2012-2016 CONSOLIDATED PLAN FOR HOUSING AND COMMUNITY DEVELOPMENT

CLACKAMAS COUNTY

COMMUNITY DEVELOPMENT DIVISION

April 2012

ACKNOWLEGEMENTS

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EXECUTIVE SUMMARY

The U.S. Department of Housing and Urban Development (HUD) provides funds annually to urban cities and large urban counties such as Clackamas County for the purpose of meeting the housing and community development needs of low- and moderate-income households. Clackamas County is eligible for housing and community development grant funds under three HUD programs: Community Development Block Grant (CDBG), Home Investment Partnership (HOME), and Emergency Solutions Grants (ESG). In order to receive these funds, which in 2012 reach $2,863,320, the County must first prepare a Consolidated Plan Housing and Community Development.

Purpose of the Consolidated Plan

The process by which the Consolidated Plan is developed is designed to be a collaborative process whereby a community establishes a unified vision for community development actions. The planning process offers Clackamas County the opportunity to shape these housing and community development programs into effective, coordinated neighborhood and community development strategies. It also creates the opportunity for strategic planning and citizen participation to take place in a comprehensive context, and to reduce duplication of effort at the local level. As the lead agency for the Consolidated Plan, the Clackamas County Community Development Division (CDD) follows HUD's guidelines for citizen and community involvement found in its Citizen Participation Plan.

Federal Program Objectives

The Consolidated Plan establishes local priorities consistent with national objectives and goals of the U.S. Department of Housing and Urban Development.

National goals are:

- *Provide decent housing* by helping homeless persons obtain appropriate housing and assisting those at risk of homelessness; preserving the affordable housing stock; providing homeownership opportunities; increasing availability of permanent housing that is affordable to low- and moderate-income persons without discrimination; and, increasing the supply of supportive housing.
- *Provide a suitable living environment* by improving the safety and livability of neighborhoods; increasing access to quality facilities and services; and, reducing the isolation of income groups within an area through reducing and eliminating the concentration of low-income housing.
- *Expand economic opportunities* by creating jobs accessible to low- and moderate-income persons; making mortgage financing available for low- and moderate-income persons at reasonable rates; providing access to credit for development activities that promote long-term

economic and social viability of the community; and, empowering low-income persons to achieve self-sufficiency to reduce generational poverty in federally assisted and public housing.

CONSULTATION AND CITIZEN PARTICIPATION

Consultation and citizen participation are critical elements of the plan. The *Clackamas County Citizen Participation Plan (CPP)* guides the process. The CPP provides opportunities for resident involvement throughout the development of the Plan, and provides a process for input into the program implementation and evaluation phases in future years. During the process of developing the Consolidated Plan, key public and private organizations were consulted and local planning groups participated in providing input on needs and proposed strategies.

HOUSING AND COMMUNITY DEVELOPMENT NEEDS

The Consolidated Plan itself consists of three basic components: assessment of housing and community development needs; development of long-range strategies; and, establishing program outcomes and performance measurements.

The first step in preparing the five-year plan was to assess needs of the County and its residents. Consultants were contracted to research housing and human service needs which included review of documents, plans and data. Information was obtained from local jurisdictions, service providers, housing industry representatives, homeless program providers, agencies involved in developing and managing housing for lower income households, governmental agencies, and both public and private nonprofit organizations. Local plans and initiatives were reviewed and public meetings held to solicit the views of citizens. Finally, a community needs survey completed by almost 500 citizens was compiled and considered in developing the needs and directions for the County.

The following sections are highlights from the needs assessment, based on review of data and community outreach conducted in preparation of the Consolidated Plan.

Population

- County population is projected to exceed 460,000 by 2010, 22% above that in 2010 (375,992).
- The County is part of a regional system of housing, employment and other opportunities, reflected somewhat by mobility of residents – 56% of renters had moved into their home after 2005, compared to 18% of owners.
- The population is less diverse in terms of race and ethnicity than the state – 16% was minority (Hispanic and/or a race other than white alone).
- 8% of the population was Hispanic in 2010 – more than 50% greater than in 2000.

- 11% of the population (over 5) spoke a language other than English in the home, most frequently Spanish. Some are isolated by lack of English proficiency. This can be a significant barrier, made worse by recent immigration or refugee status.
- By 2030 almost 18% of the population in Clackamas County will be 65 or older, which will have an impact on transportation, housing and services, and will impact family caregivers.

Employment/Unemployment

- Agriculture employs about 123,000 employees yearly in Oregon, of which 95,000 are seasonal.
- Most (97%) Clackamas County workers 16 years of age and older worked in the state. However, just over half of County residents who worked in the state also worked in Clackamas County.
- Cost of commuting tends to offset savings in housing costs for working families: Working families earning between $20,000 and $50,000 (Portland MSA) spent approximately 60% of earnings on housing and transportation – 28% on housing and 31% on commuting.
- Unemployment in the Portland-Vancouver-Hillsboro metropolitan area in 2010 was 10.6% but underestimates actual unemployment and underemployment, which may be as high as 20%.
- Lower education levels are associates with higher unemployment and lower wages:
    - Less than high school diploma: median earnings $444/week; unemployment 14.9.
    - High school diploma: median earnings $626/week; unemployment rate 10.3.
    - 4-year degree: median earnings $1,038/week; unemployment rate 5.4.
- Job losses since 2007 have been greatest and gains lowest for less-educated workers. The trends are predicted to continue – to be "far reaching and long lasting" and to "mark a dramatic shift away from low-skilled labor."
- Unemployment is highest for young people (< 25) and higher still for minority youth. Youth may feel more pressured to work than enroll in college, or to work and enroll part-time, which increases the time and barriers to a college degree.
- Overall 91% of County residents age 25 and over had a high school degree or better; yet, just 58% of Hispanics had a high school degree or better.
- 12% of 2009-2010 graduating class in 10 districts in Oregon dropped out of school and did not graduate with their class.
- Failure to graduate affects both the student and the community: Cutting the number of students who dropped out in Oregon (from 11,800) would result in: $59 million in increased annual earnings, $44 million in annual spending and $72 million in economic growth.

Income/Poverty

- Median household income in Clackamas County ($62,030) was higher than in Oregon, but there was substantial differences in cities – from $100,510 in Happy Valley and $89,118 in West Linn to just $23,438 in Johnson City and $36,713 in Estacada.
- Low income households are struggling: 17% of County households have incomes <$25,000; 26% of County households have incomes <$35,000.

- Poverty has increased in the County – 6.7% of the population lived in poverty in 2000 and by 2010 the estimate had risen to 10.4%. Nearly half of female householders with young children under 5 lived in poverty.
- Rise in poverty and unemployment is accompanied by more doubled-up households and more adult children living at home.
- Federal poverty (FPL) thresholds underestimate the income needed to live:
    - Single adult with 1 preschooler needs $44,337 to meet basics (301% of FPL)
    - TANF for single parent in family of 3 in Oregon was $485 as of July 2010

Existing Housing

- Over 70% of housing in the County is single family (detached or attached); this varies by city.
- Mobile homes are an affordable option for many people and accounts for 7% of housing.
- Demand for rental units is increasing with foreclosures and reducing vacancy rates.
- 69% of housing in the County was owner-occupied (compared to 62% in Oregon), but owner-occupancy varied by race/ethnicity of the householder – 73% of white/non-Hispanic households owned compared to 42% of Hispanics.

Housing Costs

- The housing market has been strongly affected by the recession – fewer building permits and less construction. The median price of units has fallen and units stay on the market longer.
- Rents have not fluctuated to the same extent and, in fact, have risen in some cases. A national study found that real rent levels in 2009 were above those in 2000.
- Planning needs to consider transit, amenities, jobs, education and necessities to provide "opportunities" to residents and build vibrant communities.
- Private development of lower cost housing is difficult due to unavailability and high cost of land; cost of infrastructure; zoning barriers; and, the cost of raw materials, labor and transportation.

Housing Affordability

- Housing is affordable at 30% of income; but many have no hope of reaching that.
    - 49% of renters pay >30% for housing and utilities; 25% of renters pay >50%.
    - 41% of owner-occupants (with a mortgage) pay >30% for housing and utilities.
- If SSI is the only income ($674/month), housing and utilities would have to cost no more than $202 per month; Fair Market Rent for a 1-bedroom unit is $726.
- A single parent with 2 children earning minimum wage ($8.40 in Oregon in 2010) could afford to pay $437 per month for housing; Fair Market Rent for a 2-bedroom unit is $839.
- A single parent with 2 children (1 preschooler and 1 school-age) needs $53,742 to stay afloat, including modest housing costs.
- Affordable housing is not always occupied by households with comparable incomes (mismatch).
    - Only 44% of units affordable at <30% of AMI were occupied by those households.
    - Only 41% of units affordable at 31% to 50% of AMI were occupied by those households.
    - Only 51% of units affordable at 51% to 80% of AMI were occupied by those households.

Housing Assistance

- Access to subsidies for housing is limited; the supply far exceeds the demand.
- While the disparity in income and the cost of housing and utilities increase, the level of support for needed subsidies is declining.

Homelessness

- The January 2011 one-night count found over 2,700 persons homeless in Clackamas County, which certainly undercounts the actual number.
- Almost half of those counted were children.
- The number of homeless school children in the 2010-2011 was a 97% increase over the number counted in 2006-2007.
- The cause of homelessness can be dramatic (the loss of a job, a catastrophic illness, domestic violence) or simply not having the resources to afford housing.
- Especially vulnerable are people with mental health problems, veterans, people with disabilities, people coming from institutions, people with addictions and victims of domestic violence.
- Existing services fail to provide the flexibility to assist persons at risk with the specific kinds of assistance that would prevent their crisis or their homelessness.
- Providers are able to meet only about 10% of the demand, even though there are poised to provide needed wrap around services to prevent homelessness.

People with Special Needs

- People with special needs, including people with physical and mental disabilities, are the most vulnerable: 15% of working age population (21-64) had a disability and 51% of population 75+ had a disability.
- Much more supportive housing for low-income people with mental illness and addictions is required to provide ongoing stability and prevent homelessness.
- The caseload of seniors and people with disabilities has increased by >10% from 2010 to 2011.
- Oregon Housing and Community Services bases priority on the gap between needs and housing resources: for most populations in need in Clackamas County, less than 10% of the need is met by existing resources and sometimes the gap is even more pronounced.

Public Infrastructure Improvements and Facilities

- Future planning needs to consider the changing needs of the community:
- Planning calls for “walkable” pedestrian-friendly areas with increased access to services and basic needs (schools, shopping, health care, amenities.
- Public transportation is limited in rural areas.
- Enhanced opportunities are seen as the key to raising quality of communities and access to jobs, schools, amenities and quality housing for lower-income residents.
- Street improvements (streets, sidewalks, lights and drainage are lacking in many developed areas making safety and accessibility a major issue.

Economic Development

- Existing businesses and business startups are challenged; businesses, particularly small and marginal businesses, are continuing to fail.
- Small business preservation, creation, and expansion are key to increasing jobs in the County.
- Mixed use housing could provide small business opportunities.
- Several of the County's small to medium-sized shopping/commercial areas need revitalization.

RESOURCES

The goals and strategies of the Consolidated Plan will be implemented with federal funds provided through HUD. Grant funds provided to the County through three grant programs are subject to annual appropriates by the U.S. Congress. It is estimated that approximately $2.5 to $2.9 million will be allocated each year to the County. When combined with program income derived from prior year activities, such as loans, the amount of funds available for program activities over the five years of the plan is estimated to reach almost $15 million.

FIVE-YEAR STRATEGIC PLAN 2012-2016

Each Entitlement Community, as a pre-requisite to receiving funds under the programs, must establish its own set of goals, strategies and objectives for the use of program resources. These strategies and objectives must be consistent with the national goals. To that end, Clackamas County has completed a community process assessing its needs and has created a set of overarching goals and priorities to guide the strategies designed to meet those needs.

Overarching Community Goals

Five overarching goals were developed to express the community's vision and guide decisions on housing and community development in the County.

1. Provide expanded opportunities for creating low- and moderate-income housing resources, focusing on decent, safe, sanitary and affordable housing located near employment opportunities, schools, services and/or public transit links.
2. Seek opportunities to improve the self-sufficiency of low-and moderate-income persons and persons who are disabled by providing them the services, employment opportunities and support systems needed to maintain and/or return to full participation in the community.
3. Expand housing resources and options available to the County's most vulnerable populations.
4. Maintain the quality and safety of the community's affordable housing stock, the vitality of its residential neighborhoods and the viability of its business communities.
5. Support improvements in infrastructure and other community facilities in order to build vibrant and safe neighborhoods.

Community Goals and Strategies

The County's overarching goals are consistent with HUD's national goals and objectives. To reach those overarching goals, the County has established its own specific goals and strategies. The goals and strategies outlined below will drive the annual allocation of HUD resources over the five-year period. The effectiveness of the strategies will be measured by achievement of outcomes anticipated from the implementation of the individual strategies.

HOUSING GOAL I: Increase and improve housing that is affordable to renters

- Create new affordable housing for rent-burdened residents.
- Preserve and improve the quality of the affordable rental housing stock available to low-income families.
- Focus efforts to meet the housing needs of households with incomes below 50% of the area median.
- Support the development of housing for special needs populations and families with children while planning to meet the housing needs of a rapidly-growing senior population.
- Maintain strong partnerships between the County and private/public developers in the development and preservation of affordable rental housing.
- Assure that new affordable housing has accessibility to services and ease of access to public transit for travel to employment centers and other "centers of opportunity."
- Support the County Department of Health, Housing and Humans Services' "Housing Initiatives" strategies.
- Support the redevelopment of public housing units to improve the quality of housing.
- Develop a tenant-based rental assistance program.

HOUSING GOAL II: Stabilize existing homeownership and provide opportunities for new homeowners.

- Stabilize homeownership through housing repair, energy efficiency improvements, rehabilitation and assistance with sewer connections.
- Support the expansion of opportunities for low- and moderate-income households to become new homeowners, especially first-time homeowners.
- Support the use of manufactured homes and mobile home parks or subdivisions as a reasonable method of obtaining affordable housing, especially in rural areas.

HOUSING GOAL III: Reduce homelessness and meet the housing needs of special needs populations.

- Support the goals of the Clackamas County Ten-Year Plan and Policies to Address Homelessness and the efforts of the Homeless Council to reduce homelessness in the County.
- Provide affordable housing and stabilizing services to persons who are at risk of homelessness.
- Support efforts to develop a flexible funding source to provide appropriate services and rental assistance to persons who are homeless or at risk of homelessness.

- Focus resources on the more vulnerable populations, including people with mental health problems, veterans, people with disabilities, people coming from institutions, people with addictions and victims of domestic violence.
- In partnership with private and public housing entities, develop a range of housing choices for vulnerable populations (including persons at risk of homelessness, homeless persons and other special needs populations), including a focus on meeting the need of chronic homeless persons for permanent supportive housing.
- Develop a set of program policies to create a 15% set-aside in all new affordable housing developments specifically to assist the target populations.

HOUSING GOAL IV: Promote community awareness of the affordable housing needs of low-and moderate-income households, the needs of homeless persons and the ongoing need to ensure equal access of all households to housing resources.

- Support projects and programs, such as the Housing Rights and Resources Program, that affirmatively address and promote fair housing rights and further housing opportunities for all County residents in accordance with the Fair Housing Act.
- Promote public awareness of the issue of fair housing and support the education of tenants, prospective homeowners, landlords, developers, property managers and housing staff on the Fair Housing Act and the Americans with Disabilities Act.
- Update and support the recommendations in the Analysis of Impediments to Fair Housing.
- Promote Transit Oriented Development (TOD).
- Expand Project-based Rental Assistance programs (PBRA).
- Explore special voucher rent rates for high-rent areas (HACC).

HUMAN SERVICES GOAL I: Stabilize the lives of families and individuals who are in crisis.

- Focus on the prevention of homelessness and other personal crises through intervention services tied to rental assistance.
- Rent-Well tenant training and supports.
- HomeBase services to individuals and families that are homeless or at risk of homelessness.

HUMAN SERVICES GOAL II: Increase the self-sufficiency of residents, particularly low-and moderate-income families and individuals as well as other special needs populations who are in need of a range of community supports and services.

- Support the preservation of basic community services and seek their expansion.
- Assure that special needs populations, people with mental illness, people with disabilities and the elderly have access to essential services so they can reach their potential for independence.
- Expand opportunities for employment at living wages for the unemployed and underemployed through vocational and job training, work skills development, counseling, continuing education and literacy, and job placement.
- Assure that youth are provided the services and support systems they need to mature into employment and community life.

COMMUNITY DEVELOPMENT GOAL I: Revitalize low- and moderate-income neighborhoods.

- Provide safe and accessible neighborhood streets and walkways/bikeways, especially near schools.
- Support the revitalization of distressed neighborhoods through infrastructure and facilities improvements.

COMMUNITY DEVELOPMENT GOAL II: Improve community infrastructure and facilities.

- Create or improve community facilities that deliver crisis/safety net or self-sufficiency services.
- Construct public improvements to support the development of affordable housing and/or support business development or retention.
- Support the removal of barriers to accessibility by persons with disabilities and senior population.

FUNDING RECOMMENDATIONS

Clackamas County anticipates that community development needs will exceed available resources and thus does not expect to be able to fund all proposals that are received. In order to select projects which will best meet a variety of community development needs the County has established a competitive process for evaluating proposals. The County gives some consideration to a "balanced" distribution of funds between cities and unincorporated areas.

Community Development staff reviews and evaluates each proposal for completeness, eligibility, priority, benefit to the community, and advancement of department goals. During this review, Community Development staff visited the project sites and, in some cases, contacted the applicants for additional information.

The following criteria were considered when evaluating each proposal:

- Does the project meet a national objective?
- Is the project an eligible activity?
- Is the project a high priority?
- Does the project advance the Health, Housing and Human Services Department goals?
- How many people will benefit from this activity?
- How much matching funds are available to assist in completing the project?
- Can the project be completed in a timely manner?
- Does the agency/organization have the experience and capacity to operate the facility or program for the term of the grant agreement?
- For public services projects only: Does the agency/organization have the administrative capacity to maintain the service when CDBG funds are no longer available?
- Does the agency/organization meet County requirements for contracting agencies such as insurance requirements, audit and financial requirements?

The following project funding recommendations were selected from the proposals submitted to the Community Development Division during a public solicitation process that began on November 2, 2011. Proposals were submitted for review and consideration by December 8, 2011. At that time 47 proposals were received totaling more than $22,600,000 in requests for CDBG funding. Staff recommendations were reviewed and approved by the Policy Advisory Board (a panel consisting of a representative from each of the 16 cities in the County) during meetings on February 21, 2012 and March 8, 2012. The projects were also reviewed at a public hearing in front of the Board of County Commissioners on April 12, 2016.

Funding Recommendations	2012 Grant Funds	2013 Grant Funds	2014 Grant Funds
Community Development Block Grant City Projects			
Barlow			
1. Barlow Water Systems Improvements Phase 2	$10,000		
Canby			
2. SE Canby Sidewalk Improvement Project	$75,000		
Estacada			
3. SW Laurel Road Street Improvements			$160,000
4. Estacada Community Center Window Replacement	$15,464		
(Local Funds)			
5. Estacada Community Center Kitchen Improvements	$13,974		
Gladstone			
6. Northwest Gladstone Infrastructure Rehabilitation Project		$200,000	
Milwaukie			
7. Milwaukie ADA Ramps		$140,000	
Oregon City			
8. Save the Francis Ermatinger House		$140,000	
9. Jackson Place Rehabilitation Project			$100,000
10. Youth Shelter Care Expansion		$150,000	
Sandy			
11. North side Sidewalk Infill		$150,000	
West Linn			
12. West Linn Adult Community Center Expansion			$175,000
Wilsonville			
13. Wilsonville Senior Center Kitchen Renovation	$235,000		
14. Wilsonville Community Sharing Facility Expansion	$240,000		
Unincorporated/Countywide Projects			
Clackamas			
15. Sunnyside Health and Wellness Center Expansion	$100,000		
Countywide			
16. Housing Rehabilitation Program	$300,000	$300,000	$300,000
Happy Valley			
17. The Terrace at Mt. Scott	$11,220		

Funding Recommendations (continued)	2012 Grant Funds	2013 Grant Funds	2014 Grant Funds
Jennings Lodge			
18. Risley Ave/Kellogg Ave Infrastructure Project	$125,000		
Milwaukie			
19. River Road Head Start Kitchen		$150,000	
20. Annie Ross House Redevelopment	$175,000	$125,000	
NCRA			
21. Bell Road Pedestrian/Bike Improvements	$200,000		
North Clackamas Urban Renewal District			
22. Clackamas County Service Dist. No.1 NCRA SHUAGP	$75,000		$130,000
To Be Determined			
23. CCLT Acquisition/ Renovation Project (CD Float Loan)	$300,000	$300,000	$300,000
24. CWS Domestic and Sexual Violence One-Stop Advocacy Center			$100,000
Public Service Projects			
Countywide			
25. Housing Rights and Resources	$140,000	$140,000	$140,000
26. Rent Well	$85,000	$85,000	$85,000
27. Home Base	$25,000	$25,000	$35,000
Planning and Administration			
Administration			
28. Grant Planning, Administration and Compliance	$390,550	$351,500	$316,350
Countywide			
29. 2012-2014 Homeless Count	$38,200		$38,200
Community Development Block Grant Sub-Total	**$2,554,408**	**$2,256,500**	**$1,879,550**
HOME Investment Partnership Act Unincorporated/Countywide Projects			
Countywide			
30. CHDO Operating Support Grant	$37,158		
31. Multi-Family Rental Housing	$701,682		
32. CHAP Homebuyer Assistance Program	$100,000		
Administration			
33. HOME Administration	$74,316		
HOME Investment Partnership Act Sub-Total	**$913,156**	**$0**	**$0**

Funding Recommendations (continued)	2012 Grant Funds	2013 Grant Funds	2014 Grant Funds
Emergency Solutions Grant **Unincorporated/Countywide Projects**			
Countywide			
34. Emergency Shelter Grant - Springwater	$10,200		
35. Emergency Shelter Grant - CWS	$39,867		
Milwaukie			
36. Emergency Shelter Grant - The Annie Ross House	$39,867		
Planning			
37. ESG HMIS	$64,756	$64,756	$64,756
Administration			
38. ESG Administration	$12,542		
Emergency Solutions Grant Sub-Total	**$167,232**	**$64,756**	**$64,756**
GRAND TOTAL	**$3,634,796**	**$2,321,256**	**$1,944,306**

OVERVIEW AND PROCESS

INTRODUCTION

In 1994, the U.S. Department of Housing and Urban Development issued new rules consolidating the planning, application, reporting, and citizen participation processes for four formula grant programs: Community Development Block Grant (CDBG), Home Investment Partnership (HOME), Emergency Shelter Grants (ESG), and Housing Opportunities for People with AIDS (HOPWA). A new, unified planning process was established with the objective of focusing on three primary goals: to provide decent housing, to provide a suitable living environment, and to expand economic opportunities. The new "consolidated planning process" required all jurisdictions receiving funds from one or more of the programs to carefully assess its needs and resources; consult with citizens and key organizations, and, develop a long-range Consolidated Plan for Housing and Community Development.

As a jurisdiction eligible for three of the programs (CDBG, HOME and ESG) covered by the Consolidated Plan, Clackamas County has taken responsibility for preparing the Plan. With these responsibilities comes the requirement that the three programs meet national goals and objectives set by the U.S. Congress for the programs. Among the steps that the County is required to undertake is the development of a three to five year strategic housing and community development plan for the jurisdiction called the Consolidated Plan. The Consolidated Plan consists of a thorough needs assessment, a housing market analysis, prioritization of needs and a long-range strategic plan with performance measures to evaluate program progress.

ORGANIZATIONAL STRUCTURE

While the Community Development Division of the Clackamas County Department of Health, Housing and Community Services is the "lead agency" for the Consolidated Plan, the Division relies on several other entities in participating in and contributing to the process. Local nonprofit organizations, city governments, state agencies, housing developers, financial institutions, and other agencies play key roles in the planning process and in implementing the County's housing and community development policies and programs. The Community Development Division values its partners and recognizes the vital contributions they make in meeting the greatest needs of the County.

The Consolidated Plan is designed to be the results of a collaborative process whereby a community establishes a unified vision for community development actions. It offers Clackamas County the opportunity to shape its housing and community development programs into effective, coordinated neighborhood and community development strategies. It also creates the opportunity for strategic

planning and citizen participation to take place in a comprehensive context, and to reduce duplication of effort at the local level.

AGENCY INVOLVEMENT

The following sections describe the institutional framework through which the County conducts housing and community development planning, implements the Consolidated Plan and carries out the three programs included in the Plan. The strengths of the system lay largely in the high interest level of the organizations and individuals in "making it work" and the willingness to work cooperatively to meet the needs of the community. Long hours in assessing the needs and working through the issues and barriers to come up with effective solutions are the commitment that these organizations and the individuals that drive them bring to the County.

Among these organizations, there is strong coordination and commitment to solving the unmet needs of homeless persons and high-risk/vulnerable populations and a continually strengthening effort to support activities that increase the amount and quality of affordable housing available to low-and moderate-income households. The primary ingredient lacking is financial resources to make significant strides in meeting those needs. At the same time, there are very positive steps that have been taken in this area, including the development of the funding resources to implement the regional "Bridges to Housing" effort and the Board of Commissioners recent allocation of funds to help double the number of Clackamas County families provided housing assistance under this program.

Board of Clackamas County Commissioners: The County is the recipient of CDBG and HOME funds and, as such, its board of elected officials is ultimately responsible for program administration and the use of funds. The Board of County Commissioners (BCC) has final approval authority for the Consolidated Plan and makes final decisions on funding allocations.

Clackamas County Policy Advisory Board: The Clackamas County Policy Advisory Board (PAB) is the primary forum for making recommendations to the Board of County Commissioners relative to the use of funds under the CDBG program. The PAB is comprised of 15 members, each representing one of the cities (adjacent local governments) which are partners with the County in the CDBG program. Members are selected by their respective cities. The committees meet on an "as needed" basis. Meetings of the PAB conducted as part of this process were open to all interested persons. Notification of the meetings and periodic packets of information were sent to PAB members as well as a Citizen Participation mailing list.

Clackamas County Community Development Division (CDD): The CDD administers the County's CDBG and HOME programs, providing staff support to the County and the PAB. CDD's responsibilities are broad, ranging from the development of plans, to monitoring projects for compliance with federal and local policies. CDD staff provides technical assistance to potential applicants to assist with project submissions, and to subsequently ensure successful program management and project administration.

The CDD's internal *lead-based paint hazards specialist* participates in a number of activities aimed at educating the public and addressing lead based paint hazards. This internal specialist provides consultation in the Consolidated Planning process. Activities of the lead paint hazard reduction specialist include:

- Participating in the Oregon Childhood Lead Poisoning Elimination Plan.
- Promoting "Lead Safe Work Practices" training for contractors.
- Educating homeowners in lead-based paint hazards.
- Offering lead hazard evaluations of properties for applicants of the Clackamas County Housing Rehabilitation Program.
- Offering lead hazard reduction through our partnership with the regional Portland Lead Hazard Control Program Grant.
- Offering blood lead testing through the Portland Lead Hazard Control Program.

Housing Authority of Clackamas County: Created in 1938, the Housing Authority of Clackamas County (HACC) was the first housing authority recognized in the state of Oregon. HACC also has the distinction of having developed Oregon's first public housing project in 1940. Although it is a separate entity, the HACC falls under the administrative structure of Clackamas County government. The three members of the Board of Commissioners of Clackamas County and one Resident Commissioner serve as the Housing Authority's Board of Commissioners. HACC owns and manages rental units and administers HUD Vouchers. Housing authorities have no taxing power. Principal sources of income include rental income, fees, federal grants, and investment income. Public housing residents participate in the development of Housing Authority plans and related documents. Housing Authority staff members were consulted and Housing Authority documents were reviewed in the development of the Consolidated Plan.

Clackamas County Social Services Division: Services for the general public are provided by Clackamas County Social Services Division (CCSSD). Social Services coordinates with local law enforcement agencies in providing intervention and assistance to homeless individuals living in cars, under bridges, etc., as they are located by police. This can be the first step in placing a homeless person in appropriate housing, if such housing is available. Representatives of the CCSSD participate in both the Clackamas Housing Action Network and the Coordinating Council for Homeless Programs. CCSSD operates a Housing Rights and Resources program that includes regular discussions with the Legal Aid Services of Oregon and the Fair Housing Council of Oregon to provide guidance on fair housing issues.

Clackamas Housing Action Network: The Clackamas Housing Action Network (CHAN) is a coalition of advocates, service providers, faith groups, community organizations and interested people working collectively to support adequate housing resources for all community members. CHAN advocates for housing that meets the needs of low and moderate income people in Clackamas County with a priority on those with the greatest need. This includes but is not limited to people with special needs, those who have lost housing or are at risk of losing housing, very low- and extremely low-income people, and those least served by the market.

Coordinating Council for Homeless Programs: The Coordinating Council for Homeless Programs (CCHP) is a consortium of individuals and organizations with the common purpose of planning a housing and services continuum for people who are homeless. CCHP has representatives from state and regional agencies, including health service agencies and a variety of other advocacy groups. CCHP is not a formal advisory council to Clackamas County although it does operate with County staff support. CCHP was originated to meet the federal HUD requirement for Continuum of Care McKinney- Vento funds to flow into Clackamas County for people who are homeless. Members of the Legal Aid Services of Oregon, the Fair Housing Council and the County's Community Health Division regularly attend these meetings to provide guidance on homeless issues and provide input to the Consolidated Planning process.

Local Governments: Involvement by the participating cities was key in plan development and assessment of needs throughout the County. Consequently, CDD staff solicited comments directly from representatives of the cities of Barlow, Canby, Damascus, Estacada, Gladstone, Happy Valley, Johnson City, Lake Oswego, Milwaukie, Molalla, Oregon City, Rivergrove, Sandy, West Linn and Wilsonville as part of this process through an online survey, as well as the public input meeting. City administrators/ managers participated in a focus group discussion on the needs in Clackamas County during a meeting on July 7, 2011. Paper surveys were distributed by the CDD staff and city managers were encouraged to promote the survey as well as participate.

The online survey asked a number of questions pertaining to perceived needs and preferences experienced within the 15 participating communities, as well as the remainder of the County.

COORDINATION

There are currently several cooperative efforts underway in Clackamas County that demonstrate the ability of key organizations to impact housing and community development needs in the County, including those involving housing, transportation, workforce development and economic development. The County is deeply involved in working to support these efforts and enhance coordination. The entities involved include state and local government, private industry, businesses, developers and social services agencies. Examples are given in the following paragraphs.

- The County is working in partnership with Metro, TriMet, Portland, Milwaukie, Oregon City, Multnomah County and Oregon DOT to extend light rail deeper into the County (South Corridor, Phase II). The development planning around stations and connectivity are major activities which have been undertaken in 2011.

- The County Community Development Division provides staff assistance to the Clackamas County Homeless Coalition which serves as the coordinating and planning body in the County on issues involving the homeless and policies affecting those at-risk of becoming homeless.

- The Workforce Investment Council of Clackamas County and Worksystems, working in cooperation with the Southwest Oregon Washington Workforce Development Council and the Manufacturing Extension Partnership have recently collaborated to obtain a $9.5 million grant to train area workers for positions in the region's information technology and advanced manufacturing industries, expecting to assist over 4,000 workers and job seekers.

- The Workforce Investment Council of Clackamas County is also working with Community Solutions for Clackamas County, Worksource Oregon, Community Corrections and Oregon DHS to expand employment training programs and other self-sufficiency services including those for youth and veterans.

- The County Department of Health, Housing and Human Services (H3S) is in the process of implementing an internal plan to better coordinate its services and housing, providing wraparound services for families and individuals with special needs. In cooperation with the Clackamas County Housing Authority, other developers and local non-profits, the County is in the final stages of planning a Housing Initiatives effort that includes 1) the creation of new housing resources to prevent homelessness, 2) a new Tenant-Based Rental Assistance Program designed for rapid housing placement and stabilization, and 3) stabilizing housing coordinated with drug and alcohol recovery programs.

- A major, home-grown success is the four-county Bridges to Housing Initiative to help improve family self-sufficiency by providing affordable permanent housing and intensive family services and child care. The counties of Clackamas, Multnomah and Washington have been working together for more than six years in the planning and implementation of this program which relies on a public-private partnership for funding.

- The Clackamas County Economic Development Commission (EDC) provides assistance to local business and industry in locating and expanding businesses in the County. The EDC works through programs such as Enterprise Zones, the Main Street Program, and Strategic Investment Zones which provide tax abatements to qualifying businesses.

COMMUNITY INVOLVEMENT

The County is committed to fostering strong cooperation and coordination among agencies delivering housing and services to its low-and moderate-income residents, particularly through the CDBG, HOME and ESG Programs. At the same time, the County places a high value on the opinions and ideas of its residents, particularly those who may be affected by the policies and programs of the County (including low-and moderate-income residents, persons with disabilities, racial or ethnic minorities and representatives of organizations representing those and other populations). During the Consolidated Planning process, the County has increased efforts to expand citizen input through a variety of methods described below.

Citizen Participation

The Clackamas County Citizen Participation Plan (found in the Appendix) provides a guide for obtaining citizen input in the consolidated planning process. Critical to that process is involvement of organizations representing lower income persons and persons with special needs. Equally important is expanding opportunities for direct input from those targeted groups. A series of focus groups, key informant interviews, meetings in cities, an extensive community survey, and formal public hearings were used to reach the targeted groups and organizations.

It is a primary goal of the Community Development Division to provide for and encourage participation in all phases of the program by low-and moderate-income persons, especially those residing in neighborhoods that are considered slum and blighted areas, are predominately low- and moderate-income, or are areas where program funds are proposed to be used. The Community Development Division took three main steps to expand citizen outreach and public input: a survey in the County, a public input meeting, and meetings with small groups. Additional public review activities were conducted following development of the draft Consolidated Plan for public review. These sets of activities are described below.

2011 Housing and Community Development Community Needs Survey

The CDD elected to use a survey instrument for collecting resident input on needs associated with the Consolidated Plan. This has proven in the past to be an effective outreach vehicle to obtain participation by residents. A goal of 500 completed surveys was set and a plan to reach that goal was developed. Emails containing a link to a web-based survey were distributed broadly and the County website was used to host the survey. The online survey period was from June 15 to August 15, 2011. Hard copies of the survey were also distributed and made available at libraries and city halls throughout the County and were distributed through agencies serving target populations, including food banks. The survey consisted of a series of questions, in which the respondent was asked to rank the desirability of a particular housing or community development need or strategy. Topics included community services, community facilities, infrastructure, neighborhood services, the needs of special populations, housing, and economic development needs. Selected questions were then posed under each topic area. A total of 492 surveys was received and tabulated, a response far exceeding similar efforts in the past.

Public Input Meeting for the Consolidated Plan

Citizens were invited to attend a public meeting on October 18, 2011 to learn about the programs and services available to them through the CDD, the Housing Authority, and other County programs and to express their views on their neighborhood's housing and community development needs.

To assure broad coverage a notice advertising the community meeting was published in November of 2010 in the *Lake Oswego Review* and the *Clackamas Review*. In addition, each County Commissioner and participating city was notified of the upcoming meeting and given an opportunity to provide additional

input on housing and community development needs. Written comments submitted are included in the Citizen Participation section of the Appendix.

Focus Groups and One-on-One Interviews

Staff and consultants met with other groups during the process to learn their views on needs and strategies. They met with the Homeless Council two times during the process to obtain their views on homeless issues and persons at risk of homelessness. Additional meetings were held with staff and agencies of the City of Canby, City of Sandy and City of Milwaukie. City managers provided input at the start of the process at a meeting of the Policy Advisory Board and assisted with distribution of the survey in their respective cities. Additional focus groups and meetings were held with human services providers and housing providers. The consultants attended two meetings of a work group focusing on developing a 5-year housing plan and developing a set of "Opportunity Maps" now available through the Housing Authority of Clackamas County.

The development of a list of key individuals and organizations from which to consult and obtain information were among the first steps undertaken by the Consolidated Plan consultants. Consultants interviewed a wide variety individuals involved with agencies providing services and housing to low-and moderate-income households in the County. For further information on focus group meetings and individual interviewed, see "Consultation" below.

Public Hearings and the Approval Processes

A 30-day public notice was published to advertise a hearing to obtain public comment on the 2012-2016 Housing and Community Development Consolidated Plan for Clackamas County. The notice invited citizens to review the draft Consolidated Plan at local libraries and at the Community Development website. The notice also invited citizens to attend the April 5, 2012 public hearing to present oral and written comments to the Clackamas County Board of County Commissioners for consideration in approving the Consolidated Plan.

Consultation

A critical component of the planning process is consultation with key organizations and individuals to obtain their expert advice on needs and possible solutions. These include representatives of local government, faith-based organizations, agencies representing minority interests, and agencies providing housing and services to special needs populations (such as seniors, persons with disabilities, persons with HIV/AIDS, persons with addictions, persons with mental illness, and homeless persons). During the process, the Community Development Division staff met with the Policy Advisory Board, consisting of City Managers and Administrators of local governments to obtain their advice on policies and priorities for the programs and allocations.

Organizations and groups consulted through meetings and one-one interviews during the planning process include the following:

- Clackamas County Policy Advisory Board
- Clackamas County Coordinating Council for the Homeless
- Clackamas Housing Action Network
- Housing Authority of Clackamas County
- Legal Aid Services of Oregon
- Fair Housing Council of Oregon
- City of Canby and local agencies
- City of Sandy
- City of Milwaukie
- Northwest Housing Alternatives
- Clackamas Women's Services
- Clackamas County Social Services Division
- Clackamas County Health, Housing and Human Services Department
- Clackamas County Transportation and Development Department
- Clackamas County Housing Rights and Resources
- Oregon Department of Human Services
- Community Solutions for Clackamas County
- Clackamas Service Center
- The Canby Center
- Catholic Services
- Clackamas Community Land Trust
- Caritas Housing Initiatives (Catholic Charities)
- Cascade AIDS Project

In addition, copies of the Draft Consolidated Plan were sent to each of the cities in the County, Washington County, Multnomah County and the State of Oregon for their review.

Finally, the Coordinating Council for the Homeless, staffed by County personnel, continues to consult with public agencies and institutions in the County that are involved with foster care, mental health, health and corrections to assure that discharge planning of persons being released from those institutions is effective and does not result in discharge into homelessness.

Meetings, Hearings and Approvals

October 18, 2011 Public Meeting
Notice provided October 4-6, 2011 in the *Canby Herald*, *Molalla Pioneer*, *Sandy Post*, *Estacada News*, *Clackamas Review*, *Lake Oswego Review* and the *Oregon City News*.
Meeting: 6:00 p.m. Room #255, Public Services Building, 2051 Kaen Road, Oregon City. The Purpose of the Hearing is to receive testimony on housing and community development needs and priorities within Clackamas County in preparation of the final needs assessment.

February 21, 2012 Policy Advisory Board Meeting
Meeting: 2:00 p.m. Room #255, Public Services Building, 2051 Kaen Road, Oregon City. Discuss staff recommendations for 2012-2014 Three-Year Project Summary, proposed 2012 Action Plan, and proposed 2012-2016 Consolidated Plan.

March 8, 2012 Policy Advisory Board Meeting
Meeting: 2:00 p.m. Room #255, Public Services Building, 2051 Kaen Road, Oregon City. Discuss final staff recommendations for 2012-2014 Three Year Project Summary, proposed 2012 Action Plan, and proposed 2012-2016 Consolidated Plan.

March 21, 2012 Public Comment Period on Draft Consolidated Plan
Notice provided on March 21 in *Oregon City News* and *Clackamas Review* and March 22, 2012 in the *Lake Oswego Review* with the comment period ending April 23, 2012.

April 12, 2012 Public Hearing
Notice: March 28, 2010 in the *Oregon City News* and *Clackamas Review* and March 29, 2012 in the *Lake Oswego Review*.
Meeting: 10:00 a.m. Board of County Commissioners to review CDBG Program Performance, discuss 2012-2014 Three-Year Project Summary, discuss 2012 proposed Action Plan, and discuss 2012-2016 proposed Consolidated Plan

April 26, 2012 County Commissioner Approval
Meeting: 10:00 a.m. Board of County Commissioners to approve 2012-2016 Final Consolidated Plan, 2012 Final Action Plan, 2012-2014 Three-Year Project Summary.

The County intends to submit the Final 2012-16 Consolidated Plan and Program Year 2012 Grant application materials to HUD by May 10, 2012. The first program year of the Consolidated Plan is scheduled to begin on July 2, 2012.

PAST PERFORMANCE

Clackamas County can be proud of the many accomplishments achieved in recent years with the resources provided under the Consolidated Plan as well as with the housing and community development initiatives it has undertaken. Accomplishments from the 2010-2011 program year exemplify the capacity of the County and its partners.

First, assessing program performance against estimated goals reflect strong outcomes. While major accomplishments were made in 2010-2011 in all eight of the Consolidated Plan strategic goals, four goals were far exceeded, resulting in significant benefits to program beneficiaries as follows:

1. A total of five facilities were either constructed or improved to better provide services to target recipients whereas two facilities were projected;
2. Five infrastructure projects in low-and moderate income neighborhoods consisting of street, sidewalk, sewer and drainage improvements provide benefits to over 1,500 people (the goal was three projects);
3. The new homeownership goal of assisting ten households soared to 47 actually assisted; and,
4. The Housing Rights and Resources Program, designed to provide services to lower income residents to assure they have equal protection under fair housing laws, resulted in 1,228 persons receiving services, far beyond the goal of 400.

Second, in the use of federal resources, the County committed and expended program funds effectively and efficiently during the 2010-2011 program year. While the County received $3,794,510 it was able to commit $3,816,763 and expend a total of $5,670,374.

The County was also very successful in leveraging other funds for program activities. A total of $1.7 million in private and other public funds were expended for CDBG activities while $18.4 million in private resources were leveraged in HOME housing activities.

Perhaps as important as these accomplishments were the strides taken in cooperation with local partners – nonprofit agencies, city governments and other state and county agencies – in a variety of areas. While many of these accomplishments are outlined above under “Coordination”, the following are just a few additional actions reflecting strengths. Bridges to Housing, a regional system of housing and services to serve high-need homeless families was assisted by funds to acquire and rehabilitate a duplex for program participants. The CDD has participated in the redevelopment plans for the Clackamas Heights public housing project. Working with the Social Services Division, progress is being made in developing program policies, guidelines and monitoring standards to allow local housing providers to operate and deliver Homelessness Prevention and Rapid Re-Housing Services.

PROJECT MONITORING

The Community Development Division is responsible for local oversight of all three programs. Staff maintains frequent contact with subrecipients of the program and monitors the programs through several means, including reports, site visits, drawdown information and records. Monitoring methods and priorities over the next five years differ by program.

Community Development Grant Program: The primary areas of emphasis will include fiscal capacity of the subrecipient, documentation of client eligibility, program benefit, performance goals, and the adequacy of data collection for record keeping and reporting.

HOME Program: CHDO monitoring will be the focus. Included will be inspection of completed units for standards and documentation of the determination of income-qualification for clients.

Emergency Solutions Grant Program: The amount of funds for the ESG Program has increased significantly resulting in an increase in the number of subrecipients. This fact will drive the monitoring priorities initially as a major effort will be made to provide technical assistance and early monitoring for the new subrecipients focusing on record keeping, beneficiary data, use of funds consistent with eligibility rules and contracted items.

ASSESSMENT OF NEEDS

POPULATION AND ECONOMY

The following sections contain discussions of needs and resources across a range of topics. Data are drawn from a number of sources including the census, research, a community survey and interviews with knowledgeable stakeholders. Sources of information are noted throughout. Data from the 2010 census are included and provide the basis for counts of populations and housing.

An important change in the census, beginning in 2005, should be noted. The long form of the census was replaced beginning in 2005 with annual sampling in the American Community Survey (ACS). A percentage of households throughout the United States are sampled each year. Results are now available each year, as annual estimates, three-year estimates and five-year estimates. This Consolidated Plan reports the five-year estimates (2005-2009). Over time, the five-year estimates can be used to compare trends in a more timely fashion than waiting for the census long form results.

The American Community Survey relies on sample data, rather than a count of the whole. Therefore, data from the 2005-2009 ACS are shown as percentages, which are best estimates based on the sample of responses. The degree of certainty is limited by the size of the sample and degree of potential variability of responses, to name some of the factors. There were also changes in the way some questions were worded and in the time periods about which respondents were asked to provide data. These, among other differences, restrict the ability to compare ACS data with historical census data.

BACKGROUND

Clackamas County, named after the Clackamas Indians, was created by the Provisional Legislature in 1843, at which time the boundaries extended considerably beyond present-day boundaries which were set in 1854. Oregon City was the first incorporated city west of the Rocky Mountains.[1] The area had long been a center on the Willamette River and a meeting place for Indians, hunters, trappers and the Hudson's Bay Company voyagers. Westward migration along the Barlow Road from The Dalles brought waves of immigrants into the area.

Clackamas County is home to Mt. Hood which dominates the eastern portion of the County. Natural resources, abundance of rivers, and rich farmlands fostered growth in population and commerce. Fifteen incorporated cities lying all or mostly in Clackamas County are included in discussions in this Consolidated Plan. Small portions, but not the majority, of the cities of Tualatin and Portland also lie within Clackamas County.

[1] (www.oregon.com)

A few examples illustrate the rich history of the County and its cities. Canby, in its early days, boasted an abundant crop of wild strawberries. Early settlers grew apples to ship to gold miners in California. Canby remains a rich agricultural area today. Speculation in real estate in the late 1800s in Gladstone, followed by an auditorium seating 3,000 people in 1895 brought people from all around for "concerts, ball games and sermons by evangelists such as John Phillip Sousa, Billy Sunday and William Jennings Bryant."[2]

Oregon City is the oldest city, as mentioned above, and is located at the end of the Oregon Trail. Before that settlement though, the area had been a focal point for fishing and trade among Native Americans. Early fur traders were gradually replaced by more permanent settlers, including missionaries in the 1830s and steamboat transportation in the 1850s which fostered transportation of agricultural and timber products spurred by the needs of the gold rush in California. Population and industry in the County continued to grow and diversify. Wilsonville is a relatively new city in the County and is home to several modern corporate headquarters.

POPULATION

Population Growth

Table 1: Clackamas County Population 1990-2010*

Location	1990	2000	2010	Change 2000-2010
Oregon	2,842,321	3,421,399	3,831,074	12%
Clackamas County	278,850	338,391	375,992	11%
Barlow	118	140	135	-4%
Canby	8,990	12,790	15,829	24%
Damascus			10,539	n/a
Estacada	2,016	2,371	2,695	14%
Gladstone	10,152	11,438	11,497	1%
Happy Valley	1,519	4,519	13,903	208%
Johnson City	586	634	566	-11%
Lake Oswego**		35,278	36,619	4%
Milwaukie	18,670	20,490	20,291	-1%
Mollala	3,637	5,647	8,108	44%
Oregon City	14,698	25,754	31,859	24%
Rivergrove**		324	289	-11%
Sandy	4,154	5,385	9,570	78%
West Linn	16,389	22,261	25,109	13%
Wilsonville**		13,991	19,509	39%

*Portland and Tualatin not included, although portions lie in the County.
**Data provided for entire city, although part outside Clackamas County.
Source: U.S. Census; Portland State University, Population Research Center

Clackamas County population grew by 11% between 2000 and 2010, according to the census, which was about half the rate of growth as that a decade earlier (21% change from 1990 to 2000). These rates are similar to those in Oregon State for the same periods. The change in individual cities is much more varied. Some cities shown in Table 1 had not been incorporated in 1990 and Damascus was not incorporated until after the 2000 census.

In addition to the cities shown in the Table 1, small portions of Tualatin and Portland lie in Clackamas County, but are not considered separately in this document. Several areas in the County are recognized under the Hamlets and Villages program, which is a grassroots, citizen-driven program developed by the County. The hamlets are Beavercreek, Molalla Prairie, Mulino and Stafford and the single village is the Villages at Mt. Hood. Clackamas County is a mixture of urban and rural. Agriculture is

[2] (www.oregon.com)

an important industry occupying much of the County. Eastern Clackamas County is dominated by Mt. Hood and the Mt. Hood National Forest.

The population in Clackamas County is projected to reach 460,323 by 2020, which would be 22% above the population in 2010. During the next two decades, the population is projected to increase by 16% in each decade, reaching 620,703 by 2040.[3]

Mobility

While many of the cities have been long-established, areas of the County, particularly in the northwest, share the regional opportunities for employment and housing, which spill across geographic boundaries. Commuting is a fact of life for many people who live or work in Clackamas County. At present commuting is dominated by cars, but the region's light rail system has been extended into the County's northwest edge and will extend further in years to come. The County encourages transit-oriented development, but the ease of commuting has impacted development in the County, as elsewhere.

Table 2: Date of Move into Housing Unit

Moved in	Clackamas County	Oregon
2005 or later	28%	32%
2000 to 2004	30%	29%
1990 to 1999	23%	22%
1989 or before	19%	17%

Source: 2005-2009 American Community Survey

Reflecting this mobility, 85% of households (2005-2009 American Community Survey) said they lived in the same house as they did a year earlier and 15% said they had lived a different house.

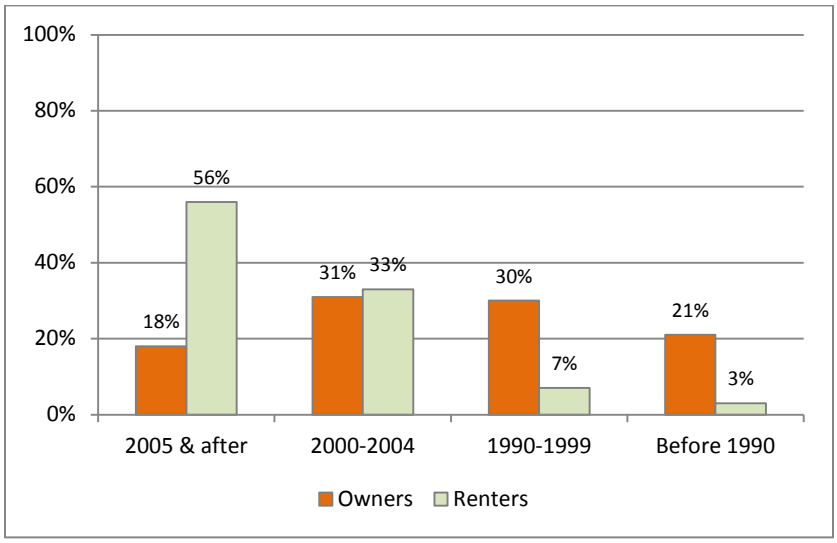
Table 2 presents slightly different data on mobility, also drawn from the 2005-2009 American Community Survey. This shows the date households moved into the housing unit they occupied at the time of the survey. Twenty-eight percent of households in Clackamas County moved into the housing unit in 2005 or later. Since the American Community Survey samples annually, the move could have been from one to four years earlier, depending on when the survey was conducted with the respondent household.

Data are, however, very dissimilar for owner-occupants and renters, as shown in Figure 1. Fifty-six percent of renter households in Clackamas County had moved into the unit in 2005 or later, compared with 18% of owner-occupants.

[3] Oregon Office of Economic Analysis. (Oregon.gov/DAS/OEA/demographis.shtml).

Figure 1: Date of Move into Housing Unit by Tenure, Clackamas County

Source: 2005-2009 American Community Survey



Age

Table 3: Population by Age Range 2010

Location	Age Range				Total
	0-19	20-44	45-64	65+	
Oregon	25%	33%	27%	14%	3,831,074
Clackamas County	26%	30%	30%	14%	375,992
Barlow	34%	27%	27%	13%	135
Canby	31%	30%	24%	14%	15,829
Damascus	27%	25%	34%	13%	10,539
Estacada	29%	33%	25%	13%	2,695
Gladstone	26%	32%	28%	14%	11,497
Happy Valley	32%	32%	28%	8%	13,903
Johnson City	22%	26%	34%	19%	566
Lake Oswego	24%	25%	35%	16%	36,619
Milwaukie	23%	34%	29%	14%	20,291
Mollala	33%	37%	20%	10%	8,108
Oregon City	28%	35%	26%	11%	31,859
Rivergrove	22%	19%	40%	18%	289
Sandy	32%	35%	22%	10%	9,570
West Linn	28%	27%	33%	11%	25,109
Wilsonville	24%	39%	24%	13%	19,509

Source: 2010 U.S. Census

Table 3 shows 2010 census data on population by age range. Clackamas County mirrors Oregon to a great extent – the differences within age ranges are not notable. A few cities had a higher percentage of young people (through the age of 19) than was true of the County in general. In Barlow, Canby, Happy Valley, Mollala and Sandy, children and youth through the age of 19 represented over 30% of the population.

In 2010 Clackamas County residents were, on average, a little older than Oregon residents as a whole (40.6 years median age in Clackamas County compared to 38.4 years in Oregon). This varied by city, as is reflected in Table 4. Fairly consistently across cities, the median age for women in 2010 was higher than for men. The median age of Clackamas County residents was about three years higher in 2010 than in 2000, an increasing trend reflected in most of jurisdictions shown in the table.

Table 4: Median Age 2000-2010

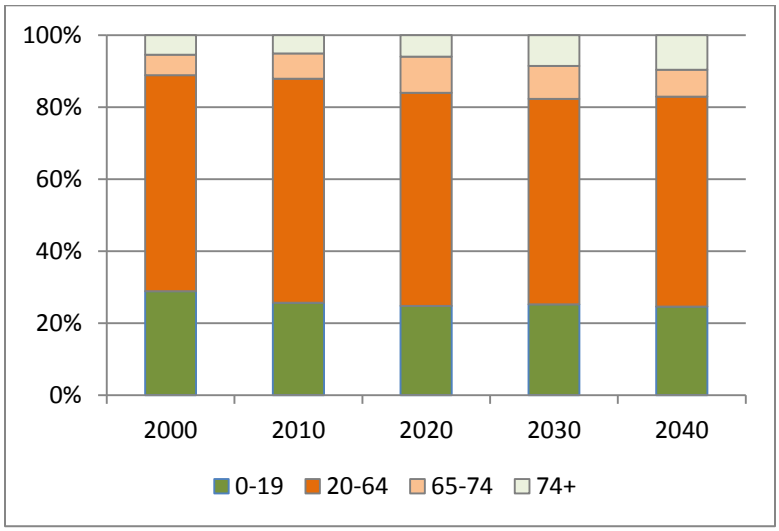
Location	2000	2010		
	All	All	Male	Female
Oregon	36.3	38.4	37.3	39.5
Clackamas County	37.5	40.6	39.4	41.8
Barlow	34.0	38.4	37.0	38.5
Canby	32.9	36.3	34.7	38.0
Damascus*		43.2	43.3	43.1
Estacada	32.7	35.7	33.9	37.4
Gladstone	35.5	39.2	37.5	40.7
Happy Valley	37.1	37.0	37.0	37.0
Johnson City	39.2	47.1	44.0	50.0
Lake Oswego	41.2	45.8	44.0	47.2
Milwaukie	37.7	39.9	38.4	41.5
Mollala	29.7	31.4	30.6	32.2
Oregon City	32.7	36.3	34.9	37.6
Rivergrove	39.0	49.5	48.0	51.6
Sandy	32.5	32.7	31.5	33.7
West Linn	38.1	41.5	40.3	42.5
Wilsonville	35.0	36.2	34.7	37.4

*2000 median age not computed.
Source: 2000 and 2010 U.S. Census

The increase is in large part due to the aging of the "baby boomers" (those born between 1946 and 1964). The "boomers" pushed up the percent of the population between the ages of 45 and 64 years and, as they age, they will increase the share of those 65 and over. The surge in births following World War II reversed a period of lower birth rates in the late 1920s and early 1930s. Subsequent waves of the baby boom (their children and their grandchildren) will also influence demographically-based services (e.g., schools).

The Oregon Office of Economic Analysis projects that by 2030 almost 18% of the population in Clackamas County will be 65 or older, up from 14% in 2010.[4] This shift in age will have an impact on transportation, health care, housing and services. It will also impact families who will likely have increased responsibility for assistance for aging family members.

Figure 2: Clackamas County Population by Age 2000 to 2040
Source: Oregon Office of Economic Analysis, April 2004



[4] Office of Economic Analysis, Department of Administrative Services, State of Oregon, April 2004.

The impact will increase as baby boomers continue to age. According to national projections,[5] by 2030 almost all baby boomers will be over 70, nearly half (46%) of seniors (age 65 plus) will be 75 and older and 12% will be 85 and older. By 2050, 55% of seniors will be 75 and older and 22% will be 85 and older.

Table 5: Clackamas County Seniors by Gender 2010

Age	Clackamas County			Oregon		
	Male	Female	Total	Male	Female	Total
65-69	49%	51%	17,227	48%	52%	169,847
70-74	47%	53%	11,224	48%	52%	120,194
75-79	44%	56%	8,210	45%	55%	91,601
80+	36%	64%	14,570	38%	62%	151,891
Total 65+	44%	56%	51,231	45%	55%	533,533

Source: 2010 U.S. Census

The median age for women in 2010 was higher than the median age for men. The life expectancy for women has been higher than for men, as reflected in Table 5. In 2010, 64% of seniors age 80 and older in Clackamas County were women. The gap is expected to narrow with gains in life expectancy for men, although the trend in age disproportionality will continue for the next few decades.

Life expectancy for Oregon residents has steadily improved between 1970 and that projected in 2020. In addition, the projected improvement is greater for men than women. The life expectancy in 1970 for men was 68.4 years and for women, 76.2 years. By the year 2020, the projected life expectancy for men is 79.6 year and for women 83.8 years. If these average projections hold true, both will live longer and women will outlive men by only about four years (on average).[6]

Race/Ethnicity

Eighty-eight percent of Clackamas County residents identified their race as white or Caucasian (alone) in the 2010 census. In recent decades, census questions have changed, giving people greater flexibility in describing their racial origins. People can now identify a single race (e.g., white alone) or a combination of races. This gives a more accurate picture of the complexity of heritage. Note that race identified in Table 6 is a single race, with the exception of the "multiple" category.

Eight percent (7.7%) of Clackamas County residents identified their ethnicity (considered separate from race) as Hispanic or Latino in the 2010 census. This is a 57% increase over the 2000 census, when close to 5% (4.9%) of the population identified themselves as Hispanic.

[5] Grayson, V., and V. Velkoff, 2010, *THE NEXT FOUR DECADES, The older Population in the United States: 2010 to 2050,* Current Population Reports, P25-1138, U.S. Census Bureau, Washington DC.
[6] Office of Economic Analysis, Department of Administrative Services, State of Oregon.

Table 6: Race 2010

Location	Race*						Total Population
	White	Black/ African Am.	AK Native/ Am. Indian	Asian	Other	Multiple	
Oregon	84%	2%	1%	4%	6%	4%	3,831,074
Clackamas County	88%	1%	1%	4%	3%	3%	375,992
Barlow	81%	1%	1%	0%	14%	4%	135
Canby	81%	1%	1%	1%	13%	3%	15,829
Damascus	91%	1%	1%	3%	1%	3%	10,539
Estacada	92%	1%	1%	1%	3%	2%	2,695
Gladstone	89%	1%	1%	2%	4%	4%	11,497
Happy Valley	76%	1%	<1%	17%	1%	4%	13,903
Johnson City	84%	<1%	1%	2%	7%	5%	566
Lake Oswego	89%	1%	<1%	6%	1%	3%	36,619
Milwaukie	89%	1%	1%	2%	3%	4%	20,291
Mollala	87%	1%	1%	1%	8%	3%	8,108
Oregon City	91%	1%	1%	2%	3%	3%	31,859
Rivergrove	94%	0%	0%	3%	<1%	2%	289
Sandy	90%	<1%	1%	1%	4%	3%	9,570
West Linn	91%	1%	<1%	4%	1%	3%	25,109
Wilsonville	85%	2%	1%	4%	5%	3%	19,509

*Race alone; may also be Hispanic.
Source: 2010 U.S. Census

Table 7: Ethnicity 2010

Location	Ethnicity*		Total Population
	Hispanic	Non-Hispanic	
Oregon	12%	88%	3,831,074
Clackamas County	8%	92%	375,992
Barlow	15%	85%	135
Canby	21%	79%	15,829
Damascus	4%	96%	10,539
Estacada	8%	92%	2,695
Gladstone	9%	91%	11,497
Happy Valley	4%	96%	13,903
Johnson City	15%	85%	566
Lake Oswego	4%	96%	36,619
Milwaukie	7%	93%	20,291
Mollala	14%	86%	8,108
Oregon City	7%	93%	31,859
Rivergrove	2%	97%	289
Sandy	9%	93%	9,570
West Linn	4%	96%	25,109
Wilsonville	12%	88%	19,509

*May be of any race.
Source: 2010 U.S. Census

Table 7 shows 2010 data on ethnicity of County residents, along with residents of Oregon and cities in Clackamas County. Of the more populated cities, Canby and Molalla had the highest percentages of Hispanic/Latino residents (21% and 14% respectively).

Table 8: Percent Minority* Population 2010

Location	Percent Minority	Total Population
Oregon	22%	3,831,074
Clackamas County	16%	375,992
Barlow	20%	135
Canby	25%	15,829
Damascus	11%	10,539
Estacada	12%	2,695
Gladstone	15%	11,497
Happy Valley	26%	13,903
Johnson City	21%	566
Lake Oswego	13%	36,619
Milwaukie	15%	20,291
Mollala	18%	8,108
Oregon City	13%	31,859
Rivergrove	8%	289
Sandy	15%	9,570
West Linn	12%	25,109
Wilsonville	21%	19,509

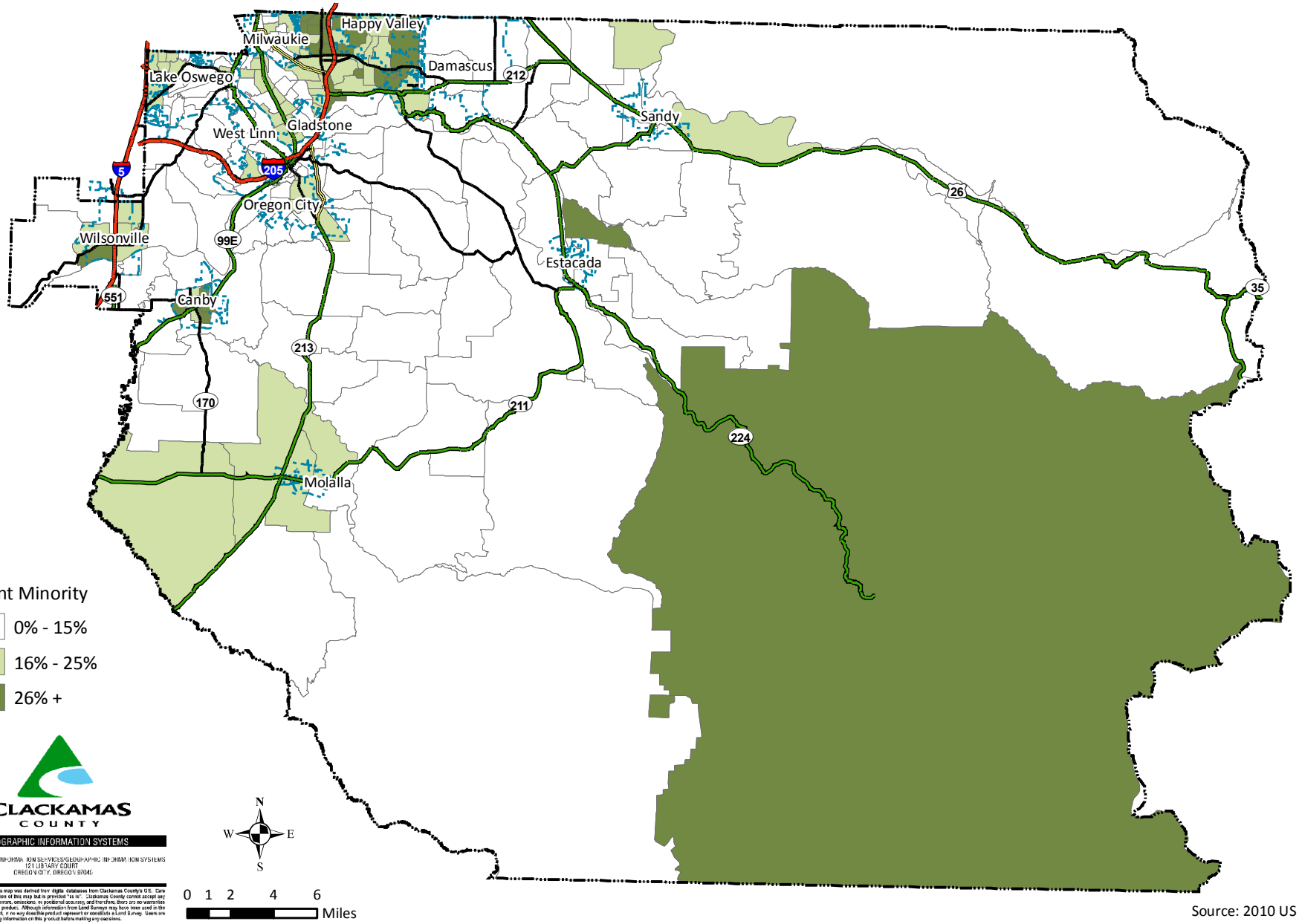
*Hispanic and/or race other than white alone.
Source: 2010 U.S. Census

Table 8 combines 2010 census data on both race and ethnicity showing the percent of the population identified as Hispanic and/or a race other than white alone. By this definition, 16% of the population of Clackamas County would be considered minority, compared to 22% of the population of Oregon. Among the cities with populations above 10,000, Canby, Happy Valley and Wilsonville had greater than 20% minority populations.

Areas of concentration of minority populations might indicate potential lack of housing choice, difficulties in accessing jobs, or other barriers to opportunity. The maps on the following pages (Figures 3 through 5) show percent minority population by block group in Clackamas County, based on the 2010 census and consistent with definitions in Table 8. Note that eastern Clackamas County houses a very small portion of the population. The majority of households live in the western portion of the County, and most of those in northwest Clackamas County.

Overall, 16% of the population of Clackamas County in 2010 was minority (Hispanic and/or race other than white alone). Areas of concentration identified in these maps are block groups with from 16% to 25% minority population and those block groups with 26% percent and above minority population. Areas of highest percentage of minority populations are around Estacada, Canby, Wilsonville and north of Highway 212. Some of these areas are sparsely populated, as is eastern Clackamas County in general. Many of the shaded areas on the map fall outside of incorporated cities.

Figure 3: Minority (Hispanic and/or Race other than White Alone) Population by Block Group, Clackamas County



Source: 2010 US Census.

Figure 4: Minority (Hispanic and/or Race other than White Alone) Population by Block Group, West Clackamas County

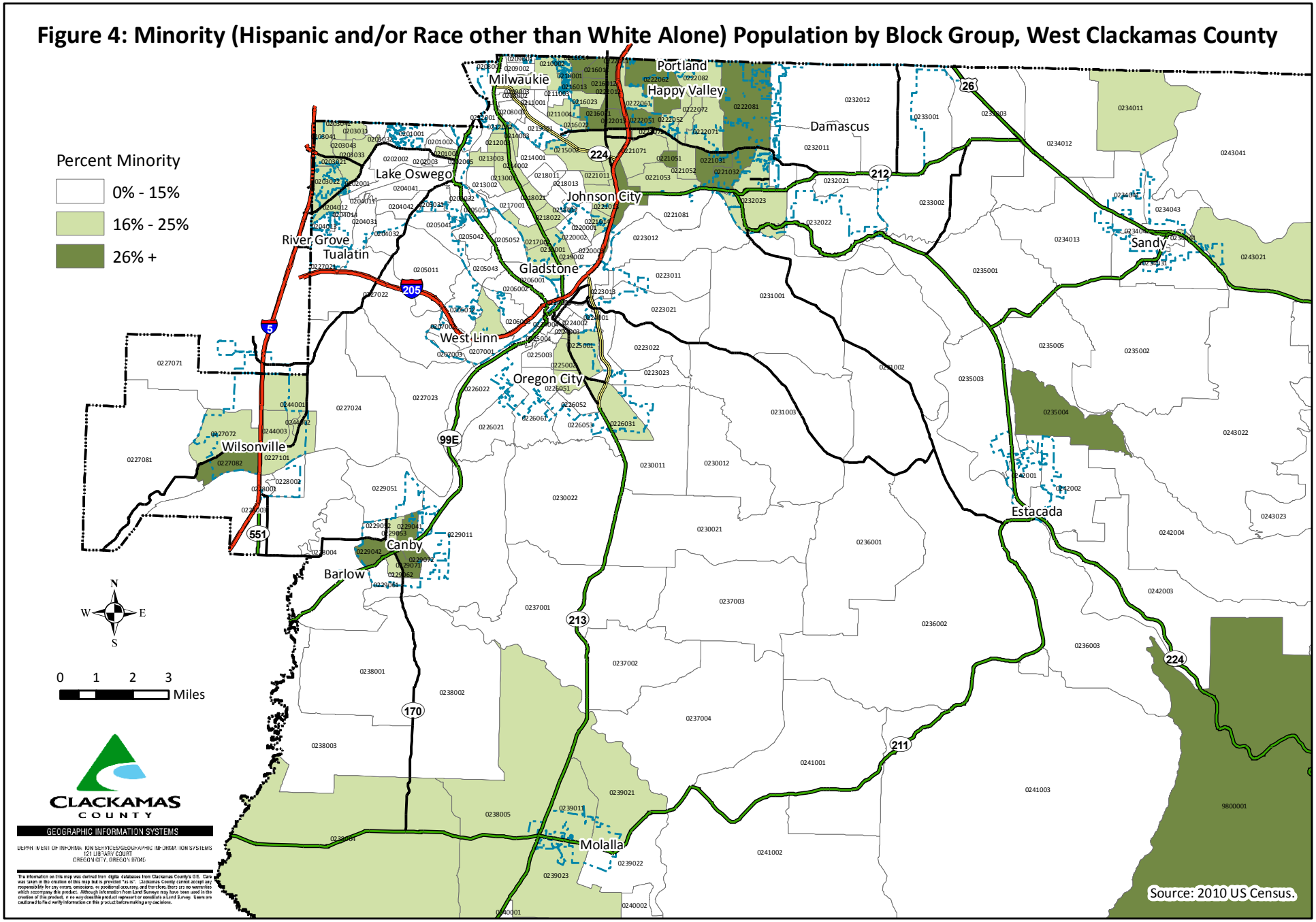
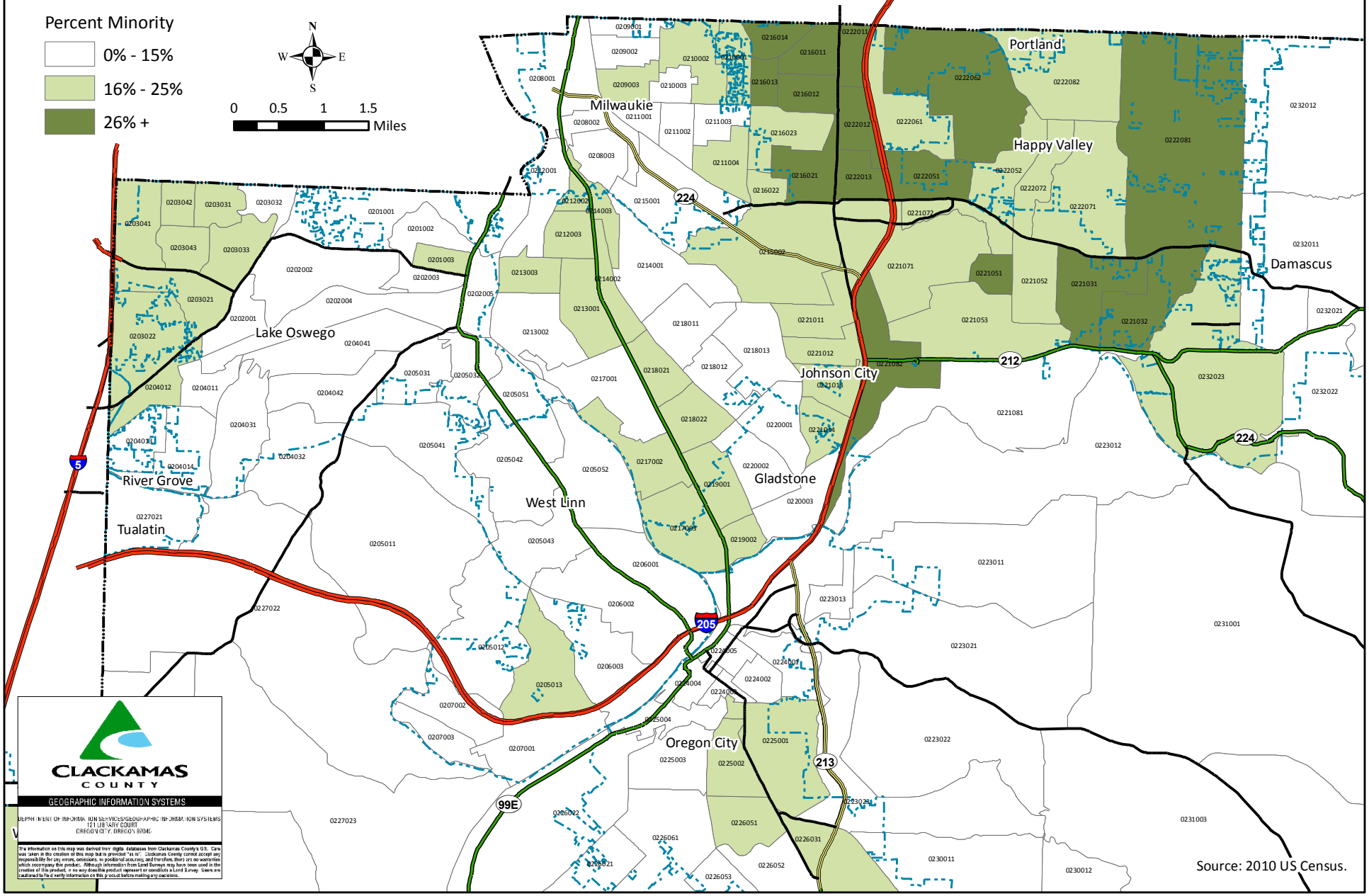


Figure 5: Minority (Hispanic and/or Race other than White Alone) Population by Block Group, Northwest Clackamas County



Linguistic Diversity/Linguistic Isolation

A multilingual population is an asset in any community, as is a richly diverse population. In Clackamas County, 11% of the population age five and above reported speaking a language other than English in the home (2005-2009 American Community Survey). This was a lower percentage than reported for the State of Oregon (14% spoke a language other than English in the home). Of those who spoke a language other than English in the home, Spanish was by far the most prevalent language (49% in Clackamas County and 60% in Oregon).

The Census Bureau defines "linguistically isolated households" as those in which all household members over the age of 14 spoke no English or spoke English less than very well. By that definition, 2% of households in Clackamas County and 3% of households in Oregon were potentially isolated by lack of English language fluency. Most (59%) of these households were Spanish-speaking.

While the percent (and number) of households potentially isolated is modest, the inability to speak English can add to hardship, especially for recent immigrants. Whether new to the country or longer-term residents, people with limited English language skills face barriers in accessing services and understanding important life transactions. This includes comprehending legal rights, understanding how to qualify for and buy a home, responding to discrimination in housing, communicating with healthcare professionals, and performing routine day-to-day activities without effort.

Catholic Services is one of ten resettlement agencies in the United States and one of three agencies operating in Oregon. These voluntary resettlement agencies are charged with assisting refugees upon arrival and finding housing, furnishings, food and other immediate necessities. Refugees have brief federal support. The Oregon State Refugee Program provides temporary assistance for another eight months, at the TANF benefit level, which is, for example, $621 per month for a family of four. Refugees are often widowed mothers with children. Without language and job skills, achieving self-sufficiency is a monumental task. The agency reports that, in spite of barriers, most are successful.

Clackamas County Community Development Division (CDD) has implemented a set of policies aimed at reducing language and communication barriers. (See appendix for complete procedures.) Policies applicable to CDD clients include:

- Provision of interpreters for CDD clients at no cost to the client;
- Translation of documents for clients who do not communicate in English;
- Provision of a TTY telephone;
- Provision of printed materials in alternate formats; and,
- Reasonable accommodations, if needed to improve accessibility to programs, activities and services.

HOUSEHOLDS

There were 145,790 households in the County in 2010. Sixty-nine percent of households in Clackamas County were family households, which is higher than found in Oregon as a whole. A family household is one in which the householder and one or more people are related by birth, marriage, or adoption. The household may contain additional people who are not part of the family, by this definition, but who are part of the household. Non-family households are comprised of unrelated people or one person living alone. Twenty-seven percent of households in both Clackamas County and Oregon are single individuals and 9% of all households in Clackamas County are single individuals 65 and older.

Table 9: Types of Households 2010

Type of Household	Clackamas County	Oregon
Total Households	145,790	1,518,938
Family households	69%	63%
With related children <18	32%	43%
Husband-wife households	55%	48%
With related children <18	23%	19%
Female (no husband)*	10%	10%
With related children <18	6%	6%
Non-family households	31%	37%
Living alone (single person)	27%	27%
Single age 65+	9%	10%

Notes: All percentages shown are of total households. Same sex couples without related children or other related family members are included in non-family households.
*Living in family household with no spouse present.
Source: 2010 U.S. Census

While 69% of households in Clackamas County were family households (compared with 63% in Oregon), only 32% of Clackamas County households contained related children under the age of 18 (compared with 43% in Oregon). One possibility for the difference is the presence of older children (older than 18) living at home.

Almost all residents of the County lived in households as opposed to group quarters – less than 1% of the population in 2010 lived in group quarters, about equally divided between institutionalized and non-institutionalized quarters.

Table 10: Households and Types by City 2010

Location	Household Type		Total Households	Population in Households
	Family	Non-family		
Clackamas County	69%	31%	145,790	373,239
Barlow	80%	20%	44	135
Canby	73%	27%	5,647	15,735
Damascus	82%	18%	3,621	10,509
Estacada	63%	37%	1,062	2,686
Gladstone	66%	34%	4,540	11,391
Happy Valley	84%	16%	4,408	13,874
Johnson City	53%	47%	268	560
Lake Oswego	63%	37%	15,893	36,397
Milwaukie	59%	41%	8,667	20,077
Mollala	72%	28%	2,857	8,055
Oregon City	69%	31%	11,973	31,209
Rivergrove	69%	31%	123	289
Sandy	70%	30%	3,567	9,556
West Linn	74%	26%	9,523	24,982
Wilsonville	59%	41%	7,859	17,913

Source: 2010 U.S. Census

Table 10 shows the percent of family and non-family households in 2010 for Clackamas County cities. Over 80% of households in both Damascus and Happy Valley were family households. This is in contrast to Milwaukie and Wilsonville in which less than 60% of households were family households. Non-family households can be either single individuals or households composed of unrelated individuals. The choice of where to live is a function of many things, not the least of which is the type of housing available. For example, housing in Johnson City is

composed of mobile homes, which are an affordable housing option for many, including people living alone, many of whom are seniors.

Household Size

Table 11: Average Household/Family Size 2010

Location	All Households	Family Households
Oregon	2.47	3.00
Clackamas County	2.56	3.04
Barlow	3.07	3.43
Canby	2.79	3.27
Damascus	2.90	3.16
Estacada	2.53	3.16
Gladstone	2.51	3.01
Happy Valley	3.15	3.40
Johnson City	2.09	2.84
Lake Oswego	2.29	2.88
Milwaukie	2.32	2.91
Mollala	2.82	3.30
Oregon City	2.61	3.07
Rivergrove	2.35	2.82
Sandy	2.68	3.17
West Linn	2.62	3.04
Wilsonville	2.28	2.93

Source: 2010 U.S. Census

On the national level, the average size of households has been declining in recent decades. In the 50-year period between 1950 and 2000, the national average household size dropped from 3.38 in 1950 to 2.59 in 2000. Contributing factors include families with fewer children, childless couples, single parent households, increased "empty nesters" as baby boomers age, and people living alone.

The expectation of continued decline in household size has been reversed slightly in recent years. One substantial factor is the economic recession which has resulted in more multigenerational households (older parents moving in with children or grandchildren and adult children moving in or continuing to live with parents or roommates).[1]

Table 12: Number in Households 2010

Household Size	Clackamas County	Oregon State
Households	145,790	1,518,938
1-person	24%	27%
2-person	36%	36%
3-person	16%	15%
4-person	14%	12%
5-person	6%	6%
6-person	2%	2%
7-person+	1%	2%

Source: 2010 U.S. Census

Less than 10% of the households in Clackamas County had more than four people as of the 2010 census, which was slightly lower than for Oregon.

ECONOMY AND EMPLOYMENT

Agriculture, timber, manufacturing and commerce have historically been the County's principal activities. Agriculture remains a leading industry in Oregon and in Clackamas County. Seasonal and migrant workers, as well as year-around farmworkers, are important to sustaining the industry. While an

[1]Pew Research Center, *Census 2010: Household Size Trends*, April 2011.

accurate count is illusive, Oregon Housing and Community Services estimates that Oregon farms employ approximately 123,000 agricultural employees annually, of which 95,000 are seasonal.[2]

Local and regional growth and diversification have affected employment in Clackamas County. The U.S. Census Bureau reported 124,588 paid employees as of March 2009 in Clackamas County and 10,865 business establishments.[3]

Sectors accounting for the largest numbers of employees were retail trade (14% of paid employees), health care and social assistance (14%), manufacturing (13%), accommodation and food services (10%) and wholesale trade (7%). Within the manufacturing sector, wood and paper products figured prominently, as did plastics and metal work products, chemicals, and pharmaceuticals. Among business establishments, several sectors were prominent including construction (16% of establishments), professional, scientific and technical businesses (11%), retail trade (also 11%) and healthcare and socials assistance (10% of establishments).

Growth in non-manufacturing jobs, in part taking the place of declining numbers of manufacturing jobs, is often associated with lower wages. Positions in retail or food service, for example, may be part-time, lack the benefits and have lower wages than manufacturing jobs. Such shifts in employment, especially with current high unemployment rates mean that many households are burdened with high costs of living relative to earnings.

Commuting

Jobs in Clackamas County are not necessarily held by County residents, nor do County residents necessarily hold jobs in the County. Table 13 displays data on commuting from the 2005-2009 American Community Survey for Clackamas County, Oregon and nearby Multnomah and Washington counties. Most (97%) Clackamas County workers 16 years of age and older worked in the state.

Table 13: Working in Place and in County*

	Oregon	Clackamas County	Multnomah County	Washington County
Work in state of residence	98%	97%	97%	98%
Work in state and county of residence	79%	53%	81%	70%
Live in a place and work in place of residence**	49%	22%	65%	27%
Percent not living in a place	23%	32%	3%	17%

*Workers 16 years and older.
**Applies only to those who live in a place.
Source: 2005-2009 American Community Survey

However, just over half of County residents who worked in the state also worked in Clackamas County. The remaining 47% commuted to jobs in another county. This is high compared to the state and other

[2] (www.ohcs.oregon.gov)
[3] U.S. Census Bureau, *2009 Business Patterns.*

counties shown in the table. The row reflecting living and working in a place is somewhat less indicative of commutes given the large share of working age residents not living in a place.[4] A large percent of workers in Clackamas County, compared to Multnomah County, for example, do not live in a place as defined by the census. Still, among those who do live in a place, just 22% worked in their place of residence.

On average, workers in Clackamas County commuted just under half an hour to work (26 minutes). Most commuted by car. The attractiveness of commuting to more affordable or desirable housing is more and more offset by the rising cost of commuting. A 2006 study determined that when housing and commute costs are combined, the combination of the two is considerably greater than 30% of income for working families. The study drew information from 28 metropolitan areas across the country, including Portland.[5]

- A typical household budget (for the combined 28 metropolitan areas sampled for the study) included 27% for housing and 20% for transportation – 47% combined. However, working families with incomes between $20,000 and $50,000 spent 58% of their earnings for the combination of transportation and housing, split about evenly between housing (28%) and transportation (30%).
- In the Portland area, working families (with incomes between $20,000 and $50,000) spent 60% of their household income on transportation and housing (28% on housing and 31% on transportation).

Rising fuel costs will further offset advantages of commuting. Public transportation, especially in non-urban areas, is not always a viable or affordable option.

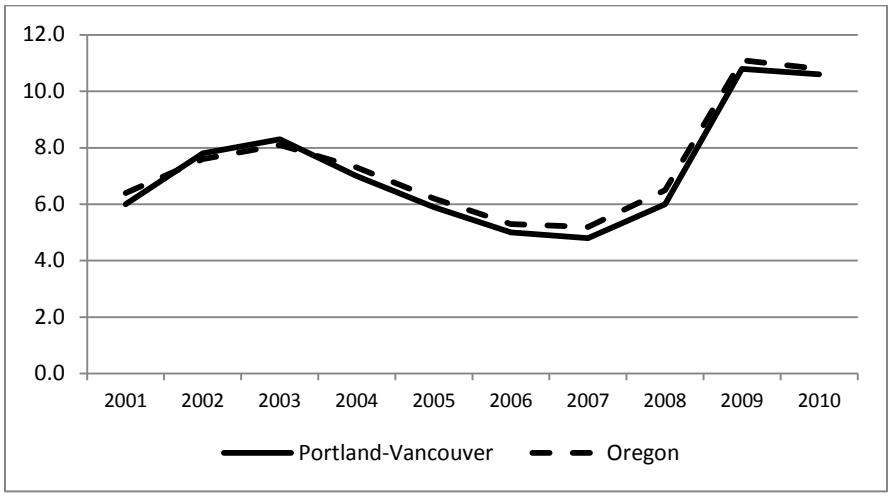
Unemployment

Unemployment rose sharply in 2009 and was at 10.6 in the Portland-Vancouver metropolitan area and 10.8 in Oregon in 2010. This official rate is based on the proportion of the civilian labor force that is unemployed but actively seeking work. If discouraged job seekers and marginally attached workers (part-time and under-employed) are added, the rate is considerably higher – 20.0 in Oregon in 2010.

[4] A place is defined as a concentration of population either legally bounded as an incorporated place or identified as a Census Designated Place.
[5] Lipman, Barbara. (2006). *A Heavy Load: The Combined Housing and Transportation Burdens of Working Families.* Center for Housing Policy.

Figure 6: Unemployment Rate 2001-2010*

Source: Bureau of Labor Statistics



*Not seasonally adjusted.

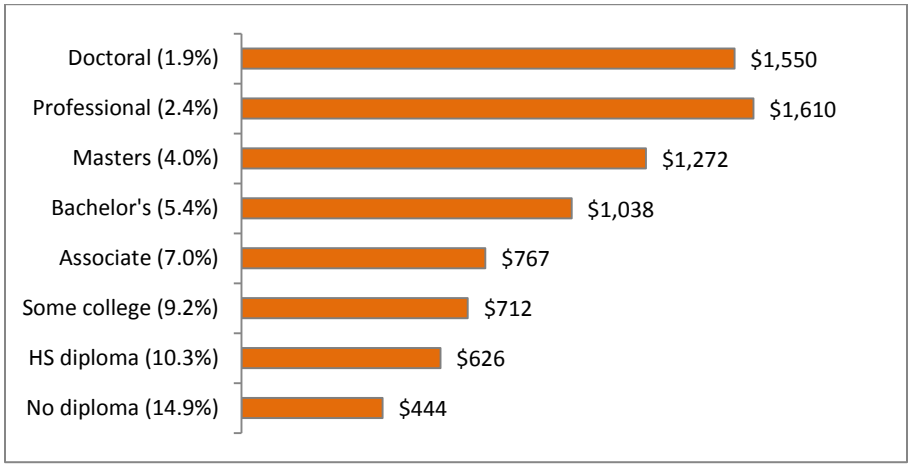
The recession and job losses disproportionately affect workers with lower educational attainment, as shown in Figure 7. Unemployment nationally in 2010 for workers without a high school diploma approached 15%. If discouraged job seekers and those marginally employed were added, the rate would be much higher.

- *Funding for jobs programs has been reduced at a time when unemployment is high; those without employment, including returning veterans and laid off workers need support.*
- *Older workers are being laid off and may have difficulty finding new work; if they are without resources, they are vulnerable.*
- *Agriculture is a major economic sector in Clackamas County; jobs are not generally high-paying. The decline in construction has had an impact on the County's nurseries because of reduced demand for landscaping.*
- *Youth employment opportunities are scarce – both long term and summer/after school.*

(Interviews/focus group participants)

Figure 7: 2010 Unemployment* and Average Weekly Wage by Education**

Source: Bureau of Labor Statistics, Current Population Survey



*Unemployment shown in parentheses by degree level.

**Annual averages for persons age 25 and over; earnings are for full-time wage and salary workers.

Table 14: Unemployment by Race/Ethnicity 2010

Level of Education	White	Black African American	Asian	Hispanic
No diploma	13.9%	22.5%	11.1%	13.2%
HS diploma	9.5%	15.8%	7.6%	11.5%
Some college	7.6%	12.4%	8.1%	9.7%
College degree+	4.3%	7.9%	5.5%	6.0%

Source: Bureau of Labor Statistics, Current Population Survey

The correlation between education, ages and unemployment is even more dramatic when factoring in race and ethnicity. Table 14 displays national unemployment by race/ethnicity and level of education attainment.

Job losses since 2007 have been greatest and gains lowest for less-educated workers. The trends are predicted to continue – to be "far reaching and long lasting" and to "mark a dramatic shift away from low-skilled labor."[6]

The impact of the recession and changing employment structure is more acute for younger people. The national unemployment rate in 2009 was 9.5%, but for people under the age of 25, the rate was 17.3% - for African American workers under the age of 25, the unemployment rate was 29.1%.[7] If underemployment is considered, the rates rise. Young people without family financial support may feel more pressured to work than enroll in college, or to work and enroll part-time, which increases the time and barriers to a college degree.

Educational Attainment

Ninety-one percent of Clackamas County residents age 25 and older had at least a high school diploma (or equivalency) as of the 2005-2009 American Community Survey and 31% had a four-year degree or better. Both measures of attainment are above those for Oregon State.

Table 15: Education Population Age 25+

Highest Level	Clackamas County	Oregon
No high school degree	9%	12%
High school diploma*	24%	26%
Some college/AA degree	35%	34%
4 year degree or more	31%	28%

*Includes equivalency.
Source: 2005-2009 American Community Survey

While there were slight disparities, these measures of educational attainment were similar by gender in both Clackamas County and Oregon. They were also close by race, with the exception of Hispanics. In Oregon, just 54% of Hispanic residents 25 and older had a high school degree or better (compared to 88% for the population overall) and just 11% had a college education or better (compared to 31% of the population overall). The levels of attainment for Hispanic residents in Clackamas County were similarly lower – 58% of Hispanic residents had a high school degree or better and just 15% had a college degree or better.

The Oregon Department of Education tracks graduation rates for cohorts of students, along with data on alternative completion (such as GED, and modified and alternative diplomas) and drop outs. Averaging

[6] Urban Institute. (August 2011). *Less Educated Continue to Lose Jobs in Recovery – Even in Low-Wage Industries*, Fact Sheet 2. (www.urban.org).
[7] Demos/Economic Policy Institute. *What Does the Recession Mean for young People?* (www.demos.org and epi.org).

data across the ten school districts in Clackamas County, 73% of students in the 2009-2010 cohort of students graduated with a regular high school diploma. Twelve percent dropped out and about 15% had alternative completions.

Data were presented by gender, race and economic disadvantage. There were differences in the graduation rates worth noting in light of this Consolidated Plan – 55% of Hispanic students and 61% of economically disadvantaged students graduated with their cohort with a regular diploma compared with 73% of non-economically disadvantaged students. Twenty-four percent of Hispanic students and 17% of economically disadvantaged students dropped out of school.

Lack of a high school diploma places the individual student at a disadvantage in terms of jobs and other opportunities in life. Graduation rates also impact local and regional economies. One 2007 national study estimated that moving just a single student from dropout to graduation would yield more than $200,000 in higher tax revenues and lower government expenditures.[8]

The Alliance for Excellent Education provides estimates of the economic benefit of increasing graduation at the nation, state and metropolitan levels. The following apply to Oregon and the Portland-Vancouver-Beaverton, OR-WA Metropolitan Statistical Area (MSA).[9]

About 11,800 students from the class of 2010 in Oregon dropped out (6,900 in the MSA). Cutting this in half would result in:

- $59 million in increased annual earnings ($40 million in the MSA)
- $44 million in increased annual spending ($29 million in the MSA)
- $72 million in economic growth ($55 million in the MSA)
- $4.7 million in increased annual tax revenue ($3.7 million in the MSA)

INCOME

Table 16: Income*

Measure	Oregon	Clackamas County	Multnomah County	Washington County
Median household	$49,033	$62,030	$49,171	$62,218
Median family	$60,025	$74,700	$62,435	$76,231
Median earnings male**	$32,446	$40,600	$32,475	$40,107
Median earnings female**	$21,447	$24,688	$25,357	$25,571
Per capita	$25,893	$31,753	$28,496	$30,020

*Income in the last 12 months in 2009 inflation-adjusted dollars.
**Population 16+ years with earnings in the past 12 months.
Source: 2005-2009 American Community Survey

Median household income in Clackamas County was considerably higher than in Oregon as a whole, as were all other measures of income shown in Table 16. Income in Clackamas County was roughly on a par with the same measures in Washington County, although

[8] H. Levin et al., "The Costs and Benefits of an Excellent Education for All of America's Children" reported in *Education and the Economy: Boosting State and Local Economies by Improving High School Graduation Rates,* Alliance for Excellent Education, June 2011 (www.all4ed.org).
[9] www.all4ed.org

median per capita income was higher in Clackamas County. Median earnings reflected in the table are not restricted to full-time employment.

There were noted disparities by city, as is shown in Table 17. Several cities had median income substantially above the County and the state, including Happy Valley, Lake Oswego, Rivergrove and West Linn. At the other extreme, several cities in Clackamas County had incomes below those in Oregon, including Estacada, Gladstone, Johnson City, Mollala and Sandy. Some of these are located in rural areas of the County.

Table 17: Median Income by City*

Location	Median Income	
	Household	Family
Clackamas County	$62,030	$74,700
Barlow	$58,750	$63,750
Canby	$61,012	$71,132
Damascus	$76,979	$83,100
Estacada	$36,713	$62,682
Gladstone	$47,935	$63,323
Happy Valley	$100,510	$107,818
Johnson City	$23,438	$39,250
Lake Oswego	$80,549	$106,935
Milwaukie	$50,380	$60,664
Mollala	$50,213	$54,225
Oregon City	$56,668	$67,582
Rivergrove	$85,000	$102,917
Sandy	$52,546	$59,353
West Linn	$89,118	$110,280
Wilsonville	$57,816	$75,750

*2009 inflation-adjusted dollars.
Source: 2005-2009 American Community Survey

Ranges of household income in the last 12 months (during the course of the 2005-2009 American Community Survey) are shown in Table 18. A lower percentage of households in both Clackamas County and Washington County had income below $25,000 compared to Oregon and Multnomah County and proportionally more had incomes in the higher ranges.

Table 18: Ranges of Household Income*

Measure	Oregon	Clackamas County	Multnomah County	Washington County
Under $15,000	13%	9%	14%	8%
$15,000 to $24,999	11%	8%	11%	9%
$25,000 to $34,999	11%	9%	11%	10%
$35,000 to $49,999	15%	14%	15%	13%
$50,000 to $74,999	20%	20%	19%	20%
$75,000 or more	29%	41%	30%	41%

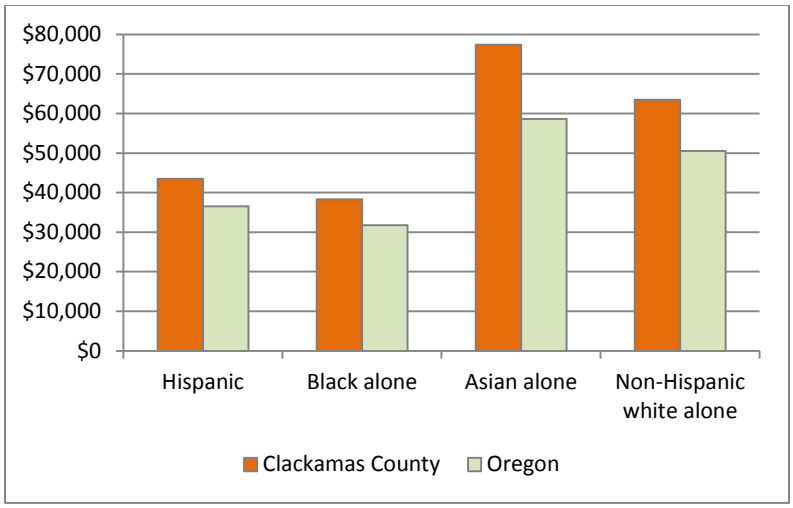
*Income in the last 12 months in 2009 inflation-adjusted dollars.
Source: 2005-2009 American Community Survey

Median household income during the previous year by race and ethnicity of the householder is shown in Figure 8. While median household income is higher in Clackamas County than in Oregon, there were noted differences by race and ethnicity. Median household income for Hispanic-headed households was 68% that of median household income for households with a non-Hispanic white householder.

Household income for Black/African American-headed households was 60% that of households with a non-Hispanic, white householder.

Figure 8: Median Household Income by Race/Ethnicity*

Source: 2005-2009 American Community Survey

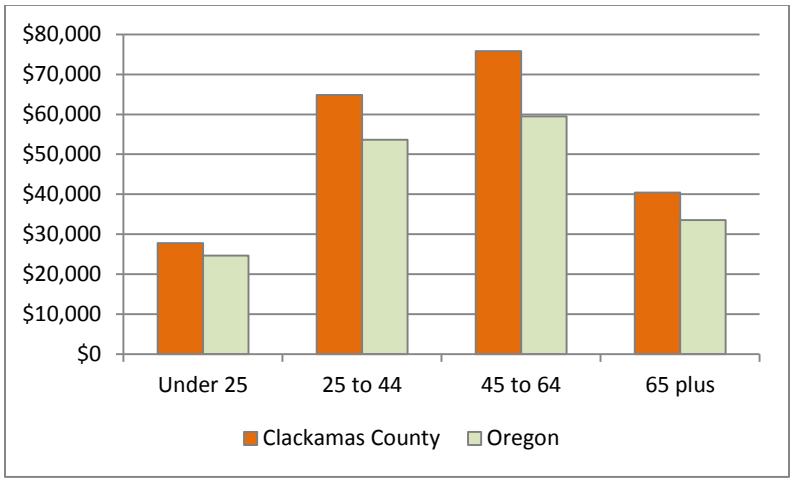


*Income in the last 12 months in 2009 inflation-adjusted dollars. Data are shown for single races (alone).
Black and Asian households may also be Hispanic. Hispanic households may be of any race.
Non-Hispanic white alone is shown for comparison.

Figure 9 displays median household income by age of householder for both Clackamas County and Oregon. Households headed by those younger than 25 years and older than 65 had lowest household incomes. This is consistent with increasing income with longer employment and a decline upon retirement. However, many younger householders are having difficulty finding employment with living wages, or employment at all. Many senior householders are able to live safely with reduced income after retirement, but this is not universally the case.

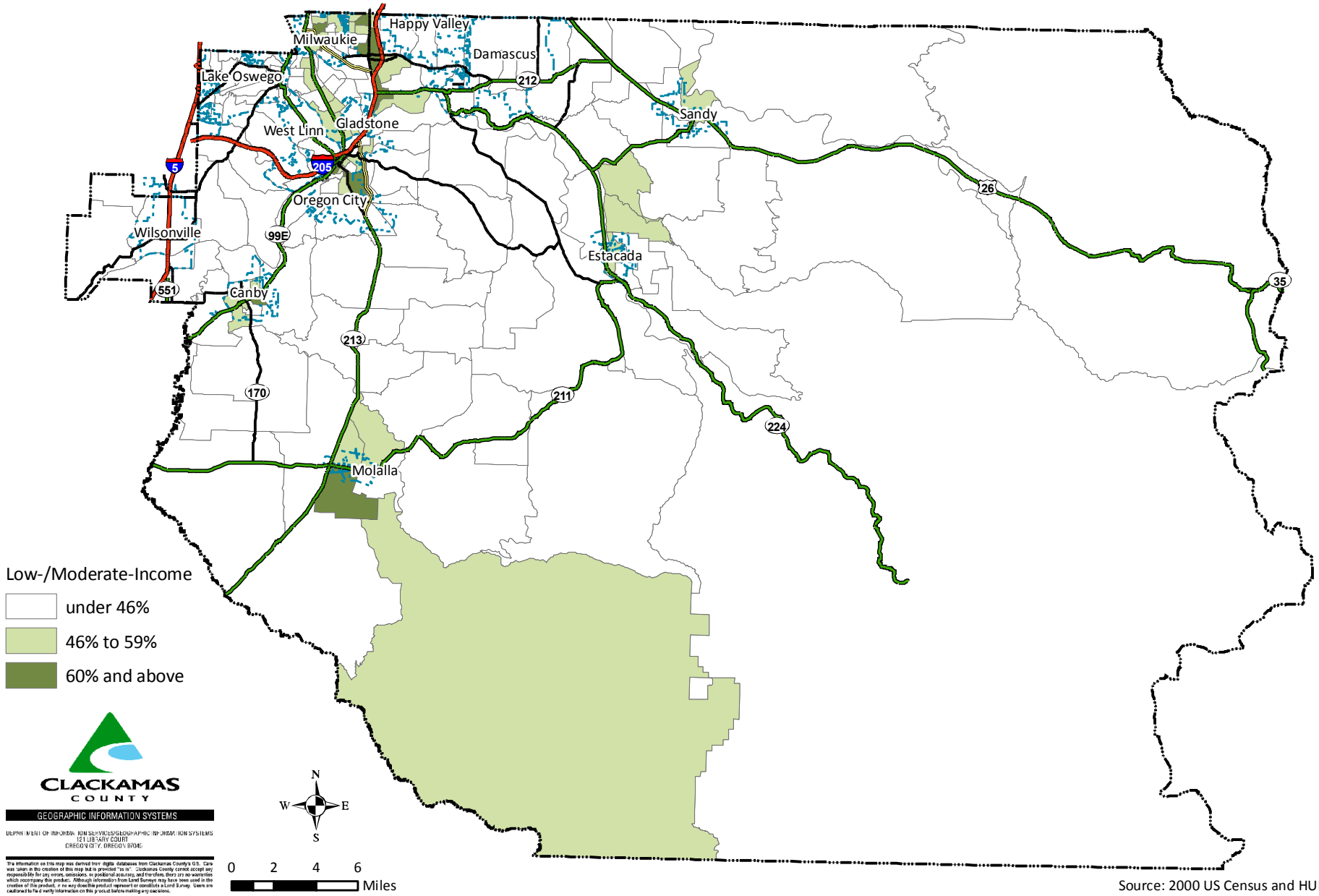
Figure 9: Median Household Income by Age of Householder*

Source: 2005-2009 American Community Survey



*Income in the last 12 months in 2009 inflation-adjusted dollars.

Figure 10: Low-/Moderate-Income Population by Block Group, Clackamas County



Source: 2000 US Census and HUD 2007.

Figure 11: Low-/Moderate-Income Population by Block Group, West Clackamas County

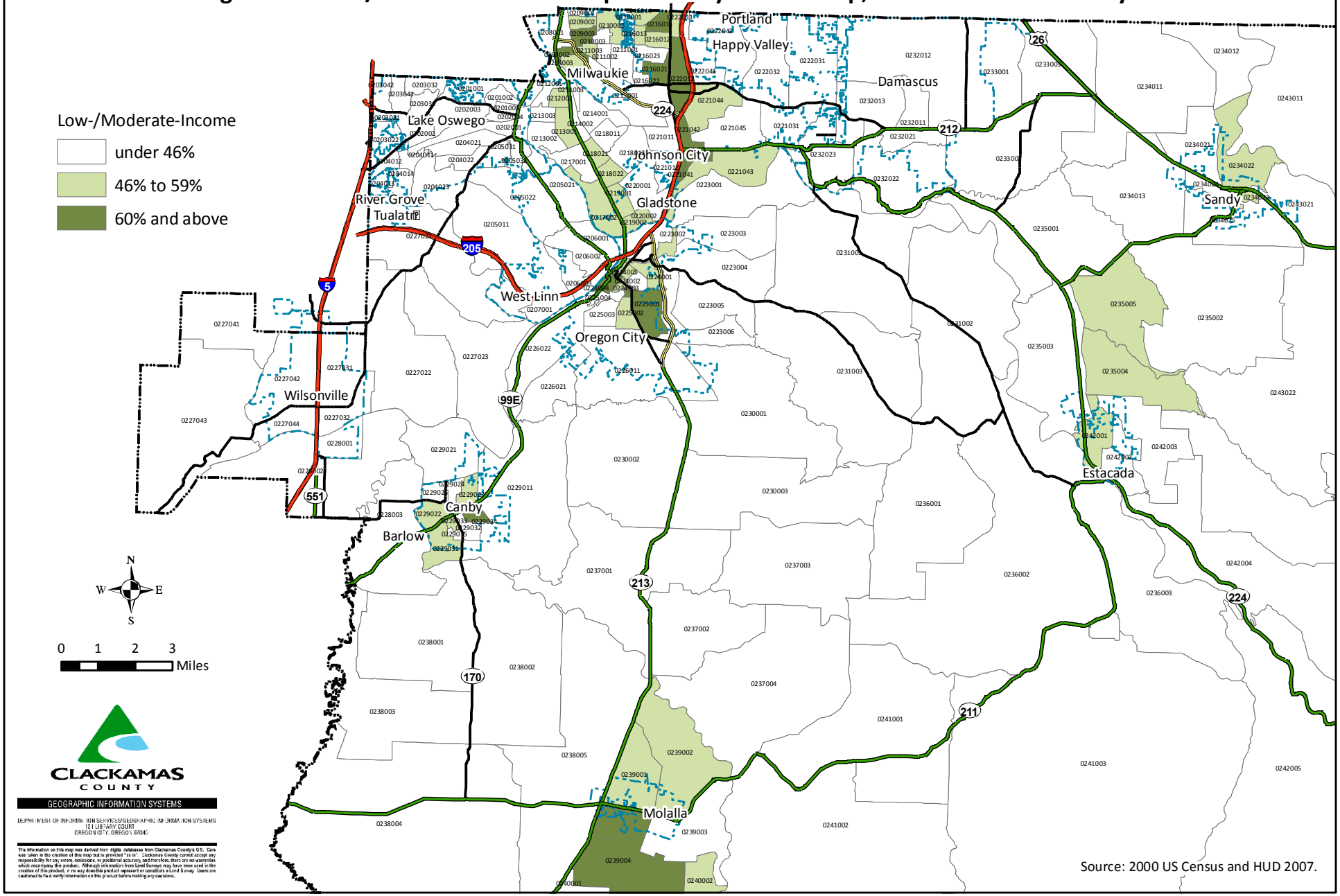
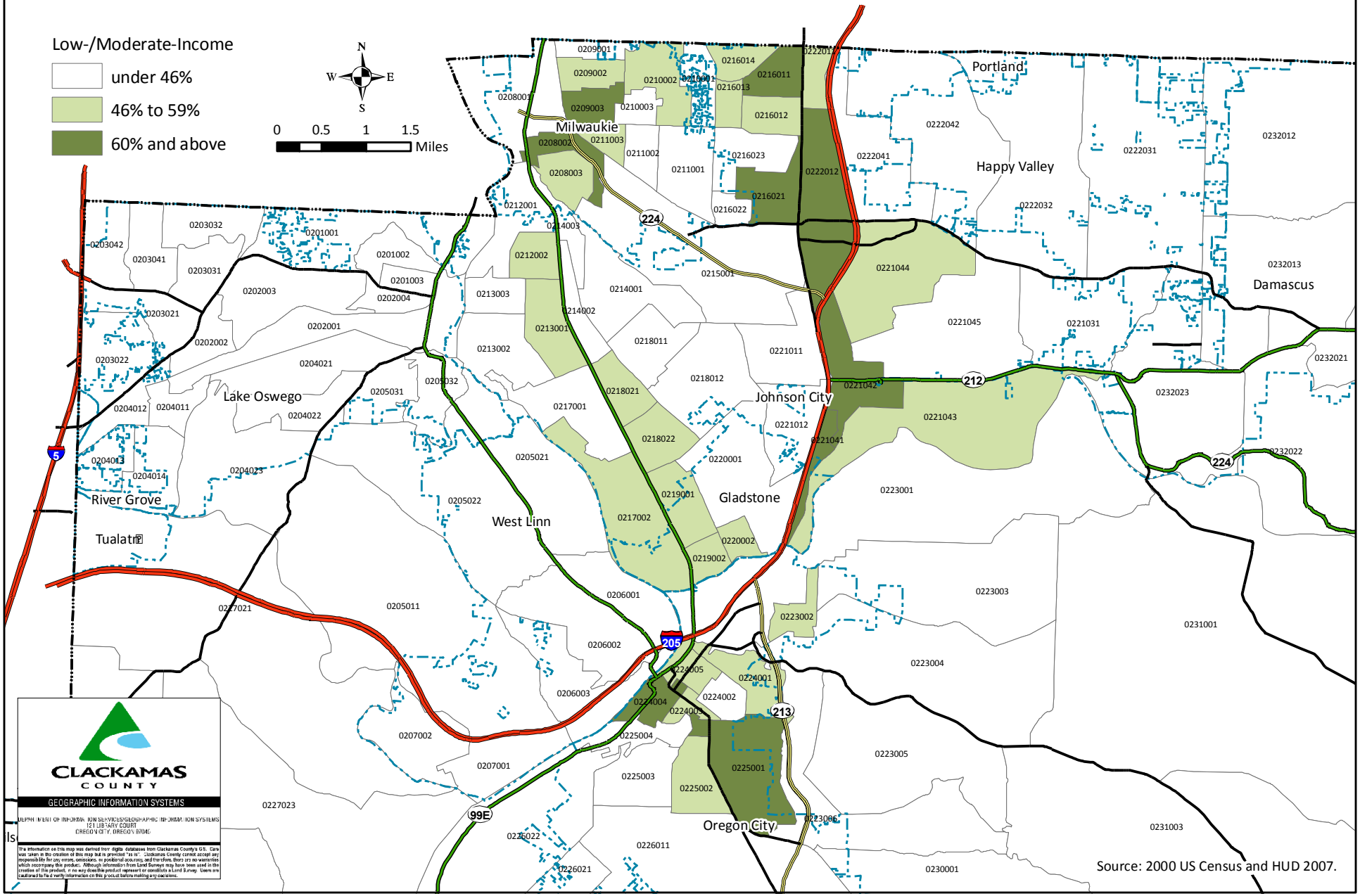


Figure 12: Low-/Moderate-Income Population by Block Group, Northwest Clackamas County



Low- and Moderate- Income Areas

The maps on the preceding pages (Figures 10 through 12) show low- and moderate-income areas by census block groups in Clackamas County.

Shaded areas on the maps show block groups in which 46% or more of households have incomes at or below 80% of Area Median Income. These benefit areas are determined by HUD using the most recently available census data (2000) and HUD area income levels. While benefit areas generally apply when 51% or more of households fall below 80% of Area Median Income (AMI), Clackamas County qualifies for an exception which sets the rate at 46% instead of 51%.

The shaded areas of the maps are those that qualify for projects benefitting the areas using CDBG funds. Two levels, both qualifying, are shown – one in which 46% to 59% of households fall under the income limits and another in which 60% or more meet the low/mod income requirements.

Poverty

Poverty in Clackamas County has increased in recent years. The 2000 census found 6.7% of individuals in the County living in poverty. The Census Bureau's Small Area Income and Poverty Estimates (SAIPE) program estimated the rate to be 10.4% of individuals in 2010. While methods for estimating poverty include a degree of uncertainty, it is clear that substantially more of the population in Clackamas County was living in poverty in 2010 than ten years earlier.

Table 19: Population Living in Poverty

Household Type	Clackamas County	Oregon
Individuals (all)	9%	14%
Under 18	11%	18%
18 and older	8%	12%
65 and older	6%	8%
Families	6%	9%
With related children <18	9%	15%
Female householder (family)*	25%	30%
With related children <18	33%	38%
With related children <5	49%	52%

*No husband present.
Source: 2005-2009 American Community Survey

The percent of people and families living below the official poverty level is shown in Table 19, which is based on the 2005-2009 American Community Survey. Clackamas County had lower poverty rates than in Oregon. Within Clackamas County, however, female householders with children had the highest rates of poverty, and nearly half of female householders with children under the age of five were found to be living below poverty.

Table 20 shows the percent of individuals and families living below poverty in cities in Clackamas County. Cities with very small populations are not included in the table. Estimates for the cities shown should be viewed with caution, as well, because of variability associated with small annual survey samples conducted in the American Community Survey.

Table 20: Poverty by City

Location	Population		
	Individuals	Families	Female* with Children <18
Clackamas County	9%	6%	33%
Barlow			
Canby	8%	5%	13%
Damascus	2%	1%	16%
Estacada	18%	13%	58%
Gladstone	15%	13%	57%
Happy Valley	4%	3%	15%
Johnson City			
Lake Oswego	6%	5%	28%
Milwaukie	13%	8%	31%
Mollala	12%	11%	43%
Oregon City	12%	9%	50%
Rivergrove			
Sandy	8%	4%	20%
West Linn	4%	3%	14%
Wilsonville	11%	7%	31%

*No husband present.
Source: 2005-2009 American Community Survey

The percentages of the population in poverty shown in Table 19 and Table 20 are based on a point-in-time count. These mask the fact that people transition in and out of poverty which means that more people than are counted experience poverty at some point during the year. The Survey of Income and Program Participation (SIPP) found that, at the national level, about 32% of the population had at least one 2-month period of poverty during the 4-year period from 2004-2007.[1] Chronic poverty, like homelessness, is less frequent – about 2% of the population lived in poverty continuously for a 48-month period (2004-2007).

More recent data from the U.S. Census show that the poverty rate increased in the United States between 2009 and 2010. Real median household income declined during that period and the number of people without health insurance increased.[2]

Official poverty estimates are based on a set of thresholds first established in 1963-1964 using U.S. Department of Agriculture (USDA) food budgets. The thresholds, adjusted for household size and composition and updated annually for inflation, are based on the cost of food, assuming food to be about one-third of the family budget. The thresholds do not vary by location in the United States.

- *There has been an increase in working individuals and families in need – working but unable to make it.*
- *"Generational poverty" is a barrier. Children raised in poverty may have lower expectations, may not have trusting relationships, and do not know how to navigate the systems to get the help they need to improve living options.*

(Interviews/focus group participants)

Table 21: Poverty Thresholds 2010

Household Configuration	Poverty Threshold
Single person <65	$11,139
Single person 65+	$10,458
Single parent, 1 child	$15,030
Single parent, 2 children	$17,568
Two adults, 2 children	$22,113
Two adults, 4 children	$29,137

Source: U.S. Census Bureau

2010 poverty thresholds are shown in Table 21 for a sample of households. It is recognized that the thresholds are low and do not reflect the degree of actual economic need. The method of calculating poverty rates will likely be refined in coming years to include all sources of income, among other proposed changes.

[1] Ibid.
[2] DeNavas-Walt, C., B. Proctor, and J. Smith. U.S. Census Bureau, Current population Reports, P60-239, *Income, Poverty, and Health Insurance Coverage in the United States: 2010,* U.S. Government Printing Office, Washington DC, 2011.

Self-Sufficiency Standard

A widely used method of measuring the income working adults need to meet their needs is the Self-Sufficiency Standard. This model includes all monthly expenses including housing, food, child care, transportation, health care, miscellaneous expenses and taxes for working adults without public or private assistance.[3] The Self-Sufficiency Standard varies with the number of adults and the number and ages of children.

The following (Table 22) compares federal poverty thresholds and the Self-Sufficiency Standard for several household configurations in Clackamas County. Single parents, particularly with children needing daycare have Self-Sufficiency Standards considerably above the federal poverty levels. In fact, a single parent with one preschool-age child could face childcare costs about equal to housing costs in Clackamas County.

Table 22: Clackamas County Self-Sufficiency Standards 2011

Household Configuration	Poverty Threshold	Self Sufficiency Standard	Percent of Poverty Threshold
Single person <65	$11,139	$23,441	210%
Single parent, 1 preschool child	$15,030	$44,337	295%
Single parent, 1 school-aged child	$15,030	$37,577	260%
Two adults, 2 children (1 preschool)	$22,113	$61,383	276%

Source: www.thecalculator.org

The disparity between earnings and the amount needed for self-sufficiency is greater for women householders and for minority householders.

In Oregon, the income inadequacy for women-maintained households was almost double that for male-maintained households. This is even more pronounced for minority women-headed households.[4]

Food Insecurity

People have food insecurity when they are uncertain of having or being able to acquire enough food to meet the needs of all their household members because they do not have money or other resources for food. In 2010, 14.5% of households in the United States were food insecure.[5]

According to the 2005-2009 American Community Survey, 7% of Clackamas County households and 12% of Oregon households received SNAP (Supplemental Nutrition Assistance Program) benefits in the last 12 months. These figures span the five-year period of the survey and likely underreport more recent

[3] Information about the Self Sufficiency Standard and related publications can be found at the Center for Women's Welfare, School of Social Work, University of Washington or online at www.selfsufficstandard.org. National information can be found at www.wowonline.org/ourprograms/fess. Visit www2.prosperityplanner.org to compute income by household composition by region.
[4] Diana Pearce. (2011). *The Self-Sufficiency Standard for Oregon 2011.* Center for Women's Welfare, School of Social Work, University of Washington. Prepared for Worksystems, Inc.
[5] S. Schott and I. Finch. (2010) *TANF Benefits Are Low and Have Not Kept Pace with Inflation: Benefits Are not Enough to Meet Families' Basic Needs.* Center on Budget and Policy Priorities. (www.cbpp.org).

receipt of SNAP benefits. The number of households receiving SNAP has increased in Oregon – from 299,508 households in October 2007 to 427,956 households in October 2011, which is an 86% increase.

The Children, Adults and Families Division of the Oregon Department of Human Services provided information on SNAP program activity.[6] In Clackamas County (District 15), there was an 11.6% increase in the number of households receiving SNAP benefits in the 12-month period between November 2010 and November 2011.

The Oregon Food Bank Network, which is a statewide coalition of 20 regional food banks, reported sharp increases in demand for food boxes. A recent news release by the agency (September 2011) stated that distribution of emergency food boxes reached one million, which was a record.

Another indicator of need for assistance is number of students determined eligible for free and reduced-cost meals. Across the ten districts in Clackamas County, 35% of students were eligible. This varied considerably across schools and across grade levels. It is not unusual to find percentages higher in elementary schools and drops in later grades, possibly because older students do not acknowledge need or have left school.

SECTION HIGHLIGHTS

Population

- County population is projected to exceed 460,000 by 2010, 22% above that in 2010 (375,992).
- The County is part of a regional system of housing, employment and other opportunities, reflected somewhat by mobility of residents – 56% of renters had moved into their home after 2005, compared to 18% of owners.
- The population is less diverse in terms of race and ethnicity than the state – 16% was minority (Hispanic and/or a race other than white alone).
- 8% of the population was Hispanic in 2010 – more than 50% greater than in 2000.
- 11% of the population (over 5) spoke a language other than English in the home, most frequently Spanish. Some are isolated by lack of English proficiency. This can be a significant barrier, made worse by recent immigration or refugee status.
- By 2030 almost 18% of the population in Clackamas County will be 65 or older, which will have an impact on transportation, housing and services, and will impact family caregivers.

Employment/Unemployment

- Agriculture employs about 123,000 employees yearly in Oregon, of which 95,000 are seasonal.
- Most (97%) Clackamas County workers 16 years of age and older worked in the state. However, just over half of County residents who worked in the state also worked in Clackamas County.
- Cost of commuting tends to offset savings in housing costs for working families: Working families earning between $20,000 and $50,000 (Portland MSA) spent approximately 60% of earnings on housing and transportation – 28% on housing and 31% on commuting.
- Unemployment in the Portland-Vancouver-Hillsboro metropolitan area in 2010 was 10.6% but underestimates actual unemployment and underemployment, which may be as high as 20%.

[6] Oregon Department of Human Services, Children, Adults and Families Division (CAF). *Statewide Supplemental Nutrition Program Activity, November 2011.*

- Lower education levels are associates with higher unemployment and lower wages:
    - Less than high school diploma: median earnings $444/week; unemployment 14.9.
    - High school diploma: median earnings $626/week; unemployment rate 10.3.
    - 4-year degree: median earnings $1,038/week; unemployment rate 5.4.
- Job losses since 2007 have been greatest and gains lowest for less-educated workers. The trends are predicted to continue – to be "far reaching and long lasting" and to "mark a dramatic shift away from low-skilled labor."
- Unemployment is highest for young people (< 25) and higher still for minority youth. Youth may feel more pressured to work than enroll in college, or to work and enroll part-time, which increases the time and barriers to a college degree.
- Overall 91% of County residents age 25 and over had a high school degree or better; yet, just 58% of Hispanics had a high school degree or better.
- 12% of 2009-2010 graduating class in 10 districts in Oregon dropped out of school and did not graduate with their class.
- Failure to graduate affects both the student and the community: Cutting the number of students who dropped out in Oregon (from 11,800) would result in: $59 million in increased annual earnings, $44 million in annual spending and $72 million in economic growth.

Income/Poverty

- Median household income in Clackamas County ($62,030) was higher than in Oregon, but there was substantial differences in cities – from $100,510 in Happy Valley and $89,118 in West Linn to just $23,438 in Johnson City and $36,713 in Estacada.
- Low income households are struggling: 17% of County households have incomes <$25,000; 26% of County households have incomes <$35,000.
- Poverty has increased in the County – 6.7% of the population lived in poverty in 2000 and by 2010 the estimate had risen to 10.4%. Nearly half of female householders with young children under 5 lived in poverty.
- Rise in poverty and unemployment is accompanied by more doubled up households and more adult children living at home.
- Federal poverty (FPL) thresholds underestimate the income needed to live:
    - Single adult with 1 preschooler needs $44,337 to meet basics (301% of FPL)
    - TANF for single parent in family of 3 in Oregon was $485 as of July 2010

HOUSING NEEDS AND RESOURCES

EXISTING HOUSING

Table 23: Number of Housing Units 2000-2010

Location	Year		Change
	2000	2010	
Oregon	1,452,709	1,675,562	15%
Clackamas	136,954	156,945	15%
Barlow	41	45	10%
Canby	4,743	5,890	24%
Damascus		3,769	
Estacada	886	1,155	30%
Gladstone	4,419	4,779	8%
Happy Valley	1,500	4,708	214%
Johnson City	286	278	-3%
Lake Oswego	15,741	16,995	8%
Milwaukie	8,988	9,138	2%
Mollala	2,027	3,017	49%
Oregon City	10,110	12,900	28%
Rivergrove	122	133	9%
Sandy	2,080	3,768	81%
West Linn	8,697	10,035	15%
Wilsonville	6,407	8,487	32%

Source: 2000 and 2010 U.S. Census

There were over 150,000 housing units in Clackamas County in 2010, which was a 15% increase over 2000. This increase mirrored that in Oregon.

Table 24: Types of Units

Type Units	Clackamas County	Oregon
Total Units	156,945	1,675,562
1 unit detached	69%	64%
1 unit attached	3%	4%
2 to 4 units	4%	7%
5 to 9 units	5%	5%
10 to 19 units	5%	4%
20+ units	7%	7%
Mobile home	7%	9%
Other*	<1%	<1%

*Boat, RV, van, etc.
Source: 2010 U.S. Census (total); 2005-2009 American Community Survey (type of units)

Sixty-nine percent of housing in the County was single-family (detached units) and another 3% was attached single family. This was slightly higher than estimated for Oregon for the same period.

Table 25 shows types of units within the County's incorporated cities, as estimated in the 2005-2009 American Community Survey. While 72% of units in the County were single family (attached or detached), this varied by city. Notably, the cities of Barlow, Damascus, Happy Valley and Rivergrove had almost exclusively single family units. Wilsonville had a slight majority of multifamily units and the majority of units in Johnson City were mobile homes.

- *Demand for rental units is increasing with foreclosures and reducing vacancies, which makes it even more difficult to find affordable housing.*
- *The current housing stock will be insufficient to meet the needs of an aging population for affordable housing.*
- *Given the slow development in this economy, the focus on housing should be on maintaining existing housing, including rehabilitation of rental properties.*

(Interviews/focus group participants)

Table 25: Type Units by City

Location	Total Units	Type of Unit		
		Single Family*	Multi-family	Other**
Clackamas County	156,945	72%	21%	7%
Barlow	45	95%	0%	5%
Canby	5,890	72%	22%	6%
Damascus	3,769	92%	0%	8%
Estacada	1,155	62%	30%	9%
Gladstone	4,779	67%	27%	6%
Happy Valley	4,708	91%	9%	0%
Johnson City	278	4%	0%	96%
Lake Oswego	16,995	72%	28%	<1%
Milwaukie	9,138	68%	31%	1%
Mollala	3,017	77%	17%	6%
Oregon City	12,900	71%	25%	4%
Rivergrove	133	99%	0%	1%
Sandy	3,768	73%	20%	7%
West Linn	10,035	83%	17%	<1%
Wilsonville	8,487	46%	51%	3%

*Detached and attached.
**Mobile homes, boat, RV, van, etc.
Source: 2010 Census (total); 2005-2009 American Community Survey (type of units)

Mobile homes accounted for 7% of housing units in Clackamas County (Table 21). Mobile homes can be an affordable housing option for lower income households, both as rentals and as owner-occupied units. Mobile home parks (manufactured home parks) sometimes sit on land attractive for redevelopment. The condition of some of the units constructed prior to the 1978 revised national standards may have deteriorated rendering them unsuitable for rehabilitation.

Still, a recent study of several manufactured home parks (MFH) in Clackamas County found that, in light of better quality of current construction, continued steps to preserve MFH is warranted and suggests additional steps to sustain this affordable housing option.[7] The parks included in the study were in three locations along transportation corridors in unincorporated Clackamas County and represented 23% of mobile homes in the County. Park closures for redevelopment displace low-income individuals and families. Three parks closures in Clackamas County since 1999 displaced 349 tenants, including many elderly tenants.

[7] Sirois, M. (2011). *Study of Manufactured Home Parks in Selected Areas of Clackamas County, Oregon.* Masters thesis at Portland State University.

While relocation policies may provide consideration and compensation for relocated tenants, redevelopment can result in the long-term loss of an important affordable housing option. Established in 2009 in Oregon, the Manufactured Dwelling Parks Preservation Fund is an avenue for qualified MFH residents to obtain control of the land when owners are considering selling. Preservation of the land is a key step, as is replacing badly deteriorated units. The study suggests the need for stronger policies, including such options as land trusts and land banking the parks as permanent resources.

- *Mobile homes are an affordable option for many people – it is important to maintain them, where possible, and replace with better units, where necessary.*

(Interviews/focus group participants)

Recent Trends in Construction

The latest economic downturn has dramatically influenced housing development. The Census Bureau's Building Permits Survey records the number of permits in jurisdictions throughout the United States. Data are reported in HUD's State of the Cities (SOCDS) Building Permits Database.[8] There were 2,782 permits issued in Clackamas County in 2006 and this declined steadily to 665 in 2010. Most of the permits (80% and above in each year) were for single family houses.

A good share of the permits every year was for residential development in unincorporated areas of the County. In 2010, this amounted to 36% of the permits. In the previous two years, permits for residential development in unincorporated areas accounted for 46% of the permits issued.

Housing Age and Condition

Table 26: Year Built as Percent of Total Units

Year Built	Clackamas County	Oregon
2000 or later	12%	12%
1980 to 1999	35%	29%
1960 to 1979	33%	31%
1940 to 1959	11%	15%
Before 1940	8%	13%

Source: 2005-2009 American Community Survey

Most of the housing in Clackamas County was constructed in the 1960s or later (80% of the units) and almost half (47%) was built after 1979. The date housing was constructed can be indication of potential condition problems, especially if units have not been adequately maintained. Outdated electrical wiring, poorly maintained roofs, poor plumbing and problems with foundations and other structural issues may be more likely in older units.

Clackamas County also has a substantial number of mobile and manufactured homes, as discussed above. Mobile homes built before standards were revised in 1978 are more likely to have condition problems and be poorly insulated.

[8] (www.socds.huduser.org/permits/)

The County uses the following definitions related to housing condition and suitability for rehabilitation:

- A substandard dwelling unit is one that does not meet the HUD Housing Quality Standards at CFR 882.109 or other criteria for an acceptable standard of living. The substandard conditions may be due to the age of the unit, neglect, inadequate plumbing facilities, crowded conditions or other code violations.
- A substandard dwelling unit is considered suitable for rehabilitation if it is structurally sound and can be brought up to standard condition within the cost limits of the Housing Rehabilitation Program.
- A substandard dwelling unit is considered unsuitable for rehabilitation if it is deteriorated to the extent that rehabilitation is not economically feasible within the cost limits of the Housing Rehabilitation Program and the financial means of the owner.

Many homes in rural areas of the County were not served by a sanitary sewer system. However, the sewer system has now been extended in many of those areas. Clackamas County, through the North Clackamas Revitalization Area Sewer Hook-Up Grant Program, offers qualifying owner-occupant households assistance to re-plumb and connect homes to the public sanitary sewer and decommission their current on-site wastewater disposal system.

Overcrowding

Another indication of housing problems is the extent of overcrowding, defined as more than one person per room. The 2005-2009 American Community Survey estimated that fewer than 2% of occupied units had more than one person per room and most (83%) of that estimated overcrowding was at under 1.5 persons per room. For the same period, an estimated 3% of Oregon households were overcrowded.

Lead-based Paint and Lead Hazards

The Residential Lead-Based Paint Hazard Reduction Act seeks to identify and mitigate sources of lead in the home. Lead can be injurious to adults, but a high level of lead in the blood is particularly toxic to children age six and younger. Childhood lead poisoning is the number one environmental health hazard facing American children. Lead poisoning in children can damage the central nervous system; cause learning disabilities; speech, language and behavior problems; poor muscle coordination, decreased muscle and bone growth; and, hearing damage.

Children who live in homes with lead-based paint can become exposed by inadvertently swallowing lead contained in household dust. This is particularly a problem when houses are remodeled using practices such as scraping or sanding old paint. Lead-based paint is the primary culprit, but not the only culprit. Lead has also been identified in other sources, including some vinyl blinds, pottery, lead in water pipes, lead in dust brought into the home from work sites, certain hobbies (like lead solder in stained glass work), and some herbal remedies.

The age of housing units is a leading indicator of the presence of lead-hazards, along with building maintenance. Lead was banned from residential paint in 1978. Potentially, all units built before 1978 could pose a hazard. Realistically, however, lead-based paint is only a risk if it is disturbed and children are exposed to the dust.

HUD established estimates for the likelihood of lead-based paint based on the age of units: 90% of units built prior to 1940, 80% for units built between 1940 and 1959 and 62% of units built between 1960 and 1979. However, the presence of lead-based paint (LBP) alone is not a direct indication of lead-based paint hazard. Hazard is a function of several factors, including age and condition.

Recent surveys have attempted to provide a more accurate estimate of lead-based paint hazards. A 1999 national survey found declining chances of hazards with new buildings: 67% for housing build before 1940, 51% for houses built between 1940 and 1959, 10% for houses built between 1960 and 1977, and 1% for houses built after that.[9]

Table 27 combines data from several sources to estimate potential lead-based paint (LBP) hazards in homes in Clackamas County by date the unit was built and by tenure, and then the number of renter and owner-occupant households with earnings under 80% of Area Median Income (AMI). Based on this analysis, 5,218 rental units potentially posed a lead-based paint hazard and, of those, 3,392 units were occupied by households earning less than 80% of AMI. A total of 15,668 owner-occupied units potentially posed a LBP hazard and of those, 3,917 units were occupied by households earning less than 80% of AMI.

Table 27: Potential LBP Hazards Clackamas County

Date Built	Renter-Occupied		Owner-Occupied	
	LBP Hazard*	<80% AMI**	LBP Hazard*	<80% AMI**
Before 1940	1,829	1,189	5,795	1,449
1940 to 1959	1,934	1,257	5,943	1,486
1960 to 1979	1,243	808	3,478	869
1980 and after	212	138	452	113
Total units	5,218	3,392	15,668	3,917

*67% of units built prior to 1940: 51% units 1940-1959; 10% units 1960-1979; and 1% units 1980 and later. **65% renter households; 25% owner households
Sources: Clickner, et. al. LBP hazard estimates; 2005-2009 tenure by date built; 2009 HUD CHAS tables

Clackamas County Community Development has implemented program guidelines requiring inspection for lead hazards of housing units rehabilitated through the Community Development Block Grant, HOME and NSP programs. Since the risk of lead-based paint and lead hazards are greatest for units built before 1978, all owners and tenants are informed about protection from lead hazards and informed of evaluation results, safety during rehabilitation and information on clearance, consistent with requirements. The County employs Lead Safe Work Practices.

[9] Clickner, R. et. al. (2001). *National Survey of Lead and Allergens in Housing, Final Report, Volume 1: Analysis of Lead Hazards.* Report to Office of Lead Hazard Control, US Department of Housing and Urban Development.

Practices in rehabilitation programs are consistent with specific HUD requirements based on the amount of assistance the project is receiving per unit – from "do no harm" approach to complete abatement. In working on projects involving tenant-based rental assistance, Community Development identifies deteriorated paint through visual assessment or testing, stabilizes deteriorated paint, uses lead safe work practices, clears the unit, conducts ongoing lead-based paint maintenance and participates in the Oregon Childhood Lead Poisoning Surveillance Program.

In projects involving acquisition, homebuyer programs, leasing, support services or operations, Community Development identifies deteriorated paint visually or through testing, stabilizes deteriorated paint, uses lead safe work practices, clears the unit and continues ongoing maintenance, depending on the duration of the relationship.

Clackamas County Public Health Division, Communicable Disease Program reported that in each of the last three years, 1,100 to 1,300 cases of elevated lead were reported, of which about 60% to 70% were children. Elevated was defined as 1 µg/dL (microgram per deciliter) in the blood. However, action is only pursued if the level is above 10 µg/dL, and home visits are pursued if the level is above 15 µg/dL. In the past three years, there were fewer than five cases which were actual lead poisoning, each of which was attributed to home remedies or the source was not determined. No housing units have tested positive since 2005, a result unreliable to the extent that testing and investigation are under-conducted.

Housing Occupancy and Tenure

Table 28: Housing Units and Occupancy 2010

Year Built	Clackamas County	Oregon
Total units	156,945	1,675,562
Occupied units	145,790	1,518,938
Vacant units	11,155	156,624
Homeowner vacancy (%)	2.0	2.5
Rental vacancy (%)	5.9	6.5

Source: 2010 U.S. Census

Table 28 shows the 2010 census report of occupied and vacant units in Clackamas County and the state. Vacancy rates shown pertain to available units (for sale/recently sold or for rent/rented but not yet occupied). There were additional unoccupied units not counted in the vacancy rates. For example, unoccupied second homes and vacation units would not be considered vacant.

Table 29: Housing Tenure 2010

Year Built	Clackamas County	Oregon
Total units	156,945	1,675,562
Owner-occupied units	100,982	944,485
Percent owner-occupied	69%	62%
Population in owner-occupied units	72%	64%
Renter-occupied units	44,808	574,453
Percent renter-occupied	31%	38%
Population in renter-occupied units	28%	36%

Source: 2010 U.S. Census

Like most communities across the country, Clackamas County has suffered from foreclosures/vacant buildings due to the weak economy and falling single family housing market. However, there is no evidence of widespread abandonment or disinvestment.

Overall housing tenure in 2010 is shown in Table 29. Sixty-nine percent of occupied units in the County were owner-occupied, compared to 62% in Oregon. Looking at the information on tenure on the basis of population living in housing they owned or rented (also shown in Table 29), 72% of the population of Clackamas County lived in units the householder owned or was buying and 28% of the population lived in renter-occupied units.

Table 30: Tenure of Occupied Units by City 2010

City	Tenure		Occupied units
	Owner-occupied	Renter-occupied	
Clackamas County	69%	31%	156,945
Barlow	93%	7%	44
Canby	67%	33%	5,647
Damascus	91%	9%	3,621
Estacada	60%	40%	1,062
Gladstone	59%	41%	4,540
Happy Valley	88%	12%	4,408
Johnson City	94%	6%	268
Lake Oswego	69%	31%	15,893
Milwaukie	59%	41%	8,667
Mollala	66%	34%	2,857
Oregon City	64%	36%	11,973
Rivergrove	88%	12%	123
Sandy	64%	36%	3,567
West Linn	78%	22%	9,523
Wilsonville	46%	54%	7,859

Source: 2010 U.S. Census

Tenure in 2010 by city is shown in Table 30. To some extent this correlates with the percent of single family and multifamily units in the cities (refer to Table 25).

However, there is substantial crossover between tenure and unit type, as shown in Table 28. More than 10% of detached single family homes were rented in Clackamas County in 2010, as were 16% of those units in Oregon. A fairly large share of attached single family units (primarily condos) was composed of rented units. It is also clear from these data that the majority of mobile homes were owner-occupied – 84% in Clackamas County and 20% in Oregon.

Table 31: Tenure by Type of Unit 2010

Type Unit	Clackamas County		Oregon	
	Owner-occupied	Renter-occupied	Owner-occupied	Renter-occupied
Single family detached	89%	11%	84%	16%
Single family attached	67%	33%	47%	53%
Multifamily	6%	94%	6%	94%
Mobile homes*	84%	16%	80%	20%

*Excludes RVs, boats, other types of non-traditional housing.
Source: 2010 U.S. Census

Table 32: Median Household Income by Tenure*

Tenure	Oregon	Clackamas County	Multnomah County	Washington County
Owner-occupants	$62,812	$76,374	$69,012	$81,842
Renters	$30,139	$35,639	$29,634	$37,656

*In past 12 months (in 2009 inflation-adjusted dollars).
Source: 2005-2009 American Community Survey

Median income of owner-occupant and renter households is shown in Table 32. Incomes of owner-occupants in Clackamas County were more than double the incomes of renters.

Table 33: Tenure by Householder Race/Ethnicity

Race/Ethnicity Householder	Clackamas County		Oregon	
	Own	Rent	Own	Rent
White/non-Hispanic	73%	27%	67%	33%
Hispanic	42%	58%	42%	58%
Asian	73%	27%	63%	37%
Black/African American	41%	59%	35%	65%

Source: 2010 U.S. Census

There were differences in tenure by race and/or ethnicity of the householder. A greater percentage of Hispanic and African American householders were renting than living in units they owned or were buying in both Clackamas County and Oregon.

Housing Costs

Information included in Table 34 is based on values reported on the 2005-2009 American Community Survey by owner-occupants. Values are respondents' estimates of what the property would sell for if it were on the market. The median values are owner-occupied units, the majority of which are single family units – both attached and detached. Values in Clackamas County were higher than in other jurisdictions shown in the table.

Table 34: Valuation Owner-Occupied Units*

Range of Values	Oregon	Clackamas County	Multnomah County	Washington County
Median value owner-occupied	$244,200	$323,600	$269,900	$296,500
Range of values				
Under $150,000	20%	10%	10%	8%
$150,000 to $199,999	15%	8%	14%	10%
$200,000 to $299,999	28%	26%	33%	33%
$300,000 to $499,999	25%	34%	29%	35%
$500,000 and above	12%	21%	13%	14%

*Response to question asking what the unit would sell for if it was placed on the market.
Source: 2005-2009 American Community Survey

Table 35 shows housing costs, also reported on the 2005-2009 American Community Survey. Owner costs (owner-occupied units) include mortgage, taxes, insurance, condo fees, and utilities. Most of the owner-occupied units had a mortgage – 76% in Clackamas County and 71% in Oregon had a mortgage.

Table 35: Owner-Occupied Unit Selected Housing Costs*

Selected Costs	Oregon	Clackamas County	Multnomah County	Washington County
Median monthly owner costs				
With mortgage	$1,530	$1,825	$1,668	$1,765
Without mortgage	$409	$490	$502	$491

*Includes mortgage, taxes, insurance, condo fees and utilities.
Source: 2005-2009 American Community Survey

Table 36: Gross Rent Paid by Tenants*

Gross Rest	Oregon	Clackamas County	Multnomah County	Washington County
Median gross rent	$775	$865	$793	$870
Range:				
Under $300	5%	4%	5%	2%
$300 to $499	9%	4%	6%	2%
$500 to $749	33%	22%	32%	25%
$750 to $999	29%	37%	29%	40%
$1,000 to $1,499	19%	22%	21%	24%
$1,500 and above	6%	11%	7%	7%

*Includes contract rent and utilities.
Source: 2005-2009 American Community Survey

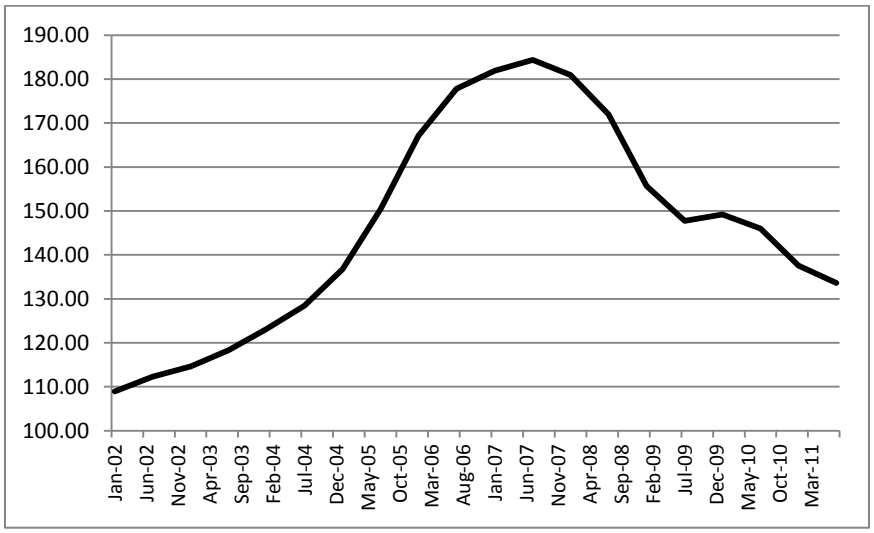
Gross rents reflected in Table 36 include utilities, whether paid separately by the tenant or included in the rent.

Single Family Housing Market

The housing market has been strongly affected by the economic recession. There have been fewer building permits issued and housing construction has slowed. Both have impacted jobs. Unemployment has risen, especially since 2007. Real estate transactions have slowed, the median price of units on the market has fallen, especially since the peak in 2007, and houses offered for sale remain on the market longer. The housing market remains uncertain.

Figure 13 shows the S&P Case Shiller Home Price Index for the Portland metropolitan area between 2002 and 2011. The index begins with 100 in 2000 and provides a way of assessing fluctuation in housing prices. While prices have dropped substantially, and may continue to do so, they were in mid-2011 at levels on a par with those in 2005. The latest housing bubble peaked in 2007 at prices out of reach of many buyers. Current lower prices, along with lower interest rates, bring the option of purchasing homes within reach of more buyers.

Figure 13: Case-Shiller Home Price Index Portland
Source: ycharts.com/indicators/case_shiller_home_price_index_portland.



Foreclosures in Clackamas County

There is an anticipated backlog of foreclosures that must be cleared before prices stabilize. The *2010 Foreclosure Activity in the Portland MSA* report raises concerns about foreclosures in the County.[10]

> *Clackamas County has experienced high housing growth rates – a possible risk factor for foreclosures – in the last twenty years. The housing stock in Clackamas County is characterized by a larger share of newer homes. As a result, the average loan balance is likely to be significantly higher…In a declining market, a high loan balance frequently serves as a catalyst for housing distress as the value of the property drops below the amount owed.*
>
> *Many of these newer homes have "risky" mortgages…At the height of the subprime lending in 2004, seventeen percent of conventional (non-FHA, non-VA) loans originated were provided by lenders specializing in subprime lending.*

In the first six months of 2009, there were a total of 11,647 foreclosure actions in the Portland MSA (RealtyTrac.com). Bank foreclosures result in loss of homes for owners, and some renters. The plummeting values also mean a loss of equity, which would otherwise have been available to fall back on in hard times.

Rental Market

The rental market has shown more stability than residential sales. One survey done over the last few years of the Portland metropolitan area showed an increase in rents since 2004 and decrease in vacancies.[11] Assuming that sampling methods were consistent, the subarea snapshots pertinent to Clackamas County provide a helpful overview of costs and demand by type of unit.

Figure 14 shows surveyed rents for 1-bedroom 1-bath units from 2004 to 2011. Rents in the Clackamas-Oregon City-Milwaukie subarea rose by 9% from 2004 to 2011. Rents in Wilsonville and the Lake Oswego-West Linn subareas also rose by 9%. Rents for 1-bedroom, 1-bath units in the entire Portland metro area, however, rose by 20%.

Figure 15 shows data for 2-bedroom 2-bath multifamily units for the same subareas and overall Portland metro area. Rents in the Clackamas-Oregon City-Milwaukie subarea rose by 9% between 2004 and 2011, as did rents in Wilsonville. Rents in the Lake Oswego-West Linn subarea were much higher overall and rose 4% between 2004 and 2011. However, surveyed rents in the whole Portland metro area rose much more sharply, particularly after 2006.

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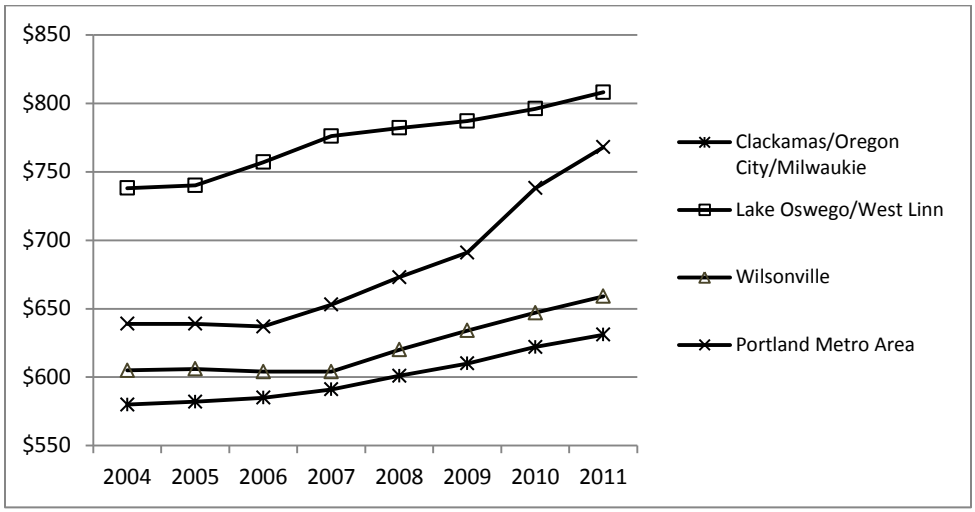
[10] Sprague, W., E. Picha, N. Elardo, T. Heinicke. (2010). *Foreclosure Activity in the Portland MSA*. Institute of Metropolitan Studies, PSU. (http://mkn.research.pds.edu).
[11] NAI Norris, Beggs & Simpson. *Multifamily Report, Portland Metro Area* (www.nai-nbs.com).

Figure 14: Average Rents 1 Bedroom 1 Bath*

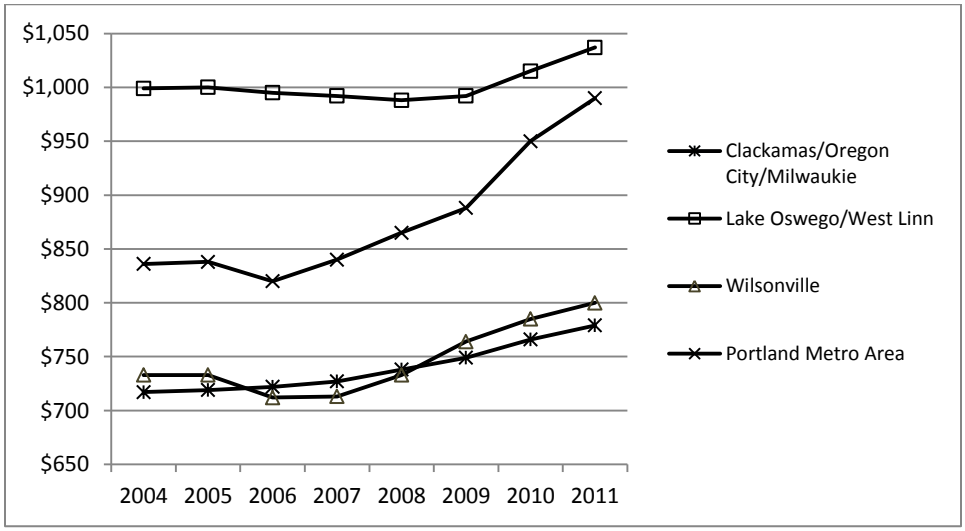
Source: NAI Norris, Beggs & Simpson, *Multifamily Report, Portland Metro Area*



*4th quarter reports 2004-2010; 3rd quarter 2011.

Figure 15: Average Rents 2 Bedroom 2 Bath*

Source: NAI Norris, Beggs & Simpson, *Multifamily Report, Portland Metro Area.*



*4th quarter reports 2004-2010; 3rd quarter 2011.

A recent study by the U.S. Department of Housing and Urban Development looked more closely at trends in rents, renter-household income, and the effects of the recession and foreclosure crisis on rental housing affordability.[12] The study found that, after substantial fluctuations consistent with the general economy during the period, real renter household income was nominally lower in 2009 than 1990. In addition, median renter income had declined relative to median household income – in 1990, renter household income was 70% of median household income in general and in 2009, that had fallen to 62%. Renters are poorer because of incomes driven down by the recession and unemployment. The

[12] Collinson, Rob. (2011). "Rental Housing Affordability Dynamics, 1990-2009" in *Cityscape: A Journal of Policy Development and Research, Volume 13, Number 2.* U.S. Department of Housing and Urban Development, Office of Policy Development and Research.

decline in housing costs and interest rates allowed higher income renters to purchase, thereby moving out of the renter pool. Another factor is the increase in income inequality during the last 20 years.

The study examined a number of sources for rent information, including the Consumer Price Index (CPI) survey, which samples the full spectrum of rental units, including smaller, independently managed rentals. The study found that real rent levels ended in 2009 above those in 2000 which meant that renters, on average, were more burdened, especially renters at 50% of Area Median Income (AMI).

When the supply of affordable units overall and the supply of available units (at that level affordability) were examined in light of the number of low-income renter households (using 2007 American Community Survey data), the researchers found the following for the Portland metropolitan area:

- 26 affordable units were available for every 100 renter households with incomes at 30% of AMI.
- 51 affordable units were available for every 100 renter households with incomes at 50% of AMI.

Housing Affordability

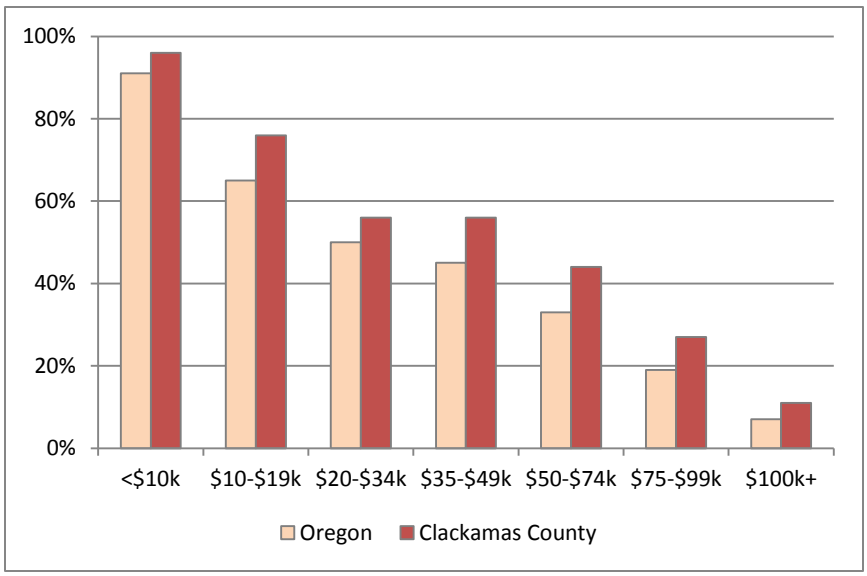
Housing is considered affordable when the cost of housing plus utilities equals no more than 30% of household income. This section includes several ways of looking at housing affordability – on the basis of cost of housing, availability, and household income.

- *Maintaining affordable housing was the 1st or 2nd choice in order of importance for prioritizing projects for 67% of survey respondents, ranking higher than any other project on the list.*

(Interviews/focus group participants)

Housing Affordability by Household Income and Tenure

Figure 16: Percent of Owner HH with Costs 30%+ of Income by Income Range
Source: 2005-2009 American Community Survey



While the sales price of housing has declined and made housing more affordable for more buyers, prices have not declined to the point that most first-time buyers find housing affordable to purchase. First-time buyers are important to a healthy housing market. Many households who already own or are purchasing a home are burdened by high housing and utility costs.

Figure 16 shows the percent of owner households in Oregon and Clackamas County paying 30% or more of household income for housing (mortgage, interest, insurance) and utilities by range of household income. This includes households with and without a mortgage, although the majority (76%) of households had a mortgage. It is clear that the majority of owner households in Clackamas County with incomes less than $50,000 are burdened by housing costs.

Table 37 shows the level of burden of housing costs across all owner-occupant households, both with and without a mortgage. Housing for most owner-occupants was affordable, costing less than 30% of household income. This was especially the case for households without a mortgage. Still, 15% of owner-occupants with a mortgage in Clackamas County were paying 50% or more of their income for housing.

Table 37: Selected Monthly Owner Costs* as a Percent of Household Income

Percent of Income	Oregon	Clackamas County	Multnomah County	Washington County
With mortgage:				
Less than 30%	60%	59%	58%	64%
30% to 40%	17%	17%	18%	17%
40% to 50%	8%	9%	8%	7%
50% plus	15%	15%	15%	12%
Without mortgage:				
Less than 30%	85%	84%	82%	87%
30% to 40%	6%	6%	7%	5%
40% to 50%	3%	3%	3%	3%
50% plus	6%	6%	8%	5%

*Includes mortgage, taxes, insurance, condo fees and utilities.
Source: 2005-2009 American Community Survey.

Figure 17: Percent of HH with Rent 30%+ of Income by Income Range
Source: 2005-2009 American Community Survey

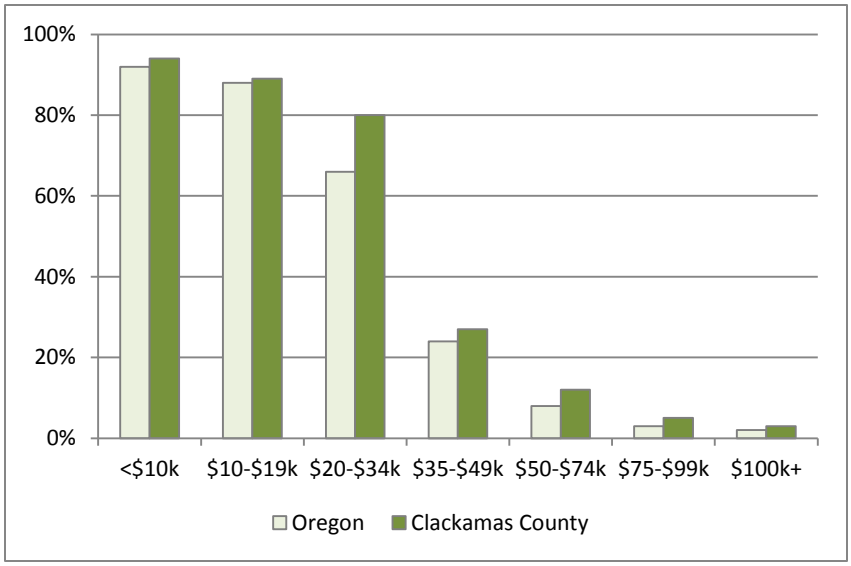


Figure 17 shows the percent of renter households in Oregon and Clackamas County paying 30% or more of household income for combined rent and utilities. Again it is clear that a much larger percentage of lower income households were burdened by the high cost of housing and utilities – and a greater percentage in Clackamas County than in Oregon.

Presentation of burden by range of household incomes or median household income masks the degree to which lower income households struggle with costs of living. Food, child care, transportation, health care, clothes, school supplies and other necessities have to be paid with what is left after housing and utilities. Households with the lowest incomes on average pay a considerably greater share of their income for housing which leaves little for other necessities. In this position, householders may have to choose between necessities – for example, between food and health care.

Table 38: Gross Rent as a Percent of Household Income*

Percent of Income	Oregon	Clackamas County	Multnomah County	Washington County
Less than 30%	50%	51%	48%	54%
30% to 40%	15%	15%	16%	16%
40% to 50%	9%	9%	9%	9%
50% plus	26%	25%	27%	22%

*Excludes households paying no rent, which was 4% of households in Clackamas County. Rent includes utilities.
Source: 2005-2009 American Community Survey

The National Low Income Housing Coalition demonstrates the relationship between modest housing costs (Fair Market Rents set by HUD based on actual area housing costs) and the income required to afford that housing.

Table 39 shows that comparison for the HUD-designated Portland-Vancouver-Beaverton MSA, which includes Clackamas County. The information in the table shows the amount needed to afford modest housing, by number of bedrooms needed, assuming a 40-hour work week, and then shows the number of hours work that would be required if the highest salary was minimum wage.

Table 39: Housing Costs, Income and Affordability Clackamas County 2011*

Housing/Income Factor	Number of Bedrooms				
	Zero	One	Two	Three	Four
Fair Market Rent (FMR)**	$675	$783	$905	$1,318	$1,583
Income needed to afford	$27,000	$31,320	$36,200	$52,720	$63,320
Hourly wage to afford (40 hours/week)	$12.98	$15.06	$17.40	$25.35	$30.44
Hours/week to afford at minimum wage***	61	71	82	119	143

*Portland-Vancouver-Beaverton MSA.
**HUD FY 2011
***$8.50 in 2011 in Oregon.
Source: National Low Income Housing Coalition (www.nlihc.org)

If a household needed a 2-bedroom unit, for example, a modest cost (for the unit including utilities) would be $905 per month. To be affordable at 30% of income, the household should be earning $36,200 annually, which is the equivalent to an hourly wage of $17.40. Minimum wage in Oregon in 2011 was $8.50 per hour. If the household had only that wage level for a single worker, keeping the unit "affordable" at 30% of income would require working 82 hours a week.

The monthly Supplemental Security Income (SSI) payment for a person in Oregon in 2011 was $674. If that was the only source of income for a single individual, for example, housing would have to cost $202 a month (30% of $674). This presumes the individual could meet other expenses with the remaining $472 a month, which is unlikely. Fair Market Rent for a studio apartment in 2011 was $675, which would be 100% if the individual's income.

Table 40: AMI and Housing Affordable at 30%*

Range	Annual Income	Monthly Income	Housing at 30% of Income
Area Median	$72,000	$6,000	$1,800
30% AMI	$21,600	$1,800	$540
50% AMI	$36,000	$3,000	$900
80% AMI	$57,600	$4,800	$1,440

*HUD FY 2011 for Portland-Vancouver-Beaverton MSA, including Clackamas County.
Source: National Low Income Housing Coalition (www.nlihc.org)

Table 40 provides HUD FY 2011 Area Median Income (AMI) applicable to Clackamas County, along with commonly-referenced levels of income (30%, 50%, and 80%) and the annual and monthly incomes associated with those levels derived from an AMI of $72,000 for a family of four. Also shown is what would be affordable housing costs at each level.

Housing Affordability and Wages

Table 41 compares rents and average wages for several types of jobs in the Portland MSA. It is clear that many service and retail positions pay below what is needed to afford modest housing.

Table 41: Average Income and Affordable Rent*

Job/Income Type (Average Annual Wage)	Affordable Housing Cost	Fair Market Rent	Size Unit
RN ($78,180)	$1,955		
Civil engineer ($76,450)	$1,911		
Police patrol officer ($64,160)	$1,604		
		$1,583	4-bedroom
Healthcare social worker ($57,930)	$1,448		
Ambulance dispatcher ($55,450)	$1,386		
Elementary teacher ($53,970)	$1,349		
		$1,318	3-bedroom
EMT/paramedic ($48,600)	$1,215		
Garbage collector ($42,240)	$1,056		
School social worker ($39,100)	$977		
Dental assistant ($38,590)	$965		
		$905	2-bedroom
		$783	1-bedroom
Nurses' aide ($27,750)	$694		
Security guard ($27,100)	$677		
		$675	Studio
Retail sales ($26,730)	$668		
Farmworker ($21,960)	$549		
Fast food cook ($19,740)	$494		
Minimum wage job ($17,680)	$442		
SSI income ($8,088)	$202		

*Portland Metropolitan Area.
Sources: HUD Fair Market Rents FY 2011; Bureau of Labor Statistics, Occupational Employment and Wage Estimates 2010.

Affordable Housing Availability

One of the challenges in planning for affordable housing is that, unless housing is managed by a program that earmarks units by qualifying household income, lower cost units may not be available to and rented by lower income households. Table 42 is a HUD analysis of 2000 census data comparing rents to incomes of occupying households.

Less than half of the units with rents affordable to households with incomes less that 30% of area median income (AMI) were actually occupied by households with incomes in that range. Just over 40% of units with rents suitable for households with incomes at between 30% and 50% of AMI were actually occupied by households with incomes in that range.

Table 42: Rental Affordability Mismatch 2000

Rental Units by Affordability Range	Clackamas County	Oregon
Rent affordable at <30% of AMI		
Occupied units in price range	3,665	57,145
Occupants at <30% of AMI	44%	44%
Rent affordable at <50% of AMI		
Occupied units in price range	8,105	118,330
Occupants at >30% and <50% of AMI	41%	47%
Rent affordable at <80% of AMI		
Occupied units in price range	20,170	248,575
Occupants at <80% of AMI	51%	55%

Source: HUD; 2000 U.S. Census

Households with low incomes are sometimes at a disadvantage competing with higher-income renters. Poor credit or rent history, inability to come up with necessary deposits for rent and/or utility connections, and inability to pay for credit reports or background checks are examples of barriers some low income renters face. Even without such barriers, there is competition among renters for desirable units, especially those modestly priced.

One local program operated by the Clackamas County Community Agency, the Rent-Well Program, helps lower some of these barriers by offering low- and moderate-income households who are homeless or at risk of homelessness a six-week tenant readiness program. The program offers weekly classes and a certificate of completion for participants completing the course, certificate that can be presented to landlords as a statement of their readiness for tenancy.

Cost-Burden and Other Problems – CHAS Tables

This section presents information on housing problems in Clackamas County based on HUD's 2009 update of the CHAS (Comprehensive Housing Affordability Strategy) information. The tables update 2000 census information and incorporate findings from the 2005-2007 American Community Survey. CHAS releases in the future will more reliably be based on 5-year ACS data.

Table 43 provides estimates of the number and percentage of households in Clackamas County with housing problems by both tenure and range of household income. Housing problems are defined by HUD as cost burden (paying over 30% of income for housing including utilities), overcrowding, and/or lack of complete kitchen and plumbing facilities. Most households (88%) with incomes at or below 30% of median income had housing problems, almost all of which were due to cost burden. The percent of

households with housing problems decreased as income levels increased. However, over half of households with incomes between 51% and 80% of median had problems and 38% of total households had problems – again mostly because of cost burden.

Table 43: HHs with Problems by Income and Tenure*

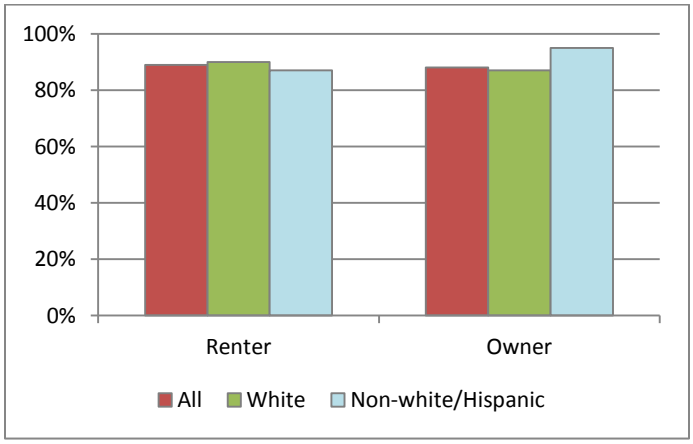
Household (HH) Income Level	Tenure		All Households
	Renters	Owners	
HHs at 0% to 30% of MFI	8,460	5,085	13,545
% with housing problems	89%	88%	88%
HHs at 31% to 50% of MFI	7,350	6,910	14,260
% with housing problems	93%	64%	79%
HHs at 51% to 80% of MFI	8,765	12,865	21,630
% with housing problems	45%	59%	53%
HHs at 81% to 95% of MFI	3,470	7,965	11,435
% with housing problems	28%	49%	43%
HHs at >95% of MFI	11,850	66,415	78,265
% with housing problems	7%	19%	17%
Total households	39,895	99,240	139,135
% with housing problems	50%	33%	38%

*MFI is median family income. Housing problems include cost greater than 30% of income and/or overcrowding and/or without complete kitchen or plumbing facilities. Totals may vary from census data.
Source: HUD 2009 CHAS update using 2000 census and 2005-2007 ACS

Estimates in the CHAS tables of housing problems by race/ethnicity were not generally reliable because of small numbers and large margins of error. CHAS tables did not separate population by race and ethnicity, which further reduces the numbers. Hispanics comprise the largest minority population in Clackamas County (8% of total), but only 4% as tabulated in the CHAS tables. Future CHAS tables based on current census and ACS data will allow better analysis of problems.

While a disproportionate share of minority compared to non-minority households are known to have greater housing burdens, consistent with differences in household income and tenure, the small numbers in the CHAS tables do not allow ready identification of that circumstance in most cases. However, even considering confidence intervals, there is a greater than 10% difference in the percent of Hispanic owner households with incomes between 51% and 80% of AMI with housing problems than all owner households in that income range. In the same income range, a smaller percent of Hispanic renter households than all renter households experienced housing burdens although not quite meeting the 10% threshold typical for CHAS analyses of differences.

Figure 18: Households at 0% to 30% of MFI with Housing Problems
Source: HUD 2009 Update of CHAS Tables.



Even though limited data prevent more detailed analysis by race or ethnicity, it is clear that overall minority households have greater burdens than non-minority households. Figures 18 through 20, therefore, combine information to show housing problems by household income range for all households, white (alone) households, and non-white/Hispanic households combined.

Figure 19: Households at 31% to 50% of MFI with Housing Problems
Source: HUD 2009 Update of CHAS Tables

Figure 20: Households at 51% to 80% of MFI with Housing Problems
Source: HUD 2009 Update of CHAS Tables

HUD defines a "disproportionate housing need" by racial minorities as situations with greater than 10% difference in housing problems between all households in the group and minority households. There were three such situations in Clackamas County:

- 81% of minority owners with incomes between 31% and 50% of MFI had problems compared to 64% of all households.
- 74% of minority owners with incomes between 51% and 80% of MFI had problems compared to 59% of all households.

- 30% of minority renters with incomes between 51% and 80% of MFI had problems compared to 45% of all households.

Figures 21 and 22 show cost burden for renter households and owner households by tenure and household income. Each column represents 100% of households in that income range. Housing costs from 31% to 50% of household income are considered a burden. Costs over 50% are a severe burden.

Figure 21: Renter Households with Cost Burden by Income and Level of Burden

Source: HUD 2009 Update of CHAS Tables

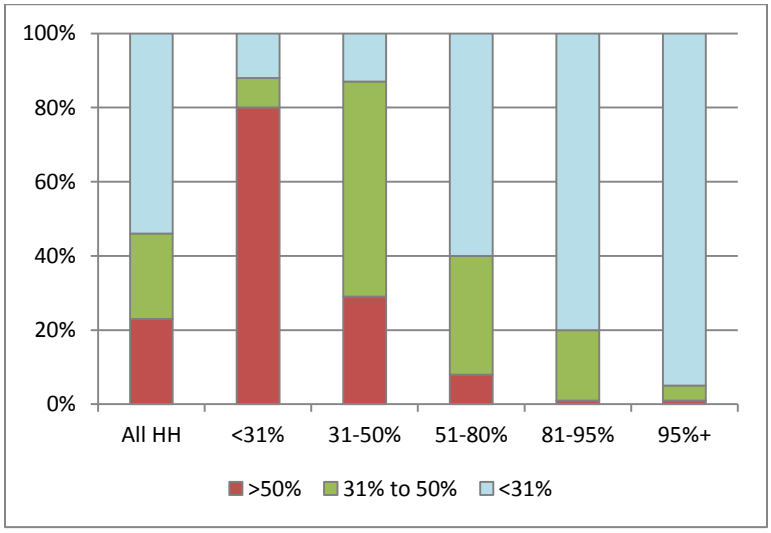
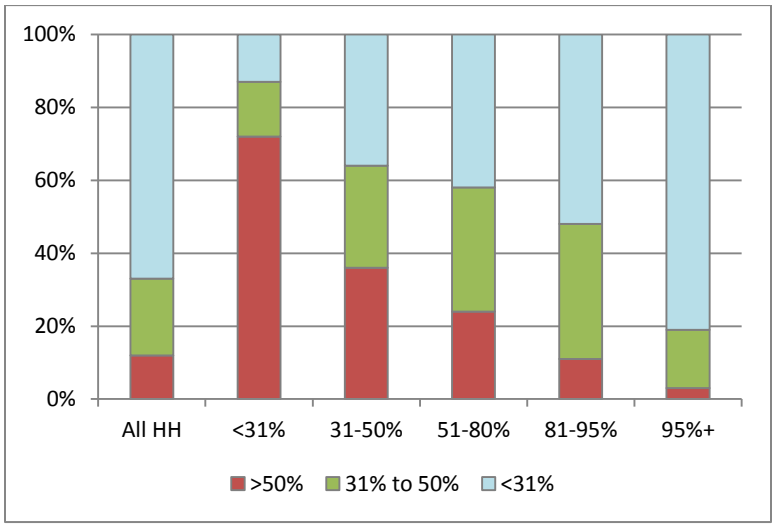


Figure 22: Owner Households with Cost Burden by Income and Level of Burden

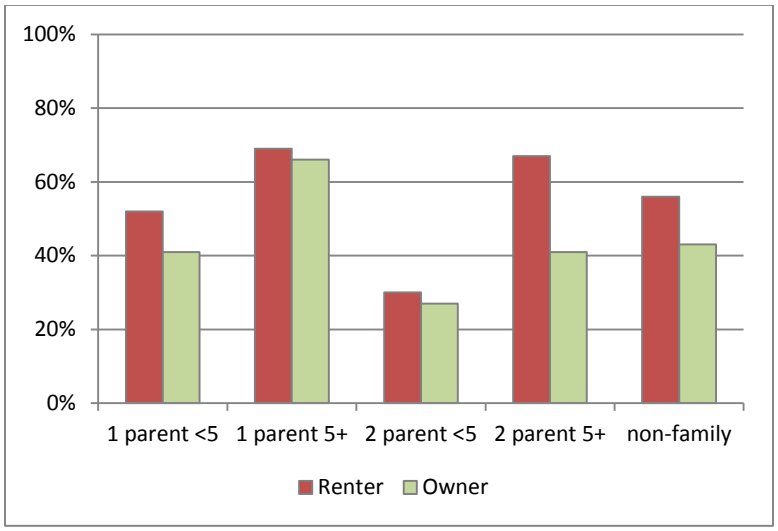
Source: HUD 2009 Update of CHAS Tables



Finally, Figure 23 shows households with problems by tenure and household composition. Over 60% of single parent households with five or more children had problems, whether they rented or owned. Over

60% of 2-parent households with five or more children had problems as well. A higher percent of renters across all household types housing problems than did owner households for the same household types.

Figure 23: Households with Problems by Type Household and Tenure
Source: HUD 2009 Update of CHAS Tables



The 2009 CHAS tables also contained information on housing burdens for the elderly and persons with disabilities. Those will be discussed in sections pertaining to households with special needs.

Barriers to Affordable Housing

There are a number of barriers to affordable housing common to substantially developed communities. These include the high cost of land and lack of available and appropriately zoned land. Housing construction in the last few years has declined sharply because of the unstable housing market. The high cost of site development, lack of easily developable vacant land within already-developed areas, the high cost of materials and the difficulty in obtaining financing have discouraged development and in some instances encouraged development of larger units which carried greater profit.

Individual cities and the County have authority over development regulations, including zoning, which results in a mix of regulations. Many of the existing patterns of sprawl, decentralization and homogenous housing developments resulted from commuter demand for housing. Homogeneity, whether exclusively single family or multifamily, can result in limited housing choice suitable to needs and incomes of County residents. Undefined or subjective design standards can also make it difficult to meet affordable housing needs within built-out communities.

Access to affordable and adequate housing for households with lowest incomes has been restricted over the years. Since 2000, median renter income in the U.S. has fallen relative to contract rents. Utility costs have been increasing, as has the price of commuting to work. The most financially stressed renters face the greatest barriers…"extremely low-income households (with incomes below 30 percent of area

median)…outnumber affordable, available, and adequate units almost three to one."[13] Quality of housing, particularly at the lowest rent levels, is at risk if property owners do not have assets to maintain units. The result is that lowest income tenants, in addition to the burden of finding housing at all, may be forced to live in unsuitable or unsafe housing.

A range of suitable housing choices should ideally be available to fit the entire range of household incomes, providing choices for all residents, including those who work in the community. Clearly, higher-income households have more choice in housing because they are not restricted by lack of income. Lower-income households have many fewer choices. Households with extremely low incomes, especially those needing support services, find very few options. Housing and support for those with greatest needs is often provided by public programs and/or nonprofit partners. This includes workforce housing, housing for persons who are homeless or at-risk of homelessness, and housing with supportive services for persons with special needs.

Lack of resources for acquisition and production of such housing is a barrier, as are more stringent energy and building codes that increase initial costs of construction. While energy efficiency is clearly preferable in the long run, initial costs can be outside budgets of strapped public and/or nonprofit agencies. In addition, resources for ongoing operation and maintenance of properties providing housing for extremely low-income tenants, including those with special needs, are sorely lacking. To maintain a property at an affordable level, rent levels are frequently below real costs of operations. With budget cuts and reduced federal and state funding for programs, it can be difficult to find agencies able to manage properties, putting the supportive housing in jeopardy.

- *Planning for housing needs to consider transit, amenities, jobs, education and necessities to provide opportunities to residents and build vibrant communities.*
- *69% of survey respondents thought density near transit was a good idea.*

(Interviews/focus group participants)

The Clackamas County Comprehensive Plan, last updated in 2001, recognizes the goal of providing a variety of housing types and densities to meet the needs of County residents. Policies with the potential of increasing affordable housing include:

- Provisions for mobile home park continuation and development.
- Encouraging new condominiums, while discouraging conversion of existing rental units.
- Locating diverse affordable housing opportunities with access to services and employment.
- Support for regional planning activities and policies to increase affordable housing.
- Encouraging increased densities in zoning.
- Reducing costs for utilities and roadways through flexible lot patterns in subdivisions and Planned Unit Developments.
- Expedited design review and permitting.

[13]Joint Center for Housing Studies of Harvard University. (2011). *Rental Market Stresses: Impacts of the great Recession on Affordability and Multifamily Lending.*

- Permitting prefabricated housing meeting Uniform Building Code on individual lots within the Urban Growth Boundary.
- Preserving existing housing when renovation a feasible option.
- Encouraging infill while preserving the character of existing neighborhoods.

The Center for Housing Policy summarized research funded by the Annie E. Case Foundation on strategies to increase affordable housing. In brief, those strategies include:[14]

- Expand the availability of sites for the development of affordable homes.
- Reduce red tape and other regulatory barriers to affordable homes.
- Harness the power of strong housing markets.
- Generate additional capital for affordable homes.
- Preserve and recycle resources for affordable homes.
- Empower residents to purchase and retain market-rate homes.

Clackamas County recognizes barriers to affordable housing and has been an active participant in regional efforts to promote affordable housing and develop a countywide strategic housing plan. The planning process has incorporated an innovative *Communities of Opportunity* approach.

> *The Communities of Opportunity model has two goals: to bring opportunities to opportunity-deprived areas, and to connect people to existing opportunities throughout the metropolitan region. The model seeks to bring opportunities into distressed neighborhoods by improving education, stimulating investment, and expanding employment and affordable housing opportunities. The model also advocates affirmatively connecting marginalized populations to regional opportunity structures by improving housing mobility and providing fair and effective public transportation. In addition, the model advocates for managing sprawling growth, in order to reduce the drain of jobs and resources from existing communities. The Communities of Opportunity model advocates for a fair investment in all of a region's people and neighborhoods -- to improve the life outcomes of all citizens, and to improve the health of the entire region.*[15]

This approach recognizes that long-term stability in affordable housing is part of larger picture of community development, at a minimum increasing both housing choice and increasing the capacity of residents.

The Clackamas County Board of Commissioners is exploring the suitability of instituting a rental inspection program in the County, which would result in random inspections of rental units, in addition to responding to complaints, to promote health and safety of units. The recently-funded pilot project will provide information about ongoing implementation.

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[14] Lubell, J. (2006). *Increasing the Availability of Affordable Homes: A Handbook of High-Impact State and Local Solutions.* Center for Housing Policy. Washington, D.C. (www.homesforworkingfamilies.org)
[15] Draft *Clackamas County 5-Year Housing Plan*, August 2011.

IMPEDIMENTS TO FAIR HOUSING

Clackamas County conducted an Analysis of Impediments to Fair Housing Choice in late 2005. Identified impediments were grouped into four content areas:

- *Lack of clear organization structure:* Fair housing services, including information and referral, were delivered by several agencies. Lack of formal relationships between agencies was seen to reduce effectiveness and limit the impact of fair housing training and information. In addition, this was seen as an impediment to effective action on potential fair housing complaints.
- *Confusion about Americans with Disabilities Act requirements and Fair Housing Act disability provisions*: Lack of understanding of the requirements on the part of builders, planners, and government employees, others with responsibility for implementation, landlords and the public was seen as an impediment.
- *Policies and practices that result in disproportionate concentrations of populations:* This potential impediment would arise from the lack of affordable housing choices resulting from existing land use, zoning, lack of incentives, code requirements and other policies in cities and the County that reduce housing choice and other opportunities.
- *Potential mortgage lending practices that reduce access to loans for minority applicants and/or increase sub-prime lending for low-income borrowers*: While data were not strong, the potential for abuse was recognized as an impediment.

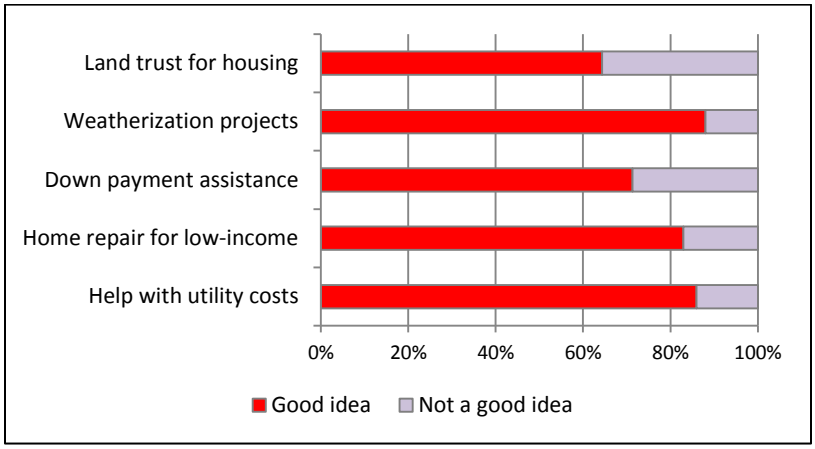
Clackamas County has taken a number of steps to remove impediments to fair housing addressed in the 2005 Analysis of Impediments. Significantly, Housing Rights and Resources is now a partnership between the Clackamas County Social Services Division, the Fair Housing Council of Oregon, and Legal Aid Services of Oregon. A formal relationship exists between the partners, with established procedures for intakes and referrals. The Housing Rights and Resources Program serves as the central point for intakes and referrals. In addition, the Program provides information about available housing throughout the County.

The County supports Housing Rights and Resources in educating tenants, landlords, property managers and housing staff regarding fair housing rights and responsibilities. Education extends to builders, realtors and County employees and citizens to reduce confusion regarding the Fair Housing Act and the Americans with Disabilities Act. Information and training available for homeowners includes training about financial products, credit, and credit markets that would work best for potential buyers and consumers.

HOUSING RESOURCES

Housing support for lower income households in Clackamas County is provided in a number of ways – policies to enhance affordable housing opportunities, support for private sector development of affordable housing and direct assistance, generally in the form of rental assistance. This section includes a discussion of resources, particularly those associated with the Housing Authority of Clackamas County. A complete listing of housing resources is provided in the appendix.

Figure 24: Community Survey Opinions of Housing Strategies



Housing Authority of Clackamas County (HACC)

The Housing Authority of Clackamas County provides assistance for lower income households and persons with special needs in several forms – Public Housing, Housing Choice Vouchers and a portfolio of properties made affordable to working families and both affordable and supporting for persons with special needs (the latter in cooperation with community agencies and partners).

Housing Choice Vouchers

The HACC provides rental assistance to 1,680 families under the voucher program. This program is called the Housing Choice Voucher (HCV) Program because families take the rental assistance voucher and find housing of their choice in the private rental market. The program operates several separate federal grants totaling over $11 million to provide rental assistance payments to private landlords within Clackamas County for low-income families. Families are allowed to take their rental assistance to other counties, called porting, but at this time Clackamas County has more families porting into the County than leaving the County.

To qualify for the tenant-based voucher program, household income cannot exceed 80% of area median income (based on household size). Under this program, households rent units in the private housing market that meet HUD quality standards and are priced within guidelines. The household then pays 30% to 40% of household income toward the unit and the voucher program picks up the balance.

Vouchers in use in Clackamas County in 2011 were used throughout the County. The largest share of vouchers (38% of the total) were in use in Milwaukie, followed by Oregon City (14%), Gladstone (8%), and Clackamas (8%). However, vouchers were widely distributed through the County.

There were 4,155 households on the waitlist for housing choice vouchers in early 2012. As vouchers become available, names are selected in the order in which they were placed on the eligible waitlist. The waitlist had been closed since 2009. Currently households are waiting as long as six years for openings to occur. The Housing Authority operates with utilization at 98% to 99% and turnover has been slowed dramatically with the decline in the economy.

Voucher holders will have 60 days to find housing, which can be extended if needed. Finding appropriate units, suitably located can be challenging in a tight rental market. The HACC maintains a list of landlords willing to rent and is continually working to expand that list by outreach to potential landlords.

Seventy-five percent of voucher holders are very low income (at or below 30% of area median). The median income for voucher holders was $11,698, which includes working families. Among the barriers to utilization of vouchers is the inability to pay moving costs and required deposits and high rents in some cities and areas in the County.

The HACC will undertake the following efforts in FY 2012 to affirmatively further fair housing and deconcentration:

- Consider using Small Area Rents and seek necessary waivers from HUD.
- Partner with public housing authorities in the region (Vancouver, Portland and Washington County) on the Mobility Counseling Regional Pilot Project.
- Use “Opportunity Area Maps” during orientation sessions to educate tenants about options for accessing resources such as employment, education, health care and transportation.
- Identify and reach out to specific landlords and properties in “small area rent” communities, fostering higher levels of voucher acceptance.
- Sponsor Fair Housing Workshops, with target outreach in areas where vouchers show lower levels of acceptance.

Public Housing

Table 44 shows the public housing holdings of the Housing Authority of Clackamas County and the location of the units. The HACC has 400 units of public housing in four locations and an additional 145 scattered site public housing units. The three “housing parks” contain mostly duplexes and single family dwellings. The fourth complex, Hillside Manor, located in Hillside Park, is a 9-story high rise. All units are located on land with yards and well maintained grounds.

The units are stable and in condition of good repair. The HACC applied for Hope VI funding for Clackamas Heights, but did not receive funding. The agency plans to redevelop Clackamas Heights in a manner consistent with Hope VI using their own and funding from other sources. When this is complete, units will have been replaced on a one-for-one basis and will be public housing and/or supported by project-based vouchers.

Table 44: HACC Holdings

Project	Type	Location	Units
Clackamas Heights	Public Housing	Oregon City	100
Oregon City View Manor	Public Housing	Oregon City	100
Hillside Park	Public Housing	Milwaukie	100
Hillside Manor	Public Housing	Milwaukie	100
Scattered sites	Public Housing		145
		Subtotal public housing	***545***

Source: Housing Authority of Clackamas County

There were 1,249 households on the waitlist for public housing in late 2011. Of those, 460 were persons with disabilities and 174 were elderly (could be both). The median income for households on the waitlist for public housing was $12,203 as of late 2011. The current wait time for available units is from 18 to 24 months.

The HACC also currently owns 145 units of scattered site public housing. These are located throughout the County. The majority (51%) of the units are in Milwaukie, followed by Oregon City with 39% of the units. The HACC anticipates disposing of all scattered site public housing and has identified the first group of 21 for sale. The current market, however, makes it difficult to sell the units, even though they are priced competitively. These are modest, starter homes. The units will be replaced on a one-for-one basis. Relocated tenants will be provided with vouchers or given another public housing unit.

Programs for public housing residents include a Head Start center, a Career and Learning Center, sports and recreation activities, entrepreneurial experience, cross-age mentorship, crime prevention, summer day camp, and service coordination for families including seniors, persons with disabilities, and non-English speaking people.

Other HACC Holdings

Table 45: Non-Public Housing HACC Holdings

Project	Type/Population	Location	Units
Easton Ridge	Affordable housing/family	Happy Valley	264
Arbor Terrace*	Affordable/farmworker	Molalla	25
Individual units	Affordable housing/families	Oregon City	4
Individual units	Affordable housing/families	Gladstone	7
		Subtotal other affordable housing	***300***
Group home/units*	Special needs	Milwaukie	11
Group home/units*	Special needs	Oregon City	6
Group home/units*	Special needs	West Linn	1
Group home/units*	Special needs	Oregon City	7
Jansen Road Apts.*	Special needs	Clackamas	9
Clackamas Apts.*	Special needs	Clackamas	23
		Subtotal transitional/group homes	***57***

*Under HACC ownership, but leased with other service and housing providers.
Source: Housing Authority of Clackamas County

In addition to housing described above, the HACC has 300 units of housing affordable to low-income families, including 25 units of housing for farmworkers in Molalla, as shown in Table 45. Listed here, in addition, are 57 units of group homes and/or transitional housing benefitting individuals with mental health problems and homeless persons. All of these units are held by the housing authority, but leased to other housing and service providers.

Housing for individuals with special needs, including persons with developmental disabilities and those with mental illness includes several group homes, an apartment house, and triplexes. Because occupants have very low to no income, deep subsidies are required. In addition, case management in

many of the facilities assists tenants to maintain housing and obtain other stabilizing services. The HACC owns the buildings and leases the buildings and/or units to service providers and housing agencies.

HACC Redevelopment Policies

The HACC Board of Commissioners adopted in 2008 statement of purpose several guiding principles to direct redevelopment and repositioning of resources. The following is excerpted from that document.[16] The purpose of redevelopment is to upgrade and expand the housing portfolio, without loss of units for lower income residents, in a manner "that is energy-efficient, accessible, financially stable, community-oriented, and supportive of resident achievement and long-term success."

The 11 guiding principles in that 10-Year Strategic Direction are:

1. Redevelop Public Housing units with the goal of one-for-one replacement. Replacement units may be developed at other "off-site" locations. If at some point one-for-one replacement is determined to be financially infeasible, then HACC shall seek to acquire "replacement" vouchers from HUD and project-base those vouchers to ensure that the affordability of "lost" units is retained.
2. Increase the number of Affordable Housing units for working households. The integration of Affordable Housing units with Public Housing units will serve to a) provide additional housing opportunities to a range of households with incomes between 30% and 60% median family income; and b) provide a more balanced portfolio for HACC long-term management and operations.
3. Locate new housing projects in or around the North Clackamas Urban Renewal District, and/or close to other existing community amenities, supportive services, education/training, job opportunities, and public transportation.
4. Incorporate green building and energy efficient standards, meeting the LEED silver standard, into the design and construction of housing projects. Pursue the use of renewable energy and waste water reduction solutions.
5. Provide open space/play space/community space on redevelopment sites.
6. Create diverse communities with a mix of incomes, race, ethnicity, ages and tenure (rental and homeownership), and commercial and residential uses that are accessible to disabled people.
7. Build with project designs that are compatible with and enhance the surrounding neighborhoods.
8. Pursue public-private partnerships throughout the development process.
9. Maximize the long-term financial health of HACC by creating a financially strong housing portfolio, using a mix of housing types, tenures, funding sources, and ownership models.
10. Undertake site planning efforts with the participation and input of existing public housing and neighborhood residents, local municipalities, and other community stake holders.

[16] HACC Board of Commissioners, 2008, *HACC 1-Year Strategic Direction to redevelop and Reposition the HACC Housing Portfolio*.

11. Facilitate the development of more housing for targeted, unmet housing needs of "special needs" populations.

Affordable Housing Preservation

The affordable housing inventory in Clackamas County includes a diversity of housing, some subsidized, some privately provided, some provided by nonprofit organizations. In all, including housing choice vouchers and HACC properties discussed above, there are 5,528 affordable units in Clackamas County on the inventory maintained by Clackamas County Community Development and the HACC. (See appendix for complete listing.)

The County and other partners closely watch units for stability of funding and maintenance of support needed to preserve the assets. The Oregon Housing Preservation Project endeavors to find alternatives to sustain housing at risk of loss from the subsidized housing portfolio. The Oregon Housing Preservation Project is a partnership of Oregon Housing and Community Services, City of Portland, and the Network for Affordable Housing.[17]

Examples of projects that might become "at risk" are properties losing project-based Section 8 subsidies, properties with HUD insured mortgages, funded under HUD's 202 or 811 housing programs, properties developed with funds from the Rural Development Department, and properties that were built using low-income housing tax credits. The Preservation Project works with eligible borrowers intending to make long-term commitments to maintaining affordability. Two loan programs through the Oregon Housing Acquisition Fund are available, along with funding and grants to help integrate green and sustainable building practices into the renovation of Preservation properties.

The Oregon Housing Preservation Project has brought multiple stakeholders together to preserve nine projects in Clackamas County between 2007 and 2011. These include:

- Carriage Court Apartments, Canby
- Estacada Village, Estacada
- Seneca Terrace, Milwaukie
- Rosewood Terrace, Oregon City
- Cedar Park Gardens, Sandy
- Firwood Village Apartments, Sandy
- Montebello Apartments, Wilsonville
- Montecino Apartments, Wilsonville
- Wilsonville Heights, Wilsonville

The current list of projects "at risk" of loss from the subsidized housing portfolio include those in Table 46. These units will be the focus of preservation, along with units throughout Oregon identified by the

[17] (preserveoregonhousing.org)

partnership. Bringing local, regional and statewide resources to the table increases opportunities for preservation.

Table 46: "At Risk" Subsidized Portfolio Clackamas County*

Name	City	Assisted Units	Total Units	Program Name
Arbor Terrace Apts.	Molalla	4	24	Rural Development**
Canby West Apts.	Canby	18	24	Rural Development**
Country Garden Apts.	Sandy	10	10	Rural Development**
Evans Street Senior Apts.	Sandy	17	28	Multiple
Hollyfield Village	Lake Oswego	30	30	Oregon HCS***
Hummingbird Apts.	Sandy	6	6	Rural Development**
Oregon City Terrace	Oregon City	47	48	HUD
Plaza Los Robles	Molalla	23	24	Rural Development**
Ridings Terrace I	Molalla	20	20	Oregon HCS***
Ridings Terrace II	Molalla	14	14	Oregon HCS***
Toliver Terrace Apts.	Molalla	30	32	Rural Development**
	Total Units	***219***	***260***	

*October 2010.
**US Department of Agriculture.
***Oregon Housing and Community Services Department.
Source: www.preserveoregonhousing.org

Clackamas County Community Development Division

In addition to other support and planning for affordable housing, the Clackamas County Community Development Division has an array of programs and financial resources available that can be employed to impact the housing needs identified in this plan.

HOME Program is a HUD program designed and implemented in order to increase the amount of affordable housing for low- and moderate-income families. It was designed with four main objectives in mind:

1. Expanding the supply of decent and affordable housing.
2. Strengthening the abilities of local governments to design and implement strategies to achieve adequate supplies of decent, affordable housing.
3. Providing financial and technical assistance to develop affordable low-income housing.
4. Extending and strengthening partnerships among all levels of government (both local and federal) and the private sector (both for-profit and nonprofit organizations) in the production and operation of affordable housing.

HOME funds can be used in a broad range of eligible activities, all with the general purpose of providing affordable housing. Nevertheless, HUD has specified certain eligible activities which all governments can perform in order to achieve the objectives listed above:

- Home purchase or rehabilitation financing assistance. In this type of activity, the HOME program may provide a down payment for the purchase of a housing unit to a financial institution, thereby reducing the monthly mortgage payment of the loan balance required by the low-

income family benefited which would otherwise not be able to pay the monthly payment. This down payment can be made for the purchase of new housing or for the rehabilitation of the family's own housing unit.

- Building or rehabilitation of housing for rent or ownership. In this type of activity, HOME funds may be used to build housing units which the government would provide to low-income families. The families would either provide a monthly rent fee or may choose to purchase the housing unit for an affordable price.
- Site acquisition or improvement. In this type of activity, HOME funds may be used to purchase property which will later be developed as affordable housing unit. This activity also covers the improvement and rehabilitation of current affordable housing.
- Community Housing Development Organizations (CHDOs). In this type of activity, governments may provide funds to nonprofit organizations which are dedicated to providing housing to low- and moderate -income families, including building housing projects similar to public housing projects, providing housing to the homeless, and developing affordable housing communities, among others.

Tenant Based Rental Assistance Program (TBRA) is a rental subsidy program to help individual households acquire permanent housing through temporary rental subsidies with or without rental security deposits and/or utility deposits. Similar to the Section 8 housing choice voucher program, the TBRA program follows the tenant and is not tied to any specific housing project.

There is a strong need for rental assistance in Clackamas County, as discussed in earlier sections. Compounding the need is the inability of assistance programs to meet existing needs, or keep up with growing demand. The economic downturn has slowed construction of all housing, including housing intended for renters. While the price of housing for sale slumped after 2006, rental rates have remained relatively constant and, in fact, have risen in some markets. Rising utility costs add to the rental burden.

While CHAS data have yet to be updated to reflect the recent more current income and housing costs, there is a demonstrated burden on renters. That burden is likely to be shown as more severe still when the new data are available. Ninety percent or more of households with incomes below 50% of area median are burdened with housing problems, most of which relate to cost.

In addition, units priced at a level affordable to households with incomes at or below 50% of area median income are not universally available to those households. Again relying on 2000 data, which would underestimate current gaps, just 44% of units priced at a range affordable to households earning below 30% of area median income were actually occupied by households in that income range.

The need for TBRA is also demonstrated by the almost complete expenditure of Homeless Prevention and Rapid Re-housing Program (HPRP) funding. As of the end of March 2012, Clackamas County HPRP funds had assisted 1,124 people in 392 households with housing stabilization counseling and financial assistance. HPRP homeless assistance eliminated homelessness for 304 people in 115 households. HPRP prevention services prevented homelessness for 831 people in 285 households.

CD Float funds are used to provide interim financing of Community Development Block Grant (CDBG) eligible activities. Float funds come from undisbursed CDBG funds in the County's line of credit. The premise of Float funds is that original activities to be funded with CDBG funds do not require funds immediately and that the (CDBG) line of credit contains a balance or "float" that can be used on a temporary basis. Activities financed with float money are subject to all CDBG regulations. Float-funded activities are expected to generate program income during the term of the loan. Once float funds are repaid, the principal float amount is returned to the line of credit and interest earned and administrative fee (program income) are considered CDBG funds and are available to fund eligible CDBG activities.

Float-funded activities program stimulates community development by providing below-market rate financial assistance to developments to expand permanent employment opportunities, enhance the fiscal base, expand the supply of goods and services and stimulate spin-off development activities.

Section 108 is the loan guarantee provision of the CDBG program. Section 108 provides communities with a means of leveraging CDBG funds to obtain additional financing for economic development, public facilities, large-scale physical development and housing rehabilitation.

Eligible activities include:

- Economic development activities eligible under CDBG;
- Acquisition of real property;
- Rehabilitation of publicly-owned real property;
- Related relocation costs;
- Clearance, demolition, and removal on acquired or rehabilitated public property (including environmental cleanup);
- Site preparation including construction, reconstruction, or installation of public facilities related to property acquired or rehabilitated using Section 108 funds or for economic development purposes;
- Payment of interest on the guaranteed loan and issuance costs of public offerings;
- Debt service reserves;
- Housing rehabilitation eligible under CDBG; and,
- In limited circumstances, housing construction as part of community economic development.

Clackamas County intends to apply for Section 108 funds to establish a loan fund to acquire sites and assist in other ways in the creation and preservation of affordable rental housing. Initial use of funds will assist the Housing Authority of Clackamas County to acquire the Milwaukie Elks Lodge site. Once acquired, the site will be used by HACC for a mixed use development. Proposed uses could include a combination of transit-oriented workforce housing, public space and commercial development. The balance of funds will be used for acquisition and preparation of other sites for affordable housing. No sites have been identified but Clackamas County and HACC will identify sites in a timely fashion.

HomeBase is a rapid re-housing and homeless prevention program developed and operated by Northwest Housing Alternatives (NHA). The program was designed to improve the efficiency of

homeless intervention services and respond to the growing numbers of people at risk of homelessness in Clackamas County. The goal of HomeBase is to help families and individuals become self-sufficient and stable in permanent housing.

HomeBase has three service components to fight homelessness:

- Eviction Prevention to stabilize people in current housing to avoid homelessness altogether.
- Rapid Re-Housing to help move households from homelessness, emergency shelters and unhealthy shared housing to permanent affordable housing. Rapid Re-Housing facilitates swift exits from Northwest Housing Alternatives' Annie Ross House shelter to increase the number of families that can be served annually.
- Case Management delivered by NHA's Family Support Specialists to help households remain stable in their housing.

HomeBase prevents homelessness from happening for households in crisis and provides case management to keep them stable in their housing. For those households currently experiencing homelessness, participants receive case management from Family Support Specialists to move quickly from homelessness into housing and connect to needed social services. Individuals and families continue to work with Family Support Specialists after they leave the NHA campus or finish receiving financial assistance to ensure continued housing stability.

Bridges to Housing (B2H) is a collaborative program that seeks to realign the homeless family housing and service systems in the four-county (Multnomah, Clackamas and Washington in Oregon and Clark County in Washington State)Portland Oregon metropolitan area to better and more effectively serve high need homeless families with significant barriers to success. In Clackamas County it is operated by the Social Services Division.

The B2H model uses a three pronged approach: permanent affordable housing; intensive strengths-based case management for up to two years to help families stabilize and improve health, safety and well-being; and, access to appropriate health services, childcare and social and educational services for children. The model is consistent across all four counties and all service providers.

Clackamas Homebuyer Assistance Program (CHAP) can loan up to $14,000 to help qualified first-time homebuyers pay for downpayment and reasonable closing costs. CHAP loans are zero-percent interest deferred-payment loans. Eligible applicants meet both HUD requirements as "first-time homebuyers" and income limits.

The ***Housing Rehabilitation Program*** offers two forms of assistance:

- *Housing Rehabilitation Loan Program* provides loans to assist eligible homeowners with needed and critical home repairs. Loans for complete repairs are made up to $40,000; loans for exterior repairs have a ceiling of $25,000; and, single purpose loans (up to $15,000) are available for health and safety repairs.

- *Home Access Grants* are available to low-income persons with physical disabilities to cover the cost of improving access and safety. This applies to renters and owners, and all types of units, including mobile homes.

The ***North Clackamas Revitalization Area Program (NCRA)*** is similar to CHAP but funded through local urban renewal funds and applicable to households with incomes to 120% of area median income. The additional restriction is that the property fall within the North Clackamas Revitalization designated area.

SECTION HIGHLIGHTS

Existing Housing

- Over 70% of housing in the County is single family (detached or attached); this varies by city.
- Mobile homes are an affordable option for many people and accounts for 7% of housing.
- Demand for rental units is increasing with foreclosures and reducing vacancy rates.
- 69% of housing in the County was owner-occupied (compared to 62% in Oregon), but owner-occupancy varied by race/ethnicity of the householder – 73% of white/non-Hispanic households owned compared to 42% of Hispanics.

Housing Costs

- The housing market has been strongly affected by the recession – there have been fewer building permits and less construction. The median price of units on the market has fallen, and units stay on the market longer.
- Rents have not fluctuated to the same extent and, in fact, have risen in some cases. A national study found that real rent levels in 2009 were above those in 2000.
- Planning needs to consider transit, amenities, jobs, education and necessities to provide "opportunities" to residents and build vibrant communities.
- Private development of lower cost housing is difficult due to unavailability and high cost of land; cost of infrastructure; zoning barriers; and, the cost of raw materials, labor and transportation.

Housing Affordability

- Housing is affordable at 30% of income; but many have no hope of reaching that.
    - 49% of renters pay >30% for housing and utilities; 25% of renters pay >50%.
    - 41% of owner-occupants (with a mortgage) pay >30% for housing and utilities.
- If SSI is the only income ($674/month), housing and utilities would have to cost no more than $202 per month; Fair Market Rent for a 1-bedroom unit is $726.
- A single parent with 2 children earning minimum wage ($8.40 in Oregon in 2010) could afford to pay $437 per month for housing; Fair Market Rent for a 2-bedroom unit is $839.
- A single parent with 2 children (1 preschooler and 1 school-age) needs $53,742 to stay afloat, including modest housing costs.
- Affordable housing is not always occupied by households with comparable incomes (mismatch).
    - Only 44% of units affordable at <30% of AMI were occupied by those households.
    - Only 41% of units affordable at 31% to 50% of AMI were occupied by those households.
    - Only 51% of units affordable at 51% to 80% of AMI were occupied by those households.

Housing Assistance

- Access to subsidies for housing is limited; the supply far exceeds the demand.
- While the disparity in income and the cost of housing and utilities increase, the level of support for needed subsidies is declining.

HOMELESS AND SPECIAL NEEDS

HOMELESSNESS

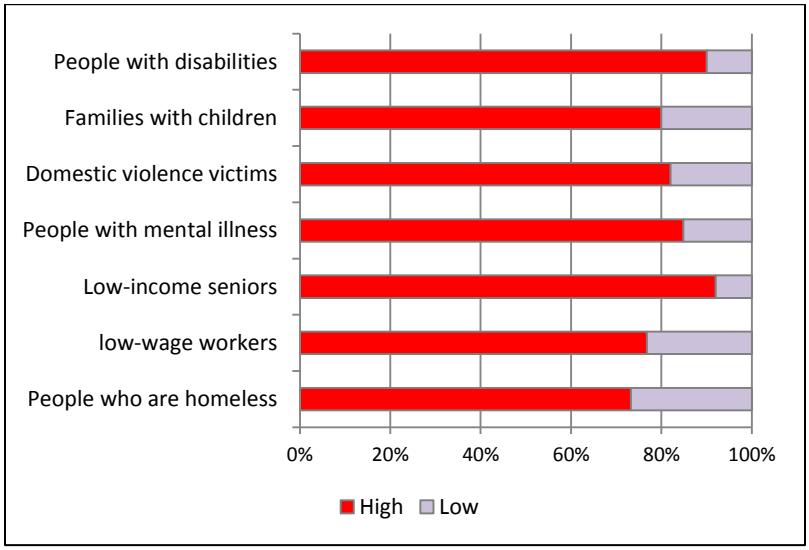
Risk of Homelessness

A number of circumstances can put people at risk of homelessness. The cause can be dramatic (the loss of a job, a catastrophic illness, domestic violence) or simply not having the resources to afford housing. The declining housing market has not had as great an impact on rents as it has on sales. Factors placing people at risk of homelessness include high current unemployment and underemployment, rising price of gas, and rising cost of utilities and other essentials.

HUD uses the following definition for the risk of homelessness for programmatic purposes (the Emergency Solutions Grant Program). A risk of homelessness exists when a family or individuals:

- Have moved frequently because of economic reasons;
- Live in the home of another because of economic hardship;
- Have been notified that their right to occupy their current housing or living situation will be terminated;
- Live in a hotel or motel;
- Live in severely overcrowded housing;
- Are exiting an institution; or,
- Otherwise live in housing that has characteristics associated with instability and an increased risk of homelessness.

Figure 25: Community Survey Opinions on Priorities for Vulnerable Populations



Causes of Homelessness

Homelessness across the nation is a long-standing issue, initially most prevalent in urbanized cities, but now a more widespread occurrence. Its root cause lays in poverty. When poverty is combined with the high cost of living, including housing, it becomes the primary recipe for homelessness. When severe illness/injury or family dysfunction is added, along with withering support systems, the results are generally predictable.

- *Populations especially vulnerable include people with mental health problems, veterans, people with disabilities, people coming from institutions, people with addictions and victims of domestic violence.*
- *People are being evicted after they have accumulated huge debts. Landlords are keeping people longer and when eviction does occur, tenants have insurmountable debts that are barriers to placement in new housing.*

(Interviews/focus group participants)

Unemployment, under-employment and lack of living wage jobs, especially in the current economic recession, add to the issues faced by families and individuals. Head injuries and post-traumatic stress suffered by veterans of this decade's wars further contribute to homelessness among veterans. In Oregon, at least 35 of every 10,000 veterans are homeless.[18]

Finally, the recent severe cutbacks in safety net services and supports have resulted in the loss of housing for many who are at risk of homelessness. Those at risk of falling into homelessness represent yet a much larger group – only an event away from becoming homeless as a result of loss of a job, illness, disability, domestic violence or family dysfunction.

National experts place the reasons for homelessness in three categories:

Structural	Personal	Public/Policy
Changing housing markets pricing people below poverty out of the market. Dwindling employment opportunities for people with minimal education. Removal of institutional supports. Discrimination in housing, along with local zoning restrictions.	Limited education or skills training. Mental illness. Disability. Lack of family support or domestic abuse. Alcohol or drug abuse.	Lack of housing guarantees. Lack of health care.

Source: Burt, M.R. *What Will it Take to End Homelessness?* 2001. Washington, D.C.: Urban Institute.

Homelessness in Clackamas County

On a given night in cities and unincorporated areas of Clackamas County, many people who lack adequate resources or have disabling conditions are found on the streets, in parks or in vehicles. Other, more fortunate persons find their way to one of the few beds that are available for homeless persons in

[18] National Alliance to End Homelessness, November 2011.

shelters or transitional housing facilities in the area. The annual one-night point-in-time count of the homeless is conducted by nonprofit and government agencies, churches and other volunteers, covering large areas of the County in order to find homeless persons on the streets, in cars or in other places not meant for housing, and in shelters.

Many who were homeless on the night of the count were not found. Large areas of the County were not surveyed and many homeless become "invisible" in the nighttime hours. The actual number of homeless persons is significantly higher than represented by the count. Many people who are homeless make a concerted effort to remain hidden, sometimes due to laws that in effect criminalize homelessness, such as those against sleeping or camping, eating, sitting and begging in public.

Most people and families who become homeless are only temporarily without housing, but may experience one or more episodes of homelessness for a few days, weeks or months. National experts are in agreement that, even with the best counts, the number of homeless on a given night represents at most 20% to 25% of those who are homeless at some point in time during the year.
The Clackamas County Homeless Count 2011, conducted in January, found 2,741 people who were homeless. Included were those without their own apartment, house or mobile home; persons sleeping in places not fit for human habitation; persons in shelters or transitional housing units, and those living doubled up in overcrowded conditions.

Clackamas County used the following definition of homelessness in conducting the count:

1) Persons living in homeless shelters;
2) Unsheltered persons: adults, children and youth sleeping in places not meant for human habitation. Places not meant for human habitation include streets, parks, alleys, parking ramps, parts of the highway system, transportation depots and other parts of transportation systems (e.g., subway tunnels, railroad car), all-night commercial establishments (e.g., movie theaters, laundromats, restaurants), abandoned buildings, building roofs or stairwells, chicken coops and other farm outbuildings, caves, campgrounds, vehicles, and other similar places; and,
3) Persons who do not have a place of their own to sleep including all those persons temporarily sleeping with family or friends, "couch surfing", paying for short-term motel stays, living doubled up and/or living in overcrowded, and often substandard conditions.

The results of the 2011 one-night for Clackamas County are shown in Table 47. The count was cooperatively completed on January 28, 2011 by the Clackamas County Coordinating Council for the Homeless, 130 community volunteers, homeless persons and advocates, school district Homeless Liaisons, agency and shelter staff and County staff.

Just under half (45%) of those counted were children under the age of 18. Over 2,000 surveys were completed (in part or all) to enrich the information about who was homeless in Clackamas County, current living situations and circumstances that contributed to homelessness.

Table 47: 2011 Point-in-Time Count Summary Clackamas County*

Persons in HH with at least one adult and one child	Sheltered		Unsheltered	Total
	Emergency	Transitional		
Households	9	33	785	827
Persons (adults & children)	29	88	1,542	1,659
Persons in HH without children				
Households	5	9	661	675
Persons (adults)	5	10	925	940
Persons in HH with only children				
Households	0	1	141	142
Persons (age 17 or under)	0	1	141	142
Total HH and persons				
Households	14	43	1,587	1,644
Persons	34	99	2,608	2,741
Chronically homeless persons				
Individuals				352
Families				391
Homeless subpopulations (persons)				
Veterans				120
Severely mentally ill				288
Chronic substance abuse				163
Persons with HIV/AIDS				
Victims of domestic violence				323
Unaccompanied child (<18)				142

*Clackamas County Continuum of Care, January 2011.
Source: Clackamas County Social Services Division

Data collected during the count reflected the following additional characteristics:

- Of the 2,741 homeless persons counted, a total of 1,659 persons were in families and 940 were in adult-only households. Importantly, 142 unaccompanied youth were found.
- 352 individuals were chronically homeless (using the 2010 HUD definition) were found, defined as individuals 18 or older who have a disabling condition and have been continuously homeless for a year or more or who have had at least four episodes of homelessness in the past three years. This represented a 174% increase over chronically homeless persons found in 2009.
- Mental illness, physical/developmental disabilities, substance abuse problems, and domestic violence are common factors contributing to both initial and sustained homelessness. In 2010, 288 homeless persons had mental health issues, up 82% from 2009, and 383 had physical disabilities.
- 120 veterans were found, representing a 62% increase over those found in the count just two years earlier.
- 323 persons had suffered from domestic violence.
- A total of 47 persons indicated they were Hispanic/Latino, 12 Black/African American, five Asian, three Native American or Alaska Native, and 12 “other.”

Schools in Oregon, as is the case throughout the United States, have identified special liaisons to identify and work with students who are homeless. Over 20,500 students in Oregon were identified as being homeless at some time in the 2010-2011 school year, and there were 1,542 identified in Clackamas

County school districts. This represented almost 3% of enrolled students in grades K-12 in Clackamas County.[19] As with the point in time counts, these data underrepresent the true extent of homelessness among children. In addition, students who are homeless and/or shifting in and out of foster-care are more likely to have poor attachment to school and are more at risk of dropping out.

The count of homeless students across Clackamas County schools has risen steadily over the last four school years. The number found in the 2010-2011 school year represents a 97% increase over students counted in 2006-2007.

It is estimated that almost 1,900 persons served by programs in Clackamas County experienced homelessness during 2011. The Homeless Management Information System provided data revealing that over 2,782 homeless clients were served by the Clackamas County Continuum of Care system during 2011. More than half of those leaving the system during the year had been homeless for a period of three months or more, with the preponderance experiencing homelessness for a period of from three to six months. Finally, a total of 901 persons exited homelessness during the year.

Housing Resources for People Who are Homeless

Table 48: Housing Resources for Homeless Persons in Clackamas County

Program*	Organization	Program Name	Beds**	Population***
PSH	Central City Concern	Chez Ami	40	SMF
PSH	Clackamas County DHS	Bridges to Housing	64	HC
PSH	Clackamas County DHS	Canby SHP Leasing	5	SMF
PSH	Clackamas County DHS	Canby SHP Leasing II	4	SMF
PSH	Clackamas County DHS	HOPE leasing	17	SMF
PSH	Clackamas Women's Services	CWS PSH Program	6	SFHC/DV
PSH	Housing Authority of CC	Shelter+Care	74	SMF/HC
PSH	The Inn Home	Avalon	10	SFHC
TH	Clackamas County DHS	Church shelters	8	HC
TH	Clackamas County DHS	Jackson Place	6	SMF
TH	Clackamas Women's Services	Transitional Program	13	SFHC/DV
TH	Housing Authority of CC	Jannsen Road Apts.	24	HC
TH	NW Housing Alternatives	Transitional Program	22	HC
TH	The Inn Home	Springwater	29	SMF/HC
HPRP	Clackamas Women's Services	CWS FPRP	29	SMF/HC/DV
HPRP	NW Housing Alternatives	Homebase HPRP	3	SMF/HC
ES	Clackamas Women's Services	CWS Emergency Shelter	18	SFHC/DV
ES	NW Housing Alternatives	Annie Ross Emergency	16	HC
		Total Units	388	

*PSH (permanent supportive housing), TH (transitional housing), ES (emergency shelter), HPRP (Homeless Prevention and Rapid Re-Housing Program).
**All beds are year around.
***SMF (single males/females), HC (households with children), SFHC (single female head of household with children), DV (domestic violence victims).
Source: Clackamas County Continuum of Care Application 2011

[19] Clackamas County Health, Housing & Human Services, *Homelessness in Clackamas County: Facts and Figures about Homelessness in our County (2011).*

While there is an array of services in Clackamas County for persons who are homeless or who are at risk of homelessness, both services and housing are limited and facing cuts with reduced resources. Table 48 displays the resources for people who are homeless in Clackamas County. There are 388 beds available year-round in the County for people who are homeless, including permanent supportive housing. A total of 23 of these beds are designated for chronically homeless persons.

As the HUD Housing Gap Analysis indicates, the unmet needs of the Continuum of Care are significant – with a gap of over 900 beds.

Table 49: Housing Gaps Analysis (Continuum of Care)

Individuals		Current Inventory	Under Development	Unmet Need/Gap
Beds	Emergency shelter	4	0	78
	Transitional housing	16	0	127
	Permanent supportive housing	57	6	328
	Total	77	6	533
Persons in Families with Children				
Beds	Emergency shelter	30	0	54
	Transitional housing	102	0	58
	Permanent supportive housing	235	2	180
	Total	367	2	292

Source: Clackamas County Social Services Division

- *Homeless prevention and rapid rehousing efforts meet only a portion of the need. Providers may only be able to serve 10% of the calls for assistance and many more do not even call.*
- *Prevention works best when approaches are flexible enough to meet real needs.*
- *There is not enough emergency and transitional housing in the County. There is no temporary housing for men in Clackamas County.*

(Interviews/focus group participants)

Service Resources for People Who Are Homeless

Table 50: Services Provided Clients Who Exited 2011

Service	Clients Served	Service	Clients Served
Housing/shelter	501	Legal	95
Rent assistance	413	Self-advocacy support	11
Security/utility deposits	93	Landlord/tenant assistance	50
Utility payments	40	Education	197
Case management	1,031	Parenting education	4
Outreach/engagement	747	Child care	83
Transportation	220	Health care	27
Life skills training	226	AIDS/HIV control	1
Mental health/substance abuse	42	Employment	28

Source: Clackamas Continuum of Care HMIS 2011 data

The Clackamas County Continuum of Care provides an array of services designed to meet the primary needs of persons who are homeless with the goal of assisting them to return to self-sufficiency. The following Table 50 outlines services provided to homeless persons served by the primary service agencies of the community in 2011. Case management services and outreach/engagement services are the most widely provided services in the Continuum.

Table 51 provides information on the level of mainstream resources assistance provided to homeless people who left homeless housing in 2011. Food Stamps represent the primary mainstream service provided by the Continuum.

Table 51: Mainstream Services Provided Clients Who Exited 2011

Service	Clients Served
Supplemental Security Income (SSI)	50
Social Security Disability Insurance (SSDI)	60
Social Security	19
Temporary Aid to Needy Families (TANF)	166
Veterans benefits	4
Veterans health care	3
Unemployment benefits	92
Medicaid	292
Food Stamps	514

Source: Clackamas Continuum of Care HMIS 2011 data

Needs of People Who Are Homeless

Almost all persons who are homeless face more than one barrier to their return to self-sufficiency. Housing costs alone can be enough of a barrier, but access to stable housing is further reduced when coupled with poor tenant history, tight housing markets, criminal history, and insufficient support systems. Persons with mental illness and/or substance abuse problems are unable to function without ongoing services to maintain independent living.

The U.S. Department of Housing and Urban Development estimates that nationally about 35% to 40% of people who are homeless suffer from mental illness and approximately 30% of single individuals have chronic substance abuse problems. Initial treatment and counseling are required to provide initial stability. Victims of domestic violence likewise require housing and support services to reduce risk of ongoing and possibly escalating violence and to facilitate secure living for victims and their children. Case management services are generally necessary for all persons falling into homelessness to help them obtain benefits and services that will support them while they regain independence.

People released from institutions – such as hospitals, treatment

- *There is a persistent and increasing demand for shelter, food, utilities, emergency relief, and support.*
- *Existing services fail to provide the flexibility to assist persons at risk with the specific kinds of assistance that would prevent their crisis or their homelessness.*

facilities, prisons and jails – who have no home or support, can be released into homelessness at worst, or be forced to return to unstable or unsafe living situations. Youth aging out of foster care are particularly vulnerable.

- *There is a great increase in demand for services, including increased applications for TANF, SNAP and other forms of assistance, but resources are declining. Reductions include critical areas to get people back to work – like employment programs and child care.*
- *Veterans' services and other service providers do not meet the demand – 2,800 veterans returned in 2010 and 400 came home in August 2011.*
- *Effective programs are being implemented, including home-based programs that allow realistic assessment of need and provision of wrap-around services. The case management model works, but there are not enough case workers and not enough resources. Agencies are having trouble serving the people that need help.*

(Interviews/focus group participants)

As a result of a major effort to quickly re-house persons affected by the recent economic downturn, a new Federal program, the Homeless Prevention and Rapid Re-Housing Program (HPRP), provided temporary assistance to persons who were homeless and at-risk of homelessness. As the assistance made available under HPRP winds down, ongoing assistance will be lost. As of the beginning of 2012, there were 104 households in the program that will potentially lose housing and/or case management assistance.

Continuum of Care and Strategic Planning

The Clackamas County Coordinating Council for Homeless Programs (Homeless Council) serves as the primary homeless planning organization for Clackamas County. Its members represent a broad diversity of agencies and organizations with the common purpose of planning a housing and services continuum for people who are homeless. The mission of the Council is to facilitate development of a continuum of care consisting of appropriate housing and services aimed at reducing homelessness in the County via:[20]

- Full utilization of mainstream resources;
- Coordination of service delivery and housing systems;
- Systemic agreements and institutional;
- Targeting of populations at high risk of homelessness;
- Creative cultivation of new resources; and,
- Public awareness to foster a collective sense of responsibility.

A *Homeless Policy Committee* has been formed to consider what policy changes could help prevent homelessness or at least alleviate the impacts of homelessness. The Homeless Policy Committee is made up of policy makers including County Commissioners, several county department and division directors, state agency directors, code enforcement officers, the district attorney, the county sheriff, nonprofit housing directors and other elected and appointed officials. The Homeless Policy Committee's main purpose is to continually assess the state of homelessness in regard to the Ten-Year Plan to Address Homelessness, to assess progress toward meeting the goals in the 10-Year Plan and to work change any

[20] (www.clackamas.us/cd/homeless/jsp)

policies that directly or indirectly cause homelessness. In 2012 the Committee is working on policies and programs to help homeless persons regain suspended driver's licenses, to help homeless persons regain personal possessions that are in impounded cars and to adopt rental housing habitability standards to prevent homelessness. Another goal is to coordinate all veterans' services and housing to prevent homelessness.

The State of Oregon has also committed to ending chronic homelessness. The *Ending Homelessness Advisory Council (EHAC)* is working to develop strategies and recommendations to end and prevent homelessness among Oregon's populations. EHAC developed the State of Oregon's 10-Year Plan to End Homelessness in 2008 and the Year One Status Report in 2009. EHAC members meet quarterly and provide support for local efforts to end homelessness, and promote best practices and outcome-based services.

Clackamas County Homeless Council and Homeless Policy Committee are, whenever possible, coordinating with the *U.S. Interagency Council on Homelessness* to align with the Opening Doors campaign and the Federal Strategic Plan Goals (FSP Goals) to end homelessness. One of these shared goals is to prevent and end homelessness among veterans in five years.

Limiting Homelessness upon Discharge from Institutions

Members of the Homeless Council have also been involved in working toward the development of discharge policies aimed at preventing homelessness as a result of release from institutions such as corrections facilities, mental health and health facilities and the foster care system. A number of policies have been established between key service and housing organizations and the discharging organizations to assure a successful reintegration into the community. The following summarizes procedures in place:

- *Corrections Facilities*: Clackamas County Behavioral Health Services and Community Corrections work cooperatively on incarcerated individuals with mental illness by conducting early and coordinated discharge planning. Planning includes needs for re-entry services and housing, medications, entitlement applications and case management. Community Corrections also contracts with other services agencies to provide post discharge housing, anger management training and addictions mentoring.

- *Health Care*: Clackamas County Social Services and three local hospitals work closely to avoid discharging patients into homelessness. Social workers conduct outreach to families and friends to find appropriate housing in the community.

- *Mental Health*: Clackamas County Behavioral Health Services has a policy that no county resident shall be discharged from a psychiatric hospital without adequate housing and services.

- *Foster Care*: Prior to aging out of foster care, one of the Homeless Council member agencies conducts a Life Skills/Transition Readiness Assessment to determine if the youth has adequate housing and support systems.

Outreach to Homeless Persons

The Homeless Council and member organizations are working toward improvements to outreach to homeless persons through the annual point-in-time count (where 130 volunteers facilitate the engagement of homeless persons by providing socks, hats, bus passes, dental kits and food vouchers), by using bi-lingual volunteers in the outreach efforts, and by recently increasing funding for outreach services for persons who are at risk of homelessness. This engagement process initiates a process for many otherwise "unreachable" homeless individuals whose needs can later be assessed and matched with services and housing.

Long-Range Strategic Planning to Address Homelessness

The Homeless Council has conducted a careful and extensive planning process to develop a strategic plan: *Clackamas County Ten-Year Plan & Policy to Address Homelessness, Final Report (February 2007)*. This plan sets out supporting data on the extent of homelessness in Clackamas County, factors that contribute to homelessness and needs of those who are homeless.

The following outlines the goals and strategies established in the Ten-Year Plan.

Goal 1: Prevent Homelessness

- Enhance access to supportive services.
- Ensure access to mainstream resources, alcohol and drug treatment services, and employment assistance.
- Provide eviction prevention services.
- Improve discharge planning for people exiting institutions, including youth aging out of foster care.
- Divert the homeless and those at risk of homelessness from the criminal justice system.

Goal 2: Reduce Educational Impacts of Homelessness on Children

- Provide extra support services for homeless and high-mobile children and families including after school activity programs, meals and tutoring.
- Support school district Homeless Liaison programs and services.

Goal 3: Transition from Homelessness to Stable Living Situations.

- Reach out to, and build new program capacity for the homeless.
- Provide homeless populations with adequate and consistent client assessment systems.
- Stabilization.

Goal 4: Create/Expand Permanent Supportive Housing (PSH), Affordable Housing and Accompanying Services.

- Increase the number of PSHG sites and populations served.
- Expand/preserve affordable housing stock.
- Expand resources for affordable housing.

Goal 5: Reduce Impacts of Homelessness on Local Communities.

- Raise awareness among community members about homelessness.
- Assist homeless people to have fewer negative impacts on their communities.

PERSONS WITH SPECIAL NEEDS

A substantial number of people in the County require specialized services, support systems and/or housing assistance to be safe and live with maximum self-sufficiency and independence. Their needs vary and might be met with minimum efforts in the community, such as appropriate planning, project siting, and design standards for accommodations or accessibility. Families also provide a significant level of support for people with special needs, support which can be enhanced by respite services, day care, and training. Some people with special needs, because of type or severity of need, require ongoing case management and housing assistance. Those without personal or family resources are always at risk of being homeless without that support.

With reduced budgets and diminished public willingness to provide ongoing and reliable assistance to vulnerable populations, the growing demand for services is not being met. Nonessential services have been slashed by governments and nonprofit providers, and already lagging essential services are threatened.

Elderly and Frail Elderly

The elderly will represent a growing percent of the population in the coming decades as the "baby boomers" age. At the same time, people are living longer, which will mean that those aged 65 today will be 75 in ten years and 85 in twenty years. Age alone is associated with greater needs and less ability to cope with basic Activities of Daily Living (ADL).

- *Senior housing is not as high a priority; but senior services are, particularly accessible support services, transportation, and "walkable" communities.*

(Interviews/focus group participants)

The definition of frail elderly is more functional than age-specific. According to one source, the frail elderly are "…older persons (usually over the age of 75 years) who are afflicted with physical or mental disabilities that may interfere with the ability to independently perform activities of daily living."[21] The

[21] Mosby's Dental Dictionary, 2nd edition.

US census (see Table 49) found that over half (51%) of Clackamas County seniors over the age of 75 had a disability that made it difficult to walk or perform other functions comfortably.

In addition to physical and mental disabilities that can become incapacitating, seniors may become increasingly isolated from social networks, services and amenities. Anxiety and depression, which might not be recognized by family and neighbors, can arise from isolation, loss of a spouse or partner, effects of medication, and awareness of deteriorating health – including onset of dementia. In 2010, 9% of Clackamas County households were seniors (65 and older) living alone. Of the seniors living alone at that time, 58% were renters and 42% owner-occupants. Regardless of tenure, most (73%) of seniors living alone were women.

A recent report provided a framework for healthy aging in Oregon[22] identified several approaches to health promotion, among which are:

- Physical or built environment to promote walking, in pedestrian-friendly areas;
- Increase parks and trails;
- Mixed use neighborhoods promote both walking and ready-access to basic needs (stores, services, health care, etc.);
- Grocery stores, gardens, access to healthy food and avoidance of fast-foods; and,
- Preventive activities and focus (e.g., ramps and other in-home and in-community safety).

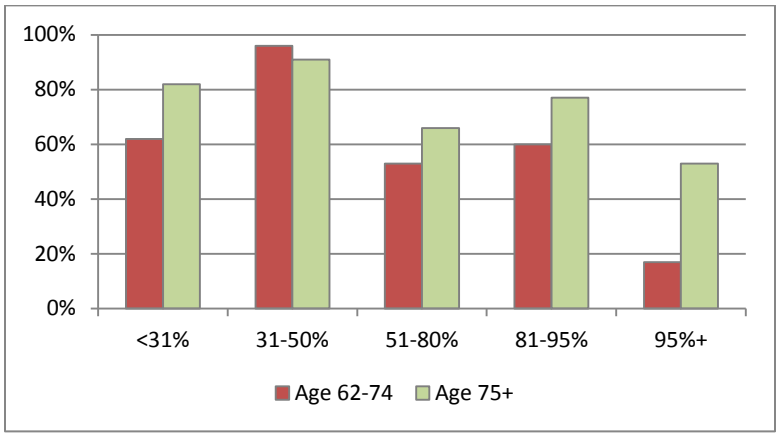
Clackamas County Social Services, in partnership with OSU Extension Service and AARP Oregon, is promoting community-based action (*engAGE in community*) to increase people's ability to age actively and successfully in their home or community of choice. Information has been gathered from several sources including a community survey and from the engAGE MAPPS process (Mapping Attributes: Participatory Photographic Surveys). The community-based process was conducted in 2010 and 2011 in several cities in Clackamas County and identified supports and barriers healthy aging in place.[23]

Among the findings are:

- Transportation was the most frequently discussed barrier, including lack of options for older residents no longer able to drive.
- The need to increase housing options, including tenure and location for an aging population.
- While many community support and health services are in place, increased access to local health services, including home health care, and additional support services are needed.

[22] Oregon Department of Human Services, Oregon Health and Science University. (2009). *Healthy Aging in Oregon Counties.*
[23] Deborah H. John. (2012). engAGE in Community: Clackamas County engAGE MAPPS Report. Extension Family and Community Health, OSU Extension Services. (www.clackamas.us/docs/socialservices/engage01032012.pdf)

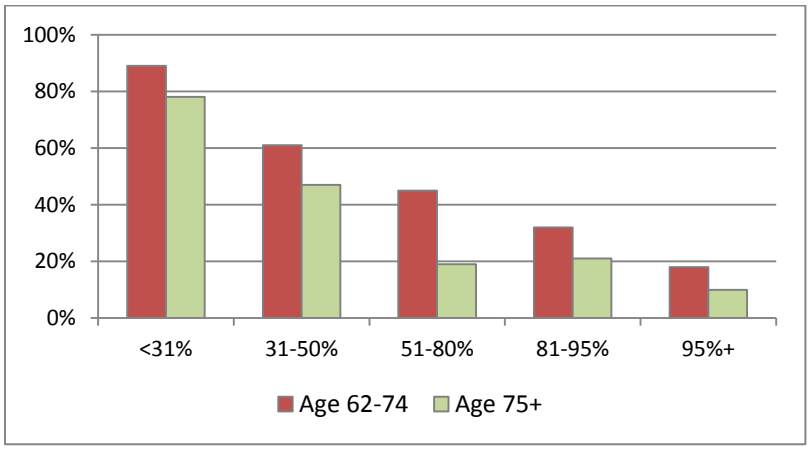
Figure 26: Elderly Renters with Problems by Age and Percent of Income (AMI)
Source: HUD 2009 Update of CHAS Tables



It has been shown earlier in this Consolidated Plan that median income is lower for older householders, which is expected after retirement. Figures 26 and 27 are based on HUD 2009 update of CHAS data and represent the percent of households with any problems (primarily cost-burden) by age of householder and household income as a percent of area median income. These should be interpreted with some caution because of small numbers, which can result in considerable variability. However, Figure 24 suggest that a greater share of older (75+) renter households have a burden than younger seniors. This may be related to surviving spouses, although data were not available by household size.

Figure 27 shows information for owner households. In this case, a greater share of younger than older owner-occupants has a burden with housing costs across all income groups, with the greatest burden shown for households with lowest incomes.

Figure 27: Elderly Owners with Problems by Age and Percent of Income (AMI)
Source: HUD 2009 Update of CHAS Tables



The Oregon State Plan on Aging: 2009-2013[24] recognizes that the aging population will have a profound impact on the social and economic fabric of communities across Oregon in the midst of a dramatic recession. Both create challenges. The goals outlined in the plan are:

- Healthy aging
- Alignment of aging network service delivery system and the State Policy on Aging
- Civic engagement
- Consumer-direction and choice
- Elder rights and protection for older Oregonians
- Required focus on disaster preparedness, coordination between Title III and Title IV and faith-based initiatives.

Persons with Disabilities

The Clackamas County Aging and Disability Services (an Area Agency on Aging) provides services and establishes policies pertinent to both aging and disabilities. Agency goals are to work toward:

- Independence and dignity among seniors and persons with disabilities;
- Services and information that are accessible, responsive, cost effective, and of high quality; and,
- Advocacy that promotes well-being and meaningful opportunity.

The Census Bureau defines disability as a long-lasting physical, mental, or emotional condition that can make it difficult for a person to do activities such as walking, climbing stairs, dressing, bathing, learning, or remembering. This condition can also impede a person from being able to go outside the home alone or to work at a job or business.

Table 52: Percent of Population with Disabilities 2000

Age	Clackamas County			Oregon		
	Male	Female	Total	Male	Female	Total
16 to 20	13%	11%	13%	14%	11%	12%
21 to 64	16%	14%	15%	19%	17%	18%
65 to 74	29%	26%	27%	33%	28%	31%
75 and up	49%	53%	51%	52%	54%	53%

Source: 2000 U.S. Census

Table 52 shows the percent of the population with disabilities by age in 2000.[25] The percent increased with age – dramatically among the population 75 and older. In Clackamas County, 15% of the population between the ages of 21 and 64 had a disability according the census definition. That increased to 27% for people between the ages of 65 and 74 and then rose to over half of seniors aged 75 and older.

Employment by disability status for the population between the ages of 21 and 64 shows considerable disparity by disability status, some of which can be attributed to the ability to work. A lower percentage of women were employed – more so for those with disabilities than without.

[24] Oregon Department of Human Services, Seniors and People with Disabilities, State Unit on Aging (www.oregon.gov/DHS/spwpd/sua/docs/state-plan-2009-2013.pdf)

[25] The 2000 census provided the most recent estimates of disability and employment at the local level. The American Community Survey included a question on disability beginning in 2008; 3-year and 5-year data will be available after 2011 will provide more current information.

Table 53: Percent Ages 21-64 Employed by Disability 2000

Status	Clackamas County			Oregon		
	Male	Female	Total	Male	Female	Total
Disability	69%	54%	62%	63%	52%	58%
No disability	88%	72%	80%	85%	71%	78%

Source: 2000 U.S. Census

Nationally, median household income in 2010 for householders between the ages of 18 and 64 with a disability was less than 45% of median household income for householders without a disability.[26] Real median income declined between 2009 and 2010. The percent decline was greater for householders with a disability. During the same year, the percent of the population age 18 to 64 with a disability living in poverty and without health insurance increased more for people with a disability than for people without a disability. Income disparity adds to the challenge of finding suitable housing.

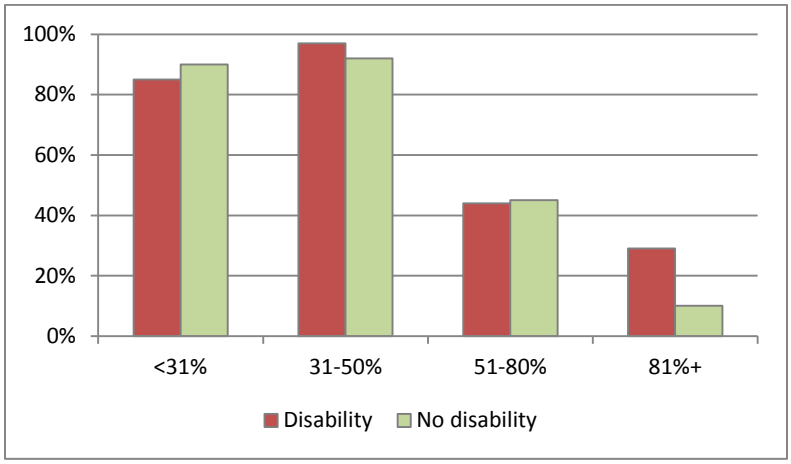
The Oregon *State Plan for Independent Living* includes four goals for people with disabilities: access to housing, healthcare, transportation and having the necessary skills and are empowered to communicate their needs effectively. The mission of Oregon's Independent Living Services Program is to support the ability of Oregonians with disabilities to direct their lives, access their communities and fulfill their responsibilities as independently as possible.

The already-limited support for persons with disabilities is potentially threatened by reductions associated with the current recession. Housing costs can certainly be more of a burden for people with disabilities and limited incomes than persons without disabilities.

Figures 28 and 29 show the percent of renters and owners, with and without disabilities, with housing problems (primarily cost burden) by level of household income (percent of area median income). Note that these are census definitions, so they include elderly households.

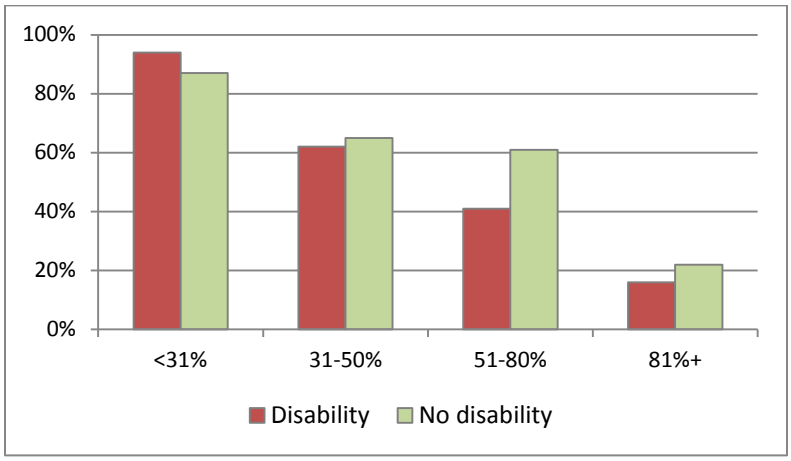
Figure 28: Renters with Problems by Disability and Percent of Income (AMI)

Source: HUD 2009 Update of CHAS Tables



[26] DeNavas-Walt, C., B. Proctor, and J. Smith, U.S. Census Bureau, Current Population Reports, P60-239, *Income, Poverty, and Health Insurance Coverage in the United States: 2010*, U.S. Government Printing Office, Washington, DC, 2011.

Figure 29: Owners with Problems by Disability and Percent of Income (AMI)
Source: HUD 2009 Update of CHAS Tables



Persons with Developmental Disabilities

Developmental disabilities include mental retardation, cerebral palsy, epilepsy, autism or other neurological condition that may impair intellectual functioning. These disabilities are expected to last a lifetime.

The trend nationally and in Oregon has been to reduce institutionalization of persons with developmental disabilities, including large congregate settings. Instead, the focus is towards more independence and choice, which encourages opportunities for supported employment and living and self-directed services.

Many people with developmental disabilities can be mostly or fully independent. Others, depending on the severity, require ongoing support, including case management, personal care assistance, live-in residential support, supported employment, guardianship, and payee services.

Persons with Mental Illness

According to the National Alliance on Mental Illness (NAMI)[27] mental illnesses are medical conditions that disrupt a person's thinking, feeling, mood, ability to relate to others and daily functioning. Serious mental illnesses include major depression, schizophrenia, bipolar disorder, obsessive compulsive disorder (OCD), panic disorder, post-traumatic stress disorder (PTSD) and borderline personality disorder. Mental illness is treatable and recovery is possible.

- 1 in 4 people experience a mental health disorder in a given year.[28]
- 1 in 17 people live with serious mental illness.

[27] (www.nami.org)
[28] NAMI. *Mental Illness: Facts and Numbers.* The publication summarizes data from a variety of sources.

- Of adults using homeless services, 31% reported having a combination of mental health and addiction disorders.
- Less than one-third of adults and one-half of children with a diagnosable mental disorder receive mental health services in a given year.
- Over 50% of students with a mental disorder age 14 and older drop out of high school-the highest dropout rate of any disability group.
- In the United States, the annual economic, indirect cost of mental illness is estimated to be $79 billion. Most of that amount – approximately $63 billion – reflects the loss of productivity as a result of illnesses.

Children and youth are among the ranks of the mentally ill. The 1999 "Mental Health: A Report to the Surgeon General" indicated that upwards of one in five children has a diagnosable mental illness, and 5% to 9% have a mental illness that results in "extreme functional impairment."[29]

Veterans returning from recent wars in the Middle East are among those suffering from mental health problems. Studies have shown that 17% of soldiers returning from the wars suffer from post-traumatic stress disorder (PTSD) and that one in six suffered from a variety of emotional problems and mental disabilities.[30]

The impact of untreated mental illness goes beyond the individual involved. It extends to the community and service systems (emergency rooms, homelessness, criminal justice). The impact is also felt by family members, including children. One of the risk factors included as an Adverse Childhood Experience (ACE)[31] is living with a family member experiencing mental illness. If a child experiences four or more of the factors on a list of risks (including forms of abuse, living in a home with domestic violence or substance abuse, among others), the child's own risk is increased, including depression and suicide.

Clackamas County Behavioral Health provides a number of services and referrals to individuals and families dealing with mental illness. This includes outpatient services for youth and adults, family psychoeducation, and community support for severely and persistently mentally ill adults. Also included are services such as treatment and case managements, as well as connection with supportive housing. The need, however, exceeds existing resources.

The Open Minds Open Doors campaign in Clackamas County has the aim of reducing the stigma associated with mental illness and substance abuse. The shame and stigma associated with mental illness can keep people from obtaining the help they need. Clackamas County also has a coordinated approach to treatment and stabilization in partnership with specialty courts – the Mental Health Court, Drug Court, Youth Drug Court and Family Court are avenues to alternative sentencing for nonviolent offenders.

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[29] Washington State Department of Health, Office of Maternal and Child Health. (2007). *Children's Mental Health in Washington State: A Public Health Perspective Needs Assessment.*
[30] New England Journal of Medicine, July 1, 2005.
[31] (www.aceresponse.org/thestudy.html)

Persons with Chemical Dependencies

Chemical dependencies occur across economic groups, as does mental illness and other needs described in this section. As has already been established, they often co-occur – people with mental illness may also be facing addiction or abuse of drugs and/or alcohol. Substance abuse is prevalent among chronically homeless persons. Parental substance abuse is a key risk factor for youth substance abuse. The effects on youth include not only increased risk of chemical dependency, but also exposure to family poverty, family crisis and dissolution, and domestic violence.

In addition to the effect of chemical dependency and substance abuse on the individuals who are addicted and their families, the effects on the larger community are substantial. Assessment and treatment can offset considerable public expense.

Clackamas County Behavioral Health provides diagnostic and treatment services to qualifying adults and youth. In cooperation with area school districts, the County also provides intervention services to children and youth thought to be at risk. This includes youth with behavioral problems, a history of living in abusive homes, and other risk indicators.

Coordinated intervention with specialty courts (Drug, Mental Health and Family Court) is an avenue to treatment and sentencing alternatives. Studies have shown that a disproportionate number of inmates in prisons and jails suffer from mental illness and/or substance abuse. A national survey of inmates conducted by the Bureau of Justice Statistics found that:[32]

- 64% of inmates in local jails had mental health problems – more women (75%) than men (63%).
- 76% of local jail inmates who had mental health problems met the criteria for substance dependence or abuse.
- More than half (53%) of jail inmates without mental problems had problems with substance dependence or abuse.

Untreated addiction alone, or in combination with mental illness, increases the likelihood of homelessness and/or incarceration. Correctional institutions, in addition to being costly alternatives, do not have the mission of providing treatment for mental health or substance abuse. In fact, correctional institutions have been shown to have an adverse impact on inmates afflicted with these issues.[33]

Victims of Domestic Violence

Domestic violence is the willful intimidation, physical assault, battery, sexual assault, and/or other abusive behavior perpetrated by an intimate partner against another.[34] One in every four women will

[32] James, D. and L. Glaze. (2006). Bureau of Justice Statistics Special Report: *Mental Health Problems of Prison and Jail Inmates.* U.S. Department of Justice, Office of Justice Programs.
[33] World Health Organization Information Sheet: *Mental Health and Prisons*.
[34] National Coalition Against Domestic Violence, *Domestic Violence Facts.*

experience domestic violence in her lifetime; 85% of victims are women. In spite of prevalence, domestic violence is one of the most underreported crimes.

Violence in the home impacts children and society. The cost of intimate partner violence exceeds $5.8 billion each year nationally, $4.1 billion of which is for direct medical and mental health services. Victims of intimate partner violence lost almost eight million days of paid work because of violence perpetrated against them by current or former husbands, boyfriends and dates.

Victims of domestic violence need an array of services including emergency shelter, medical services, legal advocacy and crisis counseling in the short term. In the longer term, transitional housing, job training/retraining, child care, long-term counseling or support groups, and financial assistance may be required to help abused partners reestablish themselves after a separation.

Leaving a violent home is difficult and fearful. Without a team of advocates, challenges may be too great for a successful transition. According to data from the Washington component of a national survey,[35] there were 31 hotline calls every hour during the 24-hour period surveyed. Programs reported a critical shortage of funds and staff to meet needs, and are forced to turn away requests for services, including shelter. The number of people turned away is growing with increased demand and reduced resources.

Domestic violence is not limited to intimate partner violence. Abuse of elders has not been as extensively researched, but can take all forms of domestic violence. Elder abuse survivors also face fear of abandonment, financial exploitation and neglect. Victims may be especially dependent on abusers for care and basic needs and may be suffering diminished capacity associated with age or physical deterioration.[36]

The 2010 report prepared by the Oregon State Department of Human Services shows a total of 169,202 calls for help to emergency helplines in Oregon in 2010, which was an increase over the number of calls in 2009.[37] There were 10,184 calls in 2010 in Clackamas County, including 6,077 for domestic violence, 197 for stalking and 445 for sexual assault.

Victims of domestic violence who access shelter are helped with more than just immediate housing – they are given other opportunities such as planning for safety, assessing legal options, and accessing health care. Without shelter, many victims and their children face homelessness.

According to shelter data provided by Clackamas Women's Services, 1,499 adult survivors were turned away when requests for shelter could not be met between July 1, 2010 and June 30, 2011. In addition to lack of temporary or emergency shelter, victims may face any number of barriers should they choose to leave an abusive situation: lack of affordable housing, lack of transportation, lack of shelter for their

[35] 2010 National Census of Domestic Violence Services (24-hour census) conducted by the National Network to end Domestic Violence.
[36] Oregon Coalition Against Domestic and Sexual Violence (www.ocadsv.com)
[37] Oregon Department of Human Services. (2011). *Striving to Meet the Need: Summary of Services Provided by Sexual and Domestic Violence Program in Oregon.*

pets, lack of jobs, loss of support of family and friends (particularly if leaving a small town), lack of culturally-specific services, and lack of awareness of domestic violence, which can result in blaming in the victim.

Persons with HIV/AIDS

According to data from Oregon Health Authority Public Health[38] there have been 449 diagnoses of HIV infections of Clackamas County residents from 1981 through 2009, which included 27 in 2009, 13 in 2008 and 17 in 2007. The number of people with a new diagnosis in Oregon has not changed much since 1997, but the number of people living with HIV/AIDS has grown.[39]

HIV/AIDS is primarily diagnosed among men, but many women have contracted the disease. Unprotected sexual activity and intravenous drug use are major causes. The traditional services required by those with HIV/AIDS – medical case management, insurance continuation, access to prescription drugs, respite and in-home care, and nursing home care – are extended if the disease is affecting low-income, homeless and substance abusing persons to include emergency shelter and supportive housing, financial assistance, mental health case management, chemical dependency treatment and public assistance.

The National Aids Housing Coalition, in summarizing the 2010 *Findings and Recommendations from the Office of National AIDS Policy Consultant on Housing and HIV Prevention and Care*, emphasizes the importance of housing in treating and stabilizing those with HIV/AIDS and in prevention by reducing risk of new infection.[40] The document points to research findings:

> *A strong and consistent evidence base identifies housing status as a key structural factor influencing HIV vulnerability, risk, and health outcomes. Homelessness itself places persons at risk of HIV infection, and among persons already disproportionally impacted by HIV/AIDS (e.g., men who have sex with men, persons of color, homeless youth, IV drug users, and women), lack of stable housing greatly amplifies their vulnerability for HIV infection, poor health outcomes, and early death.*

The Cascade AIDS Project serves a five-county area, including Clackamas County. The project reports an inability to meet the demand for housing. The current wait list for long-term housing subsidy contains information for 85 individuals who are currently homeless or at imminent risk of homelessness. Of these individuals, 29% are involved with corrections (parole, probation, recent release) and 14% identified themselves as chronically homeless. It is anticipated that individuals will wait a 12 to 18 months to receive housing assistance.

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[38] Oregon Public Health HIV/AIDS Reporting System (eHARS).
[39] Oregon Department of Human Services, Public Health Division, HIV Data and Analysis Program/HIV Prevention Program. (March 2011). *Epidemiologic Profile of HIV/AIDS in Oregon 2009.*
[40] National Aids Housing Coalition (www.nationalaidshousing.org).

Farmworkers

Agriculture is a leading industry in Oregon and in Clackamas County. Seasonal and migrant workers, as well as year-around farmworkers, are important to sustaining the industry. An accurate count is illusive, but Oregon Housing and Community Services incorporated data from a number of sources (including USDA and the Alice Larsen Enumeration Study of 2002) to estimate that Oregon farms employ approximately 123,000 agricultural employees annually, of which 95,000 (or 77%) are seasonal.[41]

Farmworkers, especially seasonal and migrant farmworkers, have often been poorly housed. One remedy in Oregon has been the Farmworker Housing Tax Credit Program which provides an incentive to construct, install, acquire or rehabilitate farmworker housing.

Housing is provided by CASA (Community Shelter and Assistance Corporation of Oregon) in several locations in Clackamas County:

- 25 units of multifamily housing in Molalla (with the Housing Authority of Clackamas County)
- 24 units of multifamily housing in Molalla (with the Hacienda Community)
- 26 units of multifamily housing in Canby (with Catholic Charities)
- 54 units of multifamily housing in Sandy (with Catholic Charities)

CASA of Oregon is also working elsewhere in Oregon to convert mobile home parks into resident-owned cooperatives, preserving a valuable housing asset and providing stable homeownership opportunities for residents who might not otherwise have the opportunity.

- *Farm labor housing is needed; particularly livable housing, since many units are in deteriorated condition.*
- *Farmworker projects have trouble with cash flow because people are so low-income they can't pay enough to keep the projects afloat.*

(Interviews/focus group participants)

The Oregon Center for Public Policy produced a paper in 2006[42] outlining the earnings and taxes paid by undocumented workers in Oregon, many of whom are farmworkers. On average, the household income for undocumented households was $24,300. The total estimated annual income for up to 150,000 undocumented workers in Oregon was $2.2 billion. With these earnings they purchased goods and services and paid up to $160 million in taxes (state income, excise, property, social security, Medicare). While eligible for some emergency services, they are not eligible for the Oregon Health Plan or food stamps, will not receive social security or Medicare unless they become citizens, and they are not eligible for unemployment benefits.

[41] (www.ohcs.oregon.gov)
[42] Oregon Center for Public Policy. Issue Brief, April 1, 2006. *Undocumented Workers are Taxpayers, Too.*

Resources for Persons with Special Needs

Clackamas County and partner organizations provide a number of services for people with special needs, some identified in the above sections. Housing, including supportive housing, is summarized in Table 25. The network of existing services and support is inadequate to meet the need. In the face of growing demand and reduced resources, the resulting gaps in services and housing will be even more pronounced.

- *People with special needs, including people with physical and mental disabilities, are the most vulnerable.*
- *Much more supportive housing for low-income people with mental illness and additions is required.*

(Interviews/focus group participants)

Figure 30: Community Survey Opinions about Housing Strategies

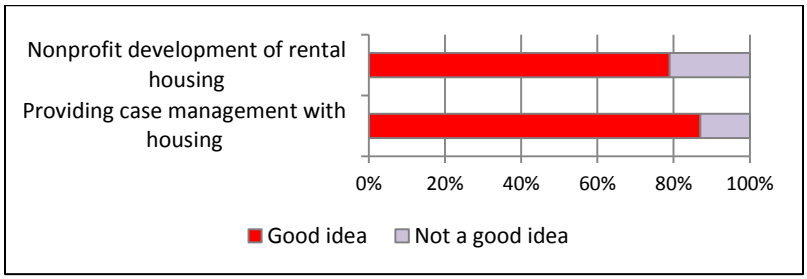
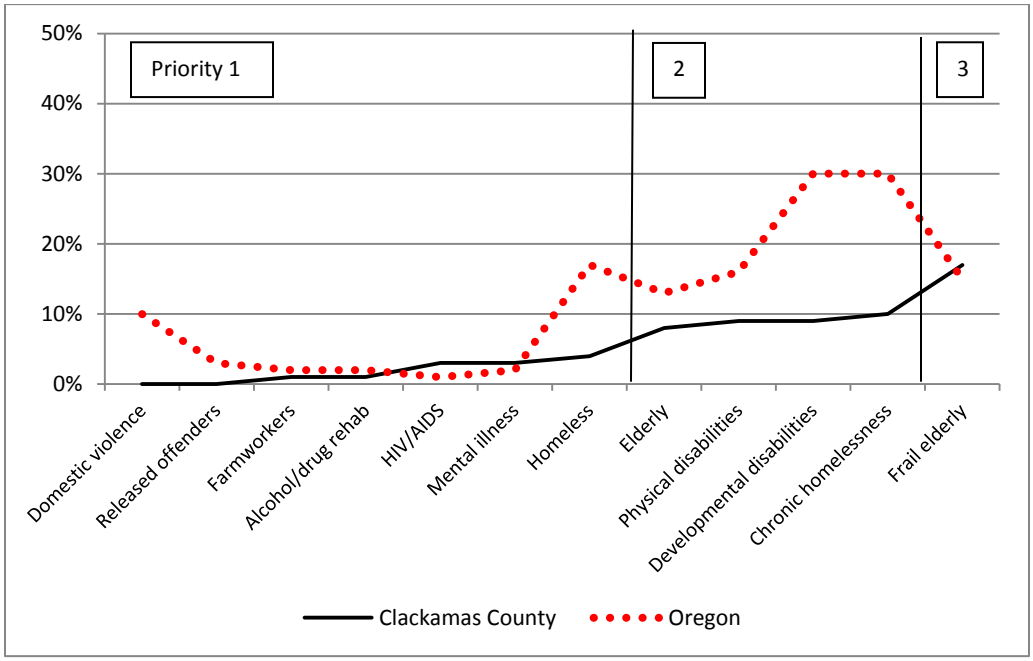


Figure 31: Percent Housing Needs Met and Priority Level 2007

Source: Oregon Housing and Community Services Statewide Affordable and Special Needs Housing Assessment for Consolidated Funding Cycle



Indicative of the lack of ability to meet needs, particularly housing and supportive housing, Oregon Housing and Community Services in 2007 based prioritization of need for special needs populations on the degree to which housing was available. Figure 31 shows the prioritization for Oregon and compares

the level of met need in Clackamas County to that in the state. Note that at best in Oregon, 30% of need was met for persons who were chronically homeless and for those with developmental disabilities. The gap for other special needs groups was much greater.

In Clackamas County, less than 10% of housing needs are met for most populations represented in the analysis in Figure 31. The exception to this is hardly remarkable in that less than 20% of the housing needs of frail elderly individuals are met. Overall, the housing needs of just a few of the most vulnerable residents are being met, which puts them at risk of becoming or continuing to be homeless. It also means that people might have to continue to live in unsafe or inadequate housing, or remain in harmful relationships. Prioritization of resources to meet the needs is difficult when resources are already so scarce and becoming more scarce. At the same time, recession-associated loss of income and jobs likely disproportionately affects people with special needs.

SECTION HIGHLIGHTS

Homelessness

- The January 2011 one-night count found over 2,700 persons homeless in Clackamas County, which certainly undercounts the actual number.
- Almost half of those counted were children.
- The number of homeless school children in the 2010-2011 was a 97% increase over the number counted in 2006-2007.
- The cause of homelessness can be dramatic (the loss of a job, a catastrophic illness, domestic violence) or simply not having the resources to afford housing.
- Especially vulnerable are people with mental health problems, veterans, people with disabilities, people coming from institutions, people with addictions and victims of domestic violence.
- Existing services fail to provide the flexibility to assist persons at risk with the specific kinds of assistance that would prevent their crisis or their homelessness.
- Providers are able to meet only about 10% of the demand, even though there are poised to provide needed wrap around services to prevent homelessness.

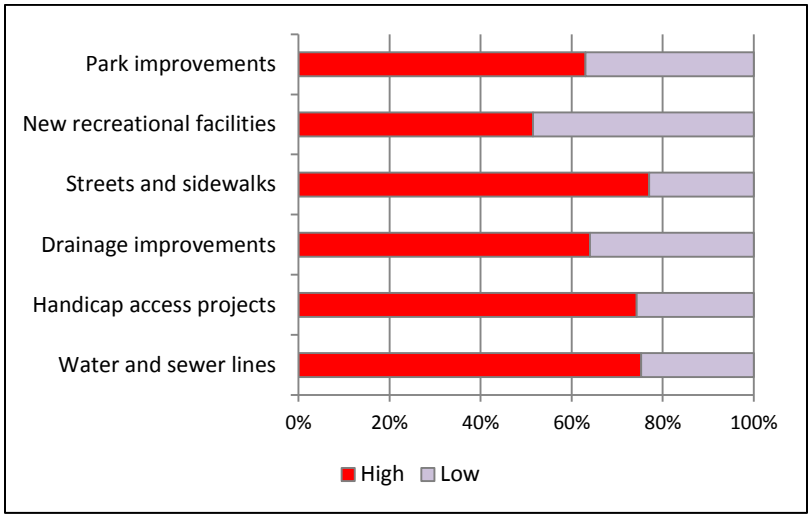
People with Special Needs

- People with special needs, including people with physical and mental disabilities, are the most vulnerable: 15% of working age population (21-64) had a disability and 51% of population 75+ had a disability.
- Much more supportive housing for low-income people with mental illness and addictions is required to provide ongoing stability and prevent homelessness.
- The caseload of seniors and people with disabilities has increased by >10% from 2010 to 2011.
- Oregon Housing and Community Services bases priority on the gap between needs and housing resources: for most populations in need in Clackamas County, less than 10% of the need is met by existing resources and sometimes the gap is even more pronounced.

COMMUNITY DEVELOPMENT NEEDS

Clackamas County exhibits a wide variety of needs in the area of community development, encompassing infrastructure improvements, public facilities, economic development and neighborhood revitalization, public services and historic preservation. The nature of development and growth in the expansive county geography has resulted in some areas where infrastructure, facilities and services tend to be concentrated in the most urbanized areas on the western side of the county and are more limited in the somewhat sparsely populated areas of the County's eastside.

Figure 32: Community Survey Opinion of Development Priorities



- *Public transportation is limited in rural areas.*
- *Enhanced opportunities are seen as the key to raising quality of communities and access to jobs, schools, amenities and quality housing for lower-income residents.*

(Interviews/focus group participants)

INFRASTRUCTURE IMPROVEMENTS

In general, the infrastructure systems, consisting of improvements to water, sewer, drainage, streets, bikeways and pedestrian walkways provide an adequate level of service to most areas of the County.

While the more densely populated areas are served by public water systems, many of the rural households in the east are served by small community water systems or by individual wells. The Department of Health, Housing and Human Services closely monitors the quality of these systems. While sewage treatment systems in rural areas include a significant percentage of individual household septic tank disposal systems, public service is expanding annually into those areas. In keeping with statewide trends, solid waste systems in the urbanized areas have been evolving into a more

conservation-oriented service, with increasing recycling. Drainage issues tend to be localized and not widespread.

Street, sidewalk and lighting improvements in the rural regions are limited to the more populated areas. However, some of the more densely populated areas have chosen to limit the improvements to focus primarily on function and safety improvements in order to maintain a more rural character in their neighborhoods.

The County is strategically increasing the safe bikeways, and pedestrian trails and paths to preserve resources and protect the environment while offering alternatives to the automobile. Where streets are without sidewalks, a means of separating traffic from pedestrians, particularly along school routes, is a safety issue. In addition, while new or improved sidewalks meet handicapped accessible standards, there are significant needs for upgrading existing sidewalks. Because the County's population is aging (currently 14% is age 65 years or older and is projected to increase to 18% by 2030), the number of seniors who could benefit from ramps and curb cuts will be increasing.

A separate, but related need is the ability to provide project-specific infrastructure improvements to support new housing development for lower-income persons, populations with special needs and people who are homeless.

The 2011 community survey identified needs in several areas including support for street and sidewalk improvements, water/sewer projects and projects that would improve handicap access. Discussions with community members in focus groups revealed a concern over the need for "walkable" pedestrian-friendly areas with increased access to services and basic needs (schools, shopping, healthcare, amenities). Focus group participants also identified the need for enhancing accessibility to employment and schools, particularly for lower-income residents facing relatively high transportation expenses.

Considering these needs, the County has identified the following as high priority needs:

- Water/sewer improvements
- Street/alley improvements
- Curbs and sidewalks
- Bike paths

PUBLIC FACILITIES

Public facilities in the County provide a variety of services and amenities to residents. Community and neighborhood facilities provide means of delivering public services to lower-income persons and seniors and recreational opportunities for a range of ages. The aging of the County population noted earlier will result in the need for more senior centers and services.

Public transportation improvements are currently underway in the County, led by the extension of the light rail into the northwest sector. An expanding bus system provides inexpensive transportation to and from work and services but has gaps in service, particularly in the rural areas and lacks "off- peak hours" service to much of the County.

As discussed in previous sections of this Plan, the County has an active group of organizations serving the needs of homeless persons. That group has identified the need for homeless facilities assisting specific populations. In addition, limited facilities currently exist in the County to serve specific needs of other populations with special needs, including those with mental illness, victims of domestic violence victims, and youth who have suffered abuse.

Finally, within the County there remain opportunities for preserving the community's heritage and history through restoration of public buildings.

Through an assessment of the major needs in the County, the following have been identified as high priority needs:

- Homeless facilities
- Domestic violence facilities
- Mental health facilities
- Senior centers
- Abused/neglected children facilities
- Non-residential historic preservation

ECONOMIC DEVELOPMENT AND NEIGHBORHOOD REVITALIZATION

Unemployment is high in Clackamas County (10.6% in the Portland-Vancouver-Hillsboro metropolitan area in 2010) and underemployment may be as high as 20%. Further, since agriculture is a major economic sector in Clackamas County, many jobs are not generally high-paying. The need for living wage employment is evident.

- *Businesses, particularly small and marginal business, are continuing to fail.*
- *Mixed use housing could provide small business opportunities.*

(Interviews/focus group participants)

The capacity of the workforce is also an issue. Lower education levels are associated with higher unemployment and lower wages (2010 national data):

- Median earnings for workers with less than a high school diploma equaled $444 per week and the unemployment rate was 14.9.
- Median earnings with a high school diploma equaled $626/week; unemployment was 10.3.
- Median earnings with a 4-year degree equaled $1,038/week; unemployment was 5.4.

Unemployed youth 16 to 25 are a particular concern because without experience, they are not as employable as people who already have work experience. Those without a high school education are at

a clear disadvantage. Layoffs of older workers continue as the economy only now shows signs of beginning the recovery process. Many workers are unable to find new jobs and need retraining to compete for jobs that are available. Those without resources, family assistance, or options in the community are vulnerable.

Closely tied to resolving unemployment and local business stagnation is the need to revitalize neighborhood business districts that have deteriorated. Several districts have been a focus of the County efforts. The McLoughlin Corridor Planning area is currently in the initial stages of planning for revitalization/development of the area. The Corridor contains residential areas in need of sidewalks and drainage improvements along with housing rehabilitation. A long commercial corridor includes numerous businesses whose storefronts could be improved. Other areas of interest include the Clackamas Town Center and North Clackamas, both with infrastructure needs (streets, sidewalks and lighting) in addition to needs for business development and housing rehabilitation.

Participants in focus groups indicated that existing businesses and business startups face significant issues:

- Businesses, particularly small and marginal businesses, are continuing to fail.
- Small business preservation and/or creation are the key to maintaining and increasing jobs in the County.
- Mixed use housing could provide small business opportunities on the street level.
- Several of the County's small to medium-sized shopping and commercial areas reflect the need for revitalization.

County staff did not rate economic development or neighborhood revitalization activities as high priority needs for potential funding with CDBG, ESG or HOME resources but are using other resources to actively encourage the revitalization of targeted neighborhood business districts (such as that in the McLoughlin Corridor). In addition, job creation remains an overall priority for the County.

PUBLIC SERVICES

With the incomes of approximately 25,000 households falling in the category of low- and moderate-income, the need for services to provide supports for families and individuals is great. A range of services offered in the County provides significant assistance to residents. Unfortunately with the economic downturn, the loss of public resources to support programs and the hardships faced by more and more low-and moderate-income households, the programs are inadequate to meet the need. This necessitates choosing which services to maintain with shrinking funding levels.

Among the specific services needs identified during the research and public consultation process to develop the Plan were support for and enhancement of the following:

- "Safety net" services, in light of growing demand, to prevent homelessness and vulnerability to homelessness.

- Services to meet basic needs, also in light of growing demand, including shelter, food, utilities and emergency relief.
- Services that prepare youth and young adults for success.

The following were determined through the planning process to be high priority areas of public services activities for which HUD resources would be considered:

- Homeless services
- Youth services
- Neglected or abused child services
- Employment training services
- Renter/foreclosure training
- Fair Housing activities

A more complete listing of detailed Clackamas County community development needs is found below.

Community Development Priority Needs Table

During the Needs Assessment phase of this Consolidated Plan, a community survey was completed, meetings were held with focus groups and interviews with key stakeholders were conducted. Based on the findings of the needs assessment and the development of the following broad short- and long-term non-housing community development goals, the Priority Needs Tables (HUD Table 2A and 2B) were completed.

- Development of public facilities to benefit low-income neighborhoods and special needs populations.
- Improvement to the infrastructure in low-income areas to ensure personal safety and welfare, and access to services.
- Development and expansion of public services that ensure the health and welfare of low-income individuals.

Priority need rankings were assigned to households to be assisted according to the following HUD categories:

High Priority: Activities to address this need will be funded by the County during the five-year period. Identified by use of an 'H' or 'High'.

Medium Priority: If funds are available, activities to address this need may be funded by the County during the five-year period. Also, the County may take other actions to help other entities locate other sources of funds. Identified by use of an 'M' or 'Medium'.

Low Priority: The County will not directly fund activities to address this need during the five-year period, but other entities' applications for federal assistance might be supported and found to be consistent with this Plan. In order to commit CDBG, HOME or ESG Program monies to a Low Priority activity, the County would have to amend this Consolidated Plan through the formal process required by the Consolidated Plan regulations at 24 CFR Part 91. Identified by use of an 'L' or 'Low'.

No Such Need: The County finds there is no need or that this need is already substantially addressed. The County will not support other entities applications for federal assistance for activities where no such need has been identified. Identified by use of an 'N'.

Priority need rankings have been assigned to each of the required categories for HUD Priority Needs Table 2A and 2B. The HUD Table 2B is listed below and also in the appendix.

CLACKAMAS COUNTY COMMUNITY DEVELOPMENT

Table 2B: 2012 - 2016 CDBG & HOME FUNDING PRIORITY NEEDS

Priority Need	Priority Need Level	Unmet Priority Need	Dollars to Address Need	5-Year Goal Plan/Act	Annual Goal Plan/Act	Percent Goal Completed
Public Facility Needs (Projects)						
Homeless facilities	High					
Domestic violence facilities	High					
Mental health facilities	High					
Senior centers	High					
Abused/neglected children facilities	High					
Non-residential historic preservation	High					
Parks and/or recreation facilities	Medium					
Community centers	Medium					
Child care centers	Medium					
Youth centers	Medium					
Healthcare facilities	Medium					
Police/law enforcement centers	Low					
ADA improvements to public buildings	Low					
Handicapped centers	No Need					
Parking facilities	No Need					
Fire stations	No Need					
Jails	No Need					
Infrastructure (Projects)						
Water/sewer improvements	High					
Street/alley improvements	High					
Curbs and sidewalks	High					
Bike paths	High					
Drainage improvements	Medium					
Solid waste disposal improvements	Medium					
Street lights	Medium					
Bridges	Medium					
Public Services Needs (People)						
Fair housing activities	High					
Homeless services	High					
Youth services	High					
Neglected/abused child services	High					
Renter/foreclosure training	High					
Employment/training services	High					
Transportation services	Medium					
Legal services	Medium					
Seniors services (in-home)	Medium					
Substance abuse services	Medium					
Health services	Medium					

Handicapped services	Low					
Lead hazard screening	Low					
Crime awareness	Low					
Tenant landlord counseling	Low					
Mental health counseling services	Low					
Housing Groups						
Housing for families with children	High					
Housing for homeless families	High					
Senior housing	High					
Disabled accessible housing	High					
Victims of domestic violence	High					
Homeless youth	High					
Mentally/physically disabled	High					
Persons with drug/alcohol problems	High					
Single adults	Medium					
Small families (2 adults)	Medium					
Aids/HIV clients	Medium					
Affordable Housing Needs (Projects)						
Affordable for-sale housing	High					
Affordable rental housing	High					
Residential rehabilitation	High					
Rehabilitation of rental units	High					
FTHB downpayment assistance	High					
Emergency rental assistance	High					
Transit oriented development	High					
Long-term rental assistance	Medium					
Home repair grants	Medium					
Homebuyer loan program	Medium					
FTHB classes	Medium					
Home weatherization grants	Low					
Foreclosure prevention counseling	Low					
renter utility assistance	Low					
Economic Development (General)						
ED assistance to for-profit (businesses)	Medium					
C/I infrastructure development	Medium					
ED technical assistance (businesses)	Low					
Micro-enterprise assistance (businesses)	Low					
Rehab; publicly- or privately-owned Commercial/Industrial (projects)	Low					
Develop business incubator	Low					
Develop business parks	No Need					

SECTION HIGHLIGHTS

Public Infrastructure Improvements and Facilities

- Future planning needs to consider the changing needs of the community:
- Planning calls for "walkable" pedestrian-friendly areas with increased access to services and basic needs (schools, shopping, health care, amenities.
- Public transportation is limited in rural areas.
- Enhanced opportunities are seen as the key to raising quality of communities and access to jobs, schools, amenities and quality housing for lower-income residents.
- Street improvements (streets, sidewalks, lights and drainage are lacking in many developed areas making safety and accessibility a major issue.

Economic Development

- Existing businesses and business startups are challenged; businesses, particularly small and marginal businesses, are continuing to fail.
- Small business preservation, creation, and expansion are key to increasing jobs in the County.
- Mixed use housing could provide small business opportunities.
- Several of the County's small to medium-sized shopping/commercial areas need revitalization.

FIVE-YEAR STRATEGIC PLAN

FIVE-YEAR STRATEGIC PLAN (2012-2016)

NATIONAL GOALS AND OBJECTIVES

In an effort to provide a framework for federal priorities and effect local decision-making in the use of its resources, the U. S. Department of Housing and Urban Development (HUD) established regulations calling for a Consolidated Plan to allocate resources under the Community Development Block Grant Program (CDBG), the Home Investment Partnership (HOME), the Emergency Solutions Program (ESG) and the Housing Opportunities for People with AIDS (HOPWA). As an "Entitlement Community", the County annually receives CDBG, HOME and ESG funds directly from HUD and participates in the regional consortium for the HOPWA Program. HUD regulations further establish three broad goals for these programs:

- Expanded economic opportunities
- Decent housing
- Suitable living environments

Each Entitlement Community, as a pre-requisite to receiving funds under the programs, must establish its own set of goals, strategies and objectives for the use of program resources. These strategies and objectives must be consistent with the national goals. To that end, Clackamas County has completed a community process assessing its needs and has created a set of overarching goals and priorities to guide the strategies designed to meet those needs.

OVERARCHING COMMUNITY GOALS

Five overarching goals were developed to express the community's vision and guide decisions on housing and community development in the County.

1. Provide expanded opportunities for creating low- and moderate-income housing resources, focusing on decent, safe, sanitary and affordable housing located near employment opportunities, schools, services and/or public transit links.
2. Seek opportunities to improve the self-sufficiency of low-and moderate-income persons and persons who are disabled by providing them the services, employment opportunities and support systems needed to maintain and/or return to full participation in the community.
3. Expand housing resources and options available to the County's most vulnerable populations.
4. Maintain the quality and safety of the community's affordable housing stock, the vitality of its residential neighborhoods and the viability of its business communities.
5. Support improvements in infrastructure and other community facilities in order to build vibrant and safe neighborhoods.

TARGET POPULATIONS

While program resources may benefit other populations in need, Clackamas County Health, Housing and Humans Services (H3S) has established a priority for four populations in allocating resources.

- Special needs populations (seriously mentally ill and persons dependent on substances)
- Homeless families with children
- Survivors of domestic violence
- Persons in low-and moderate-income neighborhoods

COMMUNITY GOALS AND STRATEGIES

The County's overarching goals and the populations designated for priority are consistent with HUD's national goals and objectives. To reach those goals, the County has established its own specific goals and strategies. The goals and strategies outlined below will drive the annual allocation of HUD resources over the five-year period. The effectiveness of the strategies will be measured by achievement of outcomes anticipated from the implementation of the individual strategies.

HOUSING GOAL I: Increase and improve housing that is affordable to renters

- Create new affordable housing for rent-burdened residents.
- Preserve and improve the quality of the affordable rental housing stock available to low-income families.
- Focus efforts to meet the housing needs of households with incomes below 50% of the area median.
- Support the development of housing for special needs populations and families with children while planning to meet the housing needs of a rapidly-growing senior population.
- Maintain strong partnerships between the County and private/public developers in the development and preservation of affordable rental housing.
- Assure that new affordable housing has accessibility to services and ease of access to public transit for travel to employment centers and other "centers of opportunity."
- Support the County Department of Health, Housing and Humans Services' "Housing Initiatives" strategies.
- Support the redevelopment of public housing units to improve the quality of housing.
- Develop a tenant-based rental assistance program.

Housing Goal I Five-Year Performance Measurement: 307 households will have new or improved rental housing.

HOUSING GOAL II: Stabilize existing homeownership and provide opportunities for new homeowners.

- Stabilize homeownership through housing repair, energy efficiency improvements, rehabilitation and assistance with sewer connections.

- Support the expansion of opportunities for low- and moderate-income households to become new homeowners, especially first-time homeowners.
- Support the use of manufactured homes and mobile home parks or subdivisions as a reasonable method of obtaining affordable housing, especially in rural areas.

Housing Goal II Five-Year Performance Measurement: 270 households assisted to maintain their housing or to become (or remain) homeowners.

HOUSING GOAL III: Reduce homelessness and meet the housing needs of special needs populations.

- Support the goals of the Clackamas County Ten-Year Plan and Policies to Address Homelessness and the efforts of the Homeless Council to reduce homelessness sin the County.
- Provide affordable housing and stabilizing services to persons who are at risk of homelessness.
- Support efforts to develop a flexible funding source to provide appropriate services and rental assistance to persons who are homeless or at risk of homelessness.
- Focus resources on the more vulnerable populations, including people with mental health problems, veterans, people with disabilities, people coming from institutions, people with addictions and victims of domestic violence.
- In partnership with private and public housing entities, develop a range of housing choices for vulnerable populations (including persons at risk of homeless, homeless persons and other special needs populations), including a focus on meeting the need of chronic homeless persons for permanent supportive housing.
- Develop a set of program policies to create a 15% set-aside in all new affordable housing developments specifically to assist the target populations.

Housing Goal III Five-Year Performance Measurement: 250 homeless or at-risk households receive affordable housing.

HOUSING GOAL IV: Promote community awareness of the affordable housing needs of low-and moderate-income households, the needs of homeless persons and the ongoing need to ensure equal access of all households to housing resources.

- Support projects and programs, such as the Housing Rights and Resources Program, that affirmatively address and promote fair housing rights and further housing opportunities for all County residents in accordance with the Fair Housing Act.
- Promote public awareness of the issue of fair housing and support the education of tenants, prospective homeowners, landlords, developers, property managers and housing staff on the Fair Housing Act and the Americans with Disabilities Act.
- Update and support the recommendations in the Analysis of Impediments to Fair Housing.
- Promote Transit Oriented Development (TOD).
- Expand Project-based Rental Assistance programs (PBRA).
- Explore special voucher rent rates for high-rent areas (HACC).

Housing Goal IV Five-Year Performance Measurement: 10,000 households will receive assistance in understanding their rights.

HUMAN SERVICES GOAL I: Stabilize the lives of families and individuals who are in crisis.

- Focus on the prevention of homelessness and other personal crises through intervention services tied to rental assistance.
- Rent-Well tenant training and supports.
- HomeBase services to individuals and families that are homeless or at risk of homelessness.

Human Services Goal I Five-Year Performance Measurement: 250 persons will receive intervention services.

HUMAN SERVICES GOAL II: Increase the self-sufficiency of residents, particularly low-and moderate-income families and individuals as well as other special needs populations who are in need of a range of community supports and services.

- Support the preservation of basic community services and seek their expansion.
- Assure that special needs populations, people with mental illness, people with disabilities and the elderly have access to essential services so they can reach their potential for independence.
- Expand opportunities for employment at living wages for the unemployed and underemployed through vocational and job training, work skills development, counseling, continuing education and literacy, and job placement.
- Assure that youth are provided the services and support systems they need to mature into employment and community life.

Human Services Goal II Five-Year Performance Measurement: 750 persons will receive self-sufficiency services.

COMMUNITY DEVELOPMENT GOAL I: Revitalize low- and moderate-income neighborhoods.

- Provide safe and accessible neighborhood streets and walkways/bikeways, especially near schools.
- Support the revitalization of distressed neighborhoods through infrastructure and facilities improvements.

Community Development Goal I Five-Year Performance Measurement: 690 households will benefit from community improvements.

COMMUNITY DEVELOPMENT GOAL II: Improve community infrastructure and facilities.

- Create or improve community facilities that deliver crisis/safety net or self-sufficiency services.
- Construct public improvements to support the development of affordable housing and/or support business development or retention.

- Support the removal of barriers to accessibility by persons with disabilities and senior population.

Community Development Goal II Five-Year Performance Measurement: 300 households will benefit from neighborhood improvements.

ANTI-POVERTY PLAN

The goals and strategies of the Clackamas County Consolidated Plan are directed at meeting the needs of households living in poverty. The overarching goals of the Plan include a focus on the needs of the most vulnerable populations, among them households that find themselves in the lowest income brackets. Several goals and strategies, specifically direct the resources toward households in poverty. For example, the County's rental housing focus will be on assisting households below 50% of area median. The County's overall goal is to reduce the percentage of residents living in poverty. HOME resources will provide housing at affordable rates for households in poverty. The County's ESG Program will focus on the most vulnerable populations who are homeless or in danger of becoming homeless. Finally, the CDBG Program will provide services that are designed to assist persons in crisis and to help the poor move toward self-sufficiency.

The County has a long and continuing history of cooperative efforts with other agencies focused on households in poverty, including the Housing Authority and Clackamas County Community Action Agency. These partnerships and the work of the CHAN and the Homeless Council are crucial to strategies to reduce poverty in the County.

Several strategies in the Consolidated Plan form the basis for the County's Anti-Poverty Plan:

Housing

- In partnership with private and public housing entities, develop a range of housing choices for vulnerable populations (including persons at risk of homeless, homeless persons and other special needs populations), including a focus on meeting the need of chronic homeless persons for permanent supportive housing.
- Create new affordable housing for rent-burdened residents.
- Focus efforts to meet the housing needs of households with incomes below 50% of the area median.
- Support the development of housing for special needs populations and families with children while planning to meet the housing needs of a rapidly-growing senior population.
- Maintain strong partnerships between the County and private/public developers in the development and preservation of affordable rental housing.

Human Services

- Create or improve community facilities that deliver crisis/safety net or self-sufficiency services.

- Expand opportunities for employment at living wages for the unemployed and underemployed through vocational and job training, work skills development, counseling, continuing education and literacy, and job placement.
- Support the preservation of basic community services and seek their expansion.
- Assure that special needs populations, people with mental illness, people with disabilities and the elderly have access to essential services so they can reach their potential for independence.
- Focus resources on the more vulnerable populations, including people with mental health problems, veterans, people with disabilities, people coming from institutions, people with addictions and victims of domestic violence.

Homelessness

- Support efforts to develop a flexible funding source to provide appropriate services and rental assistance to persons who are homeless or at risk of homelessness.
- Provide affordable housing and stabilizing services to persons who are at risk of homelessness.
- Focus on the prevention of homelessness and other personal crises through intervention services tied to rental assistance.
- Support the goals of the Clackamas County Ten-Year Plan and Policies to Address Homelessness and the efforts of the Homeless Council to reduce homelessness in the County.

RESOURCES AVAILABLE

The availability of adequate resources to fund the projects envisioned by these strategies is critical to the success of the Consolidated Plan. HUD resources are allocated to each eligible community based upon a national formula and annual appropriations made by the U.S. Congress. Since appropriations vary annually and in recent years have been reduced, the amount to be made available by HUD over the five-year period of the Plan is uncertain. For instance, in 2012 two major factors impacted the amount of funds made available to the County: a significant overall reduction in the amount of funds appropriated nationally for the CDBG and HOME Program, and the introduction for the first time of the 2010 census data and the 2005-2009 American Community Survey data in the formula for distributing funds to Entitlement Communities. (Note that the latter factor tended to favor urban counties over cities nationally as data estimates reflected a relatively higher share of poverty and housing overcrowding in counties than had been shown when earlier census data were used to develop the formula amounts.)

Below is an estimate which assumes a level funding stream from federal appropriations after 2013.

Table 54: Estimated Resources 2012-2016

Source	Year					Total
	2012	2013	2014	2015	2016	
CDBG	$1,952,933	$1,757,640	$1,581,875	$1,581,875	$1,581,875	$8,456,198
CDBG Program Income	$300,000	$300,000	$300,000	$300,000	$300,000	$1,500,000
HOME	$743,155	$743,155	$743,155	$743,155	$743,155	$3,715,775
HOME Program Income	$70,000	$70,000	$70,000	$70,000	$70,000	$350,000
ESG	$167,232	$167,232	$167,232	$167,232	$167,232	$836,160
Total	**$3,233,320**	**$3,038,027**	**$2,862,262**	**$2,862,262**	**$2,862,262**	**$14,858,133**

Notes: Clackamas County has not historically benefitted directly from the use of HOPWA funds provided through the Portland Metropolitan Consortium so no specific amount is estimated for the program. The match required for the HOME Program will be met by property tax abatement and other federal resources. The County is considering the possible application and use of Section 108 Loans but has not included a specific amount.

CONSIDERATIONS IN DISTRIBUTION OF RESOURCES

In regard to the CDBG Program, the County distributes these resources based upon identified needs and the activities proposed by agencies responding to the annual RFP for projects. Each year in the fall, the County provides potential applicants with guidelines for preparing proposals which indicate the priorities and program funding goals. Among those priorities is the targeting of resources for specific populations which currently are:

- Special needs populations (seriously mentally ill and persons dependent on substances)
- Homeless families with children
- Survivors of domestic violence
- Persons in low-and moderate-income neighborhoods

Additionally the tri-annual and bi-annual RFP identifies specific housing and community development goals to which applications must respond. These goals are among those listed above in “Community Goals and Strategies.”

As a result of the RFP process, the geographical distribution of funds varies from year to year over the 1,800 square miles of the jurisdiction. Nevertheless, most of the activities funded are located in and serve low- and moderate-income areas. The primary exceptions are some housing activities, projects serving populations with special needs, and historic preservation.

The distribution of HOME funds diverges from the CDBG model. An RFP issued at the beginning of the Five-Year Consolidated Plan period provides the basis for allocation of funds for the first three years. Applications are then considered as they are submitted over the three-year period until they are exhausted. This process will be repeated at the beginning of the fourth year for the final two years of fund allocations. Throughout this period, the County works closely with for-profit and nonprofit developers to create project applications responsive to the RFP.

The process for distributing ESG funds is integrated into the CDBG allocation process which includes the tri-annual and bi-annual RFP process and determined application period. The RFP defines priorities developed annually utilizing the strategies of the Five-Year Plan as the base.

The primary obstacle faced by the County in attempting to meet the needs of currently unserved populations is the limited and declining funding available to meet the significant needs identified in the Plan. In recent years, national appropriations for both the HOME and CDBG Programs have greatly declined reducing the County's flexibility and potential impact on the needs. The above estimate of resources over the next five years assumes additional 10% decreases of CDBG resources in the next two allocation years. Fortunately, the federal 2012 ESG allocations have increased but, due to the impact of the economic downturn, the needs far outstrip the available and projected resources.

PROMOTING FAIR HOUSING

The 2005 Analysis of Impediments to Fair Housing Choice (AI) was the most recent analysis completed and has been the basis of actions to promote fair housing to date. Impediments identified in the 2005 analysis were:

Organizational Structure: Portions of the organizational structure delivering fair housing services in the County lacked coordination which resulted in less effective fair housing activities (such as outreach/ education, enforcement, and testing) than would be possible with a better organizational structure. Poor organizational structure included lack of a consistent referral system for prospective discrimination victims and prospective violations of fair housing law.

Confusion with ADA and Fair Housing Law: Interviews conducted for the 2005 AI suggested that there was general lack of knowledge about fair housing laws and about provisions of the Americans with Disabilities Act which lead to, among other consequences, confusion about applicability during new construction. Uncorrected, this could be an impediment to access to fair housing for persons with disabilities. The lack of clear understanding of fair housing laws, along with ADA, means that both application and enforcement are hampered. National studies support this finding.

City, County and State Policies: The 2005 AI found that land use practices and public policies could contribute to housing costs, which could reduce housing choice. Policies that increase the cost of land, lack of incentives (such as density bonuses) and overly restrictive building codes or energy efficiency requirements, for example, could prove as disincentives for construction of affordable housing. Current land use also indicated concentrations of lower-income households, which was sometimes correlated with concentrations of minority households and persons with disabilities.

Mortgage Lending Markets: Based on HMDA data analysis, the 2005 AI found higher loan denial rates for minority than non-minority households. While denial rates were lower than in Oregon, any difference in loan originations for equally-qualified applicants impedes fair housing.

Clackamas County has taken a number of steps to remove areas of potential impediments identified in the 2005 Analysis.

- Significantly, Housing Rights and Resources is now a partnership between the Clackamas County Social Services Division, the Fair Housing Council of Oregon, and Legal Aid Services of Oregon. A formal relationship exists between the partners, with established procedures for intakes and referrals. The Housing Rights and Resources Program serves as the central point for intakes and referrals. In addition, the Program provides information about available housing throughout the County.

- The County supports Housing Rights and Resources in educating tenants, landlords, property managers and housing staff regarding fair housing rights and responsibilities. Education extends to builders, realtors, County employees and citizens to reduce confusion regarding the Fair Housing Act and the Americans with Disabilities Act. Information and training available for homeowners includes training about financial products, credit, and credit markets that would work best for potential buyers and consumers.

- For homebuyers, the County provides direct assistance to low-income first-time home buyers and indirect assistance by creating housing opportunities and maintaining housing affordability through cooperation with a community land trust.

- For renters, the County promotes development of new affordable rental housing; and, provides renter training, move-in assistance and landlord guarantees through the Rent-Well program.

These strategies benefit over 4,500 individuals annually, including individuals calling for information and assistance, individuals calling for information on accommodations, and trainings conducted with landlords and other parties.

Clackamas County is presently participating in a multicounty regional forum to consider fair housing and determine regional strategies to eliminate impediments to fair housing choice. While just recently developed, membership includes neighboring counties and others committed to reducing impediments and increasing fair housing choice throughout the region. The County will continue to participate.

Clackamas County is also undertaking an update to the Analysis of Impediments to Fair Housing. The new AI will be completed in the fall of 2012. In addition to incorporating applicable findings from the 2005 AI, and building on strong systems developed as a result of that AI, the update will draw on regional expertise to suggest goals, strategies and doable action steps.

Three meetings of a regional stakeholder group will be held over the summer of 2012. Stakeholders will include government (County and selected cities), Fair Housing Council of Oregon, Legal Aid Services of

Oregon, agencies providing services and housing, Housing Authority of Clackamas County, and others who can speak to provision of housing in the County. The stakeholder group will consider data, indicators of impediments, model plans and strategies from the region and nationally, and will jointly recommend goals, strategies and actions over the next few years. The potential for regional (multicounty) strategies will further strengthen local strategies and actions.

REDUCING LEAD-BASED PAINT HAZARDS

Clackamas County Community Development follows HUD regulations and guidelines for evaluating and controlling lead-based paint hazards in housing when assisting child occupied facilities with federal funds for rehabilitation, tenant-based rental assistance, HOME rental properties, special needs facilities and homebuyers.

The County, when providing federal assistance on housing built prior to 1978, gives owners and tenants a pamphlet on protecting from lead in the home. In the case of a hazard evaluation, both a notice and results are supplied. If rehabilitation is done, owners and tenants are provided information on how to renovate safely. The County uses lead safe work practices and occupants are protected during rehabilitation.

Specific requirements depend on the amount of federal assistance utilized in the project. Projects below $5,000 per unit employ a “do no harm” approach, those from $5,000 to $25,000 per unit identify and control lead hazards, and those above $25,000 per unit identify and control lead hazards. The difference in approaches is in degree of assessment and intervention – from safe practices to complete abatement.

The County continues to educate and notify residents participating in housing rehabilitation and homebuyer programs about hazards of lead-based paint. Lead evaluation services are contracted with a professional firm. The County participates in a regional partnership with local jurisdictions in the Portland metropolitan area to address issues and solutions to problems resulting from lead regulations.

REMOVING BARRIERS TO AFFORDABLE HOUSING

As discussed previously, the County’s Comprehensive Plan contains several approaches to removing barriers to affordable housing. The County employs a number of strategies outlined this Consolidated Plan to retain existing affordable housing and increase the number of housing choices. These include maintaining and improving existing affordable housing, particularly housing available to the most rent-burdened residents and households with special needs. The County supports manufactured homes and mobile home parks or subdivisions as a reasonable method of obtaining affordable housing, especially in rural areas. Increasing affordable housing is also tied to the recognition that location of housing is important in terms of opportunities – transportation, services, employment, education and recreation.

The County maintains strong partnerships with private/public developers in the development and preservation of affordable rental housing. Overcoming barriers to affordable housing, particularly for the most vulnerable populations, is center to the strategy of focusing resources to offer housing choices and meet the needs of people with mental health problems, veterans, people with disabilities, people coming from institutions, people with addictions and victims of domestic violence.

The County Department of Health, Housing and Human Services Housing Initiative has the goal of increasing new affordable units, seeing that clients are housed quickly and enjoy more housing stability. Individual initiatives represent coordinated efforts between Health, Housing and Human Services, the Clackamas County Housing Authority, and partner agencies.

The County will use the resources available under this Consolidated Plan to assist in removing some of the barriers and increasing the supply of standard housing affordable to low-and moderate-income households. The housing market analysis and the housing needs and resources assessment provide strong support for the planned allocation of funds over the next five years. The critical gaps in affordable housing for renters; the condition of the rental housing stock; a significant need for housing serving homeless persons and persons with special needs; and a modest vacancy rate are among the factors driving the use of HOME resources for new construction and rehabilitation of the existing rental housing stock focused at the lower income levels. At the same time, the difficulties of homeownership, such as high housing costs, overcrowding, high foreclosure rates and limited incomes are among factors influencing to the allocation of funds to support new homeownership and to stabilize existing homeownership.