



Portland Housing Bureau

Portland Fair Housing Plan

Disproportionate Housing Needs Analysis

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Portland Fair Housing Plan

This presentation is intended to share with the FHAC Committee:

- What is disproportionate housing need and what are the four housing problems?
- Who lives in housing units with housing problems?
- What is the spatial distribution of housing units with problems?

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

	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

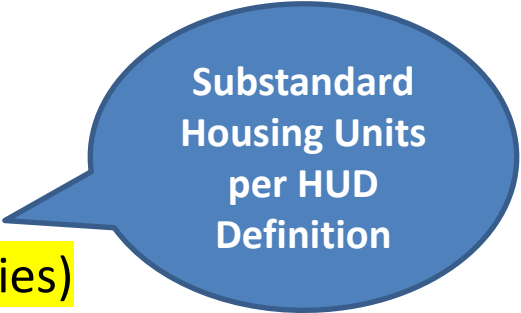
Disproportionate Housing Needs:

Definitions

- A “disproportionately greater housing need” exists when the percentage of people in an income category, who are members of a particular racial or ethnic group, is at least 10 percentage points higher than the percentage of people in the category as a whole.

- HUD identified Housing Problems:
 1. Lacks complete kitchen facilities (incomplete kitchen facilities)
 2. Lacks complete plumbing facilities (incomplete plumbing facilities)
 3. More than one person per room (Overcrowding)
 4. Cost Burden greater than 30% (including utilities)

- Severe Housing Problems: problems (1-3) above plus
 4. Cost Burden greater than 50% (including utilities)

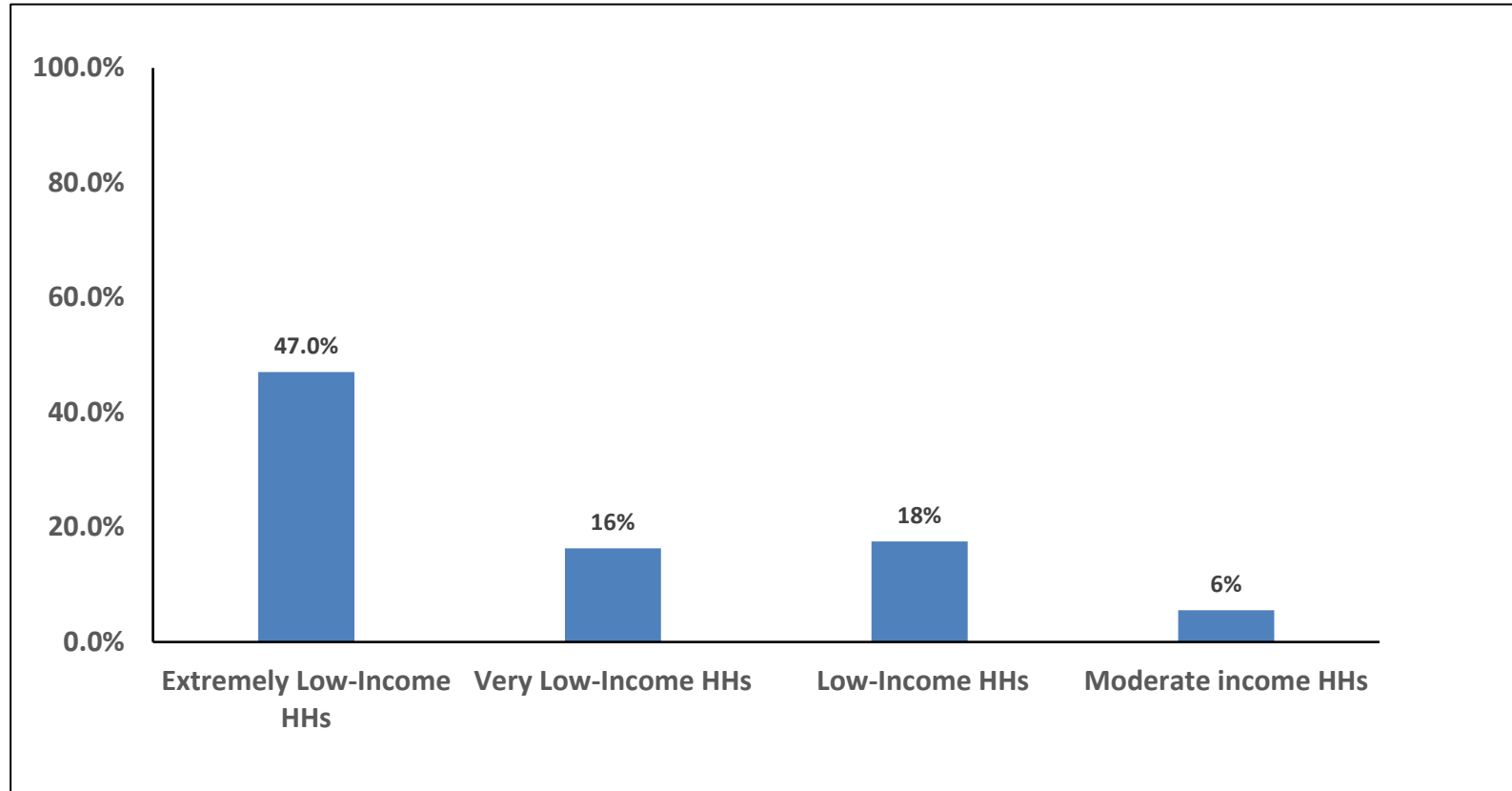


Substandard
Housing Units
per HUD
Definition

Disproportionate Housing Need:- Which Race/Ethnic Groups are experiencing it?

Race & Ethnicity	has 1 or more of the 4 housing unit problems (lacks kitchen or plumbing, more than 1 person per room, or cost burden greater than 30%)	% share of housing units with problem	Disproportionate Need (as compared to 37% of total occupied housing units that have 1 or more of housing problems)
American Indian or Alaska Native Alone, non-Hispanic	483	32%	No
Asian Alone, non-Hispanic	6795	39%	No
Black or African American Alone, non-Hispanic	7950	57%	Yes
Hispanic, any race	9080	48%	Yes
Pacific Islander Alone, non-Hispanic	494	51%	Yes
White Alone, non-Hispanic	70920	34%	No
Source: 2015-2019 5-Yr ACS CHAS Data, Table 1			

City of Portland: Substandard Housing Units* (By Cost-Burden)



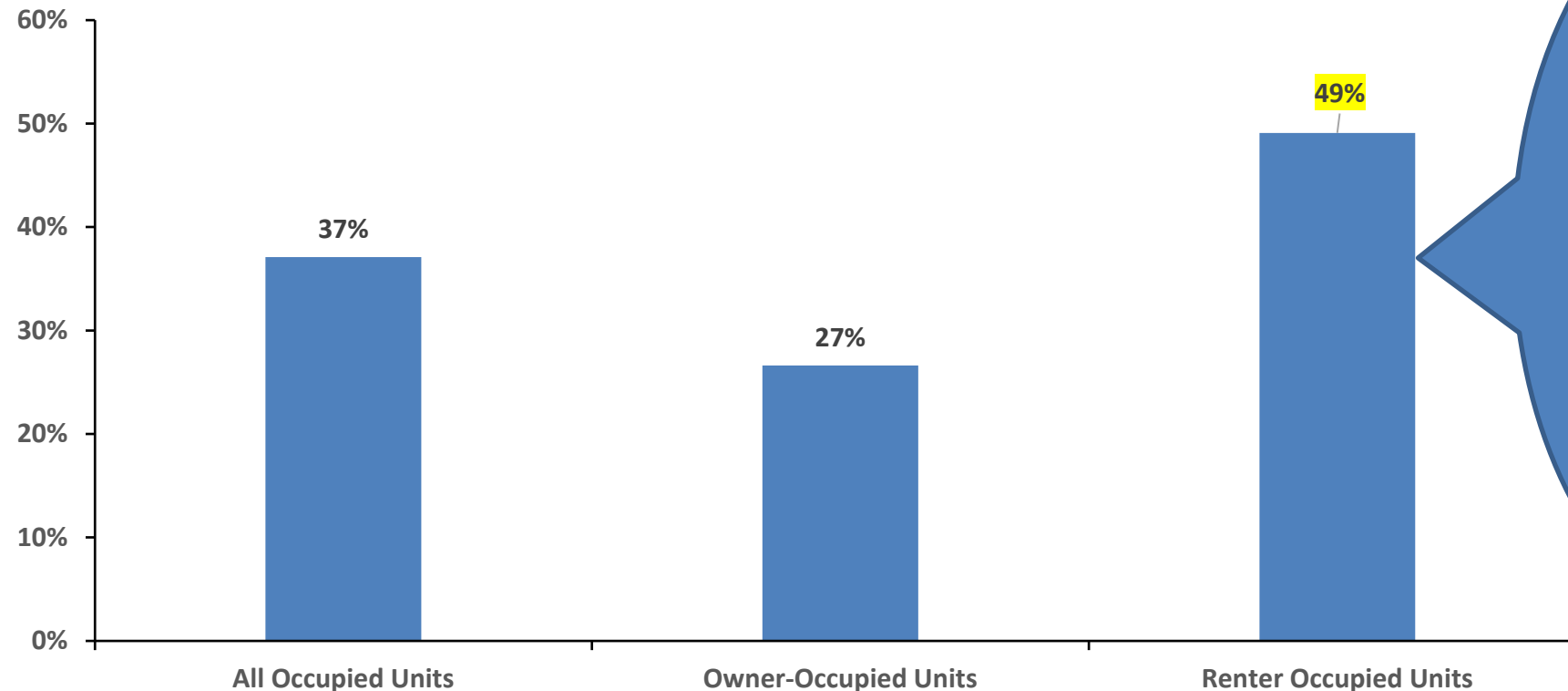
There are ~3,700 housing units that are substandard in the City of Portland. This is only ~1.4 % of the total stock. However, 81% of these units are occupied by extremely low, very low, and low-income households.

Notes:*

Housing Units lacks complete kitchen or plumbing

Source: 2015-2019 5-Yr ACS CHAS Data, Table 8

City of Portland: Units with Housing Problems* (By Tenure)



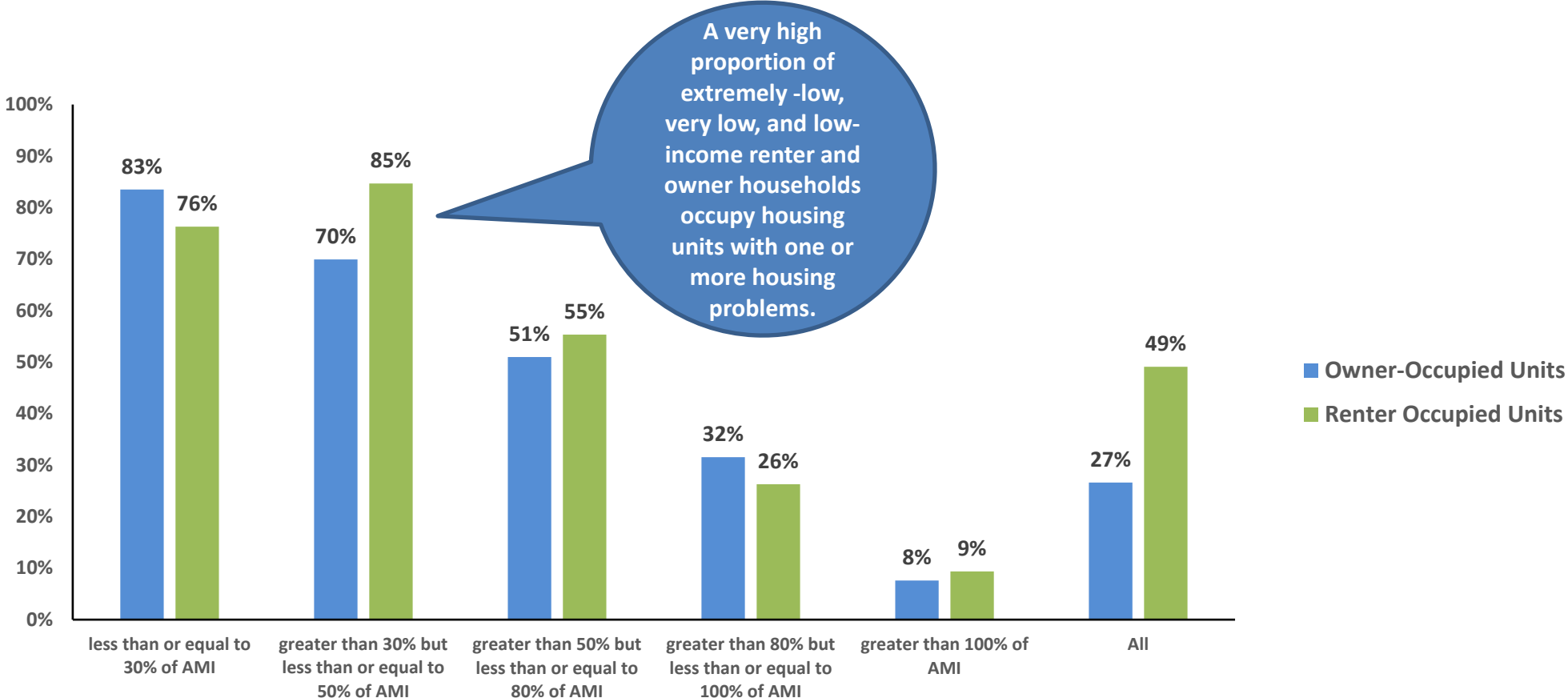
Just under one-half of occupied housing units in the City of Portland have one or more housing problems- essentially this high proportion is being driven by the problem of housing cost burden; as noted previously, our substandard housing stock is only ~3,700 units

Notes:*

Has 1 or more of the 4 housing unit problems (lacks kitchen or plumbing, more than 1 person per room, or cost burden greater than 30%)

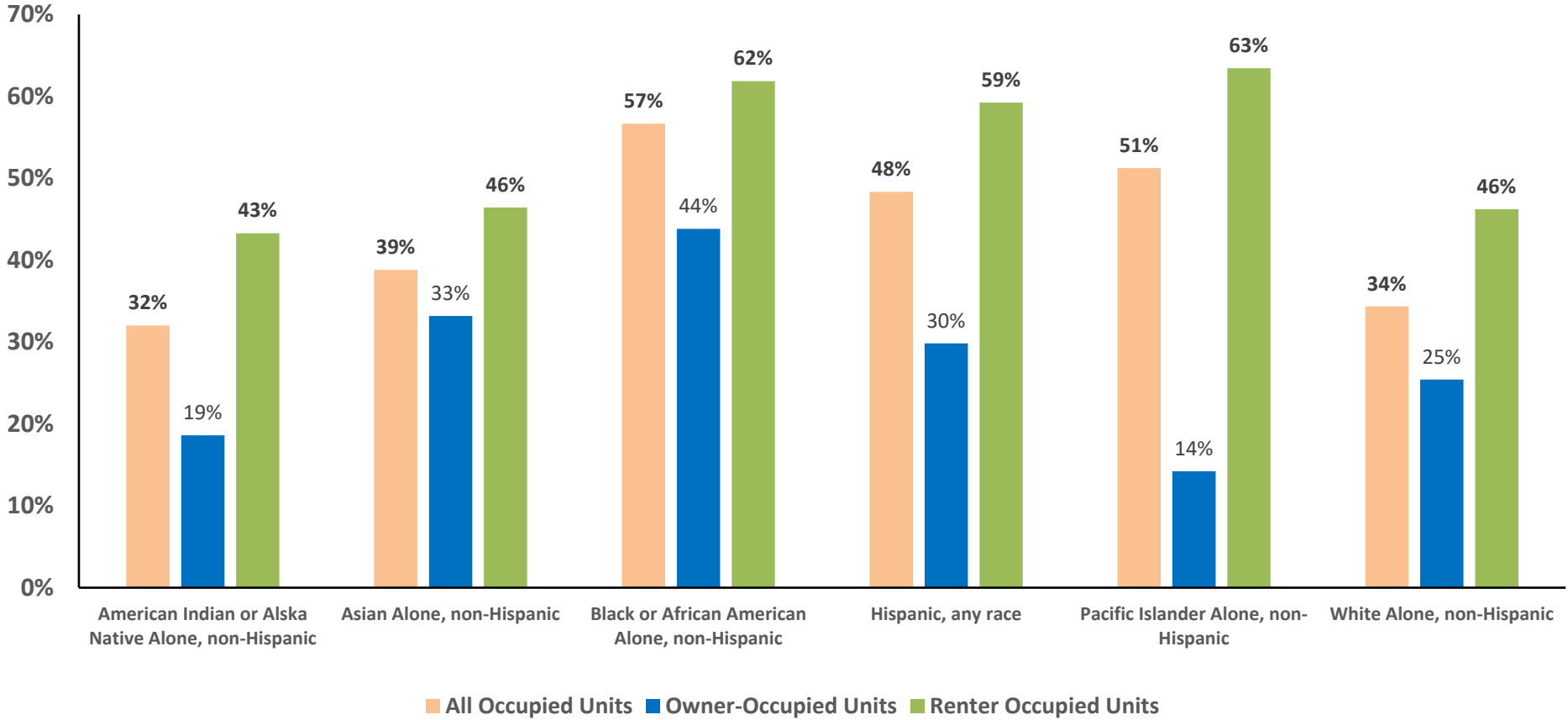
Source: 2015-2019 5-Yr ACS CHAS Data, Table 1

City of Portland: Units with Housing Problems* (By Income Level)



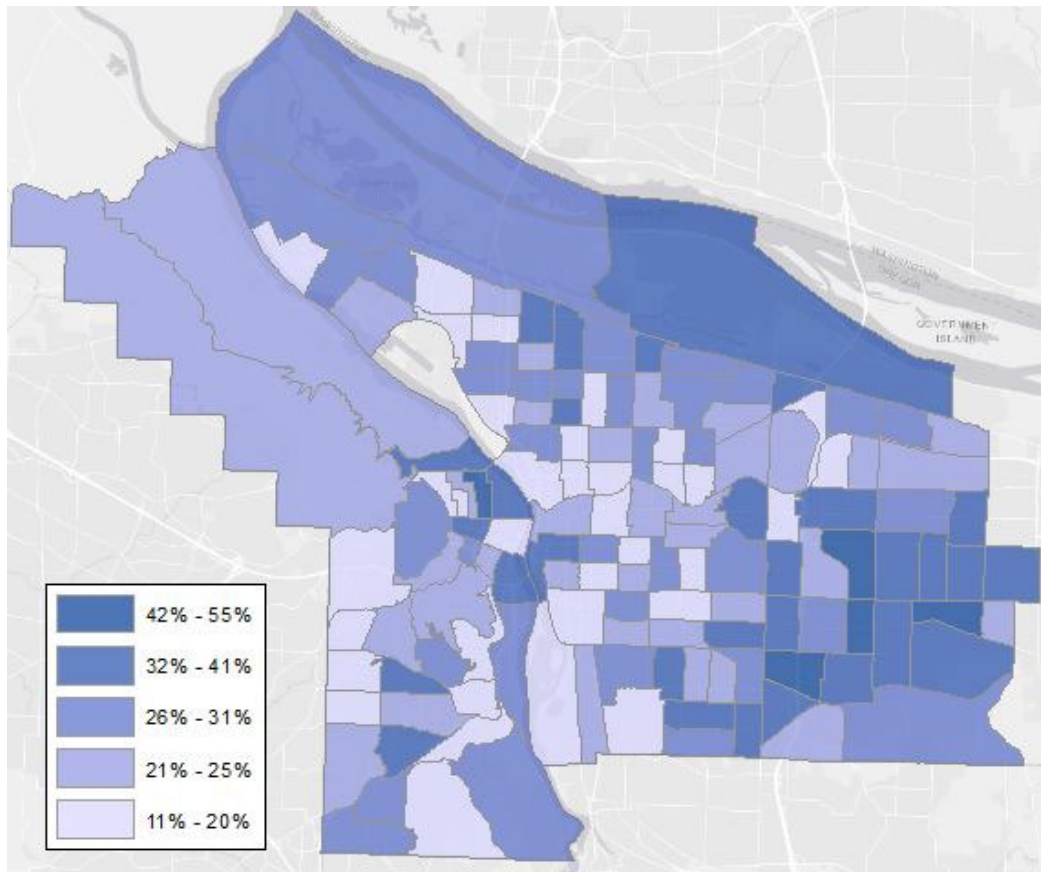
Notes:*
 Has 1 or more of the 4 housing unit problems (lacks kitchen or plumbing, more than 1 person per room, or cost burden greater than 30%)
 Source: 2015-2019 5-Yr ACS CHAS Data, Table 1

City of Portland: Units with Housing Problems* (By Race & Ethnicity)

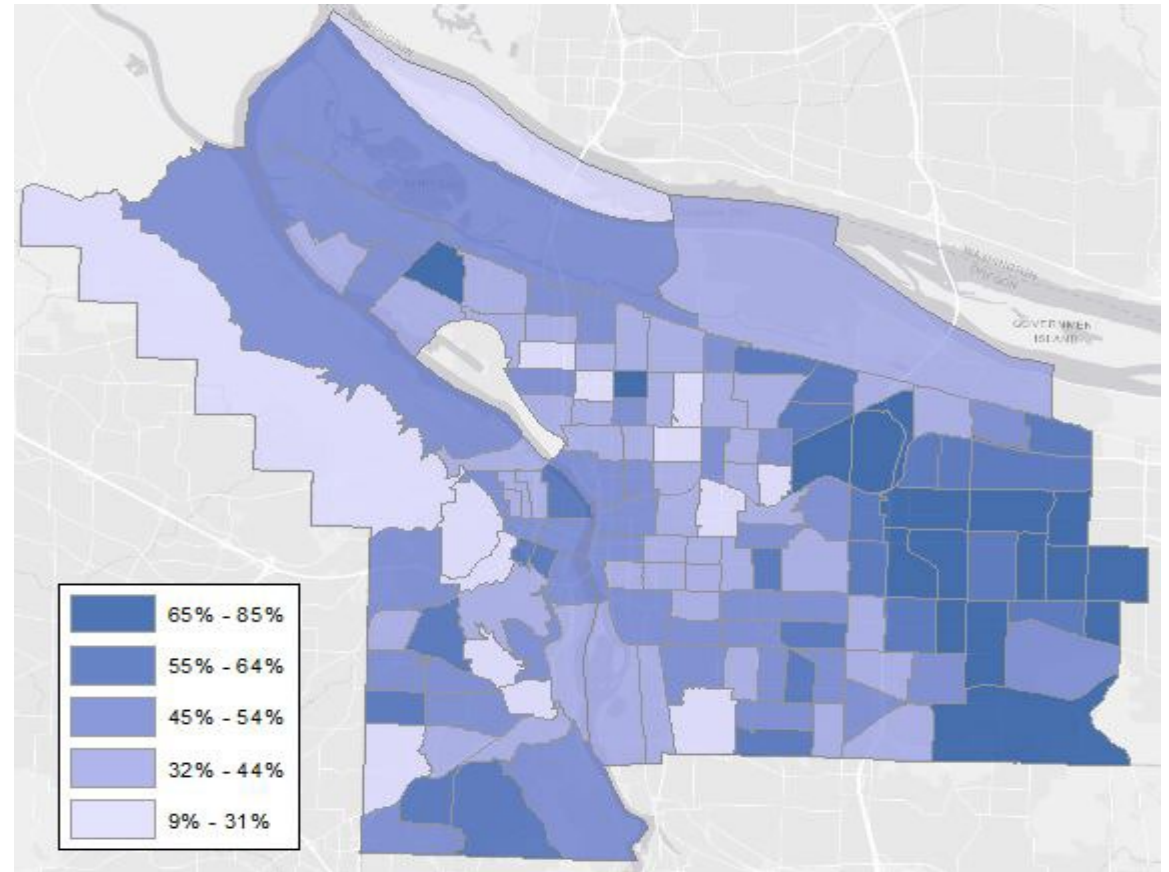


Notes: *
 Has 1 or more of the 4 housing unit problems (lacks kitchen or plumbing, more than 1 person per room, or cost burden greater than 30%)
 Source: 2015-2019 5-Yr ACS CHAS Data, Table 1

Spatial Distribution of Households with Housing Problems (Owners and Renters)

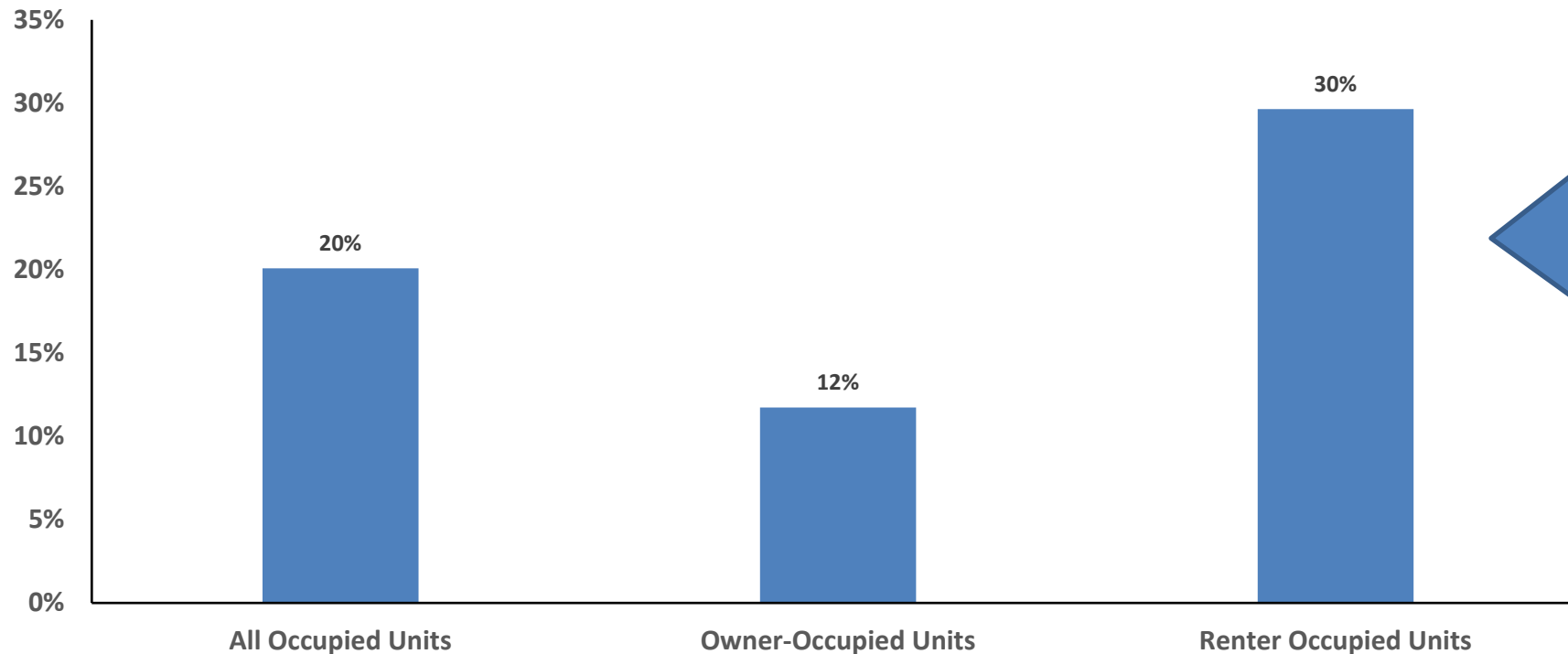


Owners with housing problems



Renters with housing problems

City of Portland: Units with Severe Housing Problems* (By Tenure)



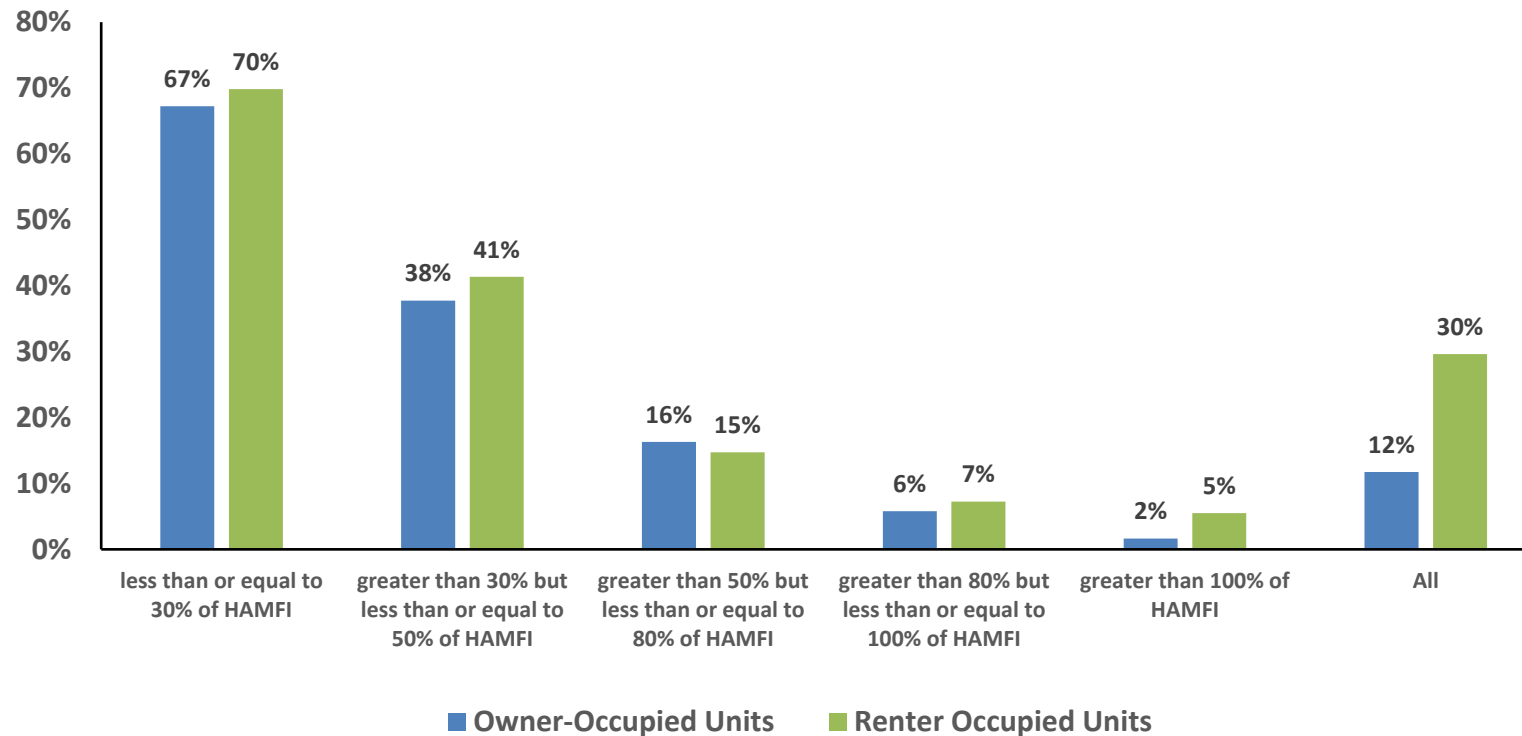
Just under one-third of occupied renter housing units in the City of Portland have a severe housing problem—essentially this high proportion is being driven by the problem of housing cost burden of > 50%

Notes:*

Has 1 or more of the 4 housing unit problems (lacks kitchen or plumbing, more than 1 person per room, or **cost burden greater than 50%**)

Source: 2015-2019 5-Yr ACS CHAS Data, Table 2

City of Portland: Units with Severe Housing Problems* (By Income Level)

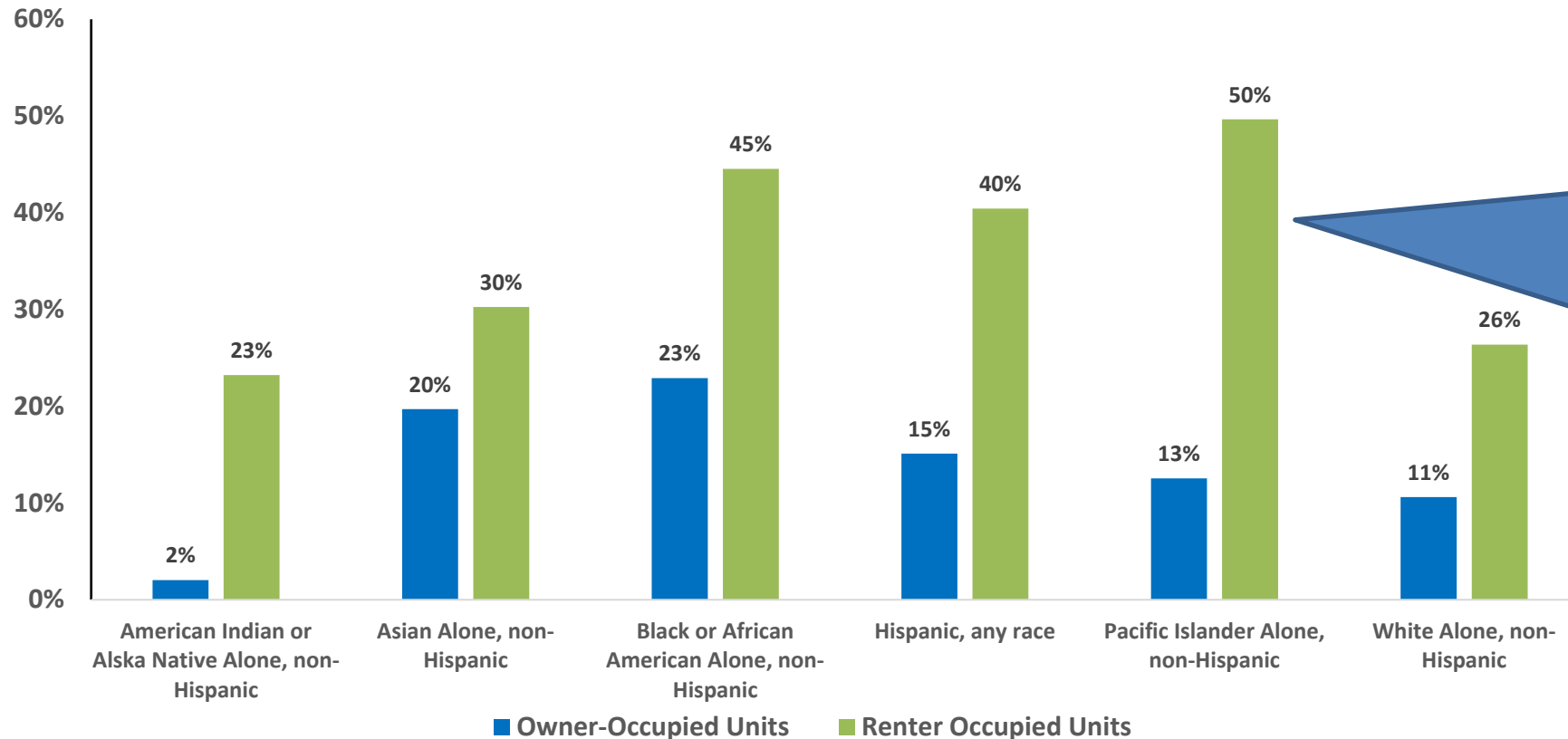


Notes:*

Has 1 or more of the 4 housing unit problems (lacks kitchen or plumbing, more than 1 person per room, or cost burden greater than 50%)

Source: 2015-2019 5-Yr ACS CHAS Data, Table 2

City of Portland: Units with Severe Housing Problems* (By Race & Ethnicity)



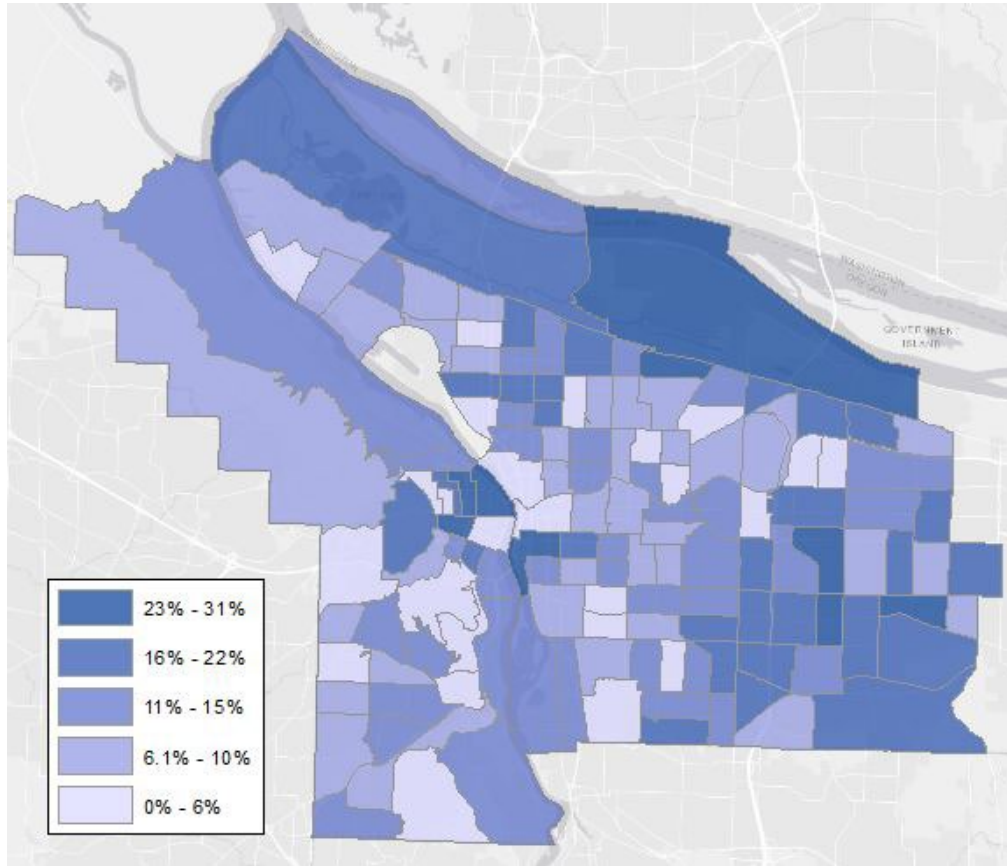
Among various race/ethnic groups, African Americans, Hispanics & Pacific Islanders who are renters face severe housing cost burden and face disproportionate housing need

Notes:*

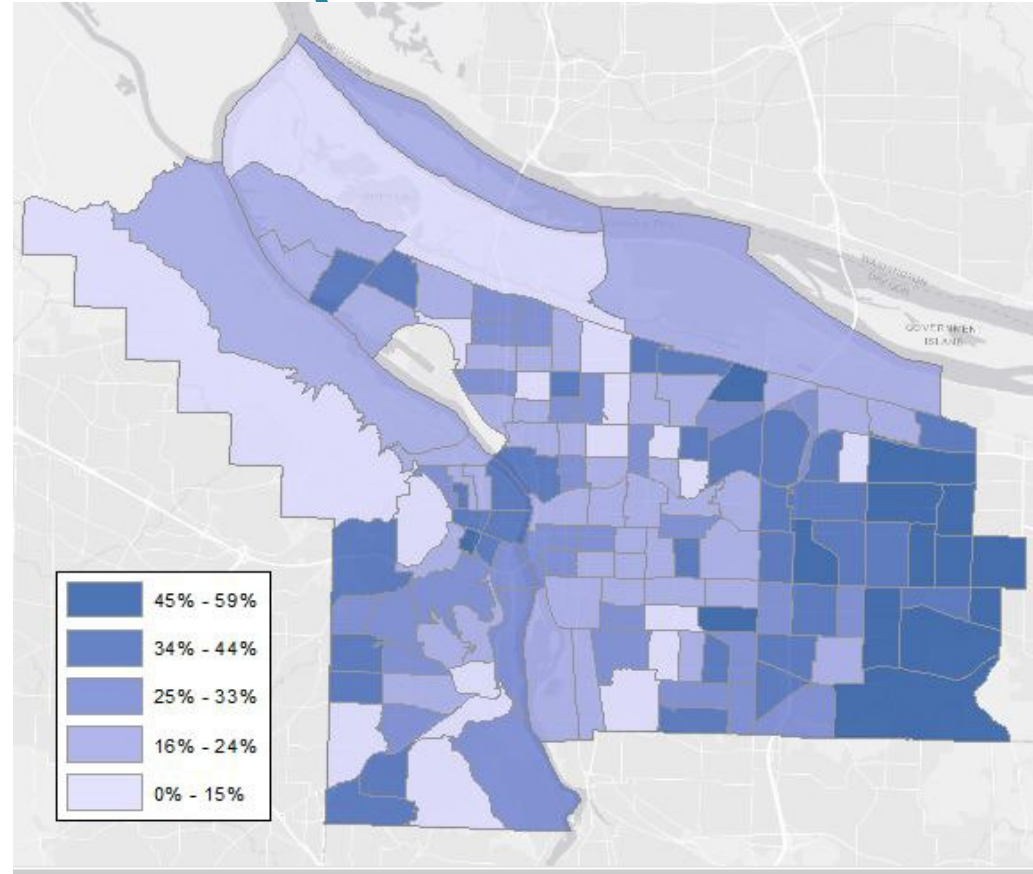
Has 1 or more of the 4 housing unit problems (lacks kitchen or plumbing, more than 1 person per room, or cost burden greater than 50%)

Source: 2015-2019 5-Yr ACS CHAS Data, Table 2

Spatial Distribution of Households with Severe Housing Problems (Owners and Renters)

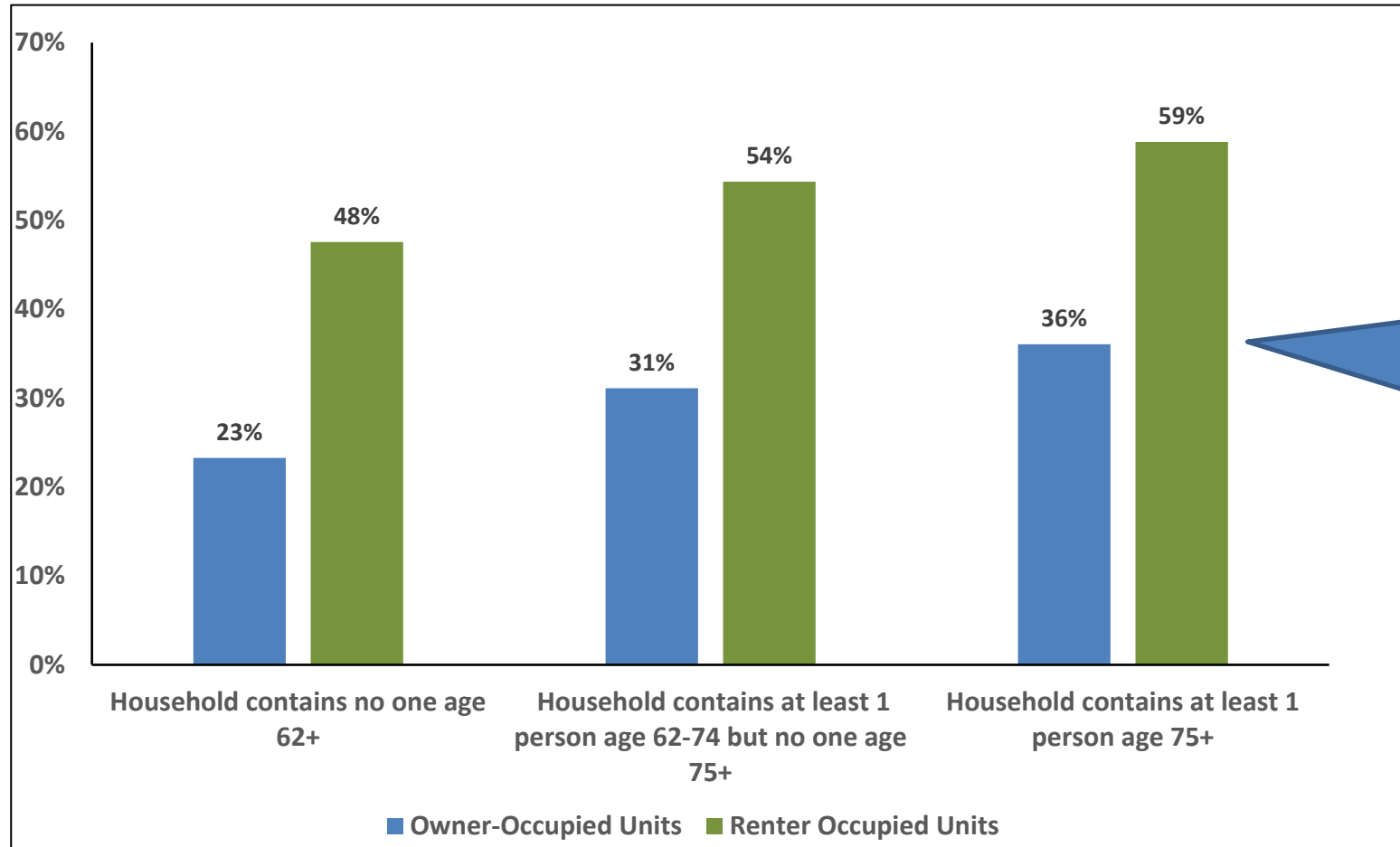


Owners with severe housing problems



Renters with severer housing problems

City of Portland: Elderly Households with Housing Problems* (By Tenure)



The share of elderly HHs with housing problems is comparatively higher than households that do not have an elderly person. Notably, just over one-third of owners and just under two-thirds of elderly renter HHs face housing problems

Notes:*

Has 1 or more of the 4 housing unit problems (lacks kitchen or plumbing, more than 1 person per room, or cost burden greater than 30%)

Source: 2015-2019 5-Yr ACS CHAS Data, Table 5

Housing Problem(s): 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:

- Being severely housing cost burdened (paying more than 50% of HH Income on housing costs) or cost burdened (paying more than 30% of HH Income on housing costs) is primarily driving the housing problem experienced by extremely low, very low, and low income households
- A disproportionate housing need exists for African Americans, Hispanics, and Pacific Islanders
- While only a small fraction of the City of Portland’s housing stock is classified as substandard, just over 80% of this stock is occupied by extremely low, very low, and low income households
- Elderly owner and renter households (that contain at least one member 75+) experience a very incidence of the housing problem

Next Steps

- Review potential policy recommendations
- Affordability Analysis