A publication by Muslim Educational Trust in collaboration with **Home Forward and Metro**

Affordable Housing 101





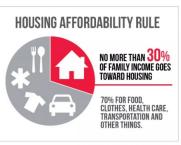


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AFFORDABLE HOUSING





Community Conversations: Impact along the SW Corridor

Over the past few months, MET and Home Forward have engaged in a very unique and engaging partnership aimed at bringing our community together. In order to better understand and prepare for the consequences of the expansion of the light rail along the SW Corridor upon Affordable Housing, it was critical to hear first hands from current and future residents and have an outlet for them to voice their concerns and make their challenges heard. Towards that end, two informational sessions were specifically crafted to provide this outlet. We hosted these sessions in two separate venues to provide better accessibility to our target populations: One was held on a Thursday evening (Sept 27) at the Muslim Educational Trust and a second was held on a Saturday afternoon (Oct 13) in the heart of the SW Corridor at Markham Elementary School. About 50 -60 people in aggregate attended these events. In order to enhance accessibility and facilitate community participation at these events, child care was provided in addition to interpreters in Somali, Spanish, and Arabic languages.

The goal was to bring awareness to affordable housing, eligibility guidelines, application logistics, etc. to members of the community at large, while also showing a graphical display of areas within

the SW Corridor impacted by the Trimet expansion project.

The event fliers were also translated to different languages to help spread the word, and invites were shared with mailing lists and neighbors by word of mouth to over 2,000 people in aggregate.

Community members were particularly interested in new developments and also getting on the waiting list. Current residents were concerned about the higher rents that will directly result from the expansion project and had concerns about having to relocate to possibly farther neighborhoods that will involve their children potentially changing their schools.

We also sought to bring to the participants various resources in the community that would be helpful to them including affordable housing rent and ownership options, rent assistance, advising services, healthcare services, etc. for low-income families and children. These organizations tabled informational tables at these sessions and engaged in active discussion with participants seeking to learn more about their products and services. A short synopsis of these organizations is provided in this newsletter for the reader's future reference.

Participants at both sessions received packets with a compilation of relevant and useful community resources, a copy of the affordable housing powerpoint, as well as a pre- and post survey (translated to multiple languages) to gauge impact along with areas of strength and improvement.

Overall the information sessions were well-attended and wellreceived by the community. In order to maximize participation in the second session, attendees were broken down into smaller focus groups based on their areas of interest to discuss specific issues that mattered to them.

According to Khadija, who participated in the second session, she found this to be very helpful and was very grateful for the availability of interpretation and child care services.

For more information about this partnership and the good work evolving from it, please call our office at (503) 579-6621 or visit our website at: www.metpdx.org/ affordable housing.

Affordable Housing 101, Get in the know

What are the main sources of affordable housing?

Who owns rental housing?

Housing **Authorities**

(governmental)

- Home Forward (Multnomah County)
- Washington County Housing Dept.

Other mission driven groups

- Community Development Corporations (CDCs)
- charitable organizations

Private landlords

What are the main sources of affordable housing?

Who assists with affordable home ownership?

"sweat equity" model

Habitat for Humanity

community land trust model

> Proud **Ground**

What are the main sources of affordable housing?

Depending upon ownership and financing...

versus

"affordable by design"

"intentional affordability"

regulated

"naturally occurring affordable housing" (NOAH)

unregulated

often older properties

Two Housing Authorities in SW Corridor



Serving Multnomah County (including Portland, Gresham and smaller cities)



- 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





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% Median Family Income (MFI) ...or some may have lower thresholds
- Deed restrictions require affordability over a set timeframe (15 years or more)

Continued from Page 2; For the Full Powerpoint by Home Forward, please visit www.metpdx.org/index.php/resources/affordable-housing

Washington County Housing



Waiting Lists and How to Apply

www.co.washington.or.us/Housing/current-applicants.cfm as of 9-20-2018

The following waiting lists are OPEN:

- Project-Based Vouchers for the following sites:
 - Tom Brewer House, PLUSS Apartments, Pomeroy Place (2- and 3-bedroom units only), The Knoll, Bridge Meadows, and The Orchards (3-bedroom units
 - To apply for at the above properties, download the Project-Based Voucher application. At Bridge Meadows, you must download and complete the Bridge Meadows application.

The following waiting lists are CLOSED:

- · Housing Choice Voucher and Public Housing
- Project-Based Vouchers for the following sites:
 - Barcelona, Fir Crest Manor, Alma Gardens, The Orchards, and Sunset View.

Housing Choice Voucher Program



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

Wait list is currently closed and there has been a freeze on pulling names for the past year.

Many landlords contact Home Forward with rental listings:

www.homeforward.org/find-a-home/get-help-paying-rent/section-8-apartment-listings

Community Resources

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



What is Area Median Income (AMI)?

Income Guidelines for the Portland Metropolitan Area (Revised 4/18)

Household Size	30% of Area Median Income	SECTION 8 AT OR BELOW 50% of Area Median Income	80% of Area Median Income
1	\$17,100	\$28,500	\$45,600
2	\$19,550	\$32,600	\$52,100
3	\$22,000	\$36,650	\$58,600
4	\$25,100	\$40,700	\$65,100
5	\$29,420	\$44,000	\$70,350
6	\$33,740	\$47,250	\$75,550
7	\$38,060	\$50,500	\$80,750
8	\$42,380	\$53,750	\$85,950

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 TO FIND AFFORDABLE HOUSING TO OWN:

- **Habitat for Humanity**
- **Proud Ground**

OTHER RESOURCES:

- Community Partners for Affordable Housing CPAH
- Washington County Housing Services
- The City of Portland: Planning and Sustainability
- Neighborhood House
- Community Alliance for Tenants (CAT)
- Momentum Alliance
- **Unite Oregon**
- Islamic Social Services for Oregon State
- Guidance Residential
- Health Care for All Oregon















MET - Affordable Housing Newsletter

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Visit us at www.metpdx.org

The Muslim Educational Trust (MET) was founded in 1993 to be a source of healing and unifying for our Portland community, both Muslim and non-Muslim. MET 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 metro area. In this spirit, a collaboration was formed this Fall 2018 with Home Forward and Metro to address the needs, challenges, and opportunities that community members face when it comes to affordable housing especially around the SW Corridor where the anticipated Trimet expansion has raised concerns over affordability of housing in the vicinity, which will directly impact families in our community, both Muslim and non-Muslim.

Serving the community through excellence in education and community building since 1993
This publication is made possible by a partnership between MET and Home Forward (a federally-sanctioned housing authority for Multnomah County), made possible by grant funding from Metro and the Federal Transit Administration.

More to come in 2019...

Two major events are planned in 2019 as a culmination to this partnership effort between MET and Home Forward.

In the next stage, we will be browsing affordable housing units in a uniquely organized bus tour of the different facilities in the vicinity of the SW Corridor. The goal of these visits is to get feedback from present and future residents about changes or additions they would like to see in the architectural design of the units. Design of areas like the kitchen and living room may require special attention especially when it comes to residents with larger extended families with children and grandparents

dwelling in the same unit.

The bus tours will be scheduled in the new year and will be followed with a group discussion where participants will be split up into smaller groups to compile their feedback, suggestions, and recommendations regarding architectural design of affordable housing units.

This is an important step to making the beneficiaries of affordable housing projects stakeholders and making their voices heard to the decision making parties who build, design, and renovate these units.



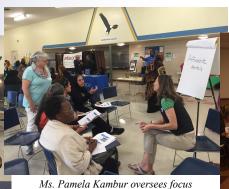
We invite all vested community members to join these events. If you have any questions or need more information, please call us or send us an email.

Information about these upcoming events in 2019 is also posted on our MET website.





Left to Right: Iman Mahamud and Ayni Amir, MET Interns and Community Volunteers



Ms. Pamela Kambur oversees focus group discussion on Affordable Housing Rentals at Info Session on Oct 13, 2018 at Markham Elementary School



MET's Board Member, Jawad Khan, Welcomes Guests to Informational Session at MET on Sept 27, 2018