Oregon Housing Preservation



Where Will We <u>LIVE</u>?



For many working and lower income families and seniors homeownership is out of reach. In fact, 33% of our nation's households across the income spectrum live in rental housing – some from choice and some from necessity. It is a critical part of any community's healthy housing mix, ensuring job creation, diversity, opportunity, and a labor force for essential community services.

The Section 8 public private partnership between the federal government and private owners has produced over 1.3 million apartments located throughout the U.S. *66% of this housing is occupied by elderly and disabled households.*

We urge that future funding maintain the commitment to America's most vulnerable households and to the public-private contractual partnership upon which the project-based Section 8 program has endured for nearly 40 years. Reductions in Section 8 funding would lead to rapid and significant harm to residents, property owners, borrowers, and lenders. Delayed or reduced payments on rental assistance contracts can quickly lead to:

- Displacement of thousands of residents onto the street;
- Defaults on underlying FHA mortgages, resulting in increased claims against the FHA insurance fund and greater weakness in the commercial mortgage market.
- Loss of confidence in the reliability of Section 8 payments, leading lenders and investors to require larger reserves or refuse to finance preservation transactions or needed repairs.
- Deterioration of properties and the creation of further problems in the neighboring community, leading to more defaults and foreclosures.

Stable housing helps to prevent higher social service expenses, especially for elderly and disabled residents and veterans. Residents in Section 8 housing are provided services, after school programs, recreational opportunities and much more. *Having affordable housing gives them the platform to succeed*. *Housing funding also helps support energy efficiency improvements and creates construction jobs*.

Spending caps, including numerical caps, caps on federal spending as a percentage of GDP, or similar proposals that rely on automatic rescissions would result in imbalanced deficit reduction and lead to deep cuts in rental assistance, gap funding for affordable housing production, and other housing and community development programs. *The House Republican bill would eliminate* funding for more than 150,000 Section 8 PBRA apartments now used by low income households, two-thirds of which are seniors or people with disabilities

In the State of Oregon approximately 8,300 apartments are occupied by the elderly, disabled and families earning less than \$12,000/year are at risk.

To capture the impact on your state, we've attached photographs and resident success stories that are emblematic of how successful the private ownership of Section 8 housing has been in Oregon.

The photographs in this Oregon book tell an important preservation story; but they do not tell the whole story. The story behind each photograph is the collaborative effort of community leaders, residents, funders, neighborhood groups, lenders and developers, both for profit and nonprofit, who helped make this housing possible. Most importantly, the story behind each photograph is the story of "Home."

PHOTOGRAPHS OF SECTION 8 PROPERTIES AND RESIDENTS



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Figure 1 Teaching at Village at Headwaters - Portland, OR

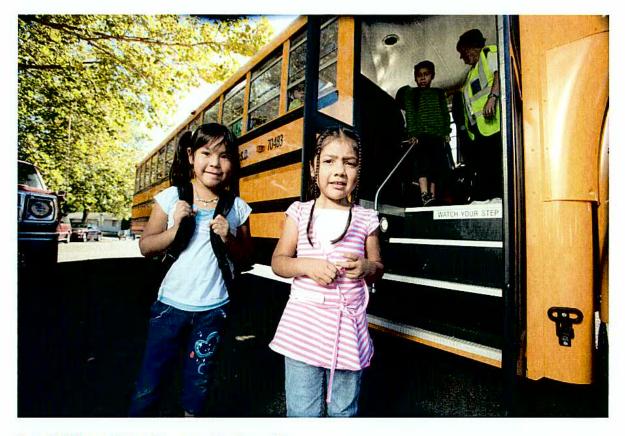


Figure 2 Children of Nuevo Amanecer - Woodburn, OR



Figure 3 Residents of Garden Grove Apartments - Forest Grove, OR



Figure 4 Girls enjoying the garden at Greenburg Oaks - Tigard, OR

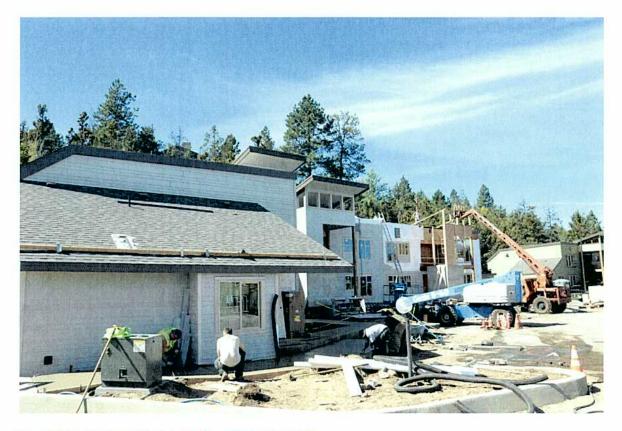


Figure 5 Construction at Crest Butte Apartments - Bend, OR



Figure 6 Window installation at Musolf Manor - Portland, OR

Below is a quote from Reynaldo, a resident of Nuevo Amanecer in Woodburn Oregon. The property owner is Farmworker Housing Development Corporation (FHDC):



When asked by a group of visitors what the difference was living in a community like Nuevo Amanecer and other housing, Reynaldo Robles, stood up and with a shaky voice shouted proudly "Nuevo Amanecer is more than just a home for me and my family, but also a new beginning." FHDC is proud of the history and the positive change Nuevo Amanacer has made for individuals like Reynaldo.

Juana Santiago, FHDC resident, talks about her new home

"We felt very crowded in our prior home. Here we have space for everything. Our friends and relatives visit us and say it's beautiful. Most of them live in isolated and overcrowded housing. They have trouble getting to the grocery store and taking their kids to the doctor. We are fortunate to live close to everything. Now we really are a happy family."



Edited from the Fall 2010 Northwest Pilot Project Newsletter

This is Donald West a chronically homeless man who has lived most his life in Portland. Until recently Donald lived in a camp along the Springwater Corridor on Portland's east side. His life of homelessness began when he was 15 years old and over the years he had many encounters with the police and bounced back and forth between homelessness and jail. Most of his trips to jail were for petty crimes related to his homelessness.

Donald is disabled, and though he tried to work at several jobs over the years, he was never able to maintain employment due to his disabilities. Last year Donald walked through the door of Northwest Pilot Project. Staff there helped Donald qualify for SSI and in June he began receiving \$674 per month. The following month Donald got the word - he would his own apartment at the Admiral, a Section 8 building in downtown which had just completed much needed renovations with funding provide by OHCS, HUD and the city of Portland. When Donald received the keys to his first home in decades this is what he had to say: "I have gained self-respect, I feel like I am really part of a community for the first time." Donald had finally moved from his homelessness of 41 years to permanent housing.



REACH Community Development Corporation is the owner of Admiral Apartments, a recently renovated Section 8 property located in downtown Portland Oregon which serves seniors and people with disabilities.



Note from residents Bobby and Amy of Lake Empire Apartments in Coos Bay Oregon below:

The owner is Northwest Real Estate Capital Corporation.

april 17,2008 Dear Murecc, express a hugh amount of appreciation and thanks to you all. Care and consideration extended to my daughter and & durning the apartment renevation. We are so happy with the improvements !! we are so fortunate to have such a high quality of manage-ment and maintance. Those in charge here are always professional and do an amoging job dealing with all the difficult activementance) here. When one has a very low income it tends to at times make one peel low. So once again I want to Manh you (from my heart) for treating my devalter and I with such depart requard and care. Manh-you Mark-you Gyarh you the Eamy Robe Empireapte. #15(

"I'm happy to say that I live here. When I see the fresh color, the extent of the repairs my heart swells with thankfulness. Being home has a refreshed feeling and a sense of pride has been re-established. This renovation has not been just about the structure. A benefit has been an investment in pride." -Katie Trees, resident, Sandhill Apartments, Seaside Oregon

Sandhill Apartments, a partially subsidized property owned by Northwest Oregon Housing Authority, was recently preserved with funding provided by Oregon Housing and Community Services Department

Seacrest Apartments, Bandon Oregon

Seacrest Apartments in Bandon, Oregon was nearly lost as a place for families and seniors with low incomes to find an affordable place call home.

Now, it's been extensively remodeled using state and federal funds, and is guaranteed to remain a community asset for at least the next thirty-years.

Sandy O'Reilly and her canine companion Chew Chew enjoy their newly landscaped courtyard and the yellow rose she planted in memory of her husband at Seacrest Apartments in Bandon, Oregon. The

apartments, first constructed in the 1970's, recently underwent a renovation and upgrades thanks to support through USDA Rural Development's Multi-Family Housing Program and Oregon Housing and Community Services.

As a disabled senior with a limited income, finding suitable and affordable housing in her small town had been a challenge. "There were other places I could go, but they were full, and we didn't know where we would end up," recalls Ms. O'Reilly.

Ms. O'Reilly and Chew Chew were fortunate, however, to find a secure home at Seacrest Apartments, where they have resided for the past 11 years. With funding support through the USDA Rural Development Rental Assistance Program, this and a number of other multi-family housing facilities in Oregon are able to provide subsidized housing for seniors, the disabled and low-income residents in small towns and rural communities.



Seacrest Apartments is owned by Northwest Real estate Capital Corporation.