

Affordable rental housing crisis hasn't budged in recovery

Housing deficit in Portland region calls for redoubling our efforts

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The lowest income households in Multnomah County face a severe challenge in acquiring apartments affordable at their income level. This forces many very poor households to rent housing that consumes the majority of their monthly income leaving little for other essential needs. In time, high rent burdens lead to desperation and homelessness. At Northwest Pilot Project, a small social-service agency serving the housing needs of the low-income elderly, we are

receiving almost 100 phone calls each week from low-income seniors requesting help with their rent. Demand for help with housing costs is growing, and far outstrips staff capacity and available resources. We have to tell many desperate seniors

experiencing a housing crisis to come back to

our office another day.

The root of the problem is the severe mismatch between the number of extremely low-income families and individuals and the number of apartments affordable for this group. This includes people who make 30 percent or less of the area's median income. The latest housing data released by the Census Bureau and the Department of Housing and Urban Development highlight the issue. In Multnomah County, 33,410 extremely low-income households must compete for only 11,500 affordable apartments. This represents a shortage of almost 22,000 apartments affordable to the very poor. More frightening still, this data is based on survey information from 2010, before the large increases in rental costs in the Portland area. The affordable housing shortage is surely greater now than the housing crisis depicted in this report.

The consequences of an inadequate supply of affordable apartments for the poor are dire for the individual and the community. Those seeking housing have great difficulty finding a vacant, affordable apartment. If fortunate enough to find an apartment, the individual household faces extreme pressure to pay an unaffordable

rent each month, which can precipitate health problems, family conflict, and eviction. The demand on the publicly funded emergency shelter and social service system is enormous. The wait for an emergency shelter bed in a publicly funded downtown shelter is averaging six to eight weeks. Homeless people must double-up with friends or sleep outside. Due to limited resources, only a small percentage of households seeking assistance with their rent can be helped.

Who are these very poor people who cannot afford the rent? The seniors we serve at Northwest Pilot Project come from all walks of life. They were employed as bank tellers, nurses, teachers, long-distance truckers, custodians, bookkeepers, construction workers, cooks, farm laborers, waitresses, loggers, social workers and in our armed services. They worked hard all their lives but did not have retirement benefit plans attached to their jobs. They are now living on limited disability or retirement income from Social Security.

The City of Portland, Multnomah County, and Home Forward have been involved for decades in valiantly trying to reduce the number of homeless people and increase the number of households who are in stable, affordable housing. Millions of dollars have

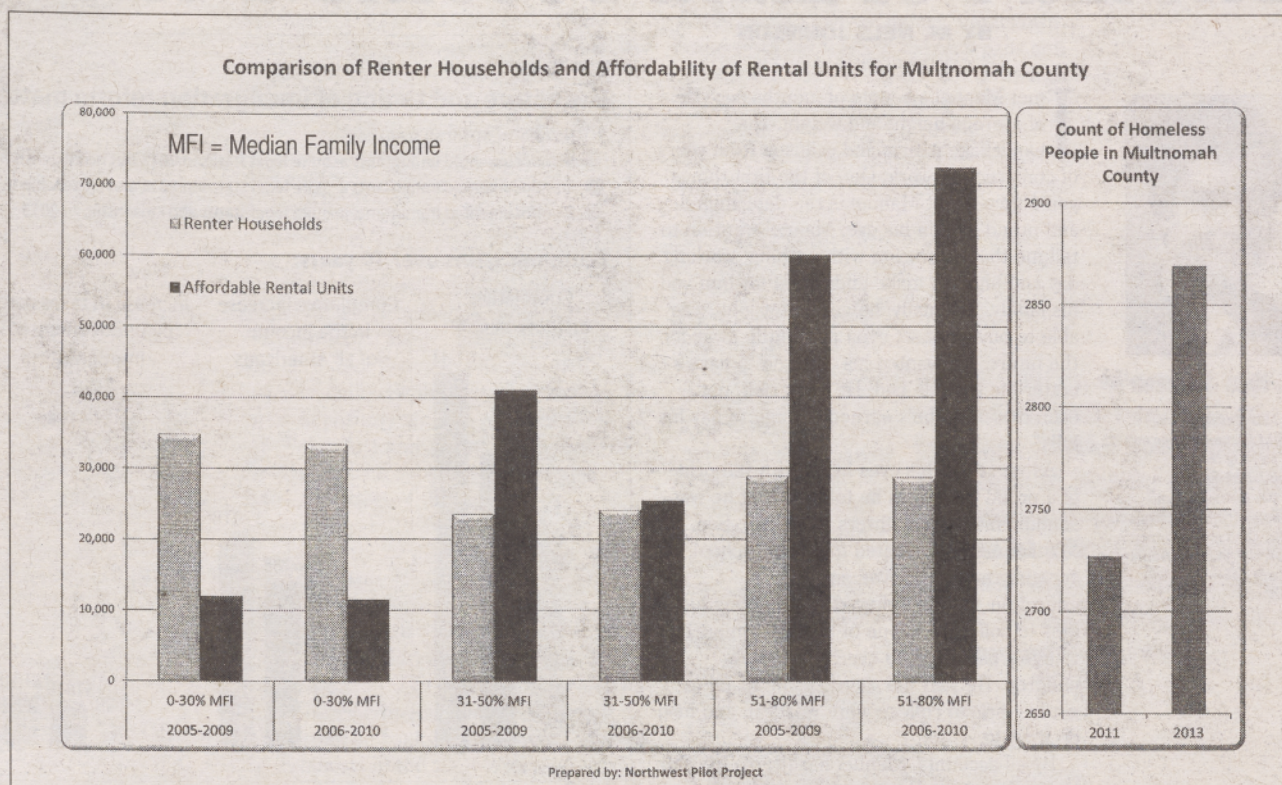
been invested in preserving the affordable housing that exists in our community. Additional millions have been spent building more affordable apartment buildings. The affordable housing deficit would be even more severe, and the level of desperation and homelessness even greater, if these public investments had not been made.

The magnitude of the affordable housing shortage for the poor in our community, however, is so great that we must redouble our efforts to address the problem. The housing data clearly indicates that the rental-housing crisis exists only for the lowest income groups. The very poor should be the beneficiaries of our public investments in the affordable housing supply. For an individual, this is an annual income less than \$14,600. For a family of four, the annual income is less than \$20,800.

This very low-income group includes the young and old, individuals and families, people of all races and nationalities, part-time workers, the disabled and the retired. This is the group that faces very few options in their search for an affordable place to live. The housing data shows that higher income groups, those above 60 percent of median family income, have a large and growing number of choices when it comes

to obtaining an affordable apartment. A rational public housing policy will align with the housing data which clearly indicates at what rent level the need for affordable housing is the greatest. We must target our existing housing investments wisely to aid the lowest-income people who face the greatest housing problems.

Even more importantly, we must find a way to significantly increase the amount of our public investment in preserving and developing housing for the poor, as well as providing additional direct rent subsidies to tenants in need. Just as we have invested in our education, transportation and library systems, we must invest in our affordable housing infrastructure. The private sector on its own will not be able to create housing at a rent level affordable to our lowest income neighbors and earn a profit. Growing the affordable housing supply will require an increased and sustained level of public investment. The payoffs of this investment are great – reduced homelessness, less desperation and suffering, better health, increased productivity, and a better business climate. Best of all is the pride that comes with living in a community that provides a realistic opportunity for all its residents to have a home



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