

# AFFORDABLE HOUSING: AN INTRODUCTORY OVERVIEW

Oregon's Coordinated Care Model Summit  
Inspiring Health System Innovation

PRESENTED BY:  
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December 4, 2014

# OVERVIEW

- **Affordable Housing 101**

*What is affordable housing? Who are the players?  
Why should Coordinated Care Professionals care  
about housing?*

- **Panelists**

- **Rachael Duke**

*Home Forward, Supportive Housing Program Director*

- **David Fuks**

*Cedar Sinai Park CEO*

- **Howard Klink**

*Klink Consulting Group, Housing with Services Project Director*

# AFFORDABLE HOUSING 101

# 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

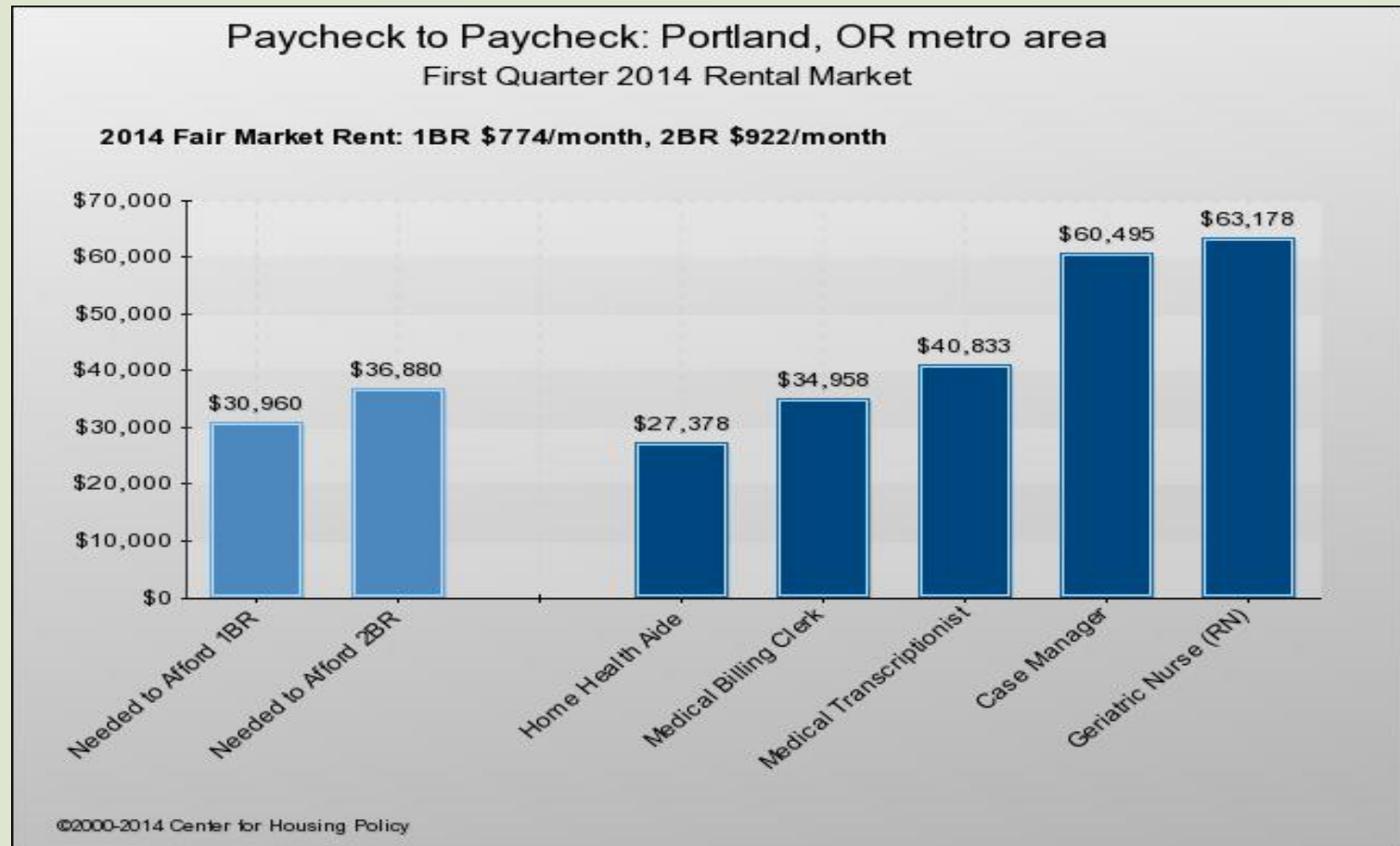
## Homeownership

- Asset Building & Wealth Creation
- Foreclosure Avoidance

# AFFORDABLE HOUSING 101

- Federal definition of “affordable”
- A worker earning minimum wage would have to work 10 hours a day, 7 days a week to be able to afford a two-bedroom at Fair Market Rents.

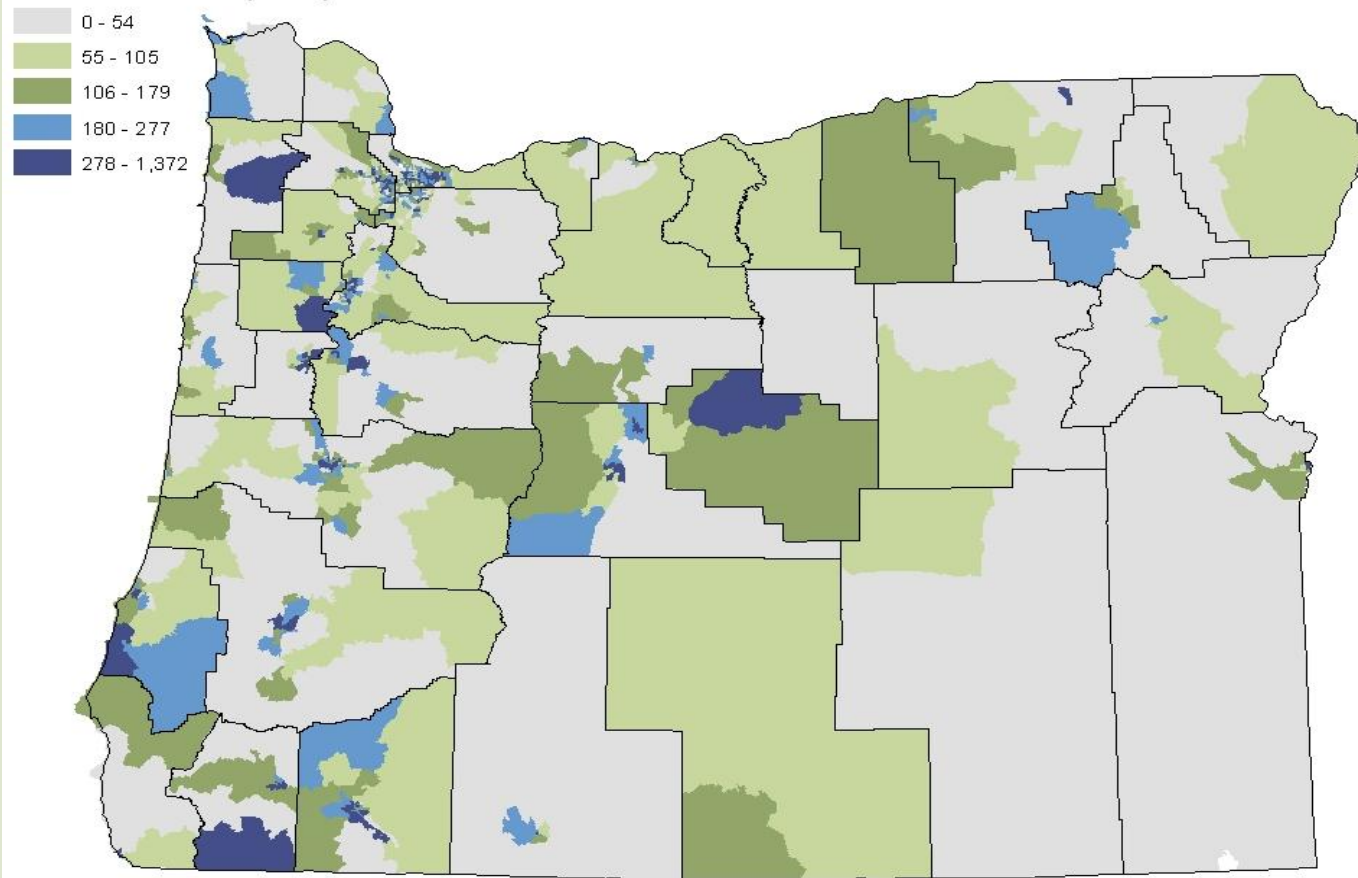
# AFFORDABLE HOUSING 101



- Someone receiving SSI can afford \$216 a month in rent.

# RENT BURDEN

**Severe Burdened (50%+) Renter Households**



Nearly one in three Oregonians pays more than 50% of their income towards rent, and one in two pays more than 30% of their income towards rent.

# PUBLIC HOUSING AUTHORITIES

Public Housing Authorities serve every county in Oregon. They provide affordable housing to seniors, people with disabilities, and families with low incomes.

## ■ Section 8 Vouchers

- Housing Authorities administer the Section 8, or Housing Choice Voucher program. There are 33,700 vouchers currently available to Oregonians.
- Nationwide, one in four eligible renters receives a Section 8 voucher.

## ■ Public Housing

- Some Housing Authorities also own and manage public housing. There are 5,638 public housing units in Oregon.



# OTHER ACTORS

## ■ Community Development Corporations

- Private, non-profit organizations which build, develop, and manage affordable housing across the state using a range of local, state, and federal funding streams.
- Many work in partnership with local service organizations to provide case management, services to specific populations, and meet the needs of residents.

## ■ Community Action Agencies

- Anti-poverty network serving all thirty-six counties across Oregon.
- Housing stabilization funding
- May also participate in ELCs, CCOs, DHS, etc.

## ■ Private Firms

## FEDERAL FUNDS

RENTAL SUBSIDIES	FORECLOSURE SUBSIDIES	DEVELOPMENT SUBSIDIES	SINGLE FAMILY HOUSING
Section 8 Housing Voucher Program Section 8	NFMC National Foreclosure Mitigation Counseling	HOME HOME Investment Partnerships Program	NSP Neighborhood Stabilization Program
Voucher	Grant	Grant	Grant
HUD	Neighborworks America	HUD	HUD
		LIHTC Low Income Housing Tax Credits	
		Tax Credit	
		IRS	

### HOUSING AUTHORITIES

Federally recognized public corporations with boards appointed by local government that administer Section 8 programs.

Housing Authority of Clackamas County  
Home Forward  
Housing Authority of Washington County  
Klamath Housing Authority  
Linn-Benton Housing Authority  
Marion County Housing Authority  
Housing Authority of Lincoln County  
Housing Works

### EXAMPLES OF PARTNERS

#### FORECLOSURE ASSISTANCE

NEDCO  
Hacienda CDC  
Clearpoint  
Open Door Counseling Center  
Klamath Lake Regional Housing Center  
Willamette Neighborhood Housing Services  
Community Services Consortium  
HomeSource NeighborImpact



### EXAMPLES OF PARTNERS

#### MULTIFAMILY HOUSING DEVELOPERS

NON-PROFIT	FOR PROFIT
New Day Enterprises	Geller Silvis and Associates
ROSE Community Development	Guardian Development, LLC
Bienestar	Cascade Housing Group
Willamette Neighborhood Housing Services	Pacific Crest Affordable Housing
Farmworker Housing Development Corporation	Shelter Resources Inc.
Community Development Corporation of Lincoln City	Chrisman Development Company
Housing Works	



## STATE FUNDS

FORECLOSURE ASSISTANCE	HOUSING TRUST FUND	DOCUMENT RECORDING FEE	STATE TAX CREDITS	OHCS BOND ISSUANCE	LOTTERY BACKED BONDS
Multistate Settlement & Mediation Program	Multifamily Housing Development	Various Affordable Housing Programs	Multifamily Housing Development	Multifamily Housing Development and Single-Family Loan Purchases	Multifamily Housing Development
Grants	Grants and Loans	Grants and Loans	Tax Credits	Loans	Grants
General Fund	Public Purpose Charges	County Recorders	State of Oregon Revenue	IRS Tax Exemption	State of Oregon Lottery

## OREGON HOUSING AND COMMUNITY SERVICES

State Housing Finance Agencies have the ability to issue tax exempt bonds, allocate tax credits, and award HUD grants. Community Services added to agency in 1991.

### EXAMPLES OF PARTNERS

#### SINGLE FAMILY HOUSING

Single Family Participating Lenders  
African American Alliance for Homeownership  
Community Services Consortium  
Housing Authority of Washington County  
Native American Youth & Family Center  
Portland Housing Center  
Community Action Program of East Central Oregon  
Statewide Habitat for Humanity



# US DEPARTMENT OF HOUSING & URBAN DEVELOPMENT

US HUD's mission is to create strong, sustainable, inclusive communities and quality affordable homes for all. HUD works to protect consumers, meet the need for affordable rental homes, to encourage housing as a platform for improving quality of life, and to build inclusive communities. HUD provides funding in a range of ways to support affordable housing:

- Section 8 or Housing Choice Vouchers
- Public Housing
- Entitlement Grants:
  - CDBG
  - HOME
  - ESG
  - HOPWA

# WHAT IS THE ROLE OF AFFORDABLE HOUSING IN HEALTH?

# HOUSING TIES IT ALL TOGETHER

Stable, affordable housing may improve health outcomes for individuals with chronic illnesses and others by providing a stable and efficient platform for the ongoing delivery of health care and reducing the incidence of certain forms of risky behavior.

*"The Health Impacts of Supportive Housing for HIV Positive Homeless Patients," American Journal of Public Health, 2009*

Well-constructed and managed affordable housing developments can reduce health problems associated with poor quality housing by limiting exposure to allergens, neurotoxins, and other dangers.

*"Social Inequities In Environmental Risks Associated with Housing and Residential Location, a Review of the Evidence," European Journal of Public Health*



Affordable housing may improve health outcomes by freeing up family resources for nutritious food, health care expenditures, and other basic necessities.

*"Rx for Hunger: Affordable Housing," Children's Health Watch and Medical-Legal Partnership, Boston. 2009.*

People experiencing homelessness have higher barriers to accessing health care; they also use acute care services at higher rates. Providing housing has been shown to reduce hospital visits, admissions, and duration of hospital stays, particularly for people with chronic health conditions.

*"Housing as Health Care: New York's Boundary Crossing Experiment," New England Journal of Medicine, Kelly M. Doran, M.D., M.H.S., Elizabeth Misa, M.P.A., Nirav Shah, M.D., M.P.H., December 19, 2013*

# IMPROVING HEALTH OUTCOMES THROUGH HEALTH CARE

Every Oregonian needs a safe, stable, and affordable place to call home in order to be healthy.

The diagram consists of two rounded rectangular boxes. The left box is dark green and contains text about the need for safe, stable, and affordable housing. The right box is orange and contains text about the difficulty of addressing chronic health conditions without stable housing. Two curved lines, one orange and one dark green, connect the top and bottom of the two boxes respectively, forming a circular shape that suggests a cycle or a direct relationship between the two concepts.

Oregonians with health challenges can't address chronic conditions without a stable place to call home.

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