



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

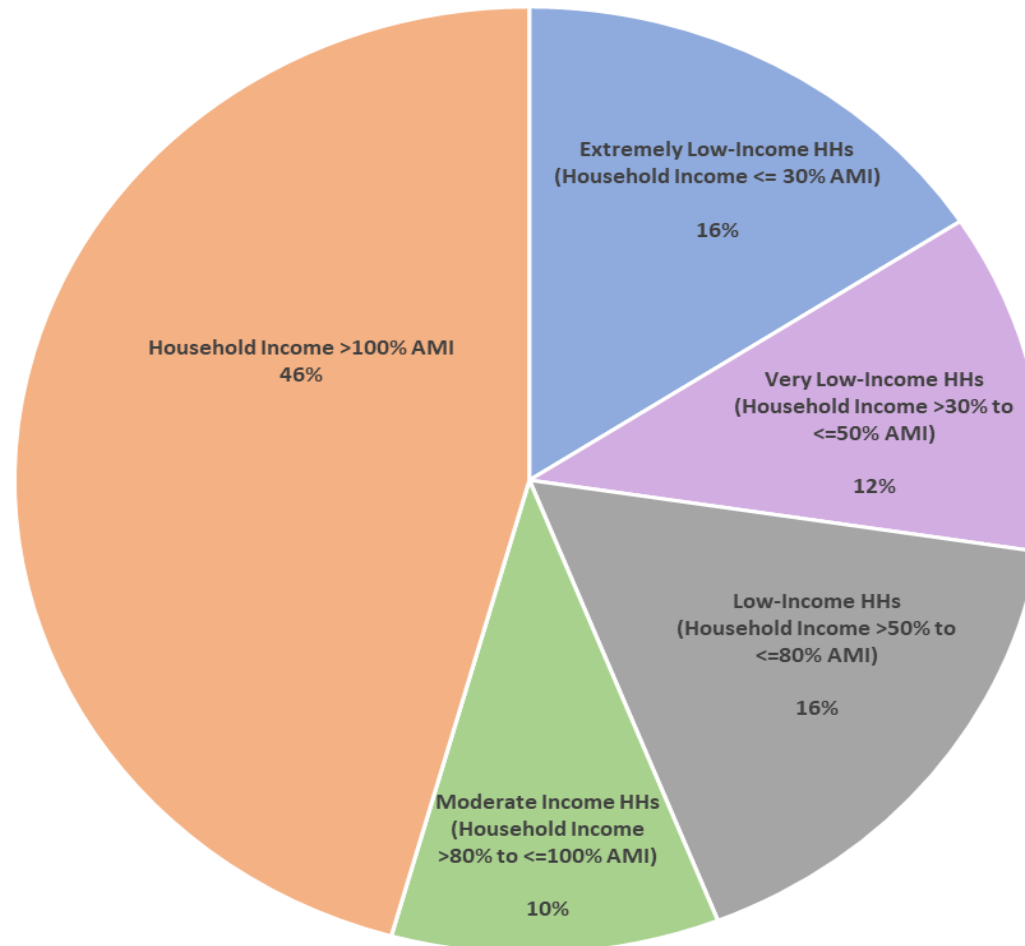
By Income Limits & HH Size

% 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%
Total	268,720	247,710	21,010	8%

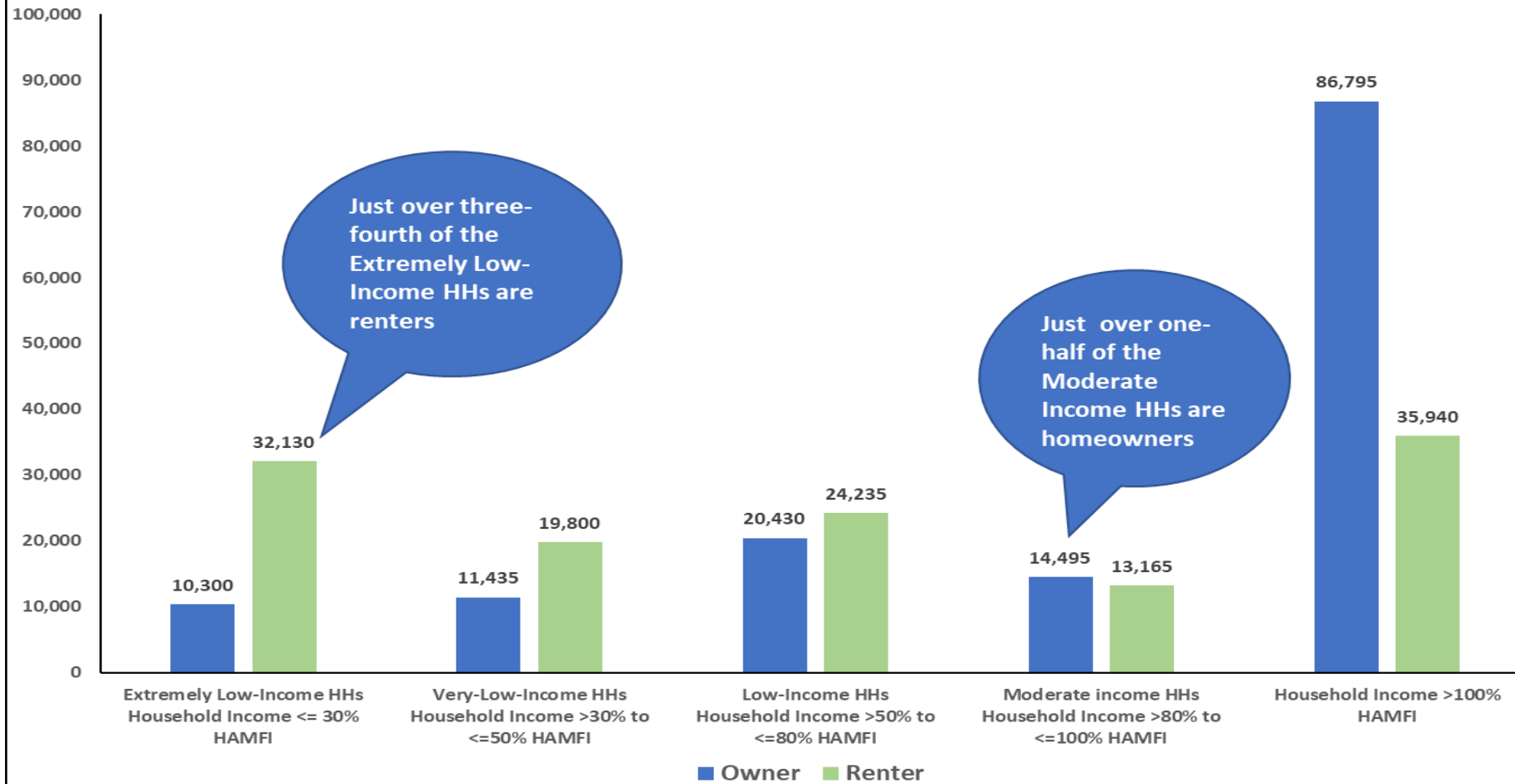
In the 8 yrs. since the last Analysis of Impediments, the number of extremely low income households grew by nearly 12%- a growth rate higher than that of the City as a whole; growth in moderate income HHs at 17% is also notable

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

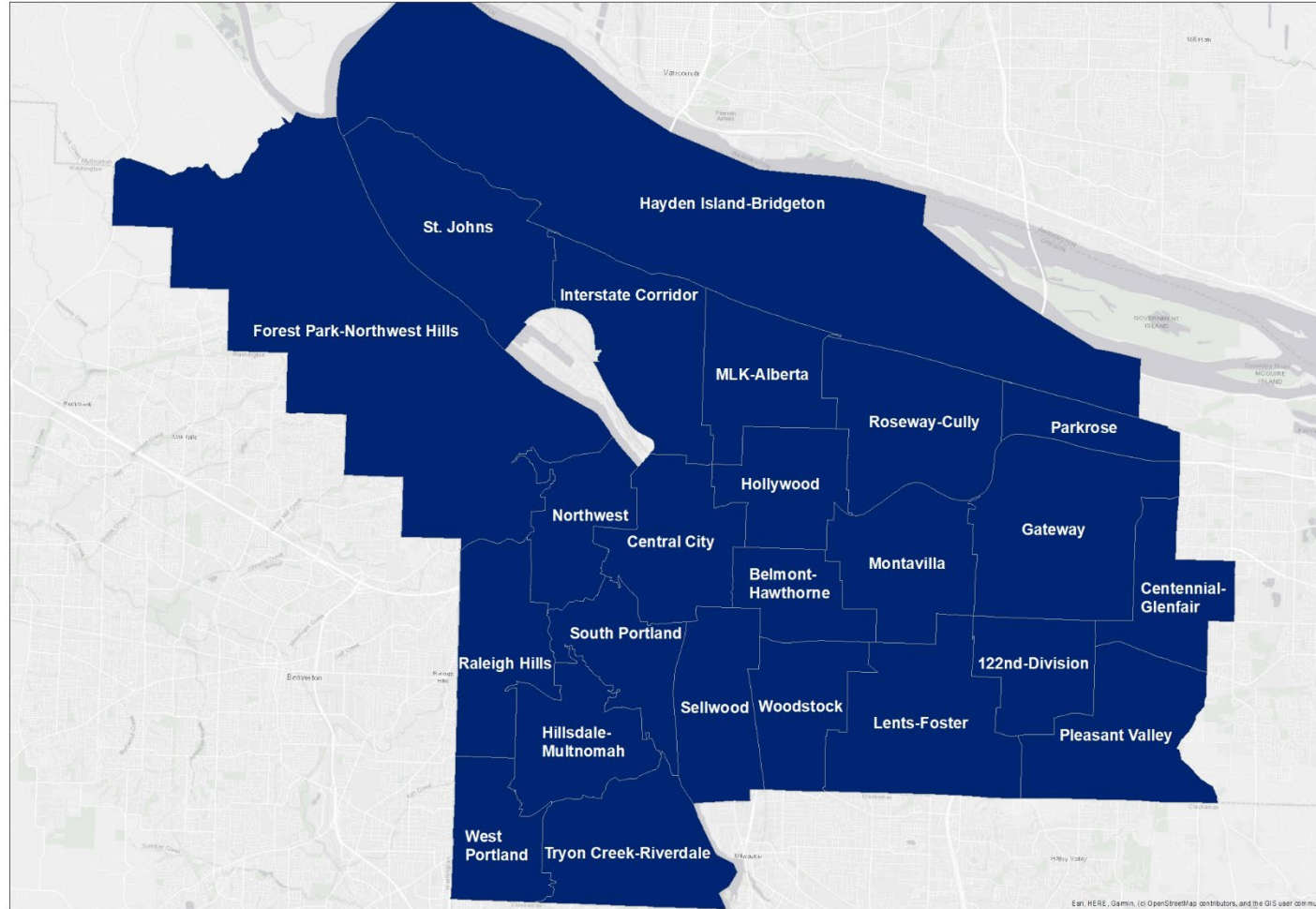
Income Distribution Overview	Owner	% Total Owners	Renter	% Total Renters	Total
Household Income <= 30% AMI (Extremely Low-Income)	10,300	7.2%	32,130	25.6%	42,430
Household Income >30% to <=50% AMI (Very Low-Income)	11,435	8.0%	19,800	15.8%	31,235
Household Income >50% to <=80% AMI (Low-Income)	20,430	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
Total	143,450		125,265		268,720

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

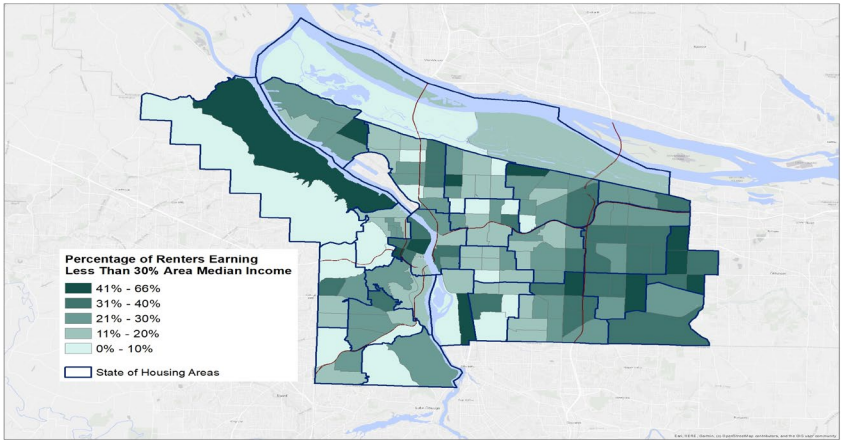


Neighborhood Analysis Areas: City of Portland

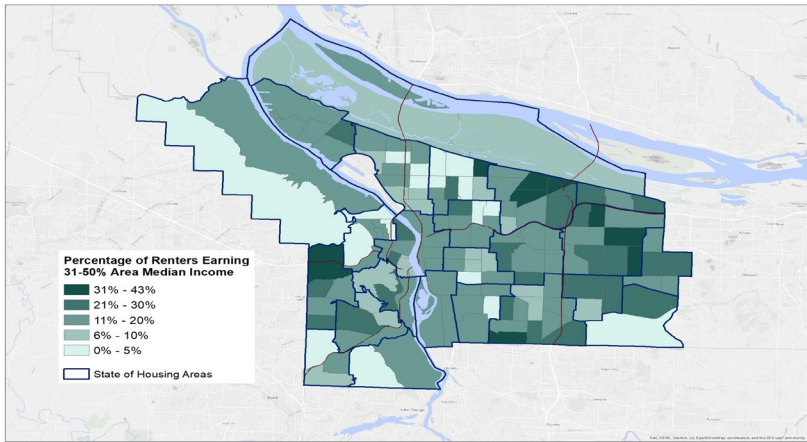


Spatial Distribution of Renter Households by Income Levels

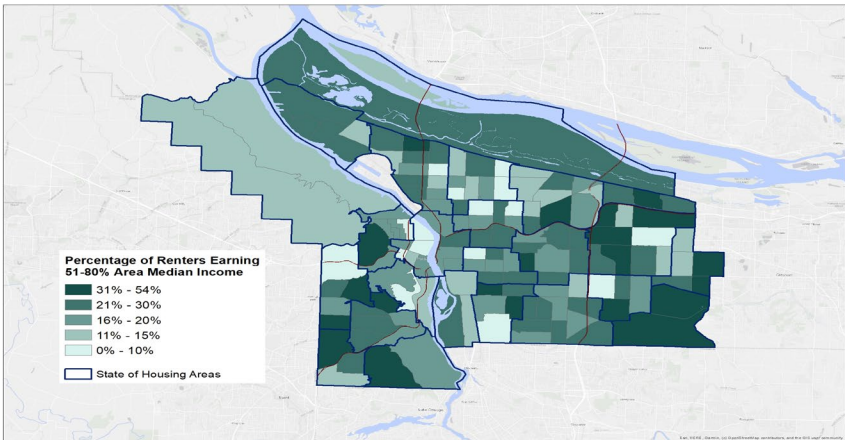
Extremely Low Income Renters



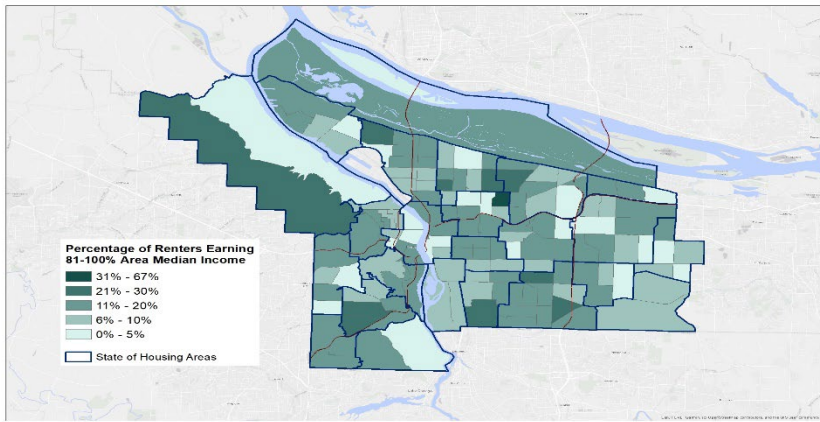
Very Low Income Renters



Low Income Renters

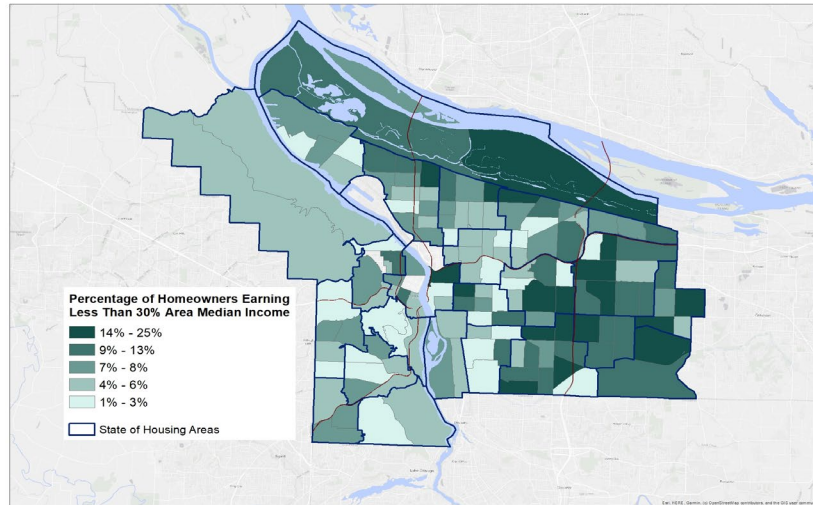


Moderate Income Renters

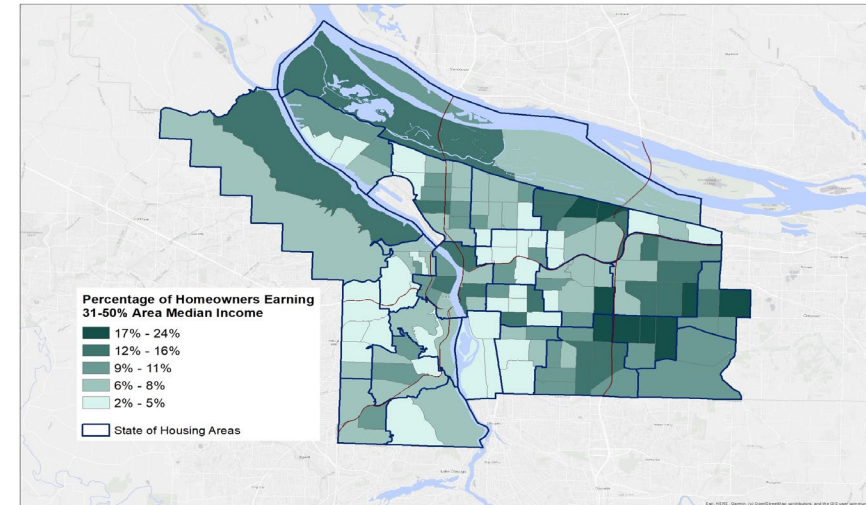


Spatial Distribution of Owner Households by Income Levels

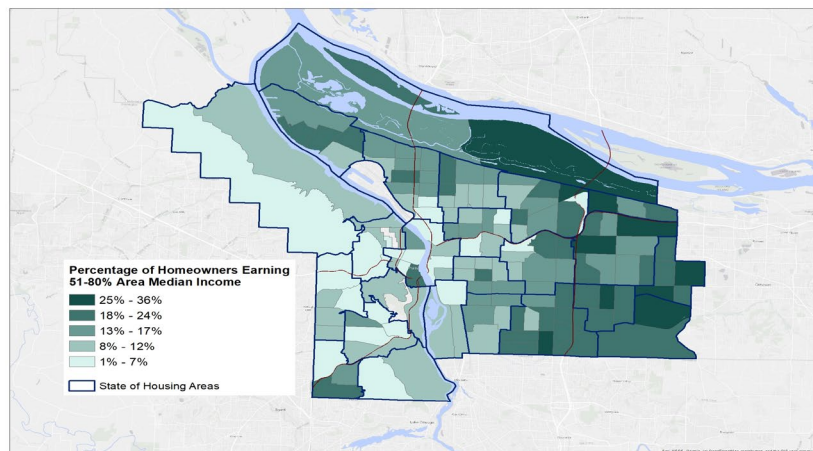
Extremely Low Income Owners



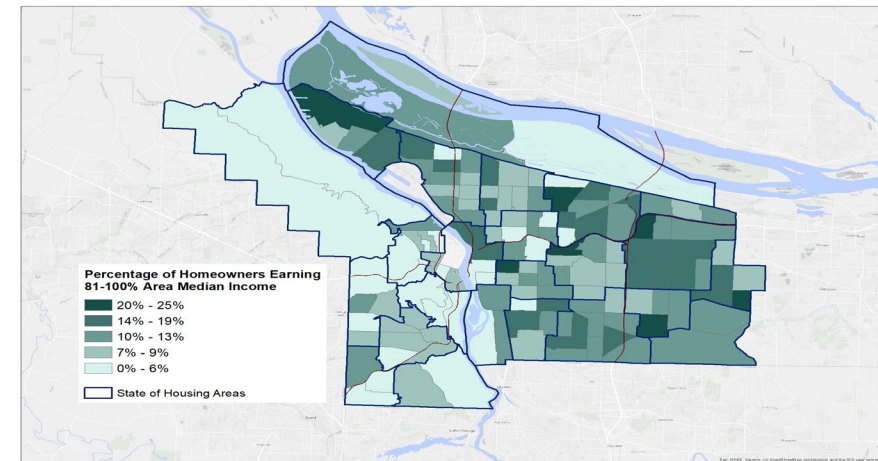
Very Low Income Owners



Low Income Owners



Moderate Income Owners

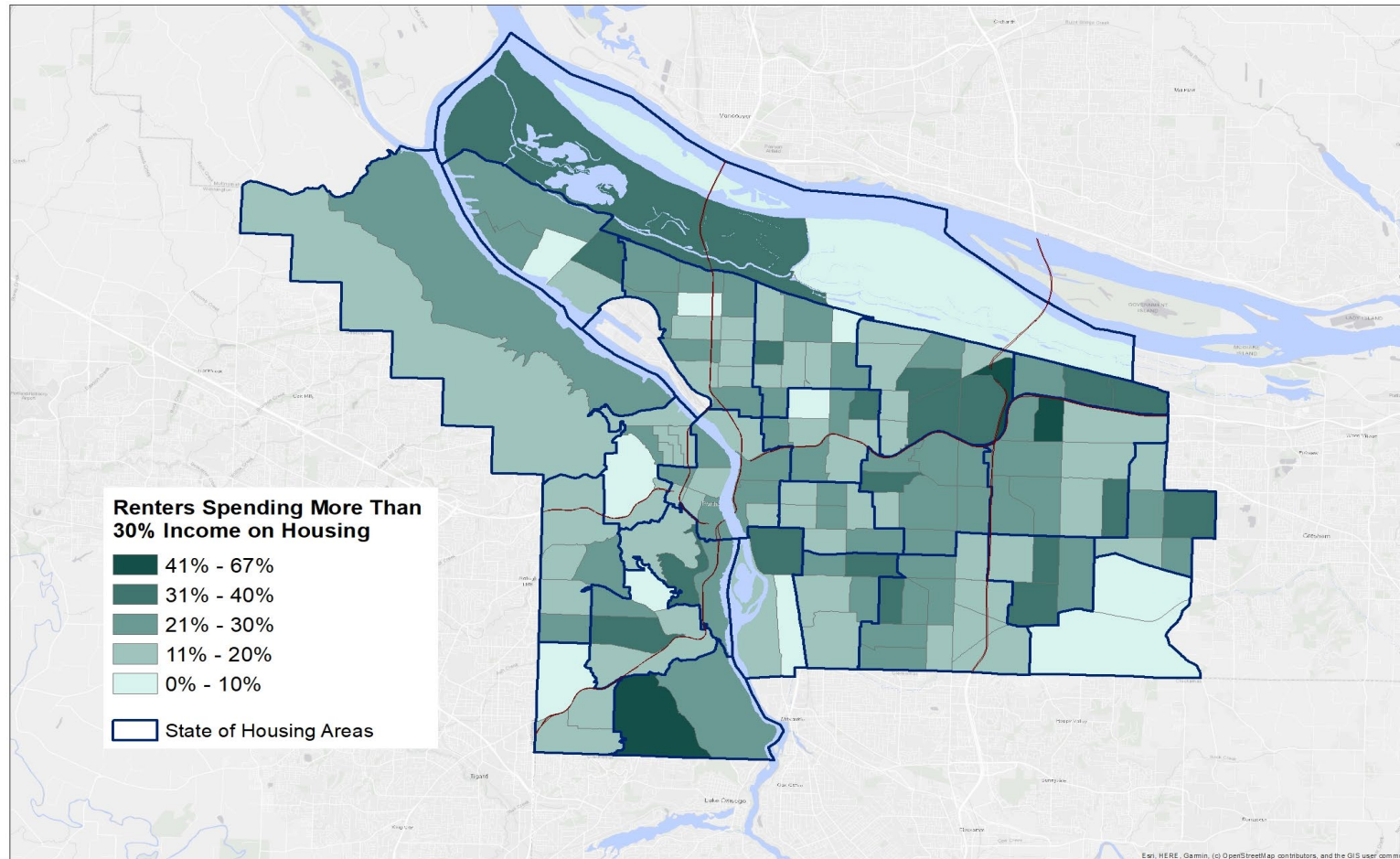


Cost Burden by Income Levels; City of Portland, 2019

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
Total	92,515		44,435		268,720

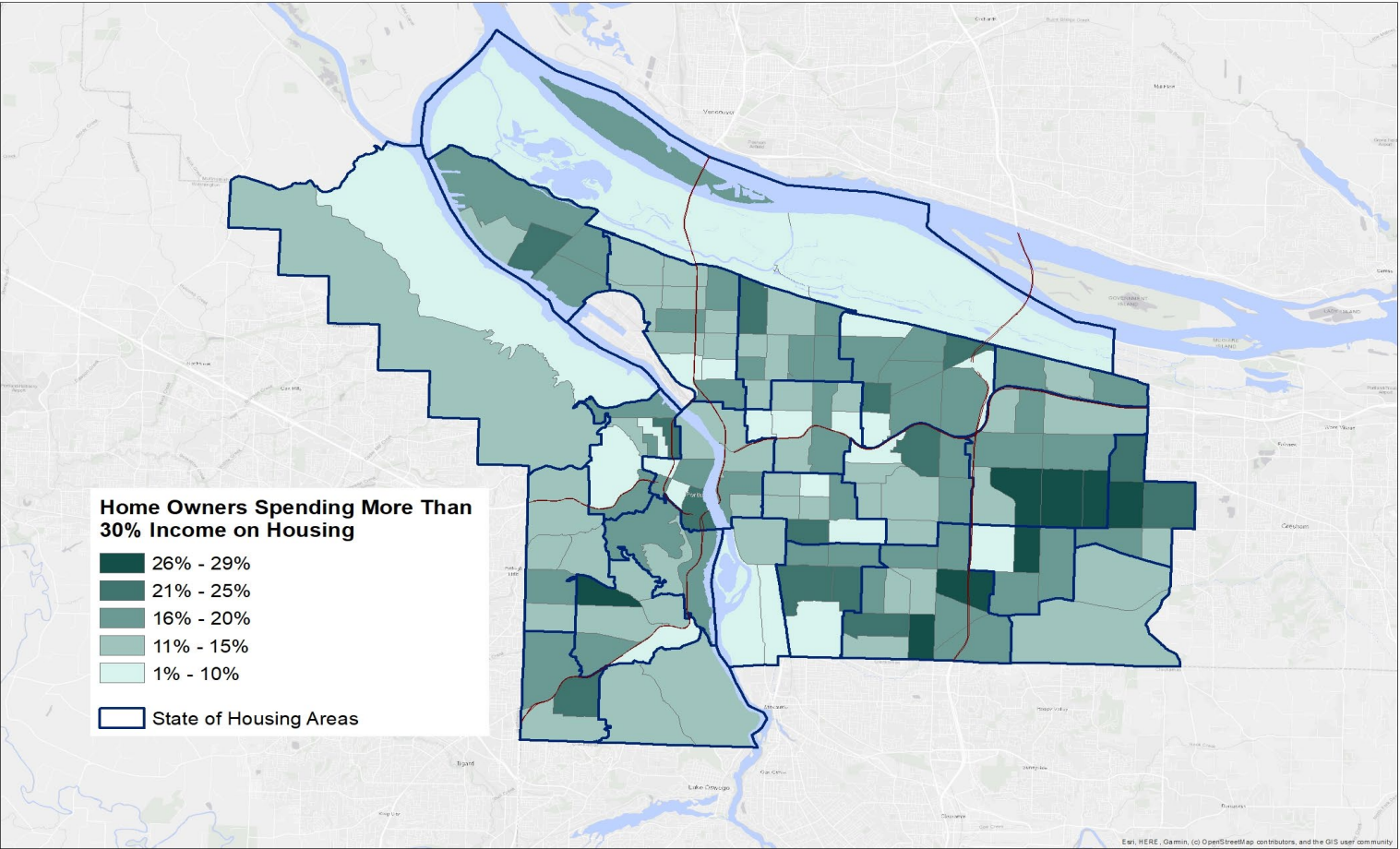
Nearly 75% of extremely low income HHs and very low income HHs, & nearly 50% of low-income HHs are cost-burdened. In contrast, only 25% of moderate and 6% of high income HHs face cost-burden issues at 30%

Spatial Distribution of Cost Burdened Renters City of Portland, 2019



Spatial Distribution of Cost Burdened Homeowners

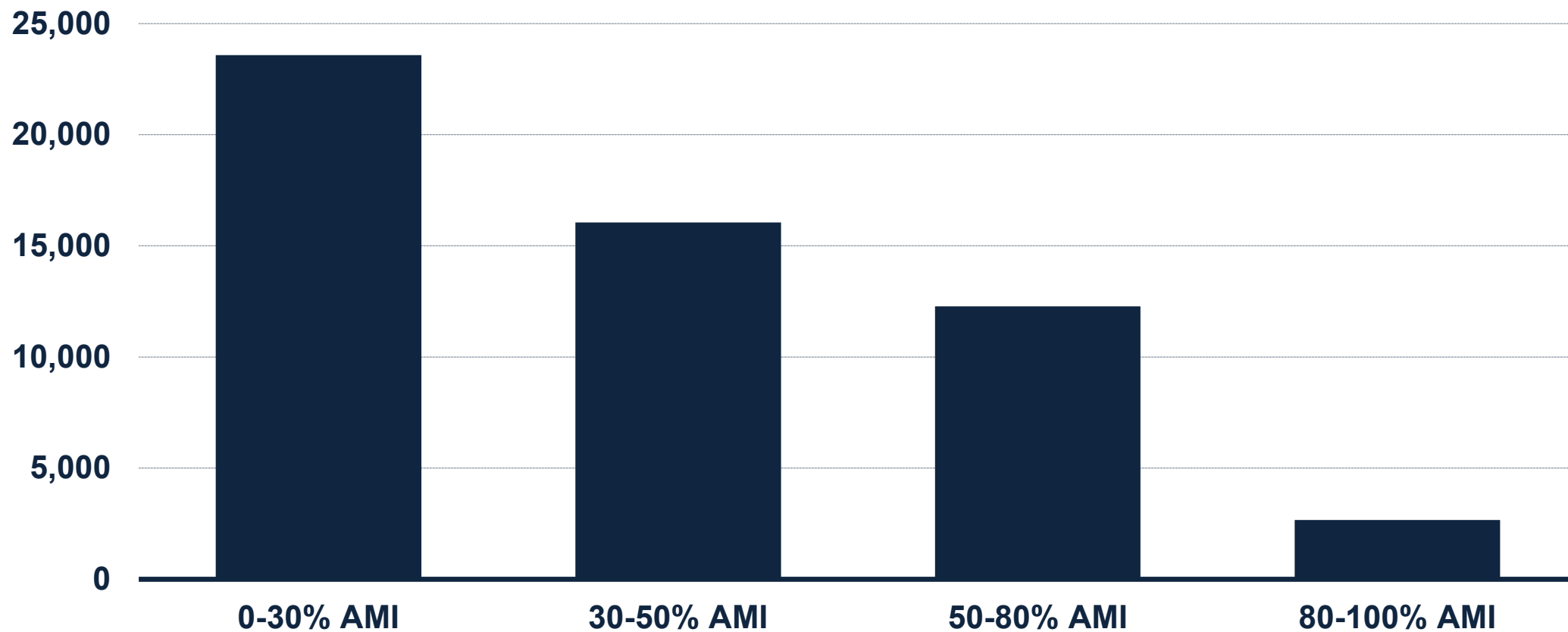
City of Portland, 2019





Affordable Housing Deficit (as measured by housing cost burden)

Extremely Cost Burdened Households: 25,000+

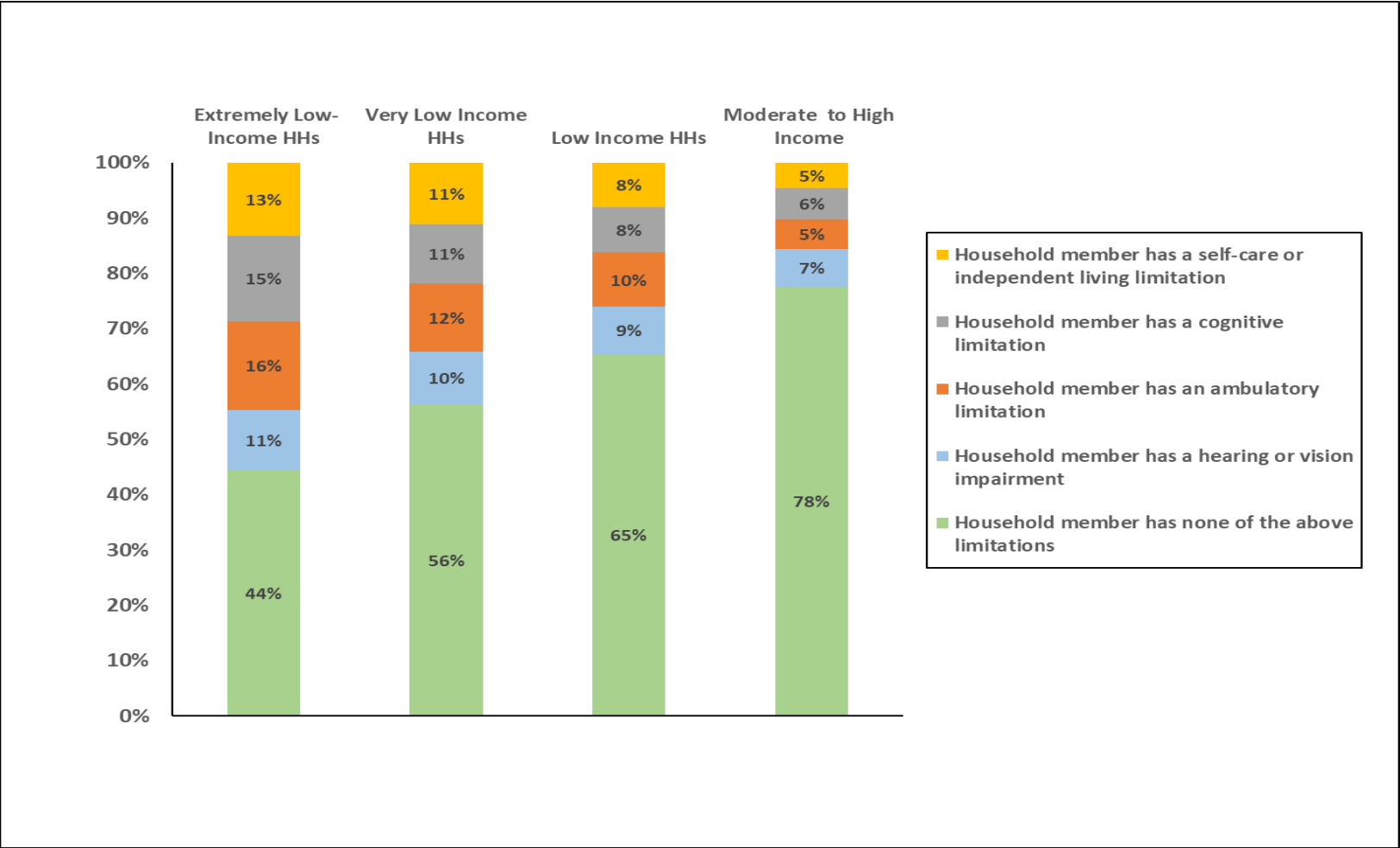


Income Levels By Race and Ethnicity: City of Portland, 2019

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

Disability Status By Household Income: City of Portland, 2019



Well Over half (56%) of extremely poor HHs have one or more members with some form of disability. In comparison, less than a quarter (22%), of HHs with moderate to high income have members that have some form of disability.

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 AAFH Analysis
- Discussion of potential policy recommendations