

Finding and Keeping Affordable Housing

Tips and strategies for low-income renters

Things to think about:

- Do you want or need to live alone? Do you function better with a roommate, in group living, with a case-manager on-site? Do you need alcohol and drug-free housing?
- What are your priorities? Is cost more important? Do you have special needs, such as accessibility ramps or close in parking, wide doors, lower sinks? Do you need to be close to a school, your job, your place of worship, bus lines, child care?
- Do you have a housing search plan? Make a list with the contact person, phone number and address of all the possible places you're interested in. Leave lots of room to make notes about the things that matter to you, like neighborhood, schools, bus lines, safety, grocery stores, etc.
- Is there a waiting list? Put your name on as many as you can. Keep track of your application. Call the manager periodically to see where you are on the list. If your contact information changes while you are still on the waiting list, be sure to give the manager that new information. Putting your name on a waiting list does not require you to accept an offer of housing.
- Tell everyone you know that you are looking for a place to live. Ask your friends about their places. Are there any vacancies? Would they recommend living there?

Places to look:

General Resources

Bulletin boards:

Libraries, colleges, neighborhood cafes, grocery stores, bookstores, laundromats and other local businesses often have listings for apartments and shared houses.

Web sites:

www.HousingConnections.org (has listings for subsidized and market-rate apartments)

portland.craigslist.org (look in the housing section)

Affordable Housing (*Housing rented at below market value*)

There are lots of different kinds of affordable (or subsidized) housing. If you are already on the Section 8 waiting list, it's important to know that it's not your only option! Here's a few kinds:

Housing Authorities (public, non-profit housing)

Housing Authorities are public corporations that are responsible for providing housing for low-income people. They are divided by region (often by county). HomeForward (formerly the Housing Authority of Portland) covers Multnomah County. Subsidized housing is housing for which renters pay about a third of their income for rent, and the federal government pays the rest.

HAP administers the Section 8 Housing Voucher Program. The Section 8 program offers renters an opportunity to find a place to rent in the private market and sign a lease directly with the landlord. Renters are given a coupon called a Section 8 Voucher, which they can shop around to private landlords. **As of July 1st, 2014, landlords can no longer refuse to accept section 8 coupons.** To be eligible for Section 8, applicants must be US citizens or eligible non-citizens and be low-income. Eligible applicants are put in a waiting list. Names are selected at random from the list when vouchers become available. In Portland, the waiting list is open for two weeks once every other year. Call the Section 8 Hotline for more details: 503-802-8472

There is also housing available in buildings where low-income households can live and pay about a third of their income in rent. In Multnomah county, call 503-802-8300 or visit www.homeforward.org to find out more. There is a waiting list, but it might not be as long as the wait for a Section 8 voucher. The waiting list may not be open at times. Outside of Multnomah county, visit www.hud.gov/offices/pih/pha/contacts/states/or.cfm or call 1-800-955-2232 x4 to find your local housing authority.

Project-based Section 8 (private, for- or non-profit affordable housing)

There are also a number of small & medium sized buildings where everyone in the building pays about a third of their income for rent. You can get a list of these buildings in your area by calling Housing and Urban Development (HUD) at 1-800-955-2232 x4, or at www.hud.gov/apps/section8/index.cfm.

Community Development Corporations (CDCs) (private, non-profit housing)

CDC housing is generally more affordable than privately owned rentals. CDCs offer their services to medium- and low-income people. They may offer apartments, houses, or both for rent at below market rates.

There is often a waiting list and waiting lists vary in length. But don't be put off by a waiting list. Put your name on as many as you can, keep track of your application, call the manager periodically to see where you are on the list, and be sure to tell the manager if you change your contact information while you are still on the waiting list. Putting your name on a waiting list does not require you to accept an offer of housing.

Although there are no guarantees, CDCs may be more open to some screening barriers (criminal history, bad credit, eviction) than private market, for-profit landlords. Different CDC's may have different criteria for who they try to provide housing for. Some CDC's in the metro area are:

Cascadia Behavioral Health Care
503-674-7777
www.cascadiabhc.org

Catholic Charities-Caritas Housing Initiatives
503-231-4866
www.catholiccharitiesoregon.org

Central City Concern (CCC)
503-294-1681
www.centralcityconcern.org

Community Partners for Affordable Housing
503-293-4038
www.cpahinc.org

Hacienda CDC
503-595-2111
www.haciendacdc.org

College Housing Northwest
503-222-7105
www.chnw.org

Human Solutions, Inc.
503-548-0200
www.humansolutions.org

Innovative Housing, Inc. (IHI)
503-226-4368
www.innovativehousinginc.com

Northwest Housing Alternatives
503-654-1007
www.nwhousing.org

Portland Community Reinvestment Initiatives, Inc.
503-288-2923
www.pcrihome.org

REACH CDC
503-231-0682
www.reachcdc.org

ROSE CDC
503-788-8052
www.rosecdc.org