

SECTION IV: IDENTIFICATION OF IMPEDIMENTS TO FAIR HOUSING CHOICE

Section IV reviews the impediments identified throughout the analysis process; seven Impediment Themes emerged as areas of improvement. This section discusses the data analysis, leading to a set of recommendations for the jurisdictions to Affirmatively Further Fair Housing.

A. Discrimination in Housing

It is clear from the complaint data reviewed in Section III that Multnomah County continues to suffer from discrimination in housing. Discrimination on the basis of all protected classes is evident, for some more than others. The methods of illegal discrimination can also vary among the classes.

i. Methods of Illegal Discrimination

Illegal housing discrimination can show in a number of ways:

Refusal to rent: this form of discrimination is not always as evident as it was in the 1960's before the passage of the Fair Housing Act in 1968. You do not see housing providers displaying signs such as "no coloreds allowed." But refusal can appear in other methods, such as claiming there are no open units at a property that does have vacancies.



Quoting different terms and conditions: quoting different terms and conditions seems to be a frequent method of housing discrimination. Protected class members may be given rent levels or move-in costs that are higher than white renters, for example. Housing providers may also sometimes require additional documentation that they would not normally request, such as Social Security Numbers or extra pay stubs from applicants within protected classes.

Steering: steering may seem like a less severe form of discrimination, but it still restricts housing choice. Steering appears when a property manager or housing provider tries to influence or make an application move into a particular unit or floor when other options are available or preferred.

Failure to make Reasonable Accommodations: housing providers are required to make reasonable accommodations for people with disabilities to help them be more able to access and enjoy their homes. A frequent example of violating fair housing law is refusing to allow a service or companion animal in the home of a person with a disability. Providers are not allowed to refuse service and companion animals, nor are they allowed to charge extra fees.

Failure to permit Reasonable Modification: some individuals with disabilities may need modifications completed to fully use and enjoy their homes. Examples are grab bars in showers, ramps into interior

and exterior dwellings, as well as accessible parking spaces. Housing providers must allow reasonable modifications, and may request the tenant to remove the modifications after vacating the unit.

Harassment/Discriminatory Statements: these actions can sometimes happen in person where someone receives harassing treatment by a housing provider or a fellow tenant. Discriminatory statements in advertising can sometimes also show; these can be simple statements such as “seeking tenants for adult community with no children.”

ii. Fair Housing Enforcement

Illegal housing discrimination complaints are collected through various agencies and advocacy groups, several of which are outlined in Section III of this Plan. For Multnomah County, complaints can be recorded by the U.S. Department of Housing and Urban Development (HUD), the State of Oregon Bureau of Labor and Industries (BOLI), and the Fair Housing Council of Oregon (FHCO). For this Plan, data from Legal Aid Services of Oregon (LASO) and Disability Rights Oregon (DRO) were also reviewed. HUD currently has a contract with BOLI to follow through on complaints. So if a complaint is received at HUD, HUD forwards that complaint information to BOLI for follow-up.

After an illegal housing discrimination complaint is received, it does not always lead to specific action against the violator(s). Sometimes there is a lack of information, sometimes there is not enough evidence of discrimination, and many people experiencing discrimination do not have the means to go forward with legal or other actions.

Organizations like the Fair Housing Council of Oregon, Legal Aid Services of Oregon, and/or Oregon Law Center help increase the enforcement of fair housing law by providing legal services to low-income people experiencing discrimination. Supporting the work of these organizations creates an important step to furthering fair housing; without consequences, fair housing law has no traction.

As shown in Section III of this Plan, audit testing conducted by the Fair Housing Council of Oregon for FY2010-2011 shows patterns of discrimination throughout the city¹. This data set shows an important need for continued testing to discover these trends of discrimination that otherwise may go unnoticed or unreported.

Several of the testers experienced different terms and conditions when seeking housing, but would never have known if it were not for the control tests. Continued testing, including follow-up and enforcement of the violators, is a strong and effective tool for ensuring fair housing laws are being followed.

iii. Fair Housing Law Education

Some discrimination in housing is an effect of the lack of understanding about fair housing law. For example, allowing Reasonable Accommodations and Reasonable Modifications are one of the more

¹ Additional information about the Audit Testing Data can be found in Section III and Appendix D of this Plan.

confusing pieces regarding fair housing law for people with disabilities. Housing providers and their agents don't always understand how to follow the requirements for this protected class.

Disability Rights Oregon (DRO) works with people with disabilities to advocate for their rights. Most complaints that come through their office can be resolved outside the legal arena with some simple educational tools, such as writing a letter to a housing provider explaining the requirements regarding Reasonable Accommodation or Modification. DRO provides many of these tools on their website (www.disabilityrightsoregon.com), including brochures and sample letters regarding housing law. In some cases, education alongside enforcement can also be a strong tool to address cases of illegal housing discrimination.

iv. Screening/Different Terms and Conditions

Some members of protected classes face unfair additional screening when seeking housing. The most prominent examples of this violation are for Domestic Violence Victims and people of differing National Origin.

Domestic Violence Victims face a difficult stigma in the housing industry. Rather than seeing these individuals as victims, some housing providers see them as a raised liability or someone who may bring unwanted or illegal activity into a home. 911 call records are sometimes used against Domestic Violence Victims as "evidence of police activity." These providers may use this information as an excuse to refuse to rent.

People of different National Origins are sometimes required to provide additional documentation when seeking housing. Complaint and audit testing data show some housing providers requesting additional pay stubs to verify income, or requesting applicants to provide Social Security Numbers (SSNs). Requesting this documentation is not a violation of fair housing law, but requiring only specific groups of people based on their National Origin to require this extra documentation is a clear violation. This issue is expected to increase as the population of Multnomah County increases becomes more racially and ethnically diverse.

People with disabilities can also face different terms and conditions, especially those who have physical disabilities which may require a wheelchair or other supports. Housing providers may illegally try to request that these individuals pay additional deposits for expected extra wear and tear from their mobility devices.

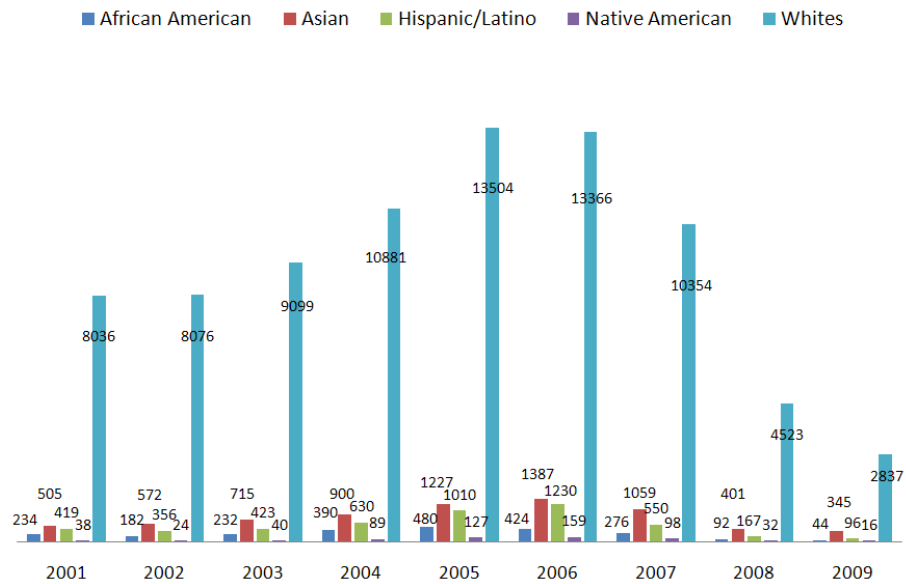
These examples show the importance of working with housing providers and policymakers to address these violations. Screening and credit criteria disproportionately affect these members of protected classes, and negative housing information on a person's record can make it very difficult to exercise housing choice.

v. Minority Homeownership Gap

One of the largest barriers to housing choice is the clear unequal opportunity among households to achieve homeownership. Communities of color (non-white households) continue to have

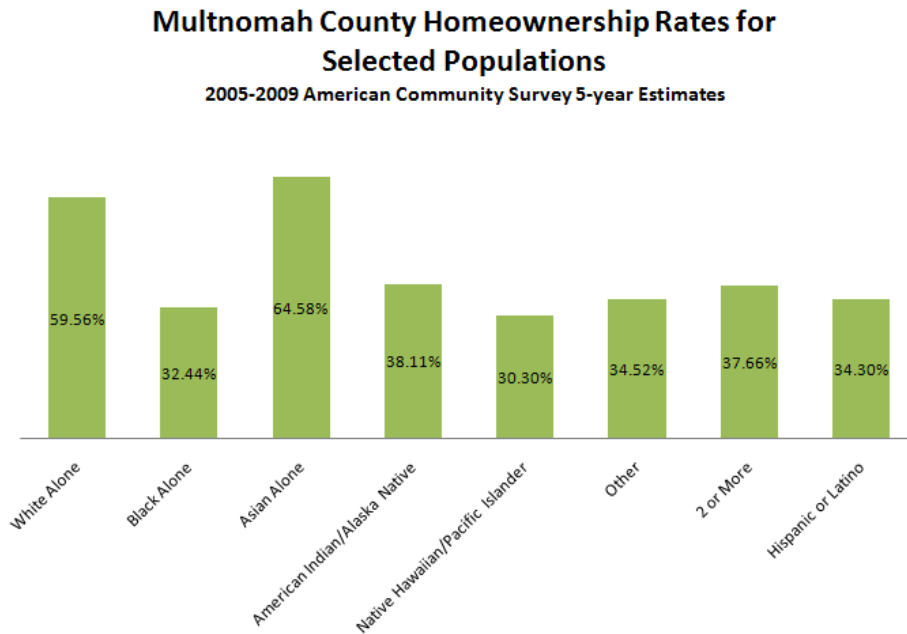
disproportionately low rates of homeownership compared to white households. Chart 13 shows the number of home loans originated in 2001-2009 by population.

Chart 13 : Number of Loans Originated for Home Purchase by Race & Ethnicity in Multnomah County per year, Home Mortgage Disclosure Act 2001-2009



The chart clearly shows a wide gap in the number of loan originations between households of differing race and ethnicity. Chart 14 below shows the overall homeownership rate for selected populations in the County, where the homeownership rate for most communities of color is significantly lower than that of white households.

Chart 14: Multnomah County Homeownership Rates 2005-2009



The jurisdictions within Multnomah County agree the homeownership rate for many of these communities of color is unacceptably low. The gap is created by a number of factors, including historical and institutional racism and the disproportionate number of minority households of low income.

Up until 2006, the increase in predatory lending and high-cost loans also had a disproportionate affect on communities of color. High-cost loans are defined as purchase loans where the rate spread exceeds 3%. Data shows that households of color are more likely to receive high-cost loans. Table 22 shows the percentage of all purchase loans that were high-cost for households by race and ethnicity.

Table 22: Conventional High-Cost Home Purchase Loans by Race and Hispanic Status, Multnomah County, Oregon*

	2005	2006	2007	2008	2009
	Percent of all loans that are High-Cost	Percent of all loans that are High-Cost	Percent of all loans that are High-Cost	Percent of all loans that are High-Cost	Percent of all loans that are High-Cost
White	25.00%	22.50%	10.10%	3.30%	2.10%
African American/Black	51.80%	40.90%	19.10%	7.50%	0.00%
Asian	18.30%	24.40%	9.40%	1.90%	0.60%
Native American	47.10%	36.70%	18.30%	0.00%	0.00%
Native Hawaiian/Pacific Islander	49.40%	33.10%	12.40%	4.70%	0.00%
Hispanic/Latino	55.20%	52.90%	28.50%	6.10%	2.10%
Total of All Loans	27.40%	23.50%	10.50%	3.30%	1.9

Source: HMDA Data 2005-2009

*High-Cost loans are categorized as loans in which the rate spread exceeds 3%.

This table shows that in 2005, for example, out of all purchase loans by African American/Black borrowers, over 50% were high-cost. For Native Americans, nearly 50% were high-cost; for Hispanic/Latino borrowers, it was over 55%. These numbers are astounding and show very real discriminatory practices by targeting racial and ethnic minority homebuyers for the high-cost loans.

High-cost loans are meant to be a tool for lenders to take into account a more “risky” borrower who may have credit or income issues. But a report submitted by the National Community Reinvestment Coalition takes this data even further and submits that given the constant of income, meaning a group of potential homebuyers having similar incomes, racial and ethnic minorities are still more likely to receive a high-cost loan than their white counterparts². Therefore, more racial and ethnic minority homebuyers are receiving high-cost loans regardless of creditworthiness.

The housing foreclosure crisis that began in 2007 had one silver lining: the decrease in the overall number of high-cost loans. Home Mortgage Disclosure Act (HMDA) data from 2005-2009 shows there were 5,495 high-cost loans in 2005, compared to just 70 in 2009. In fact, the number of State of Oregon registered loan officers went from 14,127 in October 2005 to 3,900 in March 2010³.

Unfortunately, because of the disproportionate number of high-cost loans over the years to communities of color, it is highly likely that the number of foreclosures is also disproportionately affecting communities of color. Current methods of data gathering prevent a firm conclusion on this theory, however. Data from the Home Mortgage Disclosure Act (HMDA) does not capture foreclosures in the same way as it does lending patterns.

The high-cost loan trend over the last several years provides an important lesson to carry forward, however. If and when the housing market recovers, attention must be paid to prevent this kind of predatory lending to continue.

² National Community Reinvestment Coalition. *Income is No Shield Against Racial Differences in Lending*. July 2007.

³ State of Oregon Division of Finance and Corporate Securities. Numbers do not include loan officers who are not required to register with the State, i.e. those who work for large corporations.

B. Fair Housing Understanding

One of the most striking, recurring themes throughout the analysis process is the clear lack of understanding many residents, housing providers, and stakeholders have around Fair Housing Law. Many organizations throughout the Multnomah County area work on fair housing issues¹. Housing agencies throughout the area (including the Consortium writing this Plan) focus energy and funds toward achieving fair housing goals. Even with these efforts, fair housing rights and laws are still not widely understood by the general public.

i. Fair Housing Education

Housing Consumers

Both renters and homebuyers may not always understand their rights when seeking housing. In addition to general lack of knowledge regarding Fair Housing Law, housing opportunities can be limited by a lack of access to educational materials and culturally-specific materials, and opportunities are limited for households facing linguistic isolation because of limited English proficiency (LEP).

As shown in Section II of this Plan, the demographics in Multnomah County are changing and becoming more diverse. Table 23 shows the linguistic isolation of households in the county; these are households that may have limited or no English capabilities.



Latino Homebuying Fair

¹ Section V of this plan provides a list of many of these organizations.

Table 23: Household Language by Linguistic Isolation (Households), Multnomah County (and Component Communities) Oregon

	Multnomah County	Fairview	Gresham	Maywood Park	Portland	Troutdale	Wood Village
	Estimate	Estimate	Estimate	Estimate	Estimate	Estimate	Estimate
Total Households	290,080	3,715	36,045	394	235,508	5,344	1,008
English only	239,348	3,098	28,849	344	194,537	4,625	759
Spanish:	20,907	274	4,290	10	15,507	375	198
Linguistically isolated	6,871	182	1,877	0	4,562	119	83
% Linguistically isolated	33%	66%	44%	0%	29%	32%	42%
Other Indo-European languages:	14,553	108	1,391	14	12,338	181	26
Linguistically isolated	3,235	10	390	0	2,754	12	0
% Linguistically isolated	22%	9%	28%	0%	22%	7%	0%
Asian and Pacific Island languages:	12,484	203	1,252	26	10,730	135	25
Linguistically isolated	4,260	109	305	8	3,813	18	8
% Linguistically isolated	34%	54%	24%	31%	36%	13%	32%
Other languages:	2,788	32	263	0	2,396	28	0
Linguistically isolated	586	0	45	0	506	12	0
% Linguistically isolated	21%	0%	17%	0%	21%	43%	0%

Source: American Community Survey 2005-2009 5 Year Estimates, Table B16002.

Note: The ACS 5-year survey are estimates of population, the Margin of Error for the smaller populations is higher than those with larger populations.

This table shows a fairly high percentage of households within Multnomah County that experience this linguistic isolation. In the county as a whole, in Spanish-speaking households, one-third speak *only* Spanish. Within all language categories, about one-quarter or higher do not speak English. This illustrates a great need for increased housing education and resources in languages other than just English in an effort to reach these isolated households.

Housing Providers

Rental property managers and other housing providers who do not understand the consequences of disparate treatment can lead to unintended unfair treatment of housing consumers. For example, housing agents for the same property can end up quoting different terms, conditions, or providing different information about the property. This may lead to disparate treatment of renters, which is a violation of Fair Housing Law.

In the Audit Testing the Fair Housing Council of Oregon conducted in 2010², fair housing violations were found when housing providers gave different information to the two testers:

² Complete Audit Test results can be found in Appendix D of this Plan.

Agent did not offer laminated floor plan and brochure to Protected Tester but did to Control Tester.

Agent volunteered positive information about unit to Control Tester but needed to be prompted by Protected Tester in order to give info.

These actions may not have been deliberate acts of discrimination, but rather the housing providers simply may not understand that their services and communications must be consistent among housing consumers to avoid disparate treatment.

Frequent education and training for housing providers and their agents could decrease the risk of disparate treatment and ensure all housing consumers are treated equally and given the same, consistent information. Partnering with advocacy groups and landlord trade associations who already frequently contact housing provider groups is a first step toward better, frequent education. These groups can feature fair housing tips in regular outreach such as emails, newsletters, or social media.

Fair Housing Advocacy Committee

Anecdotal data provided by the various stakeholder and community member interviews shows that the general public has a low level of awareness about fair housing laws, programs, and services available to them³.

In addition, while many agencies and organizations work toward Fair Housing education and outreach, Multnomah County lacks a clear, focused champion to keep Fair Housing at the forefront throughout the year, and to address concerns as they arise. A champion could be an excellent tool through which to organize and implement many of the Recommendations this Plan produces, as well as encouraging more regional collaboration and involvement regarding fair housing throughout the area, not just in Multnomah County.

Creating a fair housing advocacy committee, or working to enhance an existing group dedicated to housing issues, could create a tool through which the jurisdictions and their partners could implement educational tools regarding fair housing, as well as lead an information campaign to raise awareness about rights and resources.

Any such committee would need a leader who is politically-backed, with decision-making power to be a strong advocate voice for fair housing. In an effort to increase regional cooperation with affirmatively furthering fair housing, this committee could work with other state and local groups fighting for equal access to housing and other equity issues.

ii. Homeownership Education

As the data in Part A of this section explained, homeownership opportunities for communities of color are significantly lower than the white community. One of the most successful methods of helping

³ Interview write-ups are included in Appendix B.

create opportunity is homebuyer education. NeighborWorks America released data in 2008 that showed that the foreclosure rate of homebuyers who went through NeighborWorks education classes was 20 times lower than buyers with sub-prime (high-cost loans), and three times lower than buyers with “prime” loans⁴.

Multnomah County, the City of Gresham, and the City of Portland focus limited resources toward homebuyer education. In the last fiscal year, through City of Portland-funded homeownership education, 1,043 individuals went through an 8-hour Homebuyer Education class, 1,574 got personal homebuyer counseling, and 228 received financial education (numbers are not exclusive, there may be individuals who used all three avenues). Out of these individuals and households who received education, 676 went on to purchase homes of their own.

Similarly, the Portland Housing Center (PHC), which receives Consortium funding, had 695 people complete homebuyer education courses in FY2009-2010, 575 of which went on to purchase homes⁵. This presents a rate of nearly 83% purchasing homes; this number is higher than the normal rate given the Federal Homebuyer Tax Credit opportunity that expired in April 2010. The more consistent rate still hovers around 35%, which is quite successful.

It is important to continue homebuyer education, and to increase outreach and participation by communities of color to continue working toward closing the minority homeownership gap.

iii. Service Provider Education

2009 U.S. Census data shows that approximately 10.2% of the Multnomah County population is age 55 or older. As the generations age, and the aging Baby Boomer population grows, there is an increased need for services that address the unique housing needs of this population. Anecdotal data from the stakeholder interviews shows a growing need especially for aging communities that can serve people with disabilities, the LGBTQ community, and persons of different National Origin.

Some service providers at aging and retirement communities, for example, are not always aware of the issues faced by LGBTQ elders. Some face the prospect of having to return “to the closet” and not be able to live openly for fear of mistreatment or retaliation.

Similarly, as the diversity in Multnomah County grows so will the number of elders with limited English proficiency or linguistic isolation, as Table 51 illustrated. This group also has specific needs, especially around communication and advocacy when moving into housing with services.

Education, additional training, and hiring staff that speak more than one language could be effective methods for service providers to prevent unequal treatment of these protected classes within these high-need housing groups.

⁴ NeighborWorks America press release, September 25, 2008.

⁵ Portland Housing Center staff reporting.

C. Areas of Reduced Access to Opportunity

Segregation of households who are low-income or are members of one of the protected classes can result in unequal access to basic commercial and public amenities such as transit, schools, grocery stores, and sidewalks. Recent data indicates that this inequity in access disproportionately affects those with disabilities, low-incomes, communities of color and immigrant and refugee communities. When public policies that affect the location, quality and price of housing do not address, or contribute to, these inequities; whole communities may have reduced access to opportunities such as education and employment. Areas of opportunity are defined as communities with strong schools, good public transportation, low crime rates, and accessible commercial and social services such as healthy food, banking services and healthcare.

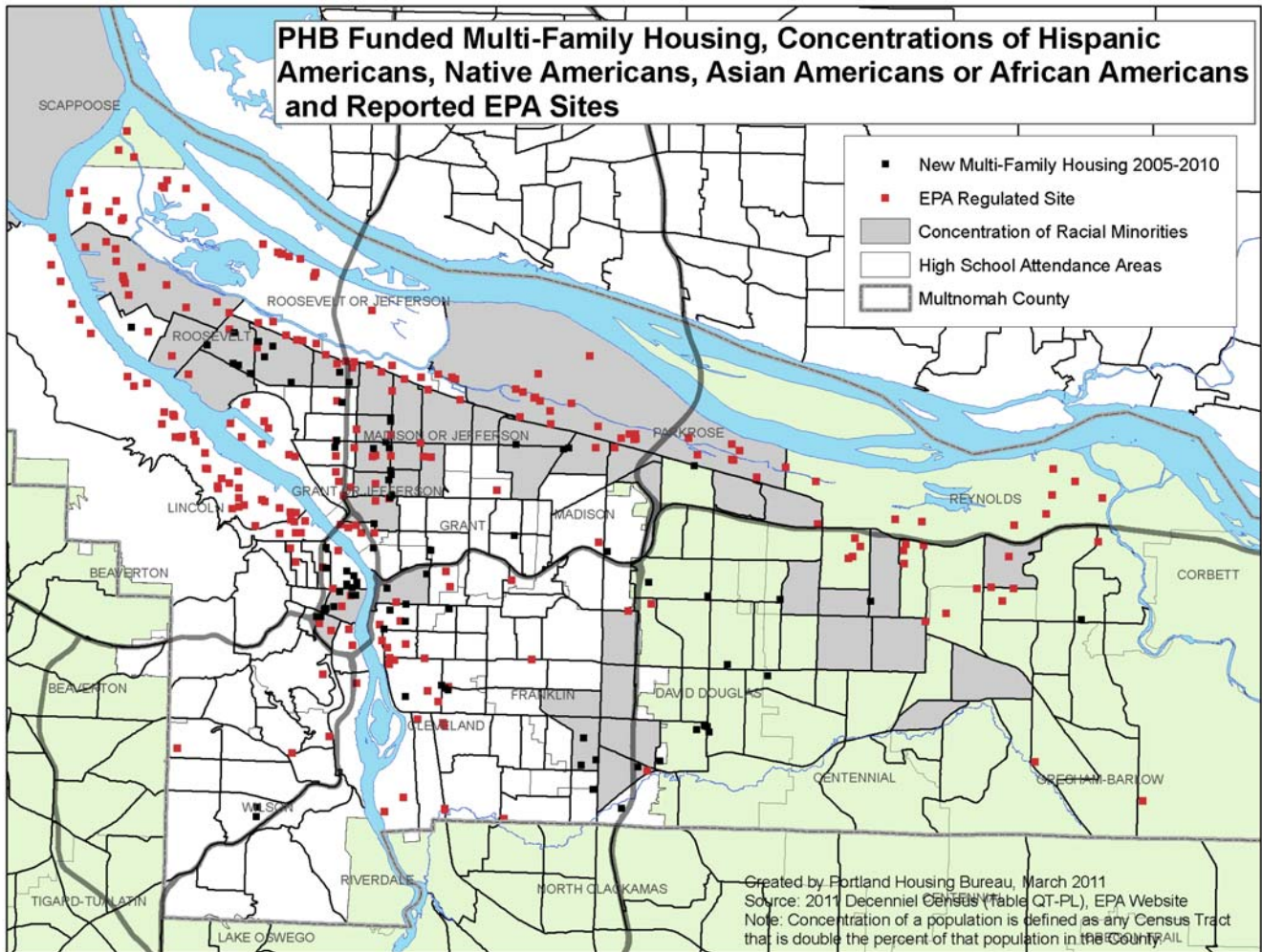
Policy related impediments to housing choice and access manifest in a number of ways in Multnomah County. For families it can be a lack of affordable family-sized housing free of health hazards such as lead paint. For people with disabilities it often is the lack of accessible housing near accessible public transportation. For people of color it may be historic patterns of disinvestment in transportation, safety, education and employment in low-income and diverse communities that continue to this day.

i. Mapping and Planning for Community Opportunities

Siting housing so it maximizes access to opportunity for residents needs to be based on factual evidence to justify investments in areas with potentially higher land and construction costs. Opportunity Mapping can give the factual framework on which to base decisions about investments in economic development, public infrastructure and affordable housing that benefit historically disadvantaged communities. Opportunity Mapping is a tool that provides a visual narrative and common language for planners and decision makers across jurisdictions to make coordinated investments in housing, other types of infrastructure, and services that increase a household's access to "opportunity." The central value of a map created with the community is that it tells the story of what is happening in our communities in terms of both its assets and deficits. Assets may be historical buildings, long term residents, small businesses and social networks; deficits may be environmental pollution, deteriorating housing stock or a lack of jobs. The mutual understanding achieved through mapping supports decision-making, builds consensus and translates into improved program design, policy development, organizing, and advocacy. Involving the community in Opportunity Mapping will require an investment in staff and a time intensive process that would require re-prioritizing resources.

To illustrate the importance of mapping to siting housing in high asset/low deficit areas, Map 18 shows where Portland Housing Bureau funds have been invested in subsidized housing, and the proximity of that housing to potential environmental health hazards identified here as Environmental Protection Agency (EPA) sites. It also shows many of the housing projects are in areas with high concentrations of racial minority residents, defined as double the percent of that population in the county. While siting policies do take environmental conditions into consideration, environmental justice issues are still of concern if due to income or other issues a community has fewer choices about whether or not they want to chance exposure of their household to hazards such as lead and air or water contaminants and if they have fewer resources for hazard reduction.

Map 18: Portland Housing Bureau Funded Multi-Family Housing, Concentrations of Racial Minorities, and Reported EPA Sites



ii. Housing + Employment + Transportation

The U.S. Department of Housing & Urban Development (HUD) considers a household to be “cost-burdened” if they spend over 30% of their gross income on housing costs, including rent or mortgage and utilities. Transportation, like housing, is a cost that every household pays. When transportation costs combined with housing costs consumes more than 50 percent of household income, the household is considered to be “cost burdened.” This is referred to as the housing-transportation cost burden.

As a result of being cost burdened a household has less money for other household necessities such as food and education. The impact for households with low incomes is greater and even small changes to housing or transportation costs can over burden a household budget.

Low income households also have less control over transportation costs if the housing they can afford is not close to their job. The further away a household is from frequent service public transportation and job centers, the more likely their transportation costs will be high. So a family seeking to reduce costs by choosing a less expensive apartment in far SE Multnomah County may in fact spend a higher percentage of their income on combined housing and transportation.

As housing prices have increased in several parts of the Multnomah County, including Central City Portland, West of the Willamette River, and inner North East and South East Portland, lower income households are increasing in the far eastern portions of the County where housing costs are less. Among the sixty three percent of Multnomah County workers who commuted to work in 2000, it took them on average 24.3 minutes to get to work based on the US Census summary for Multnomah County. In the 2000 Census, lower-income census tracts had a vehicle ownership rate that was lower than the overall population; this leads to an assumption that this group primarily uses public transportation to get to work or school, and therefore may face longer commute times and limited job opportunities. A sampling of public transportation times in 2011 from the Tri-met Trip Planner showed travel time from Gresham to job centers such as Downtown Portland is typically over one hour, and to Beaverton, the public transit time can be over two hours.

This finding is reinforced by a recent Brookings Study¹ on the link between transit and jobs. Multnomah County area ranks high compared to the rest of the nation, however the study found there are still local disparities based on income as there are in the rest of the nation. Cuts to local transit service, fare increases and rising fuel costs all pose significant challenges to low-income, transit dependent households. Policies that bring the location of employment centers and housing closer together or public transportation that reduces costs and links housing and jobs can mitigate the growing cost of transportation on the cost of living.

Gresham is seeking to increase its employment base and in doing so could reduce transportation time for east county workers. In the Gresham *2005 Comprehensive Plan*, Gresham is described as a primarily residential community compared to the rest of the Portland Metropolitan area as well as other jurisdictions. This implies that Gresham is not a job center therefore residents of Gresham need to commute to work. Gresham workers average one of the longest commutes in the region because of the distance from the job centers. The long commute and lack of frequent public transportation service creates a high housing transportation cost burden.

In the stakeholder interviews conducted for this report, improving income and income stability were both key factors in improving housing choice. The recommendation to partner with Tri-Met, other transportation providers, Portland Bureau of Transportation, and the State of Oregon would focus on improving connections between residential communities and job centers. Planning those developments while taking care to consider isolated populations that rely on public transportation could greatly improve income outcomes for those households. Planning could include reserving land for mixed use/mixed-income transportation-oriented housing developments, introducing frequent bus

¹ The Brookings Institution,
http://www.brookings.edu/metro/jobs_and_transit/metro_profiles.aspx, 2010

services in low income areas, and adding routes to isolated communities reliant on public transportation.

Improving transportation time for commuters can reduce household transportation costs and link people to better paying jobs; this could give households more housing choice. It is currently part of TriMet's values to evaluate the equity impacts of its policies². For example, in 2009 TriMet re-routed a bus that served a large percentage of Spanish Speaking riders with limited English proficiency. They developed a survey tool in Spanish, and with the information gathered, implemented a new route that better served the community by creating better access to local employers.

iii. Regional Partnerships

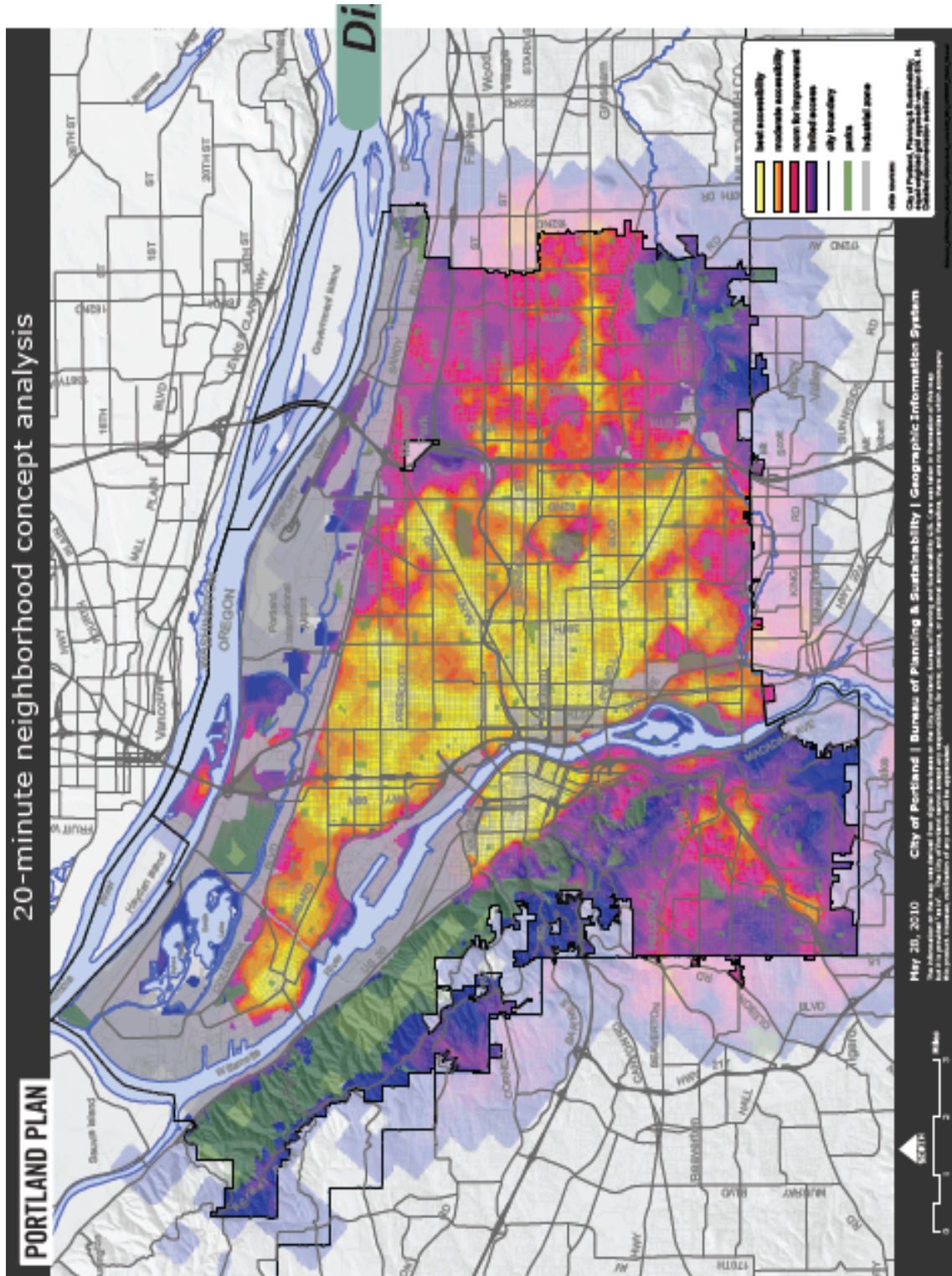
Housing choice and opportunity can be improved in Multnomah County through partnerships among regional housing organizations, redevelopment organizations and City and County planners to prioritize the development of Healthy Connected Neighborhoods. In Multnomah County this would place a special focus on East Multnomah County and areas of low-income households.

Regional collaboration on tools such as Opportunity Mapping is one strategy of creating a regional approach to coordinating public and private sector investments. Of concern to participating jurisdictions are the displacement of low-income households and the impact of over-concentrating low-income households. Opportunity Mapping can identify areas ideal for supporting the creation of "Healthy Connected Neighborhoods." Healthy Connected Neighborhoods have dense housing, rich transportation connections, groceries, open and green spaces, and services all in close proximity to which a pedestrian could travel within 20 minutes. Cities throughout Multnomah County are developing tools to encourage denser communities. One analytical tool related to Community Mapping is the mapping of 20-Minute Neighborhoods.

Map 19, a 20-Minute Neighborhood analysis by the Portland Bureau of Planning is one example of how the participating jurisdictions could identify key areas for redevelopment based on the concepts of Healthy Connected Neighborhoods. This map highlights areas with walkable access to commercial services and community amenities.

² <http://www.trimet.org/about/transitequity.htm>

Map 19: Bureau of Planning 20-Minute Neighborhood Analysis

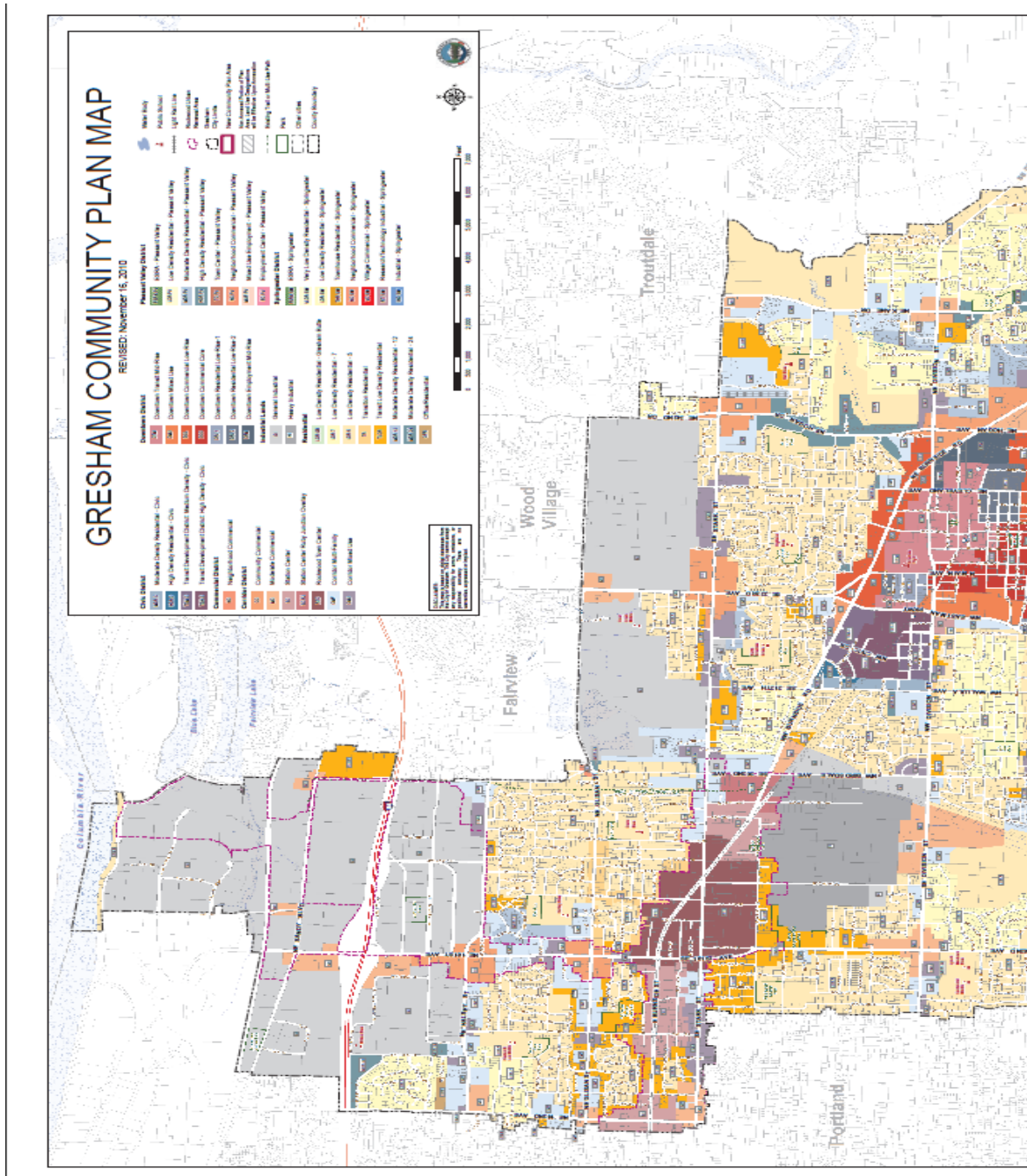


20-Minute Neighborhood Concept Analysis

This mapping analysis highlights areas that have relatively good, walkable access to commercial services and community amenities. It indicates locations that have concentrations of services that are within relatively short walking distance of homes. Besides taking into account the availability of grocery stores, other commercial services, schools and parks, it takes into account factors that impact pedestrian access, such as sidewalks, street connectivity, and topography.

Map 20 of Gresham’s planning efforts, illustrates the anticipated dense development along Burnside in Rockwood and the Gresham Town Center. This follows the direction of the Gresham Comprehensive Plan with the goal to increase both housing and employment at the town centers. The Gresham Community Plan Map is a typical visualization of where dense multi-family housing and other development is anticipated.

Map 20: Gresham Community Plan Map, 2010

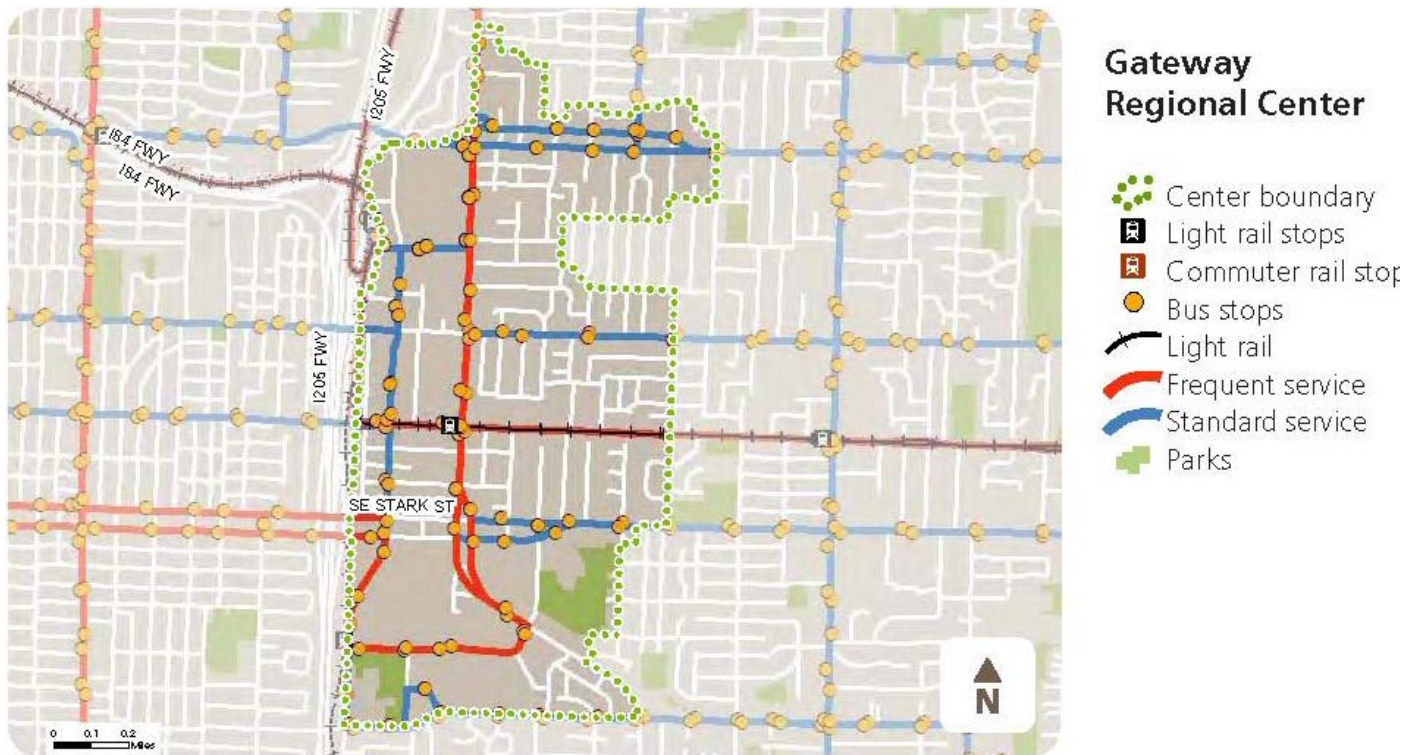


iv. Increase Employment and Income to Increase Housing Choice

Low or restricted incomes are the most common barrier to housing type or location choice. A single person working at minimum wage or less can expect to find large sections of Multnomah County where they cannot afford to own or rent. Approaches to increase incomes for low wage workers or decrease expenses for individuals on fixed incomes may open up more housing choice opportunities and decrease reliance on rental assistance.

East Multnomah County has been identified as having a low job to household ratio. Planning to invest in Gateway, a Regional Center between Portland and Gresham in East Multnomah County could help create needed jobs that could in turn help expand housing choices. Gateway has already been identified as an area that could be developed as a Healthy Connected Neighborhood. It has excellent transportation access and retail. It is a place where job growth could expand and support households in East Multnomah County, thus reducing the burden of transportation costs. Jurisdictions must work to ensure that future investment in this area benefits all residents and does not reproduce the outcomes of gentrification.

Map 21: Gateway Regional Center Map



D. Fair Housing Data

Multiple sets of data are used to identify the impediments to fair housing choice in Multnomah County. Throughout this report there is data from the complaint agencies (see Section III), the Census Bureau, American Community Survey, Home Mortgage Disclosure Act, bureau and local government reports, outside articles, and a series of stakeholder interviews, among others. Even with this wealth of data, there are missing pieces that lead to an imperfect analysis of fair housing issues.

i. Unavailable/Unreliable Data

As outlined in Section I of this plan, these are the Protected Classes within Fair Housing Law:

Federally Protected Classes	Additional Local (State and City) Protected Classes
<ul style="list-style-type: none">• Race• Color• Religion• Sex• Disability• Familial Status• National Origin	<ul style="list-style-type: none">• Marital Status• Sexual Orientation• Source of Income• Military Status• Gender Identity• Domestic Violence Victims

Unfortunately, the data available for analysis does not address all of these Protected Classes. There is very little information regarding discrimination or restricted housing choice for:

- Religion
- Sex
- Sexual Orientation
- Gender Identity
- Military Status

The complaint data discussed in Section III of this Plan lists very few complaints on the basis of these classes. For example, data from the U.S. Department of Housing & Urban Development and the Bureau of Labor and Industries only had two complaints on the basis of Religion over a reported two year period. The Fair Housing Council of Oregon and Legal Aid Services of Oregon only had four over two years. Numbers are similarly low for sex, sexual orientation, gender identity, and military status. In the case of military status, there were zero complaints received.

Some of these Protected Classes have not been included under Fair Housing Law for a long period of time. For example, Multnomah County Ordinance No.969 passed in 2001, which made housing discrimination illegal on the basis of race, religion, color, sex, marital status, familial status, national origin, age, mental or physical disability, sexual orientation, gender identity or source of income. This means that the classes which are not protected federally have only recently been under the County's ordinance, and may not yet have known trends in discrimination.

Other Protected Classes, such as Sex, are not always adequately tracked, especially regarding sexual harassment issues. Sexual Harassment does fall under fair housing law, often as “Different Terms and Conditions,” and anecdotal data shows that vulnerable women, especially low-income or undocumented women, face sexual harassment in housing. It is difficult to know how large this problem is as these often vulnerable women do not know their rights or how to report these violations, or often fear retaliation for speaking out.

The small complaint numbers for some classes do not necessarily mean these groups are not facing discrimination in housing. The complaint data from Fair Housing Council of Oregon shows significant levels of possible discrimination, such as 21 claims of discriminatory treatment on the basis of National Origin over a two year period. However, from the audit testing data also outlined in Section III, the problem of discrimination based on National Origin is a much more serious problem. In just 25 tests for this Protected Class, 17 showed positive results for discrimination.

Frequent audit testing is an important and useful tool to augment data for protected classes that lack data, or do not provide enough data to allow reliable analysis for developing recommendations.

Advocacy and community groups who work with vulnerable populations and members of protected classes could also aid in augmenting discrimination data. The jurisdictions of Multnomah County frequently partner with several community groups who have daily contact with members of communities of color, immigrant and refugee populations, and low-income residents. Encouraging these partners to capture and document discrimination when they are able is a simple step to gathering additional data regarding Fair Housing issues for these protected classes.

ii. City of Gresham/ Multnomah County Data

Similar to the Protected Classes that lack available data, there is a shortage of data for the city of Gresham and unincorporated areas of Multnomah County, including Wood Village, Troutdale, Fairview, and other cities. While the complaint data gathered for this Report encompasses Multnomah County as a whole, it is evident by breaking out the data geographically that most complaints are coming from within the city of Portland. Table 24 gives a good example of this phenomenon by looking at the geographical distribution of Fair Housing Council complaints.

Table 24 : Fair Housing Council of Oregon Complaint Data Totals by Geographic Area and Fiscal Year (FY)			
GEOGRAPHICAL AREA	COMPLAINT TOTALS		
	FY 2007-2008	FY 2008-2009	FY 2009-2010
Portland	58	47	75
Gresham	4	3	2
Unincorporated Multnomah County	23	8	13

Again, it is not believed that Gresham and unincorporated Multnomah County are not experiencing issues with housing discrimination, but rather the complaint data is not able to capture the problem

adequately. In addition, the audit testing data provided in Section III was from properties just within the city of Portland.

Analysis of impediments to fair housing choice would be better served by more reliable data for all areas of the county. Gresham and other cities within the county could have different emerging issues regarding fair housing than those of Portland; better analysis will help the jurisdictions develop specific, targeted plans to further fair housing for all of Multnomah County.

iii. Accessible Housing Stock Data

Part E of this Section discusses several impediments that stem specifically from a lack of affordable, accessible housing stock. A specific impediment tied more directly to a lack of data is the unavailability of a reliable count of specific housing types, including accessible housing for people using mobility devices, such as wheelchairs. It is widely believed that there is a shortage of wheelchair-accessible units, especially for low-income households, but data is not available to confirm that theory. Conducting additional research regarding housing stock could be a helpful step in determining additional issues that have the effect of restricting housing choice.

E. Accessible, Affordable Housing Stock

The diverse population of Multnomah County creates the need for different types of available housing, especially accessible, affordable housing throughout the County. This section discusses some specific housing stock barriers that have the affect of restricting housing choice; additional information on vulnerable populations and their needs are discussed in Part G of this Section.

i. Unit Availability and Affordability

Section II reviews the housing stock profile in Multnomah County. Affordability plays a major role in accessing housing, and exercising choice in where to live. Table 25 shows the Fair Market Rent (FMR) values for Portland metro area (Portland-Vancouver-Hillsboro) in 2010, and shows the *proposed* FMR values for 2011¹.

	Efficiency	One Bedroom	Two Bedroom	Three Bedroom	Four Bedroom
2010 FMR	\$626	\$726	\$839	\$1,222	\$1,467
Proposed 2011 FMR	\$675	\$783	\$905	\$1,318	\$1,583
% Change	↑ 7.8%	↑ 7.9%	↑ 7.9%	↑ 7.9%	↑ 7.9%

Source: U.S. Department of Housing & Urban Development, 2011.

Comparing the Fair Market Rent (FMR) values to Median Family Income (MFI) values illustrates the difficulty of some households to find affordable units. The standard measure of affordability is spending 30% of household gross income on housing costs, including rent/mortgage, and utilities. Table 26 shows what housing cost is affordable for which income levels.

2010 MFI	One Person Household			Four Person Household		
	Annual Income	Hourly Wage	Affordable Cost ¹	Annual Income	Hourly Wage	Affordable Cost
30%	\$14,950	\$7.18	\$373	\$21,350	\$10.26	\$555
50%	\$24,950	\$11.99	\$623	\$35,600	\$17.11	\$925
80%	\$39,900	\$19.18	\$997	\$56,950	\$27.38	\$1,481
100%	\$49,840	\$23.96	\$1,246	\$71,200	\$34.23	\$1,851

¹ Affordable Cost is calculated using 30% of a household's total income. Housing Cost includes rent and utilities.
Source: U.S. Department of Housing & Urban Development, 2010 MFI Chart

A one-person household at 50% MFI has an affordable cost of \$623; this person would not be able to afford a one-bedroom unit at the 2010 FMR level of \$726. A four-person household at 50% MFI would only be able to afford a two-bedroom unit. It is important to note that *actual* market rents may be

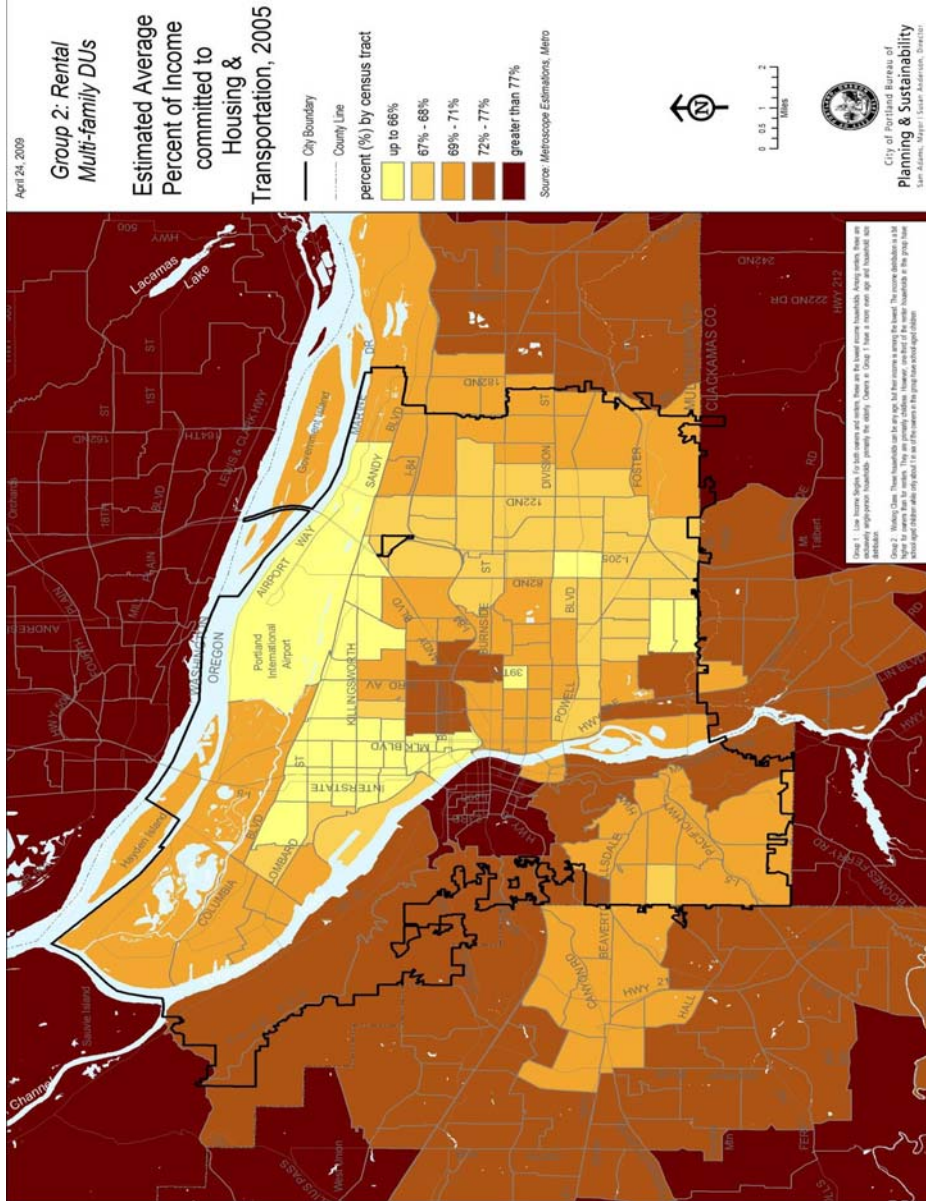
¹ U.S. Department of Housing and Urban Development

higher than FMR's, especially in a tight rental market. The Portland metro area has the lowest vacancy rate (4.5%) of any major market in the country as of May 2011².

Many housing advocates argue that the current method of determining "Housing Cost Burden" is insufficient. For many people, transportation costs have an effect on overall living costs, especially for homes in areas of low opportunity that do not have access to public transit.

Map 22, which was developed by the City of Portland's Bureau of Planning and Sustainability, illustrates areas of the county where people spend a large percentage of income on housing and transportation costs:

Map 22 : Average Percent of Income Committed to Housing & Transportation, 2005

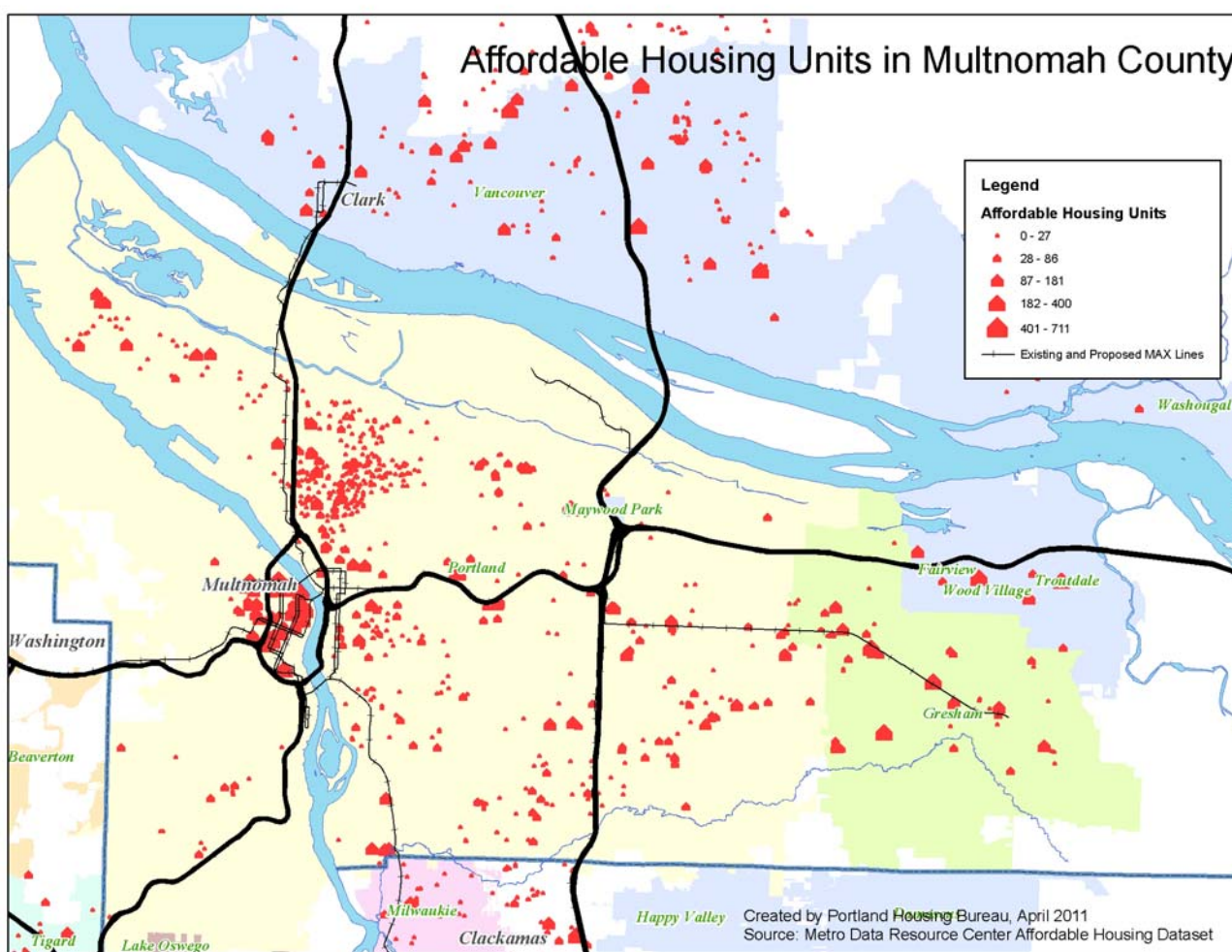


² Metro Multifamily Housing Association, May 2011 *Apartment Report*

The darkest areas of the map are places in the county where people are spending more than 77% of their income on housing and transportation. The lightest yellow shaded areas are where people are spending up to 66% of income on housing and transportation; considering there are only a handful of yellow areas, it is quite clear from the map that most residents in Multnomah County are spending over 66% of their income on these costs. This illustrates a need for affordable housing that is close to low-cost transportation options, such as Tri-Met bus routes and light rail lines.

Affordable units are spread throughout the county, but there are clear areas within the county where affordable housing is completely unavailable. Map 23 illustrates where affordable housing is located in the county. These units receive federal, state, or local public resources.

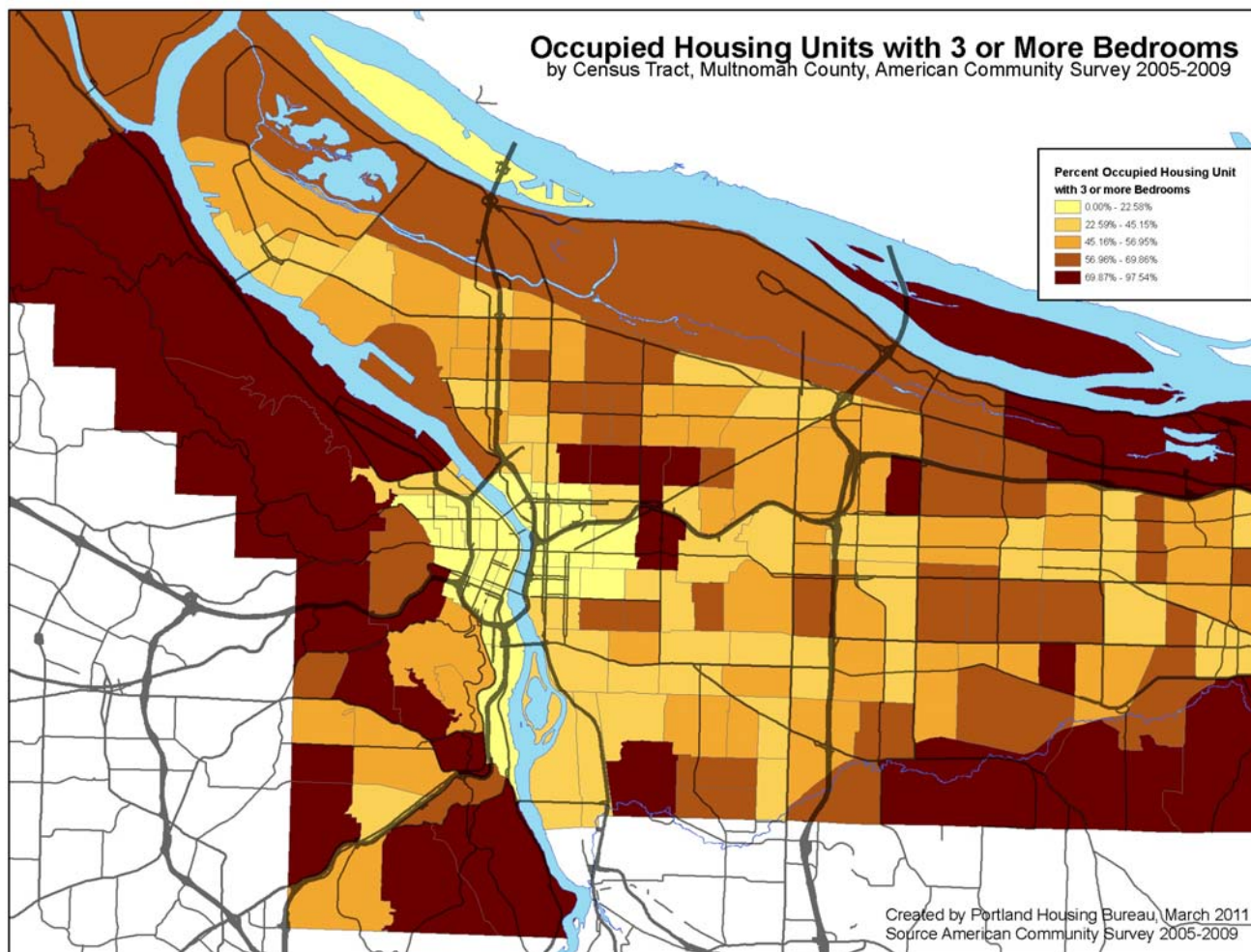
Map 23 : Affordable Housing Units in Multnomah County, 2007



As is illustrated by the map, affordable housing is clustered near the major transportation routes, such as Interstates 5, 84, and 205; the areas between the Interstates have fewer safe and healthy affordable housing options. For example, neighborhoods north of Powell Street and south of Burnside Street have few affordable options, as many of the homes in these neighborhoods are single-family ownership units. There are also large portions of northeast Portland and large areas of east Multnomah County that lack affordable housing options. In some cases the lack of affordability has been created by reinvestment and redevelopment in historically low-income areas (N/NE Portland) and in others the housing available on the market may be low cost, but also sub-standard. The limited availability of appropriate affordable housing in these areas of the county restricts the ability of many residents to exercise housing choice.

The diversity in the county also increases the range of different types of housing needed; there is an increased need for larger, family-sized housing. Map 24 shows areas of the county where there are units with three or more bedrooms (the map only shows occupied units).

Map 24: Occupied Housing Units with 3 or More Bedrooms, Multnomah County



Map 24 illustrates that much of the county lacks units with three or more bedrooms. More importantly, comparing Map 23 and Map 24 shows that areas of the county that have affordable housing units have far fewer units with three or bedrooms available. Looking specifically at central city Portland, for example, the availability of affordable units is high, but availability of family-sized housing is very low. Housing choice may be restricted for households of different Familial Status, especially large families.

The shortage of the number of available units for the different income ranges also shows a great need for affordable housing units, especially for those at 30% MFI and below. Table 27 gives the surplus and shortage of units per MFI range.

Table 27: Comparison of Renter Households and Availability of Units, Multnomah County Comprehensive Housing Affordability Strategy (CHAS) data, 2000.				
Income Range	Renter Households (all sizes)	Affordable Renter Units Available	Percent of Need Met by Existing Stock	Surplus/ Shortage Units
Below 30% MFI	26,319	13,270	50%	-13,049
30.1% to 50% MFI	19,624	33,966	173%	14,342
50.1% to 80% MFI	28,604	58,699	205%	30,095
Above 80% MFI	40,050	10,394	26%	- 29,656
Total Households	114,597	116,329	102%	1,732

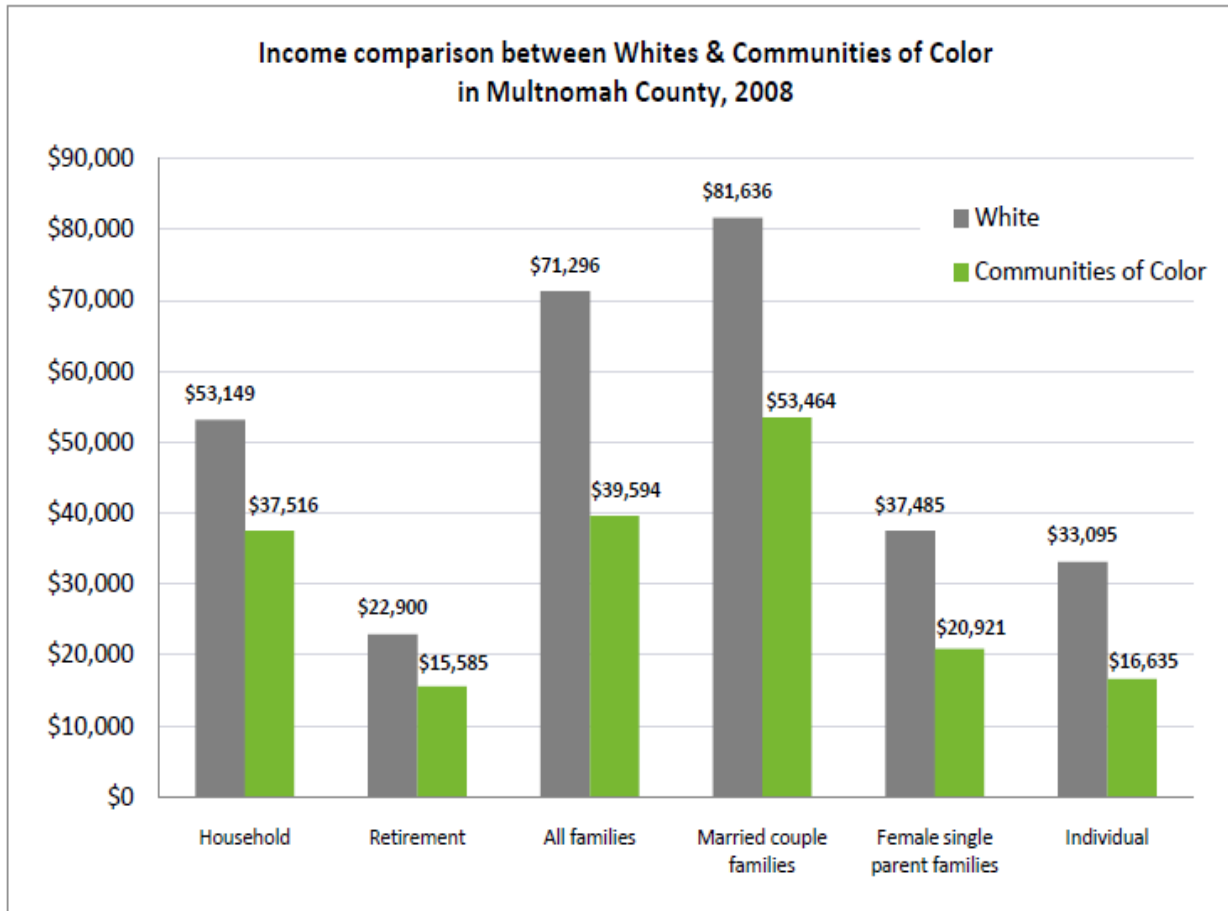
The existing stock of affordable housing available to people below 30% MFI only meets about 50% of the current need. For those above 80% MFI, there is also a shortage, but mostly a shadow shortage since the units affordable to lower MFI levels would also be affordable to this group. Overall, there is a surplus of units of only 1,732 overall.

The data for Table 27 is from the 2000 CHAS data; once this data has been updated with more recent numbers, this table will also be updated. It is expected that the shortage of housing units will likely grow.

Building affordable housing can be an arduous process, as local policies or neighborhood residents with feelings of NIMBYism (not in my backyard) can negatively influence the location and construction of affordable developments. Encouraging meaningful neighborhood involvement can reduce resident fears of some stigmas that follow affordable housing development. Market forces, land costs and policies discussed in Part F of this Section, such as Urban Renewal Area development, can also affect and restrict the location of affordable units.

Clustering affordable housing units, as is shown in Map 23 above, not only restricts overall housing choice, but also can have the unintended consequence of creating or further solidifying segregation. Communities of color in Multnomah County are disproportionately low income. Chart 15 shows the disparate levels of income for areas in the county.

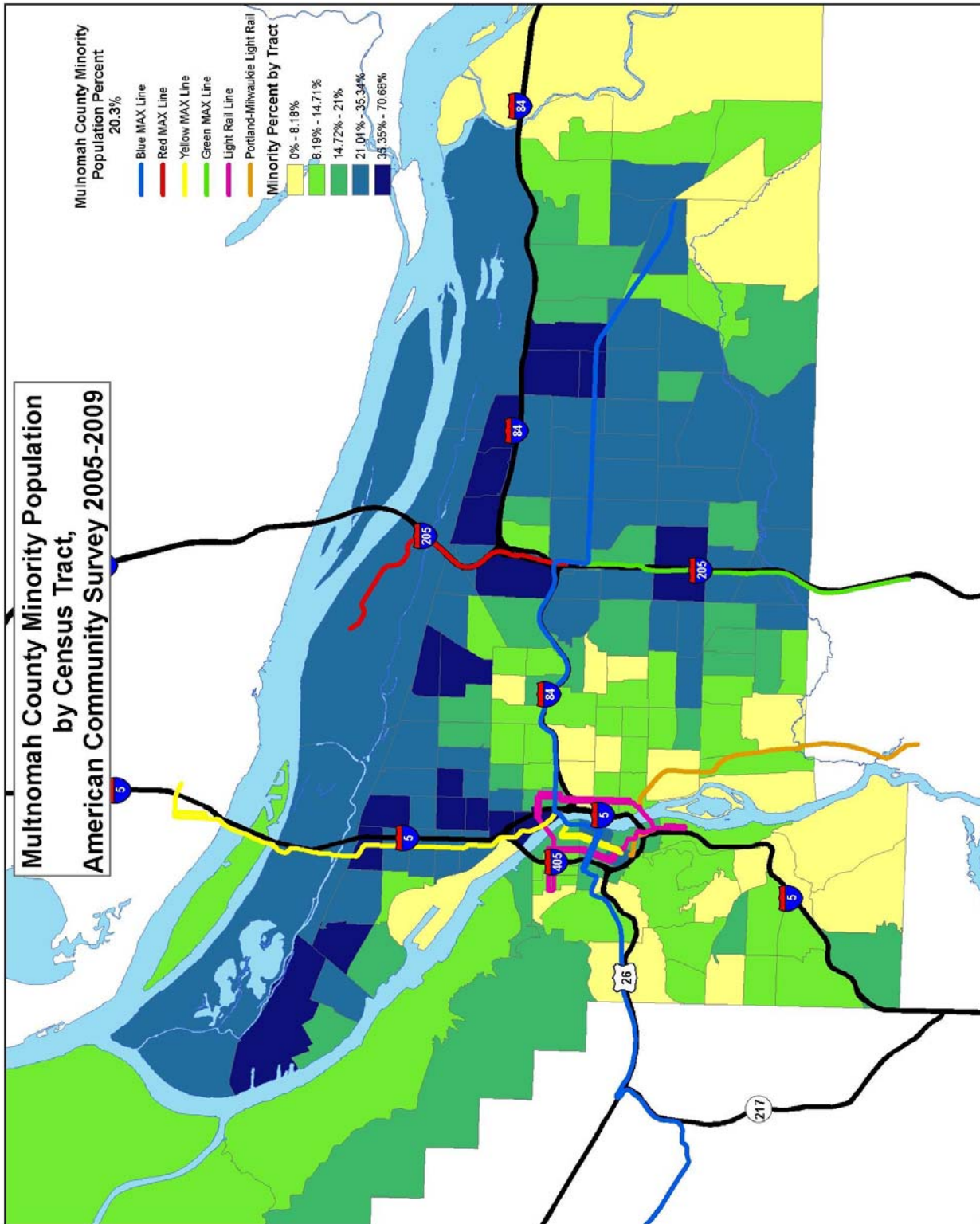
**Chart 15 : Income Comparison between Whites and Communities of Color in Multnomah County
American Community Survey, 2008**



Source: Author's calculations using data from the American Community Survey, 2008.

Given these disparate income comparisons, communities of color likely have a greater need for affordable housing. With affordable housing only available in certain areas of the county, especially family-sized housing, communities of color find their choice in housing restricted. Comparing Map 23 above with Map 25 below shows that areas of the county with higher concentrations of communities of color (non-whites) match up with areas of the county where there is affordable housing, and shows lower rates of communities of color in areas where there is fewer affordable homes. This shows a clear need to develop affordable housing throughout the county to mitigate this segregation effect.

**Map 25: Minority Population Concentrations in Multnomah County
American Community Survey, 2005-2009**



ii. Accessible Housing

Section 504

Numerous housing codes affect how housing units are built; these codes are sometimes confusing to follow. Code requirements are important for housing, and often used as a tool to develop housing that is accessible to people with disabilities.

Section 504 of the Rehabilitation Act of 1973 states:

No otherwise qualified individual with a disability in the United States. . .shall, solely by reason of her or his disability, be excluded from participation in, be denied the benefits of, or be subjected to discrimination under any program, service or activity receiving federal financial assistance or under any program or activity conducted by any Executive agency or by the United States Postal Service (29 U.S.C. 794).

Section 504, as it is commonly called, applies to all federally-funded housing, so discrimination on the basis of physical or mental disability is prohibited; this includes steering people with disabilities to specific units, segregating accessible units, or charging higher deposits for people using wheelchairs, for example. Regarding physical accessibility, the code requires that:

Not every single building must be accessible, or every single dwelling unit, but there must be sufficient accessibility so that persons with disabilities have an equal opportunity to participate in and benefit from the program and the same range of choices and amenities as those offered to others³.

This physical accessibility requirement only applies when five or more units are planned; it applies to both new construction and renovations. A minimum of 5% (no less than one unit) must be fully accessible. All of the units must be designed to allow for future adaptability into accessible units. The limitation of Section 504 is that it only applies to federally-funded housing.

Oregon Structural Specialty Code 2010

The State of Oregon also features amendments to the building code, currently referenced as the Oregon Structural Specialty Code 2010 (OSSC)⁴. The OSSC reviews accessibility requirements that include accessible exterior routes, accessible parking and passenger drop-off and loading zones, accessible building facilities, accessible means of egress (ability to exit the building), and adaptable dwelling units. The OSSC reviews specific guidelines for each of these requirements. For example, ORS 447.210(5) states that multi-family dwellings, which consist of four or more dwelling units, must have not less than 2 percent or one space (whichever is greater) of public and tenant parking spaces that are accessible.

³ U.S. Department of Housing & Urban Development

⁴ Oregon Structural Specialty Code, 2010.

The code refers specifically to adaptability, as the Section 504 requirements do. Requirements include operating controls (such as light switches) at a height of no more than 48 inches, and no less than 15 inches, and clear floor spaces in front of unit features such as sinks and dishwashers, among others.

These codes also tie into anti-discrimination language in other Federal laws including the *Fair Housing Act*, the *Americans with Disabilities Act*, (ADA) and designing units with *Uniform Federal Accessibility Standards*, (UFAS) which are design standards laid out by the *Architectural Barriers Act*. Funding recipients and sub-recipients must know these various code requirements for housing units; ensuring consistent standards that follow the best practices for developing housing units will help increase the stock of accessible housing units. Anecdotal data shows that not all new developments follow these varied requirements, perhaps partly as a result of inadequate understanding or confusion about which codes to follow.

Universal Design

Many housing advocates strongly support the vision of “Universal Design.” This concept encourages that all products and environments can be usable by all people to the greatest extent possible, without adaptation or specialized design⁵. There are seven basic principles to this concept:

1. Equitable Use – for people with diverse abilities
2. Flexibility in Use – covers a range of possible needs and preferences
3. Simple and Intuitive Use – easy to understand, regardless of abilities
4. Perceptible Information – get information to the user easily
5. Tolerance for Error – minimizes hazards or adverse consequences of design choice
6. Low Physical Effort – efficient use with minimal fatigue
7. Size and Space for Approach and Use – appropriate sizes are used regardless of a person’s abilities

The Portland Commission on Disabilities, a Portland city-wide public advisory body focusing on advocacy for persons with disabilities, is currently working on suggested guidelines for ensuring accessibility in the built environment. When possible, these design concepts should be used in housing development and rehabilitation. This is especially the case when changes are not cost prohibitive. Consistent guidelines for accessible units will increase housing choice for people with disabilities, and may even save costs over time from having to adapt units.

Accessible Housing Inventory

The general availability of accessible housing units is not widely known. Part C of this Section of the Plan discusses the need for additional research to determine if there is a shortage of accessible units. What we do know is that people with disabilities needing units accessible to mobility devices, such as wheelchairs, are often on wait lists for long periods of time before available units are open, and others do not know how to find units of this type.

Developing an accurate inventory of accessible units could greatly increase the housing choice of

⁵ Universal Design Living Laboratory: www.udll.com

people with disabilities; focusing outreach to this population and linking them to those units is even more important. Section 504 regulations at 24 CFR 8.27 require that “[funding] recipients take reasonable steps to assure that information on available accessible units reaches otherwise qualified individuals with disabilities who need the features of those units.”⁶ Furthermore, if a unit meets the Uniform Federal Accessibility Standards, a housing provider must first offer the unit to a qualified person with a disability that already resides in the housing project but not in an accessible unit. If no such person exists, the unit should be offered to the next available qualified person with a disability on the wait list, even if that means skipping other individuals above them on that list.

This seems like a simple and logical step for ensuring that accessible units go first to people who need them to live comfortably. Again, Section 504 standards only apply to federally-funded housing, while less stringent accessibility requirements apply to all new construction or substantially renovated units under the Oregon Structural Specialty Code. Education about the laws, and guidelines like these could be a helpful tool for other public and private housing providers to link accessible housing units with those who need them.

Modifying Housing

People who develop special needs or disabilities while they are already in a home sometimes need simple home modifications or updates to be able to continue living comfortably. Often, these are basic updates such as installing grab bars in showers, installing roll-in showers, or building ramps into home entrances. The aging population and people with disabilities are often low-income, or living on a fixed income, and have difficulty affording these modifications. Programs that support home repair and modifications increase housing choice for people with disabilities by allowing them to remain in their current homes.

iii. Visitability in Housing

In addition to accessible housing, advocates for people with disabilities also have an interest in “visitable” housing. Many people who use mobility devices, or have certain physical ailments, have a difficult time visiting other housing units where family and friends may live. There are codes in place to require accessible standards for public buildings, but for housing, the codes are often difficult to decipher or follow.

In 1992, the City of Atlanta, Georgia, was the first city in the United States to pass a Visitability Ordinance, which edited municipal code (City of Atlanta 8-2182) to require basic access standards in new private single-family homes that receive city funding. The basic standards include at least one ramped or flat entrance, 32-inch wide entrances, and light switches at lower levels, among other simple design changes.



⁶ United States Department of Housing and Urban Development

Increasing visitability is a step toward enhancing the livability of people with disabilities, but it also increases the housing stock of homes that can be adapted into fully accessible units. By requiring that units be built with more broad, but basic accessibility standards, it makes it easier to complete future renovations without making the initial build cost-prohibitive. Simple measures like larger entryways and hallways, lowering light switches, and building flat entrances do not add significant cost.

Researching the feasibility of including visitability requirements, or at least adaptability requirements, to all housing units in Multnomah County could be a step to determining the best methods for increasing housing choice for people with disabilities, and could allow for one clear set of accessibility codes and standards for housing providers to follow.

iv. Services and Housing

Some people with disabilities need housing that also links supportive services, especially those suffering from mental health disabilities and seniors with cognitive decline. Anecdotal data from Disability Rights Oregon explains that with a shortage of accessible, affordable units that also offer supportive services, more people with mental health disabilities are either unnecessarily institutionalized in facilities, or they end up being discharged from those facilities into homelessness.

Multnomah County's *10-Year Plan to End Homelessness*⁷ calls for 1,600 units of Permanent Supportive Housing (PSH) for chronically homeless single adults and 600 units of PSH for homeless families with special needs by 2015.

Permanent Supportive Housing is defined as:

- Permanent, affordable housing *with*
- Comprehensive supportive services *for*
- People who are:
 - Chronically homeless *with*
 - Disabilities *or other*
 - Substantial barriers to housing stability

Permanent Supportive Housing (PSH) can range from housing with addiction services and mental health services, to regular case manager check-ins. The needs of people living with disabilities or mental health illnesses vary; ideally, the range of PSH types should be flexible to address the varying needs of those accessing PSH units. This effort will need on-going collaboration and inter-jurisdictional partnerships to ensure streamlined services and funding.

v. Maintaining Housing Stock

In addition to continuing home modification programs, programs that maintain the accessible, affordable housing stock over time saves costs of having to eventually replace units. Partnering with housing providers to ensure safety and quality of rental housing, along with ensuring the availability of neighborhood inspections will ensure vulnerable populations are not living in sub-standard housing.

⁷ www.portlandonline.com/phb/ehi

For homeowners, providing programs for home repair will also ensure people can remain safely in their homes over the long-term.

F. Unintended Gentrification through Policies

Redevelopment often has the unintended consequence of residential displacement and households becoming priced-out of market-rate housing. This disproportionately affects person of color, those with disabilities, and low-income families. Meaningfully involving community members in the redevelopment of their neighborhoods, especially communities of color and others historically not invited to participate in development and decision-making regarding redevelopment is an underlying philosophy that has emerged as a key tool for mitigating gentrification. Involvement includes defining the issues and having a voice in the decision-making process. The key policy decisions that commonly shape housing policy and decisions are discussed below.

i. Urban Renewal and Tax Increment Financing

Setting aside tax revenue for primarily capital investments is a tool allowed by ORS 307.600. Cities and municipalities can use this legislative tool to remove blight and improve community infrastructure. Each City in Multnomah County participates in redevelopment efforts by investing public resources in transportation, housing, or employment and education infrastructure. In Portland, the largest redevelopment investments have come from Urban Renewal Area tax increment financing (TIF) funds and transportation investments. The outcome of these investments should be the removal of blight and encouragement of development that increases future tax revenue for public purposes. However, the benefits of the investment are not always shared equally and may also have the unintended consequence of gentrification where residents are displaced or “priced out” of market-rate housing. This disproportionately affects people of color, those with disabilities, and low-income families.

A number of strategies can be deployed to counteract the rise of rents that may create gentrification, including prioritizing TIF developments to ensure that existing residents in a gentrification-vulnerable area can choose to stay in their homes by preserving existing affordable rentals and funding home repair and energy efficiency improvements for existing low-income residents. TIF can also be used to create new rental and mixed income developments that increase the housing options for low income residents in “improving” areas – often those that are close to transit, job centers and other amenities.

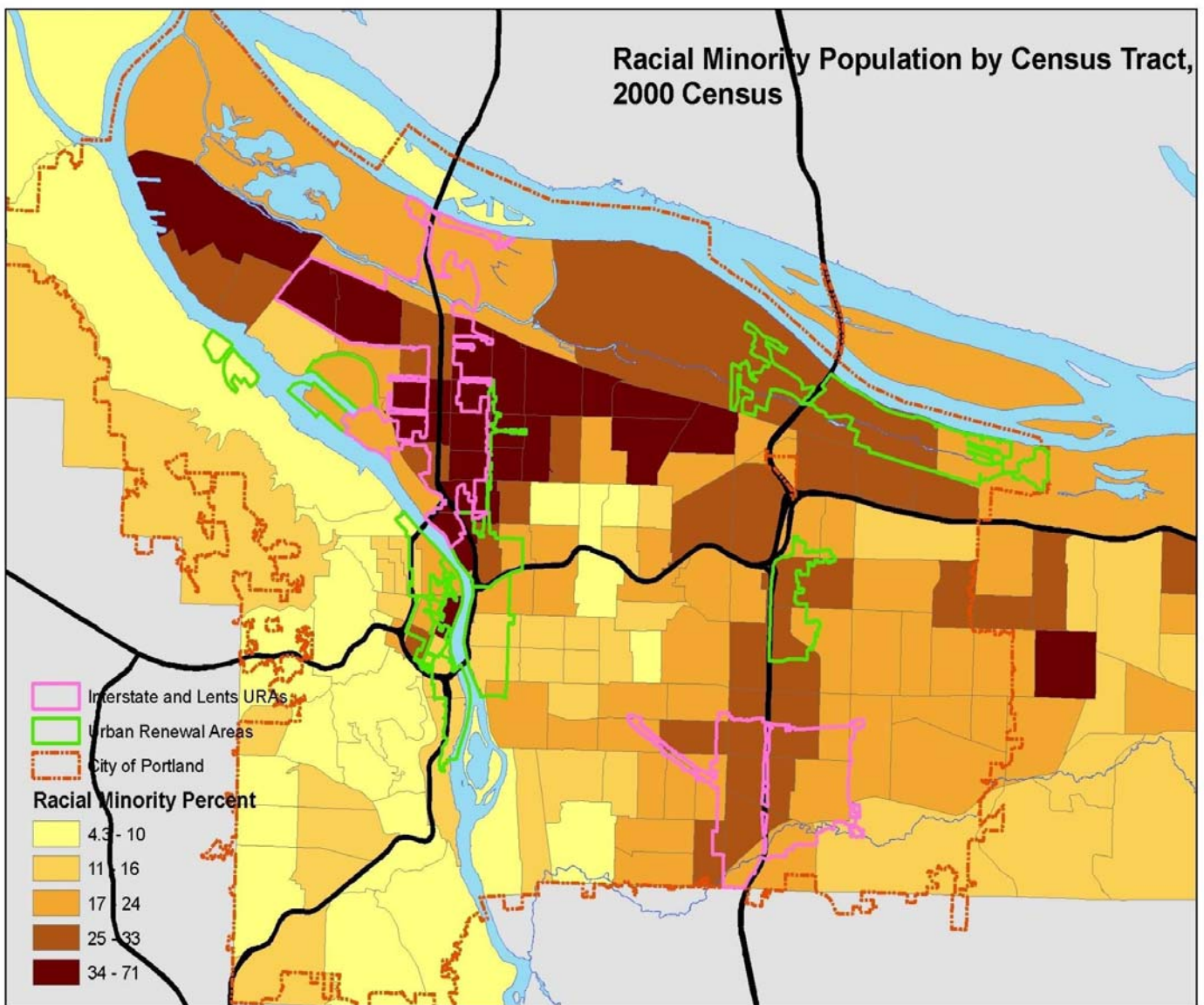
In Portland the policy of setting aside at least 30% of the tax increment financing for affordable housing has helped mitigate the gentrification impact by developing housing restricted to low income households at rents they can afford. If other communities in Multnomah County consider setting aside a portion of redevelopment resources for affordable housing, the benefits of all investments could be better shared with low-income households. Other tools that mitigate gentrification are aimed at improving the income of current residents so they can afford to stay in an area of rising rents. These strategies include “community agreements” that specify employing residents when large capital investments are being made, offering loans and grants with good terms to current business owners and rental assistance that is set to market rental rate, as HAP already does, so renters have access to suitable apartments in all areas of the county.

This map of the Interstate Corridor URA, which includes historically Black and low income neighborhoods, shows the demographic impact before and after investments in the Interstate light rail

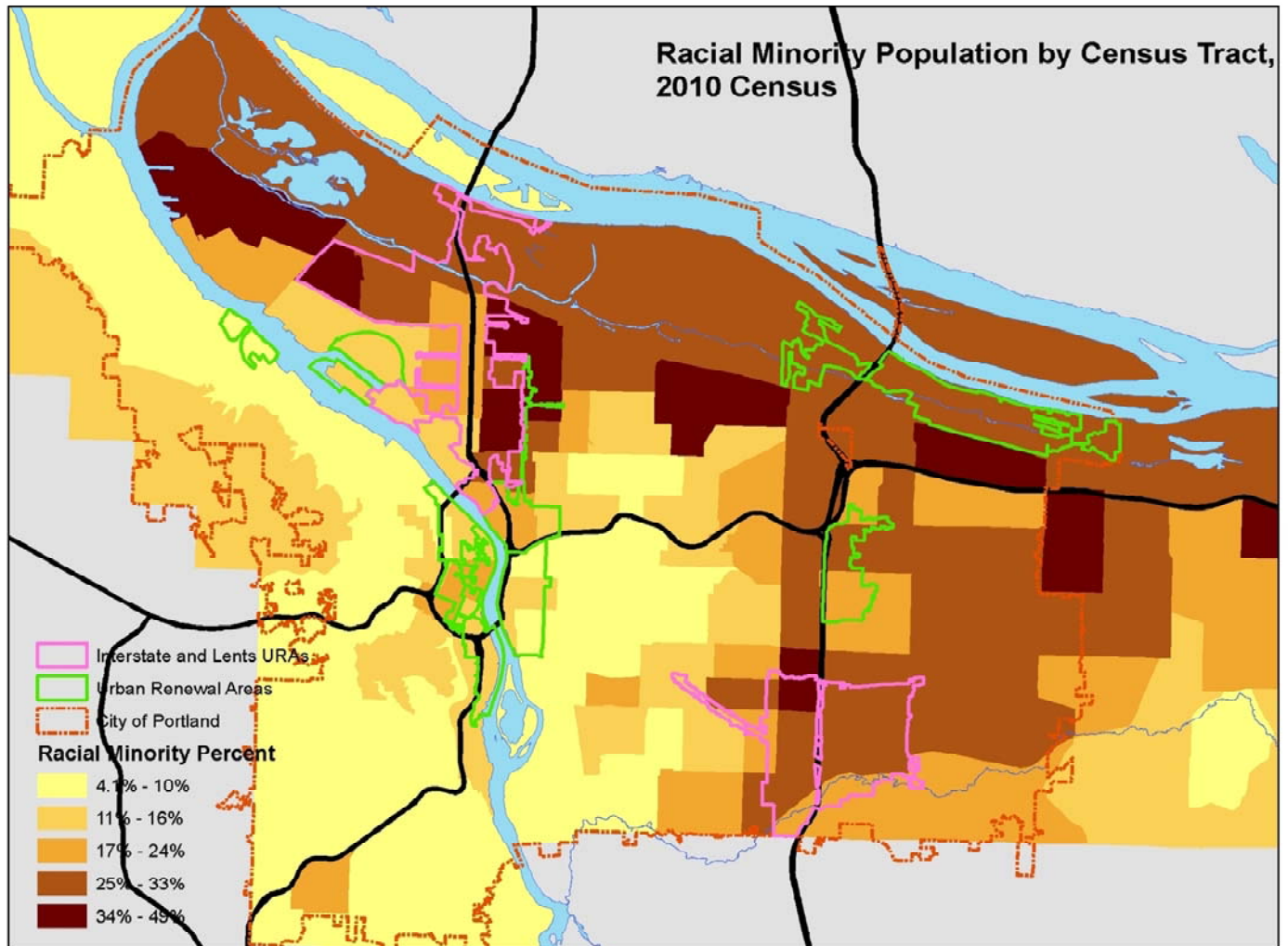
system. Before the investment this neighborhood was the core of Portland’s African American community. After the light rail was built the Black population is significantly smaller than ten years ago. Multiple factors may have contributed to this, but the correlation between membership in a protected class because of race or ethnicity, and income, suggests low income people of color are disproportionately vulnerable to being displaced and priced out of the communities where redevelopment is taking place.

Maps 26 and 27 below show the racial demographic changes in the City of Portland Urban Renewal Areas over a 10 year period. As property values increased with URA investments, communities of color moved away. Investments in affordable housing are one way to retain the economic, racial and ethnic diversity of the area.

Map 26 : Racial Minority Population in 2000



Map 27 : Racial Minority Population in 2010



Conversely, making housing investments only in blighted areas is not always in the best interests of households eligible to live there because these areas may not experience complementary investments in schools, transportation, and other basic services.

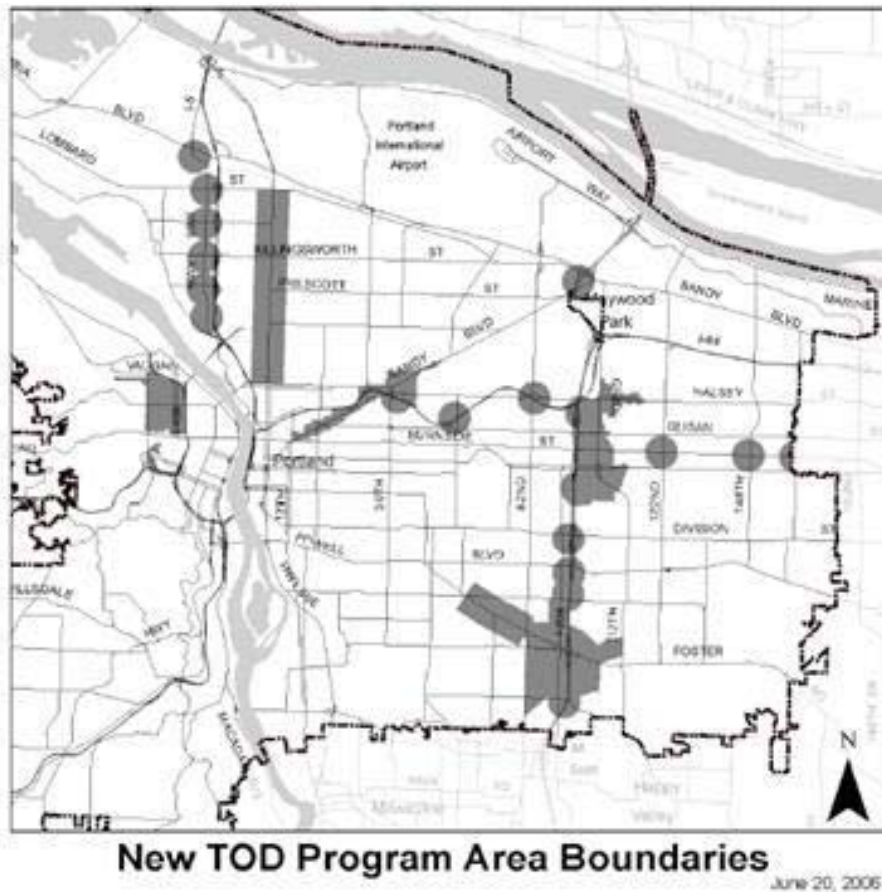
ii. Property Tax Policies

Public resources devoted to affordable housing are not adequate to meet the need in Multnomah County. As a result communities seek multiple resources to support the development and preservation of affordable housing. Tax exemptions are one way to financially support the creation of affordable and direct the placement of the housing to best meet community needs. State Statute ORS 307 authorizes a number of housing tax exemption programs to promote dense housing close to public transit, affordable housing, mixed use housing and support of nonprofit institutions.

In Portland there are over fourteen thousand units in the tax exemption programs. As intended, the exemptions help create mixed income/mixed use housing in the central city, denser transit-oriented housing, and benefit a large portfolio of affordable housing developments.

A map of the multiple unit transit-oriented exemption programs shows the potential for affordable housing investments at locations that could reach many of the low income census tracts of Multnomah County. The program's goal is to link those areas through transportation services to the employment and service hubs of the Central City and town centers.

Map 28: New Transit-Oriented Development Program Area Boundaries



Over the years questions have been raised regarding the possible impacts these programs have in creating or preventing gentrification, the impact of removing income from other important taxing jurisdictions such as the County and schools, and who primarily benefits from the exemption programs. Also of concern are the costs a community pays for new development in terms of sewer systems, roads, and capital improvements to schools. If a property is not paying taxes on the value of the improvement for ten years, the community may question whether or not the benefits of the project outweigh the costs.

Tax exemptions alone are an insufficient tool to meet all of the housing needs, therefore each jurisdiction must continue to develop new sources of funding and reprioritize existing resources.

iii. Zoning and Site Selection

Metro jurisdictions are subject to Title 7 of the Metro Regional Functional Plan (adopted 2001). Title 7 requires jurisdictions to voluntarily attempt to achieve regional affordable housing goals. For example, each jurisdiction was to consider several land use strategies intended to reduce barriers to the production of affordable housing. This included allowing accessory dwelling units, reducing permit and utility fees charges, system development charge abatements, adopting inclusionary zoning, etc. Metro and Cities within Multnomah County establish the regional and local policies that determine zoning, site suitability and density.

The Comprehensive Plan of each City sets the framework and priorities of development for several decades. The Portland Bureau of Planning and Sustainability Comprehensive Plan states that every community should have economically and demographically diverse and balanced communities that match the overall demographic patterns of the region. The City of Gresham has complied with Metro's requirements by "considering all the required land use strategies." Some, but not all, of these measures have been adopted.

Zoning

In some cities zoning can be used as a tool to encourage or restrict the development of multi-family housing. Zoning can encourage specific attributes to a housing development the market might otherwise not develop by exchanging lucrative height allowance for agreements to build units with more bedrooms, accessibility, affordability or open space. The density of multi-family housing also makes it possible for the developer to build units less expensively and offer units that are more affordable.

Some Cities use zoning to restrict the development of multifamily housing for reasons such as retaining neighborhood characteristics and to prevent the concentration of lower income households that can come with affordable housing or market rate multi-family housing. Zoning that encourages or discourages multi-family housing can have intended or unintended impacts on protected classes either by concentrating poverty or by restricting access to an area and thus restricting access to opportunity. To best encourage diversity and to avoid gentrification, zoning should create a balanced community that does not restrict current and future access by new residents, especially historically disadvantaged communities, who will benefit from access to strong schools, parks, and other services.

Within Multnomah County each jurisdiction has decided where multi-family or mixed use housing will be permitted or encouraged. The Burnside Corridor which cuts through the entire County has seen significant growth in multifamily housing from Gresham through Rockwood to Portland. Planning the location and connection of multi-family housing to transportation, schools and employment may help

achieve the Housing and Urban Development goal of providing opportunities for inclusive patterns of housing occupancy for all persons.”

Diversity Index

One of the goals of the Fair Housing Act is to reduce segregation. There are census blocks in Multnomah County where people of color are concentrated, defined as over 51 % of the population, but no communities in Multnomah County are exclusively segregated except for areas that are primarily white. USA Today recently published a diversity index for every county in the nation by census block based on the recently released 2010 Census data.¹ The USA TODAY reports the Nationwide Diversity Index rose from 49 in 2000 to 55 reflecting a decade of strong immigration and births to immigrants. The index uses a scale of 0 to 100 to show the probability that two people chosen at random will have different racial or ethnic backgrounds. The current index of 55 means there is a 55% chance nation wide, that two random people will differ racially or ethnically. In 1990, there was a 40 percent chance. State indexes for 2010 range from 81 for Hawaii to 11 for Vermont. The diversity index for Multnomah County is 47.

In Multnomah County higher income areas are also areas of low diversity. For example, the census block that contains Alameda elementary showed a low diversity index of 14.5 in 2000 and 19.31 in 2010. A combination of low vacancy rates, higher incomes, and mostly single family residences may explain why there has been only a small shift towards diversity in the last ten years.

School Housing Policy Connections

The economic, racial and ethnic profile of public schools can reflect demographic social and economic profiles of their surrounding communities. A convergence of school policies regarding the boundaries of attendance areas, zoning and gentrification due to the quality of a school, may have an influence on demographic housing patterns and may reduce the diversity of the students in an attendance area. The consequence may be racial, ethnic, and economic segregation and unequal access to a quality education.

Multnomah County and its schools are diverse on the whole but individual schools can lack diversity depending on their location and their attendance area. The census tract areas in NE Portland with the highest incomes are also the areas with the lowest rates of diversity by household and by school enrollment.

The mapping of median income shows that households surrounding Grant High School have higher incomes than most areas of Multnomah County. The census tracts that contain the school enrollment areas of Alameda Elementary and Grant High School also have a low concentration of low-income

¹ USA Today, 2010 Census Data Show Population and Diversity Trends, 2010
<http://www.usatoday.com/news/nation/census/default.htm?refresh=1>

families and a low-concentration of minority households, higher property values and a low rental vacancy rate below 2.5%.

The 2009 demographic profile of Alameda Elementary shows 85 percent of the student body is identified as white, while the system wide enrollment of Portland Public School white students is only 54 percent. Similarly at Grant High School, about 63 percent of the students are white, again above the PPS average of 54 percent white students. Only 22% of the students receive reduced lunch, another indicator of the relative wealth of the community. Based on graduation rates, Grant High School appears to be a high-performing school as compared to other high schools in Portland.

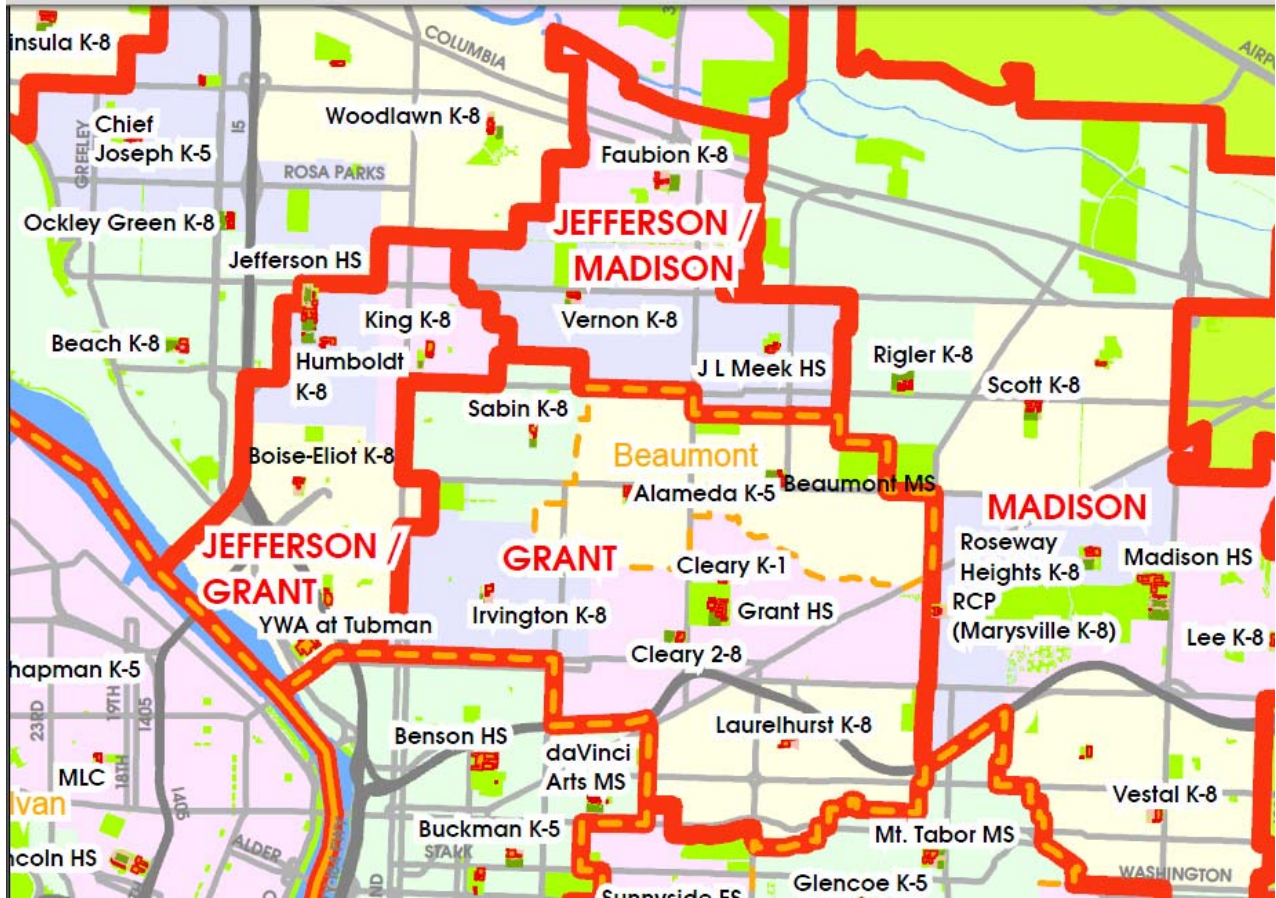
A speculation about this pattern notes the enrollment area of Alameda Elementary contains mostly single family zoning. Until recently the high school catchment area of Grant also included mostly single family zoning.

Housing policies such as single family zoning may contribute to these patterns. Conversely denser multi-family zoning may result in a greater diversity of unit types in terms of numbers of bedrooms, tenure, and affordability than areas with single family zoning. As part of the Portland Public Schools High School Redesign in 2010, the Grant High School catchment area was expanded. The new boundary includes more areas of multifamily zoning and census blocks with higher concentrations of minority populations. This boundary was intended to improve equity outcomes for enrollment. The multi-family zoning in the expanded catchment areas may result in a more diverse student body. Other housing/school policy initiatives have been suggested to both increase affordable and family sized housing options near high performing schools; and improve schools in areas that have higher concentrations of low income households.

The series of maps below highlight some of the possible ways zoning, school quality, and demographics might influence each other. Using Grant High School as an example, Map 29 shows the original enrollment area of Grant High School and the change after the high school redesign. Map 30 shows the new enrollment area of Grant High for 2011. Map 31 illustrates the zoning around Grant High School.

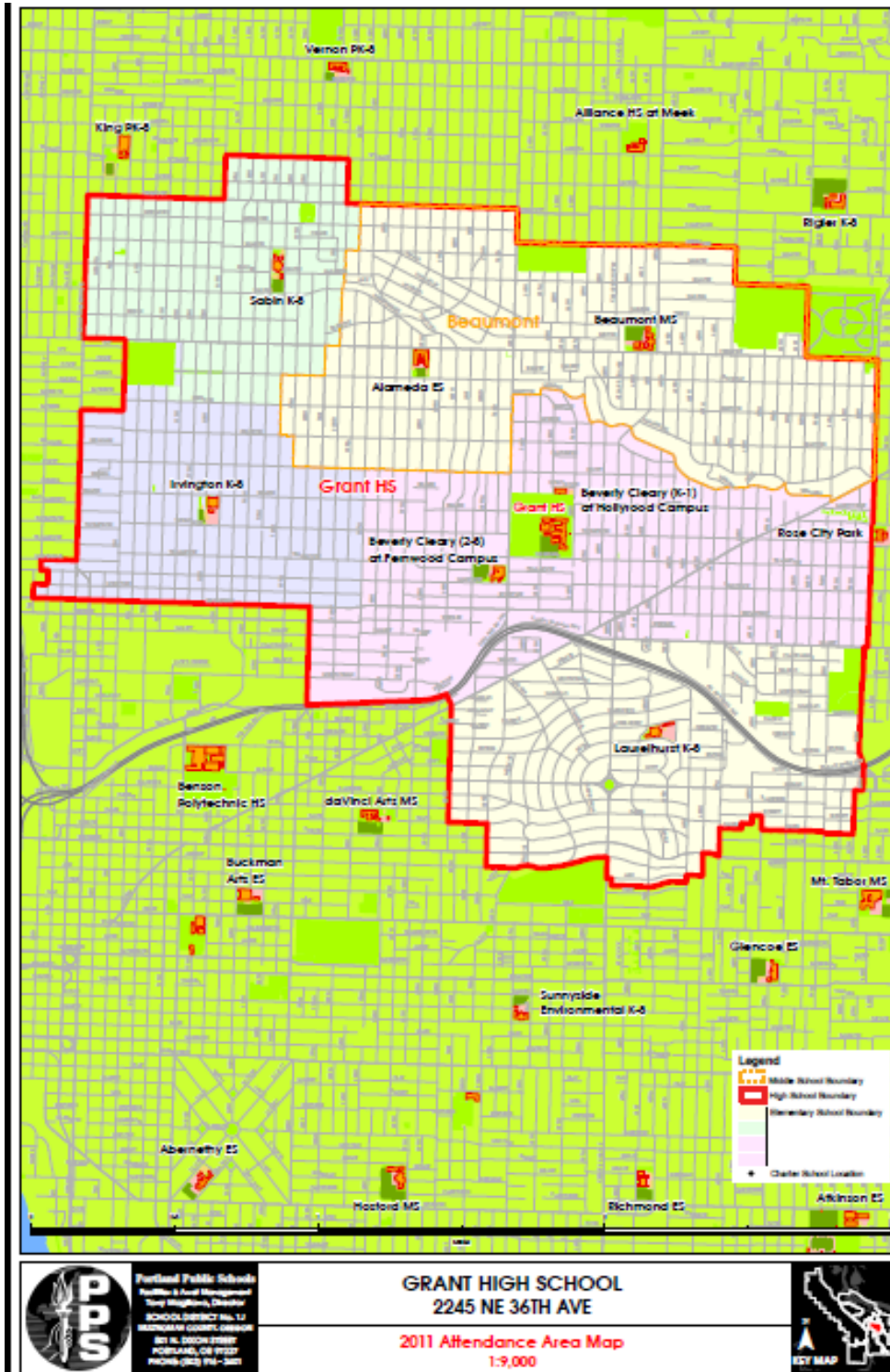
Map 32 shows the graduation rates in Portland Public High Schools. The residential neighborhood of Grant happens to have one of the higher graduation rates and Map 33 shows the same neighborhoods have higher per capita incomes than most of North and Southeast Multnomah County. The zoning, enrollment area, and graduation rates appear to follow a geographic area of higher income households and a low diversity index.

Map 29 : Portland Public School Grant High School Re-Design

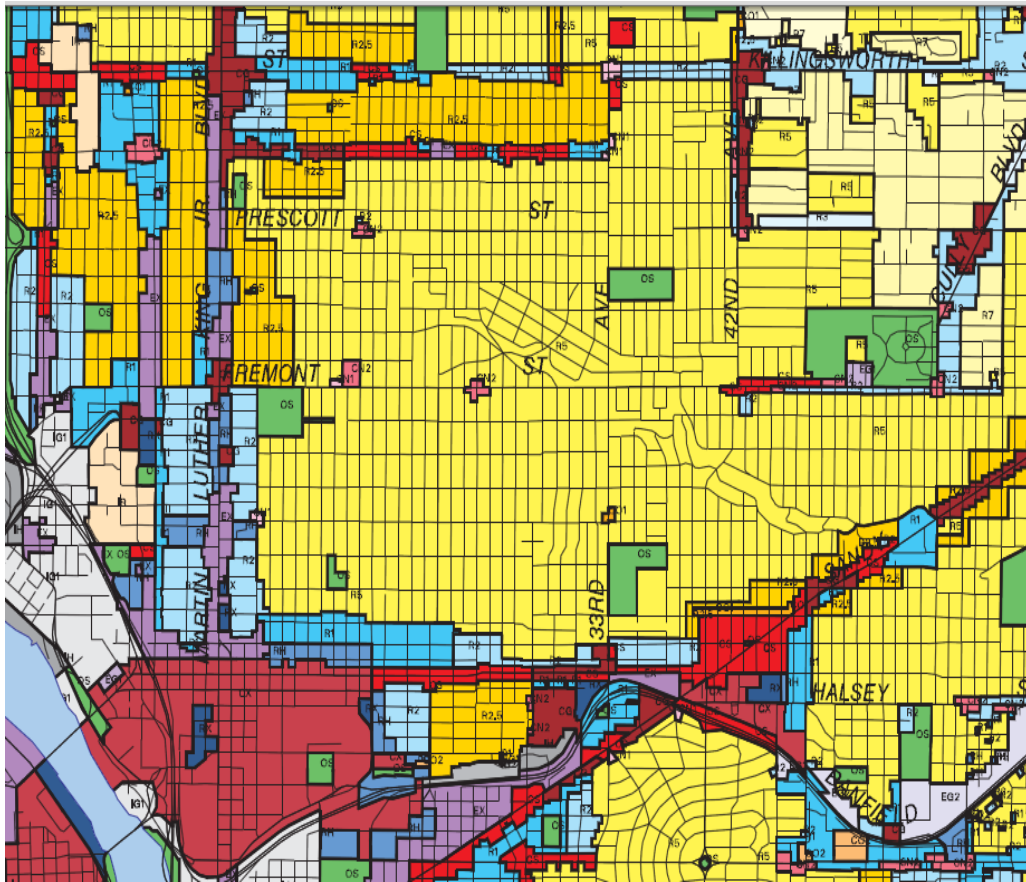


This map includes the older enrollment boundaries and the new enrollment boundaries. The yellow dashes indicate the original boundaries. The solid red lines indicate the new mixed enrollment boundaries based on the High School Redesign.

Map 30: 2011 Catchment Enrollment Area for Grant High School



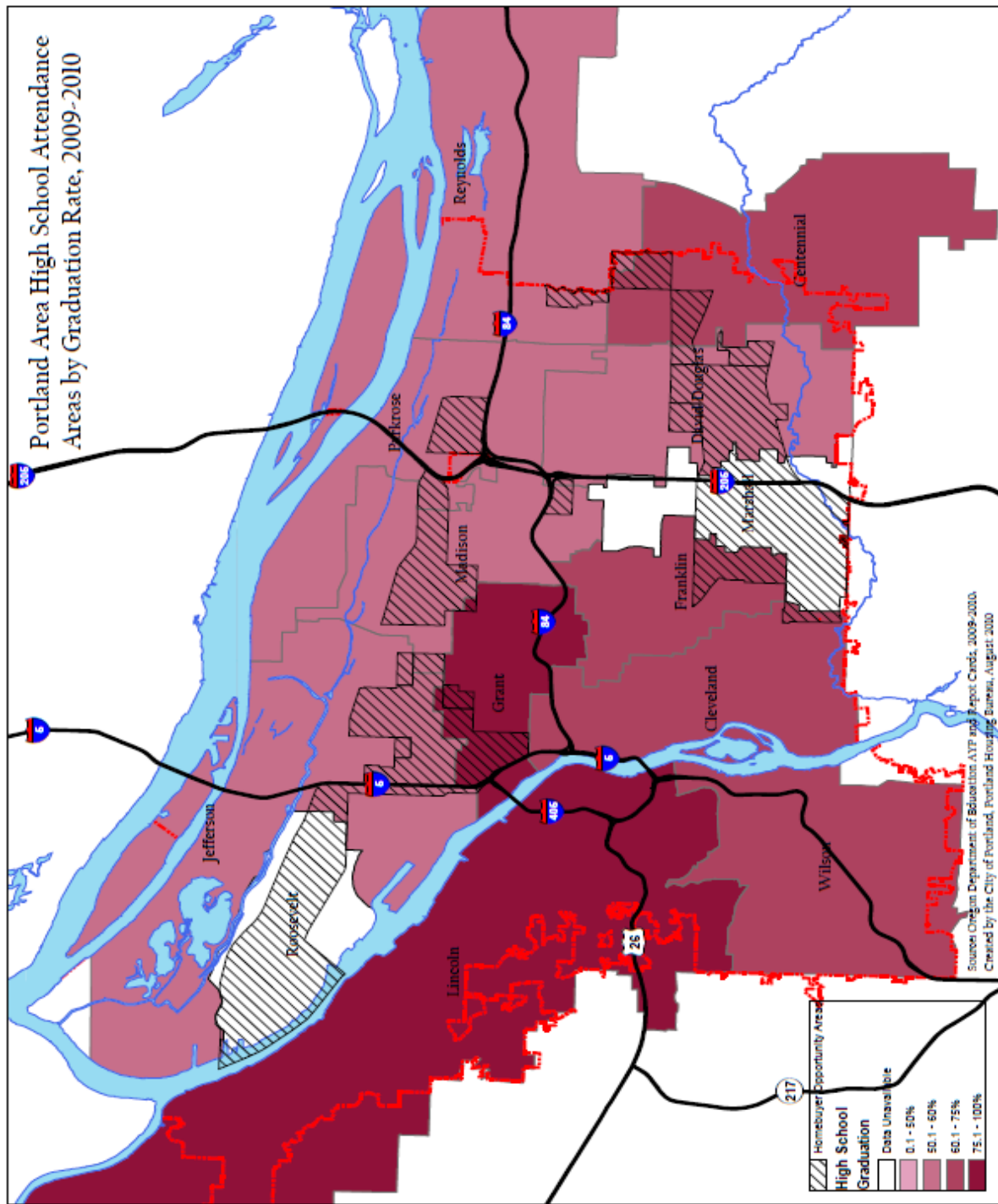
Map 31: Zoning for the catchment area of Grant High School in Portland



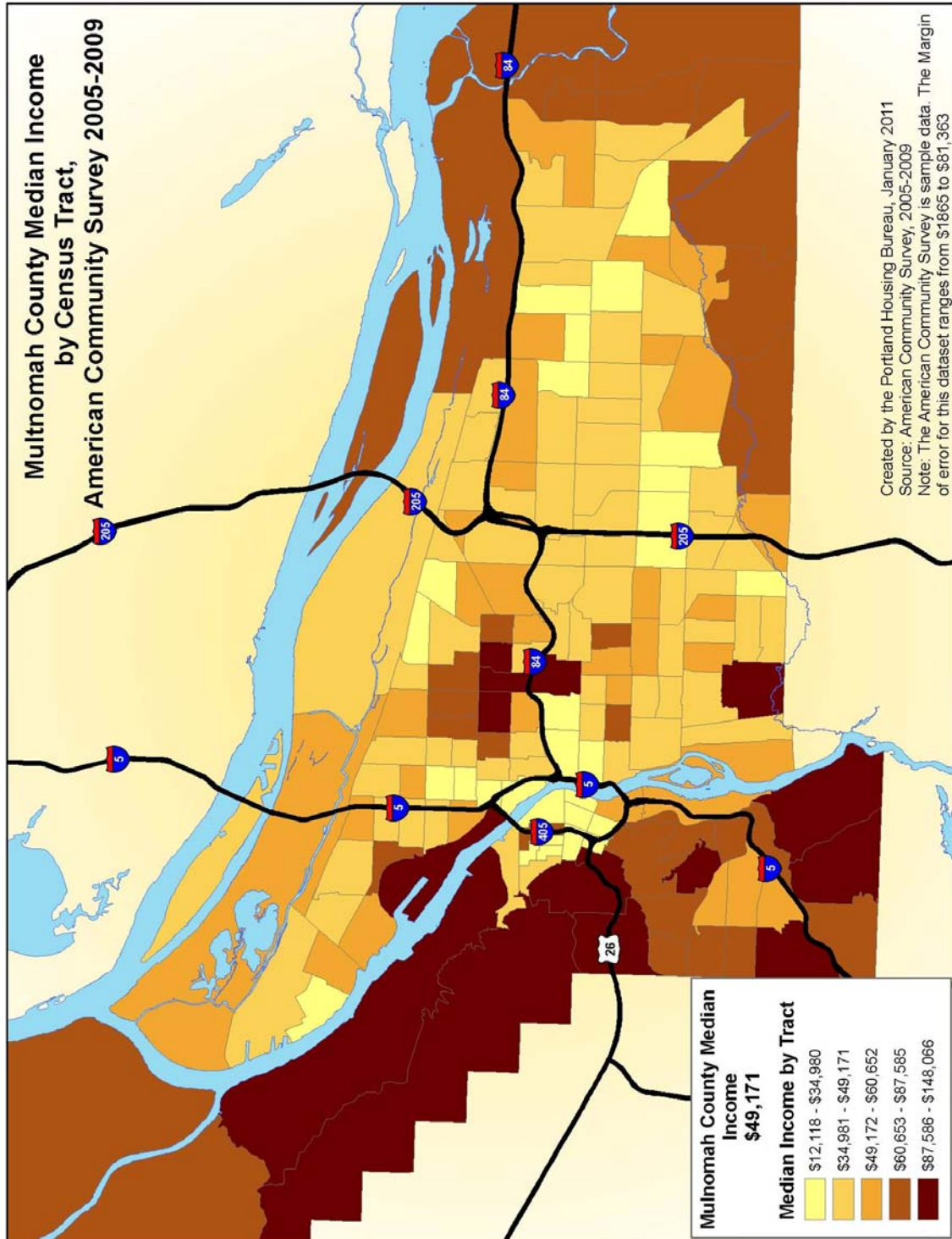
The light yellow is single family residential zoning. The blue and pink areas indicate areas where multi-family housing is permitted.

- Commercial
- Employment
- Industrial
- Open Space
- Residential (Single)
- Residential (Farming)
- Residential (Multi)
- Commercial/Residential

Map 32: Portland High School Attendance Areas by Graduation Rates



Map 33: Multnomah County Median Income by Census Tract, 2005-2009



Site Selection

Site selection for new housing development is frequently influenced by the affordability of land. Affordable land in turn may not be the most desirable location to build housing due to the economic, social or environmental conditions. When developers select sites for government funded affordable housing based on lowest cost land, the cumulative effect of those government funding decisions, in areas where low-income households are also served by the private market, exacerbates the concentration of these household and its impact on families, schools and other infrastructure. Without a mix of incomes neighborhoods may experience both private and public disinvestment resulting in reduced opportunities for the households government is trying to assist.

Not In My Back Yard (NIMBY'ism)

Site selection is also influenced by the current community. A community that resists new housing development, because they do not want the residents the development was designed to attract, is a common phenomenon known as NIMBY “not in my back yard.” If the attitudes of a community become a policy that impedes housing choice of a protected class and manifests in restricting or concentrating the locations of affordable housing those policies and decisions could be a violation of fair housing law. A siting process that fully weighs the overall community benefit for future and current residents is considered fairer.

Development Agreements

Some States require inclusionary zoning or rent control to ensure communities retain and encourage economically mixed communities. These are tools that are not available to any city in Oregon. Cities in Multnomah County try to bring about the same benefits of mixed income developments through development agreements. Development agreements typically include some kind of exchange of public resources in the form of loans, grants or tax breaks that benefits the developer in exchange for public benefits such as affordable units or, inclusion of more public space or units designed for a poorly served market such as families or the disabled.

iv. Subsidized Housing

Low and fixed incomes are the main impediment to housing choice in the housing market. This dynamic is changed if household incomes increase or if housing costs are made affordable to people with fixed or low incomes. Affordable market rate units in the urban core and town centers of Multnomah County have become scarce. Most affordable housing relies on a subsidy to retain affordability. The subsidy can go to the project during the development phase in the form of a loan, grant or tax exemption, or it can go to the housing provider as project-based subsidy or to an individual in the form of rent assistance.

Access to Rent Assistance

Whether or not all members of a community have access to public assistance is a fair housing concern in some communities. Subsidized housing and rental assistance in Multnomah County is made available primarily through Home Forward (formerly the Housing Authority of Portland (HAP)), and non-profits. Funding for these organizations comes through federal, state and city loans and grants or charitable organizations.

Home Forward administers the HUD Housing Choice Voucher Program for Multnomah County in full compliance with federal policies that guide the program, including Fair Housing.

Home Forward Dash Board Report (Appendix F) shows members of the protected classes do have an equitable access to the public benefit of rental assistance. For example, the 24.2 percent of the Black/African American residents are represented at a higher percentage than their representation in general population of Multnomah County and the 11 percent Hispanic/Latino residents of public housing are equal to the percent of their representation in the general population. This disproportionately higher representation in public housing by minority populations is expected because these populations also have disproportionately lower incomes.

Impact of Rent Assistance on Housing Choice

In all areas Section 8 housing subsidies (HUD Housing Choice Voucher Program) are an important tool for low-income people to be able to afford to rent a home.

Section 8 vouchers administered by Home Forward are the most common form of rental assistance. Rental assistance has been suggested as a tool to counteract the unintended consequences of gentrification. Looking at where vouchers are accepted can be an indicator of potential “access to opportunity.” Impediments to housing choice for members of the protected classes are a violation of fair housing law if based on “source of income” or if policies have a disparate impact on a protected class.

Section 8 voucher holders should be able to use the voucher to rent suitable housing on the open market without barriers. However, the state of Oregon does not recognize Section 8 housing vouchers under the protected class of “source of income,” so refusal to rent on the basis of having a Section 8 voucher is not a violation of Fair Housing Law.

While the turn-back rate for voucher holders (the amount of time before a voucher holder has to return the voucher because they could not find housing) has been successfully decreased in recent years, housing choice is still greatly restricted for voucher holders, in part because significant numbers of landlords do not participate in the Section 8 program.

Data shows that vouchers are used in clear clusters throughout the county. When those areas are also areas of reduced access to opportunity and areas with high concentrations of low-income residents and communities of color it could be an indicator of impediments to housing choice for members of

protected classes.

Home Forward sets the voucher payment standard (the value of the voucher in the marketplace) annually by surveying market rents across the county so that voucher holders can pay market rents for a suitable apartment in all parts of the county. Clustering of voucher use is likely the result of a number of factors, which may include landlords who do not participate in the Section 8 program. More information is needed to know how severely any of these factors restricts housing choices for low-income households.

Location of Voucher Use

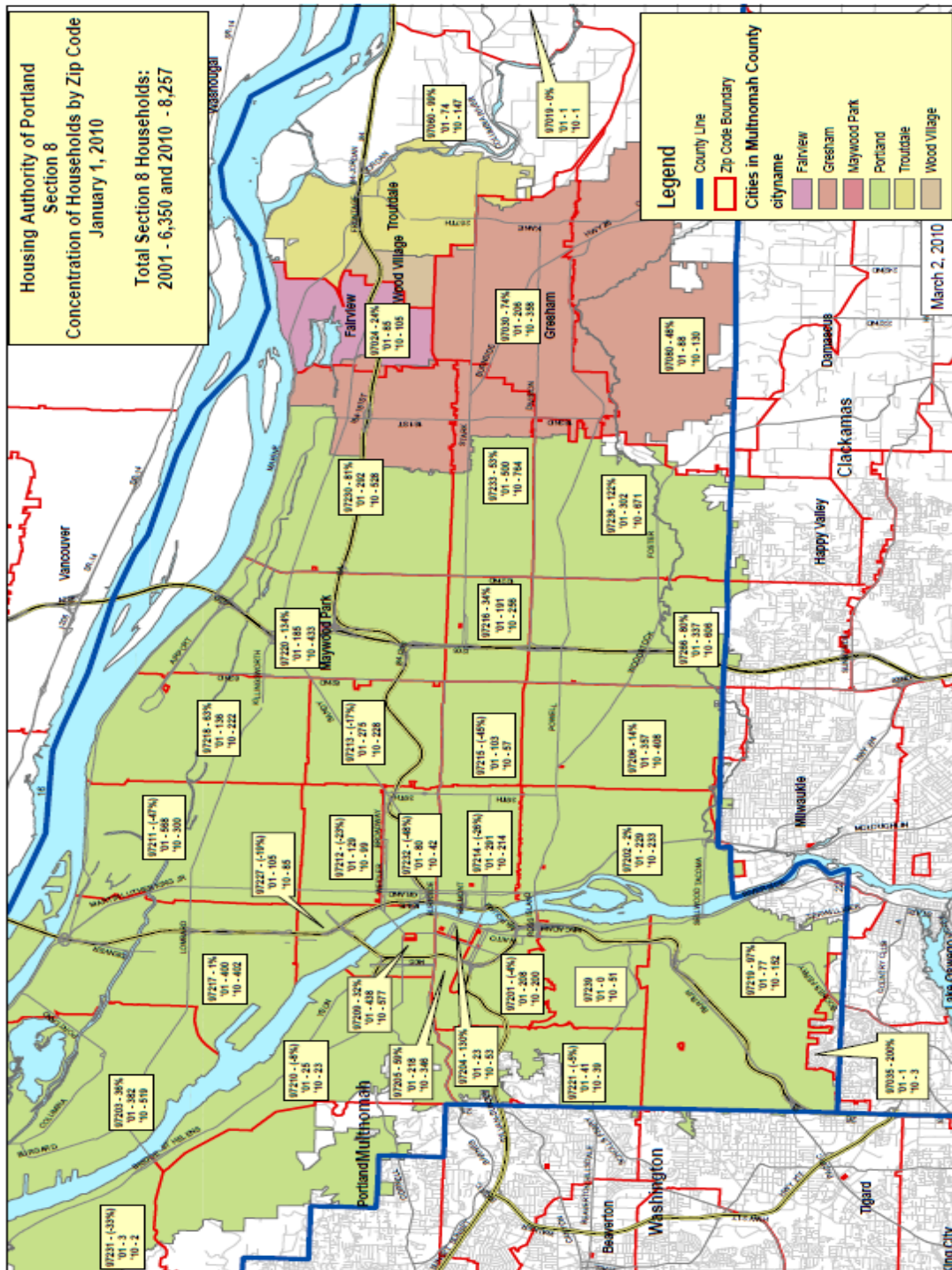
Map 34 shows the annual change in the number of Section 8 voucher holders by location between the years 2001 to January 2010. Since 2001 the Section 8 program has added 1907 Section 8 households. There is a trend overtime of more section 8 voucher holders living in Southeast portions of the County. Seven of the zip codes areas of close-in NE and SE have seen decreases. The zip code area that includes the City of Fairview includes 105 vouchers and the zip code areas exclusively within the City of Gresham have 488 vouchers. Of the 1289 vouchers in use on the West side of the Willamette River most are in the Central City. Along the Barbour Boulevard Corridor, where the fair market rents are similar to comparables east of the Willamette River, 152 Section 8 vouchers are in use.

A number of reasons, in combination, could explain these trends, gentrification, increased poverty in Southeast Multnomah County, uneven participation in the section 8 program, pockets of dense multi-family housing, and the choice of the renter to live near family, job, school or other reasons. Understanding these phenomena better will help plan more balanced diverse communities that have access to social and economic opportunity. Research is needed in the following areas:

- Examine current data to determine how much housing choice Section 8 participants have.
- Understand where Section 8 is accepted and where it is not accepted.
- Understand issues that result in denial, if any, of Section 8 voucher holders.
- Compare information with information of other jurisdictions that do include Section 8 under the protected class “source of income.”

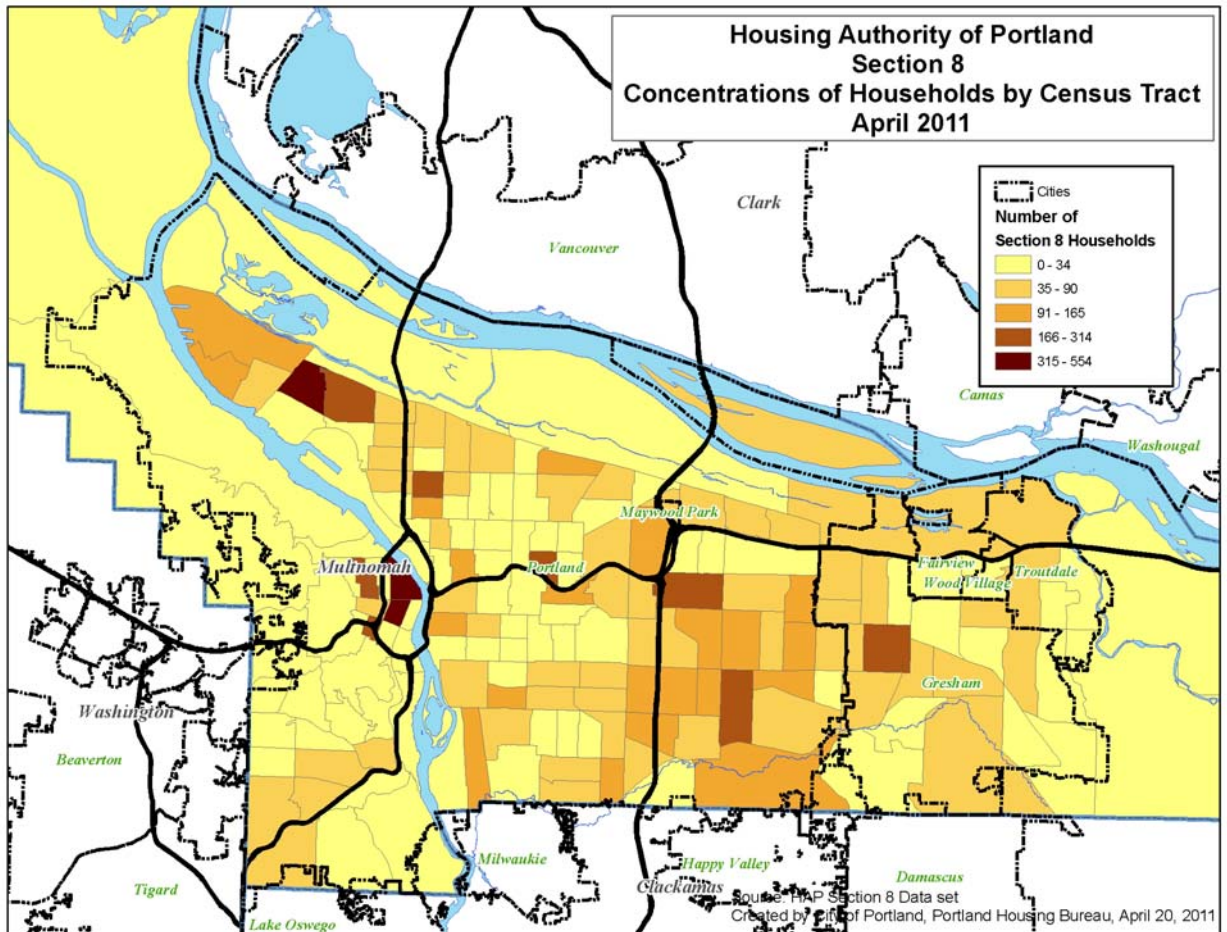
This map shows the number of vouchers by zip code and the change by zip code from 2001 to 2010.

Map 34: Home Forward (Housing Authority of Portland) Section 8 Concentrations – Zip Code



Map 35 shows the concentrations of Section 8 households by census tract. Some of concentrations may be a reflection of the census tracts with large multi-family projects, where vouchers are accepted or preferences of voucher holders.

Map 35: Home Forward (Housing Authority of Portland) Section 8 Concentrations – Census Tract



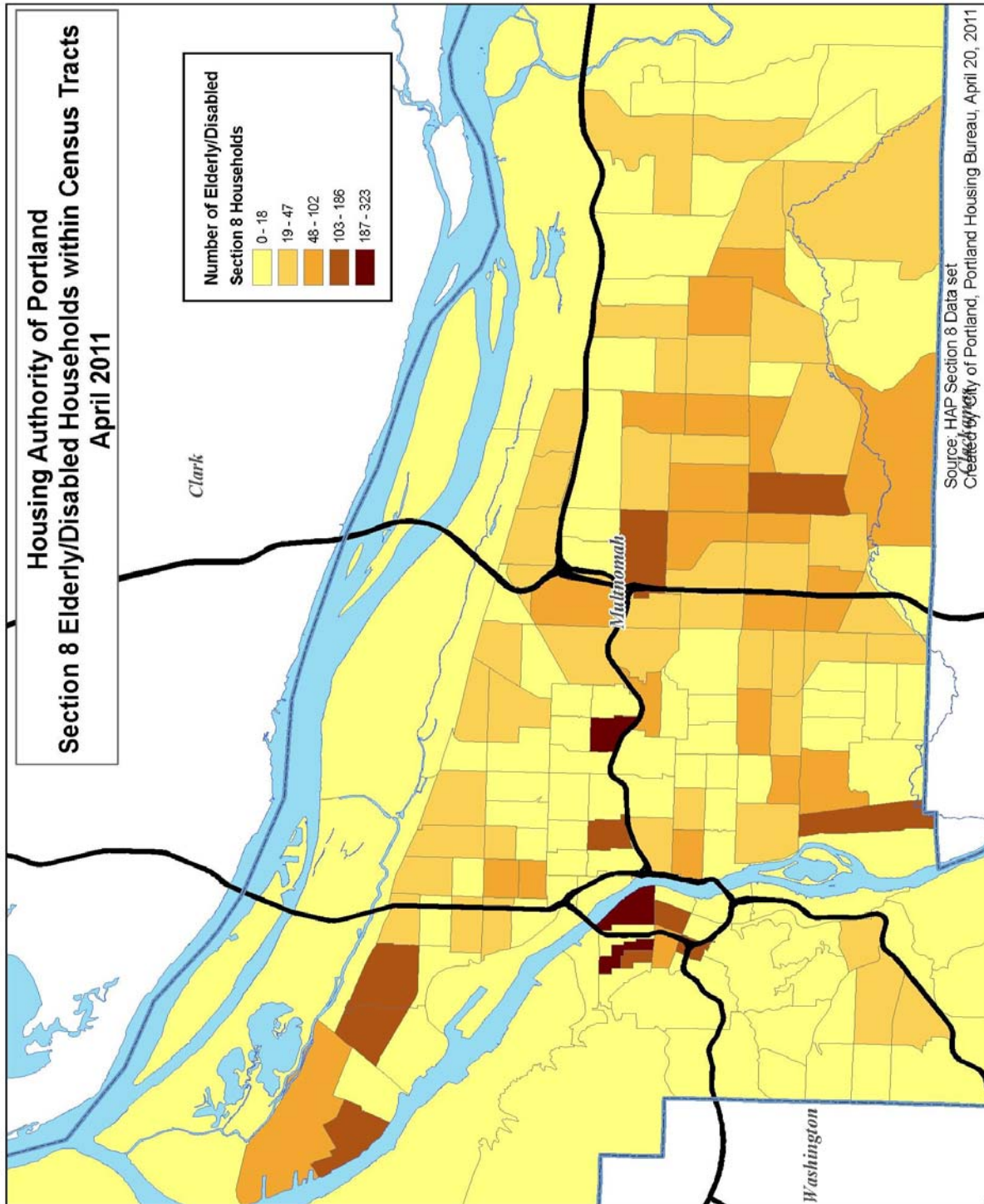
Location of Affordable Housing and Access to Opportunity

The location of subsidized housing can have a positive or negative impact on residents being served if the community cannot meet their basic needs in terms of access to transportation, employment, food, healthcare, and education. For the most vulnerable populations such as the elderly or disabled the additional connection of housing to social and medical services and accessible transit is critical.

While Multnomah County has clear concentrations of minority populations, that also are concentrated in low income areas, it is not clear what role the chosen location of affordable housing has on creating the observed patterns. More research would be needed to know if any clustering of populations by race or ethnicity was due to reasons other than choice. Map 36 shows where elderly and disabled that receive assistance are located but does not indicate their concentration relative to the overall

population of an area. Again more research is needed to understand if there is a pattern and possible impacts.

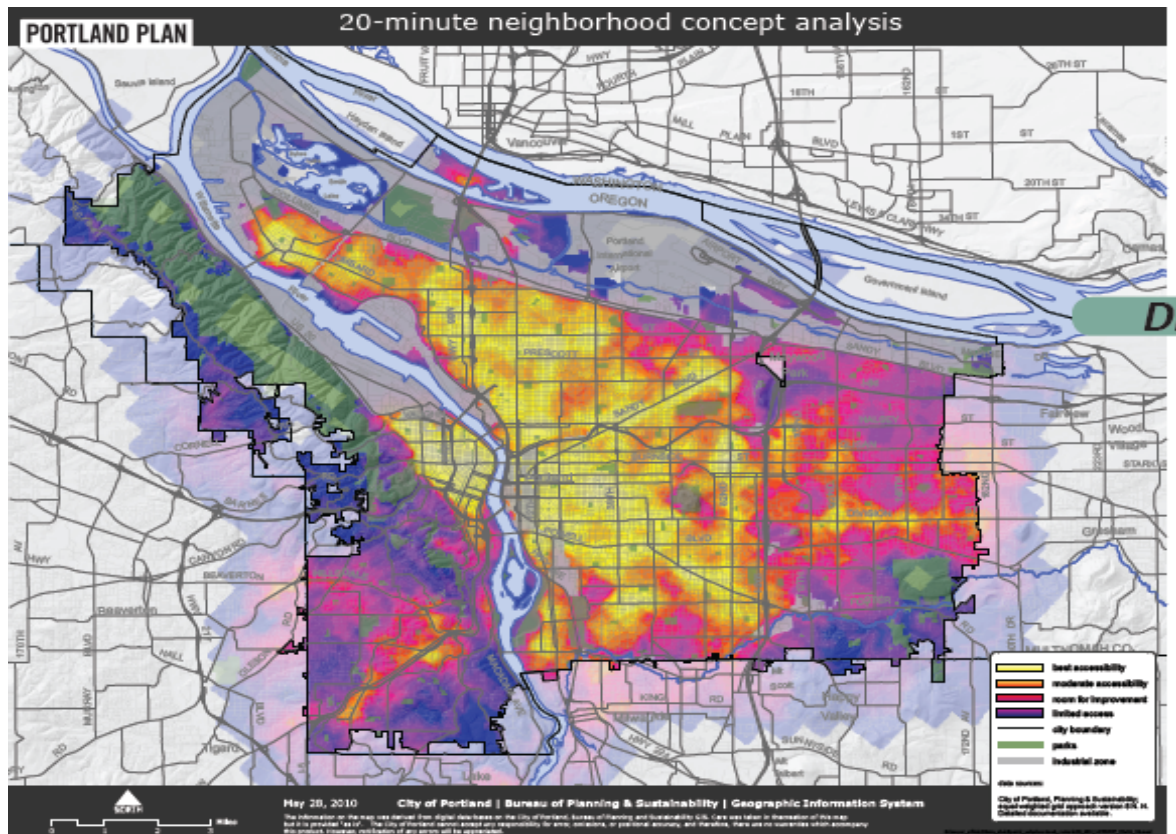
Map 36: Home Forward (Housing Authority of Portland) Section 8 Elderly/Disabled Households



Healthy Connected Neighborhoods

Using mapping and community inventory tools is an important policy tool for visualizing the present and missing pieces of a complete and diverse community. The 20-minute neighborhood concept envisions neighborhoods, town centers and corridors where residents can get most of their housing, shopping, services, education, and employment needs met in the distance of a 20 minute walk. When essential services such as a full grocery are missing from an affordable neighborhood a household can be forced to make decisions such as accepting a lower quality and more expensive food, in exchange for reducing the transportation costs to get food. For a person on a fixed income with mobility issues it becomes obvious how damaging lack of access to a grocery would be to a person's health and income. The 20 minute neighborhood Map 37 shows in the yellow and lighter colored the areas of Multnomah County where the residents have fairly good walkable access to commercial services and community amenities. The areas in purple are less connected. Implementing policies that encourage private investments such as full groceries or public investments in transportation improves neighborhood connections and access.

Map 37: Portland Plan 20 Minute Neighborhoods



20-Minute Neighborhood Concept Analysis

This mapping analysis highlights areas that have relatively good, walkable access to commercial services and community amenities. It indicates locations that have concentrations of services that are within relatively short walking distance of homes. Besides taking into account the availability of grocery stores, other commercial services, schools and parks, it takes into account factors that impact pedestrian access, such as sidewalks, street connectivity, and topography.

G. Low Income and Vulnerable Populations

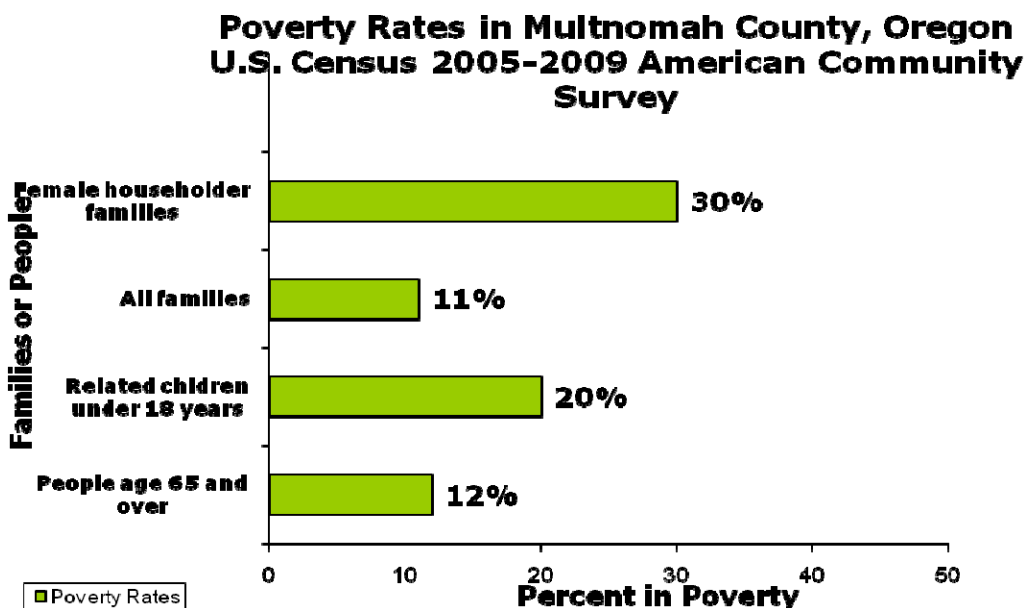
As outlined in Section II of this Plan, the social, economic, and geographic data about Multnomah County provides some context for the impediments encountered by some protected classes when accessing housing. Previous sections of this Report review many different impediments to accessing housing choice, including discrimination, policy issues, and housing stock issues. A review of the anecdotal data from the stakeholder interviews, however, shows clearly that one of the most important barriers to exercising housing choice is income.

Low-income people are not a protected class under the Fair Housing Act, but as described in Section II, as well as Part E of this Section, members of protected classes are often disproportionately low income. Historical discrimination and other factors play a role in this disparity, and lead to the effect of restricting housing choice.

i. Poverty

As shown in Part E of this section, the disparity of income between people of color and whites is quite high. This leads to a disproportionate number of communities of color, as well as immigrant and refugee communities, being low-income. This is due in large part to historical and institutional racism not only in housing, but in employment as well.

Female heads of households also experience poverty at a greater rate than other familial statuses; this population is also very restricted in exercising housing choice. Chart __ shows that 30% of female householder families are below the federal poverty line of \$22,050 annually for a family of four (2010). This equals about 31% of the 2010 Median Family Income for Multnomah County.



This compares to rates for all families in Multnomah County; about one in ten households living in poverty.

As discussed in Part E of this Section, housing advocates argue for better income measurements to determine poverty and housing cost burden. Many believe housing cost burden should include housing and transportation costs. Others argue that real living costs include housing, transportation, childcare, food, and other basic needs would be a more accurate measurement of need. Using these more specific methods of measurement more accurately illustrates the needs of vulnerable and low-income populations, and can help policy makers develop programs to better respond to those needs.

Persons in Multnomah County living on Supplemental Security Income (SSI) live on a low fixed income. Data shows that the average monthly SSI benefit is far below the Fair Market Rent for a one-bedroom apartment in Multnomah County. Table 28 shows the difference in dollars between the benefit received and the market rent over the last three years. 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.

	December 2007	December 2008	December 2009	December 2010
Average Annual Benefit¹	\$5,864	\$5,984	\$6,484	\$8,088
Average Monthly Benefit	\$489	\$498	\$540	\$674
Market Rate Rent – One Bedroom²	\$638	\$655	\$700	\$726
Difference	(\$149)	(\$157)	(\$160)	(\$52)

¹ Social Security Administration, SSI Recipients by State and County (Annual Reports).
² U.S. Department of Housing & Urban Development Fair Market Rents (Annual Reports).

Taking advantage of programs such as SSI can also be a challenge for some, especially the elderly and those with cognitive issues or mental health issues. Working with advocacy groups who can provide human assistance to help households navigate the SSI benefits process and other social services, can help vulnerable populations take full advantage of the programs that could help them.

Unemployment rates throughout the nation and in Oregon especially, remain very high. As of March 2011, nationwide unemployment was at 8.8%; in Oregon, the unemployment rate for March 2011 was 10.0%. Even more people are expected to be under-employed, where they are not working full time, or are working for too-low wages. It is believed that because of historical and institutional racism, people of color are disproportionately represented among the unemployed; however, firm quantitative data is difficult to find to back this claim.

There is an important housing-employment connection, especially in avoiding increases in homelessness, as well as avoiding foreclosures. Jurisdictions would benefit from more housing-

employment linkages, including encouraging more training for workers and enforcing employment laws to avoid discrimination.

As outlined in Part E of this Section, there is an overwhelming and increasing need to increase the overall number of affordable housing units throughout the county, especially for households at or below 30% of Median Family Income. New unit production, coupled with rehabilitation and preservation of existing units will help address the shortage of these needed units. Additional partnering strategies, such as developing more subsidies to encourage private landlords to rent to low-income households, could also be an effective tool.

ii. Rent Assistance

Rising poverty and unemployment rates in turn increase the overall demand for low-income services and programs. Anecdotal data from stakeholder interviews shows strong support for programs like short term rent assistance.

Rent assistance can be flexible to help the different needs of households; such as moving people out of homelessness, and preventing people from becoming homeless. In Fiscal Year 2009-10, 1,018 households were assisted by City of Portland rent assistance programs.

Short-term rent assistance includes temporary aid in paying rent and other costs to prevent homelessness among households facing temporary crisis as a result of unemployment, layoffs, or other short-term crises. The average one-time cost per household assisted with this tool for FY2009-2010 was \$1,123; short-term rent assistance is needed for an average of 91 days per household. This is a small investment for the successful outcome of preventing homelessness. In comparison, the average one-time cost per household for a temporary shelter bed for an average stay of 61 days is \$2,564.

Supportive housing rent assistance includes aid for deposits and housing costs to move homeless households into permanent housing, which can be a more expensive use of rent assistance funds at an average cost of \$4,643 per household assisted, for an average stay of 251 days. This assistance, which may be deployed through outreach to unsheltered homeless people, is coupled with services to support people moving into and retaining permanent housing.

iii. People with Disabilities

Complaint data and anecdotal data illustrate that people with disabilities face illegal (though perhaps unintentional) housing discrimination at higher levels than most other protected classes. In addition to better enforcement of fair housing laws, and increased education about laws around reasonable modification and accommodation, better outreach to vulnerable populations about housing options and how to navigate available services could help this group exercise more housing choice.

Section E refers to conducting an inventory of accessible housing options. Some advocates stress the importance of specific outreach to people with disabilities, as many of them often do not have adequate access to some information portals, such as the internet. Others rely solely on online tools if

they have limited mobility. Just conducting an inventory of available units will not be enough to move forward in increasing housing choice; developing a comprehensive communication strategy will ensure better success.

The barriers regarding physically accessible housing, as described in Section E, can be alleviated by better understanding of, and consistent guidelines for developing accessible units. Taking simple measures, such as using consistent methods of building ramps, and installing strobe alarms and electronic switches, and other amenities can be incorporated into building methods without significantly increasing cost, but can make a difference to the people using the units.

People with disabilities also face other barriers to housing, similar to being denied reasonable accommodation. Anecdotal evidence and complaint data from Disability Rights Oregon describes that some housing providers may try to retaliate against people with disabilities if they see them as creating extra expenses or damage to units. The result is often a notice of no-cause eviction or “end of tenancy” notices. These notices have a high impact on this population that often has difficulty obtaining good housing, especially in a specially-designed accessible unit. Oregon Title 10, Chapter 90 provides strict anti-retaliation laws to prevent these acts from occurring in housing; enforcement of this law and additional education is an appropriate tool to use to reduce these evictions. Unfortunately, end of tenancy notices also often occur outside the realm of retaliation, but still negatively impact people with disabilities. Working with partners to avoid end of tenancy notices for vulnerable populations is an important step in helping this group stay in housing.

iv. Healthy Homes

All households, but especially families with children and people with disabilities, need safe, healthy homes in which to live. The housing stock in Portland has some very old homes, many of which were once painted with lead-based paint. Others have mold problems, or heating and cooling systems that no longer work.

Jurisdictions must continue to enforce existing housing and safety laws where health and human safety is concerned, including but not limited to pest control, heating and cooling, mold removal, and lead abatement. The jurisdictions have programs in place that address some of these concerns, including home repair loans and grants and lead removal grants. In addition to continuing these services, it is important to continue funding and support for neighborhood inspection programs, which can follow up on potential violators of healthy homes laws.

v. The Aging Population

The aging population, which is expected to increase in number as Baby Boomers age, has a unique set of needs that can lead to restricted housing choice. Elders with disabilities, those with limited English proficiency, and those from the LGBTQ community have specific needs for housing.

For example, as the diversity in Multnomah County grows, so does the number of elders who are linguistically isolated. Part B of this Section outlined the high percentage of households who are

linguistically isolated, meaning they do not speak English at all. As this group ages, they will need culturally and linguistically appropriate services and housing.

Elders who are members of the LGBTQ community, who are included in the protected class of Sexual Orientation, may face discrimination and differential treatment in services and housing as they age. Anecdotal data from our stakeholder and housing expert interviews explained that LGBTQ elders often feel that they have to “return to the closet” in some housing facilities to avoid mistreatment.

Additional education addressing these unique needs is an important first step for ensuring housing choice can be exercised by elders in protected classes, and those of low-income.

Some seniors who are homeowners have faced predatory lending, much like communities of color before the housing bubble burst in 2007. Seniors were often targeted specifically for reverse mortgages, which enable seniors to defer loan payments, but bear high interest rates that could cause seniors to lose their homes to foreclosure. Much like the high-cost loans for other homebuyers, this issue is not as significant a problem as it was prior to 2007; jurisdictions will need to continue monitoring this issue as the housing market recovers.

vi. Other Vulnerable Populations

As outlined in Part E of this Section, there is a great need for housing that links to services. People with disabilities, those who suffer from mental illness, and those suffering from addiction have unique needs, and benefit greatly from services linked to housing. Those suffering from mental illness and addiction can avoid homelessness or institutionalization if they are able to access housing that can help them with support to stay in their homes.

A sub-set of those suffering from mental illness poses unique fair housing issues. Some people who are leaving the criminal justice system also suffer from mental illness; this group not only faces barriers because of criminal history, they also face barriers to access housing because of their mental illness. Refusal to rent on the basis of criminal history is not a violation of housing law, but with the accompanying mental illness, accessing housing becomes more difficult. Additional education, and especially outreach to available services, can help those with mental illness access the housing they need to be successful.

Many public housing projects cannot accept people with criminal records as they may pose a safety issue with other tenants. Other housing providers refuse to rent to those with criminal histories not only because of safety issues, but they are also seen as a high-risk investment as this group also struggles to find adequate employment. Multnomah County gives temporary aid to this group to provide for housing until they are able to gain employment, but as unemployment rates remain high, those with criminal records must stay in the supportive housing longer, therefore using more resources. An article published in the journal *Psychiatric Services* concluded that criminal history is not a predictor of success in housing: “The finding that criminal history does not provide good predictive information about the potential for housing success is important because it contradicts the

expectations of housing operators and policy makers. The findings suggest that policies and practices that keep homeless people with criminal records out of housing may be unnecessarily restrictive.”¹

¹ Malone, Daniel K. MPH. “Assessing Criminal History as a Predictor of Future Housing Success for Homeless Adults With Behavioral Health Disorders;” *Psychiatric Services*; 60(2); February 2009