

# Household Support Services

This toolkit provides a draft list of actions to be considered to support households to find and remain in a home. These include services to increase residential stability, education, and refining existing City programs such as the rental inspection program. The Task Force can use the information to narrow the list of tools to be explored for the recommendations. The table below summarizes the tools by category.

## Tools by category

<p><b>Increase monitoring and Information to support housing</b></p>	<ul style="list-style-type: none"> <li>• Provide reporting on the current housing market</li> <li>• Support platforms to more easily find a place to live</li> </ul>
<p><b>Increase resources for renter stability</b></p>	<ul style="list-style-type: none"> <li>• Increase support services for renters</li> <li>• Monitor implementation of state rules regarding rent control and evictions</li> <li>• Explore ways to increase mediation</li> <li>• Identify sources for financing additional rent assistance</li> <li>• Increase education</li> </ul>
<p><b>Increase resources for landlords and property owners</b></p>	<ul style="list-style-type: none"> <li>• Increase education</li> <li>• Landlord counseling</li> <li>• Landlord accountability and support</li> </ul>
<p><b>Strengthen the rental inspection program</b></p>	<ul style="list-style-type: none"> <li>• Opportunities to strengthen the rental inspection program</li> </ul>
<p><b>Increase opportunities for home ownership</b></p>	<ul style="list-style-type: none"> <li>• Increase education programs for home ownership preparation</li> <li>• Promote alternative funding sources for down payment and mortgage assistance</li> <li>• Maintain and expand the Shared Appreciation Mortgage</li> <li>• Maintain and expand mediation that supports residents to remain in their homes</li> </ul>

# Increase Monitoring and Information to Find Housing

## Provide reporting on the current housing market

What it is	<p>City can utilize new tools for tracking the residential real estate market. This analysis can support programs in community development and urban design and planning. This would include:</p> <ul style="list-style-type: none"> <li>• Check primary data sources such as RMLS, Zillow, and Multifamily NW on a quarterly basis.</li> <li>• Utilize the new tools within Co-Star, including the star rating system for rental properties.</li> <li>• Collect information about home sales, rent prices, and real estate sales within the City.</li> </ul>
Benefits	Updated housing information can provide information to assist in decision processes and program development. It can also provide residents more information to assist in identifying housing opportunities.
Challenges	Primarily the time required to compile and report on information on a consistent and standard basis.
How is it used in Gresham	<ul style="list-style-type: none"> <li>• Staff is currently utilizing this information for reporting needs.</li> </ul>
What could you explore more?	<ul style="list-style-type: none"> <li>• Staff can make information more available on a more frequent basis.</li> </ul>

## Support platforms to more easily find a place to live

What it is	New platforms such as <a href="http://OneAppOregon.com">OneAppOregon.com</a> create a single place in which to find housing and submit a rental application
Benefits	Reduces roadblocks to renting, including the application process and related fees.
Challenges	Expanding the number of landlords using the system and increasing information to renters that the system is available.
How is it used in Gresham	Limited; can be expanded to more rental properties.
What could you explore more?	<p>Wider deployment in Gresham, including the use of subsidy to the platform or property owners</p> <ul style="list-style-type: none"> <li>• Increase properties that are currently available on platforms like OneAppOregon</li> <li>• How can the City incentivize more properties to utilize the tool?</li> </ul>

# Increase Resources For Renter Stability

## Increase support services for renters

What it is	Provide resources and technical assistance for tenants through partnerships with existing City staff, county service providers and non-profits.
Benefits	Support services could provide case management and support including legal services. Additional support can provide residents with resources needed to remain in housing. Service providers serve a crucial role as a navigator to residents, assisting in identifying and connecting to resources.
Challenges	Funding and legal expertise are two barriers to providing services. More assistance could be provided with additional funding. Many tenant/landlord questions are technical and require attorney support.
How is it used in Gresham	<p>There are existing partnerships with providers including Multnomah County and Human Solutions.</p> <ul style="list-style-type: none"> <li>• Many regulated affordable housing developments including renter services coordinators on site.</li> <li>• There are community based and legal service providers that operate within the City and Multnomah County. Their work can be expanded and strengthened.</li> </ul>
What could you explore more?	<p>This could include new position at City to connect tenants to legal aid and other resources, working with 3rd party to support tenants.</p> <ul style="list-style-type: none"> <li>• City can maintain an updated list of resources, and explore more customer-focused opportunities to engaging renters.</li> <li>• City can explore dedicated staff for renter services and support.</li> <li>• City can explore increasing the work of non-profit and legal service providers in the City</li> </ul>

## Monitor implementation of state rules regarding rent control and evictions

What it is	Senate Bill 608 is a landmark law that fundamentally changes landlord tenant laws by regulating how and when Oregon landlords can increase rents, sets limitations on when landlords can use evictions, and requires landlords to pay relocation payments to tenants in certain circumstances. Gresham staff can monitor and understand how this law is being implemented within the City.
How is it used in Gresham	All landlords will be subject to the provisions within SB 608. The law took into effect on February 28, 2019.
What could you explore more?	The state pre-empts local government from additional changes to rent control. The end of tenancy notice could be expanded to a 90-day notice during the first year of occupancy. The state law currently requires 90-day notice after the first year of occupancy.

## Explore ways to increase mediation

What it is	Mediation is a voluntary process in which people hire a neutral professional, the mediator, to facilitate a mutually beneficial, binding resolution to their dispute.
Benefits	Mediation can reduce the stress, time, and money for more detailed resolution, and before filing a lawsuit or preparing for court.
Challenges	Mediation is not a solution for all types of conflict.
How is it used in Gresham	<p>East Metro Mediation (EMM) provides neighborhood, workplace, and family mediation services to Gresham as well as Troutdale, Fairview, Wood Village, and unincorporated East Multnomah County. The mediation process is facilitated by a trained, impartial mediator, who provides a safe setting for both sides of the issue to be expressed.</p> <p>When you contact East Metro Mediation a trained mediator will talk to a resident about the situation, concerns and about others who might be involved. As an impartial, neutral party, the mediator will help residents understand interests and options. Often both parties want a facilitated session where they meet to discuss the situation. All information shared during mediation is confidential.</p>
What could you explore more?	The program could be made more available to more residents through education and funding. Participation rates for housing disputes could be increased.

## Identify sources for financing additional rent assistance

What it is	Rent assistance provides a financial subsidy for renting.
Challenges	Funding is limited and is not matched to need. Programs such as the Supplemental Nutrition Assistance Program (SNAP) is a federal entitlement benefit, meaning anyone who is eligible receives those benefits. Housing vouchers are not an entitlement benefit, meaning they are available in limited quantities and often selected from a waitlist. The waitlist for housing choice vouchers is currently closed to new applicants in Multnomah County.
How is it used in Gresham	<ul style="list-style-type: none"> <li>The primary source of rent assistance in Multnomah County is the Housing Choice Voucher Program (Section 8). Additional programs include the Veterans Affairs Supportive Housing (VASH), Family Unification Program (FUP) Vouchers, Single Room Occupancy/ Moderate Rehabilitation (SRO/MOD), and Shelter Plus Care. Non-traditional rent assistance programs include short, medium, and long-term rent assistance and rent assistance combined with partner services.</li> <li>Countywide, Home Forward provides rent assistance to over 11,000 households on an annual basis.</li> <li>Gresham provides additional rent assistance through the HUD Federal grants HOME program.</li> </ul>
What could you explore more?	City could explore resources within the HUD grants on an annual basis. City could also seek local funding mechanisms for rent assistance.

**Increase education**

What it is	Increased education provides an orientation to landlord-tenant law and the information needed for tenants to know their rights.
Benefits	Classes can improve a residents knowledge, improve relationships with landlords, and increase the opportunity for stable housing.
Challenges	<ul style="list-style-type: none"> <li>• Resources to offer additional classes and workshops are limited</li> <li>• Communication to residents that the program is available</li> </ul>
How is it used in Gresham	<p>There are classes, workshops, and counseling available for Gresham residents by service providers and non-profits.</p> <p>For example, <a href="#">Rent Well</a> is a 15-hour class and covers key information for being a responsible and stable tenant. Participants explore any screening barriers they may have, take steps to address those barriers, and prepare to be successful tenants in the future. Rent Well graduation requirements include full attendance of 15 hours of class, completion of assignments and the development of a housing portfolio that will show landlords a participant’s qualifications as a tenant. Upon graduation, students receive a Graduation Certificate verifying successful completion of the program.</p> <p>There are organizations such as Oregon Law Center, Legal Aid Services of Oregon, and Community Alliance of Tenants that provide classes, information, and materials regarding landlord tenant laws.</p>
What could you explore more?	<ul style="list-style-type: none"> <li>• The Rent Well program works by training instructors at other agencies who then are able to teach the course at their own organization. Gresham could expand availability of community agency partners.</li> <li>• The City could, in partnership with other organizations, sponsor additional workshops, classes, and/or counselling services.</li> </ul>

## Increase Resources for Landlords and Property Owners

### Strengthen education and communication with developers and property owners

What it is	Increased understanding of the law, rights, and responsibilities can support landlords towards successful property management.
Benefits	Educational services can inform landlords of their rights and responsibilities, coach landlords on best practices, and assist in troubleshooting and solving disputes.
Challenges	Resources to offer classes are limited.
How is it used in Gresham	<p>The City of Gresham has facilitated landlord workshops on a quarterly basis on a variety of issues. City staff can also work with property managers as part of the rental inspection program. The city maintains a web site with resources for property owners.</p> <p>There are organizations and associations such as Multifamily NW that provide professional education to property managers.</p>
What could you explore more?	<ul style="list-style-type: none"> <li>• City can explore offering a more robust landlord orientation process and provide additional information during the rental licensing process.</li> <li>• City can partner with 3<sup>rd</sup> parties to offer additional workshops and classes.</li> <li>• City can explore individualized counselling services. For example, the <a href="#">City of Boston</a> provides free counselling to landlords, specifically those who manage nine or fewer units to help small landlords who face issues with low to moderate tenants, and vulnerable tenants.</li> </ul>

### Landlord accountability and support

What it is	Explore options to partner with – and hold accountable – landlords whose properties generate disproportionate complaints from tenants. This would include a set of strategies.
Benefits	Addressing specific landlords that have not complied with established codes and standards can increase the livability in the community and improve the tenancy for residents.
How is it used in Gresham	City currently has a variety of enforcement mechanisms, including the rental inspections team and the Neighborhood Enforcement Team (NET).
What could you explore more?	<ul style="list-style-type: none"> <li>• City staff will be exploring this as part of the 2019 City Council Work Plan.</li> <li>• City can explore best practices from other cities as to how best to address this issue.</li> <li>• The project may consider additional enforcement tools, incentives and tenant complaint protocols.</li> </ul>

## Strengthen the Rental Inspection Program

### There are opportunities to strengthen the rental inspection program

What it is	Unique to most cities, Gresham conducts random, <a href="#">mandatory inspections</a> throughout the year on residential rental properties in Gresham. A rental housing license is required to maintain or operate a residential rental property in Gresham. This applies to all residential rental units, including single-family homes, duplexes and apartments.
Benefits	These inspections ensure residential rental properties meet minimum standards of fire, health and life safety.
How is it used in Gresham	Property owners are subject to random, mandatory inspections. Tenants can also register a complaint online, via email, or phone.
What could you explore more?	The City is exploring opportunities to refine and improve the rental inspection program. This includes feedback to explore ways to increase anonymity and ways to reduce the risk of illegal retaliation; education and communication to inform tenants of their rights and the complaint process; and increased consistency on the application of the notification and inspection process.

## Increase Opportunities for Home Ownership

### Increase education programs in the City for Home Ownership preparation

What it is	Homebuyer education help first-time homebuyers learn the basics about the home buying process. They are taught in a classroom setting by experienced professionals who specialize in helping first-time homebuyers.
Benefits	Education enables residents to be better prepared for the home buying process, including housing decisions, finances, shopping for a home, mortgages, the closing process, and maintaining a home.
Challenges	<ul style="list-style-type: none"> <li>• Resources to offer classes to everyone who is interested</li> <li>• Communication to help residents know opportunities.</li> </ul>
How is it used in Gresham	There are <a href="#">a number of organizations that provide home buyer education</a> , such as Portland Housing Center, Habitat for Humanity, African American Alliance for Homeownership, Hacienda Community Development Corporation, and the Native American Youth & Family Center.
What could you explore more?	The City of Gresham could provide information and resources to connect residents to existing programs, and explore partnerships with organizations to expand programs in the City.

### Promote alternative funding sources for down payment and mortgage assistance

What it is	Explore additional funding sources for financing and mortgage opportunities
Benefits	Financing is often the biggest hurdle to residents buying a home. Expanding finance options will increase the number of residents who can purchase a home.
Challenges	Increasing these programs are limited by funding resource.
How is it used in Gresham	<ul style="list-style-type: none"> <li>• <a href="#">Individual Development Accounts</a> (IDA) are an asset building tool for home ownership. They are bank savings accounts assisted by the US Treasury that are started for a purpose such as home buying or repair. Account savings are matched by private or public funds, typically 3 to 1.</li> <li>• Organizations such as <a href="#">Portland Housing Center</a> and <a href="#">Habitat for Humanity</a> provide a variety of home building asset strategies.</li> <li>• <a href="#">Oregon Housing and Community Services</a> also provides programs.</li> </ul>
What could you explore more?	<ul style="list-style-type: none"> <li>• The City could provide services to coordinate and navigate the variety of programs and opportunities for residents.</li> <li>• City can explore leveraging private financing options; for example, <a href="#">Bank of America just announced a Neighborhood Solutions program</a>, which will include grants to low and moderate income people nationwide.</li> <li>• The City can explore partnerships to increase the availability of IDAs, including with current providers of IDAs.</li> </ul>

### Maintain and expand the Shared Appreciation Mortgage

What it is	The <a href="#">WELCOME HOME</a> program can loan up to \$20,000 to help qualified low-income, first-time homebuyers pay for a down payment and reasonable closing costs.
Benefits	The program provides a 0% interest deferred-payment loan that is forgiven after 15 years. This makes homebuying available to more residents.
Challenges	The households served by this program is limited due to funding constraints.
How is it used in Gresham	<p>The City's Community Revitalization program works with Oregon-licensed lenders and the Portland Housing Center to offer Gresham residents the WELCOME HOME program.</p> <p>WELCOME HOME makes ownership of new or existing single family housing more affordable for qualified low-income first-time homebuyers by reducing the cash needed to purchase the home and lowering the monthly payments.</p>
What could you explore more?	WELCOME HOME is funded by the federal HOME Investment Partnerships Program (HOME). The City receives these funds through the federal Department of Housing and Urban Development (HUD). The minimum amount of WELCOME HOME funds assistance is \$10,000; the maximum amount of assistance is \$20,000. The City could provide more assistance if more funding was available.

## Maintain and expand mediation that supports residents to remain in their homes

What it is	Median for foreclosure assistance
Benefits	Mediation can reduce the stress, time, and money for more detailed resolution, and before filing a lawsuit or preparing for court.
Challenges	Mediation is not a solution for all types of conflict.
How is it used in Gresham	<p><a href="#">East Metro Mediation</a> (EMM) provides neighborhood, workplace, and family mediation services to Gresham as well as Troutdale, Fairview, Wood Village, and unincorporated East Multnomah County. The mediation process is facilitated by a trained, impartial mediator, who provides a safe setting for both sides of the issue to be expressed.</p> <p>EMM has specific programs to assist in foreclosure mediation. The talks are an effort to resolve the issue with the mortgage by mutual agreement before it reaches a default judgment or foreclosure sale.</p>
What could you explore more?	The program could be made more available to more residents through education and funding.