

# Section Three:

## Five-Year Strategic Plans

The following sections of the 2011-2016 Strategic Plan were amended during FY 2011-12:

### **Priorities 2011-2016**

#### **Consortium HOME Strategy**

#### **City of Portland Strategies**

##### Homeowner Access and Retention

- Homebuyer and Foreclosure Programs

##### Housing Access and Stabilization

- Prevention and Rapid Re-Housing
- Access and Stabilizations Services
- Supportive Housing and Extended Rent Assistance
- Shelter and Emergency Services
- One-Year End Homelessness Goals
- HOPWA

##### Housing Production and Preservation

- Asset Management

#### **City of Gresham Five-Year Strategies**

#### **Home Forward**

A Substantial Amendment has been made to City of Gresham Five-Year Strategies: revision to apply for Section 108 Loan Guarantee. Full text is available at [www.portlandonline/phb/conplan](http://www.portlandonline/phb/conplan). For descriptions of all other Consortium programs, please consult the 2011-2016 Consolidated Plan, available at [www.portlandonline/phb/conplan](http://www.portlandonline/phb/conplan).

## FY 2012-2013 Action Plan



# Priorities

HUD requires that the Consortium establish priorities for the allocation of federal resources. They are not presented in Priority Order. Within each priority, programs shall focus on populations with the greatest barriers.

Over the next five years, the Consortium will make investments of federal housing and community development resources according to the following priorities. These priorities should be construed broadly, to include all activities that might reasonably advance the policy objective, and are not presented in Priority Order.

## **Consortium Priority One: Rental Housing**

Increase the production and preservation of rental housing, with an emphasis on rental homes for households who face the greatest challenges finding housing in the private market.

- We will preserve the affordability of existing, privately-owned federally-subsidized rental housing projects covered by affordability contracts that would otherwise expire.
- We will invest in programs that improve the quality of rental housing.
- We will invest in housing units that are affordable and accessible to people transitioning out of homelessness.
- We will promote fair and non-discriminatory access to quality affordable rental housing for all households in all neighborhoods throughout Multnomah County.
- We will work to align non-capital resources like Section 8, Continuum of Care and homeless service funding to the production of new housing units to support both the financial stability of the housing and the people calling the units home over the long haul.

### **Gresham-specific rental housing sub-priorities:**

- Focus on rental homes affordable to households with incomes at or below 50 percent of the area's Median Family Income.
- Focus on housing senior citizens and special needs populations.

### **Portland-specific rental housing sub-priorities:**

- Emphasize the production of deeply affordable units.
- Establish appropriate production targets for a range of housing affordable and desirable to Portland's diverse population whose housing needs are not met by the private market, including our low-wage workforce.
- Develop geographic priorities for capital investment in housing to promote complementary goals of economic revitalization, prevention of residential displacement and sustainable communities.
- Manage existing housing assets to meet the community's housing needs while conserving public resources.
- Work with community partners to leverage the family-wage construction jobs and

other opportunities for economic participation created by housing production to advance PHB's equity goals.

**Multnomah County–specific rental housing sub-priority:**

- Invest in housing programs that focus on providing decent, stable housing for those with greatest need.

**Consortium Priority Two: Homelessness Prevention**

Invest in programs with a proven ability to transition people quickly and permanently from homelessness to housing and in programs that efficiently and sustainably prevent homelessness.

- While we will maintain a basic safety net that includes shelter and services that provide a level of safety off the street, we will give a higher priority to investments that truly prevent or end homelessness. Over time, we believe investing in programs under this priority will reduce the need for shelters.
- Preventing homelessness through limited interventions like rent assistance, foreclosure and eviction prevention and low-cost repairs that make housing safe and accessible for low-income owners and renters is cost-effective and makes sense.
- We will shift resources from less-focused, more costly programs to the strategies with a proven track record for efficiency and success.
- We will ensure that investments under this priority equitably benefit all communities experiencing homelessness or the threat of homelessness.
- We will work to reduce time spent in shelter beds waiting for housing placement by better aligning programs like rental assistance that help move people into permanent housing.

**Multnomah County–specific homelessness prevention sub-priority:**

- Invest in housing programs that focus on providing decent, stable housing for those with greatest need.

**Consortium Priority Three: Homeownership**

Invest in programs and strategies proven to assist low and moderate income families to sustainably purchase a home or retain a home they already own.

- We will promote fair and non-discriminatory access to quality affordable homeownership for all households in all neighborhoods throughout Multnomah County.
- Maximize the impact of investments in homeownership by focusing on strategies like limited down payment assistance and the community land trust model that fairly balance the level of public investment against the goals of assisting a greater number of households and ensuring that assisted families can sustain their ownership over time.
- Focus investments on cost-effective programs that are effective in helping existing low-income minority homeowners maintain the health and safety of their homes.

**Portland-specific homeownership sub-priority:**

- Focus investments on families from Portland’s communities of color to address the low rates of minority homeownership that have resulted from historic legal barriers and current institutional patterns and practices.
- Invest in programs that effectively prepare and position low- and moderate-income families of color to purchase and retain their homes in an effort to overcome historic gaps in homeownership rates while fully complying with the laws and regulations that further fair housing.

**Consortium Priority Four: Short-Term Shelter**

Maintain a community safety net that provides short-term shelter, information and referral services to County residents facing homelessness or housing crisis.

- We will maximize the availability of shelter to those most vulnerable to the debilitating effects of street homelessness.
- We will work to reduce time spent in shelter beds waiting for housing placement by better aligning programs like rental assistance that help move people into permanent housing.
- We will maintain a set of basic community services that provide low-cost, time-sensitive information and referral so households facing homelessness, eviction or foreclosure can help themselves or find the help they need in the community.
- We will work to ensure that investments under this priority equitably benefit all communities experiencing homelessness or the threat of homelessness.

**Consortium Priority Five: Economic Opportunity**

Invest in comprehensive, evidence-based programs that assist adults and youth to improve their economic condition by increasing their incomes and assets.

**Multnomah County–specific economic opportunity sub-priority:**

- Support social service operations for organizations assisting homeless families, low-income citizens and special needs populations to expand economic opportunities.

**City of Gresham Priority Six: Infrastructure Development**

Invest in community infrastructure development and redevelopment in low- and moderate-income neighborhoods to safeguard public health, improve livability and promote economic development.

**City of Gresham Priority Seven: Economic Opportunities**

Increase economic opportunities through redevelopment and job-creation activities.

**Multnomah County Priority Eight: Infrastructure**

Invest in infrastructure and public facilities development to stabilize and revitalize low- and moderate-income communities.

\*\*\*Median Family Income for the Portland Metropolitan Area for a family of four in 2012 is \$73,000.



# City of Portland

## HOME Strategy

The goals of the HOME program are to provide decent affordable housing; fund short term, tenant-based rent assistance; expand the capacity of non-profit housing providers; and leverage private-sector contributions to housing development.

### **HOME Needs**

As described in Section Two, Housing Market Analysis, the private market offers few rental housing and/or homeownership opportunities affordable to low-income households.

### **Program Description**

The Portland HOME Consortium includes the City of Portland, the City of Gresham and Multnomah County. The City of Portland is the lead agency for the Consortium and allocates HOME funds to the Consortium members in proportion to the percentage of low-income households in each jurisdiction.

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

Portland administers one program on behalf of the Consortium: Community Housing Development Organizations (CHDOs) operating support. In addition, Portland administers Multnomah County's HOME funds for rental housing development. Home Forward administers the Short Term Rent Assistance program (STRA). (See description of Portland's Homelessness Prevention and Rapid Re-housing Strategy.)

### **Recapture/Retention Provisions: City of Portland and Multnomah County**

HOME funds may be used to make homeownership more affordable to low-income households. To ensure that federal subsidy will be retained or recaptured for further use to promote low-income homeownership, the City, Multnomah County and Gresham will develop appropriate recapture and retention provisions in accordance with HOME regulation. In fiscal year 2012-13, no HOME funds will be used for homebuyer programs. Portland, Multnomah County and Gresham will create the appropriate recapture/resale provisions to meet HUD regulations for future years.

### **Recapture/Retention Provisions: Gresham**

HOME funds may be used to make homeownership more affordable to low-income households. To ensure that federal subsidy will be retained or recaptured for further use to promote low-income homeownership, the City, Multnomah County and Gresham will develop appropriate recapture and retention provisions in accordance with HOME regulation. In fiscal year 2012-13, no HOME funds will be used for homebuyer programs. Portland, Multnomah County and Gresham will create the appropriate recapture/resale provisions to meet HUD regulations for future years.

## **Match Requirement**

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

## **Program Tools**

- Facility-based transitional housing
- Project-based rent assistance
- Short-term rent assistance (STRA), including housing placement assistance and housing case-management
- Grants for new housing development
- Grants for preservation of existing housing
- Technical assistance for CHDOs

## **Project Selection**

Each jurisdiction in the HOME Consortium selects projects through an annual open Notice of Funding Availability (NOFA) process. Gresham accepts applications once a year, while the City of Portland accepts applications on a rolling basis as long as funds remain available. The City of Portland NOFA includes Multnomah County development funds. Portland's NOFA process is described under Housing Preservation & Development: Development Tools.

At least 15 percent of HOME funds will be reserved for eligible activities undertaken by CHDOs. The Consortium will include this information in NOFA materials, discuss it at any Bidders' conference, and make technical assistance available to prospective bidders and to CHDOs. The HOME program manager will be responsible for ensuring that funds are set aside for CHDOs. The Compliance Officer will ensure that CHDOs are properly qualified.

## **Program Eligibility**

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

## **Potential Barriers**

The HOME program will be somewhat less effective if, due to budget constraints, it is unable to leverage local, state, and federal resources at historic rates.

## **Partner Agencies and Organizations**

The City of Gresham Urban Design and Planning Department receives a share of Consortium dollars to benefit low- and moderate-income neighborhoods and low- and moderate-income households in Gresham. Gresham's HOME funded projects are listed in its Action Plan.

Multnomah County receives a share of Consortium dollars, and typically spends them to benefit low- and moderate income neighborhoods in unincorporated Multnomah County. Multnomah County's HOME funded projects administered by the City of Portland are described in Portland's Action Plan.

### **Complementary Local, Regional and National Efforts**

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

### **Geographic Service Areas**

#### **(including areas of low-income families and/or racial/minority concentration)**

HOME funding is administered county-wide through Consortium partners.

### **Monitoring**

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



# City of Portland Strategy

## Homeowner Access and Retention: Homebuyer and Foreclosure Programs

The goal of the Homebuyer and Foreclosure Programs is to provide education and counseling that helps households become mortgage-ready, purchase a home and maintain homeownership and to stabilize neighborhoods affected by foreclosure. The ultimate goal is to help minority households buy and retain homes.

### **Homebuyer and Foreclosure Education and Counseling Program Needs**

The rate of homeownership among households of color is far lower than the rate among white households. In addition, households of color are disproportionately targeted by predatory and sub-prime lenders. Local and national commentators have called for more homebuyer and foreclosure education and counseling, specifically for minority communities, in order to assist more households of color to become ready to buy their first homes, to decrease their vulnerability to unscrupulous lenders and sub-prime financial products, and to limit the risk of subsequent foreclosure.

### **Homebuyer and Foreclosure Education and Counseling Program Description**

This program addresses the well-documented credit, affordability, confidence and information gaps that contribute to comparatively low rates of homeownership and high rates of foreclosures among minority households. The program funds community-based organizations with the mission of assisting minority households to become homeowners maintain homeownership and/or avoid foreclosure. These organizations conduct public outreach with an emphasis on reaching minority homebuyers and homeowners, and provide education and counseling services and referrals to sources of financial assistance.

### **Program Tools**

- Homebuyer education and counseling, including an overview of the home-buying process, financial literacy tools, credit counseling and foreclosure-prevention; introduction to the range of available loan products, including both private-market loan products and publicly subsidized loan products; and information about the availability of direct and indirect forms of financial assistance;
- Foreclosure prevention counseling;
- Minority homebuyer fairs directed to the African American, Latino, Native American, Asian/Pacific Islander and immigrant communities.

### **Program Selection**

PHB will select contractors to carry out Homebuyer and Foreclosure Education and Counseling programs through competitive request for proposals or renewal of performing contracts.

### **Program Participants**

- Prospective homebuyers with household incomes at or below 80 percent MFI are eligible to receive homebuyer services. PHB's education, counseling and

- outreach programs emphasize serving households from minority communities.
- PHB will undertake affirmative outreach efforts to increase the participation of people from historically underserved populations.
- PHB will continue efforts to reach residents of public housing, low-income households, people of color and other historically underrepresented populations with information about homebuyer and foreclosure education & counseling activities by encouraging our partners to share our program information through community bulletin boards, newsletters, fliers, community meetings and other forms of communication.
- PHB will continue efforts to reach residents of manufactured housing and mobile home parks.

### **Potential Barriers**

**Affordability:** Although housing prices and interest rates have dropped significantly since 2008, homes are still more than low- and median-income households can afford. This Homebuyer and Foreclosure Education and Counseling strategy will refer homebuyers to available sources of publicly-funded financial assistance and other direct and indirect subsidies to reduce the cost of homeownership. Currently, the City's sources for direct financial assistance are limited to tax increment funding, available only in urban renewal areas, and small amounts of NSP and CDBG funds.

**Credit:** It has become much more difficult for any borrower to obtain financing for the purchase of a new home. Households of color face greater credit barriers than whites and are more frequently targeted by predatory and sub-prime lenders.

**Confidence and information:** According to a Fannie Mae study, prospective homebuyers of color may lack the confidence to become homeowners or may lack the information about how to become a homeowner. Homeowners at risk of foreclosure may lack the confidence to seek a modification or may lack the information about other options that may be available to them. Limited funding for the Homebuyer and Foreclosure Education and Counseling Strategy may prevent this strategy from addressing these barriers for all affected owners.

The banking system was not designed to handle the volume of requests for mortgage modification that have resulted from the end of the 25+ year real estate bubble. Although there are many programs that offer counseling and education services to households facing foreclosure, poor lender communications, system issues and lack of lender capacity are significant obstacles to assisting mortgagees to obtain sustainable refinancing arrangements.

### **Partner Agencies and Organizations**

These entities provide outreach, education and counseling to prospective homebuyers and current homeowners at risk of foreclosure:

- African American Alliance for Homeownership (AAAH)
- Asian/Pacific Islander Home Buying Fair (APICIA)
- Hacienda CDC
- Minority Homeownership Assistance Collaborative (A collaborative of
- AAAH, Hacienda, NAYA Family Center & PCRI.)

- Native American Youth and Family Center (NAYA)
- Proud Ground
- Portland Community Reinvestment Initiative (PCRI)
- Portland Housing Center (PHC)
- Habitat for Humanity

### **Community Partners**

- Gresham Community Development and Housing Subcommittee
- Local lenders
- Oregon Department of Housing and Community Services (OHCS)
- Home Forward

### **Complementary Local, Regional and National Efforts**

Some urban renewal areas have funding available to directly assist homebuyers. The City of Portland and Multnomah County offer several limited-term tax exemption programs for new construction. The City of Portland offers some SDC waivers. The City of Portland offers a federal Mortgage Credit Certificate reduction program. Information about all of these programs may be found online at: Homeownership

Several federal programs are available to assist households at risk of foreclosure, including the federal mortgage modification program, HAMP. OHCS administers Oregon's suite of programs funded through the Treasury under TARP, known colloquially as the "Hardest Hit Fund." Some of these programs include mortgage payment assistance, assistance with obtaining a mortgage modification, and limited financial assistance to families that have lost their homes to foreclosure and must relocate.

The members of Oregon's Congressional delegation have stepped up by assigning staff to assist constituents through the foreclosure maze.

Local organizations, including the AAAH, APICIA, Hacienda CDC, PCRI and NAYA are leveraging public funding with private donations and volunteer hours to provide services to members of their communities.

### **The Neighborhood Stabilizations Program**

Oregon Housing & Community Services designated the City of Portland as a guaranteed sub-recipient of the Neighborhood Stabilization Program 1 (NSP1). The City formed a consortium with Multnomah County, and, with the help of its community partners, provided financial assistance to first-time home buyers earning up to 120 percent of MFI, funded acquisition, rehabilitation and redevelopment of foreclosed properties for new homeowner households at or below 80 percent MFI.

With NSP3, the third round of NSP funding, the State of Oregon awarded the City funding to spend on financial assistance and the acquisition and rehab of homes for first time homebuyers.

### **Geographic Service Areas**

**(including areas of low-income families and/or racial/minority concentration)**

The Homebuyer Program provides services throughout the City of Portland but target-markets its services to historically underserved populations through its work with its community based non-profit partners. Note that NSP funding to homebuyers, including direct financial assistance, is available only in specific state-designated target areas of the city. The City funds additional direct financial assistance but it is only available in urban renewal areas and uses no federal monies.

**Monitoring**

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

# **City of Portland Strategy**

## **Housing Access & Stabilization:**

### **Homelessness Prevention and Rapid Re-housing**

The goals of these programs are to assist households that are homeless to obtain permanent housing and to assist households at risk of homelessness to maintain permanent housing.

#### **Homelessness Prevention and Rapid Re-housing Needs**

There is a rising demand for homelessness prevention and rapid re-housing services from both individuals and families. These services address a number of barriers low-income individuals and families face that increase their risk of homelessness or prevent them from becoming rapidly re-housed after an episode of homelessness, including:

- Lack of income to pay monthly rent or utilities, etc., including such costs in arrears
- Lack of funds to pay initial move-in costs
- Inability to retain housing over time
- Involuntary displacement due to economic gentrification

One of the key factors behind the increase in homelessness is housing cost burden, or “rent burden.” Federal policy recommends that a household should not pay more than 30 percent of its gross income on housing costs. Households with rents that exceed this affordability standard frequently have to choose between paying rent/mortgage and purchasing other necessities like food and health care. Any crisis, from a medical emergency to job loss, can put a household with an extreme rent burden at risk of homelessness. (Refer to the cost burden table in the Housing Needs Assessment chapter.)

A recent evaluation of the Short Term Rent Assistance (STRA) Program, administered by Home Forward, supports the need for short-term rent assistance. Every agency that administers STRA funds exhausts its funds shortly after receiving them, and continues to turn away households requiring assistance.

#### **Homelessness Prevention and Rent Assistance Description**

The program provides flexible funding to community-based agencies for short- and medium-term deep and shallow rent assistance. These agencies provide financial assistance to clients facing eviction, and to households that are already homeless, so that they can obtain safe and decent housing off the streets and outside of the shelter system. Sometimes this will help re-house someone who is awaiting approval for long-term housing/rental assistance, such as Public Housing, Section 8 or McKinney-Vento funded Supportive Housing Program (SHP) or Shelter + Care.

Funding covers expenses such as move-in and move-out, first and last month’s rent and security deposits; short- and medium-term monthly rent and/or utility assistance (full or partial, including such costs in arrears) and other related expenses. Funds may not be used to subsidize other rental assistance programs such as Section 8.

The program also provides supportive services to participants who need help and intervention to obtain or maintain current suitable housing and/or to avoid displacement or eviction. Supportive services include linking clients to other community service providers who may be able to help participants overcome barriers to obtaining or maintaining housing.

Efforts are made to provide culturally appropriate services that will engage people with diverse backgrounds and needs.

### **Program Tools**

- Flexible funds for short-term rent assistance and related expenses
- Supportive services

### **Project Selection**

Home Forward (formerly Housing Authority of Portland) administers the Short Term Rent Assistance Program (STRA). At the time STRA was created, Home Forward held a competitive RFQ/RFP procurement process to identify the provider agencies that would distribute the funds to households in need. Home Forward selected 19 agencies. Home Forward released a new RFP in April 2012.

Selection criteria was included in the RFP materials. Consistent with the previous RFP, each applicant will be asked to:

- Identify the population it intends to serve;
- Demonstrate its experience with serving the identified population;
- Describe the needs of the identified population;
- Demonstrate adequate funding for supportive services;
- Describe funding sources for supportive services;
- Provide commitment letters from the service funding sources;
- Describe how interventions will be conducted;
- Describe how an individual or household's need for services will be assessed
- Describe how post-placement assistance will be provided.

### **Program Eligibility**

Agencies that serve individuals, couples and families with a gross household income below 50 percent MFI at the inception of assistance are eligible to apply for funds. To receive short-term rent assistance and services, project participants are screened to ensure that they meet certain criteria at the inception of assistance:

- Household income at/below 50 percent MFI;
- Not already receiving Section 8 or other long-term financial assistance for permanent housing;
- Homeless or at risk of homelessness

The Emergency Solutions Grant (ESG) Interim Rule includes additional, more stringent limitations on eligible activities, recipients, and units. Draft FY2012-13 policies and procedures for rapid re-housing assistance responsive to this interim rule are attached as Exhibit A below, and will apply only to the administration of ESG funds within this

strategy.

### **Potential Barriers**

- Limited funding for short-term rent assistance
- Insufficient funding for housing services to support housing success
- Insufficient funding for case management services that assist in the coordination and delivery of housing services
- A decline in vacancy rates, reducing the likelihood that housing owners and managers will rent to individuals who do not meet standard tenant criteria

### **Partner Agencies and Organizations**

**Home Forward:** administers STRA, a tenant-based short-term rent assistance program

**Multnomah County Human Services:** partner in STRA

**City of Gresham:** partner in STRA

Many community-based non-profit agencies currently participate in STRA, providing shallow rent assistance, move-in costs, security deposits, and other flexible financial assistance to support households at or below 50 percent MFI in permanent housing.

### **Complementary Local, Regional and National Efforts**

Homelessness prevention and rapid re-housing activities were key components of the American Reinvestment and Recovery Act. HUD's published Emergency Solutions Grant Interim Rule intends to carry out these critical activities. These activities are also key components of the local ten-year plan: "Home Again: A 10-Year Plan to End Homelessness in Portland and Multnomah County," other local 10-Year Plans and Oregon's 10-Year Plan.

### **Geographic Service Areas**

**(including areas of low-income families and/or racial/minority concentration)**

Prevention and Rapid Rehousing services are available county-wide.

### **Monitoring**

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

## Exhibit A — Draft Written Standards for Provision of ESG Assistance

- **Eligible Participants:** Household must be homeless as defined below, and lack the financial resources and support networks needed to obtain immediate housing or remain in existing housing without ESG assistance. Household needs to be at or below 30 percent Area Median Income (AMI), must be recertified annually and must meet with a case manager not less than once per month while receiving assistance.
- **Eligible Expenses:** ESG can be used to provide rent assistance, rent arrears, application and move-in fees, utility assistance, utility arrears, security and utility deposits, last month's rent, moving costs and limited storage. ESG may be used to pay application fees and move-in fees if they are directly related to obtaining housing for eligible ESG participants and they are required by the landlord as a condition of occupancy.
- **Term and Level of Assistance:** Rent and utilities (up to 24 months in any three-year period), rent and utility arrears (up to six months which counts against the total limit of 24 months), storage (limited to three months) and deposits (limited to two months' rent). Within these limits, agencies have broad discretion to determine the type, amount and duration of assistance to any specific households. Such determinations should be based in collaborative assessment of household needs and reflective of household's permanent housing stability plan and STRA system-wide housing retention goals.
- **Eligible Units:** Unit must be rent reasonable and rent cannot exceed the Fair Market Rent. The property owner must enter into a lease with the tenant and a rental assistance agreement with Home Forward. Unit must meet minimum habitability standards. The unit must pass a lead-based paint visual assessment if the unit was built before 1978 and there is a child under six and/or a pregnant female in the household. STRA agencies cannot conduct initial eligibility assessments for households that later reside in ESG-assisted housing owned by the STRA agency.
- **Billing:** Monthly, agency should bill Home Forward using a Reimbursement Request form provided by Home Forward. Bills should be submitted by the 15th of the month. All bills within a quarter must be submitted no later than 15 days after the quarter ends or your agency may not be reimbursed for those billings.
- **Monitoring:** All agencies will be monitored during the 2012-2013 fiscal year. The following will be reviewed:
  - Required documents in client files
  - If your agency is using internal staff to complete inspections and lead visual assessment, staff qualifications will be checked

### 1. Client Eligibility

- **Rapid Re-housing**

- Initial consultation must be conducted
- Household income must be at or below 30 percent AMI
- Household must be homeless and have assessment that concludes the household lacks the financial resources and support networks needed to obtain immediate housing or remain in existing housing
- For purposes of eligibility for ESG Rapid Re-housing assistance, “Homeless” means: (1) An individual or family who lacks a fixed, regular and adequate nighttime residence, meaning: (i) An individual or family with a primary nighttime residence that is a public or private place not designed for or ordinarily used as a regular sleeping accommodation for human beings, including a car, park, abandoned building, bus or train station, airport or camping ground; (ii) An individual or family living in a supervised publicly or privately operated shelter designated to provide temporary living arrangements (including congregate shelters; transitional housing; and hotels and motels paid for by charitable organizations or by federal, state, or local government programs for low-income individuals); or (iii) An individual who is exiting an institution where he or she resided for 90 days or less and who resided in an emergency shelter or place not meant for human habitation immediately before entering that institution.
- Beyond these eligibility restrictions, agencies may retain broad discretion for determining which eligible client households to serve with ESG resources. Such decisions should be made in compliance with written agency policy and procedure, fair housing law and the STRA program’s “no wrong door” policy. Decisions should also reflect the agency’s stated target populations and service levels described in their STRA program application and contract, and should be made in consideration of other available resources within and external to the agency to serve eligible households. In general, the documentation burden associated with ESG funds is such that agencies may wish to reserve these resources for households that are likely to require longer periods of medium-term rent assistance.
- **Eligibility checks for Households:** Beginning in January 2014, STRA agencies must conduct the following eligibility checks. ESG limits households to 24 months of rent and 24 months of utility assistance in any three-year period. Additionally, ESG limits rent and utility arrears to six months of assistance. In order to make sure a household does not exceed these limits, new ESG clients will require an eligibility check with the Portland Housing Bureau if the household has received rent or utility assistance from another STRA agency in the previous 18 months.

When a new household comes to your agency and you are screening them for eligibility, you must ask the household if they have received rent or utility assistance from any other agency/organization in the last 18 months. If they have not, you do not need to do anything more. If they say they have, contact Hunter Belgard at the Portland Housing Bureau. He will check ServicePoint to see if the household has been served by another agency with ESG funds and if they have remaining ESG eligibility. Hunter’s phone number is (503) 823-2381. If you cannot reach Hunter, call Wendy Smith. Please

begin checking eligibility only from January 1, 2014, forward. Prior to that point, it is not necessary. Remember, this eligibility check is only required if the household has received rent or utility assistance from another agency in the last 18 months. It is not required for all households.

- **Housing stability case management**
  - While providing ESG rapid re-housing assistance to a household, you must require the household to meet with a case manager not less than once per month to assist the household in ensuring long-term housing stability; and
  - Develop a plan to assist the household to retain permanent housing after the ESG rent assistance ends.
  - The plan should address client-level needs for coordination among emergency shelter providers, essential service providers, homelessness prevention and rapid re-housing assistance providers, other homeless assistance providers and mainstream service and housing providers
- **Recertification**
  - Recertification is required no less than annually. You may choose to recertify the prior to the end of the first year of the assistance as long as the client is recertified at least annually.
  - At recertification:
    - Complete all supporting documentation [forms currently under development]
    - Document ongoing barriers to stable housing (you do not need to get third party documentation)
  - Please note that in situations where there is a break in assistance, the household must be re-evaluated as if they were going through an initial consultation

**Information Required**

**Documentation**

Proof of Initial Consultation	[All required documentation currently under development]
Income Documentation	
Assessment concluding household lacks financial resources and support networks needed to obtain or remain in housing	
Documentation of homelessness	
Release of Information	
Proof of eligibility re-certification at least annually	
Documentation of housing stability case management and permanent housing plan	
Other required documents	

## 2. Eligible Services

### • **Rental assistance**

- Guidelines regarding rent payment
- Agencies can pay up to 24 months of rent payments in a three-year period
- “Last month’s rent”—if paid as part of an initial deposit—is a separate eligible service (see below), not Rental Assistance.
- Up to six months of the 24 month limit can be rent arrears if the payment is necessary to enable the program participant(s) to move in to an eligible rental unit.
  - ESG funds may be used to pay for late fees associated with rent or utility arrears, as long as the payment enables the program participant become re-housed. However, ESG funds may not be used to pay for damage costs incurred by the tenant.
- Two levels of rent assistance:
  - Short Term: 1-3 months
  - Medium Term: 4-18 months
- No mortgages can be paid

### • **General information regarding rental assistance**

- Rental assistance cannot exceed the actual cost of rent which must be in compliance with rent reasonable standards and cannot exceed the Fair Market Rent.
- For the purposes of ESG, the payment becomes arrears when it is paid after the month for which it is due. If you are providing rental assistance on April 15 for April rent, the service type is rent even if the rent was due on April 1. If you are providing rental assistance on May 2n for April rent, then the service type would be rental arrears. Rent arrears assistance should always be in one month increments rounding up in the event that you are only paying a partial month of rent arrears.
- In order to pay rent arrears, the agency must have the signed lease of the unit where the arrears were incurred and must make sure the rent meets the rent reasonable and Fair Market Rent requirements.
- Agency can pay 100 percent of rent costs or can choose to pay graduated or declining amounts. Similarly, agency can provide up to the maximum number of months of assistance or may choose to provide fewer months. Such decisions should be made in collaboration with the assisted household and reflective of assessed needs and the household’s permanent housing stability plan. Agencies are strongly encouraged to work actively and collaboratively with assisted households to determine the least amount of assistance necessary to maintain housing stability and provide only that level of support.
- Client/household must have a signed lease/rental agreement in place.

- Not all adult household members must be on the lease. However, the head of household must be on the lease, and all household members must be included in eligibility determinations.
- All household members on the lease must be screened for eligibility even if unrelated.
- If the lease expires, it must have a clause addressing the continuance of the agreement to a month to month arrangement. If the lease doesn't contain such a clause, in order to confirm that the automatic renewal is current and still in place, agency staff must request either a current lease or a statement from the landlord confirming that the lease and automatic renewal remain in force.
- The property owner must enter into a Rental Assistance Agreement with Home Forward (See [document currently under development]).
- Payments must be made to a third party but cannot be paid to collection agencies or other third-party debt collectors.
- Agencies cannot use ESG to pay the current tenant portion of subsidized rent. However, ESG can be used to pay rental arrears of the tenant portion of subsidized rent.
- Other than late fees associated with arrears, late fees cannot be paid with ESG funds.
- ESG funds cannot be used to pay for damages to a unit.
- **Unit Requirements**
  - Must pass rent reasonable test (See [document currently under development] for instructions and calculation worksheet).
  - Rent cannot exceed the Fair Market Rent. Rent includes monthly rent, any fees required for occupancy under the lease (other than late fees or pet fees), and, if the tenant pays separately for utilities, the monthly utility allowance (See [document currently under development] for instructions and calculation worksheet)
  - Must pass lead based paint visual assessment if unit was built before 1978 and there's a child under the age of six and/or a pregnant female in the household (See [document currently under development]).
  - Must meet habitability standards (See [document currently under development]).
  - Note: If Home Forward inspects the unit, the Home Forward inspector will do both the lead-based paint visual assessment and check the habitability standards.
  - A habitability standards check and/or the lead-based paint assessment must be completed annually. If Home Forward inspects the unit, the unit must be inspected annually.
  - STRA agencies cannot conduct initial ESG eligibility assessments for households that later reside in ESG-assisted housing owned by the STRA agency.

Information Required

Documentation

Written Rental Agreement / Lease	[All required documentation currently under development]
Rental Assistance Agreement between property owner and Home Forward	
Documentation that unit is rent reasonable	
Documentation that rent does not exceed Fair Market Rent	
Lead-based paint statement of disclosure	
Lead-based paint statement of receipt	
Proof unit has passed lead-based paint visual assessment if the unit was built before 1978 and there's a child under age 6 and/or a pregnant female in the unit	
Proof unit meets habitability standards if your agency has placed the household into a new unit	
If Home Forward is doing the inspection, proof the unit passes inspection	
Client assistance information	

- **Utility Assistance**
  - Households can receive up to 24 months of utility payments in a three-year period.
  - Up to six months of the 24 month limit can be utility arrears. For the purposes of ESG, the payment becomes arrears when it is paid after the month for which it is due. Utility arrears assistance should always be in one month increments rounding up in the event that you are only paying a partial month of utility arrears.
  - ESG applicant is responsible for the utility payments and the length of time the utility payment covers.
  - If a household is determined eligible for ESG rental assistance, it is appropriate to identify an assistance plan that includes payment of both rent and utilities—even in the absence of a utility shut off notice. Agency staff should include documentation in the case file (case notes are fine) why payment of the utilities is necessary (for instance the household has no resources to pay utilities and/or any existing income must be used for other household needs such as food) and how it will help to achieve the goal of stabilizing the household.
  - Eligible utilities include gas, electric, water and sewage. Garbage and other heating utilities are not eligible.

- If ESG funds are used to pay utilities during a month, more than one utility can be paid (for instance the agency could pay both water and electricity if the household was eligible for both and each was paid with ESG funds only). When determining the “month” of the bill, use the billing cycle dates as the month-you don’t have to use a calendar year month.
- Payments must be made to a third party but cannot be paid to collection agencies or other third-party debt collectors.
- Program participant or a member of his/her household must have an account with a utility company or proof of responsibility in his/her name to make utility payments (such as cancelled checks or receipts in his/her name from a utility company).
- Agencies can pay late fees and reconnection fees associated with utility arrears.

Information Required	Documentation
Proof of utility payment responsibility	Copies of bills, cancelled checks, receipts in his/her name from a utility company; shut-off notice and lease for utility only assistance.

- **Application and Move-in Fees, Last Month’s Rent, and Security and Utility Deposits**
  - Agencies can pay application and move-in fees as long as they are directly related to obtaining housing for eligible ESG program participants and they are required by the landlord as a condition of occupancy.
  - If last month’s rent is required up-front as a condition of occupancy, it may be paid as this type of eligible service—it is not Rent Assistance.
  - Security and utility deposits can be paid on behalf of households moving into either subsidized or unsubsidized housing.
  - Payments must be made to a third party.

Information Required	Documentation
Client assistance information	Supporting documents for client assistance amounts and dates of service such as copies of check requests or copies of Home Forward forms or receipts
Documentation that application and move-in fees are required as a condition of occupancy	Written and signed rental agreement or other written documentation of fee requirement

- **Moving Cost Assistance**
  - Truck rental
  - Hiring a moving company
  - Short-term storage fees for a maximum of 3 months or until the program participant is in housing, whichever is shorter. Payment of temporary storage fees in arrears is not eligible.

- Moving costs are eligible for ESG payment only if they are accrued after the household begins receiving case management services and before the household moves into permanent housing.

Information Required	Documentation
Services procured	Bills from rental company and/or storage unit
Client assistance information	Supporting documents for client assistance amounts and dates of service such as copies of check requests or copies of Home Forward forms or receipts

### 3. Terminations

Agencies may terminate the assistance of a program participant who violates program requirements. Agencies may resume assistance to a program participant whose assistance was previously terminated. Agencies must exercise judgment and examine all extenuating circumstances in determining when violations warrant termination so that a program participant's assistance is terminated only in the most severe cases. In terminating assistance to a program participant, the agency must provide a formal process that recognizes the rights of individuals receiving assistance. This process must, at a minimum, consist of the following:

- Written notice to the program participant containing a clear statement of the reasons for termination;
- A review of the decision, in which the program participant is given the opportunity to present written or oral objections before a person other than the person (or a subordinate of that person) who made or approved the termination decision; and
- Prompt written notice of the final decision to the program participant.

### 4. How to Access ESG funds

- Document that client/household is eligible, using the guidelines above.
- Document that unit is eligible, obtain documentation of lease and rental assistance agreement and arrange for your agency to make payment.
- Agency issues check to landlord, utility company or other eligible institution.  
Checks may not be written directly to the client/household.
- Monthly, agency should bill Home Forward using a Reimbursement Request form provided by Home Forward. Bills should be submitted by the 15th of the month. All bills within a quarter must be submitted by 15 days after the quarter ends or your agency may not be reimbursed for those billings.

**5. Ensure client file includes all of the following:**

Proof of Initial Consultation	[All required documentation currently under development]
Income Documentation	
Assessment concluding household lacks financial resources and support networks needed to obtain or remain in housing	
Documentation of homelessness	
Release of Information	
Proof of eligibility re-certification at least annually	
Documentation of housing stability case management and permanent housing plan	
Client assistance information	
Other required documents	
<b>For Rental Assistance:</b>	
Written Rental Agreement / Lease	[All required documentation currently under development]
Rental Assistance Agreement between property owner and Home Forward	
Documentation that unit is rent reasonable	
Documentation that rent does not exceed Fair Market Rent	
Lead-based paint statement of disclosure	
Lead-based paint statement of receipt	
Proof unit has passed lead-based paint visual assessment if the unit was built before 1978 and there's a child under age 6 and/or a pregnant female in the unit	
Proof unit meets habitability standards if your agency has placed the household into a new unit	

If Home Forward is doing the inspection, proof the unit passes inspection	
<b>For Application and Move-in Fees, Last Month's Rent, and Security and Utility Deposits</b>	
Documentation that application and move-in fees are required as a condition of occupancy	[All required documentation currently under development]
<b>For Utility Assistance:</b>	
Proof of utility payment responsibility	[All required documentation currently under development]
<b>For Moving Cost Assistance:</b>	
Services procured	[All required documentation currently under development]



# **City of Portland Strategy**

## **Housing Access & Stabilization:**

### **Access & Stabilization Services**

The goal of the program is to promote long-term housing stability by providing a continuum of services that assist individuals and families to locate, obtain, and maintain decent affordable housing; help eligible persons to qualify for benefits; and encourage private landlords to rent to households that do not meet standard tenant screening criteria.

#### **General Housing Service Needs**

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

- Lack of income to pay monthly rent and utilities, etc.
- Lack of funds to pay initial move-in costs.
- Inability to meet tenant screening criteria, including criminal history, poor credit history and poor tenant history.
- Inability to locate appropriate housing (cannot find or doesn't know how to look).
- Inability to retain housing over time.
- Inability to maintain unit to required standards.
- Refusal to rent, discrimination in terms and conditions of tenancy or other impediments to Fair Housing.
- Landlord-tenant communication and tenant rights education and enforcement.
- Lack of documented resident status.

#### **Specific Need for Benefits Eligibility Services**

Many people transitioning out of homelessness have no income even though they have disabilities that would qualify them for federal benefit programs such as Social Security and Medicaid.

#### **Specific Need for Fair Housing Services**

The most recent Analysis of Impediments to Fair Housing (AI) was completed in 2011. The full text of the AI and exhibits is available on line at [www.portlandonline.com/phb/fairhousing](http://www.portlandonline.com/phb/fairhousing).

#### **Specific Need for Access, Placement & Retention Services**

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

There is a documented shortage of deeply affordable rental housing units. Formerly homeless people face additional barriers to rental housing because they are typically unable to meet standard rental criteria.

#### **Access and Stabilization Program Description**

The Access and Stabilization program area addresses barriers to locating, obtaining

and maintaining decent affordable housing. Program staff monitors the housing market and gathers data from service providers to determine the most significant barriers, and then fund programs to address those barriers. When necessary, existing programs are restructured to better address barriers. Housing Services activities that no longer meet current barriers, or are not meeting performance outcomes, are discontinued, and the resources are moved to fund services that address current needs.

### **Benefits Eligibility Services**

Many of the most vulnerable people without housing have disabilities that make them eligible for federal benefits, including Social Security and Medicaid that could help pay for housing and support services. Successful programs demonstrating local and national best-practice assist individuals to quickly complete the benefits application and appeals process so they can access a sustaining income.

### **Fair Housing Services**

PHB funds Fair Housing education and enforcement activities. PHB funds translation services to ensure that community members with limited English proficiency can participate in PHB's programs. [www.HousingConnections.org](http://www.HousingConnections.org) is a web-based housing locator service that furthers fair housing by presenting a wide array of housing opportunities to all prospective tenants, without regard to protected class status. Assistance is available in a wide range of languages through 211info.

### **Access, Placement & Retention Services**

PHB employs many access, placement and retention strategies. Housing Connections currently lists over 54,000 units in the four-county Portland-Vancouver metro region with a special focus on affordable, accessible and special needs units. Housing Connections includes a housing services database to assist households to find services that will help them obtain and maintain housing.

Shared Housing helps elderly and other low- and moderate-income people who cannot afford or do not want to live alone, to locate, evaluate, and select shared housing and living situations that meet their economic and social needs. Shared Housing will match people who wish to share their homes with people seeking a shared housing arrangement.

RentWell and the Risk Mitigation Pool are a set of programs that increase access to housing low-income households that have difficulty meeting the tenant screening criteria due to criminal history, poor credit history, and/or poor rental history. Both programs include access to a guarantee fund that provides some financial compensation to the landlord or property manager if the tenant damages the unit or vacates the unit without full payment. RentWell is focused on households that have participated in a training designed to help them be successful tenants.

The Risk Mitigation Pool assists housing providers to serve populations that face multiple barriers to housing. To participate in any of these programs, the housing provider must agree to use alternative screening criteria.

PHB funds a renter's rights hotline and tenant education. Tenants who understand their

rights and responsibilities may be in a better position to retain their housing.

## **Program Tools**

### **Benefits Eligibility**

The program offers assistance in qualifying for federal benefits, and appealing adverse determinations.

### **Fair Housing**

- Education in fair housing rights and responsibilities
- Outreach to tenants and property owners/managers
- Enforcement of local, state and federal fair housing laws
- Testing for evidence of discrimination
- [www.HousingConnections.org](http://www.HousingConnections.org)
- Translation services

### **Access, Placement and Retention**

- [www.HousingConnections.org](http://www.HousingConnections.org) housing locator
- ServicePoint, a web-based housing database
- 211 information and referral
- Shared housing
- RentWell tenant education
- Risk Mitigation Pool
- Renters' Rights Hotline for information and referral on tenant rights

Note that services provided specifically for people living with HIV/AIDS and their families are described in the HOPWA strategy.

### **Project Selection**

PHB funds programs that:

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

PHB has used a variety of mechanisms to select Access & Stabilization projects and providers, including competitive Requests for Proposals and renewals of exiting contractors. PHB reviews each Housing Services project to determine whether the project meets these criteria. Services that do not meet these criteria will be discontinued or restructured, with changes reflected in the contractors' scope of work. In the event that a service is significantly restructured and/or the contractor is not performing, PHB will use a competitive Request for Proposals process to select a new contractor unless there is clearly only one contractor qualified to do the work. In an RFP process, the selection criteria will be included in the RFP materials.

## **Program Eligibility**

Benefits eligibility services are available to individuals who appear to meet the eligibility criteria for federal benefit programs and are homeless or transitioning out of homelessness. Fair housing services are available to all persons, without regard to income.

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

Other housing services programs are generally open to households with incomes at or below 50 percent MFI. For some housing service programs, a household member may need to belong to a specific target population to be eligible.

## **Potential Barriers**

Cuts in federal funding or changes to the formulae for entitlement grants would reduce the federal funds available to provide housing services. A tighter rental market with lower vacancy rates could reduce the willingness of property owners and managers to participate in programs like RentWell or the Risk Mitigation Pool. They could be less willing to rent to households that do not meet their standard rental criteria.

## **Partner Agencies and Organizations**

The Contractors for FY 2012-13 are listed in the Action Plan:

- Fair Housing Council of Oregon provides fair housing education, outreach and enforcement.
- Legal Aid Services of Oregon represents tenants with fair housing complaints.
- Home Forward (formerly Housing Authority of Portland) administers RentWell.
- Ecumenical Ministries of Oregon operates the Shared Housing Program.
- 211info performs an outreach function for Housing Connections to renters and agencies; provides phone and email support to renters, agencies and landlords; and provides data quality review. 211info also provides these services for people with limited English proficiency.
- Community Alliance of Tenants operates the Renter's Rights Hotline.
- The Portland Housing Advisory Commission provides policy oversight.
- Central City Concern and Outside In provide benefits eligibility services.
- IRCO provides translation services.

## **Complementary Local, Regional and National Efforts**

- The Oregon Community Warehouse provides basic furnishings for individuals and families transitioning from homelessness.
- Clark County Public Health and the Cascade AIDS Project provide general supportive services to people living with HIV and their families. See HOPWA strategy for details.

Housing access and stabilization services support implementation of a number of initiatives, including "Home Again: A 10-Year Plan to End Homelessness in Portland and

Multnomah County,” and the work of the Multnomah County Transitions Services Unit to reintegrate ex-offenders into the community.

**Geographic Service Areas**

**(including areas of low-income families and/or racial/minority concentration)**

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

**Monitoring**

A description of PHB’s Monitoring program is in Section One.



# City of Portland Strategy

## Housing Access & Stabilization:

### Supportive Housing & Extended Rent Assistance

Goal: The goal of this program is to provide individuals and families experiencing chronic homelessness with permanent housing and individualized services.

Need for Supportive Housing & Extended Rent Assistance:

Research shows that individuals with serious mental and/or physical disabilities and households headed by a person with such disabilities, who have been homeless for more than a year or have had intermittent episodes of homelessness over a longer period, can make a successful transition into permanent housing if they are offered both housing (or financial assistance with housing costs), and individualized services.

#### **Supportive Housing & Extended Rent Assistance Program Description**

The Supportive Housing and Extended Rent Assistance Program provides individuals with serious mental and/or physical disabilities, who have been homeless for an extended period, with housing, or extended rent assistance, as well as services to support housing retention. The program also serves families that have experienced chronic homelessness.

Program participants receive support to leave the street, qualify for benefits, stabilize and improve their health and retain their housing. Participants may receive other services, including employment services, through the Housing Access & Stabilization Program.

#### **Program Tools**

- Street outreach
- Initial assessment
- Meals
- Housing placement assistance
- Benefits eligibility counseling and advocacy
- Up to 24 months of rent assistance for individuals and families experiencing chronic homelessness (the Key Not A Card program)
- Access to permanent supportive housing units at the Bud Clark Commons
- Supportive services to support housing retention
- Access to other services offered at the Bud Clark Commons through the Access & Stabilization Program
- Bridgeview transitional program for homeless persons with serious and persistent mental illnesses.

#### **Project Selection**

The City of Portland generally selects providers through a competitive RFP process. Home Forward was selected to run the Bud Clark Commons, including the 130 units of permanent supportive housing, through an RFP process. Transition Projects was selected to provide services at the Bud Clark Commons in a sole source agreement because it was relocating its shelter to the new building and was well-positioned to expand its services to Center clients. The City will renew contracts provided that the

contractual obligations have been met and that outcomes have been successful. The City may choose to reduce or eliminate funding to an agency that does not meet contractual obligations, or that administers a program that fails to meet outcome goals. If a program does not fit within the Bureau's objectives, the agency may be asked to change its program design. The City may also choose to conduct a new RFP for services at the end of the contract term.

### **Program Eligibility**

Unaccompanied adults and families meeting the HUD/HEARTH Act definition of "chronically homeless" are eligible for Supportive Housing & Extended Rent Assistance.

### **Potential Barriers**

Cuts to funding streams for treatment, case management, and services that support formerly homeless people to retain their housing would jeopardize the success of this program.

### **Partner Agencies and Organizations**

Home Forward (formerly Housing Authority of Portland) administers 130 units of permanent supportive housing at the Apartments at Bud Clark Commons. Transition Projects provides meals and services at the Bud Clark Commons.

### **Complementary Local, Regional, and National Efforts**

Supportive housing is the best practice to end chronic homelessness for individuals and families with disabilities. It has been endorsed by the National Alliance to End Homelessness and the Interagency Council on Homelessness, and figures prominently in the joint City of Portland-Multnomah County 10-Year Plan to End Homelessness.

### **Geographic service Areas**

**(Including areas of low-income families and/or racial minority concentration)**

This program is available to participants from throughout Multnomah County.

### **Monitoring**

A description of PHB's Monitoring Program is in Section One.

# City of Portland Strategy

## Housing Access & Stabilization: Shelter & Emergency Services

The goal of this program is to offer people who are experiencing homelessness, particularly those with special needs, immediate safety off the streets, and to provide them with shelter, meals, direct access to supportive services and linkage to transitional or permanent housing.

### Shelter & Emergency Services Needs

The need for Shelter & Emergency Services is documented in this Plan's Housing Needs Assessment and Market Analysis

### Shelter & Emergency Services Program Description

Shelter & Emergency Services offers immediate safety off the streets and provides shelter, meals, direct access to supportive services and linkage to transitional or permanent housing.

The services available vary from program to program. Some programs offer only basic shelter on a night-to-night basis, including inclement weather shelter, and the warming centers.

Most City- and County-funded programs offer longer stays, individualized assessments, case management services, and housing placement, as well as on-site access to specialized services such as alcohol and drug treatment, mental health, and employment programs. Some offer rent assistance to support successful transition to permanent housing, as well as home-based follow-along services after placement in permanent housing. All of these publicly-funded programs are required to demonstrate effectiveness at moving people to permanent housing.

Note that Alcohol and Drug Free Housing is included in the Supportive Housing strategy.

As part of PHB's commitment to promoting equity, PHB is reviewing and evaluating outcome data from all programs to make sure that people of color are able to access City-funded services and have rates of success that are comparable to rates for white clients. PHB is also increasing its efforts to provide culturally appropriate services that will engage people with diverse backgrounds and needs.

### Program Tools

- Initial assessments and appropriate referrals
- Meals
- Case management/individualized plans to achieve goals
- Guest beds with specialized services provided by partner organizations
- Sleeping facilities (including severe weather and seasonal shelter)
- Permanent housing placement services
- Household furnishings, or help accessing furnishings & household supplies
- Follow-up/retention support
- Short-term rent assistance

- Linkage to mental health services or on-site mental health services
- Linkage or direct access to medical care and medications
- Linkage to benefits assistance and employment services
- Linkage or direct access to alternative health care
- Linkage to chemical dependency services and detox
- Tuberculosis testing
- Transportation assistance
- The Bud Clark Commons
- Transitional housing units (except alcohol and drug free units)
- Family unification services (transitional housing only)
- Children's services (transitional housing only)
- Child care (transitional housing only)
- Life skills training (transitional housing only)

### **Project Selection**

The City of Portland currently renews funding for agencies carrying out Shelter & Emergency Service activities, provided that the contractual obligations have been met and that the project outcomes have been successful. The City may choose to reduce or eliminate funding to an agency that does not meet contractual obligations, or that administers a project that fails to meet outcome goals. If an existing program does not fit with the Bureau's objectives, the agency may be asked to change its program design. The City may also transition to a competitive RFP process. The City does not plan to initiate other large on-going Shelter & Emergency Service programs.

Some Emergency Shelter Activities are funded with Emergency Solutions Grant (ESG) funds. Pursuant to Federal regulation, ESG funds must be matched by local funds. In FY 2012-2013, total ESG is \$782,156. Approximately \$419,634 will be available for Shelter & Emergency Services, with the remainder allocated to Rapid Re-housing and general administration activities. Local match invested in homeless program areas may include approximately \$9.5 million in City of Portland General Fund, and \$1.1 million in CDBG, and \$387,000 in HOME for a total of more than \$11 million, well exceeding the required match for ESG funded projects.

### **Program Eligibility**

Single adults, youth and families who are homeless are eligible for shelter and emergency services. The City of Portland funds Shelter and Emergency Services primarily for adult men and adult women and also provides City general funds for youth shelter and transitional housing. Multnomah County is the lead funder and oversight body for the Homeless Youth System, programs for homeless families with children, and domestic violence programs. Shelter and emergency services for large families with children and people with motor disabilities are available through the Short Term Rent Assistance Program administered by Home Forward.

Housing services for large families with children and people with motor disabilities are available through Multnomah County's motel voucher program. Unfortunately, shelter and emergency services are extremely limited for couples, people with pets, or in non-traditional families.

## **Potential Barriers**

The availability of shelter and emergency services assumes that resources continue to be available. Large budget deficits at the federal and state levels may prompt reductions in resources. In addition, many of our community partners rely upon charitable contributions to cover a portion of their costs. The high rate of unemployment in Portland may affect the level of charitable contributions.

## **Partner Agencies and Organizations**

- Multnomah County oversees the homeless youth system, the domestic violence system and the programs that serve homeless families with children. It also operates the family warming center.
- Home Forward operates the Bud Clark Commons.
- Transition Projects, Inc. operates the day center and men's shelter located at the Bud Clark Commons.
- The Red Cross operates emergency shelter in hazardous weather conditions.
- Many non-profit organizations provide housing and services to people experiencing homelessness. The faith community provides shelter and food to many homeless people.

## **Complementary Local, Regional and National Efforts**

The Shelter & Emergency Services program is part of the local Continuum of Care. The program's increased emphasis on linking clients to permanent housing is consistent with local, state and national initiatives to end homelessness. Because HUD has not yet issued regulatory guidance regarding the definition of centralized or coordinated assessment systems the program does not yet attempt to respond to ESG requirements for coordination with such systems.

## **Geographic Service Areas**

### **(including areas of low-income families and/or racial/minority concentration)**

Facilities offering emergency housing and services for adults and homeless youth are located in downtown Portland and in the Central East Side. Shelter facilities have good proximity to other essential services via public transportation. Family emergency housing and services, overseen by Multnomah County, are spread across Multnomah County, with services in NE Portland, N Portland, Inner SE Portland, Outer SE Portland/Gresham, NW Portland and SW Portland.

## **Monitoring**

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



# City of Portland Strategy

## Housing Access & Stabilization:

### One-Year End Homelessness Goals

#### One Year Goals and Special Needs Plans

One year goals for reducing and ending homelessness and helping low-income households avoid homelessness. The action plan addresses local market conditions as required. If special needs groups are being targeted for HOME TBRA assistance, these special needs groups and any preferences are described in the plan, and the plan specifically addresses how Portland will use HOME funds in conjunction with ESG and other resources.

**(1) As required by §91.220(i)(1), describe the jurisdiction’s one-year goals for reducing and ending homelessness through: “(i) Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs; [and] (ii) Addressing the emergency shelter and transitional housing needs of homeless persons.”**

Several agencies conduct regular, ongoing street outreach to identify and engage unsheltered individuals and families in locations throughout the county. These agencies build relationships with people sleeping outside and work to engage them in services. During the bi-annual Street Count, these agencies play a key role in identifying unsheltered persons, and the agencies typically use the Street Count as an opportunity to visit new camps and seek out new people. One of the key strategies of our community’s 10-Year Plan to End Homelessness has been to ensure that outreach providers have effective tools to rapidly re-house people that they encounter on the street. Several years before the addition of HPRP resources, we began deploying local resources for short-term rent assistance and rapid re-housing for unsheltered people. Outreach and engagement providers (including local law enforcement) meet routinely in an outreach-focused 10-year planning subcommittee. In addition to active outreach, the continuum supports several day-center providers that offer low-barrier food and hygiene resources for unsheltered people. These day centers are increasingly used as engagement sites for rapid re-housing activities.

Individuals and families are immediately connected with either emergency shelter, motel vouchers or rent assistance. If referred to shelter or motel vouchers, they are assessed there for a variety of transitional and permanent housing options. We offer centralized intake and referral to all shelter programs through 211Info, our region’s information and referral hotline.

In 2008, we successfully applied for HUD’s Rapid Re-Housing for Families Demonstration Program to serve homeless families with moderate barriers to permanent housing stability. Called Opening Doors Rapid Re-Housing, this scattered site project uses SHP funds for leasing and supportive services for at least 40 families per year.

In response to rising homelessness among families, the City and County collaborated

over the last three years to open winter warming centers for homeless families and adults and adding additional winter beds for youth. The family-focused warming center can serve up to 20 families per day and connect them with housing resources to rapidly re-house them either through Opening Doors or through our community's Short Term Rent Assistance (STRA) program. STRA is our primary program to implement rapid re-housing strategies using federal funds (ESG/HPRP).

**(2) As required by §91.220(i)(1)(iv), describe the jurisdiction's one-year goals for reducing and ending homelessness through: "Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are: (A) Being discharged from publicly funded institutions and systems of care, such as healthcare facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions; or (B) Receiving assistance from public and private agencies that address housing, health, social services, employment, education, or youth needs."**

Over the past five years, our community began and continued several initiatives to strengthen our ability to reduce homelessness. Despite these initiatives, homelessness still increased primarily due to the economic recession — a pattern experienced by communities across the country. In the next 12 months we will continue to intensify our efforts by: using local funds to maintain the capacity of the Short Term Rent Assistance program (currently funded primarily with HPRP), which prevents or ends homelessness of thousands of households each year; continuing a HUD-funded Rapid Re-Housing Demonstration Program to fund leasing and services for at least 40 families; continuing the successful School Stabilization Fund to assure housing and school stability for homeless families; and continuing the Bridges to Housing program, which provides housing and services to 130 families with multiple barriers to housing placement and retention.

In order to prevent homelessness among those being discharged from institutions, our community and State have undertaken the activities described below.

### **Foster Care (Youth Aging Out)**

In 2003, Oregon enacted SB808, creating Department of Human Services (DHS) policy requiring transition plans to independent living for all youth age 16 and older in DHS custody prior to discharge from the system. The plans must address youth's needs and goals related to: Supportive Relationships/Community Connections, Housing, Education, Employment and Mental and Physical Health. The Juvenile Court/Citizen's Review Board must review, and a judge must sign, each plan certifying that 1) it is adequate to ensure the child's successful transition to independent living, 2) DHS has offered appropriate services pursuant to the plan, and 3) DHS has involved the youth in the development of the plan. Discharge plans incorporate other applicable education and employment plans. If a youth is unable to become self-sufficient, the youth may remain in DHS care up to age 21. 2009 legislation assures that youth aging out of foster care continue to receive full health care benefits until age 21. If a discharged youth becomes homeless, local homeless youth providers work with DHS to ensure the youth receives appropriate housing and services. In 2011, the local housing authority

and DHS secured a grant for Family Unification Program vouchers, and are partnering with the homeless youth system to provide case management to allow vouchers for permanent housing for both homeless former foster youth and youth transitioning out of care into homelessness.

### **Health Care**

The City of Portland led a health care summit in late 2007 with local hospitals and health care providers to better engage them in the 10-Year Plan to End Homelessness. Participants included: Multnomah County Health Department, Portland Housing Bureau, Providence Health System, Legacy Health System, Oregon Health Sciences University, Central City Concern, and the Salvation Army. Discussions are underway between the State of Oregon and County Health Departments regarding discharge protocol. In addition to this planning, several health care providers, along with public and private funders, fund respite beds to prevent patients from being discharged into homelessness. These include 25 respite beds operated by Central City Concern's Recuperative Care Program that serve homeless and chronically homeless individuals, most with acute medical conditions; and 40 beds through the Hospital to Home program operated by Northwest Pilot Project, which serves homeless seniors.

### **Mental Health**

Oregon statutes 426.490 to 426.500 direct the state's efforts with respect to people discharged from state psychiatric institutions. The statutes require the State to assist in improving the quality of life of chronically mentally ill persons by ensuring a range of residential opportunities and support services. A written discharge plan is required prior to discharge for each person with a serious mental illness who is a patient at a state mental institution. The plan, prepared jointly by the patient, State Hospital social workers, Multnomah County Mental Health and Addiction Services staff, and a case manager, prescribes for the basic and special needs of the individual. Persons who have more significant barriers to community placement will often be assisted through the State of Oregon Addictions and Mental Health Division AMHI initiative. Persons who are under the jurisdiction of the Psychiatric Security Review Board are not released to the community without housing arrangements and mental health service arrangements in place. The services to be provided are "subject to the availability of funds." Therefore, while the State must provide an array of community services and residential alternatives, it is only obligated to do so to the extent funding levels allow. Available resources in our community for housing persons discharged from the Oregon State Hospital include a wide range of structured, 24/7 staffed residential buildings such as the Royal Palm and Bridgeview.

### **Corrections**

State: It is the agreed upon protocol for the State that prison releases will be sent to the appropriate County, which will be responsible for their transition/housing. State policy affirms that a component of effective health care, mental health and developmental disability treatment planning is the development of long-range goals inclusive of discharge planning. As inmates near release, Health Services and Corrections Transition Services (CTS) assure that inmates are involved in planning for continuity of care into their particular community setting.

County: All prison releases to Multnomah County needing housing are referred to the Transition Services Unit (TSU), which provides offenders with pre-release planning, case coordination, housing, transportation, and medical and benefits assistance. The Department of Community Justice coordinates the TSU in partnership with the Sheriff's Office, Aging & Disability Services, Oregon Department of Corrections, and the Social Security Administration. TSU participates in partnerships such as the Service Coordination team which brings together community partners, Portland Police, and County Probation and Parole to connect heavy users of services with housing, treatment, and case management. The State and County continue to work on an ongoing basis to seek ways to improve discharge planning and re-entry services for both prison and jail releases.

**(3) The PJ's action plan addresses local market conditions as required. If special needs groups are being targeted for HOME TBRA assistance, these groups and any preferences being given must be described in the plan. Also, the plan should specifically address how Portland will use HOME funds in conjunction with ESG and other resources.**

ESG and HOME activities and outcomes in Portland, Gresham, and Multnomah County are fully integrated with planning, evaluation, and reporting under the regional Continuum of Care, Ten-Year Plan to End Homelessness, and Consolidated Plan.

The City of Portland Housing Bureau (PHB) is the region-wide grantee for ESG and HOME funds, as well as the lead agency for the Continuum of Care, Ten-Year Plan to End Homelessness, and Consolidated Plan. The regional Federal Funding Oversight Committee and the Coordinating Committee to End Homelessness oversee all of these efforts with staffing support and grantee oversight from PHB. Specifically, PHB is using ESG and HOME funds to expand the capacity of the regional Short Term Rent Assistance (STRA) program administered by Home Forward (formerly the Housing Authority of Portland). Home Forward has, over the past seven years, successfully integrated eight local, state, and federal sources of funding for short-term rent assistance programs into a unified program delivered by 19 community-based agencies. Home Forward competitively selected each STRA agency for its ability to efficiently and effectively provide homeless prevention and rapid-rehousing services to the full range of people experiencing or at risk of homelessness throughout the region. All STRA agencies (other than domestic violence victim service providers) participate fully in the region's HMIS and share common outcome measures with other participants in the Ten-Year Plan and the Continuum of Care. ESG funds are targeted to rapid-rehousing, and HOME TBRA supports both rapid-rehousing and homelessness prevention.

### **STRA GOALS and Targets**

The STRA funds will be used to meet community-wide goals established through a Request for Proposals (RFP) and consistent with multiple local, state, and federal plans, policies and priorities. Such plans and policies include the regional Consolidated Plan; state, local and federal plans to end homelessness; the local Fair Housing Action and Continuum of Care Plans; and ongoing implementation of the Federal Homeless Emergency Assistance and Rapid Transition to Housing (HEARTH) Act. The goals

addressed by STRA include community-wide reduction of:

- Length of time homeless
- Returns to homelessness
- Overall number of persons who experience homelessness
- Number of people experiencing homelessness for the first time
- Racial and ethnic disparities in access to safe, affordable housing

### **Service Type Targets**

Within our community's larger housing, anti-poverty and homelessness response systems, STRA is one of the most flexible and effective tools available for homelessness prevention—most other housing resources within these systems require a household to be homeless in order to be eligible for assistance. For this reason, a greater portion of STRA resources are targeted towards prevention while also recognizing the critical role STRA plays supporting permanent housing placements and crisis emergency services.

STRA funding will be designated with the goal of achieving a balance of available services across the community. Current goals are:

- 65 percent of funding targeted for Homelessness Prevention Services.
- 25 percent of funding targeted for Permanent Housing Placement with a focus on Rapid Re-housing.
- 10 percent of funding targeted for Crisis and Emergency Services — Immediate, temporary shelter in the form of motel vouchers.

### **Household Type- Family Composition Targets**

Funds will be allocated to meet specific targets for households served with regards to household type:

- 70 percent of funds directed to serve families with children. Based on historic STRA usage, this funding target will result in 55 percent of households served being families with children
- 30 percent of funds directed to serve unaccompanied youth and adult households without children. Based on historic STRA usage, this funding target will result in 45 percent of households served being unaccompanied youth and adult households without children.

This targeting of STRA funds responds to broader policy goals and recent increases in family homelessness in our community. Families with children are particularly vulnerable to housing instability associated with economic hardship. Family homelessness leads to disruption of family stability and harms children's access to and engagement in school, and childhood experiences with homelessness and housing instability increase a person's risk of homelessness as an adult. The 2011 Point-In-Time Count of Homelessness in Portland/Multnomah County, Oregon found a 35 percent increase from 2009 in the number of unsheltered homeless families with kids, compared with an 8 percent increase during the same period among the unsheltered population as a whole.

### **Household Type- Additional Targets**

Within the above stated family composition targets, STRA funds will be additionally directed to meet other specific program goals (Definitions for these categories are included in Section 4):

- 25 percent of all funds will be directed to Targeted Outreach Providers
- 12.5 percent of all funds will be directed to serve domestic violence survivors
- 12.5 percent of all funds will be directed to serve special needs populations.

These additional household type targets each address specific disparities affecting homelessness and housing instability within Multnomah County. Throughout Multnomah County, people of color encounter barriers to stable housing and housing resources at much higher rates than their white counterparts. Targeted outreach to communities of color helps to achieve greater housing equity, while STRA's "no wrong door" policy assures that all populations in Multnomah County have access to STRA funds. Domestic violence is often a direct cause of homelessness and housing instability; Eighteen percent of people experiencing homelessness in Multnomah County are affected by domestic violence, including 35% of homeless women. Other special needs populations to whom STRA resources are targeted represent some of the most vulnerable of those experiencing homelessness: people with medical needs, living on the street, and others.

# **City of Portland Strategy**

## **Housing Access & Stabilization:**

### **Housing Opportunities for Persons with AIDS (HOPWA)**

The goal of the HOPWA program is to provide affordable housing and housing-related services to People Living with HIV/AIDS (PLWHA).

#### **HOPWA Needs**

In the Portland Eligible Metropolitan Statistical Area (EMSA), seven adjoining counties in Northwest Oregon and Southwest Washington, there are more than 4,256 People Living with HIV/AIDS. HOPWA funds are intended to address the housing and housing-related service needs of PLWHA. Research by the National AIDS Housing Coalition shows that having a safe, stable place to call home is a key structural factor affecting access to treatment and health behaviors among PLWHA. In contrast with people who are homeless or at risk of homelessness, PLWHA who have housing stability as a result of receiving rent assistance demonstrate reduced HIV risk behaviors and improved health care outcomes. Furthermore, homelessness places people at heightened risk of HIV infection.

The Multnomah County Health Department's Health Assessment and Evaluation Group reported that as of December 31, 2010, an estimated 4,256 individuals with HIV/AIDS lived in the Portland EMSA.<sup>1</sup> This number includes 2,625 people living with a diagnosis of AIDS (PLWA), and 1,631 people living with HIV, who are HIV positive, but whose condition does not meet the diagnostic criteria for AIDS (PLWH). 440 new AIDS cases and 466 new HIV cases (non-AIDS) were reported during the last three years (1/1/08 through 12/31/10). Because the Center for Disease Control (CDC) estimates that 21 percent of people infected with HIV are unaware of their HIV status, the true number of PLWH in the EMSA is probably closer to 1,974.

Although HIV is still primarily a disease of men, 12.7 percent of HIV cases and 13.4 percent of AIDS cases diagnosed from 2008 through 2010 occurred in women. HIV in the EMSA continues to primarily impact adults. Youth (persons aged 13 to 24) now make up 5.5 percent of PLWH. Persons aged 50 and older account for 38.1 percent of all PLWHA in the EMSA.

Overall, the demographics of the PLWHA in the EMSA has remained fairly constant over the past several years, with only slight increases in the percentages of Hispanic and older PLWHA.

In the Portland EMSA, HIV has disproportionately impacted Blacks/African Americans. Blacks/African Americans account for only 2.9 percent of the population, but make up 8.2 percent of PLWA and 8.8 percent of PLWH—almost three times higher. This chart provides HIV/AIDS data for individuals sorted by race and gender in the Portland EMSA. Data on familial status is not currently available.

Summary: Living Cases of People Living with HIV and AIDS Aware as of 12/31/2010

Race/ethnicity for Census Comparison	Clackamas HIV/AIDS		Clark HIV/AIDS		Columbia HIV/AIDS		Multnomah HIV/AIDS		Washington HIV/AIDS		Yamhill HIV/AIDS		Skamania HIV/AIDS		EMA HIV/AIDS	
	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%
Hispanic	32	9.8	33	7.3	2	7.5	246	8.5	110	21	9	19.1			432	10.2
American Indian/Alaskan Native	5	1.6	6	1.3	0	0	31	1	0	0	0	0			42	1
Asian	3	1	11	2.4	0	0	58	2	9	1.7	0	0			81	1.9
Black/African American	17	5	39	8.6	2	7.5	251	8.7	40	7.6	2	4.3			351	8.2
Native Hawaiian/Pacific Islander	1	0.3	0	0	0	0	9	0.3	2	0.4	0	0			12	0.3
White	260	81	357	78.9	23	85	2,263	78.4	359	68.7	35	74.5			3,297	77.5
Multiracial	2	1	5	1.1	0	0	25	0.8	3	0.6	1	2.1			36	0.8
Unknown	1	0.3	2	0.4	0	0	1	0.03	0	0	0	0			4	0.1
Total	321	100	453	100	27	100.0	2,884	100	523	100	47	100	1	100.0	4,256	100
<b>Gender</b>																
Male	274	85	371	82	23	85	2,632	91	442	85	39	83			3,781	89
Female	47	15	82	18	4	15	252	9	81	15	8	17			474	11
Total	321	100	453	100	27	100	2,884	100	523	100	47	100	1	100.0	4,256	100

Age Group	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%
0-12 years	0	0	0	0	0	0	3	0.1	4	0.8	0	0	7	0.2				
13-19 years	3	1	1	0.2	0	0	9	0.3	5	0.9	1	2	19	0.4				
20-44 years	139	43	194	42.8	10	37	1,133	39.3	263	50.3	21	45	1,760	41.4				
45+ years	179	56	258	57	17	63	1,739	60.3	251	48	25	53	2,469	58				
Total	321	100	453	100.0	27	100	2,884	100	523	100	47	100	1	100.0	4,256	100		

Source: HIV/AIDS Reporting System (eHARS), data extract 7/1/2011 Capizzi

The Clark and Skamania data is from Washington State Department of Health, Jeff Carr, data extract 2/28/11

PLWHA also typically have high medical expenses. As a group, they are less likely to have private health insurance to meet these expenses. Low-income and/or homeless PLWHA are not well equipped to compete in the housing market, unless they have secured long-term rent assistance (e.g., a Section 8 voucher), a public housing unit or a HOPWA unit.

### **HOPWA Program Description**

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

- Supportive services including the following
  - Permanent Housing Placement
  - Housing Case Management
- Facility-Based Transitional Housing
- Project-Based Rental Assistance
- Tenant-Based Rental Assistance
- Short-Term Mortgage, Rent and Utility Assistance

### **Project Selection**

The Portland EMSA currently allocates approximately 65 percent of its HOPWA funds to rental assistance, 25 percent to supportive services, 7 percent to project sponsor administration and 3 percent to Grantee Administration. This allocation formula is reviewed annually.

The City of Portland released a Request for Proposals (RFP) for supportive services in the spring of 2009. The contracts awarded through that RFP are renewable for up to a total of four years, dependent on contractor performance. The City is working with Ryan White Part A Fund staff at Multnomah County to improve resource coordination and alignment. When that work concludes, the City will determine its future selection process.

### **Program Eligibility**

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

### **Potential Barriers**

All HIV/AIDS service organizations have recently seen significant increases (110 percent over the last two years) in clients, and funding has not kept pace with demand. The service system is being bombarded with clients whose needs are severe and ongoing, a phenomenon that has been exacerbated during the recent economic downturn.

CARE Assist (Oregon's AIDS Drug Assistance Program) pays for insurance premiums and prescription/medical services co-pays. High demand and cost-cutting measures enacted by the Department of Human Services limit the utility of this program.

The Oregon Health Plan (OHP) provides a comprehensive package of medical and dental services for the federally mandated Medicaid population. More than 400 PLWHA were recently shifted from the Oregon Medical Insurance Pool (OMIP), a high-risk pool that provides fewer benefits and significantly lower reimbursement rates than OHP onto the Medicaid rosters during a brief period of open enrollment. The transition of clients from OMIP to OHP took a significant amount of case management effort to ensure clients were not lost in the process. Medicaid reimbursement for dental care has been reduced by 10 percent and mental health services are being increasingly targeted to those with the most severe need, restricting the ability to provide preventive counseling. Case managers spend as much as 50 percent of their time helping clients to obtain and maintain health coverage, instead of providing actual case management.

In Washington, Basic Health Plan, a state-sponsored program that provides low-cost healthcare coverage through private health plans with premiums on a sliding scale has had a waiting list since mid-2009 and is not currently enrolling new clients. This program does not cover dental care. Presently this program is highly vulnerable. In September 2011, the Washington Health Care Authority submitted optional budget cuts to the Governor including elimination of Basic Health Plan and suspension of pharmacy coverage for Medicaid covered adults for 18 months. The State of Washington anticipates cutting more than \$5 million from HIV services, which will eliminate supplemental insurance coverage and co pays, leaving only support insurance to cover antiretroviral medications and eliminating coverage of other medications for clients without insurance. All of these costs will be shifted to clients. It will also end community services and dental care for PLWHA.

The HOPWA tenant-based rental assistance program (TBRA), which allows a PLWHA to rent an apartment of his/her own choosing, was designed on the assumption that the tenant would qualify for a Section 8 voucher in a reasonable timeframe (two years or less). That has not been true for several years. Accordingly, the TBRA program no longer depends on transitioning clients to a Section 8 voucher. Instead, TBRA programs operate with the hope that clients will secure income through employment or social security.

### **Partner Agencies and Organizations**

- Cascade AIDS Project (CAP) is the largest provider of HIV/AIDS services in the EMSA. Among other activities, CAP provides case management to 59 units of HOPWA-funded permanent supportive housing at the following sites: Carriage Hill, Cornerstone, McCoy Village, Nathaniel's Way, PCRI scattered sites, Project Open Door, Madrona Studios with Central City Concern, Outside In Transitional units, Northwest Housing Alternatives, Villa Capri and Howard House with Catholic Charities and the Sandy Apartments with Luke-Dorf. CAP partners with Home Forward, Clackamas County Housing Authority and Washington County Department of Housing to operate 80-85 Shelter Plus Care units for people living with HIV/AIDS in the Portland EMSA. CAP also offers eviction prevention, utility

and mortgage assistance; manages and disburses Ryan White emergency rental assistance for eviction prevention and move in costs; operates a tenant education program; and provides furniture and/or moving assistance.

CAP has partnered with other public and private non-profit agencies to work with those facing multiple barriers, such as PLWHA exiting the criminal justice system, PLWHA with mental health diagnoses who need permanent supportive housing and PLWHA experiencing chronic homelessness. CAP is working with the City to administer a HOPWA Special Project of National Significance (SPNS) grant, Springboard to Stability, Self-Sufficiency, and Health (S4H), using a short-term rental assistance model to transition people into permanent housing combined with employment services through Working Choices and collaboration with Work systems, Inc. CAP's Working Choices program offers employment net working, one-on-one job search coaching, and connection to other mainstream employment services.

- Central City Concern (CCC) owns and operates permanent supportive alcohol/drug free housing for PLWHA. CCC functions as both the housing and the service provider and partners with Cascade AIDS Project for provision of additional services. In addition, Ryan White Part A funds support the Healthshare Program which provides 96 rental months of alcohol and drug free housing as well as substance abuse treatment support for 32 PLWHA living in CCC properties.
- Clark County Public Health (CCPH) operates a housing case management program and a supportive housing program.
- Multnomah County Health Department enjoys a longstanding collaborative relationship with the City of Portland's HOPWA program, allowing for coordination of resources and funding to maximize the efficiency and benefit of public dollars. The County administers the Ryan White Part A fund, and the STD/HIV/Hepatitis C Program. The County also runs an African-American Sexual Health Equity Program (AASHEP), and a number of evidence-based interventions to reduce transmission between men.
- Outside In provides long-term transitional housing and case-management to HIV+ youth and have an on-site housing facility.
- Our House of Portland provides the only housing in Oregon with on-site sub-acute care for people living with advanced HIV/AIDS. Our House provides food, support services and specialized care with funding from a variety of sources. Our House provides a continuum of care for people with HIV/AIDS through the following programs:
  1. **Our House of Portland:** a 14-bed specialized residential care facility located in Portland where 24-hour nursing services are provided to those with advanced HIV/AIDS. Residents from this facility come from all over the state of Oregon.
  2. **Swan House:** a 5-bed adult foster care facility located in Clackamas County where care in a group setting is provided for those with HIV/AIDS that are not quite able to live independently and need assistance with many of the daily tasks of medication management, money management, etc.
  3. **The Neighborhood Housing and Care Program (NHCP):** an innovative

program where rental assistance, nursing, social work and Occupational Therapy services are provided to those with HIV/AIDS who want to continue living independently. Services are provided on a regular basis (frequency depends on client acuity) and is custom-tailored to the needs of each client.

- 4. Community Services:** include Esther's Pantry, a food bank for HIV+ individuals, and Tod's Corner, a thrift shop for the same population. Our House also provides assistance with pet care and cremations.

### **Complementary Local, Regional and National Efforts**

The program complements other local efforts to meet the needs described above by partnering with Ryan White Part A Planning Council efforts to provide a continuum of care & services.

### **Geographic Service Areas**

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

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

### **Monitoring**

A description of the Portland Housing Bureau's Monitoring program is in Section One.

<b>HOPWA Performance Chart 1</b>	<b>Year 1</b>	<b>Year 2</b>	<b>Year 3</b>	<b>Year 4</b>	<b>Year 5</b>
<b>Housing Subsidy Assistance</b>					
Tenant-Based Rental Assistance	31	31	31	31	31
Households in permanent housing facilities that receive operating subsidies/leased units	64	64	64	64	64
Households in transitional/short-term housing facilities that receive operating subsidies/leased units	2	2	2	2	2
Households in permanent housing facilities developed with capital funds and placed in service during the program year	0	0	0	0	0
Households in transitional/short-term housing facilities developed with capital funds and placed in service during the program year	0	0	0	0	0
Short-term Rent, Mortgage and Utility payments	55	55	55	55	55
<b>Total Housing Subsidy Assistance</b>	<b>152</b>	<b>152</b>	<b>152</b>	<b>152</b>	<b>152</b>
<b>Housing Development (Construction and Stewardship of facility based housing )</b>					
Facility-based units being developed with capital funding but not opened (show units of housing planned)	0	0	0	0	0
Stewardship Units subject to sixty-year use agreements.	24	24	24	24	24
<b>Total Housing Developed</b>	<b>24</b>	<b>24</b>	<b>24</b>	<b>24</b>	<b>24</b>
<b>Supportive Services</b>					
Supportive Services provided by project sponsors also delivering HOPWA housing assistance	300	300	300	300	300
<b>Total Supportive Services</b>	<b>300</b>	<b>300</b>	<b>300</b>	<b>300</b>	<b>300</b>

<b>Housing Placement Assistance Activities</b>					
Housing Information Services	0	0	0	0	0
Permanent Housing Placement Services	46	46	46	46	46
<b>Total Housing Placement Assistance</b>	<b>46</b>	<b>46</b>	<b>46</b>	<b>46</b>	<b>46</b>
<b>Other Activities</b>					



# City of Portland Strategy

## Housing Production & Preservation: Asset Management & Loan Servicing

The goal of the Asset Management & Loan Servicing program is to support and deliver affordable, quality housing that best meets the needs and priorities of the city. This is done in partnerships with developers (for-profit and non-profit), government agencies, lenders, and community partners.

### Asset Management & Loan Servicing Needs

Portland policy requires subsidized properties to remain affordable for up to sixty years. Therefore, there is a great incentive to ensure the sustainability of new and existing affordable housing assets. This is done in partnership with industry partners.

Affordable housing portfolios developed with public funding are facing challenges due to a number of factors:

- Deferred maintenance.
- Construction defects.
- Aging physical plant.
- Rent increases are limited by financing agreements and/or regulatory restrictions—only raise rents a limited amount.
- Revenues from sources other than rents are down. Decreased levels of production have meant a drop in development fees.
- There are fewer operating subsidies, resulting in diminished levels of operating support for non-profit developers.
- Lending policy has not been aligned with housing policy.
- Lenders have not had sufficient historical data to inform their decisions about appropriate levels of operating support.

Employing an asset management approach to evaluating the state of the City's housing portfolio will allow for:

- Informed underwriting based on current data and historical track records.
- Alignment of financing tools with project type, e.g., grants, loans, amortized repayment and cash flow repayment.
- Alignment of underwriting assumptions for tenant services, physical maintenance, quality management, and reserves.

### Asset Management & Loan Servicing Program Description

To support the long-term city policy for new and existing rent-restricted affordable housing, the Asset Management & Loan Servicing Program has identified the following main focus areas:

#### 1. Long-Term Financial Stability

For each property (and portfolio of properties) to be stable, its financing must

encompass the true operating costs, including costs of maintenance, resident services, and development of a reserve sufficient to meet the long-term needs of the property. The Asset Management & Loan Servicing Program addresses these needs prospectively, by providing PHB underwriters with up-to-date data about similar projects to inform underwriting assumptions. It also addresses these needs retroactively, by evaluating and analyzing project and portfolio financial performance, and identifying areas in need of attention. Borrowers may be invited to submit restructure requests when a project is unable to meet its debt service obligation.

## **2. Compliance**

Compliance is a key component of the Asset Management & Loan Servicing program. PHB may be contractually-obligated by project loan documents to monitor and report on certain aspects of a project for up to 60 years. This monitoring and reporting may include:

- Regulatory Compliance
  - Tenant Household Income
  - Project Rent Compliance
- Financial Compliance
  - Project Financial Performance
  - NOI (Net Operating Income)
  - DCR (Debt Coverage Ratio)
  - Reserve Account Contributions and Withdrawals
- Affirmative Marketing
  - Affirmative Marketing/Tenant Screening
  - Management Practices
- Physical Property Inspections
- Capital Needs Assessments

## **3. Industry Collaboration**

The Asset Management & Loan Servicing Program is always open to input from stakeholders and actively seeks out opportunities for collaboration with regulators, other funders, developers and other stakeholders.

In recent years, PHB has worked closely with industry leaders to develop best practices and streamline processes in order to generate cost savings to PHB and its housing provider partners.

One example of this is its work with the Housing Development Center, the Oregon Opportunity Network, OHCS and other area stakeholders to streamline the compliance process. These efforts will minimize the number of forms a property owner must complete, as well as the amount of time and resource owners must expend on redundant activities. The results of the streamlining work will be rolled out in the next 6-12 months. PHB expects cost savings to both funders and borrowers. Local efforts to streamline compliance requirements and paperwork have received national attention.

## **4. Links to Services**

For residents and projects to be successful, there must be a process in place to assist people who need housing to locate available and suitable housing. These issues are

primarily addressed through the Housing Access & Stabilization Program Access & Stabilization and Supportive Housing strategies.

### **Program Tools**

- Updated underwriting guidelines and compliance objectives
- Industry conversations
- Loan restructures to include a comprehensive review to identify financial hardships
- A coordinated approach to Housing Finance, Asset Management and Loan Servicing
- Regular review of project financials
- Tenant surveys
- Affirmative Marketing Re-certification forms

### **Funding and/or Restructure Requests**

A project may submit funding and/or restructure requests as follows:

1. A project sponsor may apply through a competitive Notice of Funds Availability (NOFA) process to fund capital needs and restructure how its debt to the City is to be repaid or for the development of a new affordable housing project.
2. A project sponsor may notify the Asset Management and Loan Financing team that it is unable to service its debt to the City and request technical assistance. Following a financial review and, often, an organizational assessment, the team submits the request to PHB's Housing Investment Committee for determination.
3. During its periodic review of the City's affordable housing portfolio, the Asset Management and Loan Servicing team may identify projects experiencing financial hardships and will work with sponsors to identify possible solutions.

### **Program Eligibility**

Asset management and loan financing programs are available to partners that own and/or manage publicly funded housing affordable to households with incomes below 80 percent MFI. The programs are particularly intended for agencies with housing stock subject to the City's sixty-year affordability requirements.

### **Potential Barriers**

The main limiting factor to the success of the Asset Management & Loan Servicing Program is funding availability. Proposed federal budget cuts and changes to allocation formulae have reduced funding the City has available to undertake these activities.

The industry needs to identify capital resources which would allow a complete recapitalization for all projects in need of assistance. Although the Asset Management & Loan Servicing Program can assist agencies in developing sustainability plans for the projects in their portfolios, a sustainability plan must be implemented consistently over time in order to be successful. Inadequate or deferred project maintenance could jeopardize the sustainability of the project. In addition, high costs associated with vacancies and turnover rates, unanticipated damage to units, high insurance premiums, high utility costs and other market conditions may affect the long-term financial viability of the project.

### **Partner Agencies and Organizations**

- The State of Oregon is a key partner in efforts to align financing with project types and to streamline compliance.
- The Housing Development Center (HDC) assists non-profit partners by providing technical assistance on development, restructuring, compliance and asset management.
- The Community Development Law Center assists with the development of model property management agreements.
- Oregon Opportunity Network is an important partner in efforts to develop new underwriting standards. Its members have participated in open and honest discussions, and have provided the City with historical project performance data and with current cost estimates for activities including tenant services, physical maintenance and quality property maintenance.

### **Complementary Local, Regional and National Efforts**

The importance of preserving affordable housing stock has been acknowledged on a national level, as the increasing cost of new construction makes preservation an imperative. While certain high profile efforts focus on extending periods of affordability (see Housing Preservation & Development Preservation and Rehab strategies), maintaining the financial health of rent-restricted properties is equally important. See generally, "Resource Mapping: Charting a Course to Successful Social Housing in Portland, Oregon." The Enterprise Foundation, January 2004.

### **Geographic Service Areas**

**(Including areas of Low-Income Families and/or Racial/Minority Concentration)**

City-wide.

### **Monitoring**

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

# City of Gresham

## Five-Year Strategies

### Introduction

The City of Gresham's Consolidated Plan for Housing and Community Development provides a framework to meet the needs of the residents of the City, focusing on assisting its most vulnerable populations. The five-year strategic plan outlines the City's needs, goals and strategies for assisting low and moderate-income households and provides the basis for allocating the U.S. Department of Housing and Urban Development (HUD) funds under the Community Development Block Grant Program (CDBG). Although Gresham is part of a Consortium with Multnomah County and the City of Portland, it is a separate Entitlement Jurisdiction and as such, has developed its own goals and strategies and prepares its own Annual Action Plan outlining the specific program activities to be implemented in order to carry out its Five-Year Plan strategies.

The City of Gresham has adopted the following Guiding Principles for Publicly-Assisted Affordable Housing and Community Development Block Grants Funds. "Publicly-Assisted Affordable Housing" is defined as housing that is made available for low- and moderate-income persons using public funds. It is also referred to as "Intentional Affordable Housing."

### Guiding Principles:

1. Everyone in Gresham deserves a decent, safe and affordable place to call home.
2. Gresham will be a vibrant community with a balance of jobs, housing and services.
3. The City will promote a diversity of affordable housing types across income levels.
4. Publicly-assisted affordable housing will be an attractive, high quality addition to the neighborhood in which it is located.
5. Publicly-assisted affordable housing will be dispersed throughout the community, rather than concentrated in certain areas.
6. The City will explore more innovative and creative financing options to assist publicly-assisted affordable housing, including partnerships with other public and private sector funders and investors.
7. The City will attempt to preserve the existing number of publicly-assisted housing units. In the event that these units are lost or converted to market-rate, the City will support replacing the lost units on a one-for-one basis.
8. The City will play a key role in promoting a more coordinated, sustainable and responsive delivery system for affordable housing by setting clear priorities and seeking additional resources to meet City of Gresham needs.

Historically, HUD has allocated approximately \$900,000 in CDBG grant funds and \$600,000 in HOME funds annually to assist the City of Gresham in meeting its goals and strategies. Additional resources are available through loan repayments, program income and carry over funds. The City intends to apply to HUD for Section 108 Loan Guarantee assistance to create a Section 108 Guaranteed Loan Pool for eligible

economic development, public facilities, housing and large scale development projects as well as to fund other eligible Section 108 projects.

The City of Gresham will use its Community Development Block Grant funds over the next five years to accomplish multiple city goals through allocation among four fund distribution categories:

1. Public Improvements and Infrastructure
2. Housing Development and Rehabilitation
3. Economic Development
4. Public Services

Within the categories listed above, priority, in descending order, will be given towards the following projects and programs that:

- Promote investment in low-income neighborhoods;
- Leverage additional revenue to stimulate private development;
- Achieve multiple affordable housing or CDBG Guiding Principles;
- Help to revitalization the Rockwood Town Center Area and Rockwood Neighborhood; and,
- Help to promote the redevelopment of the downtown.

In previous years, the City of Gresham has chosen to fund more rental assistance than what the Consortium allocates in the City of Portland. Human Solutions has a tenant-based rent assistance program that not only helps homeless people but focuses on preventing eviction for City of Gresham residents. The City of Gresham has historically funded this program which serves approximately 125 households annually.

## **Public Improvements and Infrastructure**

### **Goal**

The goal of this program area is to provide basic public infrastructure and public improvements in low and moderate-income areas as well as to improve public facilities.

### **Need**

The City of Gresham's population has grown by 17 percent over the past ten years to 105,594. To provide basic public infrastructure to accommodate that growth, Gresham must focus on capital improvements within the City including the upgrade of substandard streets and water lines, the upgrade of public facilities serving more needs and providing basic amenities and improving playground equipment in city parks.

The City of Gresham established a Rental Inspection Program in December 2007 to improve housing conditions and community livability. The primary focus of the inspections is life and safety issues; however, other important habitability concerns are also addressed, including poor ventilation, mold, pests, and inadequate heating. Due to the establishment of this program, apartment complexes in the Rockwood area and throughout the City are improving. CDBG funded programs often work hand-in-hand with this program improving the overall public health and safety of Gresham's

neighborhoods.

### **Program Description**

The Public Improvements program improves the living environment for low- and moderate-income households by addressing the issues of public health and safety at the neighborhood level. Capital improvement projects may include:

- Street improvements: improvements to curbs, gutters and sidewalks for safe pedestrian access, paving of gravel streets and streets that require improvement, adequate lighting of the public right of way and the provision of street trees.
- Park improvements: rehabilitation of existing parks in growing neighborhoods, installation of upgraded playground equipment and restroom facilities.
- Utility improvements: extension and upgrades of the water and sewer systems in low-income neighborhoods.
- Code Enforcement and Blight Abatement: code enforcement in deteriorating neighborhoods where such enforcement together with public and private improvements, rehabilitation and service serves to support and improve the health and safety of the area.

Other public improvements including rehabilitation of both the City and privately owned facilities serving low- and moderate-income citizens and special needs populations of Gresham such as community centers, youth centers and senior centers will also receive consideration for funding under this program category.

### **Project Selection**

Various city departments propose the infrastructure and public improvement projects. City Council prioritizes the projects and recently, has been setting aside one or more projects during each funding cycle that it would like to see receive funding. Other proposals are reviewed and scored competitively along with organizations and agencies applying for public improvement dollars.

### **Program Eligibility**

Public improvements, facilities and infrastructure projects need to serve low- and moderate-income Gresham citizens and/or be located in low and moderate-income census tracts. Projects and improvements are located citywide with special emphasis on the Rockwood Neighborhood and Downtown Gresham.

### **Housing Development and Rehabilitation**

#### **Goal**

The overarching goal of the Housing Development and Rehabilitation program area is to increase the range of housing opportunities affordable for households with incomes at or below 50 percent of the area's Median Family Income, focusing on populations with the greatest barriers. The objectives of the housing development and rehabilitation program area include the following:

1. Develop and maintain a supply of safe and decent housing affordable to low-income individuals and families;

2. Provide rental assistance to families and individuals that are homeless or at the risk of becoming homeless;
3. Provide financial assistance to first time low- and moderate-income homebuyers; and
4. Assist low- and moderate-income homeowners to make critical home repairs and remove barriers to accessibility so that they can remain in their homes.

### **Need**

A significant percentage of Gresham homeowners are experiencing financial distress due to high housing costs. 41 percent of homeowners with mortgages and 15 percent of those without mortgages within the City are spending 30 percent or more of their household income on Housing (American Housing Survey 2005-2008). Also, more than 55 percent of the owner-occupied homes in Gresham were built before 1979 and older homes tend to need more repairs.

Data from the 2009 American Community Survey indicates that 46.9 percent of households in Gresham are renters and of those, 44 percent are carrying a serious housing burden by paying 35 percent or more of their income towards rent.

### **Program Description**

This program area focuses on both HOME and CDBG funding for housing-related programs and projects such as:

- Development of affordable homeownership units
- Financial assistance with purchase of homes for homeownership
- Tenant Based Rent Assistance
- Construction/Rehabilitation of affordable rental housing
- Grants to low- and moderate-income households to make their homes or apartments accessible
- No interest loans and or grants for essential home repairs to low- and moderate-income households to keep homeowners in their homes
- Grants to low- and moderate-income households to make their homes or apartments safe and healthy free of mold, fire hazards, high radon levels and peeling lead paint
- Development/rehabilitation of special needs housing

The homeownership program is intended to address obstacles faced by first time homebuyers such as being able to save enough money for a down payment. The program also helps existing low-income homeowners maintain the overall livability of their homes through necessary repairs. It also provides opportunities to increase accessibility of homes for persons with disabilities and senior citizens.

The rental housing component helps to develop and maintain affordable, safe and decent rental housing for Gresham citizens and also offers tenant based rent assistance to those Gresham residents who are at risk of being evicted.

The City of Gresham is in the process of developing a Housing Policy which will review types of housing, geographic distribution of housing, jobs/housing balance and

affordable housing goals.

The rental housing program funds the development and maintenance of affordable housing opportunities for low- and moderate-income households. The program also funds organizations to provide rental assistance to low income households that are homeless or at risk of becoming homeless.

## **Economic Development**

### **Goal**

This program area addresses funding of activities geared toward the improvement of the long-term economic and social well-being of Gresham citizens. The objective is a sustainable increase in living standards, including per capita income, education, health and environmental protection.

### **Need**

Gresham has some of the highest levels of poverty in Multnomah County. The Oregon Employment Department did a study called “A Microanalysis of Rockwood,” based on the 2000 Census. According to that study, 19.5 percent of the people in Rockwood lived in poverty. In two of Rockwood’s census tracts, 27 percent of the residents were in poverty compared to a poverty rate of 12.7 percent for Multnomah County. In 2000, 41 percent of the children in Rockwood lived in poverty. High rates of poverty may make potential businesses hesitant to relocate to the Gresham/Rockwood Urban Renewal Area and this may limit the economic growth of the City.

### **Program Description**

Approaches which the City may use include:

- Investing in education, training and workforce development;
- Ensuring that the local investment climate is functional for local businesses;
- Supporting small and medium sized business;
- Providing financial incentives for small businesses;
- Encouraging the formation of new businesses;
- Targeting particular areas of the City for regeneration or growth;
- Supporting informal and newly emerging businesses; and
- Investing in infrastructure.

Over the past five years, the City of Gresham has invested in workforce development and training efforts through its funding of Human Solutions’ Living Solutions program. This program assists a low-income person to gain the job skills they need and then helps to place them into career wage or career track employment. The City has also developed a storefront improvement program and small business incentive program in the downtown and focused on business redevelopment in the Rockwood Neighborhood. The goals of these two programs are to help stabilize the downtown area and Rockwood Neighborhood, to decrease deterioration and to encourage redevelopment and the creation of more businesses and housing.

## **Public Services**

### **Goal**

The goal of the Public Service program is to assist low- and moderate-income Gresham households to become self-sufficient by implementing strategies aimed at providing safety net services and transitional housing to help them meet their basic needs and to prevent homelessness.

### **Need**

The poverty rate in Gresham in 2009 was 13.7 percent although for children living below the poverty level that number jumps to 18.6 percent. Gresham shows a disproportionately high poverty rate for people with a disability: 24.4 percent. In addition, minority communities have a higher poverty rate. For example, 29.4 percent of those persons experiencing poverty in Gresham identified themselves as being Latino/Hispanic while 38 percent of Native Americans living in Gresham reported living in poverty.

### **Program Description**

Gresham's Public Service program funds no-profit community-based organizations and agencies to carry out activities and provide services designed to assist low- and moderate-income households and special needs households. The program funds transitional housing opportunities as well as services designed to assist individuals and families to address and overcome barriers to self-sufficiency, including employment issues, language barriers, drug and alcohol addictions, domestic violence, homelessness and physical and mental disabilities. Other program objectives include providing bilingual and bicultural case management and assistance to minority populations as well as peer-counseling and support services to low-income seniors.

### **Program Eligibility**

All public services must primarily benefit low- and moderate-income persons. Preference will be given to programs that exclusively assist persons with incomes below 50 percent Median Family Income. Also, high consideration will be given to programs that assist Gresham's most vulnerable populations. Once approved for funding, the City of Gresham's policies have provided the agencies/organizations selected with program funding for a total of three years. After the three year period is over, the process is open for competitive funding selection.

### **Project Selection**

Annually, the City of Gresham publicly solicits applications for activities to be undertaken using available CDBG and HOME funds. In 2010 and 2011, the City Council set funding allocation targets. A workshop for potential applicants is held in January and applications are due approximately three weeks later. The Community Development and Housing Subcommittee (CDHS) and a Technical Advisory Group, including financial experts, review the applications. The CDHS holds public hearings in February and March and makes a recommendation to Council based on an evaluation of the written applications and the information garnered at the public hearing. Gresham City Council conducts a public hearing in May and makes the final determination by approving submission of a final Action Plan to HUD.

## **Potential Barriers**

Lack of funding is the greatest barrier for all four areas. Due to budgetary constraints, the City of Gresham does not have the General Fund dollars to support all of the capital improvement needs for its neighborhoods nor to support funding safety net services to help its lower income citizens.

Due to the economic recession, the housing crisis, there is an increase in the number of homeless families. There is not sufficient rent assistance to meet demand. According to Human Solutions, Inc., the number of households needing Tenant Based Rent Assistance in 2010 exceeded the amount of that assistance by about four to one.

## **Geographic Service Areas**

The City of Gresham, which occupies 22.2 square miles, is located in Multnomah County, immediately east of Portland and is the fourth largest city in the State of Oregon. The dynamics of the population in the City of Gresham have changed since the 2000 Census. According to the 2010 Census, the City's population has grown from 90,205 to 105,594, a 17.1 percent increase. The poverty rate continues to increase and there continues to be a shift of low income people moving to East County. According to the 2009 American Community Survey, 13.7 percent of all people living in Gresham had incomes at or below the poverty level during 2009. That figure increases to 35.6 percent for female head of households with children. The median family income is \$53,208 for Gresham compared to \$61,810 in Multnomah County and \$61,557 in Portland.

Data from the 2009 American Community Survey also indicates that 46.9 percent of Gresham households are renters as opposed to homeowners. Of all Gresham renters, 44.1 percent or more than 7,100 households are carrying a serious housing burden by paying 35 percent or more of their income towards rent.

No truly reliable data exists, but there appear to be at least 1,200 homeless individuals in East Multnomah County, most of which are members of families with children. There are at least 500 homeless children in East County and anecdotally, there seem to be increasing numbers of homeless people in Gresham, especially along the Springwater Trail and major arterial corridors.

The City of Gresham successfully established the Rockwood-West Gresham Urban Renewal Area in November 2003 including pre-qualified census block groups with percentages ranging from 62.1 percent to 81.3 percent of low income people. Also, the City of Gresham established a slum and blight area in 2010 for portions of the downtown where there were conditions of deterioration and problems with chronic vacancies.

Projects and programs funded with CDBG funds and HOME dollars are city-wide with a special emphasis on the Rockwood-West Gresham Neighborhoods and Downtown Gresham.

## **Minority Populations**

Census 2010 figures show that Latinos comprise 19,984 persons citywide, which is approximately 19 percent of the population with the next largest race being Asian with 4,507 persons, or 4 percent. African Americans comprise 3,732 persons or nearly 4

percent of the population.

Among people at least five years old in 2006-2008, 23 percent spoke a language other than English at home. Of those speaking a language other than English at home, 71 percent spoke Spanish and 29 percent spoke some other language; 56 percent reported that they did not speak English “very well.”

### **Program Eligibility**

Low- and moderate-income Gresham residents are eligible for CDBG and HOME programs. Also, the City’s low- and moderate-income census tracts are eligible for funding. Eligible uses are as follows:

- Public services: Open to all non-profits serving Gresham residents
- Public facilities: Facilities serving low- and moderate-income people or low- and moderate-income neighborhoods, such as infrastructure projects or a domestic violence center serving low-income neighborhoods
- Housing: Special needs housing, acquisition and rehabilitation of existing rental housing
- Homeownership: Gresham Homeownership Program, developer-initiated
- Housing Services: Housing rehabilitation
- Economic Development: Development assistance activities that produce jobs

### **Monitoring**

Monitoring is an on-going part of project management for the City of Gresham. The elements of Gresham’s project management system include the following:

- In an effort to assist applicants with addressing all applicable federal regulations, the City provides information about relevant regulations in the funding application materials. While this information may not be sufficient for an applicant unfamiliar with the regulations, it does serve as a reminder to those who have some familiarity with CDBG and HOME of the requirements they will have to meet if funded.
- The City also conducts a workshop for all prospective applicants at the beginning of the application period, to familiarize the applicants, with the regulations and requirements associated with the CDBG and HOME programs.
- Applicants are encouraged to meet with City staff to review the federal regulations and to answer any questions the applicants may have concerning the application process. This is an opportunity to assist applicants in shaping their projects in a manner that conforms to HUD guidelines.
- City staff reviews written applications to ensure general compliance with federal regulations at the initial stage in the application process.
- After extensive review by staff, the Community Development and Housing Subcommittee (CDHS), and a Technical Advisory Group, staff informally assesses the applicant’s background and experience and the complexity of the project to determine how best to proceed with formalizing a contractual agreement. If the applicant is receiving funds for a service or project that they have completed successfully in a previous year, staff may simply send out a renewal contact. If it is a new project of some complexity with a new partner, then

staff may prepare checklists and hold multiple meetings to ensure that the project is developed appropriately. Staff will provide considerable guidance upfront on Davis Bacon, Uniform Relocation Act, Lead Based Paint and other related compliance issues.

- All contracts include provisions for providing written reports to the City on a regular basis. Delays in reporting may result in the City delaying payment of invoices until the required reports are provided.
- Once a year, the City sponsors an informal meeting for all public service and housing service providers to better coordinate service among agencies and to provide a forum for discussing mutual interests or concerns. Typically, a good portion of the meeting is spent discussing contractual requirements such as revisions to reporting forms or other HUD changes.
- For all housing projects for which the City provides funding for construction, the City assigns a building inspector to monitor the progress of the project in the field and to review all invoices for payment. Community Revitalization staff continue to monitor overall progress.
- The City of Gresham will complete an annual risk assessment of its CDBG sub-recipients. The purpose of this risk assessment is to identify which sub-recipients will require comprehensive monitoring during the program year. The risk assessment uses the following criteria to identify high-risk sub-recipients which will require comprehensive monitoring:
  - those who are new to CDBG programs and have never received CDBG funding previously,
  - those who have experienced turnover in key staff positions,
  - those with previous compliance or performance problems,
  - those carrying out high-risk activities, and
  - those undertaking multiple CDBG activities for the first time.

Comprehensive monitoring of high-risk sub-recipients will include a minimum of three on-site monitoring visits during each program year. If a sub-recipient is determined to be high-risk, they may also be required to submit monthly financial and program outcome reports (vs. quarterly). The schedule of each on-site monitoring visit will be determined by the sub-recipient project schedule and a standardized monitoring checklist will be used when evaluating each sub-recipient CDBG funded project.

There are four parts to the monitoring review:

1. Program compliance
2. Project achievements
3. Financial and grant management systems (performed by the City's financial staff)
4. Regulatory Compliance



# Home Forward

**(In May 2011, The Housing Authority of Portland (HAP) became Home Forward.)**

Home Forward has several rent assistance programs designed to increase housing affordability serving approximately 9,200 households throughout Multnomah County. Rent assistance programs include approximately 8,200 Section 8 Housing Choice Vouchers (HCV), 512 Mod Rehab units and 500 Shelter Plus Care units, as well as additional households which directly benefit from Home Forward rent assistance dollars funneled through Short Term Rent Assistance programs throughout the community. The largest of these programs, commonly known as Section 8, is the Housing Choice Voucher Program which assists approximately 8,200 households by offering individuals and families an opportunity to find an approved house or apartment to rent in the private market and negotiate a lease directly with the owner. Home Forward then pays the subsidized portion of the monthly rent.

## **Need For Housing Choice Voucher (Section 8)**

Approximately 980 households remain on the Section 8 waiting list for the Housing Choice Voucher program. The last time the Section 8 waiting list opened was fall 2006, when nearly 10,000 households signed up in less than three weeks. This program is intended to address housing needs for people who enter the program with incomes below 50 percent Median Family Income (MFI). However, 75 percent of participants have incomes between 0 and 30 percent MFI. The Housing Choice Voucher program also serves a significant number of special needs households; approximately 48 percent of HCV participants are disabled and/or elderly. Approximately 18 percent of the program participants are non-English speaking.

## **Housing Choice Voucher Program Descriptions**

The Housing Choice Voucher program is designed to offer increased tenant choice by providing participants with a rental subsidy to use in the private market. Participants pay a minimum of 30 percent of their adjusted income towards rent and utilities, and Home Forward pays the remainder of the rent directly to the landlord. This program also provides service referrals and assistance to both tenants and landlords, including quarterly landlord trainings.

As a housing authority with Moving to Work (MTW) status, Home Forward uses its deregulation status to pursue initiatives that fulfill MTW objectives to increase the number of households served, move families to self-sufficiency and improve operating efficiencies. Key initiatives include pursuing reforms to simplify rent calculations for Home Forward participants to make them more equitable and easy to administer and to remove disincentives to work. Rent Reform applies to work-able Public Housing households, as well as Section 8 Housing Choice Voucher households. At the outset of this new rent reform program, participants will pay a minimum of 27.5 percent of their gross income toward rent and utilities, with the percentage increasing in stages to 31 percent over four years for work-able participants.

Home Forward also has allocated a small pool of rent assistance funds to pilot programs that include a Landlord Guarantee Fund that compensates landlords in a tenant's first two years should the tenant move out and leave damages beyond normal wear and tear and several rent assistance programs that pair housing assistance and services for hard-to-house populations and for work-able participants.

Home Forward actively seeks to encourage its Section 8 participants and public housing residents to become involved in the agency's policy deliberations through membership on its Resident Advisory Committee. In addition to the advisory committee, the agency routinely involves participants and residents on committees specific to a redevelopment or policy issues. For instance, residents and participants served on the Community Advisory Committees that guided Home Forward through several HOPE VI redevelopments, and they were involved in shaping our Rent Reform initiative.

### **Program Tools Table**

The Housing Choice Voucher program serves an approximate total of 8,200 households throughout Multnomah County through a variety of voucher types. Generally speaking, they are divided into two types: tenant-based and project-based voucher assistance.

- Tenant-based vouchers are portable and can be moved anywhere in the country. This includes VASH vouchers for homeless veterans, as well as other specialized Housing Choice Vouchers.
- Project-based voucher (PBV) assistance provides rental subsidies while a household is renting a designated unit. The subsidy stays in the building. Each PBV awarded means one less voucher available for the tenant-based program via the Section 8 waitlist. Project-based voucher assistance generally serves approximately 1,400 households with a focus on serving people with special needs or significant rental barriers, including the homeless, individuals coming out of treatment for addictions, persons with disabilities or mental illness, victims of domestic violence and others.

SRO Single Room Occupancy units (Moderate Rehabilitation program) is a separate program administered by Home Forward for 512 units at designated buildings serving mostly single persons with some units designated as alcohol/drug-free.

Shelter Plus Care (S+C) is a permanent housing program that provides rental assistance and supportive services to 500 households. Home Forward administers S+C in partnership with a variety of non-profit social service agencies. To qualify an applicant must be a client of one of the sponsoring agencies, homeless at the time of referral and an adult with a disability.

GOALS (Greater Opportunities to Advance, Learn, and Succeed) is a goal-setting, coaching and asset-building family self-sufficiency program that addresses the effects of generational and new-immigrant poverty, multi-cultural employment-related issues and financial literacy needs. This program serves up to 350 participant families from both the Housing Choice Voucher and Public Housing programs.

## **Program Selection**

Housing Choice Voucher participants are selected in accordance with Home Forward's Section 8 Administrative Plan and HUD regulations and requirements for special use vouchers, such as VASH and Family Unification Vouchers. Project-based vouchers are awarded to property owners through a competitive process

## **Program Eligibility**

- Must be between 0 and 50 percent MFI at admission. However 75 percent of participants are currently between 0 and 30 percent MFI.

## **Potential Barriers**

- Uncertain federal funding commitments due to efforts to reduce the federal deficit.
- In Multnomah County, Home Forward estimates that only one out of every three households that qualify for rental assistance actually receives a voucher due to waiting list and funding restrictions.
- An overall decrease in services to low-income Multnomah County residents, resulting from federal, state and local budget cuts, has reduced support for Housing Choice Voucher participants as they work towards successful tenancy.
- Rents in some areas of Multnomah County continue to be higher than many households can afford, even if household members are working full time.
- Not all landlords are willing to rent to Section 8 Housing Choice Voucher holders. Section 8 subsidy does not constitute protection under current Fair Housing laws.

## **Partner Agencies and Organizations**

Rent Assistance partners with a wide variety of entities:

- Service providers, such as Multnomah County, Veterans Administration, Central City Concern, Human Solutions, Friendly House and others.
- Non-profit and for-profit housing providers including REACH CDC, Rose CDC, PCRI, Guardian Management and others.
- Rental associations such as Metro Multi-family Housing and Rental Housing Association of Greater Portland.
- Partner jurisdictions such as the Portland Housing Bureau, Multnomah County and the City of Gresham.

## **Complementary Local, Regional and National Efforts**

Home Forward's Rent Assistance programs are part of the continuum of housing programs available in Multnomah County. Housing Choice Voucher tenant-based assistance focuses on housing affordability and choice while project-based assistance focuses on special needs housing, supportive and assisted housing and "no net loss" initiatives. These resources play key roles in the implementation of the Ten Year Plan to End Homelessness.

Short Term Rent Assistance (STRA) is a program for which Home Forward has served as the conduit and administrator for more than four years. Home Forward does not provide funds directly to families but serves as a contract administrator working with

local community agencies that provide a range of services including emergency hotel vouchers and rent payment to help with eviction prevention, with a focus on housing retention.

- Agencies are identified and selected through a competitive RFP process. Providers with an array of specialized services, target populations and demographic and geographic areas of service are selected. Examples of a few current STRA agencies include: Cascade AIDS Project, Catholic Charities / El Programa Hispano, Insights Teen Parent Program, County Development Disabilities Services and Volunteers of America (serving as a lead for collaboration of DV agencies).
- Funds are used to help very low-income people in Multnomah County who are homeless or at risk of eviction. To be eligible, a family must earn less than half of the typical income for a family of the same size in the Portland area. Eligibility is determined by the service provider agency administering the STRA funds.

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

Multnomah County, Oregon, including the cities of Portland, Gresham, Fairview, Troutdale and Wood Village.

### **Monitoring**

Home Forward submits annual Moving to Work plans and reports for approval to the U.S. Department of Housing and Urban Development (HUD). In addition, HUD periodically audits various aspects of Home Forward's operations for compliance with federal regulations, fair housing requirements and program management. In addition, the organization is subject to annual financial and management audits by the independent accounting firm of Macias, Gini & O'Connell.

Home Forward is committed to the goal of preserving, developing and managing housing that serves as a long-term community asset and increases the housing choices for low-income individuals and families. Home Forward has strategically acquired or developed in excess of 3,305 units of Affordable Housing and 526 units of Special Needs Housing.

**Affordable Housing:** While the properties vary substantially in size, design and location, they all serve the common purpose of providing housing for people with incomes that range from 0 to 80 percent of the Area Median Family Income.

**Special Needs Housing:** At the core of Home Forward's mission is a special responsibility to those who experience barriers to housing because of income, disability or other special need. In keeping with our mission and with the assistance of many financial partners and service providers, we have developed and own over 526 units of transitional and permanent housing spread among 35 properties throughout the county. Included in the Special Needs units are 236 shelter beds at three properties.

### **Affordable Housing Needs**

Affordable Housing: There is a high demand for units affordable throughout the

affordability ranges from 30 to 80 percent MFI. Occupancy for Home Forward's entire portfolio has been between 97 and 98 percent.

**Special Needs Housing:** There is a high demand for these units. Service providers manage access to this housing through their respective agencies. These programs are intended to address housing needs for households with a range of incomes up to 80 percent MFI, including individuals with special housing needs.

### **Affordable Housing Program Description**

Affordable Housing: The Real Estate Operations team at Home Forward oversees a portfolio of 3,305 apartment units in 35 properties throughout Multnomah County. In most cases, the properties utilize professional third-party management firms in a fee-management arrangement. Home Forward staff manages select properties in this portfolio.

**Special Needs Housing:** The Special Needs Portfolio consists of 526 units that range from homeless shelters to permanent supportive housing, wholly owned by Home Forward and master-leased to partner agencies.

### **Program Tools**

- Professional Property Management: eight different third-party management firms leverage the efforts of Home Forward's asset managers and handle the day-to-day operations of the properties.
- Resident Services Coordination: selected properties have formal resident services coordination.
- Partner Agencies/Master Leasing: a master lease is the critical tool for partnering with service agencies to operate and manage the Special Needs portfolio.

### **Program Selection**

Projects are selected that meet agency policy and financial goals. This includes supporting jurisdictional goals, maintaining affordability, leveraging other public investments, as well as projects that use Home Forward resources efficiently and are sound long-term investments.

### **Program Eligibility**

This housing is available to serve diverse households ranging from individuals with incomes of 0 percent MFI needing supportive housing to working families with incomes up to 80 percent MFI.

### **Potential Barriers**

- Increasing fixed expenses—insurances, utilities and payroll.  
Difficulty in satisfying the demand for rental options targeted to households at 30 percent MFI or below.
- Need for resident services coordination across the portfolio.
- Waning local development resources coupled with increasing capital needs in the existing portfolio of affordable housing resulting in less available subsidy for creation of new units.

## **Partner Agencies and Organizations**

- Multiple service agencies that provide case management and, in some cases, manage the housing in the Special Needs portfolio.
- Property management companies that manage the Affordable Housing properties.

## **Complementary Local, Regional and National Efforts**

This housing, which includes very affordable supportive housing as well as housing affordable to higher income households, is part of the continuum of housing available in Multnomah County.

## **Geographic Service Areas**

### **(including areas of low-income families and/or racial/minority concentration)**

Multnomah County, Oregon, including the cities of Portland, Gresham, Fairview, Troutdale and Wood Village.

## **Monitoring**

Home Forward submits annual Moving to Work (MTW) plans and reports for approval to the U.S. Department of Housing and Urban Development (HUD). In addition, HUD periodically audits various aspects of HOME FORWARD's operations for compliance with federal regulations, fair housing requirements and program management. In addition, the organization is subject to annual financial and management audits by the accounting firm of Macias, Gini & O'Connell.

## **Public Housing**

The goal of the Public Housing program is to provide decent, safe, sanitary housing to these low-income residents and to encourage successful residency.

## **Need for Public Housing**

The clearest evidence of the need for public housing is the waiting lists for units. Waiting lists are kept by bedroom size at each of Home Forward's public housing communities. Waiting lists range from one year to up to 10 years, depending on the size of the unit. For example, waits for multiple bedroom units are over three years at most properties. Home Forward opens a waiting list when the wait time drops under a year. Typically, due to the size of its waiting lists, Home Forward only is able to open waiting lists at three to four of its 44 public housing properties each year.

## **Public Housing Program Description**

The public housing program of Home Forward is composed of a portfolio of over 2,707 apartments and single-family dwellings throughout Multnomah County that are owned and operated by the housing authority. Rents for these properties are approximately 30 percent of the household's monthly income. To qualify, applicant household income must be less than 80 percent of the median income for the Portland Metropolitan Area. However, 88 percent of public housing residents earn less than 30 percent of the median income. Seniors and/or persons with a disability make up 64.8 percent of the heads of households.

In 2007, Home Forward began an initiative to preserve this important housing resource. The current funding mechanism for public housing, which consists of an annual

operating subsidy and a capital grant appropriated through Congress, is not adequate to operate and maintain public housing. Home Forward's preservation initiative involved selling the agency's scattered site single-family units, replacing them with units in multi-family buildings that are more efficient to operate, and addressing the significant capital needs across the remainder of the portfolio. By the close of the initiative four years later, Home Forward sold all of its 154 scattered site units and replaced or had in development an equal number of new units. The agency also has begun to address the backlog of capital needs, completing more than \$17 million of renovations at 20 family properties. This work was aided by \$6.4 million federal stimulus funds for public housing capital projects. Home Forward is awaiting approval from HUD to allow for the conversion of its 10 public housing high rises to project-based Section 8 operating subsidy. This subsidy change will allow the agency to create a tax credit ownership structure and leverage debt and equity to fund critical renovations. The agency is also exploring ways to leverage a portion of its public housing portfolio with partnering agencies to improve housing retention for our residents who are aging at home.

As a housing authority with Moving to Work (MTW) status, Home Forward uses its deregulation status to pursue initiatives that fulfill the MTW objectives of increasing the number of households served, moving families to self-sufficiency and improving operating efficiencies. Accordingly, in public housing, the next phase of rent reform will explore looking at a revised utility allowance, possible flat rents for work-focused households and revisions to the management of the escrow accounts for the family self-sufficiency programs.

Home Forward actively seeks to encourage its public housing residents and Section 8 participants to become involved in the agency's policy matters through membership on its Resident Advisory Committee. In addition to the advisory committee, the agency routinely involves participants and residents on committees specific to a redevelopment or policy issue. For instance, residents and participants served on the Community Advisory Committees (CAC) that guided Home Forward through its earlier HOPE VI redevelopments, New Columbia and Humboldt Gardens and continue to serve on the CAC currently advising our third HOPE VI redevelopment, Stephens Creek Crossing.

### **Program Tools**

- **Property Management:** Home Forward manages its public housing using a site-based approach.
- **Resident Service Coordinators:** in certain Home Forward public housing properties, Resident Service Coordinators are available to assist residents in accessing the services that they need for successful residency.
- **Partnerships with Service Providers:** formal and informal relationships with community service providers support residents.

### **Program Eligibility**

Public housing is available for adults who are seniors or have disabilities and families who earn up to 80 percent of MFI.

### **Potential Barriers**

For quite some time, funding for public housing, which is appropriated annually, has

been inadequate to address operating and capital needs. This problem is exacerbated during the many years when the operating subsidy and capital grant have to be prorated below the level HUD deems necessary for successful management of this resource. Given the pressures to reduce the federal deficit, the outlook for the annual appropriations levels for the operating subsidy and capital fund over the coming years is highly uncertain.

### **Partner Agencies and Organizations**

Service providers such as Cascadia Behavioral Healthcare, Portland Impact and Northwest Pilot Project provide case management to some of the residents in public housing. A private screening company assists with the intake process for new residents entering public housing.

### **Complementary Local, Regional and National Efforts**

This housing is part of the continuum of affordable housing in Multnomah County.

### **Geographic Service Areas**

#### **(including areas of low-income families and/or racial/minority concentration)**

Multnomah County, Oregon including the cities of Portland, Gresham, Fairview, Troutdale and Wood Village.

### **Monitoring**

Home Forward submits annual Moving to Work plans and reports for approval to the U.S. Department of Housing and Urban Development (HUD). In addition, HUD periodically audits various aspects of Home Forward's operations for compliance with federal regulations, fair housing requirements and program management. In addition, the organization is subject to annual financial and management audits by the accounting firm of Macias, Gini & O'Connell.

### **Resident Service Programs**

The primary focus of the Resident Services Programs is to provide housing stability and crisis intervention, as well as to provide services designed to engage residents within their own communities. Home Forward's resident services provide a pathway to self-sufficiency for residents who are work-ready and support successful tenancy for those who are not. Family programs promote success in school, improved employment, asset-building, and higher education. Programs for seniors and persons who have disabilities assist them to remain self-sufficient, maintain quality of life and age-in-place.

### **Resident Service Needs**

Family programs address the effects of generational and new-immigrant poverty, self-confidence, multi-cultural employment-related issues, financial literacy needs and asset-building. Programs for senior residents and residents with disabilities respond directly to the day-to-day needs of those residents living in Home Forward housing and focus on maintaining quality of life, and in the case of seniors, addressing aging-in-place issues.

### **Resident Service Program Description**

- GOALS and Opportunity Housing Initiative (OHI) Family Self-Sufficiency: goal-setting, coaching and asset-building.

- After-school (and holiday) Homework Clubs: school attendance and success. youth employment and training opportunities.
- Congregate Housing Supportive Services (CHSP): meals, housekeeping, personal care and case management.
- Resident Services Coordinators—housing stability, community engagement, and health and wellness coordination in several public housing and affordable housing communities.

### **Program Tools**

- Strong community partnerships
- On-site service coordination
- Information and referral
- Volunteers
- Meal delivery
- Coaching
- Transportation
- Job training and placement
- Educational/programs
- Case management
- Health screenings

### **Program Eligibility**

These programs are available for Home Forward public housing residents and Section 8 participants and, in some cases, residents of properties in Home Forward's affordable housing portfolio.

### **Potential Barriers**

Declining grant resources and restrictions on who can be served with grant funds limit the reach of these programs. In addition, because of the significant role played by community partners, state and local budget cuts which have destabilized their programs have had an impact on the depth and breadth of services available to Home Forward residents and Section 8 participants.

### **Partner Agencies and Organizations**

Home Forward maintains more than 100 community partnerships. A few of the major partners include:

- Portland Community College
- Impact NW
- Oregon Department of Human Services
- Worksystems, Inc.
- Head Start
- Volunteers of America

### **Complementary Local, Regional and National Efforts**

All Home Forward resident services programs are linked to national, regional and local efforts to meet the needs of similar populations. For instance, the GOALS program is funded through a variety of HUD grants, and is linked to other programs across the country. All GOALS and workforce initiatives are fully linked with the Worksource Career

Center systems throughout the region.

**Geographic Service Areas**

**(including areas of low-income families and/or racial/minority concentration)**

Multnomah County, Oregon, including the cities of Portland, Gresham, Fairview, Troutdale and Wood Village.

**Monitoring**

Home Forward submits annual Moving to Work plans and reports for approval to the U.S. Department of Housing and Urban Development (HUD). In addition, HUD periodically audits various aspects of Home Forward's operations for compliance with federal regulations, fair housing requirements and program management. In addition, the organization is subject to annual financial and management audits by the accounting firm of Macias, Gini & O'Connell.

Additionally, each HUD grant program requires semi-annual reporting to HUD as to program outcomes, usually measured in relation to the work plan submitted with the grant application. Some grants are assisted by grant or partner-funded external auditors who conduct regular monitoring of the grant program progress.