



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
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 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
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, Justin 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, its 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.



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.**



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

November 2012



Preserve Homes throughout Oregon with Lottery Backed Bond Investment

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

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.

Contact us:

Public Affairs Counsel

Mark Nelson, Justen Rainey

PO Box 12945 - Salem, OR 97309

(503) 363-7084

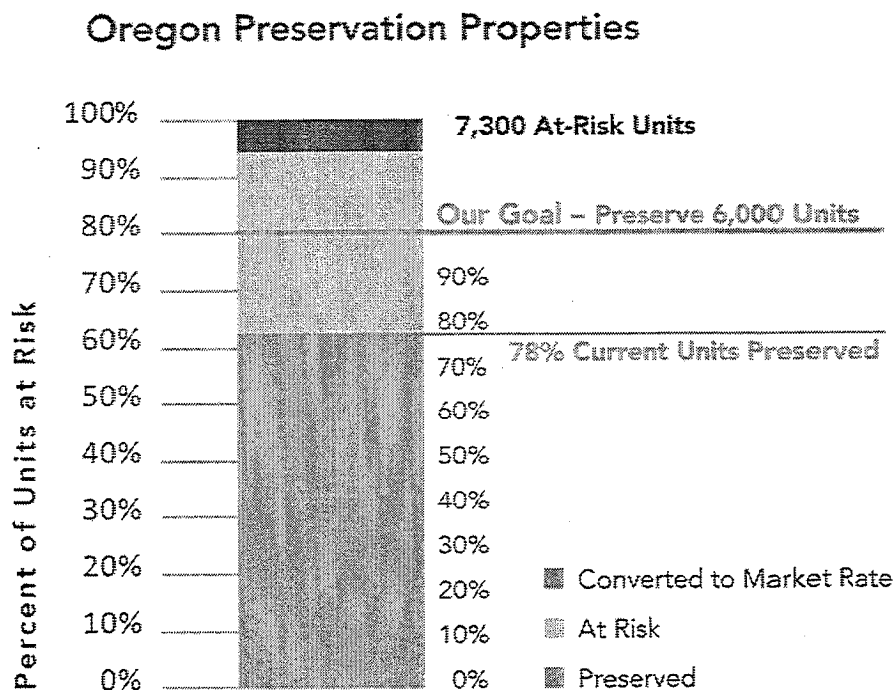
www.oregonhousingalliance.org

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.

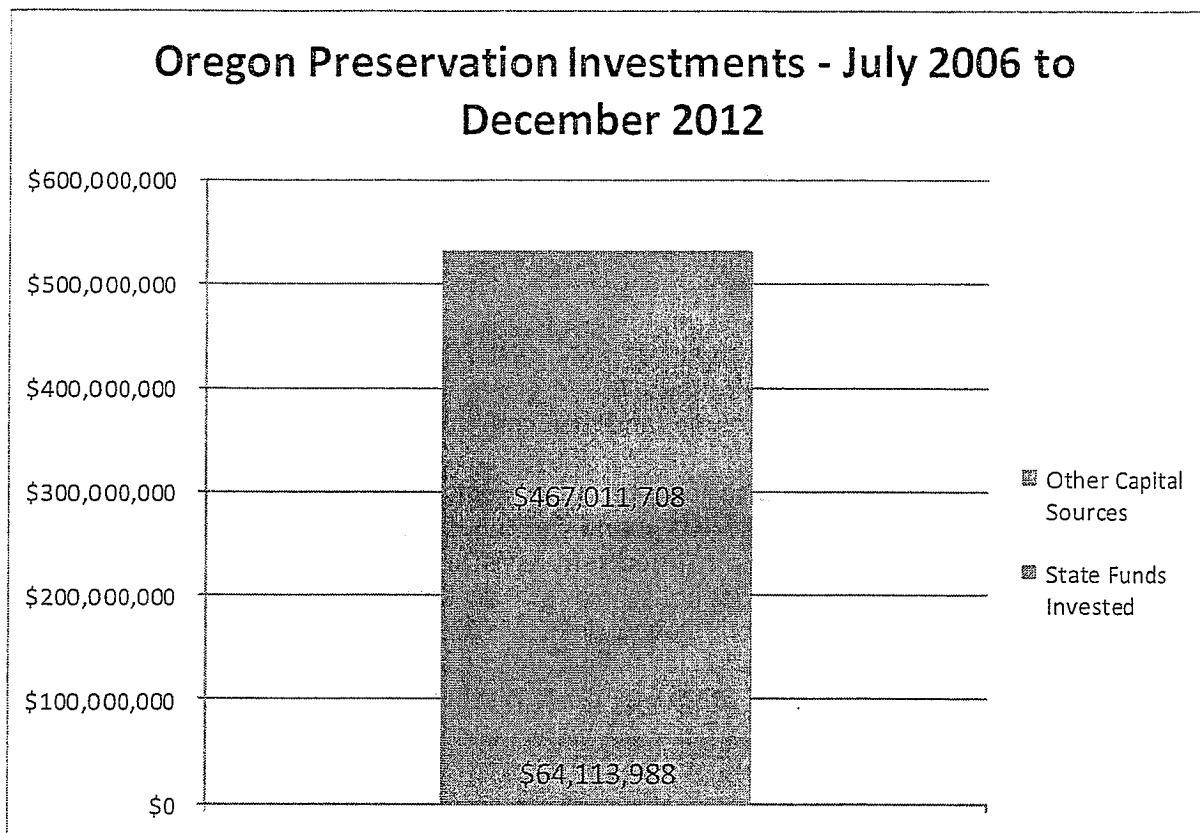
Since 2006, our state's capital investments in preservation projects totals \$64,113,988, which has leveraged \$467,011,708 in other funds. This effort has helped 5,503 families, seniors, and people with disabilities stay in their homes and their communities.

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.



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*	138**
Total Units	5,503
Rent Assisted Units	4,701
State Funds Invested	\$ 64,113,944***
Other Capital Sources	\$ 467,011,708****
Total Project Costs	\$ 531,125,696
Federal Subsidy Retained	\$ 556,973,269
Average Resident Annual Household Income	\$ 10,197

Construction Costs

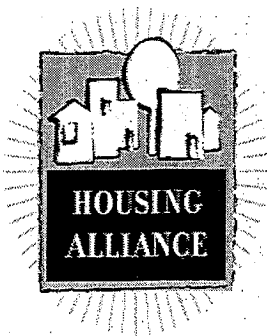
\$ 164,300,044

* 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.



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, too many veterans in Oregon struggle 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, and 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.

We all, including military veterans, deserve a safe place to call home. HB 2417, proposed by the Housing Alliance, will increase an existing document recording fee passed in 2009 (HB 2436) by \$5. This would increase the fee charged on the first page of real estate related recordings. Funds raised through this fee will go to work across the range of housing needs, from ending homelessness to affordable housing to homeownership. We urge you to support HB 2417.

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. Funds raised through HB 2417 will provide emergency rent assistance to help veterans either prevent or end homelessness, will finance the building or rehabilitation of housing for veterans, and will provide downpayment assistance for veterans ready to take the step to homeownership.

Emergency Housing: 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*.

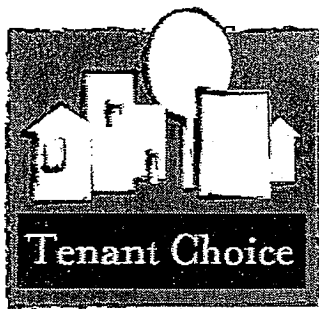
Veterans Supportive Housing : We know that by linking safe, decent and affordable housing to critical services, like health care, job training and recovery support, we can significantly reduce the number of veterans living on our streets and in campsites. We can develop new units with links to critical 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.



Housing Alliance c/o Neighborhood Partnerships ·
503-226-3001 x107 · www.oregonhousingalliance.org

January 2013



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.



Housing Alliance c/o Neighborhood Partnerships ·
503-226-3001 x103 · www.oregonhousingalliance.org

January 2013



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 · www.oregonhousingalliance.org

January 2013



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.



Creating Opportunity through Housing in Benton 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 Benton County, the recession has left our neighbors at risk of foreclosure and homelessness.

Quick Facts

half

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

one child

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

71

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

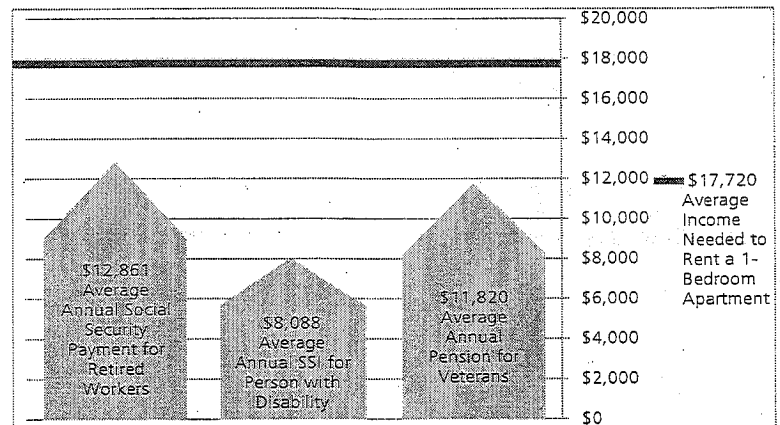
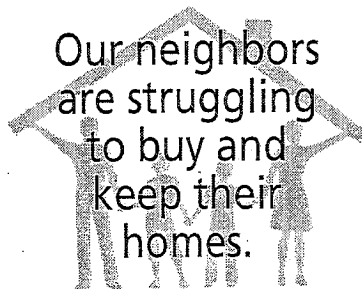
Our neighbors are homeless.



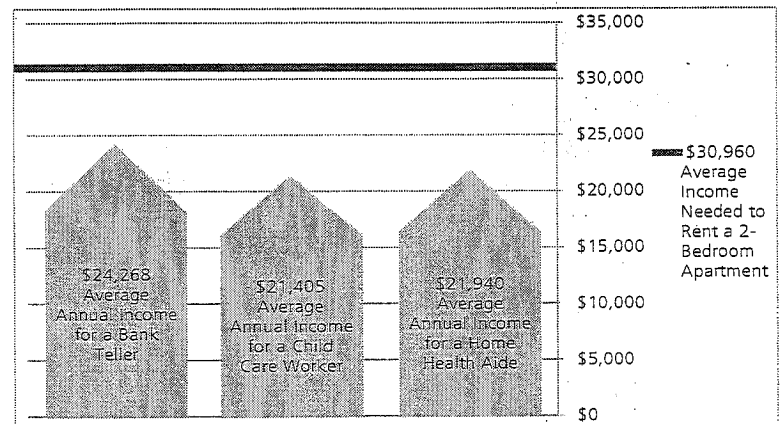
Our neighbors struggle to rent



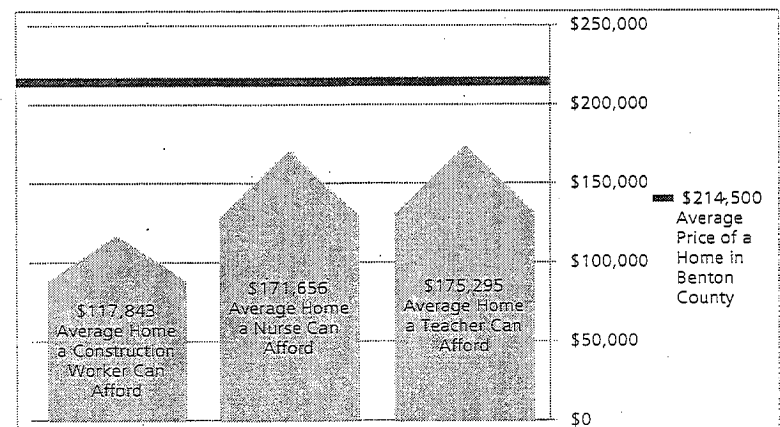
Our neighbors are struggling to buy and keep their homes.



Average Incomes of Benton County's Most Vulnerable Citizens



Average Incomes of Benton County's Working Families



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



Creating Opportunity through Housing in Clackamas 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 Clackamas County, the recession has left our neighbors at risk of foreclosure and homelessness.

Quick Facts

half

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

one child

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

71

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

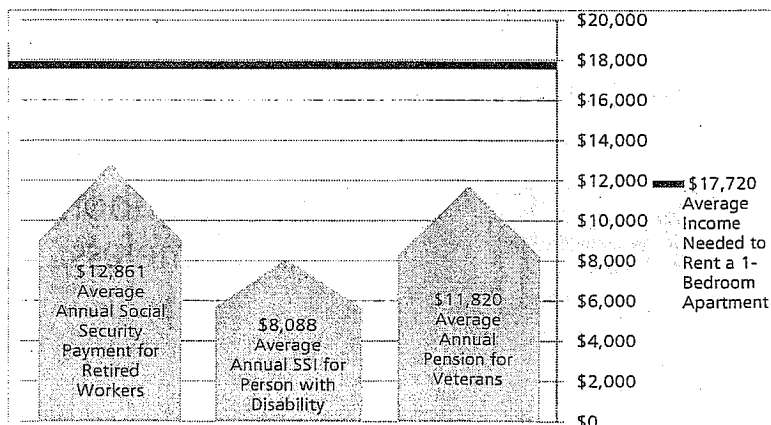
Our neighbors are homeless.



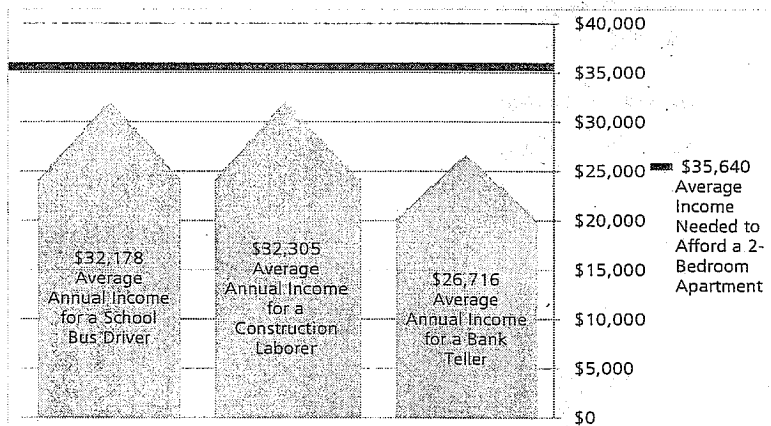
Our neighbors struggle to rent



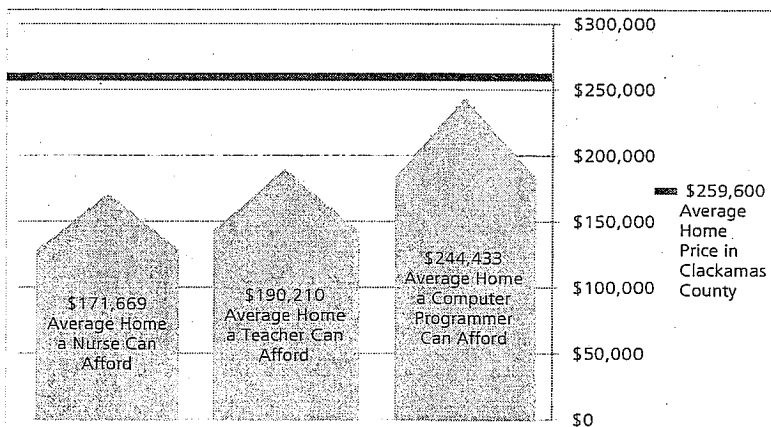
Our neighbors are struggling to buy and keep their homes.



Average Incomes of Clackamas County's Most Vulnerable Citizens



Average Incomes of Clackamas County's Working Families



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



Creating Opportunity through Housing in Deschutes 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 Deschutes County, the recession has left our neighbors at risk of foreclosure and homelessness.

Quick Facts

half

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

one child

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

71

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

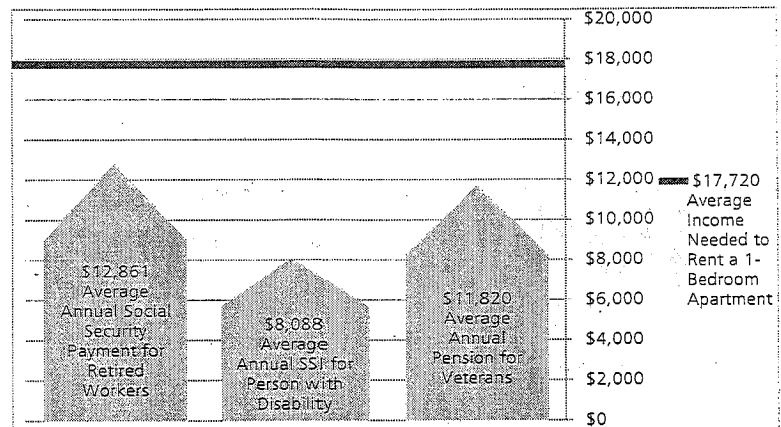
Our neighbors are homeless.



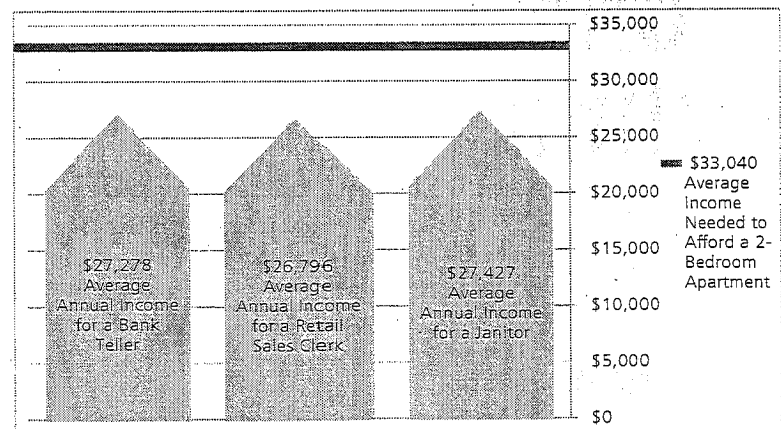
Our neighbors struggle to rent



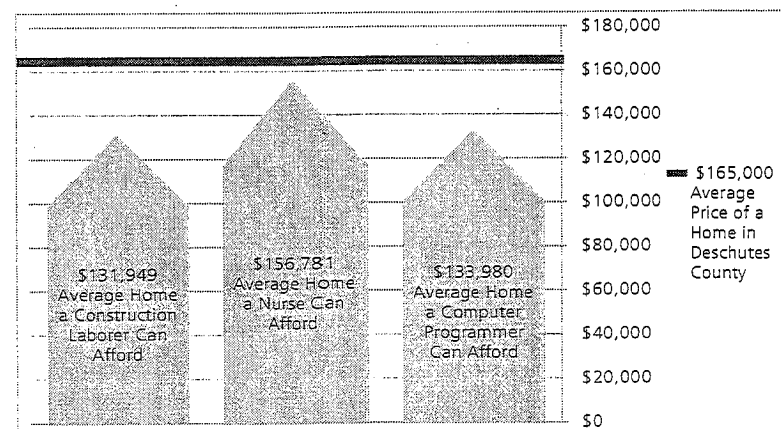
Our neighbors are struggling to buy and keep their homes.



Average Incomes of Deschutes County's Most Vulnerable Citizens



Average Incomes of Deschutes County's Working Families



Average Home Price that Deschutes 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.

Quick Facts

half

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

one child

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

71

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

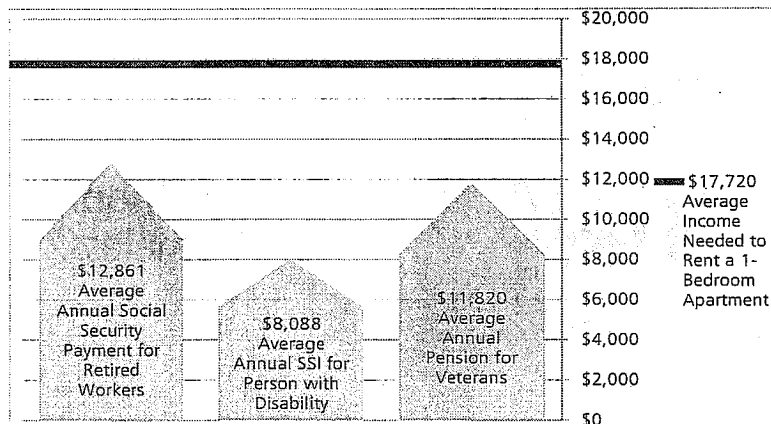
Our neighbors are homeless.



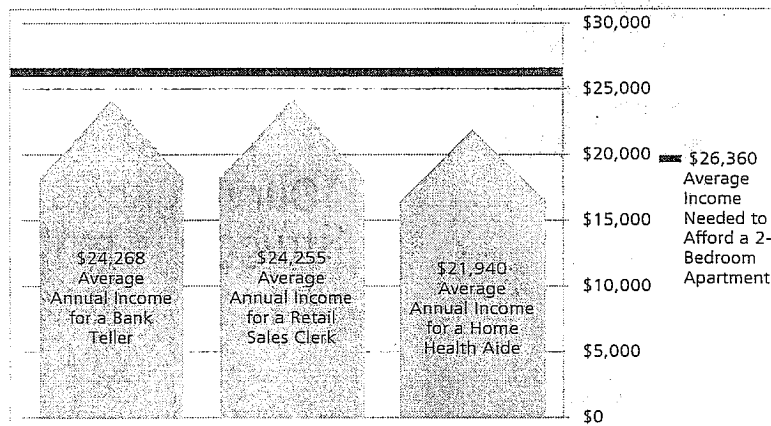
Our neighbors struggle to rent



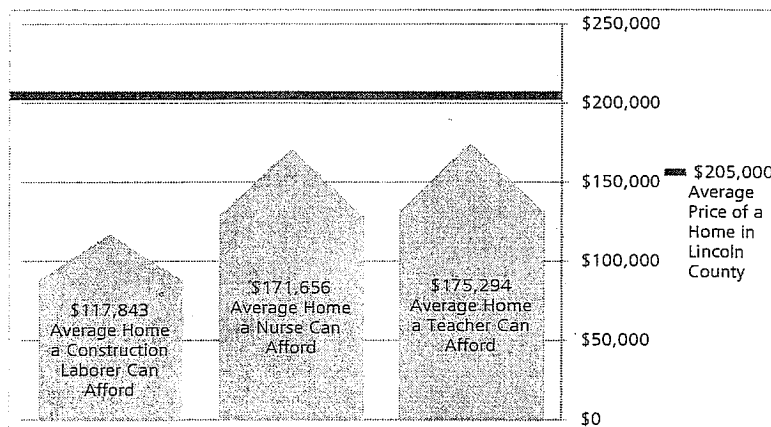
Our neighbors are struggling to buy and keep their homes.



Average Incomes of Lincoln County's Most Vulnerable Citizens



Average Incomes of Lincoln County's Working Families



Average Home Price that Lincoln 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.

Quick Facts

half

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

one child

in almost every classroom in Oregon experienced homelessness in 2011–2012.

71

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

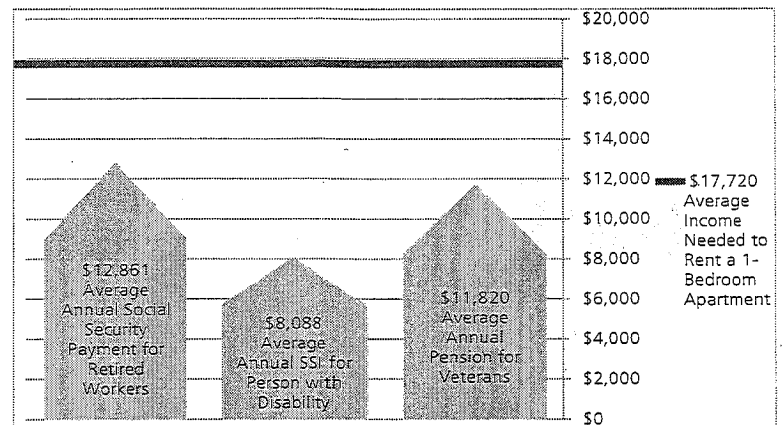
Our neighbors are homeless.



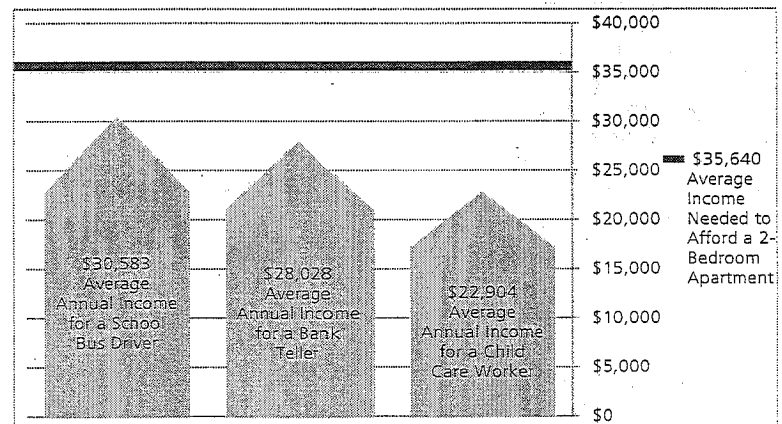
Our neighbors struggle to rent



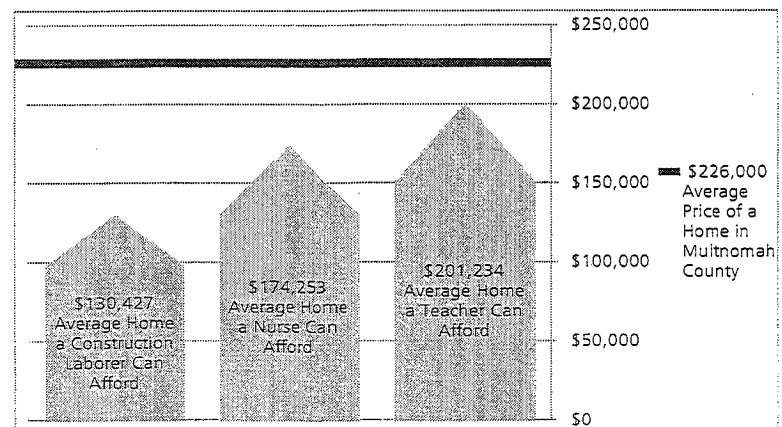
Our neighbors are struggling to buy and keep their homes.



Average Incomes of Multnomah County's Most Vulnerable Citizens



Average Incomes of Multnomah County's Working Families



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



Creating Opportunity through Housing in Polk 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 Polk County, the recession has left our neighbors at risk of foreclosure and homelessness.

Quick Facts

half

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

one child

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

71

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

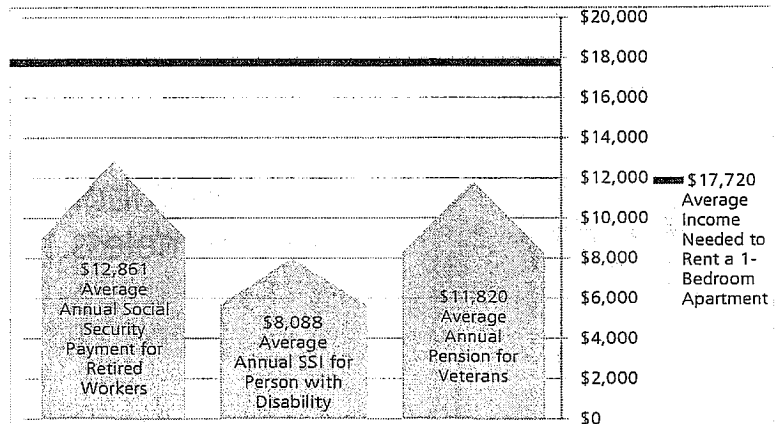
Our neighbors are homeless.



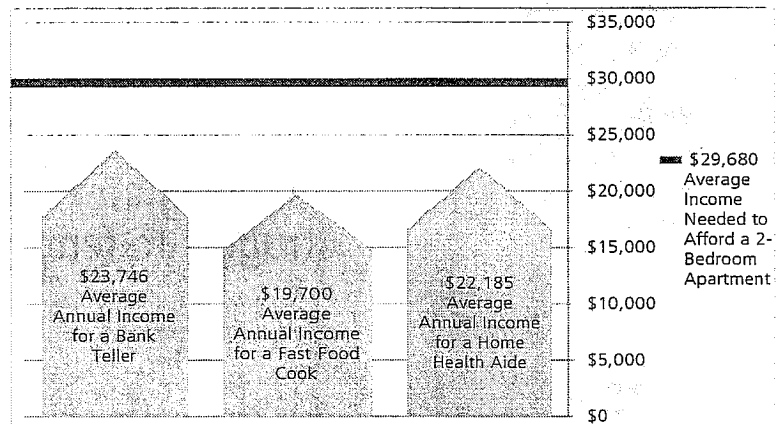
Our neighbors struggle to rent



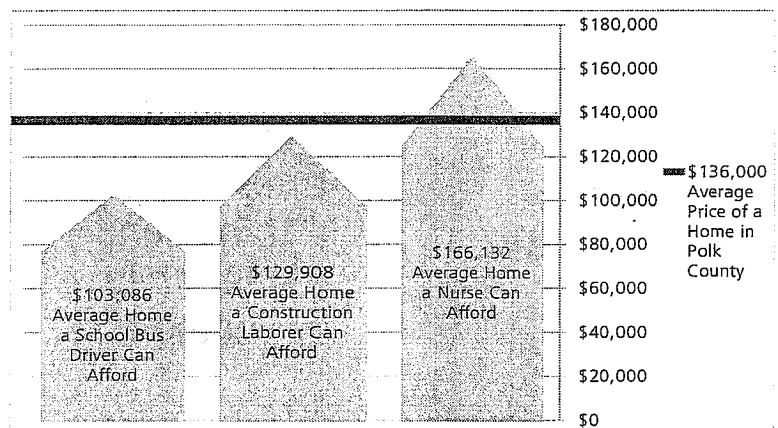
Our neighbors are struggling to buy and keep their homes.



Average Incomes of Polk County's Most Vulnerable Citizens



Average Incomes of Polk County's Working Families



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



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.

Quick Facts

half

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

one child

in almost every classroom in Oregon experienced homelessness in 2011–2012.

71

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

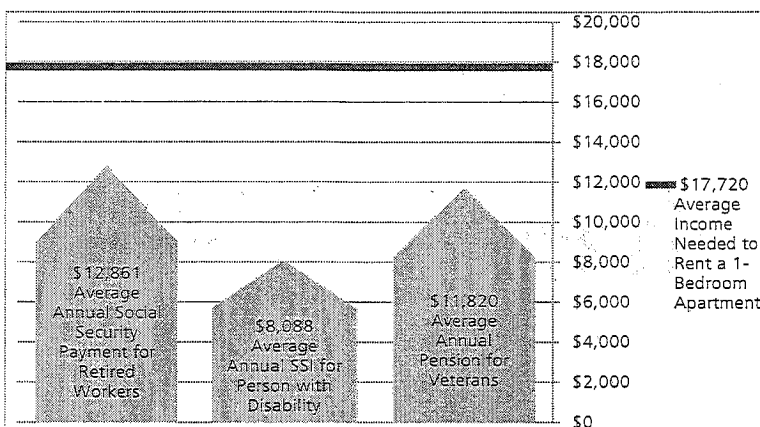
Our neighbors are homeless.



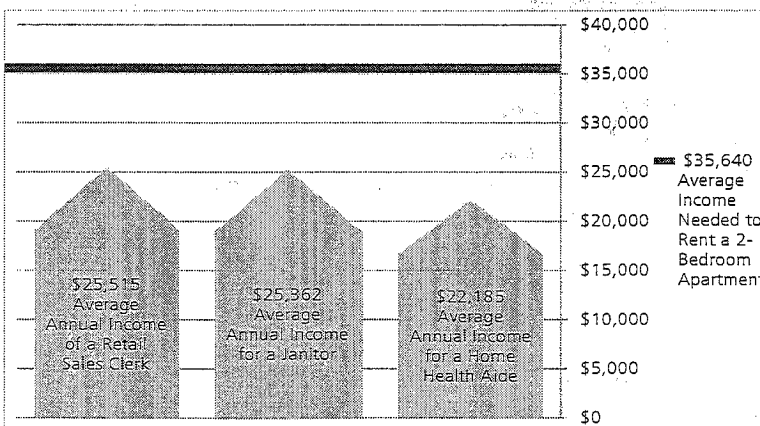
Our neighbors struggle to rent



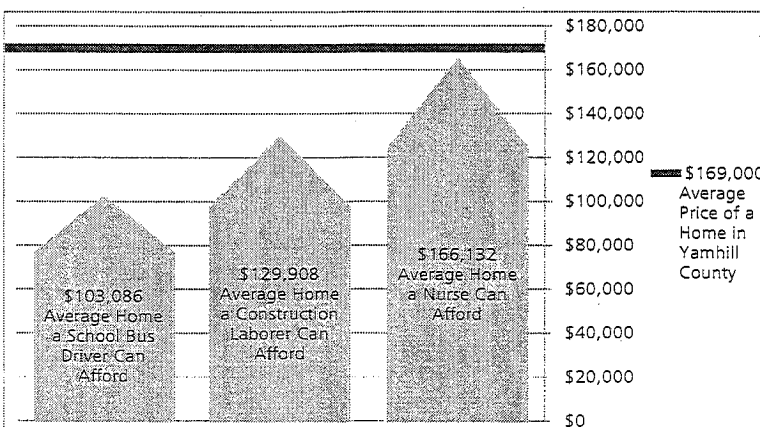
Our neighbors are struggling to buy and keep their homes.



Average Incomes of Yamhill County's Most Vulnerable Citizens



Average Incomes of Yamhill County's Working Families



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

