

Report to the We Care Board:

We Care and Rental Assistance in Benton County

An analysis of households assisted by We Care
(January – December 2019)



July 6, 2020

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We Care and Rental Assistance in Benton County

Summary of Key Points:

- This report examines the role of We Care in providing rental assistance to low-income Benton County residents using data from 2019.
- Poverty statistics and United Way data indicate that between 6,000 and 13,000 Benton County residents are financially struggling to meet basic needs, and are at risk for needing rental assistance to maintain their housing.
- In Benton County 7,606 low-income households are considered burdened by the cost of their rent, spending greater than 30% of their income on rent. Among these are 5,135 households considered to be severely burdened, spending more than half their income on rent.
- Federal and State funds contribute approximately \$7,788,000 in rental assistance to Benton County residents each year. An even larger amount in poverty assistance funds (for example, the Supplemental Nutrition Assistance Program) help low income families in Benton County cover other expenses, allowing their limited income to be used for rent.
- Funds from governmental rental assistance programs are not always available, and We Care fills gaps in the social safety network to help people maintain their housing and avoid homelessness.
- In 2019, 70% of the assistance We Care provided was for rental assistance (\$74,210), helping a total of 174 households with rent or rental deposits.
- We Care's rental assistance has a human impact that extends beyond the statistics. Though donations provided by individuals, faith groups, and grants, We Care serves as a conduit, conveying through words and action, a message of hope and compassion.

Introduction

We Care helps low income households living paycheck-to-paycheck face financial emergencies. This is a population at risk of personal financial collapse because they lack the resources and reserves to face common events, such as a temporary loss of work hours due to illness, a minor car repair, or an unexpected medical expense. When such events do arise, they can lead to a cascade of devastating consequences that include unpaid bills, power or water shut-offs, evictions, and homelessness.

The cost of housing is typically the greatest ongoing expense of low-income households. Therefore, not unexpectedly, the type of financial assistance requested by those who come to We Care is most commonly rental assistance (i.e. help paying rent or a rental deposit). This report takes a close look at the rental assistance provided by We Care. The size of the Benton County population struggling to meet their basic needs and potentially at risk for eviction and homelessness will first be explored. Federal and state sources of rental assistance in Benton County are then described. This provides a context for the role played by We Care in the social services safety net that supports low-income renters. Finally, a characterization of the households served by We Care rental assistance will be presented.

This report focuses on We Care's experience in 2019. This is prior to the broad financial impact of COVID-19 that began in early 2020, an event that is accentuating both the need and resources available for rental assistance. Focusing on 2019 provides a stable timeframe from which analysis might provide useful insights and planning for a post-COVID-19 future.

How many low-income Benton County households are financially struggling to meet basic needs?

A report recently published by the United Way discusses those who are financially struggling in Oregon, focusing on a population called “Asset Limited, Income Constrained, Employed” or ALICE. ALICE represents the growing number of households that are above the Federal Poverty Level, but do not earn enough to afford basic necessities. The 2020 United Way report, “ALICE in Oregon: A financial hardship study”, explores data from 2018 and reports that 12% of Oregon households live below the Federal Poverty Level and another 32% are considered ALICE households, earning above the Federal Poverty Level, but not earning enough to afford their basic needs. This means that 44% of Oregon households struggle to make ends meet.

The report also notes that the number of ALICE households is increasing in Oregon: from 19% of households in 2007 to 32% in 2018. By contrast, the percentage of those in poverty remained more constant, ranging from a high of 16% (in 2012) to a low of 12% (in 2018). The United Way report attributes this troubling increase in ALICE households to the rising costs and stagnant wages experienced by low-income families, even amid the economic improvements in national GDP and unemployment in recent years.

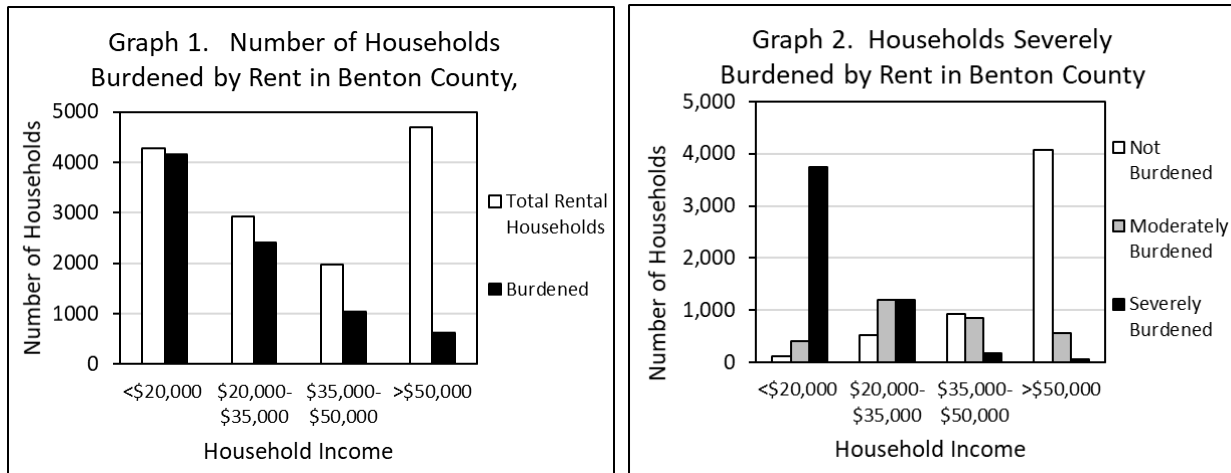
The United Way 2020 report also provides data for Benton County and estimates that 39% (13,852) of Benton County households struggle to make ends meet, with 22% (7,814 households) considered ALICE households, and 17% (6,038) falling below the Federal Poverty Level. The distribution of struggling families is not uniform throughout the county, as indicated in the table that follows.

Census Designated Place	Total Households	% Households Below ALICE Threshold	Households Below ALICE Threshold
Adair Village City, Oregon	361	33%	120
Corvallis City, Oregon	22,554	49%	11,051
Monroe City, Oregon	271	63%	171
Philomath City, Oregon	1,777	39%	693
BENTON COUNTY	35,520	39%	13,852
<i>Note: “Below ALICE Threshold” includes both ALICE households and households below the Federal Poverty Level</i>			

Households surviving below the ALICE threshold live in perpetual stress. Not only do they struggle day-to-day to meet their basic needs, they also face an ongoing risk for personal financial collapse because they lack the resources and reserves to face common events, such as a temporary loss of work hours due to illness, the need to travel to a relative’s funeral, or a minor car repair. When such events do arise, they can lead to unpaid bills, power or water shut-offs, evictions and homelessness. The assistance We Care provides is targeted to these low-income households facing financial emergencies. In a previous report (We Care and Poverty, June 2019; update in Appendix A) the size of this at-risk group in Benton County was estimated using several different measures of poverty to be 6000-9000 households. The United Way data indicates that over 13,000 households in Benton County fall below the ALICE threshold and are likely to be struggling financially to meet basic needs.

How many low-income Benton County households are burdened by the cost of rent?

Obtaining and maintaining adequate housing is one of the greatest financial challenges faced by low income households. Low-income households almost always must rent their housing, and rent is almost always their biggest monthly expense. Households are considered burdened by rent when their rent is 30% or more of their household income. The lower the income the more likely a household is to be burdened by rent (Graph 1).



Source: U.S. Census Bureau, American Community Survey, Table 25074, 2018: 5-yr estimates

It is informative to replot Graph 1 using finer definitions of low income and rent burden:

- Households burdened by rent can be divided into two categories: those severely burdened spending more than 50% of their income on rent, and those moderately burdened spending greater than 30% but less than 50% of their income on rent.
- Low income is often defined as less than 80% of an area's median household income (MHI), with additional distinctions made for very low income (<50% MHI), and extremely low income (<30% MHI). In Benton County 80% MHI = \$51,018; 50% MHI = \$31,886; and 30% MHI = \$19,132.

Table 2 shows that 3,752 households (almost all the households) in the lowest income category (<\$20,000) are severely burdened by using greater than 50% of their income to pay rent. Among all low-income households (<\$50,000 income) the number of households severely rent burdened is 5,135, with an additional 2,471 moderately burdened by rent. Thus, in Benton County there are an estimated total of 7,606 low-income households considered burdened by the cost of rent.

Not surprisingly, a national survey found that those who are burdened by rent are much more likely to face financial difficulties compared to renters that spend less than 30% of their income on rent.

National Survey of 43,993 Renters	Rental Burden (rent as % of household income)		
	Not Burdened (<30%)	Burdened (>30%)	Severely Burdened (>50%)
Unable to pay all or part of rent in last 3 months	4.4%	8.5%	9.6%
Threatened with eviction notice in last 3 months	1.0%	2.5%	2.7%
Reported court ordered eviction in last 3 months	0.0%	0.1%	0.2%
Thinks eviction is very likely within 2 months	0.3%	0.5%	0.7%
Thinks eviction is somewhat likely within 2 months	6.2%	7.6%	8.2%
In case of eviction would move to homeless shelter	1.8%	4.1%	4.7%

Source: U.S. Census Bureau, American Housing Survey, 2017 Delinquent Payments and Notices - Renters

Among households severely burdened by rent in the last three months, 9.6% were unable to pay all or part of rent, 2.7% were threatened with eviction, and 0.2% were actually evicted. Remarkably, in spite of the low rate of actual evictions, 8.9% of severely rent burdened households thought that they were very likely or somewhat likely to be evicted within the next two months, indicating that they had a high level of housing insecurity. The continuous stress associated with housing insecurity and housing instability results in profound risks to the physical and mental health of children and adults (see for example: Martin (2019); Cutts (2011); as well as the U. S. Dept. of Health and Human Services webpage: <https://www.healthypeople.gov/2020/topics-objectives/topic/social-determinants-health/interventions-resources/housing-instability>) An analysis of such effects of housing insecurity in Benton is beyond the scope of this report, but some references are provided at the end of the report.

What federal and state programs address the housing needs of low-income Benton County residents?

The disturbing number of homeless individuals living on the streets and byways of communities throughout the United States, including Benton County, Oregon is undeniable. It is also undeniable that our federal and Oregon state governments have directed a large amount of resources to support housing for low income members of our community, and to prevent or alleviate homelessness. This government funding in support of housing in Benton County can be considered in four categories: (1) HUD Section 8 Housing Choice vouchers, (2) State directed funds administered through Community Services Consortium, (3) Low-income housing projects developed and managed by DevNW, and (4) financial assistance programs addressing other basic needs (for example SNAP – food stamps) and thereby allowing a household’s limited funds to be used for rent.

HUD Section 8 Housing Choice Vouchers

HUD Section 8 Housing Choice Vouchers are administered in our county by the Linn-Benton Housing Authority. The voucher program assists very low-income families, the elderly, and the disabled afford housing by providing a voucher used to pay a portion of their monthly rent for single family homes, townhouses, or apartments. Initial program eligibility requires the household income to be below the “very low-income limit”, which is set at 50 percent of the area median income, adjusted for the size of the family. Once participating in the voucher program, the income limit rises to 80 percent of the area median income. There are insufficient HUD housing vouchers to cover all the people who meet the eligibility requirements, and therefore the voucher program is not, strictly speaking, an entitlement program. In Benton County, the average time on the waiting list before receiving their HUD voucher in 2019 was 2 years and 2 months.

In 2019 Benton County households received \$5,101,824 in HUD Housing Choice Vouchers. These five million dollars went to support housing for 728 households. The average amount of the HUD voucher was \$584 per month, while the average amount contributed by the voucher-assisted family towards rent was \$380. Eighty-eight percent of those receiving a HUD voucher also received a utility allowance, averaging \$135 per month. The average household income of those receiving HUD vouchers in Benton County was 21% of the local median income, i.e. falling in the “extremely low-income category”. Fifty-seven percent of the households had a member with a disability, if the head, spouse, or co-head of the household was under 62 years old. That number rose to 70% of households with a disabled person if the head, spouse, or co-head of the household was aged 62 years or older. (HUD Office of Policy Development and Research – Benton County, Oregon Data for 2019; https://www.huduser.gov/portal/datasets/assthsg.html#2009-2019_query).

State Directed Funds Administered through CSC

The State of Oregon provides approximately \$640,000 in rental assistance plus approximately \$80,000 in funds for the homeless (supporting shelters) to Benton County through our Community Action Agency. The Community Action Agency serving Benton, Linn, and Lincoln Counties is Community Services Consortium (CSC). Approximately \$450,000 of these rental assistance funds originate from state general funds, while the remainder originate from federal sources (HUD or HHS) that are given to Oregon and distributed throughout the state via Community Action Agencies. A list of these various housing programs administered in Benton County by CSC is provided in Appendix B. (*Community Services Consortium, Comprehensive Annual Financial Report for year ended June 30, 2019*)

Low-income Housing Projects

DevNW (previously Neighborhood Economic Development Corporation and Willamette Neighborhood Housing Services) is a non-profit organization that builds and operates affordable rental housing for low-income families. Eligibility for renting these apartments includes a household income that is 50% below area's median household income (MHI). In Benton County their properties currently include 231 apartments, of various sizes (Appendix C). The rent for these apartments is typically about 50% of local fair market rent for similar sized apartments. Some tenants have their rent additionally reduced by a factor related to their income. Offering these apartments at 50% of the local fair market value can be considered a form of rental relief, totaling approximately \$2,046,000 per year in reduced rent for the tenants of these properties. (<https://devnw.org/affordable-homes/affordable-rentals/>)

GOVERNMENTAL RENTAL ASSISTANCE PROGRAMS	TOTAL ASSISTANCE TO BENTON COUNTY in 2019	NUMBER OF HOUSEHOLDS ASSISTED
HUD Housing Choice Vouchers	\$ 5,101,824	728
Rental Assistance through CSC	\$ 640,000	unavailable
DevNW Low Income Housing	\$ 2,046,000	231
TOTAL	\$ 7,787,824	

Other Basic Needs Financial Assistance Provided by the Government

Additional assistance paying rent in Benton County is provided by other government programs which provide assistance funds that are sometimes used for rent, but also for other expenses. Oregon's Department of Human Services (DHS) administers Temporary Assistance for Needy Families (TANF) which provides funds to an average of 245 families with children each month, at an annual expenditure of \$1,736,528 (averaging about \$526 per family per month). DHS also administers Temporary Assistance for Domestic Violence Survivors which is often used for housing, and serves an average of 12 cases per month, at an annual expenditure of \$42,746. (Appendix D)

Worth noting are government assistance programs that do not pay for rent, but pay for other household expenses, and thereby free-up funds to pay for rent. Such programs include the USDA's Supplemental Nutrition Assistance Program (SNAP), commonly referred to as "food stamps", which in 2019 assisted an average of 4,660 Benton County households per month, at an annual expenditure of \$11,221,852. Also, in this category are the Low-Income Energy Assistance Program (LIHEAP), the Oregon Energy Assistance Program (OEAP) and the Oregon Low Income Gas Assistance (OLGA), which are administered through Community Services Consortium to assist low income households pay their energy bills. Benton County residents received about \$1,175,000 in such energy assistance in 2019 (*estimated from CSC Comprehensive Annual Financial Report for FY year 2019*)

How does We Care fill gaps in the safety net of government rental assistance programs?

Federal and state programs provide a major source of funds to low-income families having a difficult time paying for rental housing. However, these programs do not cover all needs for assistance at all times. As written in its founding bylaws, We Care functions to provide emergency financial assistance when other resources are not available. Thus, from its beginning, We Care has served to help fill gaps in the safety net of governmental rental assistance programs. Where are those gaps?

HUD Housing Choice Vouchers do not pay for rental deposits, which can be a significant barrier to low income households. And while the vouchers have a tremendous impact on improving housing stability, they do not make low-income families immune from emergencies that threaten their finances. Such emergencies can result in households being unable to pay their portion of the voucher-assisted rent, and at risk for loss of their voucher, and eviction. We Care assists with rental deposits that allow a new HUD voucher to be used, and with financial emergencies so that HUD vouchers can be maintained through a crisis.

State directed rental assistance funds administered by CSC, become available from the state at various times in the year, and are distributed until they run out. The period of availability for a particular program may only be a month or two, with periods of several months before new funds arrive. Furthermore, the rental assistance available at a specific time may only apply to those meeting certain narrow eligibility requirements (e.g. senior citizens). If you don't happen to be in the particular category of persons for whom funding is currently available, you are out of luck. Almost all the State programs have an eligibility requirement of being homeless or at risk of homelessness. In practice this means that a family currently unable to afford their rent and needing assistance is often refused help until they are served an eviction notice, a stressful and demeaning process.

We Care helps to fill some of the gaps in the CSC administered rental assistance programs. We Care becomes a primary source for rental assistance during periods when CSC is completely out of rental assistance funds. We Care's rental assistance is targeted to those in greatest need, but otherwise does not target specific populations by eligibility requirements that vary by program source throughout the year. Thus, during periods when the CSC administered rental assistance funds are limited to certain eligible groups, We Care serves the other groups in need. We Care does place families facing eviction at a higher priority for receiving rental assistance, but being served an eviction notice is not an absolute prerequisite for obtaining We Care's help.

DevNW low-income housing projects in Benton County, like HUD vouchers, provide low income families an opportunity to rent good quality housing, while paying below market rent. The main problem with current low-income housing projects is inadequate supply. For example, prospective tenants desiring a 1-, 2-, or 4-bedroom apartment or townhouse at Camus Commons are told to expect to be on the waiting list for three years. Those households who must live in more expensive housing while they wait are made more vulnerable to financial crisis by the burden of their higher rent. Those households who are eventually accepted into a low-income housing projects continue to be subject to financial emergencies that threaten their ability to keep up on their rent and continue their tenancy. In both types of households, We Care provides the financial assistance needed to get through a crisis, maintain housing, and avoid homelessness.

We Care also partners with other non-profit organizations (Casa Latinos Unidos, Vina Moses FISH, St. Vincent de Paul, St. Mary's Catholic Church), combining resources to provide rental assistance to families needing more assistance than any one organization could provide on its own.

How much rental assistance does We Care provide to low-income households?

In a previous report (We Care and Poverty, June 2019), it was demonstrated that We Care assistance is effectively targeted to families and individuals who are considered having low-income by several poverty standards. The relevant data for January-December 2019, the period for the current analysis, is provided in Appendix A.

During 2019, We Care assisted 266 households facing financial emergencies. These included 123 households with children, and 65 households that included a person with a disability. A total of 323 adults and 266 children received help. Seventy-one percent of the individuals We Care assisted lived below the federal poverty guideline. One-hundred percent were in low-income households, defined as having income less than 80% of area's median household income (MHI). Additionally, 97% had very low income (less than 50% MHI), and 78% had extremely low income (less than 30% MHI). Ninety-four percent of the children in these families were eligible for free or reduced-cost lunch in their schools.

The cost of housing is consistently observed to be the greatest ongoing expense of the low-income households We Care serves. In 2019, eighty-six percent (211 households) of those We Care assisted were considered excessively burdened by the cost of their housing, spending greater than 30% of their household income on rent. Forty-eight percent (116 households) were severely burdened, spending more than 50% of their income on rent. As previously described, the excessive burden of rent on low income families makes them vulnerable to financial emergencies, and potentially to evictions if they fall behind on that rent.

The most common type of financial assistance requested by those who come to We Care is rental assistance (i.e. help paying rent or a rental deposit). These are households that have slipped through gaps in the safety net provided by governmental rental assistance programs. In 2019, 70% of the assistance We Care provided was for rental assistance (\$74,210), helping a total of 174 households. Other assistance (\$31,138) provided help with utility bills, car repairs, or healthcare bills, and thereby often indirectly assisted our clients maintain their housing. The people We Care serves are often juggling bills, and sometimes they seek help with one expense to free-up money to pay their rent.

In 2019, We Care assisted 45 households with HUD Housing Choice vouchers, providing a total of \$15,531 in assistance. We Care's assistance helped pay for rental deposits so that newly acquired HUD vouchers could be utilized, or helped families maintain their vouchers through times of personal financial crisis. The average rent of those with HUD vouchers was \$970, of which the voucher covered on average \$681. Notably, 97% of the households (260 households) assisted by We Care in 2019 met the eligibility requirements for HUD Housing Choice vouchers, but only the 45 households were actually receiving this assistance.

The term "household" implies a certain stability that does not accurately characterize a large portion of the people We Care serves. In 2019, 102 of the 226 households assisted were "in transition" from undesirable situations to situations that promised greater stability and health. In the category of transitional households are those whose housing is associated with recovery from substance abuse (44 households), those who have recently experienced homelessness (36 households), those who are escaping domestic violence (18 households), those who have just been incarcerated (2 households), and those seeking political asylum (2 households). While most of the households who recently experienced homelessness were assisted with a rental deposit or rent for newly obtained rental housing, some faced a longer wait for housing. These clients were assisted with a bill for storage (6 households), or for a

minor car expense (6 households) to help them through the time when they did not yet have permanent housing, and in some cases were living in their cars.

The Human Impact

We Care makes optimal use of donations to help fellow members of our Benton County community who are facing financial emergencies. However, the numbers of individuals and households touched by We Care's efforts provide an incomplete picture of We Care's impact, particularly when considering those requesting rental assistance. Most in Benton County can take for granted that they have a place to live, a home. But others, struggling to get by on a low income and a marginal ability to pay rent, live in fear, anxiety, and insecurity about their housing. Confronted with a financial emergency, they feel threatened by the potential loss of the place they would like to count on for safety, refuge, and respite from the challenges of their day-to-day world. They long to be able to provide a stable place to nurture their children. And for many the fear of homelessness is very real.

Housing is such a basic need, and yet the vast majority of people who come to We Care seeking rental assistance do not come with an attitude of entitlement. Most are embarrassed by their predicament, and reluctantly driven to ask for help by the seeming hopelessness of their situations. They may be working multiple minimum wage jobs to try and make ends meet, and yet they still blame themselves when an unanticipated emergency leaves them short of funds. We Care is privileged to hear them describe the events in their lives that have brought them to us. The natural response is to wonder, "What would I do if I were in their difficult situation?"; "How would I hold up?" Working at minimum wage and facing a lack of affordable rental housing, we would also struggle to make ends meet when a crisis struck. It is not difficult to imagine the feelings of anxiety, vulnerability, embarrassment, and stress we would feel at such a time.

We Care plays a special role in our community's compassionate response to those whose ability to rent housing is threatened by financial emergency. We Care does not have the resources to provide long-term ongoing financial support to rental households. We Care does help families that already have such support (for example, through HUD Housing Choice vouchers) survive unforeseen financial crises and maintain their housing. More often, however, We Care is helping extremely low-income families who are struggling to get by on their own, when governmental rental support is unavailable. Most of the families We Care serves do an amazing job of getting by with very little income, until they are faced with an unexpected medical bill, car repair, illness, reduction in work hours, or some other emergency. At those times, many of these families need one-time assistance to get through the emergency, and that brings them to We Care.

We Care screens the applications it receives so that its limited resources are allocated to those who will maximally benefit from the assistance. The process is carried out in a confidential manner that helps preserve the dignity of the applicant. At the same time, the applicants become aware that the help they are receiving is coming from other members of the community they belong to, that is, from donations by individuals, faith communities, and local grants in Benton County. The rental assistance provided fills a practical need, but also affirms the inherent value of the people it helps, and of the people who provide the help. In a small way, We Care thereby encourages compassion and hope in times that can be personally and collectively difficult.

APPENDIX A

Poverty Statistics for Benton County and We Care Assisted Households in 2019

Poverty Criteria	Benton County					We Care Assisted Jan - Dec 2019		
	Population Category	Population Statistics for Benton County	Number meeting poverty criteria	Percent meeting poverty criteria	Source of Data	Total assisted by population category	Number meeting poverty criteria	Percent meeting poverty criteria
Below the Federal Poverty Threshold	Households	35,545	6,063	17.1%	A	267	182	68%
	Individuals	86,020	14,757	17.2%	A	589	419	71%
	Families	20,800	1,310	6.3%	A	141	92	65%
	Single women + children	1,232	454	36.9%	A	73	56	77%
	Non-family Households	14,745	4,753	32.2%	A	126	90	71%
Low income households								
"low" (<80% median household income)	Households	35,520	13,630	38.4%	B	267	267	100%
"very low" (<50% of MHI)	Households	35,520	9,348	26.3%	B	267	260	97%
"extremely low" (0-30% of MHI)	Households	35,520	5,677	16.0%	B	267	209	78%
Renter Households burdened by the cost of housing (rent > 30% income)	Renter Households	13,822	7,853	56.8%	C	244	211	86%
severely burdened (rent > 50% of income)	Renter Households	13,822	5,402	39.1%	D	244	116	48%
Children eligible for free or reduced cost	Children	8,946	3,292	36.8%	E	269	254	94%
Eligible for the Oregon Health Plan - Mar	Individuals	86,020	12,470	14.5%	F	592	524	89%
Eligible SNAP (Food Assistance)	Individuals	86,020	7,790	9.1%	G	592	509	86%
Receiving TANF	Families with children	20,800	207	1.0%	H,I	124	33	27%

Source of Benton County Data

- A U.S. Census Bureau Data (2019), Poverty Status in the past 12 months by household type (for 2018) ACS 1-year Estimates, Table S1702
- B U.S. Census Bureau Data (2019), Income for the last 12 months (for 2018), ACS 1-year Estimates, Tables S1901, S2503
- C U.S. Census Bureau Data (2019), Selected Housing Characteristics (for 2018) ACS 1-year Estimates, Table DP04
- D U.S. Census Bureau Data (2019), Gross Rent as Percent of Household Income in past 12 months (for 2018), Table 25070
- E Children First for Oregon - 2019 County Data Book
- F Oregon Health Authority - Monthly Medicaid Population Report for December 2019 (Final)
- G Oregon Department of Human Services - SNAP County Tables by FIPS Jan2019-Dec2019 (monthly average)
- H Oregon Department of Human Services - County Quick Facts 2018
- I U.S. Census Bureau Data (2019), Households and Families (for 2018) ACS 1-Year Estimates, Table S1101

APPENDIX B

Benton County Community Action Agency (Community Services Consortium) Expenditures
(FY 2019) from funds allocated by state for homelessness & rental assistance
(listed are program expenditures, which do not include funds spent on administration)

Program		Eligibility Requirements	CSC Program FY 2019 ¹	Benton Co (39.9%) ²	Fund Source ³
CSBG	Community Services Block Grant	poverty programs support - includes low income families and individuals to obtain or maintain adequate housing ⁴	\$ 26,256	\$ 10,476	HHS
ERA	Elderly Rental Assistance	low income (<50% MHI) seniors (≥58 y.o.) who are homeless or are unstably housed and at risk of becoming homeless.	\$ 53,630	\$ 21,398	SGF
EHA	Emergency Housing Assistance	low income (<80% MHI) persons who are homeless or are unstably housed and at risk of becoming homeless.	\$ 1,030,775	\$411,279	SGF
	Emergency Housing Assistance (Veterans)	in addition to EHA requirements above, person must have served on active duty and received honorable discharge	\$ 48,869	\$ 19,499	SGF
ESG	Emergency Solutions Grant	very low-income individuals (<30% MHI) and families after experiencing homelessness, or at-risk of homelessness	\$ 124,577	\$ 49,706	HUD
HTBA	HOME Tenant Based Assistance	low income (<50% MHI), in self-sufficiency program w/case management, contributing at least 30% of AGI towards rent & utilities.	\$ 210,621	\$ 84,038	HUD
HSP	Housing Stabilization Program (Non-TANF)	HSP Priority to those receiving TANF, U.S. citizenship, homeless, one or more children, income < 250% poverty guideline	\$ 89,075	\$ 35,541	HHS
	Housing Stabilization Program (TANF)	Priority to those receiving TANF, homeless, one or more children, be a citizen, income < 250% poverty guideline	\$ 29,692	\$ 11,847	HHS
SHAP	State Homeless Assistance	Homelessness, no income requirements - funds shelters, resident support, street outreach	\$ 200,156	\$ 79,862	SGF
TOTAL			\$ 1,813,651	\$723,647	

1 Community Services Consortium Comprehensive Annual Financial Report for year ended June 30, 2019

2 Estimate of portion of funds used in Benton County (see attached rationale)

3 Original source of funds being allocated by Oregon State to CSC

SGF Oregon - State General Funds

HUD U.S. Department of Housing and Urban Development

HHS U.S. Department of Health and Human Services

4 CSBG funds listed are for housing and energy assistance programs combined, exclusive of funds spent on administration

Other CSC administered state programs supportive of rental housing

HCLGP	Housing Choice Landlord Guarantee Program	provides financial assistance to landlords to mitigate damages caused by Housing Choice Voucher tenants as a result of their occupancy.
RGP	Rent Guarantee Program	provides incentives and financial assistance to landlords that rent or lease to low income households by guaranteeing payments to landlords for unpaid rent and for eviction and property damage costs.

APPENDIX B (continued)

Estimate of portion of CSC rental assistance funds distributed to Benton County residents

Benton County's community action agency (CSC) administers the funds in receives from the state to three counties, Benton, Linn, and Lincoln Counties. The portion of funds going to each of these three counties is not readily available from public records (i.e. the CSC Comprehensive Annual Financial Report).
 The distribution is presumed to be according to need as indicated by objective measures of the size of the low-income population in need in each county.
 Using three measures of the low-income population size leads to an estimate of the fraction of funds likely to be distributed to each county.
 The resultant estimate for Benton County is 39.9%

	County			Reference
	Benton	Linn	Lincoln	
Population	93,053	129,749	49,962	1
% Poverty	15.8%	12.7%	13.6%	1
Measure (A): Individuals in Poverty	15,018	16,478	6,795	
Renting Households	13,822	16,208	6,846	2
Measure (B): Households with rent > 30% Household Income	7,853	8,343	3,345	2
Median Household Income (MHI)	\$ 63,773	\$ 54,113	\$ 46,061	3
Median Household Income (MHI) renters	\$ 31,823	\$ 38,550	\$ 32,151	3
Measure (C): Renting Households with Household Income < 50% MHI renters	3,891	3,974	1,762	3
Distribution of Rental Assistance if Distribution is Proportional to:				
Measure (A)	39.0%	42.8%	17.7%	
Measure (B)	40.2%	42.7%	17.1%	
Measure (C)	40.4%	41.3%	18.3%	
Average of the Three Measures	39.9%	42.3%	17.7%	

(1) U.S Census Bureau - Quick Facts 2019

(2) U.S. Census Bureau - American Community Survey Table DP04 (2018 data) - Selected Housing Characteristics

(3) U.S. Census Bureau - American Community Survey Table S2503 (2018 data) - Financial Characteristics

APPENDIX C

Low Income Housing in Benton County

Operated by DevNW, often managed by Cascade Property Management

Eligibility requires income <50% MHI, values listed are as stated on DevNW website, June 16, 2020

	Bedrooms Baths	NUMBER OF UNITS					
			1	2	2	3	4
		Studio	1	1	1.5	1.5	2
Julian Hotel Apartments	5	30					
Lancaster Bridge Apartments			3	12	30	4	
Seavey Meadows		6	3	6	9		
Alexander Court		6		9	9		
Larson Commons		1	3	8			
Pickford Leonard Apartments	1	3	4	1	2	1	
South Corvallis Townhouses I		4	8		2		
South Corvallis Townhouses II				7			
Camas Commons		8	2	10	30	4	
TOTAL BY CATEGORY	6	58	23	53	82	9	
TOTAL OF ALL UNITS	231						

	Bedrooms Baths	MONTHLY RENT FOR EACH UNIT					
			1	2	2	3	4
		Studio	1	1	1.5	1.5	2
Julian Hotel Apartments	\$ 535	\$ 715					
Lancaster Bridge Apartments			\$ 726	\$ 726	\$ 843	\$ 943	
Seavey Meadows		\$ 583	\$ 737	\$ 737	\$ 882		
Alexander Court		\$ 590		\$ 737	\$ 877		
Larson Commons		\$ 548	\$ 657	\$ 752			
Pickford Leonard Apartments	\$ 431	\$ 444	\$ 578	\$ 578	\$ 651	\$ 717	
South Corvallis Townhouses I		\$ 575	\$ 716		\$ 882		
South Corvallis Townhouses II				\$723-737			
Camas Commons		\$495-656	\$ 656	\$ 656	\$ 803	\$ 874	
RANGE	\$431-535	\$444-\$590	\$578-737	\$578-752	\$651-\$882	\$717-943	
TOTAL OF ALL RENTS PER YEAR	\$2,046,168						

For purposes of comparison:

The Economic and Market Analysis Division of U.S. Dept. of Housing and Urban Development (HUD) provides these "Fair Market Rent" values for Benton County for FY 2019

One-Bedroom	\$ 886
Two-Bedroom	\$ 1,066
Three-Bedroom	\$ 1,541
Four-Bedroom	\$ 1,872

Note: Two special needs group homes are also operated by DevNW: Stone Street Group Home with 5 bedrooms and 2 baths, and Sycamore Apartments, a single home to 6 adults.

APPENDIX D

Some Assistance Provided by the Oregon Dept. of Human Services to Benton County Residents

Sept 2018-Aug 2019, Oregon DHS: Branch and District Data, Public Assistance Data by County For Benton County

	TANF ¹		TA-DVS ²		Employment Related Daycare		
	Cases	Expend	Cases	Expend	Cases	Children	Expend
SEP 2018	272	\$ 127,391	13	\$ 4,940	80	133	\$ 54,573
OCT 2018	277	\$ 127,992	12	\$ 4,322	77	129	\$ 54,473
NOV 2018	270	\$ 145,614	20	\$ 4,612	71	125	\$ 52,861
DEC 2018	264	\$ 146,549	19	\$ 3,273	65	117	\$ 53,210
JAN 2019	272	\$ 144,862	17	\$ 1,471	63	117	\$ 45,830
FEB 2019	274	\$ 151,212	9	\$ 2,746	64	121	\$ 48,675
MAR 2019	274	\$ 152,571	7	\$ 1,336	69	124	\$ 45,786
APR 2019	282	\$ 142,514	9	\$ 4,448	71	127	\$ 64,148
MAY 2019	287	\$ 149,097	10	\$ 4,403	71	125	\$ 70,396
JUNE 2019	277	\$ 146,808	8	\$ 2,074	78	150	\$ 53,493
JULY 2019	276	\$ 153,761	13	\$ 5,372	69	129	\$ 69,149
AUG 2019	275	\$ 148,157	12	\$ 3,749	78	139	\$ 74,029
Monthly AVERAGE	275	\$ 144,711	12	\$ 3,562	71	128	\$ 57,219
Annual TOTAL	\$ 1,736,528		\$ 42,746		\$ 686,623		

¹ TANF = Temporary Assistance for Needy Families
(one and two parent families data combined)

² TA-DVS = Temporary Assistance for Domestic Violence Survivors - Emergency Assistance

REFERENCES (regarding some effects of housing insecurity)

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