

DATE: September 30, 1993
TO: Interested Individuals
FROM: David B. Foster, Community Housing Planner
SUBJECT: HOUSING STRATEGIES WORKBOOK

The Housing and Community Services Department (HCS) regularly receives questions and requests for assistance from public officials and citizens concerned about local housing issues. To better assist these customers, we have produced this user-friendly guide on local housing planning. With your interest in housing issues, we thought you would appreciate receiving a copy.

The WORKBOOK is divided into three parts:

1. An overview of the steps integral to a sound housing planning program, as background for those new to the subject.
2. A more technical explanation of the process for completing a local housing needs assessment, aimed at those who assume responsibility for doing local housing planning.
3. An Appendix, containing a wealth of facts and information on definitions of housing terms, funding programs, potential allies, and other topics useful for anyone wishing to be effective in addressing local housing issues.

We are proud to provide this tool to the public. We have provided a complimentary copy to each Community Action Program, Community Development Corporation, and City, County, and Regional Planning Department in Oregon. We encourage recipients to make copies and share the WORKBOOK with others.

This is the *first* edition of the WORKBOOK. In beginning this project a year ago, we found no other document which thoroughly discussed the critical aspects of the subject while avoiding technical language and jargon. We want to continually improve this tool as we gain experience. A small number of Oregon communities used portions of the early drafts over the past year and provided us with valuable input; we have incorporated their information in this edition. We anticipate further use will reveal other valuable refinements. Please share your suggestions and comments. Your experience will help the Department continue to improve its customer service and raise the capacity of those addressing the critical affordable housing issues in every Oregon community.

We sincerely hope you will find the WORKBOOK interesting and useful.

ACKNOWLEDGEMENTS

The HOUSING STRATEGIES WORKBOOK was developed with the guidance and cooperation of many individuals and agencies throughout Oregon. It is a unique tool, easily understood and used, yet capable of guiding communities through one of the most complex issues they face. The following people were particularly instrumental in developing this tool to serve the diverse needs of those involved with affordable housing issues.

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PART I - INTRODUCTION

As Oregon's lead agency for affordable housing, Housing & Community Services Department receives many requests for technical assistance. The HOUSING STRATEGIES WORKBOOK responds to requests from communities attempting to responsibly address their affordable housing issues. The WORKBOOK standardizes data collection and analysis, guides policy and strategy development, helps focus actions, and provides program evaluation measures. Remedial efforts to meet the housing needs of lower income households and other members of the community with special housing requirements are emphasized. The WORKBOOK will be useful to citizens as well as professional planners and community leaders.

The WORKBOOK uses the five-step problem solving model shown graphically below.

ACCEPT PROBLEM

COLLECT DATA & ANALYZE

**EVALUATE
PROGRAM**

**DEVELOP POLICIES
AND STRATEGIES**

ACTION

The WOOKBOOK is organized to instruct community's work through this model. PART I of the WOOKBOOK includes a chapter on each of these steps. While the problem solving model is presented in linear form, steps usually overlap in practice. For example, it is necessary to cultivate public acceptance of the problem after a specific activity is selected for action. The model is fluid and interwoven.

Each step must be taken for an initiative to be successful and it is important to tailor a program to best fit the specific community.

PART II outlines the fundamentals of a housing assessment tool, with processes designed to generate data and analysis useful to those involved with affordable housing programs and special needs populations.

The APPENDIX provides a glossary with definitions of terms, and sections on potential partners and sources of financial assistance.

The WORKBOOK was designed to generate data and analysis useful to agencies and interest groups actively involved with affordable housing issues, and potential partners, including:

- Community Action Programs (CAPs)
- Community Development Corporations (CDCs)
- Federal Home Loan Bank
- Housing & Community Services Dept. (HCS)
- Dept. of Land Conservation & Development (DLCD)
- Department of Human Resources (DHR)
- Oregon Economic Development Dept. (OEDD)
- Public housing authorities (PHA's)
- Social service providers
- U.S. Dept. of Agriculture, Farmers Home Administration (FmHA)
- U.S. Dept. of Housing & Urban Development (HUD)

The twelve principles used to develop the WOOKBOOK are provided in the APPENDIX on page _____. Knowing these may help the user understand how the tool evolved.

When developing an affordable housing program, it is important to keep in mind the long-term objective. Affordable housing initiatives take time. Community change is usually most successful when evolutionary. If you proceed too quickly and the initiative is likely to stumble over forgotten details and political difficulties. It may take a year or more to raise community awareness and gather sufficient citizen involvement to take action. Depending on who must prioritize community housing needs before taking action, a project could be underway in a few months or may not begin for two or three years. Time tables will vary greatly, but view the process as a long-term effort.

Users should understand that the WOOKBOOK does not address every facet of professional housing planning. It focuses on identifying and prioritizing community housing "needs." In

developing the tool, Department staff strove to balance the need for the best available information with ease of compiling data in order to create a tool meaningful to all citizens, including those without extensive training in statistics or planning. Some detail and accuracy has been sacrificed for the sake of simplicity. Still, the tool should provide decision makers with the information needed to make meaningful choices.

The WOOKBOOK model should not be confused with a housing "market study." A market study evaluates the feasibility of a particular project in the context of a local economy. Because financing institutions and public assistance programs will likely require a professionally prepared market study with applications for funding, the WOOKBOOK does not include instructions on how to complete one.

Also, the WOOKBOOK model does not provide instructions for preparing a report on the viability of a housing project, also known as a "pro forma." A pro forma is a revenue and expense projection showing anticipated costs and income for the project period. Once a target population and activity have been identified, a pro forma should be prepared with the assistance of a professional accountant or financial advisor. The Department's HDOs can also assist with pro formas.

CHAPTER REVIEW

Though it does not delve into all areas of professional housing planning, the WOOKBOOK provides the tools needed to meaningfully respond to many community housing problems. Diligent use of the WOOKBOOK will help assure meaningful initiatives based on sound information and analysis. Communities can systematically relieve their affordable housing problems by:

1. Acknowledging and Accepting the problem,
2. Collecting & Analyzing Data,
3. Developing policies and strategies,
4. Taking action, and
5. Regularly evaluating their program.

The remainder of **PART I** elaborates on the recommended steps in the problem solving. **PART II** provides detail on how to complete a housing assessment study. The **APPENDIX** includes a glossary, and lists of potential partners and sources of financial assistance.

We hope the WOOKBOOK serves your efforts well.

* * * * *

STEP I: START TODAY

ACKNOWLEDGE AND ACCEPT THE PROBLEM

The affordable housing problem in Oregon is serious. Oregon's FY 1992 Comprehensive Affordability Strategy (CHAS) indicates that 56,000 Oregon households (about 4% of the households) are currently paying more than 30% of their income on housing. An estimated 20,000 homeless persons in Oregon also need housing and other assistance. While the number of housing units considered affordable is declining, the number of households in poverty is increasing.

The 1990 U.S. Census further reveals a troubling housing picture. The table on the next page compares income and number of Oregon households in each income bracket with the cost of housing each income bracket can afford.

For quick, rough comparison, the column on Owner-Occupied Units assumes that monthly capital costs, taxes, insurance and utilities will cost about 1% of the property's value. While not precise, this assumption provides a handy guide.

The Census found the 1989 median household income in Oregon (meaning half of the households make above this amount, half of the households below) to be \$27,250. As indicated by the table, half of Oregon's households have less than \$681 per month to pay for housing expenses.

Low income households (those with incomes of 50-80% of median income) have only \$350-550 per month available for housing. The median rent in 1989 cost \$408 per month. Almost 300,000 households (more than 25%) in Oregon could not afford this amount in 1989. As of April 1992, the fair market rental costs for two-bedroom units averaged between \$550 and \$600 per month depending on the county.

Three-bedroom units rented for about \$700 per month.

The owner-occupied housing picture is also distressing. New home prices seem on a never ending upward trend. The February 1992 national average price for a new single-family dwelling was \$118,000. Assuming a 1% cost for capital and other housing costs for owner-occupied units (again this is easy guide, not a precise calculation), the table shows that only households with incomes greater than \$47,500 could afford the average newly constructed single-family dwelling. Data indicates that finding safe, decent, and affordable housing is a very serious problem for many Oregonians.

A first step to responding to the affordable housing problems in your community involves accepting that a problem really exists for your fellow citizens. The fact that you are studying this **WOOBOOK** suggests you have acknowledged the problem and want to help to relieve it.

Next, seek out others who share your concern. Cooperation is crucial to action plans for affordable housing. Look for allies. Find out who in your community is already involved with affordable housing initiatives. Ask local political leaders, non-profit service groups, land use planners, churches, and social service agencies about current initiatives. Call the regional Housing Development Officer (HDO) at the **Oregon Housing and Community Services Department (HCS)** for suggestions. Join a current initiative rather than start a new one. Offer your support and help make the initiatives successful. Civic energy for affordable housing initiatives should be focused, not dispersed.

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Farmers Home Administration
Oregon Economic Development Department
Housing Assistance Council
Federal Home Loan Bank
U.S. Department of Housing and Urban Development
Rural Community Assistance Corporation
CASA of Oregon
Network for Affordable Housing
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Local Housing Provider

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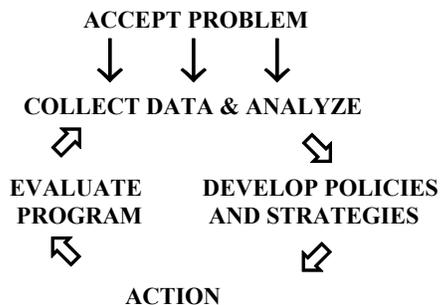
PART I

LOCAL AFFORDABLE HOUSING PLANNING PROGRAM

INTRODUCTION

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The WORKBOOK uses the five-step problem solving model shown graphically below.



The WOOKBOOK is organized to guide a community through this model. PART I includes a chapter on each of these steps. While the problem solving model is presented in linear form, steps usually overlap in practice. For example, it is necessary to cultivate public acceptance of the problem after a specific activity is selected for action. The model is fluid and interwoven.

Each step must be taken for an initiative to be successful and it is important to tailor a program to best fit the specific community.

PART II outlines the fundamentals of a housing assessment tool, with processes designed to generate data and analysis useful to those involved with affordable housing programs and special needs populations.

The APPENDIX provides a glossary with definitions of terms, sections on potential partners, sources of financial assistance, and forms and tables.

The WORKBOOK was designed to generate data and analysis useful to agencies and interest groups actively involved with affordable housing issues, and potential housing partners, including:

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The twelve principles used to develop the WOOKBOOK are provided in APPENDIX F. Knowing these may help the user understand how the tool evolved. When developing an affordable housing program, it is important to keep in mind long-term objectives. Affordable housing initiatives take time.

Community change is usually most successful when evolutionary. If you proceed too quickly, the initiative is likely to stumble over forgotten details and political difficulties. It may take a year or more to raise community awareness and gather sufficient citizen involvement to take action. Depending on who must prioritize community housing needs before taking action, a project could be underway in a few months or may not begin for two or three years. Time tables will vary greatly, but view the process as a long-term effort.

Users should understand that the WOOKBOOK does not address every facet of professional housing planning. It focuses on identifying and prioritizing community housing "needs." In developing the tool, Department staff tried to balance the need for the best available information with ease of compiling data in order to create a tool meaningful to all citizens, including those without extensive training in statistics or planning. Some detail and accuracy has been sacrificed for the sake of simplicity. Still, the tool should provide decision-makers with sufficient information to make meaningful choices.

SUMMARY

Although it does not delve into all areas of professional housing planning, the WOOKBOOK provides the tools needed to meaningfully respond to many community housing problems. Diligent use of the WOOKBOOK will help assure meaningful initiatives based on sound information and analysis. Communities can systematically relieve their affordable housing problems by:

1. Acknowledging and accepting the problem
2. Collecting & analyzing data
3. Developing policies and strategies
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The remainder of **PART I** expands on the recommended steps in the problem solving model. **PART II** provides detail on how to complete a housing assessment study. The **APPENDIX** includes a glossary, lists of potential partners, tables and forms, and sources of financial assistance.

We hope the WOOKBOOK serves your efforts well.

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A pro forma is a revenue and expense projection showing anticipated costs and income for the project period. Once a target population and activity have been identified, a pro forma should be prepared with the assistance of a professional accountant or financial advisor. The Department's Housing Development Officers (HDOS) can also assist with pro formas.

STEP 1: START TODAY - ACKNOWLEDGE AND ACCEPT THE PROBLEM

The affordable housing problem in Oregon is serious. Oregon's FY 1992 Comprehensive Housing Affordability Strategy (CHAS) indicates that 56,000 Oregon households (about 4%) are currently paying more than 30% of their income on housing. An estimated 20,000 homeless persons in Oregon also need housing and other assistance. While the number of housing units considered affordable is declining, the number of households in poverty is increasing.

The 1990 U.S. Census further reveals a troubling housing picture. "A Quick Guide To Household Income and Affordable Housing Costs", which can be found in APPENDIX A, compares income and number of Oregon households in each income bracket with the cost of housing each income bracket can afford.

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A first step to responding to the affordable housing problems in your community involves accepting that a problem really exists. The fact that you are studying this WOOKBOOK suggests you have acknowledged the problem and want to do something about it.

Next, seek out others who share your concern. Cooperation is crucial to action plans for affordable housing. Look for allies. Find out who in your community is already involved with affordable housing initiatives. Ask local political leaders, non-profit service groups, land use planners, churches, and social service agencies about current initiatives. Call the regional Housing Development Officer (HDO) at HCS for suggestions. Join a current initiative rather than start a new one. Offer your support and help make the group's initiatives successful. Civic energy for affordable housing initiatives should be focused, not dispersed. If other initiatives are not underway, learn what you can about local affordable housing issues through your library and local social service providers.

Your HDO should be an early contact. The HDO can provide general information on affordable housing issues and will be a good contact for networking with other advocates in your area. The U.S. Department of Housing & Urban Development (HUD) and the Farmers Home Administration (FmHA) are also good information sources.

Once you have a working knowledge of terms and concepts, cultivate a broad-based coalition involving as many sectors of the community as possible.

Civic and business leaders, bankers, builders, realtors, housing providers, public housing authorities, social service providers, neighborhood groups, local government officials, the chambers of commerce, church and service groups, and citizens should be enlisted. Involve people with whom you don't normally interact. They will provide perspectives on the community that you lack. Every sector of the community has a role to play in relieving its affordable housing problems.

Depending on your local circumstances, you may want to formalize your coalition with bylaws, officers, and specified responsibilities, although in the beginning stages a formal structure may not be needed. When deciding what actions to initiate and when asking for financial assistance, however, a formal organization will assist decision-making and put forward a positive public image.

You may want to create a non-profit organization for the purpose of pursuing affordable housing initiatives. A task force of the city council or county commissioners is another possibility. Formalizing a group requires energy and commitment. For this reason, we again suggest that you join and support an existing organization if at all possible.

During your early efforts, your primary objective should be to get educated and help raise awareness about affordable housing problems in your community. Encourage your fellow citizens to accept responsibility for the problem. A forum on affordable housing is an excellent way to focus awareness on housing problems in your community. A forum allows citizens to share their personal experiences and knowledge. A forum may be planned for a couple of hours or for a whole day, depending on your local resources and energy. Should you decide to organize a forum, consider the following:

- Why have a forum on affordable housing? Be sure you can clearly articulate reasons at the beginning of the session.

- Carefully plan the program; don't waste your audience's time. Make sure someone is responsible for each and every detail of the program (registration, name tags, refreshments, setup, master of ceremony, etc.).
- Invite a dynamic keynote speaker to energize and focus your audience. Schedule well in advance; good speakers will be in high demand.
- Decide which community members should be involved and formally invite them to participate (include an RSVP card, addressed and stamped). Give advance notice and publicize the event well.
- Ask your local newspaper and radio station to cover the event. Take notes and prepare a brief press release for them.
- Be sure to have a sign up sheet for names, addresses, and phone numbers of participants. Follow up the forum with "thank you" notes to participants. A quarterly or annual progress reports can also be mailed to these individuals on affordable housing activities in your community.
- Use the event to raise awareness, share information, and encourage participation in future activities.

Community attention can be focused on affordable housing problems in many other ways. Ask your city planning staff, local community development corporation (CDC), community action program (CAP), public housing authority (PHA), or ad hoc housing group to organize an affordable housing initiative in your neighborhood. Organize and make a presentation on affordable housing problems to your city council and county commissioners, and your local planning commission. Request a commitment of staff time and public resources to affordable housing initiatives when your city or county is developing its annual budget.

You could make a well organized presentation on your local public access television. Visit with the radio disc jockey about housing issues on his/her local morning talk show.

Ask the local newspaper to research and write about housing problems in your community. Ask your child's teacher to do a unit on affordable housing. Have your church sponsor a meal program for the homeless. Ask community groups to adopt resolutions of support for affordable housing in the community. You can brainstorm dozens of opportunities relevant to your local situation.

Pick out several that can be accomplished by your group, organize them into a program (with timetable and person responsible for implementation), and then raise the awareness level in your community.

STEP 1: SUMMARY

The level of public awareness necessary to initiate action will be unique to your community. In some communities, a few enlightened influential players may be all that is necessary to stimulate meaningful response. In others, a major groundswell of public support may be required. Some citizens may be blind to the problem because they have not experienced it or do not want the responsibility. The primary objective of this step of the problem solving model is to generate community awareness and cultivate community resolve to respond to the problem. Your affordable housing initiative will use every bit of civic energy you can organize.

STEP 2: COLLECT DATA AND ANALYZE

Once community members accept that some of their fellow citizens may have difficulty obtaining safe, decent shelter, it is time to take the next step. Local housing problems need to be studied and carefully documented. Stories and personal experience raise awareness and stimulate involvement, but rarely provide the statistical information needed by decision-makers to direct action.

STEP 2 reviews the major questions a housing study should address:

- Has the community developed an adequate strategy to house its citizens for a 20-year planning period?
- Is the community's current housing stock in good condition or in need of rehabilitation?
- Is crowding a problem?
- What citizens will need financial assistance or social services to obtain affordable, safe, decent housing? What citizens have special housing requirements?
- Will other data and analysis be useful for affordable housing activities?

The information generated by your study will be especially useful for educating others, directing action, and justifying funding requests. We have structured the information to be useful to agencies involved with affordable housing issues. Some information will be useful to all agencies, while other data may be directly relevant to only one, as indicated by the following graphic:

Much information on housing exists but it is not always easily retrieved. The mass of available information can be likened to a data iceberg:

The visible tip gives a general indication of community housing problems, but may be misleading. Sounding the depths of the iceberg will lead to more appropriate community actions. The WORKBOOK suggests a system which balances the need for reliable information with the cost of retrieval, biased toward simplicity. The most precise information is usually only necessary when implementing specific strategies for special populations.

You need not be a housing planning specialist to compile data and perform the analysis outlined; the WORKBOOK was designed for use by any group interested in affordable housing. Although not complex, remember that the tasks do take time to complete.

The sample data collection forms in PART II were designed to facilitate information collection. Some information is readily available from U. S. Census records or HCS. Other information is available through your county assessor's office and local planning office. Some information, though, must be gathered.

Volunteers will be helpful on BUILDABLE ACREAGE and EXISTING HOUSING SUPPLY surveys. Neighborhood groups, decision-makers, planning commission members, and local housing advocates, providers, and developers are good sources for help. Spreading the responsibility to others should not be viewed as a burden. Rapport and understanding of your community's housing issues will be conveyed more easily to those who have helped reveal the problems than to those without hands-on experience. A housing study should generate action. Even sound initiatives are difficult to pursue without broad community support. Organize the effort to be efficient, involve as many people as possible, and keep the load per person small and the interest level high.

THE STUDY AREA

~~Determining the boundaries of your study area~~ will be one of the first decisions you and your allies must make. The WORKBOOK model should function with any geographic boundary, including blocks, neighborhoods, cities, urban areas, counties, or regions. We recommend that you select either a city (or urbanizing area) and its Urban Growth Boundary (UGB), or a county outside of all UGB's.

Under Oregon land use laws, most cities are responsible for planning within their jurisdiction and their UGB. Counties are usually responsible for all areas outside UGB's. In some places, this division may not apply. For example, some portions of the Portland metropolitan area are in UGB areas that will remain under county planning jurisdiction for the foreseeable future. Also, because they receive entitlement funding directly from the federal government, some communities may wish to focus their housing planning on incorporated areas only. For most Oregon communities, using the UGB as a boundary will generate the most versatile studies.

HAS THE COMMUNITY DEVELOPED AN ADEQUATE STRATEGY TO HOUSE ITS CITIZENS FOR A 20-YEAR PLANNING PERIOD?

The process for estimating general community housing needs generally follows the comprehensive planning 20-year time frame. To determine whether the community has adequately planned for its long range housing requirements, you need to compare population projections (to get number of expected households) with an analysis of buildable residential lands. These calculations focus *proactively* on projected housing requirements. Five questions must be answered to determine whether your community has adequately projected and accommodated its expected population:

1. How many households do you expect for the 20 year planning period?
2. What is the existing housing supply?
3. How many housing units are required to accommodate the expected households during the 20-year planning period? How many of each residential structure type (single family detached, single family attached, multi-family, manufactured homes, etc.) are required?
4. How many acres in the UGB are buildable?
5. Does the community have enough land to accommodate projected households?

The information needed to project housing requirements for a 20-year planning period and determine the amount of buildable residential lands in your community should be available from your local planning office, though the information may need to be updated.

Information on the supply of housing can be obtained through assessor's records and surveys. The WORKBOOK recommends using the county assessor's records, if at all possible, as this data was compiled by trained professionals using a standardized methodology throughout the state.

IS THE COMMUNITY'S CURRENT HOUSING STOCK IN GOOD CONDITION?

Preserving and improving the existing housing stock is critical if communities intend to keep housing affordable. Should your study find many units needing repair, a rehabilitation program may be needed. Or your study may find a significant number of units are so dilapidated that they should be replaced with new units. While counting the *number* of units in your community, you should also make sure housing *conditions* are safe and decent.

The WORKBOOK again recommends using assessor's records as the source for 3 types of information related to structural quality:

- **AGE:** Years since built. Units more than fifty years old are probably ripe for rehabilitation or reconstruction.
- **CONDITION CODE:** Using a 8 category classification system, a Class 1 or 2 unit is considered to be in very poor condition.
- **PERCENT GOOD:** A unit less than 50% good is also probably in poor condition.

Using these three pieces of information, you can fairly easily determine which units are in very sound condition and which units are dilapidated. More thorough condition surveys can document specific inadequate or substandard conditions, revealing units without complete plumbing or kitchen facilities, those with inadequate heating equipment, or those with an unsafe water supply. U.S. Census information can provide general information on these characteristics.

IS CROWDING A PROBLEM?

"Overcrowding" may be another problem for your community. A unit is typically "overcrowded" when the number of residents exceeds one person per room.

The WORKBOOK uses the federal definition for "overcrowding," which excludes such spaces as hallways, storage rooms, bathrooms, foyers, closets, and laundries.

Overcrowding typically follows high housing costs or serious shortages of safe, decent housing.

It may also indicate a population of "hidden homeless," persons who overcrowd a unit because they cannot afford any other housing. Probably the most readily available information on overcrowding comes from the U.S. Census, although a house-to-house survey would be more accurate and would tell you exactly where overcrowding occurs.

WHAT CITIZENS WILL NEED FINANCIAL ASSISTANCE OR SOCIAL SERVICES TO OBTAIN AFFORDABLE, SAFE, DECENT HOUSING? WHAT CITIZENS HAVE SPECIAL HOUSING REQUIREMENTS?

A thorough housing study identifies community members who need assistance to obtain safe, decent housing. Persons with low incomes and physically handicapped persons who cannot find wheelchair accessible housing are examples of persons who face special housing requirements beyond their capabilities.

This study component focuses on the *remedial* needs of your community, as opposed to the first subsection that focused on the community's future housing requirements (demanding *proactive* measures).

Sample factsheets for groups with special housing requirements can be found in PART II. Each sheet defines a special population, lists some of the issues related to the group, and counts the number of citizens in your community with these characteristics. Many persons have difficulty obtaining safe, decent housing. They lack the income needed to afford available housing or housing may not be available at any price.

Housing designed for physically handicapped persons may not be available. Support services may be unavailable to help frail elderly to remain in their homes. There are many reasons community members may need assistance. Potential groups identified in the WORKBOOK include the following:

COMMUNITY MEMBERS WITH LOWER INCOMES

- Moderate Income (80-95% Median Local Income)
- Low Income (50-80% Median Local Income)
- Very Low Income (Less than 50%, but more than 30% Median Local Income)
- Severely Low Income (Below 30% Median Local Income)

EXAMPLES OF COMMUNITY MEMBERS WITH SPECIAL HOUSING REQUIREMENTS

- At Risk Youth (Homeless and/or Runaways)
- Elderly, Frail
- Families, Large (w/more than 5 members)
- Farmworkers
- Homeless/At Risk of Homelessness
- Persons Infected with AIDS-HIV
- Persons with a Developmental Disability
- Persons with a Physical Disability
- Persons with a Psychiatric Disability
- Single Parent Households
- Teen Parents
- Persons Recovering from Drug/Alcohol Abuse
- Victims of Domestic Violence/Other Abuse
- Persons being/or already released from State Institutions

The best information on these populations may be available from state social service agencies, provided on a county-by-county level. County-wide data should be prorated to the current population in your study area to estimate the number in your study area. For example, if State records indicate a county has 100 Psychiatrically Disabled citizens and your study area has 37% of the county population, you should plan to accommodate 37 persons in this category (37% of 100).

This is not the most statistically accurate method, but may provide the best available data without an extensive research or survey effort. If more accurate information is available at the local level, by all means use it. For example, you may obtain much better information on persons with psychiatric disabilities from your local mental health services office.

U.S. Census information on population and income is available from many sources. If a local source can provide more accurate information, you should take advantage of the better data. Your objective is to obtain the best available information to use in decision-making. You may find that some programs use slightly different income thresholds than those identified here. We suggest you use the categories listed. They will be the most versatile.

Social service providers who reviewed the WORKBOOK suggested that the very low income category should be split, creating a "severely" low income category, those below 30% of median. The WORKBOOK includes this fourth income category.

OTHER USEFUL DATA AND ANALYSIS

While gathering and analyzing data, you may discover useful information not specific to general community housing requirements or special needs populations. This information can round out the picture of your community housing problems. PART II includes a section on miscellaneous, useful information, "Other Data & Analysis Useful for Affordable Housing Initiatives." Usually, this information will be compiled at a local level because it reflects unique, local circumstances. Include it in your study if it is meaningful.

Remember, the objective of your housing study is to provide decision-makers with the best available information upon which to base their choice(s) of action.

TIPS FOR YOUR STUDY

A more detailed description of the steps involved in the suggested housing study model is provided in PART II. Sample data collection forms can be found in APPENDIX A. HCS is frequently asked by local groups and other agencies for technical assistance with local housing studies. We hope the WORKBOOK will provide most of the guidance needed to do affordable housing initiatives; however, HCS staff is committed to provide limited technical support to WORKBOOK users.

The WORKBOOK standardizes definitions for many important terms and phrases for Oregon housing initiatives. Though the use of some technical terms is unavoidable, technical language and jargon has been avoided in the WORKBOOK to the extent possible; however, you should review the GLOSSARY before starting a local study.

Common meanings of terms can vary. For example, the term "wetland" is presently mired in technical, political and legal confusion. Yet, protection of at least some lands having wetland characteristics is highly probable. Because communities cannot count on all these lands for development and should factor this reality into their analysis of buildable lands, the WORKBOOK provides a definition and incorporates wetlands as a factor of the study.

For the most part, PART II data is collected in a written format. Graphic information can also be useful. Color coded maps, for example, help people quickly visualize concentrations of particular types of dwelling or dwellings in poor condition. Graphs sometimes communicate better than narrative tables.

Organize the information you collect into two notebooks, following the general outline of the WORKBOOK data collection model. Use a thick notebook for collecting all data; this will be your resource file, with all the various names of contact persons, letters, notes and ideas.

A second smaller notebook should hold the summary of your research. Ideally as information is gathered, you will file the background data in the larger notebook, and prepare the essence of the data in the smaller notebook. When the study is complete, all the substance will be organized in the smaller notebook, ready for clean-up and typing a final report document.

Use of computer word processing and data base programs can also be helpful if you have the tools and expertise. Computers allow you to readily organize and analyze data and draft reports.

The WORKBOOK is a guide, not a prescriptive format. Don't let the model stifle your creativity. If you discover a better way to accomplish something, try it. Then let us know how it worked so others can benefit from your experience.

If you have questions or need additional clarification about the WORKBOOK, the HCS Community Housing Planner can provide assistance.

STEP 2 - SUMMARY

When the data and analysis steps detailed in PART II have been completed, the affordable housing issues faced by the community should be revealed. Only some citizens in your community will need housing assistance. Careful data collection and analysis will help decision-makers target limited resources where most needed.

STEP 3: DEVELOP POLICIES AND STRATEGIES

You have collected the information needed to identify the major housing problems in your community. Now the community should select a few activities to relieve the problems your study has revealed. STEP 3 reviews types of activities and discusses how to prepare for action. Focused actions fall into two categories:

- *General advocacy activities:* changing public perceptions or policy; and
- *Direct assistance activities:* directly improving the condition of those in need.

Changing public perceptions and policies can significantly assist you to relieve affordable housing problems in your community. Furthermore, these activities can be accomplished by any dedicated individual who commits to make a difference. Anyone working to relieve affordable housing problems should be an advocate. For these reasons, STEP 3 begins with a section on general advocacy activities.

The second section reviews projects and programs that will directly relieve the conditions of needy citizens. These activities require an organization for oversight and funding for implementation. The third section will help in the critical task of prioritizing needs and focusing your efforts into a specific action plan.

GENERAL ADVOCACY & PUBLIC POLICY

Public perceptions and policy can be major barriers to affordable housing. Anyone working to relieve affordable housing problems should be advocating for needed changes in community perceptions and policy. Many suggestions for raising awareness were made in STEP 3. When you enlighten the public and help them understand affordable housing issues, you build support and head off negative reactions to specific projects. Education and experience are the medicine required to prevent the "not in my back yard" (NIMBY) syndrome faced by many projects.

Public policies can impact housing costs, so changing policies is another way to relieve affordability problems. You can ask public agencies to formally support affordable housing in your community. Ask your city council, county commissioners, or METRO board to officially affirm or reaffirm its commitment to assure that needed safe, decent housing is available. A resolution accepting this responsibility and directing community resources to respond to housing issues is a noble first step. This may have been done in the late 1970's or early 1980's, when most Oregon communities adopted some type of housing policy through their comprehensive planning to comply with Oregon State Land Use Goal 10. Still, communities should review their policies to make sure they are still meaningful and action oriented.

Also, if a community's housing program is not currently active, decision-makers may need to direct resources, including staff time and financial support. The data base used with your local comprehensive plan may need to be updated; the data base for many local comprehensive plans is more than a decade old. New population projections may have invalidated past estimates of needed housing.

You can also advocate changes of development regulations that affect housing costs. Amending your local development ordinances to include policies and strategies supporting affordable housing is an excellent initiative. The legislative process used to change these laws is a good opportunity to raise community awareness about housing issues. The process will give you many opportunities to keep affordable housing problems in the public eye. It provides an excellent opportunity to solicit helpful ideas from citizens and develop a consensus for action. Advocating comprehensive plan policies that address several affordable housing issues would be a great start. Several sample policy statements have been provided in APPENDIX A.

One of the most significant contributions your local government can make to an affordable housing initiative is a complete review of its local development ordinances to simplify and clarify development processes and standards. If these ordinances have not been reviewed for several years, ask your city council or county commissioners to review them for unnecessary or overly burdensome regulations that raise the cost of development and construction. Review the ordinances and provide a list of recommended changes, along with the reasons you believe each item should be changed.

If all procedures and standards not absolutely necessary to maintain community quality of life are amended or eliminated, your local governing body will have made a significant contribution to its affordable housing program.

Make sure your community has updated its ordinances and laws in relation to changes in Oregon Revised Statutes (ORS) and Federal law. Has your community changed its laws to comply with the Federal Fair Housing Law Amendments of 1988 to eliminate discriminatory provisions related to family size? Do your land use codes comply with Oregon law on manufactured home infill? Has your systems development charges (SDC's) schedule been updated to comply with recent amendments to ORS? Ask your city or county attorney (or legal counsel) for a review of your community's ordinances. The State Bar Association can provide him/her with information on applicable changes.

Advocates can also serve as conduits for creative solutions to affordable housing problems. Investigate new ideas for relevance to your community. You might consider nonprofit land trusts for affordable housing projects, municipal ownership of mobile home parks, accessory units ("granny flats") in single family zones, and improved design of economical dwellings. Investigate these concepts and share what you learn with decision-makers and community leaders.

You can ask local government to subsidize development fees, systems development charges, and other charges related to development when the development guarantees permanent or long-term affordability. You can request that foreclosed

residential properties be transferred to a local nonprofit housing group for permanent use as affordable housing. Cities can allow for property tax exemptions for affordable housing as an incentive.

Many creative ways have been used to involve local government in affordable housing initiatives. You should also urge those in the private sector to take a role. This may involve changes of attitude also, since private sector players have not always accepted their role in solving non-market housing problems.

Talk to your local banker about ways to use Community Reinvestment Act (CRA) funds for affordable housing activities. In some communities, local builders, realtors, and developers provide direct assistance by building units or by donating in-kind services. Involving these individuals can translate into dollars for your assistance efforts; ask them to get involved. Improving public perceptions and local policies and laws related to development should be primary objectives of your action plan. Work to help your community understand that affordable housing problems are everyone's responsibility.

DIRECT ASSISTANCE ACTIVITIES

Direct assistance to citizens in need is the second range of activity. This kind of action typically involves developing a housing project or creating a program to financially relieve the circumstances of those in need. Before starting on a project, you first need to decide who it is that you are going to help and how to best serve those you are going to help.

Your target population may be any of the following:

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- Persons being/or already released from State
- Persons Infected with AIDS-HIV
- Persons Recovering from Drug/Alcohol Abuse
- Persons with Developmental Disabilities
- Persons with Physical Disabilities
- Persons with Psychiatric Disabilities
- Teen Parents
- Victims of Domestic Violence/Other Abuse

Once the target group has been identified, choose the most appropriate type of assistance needed to relieve their condition:

- Renter/owner-occupied housing rehabilitation
- Acquisition Assistance
- Tenant Assistance
- New Construction
- Homebuyer Assistance
- Supportive Social Services

PRIORITIZING ACTIVITIES

We began STEP 3 with a review of various activities to relieve affordable housing problems to start you thinking about possibilities. As you can guess from the range of ideas, focusing can be a challenge. Many activities can be pursued by a single, committed citizen with tremendous results. You, alone, can make a significant difference. But other initiatives, especially those which directly relieve the burden of citizens in need, will require organization and funding.

Begin by asking whose authorization or blessing is needed to respond to your community's identified housing problems? If your coalition is a subset of a formal group (i.e., CDC, non-profit, or public agency), the decision-making authority and rules for making decisions are probably well defined. Learn from staff or decision-makers about the appropriate way to present your proposal, what written materials should be submitted ahead of time and by when, details on protocol, etc. At a minimum, expect to report your study findings to the decision-makers and recommend they support a specific activity.

Or you could ask them to read your study and select the activity they believe to be most critical. Then have them direct your group to create an action plan to respond to this prioritized need. Return to the decision-making authority with a well thought out action plan and request the decision-makers to implement the plan.

With less formal decision-making bodies, your path to prioritizing and developing an action plan may not be clear. Informal groups commonly lack formal procedures. You could start by asking participants of your coalition if the housing study indicates a clear priority. If one or two major problems are apparent, you may quickly acknowledge a priority and move on to preparing your action plan. Pull the findings of your study (PART II) into a draft written report.

Provide copies to coalition members, and ask for comments and suggestions to be returned within a week or two (any longer and people will tend to forget about it). Ask the Community Housing Planner at HCS to show you sample report formats. When the comment period is over, revise the draft to incorporate useful comments and suggestions.

If several community needs are shown to be serious, prioritizing may be more difficult for the informal group. You should still prepare a draft written report on your study, ask for feedback, and revise the report appropriately. Then work toward consensus, using open dialogue and questions to sift out your group's direction. A decision-making tool, like the example in APPENDIX A, may be helpful. Try to involve as many coalition members as possible to build consensus for the decision.

The prioritizing table provided in APPENDIX A will help in your prioritizing. The table lists types of affordable housing problems on the left and intensity of the problem across the top. Persons prioritizing activities review the data in your study and then mark the level of seriousness in this worksheet.

The tool helps answer:

- What are your community's most serious affordable
- Who is in greatest need?

You may find some problems overlap. For example, there may be an "inadequate supply of units" and "inability to afford" for the "physically disabled." When this happens, focus on the most distinctive characteristic ("physically disabled") and address related issues in your action plan.

Once the responsible authorities have prioritized activities, consider what factors may affect your ability to address this need. You may discover that available local resources make your #2 priority more feasible during the next year than your #1 priority. For example, you may find that a special needs population is your #1 priority, but that your community needs to develop the support services necessary to accompany the project. You may need to reconsider priorities based on what you learn in this step.

Identifying resources is part of planning for action.

Agencies and funding sources are described in APPENDIX D and E. Work with your regional Housing Development Officer (HDO) to package financing; they are familiar with assembling diverse resources to make projects feasible. Finally, you need to carefully outline a step-by-step action plan for your selected activities. Each step should:

- clearly state an expectation and objective;
- have a deadline or timeline; and
- be assigned to an individual or group to assure

Your action plan becomes your work program. Everything completed to this point has prepared you to act with a firm foundation of facts and community consensus. Now, work your plan.

Affordable housing problems can be relieved in many ways. No single prescription will solve all problems and you may find some more effective in your community than others.

The best solutions are usually locally generated, tailored to the strengths and opportunities of your community. If possible, spread responsibilities for implementing the action plan through your group to avoid overloading volunteers. A leadership role might be played by a staff housing specialist, community land use planner, non-profit neighborhood housing organization, a local Community Development Corporation, or local housing authority. Try to build on the talents and expertise of group members, directing energy commensurate with abilities. When approaching state or federal agencies for financial assistance, a well-organized, unified community action plan demonstrates a greater probability for success, and thus increases the likelihood of your activity being funded.

In many respects, your affordable housing initiative will work like most other campaigns or projects. To get from where you are today to the point where you want to be requires planning, commitment and action.

STEP 3 - SUMMARY

It is unlikely your community will be able to respond to all its housing problems at once. In fact, it is highly unlikely that you will ever solve your community's affordable housing problems. Civic energy, public resources, and private charity available for housing initiatives are limited. At best, you will relieve the burden of some who are unable to meet their housing needs. To maximize the use of limited resources, your community needs to focus its objectives. An action plan for your affordable housing program should address two fronts: general advocacy and direct assistance. Identify your decision-makers, consider factors which may affect your ability to address your identified need, and identify potential resources. Then clearly articulate an action plan to achieve your objective, identifying each step, timeline, and the individual responsible for completing each step. A well prepared strategy that is based on sound information is your road map to success.

STEP 4: ACTION...ACTION...ACTION !

You have carefully cultivated public awareness, studied and prioritized your local affordable housing problems, and developed a detailed action plan to address your priority. ***Now, work your plan.*** Taking action is the most important step in an affordable housing initiative because this is where people in need are helped.

If you planned well, this step should simply involve following through. You will likely require technical or financial assistance if your strategy involves a project to provide assistance or construction. In Oregon, your regional Housing Development Officer (HDO) should be a first contact for assistance. The HDO can help package resources and funding to make your project feasible.

Every plan will be unique to your project and your group's capabilities. If you prepared well, your objective will be achieved with a minimum of mistakes and false starts. Monitor progress to make sure those responsible accomplish each step as planned. Adjust where expectations were unrealistic. Keep notes of progress, so others can learn from your experience. Be persistent and patient. Every tedious step will need to be completed for your program to be successful.

POTENTIAL PARTNERS

Seek partners to help implement the action plan. Partnerships are crucial to any affordable housing initiative. Much more can be accomplished if interested parties agree to cooperate and work toward a given objective than if efforts are fragmented. Look for allies and combine your efforts. Allies could include:

- Local land use planners, planning commissioners, and city council or county commissioners
- Public agencies involved with housing or human services

- Experienced, successful grant writers
- Local housing providers
- Local service organizations / church groups
- Local builders, bankers, realtors, attorneys
- HCS staff (especially your HDO & the Planner)
- Department of Land Conservation/Development (DLCD)
- Oregon Economic Development Dept (OEDD)
- U.S. Department of Hsg & Urban Development (HUD)
- U.S. Farmers Home Administration (FmHA)
- Network for Oregon Affordable Housing (NOAH)

More information is provided on potential partners in APPENDIX D. Cultivate a wide base of support and involvement, beginning with friends and neighbors in your community.

POTENTIAL FINANCIAL ASSISTANCE

As housing becomes less available and less affordable, HCS is continually asked to help identify financial resources. This assistance is currently critical for several reasons. The federal government cut housing funding by almost 80% during the 1980's, and the State has not been able to fully compensate for the decline in federal dollars. Housing costs appear to be on an ever-increasing spiral. Oregon's population is growing faster than the national average.

Creativity must be used to successfully combine the limited financial resources available to create housing projects affordable to lower income households. There are many ways a project can be put together. Brief descriptions of many financial assistance programs are provided in APPENDIX E. Work with your HDO to package financial resources to make your project feasible.

STEP 5: EVALUATE YOUR PROGRAM

Design and continual refinement make a community's affordable housing initiatives sound. Data collection and analysis, policy and strategy development, and implementation are the action parts of an effective program, and are dependent on sound design. But regular evaluation must be included to make sure the program functions well over time. Decision-makers and those interested in affordable housing should regularly review their program, probing for better approaches, for weaknesses, and for aspects that have failed and warrant remedy. By regularly revisiting the WORKBOOK, problems can be addressed systematically.

STEP 2 provides a list of questions you can use as a starting point for your evaluation. Though subjective, the questions are easily used and permit a quick review of a community's performance. Additional questions may be tailored specifically to your local situation.

An annual review by your group offers an opportunity to check progress and to celebrate successes. We encourage you to prepare a brief annual report of your activities, accomplishments, and failures.

Use the report to raise public awareness and gain public support. The reports will leave a history for future supporters to build upon. Without this history, those who follow in your footsteps may start from scratch and may stumble in the same places you did. Give future advocates the benefit of your experience; leave a record.

If your group does not have the energy to complete an annual review, try one every two, three, or five years. A review every two to five years is essential, since changing conditions can materially affect community needs. Changes in local demographics and growth/decline estimates can significantly change the target of your local program. A decline (or increase) in employment can alter the housing market. Natural catastrophes can reduce the supply of housing. Continual self-evaluation will measure how your community is doing.

Use the questions on the "Affordable Housing Program Evaluation Form" found in APPENDIX A as a guide. Develop a system that works for your community. And send the HCS Community Housing Planner a copy of your report. HCS wants to know how you are doing.

STEP 6: OTHER USEFUL INFORMATION TO KNOW

You should not have to become a professional housing planner to use the WORKBOOK, but some background on state and federal housing policy and theory will be helpful to your understanding of the affordable housing problem. APPENDIX B includes factsheets on some of these areas, including Oregon's Land Use Planning Goal 10 on Housing, the American's with Disabilities Act of 1990 (ADA) and the Fair Housing Act of 1988.

In future editions we will add policies or theories that you may find interesting and helpful. Each topic is briefly discussed in a single sheet format to allow you to copy and use it as a handout in your awareness-raising efforts with friends, community groups, and decision-makers. These pages will only introduce each topic; a contact for more information is provided at the end of each.

EPILOGUE: TWO CLOSING COMMENTS

- I. *We hope the HOUSING STRATEGIES WORKBOOK proves handy and purposeful. We welcome suggestions for improving it, knowing that effective tools evolve with experience. Benefit others with **your** experience by forwarding any suggestions to:*

**HOUSING & COMMUNITY SERVICES DEPARTMENT
Community Resources Section
1600 State Street
Salem, Oregon 97310-0302**

**Phone (503) 986-2055
FAX (503) 986-2020**

- II. *Developable land is a limited and diminishing resource. Many Oregon communities expect their populations to double within 20 years, consuming all lands within their urban growth boundaries and maximizing their service capacity. Should these projections prove correct, communities will soon face a "Where and how do we grow now?" question.*

Also, current trends suggest the gap between housing costs and income will continue to expand, disenfranchising an ever larger share of the population from traditional housing options during this same period. To be serviceable well into the 21st Century, new housing developments and residences must be designed and produced with a view to the future.

These two observations should be factored into community decisions today. For example, they suggest that every community should consider increasing residential densities to extend the utility of lands within UGBs. Communities should choose whether to continue historic patterns of low density residential zoning and permitted structure types (typical 2-4 unit/acre single family, detached development), or provide more diversity to accommodate expected future needs (possibly 6-12 unit/acre densities, with a mix of single-detached, single-attached, zero-lot line, and multi-family).

Oregon will change much in the next twenty years. Whether communities improve or decline depends on choices made today. Change replaces status quo with something else, not necessarily something better. If Oregon is to avoid patterns of decline noted in the history of many American urban areas, communities must preserve what makes our communities healthy and desirable and release obsolete conventions. Remember, Southern California was commonly described in media and advertisements as a paradise barely fifty years ago. Now, it is regularly used to epitomize urban malaise. Only responsible community choices will prevent a similar decline in Oregon's treasured quality of life.

PART II

HOUSING ASSESSMENT MODEL

INTRODUCTION

PART II presents step-by-step procedures for collecting the data decision-makers need to direct resources toward relieving local affordable housing problems. The model is designed to help you answer the following questions:

- Has your community adequately planned to house its citizens for a 20-year planning period?
- Is the present housing stock in sound condition?
- Is crowding a problem?
- What citizens in your community need assistance to obtain affordable, safe, decent housing? What citizens have special housing requirements?
- What other data and analysis are useful for affordable housing activities?

To answer these questions, decision-makers need the best available information. PART II describes a data collection model, explains where to look for the best available data, and explains the meaning and use of information. In some instances, alternative sources and methods are identified. You might find a local study for another purpose has included a piece of the required data. If current and credible, local sources may provide the best available information.

The WORKBOOK model has several inherent limitations. The model does not include a tool for completing a "market study" or a "pro forma." You are advised to seek professional assistance with these. In developing the WORKBOOK, the need for the *best available information* was balanced with the *ease* of compiling data. We urge communities to repeat use of the model at least once every five years to compensate for the simplified calculations.

You may discover (as we did in developing the WORKBOOK) that systems are not currently in place to capture all desirable data. For example, many cases of domestic violence are never reported, so accurate data on the housing needs of this group is difficult to obtain. In other cases, the best available information may be an estimate of group population, based on national or statewide averages (e.g., an estimate of the number of persons with psychiatric disabilities).

Much of the data available comes from the 1990 U.S. Census or is collected from other State agencies. Census information is readily available, but census unit boundaries may not necessarily follow your study area boundaries. Also, the 1990 Census only sampled the total group of Oregon households. Sampling is useful for broad statistical analysis, but may poorly serve a small study area. Furthermore, the Census relies on the respondent's knowledge for much of the data collected. A recent purchaser, for example, may only guess when his home was built.

Data obtained from other Oregon State agencies will also be limited. Information on persons with special housing requirements is typically based on persons who *receive* service, not on how many *need* services. For this reason, you are urged to seek local sources (e.g., social services providers, long-time residents, and other studies) to confirm and enhance data on unmet needs. Finally, though relatively simple, the model will demand considerable community energy to complete. In a very small community, a small group of dedicated individuals can effectively do the study. Larger communities will require either more hours from a small group or a larger group of workers. Enlist as many volunteers as possible to divide the labor into manageable amounts.

NEEDED HOUSING AND BUILDABLE LANDS INVENTORY

Has the Community Adequately Planned to House Its Citizens for a 20-Year Planning Period?

A local housing study should first determine if the community has allocated sufficient buildable land to house expected future citizens. This can be determined by comparing population projections (in number of expected households) with an analysis of buildable residential lands. These calculations focus on projected housing requirements of the community and thus assess the *proactive* efforts of your community to provide adequate housing. The recommended process follows the 20-year comprehensive planning time frame used to comply with Oregon Statewide Planning Goals.

The potential supply of housing units should be sufficient to accommodate population growth in your community. This analysis will expose disparity between community policy on growth and community policy on housing.

If insufficient housing is accommodated, your community's comprehensive land use plan is in conflict with Statewide Planning Goal 10 on Housing and may need to be revised. Such disparities are resolved by changing adopted community policies and laws. Possible changes may include:

- Modifying economic development practices, re-evaluating growth projections, or changing other public policies related to growth
- Adding to the supply of buildable and serviceable residential lands
- Increasing minimum density requirements of residential zones

STEP 1: CALCULATE EXPECTED HOUSEHOLDS FOR 20-YEAR PLANNING PERIOD

Several simple calculations are necessary to estimate the number of dwelling units your community should anticipate during the planning period. STEP 1 provides a story problem outline for determining these figures. The formula includes factors for tenure types (renter vs. owner-occupied unit ratios) and structural types (single-family, multi-family, manufactured homes). For purposes of the WORKBOOK, you may assume that all single-family units will be owner-occupied and all multi-family units will be rentals, unless you have better local information on ratios. U.S. Census information provides useful information on both tenure types and structural types. Ask the HCS Community Housing Planner for assistance on this aspect if you have questions.

The allocation for manufactured homes will be less clear, as units may be owner-occupied but the site may or may not be owned by the occupant. Unless you have data on ratios of owner-occupied versus renter-occupied manufactured homes in your community, assume that at least 10% of all new units will be manufactured homes.

The basic formula generates gross number of units and allows factoring for tenure and structure types. It will allow you to estimate kinds of units needed by your community during the planning period, assuming continuation of current ratios. These totals will be used later to allocate units to various zoning districts, to determine if sufficient land has been allocated for needed housing.

A. Identify CURRENT POPULATION IN HOUSEHOLDS. (Source: HCS or Portland State Center for Population Research)

**If your community has a large institutionally housed population, determine POPULATION IN HOUSEHOLDS by subtracting GROUP QUARTER POPULATION from TOTAL POPULATION.*

B. Identify PROJECTED GROWTH/DECLINE RATE for planning period. (Source: Local Comprehensive Land Use Plan)

C. Multiply CURRENT POPULATION IN HOUSEHOLDS times PROJECTED GROWTH/DECLINE RATE to find PROJECTED POPULATION IN HOUSEHOLDS.

D. Identify current AVERAGE HOUSEHOLD SIZE.

E. Divide PROJECTED POPULATION IN HOUSEHOLDS by PERSONS PER HOUSEHOLD to calculate the gross number of PROJECTED HOUSEHOLDS.

Tenure-type refinement: By using current percentages of the total number of units that are rental units versus owner-occupied units, one can estimate the number of each that will be needed for the planning period. If no better information is available, use 1990 U.S. Census ratios of owner vs. renter occupied units.

Structural-type refinement: Use current percentages of single-family, multi-family, and manufactured homes (allow 10% if no data is available) to estimate the number of each structural type that will be needed for the planning period. Again, assume a continuation of current ratios.

STEP 2: INVENTORY EXISTING HOUSING STOCK

You now have an estimate of the number of housing units needed in your community in the next 5, 10, 15, and 20 years. But to find out how many *new* units are needed, you need to know how many units currently exist. You need to inventory your community's current housing stock. This is one of the three data collection efforts outlined in PART II that will require local involvement. It is not a particularly difficult task, but it will likely require the cooperation of several persons (depending on the size of your community) to make the endeavor manageable.

An inventory of existing housing can be done using several different methods. Begin by checking to see if anyone has recently completed a housing study of any kind in your community. Good places to start include your local planning office, and local housing groups like housing authorities, Community Action Programs, and Community Development Corporations.

The recommended method involves a property-by-property inventory of dwelling units, utilizing information maintained by your County Assessor's office. We recommend this source because the information is compiled by trained professionals and updated at least once every six years. This is probably the best available information, short of a unit-by-unit survey performed by trained individuals in the field. Once a complete inventory is finished, updating the inventory every five years should be relatively easy.

A sample "Housing Inventory Form" of the information to collect and methodology to use is provided in the APPENDIX. Ideally, if your Assessor has put your county's property information in computer format, a computer program can be prepared to sort the desired information into a spreadsheet format similar to the sample table.

Otherwise, the information will need to be sorted manually from the hard copy data cards maintained in the Assessor's office.

A less effective study method uses Census information as an estimate of the number of units by structural type. This approach has several limitations. Census collection boundaries may not correlate with your study area. The Census data may not be very accurate (i.e., age of structure depends on the knowledge of the occupant surveyed). The type of information is also limited. We recommend that you use Census information as a comparison to the results of the recommended method.

The most time-consuming, but most accurate, inventory method involves a unit-by-unit field survey (with questionnaires similar to those used by the U.S. Census) performed by trained surveyors in combination with a review of the Assessor's information. This method would use a table similar to the one in the APPENDIX, but could include additional questions on housing condition (adequacy of plumbing, heating system, kitchen facilities, weatherization, etc). Since this method requires extensive volunteer effort and community cooperation, it may only be feasible for very small geographic areas and is not discussed here in detail. Should you choose this method, seek assistance from the HCS Community Housing Planner or other professionals to create the process and survey instrument.

Existing housing supply data is needed to find out how much new housing must be produced to meet future housing requirements. The inventory will document the number of units and their value. It will provide a ratio of renter-occupied to owner-occupied housing (tenure) that will help you project the types of ownership needed by future residents.

The inventory will tell you what units are permanent residences versus seasonal residences. This is important because seasonal units (recreational homes, migrant farm labor housing) should not be relied upon to serve permanent community residents.

Information on vacancy rates, if below 2% for single-family and 5% for multi-family, will indicate a severely restricted housing market. While you do this inventory, other information can be collected on housing conditions and crowding. These will be discussed later in another section.

HOW TO INVENTORY EXISTING HOUSING STOCK

1. ENLIST THE SUPPORT OF YOUR COUNTY ASSESSOR

~~Begin by enlisting the support of your local county Assessor in your project.~~ Explain to him or her that your group is preparing a housing assessment for your community and ask how his/her office can best help you gather the information. If possible, enlist one of the Assessor's office staff to be a part of your group, so he/she can help you perform the work. If all or part of the information is stored by computer, it may be possible to write a computer program to sort the information you need and reduce the amount of manual labor involved. If this is not possible, you will likely need to conduct a property-by-property inventory using the hard copy Assessor's records (commonly stored in one "jacket" or "packet" (file per tax lot). Ask the Assessor for support and suggestions on how to perform the task.

2. OBTAIN BASE MAPS OF THE STUDY AREA

~~Obtain base maps of the study area, larger than 1" = 200' scale, to visually document where housing is located and the type of housing.~~ Base maps are usually available at your municipal or county offices (engineering or planning offices). Maps based on recent aerial photography are best because they will show existing structures.

3. ORGANIZE WORK TEAMS

If you must inventory the Assessor's records manually, organize work teams of 3-4 persons each. ~~Each person has a role. One person can~~ record information as the other reads from the packet. The other one or two persons can identify the dwelling location on a base map, draw in a small box to represent a dwelling (if the structure is not already shown), and color code by structure type as follows:

Single Family:	Light Yellow
Multi-Family:	Brown
Group Homes:	Orange
Manufactured Home:	Silver

(distinguish between those on individual lots & those in manufactured home park.)

Other colors may be used; however, the recommended colors closely follow color schemes used in standard, professional land use inventories. To help estimate time commitments, we found in testing the model that it takes about a minute per record to document the information from the packets once you know where to look on the records for the needed information.

4. RECORD THE INFORMATION

Now you need to perform the time-consuming task of recording the information. Use copies of the sample data collection form in the APPENDIX, or set up a computer data base or spreadsheet file and input the information into a computer. Some of the information on the worksheet may not be readily available (e.g., persons per household, tenure, and rental value). You may need to rely on other sources, like U.S. Census data or local sources to obtain the best available information on these. Ask the HCS Community Housing Planner, or someone from another community that has already completed an inventory for tips and suggestions.

5. SYNTHESIZE THE INFORMATION

When your inventory of the existing housing stock is complete, synthesize the information into totals or ratios. Examples of useful figures include:

- Total number of dwelling units by zoning district.
- Total number and percentages of total number by structure type (single family, multi-family, manufactured, and group quarter dwellings) and tenure type (owner-occupied/rental).
- Average square feet of living area.
- Average number of rooms per dwelling unit.
- Average number of persons per household (if a house-to-house field survey is used).
- Number of units by age (use decade breakdown).
- Number and percentages of total number by tenure (owner/renter/vacant).
- Average improvement value by structure type and average total assessed value per unit (including land).
- If available, rental costs.

6. IDENTIFY SEASONAL UNITS AND DWELLINGS ZONED FOR ANOTHER USE

Identify the number of dwellings used as seasonal units and the number of units on lands zoned for another use by local land use ordinances. Subtract these from the total number of dwelling units to find out how many permanent housing units are actually available. Calculate total available supply in five year increments by structure type.

Note: Though it does not affect your buildable lands analysis, you should keep in mind that about 1% of your community's housing stock will be lost to demolitions, destruction by fire and other catastrophes.

STEP 3: NUMBER OF NEW HOUSING UNITS NEEDED FOR THE PLANNING PERIOD

You have an estimate of how many total units are needed to house your community's expected population and an inventory of existing housing. Now you can calculate the number of *new* housing units needed for the planning period.

Begin by assuming that structure type ratios will remain constant through the planning period and multiply the total number of units needed by the various percentages of current structure types. STRUCTURE TYPE RATIOS will likely change, but these changes are difficult to predict. For now, we recommend you:

1. Use current factors, adjusting when updating in 2-5 years to correct for changes, **or**
2. Adopt changes of structure-type as a matter of public policy. You could, for example, decide that a higher percentage should be allocated for multi-family because of increasing housing costs.

Factor a desirable vacancy rate into the equation in order to avoid undue pressure on the local housing market. A 2% vacancy rate for single-family units and manufactured dwellings, and a 5% vacancy rate for multi-family units are typically considered minimal. Multiply number of needed single-family and manufactured home numbers by 1.02; multiply multi-family numbers by 1.05.

Determine the NEW HOUSING REQUIRED BY STRUCTURE TYPE by subtracting the number of units calculated above in STEP 3 from the number of units listed in STEP 2. You now know how many *new* housing units by structure type will be needed to accommodate growth in your community.

STEP 4: BUILDABLE LANDS INVENTORY

You know how many housing units are currently available and you just calculated how many *new* housing units will be needed to accommodate population growth. But you still do not know if your community has zoned enough land to accommodate the *new* housing. To determine this, you need to complete a BUILDABLE LANDS INVENTORY.

A BUILDABLE LANDS INVENTORY should have been completed as a part of your local comprehensive land use plan, required by Oregon State law since 1974. Check with your local planning office to see what is available. Most likely this inventory needs to be updated. If no inventory is available, follow the basic steps involved below to do a BUILDABLE LANDS INVENTORY.

The inventory involves filling in the requested information on the sample BUILDABLE LANDS INVENTORY WORKSHEET provided in APPENDIX A and totalling up the columns. Ask your local land use planning office or the HCS Community Housing Planner for assistance.

Determine the gross ACREAGE BY COMPREHENSIVE PLAN DESIGNATION AND ZONING DISTRICT by breaking out your study area acreage by comprehensive plan and zoning district.

If your community has a computerized geographic information and mapping system (GIS), this calculation may be a relatively easy task. The computer should be able to estimate the area of each zone automatically. If the task must be done manually, you can use a combination of assessors maps and a scaled grid on a plastic acetate sheet to estimate acreage.

Subtract the cumulative acreage of land which is fully developed and unsuitable for development from the STUDY AREA ACREAGE (record on sample BUILDABLE LANDS WORKSHEET).

Trends to be substituted include:

- Acreage of Land Fully Developed with Permitted Uses
- Acreage of Land Fully Developed with Non-conforming Uses
- Excessive Slope (25% or greater)
- 100-year Floodplain
- Geologic Hazards
- Wetlands
- Other Unsuitable Lands (as defined by you at the local level)

Divide remaining acreage by 1.25 to accommodate sufficient lands for public uses. This factor will provide for public roads, schools, parks and other facilities that will accompany development of vacant land. This number should be larger in intensely developed urban areas. In some heavily developed urban areas, the amount of land consumed by roads alone amounts to more than 30% of the total municipal land area. In most smaller Oregon communities, however, the 1.25 factor will probably be adequate.

Multiply the BUILDABLE LAND in each comprehensive plan or zoning district by the *minimum* density allowed. For example, if a Low Density Residential designation permits 2-6 units per acre, multiply the number of acres by "2" to determine the *minimum* number of units that can be built in that zone. Development may be higher than minimum density, but a community cannot legally count on anything more. Use the minimum density to determine lowest estimate of potential units. For comparison purposes, you might also calculate the number of units anticipated by using current development densities, by using average densities of recent developments as a factor.

STEP 5: DETERMINE WHETHER THERE IS SUFFICIENT BUILDABLE LAND

The final step in determining whether your community has allocated sufficient supply of residential lands to accommodate planned population involves comparing the minimum number of *new* units possible by comprehensive plan/zoning district identified in STEP 4 with the number of *new* housing units required by structure type identified in STEP 3. This step requires some subjectivity in determining which zoning district accommodates which structure types.

We recommend that zones with a maximum density less than six or eight units per acre should only be applied to single-family dwellings and manufactured homes on individual lots. Since eight units per acre would permit a lot size of about 5,000 square feet (typical 50" x 100" lots), single-detached or attached dwellings are probably the highest and best use in these zones.

Not until the density is a minimum 12 or 15 units per acre do you clearly get into multi-family zones, where apartments would likely be built. If manufactured homes are restricted to specific zones or if your community does not accommodate manufactured homes in single-family residential zones in compliance with Oregon Revised Statutes, we recommend you allocate 10% of the *new* housing units to manufactured homes and encourage your city council to get into compliance with State laws zoned specifically to accommodate this amount. Again, these distributions will be subjective, but try to be realistic about how the community will likely develop.

SECTION SUMMARY

~~The calculations outlined in STEPS 1-5 will tell you whether sufficient land has been allocated for anticipated growth. If the number of potential units exceeds the number of units required, the community has sufficient land planned for housing. If the number of possible units is less than the number of units required, your community may need to take actions to accommodate its fair share of housing and avoid a conflict with State Planning Goal 10 (Housing).~~

CURRENT HOUSING STOCK CONDITION

This Section outlines an inventory method for documenting housing condition. An inventory of housing condition will help you determine whether existing housing is in safe condition, decent for habitation. It will also point out where rehabilitation may be warranted. The method suggested below sifts dwelling units into three categories: GOOD, FAIR, and POOR.

- Housing that is in "GOOD" condition can be expected to be safe, decent housing.
- Housing that is in "FAIR" condition may warrant renovation or rehabilitation to be safe, decent housing.
- Housing that is in "POOR" condition is not likely to be safe or decent, and will likely require substantial rehabilitation or demolition.

Several methods can be used to inventory housing condition, including a study of Assessor's records, house-to-house surveys similar to the U.S. Census, and windshield surveys.

The most detailed and accurate information can be obtained by trained surveyors performing a door-to-door inventory, both inside and outside each unit. But because you are already using Assessor's records to document other data, we recommend use of your local Assessor's records for this inventory too. A column is provided on the sample Housing Inventory Worksheet for each category of information. Assessor's records in Oregon contain three categories of data useful to a condition inventory: Condition (or Class) Code; Percent Good; Age.

The eight level Condition or Class Code Scale provides a general guide to dwelling *quality*. A brief description of each class, abbreviated from "Cost Factors for Residential Buildings 1989 Edition", compiled by the Oregon Department of Revenue, follows.

Class 1:	Built at low cost, simple design, modest construction; fall far short of sound minimum building standards; undersized or over-spaced structural members are common; some service features either lacking or minimal quality.
Class 2:	Modest, low cost housing; fall below current building code requirements for overall construction; simple, plain, quality of workmanship and materials not high.
Class 3:	Generally built to meet FHA and FmHA standards; functional, just meet current minimum codes; simple shape, plain, inexpensive.
Class 4:	Emphasis on functional utility, typically built to stock plan, but may have some styling features; adequately meet current building codes; fair quality workmanship, competitive grade of materials.
Class 5:	An average quality home, built for speculation or on order by volume builder; reflect popular combinations of styling, design, and functional utility; with a few special features.
Class 6:	Convenient floor plans and appearance; attractive architectural balance; workmanship and materials of good quality, more attention to detail.
Class 7:	Custom built residences, usually designed by professional and built by specializing contractors; materials and labor are of better quality, care in design and construction.
Class 8:	Better quality custom dwellings, professionally designed, materials and workmanship of superior quality, care taken to optimize site, many custom features.

The local Assessor's Office also evaluates a structure in terms of its utility or useful life, under the data category "Percent Good." This 100 point scale (percent) provides a general indication of maintenance and utility of a property.

"Age" of the unit is the third useful piece of data for condition surveys. Generally speaking, an older unit can be expected to have less utility than a newer unit. Those more than 50 years old may be in poor condition or may require renovation and updating to be considered safe and decent housing. These three pieces of data must be cross-correlated to assess the condition of a unit.

Units in "very good" or "extremely poor" condition are easily noted. For example, a dwelling that is a Class 7 structure, 90% good, and 5 years old can be easily classified as GOOD safe and decent housing.

And if a dwelling is a Class 1 structure, only 20% good, and 75 years old, the dwelling is probably in extremely POOR condition. Generally, as long as the dwelling fits into the same category all the way across the table, the assessment is clear. If a dwelling is classified "good" in only one category and "poor" in the other two, consider the structure only in FAIR condition. If it is classified FAIR in two categories, but "poor" in one, it is probably in POOR condition. For example, a 25 year old, Class 6 home that is only 15% "good" is in "poor" condition because fire damaged the structure.

For practical purposes, you will be most interested in those units that are "poor" in two or more categories. Those units indicate serious distress and blight.

The table below can be used as a guide to assess condition:

	CLASS CODE	PERCENT GOOD	AGE
GOOD	Class 7 & above # % of total	80% good or better # % of total	Less than 25 years old # % of total
FAIR	Class 4 to 6 # % of total	65-80% good # % of total	25 to 50 years old # % of total
POOR	Class 1 to 3 # % of total	Less than 50% good # % of total	More than 50 years old # % of total

SUMMARY

In review, a condition study will indicate the quality of your community's housing supply and whether a ~~rehabilitation or renewal program is warranted. It also allows a community to focus more detailed condition~~ surveys in preparation for rehabilitation grant programs to serve the subset of the total housing stock in greatest need of repair.

CROWDING

An inventory of over-crowded conditions is another useful element of a housing study. A dwelling unit is "over-crowded" if the household has more than one person per room in the household. For the purposes of this evaluation, a "room" does not include interior spaces such as bathrooms, hallways, storage rooms, walk in closets, enclosed porches, foyers, and similar spaces.

The best available information on crowding may be from the Census data. The 1990 U.S. Census gathered information on crowding for each Oregon county, providing a general indication of the problem. Using this data, you may be able to document neighborhoods with significant crowding problems.

A more detailed study will be necessary to locate specific households that are crowded. A door-to-door inventory is the only way to locate those households with this problem.

A column is provided on the Housing Inventory Worksheet, in case you do a door-to-door inventory.

If an inventory of crowded conditions is completed, it will likely indicate households under severe economic stress (as with the "hidden homeless," those who would be homeless if not for the generosity of family or friends), or indicate a shortage of units adequate to accommodate all sizes of households.

For the purposes of this study, we recommend use of the U.S. Census figures as a general indication of the problem. A more precise study will be needed to determine what kind of assistance these citizens need. If a large number of households in your community are classified as over-crowded and you need to study the population further, contact the Community Housing Planner for assistance.

Indication of Crowding in Oregon

Tenure by persons per room:

Persons per room	Owner Occupied Units	Renter Occupied units	Total
0.50 or less	513,759	236,497	750,256
0.51 to 1.00	166,881	146,041	312,922
1.01 to 1.50	10,536	14,513	25,049
1.51 to 2.00	3,663	7,459	11,122
2.01 or more	1,118	2,846	3,964
	15,317 crowded units	24,828 crowded units	

(Source: 1990 U.S. Census, STF1)

CITIZENS NEEDING ASSISTANCE TO OBTAIN SAFE, DECENT HOUSING

Some citizens in your community may lack the necessary financial resources to obtain safe, decent housing. Others may need special services (e.g., At Risk Youth and Frail Elderly). Still others may have adequate financial resources, but cannot find housing to meet their needs (e.g., wheelchair accessible housing for someone who is physically disabled). This Section identifies fifteen groups needing financial assistance and/or who have special housing requirements.

LOW, VERY LOW, AND SEVERELY LOW INCOME HOUSEHOLDS

Statistics on the number of persons without sufficient income to afford safe, decent housing are documented by the U.S. Census. Most citizens needing some form of subsidy live in either low, very low, or severely low income households. They have fallen through the bottom of the housing market, usually because housing is too expensive or there are not enough units available at affordable rates.

Household income is a general indicator of a person's ability to afford housing. Used in conjunction with market information on housing costs and the affordability table discussed in the next chapter, it will indicate how many persons may be having difficulty obtaining safe, decent housing.

Lower income households do not necessarily live in unsafe or inadequate housing situations. For example, retired persons who fully own their own homes will not be paying principal or interest costs, and may well meet the affordability criteria. The figures only indicate buying power in the context of the current market. Still this will be a major indicator of people's ability to afford safe, decent housing.

GROUPS WITH SPECIAL HOUSING NEEDS

Persons in the remaining groups may or may not be low income, but each one faces special housing problems. These individuals typically require some level of social service to live reasonably normal lives.

The level of services needed could range from a single elderly person needing a communication linkage for emergency response and periodic visit to a person with severe developmental disability who requires almost constant supervision and care.

These services may be provided by a public agency or a private party. Their common denominator is their need for support.

Recently staff from several state agencies joined to develop commonly accepted definitions for these populations and to produce an information handout on each that defines a group, discusses issues facing that group, and lists a contact for more information. This information will help you count persons in your community who need assistance, and identify what kind of assistance they need. If you locate a more credible source for information on a group at the local level, by all means use it and document the source.

You may find that a local study for another purpose has included a piece of the data you require. If current and credible, local sources can provide the best available information.

The objective of this study step is to obtain the best available information on the following citizens with special housing requirements:

- At Risk Youth (Homeless and/or Runaways)
- Elderly, Frail
- Families, Large (w/more than 5 members)
- Farmworkers
- Homeless/At Risk of Homelessness
- Households, Single Parent
- Persons Released from Correctional Institutions
- Persons Infected with AIDS-HIV
- Persons Recovering from Drug/Alcohol Abuse
- Persons with Developmental Disability
- Persons with Physical Disability
- Persons with Psychiatric Disability
- Teen Parents
- Victims of Domestic Violence/Other Abuse

Accurate information on some populations, to focus decision-makers where assistance is most needed, may be difficult to compile. Social service representatives helped develop the information sheets on the following pages for each of these groups. Each sheet defines a population, lists some of the issues or problems faced by each population, and lists a contact for more information; groups should feel free to enhance and expand on these issues based on their local experiences.

Space and a data format is provided on the back of each information sheet to collect the best available information for the particular group.

Information for these groups in Oregon may only be available down to a county level. Pro rate this data for your study area by dividing the current population for your study area with the current population of the county, then multiply the ratio by the number of persons in each category. While this calculation is not statistically accurate, it will provide an indication of need.

This information will be very useful if you determine a particular group has a severe need for assistance. The factsheets can be used to educate others and advocate for support. The data is formatted to either indicate a general severity of the group's problems in your community, or sift out what kinds of special housing requirements are needed by a particular group. Once your housing study is complete, use this information to prioritize your community's affordable housing problems.

LOW, VERY LOW AND SEVERELY LOW INCOME HOUSEHOLDS

Lower income households typically have difficulty obtaining safe, decent housing in our society, because they lack the capital necessary to generate a market response to their needs. Poverty status is another indicator of persons unable to afford basic needs, such as food and housing.

Severely Low Income = 30% of median and below

Very Low Income = 31-50% of median income

Low Income = 51-80% of median income

A Quick Guide to Household Income and Affordable Housing Costs

Household Income (Annual)	# Oregon Households by Income Category (from 1990 Census, FY 1989)	Est. Monthly Affordable Renter Housing Costs (Rent, Utilities, Insurance)	Crude Estimate of Affordable Pur- chaser-Owner-occupied Unit (Principal, Interest, Taxes, Insurance, Utilities)
Severely Low Income (Less than \$8175) Below 30% of Median)		Less than \$204	Less than \$20,400
Less than \$5000 \$5,000 to \$9,999	60,824 108,006	BETWEEN \$0 to \$125 \$125 to \$250	BETWEEN \$0 to 12,500 \$12,500 to \$25,000
Very Low Income (Below 50% of Median, Below \$13,625)		Less than \$341	Less than \$34,100
\$10,000 to \$12,499 \$12,500 to \$14,999	60,510 51,915	\$250 to \$313 \$313 to \$375	\$25,000 to \$31,300 \$31,300 to \$37,500
Low Income (50-80% of Median \$13,625-\$21,000)		\$341 - \$550	\$34,100 to \$55,000
\$15,000 to \$17,499 \$17,500 to \$19,999 \$20,000 to \$22,499	58,740 53,125 59,918	\$375 to \$438 \$438 to \$500 \$500 to \$563	\$37,000 to \$43,800 \$43,800 to \$50,000 \$50,000 to \$56,300
Oregon Med. \$27,250	-----	\$681	\$68,100

PERSONS WITH SPECIAL HOUSING REQUIREMENTS AT RISK YOUTH, HOMELESS AND/OR RUNAWAY

DEFINITION

AT-RISK YOUTH are youths unable to achieve the educational, economic, or social expectations of their community due to poverty, minority status, a deficiency in family support, or inadequate employment. HOMELESS YOUTH are those who leave home and do not return, or who periodically return to destructive home environments. If the objective of services is preparation for independent living, then the youth is homeless. RUNAWAY YOUTH are those who leave marginally viable homes (at best) and return at a later date. If the objective of services is to return the youth to a home environment or congregate care, then the youth is a runaway. A 1988 report by the Northwest Network of Runaway and Youth Services revealed a composite profile of Oregon's runaway population:

- 55% are female; 45% are male
- 6% are ethnic minorities
- Average age is 14.5
- 40% have school problems (truancy, suspensions/-expulsions, poor academic performance)
- 20-40% have sexual/physical abuse histories
- _ have serious drug/alcohol abuse problems
- Over 80% are from dysfunctional/impaired families
- Only 2-3% of RUNAWAYS served in Oregon shelter programs are from out-of-state

ISSUES/SPECIAL CONSIDERATIONS

PUBLIC AWARENESS: AT RISK YOUTH are often invisible, uncounted, and unserved. Yet, estimates of Portland HOMELESS YOUTH range from 750 to 1000. Lincoln County's summer school staff documented that 18% of those attending classes were homeless. Douglas County estimated that over 200 young women under 18 were living with older adult males rather than return to their dysfunctional family situations.

CONTEXT: Homelessness must often be considered within a larger context of abuse, neglect, and ultimate abdication of parental responsibility. Homeless girls are often *not* on the street, especially in smaller Oregon communities, but rather live in unstable, inappropriate situations (with older males, friends or families of friends, in drug houses, or in unsupervised apartments with other youth).

UNDESIRABLE ACTIVITIES: In urban areas, HOMELESS YOUTH may be more visible as part of the street youth subculture, becoming increasingly involved in gang-related incidents, prostitution, drug and alcohol abuse, and crimes. RUNAWAY YOUTH throughout the state may gravitate to Portland to join the street youth subculture.

MOBILITY: HOMELESS YOUTH are extremely mobile, may be enrolled in school but not attending, and have developed an "underground" system of survival which is independent of adult authority.

CUSTODY LAWS: Changes in Oregon detention laws and the use of close custody secure placements have resulted in a dramatic reduction in the total number of girls held in close custody facilities. Although Children's Services Division has increased the number of girls in out-of-home care placements, these girls do not fare well in foster care. The result is an increase in girls who are runaways, homeless or in inappropriate living situations.

TRANSITIONAL HOUSING: Transitional housing options for HOMELESS/RUNAWAY YOUTH should include subsidized apartments, hotel rooms, and specialized group homes.

For more information, contact Oregon Community Children & Youth Services Commission, 530 Center Street NE, Suite 300, Salem, OR 97310. (503) 373-1283

RUNAWAY YOUTH

LOCALITY	Number of Runaway Youths at 0-17 yrs.	Number of Runaway Youths per 1000 at 0-17 yrs.
Baker	26	6.48
Benton	84	5.33
Clackamas	102	1.37
Clatsop	67	7.83
Columbia	48	4.45
Coos	183	12.09
Crook	63	16.30
Curry	5	1.25
Deschutes	73	3.78
Douglas	74	2.91
Gilliam	0	0
Grant	7	3.29
Harney	5	2.53
Hood River	2	0.04
Jackson	53	1.44
Jefferson	10	2.34
Josephine	173	11.38
Klamath	33	2.15
Lake	4	1.98
Lane	214	3.09
Lincoln	78	8.59
Linn	329	13.5
Malheur	58	7.29
Marion	280	4.64
Morrow	4	1.73
Multnomah	900	6.67
Polk	94	7.17
Sherman	0	0
Tillamook	29	5.71
Umatilla	74	4.48
Union	34	5.19
Wallowa	2	1.09
Wasco	57	9.73
Washington	341	4.08
Wheeler	0	0
Yamhill	53	2.85

Data is not currently available for At Risk or Homeless Youth.

(Source for Runaway Youth: County Benchmarks Technical Assistance Manual, Oregon Community Children & Youth Services Commission)

PERSONS WITH SPECIAL HOUSING REQUIREMENTS

ELDERLY, FRAIL

DEFINITION

The FRAIL ELDERLY are persons age 65 and older who wish to remain in their own home but are unable to without supportive services. The Federal definition is "a person 65 and older who is unable to perform at least three (3) daily living activities (i.e., eating, dressing, bathing, grooming, and household management activities)."

ISSUES/SPECIAL CONSIDERATIONS

SPECIFIC SERVICE NEEDS: These persons are frail in mobility and may need assistance with activities of daily living (e.g., bathing and dressing, assistance with toileting, eating), and assistance with instrumental activities (including meal preparation, shopping, transportation, house-keeping). Issues vary depending on the supportive services necessary to keep a person in their existing living situation.

Studies indicate that up to 10% of people aged 65 and over suffer from a dementing illness that causes memory and cognition problems, and impaired judgment. The illness affects their functioning in daily living activities. The percentage increases in those above 85 years of age. Persons with dementia can usually function in a supportive, structured environment that provides assistance with tasks of daily living.¹

HOUSING ASSISTANCE: Besides affordable housing, the frail elderly need assistance with personal care services, home repair and maintenance, yard maintenance, plumbing, heating, and the general upkeep required for homeownership. Limited income, especially among women, causes severe hardship because of rising utility costs, taxes, repair costs, insurance, rent. In 1987, the median income of a household headed by a person over 65 was \$17,467.¹

ZONING LAWS: Zoning laws often restrict home-sharing, accessible apartments, low-cost rental housing, adult day care and other long-term care alternatives in or close to neighborhoods where the elderly live, and where existing neighborhood centers offer social, recreational, health, and wellness activities.

COMMUNITY BASED CARE FACILITIES: Adult foster care homes, residential care facilities and assisted living facilities are an option in Oregon. They offer housing with supportive services and are available throughout the state. Other options include in-home services and nursing homes.

DISTRIBUTION: Two-thirds of all Oregonians over 65 live in the Portland Metro area of the Willamette Valley. Another 17% live in southwestern Oregon, with the remaining 18% east of the Cascades.

¹ From "Aging Oregonians: Trends & Projections", 1993)

For more information, contact Oregon Senior & Disabled Services Division, 313 Public Service Building, Salem, Oregon 97310. (503) 378-4728

FRAIL ELDERLY

In 1990, there were 220,046 Oregonians between age 65 and 75. Another 178,413 persons were 75 and older. The following table shows only the number of frail elderly persons served by Area Agencies on Aging during the week of February 12, 1993.

SERVICE DISTRICT	COMMUNITY BASED CARE	NURSING HOME CARE	TOTALS
Clackamas	878	578	1,456
Clatsop	129	106	235
Columbia	0	0	0
Coos-Curry	0	0	0
Deschutes	0	0	0
Douglas	397	241	638
Jackson	537	540	1,077
Lane	827	689	1,516
Linn/Benton	688	399	1,087
Malheur	0	0	0
Marion	1,078	1,014	2,092
Multnomah	2,178	1,440	3,618
Umatilla	367	239	606
Union	0	0	0
Wasco	124	159	283
Washington	560	470	1,030
STATE TOTALS	7,763	5,875	13,638

(Source: Senior & Disabled Services, Oregon Department of Human Resources, 2nd Floor, 500 Summer Street. NE, Salem, Oregon 97310-1015.)

PERSONS WITH SPECIAL HOUSING REQUIREMENTS

LARGE FAMILIES

DEFINITION

LARGE FAMILIES include households with more than five (5) family members related by blood or marriage.

ISSUES/SPECIAL CONSIDERATIONS

LESS INCOME PER HOUSEHOLD MEMBER: Families with more than five persons may have the same income as smaller families, resulting in a reduced amount of income per family member. In addition, housing and utility costs are generally higher for large families. Large families tend to need more living space, which can cost more to purchase or rent. The combination of more people and larger living space results in higher utility bills. A 1990 telephone survey conducted by Bardsley & Neidhart, Inc. for the State of Oregon found that 20% of households with six (6) or more people had income at or below the federal poverty level, while only 8% of the households with fewer than six people had incomes at or below poverty. Even so, during the month of April 1992, families with six or more members represented only 3% of all families receiving cash assistance through the Aid to Dependent Children (ADC) welfare program.

DIFFICULTY IN FINDING SUITABLE RENTALS: Large families who are not purchasing their own home may have difficulty finding a suitable dwelling to rent. Most apartments are designed for single adults or small families, and typically include only one or two bedrooms. Such units are not large enough to adequately accommodate the needs of families with five or more people. Single-family dwellings are generally larger but also tend to be more expensive to rent than apartments.

CHILD CARE/ADULT DAY CARE COSTS: Families with a large number of children living at home are more likely to include young children who require

daycare to enable the adult(s) to work outside the home. Child care can cost over \$450 per child each month, which greatly reduces the amount of earned income available for housing. In addition, large households may include older adults who require assistance, care, and/or supervision.

NEED FOR MORE LIVING SPACE: Households with more than six members may be comprised of a single or two-parent family and children, more than one family, single adults who share living quarters, or extended families including a variety of adults and children who are related to each other. Depending on the composition of the household, additional space may be required to ensure that all household members have adequate privacy.

COMMUNITY SERVICES: Access to services may be necessary to enable a large household to obtain or remain in adequate housing. Large households with children require access to schools, child care, recreational facilities, public transportation, and other social services. Large, multi-generational extended families may also require in-home medical services, respite care, or other social services for frail elderly members. *U.S. Census information provides the best available information on this population.* Good data on "family" size is not readily available, as the U.S. Census provided no information on families by size, or information comparing family size to incomes. The only information closely related to this population is U.S. Census information that compares "households" to "household size." But "households" and "families" are not the same thing; "families" are a subset of households. Also, this does not indicate the subset of large "households" in need of public assistance. For these reasons, information on "large families" may be difficult to compile without a local census that cross correlates family size with income data.

For the purposes of the WORKBOOK, one may only be able to identify the number of "large families" receiving and currently seeking assistance or on

waiting lists from local Housing Authorities as an indication of unmet need.

Source: 1990 U.S. Census, STF1 p6

PERSONS WITH SPECIAL HOUSING REQUIREMENTS FARMWORKERS, SEASONAL/MIGRANT

DEFINITION

SEASONAL/MIGRANT FARMWORKERS are persons who receive a substantial portion of their income as laborers in agricultural work. *Seasonal* farmworkers are those in agricultural employment of a seasonal or temporary nature. *Migrant* farmworkers are those who work in a given locale on a temporary basis and relocate as agricultural work is obtained in other areas during the year, usually without a constant year round salary.

ISSUES/SPECIAL CONSIDERATIONS

LOW INCOME CHANGES IN INCOME AVAILABILITY:

Work is traditionally low-paying, and available on a seasonal basis. The seasonal nature of the work causes extreme fluctuations in the amount of income available each month due to changes in the type of work needed to be done (e.g., pruning, thinning, harvesting, etc). Fluctuations in the availability of work and/or income can also be caused by other variables, such as crop disease, pests, adverse weather, and the number of workers hired.

NEED FOR TEMPORARY HOUSING: The seasonal nature of the work often necessitates frequent changes in residency to maintain employment. Existing farm labor camps, designed to provide temporary housing for seasonal/migrant farmworkers, are targeted at single male adults rather than families with children. Families with children have difficulty locating affordable and safe shelter to house them on a temporary basis. Small, rural communities often do not have a sufficient number of rentable dwellings to accommodate the need. In addition, due to differences in race and culture and their fluctuating income and housing needs, the families of seasonal/migrant farmworkers are often discriminated against when trying to obtain housing.

For more information, contact Housing & Community Services Department, 1600 State Street, Salem, Oregon (503) 986-2000

Daycare for children, health care, employment training, need for bilingual education, and access to support services (outreach) are other issues for this population.

IMMIGRANT/ALIEN STATUS: In Oregon a large part of this population is Hispanic. As a result of the 1986 Immigration Reform Law, 30,000 people in Oregon applied for legal status. Of these, 27,000 people applied for the agricultural program that required verification of 90 days work in the United States, and 3,000 applied for the amnesty program.

These individuals brought their families--wives, children, parents, and grandparents--many of whom entered the country illegally. The 1990 Census estimates there are over 100,000 Hispanics in Oregon of varying immigration status.

POOR EDUCATION: Farm labor employment does not necessarily require an ability to read or write. Literacy rates among this population are believed to be low. A survey of Hispanic farmworkers in Hood River County revealed that over 50% of this population could not read or write Spanish. Average education level was estimated at third grade. At the other end of the educational spectrum, however, are Hispanics who were highly educated in Mexico, Central America, and South America, who have not been able to obtain comparable work in Oregon. In addition to language barriers, there appear to be biases against the educational systems of Latin American countries.

NEED FOR BETTER LABOR CAMP SHELTER/HOUSING:

Farm labor camps often consist of older, sub-standard dwellings which were originally intended to shelter single adult men during the summer months. These may be unheated, lack running water, and may be overcrowded prior to and during peak seasons.

SEASONAL WORKERS/MIGRANT LABORERS

LOCALITY	MIGRANT WORKERS			SEASONAL WORKERS		
	Work Force	Children	Est. Total Population	Work Force	Families	Population
Baker	0	0	0	0	0	0
Benton	973	526	1499	215	145	557
Clackamas	7139	3855	10994	1899	1282	4923
Clatsop	0	0	0	0	0	0
Columbia	400	217	617	105	71	274
Coos	470	253	723	53	36	137
Crook	204	111	315	57	39	149
Curry	21	11	32	6	4	15
Deschutes	137	74	211	21	14	54
Douglas	578	312	890	86	58	223
Gilliam	0	0	0	0	0	0
Grant	40	22	62	5	3	13
Harney	0	0	0	5	3	13
Hood River	5225	5225	10450	1450	979	3758
Jackson	4515	2438	6953	1215	820	3149
Jefferson	196	106	302	55	37	143
Josephine	37	20	57	2	1	5
Klamath	3491	1885	5376	979	661	2537
Lake	0	0	0	0	0	0
Lane	1590	858	2448	319	216	828
Lincoln	68	36	104	2	2	6
Linn	1618	874	2492	422	285	1093
Malheur	5045	2724	7769	3373	2277	8745
Marion	10973	5926	16899	3023	2040	7835
Morrow	1802	973	2775	506	341	1310
Multnomah	1741	940	2681	466	315	1209
Polk	2928	1581	4509	788	532	2041
Sherman	0	0	0	0	0	0
Tillamook	0	0	0	0	0	0
Umatilla	2557	1381	3938	717	484	1858
Union	184	99	283	51	34	132
Wallowa	81	44	125	23	15	59
Wasco	4166	2250	6416	1168	788	3828
Washington	5980	3229	0209	1665	1124	4318
Wheeler	0	0	0	0	0	0
Yamhill	1686	911	2597	443	299	1150
OREGON	63,845	36,881	100,726	19,114	12,902	49,549

Source: Northwest Regional Primary Care Association, Estimation of the Migrant and Seasonal Farmworker Population Plus Dependents for Oregon. February 1989.

PERSONS WITH SPECIAL HOUSING REQUIREMENTS

HOMELESS and AT RISK OF HOMELESSNESS

DEFINITION

HOMELESS AND AT-RISK OF HOMELESSNESS include individuals and families who do not have the means to secure and maintain a fixed, decent, safe, and adequate night-time residence. A HOMELESS PERSON may be characterized as being poor, and living in the street, cheaply rented rooms, or other temporary accommodations.

ISSUES/SPECIAL CONSIDERATIONS

~~An estimated 600,000 persons in the United States~~ live and sleep in streets, parks, shelters, and other public spaces on any given night. About one-third of these HOMELESS PERSONS are single adults suffering from severe mental illnesses such as schizophrenia or manic-depressive disorders.

HOMELESS VETERANS: Oregon currently has the seventh highest ratio of veterans to the general population. Of the homeless men and women identified by the 1990 U.S. Census, 52% were veterans and 33% of these were Vietnam War veterans. Homeless veterans experience the common problems faced by all homeless individuals, with the addition of anger over lack of recognition of their service to the nation.

They are also more likely to suffer from post-traumatic stress disorders. It is anticipated that 23,000 veterans and related family members will relocate to Oregon in the next four years. Currently, only one veterans' organization is funded to target assistance to homeless veterans.

MAGNITUDE OF PROBLEM

The 1990 U.S. Census attempted to count the number of persons in Oregon emergency shelters for homeless (3,254 persons) and homeless persons visible in street locales (564 persons). While most people working with the homeless agree that the Census numbers represent a serious under-count, they represent one data source.

Housing and Community Services (HCS) performs an annual "*One Night Shelter Count*" of persons seeking assistance in Oregon Shelters. The Census Data and information from the "*One Night Shelter Count*" follow in the table below. As consistent and thorough information on this population is difficult to compile for the entire state, local initiatives should seek additional data from local sources to enhance this information.

For more information, contact Oregon Housing & Community Services Department about its "One Night Shelter Count", 1600 State Street, Salem, Oregon 97310; also U.S. Census.

HOMELESS and AT RISK OF HOMELESSNESS

INDIVIDUALS:	FAMILIES:
Emergency Shelter/Male: 1571 Emergency Shelter/Female: 278	Emergency Shelter: 271 Transitional Shelter: 252
Transitional Housing/Male 522 Transitional Housing/Female 216	<i>Adults:</i> Emergency Shelter/Male 132 Emergency Shelter/Female 268 Transitional Housing/Male 103 Transitional Housing/Female 244
Turnaways/Male 190 Turnaways/Female 101	<i>Children:</i> Emergency Shelter/Age 0-5 283 Transitional Housing/Age 0-5 264 Emergency Shelter/Age K-6 160 Transitional Housing/Age K-6 151 Emergency Shelter/Age 7-9 55 Transitional Housing/Age 7-9 58 Emergency Shelter/10-12 47 Transitional Housing/Age 10-12 26 Families Turnaway at 239 times 3/per family: 717
TOTAL INDIVIDUALS 2781	TOTAL PERSONS 5397 <i>(represented by individuals and family members)</i>

PERSONS WITH SPECIAL HOUSING REQUIREMENTS

PERSONS RELEASED FROM CORRECTIONAL INSTITUTIONS

DEFINITION

PERSONS RELEASED FROM CORRECTIONAL INSTITUTIONS have been sentenced to Department of Corrections institutions and then released back to the community. By statute, the majority of these individuals return to their original county of residence. Currently approximately 6,800 individuals are on parole from prison. An average of 487 inmates are released monthly from prison to communities in Oregon.

ISSUES/SPECIAL CONSIDERATIONS

Most communities in the state report serious difficulties with obtaining affordable, low cost housing for parolees. The most critical housing shortages exist in the larger counties with larger parole populations (Multnomah, Lane, and Marion counties), although other counties also report serious parolee housing problems. Inadequate, unstable housing makes successful transition from institutions difficult, if not impossible. It is difficult for offenders under supervision to deal successfully with their various personal problems, and comply with supervision conditions when they are not able to meet the simple basic needs of shelter and food.

LACK OF AFFORDABLE HOUSING: Individuals released from prison are usually indigent or have very limited resources. Generally, offenders resources are limited to \$300 gate money. Permanent, low cost housing options are extremely limited for parolees. Most apartments require first and last months rent plus deposit - often totalling as much as \$1,000, well beyond the parolee's ability to pay. Many landlords are reluctant to rent to ex-offenders because of previous experiences with damage and illegal use of drugs by the offender.

SUBSTANDARD HOUSING: Many offenders live in low cost, often sub-standard hotels and motels. Drugs are frequently in evidence, making it difficult for the parolee to comply with conditions of the parole. Ordinary security and door locks are often lacking. Filth and vermin are common. Some hotels provide little heat to the rooms.

DRUG AND ALCOHOL-FREE HOUSING: Approximately 75% of parolees have a significant substance abuse problem. Monitoring drug-use and alcohol-free housing assists the process of reintegration to the community.

HOMELESSNESS: Parolees faced with few financial resources resort to living on riverbanks, under bridges or in abandoned shacks, public shelters and other shelter. Lack of stable, safe housing often contributes to return to crime.

STRUCTURED TRANSITIONAL HOUSING: Research indicates that states reporting lower parole revocation rates than Oregon also have in place a system of residential transitional release or half-way house programs. These programs allow the offender to more gradually re-establish a position in the community, connect with employment and treatment, and generally stabilize. Offenders released from institutions can successfully reintegrate back to the community with appropriate transitional programs.

SINGLE WOMEN WITH DEPENDENT CHILDREN: Unlike male parolees, many women released from Oregon prisons have sole responsibility for one or more dependent children. Approximately 50 women are released each month - mostly to Multnomah County.

~~**For more information, contact the local Community Corrections Director, or Oregon Department of Corrections, Community Services Branch, 2575 Center Street NE, Salem, Oregon 97310-0470. (503) 378-8805**~~

PERSONS RELEASED FROM CORRECTIONAL INSTITUTIONS

LOCALITY	Persons in Correctional Facilities (1)	Persons Released from Oregon Prisons to Counties (for Calendar Year 1992) (2)		
		Females	Males	Total
Baker	157	1	22	23
Benton	18	4	36	40
Clackamas	113	18	243	261
Clatsop	52	3	58	61
Columbia	29	2	52	54
Coos	404	10	150	160
Crook	19	1	20	21
Curry	35	6	29	35
Deschutes	32	9	93	102
Douglas	138	15	139	154
Gilliam	0	(Included in Wasco County figures)		
Grant	3	0	10	10
Harney	6	(Included in Grant County figures)		
Hood River	19	0	8	8
Jackson	246	14	144	158
Jefferson	40	3	24	27
Josephine	108	6	80	86
Klamath	44	16	126	142
Lake	6	0	3	3
Lane	411	42	551	593
Lincoln	27	2	69	71
Linn	79	17	159	176
Malheur	0	8	84	92
Marion	5,653	91	520	611
Morrow	0	(Included in Umatilla County figures)		
Multnomah	1,204	324	2,003	2,327
Polk	31	2	60	62
Sherman	0	0	0	0
Tillamook	207	0	18	18
Umatilla	1,398	2	86	88
Union	56	1	21	22
Wallowa	0	(Included in Union County figures)		
Wasco	15	0	28	28
Washington	274	33	303	336
Wheeler	0	(Included in Jefferson County figures)		
Yamhill	1,232	3	72	75
OREGON TOTALS	12,056	624	5,221	5,845

(1) Source: 1990 U.S. Census, STF3. (2) Source: Oregon Department of Corrections.

PERSONS WITH SPECIAL HOUSING REQUIREMENTS

PERSONS WITH DEVELOPMENTAL DISABILITIES

DEFINITION

PERSONS WITH DEVELOPMENTAL DISABILITIES have conditions such as mental retardation, cerebral palsy, Downs syndrome, autism, and other intellectual impairments occurring during childhood.

ISSUES/SPECIAL CONSIDERATIONS

RELATED IMPAIRMENTS: The disabilities which impair intellectual functioning are frequently accompanied by physical limitations (sight, hearing, language, and/or motor function). Significant mental, emotional, and behavioral problems may also be present.

LIMITED ABILITIES: Persons with severe developmental disabilities typically have limited ability to perform activities of daily living, such as eating, bathing, and grooming. Daily living skills and more complex skills (including skills related to employment) can be developed through training. Nevertheless, life-long care or support is required by most individuals.

ADAPTIVE HOUSING: Many persons with developmental disabilities require housing with adaptive features. Examples include handrails to aid walking, or ramps and lower counter tops to provide access for persons in wheelchairs. As the degree of disability increases, fewer appropriate housing units are available. Sometimes providing the necessary adaptive features can be quite complex and expensive.

Technical assistance on design/renovation of homes or apartments and adaptive equipment which may be needed can be obtained from the state Office of Developmental Disability Services.

RANGE OF SUPPORT NEEDS: Some people with developmental disabilities only require assistance in locating a place to live and furnishing it. Others need intermittent contact (weekly, monthly) with a person who monitors their functioning and provides assistance with budgeting, shopping, etc. Persons with severe disabilities will require support and supervision for all or part of the day. Landlords frequently require assurance that personnel will be available to provide support and assistance when required.

AFFORDABILITY: Many persons in this population do not require extensive adaptations, but simply need affordable housing. The combination of SSI benefits (\$350 per month) and earnings from a work program (\$175 per month is average) severely limit housing choices. Two or more people frequently share a house or apartment in order to manage the expenses. Rent subsidies for those in a low income bracket play an important role in securing housing.

INSUFFICIENT COMMUNITY RESOURCES: About 2,000 Oregonians with developmental disabilities are in need of services, as indicated by waiting lists maintained by county governments. Approximately 1,500 need residential services, including many who reside with aging parents.

For more information, contact Oregon Office of Developmental Disability Services, Oregon Mental Health & Disabilities Services Division, Developmental Disability program through the county's Mental Health office.

Estimated Housing Need for Persons with Developmental Disabilities

(All estimates are based on April 1992 data)

County	Total Adults Enrolled	Persons Receiving Residential Services	Persons with Current or Future Need
BAKER	53	24	29
BENTON	211	101	110
CLACKAMAS	418	188	230
CLATSOP	91	70	21
COLUMBIA	76	52	24
COOS	101	63	38
CROOK	21	4	17
CURRY	43	26	17
DESCHUTES	113	44	69
DOUGLAS	221	96	125
GRANT	15	10	5
HARNEY	9	0	9
JACKSON	325	158	167
JEFFERSON	21	3	18
JOSEPHINE	170	105	65
KLAMATH	123	89	34
LAKE	12	6	6
LANE	622	318	304
LINCOLN	86	71	15
LINN	239	131	108
MALHEUR	69	26	43
MARION	781	452	329
WASCO/SHERMAN/HOOD RIVER	107	65	42
MORROW/WHEELER/GILLIAM	5	0	5
MULTNOMAH	1,401	619	782
POLK	176	113	63
TILLAMOOK	71	34	37
UMATILLA	151	125	26
UNION	61	39	22
WALLOWA	13	0	13
WASHINGTON	573	269	304
YAMHILL	224	96	128
TOTAL	6,602	3,397	3,205

NOTE: Approximately 1,500 people currently need housing. Specific information on current and future need is available from the county's office of Developmental Disability Services

PERSONS WITH SPECIAL HOUSING REQUIREMENTS

PERSONS INFECTED WITH AIDS/HIV

DEFINITION

PERSONS INFECTED WITH AIDS/HIV include persons with Acquired Immunodeficiency Syndrome (AIDS), the final stage of infection with Human Immunodeficiency Virus (HIV) related illness.

ISSUES/SPECIAL CONSIDERATIONS

PREVALENCE: Tracking this diagnosis is difficult, so data on the number of infected Oregonians is not readily available. The Oregon State Department of Health estimates between 6,000 to 10,000 Oregonians are infected with the virus.

PUBLIC AWARENESS: Of the number of persons with AIDS identified through the Medicaid system, 75% live in their own home, either alone or with others. The remaining 25% live in nursing homes, adult foster homes or special residential care facilities. The Senior and Disabled Services Division has recognized six existing community based care facilities that specialize in the care of persons in the advanced stages of the disease and who will probably die in the residence.

PUBLIC HOUSING: Public housing for this population and their families and/or care givers is limited. Persons with a life threatening illness are placed on a priority list, but single males often do not qualify for public assistance programs.

SERVICE REQUIREMENTS: A wide variety of health services are needed, including personal care services, transportation, housekeeping, continued benefits and insurance coverage, and case management to prevent unnecessary hospitalization or other institutionalization. Transitional housing between hospital and home is needed, especially in rural communities.

IDENTIFICATION OF POPULATION: Confidentiality laws have now required the Senior and Disabled Services Division to purge information on HIV diagnosis from their system and limits the amount of information the Health Division may collect and publish. Only general public information is available for this population.

For more information, contact the Oregon Senior & Disabled Services Division, 500 Summer Street NE, Salem, Oregon 97310 (503) 378-4728

**Oregon Summary: AIDS CASES, CASE RATES, AND DEATHS BY COUNTY
1981 -- MARCH 1993**

CASES							DEATHS				
COUNTIES	<91	91	92	93	TOTAL	CUM. RATE/ 100,000*	<91	91	92	93	TOTAL
Baker	1				1	6.4			1		1
Benton	9	3	2	2	16	21.9	6	2	3	1	12
Clackamas	49	13	18	29	109	37.8	35	11	11	2	59
Clatsop	3	3	1		7	21.1	2	3	1		6
Columbia	7	1	2	3	13	34.4	7		1		8
Coos	10	4	2	1	17	27.8	7	4	2		13
Crook	1			1	2	13.7	1				1
Curry	1	1			2	9.8	1	1			2
Deschutes	8	1	2		11	13.8	7	1			8
Douglas	17	10	6	3	36	37.5	10	3	4		17
Gilliam	1				1	58.8	1				1
Grant	1	1			2	25.5	1	1			2
Harney											
Hood River	2				2	11.7	1				1
Jackson	19	3	5	14	41	27.1	14	2	5	1	22
Jefferson	1			1	2	13.9	1				1
Josephine	7	1	1	2	11	17.3	7				7
Klamath	1	2	3	1	7	11.9	1		2		3
Lake											
Lane	63	12	14	8	97	33.3	43	13	9	3	68
Lincoln	6		2	1	9	22.9	5				5
Linn	12	4	1	1	18	19.3	6	3	1		10
Malheur	1				1	3.8	1				1
Marion	32	17	10	12	71	30.1	19	12	11	1	43
Morrow											
Multnomah	700	173	201	317	1,391	231.8	411	150	155	28	744
Polk	4	1		1	6	11.5	4				4
Sherman											
Tillamook	2	1		1	4	18.2	1				1
Umatilla	1	1	1	1	4	6.7	1				1
Union	1				1	4.2		1			1
Wallowa	1		1		2	28.6	1				1
Wasco	5	1	1	1	8	36.4	2		3		5
Washington	54	18	18	26	116	35.3	40	15	9	1	65
Wheeler											
Yamhill	10		2	1	13	19.1	6	2	1		9
TOTAL	1,030	271	293	427	2,021		642	224	219	37	1,122
Annual rate per 100,000	n/a	9.2	10.0		Cum. Rate/	69.0	* Rates based on 1990 Census				

					100,000	
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PERSONS WITH SPECIAL HOUSING REQUIREMENTS

PERSONS WITH PHYSICAL DISABILITIES

DEFINITION

PERSONS WITH PHYSICAL DISABILITIES have a substantial physical impairment(s) limiting one or more life activities.

ISSUES/SPECIAL CONSIDERATIONS

PREVALENCE: Oregon Senior and Disabled Services Division serve 3,356 persons older than 18 years with physical disabilities. Eighty percent live in a community-based setting, with 52% living in their own homes. Based on this sample and an estimate from the Vocational Rehabilitation Division, most live in private apartments or homes.

HOUSING DESIGN: The greatest need for disabled persons is adaptable, accessible, and affordable housing. Housing choices are the same as for the general population, i.e., transportation needs, income limits, family size, schools, employment and personal tastes. Persons with mobility impairment present the greatest difficulty in finding housing in an integrated community. The need for wheelchair maneuverability, grab bars, and doorway clearance all increase the costs of adapting a house.

RENT SUBSIDY: Rent subsidized housing units are rented on a first-come, first-served basis; persons with disabilities are not given priority to accessible units. Also, many persons who require a live-in attendant have difficulty obtaining 2-bedroom, rent subsidized units. Adequate living space is necessary to accommodate the necessary equipment for independent living.

ALTERNATIVE HOUSING: Alternative housing with supportive services (adult foster homes, residential care facilities, assisted living facilities and some apartment complexes with shared attendants) is also available to persons with physical disabilities; however this type of housing may lead to ghettoizing the population rather than integrating it into the community.

INDEPENDENT LIVING CENTERS: Independent living centers which provide peer counseling information and referral services, an attendant management program, and an attendant registry are being developed throughout the state. These centers, in conjunction with smaller scale housing, may help address the supportive housing needs.

For more information, contact Oregon Senior & Disabled Services Division, 500 Summer Street NE, Salem, 97310.

PERSONS WITH PHYSICAL DISABILITIES *(Estimated)*

LOCALITY	Persons 18-59 needing assistance in ADLs or IADLs	Persons 18-59 unable to work	Persons 18-59
Baker	145	357	716
Benton	678	1,644	3,449
Clackamas	2,811	6,876	14,015
Clatsop	305	743	1,534
Columbia	362	887	1,808
Coos	582	1,431	2,879
Crook	131	322	651
Curry	176	433	876
Deschutes	702	1,709	3,534
Douglas	903	2,215	4,479
Gilliam	18	43	85
Grant	76	188	378
Harney	70	173	344
Hood River	162	398	810
Jackson	1,365	3,334	6,830
Jefferson	117	288	586
Josephine	566	1,387	2,803
Klamath	559	1,372	2,785
Lake	70	172	343
Lane	2,720	6,620	13,694
Lincoln	351	859	1,757
Linn	854	2,087	4,262
Malheur	229	561	1,131
Marion	2,112	5,144	10,624
Morrow	75	185	376
Multnomah	5,745	13,941	29,038
Polk	477	1,162	2,395
Sherman	16	39	78
Tillamook	196	480	976
Umatilla	551	1,349	2,752
Union	221	541	1,103
Wallowa	66	163	327
Wasco	199	487	988
Washington	3,119	7,574	15,744
Wheeler	14	35	69
Yamhill	596	1,454	3,000

ADLs = personal care activities such as eating, bathing, dressing, and getting around the home.

IADLs = routine needs, such as every-day household chores, doing necessary business, shopping and getting around for other purposes.

Estimates based on National Health Interview Survey statistics, as applied to Oregon population; provided by Senior and Disabled Services Division, Oregon Department of Human Resources

PERSONS WITH SPECIAL HOUSING REQUIREMENTS

PERSONS WITH PSYCHIATRIC DISABILITIES

DEFINITION

PERSONS WITH PSYCHIATRIC DISABILITIES have severe and persistent mental illnesses and/or other serious emotional disorders. Their disability may seem "invisible" since its symptoms are manifested behaviorally or emotionally, rather than physically. Available medications effectively control symptoms of most mental illnesses.

ISSUES/SPECIAL CONSIDERATIONS

PREVALENCE: One in 14 Americans (7%) suffers from a serious mental illness such as schizophrenia, manic depression or major depression. An estimated 15-40% of these are psychiatrically disabled (1-3% of the general population). An estimated 46,000 Oregonians have psychiatric disabilities. Because of the stigma associated, people with mental illness often keep it secret. Portrayals of mental illness on television and in the movies are often distorted and inaccurate. With proper medication and/or other treatment, many people with psychiatric disabilities can lead productive lives; others require some level of care or ongoing services.

STRESS TOLERANCE: Persons with mental illness tend to have lower tolerance levels for stress. Stress induced by inadequate or substandard shelter exacerbates mental illness symptoms and increases the need for mental health services and the likelihood of psychiatric hospitalization.

HOMELESSNESS: Many mentally ill people end up living on the street or in public shelters. Nationally, an estimated 150,000 persons with serious mental disorders are homeless.

In Oregon, 6-8,000 people with psychiatric disabilities spend some time each year without housing.

SUPPORTIVE SERVICES: With assistance such as case management and social support, most people with mental illness can live in their own homes in local communities. Some need the additional services and specialized care available in a residential treatment facility.

INSUFFICIENT COMMUNITY RESOURCES: Of the 46,000 persons with psychiatric disabilities in Oregon, an estimated 8,720 require accommodations with some level of special support services available. Currently about 3,000 individuals receive State-subsidized care in special housing programs or State-operated psychiatric hospitals.

BARRIER TO HOSPITAL DISCHARGE: Community placement of persons ready for discharge from State psychiatric hospitals is often difficult due to a lack of residential alternatives. This leads to overcrowding in the more expensive care settings. At any one time, it has been estimated that about 50 of the 342 patients at Dammasch State Hospital could be discharged if adequate, affordable housing with support services were available.

LACK OF AFFORDABLE HOUSING: Many persons with mental illness rely on general assistance (\$268/month) or Social Security disability benefits (SSI-\$434/month) to meet living expenses. They are among the poorest of the poor, and must compete for the rock bottom of the low income housing market.

For more information, contact the Office of Mental Health Services, Mental Health and Development Disability Services Division, at 378-2460.

PERSONS WITH PSYCHIATRIC DISABILITIES; PREPARED MARCH 1993

COUNTY	Total Adult Pop. '92	Prevalence of PDs 1% to 3% of Gen'l Adult Pop.	# Served w/State \$ 1991-92	# Served Who Need Sub-sidized Rent	# Served Who Receive Sub-sidized Rent *	# Served Who Need Spec Hsg. Prog.	# Served Who Have Spec Hsg. Prog. *
Baker	11,646	116 to 349	84	63		40	
Benton	56,556	566 to 1,697	370	278		175	
Clackamas	215,006	2,150 to 6,450	915	686		432	
Clatsop	24,378	244 to 731	316	237		149	
Columbia	27,695	277 to 831	238	179		112	
Coos	46,493	465 to 1,395	460	345		217	
Crook	10,865	109 to 326	127	95		60	
Curry	17,089	171 to 513	150	113		71	
Deschutes	60,879	609 to 1,826	229	172		108	
Douglas	70,677	707 to 2,120	806	605		381	
Grant	5,808	58 to 174	120	90		57	
Harney	5,057	51 to 152	90	68		43	
Jackson	114,267	1,143 to 3,428	824	618		389	
Jefferson	10,030	100 to 301	115	86		54	
Josephine	49,451	495 to 1,484	604	453		285	
Klamath	43,663	437 to 1,310	451	338		213	
Lake	5,200	52 to 156	17	13		8	
Lane	222,254	2,223 to 6,668	1,617	1,213		764	
Lincoln	30,361	304 to 911	403	302		190	
Linn	69,779	698 to 2,093	393	295		186	
Malheur	18,568	186 to 2,093	227	170		107	
Marion	176,375	1,764 to 5,291	1,491	1,118		704	
HR/Was/Sher	30,318	303 to 910	542	407		256	
Mor/Wh/Gil	8,037	80 to 241	83	62		39	
Multnomah	460,022	4,600 to 13,801	4,687	3,515		2,214	
Polk	39,155	392 to 1,175	302	227		143	
Tillamook	17,095	171 to 513	219	164		103	
Umatilla	43,548	435 to 1,306	417	313		197	
Union	17,551	176 to 527	237	178		112	
Wallowa	5,208	52 to 156	101	76		48	
Washington	247,259	2,473 to 1,393	1,393	1,045		658	
Yamhill	49,842	498 to 1,495	432	324		204	
OREGON	2,210,132	22,101 to 66,304	18,460	13,845		8,720	

* Obtain data from local Community Mental Health Program

Current State estimate: 46,000

NOTES:

- (1) Population estimates are as of July 1, 1992 per Center for Population Research and Census, PSU.
- (2) Hood River, Wasco and Sherman Counties are combined due to services provided by same CMHP.
- (3) Morrow, Wasco and Sherman Counties are combined due to services by same CMHP.
- (4) The number served in 1991-92 includes chronically mentally ill and severely mentally ill adults receiving state-funded community treatment or crisis services in the counties (SE20 and SE25). The number of persons receiving privately paid or no mental health services is unknown.
- (5) The number served in need of subsidized rent is estimated at 75% based on living situation and income level data.
- (6) The number served in need of a specialized housing program is estimated at 47% based on the work of a MHDDSD Residential Task Force (1988). Special housing programs include Residential Care Facilities, Adult Foster Care, Supported Housing and other programs providing both housing accommodations and support services.
- (7) The phone number of the local community mental health service provider can be obtained by calling (503) 378-2460.

Data Source: Office of Mental Health Services, Oregon Mental Health and Developmental Disability Services Division, phone 378-2460.

PERSONS WITH SPECIAL HOUSING REQUIREMENTS
PERSONS RECOVERING FROM DRUG AND/OR ALCOHOL ABUSE

DEFINITION

PERSONS RECOVERING FROM DRUG AND/OR ALCOHOL ABUSE include persons who are:

- Awaiting residential treatment admission following detoxification
- Completing residential treatment and needing transitional housing (majority are women with children)
- Enrolled in and participating in outpatient services
- Successfully completing transition from treatment but who require recovery supporting housing to stabilize their recovery (i.e., Oxford houses)

ISSUES/SPECIAL CONSIDERATIONS

SERVICES: Services for persons recovering from drug and/or alcohol abuse must be accompanied by appropriate treatment to achieve a positive result.

SUPPORT: Most persons in recovery need some level of supervision. Transitional housing will necessitate 24 hour supervision to monitor alcohol/drug free policies, to monitor client behavior, and to assist the client.

HOUSING TYPES: A variety of housing types need to be available:

- a) Multi-family, i.e. apartments or duplexes, particularly for women with children
- b) Large houses for group living by several individuals
- c) Hotel-like occupancies. The housing must be alcohol and drug free

DURATION: Length of stay varies. Housing needs for persons waiting for admission to residential treatment could range from 30 to 60 days. For those needing transitional housing after completing residential treatment, a six month period or more may be needed.

For more information, contact the Office of Alcohol and Drug Abuse Programs, Department of Human Resources, 550 Summer Street NE, Salem Oregon 97310 at (503) 378-2163.

INFORMATION ON DRUG AND/OR ALCOHOL ABUSE

LOCALE	Adult Alcohol Problem Population (1)	Adult Drug Problem Population (1)	Number of 8th Graders Using Alcohol (Percentage) (2)	Number of 11th Graders Using Alcohol (Percentage) (2)
Baker	1074	791	20.2%	33.6%
Benton	5229	3853	27.5%	30.0%
Clackamas	19,422	14,311	22.1%	35.5%
Clatsop	2350	1732	27.5%	33.0%
Columbia	2542	1873	27.5%	33.0%
Coos	4288	3160	29.8%	47.4%
Crook	973	717	20.2%	33.6%
Curry	1457	1074	29.8%	47.4%
Deschutes	5285	3894	20.2%	33.6%
Douglas	6573	4843	29.8%	47.4%
Gilliam	119	88	20.2%	33.6%
Grant	544	401	20.2%	33.6%
Harney	483	356	20.2%	33.6%
Hood River	1167	860	20.2%	33.6%
Jackson	10420	7678	29.8%	47.4%
Jefferson	892	658	20.2%	33.6%
Josephine	4508	3322	29.8%	47.4%
Klamath	4022	2963	29.8%	47.4%
Lake	491	361	20.2%	33.6%
Lane	20,303	14,960	27.5%	33.0%
Lincoln	2832	2087	27.5%	33.0%
Linn	6352	4680	27.5%	33.0%
Malheur	1718	1266	20.2%	33.6%
Marion	15979	11774	27.5%	33.0%
Morrow	505	372	30.2%	33.6%
Multnomah	42,652	31428	28.7	42.8%
Polk	3462	2551	27.5%	33.0%
Sherman	132	97	20.2%	33.6%
Tillamook	1567	1155	27.5%	33.0%
Umatilla	4061	2992	20.2	33.6%
Union	1620	1194	20.2%	33.6%
Wallowa	481	355	20.2%	33.6%
Wasco	1503	1108	20.2%	33.6%
Washington	21657	15958	22.1%	35.5%
Wheeler	103	76	20.2%	33.6%
Yamhill	4463	3288	27.5%	33.0%
OREGON	201,229	148,276	%	%

1) Source: Office of Alcohol and Drug Abuse Programs, FILE=D&A.XLS, as used in Oregon Community Children & Youth Services Commission "County Benchmarks Technical Assistance Manual", March 1992.

2) IBID, All data is expressed as percent of children using the specified drug monthly and is based on a school survey conducted statewide. Data was not gathered by individual county. Instead, it was aggregated by regions as follows: Multnomah County; Clackamas, and Washington Counties; Coos, Curry, Douglas, Jackson, Josephine, Klamath Counties; Benton, Clatsop, Columbia, Land, Lincoln, Linn, Marion, Polk, Tillamook, Yamhill Counties; Baker, Crook, Deschutes, Gilliam, Grant, Harney, Hood River, Jefferson, Lake, Malheur, Morrow, Sherman, Umatilla, Union, Wallowa, Wasco, and Wheeler Counties.

PERSONS WITH SPECIAL HOUSING REQUIREMENTS

SINGLE-PARENT HOUSEHOLDS

DEFINITION

SINGLE-PARENT HOUSEHOLDS include parents who live with, and provide care and supervision to, a minor child (or children) in the absence of a second parent. Parents may be single because they were never married and are living apart from their child(ren)'s other parent, are temporarily or permanently living apart from their spouse, are divorced, or are widowed.

ISSUES/SPECIAL CONSIDERATIONS

LOW INCOMES: In December 1992, about 38,015 or 91% of the 41,799 welfare cases (Aid to Dependent Children Program) in Oregon included families where either one or both parents were absent from the home or incapacitated. Most of these families were single-parent households headed by women who lack the self-esteem, job skills, and education needed to compete in the labor market for wages that will move their families out of poverty. Housing subsidies linked to self-sufficiency programs with an emphasis on employment and training programs which encourage and enable the parent to move their family out of poverty can greatly benefit these families. Welfare does not provide sufficient income to ensure a family can obtain and/or maintain safe housing *and* adequately meet their other needs. According to information distributed by U.S. Housing and Urban Development (HUD), Oregon's median family income is \$2,858/month.

The maximum monthly cash welfare grant is \$395/parent with one child, \$460/parent with two children, and \$565/ parent with three children. With the addition of Food Stamp Program benefits, a family of three with no other income would have about \$747 in cash and food stamps each month-26% of the median income in Oregon, and 77% of the federal poverty level. This low income makes competing with more affluent families for housing very difficult for families on welfare.

LACK OF CHILD SUPPORT: Unlike two-parent households, single-parent families do not have the option of increasing their incomes by having two adults in the workforce. Child support increases a single-parent family's income, and absent parents are generally obligated to pay child support. Yet an average of 19% of the single-parents on welfare receive child support, and the average child support collection for a single-parent with two children is only \$178/ month.

CHILD CARE COSTS REDUCE INCOME AVAILABLE FOR HOUSING: Families with young children must have stable child care to enable the parent to work outside of the home. In Oregon, child care can cost a single parent employed full-time more than \$450/month for each child placed in a daycare center. The high cost of child care reduces the amount of earned income available to meet the cost of housing.

For more information, contact Oregon Adult and Family Services Division, Field Services Section, Human Resources Building, Second Floor, 550 Summer Street NE, Salem, Oregon 97310-1013. Phone: (503) 373-7888

HOMELESSNESS OR UNSAFE LIVING CONDITIONS:

Single-parent families may be homeless to escape abuse, as a result of separation or divorce, or as a result of insufficient income to afford housing. Low income, coupled with high work-related costs, may also force single parent families to live in unsafe or unstable living conditions such as homelessness, off-set the cost of housing by living with other adults, live in close proximity to drug trafficking, prostitution, and street gangs, live in sub-standard dwellings, or move to remote areas in order to obtain affordable housing, causing them to be unable to secure employment due to lack of transportation, child care, and job availability.

SUPPORT SERVICES: To obtain and remain in adequate housing, single-parents must have access to employment and training programs, services for displaced homemakers, parenting classes, counseling, child care, public transportation, and financial assistance programs.

MAGNITUDE OF PROBLEM: Of the 750,000 family households identified in Oregon by the 1990 U.S. Census, 30,574 were single-parent households headed by men, and 110,466 were single-parent households headed by women. Of the nearly 670,000 children in Oregon, 136,486 lived with single parents. There were 30,053 children living with a single parent father and 106,433 who lived with a single parent mother. Of these, 7,096 children lived with a single parent father in a "below poverty level" household, while 56,194 children lived with a single parent mother in a "below poverty level" household.

PERSONS WITH SPECIAL HOUSING REQUIREMENTS TEEN PARENTS

DEFINITION

TEEN PARENTS include female parenting teens through age 19 who become pregnant, give birth, and decide to parent their children. Teen parents may also include the male partners of female parenting teens. Teen parenting females may be unmarried, married to the child(ren)'s father or another partner, living with one or multiple partners, or may have a male partner in the home on a sporadic basis.

ISSUES/SPECIAL CONSIDERATIONS

PREVALENCE: Over 8,000 Oregon teenagers become pregnant each year. Almost 60% will give birth and most (95%) will decide to parent their children. One in three Oregon teenage girls becomes pregnant by age 19. About one in six will give birth by age 19.

POVERTY/UNEMPLOYMENT: Most teenage parents are out of school and out of work. Over 60% of those currently receiving welfare are or were teenage parents. Children's Services Division estimates that 40-60% of its caseload comes from teen parent households.

DYSFUNCTIONAL BEHAVIORS: High risk teenage parents typically have low self-esteem, and poor parenting, decision-making, and stress management skills. Many come from dysfunctional families with histories of abuse and chemical dependency, and may themselves abuse drugs and alcohol. Boredom, isolation, and lack of supervision may foster involvement in criminal activities.

CULTURAL CONTEXT: Cultural differences can impact the needs of teen parents. For example, Russian populations may foster inter-generational living situations, while Hispanic populations in migrant living circumstances may require an entirely different set of services and strategies.

SAFETY: Low income housing needs often result in teens and their children living in close proximity to crime, drug trafficking, gangs, and other dangerous living situations. Unsafe conditions inside the home may also threaten the child's welfare (e.g. lack of heat, unsafe construction, unprotected stairwells, etc.).

HEALTH: Teen parents often suffer from chronic illness resulting from inadequate nutrition and unhealthy lifestyle.

BASIC SAFETY: Affordable housing which is safely constructed and located is needed for teen mothers, partners, and babies/young children.

SUPPORTIVE SERVICES: Needed services include easy access to transportation, child care, health and welfare services (to include prenatal care, health care services, pregnancy counseling, family planning, and nutritional supplements/instruction), and education/job training through public schools, or alternative public or private programs.

CASE MANAGEMENT SERVICE: Crisis intervention, home visits, treatment for alcohol/drug problems, independent living skills, parenting skills, and mental health services are also needed.

For more information, contact Oregon Community Children & Youth Services Commission, 530 Center Street NE, Suite 300, Salem, Oregon 97310, (503) 373-1283 and Oregon Adult & Family Services Division, Human Resources Building, 500 Summer Street, Salem, Oregon 97310. (503) 378-6142

TEEN PARENTS

LOCALITY	Births to mothers 17 yrs and younger	Pregnancies (age 10-17)	Rate Per 1000 Females (10-17)
Baker	9	17	22.7
Benton	24	39	11.8
Clackamas	108	234	14.2
Clatsop	16	28	15.3
Columbia	21	32	12.8
Coos	36	59	17.8
Crook	12	20	24.4
Curry	11	16	20.0
Deschutes	48	???	???
Douglas	64	113	20.2
Gilliam	1	0	0
Grant	3	7	14.5
Harney	0	7	14.4
Hood River	15	23	25.5
Jackson	112	117	14.8
Jefferson	31	26	33.7
Josephine	51	70	22.4
Klamath	59	71	22.3
Lake	5	10	22.7
Lane	262	252	17.3
Lincoln	31	39	21.5
Linn	58	106	20.5
Malheur	39	27	16.9
Marion	217	303	25.0
Morrow	5	6	13
Multnomah	465	717	28.9
Polk	19	46	18.5
Sherman	2	1	8.9
Tillamook	12	17	16.1
Umatilla	42	79	23
Union	7	31	21.5
Wallowa	5	5	13.6
Wasco	14	28	23.1
Washington	113	225	13.8
Wheeler	0	0	0
Yamhill	48	55	14.9

1. Oregon Health Division, 1991 data.
2. Oregon Health Division, Vital Statistics Report (1985 data) as used for County Benchmarks Technical Assistance Manual, Oregon Community Children & Youth Services Commission.

PERSONS WITH SPECIAL HOUSING REQUIREMENTS

VICTIMS OF DOMESTIC VIOLENCE

DEFINITION

VICTIMS OF DOMESTIC VIOLENCE are persons who have been emotionally, physically, psychologically or sexually abused by a spouse, ex-spouse, partner, ex-partner, or relative.

ISSUES/SPECIAL CONSIDERATIONS

VICTIMS ARE MOSTLY WOMEN: Most domestic violence victims are women. According to a U.S. Surgeon General's report, "*Violence Against Women: A Global Problem*" (1989), battery is the single most significant cause of injury to women in this country. The report further states that one in five hospital emergency room admissions is the result of domestic violence. The Federal Bureau of Investigation estimates a woman is beaten every 15 seconds in the U.S.

EFFECTS ON CHILDREN: Children in domestic violence homes are at high risk for physical, sexual, emotional and psychological abuse. Breaking the cycle of abuse requires coordinated services for both the adult victim and the children involved.

FEW STATISTICS: The incidence of domestic violence in Oregon is difficult to determine. The 1991 Oregon Legislature passed a bill to set up statewide data collection for arrests. Traditionally, domestic violence has been viewed as a "family problem."

Police are still not called in on many domestic violence cases. No statewide statistics have been kept on restraining orders or arrests due to domestic violence.

EMERGENCY SHELTER: During Fiscal Year July 1990 through June 1991, 29 domestic violence programs funded through the Marriage License Tax/Domestic Violence Program, Children's Services Division, sheltered 2,661 women and their 2,953 children. Their total shelter nights were 53,098. During that same time period, the programs were unable to respond to requests to shelter 6,145 women and their 4,911 children because no bed space was available. There were only 292 beds available in the shelter facilities (this does not include safe homes or motel rooms), enough to accommodate only a fraction of Oregon's domestic violence victims.

LOW-INCOME HOUSING: Domestic violence programs report housing for women leaving shelters is a critical need. Over the last year, most shelter programs have increased the amount of time women can stay in the emergency shelters due to the difficulty in finding housing. A Multnomah County report states victims often remain in violent situations because they have no place else to go. If they leave, they might find themselves homeless as a result. Women with children face additional obstacles in obtaining appropriate housing.

For more information, contact Domestic Violence Program at Oregon Children's Services Division, or the Oregon Coalition Against Domestic & Sexual Violence, 2336 SE Belmont St., Portland, OR 97214.

TRANSITIONAL HOUSING & SUPPORT SERVICES:
 Many victims of domestic violence have experienced years of abuse, been isolated, and lack job skills or experience. They may suffer from Post-Traumatic Stress Disorder, physical or mental impairments, or substance abuse. Survivors may require an interim stage of support before becoming fully independent. Assistance with housing, job training, child care, and support services provides alternatives to returning to an abusive home or living in a cycle of poverty and homelessness.

Unfortunately, there is a lack of transitional housing for domestic violence victims. Only 5 of 29 domestic violence programs currently have transitional housing apartments or rooms. Other programs make referrals to those and other transitional programs operated by other community agencies. Many of these programs are only available to single women without children.

VICTIMS OF DOMESTIC VIOLENCE		
As indicated in the previous discussion of issues related to this population, victims of domestic violence are not easily counted. For many reasons, accurate counts of this population are probably not possible. By filling out the following information, one can obtain a general impression of the extent of domestic violence in your community. This represents the best information currently available.		
Number of calls to the local domestic violence program.		
Number of calls for assistance to police for domestic violence incidents		
Emergency room contacts/admissions related to domestic violence		
Shelter requests		
Number of Victims sheltered and average/maximum stay		
<i>Adults</i>		
<i>Children</i>		
Number of Victim referrals to other emergency shelters		
Number requesting assistance from the local domestic violence program to locate housing		
<i>Women</i>		
<i>Children accompanying women</i>		
Number of Referrals from local domestic violence program to Section 8 housing programs.		
Number of Referrals from local domestic violence program for Emergency Assistance through Oregon Adult & Family Services Division		
Number and Percentage of Women needing on-going support services:		
Employment/ Education/Training		
Substance Abuse Counselling		
Therapy Referrals		
Case Management		

OTHER DATA & ANALYSIS USEFUL FOR AFFORDABLE HOUSING INITIATIVES

A housing study can collect additional information on populations and dwelling units in your community. This Section lists some of the other kinds of data and analysis that you might compile, and how this information may be useful.

AFFORDABILITY TABLE

Preparing an Affordability Table for your community, similar to the one for the State of Oregon shown in APPENDIX A, will help citizens picture how well community members can afford housing.

AVAILABILITY OF AFFORDABLE HOUSING UNITS

Availability differs slightly from vacancy statistics. While vacancy rates count how many units are not occupied, an Availability Survey would count how many units are actually vacant *and* available for permanent housing. This information would need to be compiled locally. This information would be most useful when you are looking for a facility to meet the needs of a special population. Your local public housing authority may have information on the availability of affordable housing units in your area.

ENVIRONMENTAL IMPACTS NOT ADDRESSED IN BUILDABLE LANDS ANALYSIS

The Buildable Lands Study subtracts lands that cannot be used for development even though the land is zoned for a particular use. Some areas may have significant environmental limitations that will not show on a buildable lands study. These may need to be documented on a map or in a narrative. A toxic waste site is an example that should be mapped.

If your community is subject to federal or state development restrictions because wood stove pollution destroyed local air quality, your housing initiatives definitely need to factor this information into your efforts.

LOCAL HOUSING MARKET

By learning the average value of local single family dwellings and the average cost of local rentals, you can compare the local cost of housing with a citizen's ability to afford, as indicated by the Affordability Table. Contact local real estate multiple listing services and rental management companies for the best available information. Statewide averages may be available if local information is not.

NEIGHBORHOOD CRIME STATISTICS

Neighborhood crime statistics may indicate areas with special attention needed for housing. You may find that a neighborhood with poor housing conditions also has a high crime rate.

NEIGHBORHOOD IDENTIFICATION

Identifying neighborhoods and neighborhood groups will give you points of reference and contacts when you want to propose a program or development in an identified area. This will facilitate public information meetings, canvassing, and political support for your initiatives.

POPULATION BY ETHNIC BACKGROUND AND INCOME

Housing assistance programs in Oregon are rarely aimed at ethnic groups. Usually, the household's financial or special housing requirement has generated the need. If your community has a large group of one ethnic background that also lack economic resources to address their housing needs, knowing the ethnicity may help point out different cultural approaches to solutions.

POPULATION HISTORY

A table showing the history of population changes in your community is a good educational tool to show how your community has grown or declined over the years. (See "Population History Table" in APPENDIX A.)

PUBLICLY HELD LANDS AND STRUCTURES

~~An inventory of publicly held lands and structures~~ that might possibly be used for affordable housing programs will be useful. Under-utilized public lands can be a key resource because they have already been paid for by the public. Use of the property for affordable housing will usually require action from the governing board or agency. County owned tax foreclosed properties, abandoned school grounds and state government properties, and undeveloped park sites provide excellent opportunities for such projects. Make sure that permanent affordability provisions are built into the use of any of these properties. If the public gives these lands for affordable housing initiatives, affordability should be a legal requirement of use.

SCHOOL IMPACTS

While you are estimating the number of households expected in your community over the next 20 years, you can also generally estimate the number of school age students who will need to be absorbed by your local schools. To determine the number of students expected, multiply current student-per-household ratios by total number of projected households, at five year increments. This will not generate precise estimates, but will

provide a rough estimate to remind decision-makers that housing is only one issue that accompanies population increases.

SURVEY OF AVAILABLE DEVELOPMENT SITES

While you look for existing structures for affordable housing initiatives, you may also need to learn what sites are actually available for development. This information must also be obtained at a local level.

SURVEY OF VACANT RESIDENTIAL PROPERTIES

An inventory of vacant, undeveloped properties that are zoned for residential development is a ~~great service to developers and policy-makers who~~ need to know what lands are available in the community. It will also help you direct any initiative to build affordable housing to a feasible development site.

SURVEY OF DWELLING UNITS IN 100-YEAR FLOOD PLAIN

The Buildable Lands Inventory will subtract lands in the 100 year flood plain. But you may also ~~want to know the location of dwellings in the~~ flood plain, as these may need flood proofing or replacement.

SURVEY OF EMPLOYMENT CENTERS

If possible, new housing should be developed within close commuting distance of major employment centers. Proximity will reduce the amount of energy and time wasted in commuting to work. Also, affordable housing projects are aimed at those in our communities with the least income. Long distance commuting is more of a burden for low income groups, because it consumes a greater proportion of their overall income than for higher income citizens. A survey of major community employment centers will help your group locate any proposed affordable housing projects in convenient proximity to potential jobs.

SURVEY OF SUBSIDIZED UNITS

This survey will help you learn how many households are currently receiving some kind of public or private subsidy. By comparing this number with the number of low-, very-low-, and severely-low-income households in your community, you can get a sense of how many households in your community need and are not receiving assistance.

TABLE OF PERMITTED USES AND CONDITIONAL USES

A table that outlines permitted uses and conditional uses by zoning district (and also by Comprehensive Plan designation) is an excellent quick reference guide to what kinds of development are feasible on particular parcels. It serves as an excellent companion to the Buildable Lands Inventory. This table is also commonly required by the **Oregon Department of Land Conservation and Development** as a part of a local comprehensive plan. It should be available from your local planning department, though it may need to be updated to reflect amendments of the plan text.

TRANSITIONAL HOUSING NEEDS

A study of transitional housing needs may be useful. Some populations (homeless, victims of domestic violence, at risk youth) may need transitional living situations as an intermediate step from their present conditions to permanent housing. A transitional housing needs study should include an inventory of potential supportive services, because successful transitional housing programs typically are accompanied by such services.

TRANSIT AND MAJOR TRANSPORTATION CORRIDORS

Since transportation costs will burden low income households more than higher income households, you should consider proximity to transit and major transportation corridors when siting affordable housing projects. This is a corollary to the employment center study.

TRANSPORTATION IMPACTS

New housing developments will generate new transportation impacts, usually by increasing automobile use of road systems. An estimate of impact can be calculated by multiplying the number of units times a factor of trips per day. Use ten trips per day for single-family dwellings and eight trips per day for multi-family dwellings to calculate a rough estimate of the number of automobile trips a housing project will generate.

UNEMPLOYMENT STATISTICS

A survey of employment centers and unemployment statistics can help explain why individuals in your community cannot afford housing. If your community has many low income citizens and also has many people who are unemployed or underemployed, creating new, good paying jobs in your community may need to be a primary community objective.

APPENDIX A

TABLES & FORMS

- *Quick Guide to Household Income and Affordable Housing Costs*
- *Sample Comprehensive Plan Policies*
- *Prioritizing Tool*
- *Affordable Housing Program Evaluation Form*
- *Sample Population History Table*
- *Housing Inventory Table*
- *Buildable Lands Form*

A QUICK GUIDE TO HOUSEHOLD INCOME AND AFFORDABLE HOUSING COSTS

Household Income (Annual)	No. of Oregon Households by Income Category (from 1990 U.S. Census, for year 1989)	Estimated Monthly Affordable Renter Housing Costs (Rent, Utilities, Insurance)	Crude Estimate of Affordable Purchase- Owner-occupied Unit (Principal, Interest, Taxes, Insurance, Utilities)
Less than \$5000	60,824	BETWEEN \$0 to \$125	BETWEEN \$0 to \$12,500
\$ 5,000 to \$ 9,999	108,006	\$125 to \$250	\$12,500 to \$25,000
\$10,000 to \$12,499	60,510	\$250 to \$313	\$25,000 to \$31,300
\$12,500 to \$14,999	51,915	\$313 to \$375	\$31,300 to \$37,500
\$15,000 to \$17,499	58,740	\$375 to \$438	\$37,000 to \$43,800
\$17,500 to \$19,999	53,125	\$438 to \$500	\$43,800 to \$50,000
\$20,000 to \$22,499	59,918	\$500 to \$563	\$50,000 to \$56,300
\$22,500 to \$24,999	50,910	\$563 to \$625	\$56,300 to \$62,500
\$25,000 to \$27,499	54,158	\$625 to \$688	\$62,500 to \$68,800
Oregon Med. \$27,250 (1989)	-----	\$681	\$68,100
\$27,500 to \$29,999	45,587	\$688 to \$750	\$68,800 to \$75,000
\$30,000 to \$32,499	53,398	\$750 to \$813	\$75,000 to \$81,300
\$32,500 to \$34,999	41,743	\$813 to \$875	\$81,300 to \$87,500
\$35,000 to \$37,499	44,734	\$875 to \$938	\$87,500 to \$93,800
\$37,500 to \$39,999	34,862	\$938 to \$1000	\$93,800 to \$100,000
\$40,000 to \$42,499	39,113	\$1000 to \$1063	\$100,000 to \$106,300
\$42,500 to \$44,999	28,087	\$1063 to \$1125	\$106,300 to \$112,500
\$45,000 to \$47,499	29,497	\$1125 to \$1188	\$112,500 to \$118,800
\$47,500 to \$49,999	23,409	\$1188 to \$1250	\$118,800 to \$125,000
\$50,000 to \$54,999	44,627	\$1250 to \$1375	\$125,000 to \$137,500
\$55,000 to \$59,999	32,691	\$1375 to \$1500	\$137,500 to \$150,000
\$60,000 to \$74,999	61,164	\$1500 to \$1875	\$150,000 to \$187,500
\$75,000 to \$99,999	37,088	\$1875 to \$2500	\$187,000 to \$250,000
More than \$100,000	31,256	More than \$2500	More than \$250,000
Low Income (50-80% of Median)	\$13,625-\$21,888	\$341 - \$550	\$34,100 to \$55,000
Very Low Income (Below 50% of Median)	Below \$13,625	Less than \$341	Less than \$34,100
Extremely Low Income (Below 30% of Median) Less than \$8175	Less than \$8175	Less than \$204	Less than \$20,400

Note: This table is based on 1990 Census figures for 1989 Tax Year. Calculations for owner-occupied units assume that monthly capital costs, taxes, insurance, and utilities will total about 1% of the real property value of the dwelling unit and related land. This is an imprecise, but simple, calculation. Many variables can affect this total (i.e., family size, terms of financing, millage rates, utility rates, and level of weatherization), so this is an imprecise calculation. Still, the "1% factor" tool is a very handy guide for crude estimates of a household's ability to afford housing.

SAMPLE COMPREHENSIVE PLAN POLICIES

<u>ISSUE</u>	<u>SAMPLE POLICY STATEMENT</u>
AFFORDABILITY	The (community) shall assure housing is provided for all current and future residents at a cost of no more than 30% of household/family income.
COMPACT FORM	The average density for buildable residential lands inside the Urban Growth Boundary shall be a minimum 10 units per acre. Higher density development shall be conveniently located to safe pedestrian, bicycle, and transit routes, and community facilities and services (parks, schools, etc.).
DEVELOPMENT COSTS	(Community) shall review its development processes and regulations and repeal or amend all that are not necessary to maintain community quality of life. Standards shall be clear and objective.
FAIR HOUSING	No one who sells, rents, or leases a house, apartment, or other real property within (community) shall discriminate on the basis of color, mental or physical handicap, race, religion, sex, sexual orientation, marital or family status (including presence of children), or national origin.
FACILITIES & SERVICES	(Community) shall assure that regional transportation facilities, other major public facilities, and major public services are provided in advance of needed residential development.
FAIR SHARE	The (community) shall accept its regional fair share of housing responsibility and allocate sufficient land to assure availability of needed housing.
HOUSING DIVERSITY	The (community) shall provide for a full range of densities and housing types (single-family, multi-family, attached, apartment, manufactured, modular, etc.) dispersed throughout the community.
ECON DEVELOPMENT	The (community) shall match economic development activities with the provision of housing, both in numbers of households needed and affordability.
MANUFACTURED HSG	(If not already accomplished) The (community) shall amend the (development code name) to permit manufactured housing on individual lots to comply with ORS 197.307.
IMPLEMENTATION	All development shall conform to the density ranges (both minimum and maximum) and uses specified by the Comprehensive Plan.
RESPONSIBILITY	(Authorized agency/group) shall monitor community housing issues and report progress on initiatives to decision-makers, to assure housing policies and strategies are implemented.
TRANSPORTATION	Medium and high density development shall be clustered convenient to major transportation and transit routes.
URBAN FRINGE DEV	Development in the Urban Fringe prior to annexation shall be designed and constructed to facilitate and assure a compact urban form. Upon annexation, all lands shall be districted consistent with Comprehensive Plan designations.

PRIORITIZING TOOL

PROBLEM	LEAST SERIOUS	MODERATELY SERIOUS	SERIOUS	VERY SERIOUS
<i>PROBLEMS OF INADEQUATE SUPPLY:</i>				
Inadequate supply of buildable lands				
Inadequate supply of serviced, buildable lands				
Inadequate supply of housing				
Poor condition of existing housing				
Temporary/seasonal use of permanent housing supply				
Production of housing not keeping up with population/ demographic changes				
Crowding of housing units				
Shortage of Emergency Shelter				
Shortage of Transitional Housing				
<i>PROBLEMS OF UNMET DEMAND:</i>				
Citizens unable to afford available housing				
At Risk Youth (Homeless and/or Runaways)				
Elderly, Frail				
Families, Large (w/more than 5 members)				
Farm Workers/Migrant Laborers				
Homeless/At Risk of Homelessness				
Households, Single Parent				
Persons being (or already) released from State Institutions				
Persons Infected with AIDS-HIV				
Persons Recovering from Drug and/or Alcohol Abuse				
Persons with Developmental Disabilities				
Persons with Physical Disabilities				
Persons with Psychiatric Disabilities				
Teen Parents				
Victims of Domestic Violence or Other Abuse				

AFFORDABLE HOUSING PROGRAM EVALUATION FORM

Use the following questions to evaluate your community's affordable housing program. A "YES" answer indicates a strong program; a "NO" answer indicates a need for improvement.

QUESTIONS	YES	NO
Is the supply of developable lands (zoned, serviced, and available for development) sufficient to accommodate anticipated development for the next five years?		
Ten years?		
Twenty years?		
Are regional transportation facilities, other major public facilities, and major public services being provided ahead of residential development?		
Has the supply of housing increased commensurate with growth? Has it increased consistent with target population of new job generators and economic development activities?		
Is the community providing its share of the region's housing supply (all types and cost ranges)?		
Are housing types and price ranges dispersed throughout all neighborhoods of the community?		
Has your community adopted minimum density requirements for each residential zoning district? Has your community adopted a minimum <i>average</i> residential density policy?		
Has your community recently evaluated its land development regulations and standards to make sure they are absolutely necessary and fundamental to maintaining your community's quality of life? Are development review standards clear and objective?		
Has your community complied with all recent changes in Federal and state laws, including the 1988 Fair Housing Law and the 1993 Manufactured Housing infill laws?		
In your community, are non-conforming uses or other conflicting uses <u>not</u> preventing needed housing types from being provided?		
Has the gap between household ability to pay and the cost of housing in your community been narrowed in the past 5 years?		
In the past 10 years?		
Has the oversight agency and/or local decision-makers revisited the WORKBOOK regularly to monitor and assure effective progress?		
Have any significant changes in conditions occurred in the community since you last reviewed your program that may affect housing affordability?		

SAMPLE POPULATION HISTORY TABLE

LAKEVIEW	
YEAR	POPULATION
1992	2,580
1990	2,526
1980	2,770
1970	2,705
1960	3,260
1950	2,831
1940	2,466
1930	1,799
1920	1,139
1910	1,253
1900	761
1890	N/A
1880	270
1870	N/A

APPENDIX B

FACTSHEETS

- *Americans With Disabilities Act of 1990*
- *Fair Housing Act of 1988*
- *Goal 10: To provide for The Housing Needs of Citizens of the State*

AMERICANS WITH DISABILITIES ACT OF 1990

The Americans with Disabilities Act (ADA), signed into law on July 26, 1990, provides protection for those with significant disabilities. Individuals with disabilities are defined as those with "a physical or mental impairment that substantially limits one or more of the major life activities of such individual; a record of such an impairment; or being regarded as having such an impairment." An estimated 43 million Americans have some type of disability.

The legislation addresses five main areas of concern:

- Title I - EMPLOYMENT
- Title II - TRANSPORTATION & PUBLIC SERVICES
- Title III - PUBLIC ACCOMMODATIONS & SERVICES
- Title IV - TELECOMMUNICATIONS
- Title V - OTHER PROVISIONS

The Act is the most recent legislation prohibiting discrimination on the basis of disability and basically combines the provisions of its three predecessors. The Civil Rights Act of 1964 prohibited discrimination against any individual with respect to race, color, religion, sex, national origin, or *disability*. The Architectural Barriers Act of 1968 required all buildings constructed or financed using federal funds to be accessible to those with disabilities. The Uniform Federal Accessibility Standards were developed and published to help implement this act. Then in 1973, the Rehabilitation Act required federal programs and agencies, and agencies that received federal funding, to be accessible to citizens with disabilities.

The Americans With Disabilities Act built on the previous three and basically combined provisions for the disabled into one piece of legislation. Title III of the Act specifically addresses accessibility to buildings and requires that:

"No individual shall be discriminated against on the basis of disability in the full and equal enjoyment of the goods, services, facilities, privileges, advantages, or accommodations of any place of public accommodation by any person who owns, leases (or leases to), or operates a place of public accommodation."

Oregon adopted the ADA requirements as a part of its building codes regulations effective throughout the state in January 1993.

The ADA legislation is intended to remove barriers that prevent persons with disabilities from using goods, services, and facilities. These include physical and architectural barriers, e.g., steps and narrow hallways. They also include attitude barriers like stereotyping. The goal of the Act is to create a barrier-free environment completely accessible to those with disabilities.

For more information, contact the Oregon Disabilities Commission, 1257 Ferry Street SE, Salem, Oregon 97310. Phone: (503) 378-3142 or TDD (503) 387-3599

FAIR HOUSING ACT OF 1988

Fair housing is a right protected by Federal and State laws. "Fair Housing" means you may freely choose a place to live without being subjected to discrimination. The Federal Fair Housing Act of 1988 prohibits discrimination in housing on the basis of race or color, national origin, religion, sex, handicap, or familial status (including children under the age of 18 living with parents or legal custodians; pregnant women and people securing custody of children under 18). The Act applies to most housing with few exceptions. It prohibits all of the following actions if based on discrimination:

- Refusing to rent/sell housing or refusing to negotiate for housing
- Making housing unavailable or denying a dwelling
- Setting different terms, conditions, or privileges for sale or rental of a dwelling and providing different housing services or facilities
- Falsely denying that housing is available for inspection, sale or rental
- For profit, persuading owners to sell or rent (block-busting)
- Denying anyone access to or membership in a facility or service (such as a multiple listing service) related to the sale or rental of housing

It prohibits mortgage lenders from refusing to make a mortgage loan; refusing to provide information regarding loans; imposing different terms or conditions on a loan; discriminating in appraising property; refusing to purchase a loan; or setting different terms or conditions for purchasing a loan.

It also makes it illegal for anyone to threaten, coerce, intimidate or interfere with anyone exercising a fair housing right or assisting others who exercise that right; or advertise or make any statement that indicates a limitation or preference based on discrimination.

The Act provides further protection for those having and those associated with anyone having, a physical or mental disability (including hearing, mobility and visual impairments, chronic alcoholism, chronic mental illness, AIDS, AIDS Related

Complex, and mental retardation) that substantially limits one or more major life activity, a record of such a disability, and who is regarded as having such a disability.

If you are disabled, a landlord may not refuse to let you make reasonable modifications to your dwelling or common use areas, at your expense, if necessary for you to use the housing (where reasonable, a landlord may permit changes only if the tenant agrees to restore the property to its original condition when moving), or refuse to make reasonable accommodations in rules, policies, practices or services if necessary for you to use the housing.

The Act requires buildings with elevators and four or more units to have public and common areas accessible to persons with disabilities, doors/hallways wide enough for wheelchairs, and in all units:

1. An accessible route into/through the unit

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The Americans with Disabilities Act of 1990 (ADA) expanded the provisions related to handicapped accessible buildings. Oregon incorporated the ADA requirements into its building codes as of January 1993.

To obtain more information on fair housing law, contact Fair Housing Council of Oregon, 4421 SE 17th Avenue, Suite 204, Portland Oregon 97202-4708; HOTLINE 1-800-424-FAIR

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GOAL 10: "TO PROVIDE FOR THE HOUSING NEEDS OF CITIZENS OF THE STATE"

"Buildable lands for residential use shall be inventoried and plans shall encourage the availability of adequate numbers of needed housing units at price ranges and rent levels which are commensurate with the financial capabilities of Oregon households. It will allow for flexibility of housing location, type and density".

Oregon adopted Senate Bill 100, its landmark land use planning legislation, in 1973. The legislation directed the development of administrative rules to achieve the objectives of the legislation. It also provided for the appointment of a commission and funding of staff to assure compliance with the legislation.

Administrative rules were developed to help cities and counties comply with the requirements. Known as the Statewide Planning Goals and Guidelines, these rules are the state policies on all aspects of land use, resource management, economic development and citizen involvement. Each of the 19 sections contains two parts. All text under a **Goal** is mandatory and has the force of law. The text under the heading **Guidelines** is not mandatory. The Guidelines contain suggested, but not required, courses of action to meet the Goal objectives.

The Goals are achieved through local comprehensive plans. State statutes require each city and county to develop a comprehensive plan and implementing ordinances. The plans are then reviewed by the Land Conservation and Development Commission (LCDC) and its administrative staff, the Department of Land Conservation and Development (DLCD), to assure consistency with the statewide Goals. The Commission consists of seven unsalaried volunteers, appointed by the Governor and confirmed by the State Senate.

While the Goals are interrelated through the comprehensive planning process, the Goal most directly applicable to WORKBOOK users will be GOAL 10: HOUSING. The Housing Goal requires all communities in Oregon to provide for the housing needs of all their citizens. The GOAL is quoted above; guidelines follow on the next page.

Buildable Lands--refers to lands in urban and urbanizable areas that are suitable, available and necessary for residential use.

Government-Assisted Housing--means housing that is financed in whole or part by either a federal or state housing agency or a local housing authority as defined in ORS 456.005 to 456.720, or housing that is occupied by a tenant or tenants who benefit from rent supplements or housing vouchers provided by either a federal or state housing agency or a local housing authority.

Manufactured Homes--means structures with a Department of Housing and Urban Development (HUD) label certifying that the structure is constructed in accordance with the National Manufactured Housing Construction and Safety Standards Act of 1974 (42 USC 5401 et seq.), as amended on August 22, 1981.

Household--refers to one or more persons occupying a single housing unit.

Needed Housing Units--means housing types determined to meet the need shown for housing within an urban growth boundary at particular price ranges and rent levels. On and after the beginning of the first periodic review of a local government's acknowledged comprehensive plan, "needed housing units" also includes government-assisted housing. For cities having populations larger than 2,500 people and counties having populations larger than 15,000 people, "needed housing units" also includes (but is not limited to) attached and detached single-family housing, multiple-family housing, and manufactured homes, whether occupied by owners or renters.

GUIDELINES

PLANNING

In addition to inventories of buildable lands, housing elements of a comprehensive plan should, at a minimum, include:

- a. A comparison of the distribution of the existing population by income with the distribution of available housing units by cost
- b. A determination of vacancy rates, both overall and at varying rent ranges and cost levels
- c. A determination of expected housing demand at varying rent ranges and cost levels
- d. Allowance for a variety of densities and types of residences in each community
- e. An inventory of sound housing in urban areas including units capable of being rehabilitated

Plans should be developed in a manner that insures the provision of appropriate types and amounts of land within urban growth boundaries. Such land should be necessary and suitable for housing that meets the housing needs of households of all income levels.

Plans should provide for the appropriate type, location and phasing of public facilities and services sufficient to support housing development in areas presently developed or undergoing development or redevelopment. Plans providing for housing needs should consider as a major determinant the carrying capacity of the air, land and water resources of the planning area. The land conservation and development actions provided for by such plans should not exceed the carrying capacity of such resources.

IMPLEMENTATION

Plans should provide for a continuing review of housing need projections and should establish a process for accommodating needed revisions. Plans should take into account the effects of utilizing financial incentives and resources to:

- a. Stimulate the rehabilitation of substandard housing without regard to the financial capacity of the owner so long as benefits accrue to the occupants

- b. Bring into compliance with codes adopted to assure safe and sanitary housing the dwellings of individuals who cannot on their own afford to meet such codes

Decisions on housing development proposals should be expedited when such proposals are in accordance with zoning ordinances and with provisions of comprehensive plans. Ordinances and incentives should be used to increase population densities in urban areas taking into consideration:

- a. Key facilities
- b. The economic, environmental, social and energy consequences of the proposed densities
- c. The optimal use of the existing urban land particularly in sections containing significant amounts of unsound substandard structures

Additional methods and devices for achieving this goal should, after consideration of the impact on lower income households, include, but not be limited to:

- a. Tax incentives and disincentives
- b. Building and construction code revision
- c. Zoning and land use controls
- d. Subsidies and loans
- e. Fee/ less-than-fee acquisition techniques
- f. Enforcement of local health and safety codes
- g. Coordination of the development of urban facilities and services to disperse low income housing throughout the planning area

Plans should provide for a detailed management program to assign respective implementation roles and responsibilities to those governmental bodies operating in the planning area and having interests in carrying out the goal.

For more information about Oregon's statewide planning program, contact the Department of Land Conservation & Development, 1175 Court Street NE, Salem, Oregon 97310. (503) 373-0050

APPENDIX C

GLOSSARY

Acres By Comprehensive Plan Designation: The number of acres in each comprehensive plan designation category.

Acres By Zoning District: Total number of acres of study area in each zoning district.

Acres of Land Fully Developed With Permitted Uses: Total number of acres that have been fully developed with uses permitted by the applicable zoning district. Where a parcel has been partially developed, estimate the number of acres consumed by the building improvements. Leave the remainder as available for development.

Acres of Land Fully Developed With Non-Conforming Uses: The total number of acres that have been fully developed with uses NOT permitted by the zoning district. As with above, where a parcel has been partially developed, estimate the number of acres consumed by building improvements. Leave the remainder as available for development.

Affordable Housing: Housing is affordable when households with incomes at or below 80% of the area median income pay no more than 30% of their gross income on housing costs, including rent or mortgage payment plus utilities and insurance.

AIDS-HIV Individuals: Persons with Acquired Immunodeficiency Syndrome (AIDS), the final stage of infection with Human Immunodeficiency Virus (HIV) related illness. *(Data Source: Oregon Senior & Disabled Services Division, Mental Health and Developmental Disabilities Services Division, Department of Human Resources)*

Amortization: Gradual debt reduction. Reduction is made according to predetermined schedule for installment payments.

Appraised Value: An opinion of value reached by a certified professional appraiser based upon knowledge, experience and a study of pertinent data.

Area Median Income: The income level in a study area of which half of the households are above and half are below (county or jurisdiction, as applicable). *(Data Source: U.S. Census)*

Assessed Valuation: The market valuation estimated on real estate or other property by a government for the purpose of levying taxes.

At-Risk Youth (Homeless and/or Runaway): Youth who, because of poverty, minority status, lack of family support, or unemployment, are unable to achieve the educational, economic, or social expectations of their community. *(Data Source: Oregon Community Children & Youth Services Commission)*

Available Housing: The net number of existing housing units available to meet projected housing requirements.

Balloon Mortgage: Mortgage with periodic installments of principal & interest that do not fully amortize the loan. The balance of the mortgage is due in a lump sum at a specific date in the future, usually at the end of the term.

Break-Even Point: The figure at which occupancy income is equal to all required expenses and debt service.

Buildable Land: The number of acres that are actually available for designated use, when developed lands and lands subject to significant building limitations are subtracted. *(Data Source: Calculated, Local Planning Office)*

Cash Flow: The spendable cash (income) from an income producing property after deducting all operating expenses and debt service from the gross income.

Community Development Block Grant (CDBG): Community Development Block Grant Program of the Department of Housing & Urban Development. In Oregon, the CDBG Program is administered by the Oregon Economic Development Department (OEDD).

Community Development Corporation (CDC): An organization meeting the statutory definition of a Community Development Corporation as recognized by the State of Oregon.

Comprehensive Plan Density Ranges: The lowest permitted density and the highest permitted density for each comprehensive plan designation. *(Data Source: Local Planning Office)*

Current Population: The most recent annual Portland State University population estimate of study area population. Those living within an urban fringe area must be added to the city estimate and subtracted from a county total along with incorporated city populations. *(Data Source: U.S. Census Bureau or Portland State Center for Population Research)*

Current Vacancy Rate: The actual vacancy rate of dwelling units in the study area, distinguished between owner occupied and rental properties. *(Data Source: Local Sources or U.S. Census)*

Debt Ratio: The ratio of net operating income to debt service.

Debt Service Requirement: The amount of money required to pay the interest and principal on outstanding debt.

Desirable Vacancy Rate: The vacancy rate generally considered necessary to avoid market constraint. For the purposes of the WORKBOOK, the DESIRABLE VACANCY RATE will be 2% for single-family dwellings including manufactured homes on lots, and 5% for multi-family dwellings.

Elderly, Frail: Persons 65 years and older who wish to remain in their own home, but are unable to without supportive services. The Federal definition: a person 65 years and older who is unable to perform at least three (3) daily living activities (i.e., eating, dressing, bathing, grooming, and household management activities). *(Data Source: Oregon Senior & Disabled Services Division)*

Excessive Slope: For the WORKBOOK, lands with slopes over 25% shall be considered to have "EXCESSIVE SLOPE" limitations. Excessive slopes threaten the safety of possible structures and increase construction costs.

Existing Housing: The total number of housing units existing in the community at date of study. *(Data Source: Local Inventory)*

Families, Large: Households with more than 5 family members related by blood or marriage.

Farmers Home Administration (FMHA): Either the U.S. Department of Agriculture Program of the same name or the programs it administers.

Farmworkers: Farmworkers are those persons employed for the growing and harvesting process on farm and forestry land, or fishing or food processing jobs. *Seasonal* farmworkers are people employed in agricultural employment of a seasonal or temporary nature. *Migrant* farmworkers are those who work in any given local areas on a seasonal basis and relocates his or her place of residence as farm work is obtained in other areas during the year, usually without a constant year round salary. In Oregon, a large portion of this population is Hispanic. ***Persons over eighteen years of age who have earned at least 50% of their income or worked 50% of the time in agricultural work, 12 consecutive months in the last 24 months. Hypothetical work includes agricultural production (crops or livestock) and agricultural services; such as, forestry, fishing, hunting, and trapping.***

Feasibility Study: Financial feasibility of a project in the form of a study conducted by a project sponsor or financial experts who focus on the cash-generating capacity of the project and assess the potential for cash flows to meet the financial needs of the project during a given future period. The study may be in the form of a market study analyzing the demand for the service to be performed by the project, or the demand for bond proceeds (such as for the proceeds of bonds issued to finance home mortgages).

Flood Plain: Lands subject to periodic flooding. For the purposes of determining buildable land supply, FLOODPLAIN shall refer to all lands subject to the 100-year floodplain as identified by the Federal Emergency Management Agency (FEMA). *(Data Source: Federal Emergency Management Agency; or Local Planning & Building Office)*

Geologic Hazards: Lands subject to significant geologic threats to development, including unstable soils, major earthquake faults, slide hazards, and volcanic activity. *(Data Source: Local or County Planning Office)*

General Obligation Bond: Securities backed by the full faith and credit of the issuing unit of government, and secured by an unconditional pledge by the issuing government to levy unlimited ad valorem taxes to pay principal and interest. Used to finance capital projects.

Group Home Population: Persons residing in group living quarters of 6 or more persons, including dormitories, military barracks, mental hospitals, sororities/fraternities, penitentiaries, and other institutional living situations. *(Data Source: Local Inventory; 1990 U.S. Census)*

HOME: The HOME Investment Partnerships Act, which is Title II of the National Affordable Housing Act of 1990 as amended by the Community Development Act of 1992.

Homeless/At Risk of Becoming Homeless: An individual or family that does not have the means to secure and maintain a fixed, decent, safe, and adequate nighttime residence. A HOMELESS PERSON may be characterized as being poor, living in the street, in cheaply rented rooms and/or other temporary accommodations. *(Data Source: Oregon Housing & Community Service Department)*

Household: One or more persons residing together as a unit [e.g., a single person, married couple (with or without children), unmarried persons who share the same dwelling]. The National Affordable Housing Act of 1990 made the terms "household" and "family" almost synonymous, though the U.S. Census Bureau still distinguishes between family and non-family households.

Household, Low Income: Households with annual income of 50-80% of median income for subject jurisdiction. *(Data Source: U.S. Census)*

Household, Minority: Households headed by a minority person including Black, Hispanic, Asian, American Indian. *(Data Source: U.S. Census)*

Household, Moderate Income: Household with annual income of between 81-95% of median for subject jurisdiction. *(Data Source: U.S. Census)*

Household, Family, Very Low Income: Household with annual income of less than 50% of median for subject jurisdiction. *(Data Source: U.S. Census)*

Households, Single Parent: Parents who live with, and provide care and supervision to, a minor child (or children) in the absence of a second parent. Parents may be single because they were never married and are living apart from their child(ren)'s other parent, are temporarily or permanently living apart from their spouse, are divorced, or have been widowed. *(Data Source: Oregon Adult & Family Services Division)*

Housing Costs For Homeowners: Includes the *principal payments* due on the mortgage, the *interest payments* due on the mortgage, the *property taxes* due to local governments, *property insurance* to protect the home in the event of fire or other casualties, and *basic utilities* (water, sewer, electricity, gas, and garbage, but not TV or phone).

Housing Costs for Renters: Includes *rent*, *utilities*, and *renters insurance*. Utilities include the cost of basic utilities (heating, electricity, water, sewer, and garbage disposal).

Housing Development Officer (HDO): HCS staff who assist with packaging resources and developing projects and programs for affordable housing in Oregon. Currently, three regional staff persons provide this technical assistance.

Housing, Permanent: Housing meeting land use and building code standards that is intended for occupancy on a year-round basis.

Housing Required by Structure Type: The projected amount of housing required to accommodate future population estimates, broken down by current ratios of single-family, multi-family, and manufactured home ratios.

Housing, Seasonal: Housing used for less than nine (9) months occupancy at a single location; a structure meeting applicable building codes including a model unit used by an employed farm laborer.

Housing, Temporary: That which would accommodate shelter until the resident moved from the state or was assimilated into the permanent housing stock. Same as emergency housing. A structure meeting applicable building codes including a mobile unit used by the otherwise homeless until permanent or seasonal housing was available.

Housing required: The gross number of housing units needed to accommodate the population expected in the study area for the planning period. *(Data Source: Calculated)*

HUD: The U.S. Department of Housing and Urban Development is a federal agency which provides funding for a variety of affordable housing activities across the country.

HUD's Estimate of Unmet Need: The number of very low income renters paying more than 30% of their annual income on housing costs and not receiving assistance even though eligible to. *(Data Source: U.S. Department of Housing & Urban Development)*

Large Family Unit: A dwelling unit containing at least three bedrooms.

Loan-to-Value Ratio: The relationship between the amount of a mortgage loan and the appraised value of the property securing the loan expressed as a percentage of the appraised value.

Minimum Comprehensive Plan Density: The lowest number of units permitted per acre for development by a comprehensive plan designation.

Minimum Possible New Units by Comprehensive Plan Designation: The minimum number of residential units possible, determined by multiplying the gross vacant acreage of a comprehensive plan designation by the minimum comprehensive plan density. *(Data Source: Calculated)*

Needing Rehabilitation: Dwelling units that do not meet standard conditions but are both financially and structurally feasible for rehabilitation. Does not include units that require only cosmetic work, correction of minor livability problems, or maintenance work.

New Housing Required: The total number of NEW housing units required to accommodate the population expected in the study area for the planning period by structure type. *(Data Source: Calculated)*

Not Rehabbable: Dwelling units that are in such poor condition as to be neither structurally nor financially feasible for rehabilitation.

Number of Rooms in Dwelling Unit: The number of rooms in a residence, including living room, kitchen, dining room, bedrooms; but not including bathrooms, utility rooms, porches, hallways, and garages.

Owner-Occupied: A housing unit that is owned by the household living in it.

Overcrowded Condition: Household with more than one person per room ("room" does not include interior spaces such as bathrooms, hallways, storage rooms, walk in closets, enclosed porches, foyers, and similar spaces).

Partnership Housing Team: The program administered by HCS that provides technical assistance to local governments, nonprofits, and other groups involved in developing low income housing. It assists groups in coordinating local support and resources, in preparing financing packages and housing planning documents, in reviewing local comprehensive plans to assure that local and statewide housing needs are addressed, and in obtaining financial support from a variety of government and private sources.

Persons per Household: The average number of persons in each household, as determined by dividing the total population of persons in a jurisdiction's households by the number of households. *(Data Source: Portland State Center for Population Research)*

Person with a Developmental Disability: Persons with conditions such as mental retardation, cerebral palsy, Downs syndrome, autism, and other intellectual impairments occurring during childhood. *(Data Source: Oregon Office of Developmental Disability Services)*

Person with a Physical Disability: Persons with substantial physical impairment limiting one or more life activities. *(Data Source: Oregon Senior & Disabled Services Division)*

Person with a Psychological Disability: Persons with severe and persistent mental illnesses and/or other serious emotional disorders. *(Data Source: Office of Mental Health Services, Mental Health & Development Disability Services Division)*

Persons Being (or already) Released From Correctional Institutions: Persons who have been sentenced to Department of Corrections institutions and are released back to the Community. By statute, the majority of these individuals return to their original county of residence. *(Data Source: Department of Corrections, Community Services Branch, or the local Community Corrections office)*

Persons in Public and Assisted Housing: Persons receiving public housing assistance through Section 8 vouchers, 202, 236, 221(d)(3), and public housing.

Persons Recovering from Drug and/or Alcohol Abuse: Persons who are,

- Awaiting residential treatment admission following detoxification;
- Completing residential treatment and needing transitional housing (majority are women with children);
- Enrolled in and participating in outpatient services; and/or
- Successfully completing transition from treatment but who require recovery supporting housing to stabilize their recovery (i.e., Oxford houses).

(Data Source: Office of Alcohol and Drug Abuse Programs)

Population in Households: The total number of people living in households other than group quarters.

Pro Forma: A revenue and expense projection showing anticipated costs and income for the period of the project, usually for at least the first and fifth year of the loan.

Projected Growth/Decline Rate: An estimate of the population change in the future. *(Data Source: Local Planning Office or Portland State Center for Population Studies)*

Projected Households: For the purpose of the WORKBOOK, an estimate of the total number of households expected in the planning period, determined by dividing the projected population by the current number of persons per household ratio of the applicable jurisdiction, as estimated by Portland State University. This is not statistically correct, but is biased to favor the supply side and so serves as a conservative estimate. *(Data Source: Calculated)*

Projected Population in Households: The product of the existing household population times projected growth rates, as an estimate of future population. *(Data Source: Calculated)*

Public Use Lands Factor: A certain amount of community acreage is used for schools, parks, roads, utility substations, preserves, libraries, government offices, fire stations, and other similar community functions. For the purposes of the WORKBOOK, subtract 20% of the gross acreage for these functions.

Renter-Occupied: A housing unit that is owned by other than the household occupying the unit, including units rented for cash and those occupied without payments of cash rent.

Revenue Bond: Revenue bonds are generally tax exempt bonds sold by the Department to finance affordable housing for lower income households. The bonds are payable solely from and secured by a pledge of the revenues received from the projects financed by them.

Seasonal Housing Units: Housing units available only for temporary use through the year. *(Data Source: Local Survey; U.S. Census)*

Structure Type Ratios: The ratio between a type of structure and the total supply of housing (single-family (attached or detached), multi-family (duplex, apartment), and manufactured home). *(Data Source: Calculated)*

Study Area Acreage: As used in the WORKBOOK, the study area for a housing assessment. For areas outside Urban Growth Boundaries (UGB's), use the total acreage of the county minus incorporated cities and urban growth boundary areas. For urbanizing areas, use the total acreage of an incorporated city and its urban growth boundary. *(Data Source: Local Planning Office)*

Substandard Condition: A unit identified using the methodology described on WORKBOOK page ____ based on Assessor's information on Condition Code, Class Code, and Age; or, a unit that lacks any of the following (federal definition):

- a kitchen or an interior bathroom (complete indoor plumbing facilities for use of the household);
- a sound foundation (Code standard anchoring in the case of manufactured homes);
- a weather-tight exterior (roof, siding, windows, etc.);
- electricity; or
- heat.

Substandard Condition, but Suitable for Rehabilitation: A unit where the total cost of remedying all substandard conditions will be 50% or less of the current improvement value of the dwelling unit.

Take Out: The exercise of permanent loan financing. When the permanent loan is made, its proceeds are used to pay off or "take out" an interim construction loan.

Tax-Exempt Bond: Bonds exempt from federal and/or state income taxes.

Teen Parents: Females through age 19 who become pregnant, give birth, and decide to parent. May include male partners of the female parenting teens. *(Data Source: Oregon Community Children & Youth Services Commission)*

Tenure: Whether a housing unit is owner or renter occupied. Owner Household - A dwelling whose principal occupant is the owner of the dwelling. Renter Household - A dwelling that is not occupied by its owner. *(Data Source: Local Sources)*

Transitional Housing: Transitional housing means assistance that is designed to provide housing and appropriate services to homeless persons and that has as its purpose facilitating the movement of homeless individuals to independent living within 24 months or within a longer period determined as necessary to facilitate the transition.

Units on Lands Planned for Another Use: The number of dwelling units located on lands that are planned for another use. A house on a lot in an industrial zone that does permit housing would be an example. *(Data Source: Local Planning Office or Local Survey)*

Vacant Housing Units: Unoccupied year-round housing units that are available or intended for occupancy at any time during the year.

Victims of Domestic Violence: Persons who have been emotionally, physically, psychologically or sexually abused by a spouse, ex-spouse, partner, ex-partner, or relative. *(Data Source: Local Domestic Violence Program; or Domestic Violence Program, Oregon Children's Service Division)*

Wetlands: For the purposes of this WORKBOOK, is be defined as those lands identified on the National Wetland Inventory, as determined by the Oregon Division of State Lands. HCS understands that the WETLANDS definition is still subject to controversy. At this time, communities with lands that may be wetlands should not count on these lands for urbanization. *(Data Source: Local Planning Office or the Oregon Division of State Lands)*

APPENDIX D

POTENTIAL PARTNERS

- *Housing and Community Services Department*
- *Department of Land Conservation and Development*
- *Farmers Home Administration*
- *Oregon Economic Development Division*
- *Housing Assistance Council*
- *Federal Home Loan Bank*
- *US Department of Housing and Urban Development*
- *Rural Community Assistance Corporation*
- *CASA of Oregon*
- *Network for Affordable Housing*
- *Local Land Use Planner*
- *Grant Writer*
- *Local Housing Provider*

POTENTIAL PARTNERS

Many people in your community and around the state can assist your affordable housing initiative. Look for allies and build on the experience of others. This section reviews some of those who can help.

HOUSING AND COMMUNITY SERVICES DEPARTMENT

HCS is a State agency providing technical and financial assistance on local affordable housing initiatives. The **Community Resources Section** of HCS serves as a clearinghouse on Oregon housing information. The Section also administers several technical assistance programs for community based groups who provide affordable housing.

The Section's **Partnership Housing Team** (the Community Housing Planner and regional Housing Development Officers) provides information and support for development of affordable housing in Oregon. The Community Housing Planner can help you begin a housing initiative and link you with other state agencies. The HDO's can also help you begin, but their primary function is to help package the federal, state, and local funds necessary to make a project feasible. The Department has divided the State into three regions, and each Housing Development Officer is responsible for specific counties:

Region I: Dave McConnell	Clatsop, Columbia, Clackamas, Lincoln, Multnomah, Tillamook, and Washington Counties
Region II: Robert Gillespie	Benton, Coos, Curry, Douglas, Jackson, Josephine, Lane, Linn, Marion, Polk, and Yamhill Counties
Region III: B.G. Cain	Baker, Crook, Deschutes, Gilliam, Grant, Harney, Hood River, Jefferson, Klamath, Lake, Malheur, Morrow, Sherman, Umatilla, Union, Wallowa, Wasco, and Wheeler Counties

The HCS **Housing Finance Section** reviews applications for State housing financial resources, making sure that proposed projects are fiscally sound. The Housing Finance Section and its loan underwriters function very much like a private bank.

For more information, contact your regional HDO, Community Resources Section, Housing and Community Services Department, 1600 State Street, Salem, Oregon 97310-0302. (503) 986-2055.

DEPARTMENT OF LAND CONSERVATION AND DEVELOPMENT

The DLCD oversees Oregon's land use planning program. Statewide planning Goal 10 specifically requires a community to address the housing needs of its population. A staff person at DLCD reviews land use plans and proposed amendments to make sure Goal 10 is fulfilled. Competitive grants are also available from DLCD for completing housing studies.

For more information, contact your area's DLCD Field Representative for more information on DLCD activities. Department of Land Conservation and Development, 1175 Court Street NE, Salem, Oregon 97310-0590. (503) 362-0050

FARMERS HOME ADMINISTRATION

FmHA, an agency of the U.S. Department of Agriculture, is authorized to make loans to very low- and low-income applicants in rural areas to finance single-family and/or multi-family housing units. FmHA makes direct loans and also guarantees single family housing loans made by private lenders. Contact your local FmHA office for more information about FmHA housing programs. FmHA provides funding for home repairs through its 504 Home Repair Program. The 502 Homeownership Loan Program is a direct lending program for very-low and low-income applicants to purchase, build or repair homes located in rural areas. FmHA has two homeownership programs designed to assist families in rural areas with attaining homeownership. Both programs are structured to assist households in rural communities with populations up to 20,000.

For more information, check your telephone directory under Federal Government listings for the number of the local or regional office. If unable to locate, contact the Administrative Office, U.S. Department of Agriculture, Farmers Home Administration, 1220 SW 3rd Avenue, Room 1590, Portland, Oregon 97204. (503) 326-2731

OREGON ECONOMIC DEVELOPMENT DEPARTMENT

OEDD is involved in housing through the Community Development Block Grant Program (CDBG). They make grants to communities for housing, public facility improvements (for example, community sewer, water, street improvements), and other projects that enhance community services.

For more information, contact the Oregon Economic Development Department, 775 Summer Street NE, Salem, Oregon 97310. (503) 378-3732

HOUSING ASSISTANCE COUNCIL

HAC is a national non-profit corporation created to increase the availability of decent housing for rural low-income people. Established in 1971 with a federal antipoverty grant, HAC provides seed money loans, technical assistance, program and policy analysis, research and demonstration projects, training, and information services to public, nonprofit, and private organizations.

Housing Assistance Council, 1025 Vermont Avenue NW, Suite 606, Washington, D.C. 20005. (202) 842-8600

FEDERAL HOME LOAN BANK

The Federal Home Loan Bank of Seattle is a private, wholesale bank which serves member financial institutions by advancing long term credit to these lenders. One important goal of the FHLB is affordable housing for low and moderate income households. To meet this challenge, the Bank programs provide recoverable grants for predevelopment assistance, direct subsidies, and reduced-rate loans. In addition, the Bank offers technical assistance to financial institutions, local governments, and housing developers.

For more information, contact the Federal Home Loan Bank of Seattle, 1501 4th Avenue, Seattle, Washington, 98101-1693. (206) 340-8737

US DEPARTMENT OF HOUSING & URBAN DEVELOPMENT

HUD is heavily involved with housing programs. The Comprehensive Housing Affordability Strategy (CHAS) requirement, part of the National Affordable Housing Act of 1990, is administered by HUD. The CHAS is a 5-year strategy, updated annually. It must be approved by HUD for localities, states, or non-profits to be eligible for federal housing dollars. The CHAS rules require jurisdictions to analyze their housing needs and establish priorities for the federal funds they receive. Other HUD programs are described in the section on Available Financial Assistance.

For more information, contact the U. S. Department of Housing and Urban Development, Community Planning and Development, 520 SW 6th Avenue, Portland, Oregon 97204. (503) 326-7012

THE RURAL COMMUNITY ASSISTANCE CORPORATION

The RCAC is a private, nonprofit community development assistance agency headquartered in Sacramento, California. An essential element in RCAC's corporate mission is to work with local organizations and the communities that they serve, to improve the living conditions of rural households.

For more information, contact RCAC, 2125 19th Street, Suite 203, Sacramento, California 95818. (916) 447-2854

CASA OF OREGON

CASA of Oregon is a statewide technical assistance nonprofit organization specializing in farmworker housing. Since forming in 1987, CASA has worked to promote the development of expanded housing resources, and has established itself as a primary source of information on farmworker housing.

For more information, contact CASA of Oregon, 212 East 1st Street, Newberg, Oregon, 97132. (503) 537-0319

NETWORK FOR OREGON AFFORDABLE HOUSING

NOAH is a statewide nonprofit corporation formed by Oregon's commercial banks to provide economical financing and technical assistance for the development of low and moderate income rental housing. NOAH provides four types of assistance:

- Long-term, fixed rate financing for rental housing developments provided for low and moderate income Oregonians.
- Assistance to housing sponsors in assembling loan packages and working with them in finding secondary financing, grants, credits, or deferred costs to make the housing available to low income tenants.
- A revolving line of credit available for qualifying loans at rates of interest competitively priced.
- Advice and assistance to nonprofit community groups in organizing to meet housing needs.

For more information, contact the Network for Oregon Affordable Housing, 4233 NE Sandy Blvd., PO Box 13732, Portland, Oregon, 97213. (503) 287-9750

LOCAL LAND USE PLANNER

Your local ***land use planner*** should already be involved with local housing issues, as each community is required by law to address Oregon's Statewide Planning Goal 10 (Housing) through its comprehensive land use plan. In smaller communities, the local planner may be the only local individual with professional expertise to oversee data collection and grant applications. Development review activities usually drive a planning department work program, but local planners also provide the technical support for long range planning activities, including housing planning.

GRANT WRITER

The services of an experienced, successful ***grant writer*** will be valuable as you seek financial assistance for your prioritized project(s). Whether the person is a volunteer or paid consultant, look for someone with a track record of receiving grants they seek.

LOCAL HOUSING PROVIDERS

Local housing providers including public housing authorities (PHA), community action programs (CAPs), Community Development Corporations (CDCs), neighborhood associations are excellent partners for your initiative. Also, PHA have bonding capacity to raise funds for housing projects. Local service organizations and church groups are a good source of allies.

APPENDIX E

AVAILABLE FINANCIAL ASSISTANCE

- *Market-Rate Mortgage Money*
- *Reduced Rate Mortgage Money*
- *Conditional Grants and Low Interest Loans*
- *Tax Credit Programs*
- *Other Federal Programs*
- *Other Sources of Funds*

AVAILABLE FINANCIAL ASSISTANCE

Many public and private financial assistance programs are available for affordable housing initiatives. The following is not a comprehensive list; programs come and go dependent on funding availability. Brief descriptions are provided. Contact your regional Housing Development Officer (HDO) for more information on packaging financing for projects.

MARKET-RATE MORTGAGE MONEY

NETWORK FOR OREGON AFFORDABLE HOUSING (NOAH) is a consortium of Oregon banks organized to provide financing for affordable rental housing projects for lower income Oregonians.

FEDERAL HOME LOAN BANK of Seattle (FHLB), through its Community Investment Fund, advances credit at its cost of funds to lenders to finance affordable housing and community development.

NON-PROFIT PUBLIC PURPOSE ORGANIZATIONS, like the Rural Community Assistance Corporation, Housing Assistance Corporation, CASA, Neighborhood Reinvestment Loan Fund, Low Income Housing Fund, CONSALL, etc., provide both market and below market rate loans for projects which meet their targeted populations and purposes.

LOCAL GOVERNMENTS may loan funds at interest rates based upon a project's ability to meet the community's public purpose. The interest rates may vary between 0% and market rate loans. They may also defer development related fees and charges for affordable housing projects.

REDUCED-RATE MORTGAGE MONEY

OREGON HOUSING AND COMMUNITY SERVICES DEPARTMENT, as Oregon's lead agency on affordable housing, administers several financial assistance programs:

The *OREGON LENDER'S TAX CREDIT* can be used to reduce the interest rate on a market rate loan. (See "Tax Credit Programs.")

BOND FUNDS are used to make permanent loans to developers for new construction, substantial rehabilitation, and acquisition of housing for multi-family rental projects, and congregate care and group care facilities for elderly and disabled persons. The funds are generated through the sale of tax-exempt general obligation and mortgage revenue bonds for its Elderly & Disabled Housing Program and Family Rental Housing Program. Loans are made to eligible sponsors on projects that meet the Department's standards, Internal Revenue Service (IRS) requirements and any applicable licensing requirements.

The *SINGLE-FAMILY MORTGAGE* program provides loans to below-median income Oregon home buyers at below-market interest rates from the proceeds of mortgage revenue bond issues. Participating lending institutions make loans to qualified buyers on a first come, first-served basis, according to underwriting guidelines established by the Department. These loans are then purchased from the lender by the Department. The extended interest rate is based upon the bond sale. This is generally 1% to 2% below market rate. The Department is periodically, through special circumstances, able to offer bond loan funds much lower than the normal 1% or 2% below market. These "special" bond issues have allowed the Department to loan at terms as low as 2% for 30 years.

CONDITIONAL GRANTS AND LOW INTEREST LOANS:

There are many funding programs available for conditional grants and low interest loans. Each program fund has its own set of opportunities and requirements.

OREGON HOUSING AND COMMUNITY SERVICES DEPARTMENT also administers these programs:

The *HOUSING DEVELOPMENT GRANT PROGRAM* is a housing trust fund that provides outright grants to projects. The grants are awarded on a competitive basis.

The *HELP* program is a resource with flexible terms based on a project's needs and capacity to repay. This program has extremely limited resources (\$31,000 available per month in FY 93) and the targeted population is determined annually based upon the State's unmet need.

The *OREGON RURAL REHABILITATION (ORR) PROGRAM* makes available 10-year loans to rural farmworker housing projects with a 1% interest rate to nonprofit sponsors and a 3% rate to for-profit sponsors. There is a \$100,000 per project maximum, with no more than 35% of a project's funds coming from the ORR Program.

FEDERAL HOME LOAN BANK of SEATTLE (FHLB), through its Affordable Housing Program, reserves a percentage of its net income for subsidies to write down the mortgages on qualifying loans.

CASA of OREGON provides loans for pre-development costs associated with farmworker housing projects it develops for sponsors. This money is available through a grant from the Northwest Area Foundation and a line of credit from Security Pacific Bank. The interest rate is 0% and the loan term is negotiable. Other programs that CASA will provide assistance on include Farmworker Housing Tax Credits and Oregon Rural Rehabilitation Fund.

HOUSING ASSISTANCE COUNCIL, INC. provides seed money loans for housing serving low income persons through the its *RURAL HOUSING LOAN FUND*. Housing must be located in predominantly rural areas, towns being less than 25,000 in population, with the exception of farm labor housing which could be sited in any location. Loans cover such costs as land options, acquisition, engineering/architecture, legal fees, and development costs. Loans can also be used to guarantee financing, collateralization, and to establish compensating deposits to assist in obtaining private financing and/or establishing a line of credit. The loan must be recoverable from the permanent financing.

FARMERS HOME ADMINISTRATION (FmHA) See "*Other Federal Programs*" below.

RURAL COMMUNITY ASSISTANCE CORPORATION (RCAC) loan fund provides interim financing for low-income housing projects developed by nonprofit corporations and government agencies. RCAC loans may be used to buy unimproved land and, buy developed lots, subdivide land and develop lots, and to construct housing units. With certain exceptions, projects must be located in rural areas as defined by FmHA.

TAX CREDIT PROGRAMS

The *LOW INCOME HOUSING TAX CREDIT (LIHTC) PROGRAM* provides federal income tax credits to developers who construct, rehabilitate, or acquire qualified low-income rental housing. These development projects encompass multi-family and single-family units, Farmer's Home Administration housing projects, and both for-profit and nonprofit owners. Since the credit is limited by Congress, applicants are ranked in accordance with an allocation plan and rating criteria. Applications, fee schedules, and program requirements can be obtained from HCS.

MORTGAGE CREDIT CERTIFICATE (MCC) was authorized to help qualified moderate and lower income Oregonians purchase, rehabilitate, or improve single-family residences. Qualified MCC recipients are eligible to claim a federal income tax credit equal to 20 percent of the mortgage interest paid or accrued in a taxable year. The credit reduces the amount of federal income taxes owed, thereby increasing expendable income. The increase may help persons qualify to purchase a home they may not otherwise be able to afford.

The *OREGON FARMWORKER HOUSING TAX CREDIT PROGRAM* provides tax credits to lenders and developers for the development and rehabilitation of farm labor housing. The tax credit to the developer is for 50% of the costs of the project, taken in five equal installments over a period of five consecutive tax years. There are some carry-over provisions allowed. The amount of the tax credit for the commercial lender is equal to 50% of the interest income earned during the tax year. The credit may be taken for ten years or the term of the loan, whichever is less.

The *OREGON LENDER'S TAX CREDIT PROGRAM* provides income tax credits to lending institutions by reducing the interest rate on a market rate loan by 4% for a period up to 20 years; lenders must pass the savings on to the consumer. Nonprofit sponsors and governmental entities, including Public Housing Authorities, are eligible. For-profit entities may also be eligible when they have cooperative agreements with nonprofit groups. The interest savings must be used to lower the housing payments of tenants whose incomes are below 80% of median income limits.

OTHER FEDERAL PROGRAMS

COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) program, funded by the U.S. Department of Housing & Urban Development (HUD), supports housing activities directed primarily at low and moderate income households. Metropolitan cities and counties in Oregon (entitlement communities) receive Community Development Block Grant funds each year. The Oregon Economic Development Department (OEDD) administers the CDBG program for rural Oregon cities and counties (non-entitlement communities). The State's program is operated by the Oregon Community Development (OCD) section in OEDD. State CDBG funds may be used for a variety of activities, including housing rehabilitation, but projects are subject to many federal requirements. Communities interested in CDBG funds should contact OCD for more information.

The **HOME INVESTMENT PARTNERSHIPS (HOME) PROGRAM** was created under Title II of the Cranston-Gonzalez National Affordable Housing Act of 1990 to develop housing for low- and very-low-income individuals and families. States, metropolitan cities, urban counties and consortia (contiguous units of local government) are eligible to become HOME "participating jurisdictions." The Portland/Multnomah County/Gresham Consortium; Washington County; Clackamas County; the Eugene/Springfield Consortium; and the City of Salem have qualified as local participating jurisdictions. The State of Oregon covers all "non-entitlement" areas of the state. Several activities are eligible under the HOME Program, although each PJ determines the eligible activities for its program each year.

FARMERS HOME ADMINISTRATION (FmHA) PROGRAMS provide financial assistance directly to eligible families, grantees, or borrowers, including public bodies and nonprofit organizations who are unable to obtain credit elsewhere. Income limits apply to those who may qualify for assistance under FmHA programs, which are targeted to very low- and low-income families or individuals. With the exception of its farm labor housing program, FmHA makes housing loans and grants only in rural areas. FmHA also guarantees single family housing loans for moderate income applicants made by private lenders in rural areas. Some of the programs offered by FmHA, include:

SINGLE FAMILY HOMEOWNERSHIP LOANS (SECTION 502): FmHA makes direct homeownership loans to eligible very low- and low-income applicants to purchase, build or repair homes in rural areas. These loans are made to applicants who are without decent, safe, and sanitary housing of their own. The home must be modest in size, cost, and design. Applicants/borrowers may also qualify for an interest subsidy whereby the interest rate can be reduced to as low as 1%. FmHA also guarantees single family housing loans for moderate income applicants made by private lenders in rural areas. Homes financed under this program must be modest and cannot exceed the Department of Housing and Urban Development (HUD) mortgage loan limit for the area.

HOME REPAIR LOANS AND GRANTS (SECTION 504): This program is designed to assist very low income owner-occupants to repair or improve their dwellings to make such dwellings safe and sanitary and remove health hazards. Grants are made only to applicants who are 62 years of age or older who show that they cannot repay a loan. The maximum loan(s) may not exceed a cumulative total of \$15,000. Lifetime grant assistance to any individual may not exceed a cumulative total of \$5,000.

RURAL RENTAL HOUSING LOANS (SECTION 515): This section provides financing for multi-family housing projects for families and individuals, and for senior citizens age 62 or over. Loans can be made to individuals, associations, partnerships, limited-partnerships, state or local public bodies, and for-profit and nonprofit corporations. The housing is for occupancy by low-, very-low, or moderate income tenants. The interest rate on these loans can be subsidized provided the borrower is a nonprofit organization or one that agrees to operate on a limited profit basis. Rental assistance, a deep subsidy program, is also available in limited amounts. Rental assistance allows projects to reduce the rents (including utilities) paid by low-income tenants to no more than 30% of their income. The maximum repayment period is 50 years.

FARM LABOR HOUSING LOANS AND GRANTS (SECTION 514/516): These programs are designed to build, purchase, improve, or repair housing for domestic farm labor, and to purchase land, to make related site improvements, and provide related facilities (child day care facilities, laundry room and equipment, etc). Occupancy can be for either seasonal or year-round farmworkers. Repayment period may not exceed 33 years.

SELF HELP TECHNICAL ASSISTANCE GRANTS (SECTION 523): This program provides financial assistance to pay part or all of a public or private nonprofit organization's cost of developing, administering, or coordinating programs of technical and supervisory assistance in aiding needy families, in carrying out self-help housing efforts in rural areas. Agreements may be made for up to 2 years, with an initial amount not exceeding \$200,000.

HOUSING PRESERVATION GRANTS (SECTION 533): The objective of the HPG Program is to provide funds to eligible applicants to operate a repair and rehabilitation program for very low- and low-income rural homeowners. Such assistance will be used to remove health or safety hazards from homes to meet applicable development standards or make needed repairs to improve the general living conditions of the resident(s), including improved accessibility by handicapped persons. Eligible applicants include public and private nonprofit organizations. The HPG program is a competitive program.

U. S. DEPARTMENT OF HOUSING & URBAN DEVELOPMENT (HUD) is the federal agency most heavily involved with affordable housing assistance. HUD administers nearly 50 housing programs. In most instances, HUD distributes funds to state, local and agency providers who actually implement activities. HUD also provides a number of *MORTGAGE INSURANCE PROGRAMS* for insuring the mortgages of different types of housing developments.

HOMEOWNERSHIP AND OPPORTUNITY FOR PEOPLE EVERYWHERE (HOPE) is a three-part program intended to fund activities needed to develop and implement a homeownership program for public and Indian housing, provide grants to help residents in government-insured or government owned, or FHA distressed multifamily residences to purchase and maintain the homes they live in, and provide grants to promote low-income homeownership in publicly held single-family properties.

SHELTER PLUS CARE combines housing with supportive services for the homeless who are most difficult to serve - primarily those who are seriously mentally ill or substance abusers.

EMERGENCY SHELTER GRANTS (ESG) PROGRAM provides grants to states, metropolitan cities, and urban counties according to the formula used for Community Development Block Grants. Eligible activities include renovation, major rehabilitation, or conversion of buildings for use as emergency shelters for the homeless. With certain limitations, grantees may also spend funds on essential services for the homeless, including homeless prevention efforts. In addition, grantees may spend funds on operating costs such as maintenance, insurance, utilities, and furnishings; however, payroll expenses for staff to operate the shelter or administer the grant are ineligible expenses.

SUPPORTIVE HOUSING DEMONSTRATION PROGRAM - TRANSITIONAL HOUSING COMPONENT provides project advances and grants to public and private nonprofit entities to defray the cost of acquiring and rehabilitating, or for moderate rehabilitation of existing buildings to house homeless persons; direct payments to fund a portion of annual operating costs for up to five years; funding for employment assistance programs; and technical assistance related to the awarding of grant funds. This program assists in developing innovative approaches for providing the housing and supportive services that homeless people need to move into independent living, especially for de-institutionalized homeless individuals, homeless individuals with mental disabilities, and homeless families with children.

SUPPORTIVE HOUSING DEMONSTRATION PROGRAM - PERMANENT HOUSING COMPONENT provides advances or grants to states on behalf of project sponsors (private non-profit organizations or public housing authorities) to defray the cost of acquiring and/or rehabilitating existing buildings for permanent housing for not more than 8 homeless people with disabilities, retirement of mortgage debt, portions of operating expenses for the first 2 year of operation, and technical assistance related to one or more of the above activities. HUD assists in developing community-based, long-term housing with support services for homeless people with disabilities including the developmentally disabled, the chronically mentally ill, and the physically disabled. The Demonstration is designed to determine

- 1) the cost of acquiring and/or rehabilitating or leasing existing buildings (group homes, units in rental apartment buildings, condominiums, or cooperative projects) for supportive housing;
- 2) the cost of operating the housing and providing supportive services to the residents;
- 3) the social, financial, and other advantages of the housing and support services; and
- 4) how to design and implement housing programs that serve the special needs of disabled homeless individuals and their families.

SUPPLEMENTAL ASSISTANCE FOR FACILITIES TO ASSIST THE HOMELESS (SAFAH) provides grants for comprehensive or supplemental assistance for homeless activities. Grants for comprehensive assistance are given to particularly innovative programs that meet the immediate and long-term needs of the homeless. These programs involve support services and housing acquired by purchase, lease, rehabilitation, operation, or conversion of facilities. Grants for supplemental assistance go to cover costs in excess of assistance provided under the Emergency Shelter Grant and Supportive Housing programs. Funds are awarded by a nationwide competition. HUD selection criteria give priority to comprehensive assistance grants. Statutes require that at least 50% of the funds benefit homeless families with children and the elderly homeless. This requirement applies to the whole program, not to individual programs or applicants. Funds are distributed as interest-free advances for acquiring, leasing, renovating, rehabilitating, or converting facilities and as grants for moderate rehabilitation of existing structures, operating costs, and supportive services.

ASSISTANCE TO NONPROFIT SPONSORS OF LOW-AND MODERATE-INCOME HOUSING - SECTION 106 provides technical assistance and loans to sponsors of certain HUD-assisted housing. To stimulate the production of housing for low- and moderate-income families, HUD provides information and technical advice to nonprofit organizations that sponsor such multifamily housing. HUD also makes interest-free "seed money" loans to nonprofit sponsors of Section 202 housing for the elderly or handicapped. Loans may be used to meet typical project development costs, such as surveys and market analysis, site engineering, architectural fees, site option expenses, legal fees, consultant fees, and organization expenses. Loans are made from revolving Low- and Moderate-Income Sponsor Funds.

DIRECT LOANS FOR HOUSING THE ELDERLY OR HANDICAPPED - SECTIONS 202 AND 811 provides housing and related facilities for the elderly or handicapped. Long-term direct loans or equity contribution to eligible, private nonprofit sponsors to finance rental or cooperative housing facilities for occupancy by elderly or handicapped persons. The interest rate is determined annually. Section 8 funds are made available for 100% of the Section 202 units for the elderly. Beginning in FY 89, rental assistance was provided for 100% of the units for handicapped people.

PUBLIC HOUSING DEVELOPMENT provides federal aid to local public housing agencies (PHAs) to develop housing for lower-income families. Local PHAs develop, own, and operate public housing projects. HUD furnishes technical assistance in planning, developing, and managing the projects and gives three kinds of financial assistance: funding for development costs, annual contributions for operating subsidy, and modernization funds. Several different methods are used to develop public housing. Under the "Turnkey" method, the PHA invites private developers to submit proposals, selects the best proposal, and agrees to purchase the project on completion. Under conventional-bid construction, the PHA acts as its own developer, acquiring the site, preparing its own architectural plans, and advertising for competitive bids for construction. The PHA may also acquire existing housing, with or without rehabilitation, from the private market.

INDIAN HOUSING provides federal assistance through local Indian Housing Authorities (IHAs) to provide affordable housing and related facilities for eligible lower-income Indians and Alaska Natives. In its basic structure, this program is similar to public housing in general, but with some differences reflecting the special needs and conditions of Native American communities. Local IHAs develop and operate rental and homeownership opportunity projects. HUD furnishes technical assistance in planning, developing, and managing the projects, and also gives financial assistance for development, operating subsidy, and modernization. In mutual-help homeownership projects, the homebuyer/occupant (or tribe on the homebuyer's behalf) must contribute either the site, building materials, labor and/or cash to its construction costs. Under a lease-purchase arrangement, homebuyers have the opportunity to accumulate equity credits and eventually acquire ownership of their home.

The *LOWER-INCOME RENTAL ASSISTANCE - SECTION 8* program assists low- and very-low-income families in obtaining decent, safe, and sanitary housing in private accommodations. HUD makes up the difference between what a low and very low-income household can afford and the approved rent for an adequate housing unit. Eligible tenants must pay the highest of either 30% of adjusted income, 10% of gross income, or the portion of welfare assistance designated to meet housing costs. Housing thus subsidized by HUD must meet certain standards of safety and sanitation, and rents for these units generally cannot exceed the fair market rents for these units as determined by HUD. This rental assistance may be used in existing housing, in new construction, and in moderately or substantially rehabilitated units.

The **Section 8 Existing Housing Voucher Program** assists very low-income families in finding decent, safe, and sanitary housing in private accommodations. This housing voucher program, similar to the Section 8 Certificate (Finders-Keepers) Program, provides assisted families with a greater choice in the selection of a rental unit. Rental housing selected by the eligible families must meet the decent, safe, and sanitary standards required by the program. Monthly housing assistance payments will be based on the differences between a payment standard for the area (not the actual rent) and 30% of the families' monthly income. Of the families selected for assistance, preference is given to those families who are occupying substandard housing, are involuntarily displaced, or are paying more than half of their income for rent.

Section 8 Existing Housing Certificate Program (Finders-Keepers) Program assists very low-income families in finding decent, safe, and sanitary housing in private accommodations. *Tenant-Based Component* (85% or more of a PHA's program): Very low-income families who are certified as eligible by a public housing agency (PHA) administering this program are encouraged to negotiate directly with landlords for rental housing that best meets their needs. Tenants can move and continue to receive subsidies. The *Project-Based Component* (15% or less of a PHA's program) may be used to subsidize newly constructed or rehabbed units. The term of a subsidy contract may vary from two to fourteen years. Housing subsidized by HUD through this program must meet certain standards of safety and sanitation. Rents must fall within the maximum rents for the area as determined by HUD. Eligible tenants must pay the highest of either 30% of adjusted income, 10% of gross income, or the portion of welfare assistance designated for housing. Of the families selected for assistance, preference is given to those occupying substandard housing, who are involuntarily displaced, or who are paying more than half of their income for rent.

OTHER SOURCES OF FUNDS

Loans or grants are sometimes available for target groups, such as the elderly, disabled, farmworkers, or homeless. If you are interested in targeting a special needs population, talk to your regional Housing Development Officer and the appropriate service providers about available resources.

Loans, grants, or in-kind contributions may also be available from other sources. Organizations like HABITAT FOR HUMANITY can help organize volunteers for a specific project. Local professional groups (e.g., builders, realtors, architects, and planners) may contribute services or materials to a specific community project.

Local businesses may donate materials to your project. Local service organizations (e.g., Kiwanis and Rotary Clubs), churches, and social service providers should also be contacted. The United Way Guide is an excellent reference for information on charitable foundations. Have your group brainstorm possible resources, then ask each party to participate. View these contacts as no-lose opportunities. Even if you don't get a contribution, you get to inform people about the serious housing problems in your community.

APPENDIX F

PRINCIPLES USED IN DEVELOPING WORKBOOK

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1. Each community should accommodate the housing required by its diverse population, dispersed through its geographic area. Though the model used here should work with any geographical area, the WORKBOOK usually assumes jurisdictional responsibilities will follow Urban Growth Boundaries (UGB's). Planning for areas inside Urban Growth Boundaries (including unincorporated areas) is commonly the responsibility of the subject city; these areas are intended to accommodate most residential development. Lands outside an Urban Growth Boundary are commonly the planning responsibility of a county government. Cooperative agreements may be needed where several governmental units are involved.
2. Financial institutions typically consider housing affordable when mortgage/rent, utilities, taxes, insurance costs no more than 30% of a household's income. For the purposes of the WORKBOOK, though, the term *affordable housing* means housing that costs no more than 30% of 80% of a jurisdiction's gross median family income, as adjusted for family size. Eighty percent of gross adjusted median income is the threshold between "low" and "moderate" income. While different income thresholds may be encountered, use this definition for the WORKBOOK.
3. The market will not provide housing for those disenfranchised from the economy (i.e., low and very low income families). Lower income households and persons with special needs typically lack the capital necessary to stimulate the market to meet their needs. Without some form of public or private subsidy, these individuals will not likely find safe, decent shelter.
4. The WORKBOOK should be simple, understandable, and assist communities to produce useful analysis from available data. Simplification limits statistical accuracy. However a readily accomplished, regular review of housing conditions (at least once every 5 years) will maintain a more effective housing program than a complex, precise study done once every 10-20 years. It is more important for decision-makers and citizens to generally understand the housing issues faced by their community *and take action* than to be confused by the complexity of housing issues and avoid difficult choices. Communities wishing more precise statistical models and analysis can use the WORKBOOK as a foundation and add greater detail.
5. Use of the WORKBOOK should lead to solutions for housing problems (community action), not just studies of current community conditions.
6. The WORKBOOK should distinguish between *proactive measures* (making sure required housing is provided as the community grows/declines) and *remedial measures* (providing housing for those in the community with special housing requirements beyond their ability to provide).
7. WORKBOOK analysis should be useful to state agencies involved with affordable housing issues. If each Oregon community were to complete the WORKBOOK, integration of local studies would provide good regional and statewide analysis.
8. Extensive additional economic and technical resources should not be required to develop a meaningful local housing program. The WORKBOOK is designed to integrate and improve existing, required community planning and local decision-making processes.
9. Housing assistance strategies for persons with special requirements should target current community residents. Innovative, community-based solutions should be given preference in financial assistance programs.
10. Housing and social services for persons with special requirements should be coordinated using the best data and analysis available.
11. Affordable housing and economic development should go hand in hand. At a minimum, new housing should reflect income characteristics of new employment opportunities in an area.
12. While affordable housing problems can only be relieved, public strategies should provide permanent remedies, not temporary fixes.