

Helping low earners find affordable rent

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Portland Mayor Vera Katz and Commissioner Erik Sten convened the first meeting of the Regional Blue Ribbon Committee on Housing Resource Development last Friday. Its charge: Find and recommend a winnable strategy to secure a new, stable source of long-term funding to meet the Portland Metro area's need for affordable housing.

That's only part of the story. The city's elected politicians and housing specialists know that no matter how much low-income housing is available, there is a shortage if those who need it can't find it.

Enter the Housing Connections Web site (www.housingconnections.org), which is linking families earning 80 percent or less than the region's median family income with housing that they can afford. Online listing services exist for housing rentals and sales, but city officials know of no competitors that specialize in online, affordable and special-needs housing.

The system, developed by the Portland Bureau of Housing and Community Development, was launched in May 2002. with about 10,000 rental units. Eighteen months later, 46,178 units -- more than half of the estimated 80,000 units in Clark, Clackamas, Washington and Multnomah counties that meet the affordable-housing criteria -- are in the system. Housing is generally considered affordable if it costs no more than 30 percent of gross monthly income. The site's wide variety of affordable units includes subsidized units owned by nonprofit community development corporations and housing authorities and privately held nonsubsidized units. User-friendly search tools make it easy for searchers to sort through that inventory to find housing that meets their needs.

"We have created a first stop for affordable-housing information," says city housing specialist Tracy Lehto. Six focus groups in September produced "overwhelmingly positive" responses, she added, and showed that even those with very limited literacy or computer skills were able to use the site with minimal guidance. The system also has implemented a phone line (503-802-8562) with multilingual capacity so that people who can't use a computer can get the affordable-housing information.

Searches have averaged about 3,500 a week, and the trend is rising. To make searches easier for low-income families, the city has allocated 79 computers (and printers as needed) to 26 agencies at 39 service locations. The services are free, and they are expanding and maturing. For example, the Ready to Rent program, operated by the Portland Housing Center, is integrated into Housing Connections. The program goes beyond helping low-income hunters find affordable housing. It helps those with poor or no credit backgrounds, criminal records or eviction histories connect with landlords who are willing to consider giving a new chance to graduates of its tenant-responsibility classes.

The program insulates landlords from risk of damage to their units or nonpayment of rent. There were 993 Ready to Rent graduates in the year ended June 30. The 136 guarantees issued since June 2001 have produced only 13 claims received and paid.

Fresh Start, a collaboration of public and nonprofit social service providers, expects to link with Housing Connections to move people with multiple barriers (mental illness, drug/alcohol abuse, credit or criminal history) into housing by the end of January. This program will insulate landlords in two ways -- with cash guarantees against damage or rent-skipping and with case workers intervening if problems develop so that property managers don't also have to serve as social workers.

Just over the horizon -- probably a pilot program by May -- is an online application system where just one application fee will apply to multiple properties rather than a separate fee for each application. Linking the Web site to the soon-to-arrive 2-1-1 Portland Metro Community Information and Referral Service also is in the works. This will allow Housing Connections to add services to help qualifying low-income families get assistance paying utilities, rent and advocacy around renters' rights.

All of these programs will make sure that supply and demand do connect.