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In Malheur County, nearly one in four homeowners is overburdened by housing costs, according to HUD standards. Among renters, 56 percent are overburdened, and about 33 percent are severely cost-burdened.

Sometimes a roof isn't enough

As federal programs alone are unable to adequately support and serve the people eligible for services, nonprofits step in to provide crucial help. In Ontario, there are more than 500 registered nonprofits, but when it comes to housing issues, few stand out as prominently as Community in Action.

Since 2009, Community in Action has served thousands of low-income residents of Malheur and Harney counties through a variety of services, including energy assistance, mortgage foreclosure prevention, down payment assistance and financial literacy.

Angie Uptmor, then housing manager at Community in Action, said the most common services sought are rental assistance and help finding housing.

"We want to keep people permanently housed," she said, "but it's tough because we only have so many dollars coming through the door, and once we spend those dollars and have told somebody we will pay (their) rent for this year or 24 months or whatever it is, we have to figure out how to do it."

Barb Higinbotham, executive director at Community in Action, was born and raised in the Ontario area.

"Part of the challenge in our area is that our housing stock is old and a lot don't meet the housing quality standards," she said. "We have places where people are living that, really, shouldn't be habitable and would not meet any of our program requirements. It's really hard for some of those folks to speak out and to stand up for their rights because maybe having that place to live is better than not having any place to live at all."

HUD has identified key aspects of housing quality to ensure all Section 8 recipients maintain access to "decent, safe and sanitary" housing. Among the requirements are sanitary facilities, proper illumination and electricity, and a safe water supply.

Each year, HUD releases Comprehensive Housing Affordability Strategy data to "demonstrate the number of households in need of housing assistance." In Malheur County, 53 percent of renters reported experiencing at least one of four housing problems as outlined by HUD, which include incomplete kitchen facilities, incomplete plumbing facilities, more than one person per room, and a cost burden greater than 30 percent. More severe housing problems were reported by one in three renters. HUD data for Malheur County also confirms that the less money a household earns, the more likely it is to experience a housing problem.

In addition to a lack of quality homes, there is a shortage of units that are affordable and available.

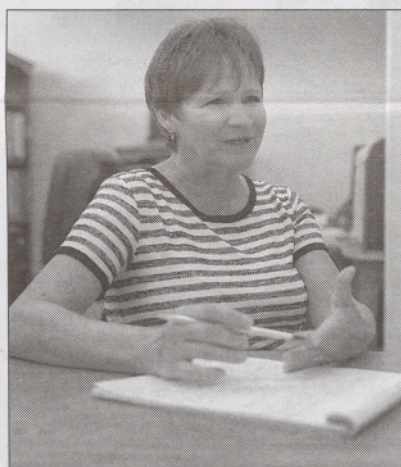
"New houses built in Ontario over the past several years are few, and there does not seem to be a lot of movement for building new and attainable houses," Higinbotham said. "We hope this changes."

"There's not enough stock out there, so (the landlords) can get higher rents,"



PHOTO BY CELESTE NOCHE

Angela Flying Eagle makes ends meet on a tight fixed income and remains in her apartment despite its problems because it's all she can afford. "I stay there because I need a roof over my head," she said.



Left, Barb Higinbotham, executive director at Community in Action, said one of Ontario's housing concerns is that people are living in places that shouldn't be habitable. Right, Janell Young pauses outside the Next Chapter food pantry, which she relies on to supply food for her family. Young lives with a disability, survives on a fixed income, and is one of hundreds of families that use the pantry regularly to get by in Ontario.



PHOTOS BY CELESTE NOCHE

Uptmor said.

From 2010 to 2014, Malheur County saw a deficit of 985 affordable and available rentals for very low-income households and 805 units for extremely low-income households, according to a 2017 report from Oregon Housing and Community Services. Despite these numbers, fewer than 30 one-unit building permits were issued per year during the time span in all of Malheur County.

Disrupting the cycle

Uptmor and Higinbotham have observed many ongoing barriers to housing. Among the most stark are the effects of generational and systemic poverty.

"Kids are being raised to understand poverty," Uptmor said. "That's the way they're raised, and that's the way they're going to live, but we're trying to break that cycle as best we can."

Part of breaking the cycle of poverty is creating viable pathways toward economic mobility and self-sufficiency, but for households teetering on the edge of the poverty line, earning more doesn't always add up. Going over the income-level threshold, even a few dollars per year, can mean a loss in assistance and – when compared to the additional income – a disproportionate increase in rent. For people on fixed incomes, earning more isn't an option.

"When you're on SSI, typically it means that there is a disability, which is why you can't work, so that's all the money you're ever going to make," Uptmor said. "You're getting \$740 a month, (and) you can't really afford to live. So, what happens is it keeps poor people poor and poor people living in poor conditions. I don't know how to change that, and I don't know how to fix that, but

that's why we rely on Section 8 – to help people that aren't ever going to get beyond the \$740 life, and live in a decent home."

This is the first time the Section 8 wait list in Malheur and Harney counties has ever been closed long term. Neither the Housing Authority nor any nonprofit can truly be sure of what the effects will be for the counties' most vulnerable populations, but it's not a question of if, but rather how bad it's going to be.

Looking forward

In December, the Ontario City Council approved the Housing Incentive Program, which offers a \$10,000 cash incentive for the construction of new single-family homes in Ontario. To qualify, homes must be owner-occupied, and they must be either greater than 1,600 square feet or greater than 1,350 square feet with a two-car garage and two bathrooms. In a news release, Mayor Ron Verini said, "It is our hope that this will bring new residential growth to broaden our tax base and create a more sustainable community."

Meanwhile, a proposal to loosen restrictions on rural home construction is in the works. The Eastern Oregon Border Economic Development Board, established in 2017, aims to finalize the plan before Oregon's 2019 legislative session, the Malheur Enterprise reported. Now, home construction permits in rural Oregon are issued only when the land being built on is greater than 80 acres in farm zones and greater than 160 acres on rangeland.

"We still want to maintain some of the really valuable things about Oregon's land-use policy," board chair Shawna Peterson told the Malheur Enterprise.

"Housing is one of the factors that plays into the makeup of the community," Higinbotham said. "We believe that a housing-first approach is necessary for families to reach stability."