areas are high-poverty neighborhoods within urban centers with limited access to opportunity (i.e., high unemployment, food deserts). The RCAP/ECAP in Malheur County is in a rural county where access to opportunity is limited. The statewide analysis is too broad to provide a neighborhood level assessment. We look to the Consolidated Plans of the entitlement jurisdictions to inform our work. Washington County's plan can be found at <http://www.co.washington.or.us/CommunityDevelopment/Planning/upload/FINAL-Volume-1-2015-2020-Consolidated-Plan-condensed-version.pdf>.

The Consolidated Plan for the City of Salem, in Marion County, can be found at the following link: <http://www.cityofsalem.net/Departments/UrbanDevelopment/FederalPrograms/Documents/Con-Plan-2015-2019.pdf>.

Multnomah and Clackamas Counties plans are currently being developed.

**Are there other strategic opportunities in any of these areas?**

The statewide analysis is too broad to provide a neighborhood level assessment. We look to the Consolidated Plans of these communities to provide analysis. In the first year of the 2016-2020 Consolidated Plan, OHCS will reach out to Malheur County to better understand the strategic opportunities for that community.

# Strategic Plan

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## Strategic Plan (SP-05)

The Consolidated Plan is designed to help jurisdictions develop a strategic plan to address their housing and non-housing community development needs. The strategic plan builds on the findings of the Needs Assessment and Market Analysis by requiring that the State develop goals to meet the needs of the communities HUD serves. The annual action plans, and the companion Consolidated Annual Performance and Evaluation Reports (CAPER/PER), are detailed reports on how well the State is able to meet these goals.

This is a critical time for the state of Oregon; many communities are experiencing a housing crisis, and some local jurisdictions have declared a housing state of emergency in order to remove any delay or barrier to serving the increasing numbers of people experiencing homelessness. Oregon Housing and Community Services is responding to the stark landscape with every tool available to help communities provide more stable housing to Oregonians with low incomes.

To address the unmet housing need for people with extremely low incomes, Oregon would need to build 102,500 new units, and preserve all existing subsidized units. In a time when vacancy rates are exceptionally low- and subsidy for affordable housing is becoming harder to come by people and families face significant housing instability. Flat wages in conjunction with rapidly increasing housing and transportation costs mean fewer resources are available for people to meet their basic needs of food, clothing, and medicine.

Bringing water and public infrastructure into compliance with local and federal regulations was identified by Oregon communities as their highest priority for non-housing and community development needs funded by the CDBG program. Antiquated water and sewer systems are poorly maintained and no longer able to achieve compliance with ever-evolving safe drinking water standards. Most cities, counties, and special districts have developed long-range capital improvement plans to address these issues and are currently going through the very delicate process of user rate review and adjustments.

One of the major obstacles to a local community's ability to meet current needs of residents and businesses, or to attract new growth and investment, is their inadequate infrastructure systems. Due to the significant cost of these infrastructure projects, federal and state funding is simply not enough to meet the demand. High utility rates in the non-entitlement areas of Oregon create an additional barrier for low-and moderate-income people.

The Consolidated Plan will be used to help the state develop useful strategies to meet the housing, homeless, and community development challenges facing Oregon. The strategies and goals of the plan were developed in partnership with the community and with an eye toward social equity. This work is built on the foundation of the Analysis of Impediments to Fair

Housing Choice and will inform the Statewide Housing Plan required under ORS 456.572, the planning work of the Oregon Health Authority, and that of the Oregon Business Development Department-Infrastructure Finance Authority.

## Geographic Priorities (SP-10)

The funds for the CDBG, HOME, ESG, and HOPWA programs are not allocated using geographic priorities. Oregon is committed to ensuring public resources are invested in a way that is responsive to the diversity of low-income housing needs and the need for economic development around the state. To address the need to stimulate economic opportunities, Oregon is enhancing livability, investing in job retention and creation through infrastructure improvements, community facilities rehabilitation and construction, owner occupied house rehabilitation and microenterprise assistance.

CDBG funds are awarded on a quarterly basis to eligible units of general local government in the non-entitlement areas of the state. Allocations are made through a competitive application process.

Details of this process can be found in Chapter 7 of the CDBG Method of Distribution (MOD). The MOD is available in the Appendix, Attachment R.

Distribution of ESG funds follow an allocation formula based on the percentage of the state's severely rent-burdened households and economically disadvantaged households in each county, and the Point-in-Time homeless count. Economically disadvantaged households are defined as a percent of total households based on the number of persons living below the federal poverty line reported in the Census Bureau's Small Area Income and Poverty Estimates report.

HOME funds are generally distributed through a Notice of Funding Allocation (NOFA), on a competitive basis, based upon project rankings determined during an application process established by OHCS. HOME funding may be awarded to any project located within the Balance of State.

Approximately 24 percent of HOME funds are allocated to Tenant Based Rental Assistance (TBRA) to serve households at or below 50 percent of median household income. TBRA allocations are determined using a formula established by a strategic needs analysis which factors in the percentages of cost-burdened, severely cost burdened, households below poverty level, and households with 50 percent median household income or less per county.

HOPWA funds are distributed based on client acuity and made through direct payment on behalf of participating clients. Clients are prioritized for assistance based on their assessed need without consideration for geographic location. The distribution of resources closely aligns with the HIV prevalence in the Balance of State.

## Priority Needs (SP-25)

The table below lists the priority needs identified from the Needs Assessment performed for the Consolidated Plan. HUD asks that each of the needs receive a corresponding rank of high or low priority. For the 2016-2020 Consolidated Plan all of the listed priority needs are ranked with a high priority. The needs identified span the eligible uses for CDBG, ESG, HOME, and HOPWA funding and thus cannot be prioritized against each other. The infrastructure and housing needs facing Oregon are extensive. The table is intended to provide an overview of the description of each identified need and the basis for that need being designated as a high priority for the state. The Population Served column is proscribed by HUD to verify that HUD's target populations are being served during the plan period.

Oregon does not allocate funds based on geography but ensures that funds are available for the balance of state.



**Table 72 – Priority Needs with Description and Basis for Priority**

| Priority Need/Description                                                                                                                                                                                                                                                                                                                                                                                                                                      | Priority: High Low                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | Population Served                                                                                                                                                                                                                                                                                         |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>Public Works- The OBDD-IFA will finance, or help finance, publicly owned, public works projects using Community Development Block Grants (CDBG) and other sources of funds. Publicly owned water and wastewater system improvement projects are necessary for the health and economic well-being of every community. The funding sources and grant amounts for each project will depend on the type of facility and other circumstances of the project.</p> | <p><b>High</b><br/>Describe the Basis for Relative Priority: Without funding from the CDBG program, communities that are home to many low and moderate income people will go without potable water and adequate sanitary sewage systems, and continue to suffer from inadequate infrastructure. These cities and rural areas will thus be unable to support economic development and a suitable quality of life for their low and moderate income residents. Providing funding assistance to municipal public works projects is in conformance with strategy 3 of the OBDD’s Grow Our Own mission, which states “Invest capital into communities with catalytic growth opportunities.”</p>                                                                                        | <p>Extremely Low-income, Low-income, Moderate Income, Middle Income, Elderly, People with Mental Disabilities, People with Physical Disabilities, People with Developmental Disabilities, People with Alcohol or Other Addictions, Victims of Domestic Violence and Non-housing Community Development</p> |
| <p>Public Community Facilities- CDBG funds can be used for the acquisition, rehabilitation and construction of facilities needed to provide shelter or deliver services to people with special needs.</p>                                                                                                                                                                                                                                                      | <p><b>High</b><br/>Describe the Basis for Relative Priority: The CDBG program is essential in the development of viable livable communities for Oregon residents through the constant support of public/community facility projects. The current nation-wide economic condition has reduced the availability of local and non-profit resources for many facilities that provide services such as homeless shelters; emergency shelters, transitional housing, food banks, shelters for victims of domestic violence, shelters/workshops for people with disabilities, health clinics, mental health treatment centers, drug and alcohol treatment facilities, fire stations, senior centers, Head Start facilities, libraries, community centers and family resource centers.</p> | <p>Extremely Low-income, Low-income, Moderate Income, Middle Income, Elderly, People with Mental Disabilities, People with Physical Disabilities, People with Developmental Disabilities, People with Alcohol or Other Addictions, Victims of Domestic Violence and Non-housing Community Development</p> |
| <p>Microenterprise Assistance- Because small microenterprise businesses struggle to compete and prosper under good economic conditions, the CDBG program is utilized to assist through education and training for microenterprise businesses. This is an effort to provide maximum program flexibility, and the state of Oregon will maintain the option of funding microenterprise assistance projects under the program.</p>                                 | <p><b>High</b><br/>Describe the Basis for Relative Priority: Assisting through funding education and training for the microenterprise businesses.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | <p>Extremely Low-income, Low-income, and Moderate Income</p>                                                                                                                                                                                                                                              |
| <p>Emergency Projects- CDBG funds are used to assist in repair of, or mitigation of, damages that were a direct result of a qualifying disaster from bona fide emergencies. To be considered a bona fide emergency the situation must be:<br/>Officially declared by the Governor as “state of Emergency” needing immediate action; and, or A presidential declared disaster declaration has been issued for the event.</p>                                    | <p><b>High</b><br/>Describe the Basis for Relative Priority: To allow CDBG funds to be available to assist and respond to eligible communities in a state or federally declared emergency.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | <p>Extremely Low-income, Low-income and Moderate Income and Non-housing Community Development</p>                                                                                                                                                                                                         |

|                                                                                                                                                                                                                                                                                                                                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p><b>Housing Rehabilitation- CDBG provides assistance to owner occupied housing rehabilitation projects to enable homeowners to live in healthy and safe conditions.</b></p>                                                                                                                                                                                             | <p><b>High</b></p> <p>Describe the Basis for Relative Priority: Due to the recent economic downturn and a decrease in home values across the state, it has become increasingly difficult for homeowners to qualify for the housing rehabilitation loan program. Cost burden has and continues to be the most common housing problem for home owners OBDD-IFA responded to this economic downturn in the housing rehabilitation program by allowing UGLGs to provide funding to eligible homeowners in the form of loans or grants. By providing assistance in the form of grants, homeowners, many who would have otherwise been ineligible due to lack of equity, were now able to get much-needed housing repairs. Additionally, homeowners living in manufactured homes in parks were now able to receive housing rehabilitation assistance as well. Many of the homeowners assisted are elderly people living on fixed incomes that do not have the financial means or physical capacity or ability to make necessary repairs to their homes. The majority of repairs are health and safety related. These include but are not limited to, repair/replace heating/cooling systems, septic repair or replacement, water line replacement/repairs, well repair, dry rot, roof repair or replacement, weatherization, and reasonable accommodation requests or accommodations/accessibility for persons with mobility issues.</p> | <p>Extremely Low-income, Low-income, and Moderate Income, Large Families, Families with Children, Elderly, Frail Elderly, People with Mental Disabilities, and People with Physical Disabilities</p>                                                                                                                                                                                                                                                                                                            |
| <p><b>Community Capacity/ Technical Assistance- Oregon uses CDBG one percent to train and provide technical assistance to several economic development organizations, infrastructure conferences, and other local capacity building events, grant administration workshops, applicants workshops, grant management training, and one-on-one technical assistance.</b></p> | <p><b>High</b></p> <p>Describe the Basis for Relative Priority: To develop local capacity in the administration of CDBG funded projects and develop viable community project.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | <p>Extremely Low-income, Low-income, and Moderate Income and Non-housing Community Development</p>                                                                                                                                                                                                                                                                                                                                                                                                              |
| <p><b>Fair Access to Housing and Housing Choice- The Analysis of Impediments to Fair Housing Choice identified multiple barriers to affordable housing experienced by people of color and people with disabilities. This was confirmed by the needs assessment performed for the 2016-2020 Consolidated Plan.</b></p>                                                     | <p><b>High</b></p> <p>Describe the Basis for Relative Priority: Our research clearly showed that households of color are more likely than white households to have lower incomes and therefore are disproportionately represented in the number of low-income households with housing instability. For instance, African Americans make up 1.5 percent of the entire population in Oregon, but they make up 3.9 percent of all households earning 30 percent or less of MFI. Furthermore, they make up 4.2 percent of households at this income level with one or more severe housing problems. Similarly Hispanics make up 7.1 percent of the state's population, 9.6 percent of households with income at or below 30 percent of MFI, and 11 percent of households at this income level with one or more severe housing problems.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | <p>Extremely Low-income, Low, Large Families, Families with Children, Elderly, Public Housing Residents, Individuals, Families with Children People with Mental Illness, People who suffer from Chronic Substance Abuse, People with HIV/AIDS, Victims of Domestic Violence, People with Mental Disabilities, People with Physical Disabilities, People with Developmental Disabilities, People with Alcohol or Other Addictions, People with HIV/AIDS and their Families, and Victims of Domestic Violence</p> |

|                                                                                                                                                                                                                                                                                                                        |                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p><b>Rapid Rehousing with Supportive Services-</b> Rapid placement into permanent housing with temporary rental assistance and supportive services. Rapid Rehousing supports household’s abilities to attain housing stability as they address barriers to long-term self-sufficiency.</p>                            | <p><b>High</b></p> <p>Describe the Basis for Relative Priority: People are experiencing housing insecurity due to low incomes and rising rents, and need rapid rehousing. Rapid Rehousing is designed to provide individuals and families experiencing or at risk of homelessness with the stability of immediate housing as the foundation to address barriers to maintaining permanent housing.</p> | <p>Extremely Low-income, Low-income, Moderate Income, Middle Income, Large Families, Families with Children, Elderly, Public Housing Residents, Rural, People Experiencing Chronic Homelessness, Individuals, Families with Children, People with Mentally Illness or Chronic Substance Abuse, Veterans, People with HIV/AIDS, Victims of Domestic Violence, Unaccompanied Youth, Elderly, Frail Elderly, People with Mental Disabilities, People with Physical Disabilities, People with Developmental Disabilities, People with Alcohol or Other Addictions, and People with HIV/AIDS and their Families</p> |
| <p><b>Affordable Housing-</b> Oregon needs more affordable units, especially units available to extremely low-income and low-income residents. Partnerships with developers to increase existing rental units available for low-income renters and incentives such as rent guarantees are key elements to success.</p> | <p><b>High</b></p> <p>Describe the Basis for Relative Priority: There is a shortage of affordable housing and more units are needed to house extremely low-income and low-income people and families. Households are overcrowded, with many living in substandard housing or not finding an affordable place to live.</p>                                                                             | <p>Extremely Low-income, Low Income, Moderate, Income, Large Families, Families with Children Elderly, Rural Chronic Homelessness Individuals, Families with Children, People with Mental Illness or Chronic Substance Abuse, Veterans, Victims of Domestic Violence, Unaccompanied Youth, Elderly, Frail Elderly, People with Mental Disabilities, People with Physical Disabilities, People with Developmental Disabilities, People with Alcohol or Other Addictions People with HIV/AIDS and their Families<br/>Victims of Domestic Violence</p>                                                            |
| <p><b>Accessible Housing-</b> There is an extreme shortage of accessible units. Funding for adapting units to be more accessible is insufficient to allow many seniors and people with disabilities to live independently.</p>                                                                                         | <p><b>High</b></p> <p>Describe the Basis for Relative Priority: Oregon’s population is aging, and the population of people with disabilities continues to grow. Not enough accessible housing means that people can injure themselves at home, can’t live independently, and have limited housing opportunities.</p>                                                                                  | <p>Low-income, Families with Children, Elderly Frail Elderly, People with Mental Disabilities, People with Physical Disabilities, People with Developmental Disabilities, and People with HIV/AIDS and their Families</p>                                                                                                                                                                                                                                                                                                                                                                                      |
| <p><b>Rental Assistance:</b> Funds available to pay for rent, security deposits, utility bills and other housing costs.</p>                                                                                                                                                                                            | <p><b>High</b></p> <p>Describe the Basis for Relative Priority: People are unable to afford housing, utilities and security deposits. Rental assistance subsidies and rapid rehousing are important to help stabilize people in safe and decent housing. These programs are an important tool to keep people housed and safe.</p>                                                                     | <p>Extremely Low-income, Low-income, Moderate Income, Middle Income, Large Families, Families with Children, Elderly, Public Housing Residents, Rural, Chronic Homelessness, Individuals, Families with Children, People with Mentally Illness or Chronic Substance Abuse, Veterans, Victims of Domestic Violence, Unaccompanied Youth, Elderly,</p>                                                                                                                                                                                                                                                           |

|                                                                                                                                                                                                                                                                                                                                                             |                                                                                                                                                                                                                                                                                                                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                                                                                                                                                                                                                                                                                                                             |                                                                                                                                                                                                                                                                                                                                                                         | <p>Frail Elderly, People with Mental Disabilities, People with Physical Disabilities, People with Developmental Disabilities, People with Alcohol or Other Addictions, and People with HIV/AIDS and their Families</p>                                                                                                                                                                                                                                                                                                                                     |
| <p><b>Rehabilitation and Preservation of Units:</b> Rehabilitation is investment in the quality and habitability of units through maintenance, and repair. Preservation is a tool to retain the affordability of current units through extending contracts and other financing tools beyond the expiration or maturity of the affordability agreements.</p> | <p><b>High</b><br/>                 Describe the Basis for Relative Priority: Each year tax credits and rent subsidy contracts expire and the state runs the risk of losing affordable units to the open market. Preservation of units built with subsidies and rehabilitation of units in poor condition are strategies for retaining existing affordable housing.</p> | <p>Extremely Low-income, Low-income, Moderate Income, Middle Income, Large Families, Families with Children, Elderly, Public Housing Residents, Rural, Chronic Homelessness, Individuals, Families with Children, People with Mentally Illness or Chronic Substance Abuse, Victims of Domestic Violence, Unaccompanied Youth, Elderly, Frail Elderly, People with Mental Disabilities, People with Physical Disabilities, People with Developmental Disabilities, People with Alcohol or Other Addictions, and People with HIV/AIDS and their Families</p> |

## Influence of Market Conditions (SP-30)

### **Which market characteristics will influence the use of TBRA, Rehabilitation, New Unit Production, and Preservation?**

Oregon acknowledges that market conditions influence the way funds will be delivered and will influence the use of funds available. What follows is a description of the market characteristics that will influence the use of funds available for housing.

#### **Tenant-Based Rental Assistance**

The demand for rental housing has increased and is expected to continue to increase throughout the period of time covered by this plan. Vacancy rates in many communities throughout the state are devastatingly low, resulting in multiple applications for any available unit, and rent increases that out-pace wages. Oregon, like many other states, expects to see the need for TBRA to increase as the number of cost-burdened families continues to grow.

#### **TBRA for Non-Homeless Special Needs**

Oregon's non-homeless special needs populations have a variety of housing needs. The community of people with special needs and disabilities continues to grow, causing increased demand for accessible units. Units needed for people with disabilities, mental illness, and drug addiction continue to out-pace the supply. The increased demand for rentals, as well as increases in rent, make rentals unaffordable to many special needs populations.

#### **New Unit Production**

Housing production has not kept pace with demand. The foreclosure and housing crisis has increased the numbers of persons competing for housing at every income level. Skyrocketing rental increases and low vacancy rates indicate a high level of need for new unit production, especially for rental housing. Wages have not kept pace with the cost of housing; increasing the need for affordable housing for low income and extremely low income workers.

#### **Rehabilitation**

Rehabilitation of existing units is a cost effective way to insure that units remain affordable to low-income and extremely low-income renters. Low vacancy rates mean that there is often no place for a person living in substandard housing to move. Low-income renters deserve a safe, affordable and decent place to live. Rehabilitation extends the useful life of existing units, and improves the quality of the homes available to low and extremely low-income renters.

#### **Acquisition, including preservation**

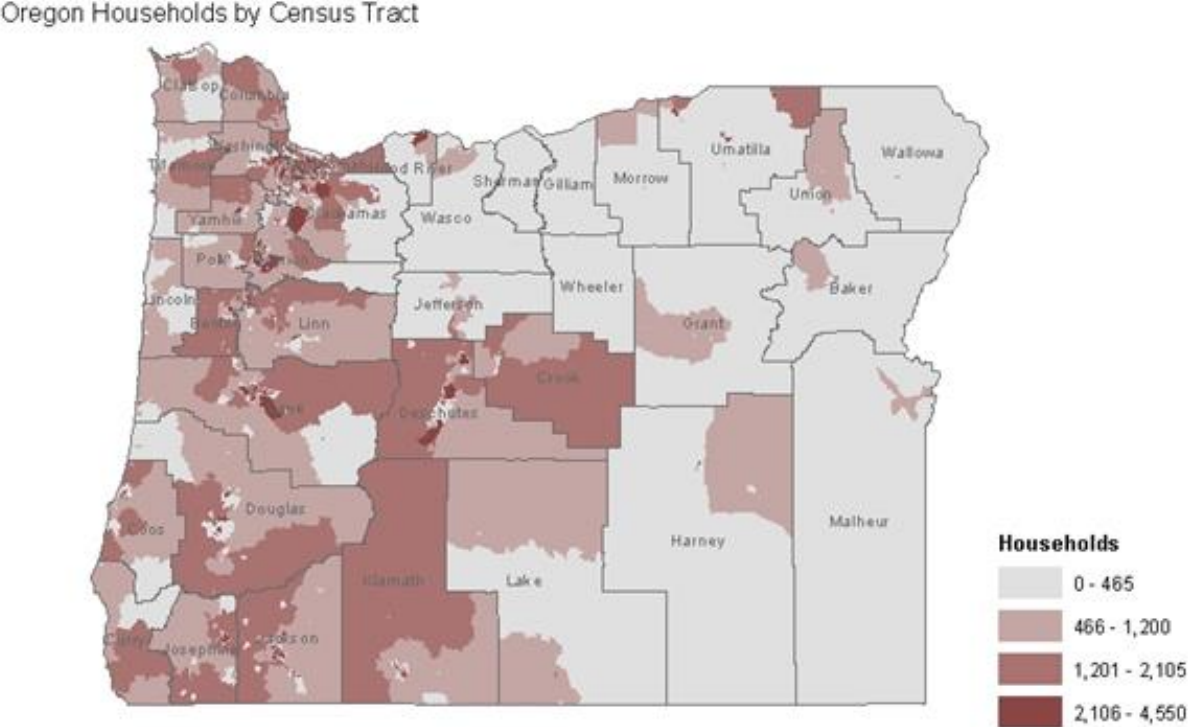
There are a number of subsidized units with expiring subsidy contracts and at risk of transitioning to market rate rentals. As the demand for affordable rental units continues to increase, the loss of these units will place additional households in need of assistance.

#### **Demographics**

Oregon has grown 15 percent since 2000. Household growth has occurred at a very similar pace (14%), and median income has also grown 15 percent since 2000. Population growth slowed

during the recession, but has picked up significantly in recent years. Oregon was ranked thirteenth fastest growing state in the nation in 2014. Oregon's Office of Economic Analysis (OEA) projects that the population will grow to 4.25 million people by 2020. Additional maps are available in the Appendix. These maps show the counties with the largest increases and decreases in population. There has been significant growth in Deschutes County, driven by the population growth in Bend. To provide a visual representation of where households are clustered throughout the state, figure 17 shows the number of households by Census Tract.

**Figure 17- Oregon Households by Census Tract**



## Anticipated Resources (SP-35)

Assuming funding levels remain constant through 2020, over the course of the Consolidated Period the state of Oregon will make the following HUD funds available through the four programs included in this plan:

- CDBG           \$ 60,278,895
- HOME         \$ 31,564,635
- HOPWA       \$ 1,937,370
- ESG           \$ 8,865,285

HUD funds will be used in conjunction with other federal, state, and local funding to maximize investments in affordable housing and community development activities. For purposes of this document, a subsequent public comment period will not be required if there is a variance in the annual allocations. Rather any variance in the estimates will be discussed in the annual action plans and consolidated annual performance and evaluation reviews for the remainder of the Consolidated Plan period.

OHCS has been designated as the agency to receive allocations made to the state from the Housing Trust Fund (HTF) administered by HUD. If there is an allocation made during the 2016-2020 plan period, OHCS will develop a method of distribution. HUD recommends states use a \$ 3 million allocation as an estimate. OHCS will submit a HTF allocation plan as a substantial amendment to the annual action plan after the HTF allocations are published.

Table 73 below is provided by HUD to identify what funds are available for the plan period and the allowable uses for each funding source. Because Oregon Housing and Community Services has prioritized HOME and ESG funds for specific allowable uses, the State has only listed those uses in the Uses of Funds column.

Table 73: Anticipated Resources

| Program | Source of Funds  | Uses of Funds                                                                                                                                                                                      | Expected Amount Available Year 1 |                    |                          |            | Expected Amount Available Remainder of Consolidated Plan \$ | Narrative Description                                                                                                                                                                 |
|---------|------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------|--------------------|--------------------------|------------|-------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|         |                  |                                                                                                                                                                                                    | Annual Allocation: \$            | Program Income: \$ | Prior Year Resources: \$ | Total: \$  |                                                             |                                                                                                                                                                                       |
| CDBG    | public - federal | Acquisition<br>Admin and Planning<br>Economic Development<br>Housing<br>Public Improvements<br>Public Services                                                                                     | 12,055,779                       | 0                  | 50                       | 12,055,779 | 48,223,116                                                  | OBDD-IFA focus its funding on infrastructure, community facilities, housing rehabilitation, and microenterprise projects More information can be found in the Appendix, Attachment U. |
| HOME    | public - federal | Multifamily Acquisition<br>Multifamily rental new construction<br>Multifamily rental rehab<br>TBRA                                                                                                 | 6,312,927                        | 0                  | 0                        | 6,312,927  | 25,251,708                                                  | OHCS focuses the HOME program on new construction, multifamily acquisition, rehabilitation of multifamily rental units, and TBRA.                                                     |
| HOPWA   | public - federal | Permanent housing in facilities<br>Permanent housing placement<br>Short term or transitional housing facilities<br>Short-Term Rent, Mortgage and Utility Assistance<br>Supportive services<br>TBRA | 387,474                          | 0                  | 112,141                  | 499,615    | 1,549,896                                                   |                                                                                                                                                                                       |



| Program | Source of Funds  | Uses of Funds                                                                                                                                                                                                   | Expected Amount Available Year 1 |                    |                          |           | Expected Amount Available Remainder of Consolidated Plan \$ | Narrative Description                                              |
|---------|------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------|--------------------|--------------------------|-----------|-------------------------------------------------------------|--------------------------------------------------------------------|
|         |                  |                                                                                                                                                                                                                 | Annual Allocation: \$            | Program Income: \$ | Prior Year Resources: \$ | Total: \$ |                                                             |                                                                    |
| ESG     | public - federal | Conversion and rehab of emergency shelters<br>Financial Assistance<br>Overnight shelter<br>Rapid re-housing (rental assistance)<br>Homeless Prevention<br>Rental Assistance<br>Services<br>Transitional housing | 1,773,057                        | 0                  | 0                        | 1,773,057 | 7,092,228                                                   | OHCS includes homelessness prevention programs in the ESG program. |

**Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied**

There is no match requirement for the implementation of CDBG funds to the prioritized activities listed in the table above. However, CDBG funds often are leveraged with other local resources. OBDD will provide additional funds as match to the CDBG allocation, fulfilling the one-to-one matching requirements of the program.

OHCS provides tax credits and various gap financing to affordable housing developers. This process encourages creativity in the use of federal, state, and local government resources with private resources to meet the needs of communities. OHCS administers the federal LIHTC program, a major funding source for development of affordable housing. Tax credits are leveraged with other state and federal funds through a competitive NOFA process, allowing one application for all resources available through OHCS. For example, OHCS allocated approximately \$8.5 million in credits for 2014. OHCS also administers the non-competitive four percent tax credits used in conjunction with tax-exempt bonds.

Matching funds for the HOME Program come from various state and local resources, including the Oregon Affordable Housing Tax Credit.

One hundred percent match is required by the ESG program. Matching contributions for the ESG Program may come from any source, including federal, state, local, and private sources. HOME TBRA can be used as match in very limited circumstances. The following requirements apply to matching contributions from a federal source of funds:

- Adherence to laws and or grant restrictions, which govern use of funds for match, ensuring no prohibition to matching federal ESG funds; and
- If ESG funds are used to satisfy matching requirements of another federal program, funding from that program cannot be used to satisfy the match requirements for ESG.

Non-cash matching resources may include the value of the lease on a building, salary paid to staff carrying out the program (paid for with non-ESG dollars), and the value of the time and services contributed by volunteers to carry out the program. OHCS may consider exceptions on a case-by-case basis in consultation with the sub-grantee OHCS's ESG program does not generate program income.

HOPWA funding is leveraged through additional resources. Federal Ryan White Part B funds and general state funds provide households served with insurance assistance, case management services, and wrap around support services. Emergency utility assistance is provided through the state's Low-Income Energy Assistance Program. HOPWA has no match requirement, does not generate any program income, and will not use land or property that is publicly-owned. As the grantee, OHA works with community housing and social service partners and leverages additional program funding to provide a continuum of HIV services.

**If appropriate, describe publically owned land or property located within the state that may be used to address the needs identified in the plan**

The state does not control the type of applications received for CDBG funds, however, the CDBG Method of Distribution (Appendix, Attachment R, chapters 4, 5, 7 and 10) outlines how OBDD would address projects that involve publically owned land or property should applications be received.

In the 2015 legislative session HB 3524 was passed, which requires the state when selling or disposing of appropriate real property, to provide notification to developers of affordable housing. However, most parcels that are disposed of are remnant lots and may or may not be suitable for housing development. OHCS is working with the Oregon Department of Administrative Services to provide notification to affordable housing developers.

## **Institutional Delivery Structure (SP-40)**

**Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.**

Many partners are involved in achieving the goals identified in the 2016-2020 Consolidated Plan. The development of the Consolidated Plan and program delivery falls primarily to the three departments who receive CDBG, HOME, ESG, or HOPWA funds, respectively OBDD-IFA, OHCS and OHA. But the work could not be performed adequately without the support and commitment of the following agencies and community partners: the Oregon Housing Stability Council, Department of Human Services, Community Action Partnership of Oregon, and the Rural Oregon Continuum of Care. HUD Table 3 available in Appendix M shows the type of services made available to target populations in Oregon communities.

**Assessment of strengths and gaps in the institutional delivery system**

Oregon's institutional delivery structure system's strengths are through collaboration and coordination with our partners. Oregon has a very strong Continuum of Care network of Community Action agencies, food pantries, shelters, and health providers. The Oregon Housing Stability Council and the Community Action Partnership of Oregon are key partners that work to ensure a statewide continuum of housing and services for low-income households, the people experiencing homelessness and special needs populations.

Gaps in the institutional delivery system differ around the state; some communities may lack basic services like a food pantry or homeless shelter while other communities are hours away from medical services. While the territory that many of our partners serve is expansive, we continue to seek opportunities to work together to meet the needs of each community.

Ryan White funding provides people living with HIV/AIDS access to a comprehensive set of support services. In Oregon, the level of unmet need and the number of people with

unsuppressed viral load is relatively low when compared to the rest of the country. Unfortunately gaps do exist particularly in the areas of transportation, oral health care, and affordable housing. These barriers are not necessarily unique to people living with HIV, however the public health cost of these gaps is great when considering the potential impact on community viral load when not addressed.

Due to the national economic crisis, the fiscal health of national non-profits is at risk. Oregon's service agencies are no exception. The National Council of Nonprofits reported the following:

- **Increasing Demand** - As more families find themselves struggling financially due to unemployment, underemployment, and disappearing savings, they seek assistance from their local non-profits.
- **Escalating Costs** – The cost to provide the services of each program offered by the non-profit increases proportionately with demand, along with the non-profit's operating costs.
- **Decreasing Revenues** – Corporate donations have dropped dramatically, fees for services have faltered, foundation assets have fallen, Governments have delayed or even stopped paying nonprofits for services that they previously contracted for, and individual donations have decreased.

Many non-profits have had to lay off critical employees, yet the demand for their services continues to grow, and the need to construct more facilities to meet the increased demand has risen. Unfortunately, some non-profits do not have the capacity to keep up with day to day program delivery, or construct new facilities to meet the need.

Over the last several years Oregon has observed a decline in non-profit capacity to complete CDBG funded activities. The focus of non-profits is the delivery of program services, not the complex requirements of the CDBG program, which creates complications for cities and counties as they apply for funds on behalf of these non-profits. OBDD-IFA has seen some evidence of this lack of capacity through delays in project completion, and lack of knowledge of CDBG program requirements. Many of these capacity issues can be linked back to changes in a non-profit's staff, or a reduction in staffing levels.

The majority of sanitary districts, water districts, water supply authorities, and organizations operated on a not-for-profit basis, which provide basic water and wastewater services to small rural population pockets of 500 or less located outside incorporated cities, are considered "high risk" in terms of capacity. When a county is the applicant on behalf of one of these systems they deal with the complexity of governing/legal jurisdictional issues encountered in administering a grant that is benefitting, and being executed by an outside government body with a reduced capacity to implement, and complete, the funded project.

**If appropriate, describe publically owned land or property located within the state that may be used to address the needs identified in the plan**

Oregon does not currently have any publically owned land or property located within the state that may be used to address the needs identified in the plan. However, the CDBG Method of Distribution (Appendix, Attachment R, chapters 4, 5, 7 and 10) outlines how OBDD-IFA will address projects that involve publically owned land or property should applications be received.

HB 3524 was passed during the 2015 legislative session, and requires the state when selling or disposing of specific real property, to provide a notification to developers of affordable housing. However, most of these parcels are remnant lots, and may not be suitable for housing development.

**Availability of services targeted to homeless persons and persons with HIV and mainstream services**

The state of Oregon provides funding to agencies, public housing authorities, and others, who provide services targeted to people experiencing homelessness and people with HIV throughout the Balance of State. Appendix M identifies services available statewide to these targeted populations. Services may vary by county, based on funding and population, but the Balance of State territory as a whole has programs and services that seek to assist homeless and HIV affected households to stabilize peoples housing and meet their basic needs.

**Describe the extent to which services targeted to homeless person and persons with HIV and mainstream services, such as health, mental health and employment services are made available to and used by homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families and unaccompanied youth) and persons with HIV within the jurisdiction**

Recipients of HOPWA funded housing are required to be enrolled in Ryan White HIV Case Management. Housing staff work in close partnership with Ryan White funded case management providers throughout 31 counties outside of the Portland metropolitan area. Because Ryan White funded services are the payer of last resort, case managers are required to ensure clients access mainstream state, federal, and community based resources such as: food stamps, Medicaid/Medicare, Social Security, Social Security Disability, and other services through partner agencies. When existing resources cannot meet client needs, OHOP clients can qualify for an array of Ryan White funded supportive services including but not limited to: substance use treatment, mental health treatment, nutritional therapy/food, transportation, translation services, oral health care, home health care, referral and information, and emergency housing. Clients also qualify for CAREAssist, Oregon's AIDS Drugs Assistance Program, which provides access to health insurance, medical care, and prescription medications. Furthermore, an employment services program, located at partner agency HIV Alliance, is available to a majority of clients who live in the 11 counties of the Balance of State.

Oregon Housing and Community Services, through our statewide network of Community Action Agencies (CAAs) uses ESG funds to serve homeless persons through street outreach, emergency

shelter, rapid rehousing and the case management provided in tandem with those services. Through the connection to the local CAAs, homeless households can be given opportunities to receive services for other needs, including but not limited to: medical care, mental health care, and food and nutrition. HUD requires users of ESG funding to establish coordinated entry and assessment systems for persons seeking services. Currently, development of coordinated systems across the state are in various levels of completeness. Once in place, several CAAs develop systems of care networks to the coordinated network will ensure the person receives a thorough, expedited assessment along with a coordinated approach to services. People who benefit from these systems include foster youth, people with disabilities, veterans, people leaving correctional institutions, people discharged from hospitals, homeless students, and victims of domestic violence. CAAs work with area partners, small businesses, government entities, and landlords to help low-income people who have a criminal history successfully overcome barriers to re-entering communities.

**Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above**

Ryan White funding provides people living with HIV/AIDS access to a comprehensive set of support services. In Oregon, the level of unmet need and the number of persons with unsuppressed viral load is relatively low when compared to the rest of the country. Unfortunately gaps do exist, particularly in the areas of transportation, oral health care, and affordable housing. These barriers are not necessarily unique to people living with HIV, however the public health cost to meet these gaps is great when considering the potential impact on the community's viral load if they are not addressed.

Community action agencies, who are the service providers for OHCS's ESG funds, are well-known and well-established in their communities. They have existing networks with other service agencies and community resources. They are familiar with the special needs and language barriers of people in their service areas. And they are experienced at providing outreach and services to homeless households, including but not limited to: connections to shelter, health care, mental health care, and food and nutrition. They may be able to provide specialized support to specific populations, such as veterans or formerly incarcerated persons.

CAAs' service delivery system for rapidly rehousing homeless and special needs households is limited by a rental housing stock with very low vacancy rates and high rents. Landlords have a wide choice of potential renters to choose from. The very low- or extremely low-income household can't compete with other renter applicants.

Affordable housing is one of the top priorities across the state to get and keep people housed. The lack of affordable housing most pronounced in vacation, resort and destination locations as well as University towns where students once returned to primary homes now stay throughout the year. In addition to the lack of affordable housing, agencies have felt the impact of decreased federal and state support. Veterans returning home may find it difficult to adjust to civilian life and need physical and mental health assistance tailored to their needs.

People being released from prison into communities are often impacted with housing barriers. Deficits in available affordable housing, a lack of living wage jobs, veterans returning home, people exiting the foster care system, decreased or stagnant federal assistance and changes within our criminal justice system all contribute towards an increased number of homeless individuals and families, and individuals and families at risk of homelessness across the state needing assistance.

**Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs**

Every five years, all Ryan White grantees are required to provide a Statewide Coordinated Statement of Need (SCSN) and Comprehensive Plan to the HIV/AIDS Bureau. The SCSN planning process provides a collaborative mechanism to identify and address significant care and treatment issues related to the needs of people living with HIV/AIDS, and to maximize coordination, integration, and effective linkages across all Ryan White Program parts. The Human Immunodeficiency Virus/Viral Hepatitis/Sexually Transmitted Infection (HIV/VH/STI) Integrated Planning Group (IPG), a body made of up 45 key stakeholders including persons living with HIV and representatives from partner agencies, plays an integral role in the creation and use of this document.

Coordinated entry systems used by OHCS's ESG sub-recipients and their service networks will provide communication between an area's service providers and ensure applicants for services do not get caught in gaps in program and funding limitations. Use of standard assessment tools can assist to align appropriate services with resources to fit personal needs. Through a network of case management, community based support systems, financial and rent assistance and self-sufficiency opportunities, homeless and at-risk households are linked to services designed to help them obtain or retain housing stability.

To assist in reducing the local capacity gaps, the state allows every CDBG grant recipient to use 10 percent of the award, up to a maximum of \$25,000 per project, for grant administration services. These funds can be used by the grant recipient to retain a grant administrator. A more detailed analysis can be found in the Appendix, Attachment W.

OBDD-IFA provides Technical Assistance to help cities and counties navigate the CDBG program requirements. OBDD-IFA also has a mandatory certified sub-grantee program for non-profit organizations that assist recipients of CDBG funding participating in the housing rehabilitation program. Additionally, a voluntary certified grant administrators program has been developed to deepen local knowledge of the CDBG program. Further, OBDD is assessing the potential to offer:

- Development of Regional Professional Capacity – This would require the development of a special training program for existing or new local professional's to develop their skills in the funding agency program requirements and to contract with local cities and counties to provide this service.
- Re-evaluate the need for a mandatory certified grant administrators program.

## Goals Summary (SP-45)

This table provides an overview of the goals identified by each program and the estimated funding available over the Consolidated Plan period

**Table 74 – Goals Summary.**

| Goal Number | Goal Name                                        | Start Year | End Year | Category                            | Geographic Area | Needs Addressed                                               | Funding                                   | Goal Outcome Indicator                                                                                                               |
|-------------|--------------------------------------------------|------------|----------|-------------------------------------|-----------------|---------------------------------------------------------------|-------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|
| 1           | CDBG - Public Works                              | 2016       | 2020     | Non-Housing Community Development   |                 | CDBG-Public Works                                             | CDBG:<br>\$29,564,969                     | 10 Projects                                                                                                                          |
| 2           | CDBG - Public/Community Facilities (SL1)         | 2016       | 2020     | Non-Housing Community Development   |                 | CDBG-Public/Community Facilities                              | CDBG:<br>\$7,365,874                      | 3 Projects                                                                                                                           |
| 3           | CDBG - Public/Community Facilities (SL3)         | 2016       | 2020     | Non-Housing Community Development   |                 | CDBG-Public/Community Facilities                              | CDBG:<br>\$7,365,874                      | 3 Projects                                                                                                                           |
| 4           | CDBG - Public/Community Facilities (DH1)         | 2016       | 2020     | Homeless Non-Homeless Special Needs |                 | CDBG-Public/Community Facilities                              | CDBG:<br>\$1,500,000                      | 1 Projects                                                                                                                           |
| 5           | CDBG - Microenterprise Assistance                | 2016       | 2020     | Non-Housing Community Development   |                 | CDBG-Microenterprise Assistance                               | CDBG:<br>\$1,159,411                      | 15 Projects                                                                                                                          |
| 6           | CDBG - Housing Rehabilitation                    | 2016       | 2020     | Affordable Housing                  |                 | CDBG-Housing Rehabilitation                                   | CDBG:<br>\$11,014,400                     | 30 Projects                                                                                                                          |
| 7           | CDBG - Community Capacity/ Technical Assistance  | 2016       | 2020     | Non-Housing Community Development   |                 | CDBG-Community Capacity/Technical Assistance                  | CDBG 1% Funds:<br>\$602,789               | 15 Projects                                                                                                                          |
| 8           | CDBG - Emergency Projects                        | 2016       | 2020     | Non-Housing Community Development   |                 | CDBG - Emergency Projects                                     |                                           | Determined as Needs Arise                                                                                                            |
| 9           | Prevent and divert people from becoming homeless | 2016       | 2020     | Homeless                            |                 | Rapid Rehousing with Supportive Services<br>Rental Assistance | HOME:<br>5,365,985<br>ESG:<br>\$2,260,648 | Tenant-based rental assistance / Rapid Rehousing:<br>2,000 Households Assisted<br>Homelessness Prevention:<br>8,500 Persons Assisted |

The admin funds for CDBG are not included in the project goal amounts in SP-45.



| Goal Number | Goal Name                                       | Start Year | End Year | Category                               | Geographic Area | Needs Addressed                                                                                                        | Funding                                                          | Goal Outcome Indicator                                                                                                                                                      |
|-------------|-------------------------------------------------|------------|----------|----------------------------------------|-----------------|------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 10          | Reduce homelessness                             | 2016       | 2020     | Homeless                               |                 | Rapid Rehousing with Supportive Services<br>Rental Assistance<br>Shelter Beds and Homeless Services<br>Street Outreach | ESG:<br>\$6,604,637                                              | Tenant-based rental assistance / Rapid Rehousing: 2,000 Households Assisted<br>Homeless Person Overnight Shelter: 31,000 Persons Assisted<br>3,800 Street Outreach Contacts |
| 11          | Fund affordable housing                         | 2016       | 2020     | Affordable Housing                     |                 | Accessible Housing<br>Affordable Housing<br>Rehabilitation and Preservation of Units                                   | HOME:<br>\$25,823,650                                            | Rental units constructed: 300 Housing Units<br>Rental units rehabilitated: 200 Household Housing Units<br>Accessible Units: Minimum of five percent of units built          |
| 12          | Affirmatively further fair housing              | 2016       | 2020     | Fair Housing                           |                 | Affordable Housing<br>Accessible Housing<br>Fair access to housing and housing choice                                  | HOME:<br>\$375,000 (HOME Administrative Funds) and other sources | OHCS has a Contract with FHCO provide fair housing services throughout the state.                                                                                           |
| 13          | Provide people with HIV/AIDS supportive housing | 2016       | 2020     | Supportive housing for people with HIV |                 | Permanent Housing with Supportive Services<br>Rental Assistance                                                        | HOPWA:<br>\$2,049,511                                            | Housing for People with HIV/AIDS added: 133 Household Housing Unit                                                                                                          |

Table 75: Goal Descriptions

|    |                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|----|------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1  | Goal Name        | CDBG - Public Works                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|    | Goal Description | Provide sustainable and suitable living environments through enhancements, improvements or construction of water and wastewater systems to provide availability and accessibility to clean, safe drinking water and safe sanitary sewer systems.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| 2  | Goal Name        | CDBG - Public/Community Facilities (SL1)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|    | Goal Description | Rehabilitation or construction of community facilities such as food banks, family resource centers, community centers, senior centers, fire stations or libraries many of which rarely produce a reliable or sufficient revenue stream to repay a loan.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| 3  | Goal Name        | CDBG - Public/Community Facilities (SL3)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|    | Goal Description | Rehabilitation or construction of drug and alcohol treatment centers, head start facilities, mental health and health clinics, and sheltered workshops for person with disabilities.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| 4  | Goal Name        | CDBG - Public/Community Facilities (DH1)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|    | Goal Description | Rehabilitation/ construction of domestic violence shelters, emergency/ homeless shelters.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| 5  | Goal Name        | CDBG - Microenterprise Assistance                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
|    | Goal Description | Improve economic opportunities through training and classes aimed at improving the conditions and success for business owners the majority of whom will be low-to-moderate income persons.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| 6  | Goal Name        | CDBG - Housing Rehabilitation                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|    | Goal Description | Preserve decent housing, improving the sustainability and affordability of existing housing stock, through rehabilitation projects of single-family, owner-occupied homes by providing grants or loans to complete needed repairs, many of which are health and safety related. One hundred percent of the funds in this goal will serve low-to moderate-income homeowners.                                                                                                                                                                                                                                                                                                                                                                                                                |
| 7  | Goal Name        | CDBG - Community Capacity/ Technical Assistance                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|    | Goal Description | Oregon uses one percent of CDBG funds to train and provide technical assistance to several economic development organizations, infrastructure conferences, other local capacity building events, grant administration workshops, applicant workshops, grant management training and one-on-one technical assistance.                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| 8  | Goal Name        | CDBG - Emergency Projects                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|    | Goal Description | The state of Oregon uses CDBG funds to assist in repair or mitigate damage that were a direct result of a qualifying disaster from bona fide emergencies. To be considered a bona fide emergency the situation must be:<br><br>Officially declared by the Governor as a "State of Emergency" needing immediate action; and, or<br>A presidential disaster declaration has been issued for the event.                                                                                                                                                                                                                                                                                                                                                                                       |
| 9  | Goal Name        | ESG- Prevent and divert people from becoming homeless                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|    | Goal Description | Promote services to support people at risk of homelessness and work to prevent homelessness through increased housing stability using services that include but are not limited to: security and utility deposit payment, rent subsidy, and case management and self-sufficiency opportunities. Acknowledge that preventing individuals and families from becoming homeless is critical to ending homelessness. Every episode of homelessness that can be averted spares men, women, and children the psychological and physical trauma of not being housed.                                                                                                                                                                                                                               |
| 10 | Goal Name        | HOME TBRA and ESG- Reduce homelessness                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|    | Goal Description | Promote programs that reduce homelessness through homeless prevention services such as financial and rent assistance, and re-house people experiencing homelessness into permanent housing. Rapid re-housing places a priority on moving a family or individual experiencing homelessness into permanent housing as quickly as possible, ideally within 30 days of becoming homeless and entering a program HOME TBRA funds provide rent assistance and pay security deposits. Both homelessness prevention and rapid rehousing services couple financial and/or rent assistance with case management and self-sufficiency opportunities. Clients may be provided referrals to agencies that can help address, mitigate and possibly alleviate other barriers causing housing instability. |
| 11 | Goal Name        | HOME- Fund affordable housing                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|    | Goal Description | Oregon HOME funds are used to finance the development of affordable housing for low-income households. Funds can be used for new construction, acquisition, and rehabilitation. The HOME program requires meeting the accessibility of section 504 of the Rehabilitation Act.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |

|    |                  |                                                                                                                                                                                                                                                                                                                                                                                                                 |
|----|------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 12 | Goal Name        | HOME-Affirmatively further fair housing                                                                                                                                                                                                                                                                                                                                                                         |
|    | Goal Description | Work diligently to promote fair housing and access to housing choice for all Oregonians. Take meaningful action to overcome patterns of segregation and promote inclusive communities free of barriers to opportunity. OHCS is committed to distributing resources and supporting programs to address housing inequities and disparities experienced by communities of color and other underserved communities. |
| 13 | Goal Name        | HOPWA- Provide people with HIV/AIDS supportive housing                                                                                                                                                                                                                                                                                                                                                          |
|    | Goal Description | HOPWA funds will meet the permanent housing needs of people living with HIV through the provision of tenant based rental assistance and permanent housing placement, to include deposits. HOPWA funding will be leveraged through federal Ryan White Part B funds and general state funds to provide insurance assistance, case management services, and wrap around support services.                          |

**Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)**

The HOPWA program serves people earning at or below 80 percent of MFI and Oregon’s HOME program serves people earning between 50 and 60 percent of MFI.

Annual estimates are that Oregon will assist 265 families or individuals annually with affordable housing. Of these 55 are people with HIV/AIDS or special needs. Over the course of the plan period, Oregon will provide be 1,325 families or individuals affordable housing through a mix of rental assistance, new units, or rehabilitation of existing units.

OHCS makes affordable housing development funds available through NOFAs. Capital development funding programs have established income limitations determined by the funding source. OHCS usually does not place additional income restrictions in the NOFA. The incomes served in affordable housing units are determined by the type/s of housing applications accepted and the funding sources of each project. HOME Multifamily Rental Projects contain designated units for households earning 50% and 60% of median income, in accordance with federal regulation.

**Public Housing Accessibility and Involvement (SP-50)**

Oregon does not administer public housing funds. There are no public housing authorities (PHAs) located in Oregon that have been designated as troubled by HUD. However, if HUD designates a PHA as troubled, the PHA would work directly with HUD to resolve any issues.

**Barriers to Affordable Housing (SP-55)**

Oregon is experiencing significant population growth, putting extreme pressure on a tight housing market. Construction of new units slowed to a halt during the recession, and maintenance of existing units was deferred until the market recovered. Identifying and removing the barriers to building more affordable housing is at the top of the lists of advocates, providers, and developers alike. Meyer Memorial Trust recently studied the cost of affordable housing development and identified several areas where parties could be more collaborative, funding could be more targeted, or come with fewer restrictions. The report also

recommended examining the impact secondary goals of affordable housing, such as green building and design standards have on the cost of affordable housing development.

OHCS surveyed developers and providers of affordable housing to determine what barriers exist to building affordable housing. The results, to no surprise, show the responsibility to address the barriers falls under local, state, and federal regulations, depending on the jurisdiction or funding source. To outline this, section MA-40 includes a matrix of barriers and areas of authority. The most significant barrier identified, no matter who was asked, is the need for more funding for affordable housing.

The 2016-2020 Analysis of Impediments to Fair Housing Choice identified multiple barriers to affordable housing experienced by people of color and people with disabilities. This is supported by the findings of the Needs Assessment that clearly showed households of color are more likely than white households to have lower incomes, and therefore are disproportionately represented in the number of low-income households with housing problems. For instance, African Americans make up one point percent of the entire population in Oregon, but they make up three point nine percent of all households earning extremely low incomes (30 percent or less of MFI). Furthermore, they make up four point two percent of households at this income level with one or more severe housing problems. Similarly Hispanics make up seven point one percent of the state's population, nine point six percent of households with extremely low incomes (at or below 30 percent of MFI), and 11 percent of households at this income level with one or more severe housing problems.

### **Strategy to Remove or Ameliorate the Barriers to Affordable Housing**

Currently, the State's Department of Land Conservation and Development is performing an inventory of barriers to the development of affordable housing. Land use policy is a key tool that can support or deter the development of affordable housing. Infrastructure capacity is also a driver when considering large scale development. The goal of the inventory is to support local jurisdiction's removal of barriers and identify where the state can support their efforts.

OHCS received \$40 million in new resources to build new affordable housing units for low and extremely low-income families, and an additional \$20 million to build new units for people with mental health and addictions disorders.

The Needs Assessment and Market Analysis clearly identified that Oregon is experiencing a 102,500 unit deficit in affordable housing units.

To address this extreme need, OHCS is developing a statewide strategic housing plan that examines all funds received by OHCS in order to produce more affordable units. The plan will be presented to the State Legislature in 2017.

In the short term, OHCS is working to address disparities and the growing problem of gentrification, displacement, and rising housing prices in communities of color and areas of high poverty. For the 2015 LIHTC process, the department developed scoring criteria that considers both the vulnerability to gentrification and access to opportunity. In the 2016 LIHTC NOFA the

agency will consider if the project is located in an area that a) has a revitalization plan, b) is a Qualified Census Tract, c) has a high percentage of communities of color, d) has a high percentage of low educational achievement, or f) has a high percentage of renters. Points will also be given to projects that are in areas that a) are in low poverty Census Tracts, b) have a high ratio of jobs to population, c) have below average unemployment, or d) have high scoring schools.

OHCS is focusing more attention on the affirmative marketing plans required for housing development applications and has moved them into the competitive scoring criteria for projects. Projects that go beyond the minimum requirements, such as including detailed demographic factors in designing outreach strategies, partnering with agencies on marketing, and preparing reports on identified outcomes, will be eligible for additional points.

To reduce the impact that NIMBY-ism can have on the ability to move a project forward, jurisdiction priority letters will no longer be required as part of an application. In the interest of containing the cost of affordable housing projects, OHCS does not now require a full set of plans and engineering designs until after a project receives a reservation of funding.

## Homelessness Strategy (SP-60)

### **Reaching out to people experiencing (especially unsheltered people) and assessing their individual needs**

Oregon Housing and Community Services, together with the Community Action Agencies (CAAs) across the State, uses ESG funds to assist individuals and families regain housing stability after experiencing a housing crisis or homelessness. Nineteen nonprofit agencies and local government entities work to meet the needs of people experiencing homelessness in the state using funds allocated by OHCS. Support can include, but is not limited to: outreach, shelter and essential services, transitional housing, permanent housing, rental assistance, case management, and assistance with self-sufficiency opportunities. Sixteen of the 19 organizations received ESG and 14 receive HOME TBRA.

The manner of outreach a service provider will use depends on the community, demographics, and special needs of the populations being served. Therefore it's imperative that service agencies understand the demographics of the people living in their service areas. OHCS requires all ESG sub-recipients to submit an Affirmative Outreach Plan that conforms with 24 CFR 576.407(b), as well as a written statement or plan for assisting applicants and clients with Limited English Proficiency requirements.

Outreach efforts cover a range of methods including printed brochures and flyers, public service announcements, radio, and social media. In conjunction with annual Point-In-Time counts, many OHCS ESG sub-recipients conduct a Project Connect-type event as an outreach tool to provide services for people who are homeless or at risk of homelessness. Project Connects and similar one- or two-day events offer a one-stop location where people

experiencing homelessness can receive specialized services, such as medical and dental care, hot meals, food boxes, clothing and camping supplies, eye exams, veterinary exams for pets, and legal services. These gatherings are an excellent vehicle to reach many hard to reach populations and start developing relationships.

Outreach activities can also include disbursement of information about housing support services, alcohol and substance abuse programs, emergency shelters, warming centers, crisis hot lines, veterans' services, jobs, and job readiness training.

Continuums of Care and service agencies across the state are at various stages of developing and implementing coordinated entry processes. Coordinated Entry allows people to be assessed using a centralized database, ensuring each applicant receives a thorough, expedited assessment along with a coordinated approach to services. Use of standard assessment tools can assist to align appropriate services with resources to fit personal needs. Through a network of case management, community based support systems, financial and rent assistance, and self-sufficiency opportunities, homeless and at-risk households are linked to services designed to help them obtain or retain housing stability.

### **Addressing the emergency shelter and transitional housing needs of homeless people**

OHCS, in partnership with Community Action agencies across the state, works to provide shelter for individuals and families who are homeless and without safe shelter. Safe houses may be available for families with children in circumstances where the safety of clients is imperative. Most urban areas offer emergency shelters and warming centers during cold weather months. In areas where emergency shelters are not available, providers make use of motel vouchers which allows the provider time to make other arrangements for transitional housing. While emergency shelters can and do assist people on a temporary basis, transitional housing goes a step further providing housing and support services up to a term of 24 months.

Service providers working with people experiencing homelessness, including people in shelters and transitional housing programs, create a connection to mainstream services and assistance. Service providers help households to address their housing barriers, working to increase the household's housing stability through life skills training, financial and consumer education, parenting skills, interpersonal skill building, job preparation and placement, mental health counseling and health assessments.

*Oregon's 10 Year Plan to End Homelessness* emphasizes placing homeless households in permanent housing using a Housing First approach. Additionally, the federal HEARTH Act of 2009 revised the focus of the McKinney-Vento Act from providing shelter to rapidly rehousing homeless households into permanent housing. Oregon has shifted away from emergency shelter services towards rapid re-housing.

**Helping homeless people (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that**

**individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.**

Oregon's Community Action Agencies (CAAs) provide comprehensive services and support for households transitioning from homelessness to permanent housing. They work with community based organizations and other providers to offer case management and other services that help households overcome barriers to obtaining and retaining permanent housing.

Coordinated Entry systems are being developed and implemented to optimize CAAs' involvement towards ending homelessness by providing the communication path and assessment tools to coordinate efforts and services with each area's service providers to promote access to mainstream programs and self-sufficiency services. Through a network of case management, community based support systems, and financial assistance, consumers are linked to services designed to assist households reach and maintain housing stability. When entering shelter, a household's needs are assessed and the household is provided essential services based on their needs and the services available. Services available may include referral for mental health care, life skills supports, personal budgeting and finance, conflict resolution, and other needed skills designed to reduce barriers and maintain housing stability.

OHCS promotes the use of a Housing First approach in its 10 Year Plan to End Homelessness. CAAs are encouraged to accept homeless people for placement into permanent housing first and then provide supportive services to resolve barriers to maintaining the housing. The approach is designed to serve the basic needs of the person before addressing or working to resolve complex barriers to housing stability.

**Helping recently homeless households retain housing.**

Oregon's network of community agencies works collectively alongside other community organizations to ensure households needing assistance receive comprehensive services and support needed to transition from homelessness to permanent housing. ESG funds pay for case management support, rental assistance, rapid re-housing costs, and other services necessary to help a person retain permanent housing. HOME TBRA funds pay for refundable security deposits, utility deposits, rent, and utilities.

Case workers assist clients to identify personal goals that will increase their ability to retain housing. Clients develop housing plans and self-sufficiency action plans which are reviewed periodically for progress and to determine next steps.

OHCS requires sub-grantees to submit reports annually which document the percentage of households retaining permanent housing after six months from program exit. As performance baselines are developed, the data will be used by both the CAA and OHCS to assess the effectiveness of the CAA's programs and identify both successful and ineffective program delivery. An indication that the CAA's program is not delivering expected results will lead to program management review with OHCS.



**Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs.**

OHCS delivers rental assistance services through a statewide network of Community Action Agencies (CAAs), CAAs are able to align their poverty and homelessness resources to prevent homelessness and provide connections to supportive mainstream and community resources (i.e. employment services, child welfare assistance, TANF programs, etc.). CAAs provide information and referrals to the public and are key participants in their respective Continuums of Care, which enables them to be a community hub for linking low-income people to mainstream supportive services. CAAs work with area partners and small businesses, government entities, landlords, and community systems of care to serve foster youth, individuals with disabilities, veterans, people leaving correctional institutions, people being discharged from hospitals, homeless youth, and victims of domestic violence and other disenfranchised households, so they can successfully overcome barriers to maintaining housing.

ESG funds are used to help people stay housed through the use of financial assistance, short-term or medium term rental assistance, utility assistance, housing search and placement, case management, and other supportive services. Keeping people housed strengthens families, increases employment retention, strengthens the community, and improves financial stability.

HOME TBRA provides subsidy for move-in deposits, utility deposits, monthly rent, and utilities. Both ESG and HOME TBRA utilize case management and self-sufficiency programs to enable CAAs to maintain relationships with clients and assist them to reach stability. Through Ryan White and HOPWA funding, Oregon Housing in Partnership (OHOP) also provides wrap around supports in the form of emergency, short-term and long term rental assistance and housing case management for PLWH/A.

Continuums of Care and CAAs are in various stages of developing and implementing a coordinated entry process. A coordinated entry includes a centralized assessment of a person's needs and barriers to housing retention and referral to appropriate services to address the identified needs. The community-wide support provided through the coordinated entry system will enhance a person's ability to successfully obtain or retain housing.



## Lead based Paint (LBP) Hazards (SP-65)

### **Actions to address LBP hazards and increase access to housing without LBP hazards.**

OHCS strategies to address Lead Based Paint (LBP) hazards and increase access to housing without LBP hazards include:

- Inspection of OHCS funded properties for LBP hazards
- Implementation of monitoring, or informing property owners of monitoring requirements; and
- LBP education and training for staff and partners

OBDD-IFA developed procedures to eliminate the hazards of lead poisoning due to the presence of LBP in housing assisted with Community Development Block Grant funds. In accordance with the Lead Based Paint Hazard Reduction Act of 1992 (Title X) the State established a certification program for inspectors and contractors and accrediting programs for trainers.

### **How are the actions listed above integrated into housing policies and procedures?**

The state of Oregon requires all applicants and sub-recipients, including affordable housing projects, developers and service providers, to conduct all related work and deliver all related services in accordance with the Lead Based Paint Poisoning Prevention Act and 24 CFR 570.487(c). Grant recipients, sub-recipients, applicants, project owners, and any others who apply for, or receive HUD funding, must certify compliance with all applicable LBP requirements as a part of contracts and agreements.

OHCS is not currently developing or monitoring any OHCS-funded housing projects that contain LBP, however properties constructed prior to 1978 may be subject to requirements for assessment, evaluation, and mitigation of lead-based paint, per federal regulation 24 CFR Part 35. OHCS compliance officers determine if monitoring for lead-based paint is required and, if necessary, implement, or advise property owners of monitoring requirements.

The ESG, HOME TBRA and HOPWA TBRA programs require a visual assessment for LBP hazards as part of the housing standards inspection for each potential rental unit if the unit was built prior to 1978, and the household includes a child under age six. HOME TBRA rent assistance contracts cannot be effective or renewed for any unit needing paint stabilization repairs until the work has been completed and the unit passes a LBP clearance test.

All purchasers and tenants of CDBG assisted emergency homeless shelters, transitional housing, and domestic violence shelters constructed prior to 1978 receive a notice about the hazards of LBP. Applicants for housing rehabilitation also receive notification. The notification form used is the current Environmental Protection Agency pamphlet, *Protect Your Family from Lead in Your Home*. Grant recipients must keep documentation of the notifications in their local project file.

Agency staff have opportunities for additional LBP education by attending HUD sponsored trainings on healthy homes, LBP rules, repairs, and technical assistance.

## Anti-Poverty Strategy (SP-70)

A state grantee's Consolidated Plan must provide a concise summary of the state's anti-poverty efforts and how the housing components of the Consolidated Plan will be coordinated with other programs, such as Temporary Assistance for Needy Families (TANF), and employment and training programs. State grantees can satisfy this requirement by citing statewide plans and other relevant planning documents.

### **Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families**

**Describe the jurisdiction's goals, programs, and policies for reducing the number of poverty-level families. How are resources being targeted to have an impact for people in poverty? Describe how the number of families in poverty will be reduced as opposed to how families in poverty are provided services. The grantee should consider factors over which the jurisdiction has control.**

OHCS works in collaboration with non-profit partners and other state departments to reduce the number of families experiencing poverty. In broad terms, as the affordable housing finance agency, OHCS plays an important role in funding the construction of new affordable housing, rehabilitating existing units, and providing emergency rental assistance. State funded programs compliment the federal programs providing funding for down payment assistance, weatherization, and other critical services for low-income families and individuals. OHCS' partners' work is key: funding access to food pantries, employment training and services, and health and wellness programs. Below we have highlighted major programs that seek to reduce the number of families in poverty.

### **Individual Development Account**

The Oregon Individual Development Account (IDA) Initiative was created to bring state agencies, private non-profit and tribal partners, and private contributors together to create opportunities for low-income Oregonians. Today, those partners include the state of Oregon, under the leadership of Oregon Housing and Community Services, the Oregon Department of Revenue, and a host of private partners and sponsors working together to help Oregonians achieve their dreams. The Initiative is managed by the statewide 501(c)(3) organization, Neighborhood Partnerships.

The initiative was designed to help low-income Oregonians fulfill an educational goal, develop and launch a small business, restore a home to habitable condition, or purchase equipment to support employment. In 2016 the program will be expanded to include hiring employees for a small business, purchase or repairs of vehicles, retirement savings accounts, building credit, and move in expenses such as deposits or first and last month's rent. Oregon residents 12 years of age and older who have low incomes and modest net worth may be eligible for the program.

Individual Development Account holders work with a participating non-profit organization to define and reach their goals. Oregonians who participate in the program to save funds typically receive a program match of three dollars for every one dollar saved. The matching funds are provided by private contributors through a state tax credit.

### **Local Innovation and Fast Track (LIFT)**

The Local Innovation and Fast Track (LIFT) Housing Program's objective is to build new affordable housing for families with children who are experiencing, or at-risk of homelessness. The Oregon Legislature committed \$40 million of general obligation bonds to fund the program, a new source of affordable housing funding that will have more flexibility than in the past. Using this new flexible funding source will allow Oregon Housing and Community Services and its partners to test innovative strategies and create a modern model of affordable housing development. Oregon Housing and Community Services (OHCS) is working with the Department of Human Services (DHS), and the Housing Stability Council, to develop a plan to use the newly committed funds efficiently, and maximize the impact those funds will have in communities across the state.

### **Housing Stabilization Program (HSP)**

The Housing Stabilization Program (HSP) uses TANF funds and is designed to minimize homelessness by providing short term rental assistance and services to stabilize housing for households with children. The program targets low- and very low-income households with children who are homeless or unstably housed and at-risk of losing their housing. HSP is a partnership between the Department of Human Services (DHS), Community Action Agencies (CAAs), and Oregon Housing and Community Services (OHCS), and is expected to serve 400 households per fiscal year. HSP payments can be issued to meet the household's needs for housing, transportation, case management, employment-related and self-sufficiency services items as determined by the joint Case Plan Management Action Plan that cannot be met through other federal or state programs or other resources (such as other income or money in a bank account). The assistance helps families in need to care for children in their homes while promoting self-sufficiency, job readiness and housing stability.

### **How are the jurisdiction's poverty reducing goals, programs and policies coordinated with this affordable housing Plan?**

In 2014, OHCS developed a Strategic and Operational Plan to consider how to efficiently and effectively deliver Oregon's housing programs. Guiding principles of this work are that housing investments and safety net services are strategically designed for effectiveness and aligned with other state and local programs, and duplication and fragmentation are minimized. To fulfill these goals the department is developing stronger partnerships with other state and regional agencies and organizations that are invested in moving Oregonians out of poverty. The department also worked to transform the Housing Council, a statewide body whose members are appointed by the Governor, into the Housing Stability Council, reflecting the importance that stable housing has on health outcomes, access to education, employment and the ability to move out of poverty. Furthermore, OHCS continues to take steps to strengthen its

relationship with the Community Action Partnership of Oregon (CAPO), and periodically the Housing Stability Council meets jointly with CAPO.

During the 2016-2020 Consolidated Plan period, coordination within OHCS and with our partner agencies will be of paramount importance to achieve our goals and help the people that rely on our services. OHCS developed the Integrator program to lead our coordination efforts with local and regional housing and poverty programs. An example of this integration is the department's efforts to meet with each Regional Workforce Investment Board to understand their priorities. This work is focused on building relationships between the boards, developers, and service providers to target resources to the people that need them the most.

Currently, OHCS offers resources to build and preserve affordable housing to providers across the state who are experts in assessing need in their communities. Resources are allocated in both rural and urban areas. Moving forward, OHCS and its partners will make improvements to its model of financing and developing affordable housing to be prescriptive about where housing is most needed. OHCS will coordinate with the DHS to serve families who are receiving TANF or involved with the Child Welfare department, as well as coordinate with the OHA to serve seniors and people with disabilities who need affordable housing to help them remain stable and healthy. Together, these agencies will shift their work to better align services and housing to improve outcomes for Oregonians with low incomes.

## Monitoring (SP-80)

**Describe the standards and procedures that the state will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements.**

OBDD-IFA monitors CDBG projects before administrative closeout. Monitoring includes assurance of proper funds management, compliance with state and federal regulations, and documentation of program effectiveness. On-site versus a desk review is based on program complexity, local grant administration capacity, recent problems with the project, past monitoring findings, and projects with high-risk activities. The CDBG handbooks may be found at the following link: <http://www.orinfrastructure.org/Infrastructure-Programs/CDBG/Handbooks/>.

OHCS' Asset Management and Compliance Section conducts on-visit monitoring visits of HOME funded projects in accordance with HOME requirements. At each site-visit, the Compliance Officer completes a physical inspection of the exterior of buildings, grounds and common areas, and at least 20 percent of the interior units to ensure that the project is maintained in accordance with HUD, State, and Local property standards. The Program Compliance Officers will also audit a minimum of 20 percent of the HOME assisted unit tenant files in order to ensure tenant eligibility. The compliance manual is available at the following link: [http://www.oregon.gov/ohcs/APMD/PCS/pdf/OHCS HOME Compliance Manual 2015.pdf](http://www.oregon.gov/ohcs/APMD/PCS/pdf/OHCS_HOME_Compliance_Manual_2015.pdf).

ESG sub-grantees are required to comply with the department's state minimum standards based on the following criteria: evaluating eligibility for assistance; emergency shelter operations; assessing, prioritizing, and reassessing needs for essential services related to emergency shelter; coordination among homeless assistance providers, mainstream service providers and housing providers determining and prioritizing eligibility for homeless prevention and rapid re-housing assistance; determining client's share of rent and utility costs; and determining duration and amount of rental assistance provided to client. The ESG minimum standards are located on page six of the ESG Operations Manual, which is available at the following link: <http://www.oregon.gov/ohcs/CRD/hss/manual-emergency-solutions-grant.pdf> .

Federal HOME TBRA rules require compliance monitoring of sub-grantees annually. Monitoring includes verification that necessary procedures and policies are in place and appropriate, as well as thorough review of information in client files, including confirmation of household eligibility and subsidy calculation.

OHA conducts annual file reviews for the HOPWA program. The reviews include client case and chart examination and an assessment of the program database records to measure progress in meeting program objectives. OHA holds quarterly face-to-face meetings that provide staff both training and policy review opportunities. The HOPWA program is administered per the Oregon Housing Opportunities in Partnership Program Policies and Procedures (OAR 333-022-3000): <http://public.health.oregon.gov/DiseasesConditions/HIVSTDViralHepatitis/HIVCareTreatment/Documents/OHOPpp.pdf>.

Program outcomes monitoring occurs according to the program's quality management plan: <http://public.health.oregon.gov/DiseasesConditions/HIVSTDViralHepatitis/HIVCareTreatment/Documents/care/Quality%20Management%20Plan%202015.pdf>.

# 2016 Annual Action Plan

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## Expected Resources (AP-15)

Assuming funding levels remain constant through 2020, over the course of the Consolidated Period Oregon will make the following HUD funds available through the four programs included in this plan:

- CDBG           \$ 60,278,895
- HOME         \$ 31,564,635
- HOPWA       \$ 1,937,370
- ESG           \$ 8,865,285

HUD funds will be used in conjunction with other federal, state, and local funding to maximize investments in affordable housing and community development activities.

**AAP Table 1 - Anticipated Resources**

| Program | Source of Funds  | Uses of Funds                                                                                                                                                                                                   | Expected Amount Available Year 1 |                    |                          |            | Expected Amount Available Remainder of ConPlan \$ | Narrative Description                                                                                                             |
|---------|------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------|--------------------|--------------------------|------------|---------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------|
|         |                  |                                                                                                                                                                                                                 | Annual Allocation: \$            | Program Income: \$ | Prior Year Resources: \$ | Total:\$   |                                                   |                                                                                                                                   |
| CDBG    | public - federal | Acquisition<br>Admin and Planning<br>Economic Development<br>Housing<br>Public Improvements<br>Public Services                                                                                                  | 12,055,779                       | 3,000              | 500,000                  | 12,558,779 | 48,223,116                                        | See the narrative description in the Appendix, Attachment R.                                                                      |
| HOME    | public - federal | Multifamily Acquisition<br>Multifamily rental new construction<br>Multifamily rental rehab<br>TBRA                                                                                                              | 6,312,927                        | 0                  | 0                        | 6,312,927  | 25,251,708                                        | OHCS focuses the HOME program on new construction, multifamily acquisition, rehabilitation of multifamily rental units, and TBRA. |
| HOPWA   | public - federal | Permanent housing in facilities<br>Permanent housing placement<br>Short term or transitional housing facilities<br>Short-Term Rent, Mortgage and Utility Assistance<br>Supportive services<br>TBRA              | 387,474                          | 0                  | 112,141                  | 499,615    | 1,549,896                                         |                                                                                                                                   |
| ESG     | public - federal | Conversion and rehab of emergency shelters<br>Financial Assistance<br>Overnight shelter<br>Rapid re-housing (rental assistance)<br>Homeless Prevention<br>Rental Assistance<br>Services<br>Transitional housing | 1,773,057                        | 0                  | 0                        | 1,773,057  | 7,092,228                                         | OHCS includes homelessness prevention programs in the ESG program.                                                                |

**Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied**

There is no match requirement for the implementation of CDBG funds to the prioritized activities listed in the table above. However, CDBG funds often are leveraged with other local resources. OBDD will provide additional funds as match to the CDBG allocation, fulfilling the one-to-one matching requirements of the program.

OHCS provides tax credits and various gap financing to affordable housing developers. This process encourages creativity in the use of federal, state, and local government resources with private resources to meet the needs of communities. OHCS administers the federal LIHTC program, a major funding source for development of affordable housing. Tax credits are leveraged with other state and federal funds through a competitive Notice of Funding Availability (NOFA) process, allowing one application for all resources available through OHCS. For example, OHCS allocated approximately \$8.5 million in credits for 2014. OHCS also administers the non-competitive four percent tax credits used in conjunction with tax-exempt bonds.

Matching funds for the HOME Program come from various state and local resources, including the Oregon Affordable Housing Tax Credit.

One hundred percent match is required by the ESG program. Matching contributions for the ESG program may come from any source, including federal, state, local, and private sources. HOME TBRA can be used as match in very limited circumstances. The following requirements apply to matching contributions from a federal source of funds:

- Adherence to laws and or grant restrictions, which govern use of funds for match, ensuring no prohibition to matching federal ESG funds; and
- If ESG funds are used to satisfy matching requirements of another federal program, funding from that program cannot be used to satisfy the match requirements for ESG.

Non-cash matching resources may include the value of the lease on a building, salary paid to staff carrying out the program (paid for with non-ESG dollars), and the value of the time and services contributed by volunteers to carry out the program. OHCS may consider exceptions on a case-by-case basis in consultation with the sub-grantee OHCS's ESG program does not generate program income.

HOPWA funding is leveraged through additional resources. Federal Ryan White Part B funds and general state funds provide households served with insurance assistance, case management services, and wrap around support services. Emergency utility assistance is provided through the state's Low-Income Energy Assistance Program. HOPWA has no match requirement, does not generate any program income, and will not use land or property that is publicly-owned. As the grantee, OHA works with community housing and social service partners and leverages additional program funding to provide a continuum of HIV services.



**If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan**

The state does not control the type of applications received for CDBG funds. However, the CDBG Method of Distribution (Appendix, Attachment R, chapters 4, 5, 7 and 10) outlines how OBDD-IFA would address projects that involve publically owned land or property should applications be received.

In the 2015 legislative session HB 3524 was passed, which requires the state, when selling or disposing of appropriate real property, to provide notification to developers of affordable housing. However, most parcels that are disposed of are remnant lots and may not be suitable for housing development. OHCS is working with the Oregon Department of Administrative Services to provide notification to affordable housing developers.

## Annual Goals and Objectives (AP-20)

The annual goals outlined in this section correspond to the goals in the Strategic Plan, and may not be in numerical order.

**AAP Table 2 - Goals Summary Information**

| Goal Number | Goal Name                                        | Start Year | End Year | Category                          | Geographic Area | Needs Addressed                                                                                                        | Funding                             | Goal Outcome Indicator                                                                                                                                           |
|-------------|--------------------------------------------------|------------|----------|-----------------------------------|-----------------|------------------------------------------------------------------------------------------------------------------------|-------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1           | CDBG - Public Works                              | 2016       | 2020     | Non-Housing Community Development |                 | CDBG-Public Works                                                                                                      | CDBG: \$5,632,875                   | 2 Projects                                                                                                                                                       |
| 2           | CDBG - Public/Community Facilities (SL1)         | 2016       | 2020     | Non-Housing Community Development |                 | CDBG-Public/Community Facilities                                                                                       | CDBG: \$2,816,438                   | 1 Project                                                                                                                                                        |
| 3           | CDBG - Public/Community Facilities (SL3)         | 2016       | 2020     | Non-Housing Community Development |                 | CDBG-Public/Community Facilities                                                                                       | CDBG: \$2,816,438                   | 1 Project                                                                                                                                                        |
| 5           | CDBG - Microenterprise Assistance                | 2016       | 2020     | Non-Housing Community Development |                 | CDBG-Microenterprise Assistance                                                                                        | CDBG: \$220,897                     | 3 Projects                                                                                                                                                       |
| 6           | CDBG - Housing Rehabilitation                    | 2016       | 2020     | Affordable Housing                |                 | CDBG-Housing Rehabilitation                                                                                            | CDBG: \$2,098,522                   | 6 Projects                                                                                                                                                       |
| 7           | CDBG - Community Capacity/ Technical Assistance  | 2016       | 2020     | Non-Housing Community Development |                 | CDBG-Community Capacity/Technical Assistance                                                                           | CDBG: \$110,000                     | 3 Projects                                                                                                                                                       |
| 9           | Prevent and divert people from becoming homeless | 2016       | 2020     | Homeless                          |                 | Rapid Rehousing with Supportive Services<br>Rental Assistance                                                          | HOME: \$1,073,197<br>ESG: \$452,130 | Tenant-based rental/Rapid Rehousing assistance:<br>400 Households Assisted<br>Homelessness Prevention:<br>1,700 Persons Assisted                                 |
| 10          | Reduce homelessness                              | 2016       | 2020     | Homeless                          |                 | Rapid Rehousing with Supportive Services<br>Rental Assistance<br>Shelter Beds and Homeless Services<br>Street Outreach | ESG: \$1,320,927                    | Tenant-based rental assistance / Rapid Rehousing:<br>400 Households Assisted<br>Homeless Person Overnight Shelter: 6,200 Persons Assisted<br>Outreach: 760 Other |

|           |                                                 |      |      |                                        |  |                                                                                       |                                                                    |                                                                                                                                                                  |
|-----------|-------------------------------------------------|------|------|----------------------------------------|--|---------------------------------------------------------------------------------------|--------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>11</b> | Fund affordable housing                         | 2016 | 2020 | Affordable Housing                     |  | Accessible Housing<br>Affordable Housing<br>Rehabilitation and Preservation of Units  | HOME:<br>\$5,164,730                                               | <b>Rental units constructed: 80 Housing Units<br/>Rental units rehabilitated: 60 Housing Units<br/>Accessible Units: Minimum of five percent of units built.</b> |
| <b>12</b> | Affirmatively further fair housing              | 2016 | 2020 | Fair Housing                           |  | Affordable Housing<br>Accessible Housing<br>Fair access to housing and housing choice | HOME:<br>\$75,000<br>(HOME Administrative Funds) and other sources | <b>OHCS has a Contract with FHCO provide fair housing services throughout the state.</b>                                                                         |
| <b>13</b> | Provide people with HIV/AIDS supportive housing | 2016 | 2020 | Supportive housing for people with HIV |  | Permanent Housing with Supportive Services<br>Rental Assistance                       | HOPWA:<br>\$387,474                                                | <b>Housing for People with HIV/AIDS added: 55 Household Housing Unit</b>                                                                                         |

AAP Table 3 - Goal Descriptions

|    |                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|----|------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1  | <b>Goal Name</b> | <b>CDBG - Public Works</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|    | Goal Description | Provide sustainable and suitable living environments through enhancements, improvements or construction of water and wastewater systems to provide availability and accessibility to clean, safe drinking water and safe sanitary sewer systems                                                                                                                                                                                                                                                                                                              |
| 2  | <b>Goal Name</b> | <b>CDBG - Public/Community Facilities (SL1)</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|    | Goal Description | Rehabilitation or construction of community facilities such as food banks, family resource centers, community centers, senior centers, fire stations or libraries, many of which rarely produce a reliable or sufficient revenue stream to repay a loan.                                                                                                                                                                                                                                                                                                     |
| 3  | <b>Goal Name</b> | <b>CDBG - Public/Community Facilities (SL3)</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|    | Goal Description | Rehabilitation or construction of drug and alcohol treatment centers, Head Start facilities, mental health and health clinics, and sheltered workshops for people with disabilities.                                                                                                                                                                                                                                                                                                                                                                         |
| 5  | <b>Goal Name</b> | <b>CDBG - Microenterprise Assistance</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|    | Goal Description | Improve economic opportunities through training and classes aimed at improving the conditions and success for business owners the majority of whom will be low-to-moderate income persons.                                                                                                                                                                                                                                                                                                                                                                   |
| 6  | <b>Goal Name</b> | <b>CDBG - Housing Rehabilitation</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|    | Goal Description | Preserve decent housing, improving the sustainability and affordability of existing housing stock, through rehabilitation projects of single-family, owner-occupied homes by providing grants or loans to complete needed repairs, many of which are health and safety related. One hundred percent of the funds in this goal will serve low-to moderate-income homeowners.                                                                                                                                                                                  |
| 7  | <b>Goal Name</b> | <b>CDBG - Community Capacity/ Technical Assistance</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|    | Goal Description | Oregon uses one percent of CDBG funds to train and provide technical assistance to several economic development organizations, infrastructure conferences, other local capacity building events, grant administration workshops, applicant workshops, grant management training, and one-on-one technical assistance.                                                                                                                                                                                                                                        |
| 9  | <b>Goal Name</b> | <b>Prevent and divert people from becoming homeless</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|    | Goal Description | Promote services to support people at risk of homelessness and work to prevent homelessness through increased housing stability using services that include but are not limited to: security and utility deposit payment, rent subsidy, and case management and self-sufficiency opportunities. Acknowledge that preventing individuals and families from becoming homeless is critical to ending homelessness. Every episode of homelessness that can be averted spares men, women, and children the psychological and physical trauma of not being housed. |
| 10 | <b>Goal Name</b> | <b>Reduce homelessness</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|    | Goal Description | Promote programs that reduce homelessness through homeless prevention services such as financial and rent assistance, and re-house people experiencing homelessness into permanent housing. Rapid re-housing places a priority on moving a family or individual experiencing homelessness into permanent housing as quickly as possible, ideally within 30 days of becoming homeless and entering a program HOME TBRA funds provide rent assistance and pay security deposits. Both homelessness prevention and rapid rehousing services couple financial    |

|    |                  |                                                                                                                                                                                                                                                                                                                                                                                                                 |
|----|------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|    |                  | and/or rent assistance with case management and self-sufficiency opportunities. Clients may be provided referrals to agencies that can help address, mitigate and possibly alleviate other barriers causing housing instability.                                                                                                                                                                                |
| 11 | <b>Goal Name</b> | <b>HOME- Fund affordable housing</b>                                                                                                                                                                                                                                                                                                                                                                            |
|    | Goal Description | Oregon HOME funds are used to finance the development of affordable housing for low income households. Funds can be used for new construction, acquisition and rehabilitation. The HOME program requires meeting the accessibility of section 504 of the Rehabilitation Act.                                                                                                                                    |
| 12 | <b>Goal Name</b> | <b>Affirmatively further fair housing</b>                                                                                                                                                                                                                                                                                                                                                                       |
|    | Goal Description | Work diligently to promote fair housing and access to housing choice for all Oregonians. Take meaningful action to overcome patterns of segregation and promote inclusive communities free of barriers to opportunity. OHCS is committed to distributing resources and supporting programs to address housing inequities and disparities experienced by communities of color and other underserved communities. |
| 13 | <b>Goal Name</b> | <b>Provide people with HIV/AIDS supportive housing</b>                                                                                                                                                                                                                                                                                                                                                          |
|    | Goal Description | HOPWA funds will meet the permanent housing needs of people living with HIV through provision of tenant based rental assistance and permanent housing placement, to include deposits. HOPWA funding will be leveraged through federal Ryan White Part B funds and general state funds to provide insurance assistance, case management services, and wrap around support services.                              |

## Allocation Priorities (AP-25)

The following section describes the reasons for program allocation priorities and how the proposed distribution of funds will address the priority needs and goals of the Strategic Plan.

**AAP Table 4 - Funding Allocation Priorities**

|                                                      | CDBG | HOME | HOPWA | ESG |
|------------------------------------------------------|------|------|-------|-----|
| CDBG – Public Works (%)                              | 51   | 0    | 0     | 0   |
| CDBG – Public/Community Facilities (SL1) (%)         | 14   | 0    | 0     | 0   |
| CDBG – Public/Community Facilities (SL3) (%)         | 14   | 0    | 0     | 0   |
| CDBG – Housing Rehabilitation (%)                    | 19   | 0    | 0     | 0   |
| CDBG – Micro-enterprise (%)                          | 2    | 0    | 0     | 0   |
| CDBG – Community Capacity/Technical Assistance (%)   | 0    | 0    | 0     | 0   |
| Prevent and divert people from becoming homeless (%) | 0    | 0    | 0     | 32  |
| Reduce homelessness (SL1) (%)                        | 0    | 17   | 0     | 68  |
| Fund affordable housing (%)                          | 0    | 82   | 0     | 0   |
| Provide people with HIV/AIDS supportive housing (%)  | 0    | 0    | 100   | 0   |
| Affirmatively further fair housing (%)               | 0    | 1    | 0     | 0   |
| Total (%)                                            | 100  | 100  | 100   | 100 |

**Describe the reason for the Allocation Priorities.**

CDBG priorities were identified based on previous program demands, past experience, and OBDD-IFA's cost/benefit analysis. By allocating the funds in this manner, it provides the state investment flexibility. OBDD-IFA is not obligated to award all the funds allocated to a particular priority or category. If a sufficient number of projects are not awarded in a particular category, applications in other categories may be funded. Each quarter the agency will conduct a target review to determine if funds should be moved from one category to another. Allocation priorities were also based on the projected available funds from the annual funding allocation reduced by an average of two percent based on the 2011-2015 allocation.

OHCS funding priorities have been established based on the depth of need for affordable rental housing resources in the community. The rental housing assistance is allocated through a network of Community Action Agency partners in order to provide a means for housing supports to be used with locally available housing stock.

The majority of the HOME funding is used to finance the development of multifamily housing in the Balance of State, where there is a tremendous amount of unmet need for affordable rental housing. A small portion of the HOME funds are to support Community Housing Development Organizations in order to ensure performance, and the state's ability to meet funding requirements.

The percentages for the ESG and HOME TBRA goals are determined by what subgrantees submit to OHCS through the funding application process. Applications are reviewed by program staff for organizational capacity, needs-based population targeting, utilization of the funds, and feasible program strategies which meets federal and state delivery requirements and priorities. Additionally, each subgrantee's knowledge of community needs, extent of engaged partners, historical delivery capacity and success are reviewed. Funds are allocated by formula using three criteria: severe housing burden, poverty and homelessness, and made available upon approval of each subgrantee's application and execution of their MGA. The funding formula utilizes three data elements for ESG: severe housing burden, poverty, and homelessness, and four for HOME TBRA: housing burden, severe housing burden, poverty, and income below 50 percent median.

Oregon encourages the Housing First approach and the prioritization of ESG funding for rapid re-housing within the context of local needs and affordable housing capacity. The state's increasing severe shortage of affordable housing has forced subgrantees to spending towards prevention and shelter, which is reflected in the allocation priorities.

HOPWA funds are distributed outside of the five-county Portland Metropolitan Statistical Areas (MSAs) through direct payments on behalf of participating clients. HOPWA funded activities address program objectives by providing permanent supportive housing for people living with HIV/AIDS and their families, through rental assistance and supportive services. These include housing placement services, case management in the form of benefits coordination, and housing stability planning and housing information services. As the grantee, OHA works with

community housing and social service partners, and leverages additional program funding to provide a continuum of HIV services.

**How will the proposed distribution of funds address the priority needs and specific objectives described in the Consolidated Plan?**

CDBG Section 106(d)(2)(C)(iii) of the Housing and Community Development Act (HCDA) prohibits a state from declaring certain statutorily eligible activities as ineligible for funding under the state's program, but does allow a state to establish funding priorities among the types of eligible activities. In accordance with the HCDA, the state will consider applications for funding consistent with the identified funding priorities within the CDBG Method of Distribution (MOD). A copy of the MOD may be found in the Appendix, Attachment R.

The top priority needs to be addressed with CDBG funds are public works, community facilities, and housing (61%, 16%, and 12%, respectively). Priority of need was based on responses and information received through public outreach and consultation with advocacy groups, non-profit partners, and topical research. Details about CDBG allocation priorities can be found in the Appendix, Attachment R.

HOME funding priorities are designed to specifically address objectives of increasing and preserving the states affordable housing resources, and providing rental assistance directly to the communities.

OHCS HOME funds are used to provide rent assistance, develop multifamily housing, and to support Community Housing Development Organizations in order to best meet the established goals and objectives.

The funding allocation priority for HOME TBRA is to provide rental assistance that will stabilize housing for very low income households at risk of becoming homeless. The amount of HOME TBRA allocated to subgrantee is based on four criteria: the percentage of households in a subgrantee's service area with housing burden, severe housing burden, income below federal poverty level, and income at or below 50 percent median household income.

The distribution of ESG funds to prevent and divert people from becoming homeless, will address the priority need for rent assistance and related costs necessary for people at-risk of homelessness to retain and secure permanent housing. Priority populations will continue to be served based on historical service data. Approximately 35 percent of those receiving ESG prevention services will represent special populations including veterans, victims of domestic violence, elderly, people with HIV/AIDS and the chronically homeless. Fifty-one percent of ESG recipients have a disability, including severe mental illness and chronic substance abuse. By HUD requirement, all recipients of ESG prevention services will be extremely low income.

Distribution of ESG funds to reduce homelessness addresses three priority needs: rapid rehousing with supportive services, rent assistance and shelter beds and homeless services. ESG funds dedicated to this goal will provide shelter facilities and operations, housing



relocation and stabilization financial assistance and services, and short- and medium-term rental assistance. Based on historical data, it is estimated that 39 percent of the served population will qualify as a special population and 51 percent will have a disability. Those served within this goal will be extremely low income.

## Methods of Distribution (AP-30)

The CDBG, ESG, HOME, and HOPWA programs included in the Consolidated Plan all distribute funds in different way. The table below outlines details of each program’s method of distribution.

### Distribution Methods

**Table 5 - Distribution Methods by State Program**

|   |                                                                                                                                                                                                                                                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|---|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1 | State Program Name:                                                                                                                                                                                                                                | CDBG                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|   | Funding Sources:                                                                                                                                                                                                                                   | CDBG                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|   | Describe the state program addressed by the Method of Distribution.                                                                                                                                                                                | CDBG funded activities include public works, public/ community facilities, housing rehabilitation, microenterprise assistance, community capacity/technical assistance and emergency projects.                                                                                                                                                                                                                                                                                                                                                                                                                                          |
|   | Describe all of the criteria that will be used to select applications and the relative importance of these criteria                                                                                                                                | CDBG specifies the program requirements and application criteria in a detailed manner within chapters 1 through 7 of the 2016 CDBG Proposed MOD (Appendix, Attachment R).                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|   | If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)                                                                      | Potential applicants may easily access the state's CBDG proposed MOD on OBDD's website, or by contacting one of OBDD-IFA's regional coordinators who are covering 10 regions statewide. The State's CDBG proposed MOD is designed in such way that it encompasses all aspects of program eligibility; federal requirements through application process. (2016 Proposed MOD, Appendix Attachment R).                                                                                                                                                                                                                                     |
|   | Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only) | Not applicable to CDBG.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|   | Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)                                                                                | Not applicable to CDBG.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|   | Describe how resources will be allocated among funding categories.                                                                                                                                                                                 | CDBG-Targeted allocation of funds provides OBDD-IFA investment flexibility and is based on previous demand and the department’s cost/benefit analyses. After each quarterly round, OBDD-IFA conducts a targeted review to determine if funds need to be transferred from one funding category to another to address community needs. Targeted funding does not obligate OBDD-IFA to award all the funds targeted to each category. If a sufficient number of projects are not awarded in a particular category, applications in other categories may be funded.                                                                         |
|   | Describe threshold factors and grant size limits.                                                                                                                                                                                                  | CDBG- There are multiple threshold factors to be considered. Major considerations include the project being a CDBG eligible activity and the projects ability to meet a national objective. Grant size limits for 2016 are as follows: public works projects-\$2,000,000; community facilities-\$1,500,000; housing rehabilitation-\$400,000; and microenterprise-\$100,000. While these are the maximum grants allowable, other determining factors such as need and availability of funds are taken into consideration during the award process. Detailed information can be found in the 2016 Proposed MOD (Appendix, Attachment R). |
|   | What are the outcome measures expected as a result of the method of distribution?                                                                                                                                                                  | CDBG - The primary objective of Oregon's CDBG program is to continuously develop viable communities by providing decent housing (DH); suitable living environments (SL)                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |

|                                                                    |                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|--------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                                    |                                                                                                                                                                                                                                                                                                                                                                                                                                     | and expanding economic opportunities (EO) for low and moderate income persons residing within the State's non-entitlement jurisdictions.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| 2                                                                  | State Program Name:                                                                                                                                                                                                                                                                                                                                                                                                                 | Emergency Solutions Grant                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
|                                                                    | Funding Sources:                                                                                                                                                                                                                                                                                                                                                                                                                    | ESG                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|                                                                    | Describe the state program addressed by the Method of Distribution.                                                                                                                                                                                                                                                                                                                                                                 | Emergency Solutions Grant (ESG) funds are used to assist individuals and families regain housing stability after experiencing a housing crisis, homelessness, or being at risk of homelessness. Support can include, but is not limited to, outreach, shelter, and essential services, transitional housing, permanent housing, rental assistance, case management, and assistance with self-sufficiency opportunities                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|                                                                    | Describe all of the criteria that will be used to select applications and the relative importance of these criteria.                                                                                                                                                                                                                                                                                                                | Once HUD approves Oregon's Annual Action Plan, OHCS receives a lump sum allocation for the ESG program. Sixteen private nonprofits and local government entities are eligible for these funds, and apply to OHCS biennially. Each applicant is awarded funds based on a formula which considers three data elements for each county served by the organization: severe housing burden, poverty, and homelessness. Data from the Census Gross Rent as a Percentage of Household Income in The Past 12 Months report, the Census SAIPE Program 2013 Poverty and Median Household Income Estimates report, and the 2013 and 2015 Point-In Time Count is used to calculate each county's percentage of the state's severe housing burden, poverty and homelessness. Further, the percentage for each county is weighted for severe housing burden at 30 percent, percentage in poverty at 45 percent, and number counted as homeless at 25 percent. This calculation is then used to determine the percentage of the State's ESG allocation that will be awarded to each county. Applicants may serve more than one county, and once county allocations are known, OHCS calculates the percentage of the State's ESG allocation that will be awarded to each applicant.                                                                                                                                                                                                                                                                                                                                                 |
|                                                                    | If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)                                                                                                                                                                                                                                                       | Not applicable to ESG.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|                                                                    | Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)                                                                                                                                                                                  | OHCS administers federal and state homeless program funds including Emergency Solutions Grants, Emergency Housing Assistance, State Homeless Assistance Program, Housing Stabilization Program, Low Income Rental Housing Fund and Home Tenant-Based Rental Assistance. The distribution of these program funds is done through a Master Grant Agreement funding application process between OHCS and its Community Action Agency subgrantees. In compliance with Oregon legislative mandate, OHCS is required to utilize the Community Action Agency network as its primary service delivery mechanism at the local level. The Master Grant Agreement is the legal, contractual agreement utilized for disbursement of OHCS administered anti-poverty grant funds.<br><br>Subgrantees coordinate with multiple local and statewide partners to establish linkages that maximize housing stabilization efforts and address the diversity of needs of homeless persons while avoiding duplication of services. Reporting and tracking of the linkages is completed annually by each subgrantee and includes narrative descriptions of the linkages and numbers of clients served by type of linkage service. These linkages supplement the state's federal and state homeless programs resulting in enhanced services including: utility and weatherization services, TANF assistance, Head Start, family support, medical care, assistance through homeless school liaisons, workforce and job assistance, emergency food and nutrition education, child welfare support, and volunteer time and in-kind donations. |
|                                                                    | Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)                                                                                                                                                                                                                                                                 | Not applicable to ESG.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| Describe how resources will be allocated among funding categories. | During the funding application process, the subgrantee applicants submit work plans and budgets to indicate the services they will provide with their ESG funding. The budgets are divided by funding category. If the categorical division of services is approved, funds are allocated in those categorical amounts. Subgrantee applicants must explain to the satisfaction of OHCS staff any concentration of funds budgeted for |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |

|   |                                                                                                                                                                                                                                                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|---|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|   |                                                                                                                                                                                                                                                    | a category, or the absence of funds for a category. Additionally, OHCS staff ensure the division of funds to all ESG categories conform to the limitations of 24 CFR 576.100.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|   | Describe threshold factors and grant size limits.                                                                                                                                                                                                  | Upon approval of each subgrantee’s application and execution of the Master Grant Agreement, funds are distributed by formula through a notice of allocation to the subgrantee. The current funding formula utilizes three data elements: severe housing burden, poverty and homelessness.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
|   | What are the outcome measures expected as a result of the method of distribution?                                                                                                                                                                  | ESG subrecipients are required to report on two performance measures: 1) the percentage of total program participants served who reside in permanent housing at time of exit from program; and 2) the percentage of program participants who at program exit reside in permanent housing and maintain permanent housing for six months from time of exit.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| 3 | State Program Name:                                                                                                                                                                                                                                | HOME                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|   | Funding Sources:                                                                                                                                                                                                                                   | HOME                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|   | Describe the state program addressed by the Method of Distribution.                                                                                                                                                                                | HOME funds for multifamily development are allocated through annual competitive Notices of Funding Availability. OHCS HOME funds may be invested in the HOME Balance of State, which is the geographic area of the State not covered by another Participating Jurisdiction.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|   | Describe all of the criteria that will be used to select applications and the relative importance of these criteria.                                                                                                                               | In addition to meeting a variety of threshold measures applicants are assessed against a series of competitive criteria. The overall structure of competitive criteria looks at Need (weighted 20%), Impact (40%), Preferences (10%), Financial Viability (15%), and Capacity (15%). Need examines the need for the project, its target population, and the current supply of affordable housing in the target area. Impact identifies ties to local and statewide planning efforts and initiatives as well as the services for residents and location efficiency. Preferences examine the extent to which a project serves those with the lowest incomes, and is located in areas that provide opportunity. Financial Viability examines the pro forma and capacity, and looks at the sponsor and management agent's portfolio performance. The goal is to fund new, or preserve existing affordable housing resources that are sustainable, address the housing needs, and have a positive impact on the residents. Oregon has adopted a 60 year affordability standard, extending well beyond what is required by HOME Program regulation. The HOME TBRA funding formula is defined by four criteria: housing burden, severe housing burden, households below federal poverty level, and households at or below 50 percent MFI. |
|   | If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)                                                                      | Not applicable to HOME.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|   | Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only) | Not applicable to HOME.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|   | Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)                                                                                | Not applicable to HOME.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|   | Describe how resources will be allocated among funding categories.                                                                                                                                                                                 | HOME funds will be allocated to Community Action Agencies for Tenant Based Rental Assistance, to eligible housing developers on a per project basis to increase and preserve multifamily rental housing, and through operating support grants to Community Housing Development Organizations (CHDOs). The percentages associated with each of these activities have been determined based on overall need, as well as historic performance and future expectations. HOME TBRA is allocated for only two funding categories: administrative costs and program costs.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|   | Describe threshold factors and grant size                                                                                                                                                                                                          | There are numerous threshold factors considered in the HOME Program. For                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |

|          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|----------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|          | <p>limits.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | <p>multifamily housing development these are described in the Notice of Funding Availability (NOFA). Threshold measures include readiness to proceed, development team capacity, ownership integrity, total development cost per unit, and a program compliance review to ensure the project will meet established HOME program rules and regulations that apply to all OHCS programs, such as compliance with established rehabilitation standards. Eligible applicants for the state's HOME program include local governments, non-profit organizations, and for-profit developers, including but not limited to cities, counties, housing authorities, service providers, community based organizations such as CHDOs, community development corporations, and Community Action agencies. Any specific funding restrictions are established in individual NOFA as applicable.</p> <p>Through legislative mandate, HOME TBRA funds are allocated to members of the Community Action Agency network for service delivery at the local level. Funds are allocated by formula, using four criteria: housing burden, severe housing burden, poverty, and income at or below 50 percent median family income.</p> |
|          | <p>What are the outcome measures expected as a result of the method of distribution?</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | <p>The program funds are expected to have outcomes that meet the objectives of providing decent affordable housing, and creating suitable living environments.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| <p>4</p> | <p>State Program Name:</p> <p>Funding Sources:</p> <p>Describe the state program addressed by the Method of Distribution.</p> <p>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</p> <p>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</p> <p>Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)</p> <p>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)</p> <p>Describe how resources will be allocated among funding categories.</p> <p>Describe threshold factors and grant size limits.</p> <p>What are the outcome measures expected as a result of the method of distribution?</p> | <p>Housing Opportunities for Persons with HIV/AIDS</p> <p>HOPWA</p> <p>OHA is the grantee for HOPWA formula funding and directly carries out program implementation.</p> <p>OHA is the grantee for HOPWA formula funding and directly carries out program implementation.</p> <p>Not applicable to HOPWA.</p> <p>Not applicable to HOPWA.</p> <p>OHA is the grantee for HOPWA formula funding and directly carries out program implementation. OHA does not administer the program through project sponsors.</p> <p>OHA does not utilize a request for proposal process</p> <p>OHA does not utilize a request for proposal process</p> <p>OHA does not utilize a request for proposal process</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |

## Projects (AP-35)

No projects for plan year 2016 are identified at this time. Funding allocations for CDBG, and HOME, projects will not be determined until program-specific applications are received and evaluated. Awards will be made in 2016 and reported in the 2016 CAPER.

**Describe the reasons for allocation priorities and any obstacles to addressing underserved needs.**

The allocation priorities are discussed in section AP-25, Table 3, and section AP-85.

## Section 108 Loan Guarantee (AP-40)

**Will the state help non-entitlement units of general local government to apply for Section 108 loan funds?**

No

**Available grant amounts**

Not Applicable.

**Acceptance process of applications**

Oregon's Community Development Block Grant program Section 108 Loan Guarantees are not currently identified as a priority of funding, however, OBDD-IFA is considering exploring the possibility of using its CDBG funds in this manner in the future.

## Community Revitalization Strategies (AP-45)

**Will the state allow units of general local government to carry out community revitalization strategies?**

No.

**State's Process and Criteria for approving local government revitalization strategies**

Under the state's CDBG program, Community Revitalization Strategies are not a priority. However, units of general local government (UGLG) can develop revitalization strategies with non-CDBG funds. Further, if a component of the strategy fits within the CDBG funding priorities, as outlined in the MOD, and is eligible for funding under the CDBG program (e.g., upgrade city wastewater system, rehabilitate a community facility, etc.), the UGLG could apply for assistance under the CDBG for that component of the identified revitalization plan.

## Geographic Distribution (AP-50)

### Description of the geographic areas of the state (including areas of low-income and minority concentration) where assistance will be directed

Not applicable.

### Rationale for the priorities for allocating investments geographically

The funds for the HOME, ESG, HOPWA, and CDBG programs are not allocated using geographic priorities. Oregon is committed to ensuring public resources are invested in a way that is responsive to the diversity of low-income housing needs, public infrastructure, community facilities and microenterprise needs around the state.

HOME funds are distributed on a competitive basis through the NOFA application process. HOME funding may be awarded to any project located throughout the Balance of State. As discussed previously, allocations are based on the percentage of the state's severe rent burdened and low-income renter households in each city or county (need distribution), the sum of the city and county funded affordable housing units (affordable housing inventory), and a comparison of the actual distribution of the affordable housing units to how the affordable housing units would be distributed using the need distribution calculation (underserved geography calculation).

Approximately 24 percent of HOME funds are allocated to Tenant Based Rental Assistance (TBRA) to serve households at or below 50 percent median family income. TBRA allocations are determined using a formula established by a strategic needs analysis which factors in the percentage of cost-burdened, severely cost burdened, poverty level households and households with 50 percent or less median income.

Distribution of ESG funds follow an allocation formula based on the percentage of the state's severely rent-burdened households in each county, the homeless count, and economically disadvantaged households. Economically disadvantaged households are defined as a percent of total households based on the number of persons living below the federal poverty line reported in the Census Bureau's Small Area Income and Poverty Estimates report.

HOPWA funds are distributed based on client acuity, and made through direct payment on behalf of participating clients. Clients are prioritized for assistance based on their assessed need, without consideration for geographic location. The distribution of resources closely aligns with the HIV prevalence in the Balance of State.

CDBG funds are awarded on a quarterly basis to eligible units of general local government in the non-entitlement areas of the state. Allocations are made through a competitive application process. Details of this process can be found in Chapter 7 of the CDBG Method of Distribution (MOD) (Appendix, Attachment R).

## Affordable Housing (AP-55)

This section specifies goals for the number of homeless, non-homeless, and special needs households to be provided affordable housing within the program year. It indicates the number of affordable housing units that will be provided by program type, including rental assistance, production of new units, rehabilitation of existing units, or acquisition of existing units.

**AAP Table 6 - One Year Goals for Affordable Housing by Support Requirement**

| One Year Goals for the Number of Households to be Supported |     |
|-------------------------------------------------------------|-----|
| Homeless                                                    | 0   |
| Non-Homeless                                                | 210 |
| Special-Needs                                               | 55  |
| Total                                                       | 265 |

**AAP Table 7 - One Year Goals for Affordable Housing by Support Type**

| One Year Goals for the Number of Households Supported Through |     |
|---------------------------------------------------------------|-----|
| Rental Assistance                                             | 55  |
| The Production of New Units                                   | 80  |
| Rehab of Existing Units                                       | 130 |
| Acquisition of Existing Units                                 | 0   |
| Total                                                         | 265 |

The CDBG one year goals for the number of households supported through rehab of existing units is 70, and is based on past years' activity. The CDBG program funding of housing-related activities is limited to low-and moderate income, single-family owner-occupied homes; a minimal amount of the overall CDBG program. Rehabilitation of existing single-family, owner-occupied, units will be funded primarily through CDBG resources within the CDBG Housing Rehabilitation program administered by OBDD-IFA.

OHCS, through the HOME program, expects to produce 80 new units, and rehabilitate 60 existing units.

Oregon's HOPWA program helps create a continuum of stable, sustainable housing for people living with HIV/AIDS. The objective of HOPWA is to assist households in establishing and maintaining a stable living environment that is safe, decent and sanitary, reducing the risks of homelessness, and improving access to HIV treatment and other health care and support. HOPWA promotes client housing stability and acts as a bridge to long-term assistance programs such as Section 8, or to self-sufficiency. In 2016, OHA will support 55 households with tenant based rental assistance through HOPWA formula funds.

## Public Housing (AP-60)

OHCS is a state housing finance agency and does not manage public housing.

### **Actions planned during the next year to address the needs to public housing**

Actions to address the needs for public housing are performed by Oregon's Public Housing Authorities.

### **Actions to encourage public housing residents to become more involved in management and participate in homeownership**

Actions to encourage public housing residents to become more involved in management, and participate in homeownership, are performed by Oregon's Public Housing Authorities.

### **If a PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance.**

There are no public housing authorities (PHAs) located in Oregon that are designated as troubled by HUD. However, if a PHA does receive a designation as troubled, the PHA would work directly with HUD to resolve any issues.

## Homeless and Other Special Needs Activities (AP-65)

OHCS, and its partner networks, through the use of ESG funds, provides emergency shelter, rental assistance, rapid re-housing and assist in the collection of data to capture the number of people served and their basic needs. Through this delivery system people receive valued resources and referrals needed to transition them into permanent housing.

### **Describe the jurisdiction's one-year goals and actions for reducing and ending homelessness including:**

#### **Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs**

This is a critical time for the State of Oregon; many communities are experiencing a housing crisis, and some have declared a housing State of Emergency in order to address any delay or barrier from serving the increasing numbers of people experiencing homelessness. Oregon Housing and Community Services is responding to the stark landscape with every tool available to help communities provide more stable housing to Oregonians with low incomes.

The 2016-2020 Consolidated Plan is designed to help jurisdictions develop a strategic plan to address their housing and non-housing community development needs. The strategic plan builds on the findings of the Needs Assessment and Market Analysis by requiring that the State develop goals to meet the needs of the communities HUD serves. The annual action plans, and the companion Consolidated Annual Performance and Evaluation Reports (CAPER/PER), are detailed reports on how well the State is able to meet these goals.



To meet the unmet housing need for people with extremely low incomes, Oregon would need to build 102,500 new units, and preserve all existing subsidized units. In a time when vacancy rates are exceptionally low, and subsidy for affordable housing is becoming harder to come by, people and families face significant housing instability. Flat wages, in conjunction with rapidly increasing housing and transportation costs, mean fewer resources are available for people to meet their basic needs of food, clothing, and medicine.

Oregon communities identified bringing water and public infrastructure into compliance with local and federal regulations as their highest priority for non-housing and community development needs funded by the CDBG program. Antiquated water and sewer systems are poorly maintained, and no longer able to achieve compliance with ever-evolving safe drinking water standards. Most cities, counties, and special districts have developed wide-range capital improvement plans to address these issues, and currently are going through the very delicate process of user rate review and adjustments.

Inadequate infrastructure systems are one of the major obstacles to local communities' ability to meet the current needs of residents and businesses, or to attract new growth and investment. Due to the significant cost of these infrastructure projects, federal and state funding is simply not enough to meet the demand. High utility rates in the non-entitlement areas of Oregon create an additional barrier for low-and moderate-income people.

The Consolidated Plan will be used to help the state develop useful strategies to meet the housing, homeless, and community development challenges facing Oregon. The strategies and goals of the plan were developed in partnership with the community, and with an eye toward social equity. This work is built on the foundation of the Analysis of Impediments to Fair Housing Choice and will inform the Statewide Housing Plan required under ORS 456.572, the planning work of the Oregon Health Authority, and that of the Oregon Business Development Department-Infrastructure Finance Authority.

Oregon Housing and Community Services (OHCS), together with the Community Action Agencies across the state, use Emergency Solutions Grant Program (ESG) funds to assist individuals and families regain housing stability after experiencing a housing crisis or homelessness. These groups work together to meet the needs of the homeless population. Support can include, but is not limited to, outreach, shelter and essential services, transitional housing, permanent housing, rental assistance, case management, and assistance with self-sufficiency opportunities.

Outreach includes making homeless people aware of resources available to them, and connecting them to those resources. The type/s of outreach a service provider will use depends on the community, demographics, and special needs of the populations being served. Therefore it's imperative that service agencies understand the demographics of the people living in their service areas. OHCS requires all ESG subrecipients to submit an Affirmative Outreach Plan that conforms with 24 CFR 576.407(b), as well as a written statement or plan for assisting applicants and clients with Limited English Proficiency requirements. In conjunction with annual Point in Time counts, many OHCS ESG subrecipients conduct a Project Connect-

type event as an outreach tool to provide services for people who are homeless or at risk of homelessness. Project Connects and similar one-or two-day events offer a one-stop location where people experiencing or at-risk of homelessness can receive specialized services, such as medical and dental care, hot meals, food boxes, clothing, camping supplies, eye exams, veterinary exams for pets, and legal services. These gatherings are an excellent tool to reach hard to reach populations and start developing relationships.

Outreach efforts also provide people experiencing or at-risk of homelessness information on housing support services, alcohol and substance abuse programs, emergency shelters, warming centers, crisis hot lines, and job readiness training. Many counties also host Veterans Stand Down programs where hot meals are served, service providers are available to offer assistance, businesses offer free products, medical and dental professionals provide services, pets are seen by veterinarians, and barbers and beauticians offer free services to veterans.

Continuums of Care, and service agencies across the State, are at various stages of developing and implementing Coordinated Entry systems. Coordinated Entry systems allow the provider to assess a person's needs using a centralized database, ensuring that each person receives a thorough, expedited assessment along with a coordinated approach to services. Use of standard assessment tools can assist to align appropriate services with resources to fit personal needs. Through a network of case management, community based support systems, financial and rent assistance and self-sufficiency opportunities, homeless and at-risk households are linked to services designed to help them obtain or retain housing stability.

#### **Addressing the emergency shelter and transitional housing needs of homeless persons**

Oregon Housing and Community Services, in partnership with Community Action Agencies (CAAs) across the state, works to provide shelter for individuals and families who are homeless and without safe shelter. Safe houses may be available for families with children in circumstances where the safety of clients is most pronounced. Most urban areas offer emergency shelters and warming centers during cold weather months. In areas where emergency shelters are not available, providers make use of motel vouchers, which allows the provider time to make other arrangements for transitional housing.

While emergency shelters can, and do, assist people on a temporary basis, transitional housing goes a step further providing housing and support services up to a term of 24 months. Service providers working with persons experiencing homelessness, including persons in shelters and transitional housing programs, create a connection to mainstream services and assistance, helping households to address their housing barriers, working to increase the household's housing stability through life skills training, financial and consumer education, parenting skills, interpersonal skill building, job preparation and placement, mental health counseling, and health assessments.

**Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals**

**and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.**

Oregon's Community Action Agencies (CAAs) provide comprehensive services and support for households transitioning from homelessness to being housed. The Emergency Solution Grant Program (ESG) funds, in combination with other resources, assist urban and rural low income individuals and families secure, maintain, and retain housing.

Coordinated Entry systems are being developed and implemented to optimize Community Action Agency efforts to coordinate with area nonprofit providers, and State and local governments, promoting effective use, and access, to mainstream programs and self-sufficiency services aimed at ending homelessness. Through a network of services that include case management, community based support systems, financial assistance, and personal budgeting, people experiencing or at risk of homelessness are linked to services designed to assist households reach and maintain housing stability. When entering shelter, an individual is assessed and provided essential services based on their needs and the services available. Services may include referral for mental health care, life skills supports, personal budgeting and finance, conflict resolution, and other needed skills designed that help reduce barriers and retain housing stability. Oregon Housing and Community Services (OHCS) promotes the use of a Housing First approach in its 10-Year Plan to End Homelessness. CAAs are encouraged to accept people experiencing homelessness for placement into permanent housing first, and then provide supportive services to resolve barriers to stabilizing the housing. The approach is designed to serve the basic needs of the person before addressing or working to resolve complex barriers.

**Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.**

Oregon Housing and Community Services (OHCS) delivers rental assistance services through a statewide network of Community Action Agencies (CAAs), which is also the statewide system for delivery of anti-poverty services, including the Community Services Block Grant (CSBG). CAAs are able to align their poverty and homelessness resources to prevent homelessness and provide connections to supportive mainstream and community resources (i.e. employment services, child welfare assistance, TANF programs, etc.). CAAs work extensively with governmental entities, nonprofits, mental and physical health providers, schools, public safety providers and others to design, implement, and deliver programs and services to low-income individuals and families.

Community Action Agencies provide extensive information and referral, and are key participants in their respective Continuums of Care, which enables them to be a community hub for linking low-income people to mainstream supportive services. CAAs maintain

partnerships with systems of care to ensure coordination and to avoid duplication of services. These systems include serving foster youth, individuals with disabilities, veterans, people leaving correctional institutions, people discharged from hospitals, homeless students, and victims of domestic violence. CAAs work with area partners, small businesses, government entities, and landlords to help low-income people who have a criminal history successfully overcome barriers to re-entering communities.

ESG funds are used to help people stay housed through the use of financial assistance, short-term or medium term rental assistance, utility assistance, housing search and placement, case management, and other supportive services. Keeping people housed strengthens families, increases employment retention, improves financial stability, and strengthens the community.

## HOPWA Goals (AP-70)

**AAP Table 8 - One Year HOPWA Goals**

| One year goals for the number of households to be provided housing through the use of HOPWA for:             |    |
|--------------------------------------------------------------------------------------------------------------|----|
| Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family        | 0  |
| Tenant-based rental assistance                                                                               | 55 |
| Units provided in permanent housing facilities developed, leased, or operated with HOPWA funds               | 0  |
| Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds | 0  |
| Total                                                                                                        | 55 |

## Barriers to affordable housing (AP-75)

Market forces put severe pressure on the number of affordable units available for low income families and individuals. In addition, many local policies, such as land use decisions, and fees and growth restrictions, further limit where and how many affordable units can be built. At the opposite end of the spectrum, limitations on how federal money can be used and state legislative decisions create barriers to building affordable housing.

**Describe actions planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment.**

OHCS, along with OBDD-IFA and OHA, developed a Fair Housing Action Plan to outline strategies to remove barriers to fair housing choice. The actions are organized into high and low priorities to be met over a short, medium, and long term period.

OHCS' and OBDD's short term action items include:

- Identify resources and provide opportunities for education and training on the requirements to provide reasonable accommodations.
- Fund a pilot program to review Comprehensive Plans submitted to DLCD to identify land use proposals with a potentially discriminatory impact.
- Continue the Oregon Individual Development Account (IDA) Initiative to increase opportunities for low income Oregonians to access home ownership.
- Continue discussions with the Oregon Affordable Housing Tax Credit workgroup and partners regarding the tax credit, and how this program can be used to provide additional opportunities in rural communities.
- Require that all grantees/developers of funded rental housing projects that have a high risk of compliance violations, or are poor performers, will annually inspect the condition and habitability of the units funded.
- Consider funding second chance tenant training programs and landlord guarantee programs (e.g. similar to the Housing Choice Landlord Guarantee program).
- Provide funding opportunities for programs focused on reentry and supportive housing.
- Provide fair housing education and training services including a fair housing complaint line and broader assistance with landlord/tenant disputes. Ensure fair housing resources are provided statewide; ensuring rural communities are able to effectively access services and resources.
- Conduct trainings for partners and key organizations, including re-entry professionals, nonprofit shelters and housing providers, state agencies and community based organizations to include, whenever possible, fair housing virtual tours and listening sessions to identify local fair housing issues and provide education and training as well as assistance with landlord/tenant disputes.
- Fund complaint intake process in non-entitlement jurisdictions and evaluate for fair housing issues focusing on situations related to limited housing options for persons most vulnerable to housing discrimination: non-English speakers, persons of Hispanic descent, African Americans, large families and persons with disabilities.
- Conduct on-going education and outreach communication with non-entitlement area land use jurisdiction policy-making bodies focusing on best practices, model codes and plans, recent legal decisions and tools available for aiding in creating inclusive communities.
- Fund pilot program, along with OHCS, to review Post Acknowledgement Plan

Amendments submitted to Department of Land Conservation and Development (DLCD) to identify land use proposals with potentially discriminatory impact.

- Work with DLCD to examine Oregon's land use laws and planning and zoning systems and seeks ways to help local jurisdictions meet statutory housing obligations.
- Review and support best practices to further housing choice for persons with disabilities, including potential modifications to states statutes to further fair housing protections for persons with disabilities residing in group home settings.

Other priority actions in the Fair Housing Action Plan can be found in the Appendix, Attachment Q.

## Other Actions (AP-85)

This section describes the actions, and strategies, Oregon plans to take during the 2016-2020 Consolidated Plan period to foster and maintain affordable housing, evaluate and reduce lead-based paint hazards, reduce the number of poverty-level families, develop institutional structure, and enhance coordination between public and private housing and social service agencies.

### **Describe actions planned to address obstacles to meeting underserved needs.**

The research performed for the Analysis of Impediments to Fair Housing Choice (AI) has shown housing inequities and disparities most often are experienced by people of color and people with disabilities. Households of color are more likely than white households to have lower incomes, and are disproportionately represented in the number of low income households with housing instability. Additionally, Oregon's population is quickly aging, and the population of people with disabilities continues to grow. More accessible units are needed to allow seniors and people with disabilities to live independently.

OHCS will work to promote fair housing and access to housing choice for all Oregonians, and take meaningful action to overcome patterns of segregation and promote inclusive communities free of barriers to opportunity. OHCS, in partnership with OHA and OBDD-IFA developed a Fair Housing Action Plan (FHAP), which is targeted to improve and address these barriers. The FHAP can be found in the Appendix, Attachment Q.

The following section includes impediments outlined in the AI that address obstacles to meeting underserved needs. This section includes the actions OHCS, OBDD-IFA, and OHA, will initiate to begin to address the impediments listed. The funding for these activities comes from a mixture of local, state and federal dollars.

**Impediment:** Lack of affordable, accessible housing, including housing available for persons with disabilities who wish to leave nursing homes or other institutional settings.

**Actions:**

- Determine the specific housing needs for persons with disabilities and develop proactive strategies to address the need.
- Determine how to better match persons with disabilities with accessible units, including if persons with disabilities have access to units as they become available.
- Examine how the state can increase the number of accessible units in publicly funded multifamily developments while complying with all relevant regulations and constraints.
- Support the efforts of Public Housing Authorities to implement adaptive modification programs.
- Promote policies that support aging in place and funding for retrofitting of senior housing. Support the continued dissemination of information on how communities can provide opportunities for residents to age in place and how to improve community access for persons with disabilities living in independent settings.

**Impediment:** Refusal of some landlords to make reasonable accommodations for persons with disabilities.

**Actions:**

- Identify resources and provide opportunities for education and training on the requirements to provide reasonable accommodations.
- Housing choices for persons with disabilities are severely limited by lack of sidewalks, paved roads and reliable and sufficient public transportation.
- Prioritize accessibility improvements in publicly funded community development projects, to promote housing choice for persons with disabilities.

**Impediment:** Lack of enforcement of fair housing violations persists statewide.

**Actions:**

- Fund efforts of Fair Housing Council of Oregon (FHCO) to provide fair housing education and training services. Continue to fund the fair housing complaint line and provide broader assistance with landlord/tenant disputes. Promote increasing the language accessibility of these services.
- Strengthen the certification that all publicly funded grantees comply with all federal, state and local nondiscrimination laws. Provide educational materials to ensure grantees understand fair housing obligations.

**Impediment:** Limited housing options for persons most vulnerable to housing discrimination: non-English speakers, persons of Hispanic descent, African Americans, large families and, as discussed above, persons with disabilities.

**Actions:**

- Fund and expand fair housing audit testing to inform educational, outreach and enforcement efforts. Incorporate retesting and verification in efforts.
- Provide stakeholder education and training on fair housing laws and requirements.
- Promote tools and education for housing providers to understand fair housing requirements—e.g., working with apartment associations to distribute model lease agreements in English and Spanish and reasonable accommodations policies.
- Fund advocacy services to persons living with HIV/AIDS through locally based housing case managers.

**Impediment:** Local fair housing resources statewide are limited. This is particularly true in rural communities.

**Actions:**

- Ensure that fair housing resources are provided statewide. Ensure that rural communities are able to effectively access services and resources. To the extent possible, prioritize long-term support for fair housing activities.
- Provide culturally specific fair housing education and outreach for tribal communities, Spanish speaking communities, new immigrants and persons with limited English proficiency.
- Ensure persons living with HIV/AIDS have access to Fair Housing information and resources.

**Impediment:** Discriminatory lending practices persist for persons of color.

**Actions:**

- Provide down payment assistance for low income homebuyers; provide focus on home buyers of color.
- Support funding homebuyer education and counseling, and financial education and counseling for low income homebuyers.
- Continue the Oregon Individual Development Account (IDA) Initiative to increase opportunities for low income Oregonians to access home ownership.

**Impediment:** Persons with criminal backgrounds have few, if any housing options.

**Action:**

- Examine the effectiveness of reentry programs in housing environment and support best practices.



**Describe actions planned to foster and maintain affordable housing.**

Research and outreach efforts show a considerable shortage of affordable housing in Oregon. Each year tax credits and rent subsidy contracts expire, jeopardizing Oregon's affordable housing stock, and risking a loss of units to the open market. Preserving decent housing, improving sustainability and affordability, and rehabilitation of units, are strategies Oregon will use to retain existing affordable housing. This task is becoming increasingly difficult and federal funds decrease or remain stagnant while construction cost rise.

The Oregon Legislature committed \$40 million to fund the Local Innovation and Fast Track (LIFT) Housing Program. The program's objective is to build new affordable housing for families with children who are experiencing, or at-risk of homelessness. The LIFT Program offers a new flexible funding source that will allow Oregon Housing and Community Services and its partners to test innovative strategies and create a modern model of affordable housing development.

OHCS's Home Ownership Assistance Program (HOAP) includes a First-time Homebuyer Program, and provides education and down payment assistance, a lender toolkit and resources, foreclosure prevention counselors and resources, and energy bill payment and weatherization assistance.

OHCS administers the HOME program for the balance of state. HOME funds used for multifamily development are allocated through an annual competitive Notices of Funding Availability (NOFA) in conjunction with other available state resources, and are also allocated for rental assistance to support Community Housing Development Organizations. The goal is to create new, or preserve existing affordable housing resources that are sustainable, address the needs, and have an impact on the residents. Oregon has adopted a 60 year affordability standard, extending well beyond 15 years.

OHCS provides federal and state tax credits and other available gap financing to affordable housing developers, administering the federal LIHTC program, a major funding source for development of affordable housing. Tax credits are leveraged with other state and federal funds through the competitive NOFA process, allowing one application for all resources available through the NOFA. The nine percent LIHTC NOFA includes other state resources such as the Oregon Affordable Housing Tax Credit, Low Income Weatherization funds, and a portion of the HOME funds in the balance of state. OHCS also administers the non-competitive four percent tax credits used in conjunction with tax-exempt bonds.

**Describe actions planned to reduce lead-based paint hazards.**

OHCS strategies to address lead based paint (LBP) hazards and increase access to housing without LBP hazards include:

- Inspection of OHCS funded properties for LBP hazards
- Implementation of monitoring, or informing property owners of monitoring requirements; and
- LBP education and training for staff and partners

OHCS' portfolio does not currently include any projects with hazards of lead poisoning, however properties constructed prior to 1978 may be subject to requirements for assessment, evaluation, and mitigation of LBP, per federal regulation 24 CFR Part 35. OHCS compliance officers determine if monitoring for LBP is required and, if necessary, implement, or advise property owners of monitoring requirements.

The ESG and HOME TBRA programs require a visual assessment for LBP hazards as part of the housing standards inspection prior to rental of units built prior to 1978, and the household includes a child under age six.

OBDD-IFA developed procedures to eliminate the hazards of lead poisoning due to the presence of LBP in housing assisted with Community Development Block Grant funds. In accordance with the Lead Based Paint Hazard Reduction Act of 1992 (Title X) the State established a certification program for inspectors and contractors and accrediting programs for trainers.

All purchasers and tenants of CDBG assisted emergency homeless shelters, transitional housing and domestic violence shelters constructed prior to 1978 receive a notice about the potential hazards of LBP. Grant recipients must keep documentation of the notifications in their local project file.

In addition, department staff has opportunities to continue LBP education by attending HUD sponsored trainings on healthy homes, LBP rules, repairs, and technical assistance.

**Describe actions planned to reduce the number of poverty level families.**

Recently, OHCS, in partnership with the Community Action Partnership of Oregon, completed Oregon's 2015 Report on Poverty. The report is a comprehensive look at the national, state, and county poverty rates, characteristics of people living in poverty, household incomes, the number of homeless people, and households in the state. The report shows us that Oregon's poverty rate of 16.2 percent remains above the national poverty rate of 15.4 percent, with rural counties being the hardest hit, facing poverty rates over 20 percent. Oregon will use this report to help us further understand where needs exist as we implement the Strategic Plan. You may access the report, *Moving from Poverty to Prosperity in Oregon*, at the following link:

<http://www.oregon.gov/ohcs/pdfs/2015-Report-on-Poverty.pdf>

The Oregon Individual Development Account (IDA) Initiative was created to bring state agencies, private non-profit and tribal partners, and private contributors together to create opportunities for low income Oregonians. Partners include the State of Oregon, under the leadership of Oregon Housing and Community Services Department, the Oregon Department of Revenue, and a host of private partners and sponsors working together to help Oregonians achieve their dreams. The Initiative is managed by a statewide 501(c)3 organization, Neighborhood Partnerships. The initiative is designed to help low income Oregonians fulfill an educational goal, develop and launch a small business, restore a home to habitable condition,

or purchase equipment to support employment. Oregonians who participate in the program to save funds typically receive a program match of three dollars for every one dollar saved. The matching funds are provided by private contributors through a state tax credit. In 2015, the Oregon Legislature passed legislation expanding the purposes that people with low incomes can save for to include a vehicle, first and last month's rent, and other important assets.

As discussed above, the LIFT Housing Program's purpose is to build new affordable housing for families with children who are experiencing, or at-risk of homelessness. In 2015, the Oregon Legislature committed new revenue generated from general obligation bonds to the program. Oregon Housing and Community Services (OHCS) is working with the Department of Human Services (DHS) and the Housing Stability Council (HSC) to develop a plan to use the newly committed funds efficiently and maximize the impact those funds will have in communities across the state.

OHCS partners with the Department of Human Services to use TANF funds to address crisis and short-term needs that put low-income families with children at risk of becoming homeless. Efforts continue to strengthen and expand this program as well as replicate similar partnerships with other state departments.

#### **Describe actions planned to develop institutional structure.**

Oregon's institutional delivery structure system's strengths are through collaboration and coordination with our partners. Following are some of the ways Oregon and our partners are working to enhance coordination and implementation of the Consolidated Plan:

- A Coordinated Entry system is a standard assessment tool. Systems are currently being developed and implemented by Oregon Continuums of Care, and supported by OHCS. The standard assessment tool identifies need, eligibility, support, and availability of services, allowing acceleration of assessment and placement.
- Every five years a Statewide Coordinated Statement of Need (SCSN) and Comprehensive Plan are submitted to the United States Department of Health and Human Services, HIV/AIDS Bureau. The SCSN planning process provides a collaborative mechanism to identify and address significant care and treatment issues related to the needs of people living with HIV/AIDS, and to maximize coordination, integration, and effective linkages across all Ryan White Program sections.
- Technical assistance to help cities and counties navigate the CDBG program requirements are provided by OBDD-IFA.

#### **Describe actions planned to enhance coordination between public and private housing and social service agencies.**

OHCS delivers rental assistance services through a statewide network of CAAs, which is also the statewide system for delivery of anti-poverty services, including the Community Services Block Grant (CSBG). CAAs work extensively with governmental entities, nonprofits, mental and

physical health providers, schools, public safety providers, and others to design, implement, and deliver programs and services to low-income individuals and families.

Community Action Agencies provide information and referrals to the public and are key participants in their respective Continuums of Care, which enables them to be a community hub for linking low-income people to mainstream supportive services. CAAs maintain partnerships with systems of care to ensure coordination, and to avoid duplication of services.

The Department of Human Services (DHS) uses TANF funds to address crisis and short-term needs that put low-income families with children at risk of becoming homeless. OHCS partners with DHS in this effort, and works to strengthen and expand this program as well as replicate similar partnerships with other state departments.

Oregon Continuums of Care are designing and implementing a coordinated entry process. The tool works to access both visible and hidden barriers. Reaching across disciplines increases the possibility of touching upon a cross section of life skills support, substance and or alcohol abuse treatment, anger management, counseling, and other areas that may help a person maintain housing stability.

In 2015, the Oregon Legislature approved an expansion of the Housing Council to become the Oregon Housing Stability Council and include additional members to enhance coordination between public and private housing and social service agencies. The Housing Stability Council and the Community Action Partnership of Oregon are key networks that work to ensure a statewide continuum of housing and services for low income households, people experiencing homelessness, and special needs populations.

## Program Specific Requirements (AP-90)

The following section addresses program-specific requirements for the four programs, CDBG, HOME, ESG, and HOPWA, included in the Annual Action Plan.

### Community Development Block Grant Program (CDBG)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

|                                                                                                                                                                                                |          |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------|
| 1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed                                            | 0        |
| 2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan. | 0        |
| 3. The amount of surplus funds from urban renewal settlements                                                                                                                                  | 0        |
| 4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan                                                   | 0        |
| 5. The amount of income from float-funded activities                                                                                                                                           | 0        |
| <b>Total Program Income:</b>                                                                                                                                                                   | <b>0</b> |

### Other CDBG Requirements

|                                                                                                                                                                                                                                                                                                                                                                                                          |       |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------|
| 1. The amount of urgent need activities                                                                                                                                                                                                                                                                                                                                                                  | 0     |
| 2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70 percent of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan. | 0.00% |

There is no program income expected for the CDBG program before the start of the program year, nor the remaining items identified under point 2-5 in the CDBG section above.

### HOME Investment Partnership Program (HOME)

**A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:**

OHCS does not offer any other form of investment beyond those identified in 24 CFR 92.205 for the HOME program.

**A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:**

OHCS does not operate a HOME funded homebuyer program.

**A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:**

OHCS does not operate a HOME funded homebuyer program.

**Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:**

OHCS does not use HOME funding to refinance existing debt.

### **Emergency Solutions Grant (ESG)**

#### **Include written standards for providing ESG assistance (may include as attachment)**

Subgrantees are required to comply with OHCS minimum standards, develop agency standards, or comply with standards set by their Continuum of Care for providing ESG funds. Subgrantees must verify their compliance with OHCS minimum standards and/or submit their proposed standards for OHCS approval through the Master Grant Agreement funding application process. Compliance with ESG standards is also included in OHCS monitoring of subgrantees. OHCS minimum written standards are provided to grantees through the Emergency Solutions Grant Operations Manual. The standards may be found in the Appendix, Attachment S.

#### **If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.**

Oregon is not a collaborative applicant for any of its Continuums of Care, but does provide funding and support to assist with the development of the HUD required centralized or coordinated assessment system, performance measures, and other required activities. All seven state continuums are in the process of establishing coordinated assessment systems through the leadership and facilitation of OHCS subgrantees.

#### **If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG**

As the state recipient, OHCS is not required to comply with the homeless participation requirement of 24 CFR 576.405(a).

#### **Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).**

The distribution of ESG program funds is completed through a Master Grant Agreement funding application process between OHCS and its Community Action Network subgrantees. The Master Grant Agreement is the legal, contractual agreement utilized for disbursement of OHCS administered anti-poverty grant funds.

OHCS is required to utilize the Community Action Agency (CAA) network as its primary service delivery mechanism of ESG funds at the local level. The CAA network serves as the foundation of the OHCS homeless services delivery structure. The network coordinates with multiple local and statewide partners to establish linkages that maximize housing stabilization efforts and address the diverse needs of people experiencing or at risk of homelessness while avoiding duplication of services.

Sixteen nonprofit agencies and local government entities, and a statewide farmworker organization, submit biennial funding applications to OHCS. The applications include program work plans and budgets detailing the proposed targeting and utilization of the ESG funds. Applications are reviewed by program staff for organizational capacity, needs-based population targeting, utilization of the funds, and feasible program strategies to meet federal and state delivery requirements and priorities. Additionally, each subgrantee's knowledge of community needs, extent of engaged partners, historical delivery capacity and success are reviewed. Funds are allocated by formula, determined by three criteria: severe housing burden, poverty and homelessness, and made available upon approval of each subgrantee's application and execution of their MGA.

#### **Describe performance standards for evaluating ESG.**

OHCS continues to refine data collection reporting requirements. In addition to obtaining household and demographic data, OHCS's subgrantees are responsible to provide data for the following two performance standards:

- Increased housing stability as measured by the percentage of total program participants who reside in permanent housing at the time of their exit from the program or project funded by ESG;
- Increased housing stability as measured by the percentage of households experiencing homelessness that exited to permanent housing and retained that housing for six months or longer.

#### **Housing Opportunities for People with HIV/AIDS (HOPWA)**

The following question has been added to this section for the HOPWA Program per HUD guidance:

- Does the action plan identify the method for selecting project sponsors, including providing full access to grassroots faith-based and other community organizations?

OHA is the grantee for HOPWA formula funding and directly carries out program implementation. OHA does not administer the program through project sponsors.

# List of Acronyms

|            |                                                                             |
|------------|-----------------------------------------------------------------------------|
| ACS        | American Community Survey                                                   |
| AFFH       | Affirmatively Furthering Fair Housing                                       |
| AI         | Analysis of Impediments to Fair Housing Choice                              |
| AIDS       | Acquired Immunodeficiency Syndrome                                          |
| AMI        | Area Median Income                                                          |
| AWHFT      | Agriculture Workforce Housing Facilitation Team                             |
| CAA        | Community Action Agency                                                     |
| CDC        | Center for Disease Control                                                  |
| CAPER      | Consolidated Annual Performance and Evaluation Report                       |
| CAPO       | Community Action Partnership of Oregon                                      |
| CDBG       | Community Development Block Grant                                           |
| CFR        | Code of Federal Regulations                                                 |
| CHAS       | Comprehensive Housing Affordability Strategy                                |
| CHDO       | Community Housing Development Organizations                                 |
| CoC        | Continuums of Care                                                          |
| DH         | Decent Housing                                                              |
| DHS        | Department of Human Services                                                |
| DISH       | Department Information System for Housing                                   |
| DLCD       | Department of Land Conservation and Development                             |
| DOC        | Department of Corrections                                                   |
| ECAP       | Ethnically Concentrated Area of Poverty                                     |
| ELI        | Extremely Low Income                                                        |
| EMSA       | Eligible Metropolitan Statistical Areas                                     |
| EO         | Economic Opportunities                                                      |
| ESG        | Emergency Solutions Grant                                                   |
| FHAP       | Fair Housing Action Plan                                                    |
| FMR        | Federal Market Rent                                                         |
| FHCO       | Fair Housing Council of Oregon                                              |
| FPL        | Federal Poverty Level                                                       |
| HCDA       | Housing and Community Development                                           |
| HEARTH     | Homeless Emergency Assistance and Rapid Transition to Housing Act           |
| HIV        | Human Immunodeficiency Virus                                                |
| HIV/VH/STI | Human Immunodeficiency Virus/Viral Hepatitis/Sexually Transmitted Infection |
| HOAP       | Home Ownership Assistance Program                                           |
| HOME       | HOME Investment Partnerships Program                                        |
| HOPWA      | Housing Opportunities for Persons with AIDS                                 |
| HSC        | Housing Stability Council                                                   |
| HSP        | Housing Stabilization Program                                               |
| HUD        | Housing and Urban Development                                               |
| IDA        | Individual Development Account                                              |



|           |                                                  |
|-----------|--------------------------------------------------|
| IDIS      | Integrated Disbursement and Information System   |
| IPG       | Infections Integrated Planning Group             |
| LBP       | Lead Based Paint                                 |
| LEP       | Limited English Proficiency                      |
| LIFT      | Local Innovation and Fast Track                  |
| LIHTC     | Low Income Housing Tax Credit                    |
| MGA       | Master Grant Agreement                           |
| MFI       | Median Family Income                             |
| MMP       | Medical Monitoring Project                       |
| MOD       | Method of Distribution                           |
| MSA       | Metropolitan Statistical Areas                   |
| NIMBY-ISM | Not in My Backyard                               |
| NOFA      | Notice of Funding Allocation                     |
| OAHI      | Oregon Affordable Housing Inventory              |
| OBDD-IFA  | Oregon Business Development Department           |
| OEA       | Oregon's Office of Economic Analysis             |
| OHA       | Oregon Health Authority                          |
| OHCS      | Oregon Housing and Community Service             |
| OHOP      | Oregon Housing in Partnership                    |
| PER       | Performance Evaluation Report                    |
| PHA       | Public Housing Authority                         |
| PIT       | Point in Time Count                              |
| PLWA      | People Living with Aids                          |
| RD        | Rural Development                                |
| RECAP     | Racially/Ethnically Concentrated Area of Poverty |
| RFP       | Request for Proposal                             |
| ROCC      | Rural Oregon Continuum of Care                   |
| SNAP      | Supplemental Nutrition Assistance Program        |
| SAC       | Stakeholder Advisory Committee                   |
| SSVF      | Supportive Services for Veteran Family Program   |
| STRMU     | Short-Term Rent, Mortgage and Utility            |
| SCSN      | Statewide Coordinated Statement of Need          |
| SL        | Suitable Living Environments                     |
| TANF      | Temporary Assistance to Needy Families           |
| TBRA      | Tenant Based Rental Assistance                   |
| UGLG      | Units of General Local Government                |

# Consolidated Plan:

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