

Public Assistance for the Working Poor

Presented to the
House Business & Labor Committee
May 20, 2015

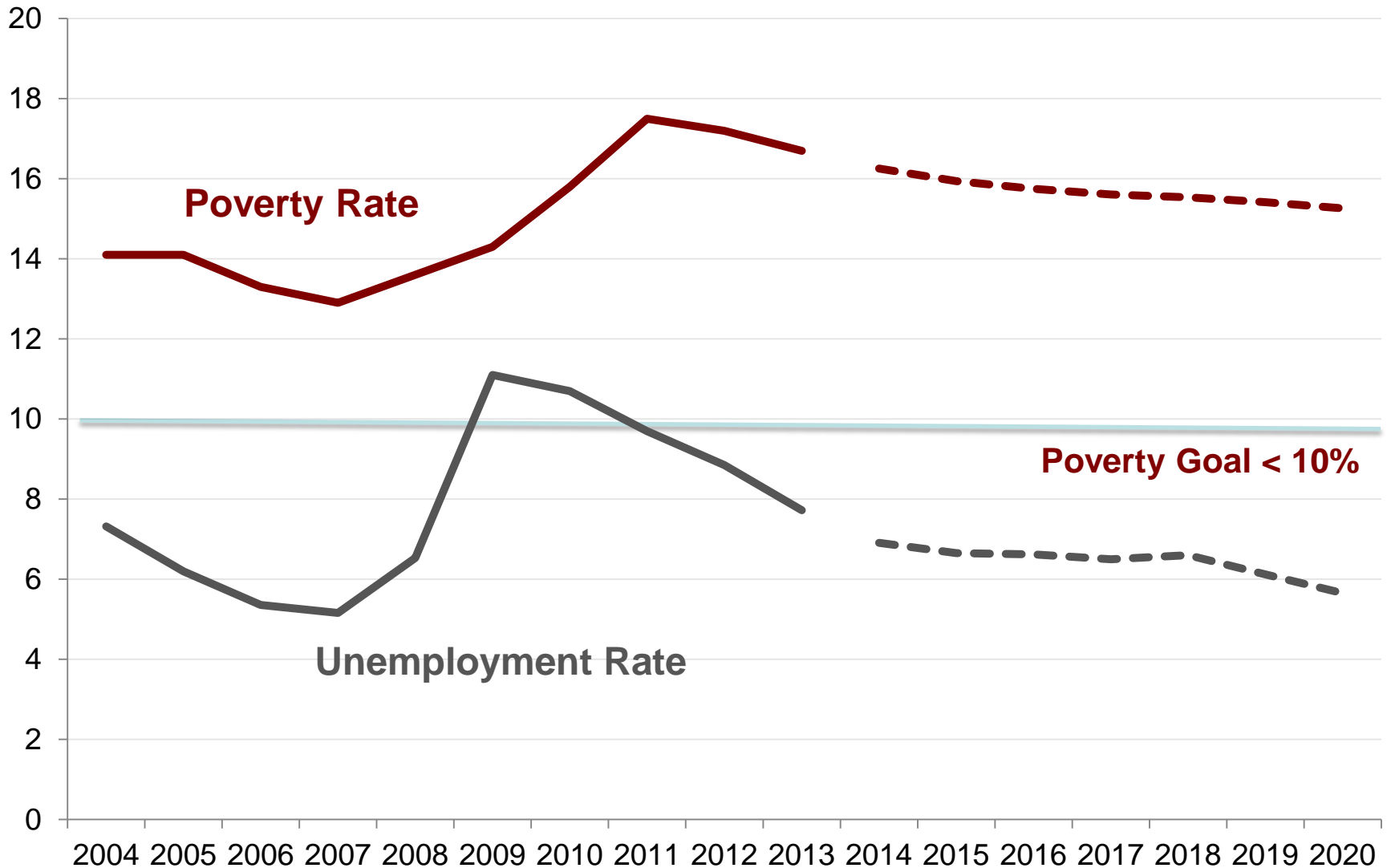


Presentation overview

1. Poverty in Oregon
2. Oregon's Safety Net
 - a) Housing & Community Services
 - b) Human Services
 - c) Health Authority
4. Questions



Poverty rate remains stubbornly high



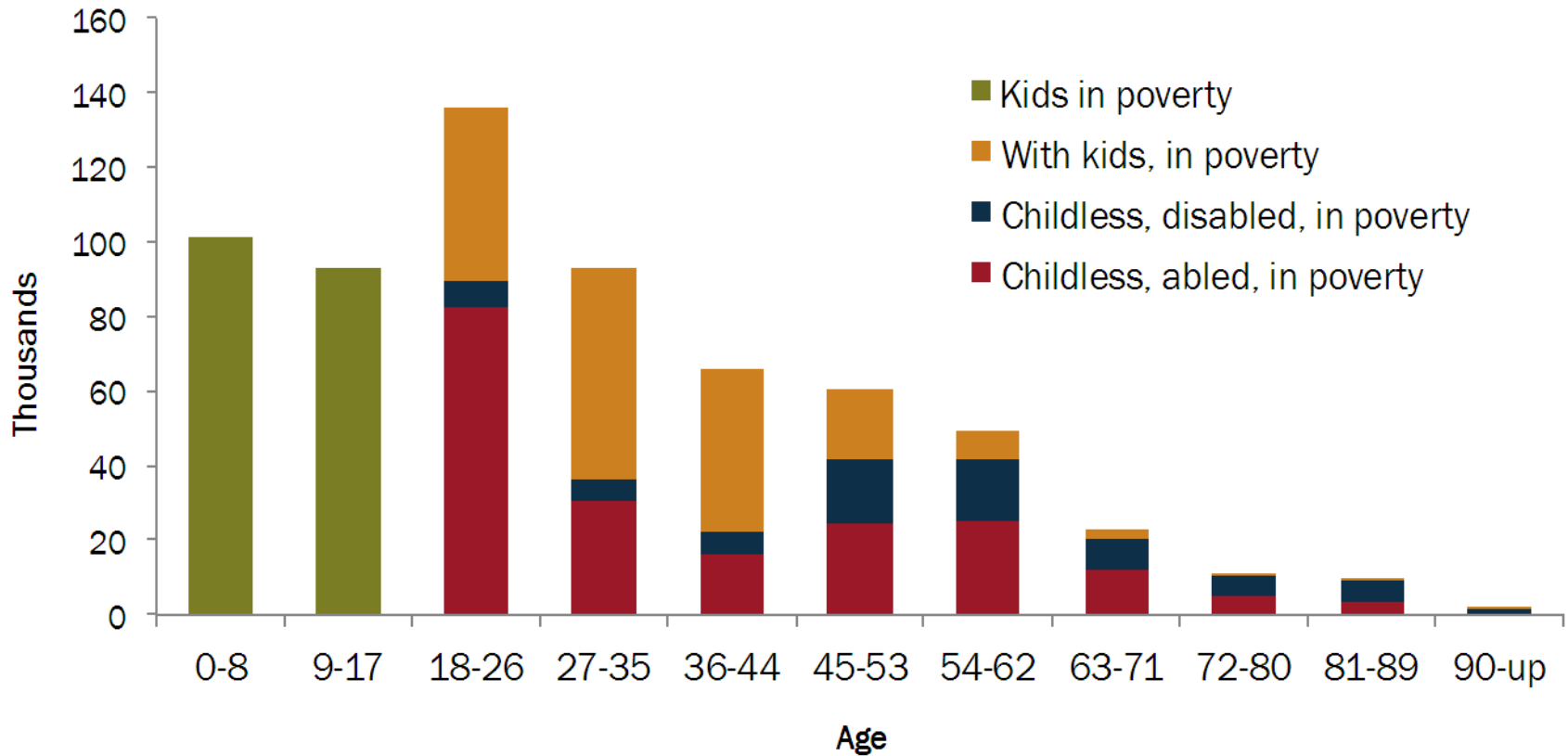
Source: ECONorthwest analysis of Oregon DAS and US Census data; Poverty forecast based on Brookings method

Climb out of poverty is challenging

Effective marginal tax rates for sample Oregon family receiving SNAP, WIC, TANF, and childcare subsidies

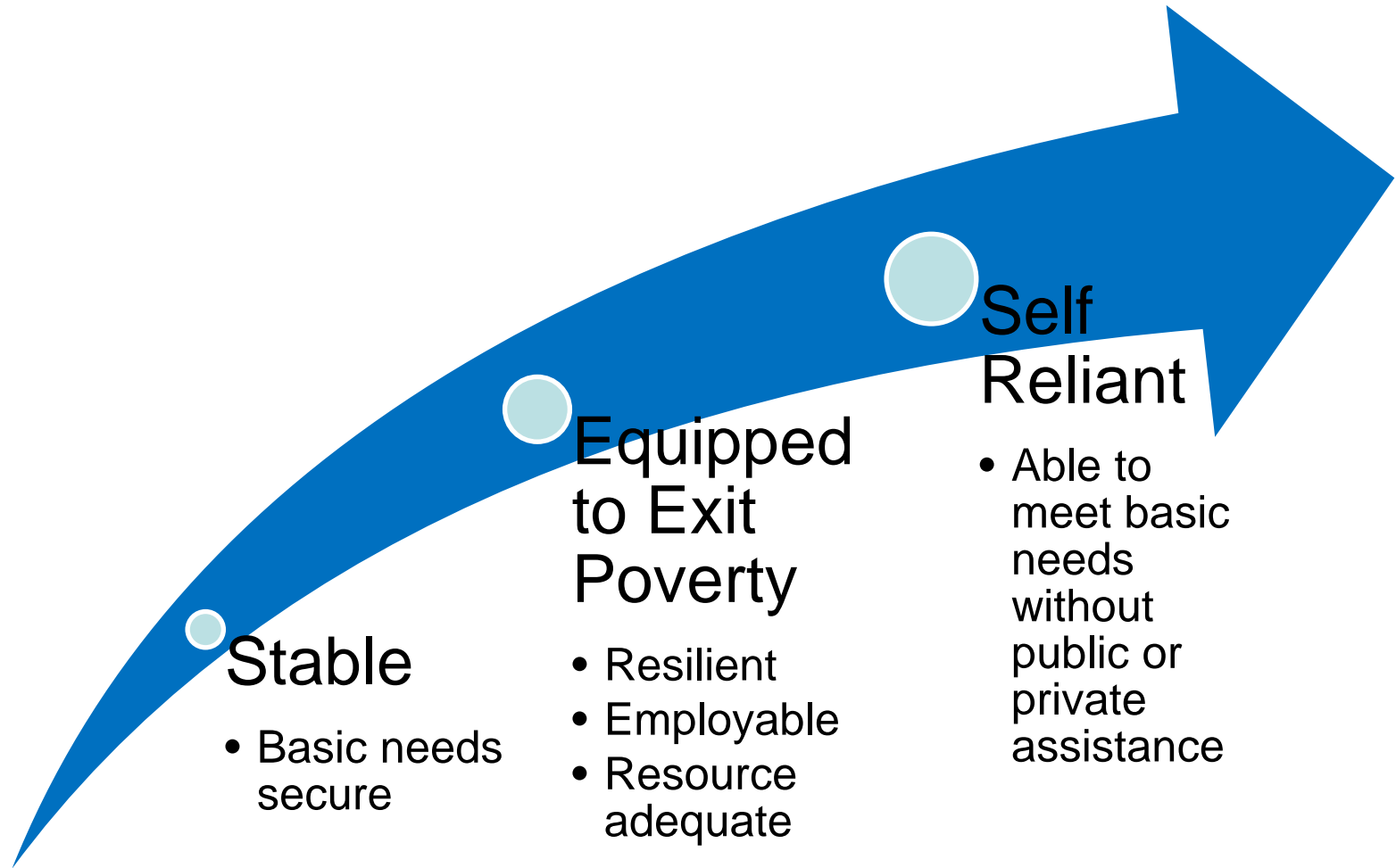


Children and their parents compose almost 60 percent of Oregonians in poverty



Data source: US Census American Community Survey, 2011. Slide source: ECONorthwest

Moving from the safety net to self-sufficiency requires collaboration among many agencies



HOUSING ACROSS A CONTINUUM

Homeless

- Chronic
- Situational
- Emergency rent assistance
- Rapid rehousing
- Shelters
- Transitional housing

Rental Housing

- Permanent Supportive Housing
- Public Housing
- Section 8 vouchers
- Publicly funded apartment buildings
- Privately owned apartments

Homeownership

- Asset building & wealth creation
- Foreclosure avoidance

HOW DO WE DETERMINE WHAT IS “AFFORDABLE”?

- Generally, paying 30% of your income towards rent is considered “affordable.” Families that pay 30% of their income towards rent have income left over to pay for food, medicine, transportation, and other basic needs.
- The National Low Income Housing Coalition determined that in Oregon, someone earning minimum wage would have to work 72 hours a week to be able to afford a two-bedroom apartment at average rents (\$846 per month). This assumes that the worker will spend no more than 30% of their income on rent.
- Nearly one in three Oregonians pay more than 50% of their income towards rent, and one in two pay more than 30% of their income towards rent.

NEED: SHORTAGE OF AFFORDABLE HOUSING

175,000 renter households in Oregon are considered “Extremely Low Income”



There are only 45,226 rental units affordable to those households



Only one in four eligible households receive a federal housing subsidy nationwide



OHCS Programs



Homelessness Prevention



Energy Assistance



Weatherization



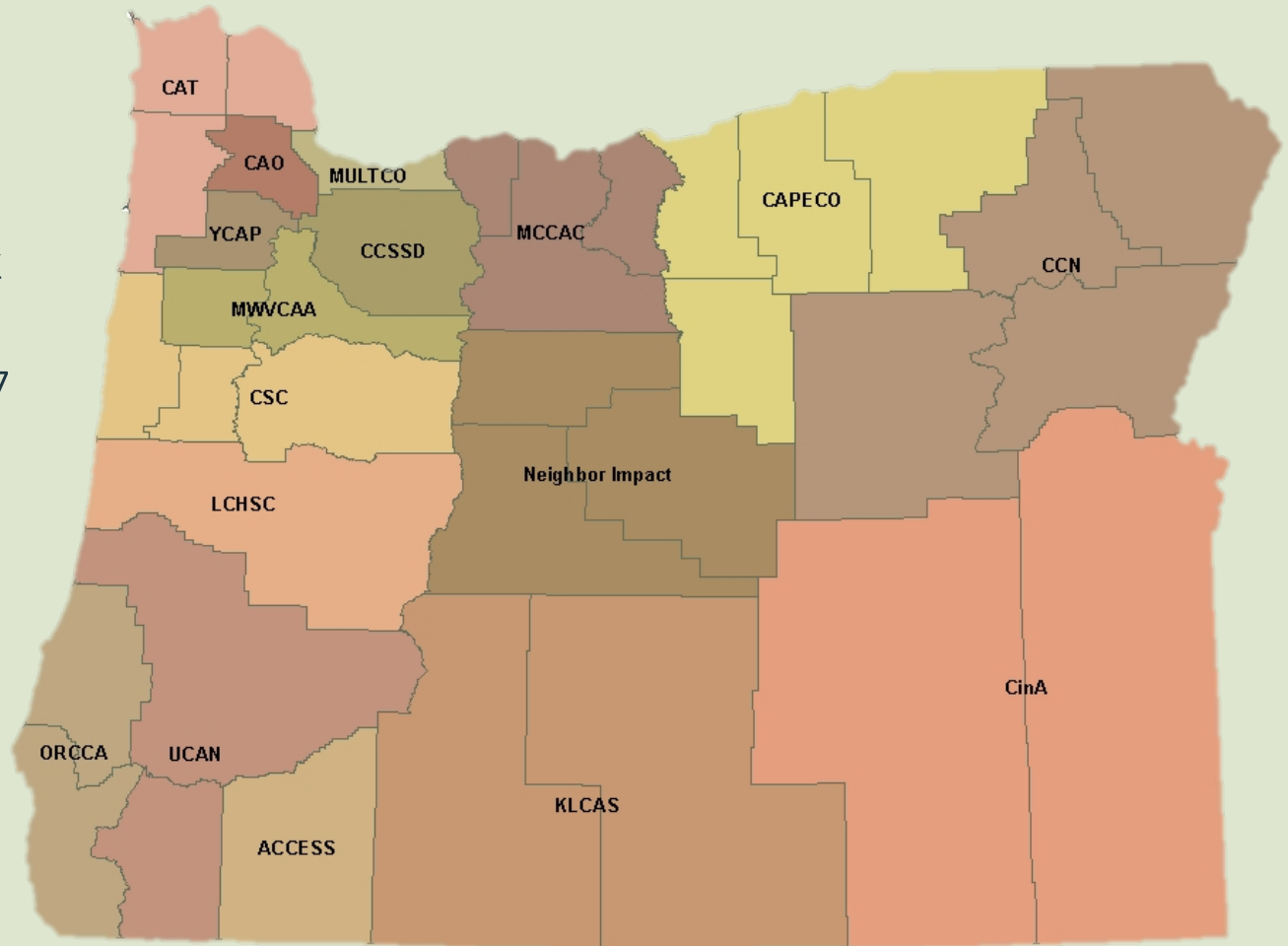
Rental Housing



Homeownership

COMMUNITY ACTION PARTNERS

Housing stabilization funds are delivered through a network of Community Action agencies. 17 Community Action agencies serve all 36 counties in Oregon



HOMELESSNESS PREVENTION

Programs designed to prevent or end homelessness for Oregonians:

- Emergency Housing Account (EHA)
- State Homeless Assistance Program (SHAP)

These programs provide:

- Emergency rent assistance
 - Deposit and application assistance
 - Ongoing rent assistance
 - Emergency shelter – weather
 - Emergency shelter – domestic violence
-
- Served 5,200 Oregonians in FY 2014

ENERGY ASSISTANCE & WEATHERIZATION



Energy Assistance and weatherization programs help provide stability for Oregonians with low incomes by assisting with energy bill payments, and reducing bill costs.

- Oregon Energy Assistance Program, Federal Low Income Home Energy Assistance Program
- Delivered through a network of Community Action Agencies
- 60% of Area Median Income

	Households assisted	Prevented disconnection	Restored utility	Families with kids under 6	First time program users
Federal FY 2013	87,002	48,846	5,846	20,874	20%
Federal FY 2014	90,292	46,465	8,703	22,648	12.3%

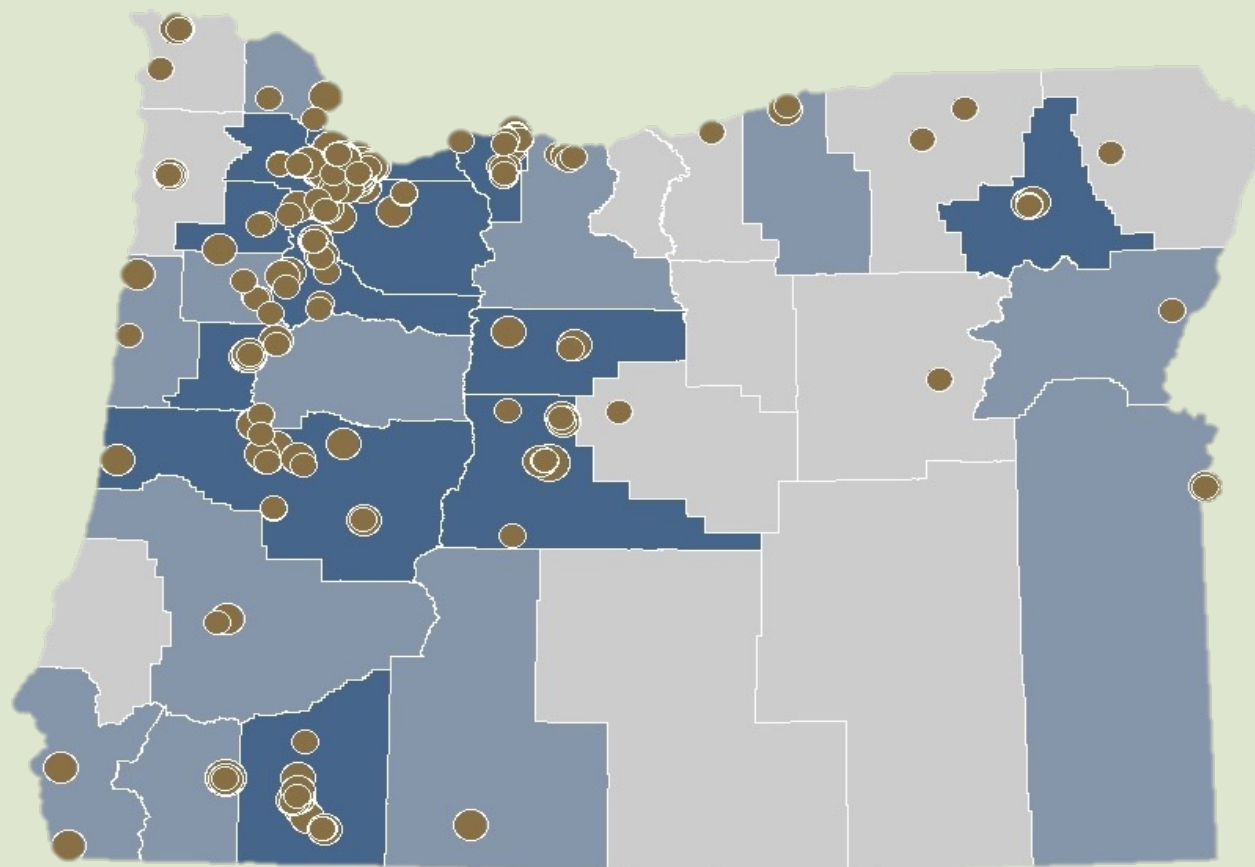
making homes and apartments more energy efficient and reducing bill costs.

OREGON IDA INITIATIVE

- Individual Development Accounts, or IDAs, are a matched savings program for Oregonians with low incomes
- People save for the purchase of an asset such as a home, a small business, or an education; includes financial education and savings plans
- Eligibility: 80% of Area Median Income, or 200% of Federal Poverty level
- Oversight by OHCS, managed by a non-profit, Neighborhood Partnerships
- Funded through a state tax credit

Currently Enrolled	Graduated	% Participation: Homeownership	% Participation: Small Business	% Participation: Education
5,000	4,400	28%	23%	43%

MULTIFAMILY HOUSING, OHCS AWARDED PROJECTS (2010-2014)



On average, OHCS awards funds to build or preserve **1,300 units per year** which serve low income Oregonians.

In the last five years, OHCS awarded funds for **7,888 units in 222 projects in 31 counties.**

OHCS Dollars in County

Light Blue	\$0.00 - \$1,615,029.00	Medium Blue	\$1,615,029.01 - \$6,202,964.13	Dark Blue	\$6,202,964.14 - \$205,650,697.00
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Funded Units

Small Circle	0 - 32	Medium Circle	33 - 108	Large Circle	109 - 326
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HOMEOWNERSHIP ASSISTANCE



- First time homebuyer programs
 - Education, Counseling
 - Down Payment Assistance
- Retention
 - Foreclosure Counseling (Any Oregonian facing foreclosure is eligible)
 - Foreclosure Prevention
 - Home Repair

- Eligibility: 80% of Area Median Income

	Pre-purchase Classes	Pre-purchase Counseling	Down Payment Assistance Loan
CY 2013	1,827	5,414	411
CY 2014	1,368	4,724	100

Department of Human Services

Programs for Working, Low-income Oregonians

Belit Burke, Manager, Oregon

Supplemental Nutrition Assistance Program (SNAP) &

Rhonda Prodzinski, Manager, Oregon Child Care and Refugee Programs



Self-Sufficiency Programs are at the foundation of the safety net

Safety, stability and a pathway out of poverty



Program income limits

Program	Household size	Monthly income limit	Percentage of the 2015 FPL
ERDC*	3	\$3,099	185%
SNAP**	3	\$3,099	185%
TANF*	3	\$616	37%







**Applicants must meet all financial and other eligibility requirements to qualify*

***Income limits may be higher if household includes an elderly or disabled person*

Focusing on a continuum of services



Program overview: TANF

	Who we serve	How we serve	What we help achieve
	28,556 families; Most families served are single mothers with two children	<ul style="list-style-type: none"> • Cash assistance • Job Opportunity and Basic Skills (JOBS) Program • JOBS Plus Program • Family Support and Connections • Domestic violence grant • Teen parent services • Disability benefit application help 	<ul style="list-style-type: none"> • Safety • Stability • Employment • Skills for becoming and remaining self-reliant
	No job; Income less than \$616 per month (37% of FPL)		
	Receives \$506 per month in TANF cash assistance		
	May live with family or share low-income apartment with others		
	Limited transportation options		
	Family stability challenges such as homelessness or domestic violence		

TANF impacts local economic activity through \$13.5m in cash payments to participants and \$2.8m in JOBS contractor payments each month






2015 Opportunities for TANF

HB 3535

Proposes reinvestment of \$30 million in caseload savings

- Reduces the number of participants affected by the “benefits cliff” when they become employed
- Simplifies eligibility requirements to strengthen family connections and stability for children
- Expands family stability services
- Increases flexibility in support services to prevent families from entering TANF
- Improves program capacity to provide strength-based, customized and outcome-focused case management

Program overview: ERDC

	Who we serve	How we serve	What we help achieve
	7,142 families (13,602 children); Most families have a single, working parent and two children	<ul style="list-style-type: none"> • Subsidized child care through payments to providers who are selected by parents and listed with DHS • Higher child care payment rates for special needs children • Providers who met health and safety standards • Contracts with Child Care Resource and Referral organizations for referrals and parent education • Collaborating with Early Learning Division on provider health and safety standards 	<ul style="list-style-type: none"> • Sustained employment for parents • Stable, safe child care • Access to quality child care • Child care provider training • Parent education, choice and referrals • Inclusion/specialized care
	Income under 185% of FPL		
	Average parent co-pay is \$193 per month		
	May live with family or share low-income apartment with others		
	Family stability challenges such as non-standard work hours, minimum wage, employment and transportation		

ERDC impacts local economic activity through \$5.8m in payments to providers each month







2015 Opportunities for ERDC

Two legislative proposals:

- GRB increases caseload
- HB 2015:
 - Increases caseload
 - Increases access to self-employed and working parents in school
 - Protects eligibility for 12 months
 - Provides incentives for quality care settings



Program overview: SNAP

	Who we serve	How we serve	What we help achieve
	1 in 5 Oregonians	<ul style="list-style-type: none"> • Food benefits • Employment and training program • Education outreach through local organizations • Contracted nutrition education in every county 	<ul style="list-style-type: none"> • Hunger prevention • Improved health • Improved nutrition • Job skills • Economic stimulus
	Income under 185% of FPL		
	Average per person benefit is \$123 per month or \$1.43 per person, per meal		
	75% of all households have some form of income		
	45% of households include a child or an elderly person		
	387,838 people through nutrition education efforts		

2015 Opportunities for SNAP

Employment & Training Program Expansion

- Federal support for leveraging “50/50” program dollars for statewide expansion
- Oregon has 5 partnerships with non-profits that are leveraging their own non-federal dollars as a match to participate
- Collaboration with a variety of workforce partners underway for next expansion phase

Employment Grant

- \$646,000 federal grant to equip work-ready adults in SNAP households with skills to find and keep good jobs
- 1 of 7 states to receive grant
- Focus is on veterans and Native Americans
- Lane, Jackson, Josephine, Klamath and Lake Counties participating

Programs for low-income Oregonians

Presented to the House Committee on Business and Labor
May 20, 2017

Rosa Klein, OHA Legislative Coordinator



OHA Programs for low-income Oregonians

Oregon Health Plan

- Oregon's Medicaid program that provides health coverage for low income Oregonians including children, pregnant women, single adults, seniors and more.

Women Infants and Children (WIC)

- Special Supplemental Nutrition Program that provides assistance to pregnant women, postpartum or breastfeeding women, and families with a child under 5 years old to purchase nutritional food.

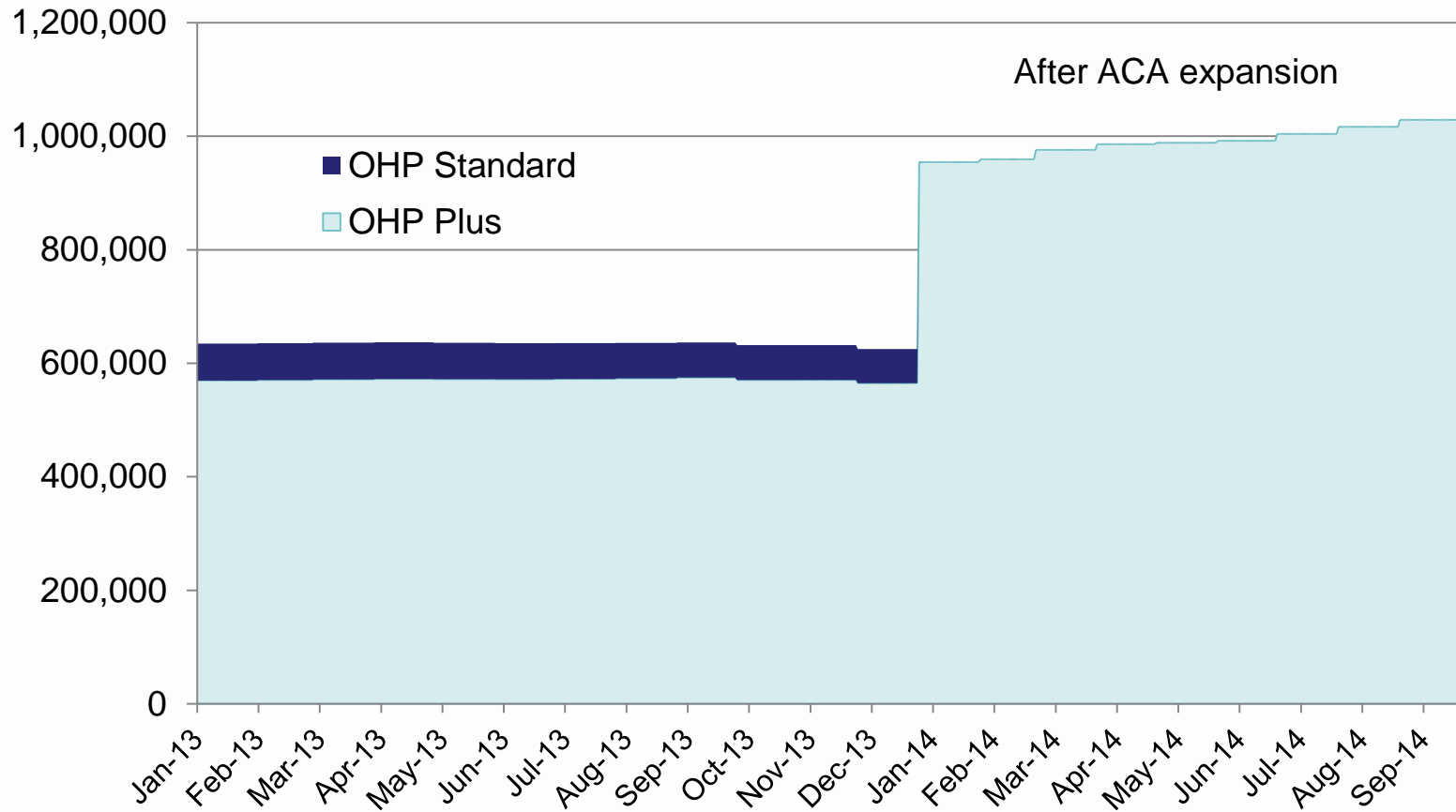
Oregon Health Plan

- Eligibility primarily determined by income level
- As of April 2015 – 1,055,000 Oregonians covered through Oregon Health Plan
- Between 35 to 45% of adults on certain caseloads received wages, either full-time or part-time.



Income Levels (Gross Annual Household Income)	Household Size		
	One	Two	Three
Pregnant Women – up to 185% FPL	\$21,775	\$29,471	\$37,167
Children (ages 0-18) – up to 300% FPL	\$35,310	\$47,790	\$60,270
Adults – up to 138% FPL	\$16,243	\$21,983	\$27,724

OHP caseloads



Women Infants and Children

To be eligible for WIC:

- Have an annual household income less than 185% of FPL
 - Single pregnant women – less than \$21,775 per year
 - Three person family – less than \$37,167 per year
- Be pregnant, postpartum or breastfeeding woman, or infants and children under age 5 who have a health or nutrition risk

As of April 2015 – 98,266 clients receiving WIC.

Approximately 71% of WIC families are employed.



Questions?