



# Portland Housing Bureau

# Portland Fair Housing Plan

Analysis of Low-Income Households: Who are they? How many? Where do they live?

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# Portland Fair Housing Plan

**This presentation is intended to share with the FHAC Committee:**

- **What is the CHAS Data? Why is it Useful?**
- **Low Income Households- How Many by Income Levels and by Tenure**
- **Spatial Distribution Households by Income, Cost-Burden and Tenure**

# Comprehensive Housing Affordability Strategy (CHAS)

## CHAS Background



- CHAS is the specially tabulated dataset that the Department of Housing & Urban Development (HUD) receives from the U.S Census Bureau
- It is based on the American Community Survey (ACS) data and lags behind the ACS Dataset. The most recent CHAS dataset is based on the 2015-2019 ACS
- The usefulness of the CHAS dataset is that it demonstrates the extent of housing needs and problems, particularly for low-income households
- CHAS provides estimates of the number of households by various categories (tenure, race/ethnicity, disability status, HH types etc.) that have certain housing problems and have income at the 30, 50, and 80 percent of Area Median Income (AMI)

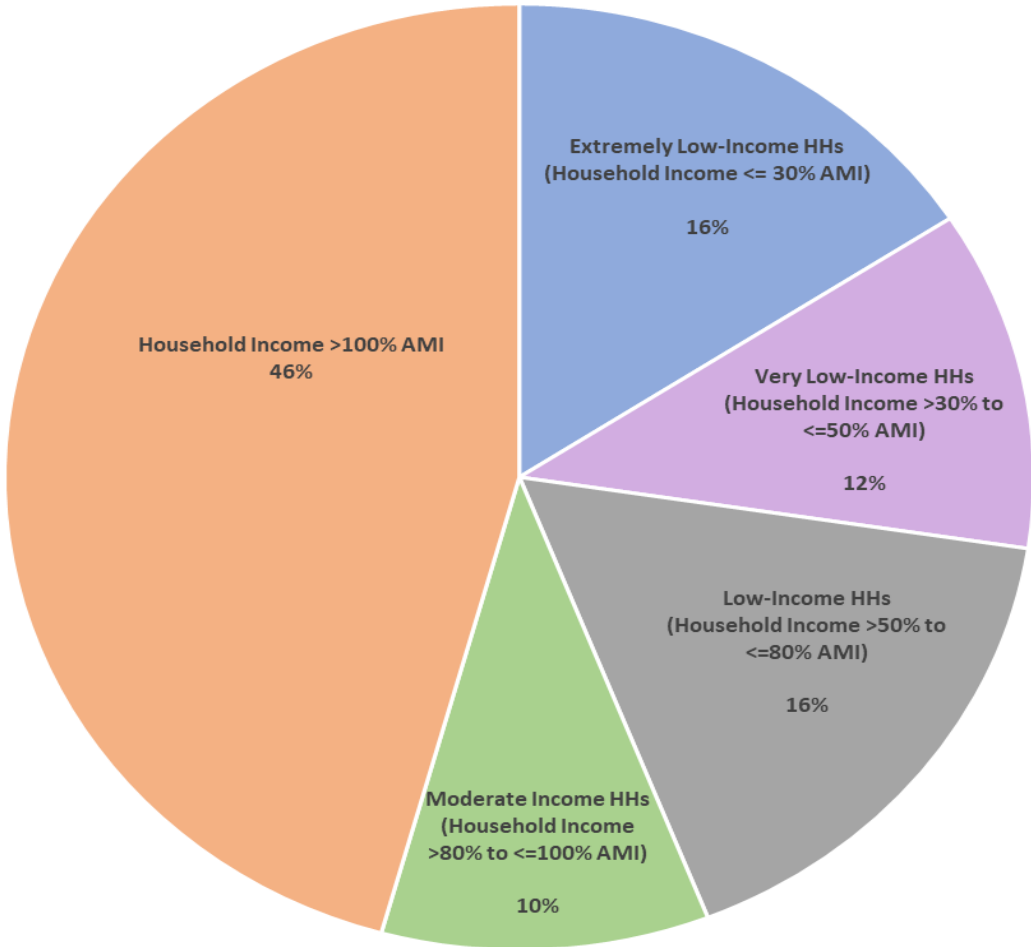
# Portland Area Median Income (AMI) 2019 By Income Limits & HH Size

% AMI	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
30% Limit	\$18,450	\$21,100	\$23,750	\$26,350	\$28,500	\$30,600	\$32,700	\$34,800
Very Low Income (50%)	\$30,800	\$35,200	\$39,600	\$43,950	\$47,500	\$51,000	\$54,500	\$58,050
60% Limit	\$36,960	\$42,240	\$47,520	\$52,740	\$57,000	\$61,200	\$65,400	\$69,660
Low-Income (80%)	\$49,250	\$56,250	\$63,300	\$70,300	\$75,950	\$81,550	\$87,200	\$92,800

In 2019, a 4-person household making \$26,350 qualified as “extremely low income” while a household of the same size making more than 2.5 times (\$70,300) also qualified in the income spectrum as “low income” for various HUD programs

For more information, please visit HUD Exchange: <https://www.hudexchange.info/programs/home/home-income-limits/>

# Household Distribution By Income Levels : City of Portland 2019



# Number & Nature of Low-Income Households: Then (2011) & Now (2019) : City of Portland

	Total 2019	Total 2011	Change 2011-2019	% Change (2011-2019)
Extremely Low-Income HHs (Household Income <= 30% AMI)	42,430	38,015	4,415	11.6%
Very Low-Income HHs (Household Income >30% to <=50% AMI)	31,235	28,915	2,320	8%
Low-Income HHs (Household Income >50% to <=80% AMI)	44,665	41,380	3,285	8%
Moderate Income HHs (Household Income >80% to <=100% AMI)	27,660	23,675	3,985	17%
Household Income >100% AMI	122,735	115,730	7,005	6%
<b>Total</b>	<b>268,720</b>	<b>247,710</b>	<b>21,010</b>	<b>8%</b>

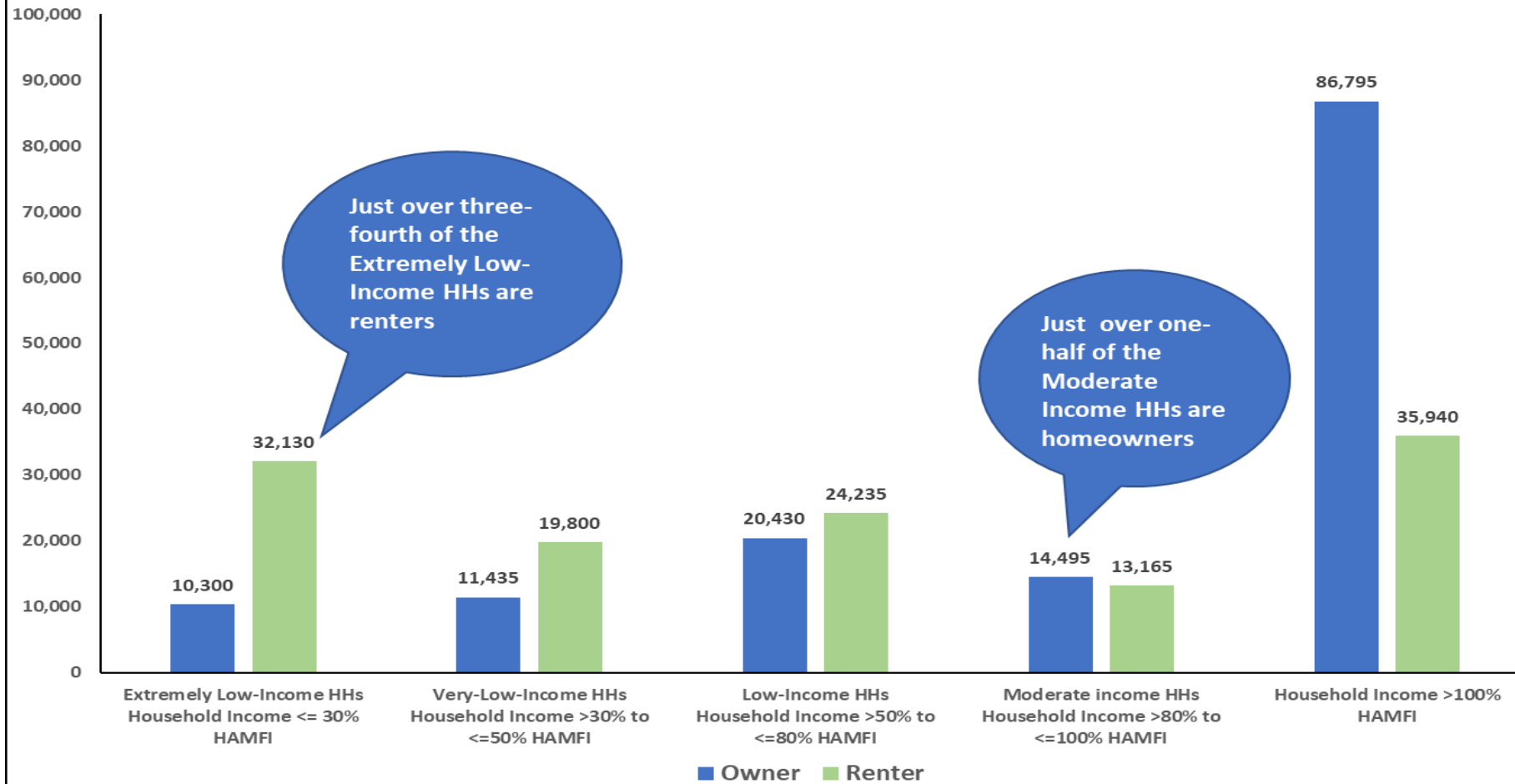
In the 8 yrs. since the last Analysis of Impediments, the number of extremely low income households grew by nearly 12%- a growth rate higher than that of the City as a whole; growth in moderate income HHs at 17% is also notable

# Number of Low-Income Households By Tenure: City of Portland, 2019

Income Distribution Overview	Owner	% Total Owners	Renter	% Total Renters	Total
Household Income <= 30% AMI (Extremely Low-Income)	10,300	7.2%	32,130	25.6%	42,430
Household Income >30% to <=50% AMI (Very Low-Income)	11,435	8.0%	19,800	15.8%	31,235
Household Income >50% to <=80% AMI (Low-Income)	20,430	14.2%	24,235	19.3%	44,665
Household Income >80% to <=100% AMI (Moderate Income)	14,495	10.1%	13,165	10.5%	27,660
Household Income >100% AMI	86,795	60.5%	35,940	28.7%	122,735
<b>Total</b>	<b>143,450</b>		<b>125,265</b>		<b>268,720</b>

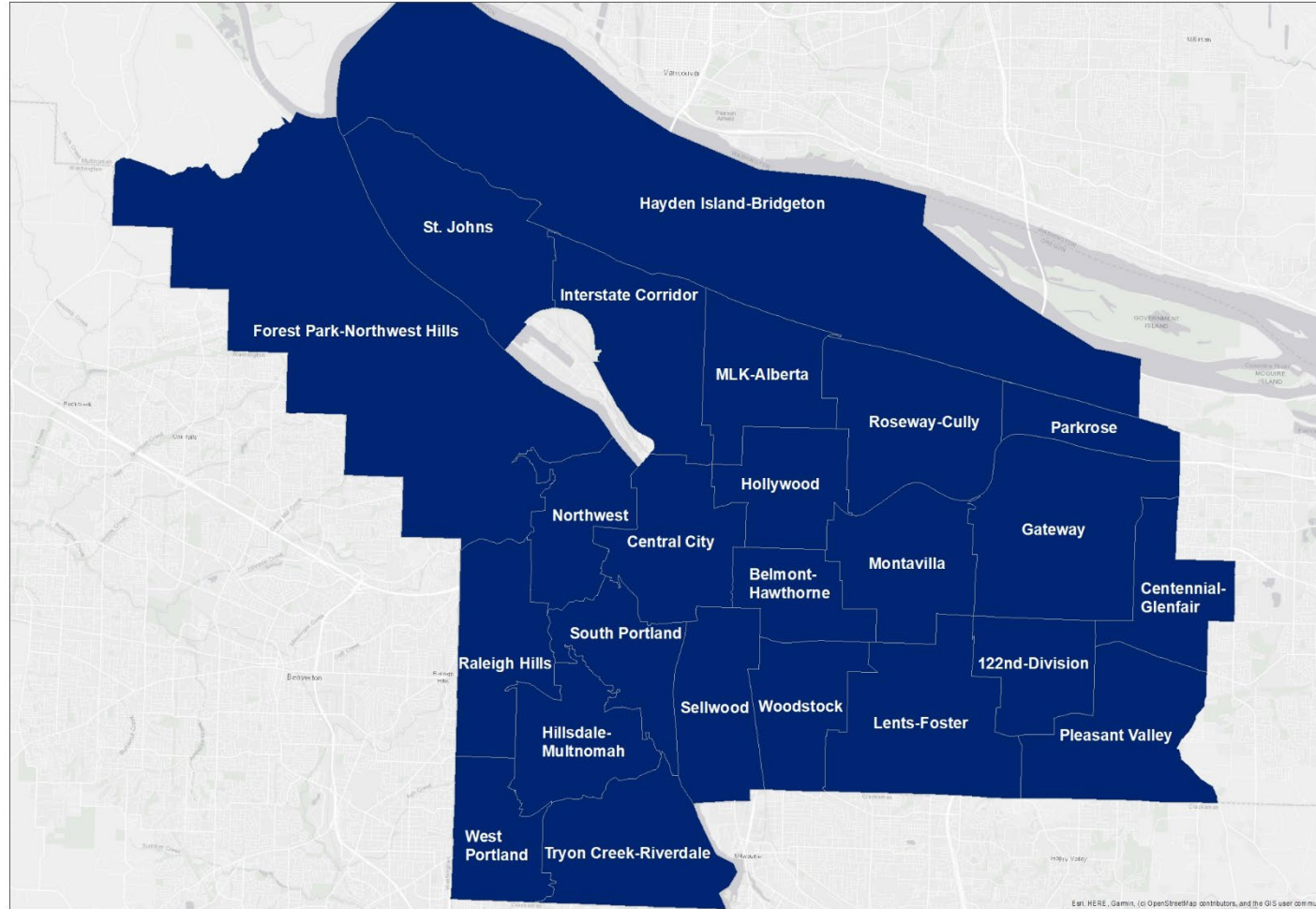
The distribution of renters by income reveals a noticeable trend: just over one-quarter of renters are extremely low income and similarly just over one-quarter of renters are high income; this trend can potentially limit housing choices for HHs with less means

## Households by Income Levels and Tenure: City of Portland 2019



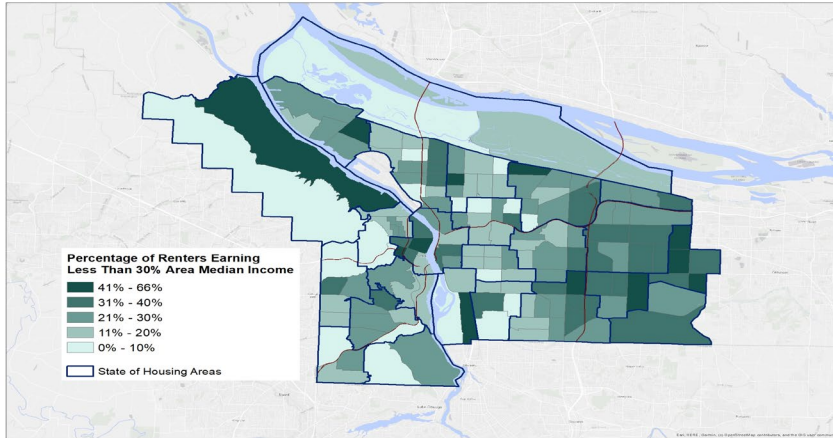


# Neighborhood Analysis Areas: City of Portland

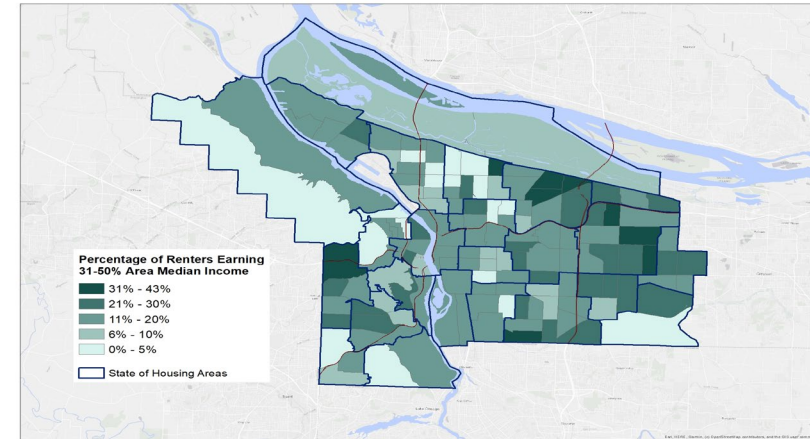


# Spatial Distribution of Renter Households by Income Levels

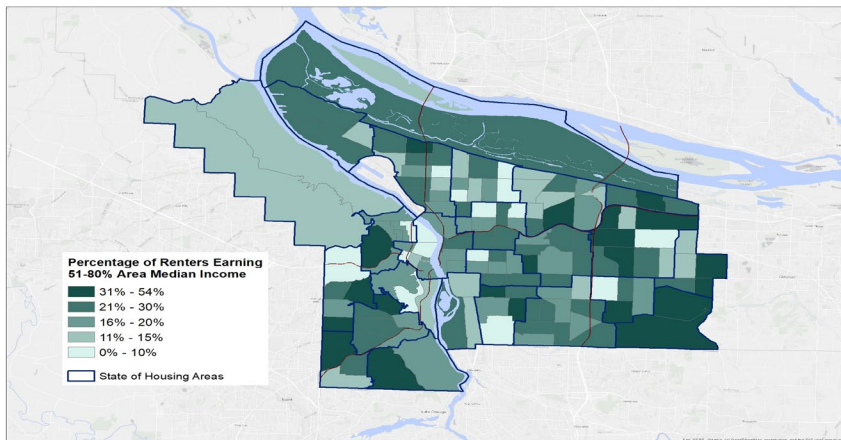
## Extremely Low Income Renters



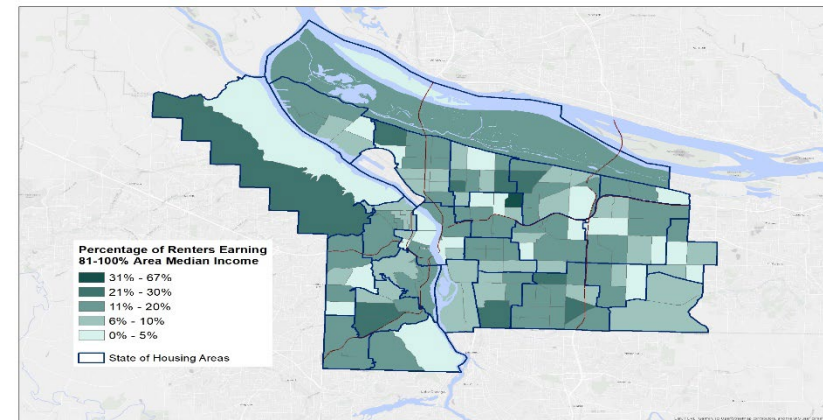
## Very Low Income Renters



## Low Income Renters

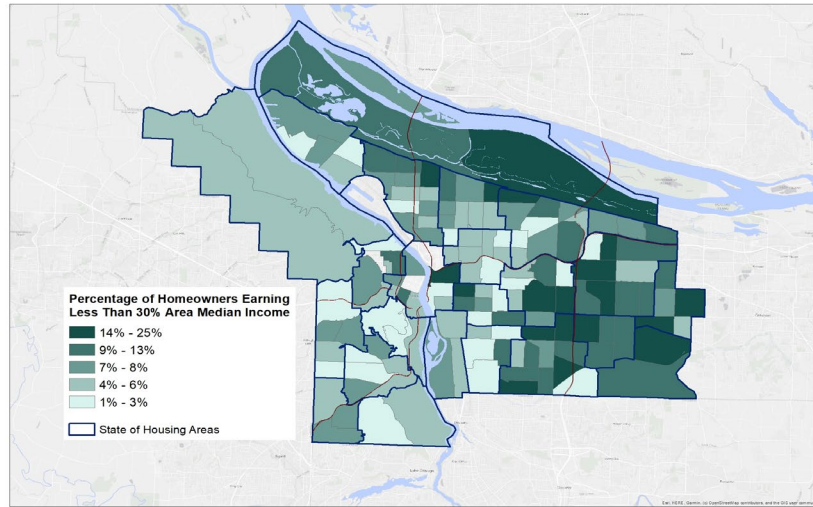


## Moderate Income Renters

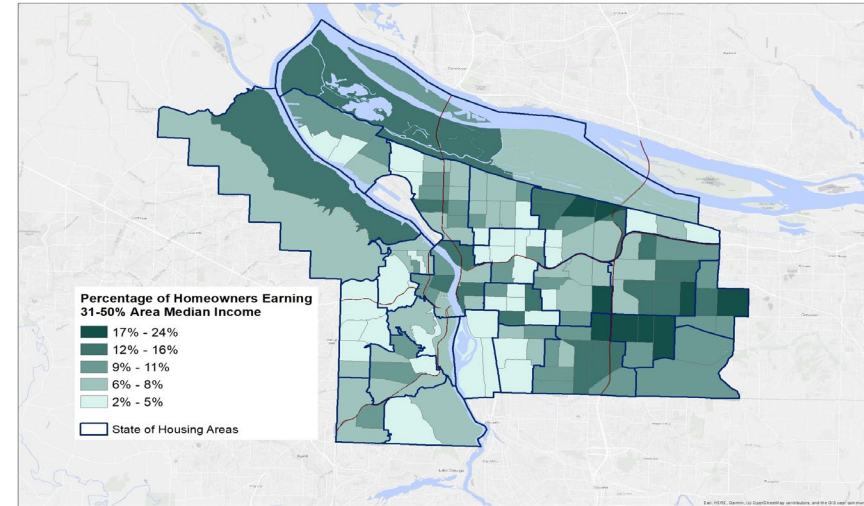


# Spatial Distribution of Owner Households by Income Levels

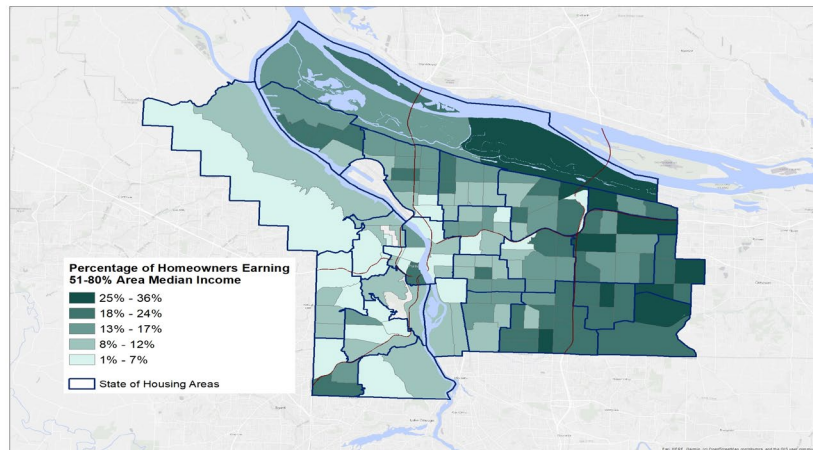
## Extremely Low Income Owners



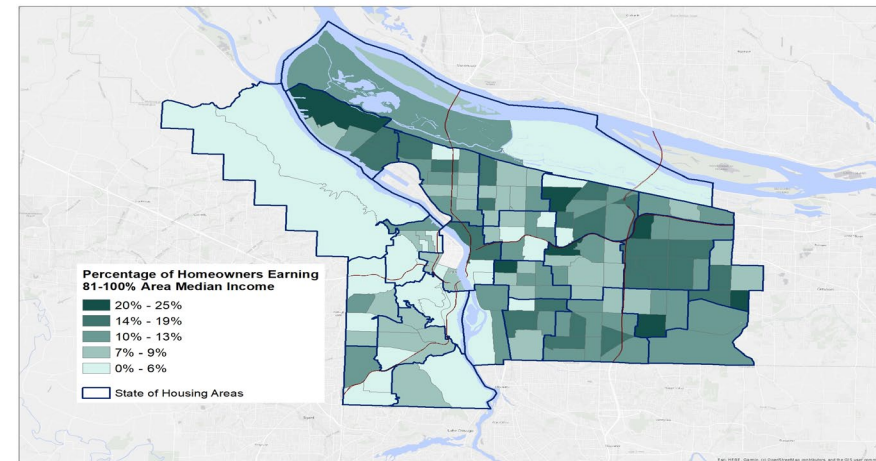
## Very Low Income Owners



## Low Income Owners



## Moderate Income Owners

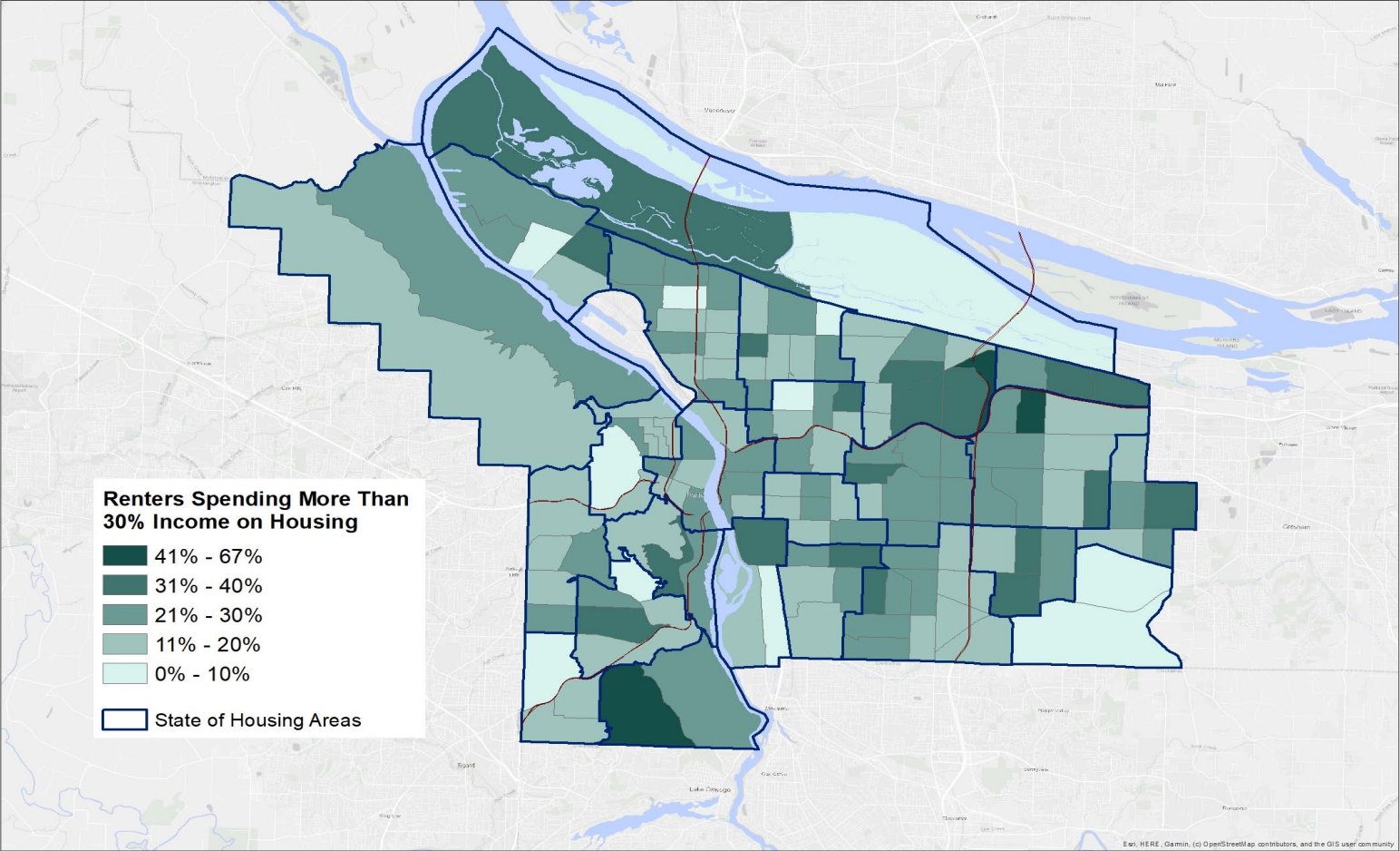


# Cost Burden by Income Levels; City of Portland, 2019

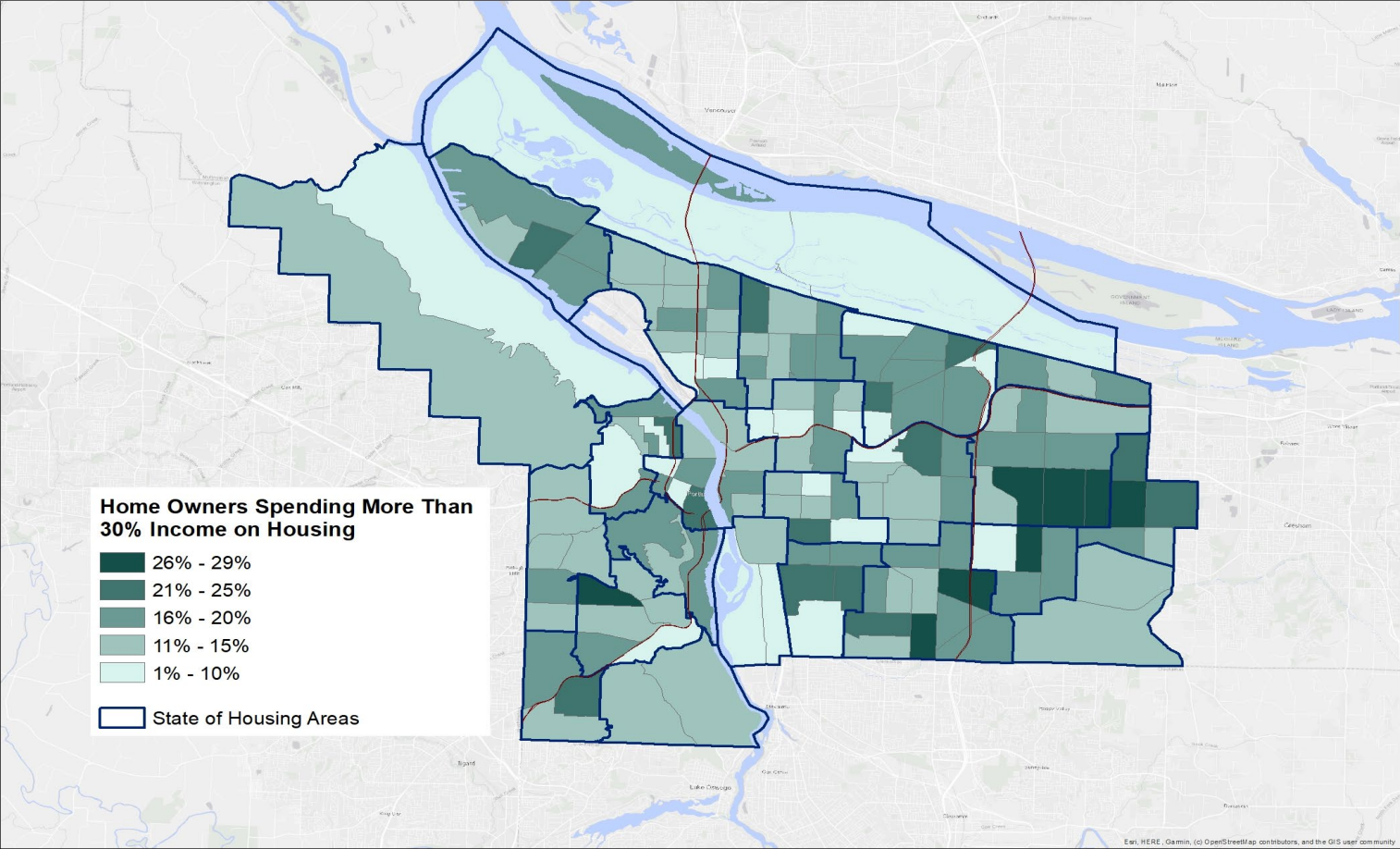
Income by Cost Burden (Owners and Renters)	Cost burden > 30%	% Cost Burdened by Income Level	Cost burden > 50%	% Severely Cost Burdened By Income Level	Total Households
Household Income <= 30% AMI (Extremely Poor)	32,155	75.8%	27,790	65.5%	42,430
Household Income >30% to <=50% AMI (Very Poor)	23,885	76.5%	10,810	34.6%	31,235
Household Income >50% to <=80% AMI (Poor)	22,310	49.9%	4,625	10.3%	44,665
Household Income >80% to <=100% AMI (Moderate Income)	7,035	25.4%	745	2.7%	27,660
Household Income >100% AMI	7,130	5.8%	465	0.4%	122,735
<b>Total</b>	<b>92,515</b>		<b>44,435</b>		<b>268,720</b>

Nearly 75% of extremely low income HHs and very low income HHs, & nearly 50% of low-income HHs are cost-burdened. In contrast, only 25% of moderate and 6% of high income HHs face cost-burden issues at 30%

# Spatial Distribution of Cost Burdened Renters City of Portland, 2019

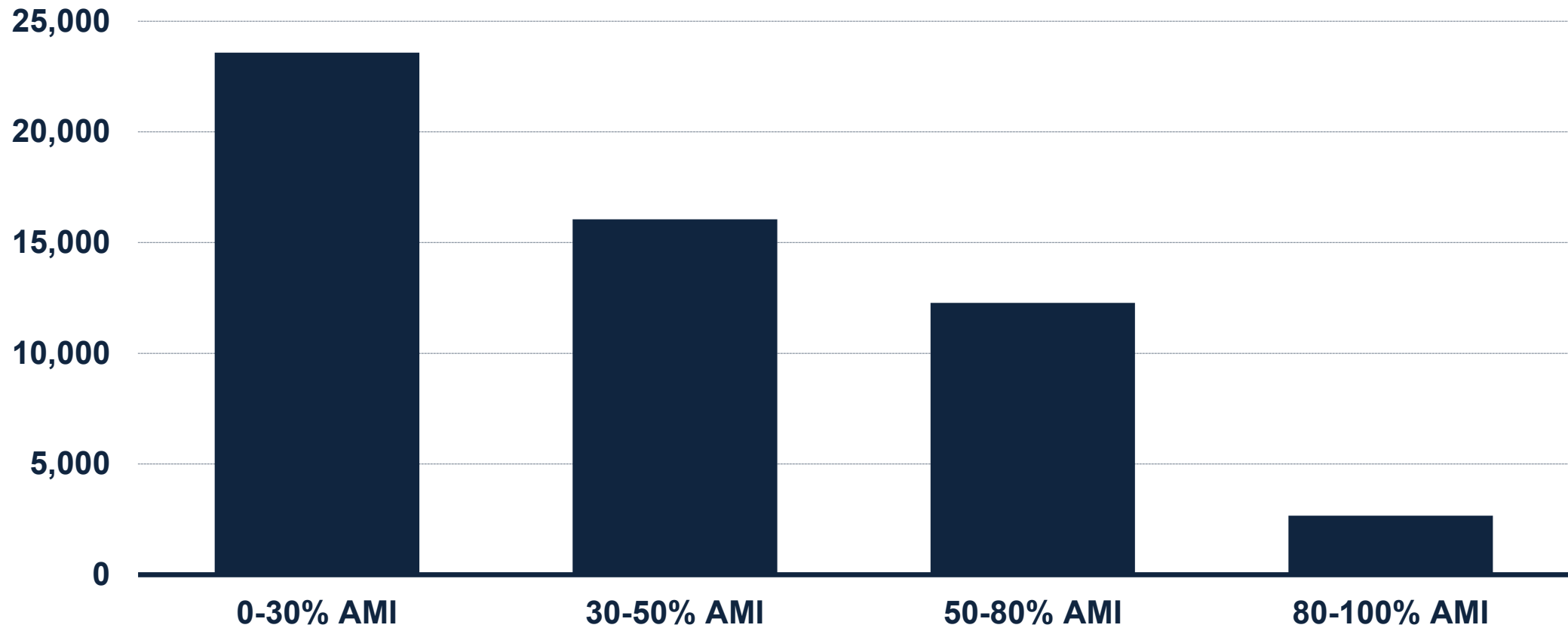


# Spatial Distribution of Cost Burdened Homeowners City of Portland, 2019



# Affordable Housing Deficit (as measured by housing cost burden)

Extremely Cost Burdened Households: 25,000+



# Income Levels By Race and Ethnicity: City of Portland, 2019

Race & Ethnicity	Less than or equal to 30% of AMI	Greater than 30% but less than or equal to 50% of AMI	Greater than 50% but less than or equal to 80% of AMI	Greater than 80% but less than or equal to 100% of AMI	Greater than 100% of AMI
White alone, non-Hispanic	13%	11%	16%	10%	50%
Black or African-American alone, non-Hispanic	39%	14%	19%	11%	17%
Asian alone, non-Hispanic	22%	14%	15%	11%	38%
American Indian or Alaska Native alone, non-Hispanic	21%	8%	41%	4%	26%
Pacific Islander alone, non-Hispanic	25%	12%	30%	10%	23%
Hispanic, any race	21%	17%	19%	11%	32%

In general, within various race/ethnicity groupings, the share of HHs in the lower-income categories appears to be disproportionately high. For instance, 39% of African American HHs make less than or equal to 30% AMI. In contrast, only 13% of White Non-Hispanic HHs fall in this category with as much as 50% having income greater than 100% AMI



# Low-Income: A “Barrier” & an “Impediment” to Fair Housing

## ➤ **Barriers**

In this context, any factor or condition that has the potential to create a disparate impact on a person’s housing choice.

## ➤ **Impediments**

Actions, omissions, or decisions by a jurisdiction that effectively restrict a person’s housing choice because of race, color, religion, gender, disability, familial status, or national origin.

- All barriers limit housing choice, some barriers become impediments when they are related to protected class status and actions, omissions, or decisions made by a jurisdiction.



## CHAS analysis reveals that:

- Low-income households are disparately impacted by either totally lacking the resources or having inadequate resources to find a housing unit of choice
- The proportion of extremely low-income households has increased at a higher rate than the growth of all households since the year 2011, while affordability at the city level has continued to decline – thus impacting fair housing choice
- Low-income households are disproportionately renters and tend to be severely cost burdened
- Low-income households are disproportionately people of color

# Next Steps

- Continuing CHAS analysis
  - Disability analysis
  - Household types
- Discussion of potential policy recommendations