

## **SECTION II: JURISDICTIONAL BACKGROUND DATA**

The jurisdictional background data outlined in this section provide some context when reviewing the identified impediments to fair housing choice. The impediments outlined in Section IV and Section VI are influenced by the social and economic experience of individuals, households, and communities. The characteristics of the housing market also greatly influence housing choice for all protected classes.

When presenting data, we used consistent data sources and date timelines whenever possible. However, due to the off-timing of the latest data releases, including data from the Home Mortgage Disclosure Act, Comprehensive Housing Affordability Strategy data, the 2010 Census, and the 2010 American Community Survey, some data sources and reporting dates are varied within each section. While it may hinder direct comparisons between data tables and/or maps, we are confident in the quality and accuracy of the data presented as it related to identifying impediments to accessing housing.

### **A. Demographic and Socioeconomic Characteristics**

The social, economic and geographic data about Multnomah County and its cities give us some idea of the impediments people in the protected classes face when finding housing. For people of color we see new and historic patterns of segregation. For families, we see a lack of housing appropriate either by size, cost or safety. The lack of housing stock that is accessible and affordable limits choices and outcomes for people with disabilities and the elderly. Households with lower incomes also have restricted choices of housing stock which then limit other choices about employment, education, and access to food and services.

#### **Population**

In 2009 Multnomah County had a total population of 726,855; 51 percent females and 49 percent males. The median age was 35.4 years. Twenty-one percent of the population was under 18 years and 10 percent was 65 years and older.

Multnomah County is the most populous county in Oregon, with 19% of the State's population. The population of Multnomah County has increased by 9.8% from 2000-2009, from 661,766 to 726,855 (Table 1). While Multnomah County has grown, the population of the state has grown more. The population of Oregon has increased by 11.5% from 3,430,828 in 2000 to 3,825,657 in 2009.

**Table 1: Population Growth 2000-2009, Multnomah County**

2009 Total Multnomah County Population	726,855
# change from 2000	↑ 64,117
% change from 2000	↑ 9.8%

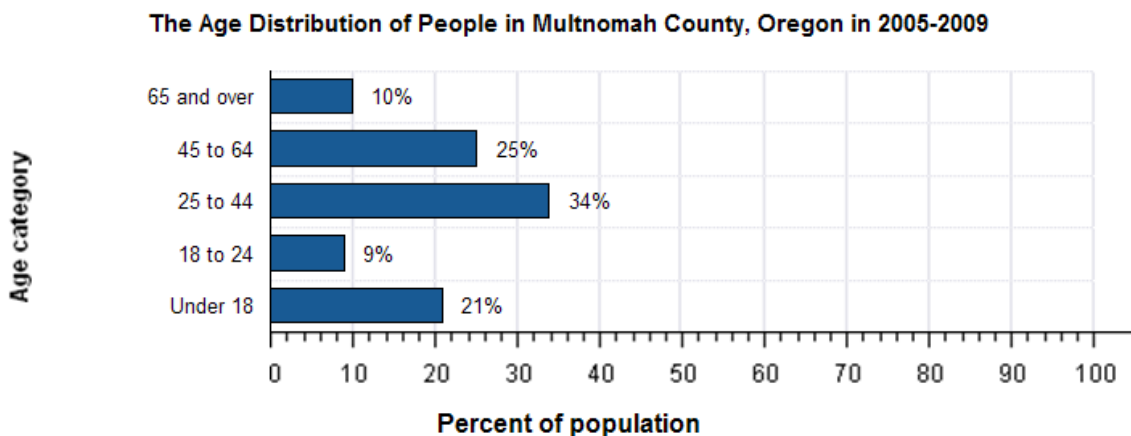
Source: American Community Survey, 2000-2009

**Age**

The current elderly population over age 65 in Multnomah County is 10.5 % and expected to nearly double to 17% of the population within 30 years. Margaret Beth Neal of Portland State University’s Institute on Aging notes that “over the next 30 years, the Portland-Vancouver metropolitan area will see dramatic growth in the proportion of the population that is aged 65 and older. Although the total population will increase by 47 percent, the 65 and over population will more than double, growing by over 137 percent, to comprise 17 percent of the population in 2030, compared to 10.5 percent in 2000. Fueling this increase will be the aging of the baby boomers.”<sup>1</sup>

Chart 1 illustrates the distribution of age in Multnomah County from 2005-2009. Persons aged 25 to 44 represent the largest population in the county, while 18 to 24 year olds are the smallest. 25 percent of the population is aged 45 to 64; this confirms that in the next several years, we can expect the number of persons over age 65 to grow dramatically.

**Chart 1: Age Distribution of Persons in Multnomah County, 2005-2009**



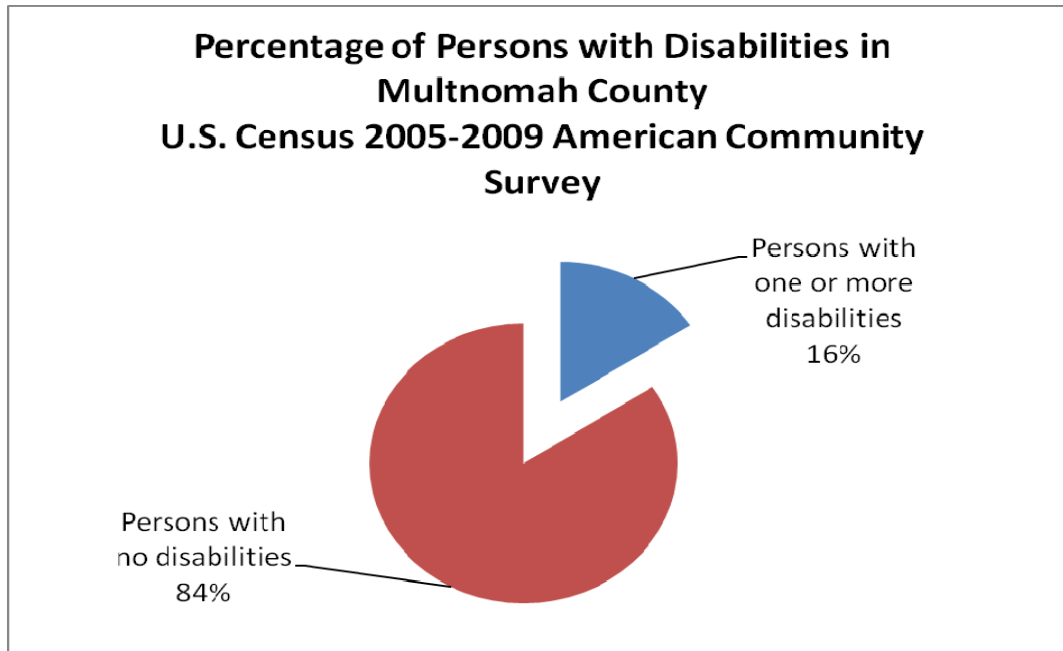
Source: American Community Survey, 2005-2009

<sup>1</sup> Neal, Margaret Beth. Portland State University Institute on Aging, 2006 Final Report. <http://www.pdx.edu/ioa/>

## **Disability**

In Multnomah County, among people at least five years old in the American Community Survey reporting period of 2005-2009, 16% percent reported a disability (Chart 2). The Census and survey are self-reporting, and do not ask about mental health disabilities; it is widely believed that 16% is inaccurate. Community-validated data from Disability Rights Oregon suggests the percentage is likely above 17%.<sup>2</sup>

**Chart 2: Percentage of Persons with a Disability, Multnomah County 2005-2009**



## **Racial and Ethnic Composition of the Region**

Oregon is one of only a dozen states where the majority of its residents were not born here. Each year thousands of people move to Multnomah County. The County's entire population is growing, but is still about 76 percent white non-Hispanic (81 percent white), making it one of the most homogeneous metropolitan cities in the country in 2010.

Tables 2 and 3 outline the racial and ethnic composition of Multnomah County for 2010. Portland is the most populous of the cities with majority of the population. Portland has the largest Black population. The east Multnomah County communities have larger Hispanic communities and in some areas more integrated neighborhoods.

<sup>2</sup> Disability Rights Oregon, <http://www.disabilityrightsoregon.org/>

**Table 2: Multnomah County and Jurisdictions: Population by Race and Ethnicity, 2010**

	White Non Hispanic	Hispanic	White	Black or African American	American Indian and Alaska Native	Asian	Native Hawaiian and Other Pacific Islander	Some Other Race
County	556,266	80,138	592,276	52,090	18,041	60,147	6,797	43,450
Fairview	6,392	1,463	6,899	544	233	618	145	954
Gresham	75,930	19,984	86,922	6,777	4,353	7,115	1,713	11,763
Maywood Park	651	30	671	37	11	58	6	7
Portland	442,961	54,840	468,194	45,545	14,271	51,854	5,238	28,996
Troutdale	13,010	1,692	13,926	497	340	947	140	811
Wood Village	2,196	1,433	2,566	123	138	170	17	1,038

Source: 2010 Decennial Census, Table P1 and P2

Note: Count is "alone or in combination with other races, with or without Hispanics." Persons who are multi-racial may appear in more minor over-counting that this creates is offset by the undercounting that exists within our administrative systems.

**Table 3: Multnomah County Jurisdictions: Population Percentages by Race and Ethnicity, 2010**

	White Non Hispanic	Hispanic	White	Black or African American	American Indian and Alaska Native	Asian	Native Hawaiian and Other Pacific Islander	Some Other Race
County	76%	11%	81%	7%	2%	8%	1%	6%
Fairview	72%	16%	77%	6%	3%	7%	2%	11%
Gresham	72%	19%	82%	6%	4%	7%	2%	11%
Maywood Park	87%	4%	89%	5%	1%	8%	1%	1%
Portland	76%	9%	80%	8%	2%	9%	1%	5%
Troutdale	82%	11%	87%	3%	2%	6%	1%	5%
Wood Village	57%	37%	66%	3%	4%	4%	0%	27%

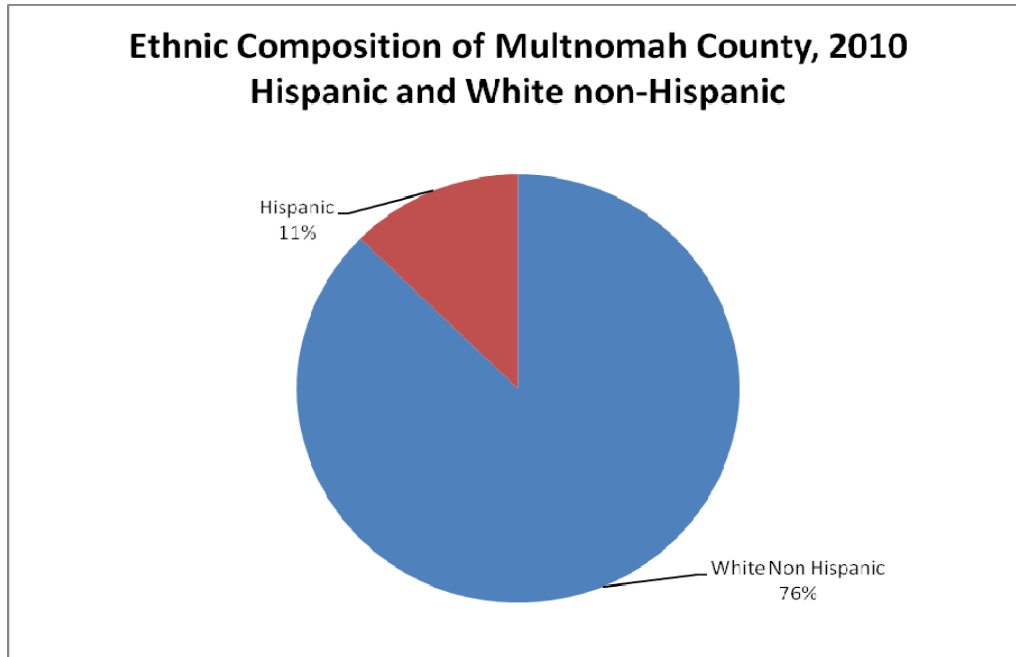
Source: 2010 Decennial Census, Table P1 and P2

Note: Count is "alone or in combination with other races, with or without Hispanics." Persons who are multi-racial may appear in more minor over-counting that this creates is offset by the undercounting that exists within our administrative systems.

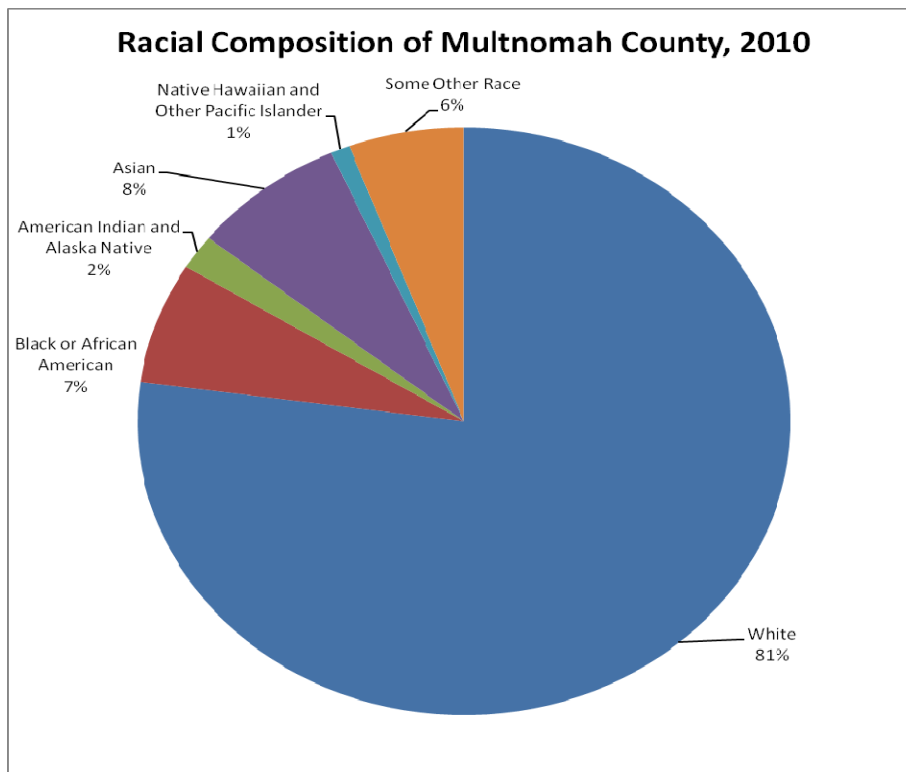
For people reporting one race alone, 76 percent are White non-Hispanic; 7 percent are Black or African American; 2 percent are American Indian and Alaska Native; 8 percent are Asian; 1 percent are Native Hawaiian and Other Pacific Islander, and 6 percent are some other race. Eleven percent of the people in Multnomah County are Hispanic. People of Hispanic origin may be of any race.

Charts 3 and 4 provide visuals of the racial and ethnic make-up of Multnomah County, using the 2010 Decennial Census.

**Chart 3: Ethnic Composition of Multnomah County, 2010: Hispanic and White non-Hispanic**



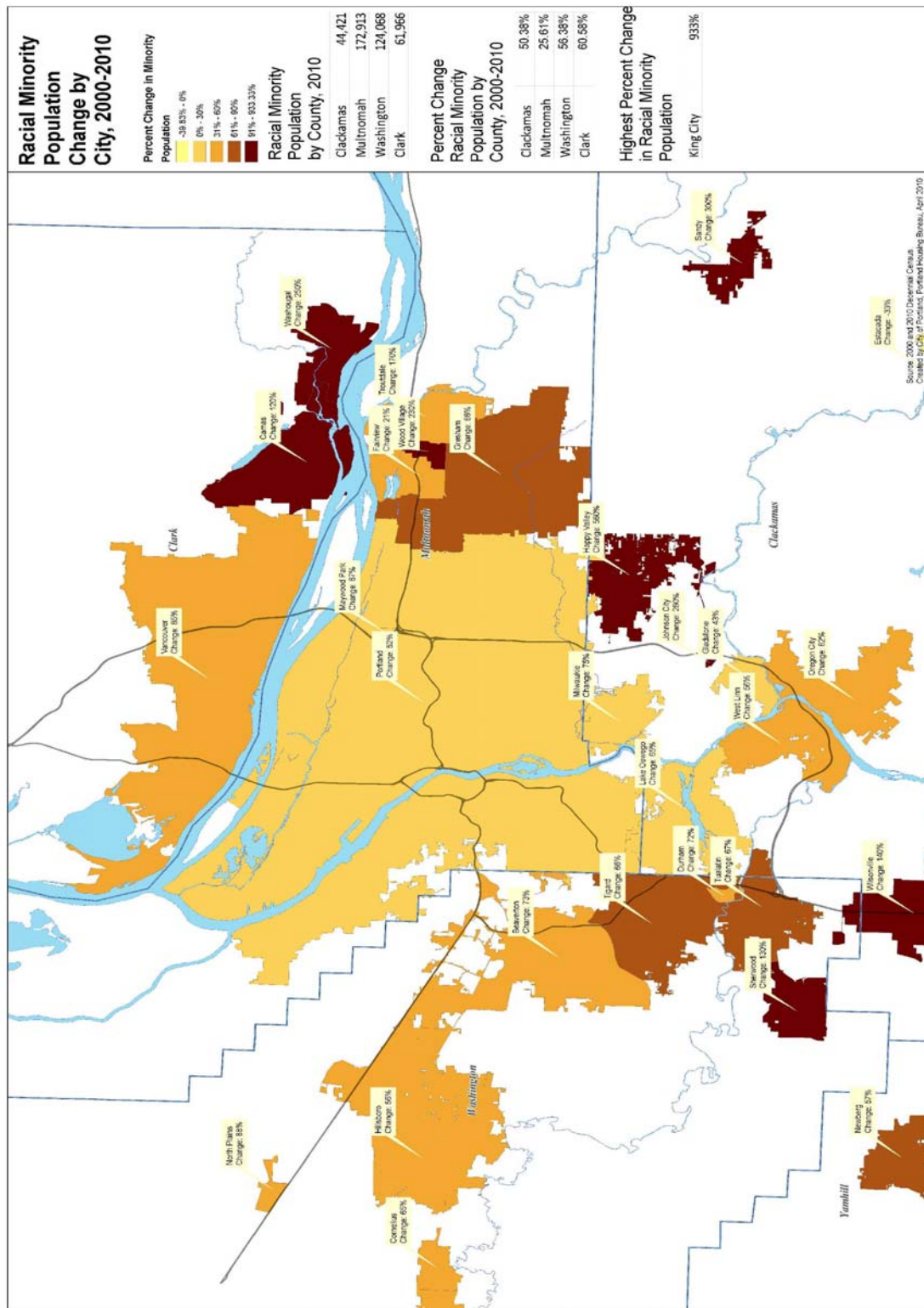
**Chart 4: Racial Composition of Multnomah County, 2010**



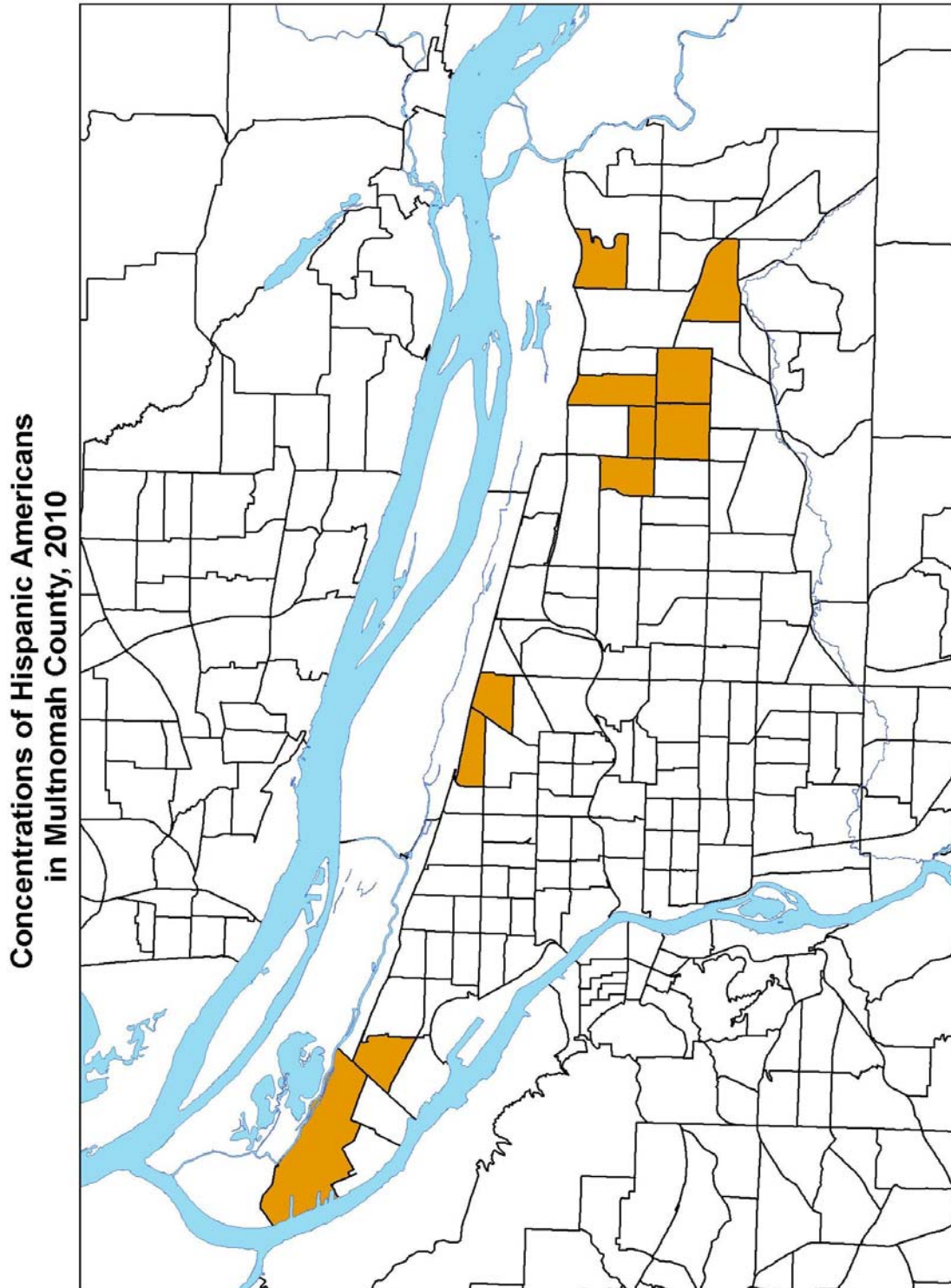
Latinos are the fastest growing minority population in the Multnomah County. Asian Americans are the second-largest minority population in the County. The region receives immigrants from Vietnam, Hong Kong, Taiwan, Korea, Philippines, and Japan as well as Asian Americans who move here from other states. American Indians have remained a small but important minority in the County. Portland metro area represents the 9th largest Native American community in the United States. African Americans are the third largest minority population in the metropolitan area.

Concentrations of ethnic groups by census tracts have been depicted in the following Maps 2 – 5; Map 1 shows the change in minority population percentages by census tract. A concentration is defined as any tract having a greater ethnic population than twice the County average. There are fewer tracts with concentrations of communities of color than in 2000; this could be attributed to the patterns of migration from Multnomah County to neighboring counties.

Map 1: Racial Minority Population Change by Census Tract in Multnomah County, 2000-2010

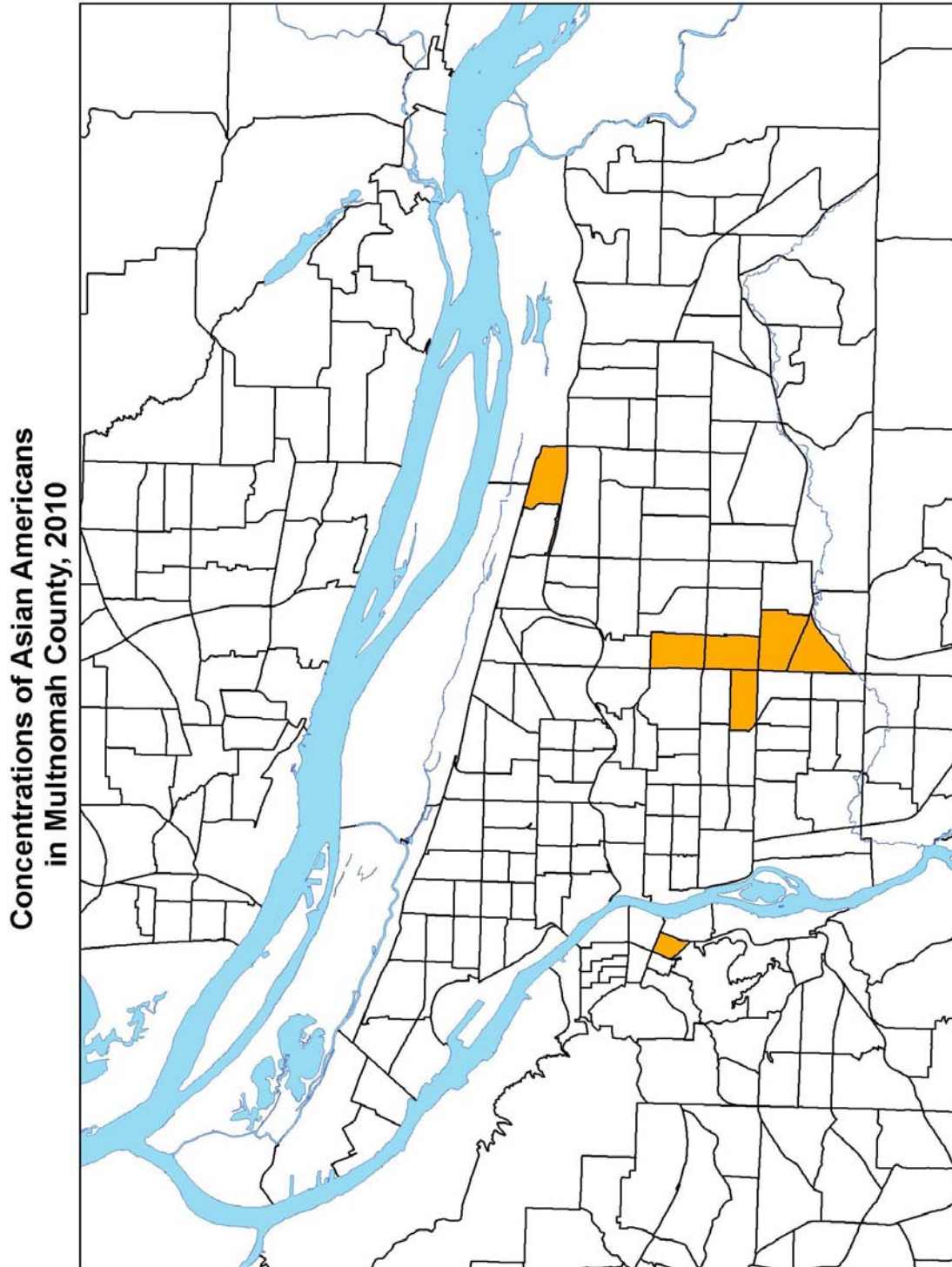


**Map 2 : Concentrations of Hispanic Americans in Multnomah County, 2010**

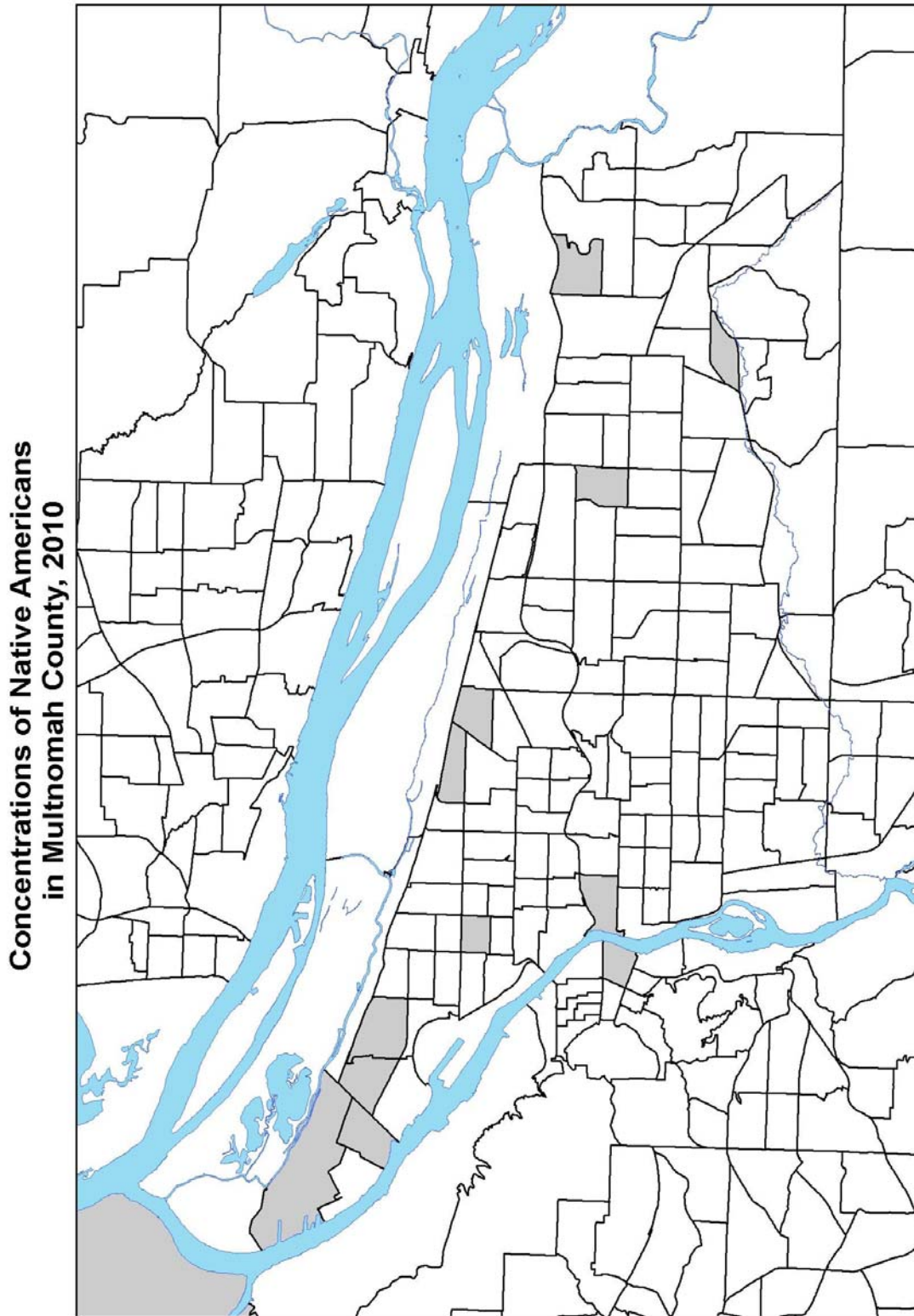




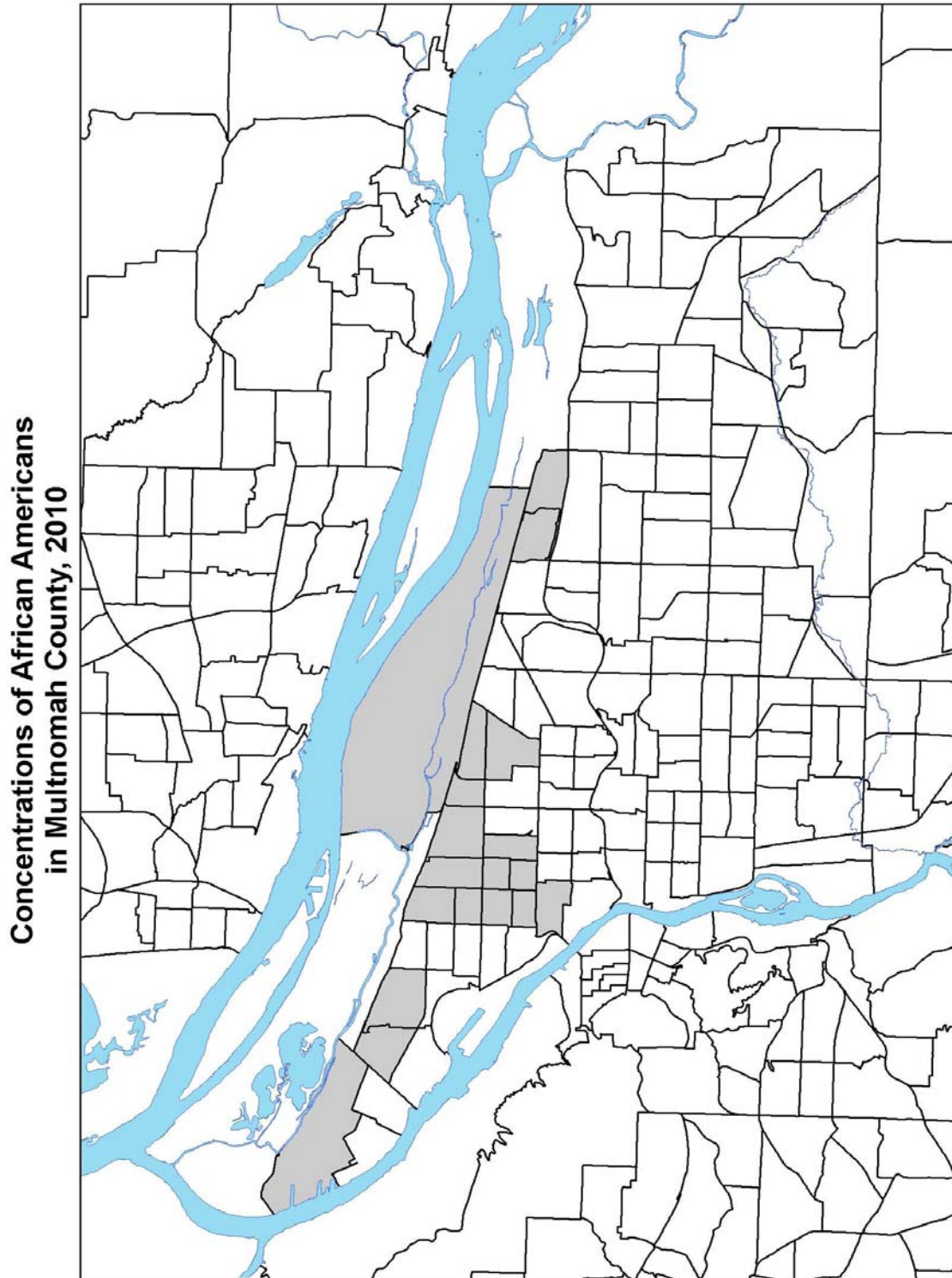
**Map 3 : Concentrations of Asian Americans in Multnomah County, 2010**



**Map 4 : Concentrations of Native Americans in Multnomah County, 2010**



**Map 5: Concentrations of African Americans in Multnomah County, 2010**

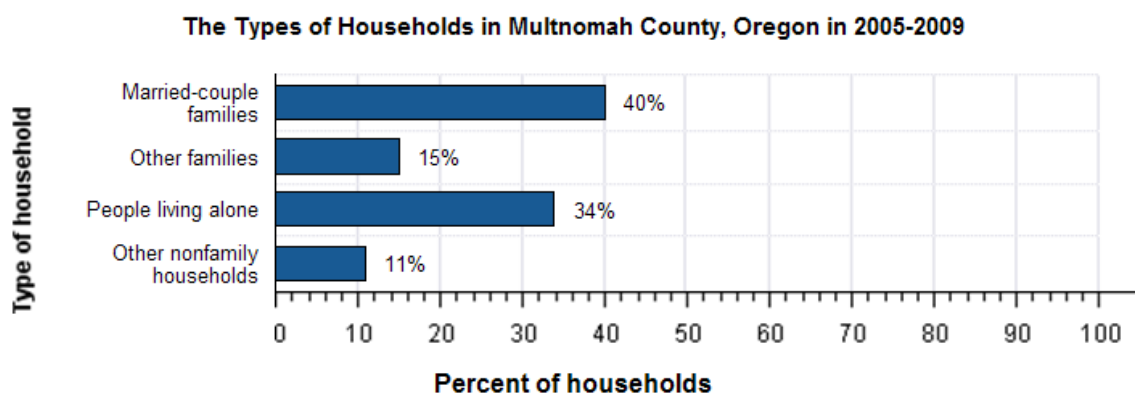


## **Households and Families**

In the 2005-2009 reporting period for the American Community Survey, there were 290,000 households in Multnomah County. The average household size was 2.4 people. The average family size is 3.05 people.

Families made up 55 percent of the households in Multnomah County. This figure includes both married-couple families (40 percent) and other families (15 percent). Nonfamily households made up 45 percent of all households in Multnomah County. Most of the nonfamily households were people living alone, but some were composed of people living in households in which no one was related to the householder. The identified issue for families in Multnomah County is fewer options for affordable housing units that have enough bedrooms for larger family sizes, and fewer choices of where to live if you have a family and limited income.

**Chart 5: Types of Households in Multnomah County, 2005-2009**



Source: American Community Survey, 2005-2009

## **Nativity and Language**

Thirteen percent of the people living in Multnomah County in the 2005-2009 reporting period for the American Community Survey were foreign born. Eighty-seven percent were native to the United States, including 44 percent who were born in Oregon.

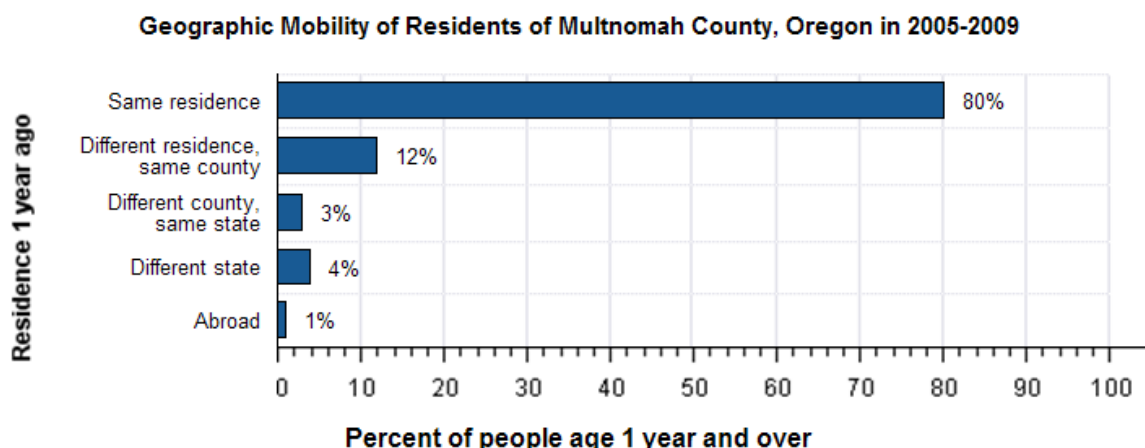
Among people at least five years old living in Multnomah County in 2005-2009, 18 percent spoke a language other than English at home. Of those speaking a language other than English at home, 43 percent spoke Spanish and 57 percent spoke some other language; 51 percent reported that they did not speak English "very well." Those who cannot speak English well are considered to be Limited English Proficient (LEP). Speaking a language other than English can lead to linguistic isolation because there are few non-English sources of information or translation. In the stakeholder interviews conducted for this Report, language and culture were

identified as key barriers to sharing information about housing options, services and rights. Limited English Proficiency is also a barrier to accessing higher paying jobs that can offer sufficient income to increase housing choice.

### **Geographic Mobility**

In the 2005-2009 reporting period for the American Community Survey, 80 percent of the people at least one year old living in Multnomah County were living in the same residence as the previous year; 12 percent had moved during the past year from another residence in the same county, 3 percent from another county in the same state, 4 percent from another state, and 1 percent from abroad. Most mobility out of the county is to the surrounding counties and more in-migration comes from out of state or abroad than from surrounding counties. A large percentage of the Portland-Vancouver Metropolitan Statistical Area’s population has gradually shifted from Multnomah County to the outlying counties in the past 80 years. In 2008, only about 33% of the Metropolitan Statistical Area population lived in Multnomah County, down from 59% in 1960. Geographic mobility for low-income families and families of color is more prevalent. We know that employment income is not keeping pace with inflation therefore a typical rent increase equal to the rate of inflation can be a reason to move. This also has an impact on education of children who lose the benefit of staying in the same school after a move.

**Chart 6: Geographic Mobility of Residents in Multnomah County, 2005-2009**



Source: American Community Survey, 2005-2009

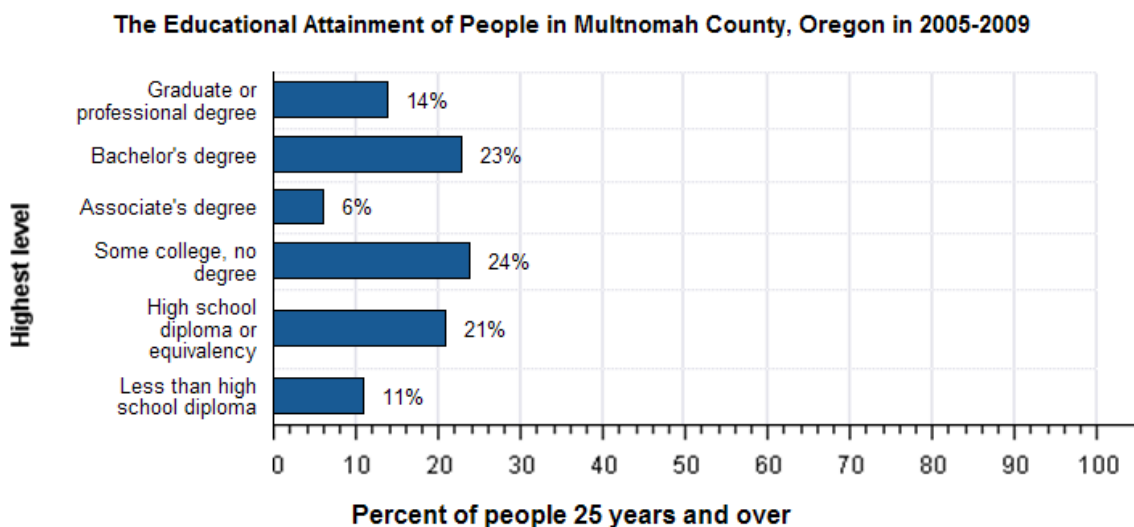
### **Education**

In the 2005-2009 reporting period for the American Community Survey, 89 percent of people 25 years and over had at least graduated from high school and 37 percent had a bachelor's

degree or higher. Eleven percent dropped out; they were not enrolled in school and had not graduated from high school.

The total school enrollment in Multnomah County was 169,000 in 2005-2009. Nursery school and kindergarten enrollment was 19,000 children and elementary or high school enrollment was 92,000 children. College or graduate school enrollment was 58,000. Educational attainment is correlated to income potential. Having a higher household income removes many of the barriers to housing choice.

**Chart 7: Educational Attainment of People in Multnomah County, 2005-2009**



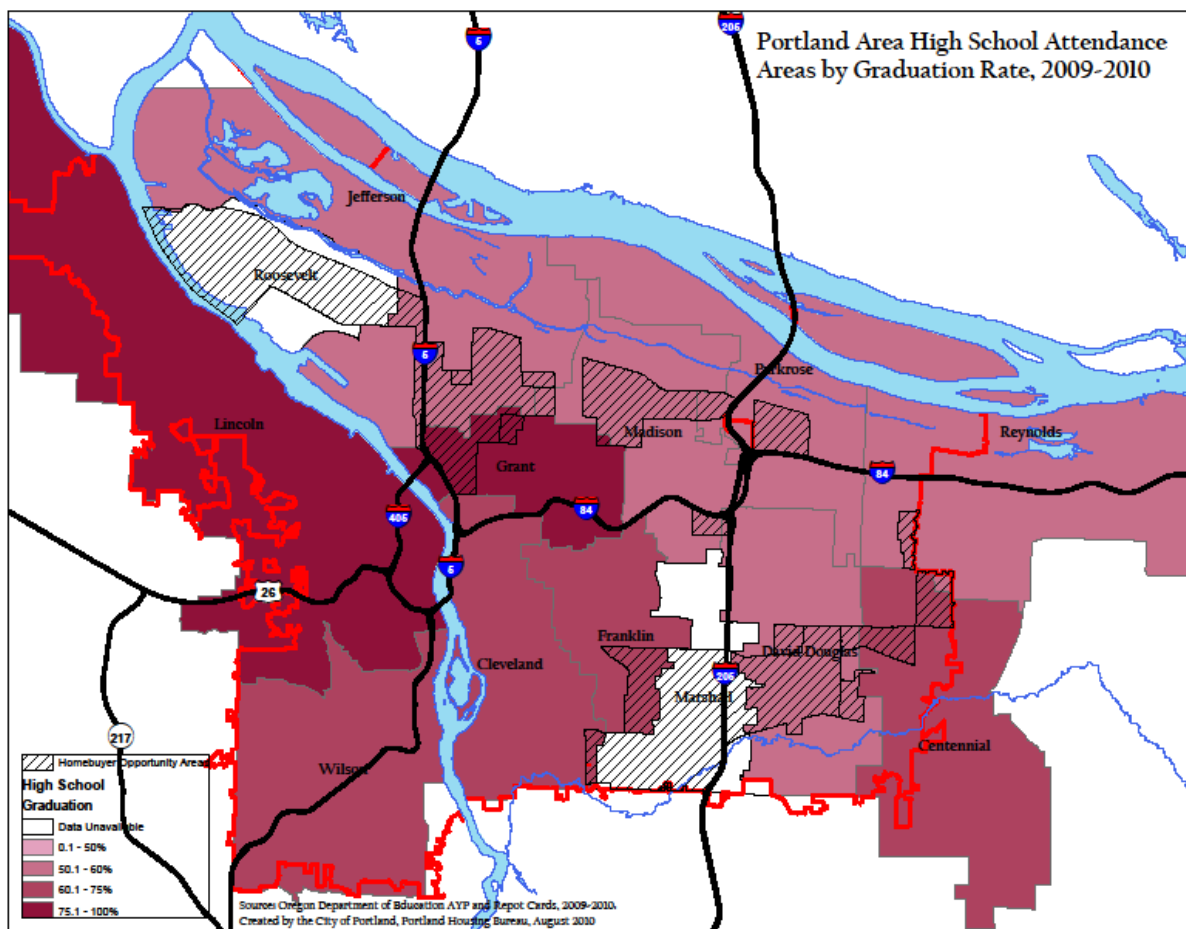
Source: American Community Survey, 2005-2009

**Educational Outcomes by Geography**

Educational outcomes in the eastern portion of the county and North and Northeast Portland suggest a correlation between household income and patterns of segregation. A report by Eco Northwest on educational outcomes showed that in FY 2006-07 the achievement gap between White and Black children in the six participating schools districts was 30 percentage points for math and 33 percentage points for reading by 10<sup>th</sup> grade. In the same study by Eco Northwest, 91 percent of White children enrolled in school during non-transition years remained in their school the following year compared to 80 percent of Black children during the same time period. If members of the protected classes are not experiencing the same educational outcomes, future employment and earnings will likely be reduced, leading to the effect of restricting housing choices.

Map 6 illustrates the graduation rates in the Portland area. Unfortunately, two of the High School Attendance Areas lack available data for graduation rates; these two areas correspond to areas of the city that are low-income, and have higher populations of communities of color.

**Map 6: Portland Area High School Attendance Areas by Graduation Rate, 2009-2010**



### Income

The median income of households in Multnomah County based on the 2005-2009 American Community Survey data was \$49,171. Eighty-three percent of the households received earnings and 13 percent received retirement income other than Social Security. Twenty-one percent of the households received Social Security. The average income from Social Security was \$14,511. These income sources are not mutually exclusive; that is, some households received income from more than one source. The median household income of \$49,171 affords a family of four approximately \$1,229 per month which can buy a three bedroom apartment at

\$1,200 per month. Someone on social security would be able to afford \$362 per month. Without rental assistance, someone at this income level would not be able to afford a one-bedroom apartment in Multnomah County.

**Table 4: Median Family Income by Household Size, Portland Metro Area, 2010**

<u>Household Size</u>	<u>30% MFI</u>	<u>50% MFI</u>	<u>60% MFI</u>	<u>80% MFI</u>	<u>100% MFI</u>	<u>120% MFI</u>
1	\$14,950	\$24,950	\$29,940	\$39,900	\$49,840	\$59,808
2	\$17,100	\$28,500	\$34,200	\$45,600	\$56,960	\$68,352
3	\$19,250	\$32,050	\$38,460	\$51,300	\$64,080	\$76,896
4	\$21,350	\$35,600	\$42,720	\$56,950	\$71,200	\$85,440
5	\$23,100	\$38,450	\$46,140	\$61,550	\$76,896	\$92,275
6	\$24,800	\$41,300	\$49,560	\$66,100	\$82,592	\$99,110
7	\$26,500	\$44,150	\$52,980	\$70,650	\$88,288	\$105,946
8	\$28,200	\$47,000	\$56,400	\$75,200	\$93,984	\$112,781

View the full Median Family Income charts, including HOME limits and Fair Market Rents:  
[www.portlandonline.com/phb/mfi](http://www.portlandonline.com/phb/mfi)

*Source: U.S. Department of Housing and Urban Development, 2010*

### **Employment by Industry in Multnomah County**

In the 2005-2009 American Community Survey, for the employed population 16 years and older, the leading industries in Multnomah County were educational services, health care, and social assistance (21 percent), and professional, scientific, management, administrative and waste management services (13 percent).

### **Occupations and Types of Employers**

Table 5 lists the most common occupations in Multnomah County; Table 6 illustrates the different wage types.



**Table 5: Most Common Occupations in Multnomah County, 2005-2009**

<b>Occupation</b>	<b>Percent of Workers</b>
Management, professional, and related occupations	40 %
Sales and office occupations	25 %
Service occupations	17 %
Production, transportation, and material moving occupations	11 %
Construction, extraction, maintenance, and repair occupations	6 %

**Table 6: Types of Wages and Salaries for Multnomah County Workers, 2005-2009**

<b>Wage/Salary Type</b>	<b>Percent of Workers</b>
Private entities	80 %
Federal, state, or local government	12 %
Self-employed, non-incorporated company workers	8 %

### **Economy**

In early- to mid-2011, Oregon's economy is beginning to edge upward. In February, seasonally adjusted payroll employment grew by 9,800, Oregon's largest one-month gain since November 1996 when 10,600 jobs were added. Oregon's unemployment rate continued its consistent downward trend. Since reaching a high of 11.6 percent in June 2009 it has trended downward, reaching 10.2 percent in February 2011.

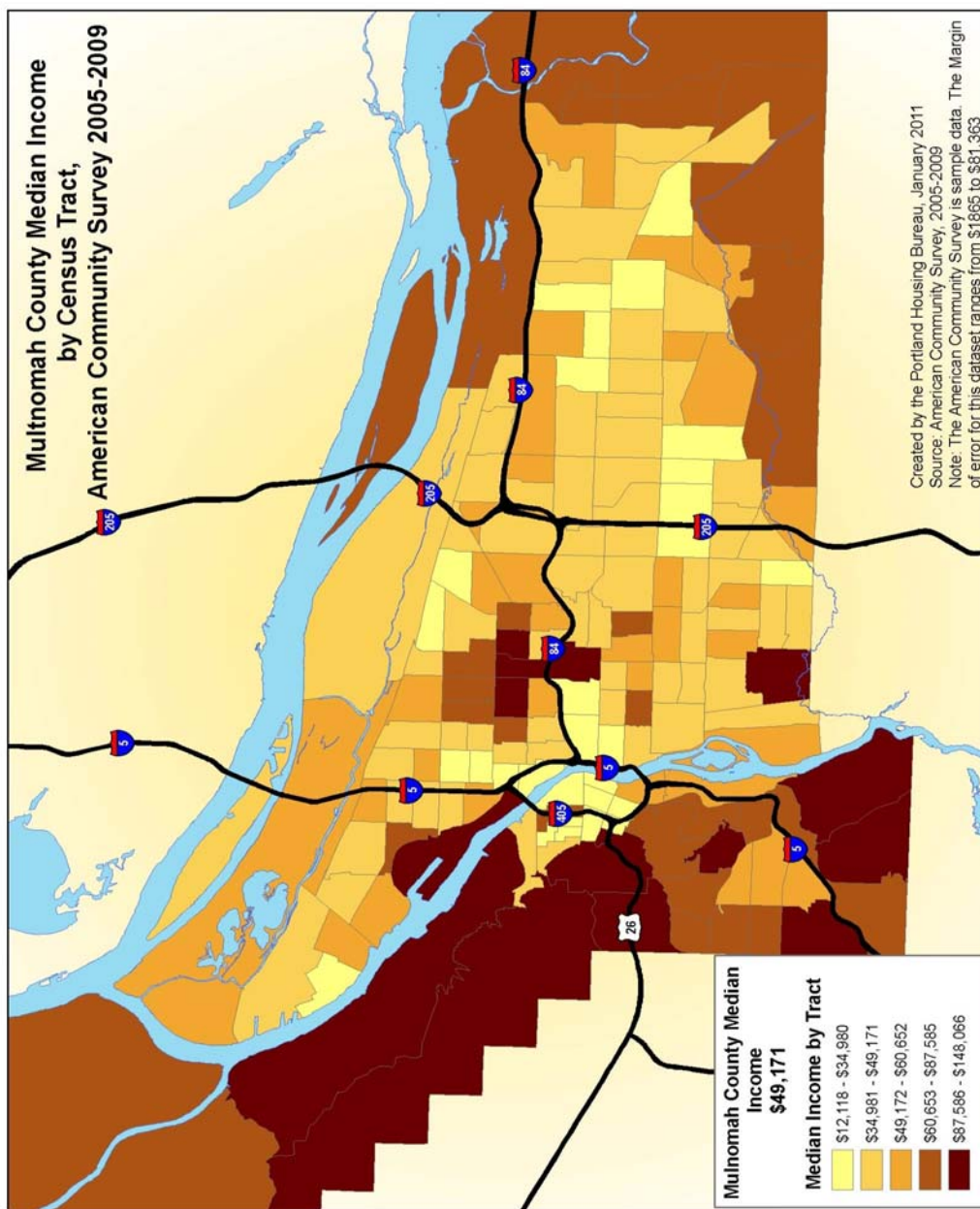
In February 2011, five of the ten major industries saw significant gains in employment. Construction added 1,200 jobs in February, when a loss of 800 is the normal seasonal movement. Most of the gains came from specialty trade contractors, which added 1,000 jobs. Building foundation and exterior contracts added 500 jobs since February 2011, and has added 1,800 total since February 2010. Building equipment contractors, such as electricians and plumbers, added 300 jobs. Construction employment appears to have turned the corner and is headed upward. Since February 2011, have each seen seasonally adjusted job gains. The sector bottomed at close to 67,000 jobs during June through November 2010, but has since grown to

70,300 by February 2011. These trends are important for assessing where to direct entry-level workers seeking to make enough money to afford housing in the Multnomah County area.

**Income by Location**

The west side of Multnomah County has the highest median income and mid-county has the lowest income. All areas experienced an income increase between 2005 and 2008 with the greatest increase in the central eastside which increased by 17%, and the smallest increase occurred in southeast Portland, 4%.

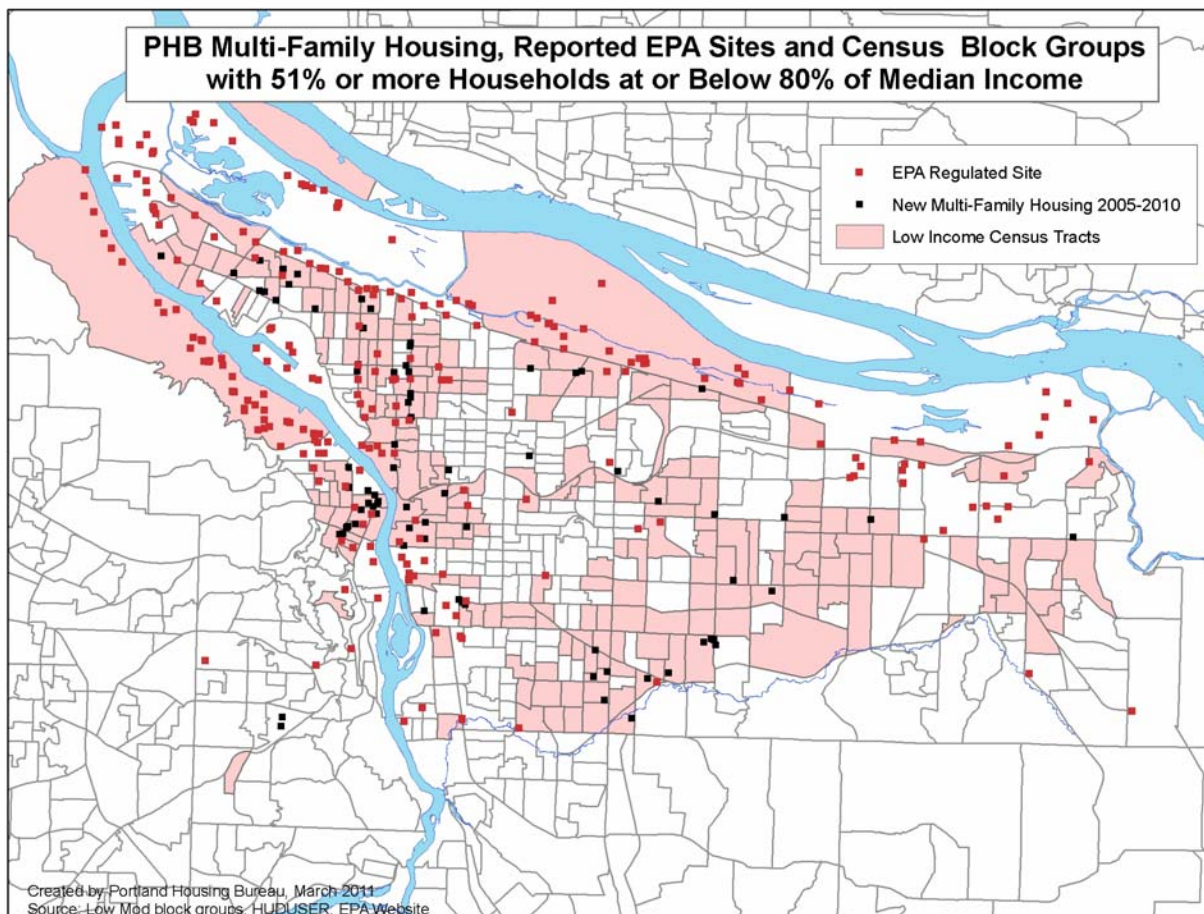
**Map 7: Median Income by Census Tract, Multnomah County 2005-2009**



## Poverty

In the 2005-2009 American Community Survey, 16 percent of people in Multnomah County were in poverty. Twenty percent of related children under 18 were below the poverty level, compared with 12 percent of people 65 years old and over. Eleven percent of all families and 30 percent of families with a female householder and no husband present had incomes below the poverty level. By geography, low-income census tract groups, defined as 51 percent or more households at or below 80 percent of median family income, are largely concentrated in north and northeast Portland, and south and far southeast Multnomah County. Map 8 shows low-income census tracts in Multnomah County, coupled with new multi-unit family housing, and EPA regulated sites. The map gives an idea of possible environmental issues new low-income and family housing.

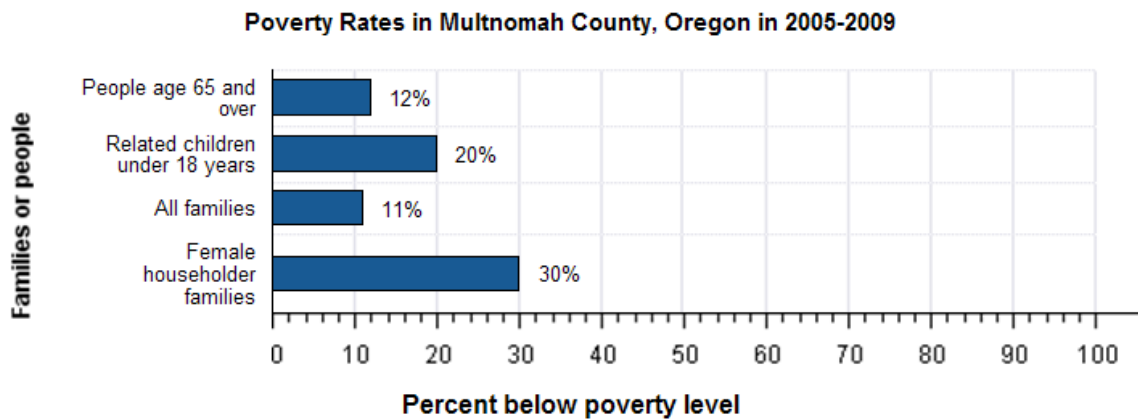
**Map 8: Multi-Family Housing, Reported EPA Sites, and Low-Income Census Tracts**



## **Head of Household**

Female head of household families make up 30 percent of the eleven percent of families in poverty. Patterns of lower incomes for women coupled with the expense of raising children create an impediment to housing choice. Women, and especially women in poverty, are vulnerable to different terms and conditions for housing which can manifest not only as different rental terms but also as sexual harassment, abuse or discrimination because of prior abuse experienced by the woman.

**Chart 8: Poverty Rates in Multnomah County, 2005-2009**



Source: American Community Survey, 2005-2009

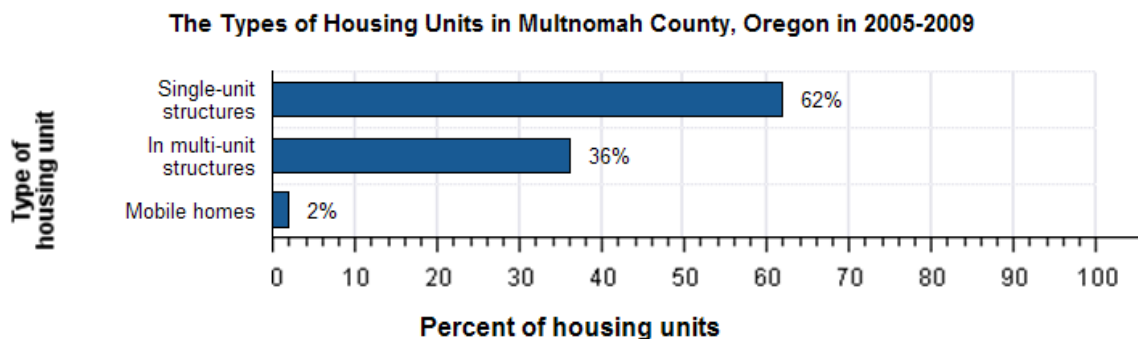
## B. Housing Characteristics and Market Analysis

This section outlines the state of the current housing stock, the identified needs of specific protected classes and data that suggests whether there are impediments to housing choice.

### Housing Characteristics

In the 2005-2009 American Community Survey, Multnomah County had a total of 310,000 housing units, 7 percent of which were vacant. Of the total housing units, 62 percent were in single-unit structures, 36 percent were in multi-unit structures, and 2 percent were mobile homes. Twenty percent of the housing units were built since 1990.

**Chart 9: Types of Housing Units in Multnomah County, 2005-2009**



Source: American Community Survey, 2005-2009

### Occupied Housing Units

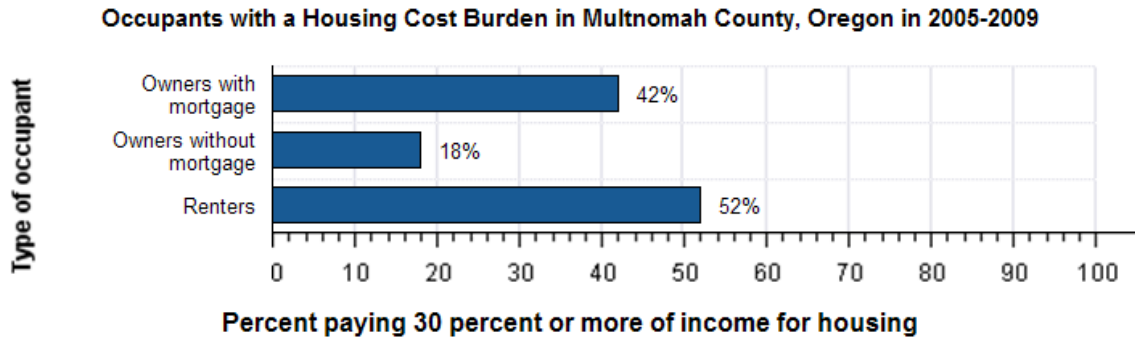
In 2005-2009, Multnomah County had 290,000 occupied housing units - 165,000 (57 percent) owner occupied and 125,000 (43 percent) renter occupied. Four percent of the households did not have telephone service and 13 percent of the households did not have access to a car, truck, or van for private use. Thirty-five percent had two vehicles and another 14 percent had three or more. Only 1% of the housing stock is defined as substandard in terms of an incomplete bathroom or kitchen.

### Housing Costs

In the 2005-2009 American Community Survey, median monthly housing cost for mortgaged homeowners was \$1,668, non-mortgage owners \$502, and renters \$793 in Multnomah County. Forty-two percent of owners with mortgages, 18 percent of owners without mortgages, and 52 percent of renters in Multnomah County were considered housing cost-burdened, meaning they spent more than 30 percent of household income on housing. These percentages indicate

that on average nearly 45% of households in Multnomah County are considered cost-burdened. Chart 10 outlines these percentages of cost-burdened households.

**Chart 10: Occupants with Housing Cost Burden in Multnomah County, 2005-2009**



Source: American Community Survey, 2005-2009

**Housing Cost by Location**

Ownership and rental costs in Multnomah County vary depending on the area. The highest housing costs by area in Portland are in downtown and southwest Portland. As an example, 2009 Portland Regional Multiple Listing Service (RMLS) data shows the following rents and median sales prices:

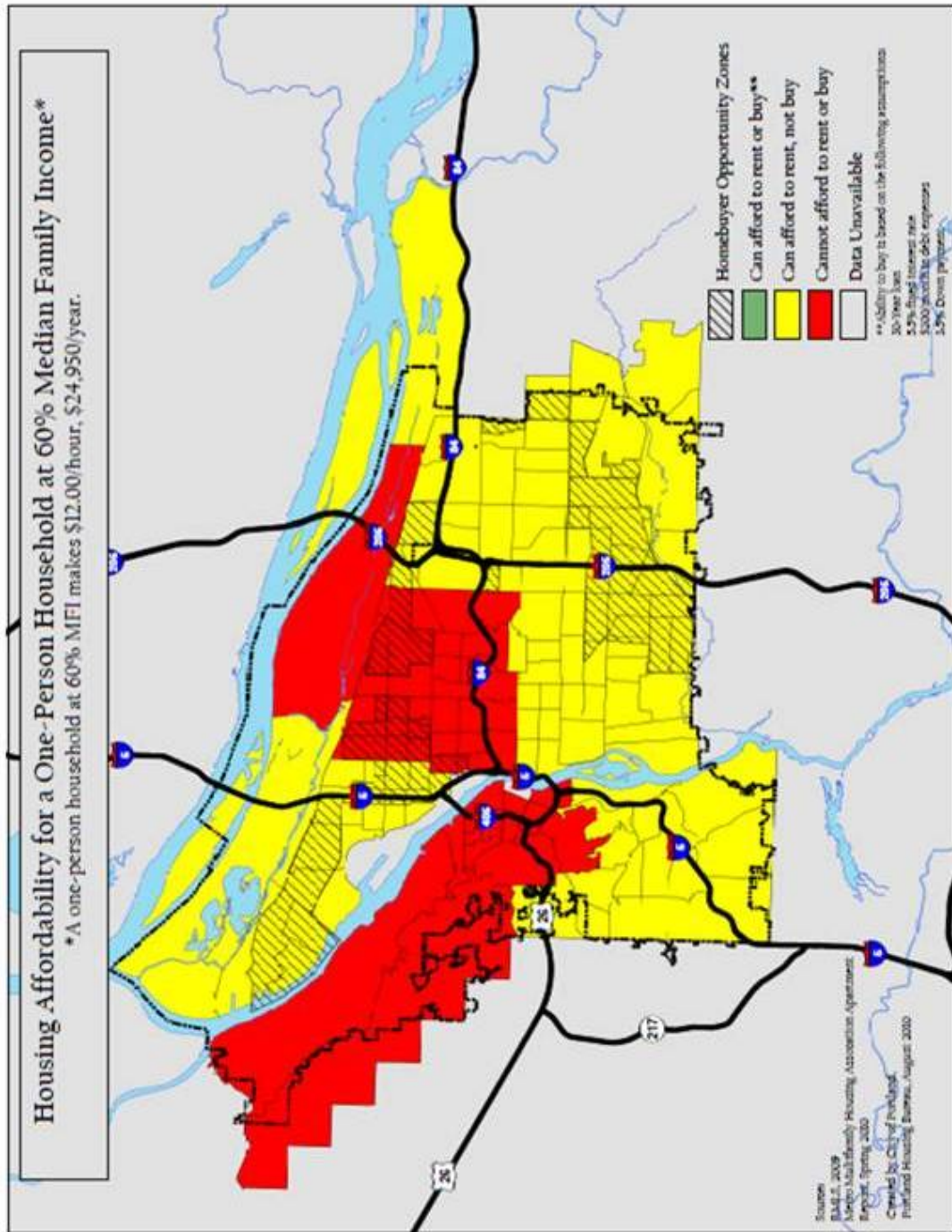
**Table 7: Median Rent and Sales Prices in Portland, 2009**

Portland Area	Median Rent/month	Median Sales Price
Downtown	\$1,161	\$360,000
SW Portland	\$706	\$377,000
SE Portland	\$635	\$204,500
N/NE Portland	\$714	\$245,000

A single-person household making less than 60 percent of the median family income, at \$29,940 annually cannot easily afford to rent or buy in SW Portland or inner NE Portland.

Map 9 shows areas of the metro area where a one-person household making 60% of the median family income can afford to live. Please note the map below uses 2009 MFI data, so the reported income is slightly different than that reported above.

**Map 9: Housing Affordability for a One-Person Household at 60% MFI**



## Housing Affordability for Renters

While the overall supply of housing in Multnomah County has so far kept up with population growth (see Table 10 below), housing affordability is a major issue in the metropolitan area. Table 8 compares rents affordable to households at 30 percent, 50 percent and 80 percent of median family income in the metropolitan area with the fair market rent for units. Although Multnomah is one of the most affordable major West Coast counties, decreasing housing affordability has become the most significant housing issue in the Portland metro area over the last decade. Cost burdens for both owners and renters have been increasing due to rising housing prices and rents and relatively flat income growth.

**Table 8: Affordable Housing in Portland Metropolitan Area**

### **What is Affordable Housing in the Metro Area?**

(Clackamas, Multnomah, Washington Counties)

Fair Market Rent: 1 BR/\$726, 2 BR/\$839, 3BR/\$1,222, 4 BR/\$1,467

Median Family Income	<u>One Person Household</u>			<u>Four Person Household</u>		
	Annual Income	Hourly Wage	Affordable Cost	Annual Income	Hourly Wage	Affordable Cost
30% MFI	\$14,950	\$7.18	\$373	\$21,350	\$10.26	\$555
				4/5 time fast food or child care worker Home health aide, short order cook		
50% MFI	\$24,950	\$11.99	\$623	\$35,600	\$17.11	\$925
				Retail salesperson, taxi driver Medical assistant, construction laborer		
80% MFI	\$39,900	\$19.18	\$997	\$56,950	\$27.38	\$1,481
				Dental assistant, credit analyst 911 dispatcher, drywall installer		
100% MFI	\$49,840	\$23.96	\$1,246	\$71,200	\$34.23	\$1,851
				Mental health counselor, Clergy member Occupational therapist, software engineer		

Sources: 2010 HUD MFI levels, Oregon Employment Department wage information, 2010

Hourly wage assumes 40 hours/week, 52 weeks/year.

Affordable Cost is 30% of total income (rent or mortgage plus utilities), the standard of affordability used by HUD.

In order to place this in a policy context, it is important to understand the size of the population served by federally-funded housing programs. Table 9 gives the percentage of renter and homeowners within identified income ranges for Multnomah County.



**Table 9: Income Distribution of Households, Multnomah County, 2009**

Household Income Range	Number of Renters	Percent of Total Renters	Number of Owners	Percent of Total Owners	Number of HH in Range	Percent of Total HH in Range
<b>Below 30% MFI</b>	34,515	29%	10,600	6%	45,115	16%
<b>30.1% to 50% MFI</b>	22,420	19%	12,625	8%	35,045	12%
<b>50.1% to 80% MFI</b>	28,355	24%	24,760	15%	53,115	19%
<b>Above 80% MFI</b>	34,555	29%	119,130	71%	153,685	54%
<b>Total Households</b>	119,845	100%	167,115	100%	286,960	100%

*Source: US Department of Housing and Urban Development's Comprehensive Affordability Strategy (CHAS) data.*

One way to measure the proportion of housing needs that are being met is to compare the number of households that fall in a given income range, with the number of rental units affordable to households within the income range. Table 3 below was derived using HUD's Comprehensive Affordability Strategy (CHAS) data for 2000. HUD expects to post new CHAS tabs, for new years of ACS data, as they are obtained. HUD has not yet made updated CHAS housing supply data available to users. When these data are available, this table will be updated.

**Table 10: Comparison of Renter Households and Availability of Units, Multnomah County, 2000**

Income Range	Renter Households (all sizes)	Affordable Renter Units Available	Percent of Need Met by Existing Stock	Surplus/ Shortage Units
<b>Below 30% MFI</b>	26,319	13,270	50%	-13,049
<b>30.1% to 50% MFI</b>	19,624	33,966	173%	14,342
<b>50.1% to 80% MFI</b>	28,604	58,699	205%	30,095
<b>Above 80% MFI</b>	40,050	10,394	26%	- 29,656
<b>Total Households</b>	114,597	116,329	102%	1,732

*Source: US Department of Housing and Urban Development's Comprehensive Affordability Strategy (CHAS) data.*

It is important to note that suitability (location, size, accessibility, etc.) of the unit for the household is not factored into this analysis.

The National Low Income Housing Coalition recently completed a statewide analysis of the deficit of affordable and available rental units using the 2009 American Community Survey PUMS housing file. The results of the analysis are shown in Table 11.

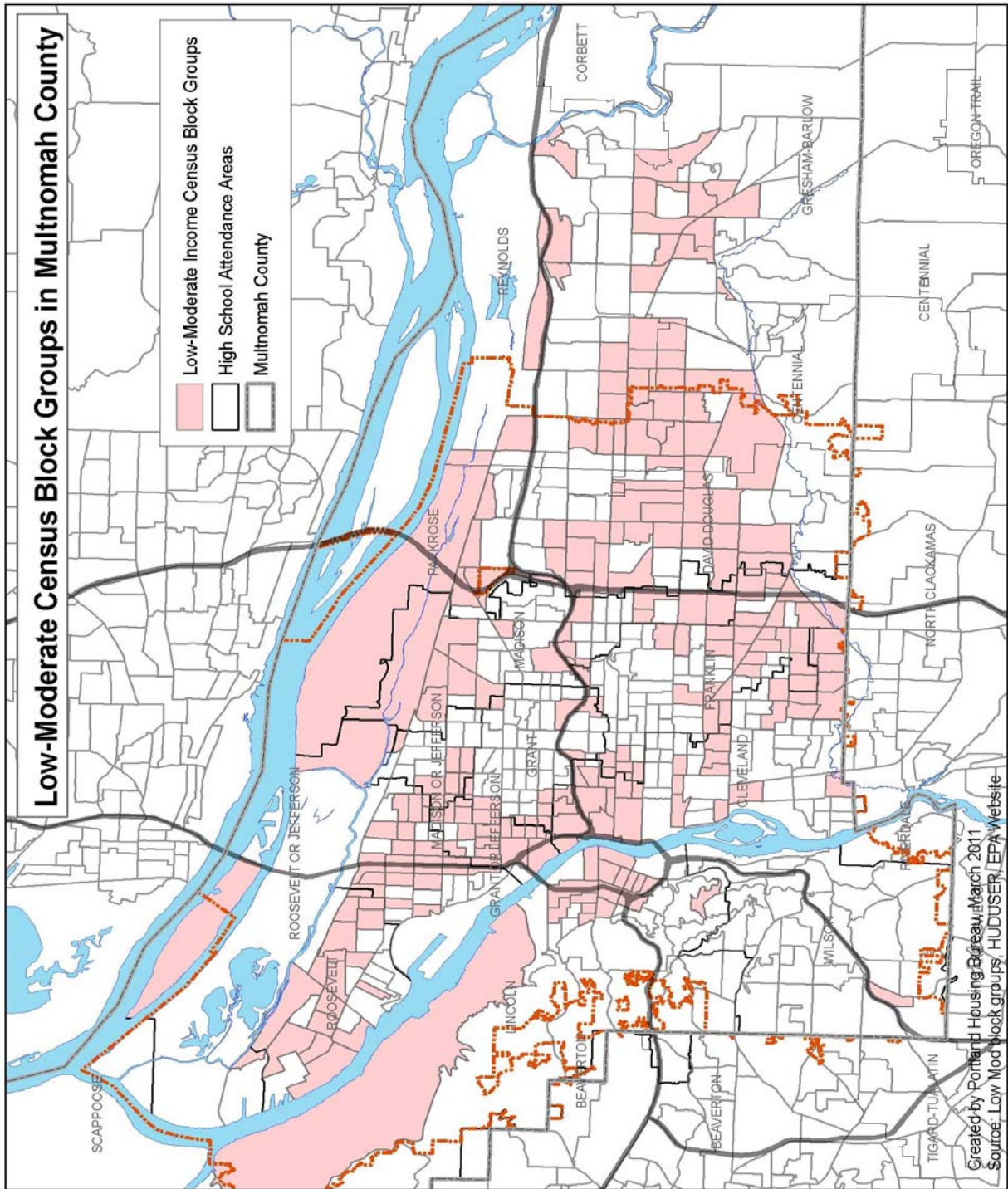
**Table 11: Statewide Deficit of Affordable and Available Rental Units (2009)**

<b>Income Range</b>	<b>Deficit/Surplus of Affordable Rental Units</b>	<b>Deficit/Surplus of Affordable and Available Rental Units</b>	<b>Affordable and Available Rental Units Per 100 Households</b>
<b>Extremely Low Income</b>	-65,541	-94,031	21
<b>Very Low Income</b>	-52,854	-114,659	48

*Source: 2009 American Community Survey PUMS housing file*

HUD has defined certain census tracts as having greater than 51% of the households as low or moderate income. This designation is based on Census information as depicted in the Map 10. HUD will release low and moderate income summary data based on the 2010 census in the fall of 2011. Where there is an intersection of poverty with people also in one of the protected classes and clustering of those groups it suggests a pattern of segregation and possibly limited housing choices.

**Map 10: Multnomah County Low and Moderate Income Census Block Groups**



## **Housing Affordability for Homeowners**

Homeowners comprise 48% of all households. Most owners have a mortgage, only 18% do not. Their median monthly expense is \$1,600. There are 126,971 owners with a mortgage; of those approximately 42 percent experience a housing cost burden. Households with mortgages have significantly higher incomes than households without mortgages, perhaps due to the age of the householders. A higher percentage of households *without* mortgages own homes with a value below \$200,000.

## **High Cost Loans**

One of the underlying indicators of future foreclosure activity is the number of high cost loans that are made to area households. High cost loans have higher than average interest rates; households with high cost loans (such as subprime loans) are at greater risk for foreclosure. When high cost loans are targeted to members of a protected classes it becomes a violation of fair housing practices. Targeting can happen regardless of income as illustrated in the report “Income is No Shield”<sup>1</sup> Published by the National Community Reinvestment Coalition.

Targeting can occur because banks refuse to have offices in certain neighborhoods or by intentional or unintentional credit criteria that result in denying credit or offering different terms. Table 12 illustrates that the percent of subprime loans made to persons of color was higher than those of White buyers. The same trend is apparent in refinance terms as shown in Table 13. The number of loans to these protected classes dropped dramatically by 2009 when the subprime lending was changed as a matter of national policy.

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<sup>1</sup> National Community Reinvestment Coalition. *Income is No Shield Against Racial Differences in Lending*. July 2007.

**Table 12: Conventional Home Purchase Loans by Subprime Lenders by Race and Hispanic Status, Multnomah County**

	2005		2006		2007		2008		2009	
	No.	%	No	%	No	%	No	%	No	%
% to Whites	4063	25.00%	3184	22.50%	1080	10.10%	153	3.30%	59	2.10%
% to Blacks	296	51.80%	183	40.90%	56	19.10%	8	7.50%	3	0.00%
% to Asians	278	18.30%	358	24.40%	103	9.40%	9	1.90%	2	0.60%
% to Native Americans	88	47.10%	62	36.70%	19	18.30%	0	0.00%	0	0.00%
% to Native Hawaiian or Other Pacific Islanders	85	49.40%	47	33.10%	11	12.40%	2	4.70%	0	0.00%
% to Hispanics	762	55.20%	688	52.90%	209	28.50%	13	6.10%	2	2.10%
Total	5495	27.40%	4046	23.50%	1373	10.50%	186	3.30%	70	1.90%

**Table 13: Home Refinancing Loans by Subprime Lenders by Race and Hispanic Status, Multnomah County**

	2005		2006		2007		2008		2009	
	No.	%	No	%	No	%	No	%	No	%
% to Whites	2824	19.80%	2977	23.90%	1574	15.00%	345	4.70%	115	0.80%
% to Blacks	284	40.90%	284	42.50%	132	26.40%	26	10.10%	3	1.10%
% to Asians	118	15.10%	180	24.20%	76	12.30%	24	5.00%	7	0.70%
% to Native Americans	49	28.70%	59	36.90%	19	18.10%	10	12.00%	0	0.00%
% to Native Hawaiian or Other Pacific Islanders	36	29.50%	43	31.60%	27	21.60%	3	4.20%	1	1.20%
% to Hispanics	234	32.40%	304	39.10%	175	26.90%	38	10.30%	7	1.50%
Total	3612	20.80%	3880	25.30%	2043	15.80%	460	5.10%	148	0.80%

### **Foreclosures**

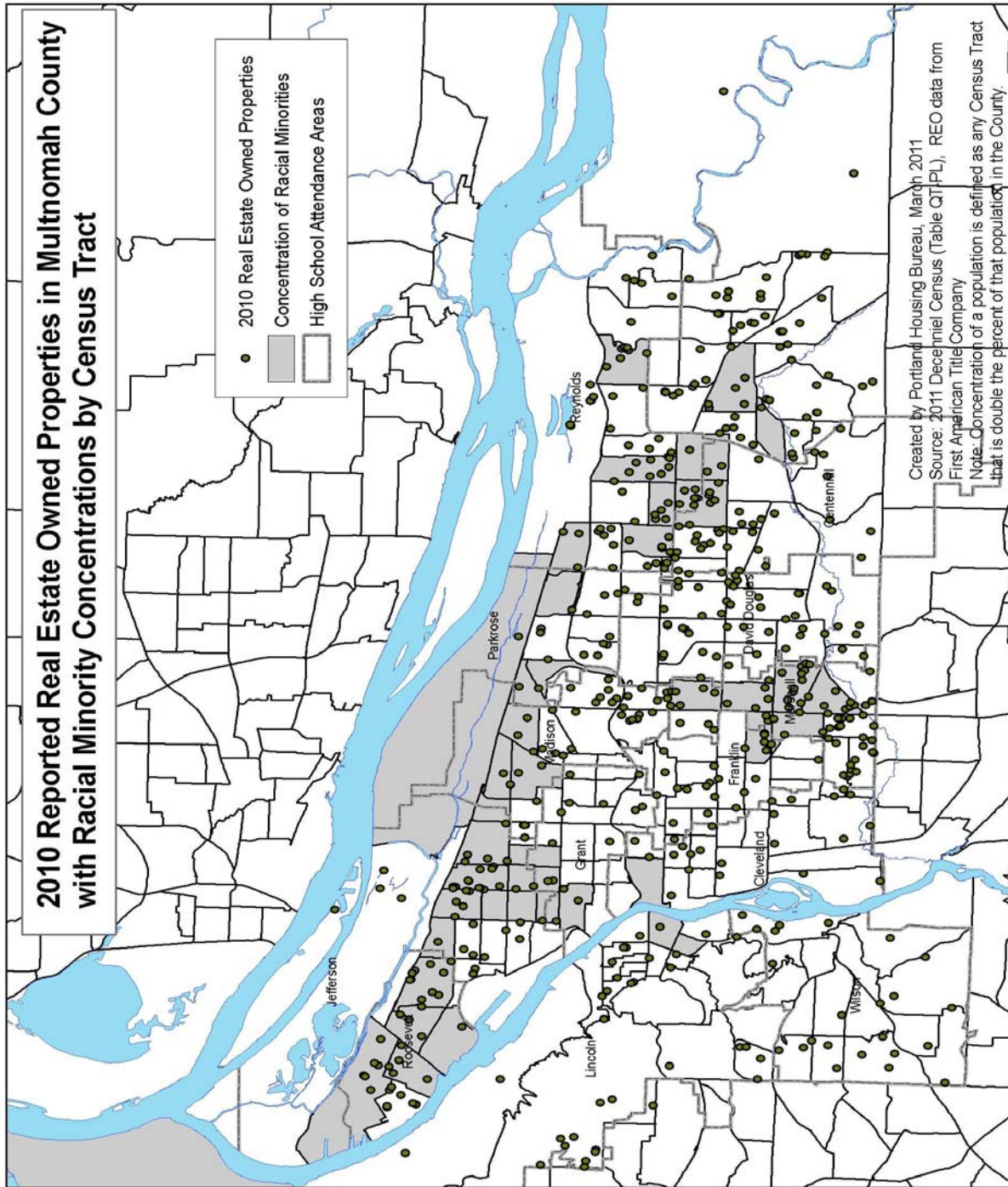
The median value of housing increased by 91 percent between 2000 and 2007. Although housing prices rose considerably faster than incomes over those years, many households were able to purchase homes through the use of non-traditional mortgage products including high-cost (subprime) mortgages as well as adjustable rate, interest-only and payment option loans.

These homebuyers are at risk of default if they are unable to make payments when their loans reset at higher rates or unable to sell their homes for as much as they owe on their loans. It is important to note that modest income homebuyers and homebuyers of color were disproportionately targeted for these high risk mortgage products.

In the Portland area, as in the rest of the country, housing price appreciation has reversed; the delinquency and foreclosure rates have risen and the inventory of unsold homes has increased dramatically. Given the increase in the unemployment rate, even those households with traditional mortgages are in danger of losing their homes if household members lose employment.

Within the Multnomah County, foreclosure activity varies considerably. Map 11 plots Real Estate Owned properties in 2010, and overlays census tracts that have concentrations of minority populations. While data directly linking foreclosures to minority homeowners is unavailable, maps like this one suggest foreclosures are concentrated in areas with high minority populations.

Map 11: Real Estate Owned Properties in Multnomah County, 2010



## **Housing and Transportation Cost Burden**

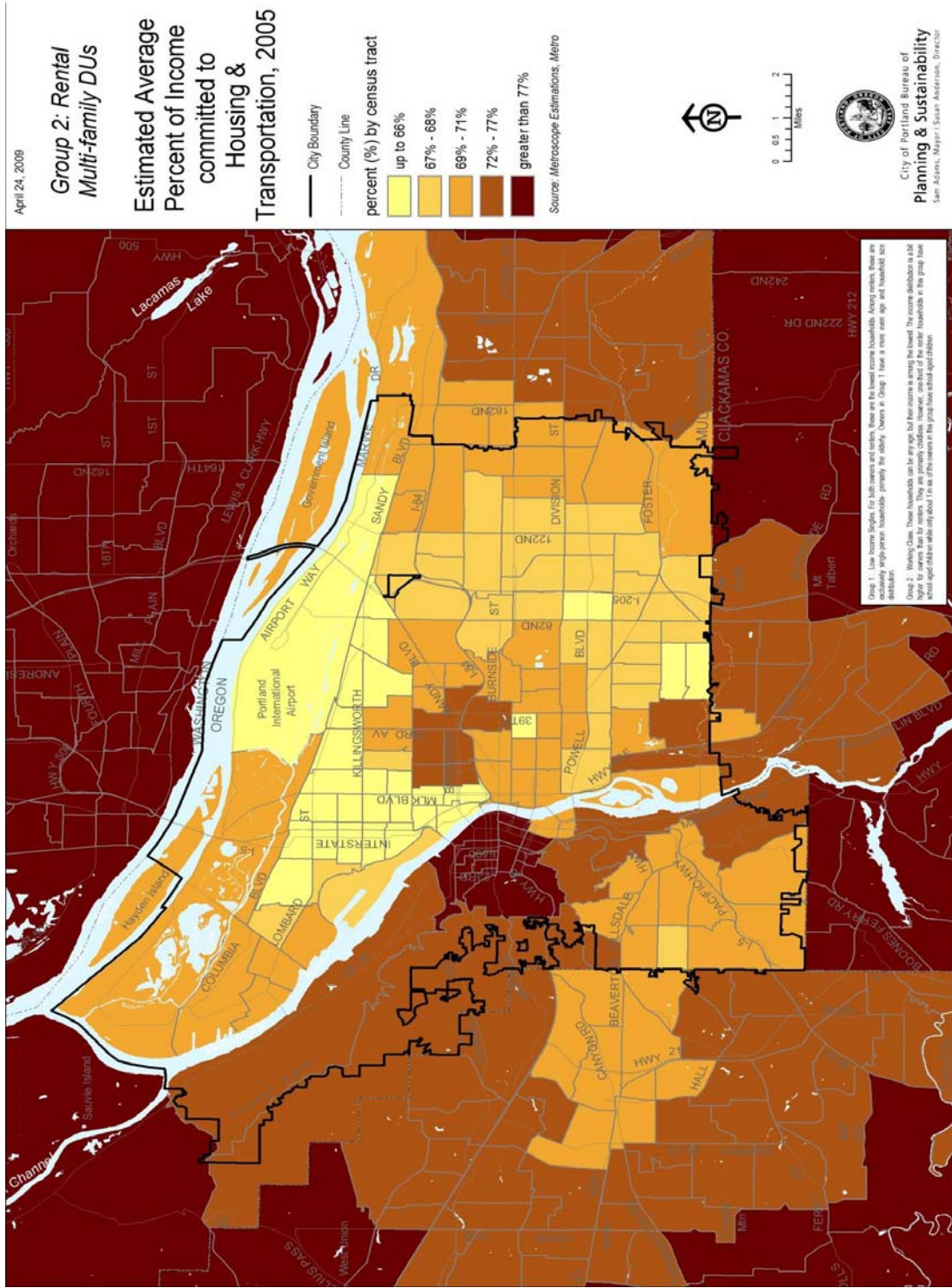
Sixty-three percent of Multnomah County workers drove to work alone in 2005-2009, 10 percent carpooled, 11 percent took public transportation, and 10 percent used other means. The remaining 6 percent worked at home. Among those who commuted to work, it took them on average 24.3 minutes to get to work.

As discussed, housing costs factored as a percent of income has widely been utilized as a measure of living affordability. Traditionally, a home is considered affordable when the costs consume no more than 30% of household income. The measure of Housing plus Transportation costs has been developed as a more complete measure of affordability beyond the standard method of assessing only housing costs. By taking into account both the cost of housing as well as the cost of transportation associated with the location of the home, the data provides a more complete understanding of affordability. Dividing these costs by representative regional incomes illustrates the cost burden for a typical household using Housing plus Transportation expenses. An affordable range for Housing plus Transportation as a combined cost should consume no more than 50% of income. Housing away from the urban core may be less expensive but the transportation to get there may outweigh the financial benefits. Map 12 illustrates areas of the county that have higher Housing plus Transportation cost burdens.

Current patterns of housing development create real and consequential inequities along lines of race/ethnicity, income, tenure, and disability. The availability of affordable housing determines how you can get around, whether you can live near work, how much time you must spend commuting, and what opportunities you can access. A comparison of the cost burden map to Map 13, showing concentrations of minority populations, illustrates these inequities.

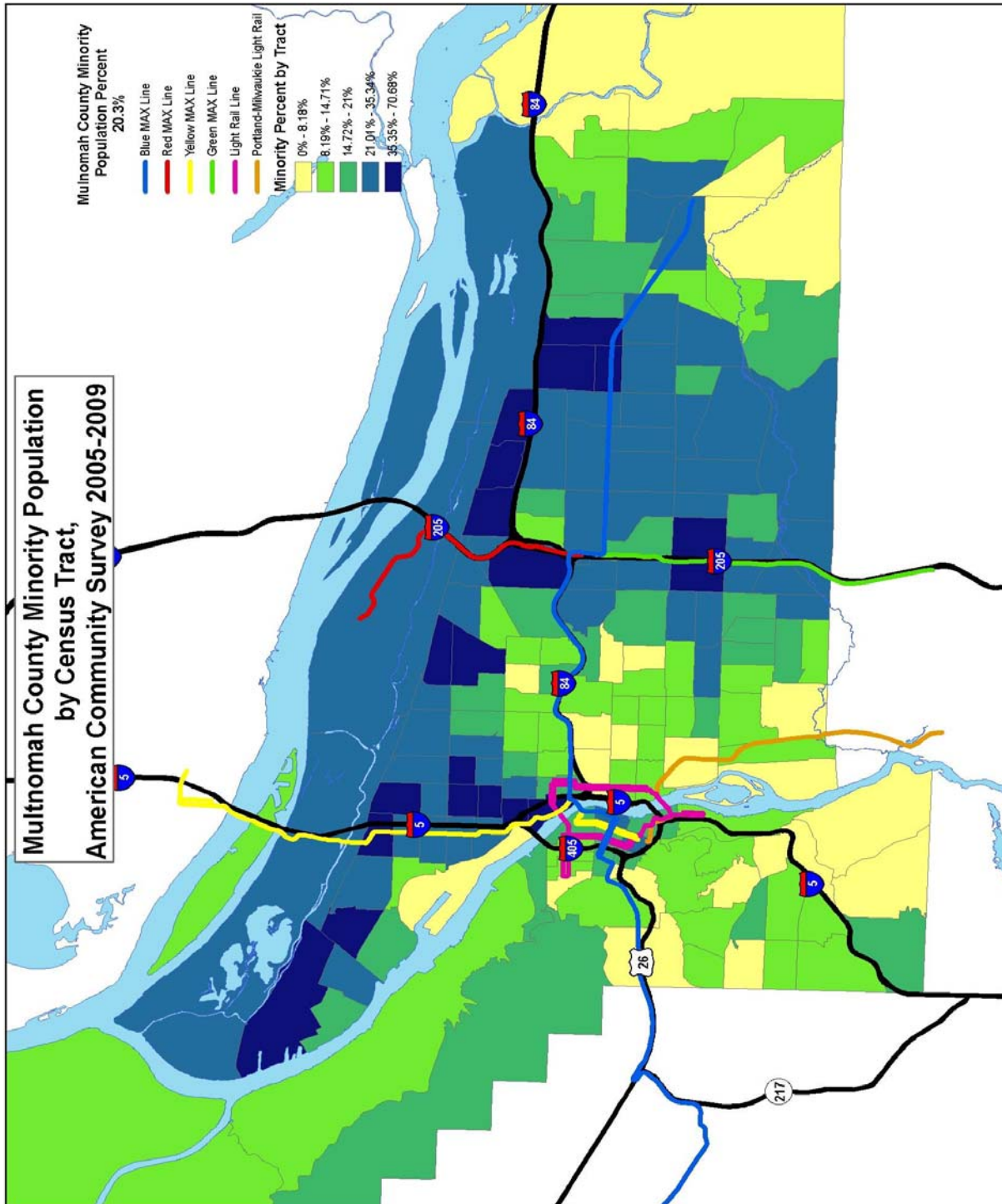


# Map 12: Housing Plus Transportation Costs



Source: U.S. Census Bureau, 2005-2009 American Community Survey

Map 13: Multnomah County Minority Populations by Census Tract, 2005-2009



## **Subsidized Housing Policy**

As cited in the Portland Plan, the 2007 draft of Metro's Regional Affordable Rental Housing Unit Inventory indicated that the metro region had about 21,430 publicly-funded rental housing units that are affordable to households at or below 80 percent of area median income. Almost all units were subject to a regulatory agreement (92 percent or about 19,780 units). Not included in the Inventory are ownership units, market-rate rental units, Section 8 rental voucher units, dorms, homeless shelters and transitional housing.

Section 8 Housing Choice rental vouchers for Multnomah County totaled 8,257 in 2010; about 6,600 are used in the city of Portland and the remaining 4,943 are used in eastern Multnomah County. Between 2001 and 2010 1,907 households were added to the system. Some of these vouchers are used to rent housing in projects that receive other subsidies making it difficult to determine the total number of affordable, subsidized units, distinct from those where a voucher is used. It should be noted that subsidized units only provide a portion of the County's supply of housing units affordable to low- and moderate- income households, much of this housing is privately owned market-rate units, particularly in older buildings, and includes units in manufactured home parks.

Housing funded with public resources is referred to as "regulated." The largest source of funding for subsidized, low-income housing in Multnomah County is the federal government. They fund Home Forward (formerly the Housing Authority of Portland) and provide funds for City housing programs through the Community Development Block Grant Program (CBDG), HOME program, and Housing Opportunities for Persons with AIDS (HOPWA) programs. They also distribute Low Income Housing Tax Credits (LIHTC) through the State of Oregon Department of Housing and Community Services. The State of Oregon and the City of Portland also provide financial assistance for low income housing and require affordability agreements as a condition of that assistance.

A project in 2007 by Metro found affordable housing is not distributed evenly across the Portland Vancouver Metropolitan area. A total of 22,951 units within Multnomah County were "regulated" (built with local, state or federal money) in 2007; this is 71 percent of the metro region's affordable housing supply. The numbers of vouchers in the three county metro areas in 2007 was 12,795 and of those 6,505 were located in Multnomah County. Metro made a further analysis to determine where the regulated housing was located relative to transportation corridors, transit services, town centers and commercial corridors. It found affordable housing in Multnomah County had the strongest correlation to city centers and corridors.

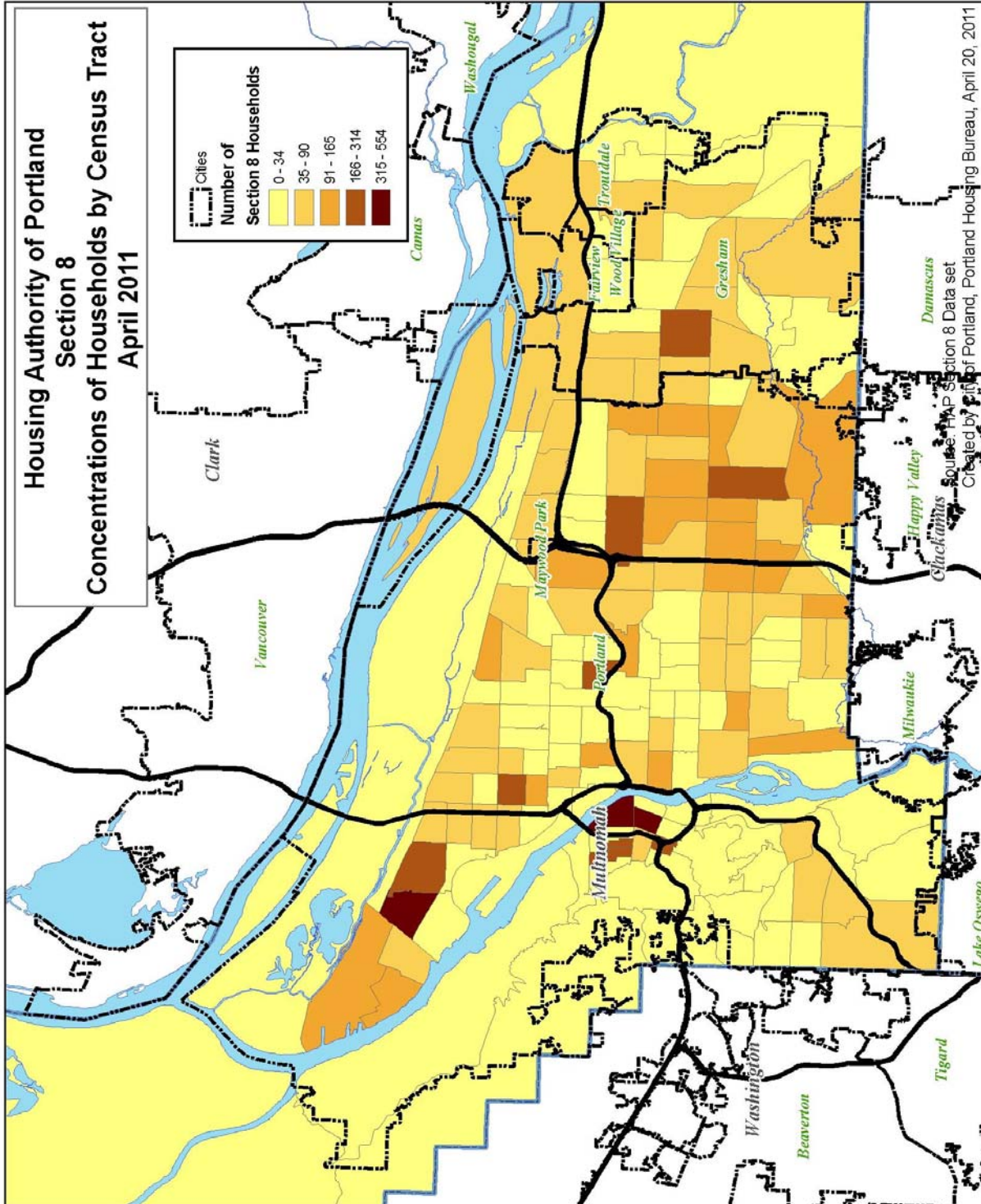
## **Home Forward (Housing Authority of Portland)**

Home Forward, previously known as the Housing Authority of Portland, is the largest nonprofit provider, operator and developer of low income housing in the City. Home Forward assists about **13,000 households** in the county with either public or affordable housing or Section 8 vouchers. (Home

Forward's service area includes all of Multnomah County.) As of April 2011, Home Forward has 6,291 housing units in Multnomah County according to the April 2011 Home Forward Dash Board report. About 2,544 units are in their Public Housing portfolio and about 3,816 are in their Affordable Housing portfolio. Home Forward has about 8,406 Section 8 Housing Choice vouchers in use in the county, of those about 6,600 are used in the City of Portland.

These vouchers are given to tenants to rent housing on the open market; Home Forward also distributes 1,206 project-based vouchers that are assigned to particular housing projects. Both the rental and project-based vouchers may be used in buildings that have other housing subsidies. Home Forward provides housing for households up to 80 percent area median family income but most households that they serve are very low income. The households in their service area are very low income for both Public Housing (\$10,219) and Section 8 vouchers (\$10,306). Almost 7,545 households were on the waiting list for low income housing assistance in April, 2011, about 6,095 for public housing and 1,450 for Section 8 vouchers. This is some indication of the pressing need for housing affordable to very low income households.

Map 14: Home Forward (Housing Authority of Portland) Section 8 Concentrations



### **Low-Income Housing Provided by Nonprofits**

The City of Portland has a tax exemption program for nonprofit, low-income housing providers. This program exempts the residential portion of buildings reserved for low income households owned by nonprofit owners from property taxes. Mostly local community development corporations (CDCs) participate in the program. The total number of units in the program provides a good estimate of the units provided by nonprofit housing providers. (Home Forward, student, and privately-owned rent-restricted low income housing units and homeless shelters are not included in this program.) In 2009, there were about 40 organizations with 8,500 units assisted by the program. Most of the nonprofits are local but some are not. Some organizations own only one property but others own numerous properties with hundreds of units. Portland's tax exemption is only one of a number of subsidies that support the housing owned and/or managed by these organizations.

Portland requires that households residing in the units receiving tax exemption earn no more than 60% MFI but does not require any other information about the households served. Many of the larger local organizations belong to the Oregon Opportunity Network, formerly the Community Development Network (CDN). In March 2004, CDN did a survey of over 5,000 housing units owned or managed by member CDCs. They found that 68 percent of the residents of the housing units owned by the CDCs had incomes below 30 percent MFI, 25 percent were between 30-50 percent MFI and 7 percent were over 50 percent MFI.

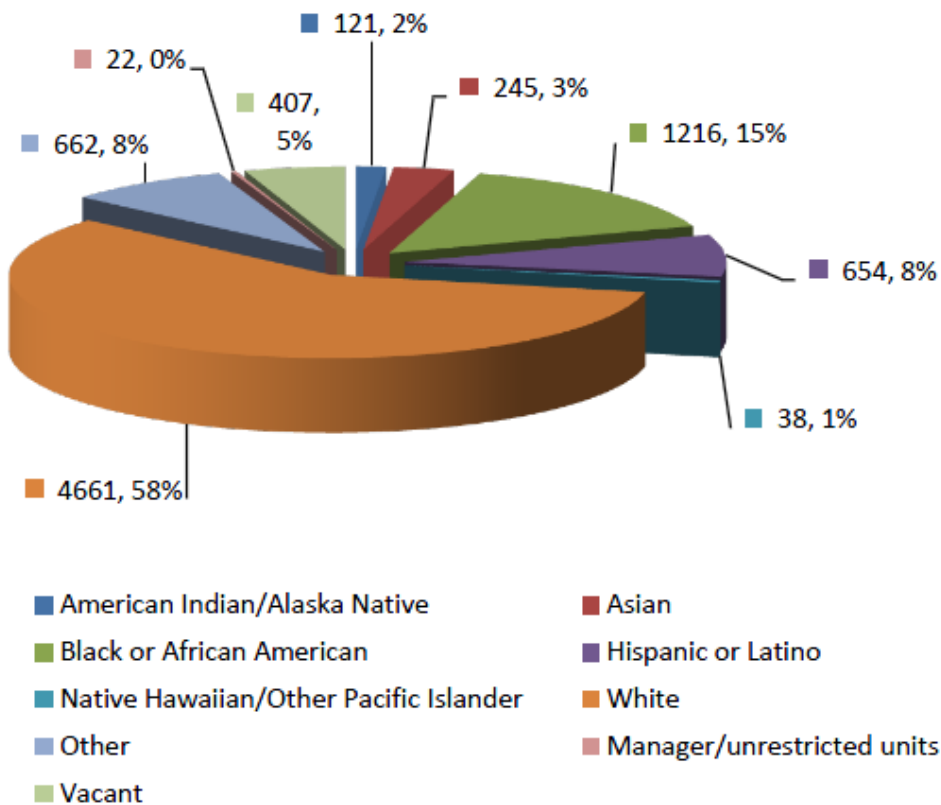
### **Subsidized Low-Income Housing**

It is important to know whether or not public resources are available and used equitably. A review of the racial and ethnic data regarding renters in housing that receive public funds shows the utilization by communities of color matches or exceeds their representation in Multnomah County.

The City of Portland Housing Bureau (PHB) lends public dollars to both "for-profit" and "non-profit" owners. With this investment, each owner/project is issued a regulatory agreement which requires the project to meet the city's affordable housing policies. PHB Asset Management Department collects compliance and renter demographics from their participating borrowers and their respective property management agents. Information is collected throughout the year using PHB's ETS tool (Electronic Tenant Survey). Chart 11 represents information from 180 projects and over 8000 rental units for the year 2009.

Chart 11: Urban Renewal Area Ethnicity, City of Portland 2009

### All Area/URA Ethnicity of City of Portland (8026 Rental units) 2009



These units are located in eight Urban Renewal Area (URA) Districts and a group categorized as “outside any URA.” Portland’s affordable rent “ethnicity” is indicated above.

#### **Housing Cost Burden and Housing Problems by Race and Ethnicity**

The U.S. Department of Housing and Urban Development (HUD) periodically receives "custom tabulations" of Census data from the U.S. Census Bureau that are largely not available through standard Census products. These data sets are known as the “CHAS” data (Comprehensive Housing Affordability Strategy); they demonstrate the extent of housing problems and housing needs, particularly for low income households. Table 14 breaks down the number and race of all households in Multnomah County

within each income level, as well as the percentage of those with “housing problems” and excessive housing cost burden. Housing problems are typically defined as households that are rent burdened, are overcrowded (having more than one person per room), or include issues like lead based paint or having an incomplete kitchen or bath.

**Table 14: Housing Needs in Multnomah County Based on 2009 CHAS DATA**

	Renters							Total Renters
	White	Black	Asian	American Indian	Pacific Islander	Hispanic	Other	
<b>Below 50% MFI</b>	39060	6445	2190	640	275	6230	2095	56935
<b>Below 30% MFI</b>	23790	4500	1390	440	135	3005	1260	34515
% with housing problems	81.42%	83.11%	70.50%	75.00%	92.59%	89.68%	86.51%	82.08%
% with cost burden over 30%								79.65%
% with cost burden over 50%	N/A*							67.90%
<b>30 to 50% MFI</b>	15270	1945	800	200	140	3225	835	22420
% with housing problems	83.10%	89.46%	76.25%	75.00%	89.29%	86.82%	81.44%	83.83%
% with cost burden over 30%								79.50%
% with cost burden over 50%	N/A*							24.64%
<b>50 to 80% MFI</b>	21620	2065	710	85	220	3195	455	28355
% with housing problems	42.32%	44.79%	28.17%	11.76%	79.55%	46.48%	32.97%	42.66%
% with cost burden over 30%								38.35%
% with cost burden over 50%	N/A*							6.51%
<b>Above 80% MFI</b>	27725	1575	1685	260	195	2300	820	34555
% with housing problems	10.23%	3.17%	15.43%	5.77%	48.72%	18.91%	10.37%	10.92%
% with cost burden over 30%								7.84%
% with cost burden over 50%	N/A*							0.67%
<b>Total Households</b>	88405	10085	4585	985	690	11725	3370	119845
% with housing problems	49.82%	64.01%	44.71%	51.27%	75.36%	63.24%	59.50%	52.56%
% with cost burden over 30%	47.61%	61.08%	39.59%	47.72%	44.20%	52.28%	57.12%	49.15%
% with cost burden over 50%	24.28%	40.60%	25.30%	28.43%	23.19%	23.84%	31.90%	25.90%

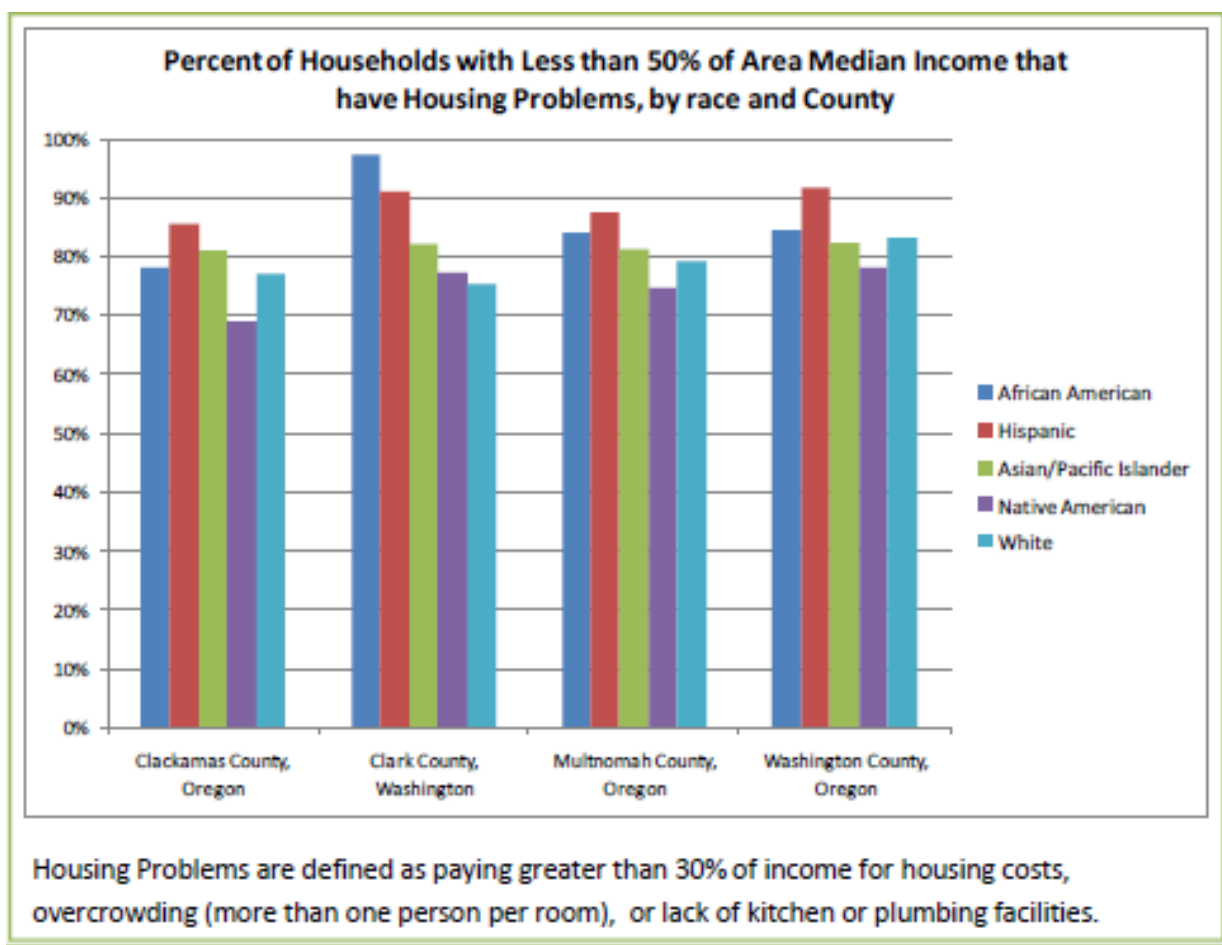


Table 14 (continued):

	Owners							Total Owners	Total Households
	White	Black	Asian	American Indian	Pacific Islander	Hispanic	Other		
<b>Below 50% MFI</b>	18290	1135	2060	55	20	1220	430	23225	80160
<b>Below 30% MFI</b>	8115	740	950	25	0	600	165	10600	45115
% with housing problems	79.11%	91.89%	94.74%	100.00%	0.00%	83.33%	75.76%	81.65%	81.98%
% with cost burden over 30%								81.46%	80.07%
% with cost burden over 50%	N/A*							66.18%	67.49%
<b>30 to 50% MFI</b>	10175	395	1110	30	20	620	265	12625	35045
% with housing problems	69.29%	54.43%	84.23%	50.00%	100.00%	86.29%	83.02%	71.21%	79.28%
% with cost burden over 30%								70.61%	76.30%
% with cost burden over 50%	N/A*							44.36%	31.74%
<b>50 to 80% MFI</b>	19875	1270	1385	125	25	1540	545	24760	53115
% with housing problems	56.68%	59.84%	72.92%	60.00%	100.00%	74.03%	81.65%	59.45%	50.48%
% with cost burden over 30%								57.79%	47.42%
% with cost burden over 50%	N/A*							24.72%	15.00%
<b>Above 80% MFI</b>	105245	2490	5605	585	115	3620	1465	119130	153685
% with housing problems	21.16%	34.74%	25.96%	34.19%	39.13%	38.54%	29.69%	22.38%	19.81%
% with cost burden over 30%								18.75%	18.35%
% with cost burden over 50%	N/A*							2.65%	2.21%
<b>Total Households</b>	143410	4895	9050	765	160	6380	2440	167115	286960
% with housing problems	32.77%	51.48%	47.51%	41.18%	56.25%	55.96%	50.20%	35.32%	42.52%
% with cost burden over 30%	32.11%	51.48%	44.70%	41.83%	40.63%	49.92%	47.75%	34.32%	40.51%
% with cost burden over 50%	11.61%	28.19%	21.33%	7.84%	0.00%	22.02%	19.47%	13.10%	18.45%

One of the key factors behind homelessness is housing cost burden or “rent burden” for renters. Forty-eight percent of Multnomah County renter households and 18% owner households are considered cost burdened, meaning they pay more than 30 percent of their gross income for rent/mortgage and utilities. Furthermore, 18% of Multnomah County households pay more than 50 percent of their gross income for rent/mortgage and utilities. Federal policy is that a household should not pay more than 30 percent of its gross income on housing costs. Households with housing costs that exceed this affordability standard frequently have to choose between paying rent/mortgage and purchasing other necessities like food and health care. Any crisis, from a medical emergency to job loss, can put a household with an extreme rent burden at risk of homelessness. As is evident in Chart 12, households of color are disproportionately affected by cost burden, having a higher percentage of “housing problems” across racial and ethnic groups.

**Chart 12: Housing Problems by Race and County**



For extremely low income renters, defined as having incomes below 50 percent of the median family income, most households experience a higher rate of “housing problems.” When the same group is analyzed by race and ethnicity, non-white groups experience a higher percentage of housing problems. For example, over 92% of Pacific Islander households at 30 percent of median family income experience housing problems. Even for groups with household incomes above 80 percent of median family income, 48 percent of Pacific Islanders experience housing problems as compared to 10 percent of White households.

### **Need for Housing Assistance by Race and Income Level**

Federal regulations require an analysis to determine if any racial or ethnic group has disproportionately greater need, in comparison to the need of the population as a whole (24 CFR Section 91.205(b)(2)). A “disproportionately greater 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.

The U.S. Department of Housing and Urban Development (HUD) provides a special tabulation of 2009 American Community Survey data that includes cross tabulations by Housing Type, Income and Housing Problem. Race and ethnicity information was provided for African American, Asian American, Pacific Islander, Native American, and Hispanic households. All information is provided at the household level. The 2009 American Community Survey information available for Native American, Asian American, and Pacific Islander households is very limited, even though Multnomah County has significant Native American, Pacific Islander, and Asian American populations. Supplemental data on Native American households is described below. Unfortunately, no comparable information is available for Pacific Islander and Asian American households.

The HUD data indicates that 74% of Portland’s low-income households are white. Eight percent of Portland’s low-income households are African American.

An analysis of the HUD data shows that African Americans are disproportionately represented among households with incomes between 0-30 percent MFI. There were 18% more African American households in this category than there were households in this category as a whole. African American households did not show “disproportionately greater need” in any other income category. Asian American, Pacific Islander, Native American and Hispanic households ALSO did not show “disproportionately greater need” in any income category.

Seventy-eight percent (78%) of Portland’s low-income African American population rents housing. Seventy-seven percent (77%) of Portland’s low-income Hispanic population rents housing. While white

households represent the larger portion of the population and the number of people in poverty, they represent smaller percentage of the rental population; sixty-one percent (61%) of Portland's low-income white population are renters.

### **Housing Needs for Low-Income Renters**

Since 1998, the National Low Income Housing Coalition (NLIHC) has been issuing an annual report comparing wages in comparison to rents. This analysis uses the NLIHC methodology to gauge the ability of low-income households to rent at prevailing fair market rents (FMR) established by HUD, in the Portland-Vancouver metropolitan area (which in this report will be used as a proxy for Multnomah County):

- In the Portland-Vancouver Metropolitan Statistical Area (MSA) in 2010, the FMR for a two-bedroom unit was \$839.
- The generally accepted standard of affordability endorsed by HUD is that a unit is considered affordable if the cost of rent and utilities totals no more than 30 percent of the renter's income.
- The estimated renter household income is lower than the area median family income. In 2009, the estimated renter household income for the Portland-Vancouver MS was \$38,945 annually, compared with a median income for a family of four of \$71,200.
- Using the estimated renter household median income, the monthly wage for a renter household was \$3,245. An affordable unit should cost no more than 30 percent of that (\$974). Of all the low-income renter households in the Portland-Vancouver metropolitan area, 43% cannot afford the two-bedroom FMR.
- A worker earning the Oregon minimum wage (\$8.40 per hour) would have to work 77 hours per week in order to afford a two-bedroom unit at the area's FMR.
- The Housing Wage in the Portland-Vancouver MSA is \$16.13. This is the amount a full time (40 hours per week) worker must earn per hour in order to afford a two-bedroom unit at the area's FMR. This is 192% of the minimum wage (\$8.40 per hour).

In short, using the NLIHC analysis, we find an affordability gap for renters whose income is roughly 86% or less of the 2010 estimated renter median family income. These renters are unable to afford a two-bedroom apartment at the prevailing FMR of \$839.

Tables 15 and 16 below are presented in the form used in the NLIHC Report:

**Table 15: Income Needed to Afford Fair Market Rent (FMR), 2010**

Dollar Amount			Percent of 2010 MFI for a household of Four		
Zero Bedroom	One Bedroom	Two Bedroom	Zero Bedrooms	One Bedroom	Two Bedroom
\$25,040	\$29,040	\$33,560	35%	41%	47%

**Table 16: Estimated Housing Wage Needed to Afford Fair Market Rent (FMR), 2010**

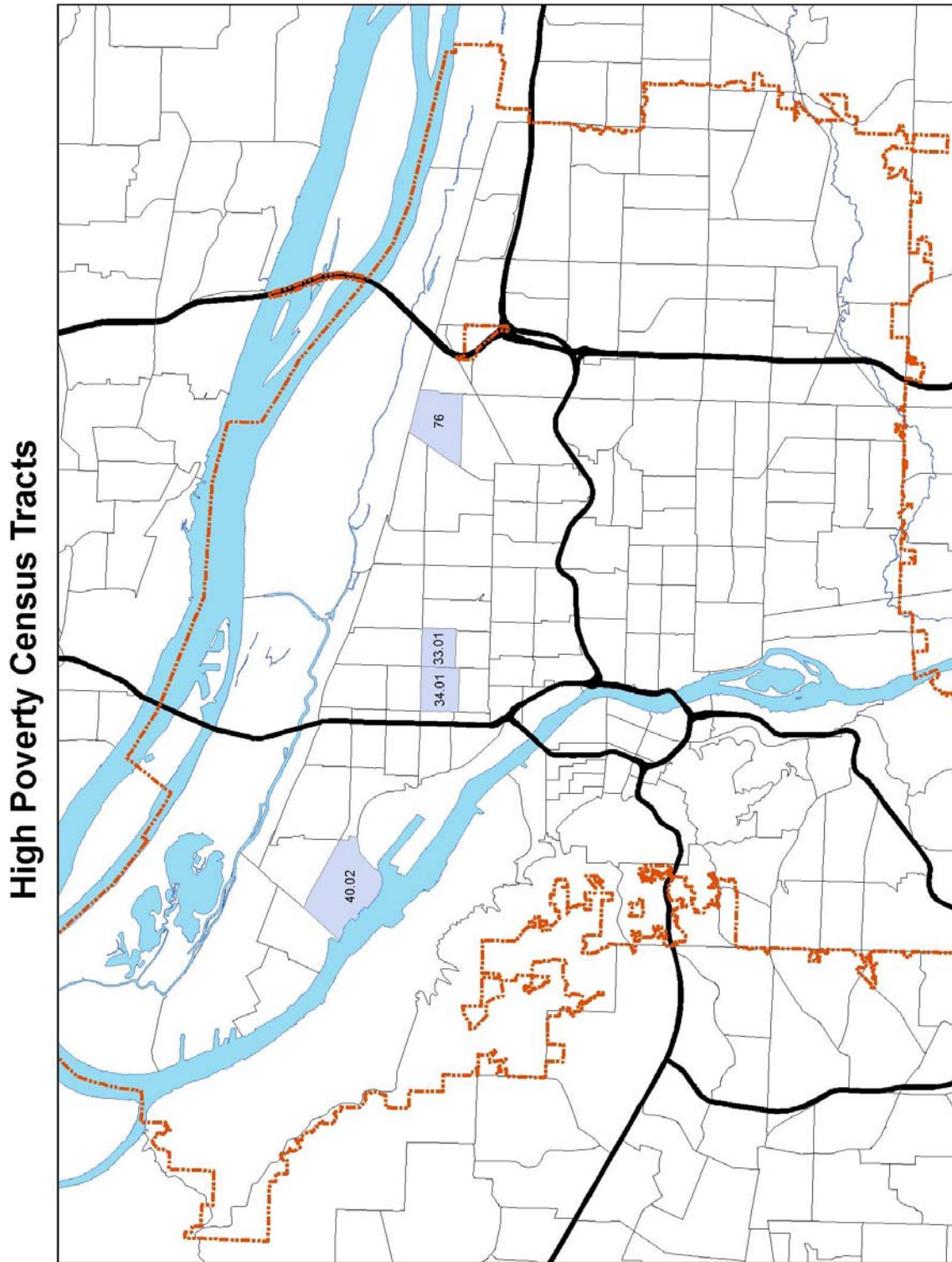
Housing Wage						Work Hours per Week to Afford a Unit If Person Earns Oregon Minimum Wage	
Hourly Wage Needed (40 hrs/wk)			As Percentage of Minimum Wage (OR= \$8.40)				
Zero Bedroom	One Bedroom	Two Bedroom	Zero Bedrooms	One Bedroom	Two Bedroom	One Bedroom FMR	Two Bedroom FMR
\$12.04	\$13.96	\$16.13	143%	166%	192%	66	77

**Poverty by Location**

An estimated 30 percent or more of the population lives at or below the federal poverty level in 20 metropolitan Portland census tracts, including some amid outlying suburbs, according to recently published U.S. Census Bureau data. The federal poverty level for a family of four is \$22,050 annually for all states, except Alaska and Hawaii, according to U.S. Department of Health and Human Services guidelines. The federal poverty rate for an individual is \$10,830 annually. The American Community Survey (ACS) population and housing data were collected by the U.S. Census Bureau between Jan. 1, 2005, and Dec. 31, 2009. The estimated poverty rate for the Portland metro area — which includes Washington, Multnomah, Yamhill, Clackamas and Columbia counties in Oregon and Clark and Skamania counties in Washington — was 11.7 percent, with a margin of error of plus or minus 0.3 percent. For Multnomah County the poverty rate in 2009 was 15.1 percent as compared to 14.3 for Oregon and the United States.

Poverty is further delineated by census tracts. For the 20 high-poverty census tracts discussed below, the margins of error ranged from 5 to 15 percentage points. The census tract areas are displayed in Map 15.

Map 15: High Poverty Census Tracts in Multnomah County, 2010



As discussed in the recent article “New Census Data Show Portland’s High-poverty Pockets”<sup>2</sup> by Michael Burnham, concentrations of poverty continue to be an issue in Multnomah County. The article explains, “Several of the tracts are clustered in downtown Portland, as well as North and Northeast Portland neighborhoods with comparatively high minority populations. Perhaps less predictably, the cities of Forest Grove and McMinnville, as well as North Portland’s University Park neighborhood, include tracts with similarly high poverty rates. These tracts include concentrations of college students, who typically have low incomes.” Also surprisingly, no tracts in east Multnomah County show concentrations of poverty. In-development data from the Coalition of Communities of Color may provide other, community-validated data that shows additional poverty concentrations. As that information becomes available, this Report will be updated. Burnham continues to describe the high-poverty pockets:

Tracts 33.01 and 34.01, which overlay parts of Portland’s Humboldt and King Neighborhoods, marked a notable concentration of poverty. More than a third of individuals within these tracts lived at or below the poverty line. Non-whites constituted about half of the population, including persons identifying as African-American, who represented about one third of the population of each tract; roughly half of the households in each tract were renters.

Tract 76, which is part of Northeast Portland’s Cully neighborhood, was another notable poverty pocket. More than 38 percent of individuals here lived at or below the federal poverty level. Nearly half of the tract’s residents were non-white; about 40 percent of the tract’s residents were renters. The data underscore that poverty is not just an urban problem. Indeed, more than a third of individuals lived at or below the poverty line in four census tracts clustered around Portland’s eastern border with Gresham. These tracts also had a comparatively high percentage of renters.

Census tract 40.02 in North Portland’s University Park neighborhood, which includes the University of Portland, also had a high poverty rate compared to other parts of the metropolitan area. Nearly 34 percent of individuals lived at or below the federal poverty level. The tract had slightly higher shares of white residents and homeowners than the metro area overall, but about 41 percent of its residents were college students.

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<sup>2</sup> Michael Burnham, Institute of Metropolitan Studies, Portland State University, New Census Data Show Portland’s High Poverty Pockets, December 2010.

## **Persons with Special Needs**

Many persons in each of the special needs categories, regardless of their specific disability, share certain characteristics. Many have permanent conditions that affect their self-care capacity and may limit their mobility. Large numbers are extremely low-income individuals. Due to poverty and disability, individuals without a strong support system and subsidized housing are extremely vulnerable to homelessness, and some are at risk of institutionalization. Many with special needs require support services to both access and maintain housing. In 2009 Home Forward had 422 “special needs housing units and beds.”

According to the 2005-2007 3-year American Community Survey, 14.3% (90,958) of the total population of Multnomah County are people who have a significant physical or mental disability.<sup>3</sup> There are 39,935 people with only one disability and 50,711 people who have 2 or more disabilities. These disabilities fall in six categories:



(These counts include people with one and multiple disabilities.)

The variety of disabilities combined with issues of frailty for the elderly make it clear that there is not one type of housing that can provide the accessibility features needed. Assuming older homes are not accessible, only new construction built after the institution of basic accessibility requirements can be counted toward the total of accessible units available. Only 25% of the total housing stock has been added since 1980 and 40% since 1970. Therefore the number of units that we can expect to have some kind of accessibility feature is reduced.

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<sup>3</sup> We are using the 2005-2007 ACS data because the disability data is broken into categories; the 2005-2009 data is not broken down, but reports a total of 16% of Multnomah County residents have a disability.



## Income and Housing Costs

Unless a household has another source of income, most individuals with a disability rely on support from programs administered by the Social Security Administration, such as Supplemental Security Income (SSI) or Social Security Disability Insurance (SSDI). According to the Social Security demographic information, there are approximately 16,499 recipients in Multnomah County as of December 2008, an increase of 7.4% over 2005.

In 2010, the SSI benefit for a household of one is \$674 monthly (\$8,088 annually) or just over 17% MFI. The average SSDI benefit, based on previous earnings, is higher (\$10,944), but is still under 30% MFI for a household of one.

Under the HUD standard of affordability, housing and utilities together should cost no more than 30% of a household's income. Affordable rent for one person receiving SSI is approximately \$202 per month. Given that the 2010 fair market rent for a one-bedroom unit in the Portland-Vancouver Metropolitan Statistical Area (MSA) is \$726, a renter with a disability who is unable to secure a Section 8 voucher or other subsidized housing can expect to have to pay over 90% of his or her income on housing. Table 17 outlines the difference in a Fair Market Rent unit to an individual's SSI benefit. This does not take into account additional costs such as utilities, transportation, food, and other necessities. This population is particularly vulnerable as the SSI program is designed to help the elderly, blind, and disabled.

	<b>December 2007</b>	<b>December 2008</b>	<b>December 2009</b>	<b>December 2010</b>
<b>Average Annual Benefit<sup>1</sup></b>	\$5,864	\$5,984	\$6,484	\$8,088
<b>Average Monthly Benefit</b>	\$489	\$498	\$540	\$674
<b>Market Rate Rent – One Bedroom<sup>2</sup></b>	\$638	\$655	\$700	\$726
<b>Difference</b>	(\$149)	(\$157)	(\$160)	(\$52)

<sup>1</sup> Social Security Administration, SSI Recipients by State and County (Annual Reports).  
<sup>2</sup> U.S. Department of Housing & Urban Development Fair Market Rents (Annual Reports).  
*This table is also found in Section IV: Low Income and Vulnerable Populations*

### **Housing Challenges for Seniors**

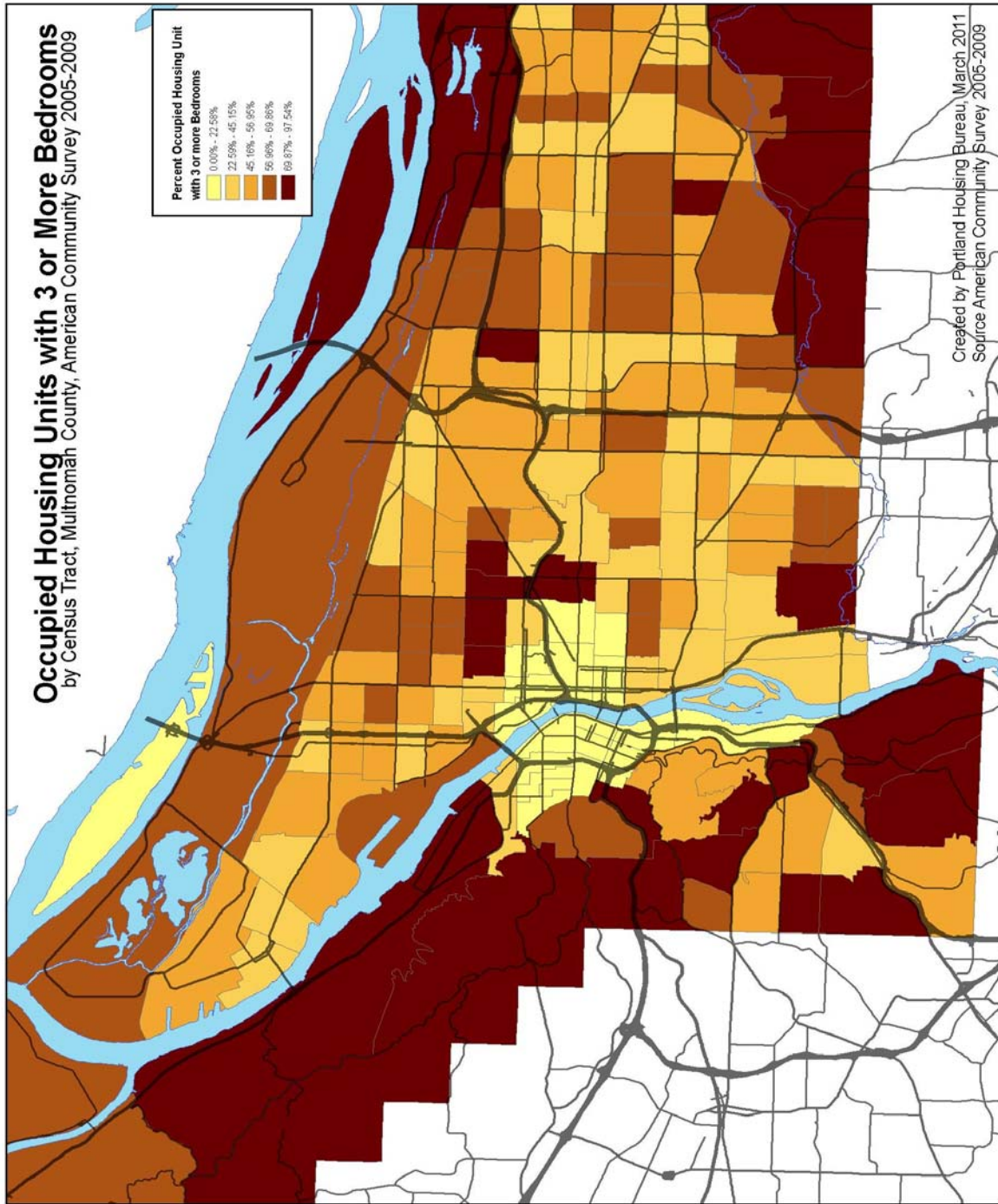
Seniors live in many housing situations, including single family homes, mobile home courts, apartments, and licensed options. Many seniors are on a fixed income. Seniors who are “aging in place” in their own home, may technically be “over-housed” (e.g., living alone in a three-bedroom home) and the expenses over time may exceed their income. For example, in 2009 even for homeowners without a mortgage, 18% experienced a housing cost burden.

### **Family Sized Housing Needs**

An indicator for the need of larger family-sized housing is the prevalence of households with more than one person occupying a room. The average household size in Multnomah County is 2.4 people. Current housing stock appears adequate to accommodate the average household size. The number of households with crowding are concentrated in the lower income census tracts. Map 16 below shows that the areas where racial minority householders live are similar to the areas of overcrowding. Map 17 shows the distribution of three bedroom units. Housing with more than three bedrooms, appropriate to larger families is concentrated primarily on the Westside, Northeast and Far Eastern portions of the county.

Forty-seven percent of all housing units have over three bedrooms. However, those homes may be occupied by households who may be over housed. The distribution of housing with more than three bedrooms is not even. For example, households needing three bedrooms that want to live in the central city have few options. The Portland Central City Housing Inventory found only 0.3% of the units in Central City have three or more bedrooms. Two bedroom units are only 11 percent of the Central City housing stock, and the remaining 89% are a combination of one bedroom, studios and Single Resident Occupancy units. Another indicator is the average size of an affordable housing unit. The average affordable public housing unit provided by Home Forward in 2011 is 1.6 bedrooms and the average household size on the waiting list is 2.3 people, indicating there may be a greater need for units with more bedrooms. Map 17 illustrates parts of the County where there is over-crowding, with units occupied by more than one person per bedroom.

Map 16: Occupied Housing Units with Three or More Bedrooms



Map 17: Occupied Units with More than One Person per Bedroom

