

#### **Member Organizations**

211 Info AFSCME Local #3135 Alliance for Family & Housing Success Bienestar CASA of Oregon Central City Concern City of Corvallis City of Eugene City of Gresham City of Portland City of Tigard Clackamas County Clackamas Housing Action Network Coalition for a Livable Future Community Action Partnership of Oregon Community Action Team, Inc. Community Alliance of Tenants Community Housing Fund Community Partners for Affordable Housing Ecumenical Ministries of Oregon Fair Housing Council of Oregon Farmworker Housing Development Corp. Habitat for Humanity of Oregon Hacienda CDC Housing Advocacy Group of Washington Co. Housing Development Center Impact Northwest IOIN Lane County Legal Aid and Advocacy Center League of Women Voters of Oregon Lincoln County Metro NAYA Family Center Neighborhood Economic Development Corp. Neighborhood Partnerships NeighborWorks Umpgua Network for Oregon Affordable Housing Northwest Housing Alternatives Northwest Pilot Project Oregon Action Oregon Food Bank Oregon Housing Authorities Oregon Opportunity Network Partners for a Hunger-Free Oregon Portland Community Reinvestment Initiatives,

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Inc. Proud Ground Raphael House REACH CDC Rose CDC St. Vincent DePaul of Lane County Shelter Care Sisters Of The Road Street Roots Washington County Willamette Neighborhood Housing Services

#### Contact us:

Public Affairs Counsel Mark Nelson, Justen Rainey PO Box 12945 · Salem, OR 97309 (503) 363-7084

www.oregonhousingalliance.org

#### 2013 Housing Opportunity Agenda

Ensuring all Oregonians have the opportunity that a stable home provides

The Housing Alliance knows that we all have a stake in addressing the problems our communities and neighbors are facing as a result of the recession. In Oregon, we believe in protecting those most impacted by the economic downturn. Housing gives people an opportunity to build better lives, and our communities are better and stronger when we and our neighbors can afford to pay rent and still have money left over for food or medicine. We're asking the Legislature to take action in 2013 to ensure housing opportunity. The Housing Alliance will lead the following efforts:

- Prevent homelessness through restoring the Emergency Housing Account and State Homeless Assistance Program—This is our most flexible resource to end and prevent homelessness. This resource has seen several cuts in recent years, while the need is growing at an alarming pace. The Emergency Housing Account (or EHA) and State Homeless Assistance Program (or SHAP) help keep at risk families in their homes, and help homeless families get off the streets and stabilized. We are requesting an additional \$3 million to EHA and \$1 million to SHAP in general fund dollars to return the programs to the level of the 2007 biennium, plus inflation. (Lead)
  - **Housing for Veterans** —Veterans across Oregon face housing challenges of all kinds. We must dedicate new resources toward addressing the housing needs of Oregon's Veterans. We must cover the continuum of our veterans' housing needs, including ending their homelessness, offering short and long-term rental assistance, developing housing with wrap-around services as well as increasing home-ownership opportunities. (Lead)
  - **Foreclosure and housing market recovery.** In 2012, Oregon enacted historic foreclosure reform with SB 1552. We need to continue to work to restore Oregon's housing market through implementation of SB 1552 and other strategies. The Legislature has already dedicated some funds from the National Attorneys' General Settlement to the implementation of the law, but additional funds are needed. These additional resources will allow us to continue building a system to provide homeowners with essential information, counseling, legal support, mediation services and direct financial relief. (Lead)
- Preserve Existing Affordable Housing—Across the state, thousands of people with very low incomes live in homes with federal rent subsidies and in manufactured home parks. Many of these homes are at risk of conversion to market rate, including some housing built and owned by non-profit partners statewide. We cannot afford to lose this precious resource or displace our vulnerable neighbors. We need \$20 million in Lottery Backed Bonds to fill financing gaps and preserve these affordable homes. (Lead)
- Currently, too many Oregonians are struggling to find suitable housing, even with the aid of a housing choice voucher. The Housing Alliance will lead an effort to **remove barriers for tenants with Section 8 vouchers to renting homes in their preferred communities**. The proposal will include multiple strategies to ensure tenant success such as developing statewide strategies to better support tenants going through the leasing process, better support of housing authorities' efforts to educate and work with both landlords and HUD, as well as to amend ORS 659A.421 (1)(d) and (2)(e) to clarify that receipt of federal rent subsidies and other housing assistance in particular Section 8 vouchers is not grounds for denying tenancy. (Lead)

The Housing Alliance will support the following items:

- Maintain the **Agricultural Workforce Housing Tax Credit**, a key tool for housing development. Decent housing for workers in Oregon's agricultural industry helps support a healthy rural economy, and meets the demands of our strong and growing agricultural industry. This tool is scheduled to sunset in 2014. (Support)
- **Support resident purchases of manufactured home parks.** In 2013, we will support a bill to increase the opportunity to purchase for resident groups. We will also support bills by the Manufactured Housing Landlord/Tenant Coalition to extend sunsets in 2014 on the tax incentive for sales of parks to residents, CDCs, or housing authorities and on the tax credit for residents displaced by a park closure. (Support)
- Protect vulnerable Oregonians through basic support systems and improve pathways out of poverty for all Oregonians. In 2013, we will support improvements to systems which help prevent homelessness:
  - Protect vulnerable families with children through Temporary Assistance for Needy Families (TANF).
    We must help families with children meet their basic needs such as rent and heat as well as employment services. The Legislature should restore funding to help support families return to employment. (Support)
  - Institute an advisory committee to study the feasibility of protecting vulnerable Oregonians with disabilities through **General Assistance**. General Assistance provides small amounts of income support while disabled individuals await assistance from Social Security. Costs are often recouped by the state once the determination is received. The advisory committee would study how the program works, it's cost, and how it would be implemented, and report back to the 2014 Legislature. (Support)
  - Extend the sunset and expand the **Earned Income Tax Credit (EITC).** The EITC is one of the most effective programs to help low– and moderate-income families make ends meet, reduce debt or start saving for the future. The EITC creates a pathway out of poverty for Oregon families and gives them a tool to help them manage life's many financial demands. (Support)
- Expand asset limits on Oregon Individual Development Account (IDA) Initiative Participants to help build financial resilience and access opportunity. Eligible participants with modest retirement savings are being turned away from the program due to current limits. The Legislature should exempt the first \$60,000 of retirement savings in the calculation of net worth to build financial resilience and savings. (Support)
- Find permanent solutions to improve the **Senior & Disabled Property Tax Deferral Program**. In 2011, a bill passed which had unintended consequences for seniors with low incomes and people with disabilities by abruptly and in some cases unfairly terminating people on fixed incomes who had relied on the program. In 2013, the Legislature needs to find a permanent solution that protects seniors with low incomes and people with disabilities. (Support)
- Increase **the Oregon Domestic and Sexual Violence Services (ODSVS) Fund** by an additional \$3 million for a total of \$7.2 Million per biennium. The Oregon Domestic and Sexual Violence Services Fund provides critical lifelines to Oregonians, providing emergency shelter, safety planning and support services for victims across the state. These services save lives, families and communities, and the need is great. In 2011, more than 20,000 requests for emergency shelter went unmet. (Support)
- Extend the sunset on a key **property tax exemption for affordable housing, the Homebuyer Opportunity Limited Tax Exemption Program.** This allows eligible homeowners to receive a ten year property tax exemption on structural improvements. Property owners continue to pay taxes on the assessed value of the land during the exemption period. Currently, this local option is in use only in the City of Portland. The sunset should be extended until 2025 to help make homeownership affordable. (Support)
- Fund the **Oregon Hunger Response Fund** (formerly General Fund Food Program) at \$3 million per biennium. This fund helps leverage the power of the Oregon Food Bank network by providing general fund dollars to help purchase food, transport food across the state, and ensure proper storage. (Support)
- **Restore funds** swept from the Community Mental Health Housing Trust Fund in 2012. In 2012, the Legislature swept \$5.8 Million from the Community Mental Health Housing Trust Fund—a fund designed to help build housing for individuals with severe mental health issues.

#### Questions? Contact Janet Byrd at jbyrd@neighborhoodpartnerships.org or Alison McIntosh at amcintosh@neighborhoodpartnerships.org.



### Creating Opportunity through Housing in Baker County

We know housing gives people an opportunity to build better lives. Our communities are better and stronger when everyone has a safe and affordable place to call home. In Baker County, the recession has left our neighbors at risk of foreclosure and homelessness.



Average Home Price that Baker County's Working Families Could Afford



#### Creating Opportunity through Housing in Benton County

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Benton County's Working Families Could Afford



### Creating Opportunity through Housing in Clackamas County

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Average Home Price that Clackamas County's Working Families Could Afford



#### **Creating Opportunity through** Housing in Clatsop County

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Average Home Price that Clatsop County's Working Families Could Afford

503-226-3001 or visit online at oregonhousingalliance.org



## Creating Opportunity through Housing in Columbia County

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Average Home Price that Columbia County's Working Families Could Afford



#### **Creating Opportunity through** Housing in Coos County

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Average Home Price that Coos County's Working Families Could Afford

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**Ouick Facts** 

half of renters in Oregon are unable to afford a two bedroom apartment at fair market rents.

chile in almost every classroom in Oregon experienced homelessness in 2011-2012.

hours a week is how many hours a worker earning minimum wage must work to afford a two bedroom apartment.

#### Want to know more?

Call the Housing Alliance 503-226-3001 or visit online at oregonhousingalliance.org



## Creating Opportunity through Housing in Crook County

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Average Home Price that Crook County's Working Families Could Afford



## Creating Opportunity through Housing in Curry County

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Average Home Price that Curry County's Working Families Could Afford



## Creating Opportunity through Housing in Deschutes County

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Average Home Price that Deschutes County's Working Families Could Afford



## **Creating Opportunity through** Housing in Douglas County

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Average Home Price that Douglas County's Working Families Could Afford



#### Creating Opportunity through Housing in Gilliam County

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Average Home Price that Gilliam County's Working Families Could Afford



## Creating Opportunity through Housing in Grant County

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Average Home Price that Grant County's Working Families Could Afford



## Creating Opportunity through Housing in Harney County

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Average Home Price that Harney County's Working Families Could Afford



## Creating Opportunity through Housing in Hood River County

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Hood River County's Working Families Could Afford



#### **Creating Opportunity through** Housing in Jackson County

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Average Home Price that Jackson County's Working Families Could Afford



## Creating Opportunity through Housing in Jefferson County

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Average Home Price that Jefferson County's Working Families Could Afford



## Creating Opportunity through Housing in Josephine County

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Average Home Price that Josephine County's Working Families Could Afford



## **Creating Opportunity through** Housing in Klamath County

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Average Home Price that Klamath County's Working Families Could Afford

fair market rents. one chile in almost every classroom in Oregon experienced homelessness in 2011-2012. hours a week is how many hours a worker earning minimum wage must work to afford a two bedroom apartment. Want to know more? **Call the Housing Alliance** 503-226-3001 or visit online at



#### Creating Opportunity through Housing in Lake County

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Average Home Price that Lake County's Working Families Could Afford



#### Creating Opportunity through Housing in Lane County

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Average Home Price that Lane County's Working Families Could Afford



### Creating Opportunity through Housing in Lincoln County

We know housing gives people an opportunity to build better lives. Our communities are better and stronger when everyone has a safe and affordable place to call home. In Lincoln County, the recession has left our neighbors at risk of foreclosure and homelessness.



Lincoln County's Working Families Could Afford



#### Creating Opportunity through Housing in Linn County

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Average Home Price that Linn County's Working Families Could Afford



## **Creating Opportunity through** Housing in Malheur County

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Average Home Price that Malheur County's Working Families Could Afford



#### Creating Opportunity through Housing in Marion County

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Average Home Price that Marion County's Working Families Could Afford



Want to

503-226-3001

### **Creating Opportunity through** Housing in Morrow County

We know housing gives people an opportunity to build better lives. Our communities are better and stronger when everyone has a safe and affordable place to call home. In Morrow County, the recession has left our neighbors at risk of foreclosure and homelessness.



Average Home Price that Morrow County's Working Families Could Afford



## **Creating Opportunity through** Housing in Multnomah County

We know housing gives people an opportunity to build better lives. Our communities are better and stronger when everyone has a safe and affordable place to call home. In Multnomah County, the recession has left our neighbors at risk of foreclosure and homelessness.



Average Home Price that Multnomah County's Working Families Could Afford



### Creating Opportunity through Housing in Polk County

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Average Home Price that Polk County's Working Families Could Afford



## **Creating Opportunity through** Housing in Sherman County

We know housing gives people an opportunity to build better lives. Our communities are better and stronger when everyone has a safe and affordable place to call home. In Sherman County, the recession has left our neighbors at risk of foreclosure and homelessness.



Average Home Price that Sherman County's Working Families Could Afford



## Creating Opportunity through Housing in Tillamook County

We know housing gives people an opportunity to build better lives. Our communities are better and stronger when everyone has a safe and affordable place to call home. In Tillamook County, the recession has left our neighbors at risk of foreclosure and homelessness.



Average Home Price that Tillamook County's Working Families Could Afford



# **Creating Opportunity through** Housing in Umatilla County

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Average Home Price that Umatilla County's Working Families Could Afford



## Creating Opportunity through Housing in Union County

We know housing gives people an opportunity to build better lives. Our communities are better and stronger when everyone has a safe and affordable place to call home. In Union County, the recession has left our neighbors at risk of foreclosure and homelessness.



Average Home Price that Union County's Working Families Could Afford



#### **Creating Opportunity through** Housing in Wallowa County

We know housing gives people an opportunity to build better lives. Our communities are better and stronger when everyone has a safe and affordable place to call home. In Wallowa County, the recession has left our neighbors at risk of foreclosure and homelessness.



Average Home Price that Wallowa County's Working Families Could Afford



## Creating Opportunity through Housing in Wasco County

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Average Home Price that Wasco County's Working Families Could Afford



#### **Creating Opportunity through** Housing in Washington County

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Average Home Price that Washington County's Working Families Could Afford


2012.

# **Creating Opportunity through** Housing in Wheeler County

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Average Home Price that Wheeler County's Working Families Could Afford

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# Creating Opportunity through Housing in Yamhill County

We know housing gives people an opportunity to build better lives. Our communities are better and stronger when everyone has a safe and affordable place to call home. In Yamhill County, the recession has left our neighbors at risk of foreclosure and homelessness.



Average Home Price that Yamhill County's Working Families Could Afford

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## Restore Funding for the Emergency Housing Account (EHA) and State Homeless Assistance Program (SHAP)

# Everyone deserves a safe place to call home. We believe in an Oregon where families and neighbors are supported in times of crisis, and given opportunities to get back on their feet.

The prolonged recession means that many families and individuals are one crisis away from not being able to pay their rent, and many may experience homelessness. The Emergency Housing Account (EHA) and the State Homeless Assistance Program (SHAP) provide short term help to stabilize individuals and families and prevent them from becoming homeless. EHA and SHAP also help people who are homeless or fleeing domestic violence to quickly enter safe, stable housing.

We must stop going backwards. We need to increase General Fund dollars to restore the Emergency Housing Account (EHA) and State Homeless Assistance Program (SHAP) to their 2007 biennium levels, plus inflation. This requires adding back \$3 Million to EHA and \$1 Million to SHAP for a total of \$7.5 Million (EHA) and \$3.6 Million (SHAP). Let's act to prevent or end homelessness for thousands of Oregonians.

EHA and SHAP have experienced severe cuts over the past few years, even as the need has skyrocketed. We need every penny of state funding possible to keep families stable. The Legislature can ensure that programs which help meet essential needs—such as housing and food—are among the first to receive additional dollars as our economy improves.

Housing provides everyone, and especially children, with an opportunity to succeed in life. To prevent and end homelessness for families and individuals throughout Oregon, we need to maximize resources in both EHA and SHAP. These proven, effective and efficient programs can help prevent and end homelessness for thousands of Oregonians. Emergency Housing Account (EHA) is our most flexible tool to provide short term assistance to prevent and end homelessness, and the State Homeless Assistance Program (SHAP) is used to provide emergency shelter, particularly for people seeking to escape violence. EHA and SHAP are allocated to community partners in all counties in the state by formula to meet the most pressing needs in each community. **We urge you to restore funding for the EHA and SHAP**.



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## Improving Access to Housing "Housing Choice" Vouchers

Housing gives people an opportunity to build better lives. We all need a safe and affordable place to call home. Currently, too many Oregonians are struggling to find suitable housing, even those fortunate enough to have been offered a housing choice voucher.

The Housing Alliance supports efforts to remove barriers for tenants with Housing Choice vouchers (also known as Section 8 vouchers) to rent housing in their preferred communities. We believe a proposal that addresses multiple barriers will make the best use of this critical resource, help more families find stable housing, and help the rental housing market support housing opportunity.

A balanced proposal must include: statewide approaches to better support both landlords and tenants in working with the process; increasing tools available to housing authorities to educate and work with both landlords and HUD, as well as amending ORS 659A.421 (1)(d) and (2)(e) to clarify that receipt of federal rent subsidies and other housing assistance - in particular Section 8 vouchers - is not grounds for denying tenancy.

The Oregon State Legislature should take action to remove barriers tenants with Housing Choice vouchers face in renting housing in their preferred communities. We believe a proposal with multiple strategies to ensure tenant success will help more families find suitable housing with Housing Choice Vouchers and support landlords and housing authorities in their work.

Strategies that the Housing Alliance believes will be most effective to help ensure tenant success are:

- Creation of a flexible funding pool to help address the variety of needs faced by tenants, housing authorities, and landlords. Potential uses for the funding pool include:
  - Resources for landlords who accept Section 8 which will mitigate the costs and risks of participation;
  - Support for tenants with housing search and access (hard costs like application fees and deposits as well as staff support and guidance);
  - Landlord support, including efforts to streamline housing authority interactions and inspections.
- Pursuit of a waiver from the U.S. Department of Housing and Urban Development (HUD) to help increase flexibility and streamline processes including inspections to better serve landlords and tenants.



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# Oregon's Heroes Deserve a Safe Place to Call Home

Our armed forces accept the responsibility of guarding our freedom. When they return to our communities, we have a duty to provide them time and stability to heal and readjust to a different way of life. We must help them find a clear and solid pathway back to a productive life at home.

#### Right now, many veterans are struggling to find a safe decent place to live.

- One out of every six men and women in our homeless shelters once wore a uniform in service to our country.
- Veterans are fifty percent more likely to become homeless compared to all Americans.
- The youngest generation is struggling more. The Department of Veterans Affairs estimates that Iraq and Afghanistan veterans who wind up homeless do so in three years, compared with 13 years for Vietnam-era veterans.
- Veterans working in some of the most common jobs available through the Department of Labor's specialized training programs do not earn enough to afford to buy a median-priced home in many Oregon communities.

Oregon's Veterans deserve a comprehensive plan which addresses all of their needs—from supportive housing for people returning with disabilities or injuries, to rent assistance to help prevent or end homelessness to assistance in buying their first home. Smart investments by the State can help our veterans return with dignity and leverage the federal resources they are entitled to.

*Emergency Housing:* Community Action Agencies and other community partners need resources to help prevent veterans from falling into homelessness or to rapidly re-house them if they do. Emergency rent assistance prevents homelessness, and flexible resources can cover the costs associated with placing a veteran in housing with federal *Veterans Affairs Supportive Housing (VASH) Program Vouchers.* Veterans and their families across Oregon could be saved from eviction or rapidly rehoused with these resources.

*Veterans Supportive Housing :* We know that by linking safe, decent and affordable housing to critical services, like health care, job training and recovery support, we can significantly reduce the number of veterans living on our streets and in campsites. Through partnerships with housing authorities, non-profits and private developers we can develop new units with links to critical services in communities around the state.

*Home Ownership:* Oregon has a Veteran's home loan program, but for many veterans, the barrier to homeownership is a down payment. A Down Payment Assistance Program, paired with the existing ORVET home loan program, could help veterans purchase their own home.



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#### **Member Organizations**

211 Info AFSCME Local #3135 Alliance for Family & Housing Success Bienestar CASA of Oregon Central City Concern City of Corvallis City of Eugene City of Gresham City of Portland City of Tigard Clackamas Community Land Trust Clackamas County Clackamas Housing Action Network Coalition for a Livable Future Community Action Partnership of Oregon Community Action Team, Inc. Community Alliance of Tenants Community Housing Fund Community Partners for Affordable Housing Fair Housing Council of Oregon Habitat for Humanity of Oregon Hacienda CDC Housing Advocacy Group of Washington Co. Housing Development Center Impact Northwest JOIN Lane County Legal Aid and Advocacy Center League of Women Voters of Oregon Lincoln County Metro NAYA Family Center Neighborhood Economic Development Corp. Neighborhood Partnerships NeighborWorks Umpqua Network for Oregon Affordable Housing Northwest Community Land Trust Coalition Northwest Housing Alternatives Northwest Pilot Project Oregon Action Oregon Food Bank Oregon Housing Authorities Oregon Opportunity Network Partners for a Hunger-Free Oregon Portland Community Reinvestment Initiatives, Inc. Proud Ground REACH CDC Rose CDC St. Vincent DePaul of Lane County Shelter Care Sisters Of The Road Street Roots Washington County Willamette Neighborhood Housing Services

#### Contact us:

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### Preserve Homes throughout Oregon with Lottery Backed Bond Investment

Oregon communities need housing to meet the needs of residents at all stages of their lives, and at all income levels. In every part of Oregon, our seniors need housing they can afford to allow them to live in the communities they helped to build. Residents who cannot work because of injury or disability need stable, affordable homes near services and health care. Young families who work in service jobs, who are just starting out, or who are struggling to find secure full time work need a foundation to build on for themselves and their children.

In every corner of Oregon, from Astoria to Ontario, from Brookings to Pendleton, apartments have been built as part of state and national strategies to ensure access to safe, stable, and affordable housing. One particularly effective strategy created partnerships between private developers and owners, who built and managed multi-family properties, and the federal government, which guaranteed that tenants would have the ability to pay their rent. Development occurred across Oregon, providing the assurance that at least some affordable multi-family rental housing would exist by creating homes for seniors and people with disabilities on limited or fixed incomes, and families with low incomes. Residents, all with very limited incomes, pay rent equal to thirty percent of their incomes, while apartment owners are assured that rents will cover their expenses.

Hundreds of these properties are now at or near the end of the contracts which kept them affordable and available to the residents who call them home. At the end of the contract periods, private owners have the option to enter into short term contracts, "opt-out", or terminate the contracts, or they can help preserve the property as affordable by selling or by renewing a long term contract.

We know from housing needs assessments and market studies that **demand far outpaces the available supply of affordable rentals in every Oregon community.** This is especially true for Oregonians with limited incomes. This overwhelming demand makes it even more important that we act to preserve these homes.

Oregon's federally subsidized rental housing serves our neighbors who would have few or no alternatives if this housing became unaffordable or converted to other uses. Most residents are elderly, and about one in three are disabled. All residents have extremely low incomes. The average total household income is \$851 dollars a month. This is too low to pay market rate rent, which averages \$807 for a two bedroom apartment in Oregon, and still have enough left over for food, medicine, transportation, and other necessities.

**Housing brings economic benefits to the state**, in addition to providing a stable foundation for seniors and people with disabilities, and families.

When owners decide to sell these properties, the purchasers are eligible to apply for federal housing resources, including the federal Low Income Housing Tax Credit and HOME program funds. State resources also exist, including funds from a document recording fee enacted in 2009, the Oregon Affordable Housing Tax Credit, and in recent years, funds raised through the sale of Lottery Backed Bonds. These federal and state resources then leverage private investment. Private investment includes significant philanthropic and private credit investment into the Oregon Housing Acquisition Fund (OHAF). Public resources have additionally leveraged significant private capital from investors and Oregon banks.

Since 2006, our state's capital investments in preservation projects totals \$64,113,988, which has leveraged \$467,011,708 in other funds. This effort has helped 5,503 families, seniors, and people with disabilities stay in their homes and their communities.

Owners are also able to enter into long term contracts with the U.S. Department of Housing and Urban Development (HUD) and the U.S. Department of Agriculture's Rural Development (RD) Program for continued rent assistance. The value of these contracts averages just over \$5,800 per year per household for HUD assistance, and \$4,100 per year per household for RD. These contracts bring approximately \$80 million into Oregon every year.

While we have made significant progress, there is still much to do. Properties across the state are at risk of having owners opt out if purchasers cannot act swiftly to secure these properties, or if resources are not available to provide both short-term, gap financing and permanent financing.



### **Oregon Preservation Properties**

Our Goal: Preserve 6,000 units by 2015 - 80% of the at-risk units

This chart illustrates what we've accomplished and what's left to do. Our results speak for themselves – we know that small, targeted state investments can reap benefits for Oregon communities, our elders and individuals with disabilities, our families with children. We can preserve these homes if we act now.



### **Total Projects Preserved 2006 - 2012**

Projects Preserved State-Wide*
Total Units
Rent Assisted Units
State Funds Invested
Other Capital Sources
Total Project Costs
Federal Subsidy Retained
Average Resident Annual Household Income

138\*\* 5,503 4,701 \$ 64,113,944\*\*\* \$ 467,011,708\*\*\*\* \$ 531,125,696 \$ 556,973,269 \$ 10,197

#### **Construction Costs**

\$ 164,300,044

\* Properties are located in 64 Oregon cities and towns

\*\* This includes 97 subsidized multi-family properties and 7 manufactured home communities which received funding from OHCS and 34 projects in which owners extended their contracts for twenty-years.

\*\*\*State funds invested include Housing Preservation funds, General Housing Account Program Funds, Trust Fund and Low-Income Weatherization Funds.

\*\*\*\*Other capital sources include Low Income Housing Tax Credits, Oregon Affordable Housing Tax Credits, bonds, private debt and equity, other federal and/or local funds.





See reverse for property list.

# **At-Risk Properties in Oregon**

СІТҮ	PROPERTY NAME			
ALBANY ALBANY	HILLHOUSE MILLWOOD MANOR			
ALBANY	SANTIAM TERRACE			
ALOHA	ALOHA PROJECT			
ASHLAND	ASHLEY GARDENS APARTMENTS			
ASHLAND	ASHLEY SENIOR CENTER APARTMENTS			
ASHLAND	DONALD E. LEWIS RETIREMENT CENTER			
ASHLAND	STAR THISTLE APARTMENTS			
ASHLAND	SUN VILLAGE			
ASTORIA	MERIWETHER VILLAGE			
BAKER CITY	BROOKSIDE MANOR			
BEAVERTON	THE BRIDGE			
BEAVERTON	SPRUCE PLACE			
BEND BEND	GREENWOOD MANOR PILOT BUTTE I RETIREMENT CENTER			
BEND	PILOT BUTTE II RETIREMENT CENTER			
BEND	PILOT BUTTE TOWNHOUSES			
BEND	ST. JAMES SQUARE I			
BEND	ST. JAMES SQUARE II			
BROOKINGS	JERSTAD MANOR			
BROOKINGS	PACIFIC VIEW GARDENS I			
BROOKINGS	PACIFIC VIEW GARDENS II			
BURNS	MARYLHURST			
CANBY	CANBY WEST APARTMENTS			
CANYONVILLE	HOLIDAY GARDENS CANYONVILLE			
CASCADE LOCKS				
CAVE JUNCTION	SISKIYOU VILLAGE CENTRAL POINT RETIREMENT CENTER			
CENTRAL POINT	EIGHTH STREET APARTMENTS			
COOS BAY	BAYBRIDGE APARTMENTS			
COOS BAY	COOS CURRY TRANSITION HOUSE I			
CORNELIUS	CORNELIUS PARK APARTMENTS			
CORNELIUS	TWIGG FARM			
CORVALLIS	GLENWOOD MANOR			
CORVALLIS	MUMFORD HOUSE			
CORVALLIS	WALNUT COURT			
COTTAGE GROVE	COTTAGE GROVE HSG			
COTTAGE GROVE				
DALLAS	VILLA MARIA APARTMENTS COUNTRYWOOD MANOR			
DALLAS	FRESA PARK APARTMENTS			
EAGLE POINT	LORRAINE COURT APARTMENTS			
EAGLE POINT	SHASTA SQUARE APARTMENTS			
EAGLE POINT	TRIPLE J APARTMENTS			
ESTACADA	300 MAIN			
ESTACADA	WHISPERING PINES			
EUGENE	ABBIE LANE			
EUGENE	ALDER STREET RESIDENCE			
EUGENE	CAPITAL MANOR FIRWOOD MANOR			
EUGENE EUGENE	HAWTHORNE PARK			
EUGENE	KINGSLEY COURT			
EUGENE	LAUREL COURT APARTMENTS			
EUGENE	LAUREL GROVE APARTMENTS			
EUGENE	OLIVE PLAZA			
EUGENE	RIVER KOURT APARTMENTS			
EUGENE	SHEPARD APARTMENTS			
EUGENE	SORGENFRI			
EUGENE	YA PO AH			
FOREST GROVE				
FOREST GROVE				
GLENDALE GLENDALE	HILLSIDE VILLAGE MILL CREEK APARTMENTS			
GLENDALE GOLD BEACH	COOS CURRY TRANSITION HOUSE II			
GOLD BEACH	GOLD BEACH APARTMENTS PHASE I			
GOLD BEACH	GOLD BEACH APARTMENTS PHASE II			
GOLD BEACH	SHOREVIEW GARDENS			

GRANTS PASS	APPLE ROGUE APARTMENTS
GRANTS PASS	BLACKBERRY KNOLL APARTMENTS
GRANTS PASS	CENTENNIAL WEST APARTMENTS
GRANTS PASS	
GRANTS PASS GRANTS PASS	FOOTHILLS II RETIREMENT CENTER GOLDEN RAIN APARTMENTS
GRANTS PASS	THE WILLOWS
GRESHAM	ALDERCREST APARTMENTS
GRESHAM	CENTRAL STATION APARTMENTS
GRESHAM	COBURN WOODS APARTMENTS
GRESHAM	EAST FAIR TERRACE
GRESHAM	MATTIE YOUNKIN MANOR
GRESHAM	POWELL VISTA MANOR
HARRISBURG	FOUNTAIN COURT APARTMENTS
HARRISBURG	LASALLE COURT APARTMENTS
HEPPNER	MOUNTAIN GLEN APARTMENTS
HERMISTON	DESERT SAGE MANOR
HERMISTON	HERMISTON PROJECT
HILLSBORO	
HILLSBORO HILLSBORO	ROLLING GREEN APARTMENTS THE WILLOWS APARTMENTS
HILLSBORO	WOODLAND PARK
HINES	ASPEN GROVE
HUBBARD	MARIE MANOR
HUBBARD	PACIFIC ARMS APARTMENTS
IRRIGON	IRRIGON FARM LABOR
JACKSONVILLE	HOLIDAY GARDENS - JACKSONVILLE APARTMENTS
JOHN DAY	CANYON CREEK COURT
JOHN DAY	MEADOWBROOK I APARTMENTS
JUNCTION CITY	ERIC PARK APARTMENTS
JUNCTION CITY	
KLAMATH FALLS KLAMATH FALLS	KLAMATH VIEW RETIREMENT CENTER LAKE PARK TOWERS
KLAMATH FALLS	LUTHER SQUARE RETIREMENT VILLAGE
KLAMATH FALLS	SHANGRI LA APARTMENTS
LA GRANDE	LA GRANDE PLAZA I
	LA GRANDE PLAZA II
LEBANON	ANDERLIK MANOR
LEBANON	PARK MANOR
LEBANON	VILLAGE MANOR APT
LINCOLN CITY	LINCOLN VILLAGE
LINCOLN CITY	SEA HAVEN APARTMENT
LOWELL MADRAS	COVERED BRIDGE ESTS CANYON VILLA ESTATES
MADRAS	GOLDEN AGE MANOR I
MADRAS	GOLDEN AGE MANOR II
MADRAS	JEFFERSON COURT APARTMENTS
MCMINNVILLE	JANDINA PARK APARTMENTS
MEDFORD	CATALPA SHADE
MEDFORD	LARSON CREEK RETIREMENT CENTER
MEDFORD	MULBERRY COURT
MEDFORD	QUAIL RIDGE RETIREMENT CENTER
MEDFORD MERRILL	ROSS KNOTTS RETIREMENT CENTER
	MERRILL APARTMENTS MILTON FREEWATER ORCHARD HOMES
MILTON-FREEWATER	
MILWAUKIE	WILLAMALANE
MOLALLA	PLAZA LOS ROBLES
MOLALLA	RIDINGS TERRACE I
MOLALLA	RIDINGS TERRACE II
MYRTLE CREEK	PLAZA RETIREMENT COMMUNITY
MYRTLE CREEK	VALLEY VIEW RETIREMENT CENTER
MYRTLE POINT	FIRCREST
NEWBERG	
	NEWBERG VILLAGE APT SPRINGBROOK PLACE
NEWBERG NEWPORT	PINEWOOD MANOR
NORTH BEND	MONROE STREET GROUP HOME
NYSSA	KINGSTONE SQUARE
NYSSA	NYSSA COURT

NYSSA	NYSSA MANOR
NYSSA	RIO VISTA
ONTARIO	IDYLWOOD MANOR
ONTARIO	
ONTARIO ONTARIO	ONTARIO MANOR II ONTARIO VILLA
ONTARIO	ROSEWOOD TERRACE
ONTARIO	WEST ALAMEDA APARTMENTS
OREGON CITY	FISHER RIDGE APARTMENTS
OREGON CITY	MEADOWLARK APARTMENTS
OREGON CITY	OREGON CITY TERRACE
OREGON CITY	OUR APARTMENT
PENDLETON	OREGON TRAIL MANOR
PENDLETON	PENDLETON RIVERSIDE
PENDLETON	TERWILLIGER PLAZA
PORT ORFORD	LAKESIDE GARDEN
PORT ORFORD	PORT ORFORD APARTMENTS
PORTLAND	ALBERTA SIMMONS PLAZA
PORTLAND	
PORTLAND	AVENUE PLAZA
PORTLAND PORTLAND	BRONAUGH APARTMENTS BURLWOOD APARTMENTS
PORTLAND	BURNSIDE STATION
PORTLAND	CANDALARIA PLAZA
PORTLAND	CARITAS PLAZA
PORTLAND	CARITAS VILLA
PORTLAND	CASCADIAN TERRACE
PORTLAND	COLUMBIA TERRACE RETIREMENT COMMUNITY
PORTLAND	EAST COUNTY PROJECT
PORTLAND	EMERSON PLAZA
PORTLAND	ESTATES PLAZA
PORTLAND PORTLAND	FANNO CREEK FIRGROVE APARTMENTS
PORTLAND	FREMONT MANOR
PORTLAND	GOOD SHEPHERD I
PORTLAND	GOOD SHEPHERD II
PORTLAND	HALSEY STREET PROJECT
PORTLAND	HALSEY TERRACE
PORTLAND	HAWTHORNE EAST
PORTLAND	HOLGATE PLAZA
PORTLAND	HOLGATE PROJECT
PORTLAND	
PORTLAND PORTLAND	KENILWORTH PARK PLAZA KIRKLAND UNION MANOR II
PORTLAND	KIRKLAND UNION MANOR I
PORTLAND	KIRKLAND UNION MANOR III
PORTLAND	LONE PINE APARTMENTS
PORTLAND	MARSHALL UNION MANOR
PORTLAND	MARWOOD PLAZA
PORTLAND	MINERVA PLAZA
PORTLAND	PIONEER ABODES
PORTLAND	PORTLAND SILVERCREST RESIDENCE
PORTLAND	POWELL PLAZA I
PORTLAND PORTLAND	POWELL PLAZA II PROVIDENCE HOUSE
PORTLAND	SCOTT CREST PLAZA
PORTLAND	ST. JOHNS WOODS
PORTLAND	SUMMER RUN APARTMENTS
PORTLAND	TENINO TERRACE
PORTLAND	TILLICUM COURT APARTMENTS
PORTLAND	TRYON MEWS
PORTLAND	WESTMORELAND'S UNION MANOR
PORTLAND	WOODLAND HEIGHTS RETIREMENT COMMUNITY
POWERS	
PRAIRIE CITY PRINEVILLE	KIRCHER KORNERS GRASSHOPPER VILLAGE
PRINEVILLE	OCHOCO MANOR
REDMOND	BRENTWOOD MANOR
REDMOND	HOUSING OPPORTUNITIES INC
REDMOND	STAFFORD SQUARE II
REEDSPORT	TIMBER RIDGE RETIREMENT CENTER

REEDSPORT **ROGUE RIVER ROGUE RIVER** ROSEBURG ROSEBURG ROSEBURG ROSEBURG SAINT HELENS SALEM SANDY SANDY SANDY SCAPPOOSE SCAPPOOSE SCAPPOOSE SEASIDE SEASIDE SHADY COVE SHERWOOD SILVERTON SILVERTON SILVERTON SPRINGFIELD SPRINGFIELD SPRINGFIELD SPRINGFIELD SPRINGFIELD SPRINGFIELD ST. HELENS ST. HELENS ST. HELENS ST. HELENS STAYTON STAYTON SUTHERLIN SUTHERLIN SUTHERLIN TALENT THE DALLES THE DALLES THE DALLES TILLAMOOK VALE VALE VENETA VENETA WARRENTON WHITE CITY WILSONVILLE WINSTON WINSTON WOODBURN

WOODLAND APARTMENTS VALERIE HILLS APARTMENTS WOODVILLE VILLAGE MEADOW CREEK RETIREMENT CENTER OAK GROVE RETIREMENT CENTER ROSEBURG PROJECT WESTVIEW COMMONS COLUMBIA HILLS RETIREMENT CENTER BLUFF STREET BRIARWOOD MANOR CAMPUS COURT APARTMENTS CAPITOL PLAZA APARTMENTS FISCHER COURT I FISCHER COURT II FOUR OAKS HIGHLAND MANOR JASON LEE MANOR **PROVIDENCE PLACE** SALEM MANOR VIKING VILLAGE COUNTRY GARDEN APARTMENTS EVANS STREET SENIOR APARTMENTS HUMMINGBIRD APARTMENTS **OLIVE COURT SENIOR** SYCAMORE VIEW VICTORIAN SENIOR CREEKSIDE VILLAGE SALMONBERRY KNOLL SHADY OAKS APARTMENTS SHERWOOD PARK APARTMENTS SILVERTON MANOR SILVERTON MANOR II SILVERTON MANOR IIB AFIYA APARTMENTS ASTER APARTMENTS ISLAND PARK APARTMENTS RAINBOW VILLAGE SPRING SITE APARTMENTS VILLAGE EAST APARTMENTS CREST APARTMENTS NORCREST APARTMENTS NORTHFORK APARTMENTS WOODLAND TRAIL APARTMENTS OAK PARK VILLAGE STAYTON MANOR HOLIDAY GARDENS I HOLIDAY GARDENS II TERRACE MANOR APARTMENTS HOLIDAY GARDENS - TALENT APARTMENTS CHENOWITH RIM PLAZA FLORA THOMPSON APARTMENTS WESTSIDE VILLAGE GOLDEN EAGLE II MALHEUR VILLAGE WASHINGTON SQUARE PIONEER PARK APARTMENTS SUNBURST MANOR ALDER COURT AGATE VILLAGE APARTMENTS RENAISSANCE COURT CHRISTY COURT APARTMENTS PINE TREE APARTMENTS **BURNWOOD MANOR** 

"At-risk" properties listed, to varying degrees, have the potential to lose their affordability restrictions and/or federal project-based rental assistance. This includes some properties currently owned or controlled by non-profit entities and public housing agencies. Most of the at-risk properties are owned by for-profit entities and have rent assistance contracts or other use restrictions expiring within the next 5 years.

# **Preserved Housing in Oregon, 2006-2012**



#### HUD Assisted Housing **Preserved With New OHCS Funding**

Aloha Astoria Beaverton Beaverton Beaverton Bend Canby Cave Junction Coos Bay Eugene Florence Forest Grove Hermiston Hermiston Hermiston

Farmington Meadows Owens Adair Spencer House **Crestview** Court Spencer House Quimby Apartments Carriage Court Apartments Valley Village II Lake Empire Apartments Hawthorn Apartments (29th Place) The Pines Garden Grove Apartments Cottonwood I Cottonwood II Sunland Park Apartments

Hillsboro Hood River Hood River **Klamath Falls** La Grande La Grande Lake Oswego Lincoln City McMinnville Medford Medford Medford Medford Milwaukie Monmouth North Bend Oakridge Oregon City

Maples II Dethman Manor Indian Creek Court High Valley Estates Grande Woods Apartments La Grande Retirement Hollyfield Village Apartments West Devils Lake Apartments Villa West Conifer Gardens Grand Apartments **Rogue River Estates** Spring Street Seneca Terrace The Village Cedar Grove Apartments Mountain View Apartments Rosewood Terrace

Pendleton Pendleton Portland Prairie City Reedsport Reedsport Reedsport Reedsport **Rogue** River

Pendleton Square Apartments I Pendleton Square Apartments II 1200 Building Admiral Apartments Chaucer Court Lexington Apartments Park Tower Rose Schnitzer Tower Roselvn Apartments Upshur House Uptown Tower Walnut Park Strawberry Village Forest Hills Manor **Ridgeway Village** Riverside Manor Apartments | **Riverside Manor Apartments II** Rogue Terrace

**Brookside Court Apartments** Parkside Village Sandhill Villa Apartments Stewart Terrace Leisure Way Park Avenue Apartments Woodburn

#### ▲ Manufactured Home Parks Preserved With New OHCS Funding

Clackamas Gold Beach Junction Citv Leaburg McMinnville Oakridge Redmond

Roseburg

Roseburg

Sherwood

Wallowa

Seaside

Clackamas River Village Anchor Mobile Home Park Harwood Mobile Manor Vida Lea Mobile Home Park Victor Manor Mobile Home Park Hillcrest Mobile Home Park Green Pastures Mobile Home Park

#### Rural Development Assisted Housing Preserved With New OHCS Funding

Ashland **Baker City** Bandon Bend Boardman Boardman Dundee Estacada Hermiston Hood River Hood River Junction City La Grande Lincoln City Lincoln City Madras Madras McMinnville McMinnville Milton-Freewater Mt. Angel Ontario Pendleton Phoenix Phoenix Redmond Redmond Riddle Sandy Sandy Sherwood Stayton Sublimity Sweet Home Sweet Home The Dalles Tillamook Willamina Wilsonville Wilsonville Wilsonville

Stratford Apartments Elkhorn Village Apartments Seacrest Apartments Crest Butte Apartments\* Boardman Apartments Trail Apartments Dunhill Apartments Estacada Village Buttercreek Apartments Arends Place I & II Wv'Fast Norseman Village Pinehurst Apartments\* The Jetty Apartments Spyglass Court Madison Apartments Willow Creek Apartments Willamette Place I Willamette Place II Washington Park Apartments Cascade Valley Fairview Apartments Indian Hills Apartments Brookside Village Rose Court **Ridgemont Apartments** Wintergreen Apartments Glenhaven Apartments Cedar Park Gardens Firwood Village Apartments Linnwood Apartments Westside Apartments Summerset Village Linnhaven Apartments Stonebrook Apartments Sunrise Estates I & II Meadow Glen Willamina Villa\* Montebello Apartments Montecino Apartments Wilsonville Heights

\*RD subsidized properties with HUD project-based rental assistance

#### **HUD** Assisted Housing Preserved Without New OHCS Funding

Beaverton Coquille Corvallis Corvallis Corvallis Eugene Eugene Eugene Florence Forest Grove Forest Grove Grants Pass **Grants Pass** Hillsboro Hillsboro John Day La Grande La Grande Milwaukie Ontario Portland Portland Portland Portland Portland Portland Portland Portland Portland Redmond Roseburg Salem Salem

Stavton

Holly Tree Village Hillside Terrace Janus House Oak Crest Samaritan Village Uhlhorn Apartments Village Oaks Coburg Road Apts Siuslaw Dunes Forest Manor Apartments Forest Villa Apartments Jefferson Court Victorian Arms Smallwood Apartments Tarkington Square Meadowbrook II Cove Avenue (2011) Thunderbird Apts (2011) Cascade Meadows/King Bell Apts **Riverside Manor** Beacon Manor Marion Street Apts Multnomah Manor Myers Court Plaza Townhomes Emilie House McCarthy Place Me Re Center Prescott Place Residential Housing Inc. Rose Apartments Englewood East Southfair Apts Hollister Apartments

As of Dec. 2012. Only includes projects funded after July 2006.

138 4,701 5,503 4,568 \$10,197

# **Preserved HUD Assisted Housing in Oregon, 2006-2012**

### Preserved With New OHCS Funding

Aloha Astoria **Beaverton Beaverton Beaverton** Bend Canby **Cave Junction Coos Bay** Eugene Florence **Forest Grove** Hermiston Hermiston Hermiston Hillsboro **Hood River Hood River Klamath Falls** La Grande La Grande Lake Oswego Lincoln City **McMinnville** Medford Medford Medford Medford Milwaukie Monmouth North Bend Oakridge **Oregon City** Pendleton Pendleton Portland Prairie City Reedsport Reedsport Reedsport Reedsport **Rogue River** Roseburg Roseburg Seaside Sherwood Wallowa Woodburn

Farmington Meadows **Owens Adair** Spencer House **Crestview Court** Spencer House **Quimby Apartments** Carriage Court Apartments Valley Village II Lake Empire Apartments Hawthorn Apartments (29th Place) The Pines Garden Grove Apartments Cottonwood I Cottonwood II Sunland Park Apartments Maples II Dethman Manor Indian Creek Court High Valley Estates Grande Woods Apartments La Grande Retirement Hollyfield Village Apartments West Devils Lake Apartments Villa West **Conifer Gardens** Grand Apartments **Roque River Estates** Spring Street Seneca Terrace The Village Cedar Grove Apartments Mountain View Apartments **Rosewood Terrace** Pendleton Square Apartments I Pendleton Square Apartments II 1200 Building Admiral Apartments Chaucer Court Lexington Apartments Park Tower Rose Schnitzer Tower **Roselyn Apartments** Upshur House Uptown Tower Walnut Park Strawberry Village Forest Hills Manor **Ridgeway Village** Riverside Manor Apartments I Riverside Manor Apartments II Roque Terrace **Brookside Court Apartments** Parkside Village Sandhill Villa Apartments Stewart Terrace Leisure Way Park Avenue Apartments



### **Preserved Without New OHCS Funding**

Holly Tree Village Beaverton Hillside Terrace Coquille Corvallis Janus House Oak Crest Corvallis Corvallis Samaritan Village Uhlhorn Apartments Eugene Village Oaks Eugene Coburg Road Apts Eugene Siuslaw Dunes Florence

Forest Grove Forest Grove Grants Pass Grants Pass Hillsboro Hillsboro John Day La Grande La Grande

Forest Manor Apartments Forest Villa Apartments Jefferson Court Victorian Arms Smallwood Apartments Tarkington Square Meadowbrook II Cove Avenue (2011) Thunderbird Apts (2011)

Milwaukie **Riverside Manor** Ontario Portland Beacon Manor Marion Street Apts Portland Portland Multnomah Manor Portland Myers Court Portland Plaza Townhomes Portland Emilie House Portland McCarthy Place

#### Cascade Meadows/King Bell Apts

Portland Portland Redmond Roseburg Salem Salem Stayton

Me Re Center Prescott Place Residential Housing Inc **Rose Apartments Englewood East** Southfair Apts Hollister Apartments

# **Preserved Rural Development Assisted Housing in Oregon, 2006-2012**



Totals include estimates for projects not yet closed



Preserved With New OHCS Funding

Ashland Baker City Bandon Bend Boardman Boardman Dundee Estacada Hermiston **Hood River Hood River** Junction Citv La Grande Lincoln City Lincoln City Madras Madras McMinnville McMinnville Milton-Freewater Mt. Angel Ontario Pendleton Phoenix Phoenix Redmond Redmond Riddle Sandy Sandy Sherwood Stayton Sublimity Sweet Home Sweet Home The Dalles Tillamook Willamina Wilsonville Wilsonville Wilsonville

Stratford Apartments Elkhorn Village Apartments Seacrest Apartments Crest Butte Apartments\* Boardman Apartments Trail Apartments **Dunhill Apartments** Estacada Village **Buttercreek Apartments** Arends Place I & II Wy'East Norseman Village Pinehurst Apartments\* The Jetty Apartments Spyglass Court Madison Apartments Willow Creek Apartments Willamette Place I Willamette Place II Washington Park Apartments Cascade Valley Fairview Apartments Indian Hills Apartments Brookside Village Rose Court **Ridgemont Apartments** Wintergreen Apartments **Glenhaven Apartments** Cedar Park Gardens Firwood Village Apartments Linnwood Apartments Westside Apartments Summerset Village Linnhaven Apartments Stonebrook Apartments Sunrise Estates I & II Meadow Glen Willamina Villa\* Montebello Apartments Montecino Apartments Wilsonville Heights

\*RD subsidized properties with HUD project-based rental assistance

As of December 2012. Only includes projects funded after July 2006.

41 1,222 1,481 \$31,139,812 \$64,661,433 1,470 \$9,335

# **Preserved Manufactured Home Parks in Oregon, 2006-2012**



**Clackamas** – Clackamas River Village Purchased by resident-owned coop, assisted by CASA of Oregon, 2012

**Gold Beach** – Anchor Mobile Home Park Purchased by resident-owned coop, assisted by CASA of Oregon, 2011 Junction City – Harwood Mobile Manor Purchased by St Vincent DePaul, 2011

**Leaburg** – Vida Lea Mobile Home Park Purchased by resident-owned coop, assisted by CASA of Oregon, 2012 **McMinnville** – Victor Manor Mobile Home Park Purchased by resident-owned coop, assisted by CASA of Oregon, 2008

**Oakridge** – Hillcrest Mobile Home Park Purchased by St Vincent DePaul, 2011 **Redmond** – Green Pastures Mobile Home Park Purchased by resident-owned coop, assisted by CASA of Oregon, 2009



## **Foreclosure Prevention and Response**

We all have a stake in addressing the problems our communities and neighbors continue to face as a result of the recession. Housing gives people the opportunity to build a better life for themselves and their families. We need to help the housing market recover.

In 2012, Oregon implemented historic foreclosure reform and imposed a requirement of mediation before non-judicial foreclosures. We need to continue to work to restore Oregon's housing market through continued implementation of the mediation program, and we need to expand the mediation requirement and program to judicial foreclosures. Nearly one in five Oregon homeowners is underwater on their mortgage, and one in eleven is either in default or 30 days late in paying their mortgage. Foreclosure continues to threaten the foundations of our state and our communities.

We must continue to protect Oregon homeowners with a two pronged approach: strong policy plus allocation of the remaining resources from the National Attorneys' General settlement. Resources will support systems now in place to provide homeowners with essential information, counseling, legal support, mediation services and expand strategies for direct financial relief. In addition to resources from the settlement, technical changes are needed to strengthen current law and help end the havoc and despair caused by foreclosure in our communities.

Foreclosure counseling equips homeowners to make good decisions based on good information. Mediation provides homeowners with timely and accurate information about their choices which will help allow them to make informed decisions. Funded by the national bank settlement resources, these approaches have the potential to significantly benefit Oregonians at risk of foreclosure and our communities across the state.

Housing provides everyone with an opportunity to succeed in life. In Oregon, we've always pulled together to overcome hardship. Let's continue to support Oregon homeowners and Oregon communities as they recover.



Housing Alliance c/o Neighborhood Partnerships · 503-363-7084 · <u>www.oregonhousingalliance.org</u>



## Foreclosure Relief and Prevention Let's Re-start Oregon's Housing Market

Proposed uses of \$29.3 million national bank settlement payment to State of Oregon

USE	ADMINISTERED BY	ALLOCATED AMOUNT	
		2011-2013	NEEDED IN 2013-
<b>Connect</b> the disparate and fragmented assistance and refinance programs funded by state and federal government, and create a comprehensive system. Maintain data for evaluation of impacts and assessment of gaps.	Oregon Housing and Community Services		2015 \$200,000
<b>Outreach</b> to homeowners to ensure they access the considerable settlement funds to which they are directly entitled, and that they are aware of their options and local resources for counseling, loan modification, and legal recourse.	Oregon Housing and Community Services	\$450,000	\$ 800,000
<b>Foreclosure Counseling</b> and education for homeowners who need more than information or referral and want to prepare for mediation.	Oregon Housing and Community Services	\$3,000,000	\$6,000,000
<b>Legal</b> assistance for low and moderate income homeowners who need legal advice or representation.	Oregon Housing and Community Services	\$400,000	\$1,000,000
<b>Pre-foreclosure mediation</b> . Establish a statewide coordination system for pre- foreclosure mediation. Fund start up costs until revenue collections support expenses.	Dept of Justice	\$1,801,909	Largely funded through fees set in statute
<b>Direct financial assistance.</b> Mechanism to be determined. Could include modifications, refinancing, gap financing, or other efforts.	Oregon Housing and Community Services		Balance of \$29.3 million
TOTAL HOUSING ALLIANCE REQUESTS:			\$ 21,700,000
Other requests for these resources:	· · · · · · · · · · · · · · · · · · ·		·
Enforcement and Monitoring to ensure banks comply with the terms of the	Dept of Justice	\$1,979,889	
settlement and that consumer protection activities can continue at an adequate			
level. Reimbursement of DOJ costs related to the settlement. TOTAL APPROPRIATION TO DATE:		\$7,631,798	



## Agricultural Workforce Housing Tax Credit

Our communities are better and stronger when we have housing for all our residents. We can help ensure all of our residents, including the people that work to pick and process our food, have safe and decent places to call home.

Many rural areas in Oregon lack the housing they need for their workers, particularly for farmworkers. The Agricultural Workforce Housing Tax Credit (ORS 315.164) is a tool Oregon has used effectively since 1989 to help build housing for agricultural workers and their families.

Our communities are better and stronger when we have safe, stable and affordable housing for all our residents. We can ensure everyone has access to safe housing they can afford by maintaining tools to make it easier to build and maintain affordable housing, like the Agricultural Workforce Housing Tax Credit. A variety of tools and strategies are needed to create affordable housing opportunities in these communities, and this tax credit has been a proven and effective part of the "toolkit."

We all need safe and stable places to call home. The Oregon Legislature should act to extend the sunset for the Agricultural Workforce Housing Tax Credit until 2020, and help ensure our agricultural workers in Oregon have access to safe, stable, and affordable housing for themselves and their families.

In Oregon, we value our rural communities, our productive farms, and the benefits the agriculture industry offers the state. Unfortunately, many of our rural areas lack the housing they need to offer people an opportunity to build better lives.

The tax credits under this program are allocated by Housing and Community Services. Tax credits benefit low income agricultural workers and their families by ensuring access to affordable rental units, both on farm and in the communities around agricultural areas. Tax credits leverage private development resources and help ensure the engagement of farmers and lenders in the development of this housing.

Since 2001, the Agricultural Workforce Housing Tax Credit has helped house more than 1,100 agricultural workers and their families in 17 Oregon counties. The enabling legislation for this critical tool establishes a sunset of 2014. The Legislature should grant an extension of at least six years from the current sunset, to 2020.

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Housing Alliance c/o Neighborhood Partnerships · 310 SW Fourth Avenue, Suite 715· Portland, OR 97204 · 503-226-3001 x107
www.oregonhousingalliance.org
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