Welcome to Muslim Educational Trust

www.metpdx.org

Muslim Educational Trust is dedicated to the betterment of our society, and strives to achieve its purpose through education, cooperation, networking, and programs which benefit Muslims and non-Muslims in the greater Portland, Oregon.
A community outreach partnership

Muslim Educational Trust
And
Home Forward
(the federally-sanctioned housing authority for Multnomah County)

With thanks to Metro and the Federal Transit Administration for grant funding to assist with this outreach

Tonight’s agenda

• Goal: To provide information about current affordable housing and planning for future affordable housing in the SW Corridor
• Three-part format
  – Presentations by community agencies
  – Panel of residents and participants
  – Affordable Housing Resource Fair
Tonight’s agenda

Please complete surveys (anonymous)
• Now so we may collect
  – (yellow sheet) Pre-survey
  – (blue sheet) Demographic info
• Before leaving tonight
  – (green sheet) Post survey

Request to learn more…provide your name
  – (pink sheet) If you would like to be more involved in future events

Why focus on the SW Corridor?

The next MAX light rail system will link the SW Corridor to our regional light rail network. It brings both huge opportunities and potential concerns. Planning is underway by multiple governments:
• TriMet
• Metro
• Cities of Portland and Tigard
Where is the SW Corridor?

First segment:
• From downtown Portland
• Continuing south along SW Barbur Blvd

Second segment:
• Continue along SW Barbur to Transit Center
• Follow I-5 South to Hwy 99W at 61st Avenue
Where is the SW Corridor?

Third segment:
• From Hwy 99W, head south at SW 68th towards “Tigard Triangle”
• Continue across to SW Hall and follow existing rail south to Bridgeport Village

What about potential concerns?

• The current lack of affordable housing is well documented in the *SW Corridor Equitable Housing Strategy* (summary in your packet)
• As the area becomes even more desirable, rents will continue to rise leading to potential displacement of current renters and lower income home owners.
What about potential concerns?

“There are 8,300 renters and 4,400 low-income homeowners with household incomes that are less than 80 percent of the area median income (AMI). These people are vulnerable to rising housing costs that will displace them outside of the corridor if services, protections and affordable housing are not available.”

City of Portland – SW Corridor Equitable Housing Strategy
Website FAQ’s: https://www.portlandoregon.gov/bps/73445

What about potential concerns?

Racial disparities currently exist in the SW Corridor.

- People of color who rent are disproportionately cost burdened (they pay more than 30% of their income to housing)
- Rates of homeownership for Black and Latino households (20 and 25 percent respectively) are less than half that of White households (56 percent).
### What are the main sources of affordable housing?

**Who owns rental housing?**

<table>
<thead>
<tr>
<th>Housing Authorities (governmental)</th>
<th>Other mission driven groups</th>
<th>Private landlords</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Home Forward (Multnomah County)</td>
<td>• Community Development Corporations (CDCs)</td>
<td></td>
</tr>
<tr>
<td>• Washington County Housing Dept.</td>
<td>• charitable organizations</td>
<td></td>
</tr>
</tbody>
</table>

**Who assists with affordable home ownership?**

- **Non-profit, mission-driven organizations**
  - Habitat for Humanity
  - Proud Ground
  - "sweat equity" model
  - community land trust model
  - also provides real estate services
What are the main sources of affordable housing?

Depending upon ownership and financing...

- "affordable by design"
- "intentional affordability"
- regulated

versus

- "naturally occurring affordable housing" (NOAH)
- unregulated
- often older properties

Two Housing Authorities in SW Corridor

1. Properties administered by Housing Authorities
   - Affordable Housing
   - Public Housing

2. Rent Assistance ("Section 8")
   - Housing Choice Voucher Program
   - Project-Based Voucher Program
Community Development Corporations

Examples in the SW Corridor

Community Partners for Affordable Housing (CPAH)

Northwest Housing Alternatives

Watershed @ Hillsdale

Village at the Headwaters (Portland)

Affordable Home Ownership

Examples in the SW Corridor

Habitat for Humanity Portland/Metro East

Proud Ground
Check website listings often

7 homes completed in 2015 at Trillium Court near Hillsdale in SW Portland
Private Landlords

Portland State University 2017 research data using “Costar” system

70% of units in SW Corridor (over 16,000 rental units total) are in 2 & 3 star buildings

www.portlandoregon.gov/bps/article/654617

What can help with the costs of rent?

Rental subsidy programs
- Section 8 programs – Housing Choice Vouchers and Project-Based Vouchers
- Public Housing

Properties with rent restrictions
- Typically rents must be affordable to households at 60% Area Median Income (AMI) …or some may have lower thresholds
- Deed restrictions require affordability over a set timeframe (15 years to 99 years)
What is Area Median Income (AMI)?

<table>
<thead>
<tr>
<th>Household Size</th>
<th>30% of Area Median Income</th>
<th>50% of Area Median Income</th>
<th>80% of Area Median Income</th>
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<tbody>
<tr>
<td>1</td>
<td>$17,100</td>
<td>$28,500</td>
<td>$45,600</td>
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<tr>
<td>8</td>
<td>$42,380</td>
<td>$53,750</td>
<td>$85,950</td>
</tr>
</tbody>
</table>
Housing Choice Voucher Program

Eligible

- Household income at or below 50% Area Median Income (AMI)
- One eligible citizen or noncitizen

Ineligible

- Subject to lifetime requirement for sex offender registration.
- Convicted of manufacture of methamphetamine on federally assisted housing.

Tenant-Based (Section 8) Vouchers

- Assistance is tied to Tenant (transferrable and portable)
- May only apply when waitlist is open
- 3,000 households selected by lottery to be on waitlist
- Residency preference
- Priority Status for terminal illness

Many landlords contact Home Forward with rental listings:
www.homeforward.org/find-a-home/get-help-paying-rent/section-8-apartment-listings
Housing Choice Voucher Program

Home Forward’s Section 8 (Tenant-based voucher) wait list is currently closed. There has been a freeze on pulling names from the existing wait list for the past two years due to a range of funding constraints.

Be sure to sign up for our eNewsletter in order to hear about the next wait list opening: www.homeforward.org

Project-Based Vouchers

- Assistance tied to a specific unit (Not transferrable)
- Property maintains waitlist
- Preferences determined by Memo of Understanding with property owners (primarily CDC’s)

- Updated list of properties with Project-Based Vouchers is maintained on website:
  www.homeforward.org/find-a-home/get-help-paying-rent/section-8 apartment-listings (use second link on page)
Household Types

Senior or Disabled: Age 55 or older or has a documented disability
  • 28.5% of Gross Monthly Income used in rent formula

Work-Focused: Everyone else
  • 29.5% of Gross Monthly Income used in rent formula

Other Programs

Short Term Rent Assistance (STRA)
  • Provided by 19 different non-profit agencies
  • STRA can help pay rent, back rent, security deposits, application fees and sometimes utilities or other housing costs.
Public Housing in Multnomah County

In 2014, Home Forward started to convert public housing subsidy for over 2,750 rentals in 46 properties throughout Multnomah County.

Home Forward will be transitioning all public housing to **Project Based Section 8** by 2021

- “85 Stories” began with major renovations to four high-rise properties
- As of October 2018, this process includes an additional 33 properties providing over 1300 affordable homes.

Washington County Housing

**Waiting Lists**

The following wait lists are **CLOSED**:
- Housing Choice Voucher (Section 8)
- Public Housing
- Most Project-Based Vouchers (PBVs)

The following wait lists are **OPEN**:
- Project-Based Vouchers for special needs populations
  - Homeless
  - Mentally ill
  - Veterans
Washington County Housing

Additional Housing Options

Tax Credit and other properties that serve <60% AMI

- Orchards I, II, and III (167 units)
- Sunset View
- Bridge Meadows
- Quatama Crossing
- The Colonies
- Bonita Villa

Washington County Housing

New affordable housing planned in the SW Corridor

The Fields

- 254 apartment homes south of the Tigard Triangle
- <60% AMI
- Scheduled to open in 2020
Washington County Housing

New affordable housing in Washington County

**Willow Creek**
- 120 apartment homes in Hillsboro along MAX line
- <60% AMI
- Scheduled to open in 2020

Washington County Housing

Applying for Assistance

Waiting Lists and How to Apply

The following waiting lists are CLOSED:
- Housing Choice Voucher
- Public Housing
- Section 8 Vouchers for the following sites: Barlow, NW Corvallis, Lisa Gardens, The Orchards, and Somers View

The following waiting lists are OPEN:
- Project-Based Vouchers for the following sites: Home, Portland apartments, Home Mary Lea and Infill Projects, and others
- For any site that requires a letter, you must apply for a unit at Bridget Reedtown, Reedtown, The Orchards, or The Stroud, and then select the Waiting List for your site

To apply for a unit at Bridget Reedtown, you must download and complete the [Online Application](http://www.washingtoncounty.org)

To check your application status:
- By phone: call 503-966-007
- Online: go to [www.washingtoncounty.org](http://www.washingtoncounty.org) and log in using your 4-digit year of birth as the username and social security number as the password
Washington County Housing Services
https://www.co.washington.or.us/Housing/

Other Resources
affordablehousingonline.com
https://www.hud.gov/apps/section8/

More Affordable Housing planned in SW Corridor

Red Rock Creek Commons
• CPAH plans to break ground in 2019
• 48 one bedroom apartments
• Located within the Tigard Triangle Urban Renewal Area

New housing construction brings opportunity during lease up
• Visit the CPAH website often to learn when applications will be taken: www.cpahinc.org
How do I find affordable rentals?

- Research and check favorite websites regularly
- Sign up for e-newsletters if available (example: top of Home Forward’s website home has a link to sign up)
- Dial 211 toll free
- www.211info.org
- www.oneapporegon.com

Ongoing planning for SW Corridor

Portland and Tigard implementation of SW Corridor Equitable Housing Strategy

- **Goal 1**: Commit early financial resources to address near-term housing crisis and long-term needs
- **Goal 2**: Prevent residential and cultural displacement
- **Goal 3**: Increase choices for new homes for all household types and incomes
Ongoing planning for SW Corridor

Implementing Portland General Obligation (GO) Bond
• Funds for potential acquisitions of existing properties
• Funds for potential purchase of undeveloped land

Enforcing Portland’s landlord requirements
• Assist with costs of relocation after "no cause" evictions
• Limits to annual rent increases

Implementing Tigard Triangle Urban Renewal Area
• Funds set aside for affordable housing

More opportunities for SW Corridor?

Metro’s Proposed General Obligation (GO) Bond
• Funds for potential acquisitions of existing properties
• Funds for potential purchase of undeveloped land

The Metro Council referred the affordable housing bond to the voters for the upcoming November ballot
