#### UNRAVELING THE HOUSE#1

Making Sense of Multnomah County's Low Income/No Income Housing System



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### FINDING THE THREADS

Housing is confusing. Low income housing systems are especially confusing, and most of us will interact with these systems during periods of trauma and intense stress, which often come from displacement and housing insecurity.

The goal of this zine is to sew together the pieces of low income/no income housing that exist in Multnomah County.

While the focus is on MultCo, much of the information comes from U.S. Department of Housing and Urban

Development (HUD) and can apply to other areas. We offer this zine as a knowledge sharing tool, so that we can support each other in navigating oppressive housing systems, collectively and collaboratively.



While we've done extensive research to put this together, we also acknowledge that it is a living, incomplete document. We welcome your input to help us create a more full and robust picture of low income/no income housing in Multnomah County for future editions of the zine. Please send your additions and edits to info@equi-institute.org.



#### THIS PLACE HAS AN ORIGIN STORY

Our right to housing does not include a right to the land.

We understand that all housing in Multnomah County sits upon land which has been stolen from the local indigenous communities who have been stewards of this area since time immemorial. We have a duty and responsibility as the generational beneficiaries of colonization to step back; to take our leadership from local indigenous communities, and to prioritize their traditional land practices and stewardship models.

Multnomah county rests upon traditional village sites of the Multnomah, Kathlamet, Clackamas, bands of Chinook, Tualatin Kalapuya, Molalla and many other Tribes who made their homes along The Big River (Columbia River). We encourage you to seek more information and connection to the people on whose land we reside.

#### AFFORDABLE HOUSING



Private sector housing

Open to anyone who meets minimum and maximum income requirements

The Low-Income Housing Tax Credit (LIHTC) program creates affordable apartments with lower-than-market rents by offering tax incentives to the property owners.

Properties may contain a mixture of market rate units that are not financially assisted and units with reduced rent.

Portland Metro 80% AMI

1-person \$63,200/yr 2-person \$72,240/yr

3-person \$81,280/vr

Rents are based on area median incomes (AMI)

Fixed rent rates designated to serve households in specific income brackets

The rent prices may vary for the same sized unit in the same building

#### SUBSIDIZED HOUSING

Private sector housing with government subsidies

Only open to those who qualify for subsidies



ELIGIBILITY REQUIREMENTS		
Household Size	Some Project-based Programs <30% AMI	Housing Choice Voucher <50% AMI
1	\$23,700	\$39,500
2	\$27,100	\$45,150
3	\$30,500	\$50,800

Tenant Based Subsidies - can be voucher based (Housing Choice Vouchers - formerly called Section 8), where the subsidies is specific to the tenant and stays with them no matter the dwelling

<u>Project Based Subsidies</u> - can be based on the building, where the subsidy is given to the property owner, who must enforce eligibility requirements

Tenant rent is calculated as a percentage of gross income. Rent is generally 28.5% to 30% of gross income, and a minimum of \$25/month

No minimum income requirement

#### SUBSIDIZED HOUSING

Includes short term assistance programs, such as Short Term Rental Assistance (STRA) and Rapid Rehousing programs



Call 2-I-I or visit
www.2IIinfo.org
For information
about agencies that
are accepting new
STRA clients



STRA is a countywide program that provides up to 24 months of rental households assistance to in Multnomah County that are experiencing at risk of or experiencing homelessness, by providing emergency hotel/motel eviction vouchers. prevention assistance, and housing placement assistance.

Multnomah County has two recent Rapid Rehousing Programs

- Move In Multnomah launched in spring 2022, and covered a year's rent for more than 200 households, with a focus on families.
- Housing Multnomah Now was approved by the county Board in March 2023, and as of September 12th, 2023, has housed 17 people

### PERMANENT SUPPORTIVE HOUSING



In Multnomah County, PSH tenants must qualify as Population A Permanent Supportive Housing (PSH) is permanent housing in which housing assistance and supportive services are provided to assist households with at least one member (adult or child) with a disability, in achieving housing stability.

<u>Population A</u> is defined as households with extremely low incomes, who have a disability, and have experienced - or are at imminent risk of experiencing - long-term or frequent episodes of homelessness



<u>Population B</u> is defined as any household that is experiencing any form of homelessness or is at-risk of homelessness, other than those classified as 'chronically homeless' and likely require less intensive support (such as short-term rental assistance)

## PERMANENT SUPPORTIVE HOUSING

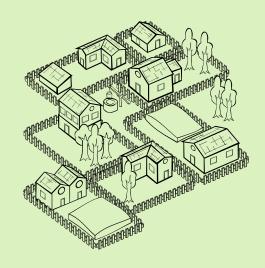
Chronic homelessness is used to describe people who have experienced homelessness for at least a year — or repeatedly — while struggling with a disabling condition such as a serious mental illness, substance use disorder, or physical disability. - National Alliance to End Homelessness



Housing developments must utilize their region's Coordinated Access system to fill PSH units

The vulnerability
assessment used by this
region's Coordinated
Access system is called
the Vulnerability Index –
Service Prioritization
Decision Assistance Tool
(VI-SPDAT)

Race, sexual orientation, and transgender identity are not currently included in this vulnerability assessment



# "NONE OF US ARE HOME UNTIL ALL OF US ARE HOME." — PROJECT HOME



## AFFORDABLE & SUBSIDIZED HOUSING RESOURCES

Home Forward is the housing authority for Multnomah County. They operate the largest federally-funded housing programs in Oregon, which include Housing Choice Voucher, Rental Assistance Demonstration (RAD), and Veterans Assisted Supportive Housing (VASH)

Home Forward managed properties found here

These 3
property
management
companies
manage large
portfolios of
affordable
housing in
Multnomah
County.



Short Term Rent Assistance (STRA) Programs in Multnomah County



### ADDITIONAL HOUSING RESOURCES

Affordable & Subsidized housing projects in Portland



Oregon Housing & Community Services Affordable Housing List by County



Community
Alliance of
Tenants Renters Rights
Hotline



Don't Evict





If you're an LGBTQIA2S+ community member looking for support navigating these systems we encourage to reach out and connect with our peer support team at <a href="mailto:info@equi-institute.org">info@equi-institute.org</a>

#### **NOTES**