

# 2015 Housing Opportunity Agenda

Oregonians need access to housing they can afford in order to be successful in school, at work, and as community members. To achieve this, we need significant investments and increased attention on housing that is safe, decent and affordable where it is needed most. The 2015 Legislature has a historic choice. Our health, our prosperity, and our future depend on making smart investments now.

Success over the long term will require action in four areas: Investment of state resources to meet urgent needs and to ensure our prosperous collective future; provision of low cost debt; access to well located land; and policy that supports housing access.



### **Immediate Resources**

We cannot afford to go backwards. We need substantial investment to meet immediate needs.

- Prevent and end homelessness with \$20 million for the Emergency Housing Account (EHA) and State Homeless Assistance Program (SHAP). Our most flexible resource to end and prevent homelessness has not grown along with need. EHA and SHAP keep families in their homes, and help families experiencing homelessness get into stable housing.
- We need \$20 million in Lottery Backed Bonds to preserve currently affordable homes. Across the state, thousands of people with extremely low incomes – less than \$10,000 a year –live in homes with federal rent subsidies and in manufactured home parks which are at risk of conversion to market rate. We cannot afford to lose this precious resource and risk displacement of our neighbors.
- Foreclosures are still four times the "normal" rate. We need \$5 million to ensure the continued success of the Oregon Foreclosure Avoidance (OFA) Program, which provides essential information, counseling and legal support.



### Build for the Future: \$100 million for housing

We need bold action to address long-term housing needs.

• We enthusiastically support the Governor's request for \$85 million in General Obligation Bonds and \$15m in Lottery Backed Bonds, which will be deployed in 2017 and subsequent years to provide increased housing opportunity for very low income families with children.

In early 2004, housing advocates in Oregon formed a new approach to housing advocacy at the state level. We brought together the many voices and constituencies concerned with the lack of affordable housing and the devastating impact of that shortage on Oregon families and individuals.

Together advocates, local governments, housing authorities, community development corporations, environmentalists, service providers, business interests and all others dedicated to increasing the resources available to meet our housing needs have secured more than 40 legislative victories allowing Oregon homes to be safer and more affordable.

### 2015 Members

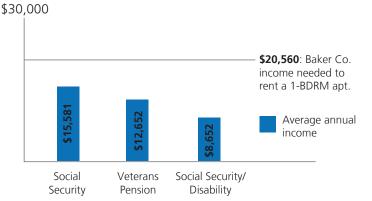
1000 Friends of Oregon 211info AFSCMF Local 3135 Alliance of Family & Housing Success **Bienestar** CASA of Oregon Cascade Management Inc. Central City Concern Chrisman Development Inc. City of Portland Clackamas County Community Action Partnership of Oregon Community Action Team, Inc. Community Alliance of Tenants **Community Housing Fund** Community Partners for Affordable Housing **Cornerstone Community Housing** Ecumenical Ministries of Oregon Fair Housing Council of Oregon Farmworker Housing Development Corporation Habitat for Humanity of Oregon Hacienda CDC Coalition of Housing Advocates Housing Development Center Human Solutions Impact Northwest Immigrant & Refugee Community Organization Lane County Legal Aid and Advocacy Center

League of Women Voters of Oregon Lincoln County Metro NAYA Family Center Neighborhood Economic Development Corporation (NEDCO) Neighborhood Partnerships NeighborImpact NeighborWorks Umpgua Network for Oregon Affordable Housing Northwest Housing Alternatives Northwest Pilot Project Open Door Counseling Center Oregon Food Bank **Oregon Housing Authorities** Oregon Opportunity Network Partners for a Hunger Free Oregon Portland Community Reinvestment Initiatives, Inc. Proud Ground Raphael House REACH CDC St. Vincent de Paul of Lane County, Inc. ShelterCare Sisters of the Road Street Roots Washington County Welcome Home Coalition Willamette Neighborhood Housing Services

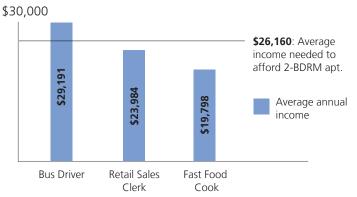


We know homes gives people an opportunity to build better lives and stronger communities. But how do Baker County residents fare?

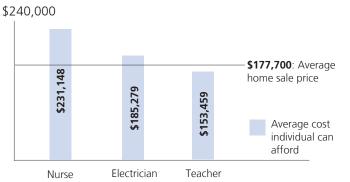
### Our neighbors are facing homelessness



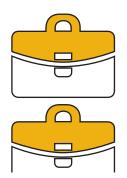
## Our neighbors are struggling to pay rent



### Homeownership is out of reach for many



Oregon's Affordable Housing Crisis



1.8 full-time jobs needed at median renter wage to afford a 2 BDRM Apt at fair market rent.



One child in almost every classroom experienced homelessness last year.



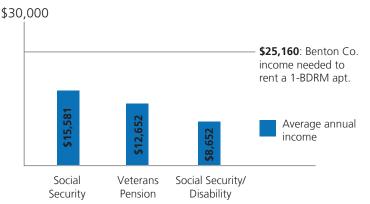
Work hours needed for a minimum wage earner to afford 2 BDRM apt.

HOUSING ALLIANCE

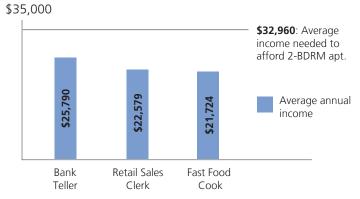


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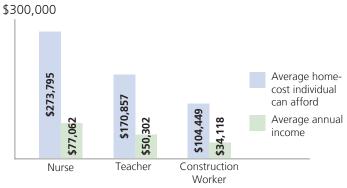
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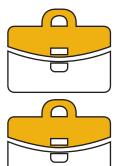
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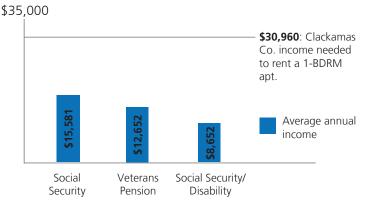
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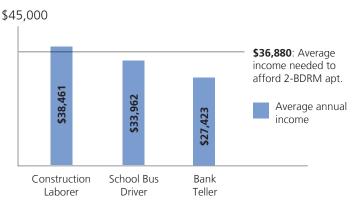


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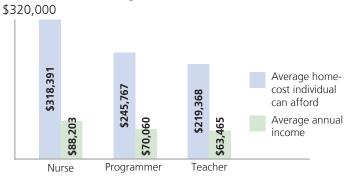
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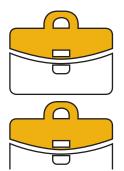
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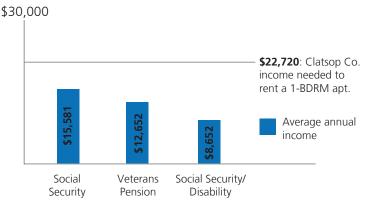
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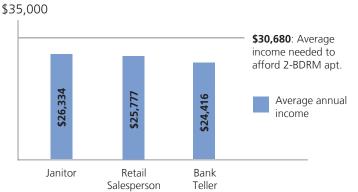


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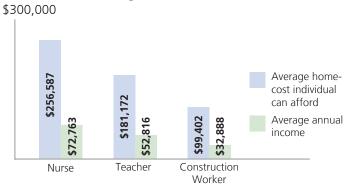
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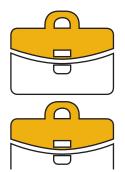
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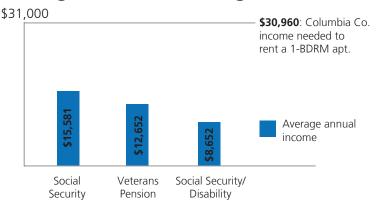


Columbia

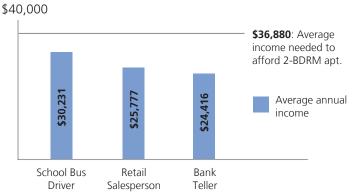
# **A Place to Call Home**

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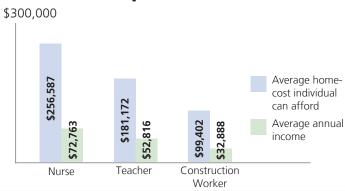
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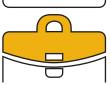


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Oregon's Affordable



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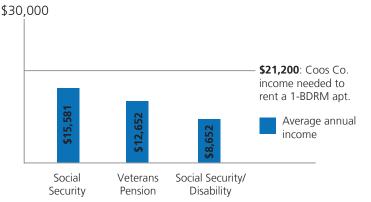
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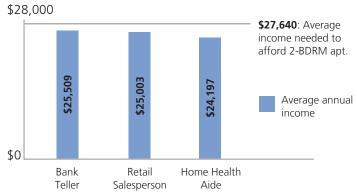


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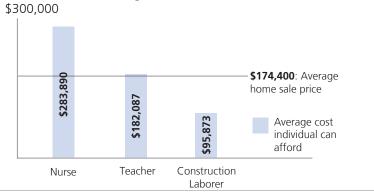
### Our neighbors are facing homelessness



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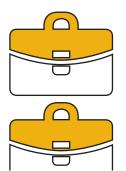
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HOUSING

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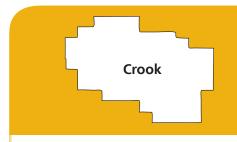
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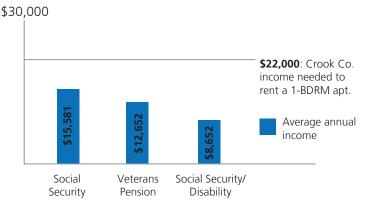


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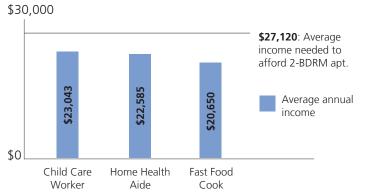


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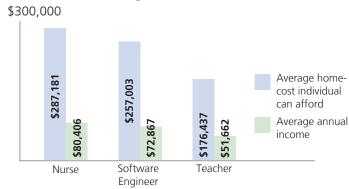
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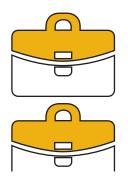
### Homeownership is out of reach for many





Oregon Housing Alliance c/o Neighborhood Partnerships 310 SW Fourth Ave, Suite 715 • Portland, OR 97204 503-226-3001 • ocarrillo@neighborhoodpartnerships.org Visit oregonhousingalliance.org

### Oregon's Affordable Housing Crisis



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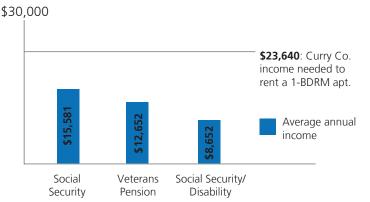


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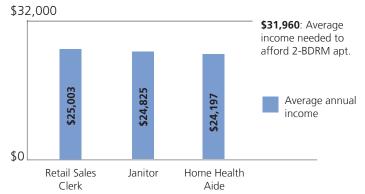


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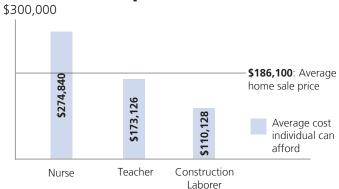
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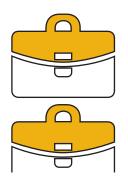
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HOUSING

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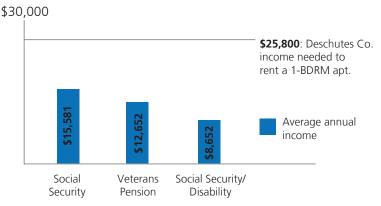


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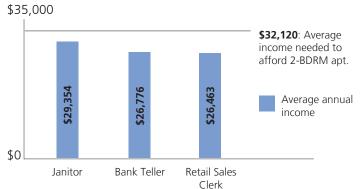


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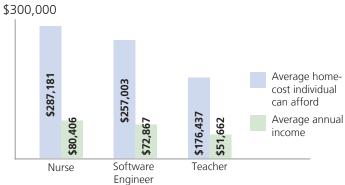
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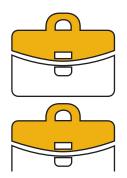
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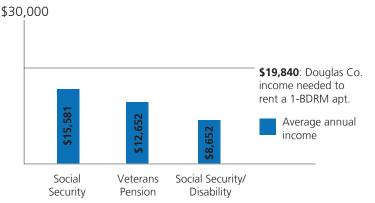


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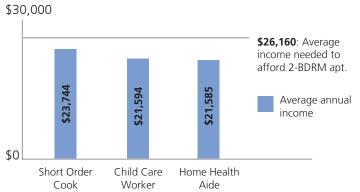


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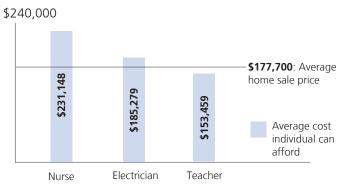
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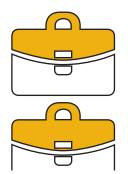
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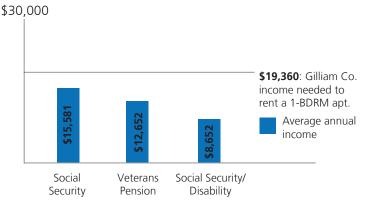
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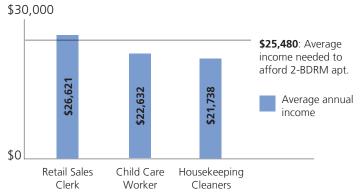


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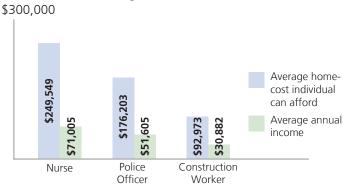
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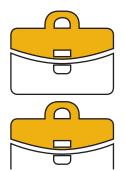
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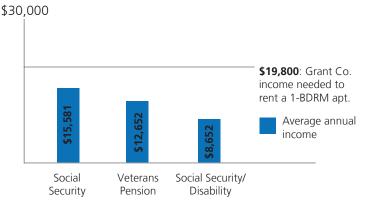


Grant

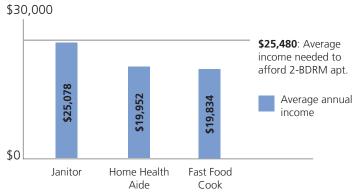
## A Place to Call Home

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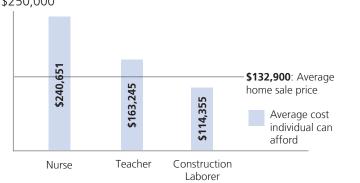
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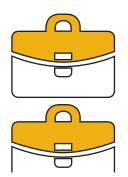
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## Homeownership is out of reach for many \$250,000



Oregon's Affordable Housing Crisis



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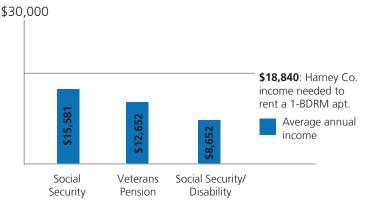
HOUSING ALLIANCE

Harney

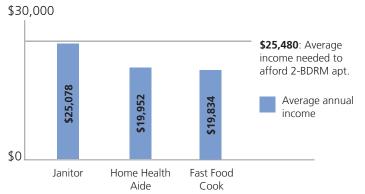
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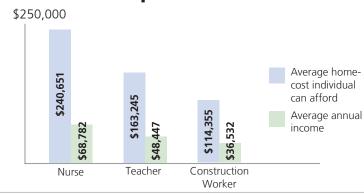
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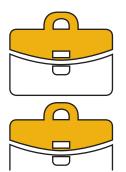
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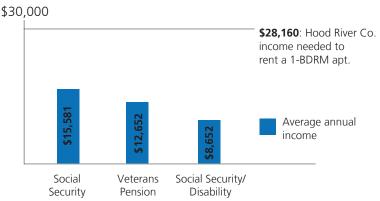


Hood River

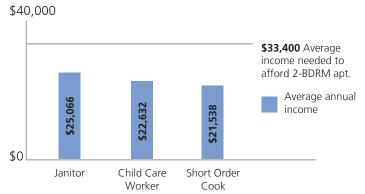
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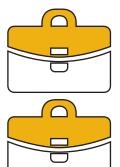
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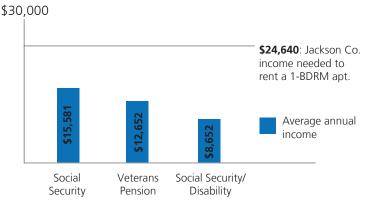
HOUSING 31 ALLIANCE 503-22

Jackson

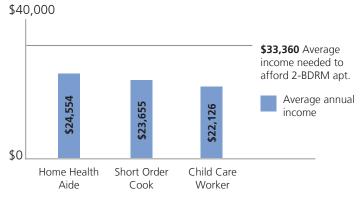
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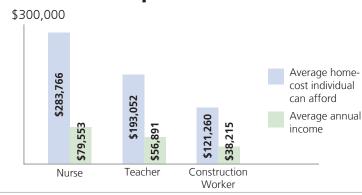
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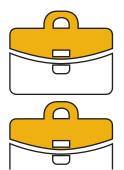
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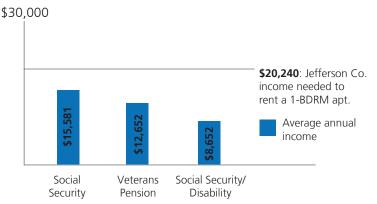
HOUSING ALLIANCE

Jefferson

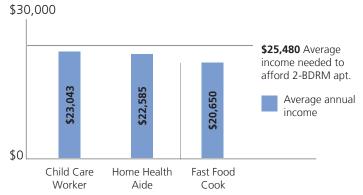
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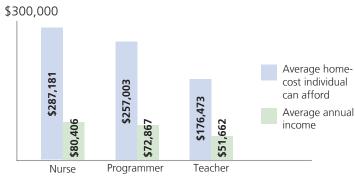
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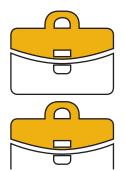
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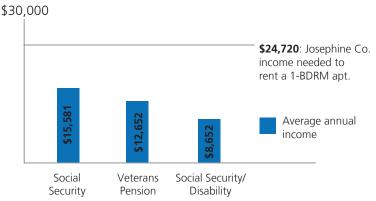
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HOUSING ALLIANCE

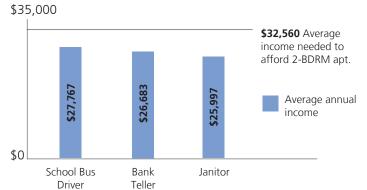


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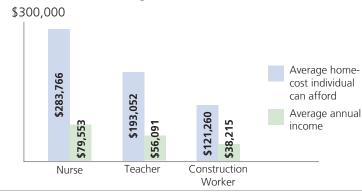
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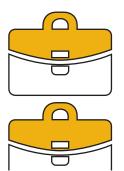
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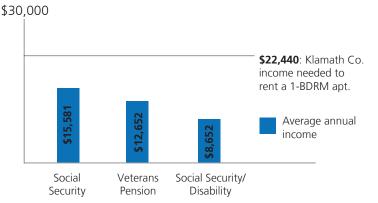
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HOUSING ALLIANCE

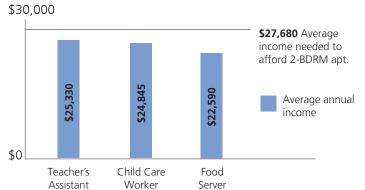


We know homes gives people an opportunity to build better lives and stronger communities. But how do Klamath County residents fare?

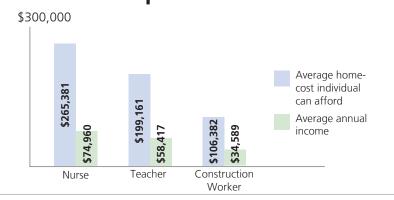
### Our neighbors are facing homelessness



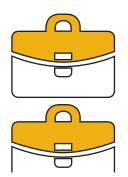
### Our neighbors are struggling to pay rent



## Homeownership is out of reach for many



Oregon's Affordable Housing Crisis



1.8 full-time jobs needed at median renter wage to afford a 2 BDRM Apt at fair market rent.



One child in almost every classroom experienced homelessness last year.



Work hours needed for a minimum wage earner to afford 2 BDRM apt.

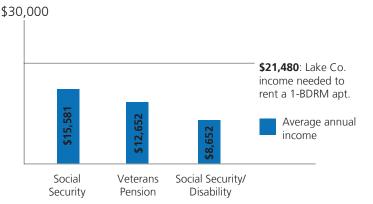
HOUSING ALLIANCE

Lake

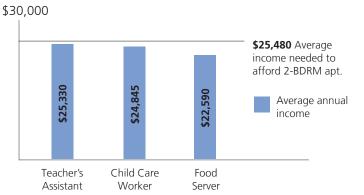
## **A Place to Call Home**

We know homes gives people an opportunity to build better lives and stronger communities. But how do Lake County residents fare?

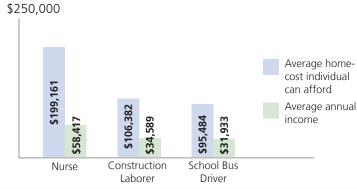
### Our neighbors are facing homelessness



### Our neighbors are struggling to pay rent



### Homeownership is out of reach for many





1.8 full-time jobs needed at median renter wage to afford a 2 BDRM Apt at fair market rent.

Oregon's Affordable

**Housing Crisis** 



One child in almost every classroom experienced homelessness last year.



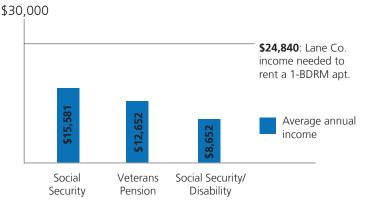
Work hours needed for a minimum wage earner to afford 2 BDRM apt.



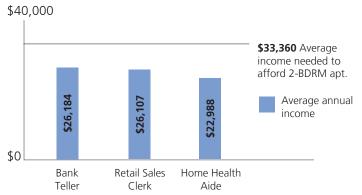


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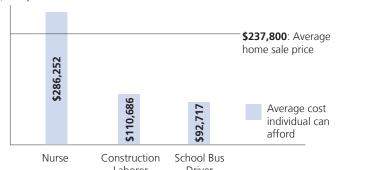
### Our neighbors are facing homelessness



### Our neighbors are struggling to pay rent



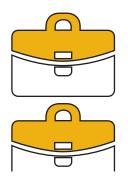
## Homeownership is out of reach for many





Oregon Housing Alliance c/o Neighborhood Partnerships 310 SW Fourth Ave, Suite 715 • Portland, OR 97204 503-226-3001 • ocarrillo@neighborhoodpartnerships.org Visit oregonhousingalliance.org

Oregon's Affordable Housing Crisis



1.8 full-time jobs needed at median renter wage to afford a 2 BDRM Apt at fair market rent.



One child in almost every classroom experienced homelessness last year.

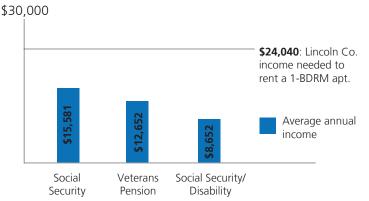


Work hours needed for a minimum wage earner to afford 2 BDRM apt.

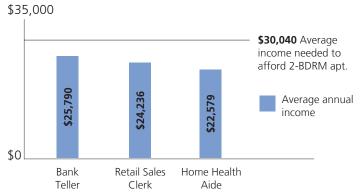


We know homes gives people an opportunity to build better lives and stronger communities. But how do Lincoln County residents fare?

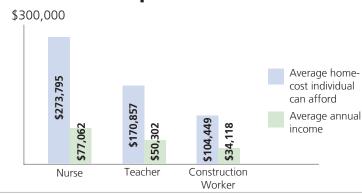
### Our neighbors are facing homelessness



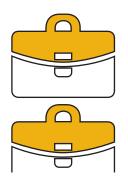
### Our neighbors are struggling to pay rent



### Homeownership is out of reach for many



Oregon's Affordable Housing Crisis



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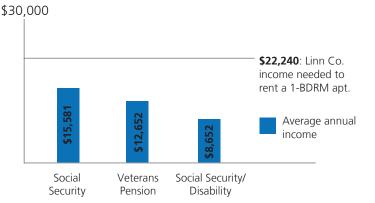
Work hours needed for a minimum wage earner to afford 2 BDRM apt.



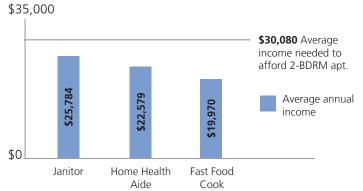


We know homes gives people an opportunity to build better lives and stronger communities. But how do Linn County residents fare?

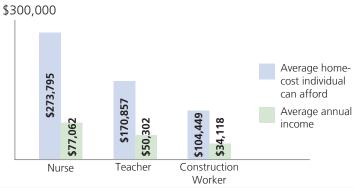
### Our neighbors are facing homelessness



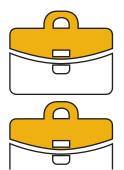
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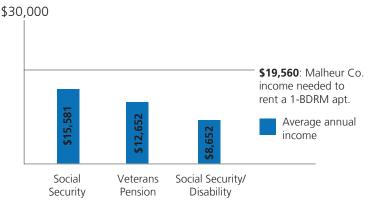
HOUSING ALLIANCE

Malheur

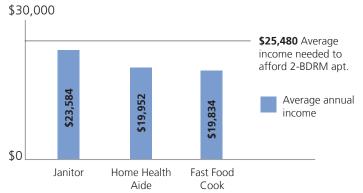
## **A Place to Call Home**

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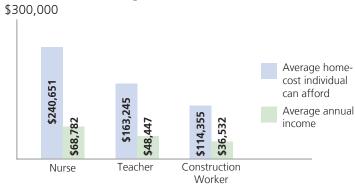
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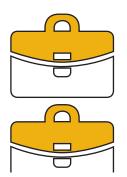
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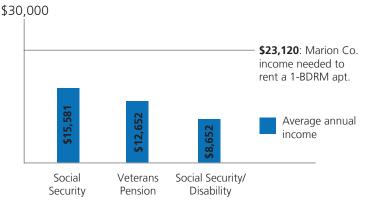
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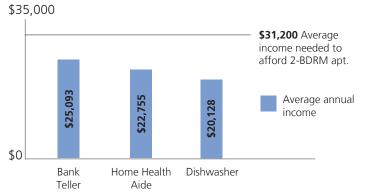


We know homes gives people an opportunity to build better lives and stronger communities. But how do Marion County residents fare?

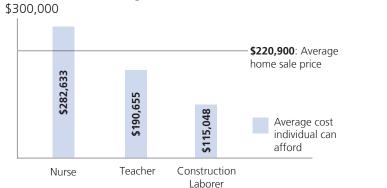
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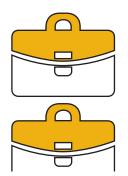
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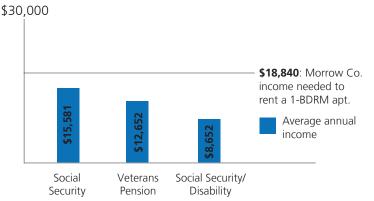
HOUSING ALLIANCE

Morrow

## **A Place to Call Home**

We know homes gives people an opportunity to build better lives and stronger communities. But how do Morrow County residents fare?

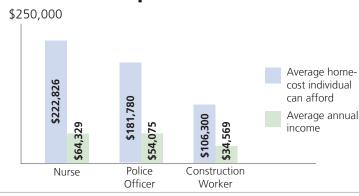
### Our neighbors are facing homelessness



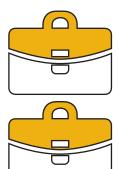
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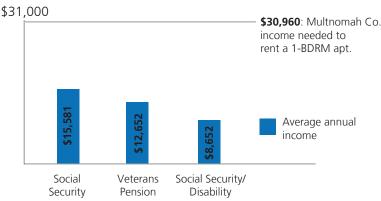
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HOUSING ALLIANCE

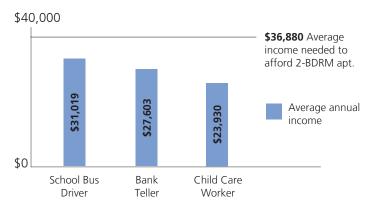


We know homes gives people an opportunity to build better lives and stronger communities. But how do Multnomah County residents fare?

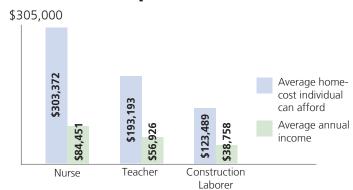
### Our neighbors are facing homelessness



## Our neighbors are struggling to pay rent

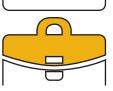


### Homeownership is out of reach for many





Oregon's Affordable



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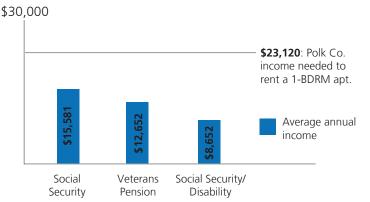
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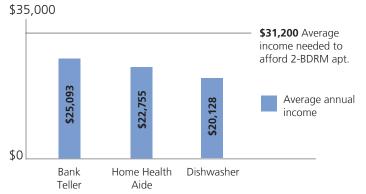


We know homes gives people an opportunity to build better lives and stronger communities. But how do Polk County residents fare?

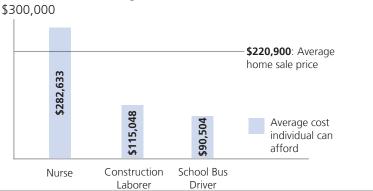
### Our neighbors are facing homelessness



### Our neighbors are struggling to pay rent



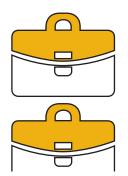
### Homeownership is out of reach for many



HOUSING

ALLIANCE





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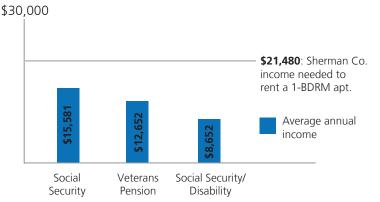


Work hours needed for a minimum wage earner to afford 2 BDRM apt.

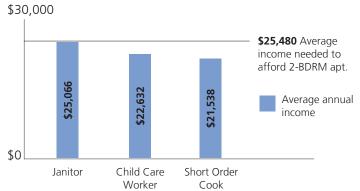


We know homes gives people an opportunity to build better lives and stronger communities. But how do Sherman County residents fare?

### Our neighbors are facing homelessness



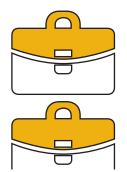
### Our neighbors are struggling to pay rent



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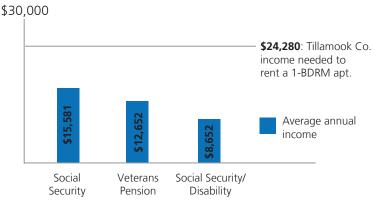
Work hours needed for a minimum wage earner to afford 2 BDRM apt.

HOUSING ALLIANCE

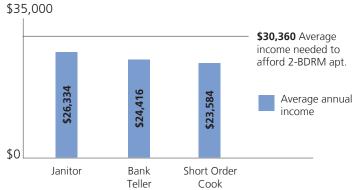


We know homes gives people an opportunity to build better lives and stronger communities. But how do Tillamook County residents fare?

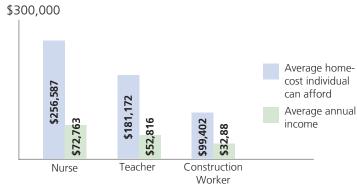
### Our neighbors are facing homelessness



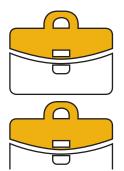
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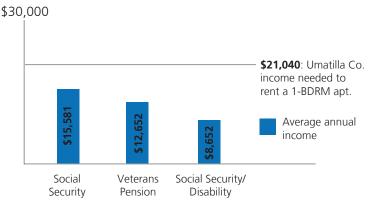
Work hours needed for a minimum wage earner to afford 2 BDRM apt.





We know homes gives people an opportunity to build better lives and stronger communities. But how do Umatilla County residents fare?

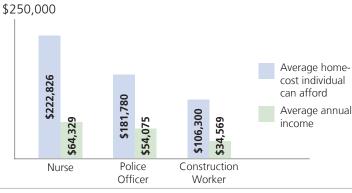
### Our neighbors are facing homelessness



### Our neighbors are struggling to pay rent



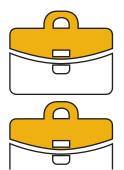
### Homeownership is out of reach for many



HOUSING

ALLIANCE





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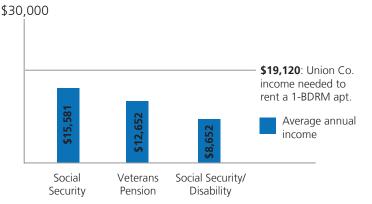


Work hours needed for a minimum wage earner to afford 2 BDRM apt.

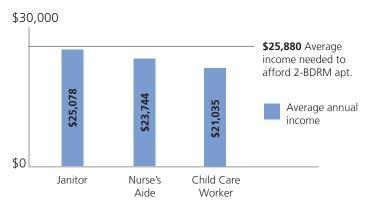


We know homes gives people an opportunity to build better lives and stronger communities. But how do Union County residents fare?

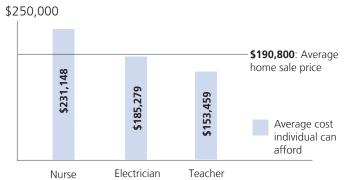
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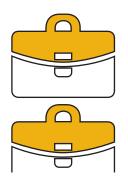
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Oregon's Affordable Housing Crisis



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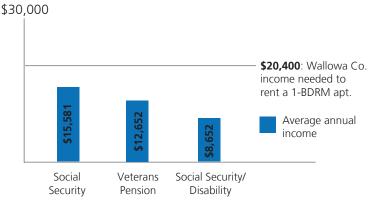


Wallowa

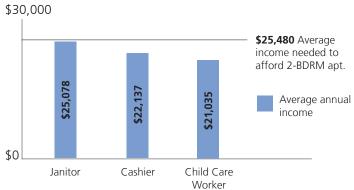
## **A Place to Call Home**

We know homes gives people an opportunity to build better lives and stronger communities. But how do Wallowa County residents fare?

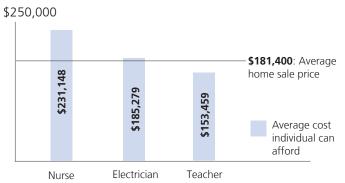
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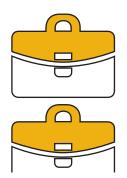
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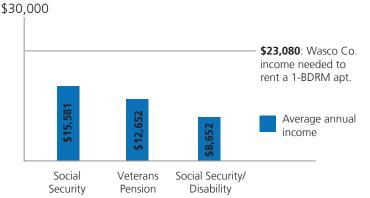
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HOUSING ALLIANCE

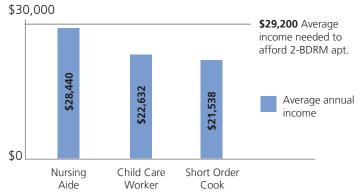


We know homes gives people an opportunity to build better lives and stronger communities. But how do Wasco County residents fare?

### Our neighbors are facing homelessness



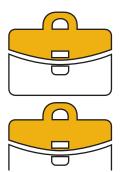
### Our neighbors are struggling to pay rent



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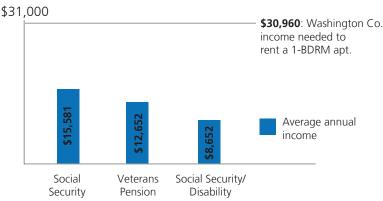
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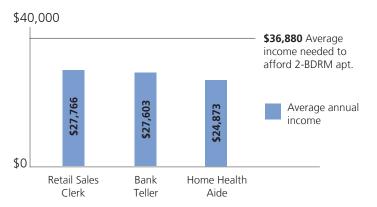


We know homes gives people an opportunity to build better lives and stronger communities. But how do Washington County residents fare?

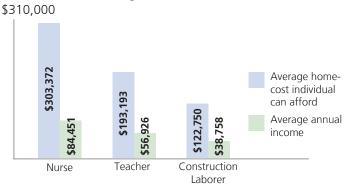
### Our neighbors are facing homelessness



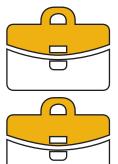
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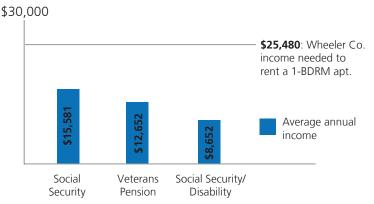


Wheeler

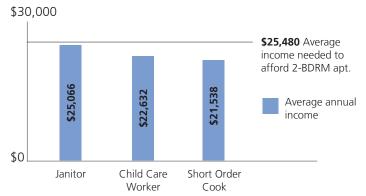
## **A Place to Call Home**

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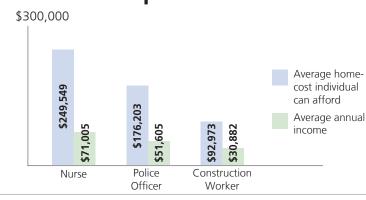
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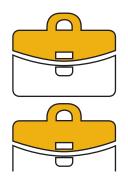
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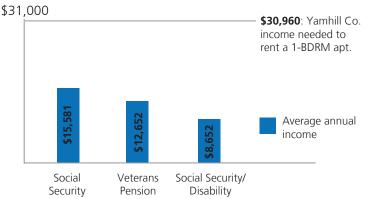
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HOUSING ALLIANCE

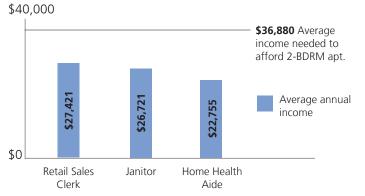


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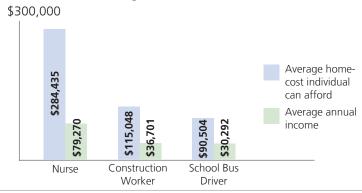
### Our neighbors are facing homelessness



### Our neighbors are struggling to pay rent

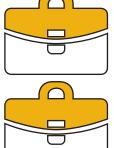


### Homeownership is out of reach for many





**Oregon's** 



1.8 full-time jobs needed at median renter wage to afford a 2 BDRM Apt at fair market rent.



One child in almost every classroom experienced homelessness last year.



Work hours needed for a minimum wage earner to afford 2 BDRM apt.

HOUSING ALLIANCE



### Prevent and end homelessness. We need \$20 million this biennium for the Emergency Housing Account (EHA) and State Homeless Assistance Program (SHAP).

Oregon families are tough, resilient and driven. When provided an opportunity we are able to get back on our feet. But escaping an abusive relationship, affording nutritious food for our kids or writing an eye-catching cover letter starts with a safe, stable place to call home.

The economic recovery has not reached everyone. Tens of thousands of Oregonians experienced homelessness last year – 20,000 of whom were school-aged kids. 853 of those kids lived in Salem, 1,291 in Beaverton, 1,200 in Medford and 302 in the counties of the north coast.

Home is where hope and growth take root. Homes improve health, increase safety, grow local economies, and help kids succeed in school. Simply put: it all starts at home.

The Legislature should ensure \$20 million goes to the Emergency Housing Account (EHA) and State Homeless Assistance Program (SHAP). EHA is a flexible tool to provide short-term assistance to prevent and end homelessness, and SHAP is used to provide emergency shelter.

Programs like EHA and SHAP that help community members remain in stable homes are foundational to our state's success. EHA and SHAP are allocated to community partners in all counties in the state by formula to help fill the gaps that community agencies and volunteers can't, and meet the most pressing needs in each community. They provide emergency rent assistance, assistance with deposits or application fees, and emergency shelter.

When every Oregonian is able to tap into their deep well of ingenuity we all are better off. Homes provide everyone, especially children, with an opportunity to succeed in life. To prevent and end homelessness for Oregonians we need additional resources. **The Legislature has an opportunity to make an immediate improvement in housing opportunity in every part of Oregon by adding funding for EHA and SHAP this year**.

### Budget

#### Request for 2015-2017 biennium: \$20 million for EHA and SHAP combined

EHA: \$13.125 million from General Fund SHAP: \$4.375 million from General Fund

EHA receives 10% of collections from the statewide document recording fee, enacted in 2009, which are estimated to total \$2.5 million in 2015-2017

Governor's General Fund Budget Allocation: EHA: \$6,457,890 SHAP: \$3,293,228

2013-15 General Fund Allocation: \$9.5 million combined EHA: \$6.3 million SHAP: \$3.2 million

Co-Chairs' budget framework mentions additional issues to be resolved: "Continuing Emergency Housing Assistance and State Homeless Assistance Program enhancements that were funded in 2013-15 on a one-time basis"

### EHA

Provides state funds to supplement effective existing local programs and/or to establish new programs designed to prevent and reduce homelessness

Allowable Uses of Funds:

- Homelessness prevention and short term rent assistance
- Rapid re-housing (help with applications, deposits, etc)
- Emergency shelter
- Transitional housing
- Supportive in-home services
- Data collection
- Can be used flexibly to fill gaps to supplement existing funds or create new programs.

### SHAP

Provides state funds to help meet the emergency needs of homeless Oregonians by providing operational support for emergency shelters and the supportive services directly related to them. Helps community response networks fill the gaps in their systems, and meet the needs that agencies, faith based networks, and others cannot.

Allowable Uses of Funds:

- Emergency shelter operations
- Shelter resident support services
- Data collection

### **Distribution of Funds**

Oregon Housing and Community Services (OHCS) distributes funds to Community Action Agencies and their sub-grantees according to a formula based on: severe housing burden, population living below the poverty line, and homelessness count. The agencies are responsible for coordinating with partners and establishing area plans for use of the funds.

*Housing Alliance* | Omar Carrillo Tinajero | 323-594-7012 | ocarrillo@neighborhoodpartnerships.org *Public Affairs Counsel* | Mark Nelson, J.L. Wilson, Justen Rainey | 503-363-7084