

Section Three

Five Year Strategic Plan

Amendments

The following sections of the 2005-2010 Strategic Plan were amended during FY 2009-10:

Economic Opportunity Strategy:

- Microenterprise
- Workforce Development
- Homebuyer Program

Housing Strategy:

- HOPWA
- Affordable Rental Housing Development
- Fair Housing

Unless otherwise noted, each amended strategy replaces the previously-published strategy of the same name. Strategies that were substantially amended are printed here in full. Where the amendments were limited in scope, only the amended text is provided.

For descriptions of all other Consortium programs, please consult the 2005-2010 Consolidated Plan. If you wish to confirm that you are working with the most recent version of a strategy, please consult the Five Year Strategy Revision Table. Both documents are available on the BHCD website: www.portlandonline/bhcd.

Economic Opportunity

The goal of the Economic Opportunity Initiatives Microenterprise program is to increase the incomes/assets of low-income microentrepreneurs over a three-year period by at least 25%. If that goal is achieved within the three-year program service period, new higher advancement goals are identified.

PROGRAM NEEDS

In the current recession, small business failure is high. Low income people already had a greater challenge than others succeeding in the marketplace. The Economic Opportunity Initiative has shown great success in promoting microenterprise growth in its first 2008-09 graduating class from the three year program. Most of the graduates came close to increasing their business revenues by 300%. Now in the downturn, we are finding that our 550 very small businesses are for the most part, holding on and losing less than other similar businesses. We attribute this to the support and training that they receive as part of the Initiative. We are working on a solution to the business capital freeze that uses participant's long-term relationship with a business coach from their project instead of a guarantee fund. We are seeking private short-term investments to buy down the interest rate.

PROGRAM DESCRIPTION

The Economic Opportunity Microenterprise program funds several non-profit community-based organizations to provide financial and/or technical assistance to specific groups of low-income people, including home-based child care providers, N/NE contractors and aspiring Latino businesses. Each organization must identify the specific group of low-income people that it will serve and must show competency at serving this group. The activity must increase the incomes and/or assets of the identified group by 25% over three years. The activity must also contain program elements tailored to the needs of the identified group, including support services and a peer support component.

PROGRAM TOOLS

PROJECT SELECTION AND OPERATIONS

Economic Opportunity Projects were initially selected by an RFP process. Continuation in the program is determined annually based on performance. Project and Economic Opportunity staff work together constantly to identify

Microenterprise

The program funds financial and/or technical assistance to specific groups of low-income people, including home-based child care providers.

Microenterprise

performance issues, resource needs and potential policy recommendations as a result of their work.

PROGRAM ELIGIBILITY

Microenterprise projects receive funds to work with Portland residents in their focus populations who are at 50% MFI or below.

POTENTIAL BARRIERS

Microentrepreneurs' success depends on their own skills and motivation, as well as the economic marketplace. Because funders and agencies do not have control over these variables, and because of the risks inherent in any small business enterprise, microenterprise projects have a greater chance of failure than conventional community development projects that produce tangibles like units of housing, miles of pavement, or community centers. However, a successful microenterprise will directly benefit the low-income participants and their families. A major impact of the current recession is a credit freeze. Prior to Fall 2008 EOI has had sufficient access to capital in its training led approach to microenterprise. Now we do not. Efforts are underway working in collaboration with a local bank and funders to create a credit vehicle for EOI participants.

PARTNER AGENCIES AND ORGANIZATIONS

- The Oregon Microenterprise Network (OMEN) and the ASPEN Institute both review and provide their assessment of our Microenterprise performance data.
- The United Way of the Columbia-Willamette, the Kaiser Fund and the Oregon Department of Labor all provide match for our funding of Microenterprise projects.
- Albina Bank has worked to support the working capital needs of EOI participants.
- The Oregon Labor Division, Child Care Section has provided match for the City's investment in the Childcare Improvement Project and a loan guarantee fund from the Oregon Department of Economic Development has enabled participants to obtain loans, credit standards were flexed due to their participation in EOI.

Economic Opportunity

COMPLEMENTARY LOCAL, REGIONAL AND NATIONAL EFFORTS

This program's strategy differs from, and complements, most regional, state, and federal economic development efforts. Those efforts focus on investing in more developed, higher revenue businesses or developing infrastructure to attract businesses, anticipating that the benefits from these investments will trickle down to low-income workers. Loan capital is the most common form of their investment. EOI is focused on training and development rather than loans for discrete groups of low-income residents. Loan-led strategies for this group can result in bankruptcies. It is premised on best practice research that indicates high quality, comprehensive projects to nurture the development of microenterprises can succeed in increasing the incomes and assets of low-income microentrepreneurs.

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

Consortium-wide.

MONITORING

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

Microenterprise

Economic Opportunity

Workforce Development

The goal of the Economic Opportunity Workforce program is to increase the incomes and/or assets of low-income workforce trainees over a three-year period by at least 25%. If that goal is achieved within the three-year program service period, new higher advancement goals are identified.

WORKFORCE DEVELOPMENT NEEDS

In the years since the development of the Economic Opportunity Initiative (EOI), the role of a program that provides very challenged workers with long-term coaching, training, supports and advancement assistance has become even more important. The outcomes of the first three-year graduating class demonstrate the value of the EOI's approach. Most graduates began the program with zero income; a few were employed at minimum wage. The average graduation wage is \$15.69 per hour. The recent Portland self-sufficiency study conducted by the University of Washington says that \$15.25 is a self-sufficient wage for our average participant, a single parent with two children.

The mainstream workforce system has had to significantly reduce its support service budgets and adopt a service model that provides no short-term case management for any of their customers. To improve this situation, the Economic Opportunity Initiative is working to create a coordinated service plan agreement with the local Workforce Investment Board (WIB). The WIB will make referrals to EOI of people that come in their doors needing more and different types of help than they can provide to succeed in employment. Economic Opportunity Projects will be given priority access to WIB training dollars and some additional pre-employment services to free up EOI staff to provide case management resources to serve more people.

Federal WIA stimulus dollars will improve the availability of funds but it is doubtful that these funds will be spent on case management or personal support.

PROGRAM DESCRIPTION

The Economic Opportunity Workforce Development program funds 24 community-based organizations to provide life and basic skills training, occupational training, job placement, personal and peer support, and long-term advancement assistance to specific groups of low-income people. These include homeless adults, high risk youth, recent immigrants and refugees, and public housing residents. Each organization must identify the specific group of low-income people that it will serve, and must show competency at serving this group. The activity must increase the incomes and/or assets of the identified

Community-based organizations provide life skills training, technical training and longterm follow-up to specific groups of low-income people.

Economic Opportunity

group by a minimum of 25% over three years. After EOI job placement, new goals for wage advancement are set based on individual factors.

PROGRAM TOOLS

- An RFP process that relies upon a community review panel to select the projects that have the best chance of success.
- Quarterly wage reporting through an on-line system.
- Detailed contract benchmarks to ensure projects progress and produce outcomes as promised.
- Early participation of committed employers who agree to hire participants.
- An arrangement with the State Employment Department to verify participant employment and earning status on an annual basis.

PROGRAM SELECTION

Projects were selected in 2004 or 2005 by RFP with a few additional projects added through a joint Enterprise Zone/Economic Opportunity Initiative RFP in 2007. Continued funding is based on performance information assessed in April of each year based on three quarters of that year's performance.

PROGRAM ELIGIBILITY

Workforce development projects receive funds to work with individuals in their focus populations with household incomes of 50% MFI or below.

POTENTIAL BARRIERS

The success of workforce trainees depends on their own skills, abilities, and motivation, as well as the economic marketplace. Personal challenges and economic fluctuations can both impact program success. Because funders and agencies do not have control over these variables, workforce training projects have a somewhat greater risk of failure than conventional community development projects that produce tangibles like units of housing, miles of pavement, or community centers. However, programs that assist people to successfully make the transition into paid employment will be directly benefiting the low-income participants and their families.

Workforce Development

Private employers must be willing to commit to hire workforce trainees. The 2008 economic downturn has made employer commitments harder to obtain but we still have enough to justify the funding based on CDBG standards.

PARTNER AGENCIES AND ORGANIZATIONS

- Independent evaluators are QED, evaluation specialists.
- The United Way of the Columbia-Willamette and the NW Area Foundation are partners and joint funders.
- The upcoming Initiative transfer to Portland Development Commission provides better connection to targeted traded sector employers and employers in Urban Renewal Districts.
- Worksystems, Inc. provides funding and some service to approximately one-third of workforce project participants. During the next fiscal year, EOI will transition its performance management system from Service Point to the Worksystems product I-TRAC. We believe that the new system will make collaboration easier, data collection more complete, and information retrieval much easier and faster.

COMPLEMENTARY LOCAL, REGIONAL AND NATIONAL EFFORTS

There are several nationally funded, local workforce development efforts that focus on general job readiness and/or skill training. The Economic Opportunity Initiative Workforce program complements these efforts in several ways:

- Projects are tailored to the specific assets and needs of discrete groups of low-income residents.
- Participants may receive greater preparation for skill training, as well as enhanced supports throughout the training program.
- Projects include longer term follow up with both the participant and the employer to ensure success.

An increasing number of cities have begun to look at the Portland Initiative as a model, as the positive outcome become clear from the graduation data.

Economic Opportunity

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

Consortium-wide.

MONITORING

All contractors are pre-screened for CDBG compliance during the RFP process. BHCD will monitor all contractors as described in Section One.

Workforce Development

Economic Opportunity

Economic Opportunity

Homebuyer Program

The goal of the Homebuyer Program is to assist low- and moderate- income households to become mortgage-ready, to increase personal equity through homeownership, to maintain homeownership in the face of rising foreclosure rates, and to stabilize neighborhoods affected by foreclosure. In addition, the program is focused on increasing social and financial equity by closing the documented gap in rates of homeownership between communities of color and the white population in Portland.

HOMEBUYER PROGRAM NEEDS

Information on the needs for Homebuyer assistance in the general population as well as in specific communities of color can be found at pp. 179-180 of the 2005-2010 Consolidated Plan.

HOMEBUYER PROGRAM DESCRIPTION

To increase and maintain the number of minority homeowners, the Homeownership program must have strategies to address credit, affordability, confidence, and information gaps through outreach, education and counseling, capacity building, technical assistance to homeownership organizations, direct homebuyer financial assistance, and foreclosure prevention counseling. The program also supports long term affordability and discourages involuntary displacement through the use of the land trust model of homeownership.

Homebuyer outreach emphasizes outreach to first-time minority homebuyers through homeownership fairs directed to the African American, Latino, Native American, and Asian/Pacific Islander communities.

Other outreach strategies to affirmatively market homeownership programs to people of color include advertising and earned media in publications serving specific communities of color, distribution of materials in neighborhoods with a high concentration of people of color, and partnerships with community-based agencies that serve people of color.

Homebuyer education and counseling prepares prospective homebuyers for homeownership by providing basic financial literacy tools, credit counseling, foreclosure prevention strategies and an overview of the home-buying process. It also provides an introduction to the range of available loan products, including both private-market loan products and publicly subsidized loan products.

Direct financial assistance increases home-buying opportunities for low- and moderate-income households. Specific subsidized financial assistance products

Homebuyer Program

may include such tools as amortized second mortgage loans, just below market interest rates, deferred payment loans, and grants secured through the land trust arrangement. All homeowner financial assistance products provide for subsidy recapture or retention.

Another method of expanding home-buying opportunities for low-income households is the use of a community land trust. Land trusts are nonprofit community-based organizations that acquire and hold land in trust for low- and/or moderate-income homeowners. City funds may be used to build the capacity of land trust organizations and as capital to acquire properties available for homeownership. The City will also endeavor to use other resources, in addition to federal funds, to acquire and convey appropriate properties to land trusts. Because of the City's interest in securing permanent affordability, substantial financial assistance will only be made using a land trust model. For FY 2008-2009, investments of \$50,000 or more will only be made to homeownership opportunities that employ the land trust model.

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

PROGRAM TOOLS

- Homebuyer education
- Minority homebuyer fairs
- Capacity building and technical assistance to homeownership organizations
- Minority homeowner coaching
- Minority home buyer clubs
- Direct financial assistance to low- and moderate-income homebuyers
- Development/acquisition of properties
- Affirmative marketing to low-income households of color
- Community land trust
- Technical assistance in tracking program participants
- Periodic evaluation of program effectiveness

Economic Opportunity

Homebuyer Program

PROGRAM SELECTION

BHCD will select contractors to carry out homebuyer programs through competitive Request for Proposals processes. Criteria will reflect the knowledge, skills, abilities, and infrastructure necessary to carry out the projects. For financial assistance programs, applicants will be required to demonstrate the ability to provide the local match for HOME & ADDI funds required by Federal regulation. HOME & ADDI funds may be matched by other cash contributions, forbearance of fees, or the equivalent. See 42 CFR Section 92.220(1)(2). Match requirements will be included in RFP materials, and technical assistance on match is available from the jurisdictions. The contractor selected must meet federal regulatory match requirements. In addition, applicants will be asked to demonstrate a track record of success in administering a minority homeownership pipeline.

For outreach, education, and counseling programs, contractors will be required to demonstrate organizational capacity, cultural competency, and track record of success in performance of these activities.

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

PROGRAM ELIGIBILITY

- Prospective homebuyers with household incomes at or below 80% MFI are eligible to receive homebuyer services. BHCD's education, counseling and outreach programs emphasize serving households from historically underserved populations.
- BHCD will undertake affirmative outreach efforts to increase the participation of people from historically underserved populations in all homeownership activities.
- BHCD will continue efforts to reach residents of public housing and others assisted by the Housing Authority of Portland (HAP). An updated fact sheet with contact info about BHCD-funded home buyer activities will be posted at intake sites for the Section 8 Program. BHCD will ask HAP staff responsible for managing public and HAP-owned affordable housing to post the information on community bulletin boards at the apartment complexes, and to announce the program at tenant meetings.

Economic Opportunity

Homebuyer Program

- BHCD will continue efforts to reach residents of Manufactured Housing and Mobile Home Parks. BHCD will send updated fact sheets with contact info about BHCD -funded activities to the 84 manufactured dwelling parks in Portland zip codes with a request that the managers post the information on community bulletin boards at the parks.

POTENTIAL BARRIERS

Information on Potential Barriers can be found at p. 183 of the 2005-2010 Consolidated Plan.

PARTNER AGENCIES AND ORGANIZATIONS

These entities provide outreach, education, counseling and/or financial assistance services to prospective homebuyers:

- Acorn Housing
- African American Alliance for Homeownership (AAAH)
- Asian/Pacific Islander Home Buying Fair (APICIA)
- Black United Fund (BUF)
- Gameplan Financial
- Hacienda CDC
- HOST (Home Ownership a Street at a Time)
- Latino Home Initiative (LHI)
- Minority Homeownership Assistance Collaborative (A collaborative of AAAH, Hacienda, & PCRI.)
- Native American Youth and Family Center (NAYA)
- Operation HOME
- Portland Community Land Trust (PCLT)
- Portland Community Reinvestment Initiative (PCRI)
- Portland Housing Center (PHC)
- ROSE CDC
- Sabin CDC
- Steps of Faith Ministry

Economic Opportunity

Homebuyer Program

COMMUNITY PARTNERS

- Portland Development Commission (PDC)
- The Housing and Community Development Commission (HCDC)
- The HCDC Homeownership Advisory Committee (HOAC)
- Gresham Community Development and Housing Subcommittee
- Fannie Mae
- Local lenders
- Oregon Department of Housing and Community Services (OHCS)
- Multnomah County Human Services

COMPLEMENTARY LOCAL, REGIONAL AND NATIONAL EFFORTS

The City of Portland's primary homeownership goal is to close the minority homeownership gap (Operation HOME). The Homeownership Program is committed to this goal and is working with community members to plan implementation strategies that achieve this goal.

OPERATION HOME

The City of Portland and the Portland Development Commission engaged in a community planning process entitled Operation HOME to plan community wide strategies to close the minority homeownership gap in Portland. In 2005, these partners combined efforts to create "blueprints" for both agencies and the broader community through 2015.

This campaign has:

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

A wide variety of stakeholders and community partners participated in Operation HOME at many different levels. Stakeholder representation included nonprofit homeownership and housing organizations, lenders, realtors,

Homebuyer Program

homebuilders, local media, foundations, trade unions and local government. Local organizations, including the AAAH, APICIA, LHI, Hacienda CDC, PCRI, and NAYA are leveraging public funding with private donations and volunteer hours to provide services to members of their communities.

A final report with recommendations and a detailed community action plan was issued in summer 2008. The City of Portland will make efforts based upon the recommendations of the Operation HOME Steering Committee to expand the core of organizations involved in Operation HOME.

FORECLOSURE PREVENTION AND THE NATIONAL STABILIZATION PROGRAM

Although Oregon avoided a high foreclosure rate in the first two years of the housing crisis, by January of 2009 it had the fifth highest rate of foreclosures in the nation. The homeownership program will apportion the appropriate resources for supporting new and/or existing foreclosure prevention services in the community.

In addition, Oregon Housing & Community Development designated the City of Portland as a guaranteed sub-recipient of National Stabilization Program (NSP) funds. The city formed a consortium with Multnomah County, and with the help of its community partners will be providing financing for new homeowners, acquisition and rehabilitation, and possibly some limited use of land banking. The consortium plans to meet the NSP goal of long term affordability, and the requirement to spend 25 percent of its money to serve people who are 50 percent MFI or below, by partnering with Habitat for Humanity and the Portland Community Land Trust for homeownership. The consortium will also pursue the acquisition of a multi-family property that could provide permanent affordable rental housing for low-income people.

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

The Homebuyer Program provides services consortium-wide.

MONITORING

All contractors are pre-screened for CDBG and HOME compliance during the RFP process. A description of BHCD's Monitoring program is in Section One of the 2005-2010 Consolidated Plan.

Housing

HOPWA

The goal of the HOPWA program is to provide affordable housing and housing-related services to people living with HIV/AIDS (PLWH/A). In the Portland Eligible Metropolitan Statistical Area (EMSA), there are more than 3,952 people living with HIV/AIDS. Research released at the National Housing and HIV/AIDS Research Summit in October 2006 shows that the death rate for persons living with HIV/AIDS who are homeless is five times higher than for those who are housed. Research also shows that the prevalence of HIV is three to nine times higher among people experiencing homelessness. In contrast, people who are HIV+ and reside in stable housing are more likely to access comprehensive healthcare and to adhere to complex HIV/AIDS drugs.

HOPWA NEEDS

The Portland EMSA has received direct allocations of HOPWA funds from HUD annually since 1994, when the cumulative number of AIDS cases diagnosed within its boundaries first exceeded 1,500. HUD has expanded the boundaries of the Portland EMSA over the years to its current configuration of seven adjoining counties in Northwest Oregon and Southwest Washington.

HOPWA funds are intended to address the housing and housing-related service needs of PLWH/A. In 2005, The National AIDS Housing Coalition released a groundbreaking study, "Housing is the Foundation of HIV Prevention and Treatment." The study concluded that housing reduces the risk of contracting HIV/AIDS, and increases access to necessary medical care. For further detail, see www.nationalaidshousing.org.

The study supports the development and implementation of a new HIV prevention and care strategy in the United States, based upon the proven effectiveness of and primary importance of housing as a structural HIV prevention and treatment intervention. Among its many findings, the study confirmed that homelessness places people at heightened risk of HIV infection.

AIDS advocates have long held that stable housing is the cornerstone of HIV/AIDS treatment, because it is a necessary pre-condition for good self-care. Elaborate medication regimens may require that PLWH/A refrigerate medications and administer them in accordance with a strict schedule. Moreover, stable housing contributes to sobriety and/or a decrease in substance abuse.

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

HOPWA

The Multnomah County Health Department's Health Assessment and Evaluation Group reported that as of December 31, 2005, an estimated 3,952 individuals with HIV/AIDS lived in the Portland EMSA. This number included 2,111 people living with a diagnosis of AIDS (PLWA), and 1,841 people living with HIV, who are HIV positive but whose disease does not meet the diagnostic criteria for AIDS (PLWH). From 2004 to 2005, 487 people in the EMSA were reported with a new HIV and/or AIDS diagnosis.

Because the Center for Disease Control (CDC) estimates that 25% of people infected with HIV are unaware of their HIV status, the true number of PLWH in the EMSA is probably closer to 4,940.

HIV is increasingly affecting communities of color within parts of the Portland EMSA. The increase is particularly marked among African Americans and Hispanics. In the Portland EMSA, communities of color make up approximately 28% of those seeking services from local AIDS service organizations. Minority PLWH/A tend to have lower household incomes, larger households, and face greater discrimination when seeking housing.

A higher percentage of racial/ethnic minorities were newly diagnosed with HIV/AIDS (26.3%) in the EMSA than were living with HIV/AIDS (19.8%). For example, Latinos accounted for 12.1% of all new cases, compared to 8.2% of all living cases. To respond to this demographic change, funders must ensure that all service providers are culturally competent. In some cases, funders should consider whether using culturally specific providers would improve outcomes.

HIV also increasingly affects women. Clark County reports that women made up 6% of cases in 1990 and that percentage more than tripled to 20.9% in 2005. In the Portland EMSA, 17% of those accessing services were women, and 33% were families with children. Providing services to families with children, particularly female-headed households, presents unique challenges to HIV/AIDS service providers. The household income for women with HIV is lower than that of men with HIV, and women have larger households than men do, on average. Although there is a shortage of affordable units of any size, affordable units large enough to accommodate a family are even harder to secure. Service providers must also address family needs related to childcare, transportation, education, etc.

The annual Client Services Data Report (June 2006) states that single adult males still represent the majority of those impacted by this epidemic (87%). A large number of those identify as gay/bi men who have sex with men (MSM).

Housing

HOPWA

This chart provides HIV/AIDS data for individuals sorted by race and sex in the Portland EMSA. Data on familial status is not currently available.

Portland EMSA: Race & Sex Chart

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		EMSA HIV/AIDS	
	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%
Hispanic	20	8.2	24	5.8	2	7.7	213	7.7	70	18.5	10	24.4	0	0.0	337	8.7
American Indian/Alaskan Native	5	2.1	4	1.0	0	0.0	28	1.0	0	0.0	0	0.0	0	0.0	37	1.0
Asia	1	0.4	10	2.4	0	0.0	38	1.4	5	1.3	0	0.0	0	0.0	54	1.4
Black/African American	12	4.9	40	9.6	1	3.8	237	8.6	26	6.9	2	4.9	0	0.0	318	8.2
Native Hawaiian/Pacific Islander	1	0.4	2	0.5	0	0.0	6	0.2	2	0.5	0	0.0	0	0.0	11	0.3
White	204	83.6	333	80.0	23	88.5	2,225	80.8	275	72.8	29	70.7	2	100.0	3,091	80.0
Multiracial	1	0.4	0	0.0	0	0.0	7	0.3	0	0.0	0	0.0	0	0.0	8	0.2
Unknown	0	0.0	3	0.7	0	0.0	1	0.0	0	0.0	0	0.0	0	0.0	4	0.1
Total	244	100.0	416	100.0	26	100.0	2,755	100.0	378	100.0	41	100.0	2	100.0	3,860	100.0
Sex	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%
Male	212	86.9	337	81.0	23	88.5	2,515	91.3	316	83.6	35	85.4	2	100.0	3,440	89.1
Female	32	13.1	79	19.0	3	11.5	240	8.7	62	16.4	6	14.6	0	0.0	420	10.9
Total	244	100.0	416	100.0	26	100.0	2,755	100.0	378	100.0	41	100.0	2	100.0	3,860	100.0

Summary: Estimates of People Living with HIV and AIDS Aware of their Status as of 12/31/2006; for Clark County, as of 12/31/2007
 Source: HIV/AIDS Reporting System (HARS), data extract 7/1/2005 Capizzi
 Data was not adjusted for reporting delay. Data was adjusted by the estimated proportion of cases not reported to HIV/AIDS Surveillance based on a comparison of HARS and the CAREAssist database (Oregon ADAP). Data in this summary represents HIV/AIDS statistics which have been adjusted to estimate the number of aware (tested confidentially) PLWH/A.

A growing proportion of the people accessing HIV/AIDS services and housing have histories of homelessness, mental illness and chemical dependency. Experience has shown that, to achieve and maintain housing stability, many will need both subsidized housing and coordinated services.

PLWH/A in the EMSA suffer from a number of co-occurring disorders at a much higher rate than the general population. 25% of PLWH/A have Hepatitis C, compared to 1.8% of the general population. 18.9% of PLWH are injection drug users, a rate ten times higher than the rate for the general population. Mental illness affects 58.5% of PLWH/A, a troubling statistic because mental illness can reduce a person's adherence to HIV treatment regimens. Homelessness is experienced by 16.7% of PLWH/A at least once during a 12-month period, a rate ten times that of the general population.

HOPWA

PLWH/A and their households tend to have very low incomes. More than 1,100 PLWH/A in the Portland EMSA have household income at or below 200% federal poverty level. Approximately 50% of these PLWH/A receive Medicaid or Medicare, while close to 20% report having no insurance coverage. In addition, PLWH/A may face discrimination in obtaining or maintaining employment. In a recent survey conducted by a local AIDS service organization, 10 out of 20 small business employers reported that they did not know enough about HIV/AIDS. They disclosed that, at this time, given the information they had, they would require persons who reported to them that they were HIV+ to use separate toilet or kitchen facilities.

PLWH/A also typically have high medical expenses. As a group, they are less likely to have private health insurance to meet these expenses. Unless the PLWH/A has secured long-term rent assistance (e.g. a Section 8 voucher), a public housing unit or a HOPWA unit, PLWH/A is not going to be well equipped to compete in the housing market.

Although demand by PLWH/A for affordable housing is strong, the supply is very limited. The HUD guideline for affordability is that a household should spend no more than 30% of its income on rent and utilities. The purpose of this guideline is to ensure that a household has enough money after rent to pay for food, health care, and other necessities. Using this 30% rent burden guideline, units at fair market rent are out of reach for the average PLWH/A. This Consolidated Plan documents that there is a severe shortage of affordable housing for the lowest income households: there are more than 13,000 households with incomes below 30% MFI than there are units affordable to them (2000 Census Data). The following chart is a comparison between what an SSI recipient can afford to pay and current fair market rents.

Households that pay more than 30% of their income for rent are considered rent-burdened. Households that pay more than 50% of their income for rent are severely rent-burdened and are at increased risk of homelessness.

Market Rate / Income Gap Chart					
HOUSEHOLD INCOME FOR SSI RECIPIENT	AMOUNT AVAILABLE MONTHLY FOR RENT & UTILITIES	MONTHLY FAIR MARKET RENT FOR STUDIO	GAP	MONTHLY FAIR MARKET RENT FOR ONE-BEDROOM UNIT	GAP
\$674	\$202	\$604	\$402	\$700	\$498

A PLWH/A on SSI would have to spend almost 100% of his/her income on housing to afford a studio at Fair Market Rent. Even if the PLWH/A has found below-market housing, these numbers suggest that the PLWH/A must spend up to 60% of monthly income on rent, an intolerable rent burden that creates a

Housing

significant risk of homelessness. A rent-burdened PLWH/A will routinely choose between paying rent and purchasing food, health care and other necessities.

As a consequence of household poverty and limited housing resources available to PLWH/A, an estimated one-third to one-half of PLWA are either homeless or so rent-burdened that they are at risk of losing their homes.

HOPWA

Estimated Number of People Living with HIV/AIDS, by Income Category & Other Information

	Estimated Total PLWH/A*	Estimated # of Adults with HIV/AIDS			Maximum Monthly Income ‡	Maximum Affordable Rent at 30% of Gross Household Income ††	Minimum Annual Subsidy Needed for One-Bedroom Apartment at FMR of \$625 [^]
		Estimated Total	NOT Living Alone***	Living Alone****			
Portland EMA Total	4,618	4,572	1,372	3,200			
Income < \$25,000 <52% MFI 272% FPL	3,325	3,292	988	2,304	\$2,083	\$625	\$0
Income \$10,000 to \$25,000 21%-52% MFI 109%-272% FPL	1,201	1,189	357	832	\$1,458	\$438	\$2,244
Income < \$10,000 below 21% MFI Below 109% FPL	2,124	2,103	631	1,472	\$833	\$250	\$4,500

Mathematica Policy Research, Inc., Personal Correspondence with AIDS Housing of Washington, February 5, 2005.

*It is estimated that 99 percent of all people living with HIV/AIDS are adults over the age of 19.

***It is estimated that 70 percent of people living with HIV/AIDS live alone, while 30 percent live with other people.

‡Calculations for those with incomes “<\$25,000” and “<\$10,000” are based on the highest income level within that category. For those with incomes “between \$10,000 and \$25,000” annually a midpoint income of \$17,500 annually is used.

††HUD has established the guideline that housing is affordable if the household spends no more than 30 percent of its adjusted gross household income on rent and utilities combined.

[^]Subsidies needed are calculated as the difference between affordable rent and HUD established Fair Market Rent (FMR). FMRs for FY 2007 are as follows: Studio: \$550, One-bedroom: \$638, Two-bedroom: \$737, Three-bedroom: \$1,073, Four-bedroom: \$1,289. Source: <http://www.portlandonline.com/shared/cfm/image.cfm?id=76483>. Accessed 10-26-05. MFI and FPL percentages listed are for a single person household.

Housing

HOPWA

The need for housing assistance exceeds the HIV/AIDS-dedicated resources currently available in the community as illustrated in the following table. The Estimated HIV/AIDS Housing Assistance Needs and Resource Gap Chart includes both units/beds financed by HOPWA, and HOPWA formula funding available for rent assistance or rent buy-down.

ESTIMATED HIV/AIDS HOUSING ASSISTANCE NEEDS AND RESOURCE GAPS CHART

Estimated Number of Adults Living with HIV/AIDS Who Need Housing Assistance	Estimated Households Needing Subsidy	Household Subsidy Required at FMR of \$625 for a One-bedroom Apartment	Total Minimum Annual Rental Subsidy Needed
If 100% of adults with HIV/AIDS living alone on incomes of \$10,000 or less (n=1,472) need financial assistance to rent a one-bedroom unit...	1,472	\$4,500	\$6,624,000
If 70% of adults with HIV/AIDS who are living on incomes less than \$10,000 but are not living alone need financial assistance to rent a one-bedroom unit...	442	\$4,500	\$1,989,000
If 30% of adults with HIV/AIDS living alone on incomes between \$10,000 and \$25,000 need financial assistance to rent a one-bedroom unit...	250	\$2,244	\$561,000
If 40% of adults with HIV/AIDS who are living on incomes between \$10,000 and \$25,000 but are not living alone need financial assistance to rent a one-bedroom unit...	143	\$2,244	\$320,892
Total Estimated Housing Need/Subsidy Required	2,307		\$9,494,892
Less HIV/AIDS-funds dedicated to permanent housing (HOPWA & Shelter + Care)	(149*)		(\$670,500)
Estimated gap in housing/Housing Assistance	2,143		\$8,466,392

* 2003-05 Portland EMA Action Plan for HIV/AIDS Housing Resources, November 2003 reported 496 units of permanent housing. However, emergency and transitional units were included in that total.

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:

Housing

HOPWA

- Support services
- Project- or tenant-based rental assistance
- Resource identification and technical assistance

Each year since the Portland EMSA became eligible for HOPWA in 1994, a portion of the funds have been used for permanent housing development. The following table describes the geographic spread of HIV/AIDS housing and also the array of unit sizes. Ninety-five of these units are part of the permanent HOPWA development portfolio. The remaining units are Shelter + Care units that Cascade AIDS Project has leveraged with match from HOPWA funded and Ryan White funded supportive services. As confidentiality is very important in HIV/AIDS housing, project names are not included.

HIV / AIDS Permanent Housing Chart								
Location	# of Projects	# of Units	Number of Bedrooms					Additional Information
			Studio	1	2	3	4	
NE Portland, OR	5	47	27	13	2	4	1	Alcohol and drug free, PB Section 8, Mental Health
N & NE Portland, OR	9 scattered site	9		1	8			Houses
SE Portland, OR	2	25		25				Family units, sub-acute care
SW Portland, OR	3	20	6	8	4	2		PB Section 8, Mental Health
Gresham & Troutdale, OR	2	17		6	7	4		
Clackamas County, OR	1	5		5				Adult foster care
Washington County, OR	2	20		13	4	3		Shelter + Care
Clark County, WA	1	3		2			1	Floating Units
Total	25	146	33	73	25	13	2	

* The FY 2005-06 Action Plan reported 156 units. However, HUD determined that capitalizing operating subsidies was not an eligible use for HOPWA funds. The funds were re-allocated as project-based assistance and the units that were affected by the change have been removed from the total.

PROGRAM TOOLS

- Facility-based transitional housing
- Project-based rent assistance

HOPWA

- Tenant-based rent assistance
- Housing placement assistance
- Housing case-management
- Grants for new housing development
- Grants for rehab of existing housing in conjunction with the reprogramming of the units to serve PLWH/A

PROJECT SELECTION

The Portland EMSA currently allocates approximately 36% of its HOPWA funds to rent assistance, 33% to support services, 23% to housing development, and 7% to administration. This allocation formula is reviewed annually by the AIDS Housing Advisory Committee.

The AIDS Housing Advisory Committee has determined not to use HOPWA funds to develop additional HIV/AIDS units in 09-10. Instead all funding for services and rent assistance will be awarded through a competitive Request For Proposals (RFP). Service organizations that leverage housing units through the annual Portland Development Commission RFP or similar process will have priority in the HOPWA Services Competitive RFP.

PROGRAM ELIGIBILITY

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

POTENTIAL BARRIERS

Although HOPWA is a primary source of funding for housing and service for PLWH/A, the Portland EMSA routinely leverages HOPWA funds with other housing development and service resources to create units of permanent supportive housing suitable for PLWH/A. Cuts to these resources, and changes that limit how the resources may be used could dramatically impact the HOPWA program's ability to assist PLWH/A.

Housing

HOPWA

Most of the jurisdictions in the EMSA have seen reductions in their CDBG and HOME entitlement grants. HUD has proposed changes to the CDBG distribution formula that, if adopted by Congress, would result in a significant net loss of federal resources to the Northwest, including the EMSA.

The HOPWA program would lose an important resource if the Ryan White Title I Planning Council were barred from funding housing assistance and other services that fall outside of a narrowly-defined set of “core services.” The new draft Health Resources and Services Administration (HRSA) guidelines for Ryan White funds recommend that the funds be used exclusively for “core services,” and housing is not deemed a core service. In light of this, housing funding has been reduced by 14.75% in the last two years.

Changes in Oregon’s Medicaid program, the Oregon Health Plan (OHP), have also had a deleterious impact. Until 2002, OHP provided a single comprehensive package of health services to Oregonians with incomes below 100% of the federal poverty level (approx. 17% MFI). Since 2002, OHP client eligibility and scope of services have been reduced several times in response to state budget shortfalls. OHP was divided into two levels of service – OHP Plus for traditional Medicaid-eligible populations and OHP Standard for people who did not meet traditional Medicaid criteria but qualified for OHP because of their low incomes. Many PLWH/A were only eligible for OHP Standard. In July 2004, as a result of another wave of budget cuts, Oregon closed OHP Standard to new enrollment, and imposed a monthly premium of between \$6 and \$20 per month for continuation of coverage. Missed premiums result in termination of coverage. Many PLWH/A have difficulty paying their bills on time and have consequently lost their OHP Standard insurance coverage. In 2008, the State held the first of three lotteries for Oregon Health Plan coverage. Low-income Oregonians without health insurance were eligible, and 91,675 applied. However, only 3,000 people will be selected in each lottery to receive an application for OHP Standard coverage. Lottery winners must complete and return the applications within 30 days to receive coverage.

Clark County PLWH/A also face complex insurance challenges. Those with a verified disability qualify for the state’s Medicaid program, but many PLWH/A who live in poverty are disqualified from this program because they do not have a certified disability. This group of PLWH/A qualifies for services from the Washington Early Intervention Program (the state’s ADAP), which is the safety net program. This program covers only basic medical care for PLWH/A, although it has a generous formulary. The Washington legislature introduced “cost-sharing” for participants in the Early Intervention Program in 2004.

HOPWA

Those covered by the program must pay a portion of their costs, which reduces their already limited incomes. Other low-income PLWH/A may qualify for the Washington Basic Health Plan, or a program that helps pay premiums for personal insurance plans. As with the Oregon Health Plan, a missed premium payment leads to loss of coverage. In addition to the financial difficulty of paying the premium, PLWH/A also struggle with processing their bills in a timely manner, since BHP invoices are not sent to participants until the 25th of one month, and payment must be received by BHP by the fifth of the following month for coverage to be maintained. Once lost, reapplication cannot be made for six months, and enrollment in the program has been capped by the legislature. Most PLWH/A require regular assistance from a case manager to enroll in and to maintain their health insurance.

Because the health systems in both Oregon and Washington are complicated and the cost of losing coverage is so high, case managers spend as much as 50% of their time helping clients to obtain and maintain health coverage. If the insurance challenges could be resolved, the case managers would be able to better help clients stabilize.

The HOPWA tenant-based rent assistance program, a time-limited program that allows a PLWH/A to rent an apartment of his/her own choosing, was designed on the assumption that the tenant would qualify for a Section 8 voucher before the rent assistance was exhausted. That has not been true for several years. The federal government is not funding Section 8 at a level that keeps pace with increased program costs and, indeed, has sought repeatedly to cut the program's budget and reorient it towards serving moderate-income households. Some local housing authorities have waitlists of almost 4,000 households, and waiting time for a voucher is in excess of 3 years. Accordingly, the tenant-based rent assistance (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. As discussed earlier, most SSI recipients are severely rent-burdened, and PLWH/A cannot always maintain consistent, full-time employment because of changes in their health.

PARTNER AGENCIES AND ORGANIZATIONS

- Cascade AIDS Project (CAP) provides case management to 42 units of HOPWA funded permanent supportive housing and 31 Shelter Plus Care units for people living with HIV/AIDS in the Portland EMSA. CAP also operates a transitional housing program that houses 40-50 individuals

Housing

HOPWA

and families with children each year. CAP manages and disburses a rent assistance fund to meet the HOPWA rent standard on all HOPWA units and administers Ryan White funded emergency rental assistance to more than 150 households per year. CAP operates a client education program, Positive Directions, that provides tenant education and Money Matters workshops for PLWH/A. CAP also has a Warehouse Program to aid people that require furniture and/or moving assistance. CAP partners with Our House of Portland to provide housing and supportive services for those in the Neighborhood Housing and Care Program. In 2007, CAP will partner with the Oregon Department of Human Services to provide housing for 20 chronically homeless living with HIV/AIDS adults, who are exiting the criminal justice system. Project Open Door is in the City of Gresham.

- Central City Concern (CCC) owns and operates 36 units of permanent supportive alcohol/drug free housing for PLWH/A. CCC is both the housing and the service provider for residents in this development. In 2007, CCC instituted a priority for PLWH/A at the Biltmore, a project with 76 units of single room occupancy (SRO) housing, each with an attached Project-based Section 8 certificate.
- Clark County Public Health has a program similar to CAP's that operates in Clark County, Washington. Clark County Public Health (CCPH) provides housing case management on the three permanent supportive housing units built with HOPWA investment and is prepared to provide housing case management to future housing developments. CCPH also operates a transition-in-place housing program.
- The Housing Authority of Yamhill County (HAYC) will administer one unit of rent assistance. HAYC's partner, the Yamhill County Health Department, will provide care and housing case management.
- Outside In provides long term transitional housing and case-management to HIV+ youth. They have an on-site housing facility.
- Our House of Portland provides the only housing with on-site sub-acute care for people living with advanced AIDS in Oregon and Clark County. This facility provides meals, support services, and specialized care through funding from various governmental and private funders. The program has approximately 160 volunteers who provide daily meals and support. In 2004, Our House of Portland became the first agency in the EMSA to receive a competitive HOPWA grant. Our House was awarded

HOPWA

\$1.3 million to reconstruct its building and to start the Neighborhood Housing Program to assist clients who are well enough to move back into the community. This grant was renewed in 2007 for \$1.03 million to continue the NHCP program and help with operating costs for the new facility. Our House provides a continuum of care for people with HIV/AIDS through the following programs:

1. Our House of Portland is a specialized residential care facility located in Portland where 24-hour nursing services are provided to those with advanced HIV/AIDS. Residents from this facility come from all over the state of Oregon.
2. Swan House is an adult foster care facility located in Clackamas County where care in a group setting is provided for those with HIV/AIDS that are not quite able to live independently and need assistance with many of the daily tasks of medication management, money management, etc.
3. The Neighborhood Housing and Care Program (NHCP) is a new program where rental assistance, nursing, social work, and Occupational Therapy services are provided to those with HIV/AIDS who want to maintain living independently. Services are provided on a regular basis (frequency depends on client acuity) and is custom tailored to the needs of each client.
4. Community Services include Esther's Pantry, which is a food bank for HIV Positive individuals, and Tod's Corner which is a thrift shop for the same population. We also provide assistance with pet care and cremations.

COMPLEMENTARY LOCAL, REGIONAL, AND NATIONAL EFFORTS

This program complements other local efforts to meet the needs described above by partnering with Ryan White Title I Planning Council efforts to provide a continuum of care and services.

The AIDS Housing Advisory Committee (AHAC) is an advisory body to HOPWA program staff. AHAC's role is to advise, coordinate, and advocate. AHAC relies on three action steps to guide their 2009-10 work plan: coordination, employment, and evaluation.

Housing

HOPWA

COORDINATION

1. Support agencies and community leaders who are advocating for increased services funding in response to health care and services funding cuts.
2. Participate in and support upcoming systems integration trainings and planning sessions working for clear, structural linkages between housing and services systems.
3. Advocate for the representation of HIV/AIDS housing providers and consumers on housing and homelessness planning entities.
4. Review Homeless Management Information Strategies (HMIS) policy and procedures and advocate for appropriate and adequate confidentiality protection measures for people living with HIV/AIDS.
5. Work with Ryan White Title I Planning Council to establish linkage among housing and services as an expectation, and to consider housing as a function of case management.

EMPLOYMENT

1. Increase employment opportunities for people living with HIV/AIDS.

EVALUATION

1. Use performance measurements for setting priorities and allocating funds.
2. Expand participation in AIDS Housing Advisory Committee.

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

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

MONITORING

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

Housing

HOPWA Performance Chart 1	Needs	Current	Gap	Year 1						
				Outputs Households				Funding		
				HOPWA Assistance		Non-HOPWA		HOPWA Budget	HOPWA Actual	Leveraged Non-HOPWA
				Goal	Actual	Goal	Actual			
Tenant-based Rental Assistance	118	41	77	47				144,740		
Short-term Rent, Mortgage and Utility payments	327	259	68			259				
Facility-based Programs	0	0	0							
Units in facilities supported with operating costs	700	96	604	37		64				
Units in facilities developed with capital funds and placed in service during the program year	181	0	181	2						
Units in facilities being developed with capital funding but not yet opened (show units of housing planned)	13	13	0	13						
Stewardship (developed with HOPWA but no current operation or other costs) Units of housing subject to three- or ten-year use agreements		57	-57	57						
Adjustment for duplication of households (i.e., moving between types of housing)										
Subtotal unduplicated number of households/units of housing assisted										
Supportive Services				Outputs Individuals						
Supportive Services in conjunction with housing activities (for households above in HOPWA or leveraged other units)	0	466	-466	156		323				
Housing Placement Assistance										
Housing Information Services			0							
Permanent Housing Placement Services			0							
Housing Development, Administration, and Management Services										
Resource Identification to establish, coordinate and develop housing assistance resources										
Project Outcomes/Program Evaluation (if approved)										
Grantee Administration (maximum 3% of total) (i.e., costs for general management, oversight, coordination, evaluation, and reporting)										
Project Sponsor Administration (maximum 7% of total) (i.e., costs for general management, oversight, coordination, evaluation, and reporting)										
Other Activity (if approved in grant agreement) Specify:										
1	0	0	0							
2	0	0	0							
3	0	0	0							
4	0	0	0							
Totals										

Housing

Year 2							Year 3						Year 4							
Outputs Households				Funding			Outputs Households				Funding			Outputs				Funding		
HOPWA Assistance		Non-HOPWA		HOPWA Budget	HOPWA Actual	Leveraged Non-HOPWA	HOPWA Assistance		Non-HOPWA		HOPWA Budget	HOPWA Actual	Leveraged Non-HOPWA	HOPWA Assistance		Non-HOPWA		HOPWA Budget	HOPWA Actual	Leveraged Non-HOPWA
Goal	Actual	Goal	Actual				Goal	Actual	Goal	Actual				Goal	Actual	Goal	Actual			
53							61							41						
		259							259							259				
37		64					37		64					37		64				
							2													
0							0							0						
72							72							74						
Outputs Individuals							Outputs Individuals							Outputs Individuals						
162		323					172		323					152		323				

Housing

Year 5							Cumulative									Priority Need: H, M, L	Plan to Fund? Y/N	Fund Source
Outputs Households				Funding			Outputs Households						Funding					
HOPWA Assistance		Non-HOPWA					HOPWA Assistance			Non-HOPWA								
Goal	Actual	Goal	Actual	HOPWA Budget	HOPWA Actual	Leveraged Non-HOPWA	Goal	Actual	% of Goal	Goal	Actual	% of Goal	HOPWA Budget	HOPWA Actual	Leveraged Non-HOPWA			
41							243	0	0%	0	0	0%	144,740	0	0			
		259					0	0	0%	1,295	0	0%	0	0	0			
							0	0	0%	0	0	0%	0	0	0			
37		64					185	0	0%	320	0	0%	0	0	0			
2							6	0	0%	0	0	0%	0	0	0			
0							13	0	0%	0	0	0%	0	0	0			
74							349	0	0%	0	0	0%	0	0	0			
Outputs Individuals							Outputs Individuals											
152		323					794	0	0%	1,615	0	0%	0	0	0			
							0	0	0%	0	0	0%	0	0	0			
							0	0	0%	0	0	0%	0	0	0			
							0	0		0	0		0	0	0			
							0	0		0	0		0	0	0			
							0	0		0	0		0	0	0			
							0	0		0	0		0	0	0			

Housing

HOPWA Performance Chart 3			
Type of Housing Assistance	Total Number of Households	Average Length of Stay [in weeks]	Number Remaining in Project
Short-term Rent, Mortgage, and Utility Assistance	233	PY1	PY1
	233	PY2	PY2
	233	PY3	PY3
	233	PY4	PY4
	233	PY5	PY5
Tenant-based Rental Assistance	53	48	PY1
	59	48	PY2
	67	48	PY3
	47	48	PY4
	47	48	PY5
Facility-based Housing Assistance	52	52	PY1
	37	52	PY2
	39	52	PY3
	37	52	PY4
	39	52	PY5

Housing

[3] Number Remaining in Project							Housing Stability		
	PY1	PY2	PY3	PY4*	PY5*	Cumulative	Stable	Unstable	% Stable/Total
Emergency Shelter						0	PY1	PY1	
Temporary Housing						0	0	0	0%
Private Hsg						0	PY2	PY2	
Other HOPWA						0	0	0	0%
Other Subsidy						0	PY3	PY3	
Institution						0	0	0	0%
Jail/Prison						0	PY4	PY4	
Disconnected						0	0	0	0%
Death						0	PY5	PY5	
							0	0	0%
Emergency Shelter						0	PY1	PY1	
Temporary Housing						0	0	0	0%
Private Hsg						0	PY2	PY2	
Other HOPWA						0	0	0	0%
Other Subsidy						0	PY3	PY3	
Institution						0	0	0	0%
Jail/Prison						0	PY4	PY4	
Disconnected						0	0	0	0%
Death						0	PY5	PY5	
							0	0	0%
Emergency Shelter						0	PY1	PY1	
Temporary Housing						0	0	0	0%
Private Hsg						0	PY2	PY2	
Other HOPWA						0	0	0	0%
Other Subsidy						0	PY3	PY3	
Institution						0	0	0	0%
Jail/Prison						0	PY4	PY4	
Disconnected						0	0	0	0%
Death						0	PY5	PY5	
							0	0	0%

Housing

PROJECT SELECTION

Each jurisdiction in the Consolidated Plan Consortium selects affordable rental housing development projects through an annual open process. Gresham will continue to issue an annual Request for Proposals administered and selected by Gresham staff.

To achieve the permanent supportive housing (PSH) development goal set by the Ten Year Plan to End Homelessness, staff from the City of Portland, Multnomah County, the Housing Authority of Portland, and the Portland Development Commission collaborate in a funding process that has the advantage of allowing the jurisdictions to create the working relationships necessary to ensure the success of each component of PSH project.

In the Process staff have changed the release of the Request for Proposals (RFP) to better coincide with the State's Consolidated Funding Process. The goal of this change is that project sponsors will have decisions regarding their local funding made in time so that their CFC application is more competitive and their financing packaging is complete for OHCS staff review.

The RFP is advertised to the broad network of housing development groups across the Portland metro region. The RFP priorities are established by the City with input and framing by the Funders Committee comprised of executive staff from the City, PDC, Multnomah County and HAP. The goals and priorities reflect the Consolidated Plan Priorities and principles. A public bidders meeting is held to answer questions and to assist with applications from sponsors.

A technical committee of experienced program staff from the City, PDC, Multnomah County and HAP review initial applications for completeness and then provide technical assistance to ensure that final applications are complete and competitive. During the technical assistance period, staff from the City's Housing and Ending Homelessness Teams work with staff from Multnomah County to identify potential populations and service packages for PSH units. Staff from the City, PDC and HAP work with project sponsors to develop the project to ensure consistency financial viability and consistency with City priorities.

At the close of the technical assistance period, sponsors submit a final application to the technical committee. The Technical committee reviews all final applications and makes funding recommendations to the Funders Committee. The Funders Committee makes final funding decisions.

Affordable Rental Housing Development

Updated Project Selection procedure for the City of Portland and Multnomah County.

**Affordable
Rental Housing
Development**

Over the next year, staff will also work to create an updated and ongoing list of potential projects throughout the area. Staff will release a Request for Information to seek letters of interest for housing projects in Portland. Letters will be solicited from qualified developers/organizations to develop the inventory of local housing projects that may be eligible for funding. By doing this the City will take a proactive approach to understanding the development pipeline and will use information gathered to help develop the RFP for future funding rounds.

Housing

The goal of the program is to promote long-term housing stability by providing a continuum of services to assist individuals and families in locating, obtaining, and maintaining decent affordable housing.

GENERAL HOUSING 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, 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 (can't find or don't know how to look)
- Inability to retain housing over time
- Inability to maintain unit to required standards
- Discrimination in housing or other impediments to Fair Housing and housing choice
- Landlord-tenant issues
- Lack of documented resident status
- Structurally unsafe housing, including units that do not meet City housing code, and/or have lead, mold or other environmental hazards
- Displacement due to gentrification

SPECIFIC NEED FOR FAIR HOUSING SERVICES

The Consortium completed the most recent Analysis of Impediments to Fair Housing (AI) in January 2006, updating the 1996 AI. The current AI is available online at www.portlandonline.com/bhcd.

To develop the current AI, Consortium staff examined information from many sources: interviews with key stakeholders, public testimony, demographic data, maps, and public policies that have an impact on housing choice. Staff and expert analysis of this data identified a number of impediments to fair housing, and restrictions on the exercise of housing choice. There was evidence that discrimination occurs against all protected classes, but at higher rates on the basis of mental or physical disability, race, color, national origin and familial status. Discriminatory acts took various forms including refusing to

Fair Housing

Fair Housing

meet reasonable accommodation requests, refusing to rent, subjecting tenants to different terms and conditions, and reducing access to homeownership.

The AI also assessed the degree to which housing choice is restricted by barriers that are beyond the reach of traditional fair housing law, but nonetheless limit housing options and contribute to the social and economic isolation of groups of people. Housing choice barriers identified in the AI include: limited location and availability of subsidized affordable housing, conversions of formerly affordable housing to higher cost housing or different uses, the poor quality of some affordable units, and screening criteria that bar many from access to affordable housing.

While discrimination based on membership in a protected class still occurs, low income is the chief limiting factor on the exercise of housing choice. Expansion of BHCD's Economic Opportunity Initiative and other poverty reduction programs will promote housing choices.

SPECIFIC NEED FOR RENT ASSISTANCE SERVICES

Rent assistance is an important tool to ease the rent burden on low-income households. Multnomah County residents have an extraordinarily high rent burden. An analysis of the number of Multnomah County households paying more than 30% of their income for rent is in Section I.

Over the last 10 years, the City has invested federal and local funds to develop affordable housing under the ownership and management of local non-profit community development corporations (CDCs). The City financed these projects on the assumption that they would be occupied by households with incomes between 30% and 60% MFI, a category that includes much of the local service workforce. However, a 2004 survey of CDC members of the Community Development Network (now Oregon Opportunity Network) indicated that 68% of tenants in CDC housing have incomes of only 15% to 30% MFI. This means that 68% of the residents of the existing affordable non-profit owned housing stock are experiencing significant rent burden. Rent assistance can reduce that burden.

Rent assistance is also an important tool for preventing and ending homelessness. The professional evaluation of the Transitions to Housing short-term rent assistance program documented the need for additional rent assistance based on the fact that available funds were completely subscribed, and agencies had to turn away many requests for assistance.

Housing

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

The City of Gresham also uses Human Solutions, Inc. to run a Rent Assistance program that is targeted to prevent low income tenants from eviction thus creating housing stability.

SPECIFIC NEED FOR ACCESS, PLACEMENT & RETENTION SERVICES

The Analysis of Impediments, the Special Needs Reports, and the 10-Year Year Plan to End Homelessness all identified standard tenant screening criteria as an obstacle to housing access and placement, particularly for people with low-incomes, mental illness, poor credit history, criminal history, and/or a period of homelessness. Historic demand for these services illustrates the dimension of the need. In 2007-2008, 965 participants graduated from the Tenant Education Program (the Ready to Rent tenant education curriculum was used during that period), which helps renters address screening barriers. The number of households assisted by the Relocation Program has increased from 4 households in 2004-2005 to 42 households in 2007-2008. Recently, the vacancy rate has been trending down, signaling that households with limited income and screening barriers will face increasing difficulty in obtaining housing.

In addition, an average of 4,700 searches for housing are completed each week on www.housingconnections.org, illustrating the demand for an affordable housing locator.

ACCESS, RETENTION AND STABILIZATION PROGRAM DESCRIPTION

The Housing Services program area addresses barriers to locating, obtaining, and maintaining decent affordable housing. Program staff monitor the housing market and gather data from service providers to determine the most significant barriers low-income households face when seeking housing, and then fund programs to address those barriers. When necessary, BHCD will restructure existing programs to better address barriers. BHCD also will discontinue funding to housing services activities that are no longer necessary or do not meet performance outcomes, and will move the resources to fund services that address current needs.

Fair Housing

Fair Housing

FAIR HOUSING SERVICES

The AI affirmed the continued need for Fair Housing activities that are primarily directed to increasing public awareness of fair housing laws and to enforcement efforts. In addition to education and enforcement, the program funds a citizen-based Siting Council to facilitate siting of publicly or privately funded housing projects and public facilities when the populations housed or served raise concerns in the community. The AI also affirmed the need for activities that increase housing choice such as HousingConnections.org, a web-based housing locator service that furthers fair housing by presenting a wide array of housing opportunities to all prospective tenants, without regard to protected class status. Finally, the AI called for the creation of workgroups to address three issues: how to increase access to accessible housing by people with disabilities; whether to modify Portland's affordable housing location policy and/or extend it to County-wide; and what can be done locally to resolve common landlord/tenant issues, e.g. concerns about habitability, frequent use of "no cause" evictions in inappropriate situations. The Accessible Housing Workgroup is underway. The majority of the accessible housing inventory is complete, and in 09-10 the goal is to develop recommendations aimed to better assist disabled renters in finding accessible housing. The City will assess, and modify if appropriate, the Location Policy in FY 09-10. The Location Policy will be reviewed considering the following: 1) requirements of Federal, local and other funding sources (i.e. TIF); 2) the mission of the new Housing Bureau; and 3) available data regarding poverty concentration and housing choice. The Location Policy will be reassessed when 2010 census data is available. The Quality Rental Housing Workgroup completed its recommendations to address landlord/tenant issues related to habitability in FY 08-09. The City will not be able to implement the full package of recommendations due to financial constraints. However, the City is working to implement a subset of the recommendations, including: 1) study retaliation related to tenant initiated City housing inspections by implementing a new requirement that landlords submit copies of termination notices to the City for units that have been inspected; 2) pilot an enhanced tenant-complaint inspection system that gives inspectors reduces the burden on tenants to initiate inspections; and 3) update Portland's housing code (Title 29) to better address health and safety issues.

SHORT-TERM RENT ASSISTANCE

Short-term rent assistance is a significant tool for preventing and ending homelessness. Short term rent assistance programs provide shallow rent

Housing

assistance, move-in costs, security deposits, and other flexible financial assistance to support low-income households in permanent housing. They generally also provide services in the form of housing placement or housing search assistance.

The local systems for accessing short-term rent assistance funded by the City of Portland, Multnomah County, the City of Gresham and the Housing Authority of Portland have been redesigned and merged into a single, unified system called Short-Term Rent Assistance (STRA). STRA focuses on two needs: 1) homelessness prevention/housing stabilization; and 2) transition from homelessness into permanent housing. The Housing Authority of Portland was selected by a competitive procurement process to administer the system. The goals of the redesigned system are safety off the streets, placement into permanent housing, and retention of permanent housing. In addition, the City of Portland's Bureau of Housing & Community Development (BHCD) funds a number of nonprofit organizations through the "Key Not a Card" initiative, intended to move people directly from the streets into housing. BHCD also provides rent assistance to a few City-funded shelter providers, in order to divert people from entering shelters or expedite their moving from shelter to housing.

HOUSING CONNECTIONS

Housing Connections, a web-based housing locator, www.housingconnections.org, lists over 76,000 units in the four-county Portland-Vancouver metro region, with a special focus on affordable, accessible and special needs units. Housing Connections has also implemented a housing services database to assist households to find services that will help them obtain and maintain housing.

SHARED HOUSING

Shared Housing helps elderly and other low- and moderate-income people who cannot afford or do not want to live alone, to locate, evaluate, and select shared housing and living situations that meet their economic and social needs. Shared Housing brings together those who need affordable housing with people who have homes and want help with rent, household chores and/or personal care. Many elderly, disabled and low-to-moderate income homeowners and renters have found that opening their home to another person enables them to remain in their homes. In addition, there is growing

Fair Housing

Fair Housing

interest in the Shared Housing program among homeowners trying to avoid foreclosure.

THE RELOCATION PROGRAM

The Relocation Program assists households to relocate when their unit has become uninhabitable due to serious Housing Code violations, lead hazards, mold or serious fires. Relocation assistance includes help in finding, and applying to, new appropriate housing, payment of reasonable moving costs and in some cases, short-term rent assistance. The Relocation Program does not address relocations that occur due to the requirements of the Uniform Relocation Act.

TENANT EDUCATION, FRESH START, AND THE RISK MITIGATION POOL

Tenant Education, Fresh Start, and the Risk Mitigation Pool are a set of programs that increase access to housing for low-income households that have difficulty meeting the tenant screening criteria due to criminal history, poor credit history and/or poor rental history. All three programs include a guarantee fund that provides some financial compensation to the landlord or property manager if the tenant damages the unit or vacates the unit without full payment.

The Tenant Education Program is focused on households that would not meet standard tenant screening criteria and would benefit from a training designed to help them be successful tenants and to access permanent housing. During 08-09 BHCD has worked with regional partners to transition from the Ready to Rent curriculum to a new tenant education curriculum. BHCD expects the new curriculum will be implemented as part of the Tenant Education Program in FY 09-10. The program will certify instructors who will offer Tenant Education Program training to households at community agencies across the County.

Fresh Start is focused on populations who would not pass standard tenant screening criteria and who are likely to need on-going case management to address issues that could jeopardize their housing. Fresh Start differs from the Tenant Education Program in that it provides case management and crisis intervention to prevent eviction for clients with negative rental histories.

The Risk Mitigation Pool assists Permanent Supportive Housing providers to open up new housing opportunities for individuals and families that face multiple barriers to housing, while protecting the financial stability of the

Housing

publicly subsidized housing inventory. The need for a local Risk Mitigation Pool was identified in the Housing Development White Paper prepared in association with Home Again: A Ten-Year Plan to End Homelessness. The program began operating on April 15, 2006. Managers of designated permanent supportive housing units can access the Risk Mitigation Pool to cover unexpected costs such as excessive wear and tear, unpaid rent, vacancy loss and higher-than-average turnover costs.

The table below compares these access programs. In the future, BHCD will consider whether to realign or consolidate these programs.

Comparison of Programs to Increase Access to Rental Housing				
	Tenant Training	Case Management	Guarantee Fund	Assist Tenant to Maintain Housing
Tenant Education Program	X		X	
Fresh Start		X	X	X
Risk Mitigation Pool			X	

LANDLORD OUTREACH PROGRAM

The Landlord Outreach Program offered through the Fair Housing Council of Oregon is focused on educating landlords about available access and retention programs as well as lead hazards.

The goal is to increase the participation of landlords and housing providers in these programs, creating more housing opportunities for households with barriers to accessing housing through conventional means.

RENTERS HOTLINE

The Renters Hotline provides information and referral about landlord-tenant issues, habitability issues, and related housing issues. The Hotline is both a retention and fair housing strategy. Tenants who understand their rights and responsibilities may be in a better position to access and retain their housing.

HOUSING PARTNERSHIP WORKGROUP

BHCD piloted the Housing Partnership Workgroup in FY 08-09 and has found it is effective in bringing together agencies that work with hard to house clients and housing providers with a focus on helping clients with screening

Fair Housing

Fair Housing

barriers get into housing and prevent evictions. Quarterly meetings include presentations on topics of mutual interest to agencies and housing providers, related to the goal of the workgroup (e.g., Reasonable Accommodation, application appeals processes) and a problem solving discussion to assist agencies in placing a client or preventing an eviction.

PROGRAM TOOLS

FAIR HOUSING

- Education in fair housing rights and responsibilities
- Outreach to tenants and property owners/managers
- Enforcement of local, state and federal fair housing laws
- Testing for evidence of discrimination
- Siting Council
- www.HousingConnections.org
- Fair Housing policy workgroups
- Accessible Housing Inventory
- Location Policy

SHORT-TERM RENT ASSISTANCE

- Flexible funds to prevent eviction and assist homeless households to become rapidly re-housed

ACCESS, PLACEMENT AND RETENTION

- www.HousingConnections.org housing locator
- ServicePoint, a web-based housing services database
- 211 information and referral
- Shared Housing
- Tenant Education Program and landlord risk mitigation program
- Fresh Start housing retention and landlord risk mitigation program
- Landlord outreach regarding access, placement and retention programs

Housing

- Risk Mitigation Pool
- Relocation services
- Renters' Rights Hotline for information and referral on tenant rights
- Housing Partnership Workgroup

PROJECT SELECTION

A variety of mechanisms have been used to select programs over the past five years, including competitive Requests for Proposals and renewals of existing contractors. In the future, BHCD will fund programs that:

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

BHCD is continuously reviewing each Housing Services project to determine whether the project meets these criteria. Services that do not meet these criteria will be discontinued or restructured, with changes reflected in the contractors' scope of work. BHCD will also assess the performance of current contractors. In the event that a service is significantly restructured and/or the contractor is not performing, BHCD will use a competitive Request for Proposals process to select a new contractor unless there is clearly only one contractor qualified to do the work. In an RFP process, the selection criteria would be included in the RFP materials, and there would be public participation in the selection process. The selection committee would make recommendations to the Director of BHCD and the Commissioner-in-Charge, and the final decision would be theirs.

PROGRAM ELIGIBILITY

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

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

Fair Housing

Fair Housing

Other housing services programs are generally open to households with incomes at or below 50% MFI. For some housing service programs, a household member may need to belong to a specific target population to be eligible, e.g., single adults who meet the federal definition of “chronically homeless.”

POTENTIAL BARRIERS

Cuts in federal funding or changes to the formulae for entitlement grants would reduce the federal funds available to provide housing services.

Cuts to Medicaid and other funding streams for case management and treatment services would also have a direct negative impact on programs like Fresh Start that rely on the availability of these services.

The tightening rental market in Portland, evidenced by lower vacancy rates, could reduce the willingness of property owners and managers to participate in programs like the Tenant Education Program, Fresh Start, or the Risk Mitigation Pool. They also could be less willing to rent to households that do not meet standard rental criteria.

PARTNER AGENCIES AND ORGANIZATIONS

The contractors for FY 2009 are listed in the Action Plan.

- Fair Housing Council of Oregon (FHCO) provides fair housing education, outreach, enforcement, testing services and landlord outreach.
- Legal Aid represents tenants with fair housing complaints.
- Oregon Bureau of Labor and Industry (BOLI) processes complaints of discrimination under state law in employment, housing, and public accommodations. BOLI is seeking authority from the legislature to process fair housing complaints under federal law as well.
- City of Portland, Office of Neighborhood Involvement facilitates the residential siting process.
- The Housing Authority of Portland (HAP) administers the short-term rent assistance system, the Tenant Education Program and the Fresh Start Program.
- The Housing Development Center administers the Risk Mitigation Pool.
- Ecumenical Ministries of Oregon operates the Shared Housing Program.

Housing

- 211info performs an outreach function for Housing Connections to renters and agencies; provides phone and e-mail support to renters, agencies and landlords; and provides data quality review.
- Community Alliance of Tenants operates the Renter's Rights Hotline.
- Impact Northwest operates the Relocation Program.
- HCDC provides policy oversight.
- The Short-term Rent Assistance (STRA) Oversight Committee is facilitated by HAP and includes representatives from Multnomah County; HAP; the City of Portland, the City of Gresham, and non-profit providers.
- The Oregon Opportunity Network Resident Tenant Services Network working group is composed of residential service coordinators who seek to improve their professionalism and service quality, and provide mutual support.

COMPLEMENTARY LOCAL, REGIONAL AND NATIONAL EFFORTS

The range of housing services supports implementation of a number of initiatives, including Home Again: A Ten-Year Plan to End Homelessness in Portland and Multnomah County, and implementation of the recommendations in the Special Needs Report.

Housing services also support the work of the Multnomah County Transitions Services Unit to reintegrate ex-offenders into the community.

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

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

MONITORING

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

Fair Housing

Housing