

Priorities and Principles

PRIORITY ONE

Funding programs that increase the range of housing opportunities affordable to households with incomes at or below 50% of the area's Median Family Income, focusing on populations with the greatest barriers. This priority includes programs that:

- a. provide stable, decent, sustainable affordable housing for households with the greatest housing needs;
- b. develop permanent supportive housing for very low-income households (0-30% MFI) with disabilities;
- c. assist low-income individuals and families (0-50% MFI) to locate, lease and maintain housing;
- d. develop, acquire, maintain, repair, rehabilitate, and/or address severe environmental hazards in housing stock for low- and moderate-income people (0-80% MFI). Severe environmental hazards include, but are not limited to, lead-based paint and mold;
- e. arrest the net loss of affordable housing stock by preserving existing housing stock for low- and moderate-income individuals and families (0-80% MFI). Existing housing stock includes, but is not limited to, multi-family housing, manufactured housing parks, and single family housing. If there are not sufficient resources to accomplish all preservation goals, priority should generally be given to properties that receive federal subsidy. If it is not feasible to preserve affordable housing, it should be replaced;
- f. revitalize severely distressed public housing;
- g. invest in the portfolio of publicly-funded affordable housing assets so that it will be available to serve community needs over the long term;
- h. increase the number of units with three or more bedrooms affordable to low-income households (0-50% MFI);
- i. increase the number of units that meet universal design standards for accessibility. Because the consortium has developed few accessible family units, initial development should emphasize larger units that have a minimum of two bedrooms and two bathrooms.
- j. explore low-cost housing options, including pre-fabricated housing;

The Priorities

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

In response to public input, additional focus on accessibility is included in Priority One. Furthermore, exploring alternative housing options such as pre-fab homes is also incorporated.

Priorities and Principles

The Priorities

In view of the increase in homelessness, Priority Two now includes a focus on effective strategies that can be implemented quickly.

- k. acquire an interest in land, whether improved or not, by lease, transfer, or purchase. The land may be banked, made available for development, or placed in service right away, but in all cases the primary use of the land must be for sustainable, transit-oriented housing affordable to low-income households (0-50% MFI), and/or community facilities designed to meet the housing and related service needs of low-income people

PRIORITY TWO

Programs focused on preventing and ending homelessness that:

- a. provide immediate shelter, and rapid re-housing for individuals and families experiencing homelessness;
- b. link people experiencing homelessness to the services they need to succeed;
- c. mitigate the barriers that make it difficult for households experiencing homelessness to re-establish housing stability;
- d. streamline access to existing services to prevent and reduce homelessness;
- e. increase the use of effective strategies that can be implemented quickly and require little capital investment, like shared housing;
- f. provide, or partner with other entities to deliver, supportive services, such as case management, home care and personal care, job training, child care, education, etc., for adult and child members of households that are experiencing homelessness or are at risk of homelessness.

PRIORITY THREE

Funding programs to assist adults and youth with the greatest barriers to improve their economic condition by:

- a. a. increasing their incomes from below 50% MFI to a self-sufficiency wage, as defined by the Worksystems, Inc. self-sufficiency calculator**, through comprehensive, evidence-based programs;
- b. increasing their assets through comprehensive, evidence-based programs;
- c. engaging households with incomes up to 80% MFI in wealth-building strategies, including land-trusts and first time homeownership programs for populations that have traditionally faced barriers to homeownership;

** For more information, visit Worksystems, Inc. at www.worksystems.org.

Priorities and Principles

- d. mitigating the effects of the foreclosure crisis; [sidenote regarding foreclosure crisis]
- e. supporting the efforts of manufactured home owners to protect and promote their economic security by preserving the land where their homes are situated;
- f. acquiring an interest in land, whether improved or not, by lease, transfer, or purchase. The land may be banked, made available for development, or placed in service right away, but in all cases the primary use of the land must be to support land trust and first-time homeowner programs for populations that have traditionally faced barriers to homeownership;
- g. investing in, stabilizing, and revitalizing low-income communities.

The Priorities

In response to the increases in foreclosures in Oregon, Priority Three now includes the goal of mitigating the effects of the foreclosure crisis.

Priorities and Principles

The Principles

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

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

Principle 2 was rewritten to be more specific in terms of making housing and resources available fairly. More language is now included regarding culturally-specific service providers.

PRINCIPLE 1

Jurisdictions should seek to increase the alignment of all housing and community development resources with the Consolidated Plan priorities. Resources should be invested to promote long-term systems effectiveness. Investments should favor integrated systems that give eligible low-income households access to an array of education and employment opportunities, as well as tools to create sustainable improvements in their housing, economic condition, and general well-being. Concentrate resources on programs that offer measurable results.

PRINCIPLE 2

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

- a. All programs should employ culturally competent and sensitive service delivery models that provide reasonable access to all eligible low-income people;
- b. Programs should use culturally specific service providers when necessary to reach members of racial and/or ethnic communities who would not otherwise be well-served;
- c. If ordinary methods of outreach to other specific communities (e.g., lesbian, gay, bisexual, transgender, and intersex) have not been effective, programs should employ innovative methods to make housing and services available to them;
- d. People with disabilities have diverse needs, therefore, housing programs should regard the building codes as minimum standards, and design and/or develop units that accommodate the real-life needs of people with disabilities;
- e. Programs should also connect people with disabilities to suitable accessible housing opportunities;
- f. Programs funded by the jurisdictions should serve households that include people of color in at least the proportion that those households exist in the low-income population, or at a greater rate

Priorities and Principles

The Principles

PRINCIPLE 3

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

PRINCIPLE 4

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

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

PRINCIPLE 5

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

Priorities and Principles

The Principles

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

PRINCIPLE 6

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

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

PRINCIPLE 7

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

Priorities and Principles

- a. a. Public investment in community development should focus on projects that can demonstrate the capability to increase the income and/or assets of low-income (<50% MFI) households and neighborhoods.
- b. Public investment in community development should focus on removing barriers to employment, retaining jobs in the community, and providing adults and youth with access to opportunities to earn, at a minimum, a living wage.
- c. Public investment in community development should focus on low-income households that have not shared in past economic expansions and low-income neighborhoods.
- d. Public investment in community development should assist households with incomes below 80% MFI that face barriers to building wealth to increase their assets using ownership models that give residents equity holdings in their residences or businesses, e.g. micro-enterprise development, land trusts, homeownership programs and cooperative ownership arrangements.
- e. Public investment in community development outside of Portland may focus on infrastructure development and redevelopment in low- and moderate-income neighborhoods, to safeguard public health, improve livability, and promote economic development.
- f. Homeownership programs should include a mechanism for recapture and/or retention of the public investment.

PRINCIPLE 8

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

- a. Persons with the greatest need should receive supportive services that will enable them to succeed in housing.
- b. Supportive services should be designed to promote the greatest degree of economic independence and self-sufficiency appropriate for the individual.
- c. Services for locating, obtaining, and maintaining decent, stable, affordable housing should be readily available.

The Principles

Priorities and Principles

- d. Information and support should be available to enable tenants to pursue a habitable living environment without fear of retaliation.
- e. For people with special needs, medical and behavioral health care services are essential to maintain housing. To the maximum extent feasible, housing and community development funds should be used to leverage funds for these health services.
- f. Fair housing services to address illegal barriers to housing should be widely available.

PRINCIPLE 9

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

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

PRINCIPLE 10

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

PRINCIPLE 11

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