

# Metro renews focus on creating affordable housing

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The greater-Portland area is in the midst of an affordable housing crisis. Not only does need drastically outweigh availability – with some waiting years to access housing within their financial means – those who do obtain affordable homes often find themselves living in substandard neighborhoods amid high crime rates and underfunded schools.

Because of this, Metro Councilor Sam Chase said he's making increased access to affordable housing one of his primary goals. The recent passage of his budget amendment on "Housing Choice" marks the first time in eight years that the metropolitan area's regional government has put a strong focus on affordable housing. And this time, Chase said, it's about making policy changes a reality.

If you were to look at a map of affordable housing structures in the Portland metro area, you would see that most are heavily concentrated in economically depressed neighborhoods. You might also notice they are virtually absent from more affluent communities such as West Linn and Lake Oswego – communities that boast low crime rates and healthier school districts. In addition to this disparity of location, the number of affordable dwellings doesn't come close to meeting the growing demand fueled by the recent recession, and rent and property value increases.

The problems of the market shortage span the lowest income levels through to what's known as workforce housing: families making 60 to 80 percent of the median family income for the region.

Home Forward spokesperson Shelley Marchesi estimates her agency has roughly 20,000 households waiting to occupy the 2,654 apartments owned by the public housing authority – meaning that for every one of Home Forward's occupied apartments, there are about 7.5 households waiting to move in. More than a third of those waiting are elderly, disabled or both. Applicants are actually waiting to get on a wait list – the wait time for the property has to be less than 18 months – and some of Home Forward's apartment communities have wait times pushing 10 years.

When an applicant makes it onto a waiting list, Marchesi said, "It gives them hope, but until it comes, they may be living in the same dire circumstances that caused them

to apply."

According to the Bureau of Housing and Urban Development, in Multnomah County alone, there are more than 35,000 renting households making less than \$20,800 a year. These households can't afford to spend more than \$520 a month on rent, but this year the county's median rent for a two-bedroom apartment rose to \$922 per month.

Bobby Weinstock, a housing advocate with Northwest Pilot Project, said that about 70 percent of those households are paying more than half their income in rent, putting them one financial emergency away from homelessness. He also noted that aging baby boomers are causing the percentage of elderly in need of affordable housing to rapidly increase.

In the four-county metropolitan region, affordable units only account for 4.5 percent of the total housing. Compounding this troublesome scenario, a forecast published by Metro in June predicted that over the next two decades, 65 percent of all rental need in this same region will come from households earning an income of less than \$35,000 a year.

In 1997, Metro adopted an abstract, ongoing policy to increase housing choices in order to give everyone the opportunity to live in a decent neighborhood.

In 2006, Metro created a Housing Choice Task Force Implementation Strategy which put Metro in a positive to advance the production of workforce housing in the region. But that strategy stalled when Metro was denied \$5 million in grant funding from HUD.

"When the funding didn't come through, the strategy was never picked up again," Chase said. "Now it's time for action."

Chase said that much of the reason the housing imbalance prevails, despite the guidelines that were put in place by Metro's framework plan, "has to do with the policies in place – or not in place," Chase said.

"There are many misimpressions about people that live in affordable housing," Chase said. "It's critical that leaders in local jurisdictions understand the value of having subsidized housing in our economy. Part of Metro's effort will be to help elected and neighborhood leaders understand that everyone benefits from having a range of housing choices in their community."

West Linn Mayor John Kovash and Councilor Jody Carson came out in support

of the amendment.

"Studies show that the economy is stronger when there are a range of housing choices available," Chase said. From decreasing stress on roadways to children learning from exposure to diversity, Chase said there is a broad range of reasons why communities benefit from an array of housing choices.

Metro plans to use the \$200,000 made available with this amendment to identify successful affordable housing financial tools and policies in use locally and in other parts of the country, and then share them with leaders across the region. It will work with local governments to identify the tools that will work best in their jurisdictions. The difference this time, is that Metro will then physically guide them

through the process of adopting new council codes, finalizing policy strategies and implementing tools that will make it easier for nonprofits and for-profits alike to create homes that are within the financial reach of people who need them.

Metro will also add a full-time staff member who will focus exclusively on affordable housing issues and work closely with some programs Metro already has in place, such as Transit Oriented Development.

Some housing advocates agree that Metro's efforts in the past have been largely unsuccessful, with many local governments passing over its affordable housing recommendations.

"It's difficult for a regional government to do regulatory work," said Ramsay Weit, executive director of The Community Housing Fund. Ramsay thinks it would be more effective if people and organizations within the community who work in affordable housing communicated directly with local governments.

Oregon Opportunity Network Executive Director John Miller agrees that a grassroots approach would be a good strategy. "Instead of going into the

community and making recommendations, they'll be working within the community," he said, adding that he is very excited that Metro is pursuing this issue again.

Chase said that in the past Metro has largely taken an advisory role, conducting research and establishing voluntary goals. "It hasn't been enough to move things

forward," he said, noting that Metro has made some progress in jurisdictions such as Tigard, where new affordable housing policies were adopted.

Chase said Metro plans to work closely with community groups and local decision makers who are most familiar with affordable housing issues in their communities to identify best practices.

Giving tax exemptions to

developers who build affordable housing is a popular tactic among some local housing advocates. "Tax exemptions could be adopted in urban renewal districts," said Weit. "It's an important element to develop if your goal is to keep rents as low as possible. It's the best way to decrease debt in a project."

Miller said that perhaps "linkage fees" should be considered. Many cities such as San Diego, Boston and Seattle employ linkage fees on commercial expansion and market-rate apartment construction. The money garnered goes into a fund to build affordable housing.

In some cases, a little creativity can lead to real solutions. Martha McLennan, executive director of Northwest Housing Alternatives, said it will be important for Metro to teach communities to look for unique opportunities in their areas, such as a surplus of land or a developer that's coming in.

"Corvallis built affordable housing above a new library, and in Wilsonville they had Fred Meyer build affordable housing when it came in to develop – they got it by asking," she said.

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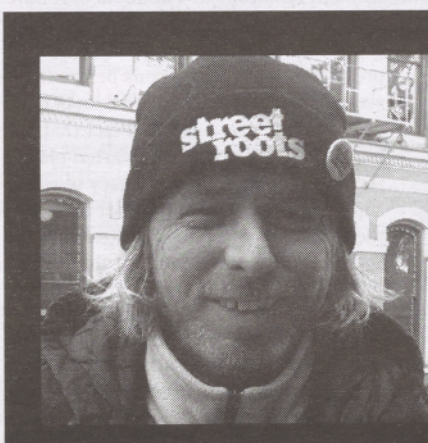


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