

## ST. FRANCIS, from page 10

person. Catholic Charities is prioritizing giving those units to homeless women. Deborah found out about the building through her case worker.

"She's pretty up front and honest with me," Deborah said. "She said, 'this one, you're really going to love it.'"

The other 91 units will be rented to people earning less than 60 percent of the median family income – \$29,160 annually for a single person, or \$41,640 for a family of four.

To apply to live in the St. Francis Apartments, potential applicants must fill out a rental application, bring a photocopy of their I.D., a \$42 screening fee, eight weeks of pay stubs from a current employer, a signed copy of their 2015 federal taxes with copies of the W-2s, copies of letters for rental assistance, utility assistance, food stamps and other forms of public assistance from the last 90 days, and copies of six months' worth of documents from their most recent checking, saving and investment accounts.

It's enough to cross the eyes of a logistically-minded and financially literate person. Deborah said she didn't have a problem getting the paperwork together. She is on Social Security, so some of the requirements did not apply to her.

"All I had to do is go to my bank and (get) six months of my checking and savings," she said. "I came pretty well prepared."

For others, getting that paperwork together took leg work.

Nichole Shepherd is a case manager with the Salvation Army Family and Veterans Center, and she was in the line outside of Catholic Charities on behalf of five of her clients, all of whom are homeless veterans.

She guessed she spent around 30 hours preparing their applications and finding the right financial documentation.

"That was definitely a challenge," Shepherd said.

"Not everyone has income statements for the last 30 or 90 days. And if you're getting federal benefits, like (Social Security) or (Social Security Disability) or veteran's benefits, you get the benefit letter once a year."

After working with Cascade Management – the leasing office Catholic Charities is using to rent the St. Francis Apartments – Shepherd said, "we've got the crucial pieces."

She left her home in Wilsonville at 5 a.m. to get in line early. Shepherd is applying for her clients, all of whom are living in a transitional housing shelter, "because the bus doesn't run from Beaverton early enough for them to get here," she said. "It's a barrier."

Some of her clients could not take time off work that morning or they are too unhealthy – some of her clients have been recently released from the hospital; one had a heart attack within the last week.

"Their health really (isn't) at a place where I felt comfortable telling them to get on the bus and ride all the way down and then stand in line," Shepherd said.

There are numerous barriers that prevent people, especially low-income or homeless



PHOTO BY JOSEPH GLODE

Marilyn Fowler, 67, applied to live at the St. Francis Apartments because, she said, it would be easier on her disabilities than the apartment she lives in currently.

people, from being physically present during a lease-up event like the one Catholic Charities had two weeks ago.

People who have disabilities or health conditions that prevent them from standing for long periods of time, who cannot take time off work or do not have access to reliable transportation may prevent them from being physically present on a certain day or time.

"It's a terrible process," one source, asking for anonymity, said of requiring potential renters to stand in line to submit applications.

"First serve and first come (is) disadvantageous to a lot of the priority populations," said Bobby Weinstock, an affordable housing advocate with Northwest Pilot Project, which provides housing for low-income seniors.

"What if you have a minimum wage part-time job? The first come, first serve (process) benefits the people who are the savviest, most able, most literate, most able to compete," he said.

For years, Home Forward, the Portland metropolitan area's housing authority, accepted paper applications that were accepted first come, first served.

"It would be in your interest to line up early in the morning or the night before," Michael Buonocore, Home Forward's executive director, said. "It was hard on people, generally speaking, but more obviously for seniors and people with disabilities."

The line of potential applicants would go down the street and wrap around the block; people waited hours to apply. A few years ago, Home Forward completely revamped its application process due to that demand. People now submit online applications over a period of a week to 10 days. The applications are randomized, and a lottery-system is used to select applicants.

During the period the application is open,

people can apply at any point with their case worker during an appointment, or at home before work, over coffee and in their pajamas.

Buonocore said some people still show up to the office on the first day applications are open. "They're anxious and have that instinct," he said.

"We assure people that it doesn't matter if you signed up the first minute or the last minute. They're in the pool, and it's randomized."

The lottery system, he said, is a more efficient way of handling thousands of applications. In June 2016, 8,130 applied to join Home Forward's public housing wait list. In total, the housing authority only manages 2,500 units.

Other affordable housing projects have used different ways of considering rental applications. When the apartments above the Bud Clark Commons opened in 2011, Transition Projects, Inc., which manages the apartments, used a system to rank applicants based on their medical vulnerability, ensuring that the unhealthiest applicants received housing.

Weinstock thinks online application systems using a lottery are the fairest way to allow people to apply for housing. "It allows people to apply online over a period of time," he said, adding that everyone has a fair shot of getting their applications in. "It ensures the broadest possible participation," he said.

Trell Anderson, Catholic Charities' Director of Community Development and Housing, said Catholic Charities had considered using a lottery system.

He emphasized that the Jan. 31 event was "just a kick-off" and people can apply in-person, via email or by mailing an application through early April. "The (application) process is still open and on-going," he said.

At 6:55 a.m., a woman with a crutch walked down the slope of the back of the line in front of Catholic Charities, which ran not down the sidewalk, but down the street along a line of parked cars.

One woman lost her grip on her walker, and it rolled a few feet down the street and bumped into the curb. A person behind her grabbed it, and a couple people formed a small human chain to get the walker back to the woman.

There was some grouching about the early hour. "I just don't think it's right," one woman said.

"What are we supposed to do?" another woman asked.

Just then, Marilyn Fowler, a stout woman with a quick grin, walked down the street using a walker. "Good morning, everyone!" she bellowed. "How're doing? Best of luck to you!"

Fowler is 67 and lives on the eighth floor of a project-based Section 8 building. Over the last few years, it has become more difficult for her to walk, so she is applying to the St. Francis Apartments so she can live on a lower floor. The only way for her to move to a lower floor in her current building, she said, is if someone moves, which rarely happens, or if someone dies.

"It practically takes an act of God," she said.

As she spoke, staff with Catholic Charities opened the door, and everyone walked inside.

The social service agency pulled out all the stops to help people turn in complete applications, thus increasing everyone's chances that they'll be accepted.

Over the next few hours, the potential applicants sat down with multiple people from Catholic Charities and Cascade Management who reviewed their application, answered people's questions, and told them which pieces were missing and scheduled follow-up interviews to turn in final bits of paperwork.

"They were so organized," Fowler said. "They did a wonderful job."

Fowler's appointment is during the third week of February; among other things, she needs to bring a letter from her doctor stating that her cat helps reduce her anxiety. She applied to live in a one-bedroom apartment, which has a tub and a kitchen bigger than her current one.

"Dream big," she said, laughing.

"I'll be there until I go to a nursing home," she said. "I'm so excited."

People were left with a similar sense of excitement and high hopes.

Shepherd, the Salvation Army case manager, said there haven't been many affordable units available. She thinks the apartments will be great for her clients because there is a sense of community, and it would take a 30-minute bus ride to get to the veterans' hospital rather than the hour and a half-long trip the commute currently requires.

Aside from no longer being homeless, Deborah is most excited about living in a brand new apartment.

"It will be my apartment from the beginning. Nobody's lived there, there's no bad karma," she said.

"That's special. And I'll be out of the shelter. That's the biggest prize of all."