

AFFORDABLE HOUSING: AN INTRODUCTORY OVERVIEW

Oregon's Coordinated Care Model Summit
Inspiring Health System Innovation

PRESENTED BY:
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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

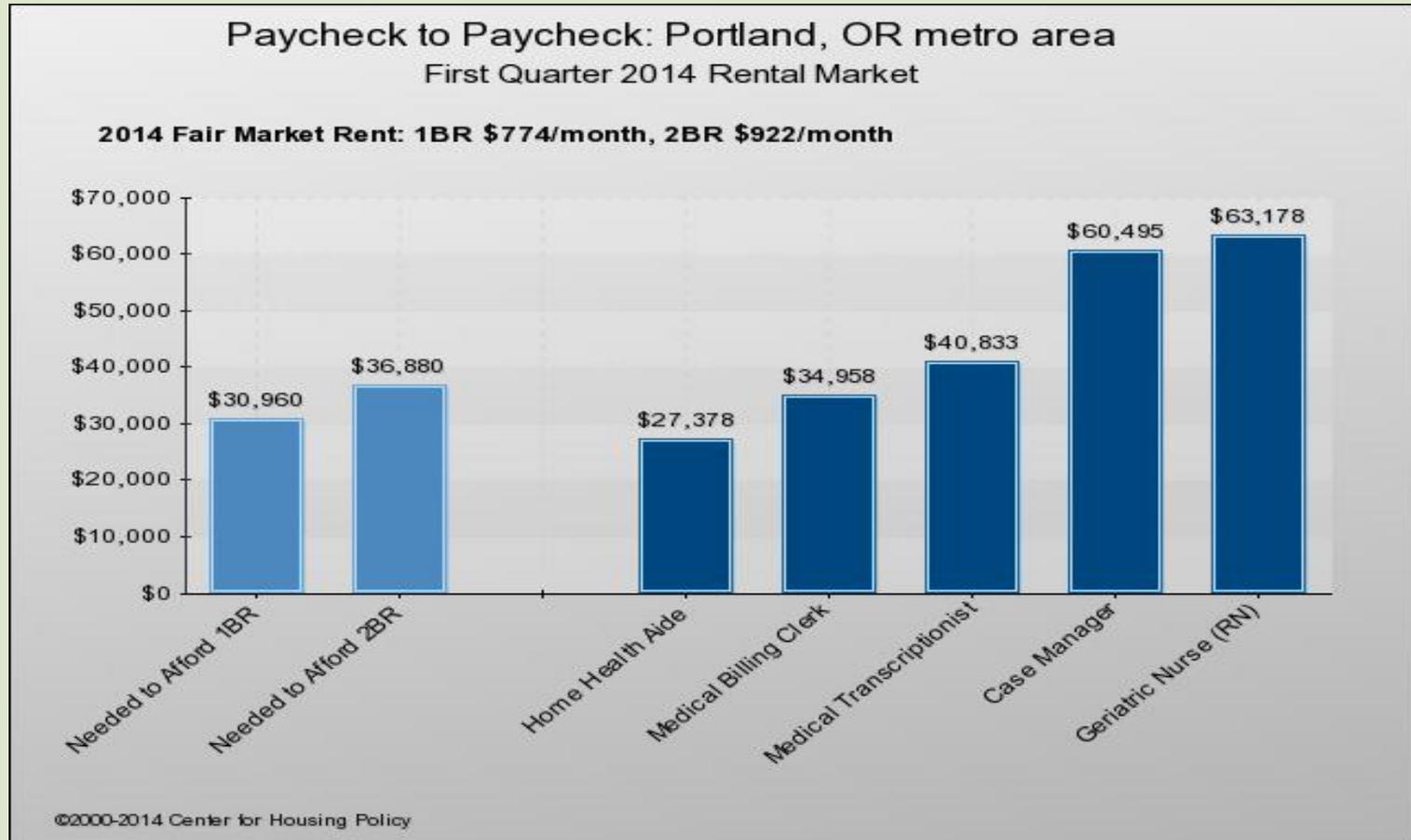
Homeownership

- 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.

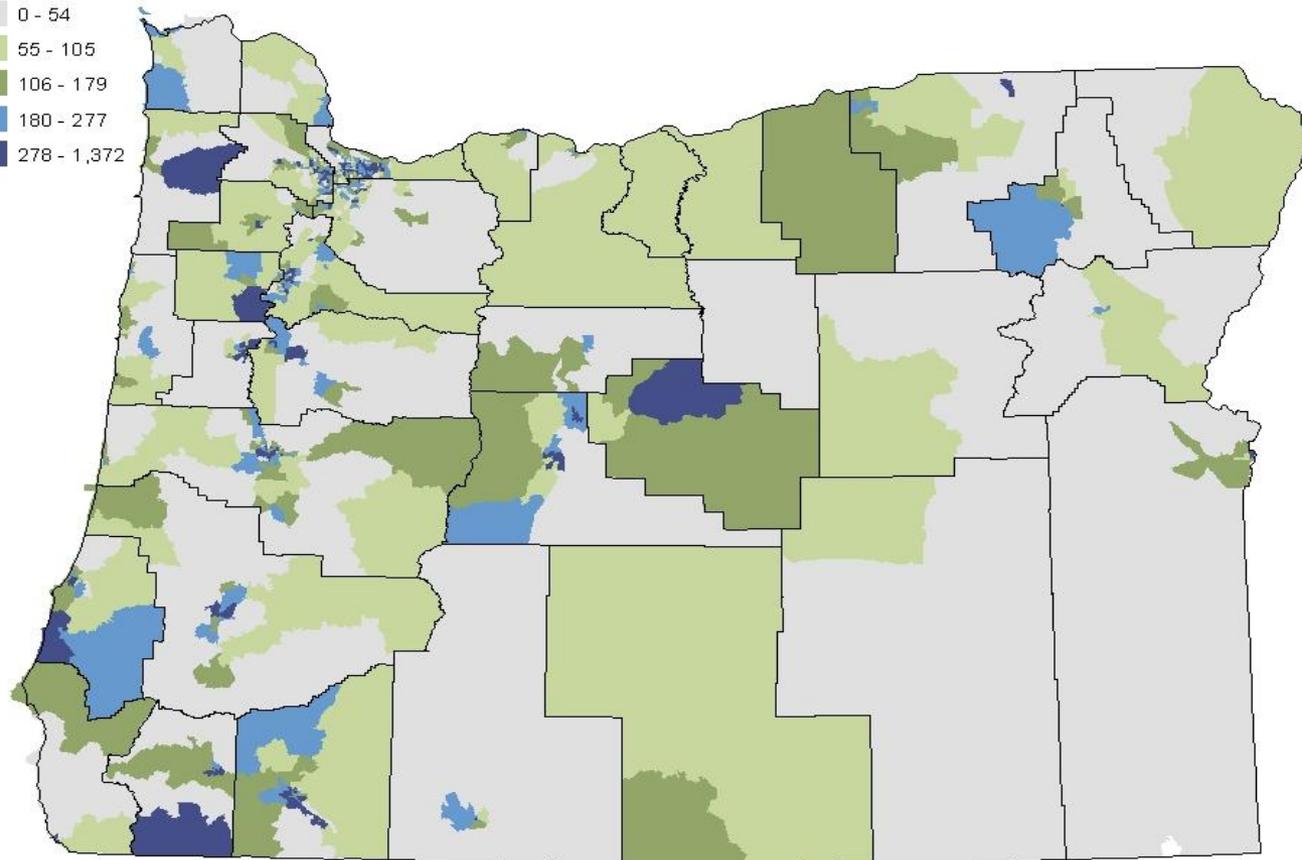
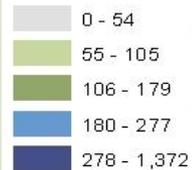
AFFORDABLE HOUSING 101



- 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 HUD	Grant Neighborworks America	Grant HUD	Grant HUD
		LIHTC Low Income Housing Tax Credits	
		Tax Credit IRS	

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 General Fund	Grants and Loans Public Purpose Charges	Grants and Loans County Recorders	Tax Credits State of Oregon Revenue	Loans IRS Tax Exemption	Grants State of Oregon Lottery

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

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

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	



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.

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

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