

Home Forward

Home Forward has several rent assistance programs designed to increase housing affordability serving approximately 9,200 households throughout Multnomah County. Rent assistance programs include approximately 8,200 Section 8 Housing Choice Vouchers (HCV), 512 Mod Rehab units and 500 Shelter Plus Care units, as well as additional households which directly benefit from Home Forward rent assistance dollars funneled through Short Term Rent Assistance programs throughout the community. The largest of these programs, commonly known as Section 8, is the Housing Choice Voucher Program which assists approximately 8,200 households by offering individuals and families an opportunity to find an approved house or apartment to rent in the private market and negotiate a lease directly with the owner. Home Forward then pays the subsidized portion of the monthly rent.

Need For Housing Choice Voucher (Section 8)

Approximately 980 households remain on the Section 8 waiting list for the Housing Choice Voucher program. The last time the Section 8 waiting list opened was fall 2006, when nearly 10,000 households signed up in less than three weeks. This program is intended to address housing needs for people who enter the program with incomes below 50% (Median Family Income) MFI. However, 75 percent of participants have incomes between 0 and 30 percent MFI. The Housing Choice Voucher program also serves a significant number of special needs households; approximately 48 percent of HCV participants are disabled and/or elderly. Approximately 18 percent of the program participants are non-English speaking.

Housing Choice Voucher PROGRAM DESCRIPTIONS

The Housing Choice Voucher program is designed to offer increased tenant choice by providing participants with a rental subsidy to use in the private market. Participants pay a minimum of 30 percent of their adjusted income towards rent and utilities, and Home Forward pays the remainder of the rent directly to the landlord. This program also provides service referrals and assistance to both tenants and landlords, including quarterly landlord trainings.

As a housing authority with Moving to Work (MTW) status, Home Forward uses its deregulation status to pursue initiatives that fulfill MTW objectives to increase the number of households served, move families to self-sufficiency and improve operating efficiencies. Key initiatives include pursuing reforms to simplify rent calculations for Home Forward participants to make them more equitable and easy to administer and to remove disincentives to work. Rent Reform applies to work-able Public Housing households, as well as Section 8 Housing Choice Voucher households. At the outset of

this new rent reform program, participants will pay a minimum of 27.5 percent of their gross income toward rent and utilities, with the percentage increasing in stages to 31 percent over four years for work-able participants.

Home Forward also has allocated a small pool of rent assistance funds to pilot programs that include a Landlord Guarantee Fund that compensates landlords in a tenant's first two years should the tenant move out and leave damages beyond normal wear and tear and several rent assistance programs that pair housing assistance and services for hard-to-house populations and for work-able participants.

Home Forward actively seeks to encourage its Section 8 participants and public housing residents to become involved in the agency's policy deliberations through membership on its Resident Advisory Committee. In addition to the advisory committee, the agency routinely involves participants and residents on committees specific to a redevelopment or policy issues. For instance, residents and participants served on the Community Advisory Committees that guided Home Forward through several HOPE VI redevelopments, and they were involved in shaping our Rent Reform initiative.

PROGRAM TOOLS TABLE:

The Housing Choice Voucher program serves an approximate total of 8,200 households throughout Multnomah County through a variety of voucher types. Generally speaking, they are divided into two types: tenant-based and project-based voucher assistance.

- Tenant-based vouchers are portable and can be moved anywhere in the country. This includes VASH vouchers for homeless veterans, as well as other specialized Housing Choice Vouchers.
- Project-based voucher (PBV) assistance provides rental subsidies while a household is renting a designated unit. The subsidy stays in the building. Each PBV awarded means one less voucher available for the tenant-based program via the Section 8 waitlist. Project-based voucher assistance generally serves approximately 1,400 households with a focus on serving people with special needs or significant rental barriers, including the homeless, individuals coming out of treatment for addictions, persons with disabilities or mental illness, victims of domestic violence and others.

SRO Single Room Occupancy units (Moderate Rehabilitation program) is a separate program administered by Home Forward for 512 units at designated buildings serving mostly single persons with some units designated as alcohol/drug-free.

Shelter Plus Care (S+C) is a permanent housing program that provides rental assistance and supportive services to 500 households. Home Forward administers S+C in partnership with a variety of non-profit social service agencies. To qualify an applicant

must be a client of one of the sponsoring agencies, homeless at the time of referral and an adult with a disability.

GOALS (Greater Opportunities to Advance, Learn, and Succeed) is a goal-setting, coaching and asset-building family self-sufficiency program that addresses the effects of generational and new-immigrant poverty, multi-cultural employment-related issues, and financial literacy needs. This program serves up to 350 participant families from both the Housing Choice Voucher and Public Housing programs.

PROGRAM SELECTION

Housing Choice Voucher participants are selected in accordance with Home Forward's Section 8 Administrative Plan and HUD regulations and requirements for special use vouchers, such as VASH and Family Unification Vouchers. Project-based vouchers are awarded to property owners through a competitive process

PROGRAM ELIGIBILITY

- Must be between 0 and 50 percent MFI at admission. However 75 percent of participants are currently between 0 and 30 percent MFI.

POTENTIAL BARRIERS

- Uncertain federal funding commitments due to efforts to reduce the federal deficit.
- In Multnomah County, Home Forward estimates that only one out of every three households that qualify for rental assistance actually receives a voucher due to waiting list and funding restrictions.
- An overall decrease in services to low-income Multnomah County residents, resulting from federal, state and local budget cuts, has reduced support for Housing Choice Voucher participants as they work towards successful tenancy.
- Rents in some areas of Multnomah County continue to be higher than many households can afford, even if household members are working full time.
- Not all landlords are willing to rent to Section 8 Housing Choice Voucher holders. Section 8 subsidy does not constitute protection under current Fair Housing laws.

PARTNER AGENCIES AND ORGANIZATIONS

Rent Assistance partners with a wide variety of entities:

- Service providers, such as Multnomah County, Veterans Administration, Central City Concern, Human Solutions, Friendly House and others.
- Non-profit and for-profit housing providers including REACH CDC, Rose CDC, PCRI, Guardian Management and others.
- Rental associations such as Metro Multi-family Housing and Rental Housing Association of Greater Portland.
- Partner jurisdictions such as the Portland Housing Bureau, Multnomah

County, and the City of Gresham.

COMPLEMENTARY LOCAL, REGIONAL AND NATIONAL EFFORTS

Home Forward's Rent Assistance programs are part of the continuum of housing programs available in Multnomah County. Housing Choice Voucher tenant-based assistance focuses on housing affordability and choice while project-based assistance focuses on special needs housing, supportive and assisted housing and "no net loss" initiatives. These resources play key roles in the implementation of the Ten Year Plan to End Homelessness.

Short Term Rent Assistance (STRA) is a program for which Home Forward has served as the conduit and administrator for more than four years. Home Forward does not provide funds directly to families but serves as a contract administrator working with local community agencies that provide a range of services including emergency hotel vouchers and rent payment to help with eviction prevention, with a focus on housing retention.

- Agencies are identified and selected through a competitive RFP process. Providers with an array of specialized services, target populations and demographic and geographic areas of service are selected. Examples of a few current STRA agencies include: Cascade AIDS Project, Catholic Charities / El Programa Hispano, Insights Teen Parent Program, County Development Disabilities Services and Volunteers of America (serving as a lead for collaboration of DV agencies).
- Funds are used to help very low-income people in Multnomah County who are homeless or at risk of eviction. To be eligible, a family must earn less than half of the typical income for a family of the same size in the Portland area. Eligibility is determined by the service provider agency administering the STRA funds.

GEOGRAPHIC SERVICE AREAS (INCLUDING AREAS OF LOW-INCOME FAMILIES AND/OR RACIAL/MINORITY CONCENTRATION)

Multnomah County, Oregon, including the cities of Portland, Gresham, Fairview, Troutdale and Wood Village.

MONITORING

Home Forward submits annual Moving to Work plans and reports for approval to the U.S. Department of Housing and Urban Development (HUD). In addition, HUD periodically audits various aspects of Home Forward's operations for compliance with federal regulations, fair housing requirements and program management. In addition, the organization is subject to annual financial and management audits by the independent accounting firm of Macias, Gini, & O'Connell.

Home Forward is committed to the goal of preserving, developing and managing housing that serves as a long-term community asset and increases the housing choices

for low-income individuals and families. Home Forward has strategically acquired or developed in excess of 3,305 units of Affordable Housing and 526 units of Special Needs Housing.

Affordable Housing: While the properties vary substantially in size, design and location, they all serve the common purpose of providing housing for people with incomes that range from 0 to 80 percent of the Area Median Family Income.

Special Needs Housing: At the core of Home Forward’s mission is a special responsibility to those who experience barriers to housing because of income, disability or other special need. In keeping with our mission and with the assistance of financial partners and service providers, we have developed and own over 526 units of transitional and permanent housing spread among 35 properties throughout the county. Included in the Special Needs units are 236 shelter beds at three properties.

AFFORDABLE HOUSING NEEDS

Affordable Housing: There is a high demand for units affordable throughout the affordability ranges from 30 to 80 percent MFI. Occupancy for Home Forward’s entire portfolio has been between 97 and 98 percent.

Special Needs Housing: There is a high demand for these units. Service providers manage access to this housing through their respective agencies. These programs are intended to address housing needs for households with a range of incomes up to 80 percent MFI, including individuals with special housing needs.

AFFORDABLE HOUSING PROGRAM DESCRIPTION

Affordable Housing: The Real Estate Operations team at Home Forward oversees a portfolio of 3,305 apartment units in 35 properties throughout Multnomah County. In most cases, the properties utilize professional third-party management firms in a fee-management arrangement. Home Forward staff manages select properties in this portfolio.

Special Needs Housing: The Special Needs Portfolio consists of 526 units that range from homeless shelters to permanent supportive housing, wholly owned by Home Forward and master-leased to partner agencies.

PROGRAM TOOLS

- Professional Property Management: eight different third-party management firms leverage the efforts of Home Forward’s asset managers and handle the day-to-day operations of the properties.
- Resident Services Coordination: selected properties have formal resident services coordination.

Partner Agencies/Master Leasing: a master lease is the critical tool for partnering with service agencies to operate and manage the Special Needs portfolio.

PROGRAM SELECTION

Projects are selected that meet agency policy and financial goals. This includes supporting jurisdictional goals, maintaining affordability, leveraging other public investments, as well as projects that use Home Forward resources efficiently and are sound long-term investments.

PROGRAM ELIGIBILITY

This housing is available to serve diverse households ranging from individuals with incomes of 0 percent MFI needing supportive housing to working families with incomes up to 80 percent MFI.

POTENTIAL BARRIERS

- Increasing fixed expenses — insurances, utilities and payroll.
Difficulty in satisfying the demand for rental options targeted to households at 30 percent MFI or below.
- Need for resident services coordination across the portfolio.
- Waning local development resources coupled with increasing capital needs in the existing portfolio of affordable housing resulting in less available subsidy for creation of new units.

PARTNER AGENCIES AND ORGANIZATIONS

- Multiple service agencies that provide case management and, in some cases, manage the housing in the Special Needs portfolio.
- Property management companies that manage the Affordable Housing properties.

COMPLEMENTARY LOCAL, REGIONAL AND NATIONAL EFFORTS

This housing, which includes very affordable supportive housing as well as housing affordable to higher income households, is part of the continuum of housing available in Multnomah County.

GEOGRAPHIC SERVICE AREAS (INCLUDING AREAS OF LOW-INCOME FAMILIES AND/OR RACIAL/MINORITY CONCENTRATION)

Multnomah County, Oregon, including the cities of Portland, Gresham, Fairview, Troutdale and Wood Village.

MONITORING

Home Forward submits annual Moving to Work (MTW) plans and reports for approval to the U.S. Department of Housing and Urban Development (HUD). In addition, HUD periodically audits various aspects of HOME FORWARD's operations for compliance with

federal regulations, fair housing requirements and program management. In addition, the organization is subject to annual financial and management audits by the accounting firm of Macias, Gini, & O'Connell.

Public Housing

The goal of the Public Housing program is to provide decent, safe, sanitary housing to these low-income residents and to encourage successful residency.

NEED FOR PUBLIC HOUSING

The clearest evidence of the need for public housing is the waiting lists for units. Waiting lists are kept by bedroom size at each of Home Forward's public housing communities. Waiting lists range from one year to up to 10 years, depending on the size of the unit. For example, waits for multiple bedroom units are over three years at most properties. Home Forward opens a waiting list when the wait time drops under a year. Typically, due to the size of its waiting lists, Home Forward only is able to open waiting lists at three to four of its 44 public housing properties each year.

PUBLIC HOUSING PROGRAM DESCRIPTION

The public housing program of Home Forward is composed of a portfolio of over 2,707 apartments and single-family dwellings throughout Multnomah County that are owned and operated by the housing authority. Rents for these properties are approximately 30 percent of the household's monthly income. To qualify, applicant household income must be less than 80 percent of the median income for the Portland Metropolitan Area. However, 88 percent of public housing residents earn less than 30 percent of the median income. Seniors and/or persons with a disability make up 64.8 percent of the heads of households.

In 2007, Home Forward began an initiative to preserve this important housing resource. The current funding mechanism for public housing, which consists of an annual operating subsidy and a capital grant appropriated through Congress, is not adequate to operate and maintain public housing. Home Forward's preservation initiative involved selling the agency's scattered site single-family units, replacing them with units in multi-family buildings that are more efficient to operate, and addressing the significant capital needs across the remainder of the portfolio. By the close of the initiative four years later, Home Forward sold all of its 154 scattered site units and replaced or had in development an equal number of new units. The agency also has begun to address the backlog of capital needs, completing more than \$17 million of renovations at 20 family properties. This work was aided by \$6.4 million federal stimulus funds for public housing capital projects. Home Forward is awaiting approval from HUD to allow for the conversion of its 10 public housing high rises to project-based Section 8 operating subsidy. This subsidy change will allow the agency to create a tax credit ownership structure and leverage debt and equity to fund critical renovations. The agency is also exploring ways to leverage a portion of its public housing portfolio with partnering agencies to improve housing retention for our

residents who are aging at home.

As a housing authority with Moving to Work status, Home Forward uses its deregulation status to pursue initiatives that fulfill the MTW objectives of increasing the number of households served, moving families to self-sufficiency and improving operating efficiencies. Accordingly, in public housing, the next phase of rent reform will explore looking at a revised utility allowance, possible flat rents for work-focused households and revisions to the management of the escrow accounts for the family self-sufficiency programs.

Home Forward actively seeks to encourage its public housing residents and Section 8 participants to become involved in the agency's policy matters through membership on its Resident Advisory Committee. In addition to the advisory committee, the agency routinely involves participants and residents on committees specific to a redevelopment or policy issue. For instance, residents and participants served on the Community Advisory Committees (CAC) that guided Home Forward through its earlier HOPE VI redevelopments, New Columbia and Humboldt Gardens and continue to serve on the CAC currently advising our third HOPE VI redevelopment, Stephens Creek Crossing.

PROGRAM TOOLS

- Property Management: Home Forward manages its public housing using a site-based approach.
- Resident Service Coordinators: in certain Home Forward public housing properties, Resident Service Coordinators are available to assist residents in accessing the services that they need for successful residency.
- Partnerships with Service Providers: formal and informal relationships with community service providers support residents.

PROGRAM ELIGIBILITY

Public housing is available for adults who are seniors or have disabilities and families who earn up to 80 percent of MFI.

POTENTIAL BARRIERS

For quite some time, funding for public housing, which is appropriated annually, has been inadequate to address operating and capital needs. This problem is exacerbated during the many years when the operating subsidy and capital grant have to be prorated below the level HUD deems necessary for successful management of this resource. Given the pressures to reduce the federal deficit, the outlook for the annual appropriations levels for the operating subsidy and capital fund over the coming years is highly uncertain.

PARTNER AGENCIES AND ORGANIZATIONS

- Service providers such as Cascadia Behavioral Healthcare, Portland Impact and Northwest Pilot Project provide case management to some of the residents in public housing.

A private screening company assists with the intake process for new residents entering public housing.

COMPLEMENTARY LOCAL, REGIONAL AND NATIONAL EFFORTS

This housing is part of the continuum of affordable housing in Multnomah County.

GEOGRAPHIC SERVICE AREAS (INCLUDING AREAS OF LOW-INCOME FAMILIES AND/OR RACIAL/MINORITY CONCENTRATION)

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MONITORING

Home Forward submits annual Moving to Work plans and reports for approval to the U.S. Department of Housing and Urban Development (HUD). In addition, HUD periodically audits various aspects of Home Forward's operations for compliance with federal regulations, fair housing requirements and program management. In addition, the organization is subject to annual financial and management audits by the accounting firm of Macias, Gini, & O'Connell.

RESIDENT SERVICE PROGRAMS

The primary focus of the Resident Services Programs is to provide housing stability and crisis intervention, as well as to provide services designed to engage residents within their own communities. Home Forward's resident services provide a pathway to self-sufficiency for residents who are work-ready and support successful tenancy for those who are not. Family programs promote success in school, improved employment, asset-building, and higher education. Programs for seniors and persons who have disabilities assist them to remain self-sufficient, maintain quality of life and age-in-place.

RESIDENT SERVICE NEEDS

Family programs address the effects of generational and new-immigrant poverty, self-confidence, multi-cultural employment-related issues, financial literacy needs and asset-building.

Programs for senior residents and residents with disabilities respond directly to the day-to-day needs of those residents living in Home Forward housing and focus on maintaining quality of life, and in the case of seniors, addressing aging-in-place issues.

RESIDENT SERVICE PROGRAM DESCRIPTION

- GOALS and Opportunity Housing Initiative (OHI) Family Self-Sufficiency: goal-setting, coaching and asset-building.
- After-school (and holiday) Homework Clubs: school attendance and success; youth employment and training opportunities.
- Congregate Housing Supportive Services (CHSP): meals, housekeeping,

personal care and case management.

- Resident Services Coordinators—housing stability, community engagement, and health and wellness coordination in several public housing and affordable housing communities.

PROGRAM TOOLS

- Strong community partnerships
- On-site service coordination
- Information and referral
- Volunteers
- Meal delivery
- Coaching
- Transportation
- Job training and placement
- Educational/programs
- Case management
- Health screenings

PROGRAM ELIGIBILITY

These programs are available for Home Forward public housing residents and Section 8 participants and, in some cases, residents of properties in Home Forward’s affordable housing portfolio.

POTENTIAL BARRIERS

Declining grant resources and restrictions on who can be served with grant funds limit the reach of these programs.

In addition, because of the significant role played by community partners, state and local budget cuts which have destabilized their programs have had an impact on the depth and breadth of services available to Home Forward residents and Section 8 participants.

PARTNER AGENCIES AND ORGANIZATIONS

Home Forward maintains more than 100 community partnerships. A few of the major partners include:

- Portland Community College
- Impact NW
- Oregon Department of Human Services
- Worksystems, Inc.
- Head Start
- Volunteers of America
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COMPLEMENTARY LOCAL, REGIONAL AND NATIONAL EFFORTS

All Home Forward resident services programs are linked to national, regional and local efforts to meet the needs of similar populations. For instance, the GOALS program is funded through a variety of HUD grants, and is linked to other programs across the country. All GOALS and workforce initiatives are fully linked with the Worksource Career Center systems throughout the region.

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MONITORING

Home Forward submits annual Moving to Work plans and reports for approval to the U.S. Department of Housing and Urban Development (HUD). In addition, HUD periodically audits various aspects of Home Forward's operations for compliance with federal regulations, fair housing requirements and program management. In addition, the organization is subject to annual financial and management audits by the accounting firm of Macias, Gini, & O'Connell.

Additionally, each HUD grant program requires semi-annual reporting to HUD as to program outcomes, usually measured in relation to the work plan submitted with the grant application. Some grants are assisted by grant or partner-funded external auditors who conduct regular monitoring of the grant program progress.