



Oregon Housing and Community Services' Summary of Housing and Homeless Needs Assessment for the 2016-2020 Consolidated Plan

Oregonians face a wide variety of housing issues as the result of tightening housing markets, stagnant wages, and a shortage of affordable housing units. The Needs Assessment prepared for the Consolidated Plan provides a detailed analysis of the number of low and moderate income renters and owners who have a housing cost burden, live in overcrowded units, or live in substandard housing. Data is also available on populations that face disproportionately greater housing needs. Finally, the assessment provides information on the housing needs of special populations such as people with disabilities, the elderly, victims of domestic violence, people with HIV/AIDS, and others. A summary of the findings is presented here.

Low and Moderate Income Households

In 2011, the median family income (MFI) in Oregon was \$63,100.¹ Nearly 40 percent of the 1.5 million households in Oregon earned at or below 80 percent of MFI and were considered low or moderate income. Households earning just 30 percent of MFI or less (\$18,930) were the most likely to face housing problems such as severe housing cost burden, which is defined as spending more than half of household income on housing and utility costs. Seventy-two percent of households at this income level had one or more severe housing problems, compared to 44 percent of households with income between 30 percent and 50 percent of MFI and 22 percent of households earning between 50 percent and 80 percent of MFI.

Households with income at or below 30 percent of MFI were much more likely to rent their home than own it, with 21 percent of all renter households falling into this income category, compared to just five percent of owner households. An analysis from the National Low Income Housing Coalition on renter households shows that in 2013 there were estimated to be only 22 affordable and available rental units available for every 100 renters in Oregon with income at or below 30 percent of MFI. This analysis also shows that Oregon would need to create a little more than 103,000 rental units affordable for households at or below 30 percent of MFI to meet the existing demand. For renter households below 50 percent of MFI there were estimated to be 42 units affordable and available for every 100 renters in Oregon, and for those below 80 percent of MFI, there was almost enough to meet demand, with 94 units affordable and available for every 100 renters at this income level.

Low and moderate income renters are found throughout the state, but are more concentrated in urban areas, while low and moderate income homeowners are more likely to be found in rural areas. Elderly

¹ The Housing and Homeless Needs Assessment for the Consolidated Plan relies primarily on HUD data from 2007-2011, as it was the most recent available.

households with income at or below 80 percent of MFI were more likely than other households to be homeowners, with 57 percent of elderly households at this income level owning their home, compared to 23 percent of non-elderly households, 36 percent of small families, and 47 percent of large families. Low income elderly households in both rural and urban areas face challenges in maintaining and affording their homes.

Disproportionate Housing Needs

According to HUD, disproportionate need occurs when a household category has a level of need that is at least 10 percentage points higher than the level of need of all households in a particular income category. Using this definition, Pacific Islanders earning 30 percent or less of MFI have disproportionately high housing needs, because 92 percent of Pacific Islanders at this income level have one or more severe housing problems, compared to 79 percent of all households in that income group. While this population is very small in Oregon, the community disproportionately suffers from severe housing problems or cost burden.

In addition, one in three Hispanics earning between 50 percent and 80 percent of MFI, and one in four Hispanics earning between 80 percent and 100 percent of MFI have one or more severe housing problems, compared to one in five and one in eight households in the state respectively, indicating disproportionately high housing needs among moderate and middle income Hispanic households.

Finally, when examining cost burden only, for households of all income levels, it appears that African Americans have disproportionately high housing needs, with one-third of all African American households spending more than 50 percent of their income on housing costs, compared to 17 percent of all households in the state.

Looking at this another way, it is important to note that households of color are more likely than white households to have lower incomes and therefore are disproportionately represented in the number of low income households with housing problems. For instance, African Americans make up 1.5 percent of the entire population in Oregon, but they make up 3.9 percent of all households earning 30 percent or less of MFI. Furthermore, they make up 4.2 percent of households at this income level with one or more severe housing problems. Similarly Hispanics make up 7.1 percent of the state's population, but 9.6 percent of households with income at or below 30 percent of MFI and 11 percent of households at this income level with one or more severe housing problems.

Housing Needs of the Elderly

According to HUD's 2007-2011 CHAS data there were 455,000 households with an elderly person (age 62 and older), meaning that nearly one-third (30 percent) of all households in Oregon had at least one elderly member. Sixty-two percent of these elderly households had members aged 62-74 years old and the remaining 38 percent had a member 75 or older, and were therefore considered to be frail elderly. Forty-four percent of all elderly households had income below 80 percent of MFI, compared to 39 percent of all households. Close to 60,000 moderate income elderly homeowners, and a little more than

44,000 moderate income elderly renter households, experienced a housing cost burden, meaning that 52 percent of all moderate income elderly households in Oregon experienced this housing problem.

The Oregon Affordable Housing Inventory (OAHI), produced by OHCS, indicates that there are approximately 14,888 publicly assisted multifamily units designated for residents who are elderly in Oregon. These units include those with federal, state and local subsidies. This represents almost one-quarter of the estimated 63,000 publicly assisted multifamily units in the state.

Housing Needs of the People with Disabilities

According to HUD's 2008-2012 CHAS data there were 95,000 Oregon households with income at or below 80 percent of MFI that included a member with a vision or hearing impairment. Sixty-four percent of these households had one or more housing problems. There were a little more than 120,000 moderate income households that included a member with an ambulatory limitation and 66 percent had one or more housing problems. Out of the four types of households with disabilities, the 159,000 households that included a member with a cognitive disability were the most likely to have incomes below 80 percent of MFI (58 percent) and these moderate income households were the most likely to have one or more housing problems (70 percent). Finally, there were 92,000 moderate income households with self-care or independent living limitations and 67 percent had one or more housing problems.

There is a limited supply of housing units specifically designated for people with disabilities in Oregon. According to the OAHI, there are approximately 1,939 units designated for people with physical disabilities, and 1,675 units designated for people with developmental disabilities. Taken together, these units make up just 6 percent of the entire affordable housing inventory in the state.

Housing Needs of the People with Mental Illness

Data from the Oregon Health Authority from 2012-2014 shows the number of clients discharged from mental health services programs, which can provide an idea of the number of people with chronic mental illness who might be in need of affordable housing. From 2012 to 2014, there was an average of 50,000 people discharged from mental health services providers throughout the state. The OAHI shows that there are only about 1,500 units that serve those with chronic mental illness, representing three percent of all assisted multifamily housing in the state.