

CITY OF PORTLAND - CITY OF GRESHAM - MULTNOMAH COUNTY

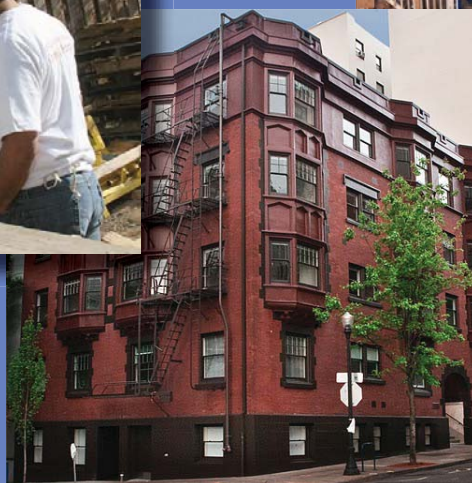
FAIR HOUSING PLAN

2011

An Analysis of Impediments to Fair Housing Choice and the Strategies to Address Them

Report to Portland City Council June 15, 2011

Report to HUD on June 17, 2011



ACKNOWLEDGEMENTS

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2011 FAIR HOUSING PLAN

AN ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE AND THE STRATEGIES TO ADDRESS THEM

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IF YOU FEEL YOU HAVE EXPERIENCED DISCRIMINATION IN THE HOUSING INDUSTRY, PLEASE CONTACT:

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May 16, 2011

On behalf of the Consortium of the City of Portland, City of Gresham, and Multnomah County, we commit to be guided by the recommendations outlined in this *2011 Analysis of Impediments to Fair Housing Choice* report. When making funding, program, and policy decisions for housing throughout the county, we commit to taking every action possible to affirmatively further fair housing.

We thank the two advisory committees who helped develop this report, which included housing providers, housing stakeholders, community members, and Consortium staff. For several months, these two groups reviewed data sets, conducted interviews, and asked hard questions to identify actions and policies that restrict housing choice, including:

- Continued housing discrimination that leads to racial and economic segregation;
- Lack of understanding of Fair Housing Laws by housing consumers and providers;
- Areas throughout the county that have reduced access to opportunity;
- A shortage of affordable, accessible units, especially for people with disabilities, larger families, and households below 30% of Median Family Income;
- Local policies that have the effect of creating displacement and gentrification; and,
- Low-income and vulnerable populations with restricted ability to exercise housing choice.

The set of recommendations included in this report is extensive and thorough and includes funding fair housing education and enforcement, improving accessibility in housing, and empowering an advocacy group to keep fair housing issues front and center, among many others.

This first year, for Fiscal Year 2011-2012, the Consortium members will begin to take action to address these impediments, including:

- Funding the Fair Housing Council of Oregon to continue education and enforcement of Fair Housing Laws;
- Funding Legal Aid Services of Oregon to help fund legal services for those experiencing housing discrimination;
- Committing millions of dollars to develop and preserve affordable housing, and continuing supportive services in housing for those suffering from mental illness, addiction, and other health issues; and
- Continuing to partner and collaborate with organizations that provide services to members of protected classes, low-income households, and other vulnerable populations.

The Consortium will work over the next five years to successfully implement these recommendations to move the fair housing agenda forward.

Respectfully submitted,

Commissioner Nick Fish
City of Portland

Commissioner Deborah Kafoury
Multnomah County

Councilor David Widmark
City of Gresham

2011 ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING

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SECTION I: INTRODUCTION AND EXECUTIVE SUMMARY OF THE ANALYSIS

A. Introduction

The U.S. Department of Housing and Urban Development requires each state and local government to submit a certification that it is Affirmatively Furthering Fair Housing (AFFH) (24 CFR 91). Each jurisdiction is required to:

1. Conduct an analysis of impediments to fair housing choice;
2. Make recommendations and then take appropriate actions to overcome the effects of impediments identified through that analysis; and,
3. Maintain records reflecting the analysis and actions.

The purpose of this report is to identify “impediments” to the achievement of the goals of fair housing. These impediments include:

Any actions, omissions, or decisions taken because of race, color, religion, sex, disability, familial status or national origin which restrict housing choices or the availability of housing choices; or

Any actions, omissions, or decisions which have the effect of restricting housing choices on the basis of race, color, religion, sex, disability, familial status or national origin.¹

Race, color, religion, sex, disability, familial status, and national origin are Protected Classes under federal law²; the Analysis of Impediments to Fair Housing Choice focuses on barriers these classes face in accessing housing. In addition to the federal Protected Classes, the State of Oregon and the City of Portland have additional Protected Classes: marital status, sexual orientation, source of income, military status, gender identity, and domestic violence victims; this report will focus on these classes as well.

The analysis of impediments is a comprehensive review of a jurisdiction's laws, regulations, and administrative policies, procedures, and practices affecting the location, availability, and accessibility of housing, as well as an assessment of conditions, both public and private, affecting fair housing choice.

The analysis is not limited to the identification of actions purposefully meant or designed to disadvantage members of a protected class. Impediments also include:

Policies, practices, or procedures that appear neutral on their face, but which operate to deny or adversely affect the availability

¹ HUD; Fair Housing Planning Guide (Washington, D.C.: HUD) p. 2-8.

² Fair Housing Act, Title VIII of the Civil Rights Act of 1968.

of housing to persons because of [their protected class].³

This class of impediments includes actions or policies which have a disparate or disproportionate impact on the housing choices of protected classes, even though the actions or policies are neutral on their face and were adopted without any intent to produce a discriminatory impact. The disparate impact test is, in this way, *result-oriented* and not *intent-oriented*.

The task of this study is to evaluate the current situation in Multnomah County to determine: (1) whether impediments to fair housing confront protected classes; (2) if such impediments do exist, understand why they exist; (3) to set forth what is being done to eliminate these impediments; and (4) to make recommendations to address those impediments.

B. Methodology

The Portland Housing Bureau took the lead on the Analysis of Impediments to Fair Housing Report on behalf of the Consortium including Multnomah County, the City of Portland, and the City of Gresham.

We formed two stakeholder committees⁴ for conducting and processing the analysis of impediments. A “Stakeholder Advisory Committee” of twenty-three members including fair housing advocates, private market citizens, advocates for people with disabilities, people representing different cultural, racial, and ethnic groups, health care advocates, mental health advocates, and other interested citizens reviewed the scope of the analysis, discussed initial findings, identified impediments, and suggested recommendations.

A “Technical Advisory Committee” of sixteen members including fair housing technical practitioners, housing program staff, and other jurisdictional partners secured data sources, discussed accuracy of findings, and reviewed identified impediments and recommendations.

With the aid of the Technical Advisory Committee, we collected census and other data to augment Fair Housing data including audit testing from the Fair Housing Council of Oregon, discrimination complaints from the U.S. Department of Housing and Urban Development, the Fair Housing Council of Oregon, Legal Aid, Disability Rights Oregon, the Bureau of Labor and Industry, and the Oregon Department of Justice. The data was also compared to the housing market analysis conducted for the *2011-2016 Consolidated Plan*. This quantitative data was compared to qualitative data gathered by a series of over sixty interviews with local and regional planners, housing advocates,

³ HUD, Fair Housing Planning Guide (Washington, D.C.: HUD) p. 2-17.

⁴ A list of committee participants can be found in Appendix A.

housing industry representatives, legal experts, and county experts.⁵

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

We also reviewed various materials on fair-housing related topics. This included information on fair housing programs, local planning efforts including the Portland Plan (Portland’s in-development 25 year city strategy), Sustainable Communities planning, and transportation planning. We consulted various federal, state, and local statutes and ordinances.

The Portland Housing Advisory Commission (PHAC) and the Multnomah County Federal Funding Oversight Committee provided input and opportunities for public review and comments on preliminary drafts of the analysis. Individual members of the PHAC and staff from Multnomah County and the City of Gresham were represented in the two Analysis of Impediments advisory committees.

The budget for conducting the 2011 Analysis of Impediments to Fair Housing Report was approximately \$10,000 plus Portland Housing Bureau staff time. These funds were from the City of Portland’s Community Development Block Grant funds for FY2010-2011, from the Administration/Planning cap. The analysis process came under budget, so the full \$10,000 was not needed.

C. Review of the 2005 Analysis of Impediments Report

The 2005 Analysis of Impediments to Fair Housing Choice report included eight key recommendations for addressing impediments to fair housing choice. Most of these recommendations were successfully implemented, and others are still in development. Some of these recommendations are again included in this 2011 report.

2005 Recommendation	Implementation
1. Continue to fund a range of core fair housing services, including but not limited to education and active enforcement of the fair housing laws.	The jurisdictions of Multnomah County annually funded the Fair Housing Council of Oregon to process fair housing complaints, and provide landlord and tenant education and counseling.
2. Continue to fund low-cost accessibility accommodations.	The jurisdictions funded programs for low-cost modifications to make home accessible, mostly through the non-profit Unlimited Choices’

⁵ A list of interviewees and their raw data responses are included in Appendix B.

	Mend-a-Home and Adapt-a-Home programs.
3. Implement strategies to close the minority homeownership gap, as proposed by the Homeownership Advisory Committee.	While the Portland Housing Bureau no longer provides first mortgage loans, the jurisdictions to have Down Payment Assistance Loans, and other homeownership programs such as Limited Tax Exemptions, to increase homeownership for low-income residents, with a special outreach and focus to communities of color. In FY2010-2011, for example, Down Payment Assistance funds were distributed through the Minority Homeownership Assistance Collaborative.
4. Continue to fund a range of proven programs that increase access to housing and encourage housing choice including Housing Connections, Ready to Rent, and Fresh Start.	The jurisdictions continue to fund these programs; Ready to Rent has been replaced by the program Rent Well.
5. Increase housing choices for people with disabilities by conducting an inventory of accessible units, evaluating the need for specific accessibility features in units, and developing recommendations to increase marketing of accessible units to disabled renters.	Some work has been done to complete the inventory of accessible units, but has not yet been completed. This recommendation has been renewed for this 2011 report.
6. Develop a landlord-tenant issue workgroup to further explore and develop recommendations on issues cited in the AI, including use of “no cause” evictions for retaliatory purposes, habitability issues, under-reporting of fair housing complaints, and technical assistance on reasonable accommodation requests.	Workgroups have met to review some of these issues. A Task Force was formed in 2010 to review Section 8 “turnback” rates for voucher holders, and acceptance rates have increased. Issues of no-cause evictions continue, as does the under-reporting of fair housing complaints. Advocates such as Disability Rights Oregon and Fair Housing Council of Oregon provide technical assistance for reasonable accommodation requests.
7. Research and explore the development of a new conversion ordinance to provide appropriate protections to low-income households.	Currently, no anti-conversion ordinance exists. Since 2007, the housing market has been on a decline, so condo conversions are no longer an issue. Jurisdictions will watch this issue closely in the future as the housing market works to recover.
8. Jurisdictions should consider implementing a uniform housing location policy across Multnomah County. The City of Portland should revisit its Location Policy, revising it if needed.	The review of Portland’s <i>Location Policy</i> is currently underway. As of now, there is no county-wide Location Policy.

While most of the recommendations were implemented, some recommendations appear again in the 2011 report, as outlined below in Part D. For example, quantitative data as well as qualitative data from the stakeholder interviews show a continued need for an accurate inventory of accessible units; this recommendation is renewed.

D. Identified Impediments and the Recommendations to Address Them⁶

Forty-three years after the passage of the Fair Housing Act of 1968, there are still many impediments to Fair Housing Choice in Multnomah County. While it has grown more diverse over the years, many parts of the county remain racially, ethnically, and economically segregated.

Through the work of the two advisory bodies, seven core Impediment Themes have been identified. The advisory bodies developed multiple recommendations for addressing each of the Impediment Themes; except where noted, the Committee reached consensus on the recommendations. Given limited resources and funding, the recommendations have been listed in priority order; initial prioritization was developed through a survey sent to committee members, and then interactive dialogue to finalize. The Committee first considered recommendations that would have the highest impact on addressing the impediments. When making policy and program decisions, the City of Portland, City of Gresham, and Multnomah County (the Consortium) should focus the most efforts and resources on the *top* priority items, shown in **bold**. Whenever possible, Consortium members and partners should strive to achieve the other recommendations listed:

Discrimination in Housing

Complaint data gathered from multiple advocacy sources, including the Fair Housing Council of Oregon, the U.S. Department of Housing and Urban Development, as well as other legal and advocacy groups show a real and present problem of unlawful discrimination in housing. According to the complaint data, people with disabilities and people of different racial and ethnic backgrounds face the most discrimination in seeking and staying in housing. Complaint data shows many alleged acts of discrimination, including refusal to rent, quoting different terms and conditions, steering, and refusal to make reasonable accommodations.

Other Protected Classes also face unlawful discrimination, including people of differing National Origin, as well as Domestic Violence Victims. Facing different terms and conditions is an emerging issue for people of different National Origin, as housing providers may create extra conditions for accessing a unit, including requiring a Social

⁶ The full list of impediments and recommendations can be found in Section VI. of this Plan; they are also available online at www.portlandonline.com/phb/fairhousing

Security Number, requiring extra documentation as proof of employment, and other paperwork. Domestic Violence Victims often face barriers as a result of previous evictions due to domestic violence, call records to 911, and police visits.

Recommendations:

- 1. Commit to county-wide funding and support to continue and enhance the education of fair housing laws.**
- 2. Commit to county-wide funding and support to continue and enhance enforcement of fair housing laws.**
- 3. Conduct audit testing to document discrimination against Protected Classes seeking housing, with special focus on homeownership and affordable rental units.**
4. Partner with housing providers to modify screening and credit criteria (such as requiring Social Security Numbers) that have an inadvertent impact on protected classes, especially persons of differing national origin and women experiencing domestic violence.
5. Strengthen inter-jurisdictional communication and decision-making to improve coordination of the Housing Authority of Portland, Multnomah County, City of Gresham, City of Portland, non-profits, the State and other partners to improve services and programs.
6. Develop and promote policies that remove negative housing information and low level law enforcement contacts, including 911 calls from records of persons who report domestic violence and other protected classes, to prevent use of this information as a basis of eviction or refusal to rent.

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 of Fair Housing Law. While many groups advocate and work on behalf of fair housing, the County lacks a clear, focused champion for affirmatively furthering fair housing.

Lack of understanding by rental property managers, agents, and other housing providers, as well as differing screening criteria, can lead to the disparate treatment of persons seeking housing. Renters and buyers are also specifically impeded by limited knowledge of Fair Housing Law, lack of educational materials, culturally appropriate information, linguistic isolation, and a lack of capacity by government and culturally connected organizations to do effective outreach.

Recommendations:

- 1. Create a fair housing advocacy committee that meets on an at least quarterly basis to focus on fair housing issues and to be a strong advocate voice in Multnomah County. Committee needs a clear, focused champion in a strong leadership and decision making position, as well as a diverse, representative membership.**

2. **Partner with landlord trade associations and other community organizations to ensure frequent and accurate trainings for property managers, owners, regulators and social service providers to understand Fair Housing law and reasonable accommodations and modifications.**
3. **Commit resources for a public information campaign about Fair Housing Rights and current issues to change attitudes, practices and public policies, using culturally and linguistically appropriate methods to reach all members of the public.**
4. Increase overall outreach and education to the general public about Fair Housing law; provide easily accessible and culturally and linguistically appropriate information regarding rights and resources.
5. Fund homeownership education for communities of color and immigrant and refugee communities by partnering with organizations that provide homebuyer education, encouraging use of materials in multiple languages.
6. Fund education services for workers in assisted living and nursing facilities to better understand the varying needs of the aging population.

Areas of Reduced Access to Opportunity

There is inequity and segregation in neighborhoods that lack good access to jobs, public transit, schools, grocery, and sidewalks. This disproportionately affects those with disabilities, low-income, communities of color, and immigrant and refugee communities.

Recommendations:

1. **Develop opportunity mapping as a foundation of housing policy development to illustrate areas of Multnomah County where there is limited access to opportunity. Advocate for prioritizing resources, including transportation resources, to these areas to increase opportunity and equity, and tie the mapping into the update of Portland's *Comprehensive Plan* and *Location Policy*.**
2. **Partner with Tri-Met and other local agencies, the State, major employers and school districts to encourage development and rehabilitation of affordable/accessible housing close to jobs, transportation, groceries, schools, employment and other amenities.**
3. **Partner with regional housing organizations and City and County partners to emphasize the development of Healthy Connected Neighborhoods. Based on mapping, advocate for prioritizing investments in East Multnomah County and areas concentrations of low-income households.**
4. Continue programs that improve employment outcomes and increase incomes, including development and availability of jobs close to affordable/accessible housing, transportation and other services.
5. Where housing is already affordable/accessible focus on creating quality jobs and linking residents to quality jobs through education and other supports.
6. Work with neighborhoods to increase understanding of the need for affordable/accessible units for people with high-needs to reduce NIMBY (not in my backyard) reactions.

7. Use local political leadership to support national efforts to change the loan modification process, which will help homeowners prevent foreclosure.

Fair Housing Data

Data analysis is an important tool for developing a Fair Housing Plan. Currently the data on discrimination of some Protected Classes, including age, sex, sexual orientation, marital status, religion, and source of income is incomplete or unavailable. There is also a lack of solid data available for East Multnomah County and parts of the city of Gresham. Fair housing planning is impeded by this lack of good data.

Recommendations:

- 1. Fund audit testing for all areas of the County using the most inclusive list of Protected Classes to document discrimination.**
- 2. Conduct data research and analysis to determine the shortage of various housing types especially accessible units for people with disabilities.**
- 3. Encourage partners currently serving people vulnerable to discrimination to capture and document discrimination, by encouraging use of the current reporting portals and by using a variety of low-barrier intake techniques.**
4. Jurisdictional partners should conduct a regular review of data and recommendations to respond quickly to changing Fair Housing needs.

Accessible, Affordable Housing Stock

The location of accessible, affordable or subsidized rental units limits the opportunities of lower-income households to exercise housing choice, and creates blighted areas of low opportunity and low-income neighborhoods. This leads to the segregation of people with disabilities, communities of color, and immigrant and refugee populations.

Lack of accessible units specifically hinders housing choice for people with disabilities, especially those requiring wheelchair accessible homes. There is also a lack of an accurate inventory of accessible units in the county area. There is lack of accessible, affordable units with supportive services for those with mental health disabilities, addiction illness, and seniors with cognitive decline.

There is a shortage of housing units affordable to households earning 30% of the Median Family Income (MFI)⁷ or below; this shortage is expected to increase over the next several years. This can disproportionately affect protected classes who are low-income.

Recommendations:

- 1. Increase the number of affordable/accessible housing choices for all household sizes, especially family-sized housing with three or more bedrooms.**

⁷ See MFI Table in Section II of this report.

2. **Increase housing choice for people with disabilities by creating a database of available accessible units, linking it to those who need it, and partnering with property owners and managers to better market accessible units to people with disabilities.**
3. **Continue to fund home repair and modification programs.**
4. Develop strong building guidelines to ensure consistent standards of what features an “accessible” unit includes.
5. Develop a range of housing and supportive services to better match the needs of different populations living with mental illness; one size does not fit all.
6. Research feasibility of a county-wide ordinance that requires newly constructed housing units to be built in a way that would make them easily accessible or “visitable” by people with disabilities, as well as easily modified for future accessibility needs.
7. Improve the quality and safety of existing affordable/accessible housing through home repair loans, partnering with housing providers, and rental housing inspections.
8. Require annual training for staff and partners of government entities, pseudo-government entities and contract recipients to review accessible development and construction standards.
9. Link housing and supportive services for residents through inter-jurisdictional partnerships and streamlining of services and increased funding.
10. Work with housing providers to provide two-weeks’ notice to advocacy groups and interest lists for when an accessible unit becomes available.

Unintended Gentrification Through Policies

Urban Renewal Development and the limited uses of Tax Increment Funds (TIF) have the unintended consequence of residential displacement and residents being “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.

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 throughout our community. The Housing Authority of Portland administers the HUD Housing Choice Voucher Program for Multnomah County in full compliance with federal policies that guide the program, including Fair Housing.

Section 8 voucher holders should be able to use the voucher to rent suitable housing with reasonable rents on the open market without barriers based on protected class status. 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 (a voucher holder has been unable to find housing and must return the voucher) has been successfully decreased in recent years, housing choice is still restricted for voucher holders. Data shows vouchers are used in clear clusters throughout the county, focused in areas of reduced access to opportunity and areas with high concentrations of low-income residents and communities of color.

HAP works to ensure that its vouchers can be used in all areas of the community. It sets the voucher payment standards (the value of the voucher in the marketplace) by surveying market rents across the county so that voucher holders can pay reasonable market rents for a suitable apartment throughout 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 the program restricts housing choices to determine the best course of action to increase choice.

Recommendations:

- 1. Make public investments that mitigate the effects of displacement and that encourage diversity through mechanisms including, but not limited to, “community agreements,” housing development linked to schools/ transportation/employment, mixed income housing, and rental assistance tiered to market rate rents.**
- 2. Encourage the renewal of Portland’s 30% Tax Increment Funding affordable housing set-aside; encourage other cities in Multnomah County to devote Urban Renewal funds to housing programs and projects that can further fair housing goals.**
- 3. Focus on resource development to acquire funding outside of Urban Renewal Areas to develop and preserve affordable/accessible housing in all areas of the County.**
4. Over the next five years, fund a representative advisory group, such as this Report’s proposed fair housing advisory committee, to work with the Housing Authority of Portland to understand the various data sets HAP evaluates to determine how much housing choice Section 8 participants have. Work with rental housing owners associations to understand more precisely where Section 8 is and is not accepted and the denial rates of Section 8 voucher holders from owners that accept Section 8. Compare this information with information available from jurisdictions that do include Section 8 under the protected class “source of income.”

5. Collaborate with the Housing Authority of Portland, housing providers and community advocates to ensure Section 8 vouchers are used as a tool to increase housing choice throughout the county, especially areas of high opportunity.
6. Continue partnering with housing providers to increase participation in the Section 8 voucher program.
7. Meaningfully involve community members in the redevelopment of their neighborhoods, especially communities of color and others historically not invited to participate in the development and decision-making regarding redevelopment, especially around URAs.
8. Continue funding homeownership programs, including but not limited to Down Payment Assistance, to continue efforts to close the minority homeownership gap.
9. Research the feasibility of developing subsidies to help current low income residents remain in URAs as rental prices increase.

Low-Income and Vulnerable Populations

Households of color and differing national origins, as well as female heads of households experience poverty at a higher rate than other households, often due to historical and institutional discrimination in employment, credit, and education.

Employment and income issues of all kinds including layoffs, wage levels, location of employment, training, access to benefits, and discrimination have the largest impact on housing choice.

Recommendations:

1. **Continue, and consider increasing funding for, Rent Assistance for low-income residents.**
2. **Increase funding for social services known to assist in stabilizing households, including but not limited to addiction services, childcare, employment assistance, and other support services.**
3. **Continue funding development of subsidized, accessible housing units for individuals and families below 30%MFI, working to increase the number of units available to meet the demand. Develop subsidies to encourage private landlords to rent to low-income individuals at little to no risk to them.**
4. Partner with advocacy groups who provide human assistance to help households navigate the benefits process to increase the income of extremely low-income households.
5. Adopt new household income measurements regarding housing cost burden to take into account, transportation, childcare, food, energy, and other household costs.
6. Work with partners to increase employment and income outcomes for households through education, training of workers, and enforcement of employment law.
7. Enforce existing housing and safety laws where health and human safety is endangered, including but not limited to pest control, heating/cooling, and lead and mold removal.

8. Work with partners to increase understanding and enforcement of retaliation laws to avoid illegal “end of tenancy” notices for vulnerable populations, especially people with disabilities.
9. Increase outreach about available affordable/accessible housing and social services for all needy populations.
10. Increase efforts to prevent predatory reverse mortgages targeted to seniors.

SECTION II: JURISDICTIONAL BACKGROUND DATA

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

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

A. Demographic and Socioeconomic Characteristics

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

Population

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

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

Table 1: Population Growth 2000-2009, Multnomah County

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

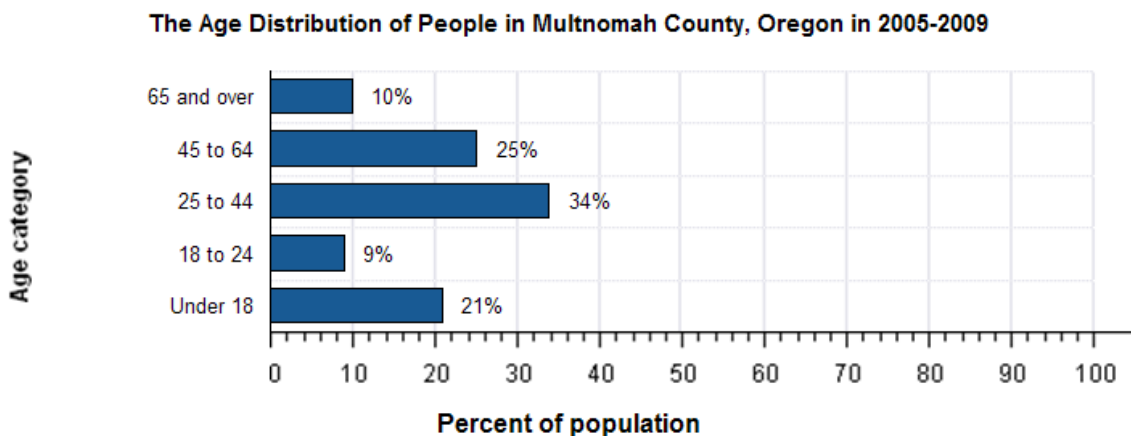
Source: American Community Survey, 2000-2009

Age

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

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

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



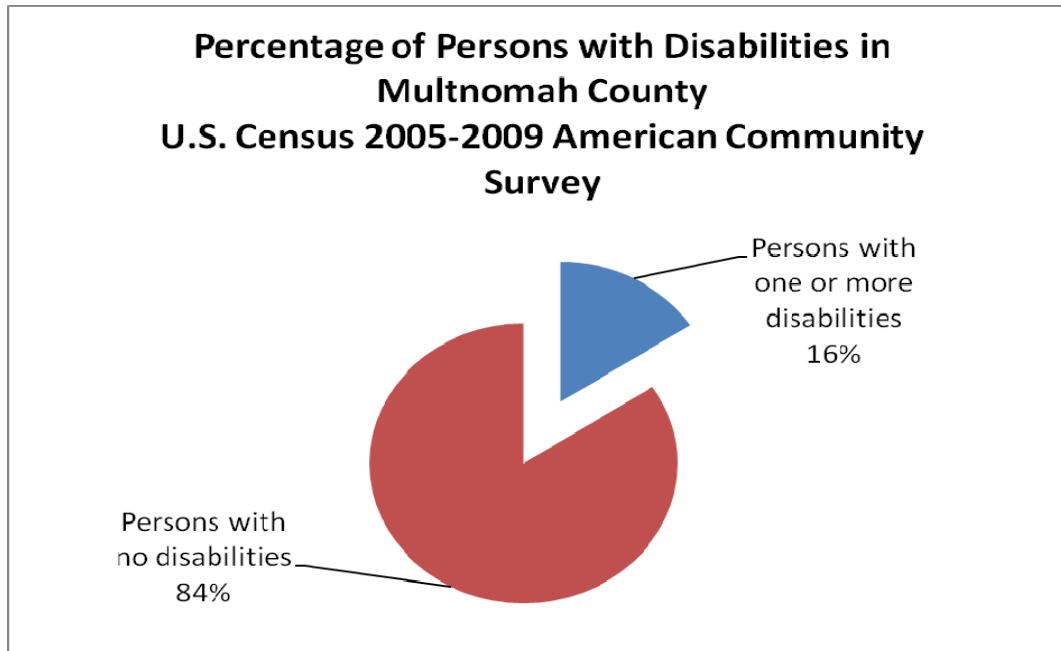
Source: American Community Survey, 2005-2009

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

Disability

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

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



Racial and Ethnic Composition of the Region

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

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

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

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

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

Source: 2010 Decennial Census, Table P1 and P2

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

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

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

Source: 2010 Decennial Census, Table P1 and P2

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

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

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

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

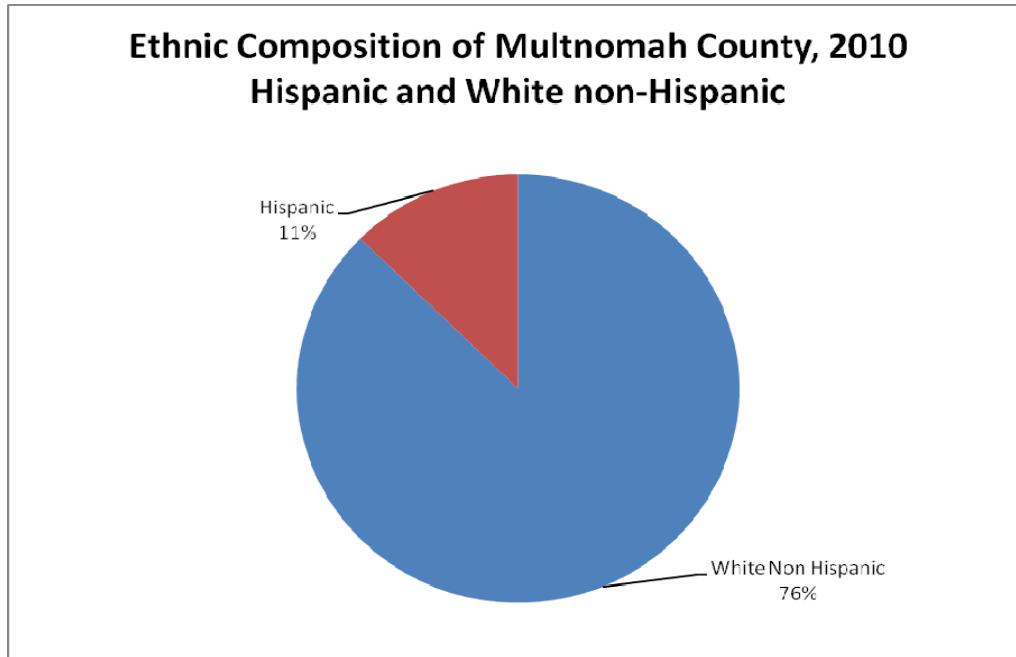
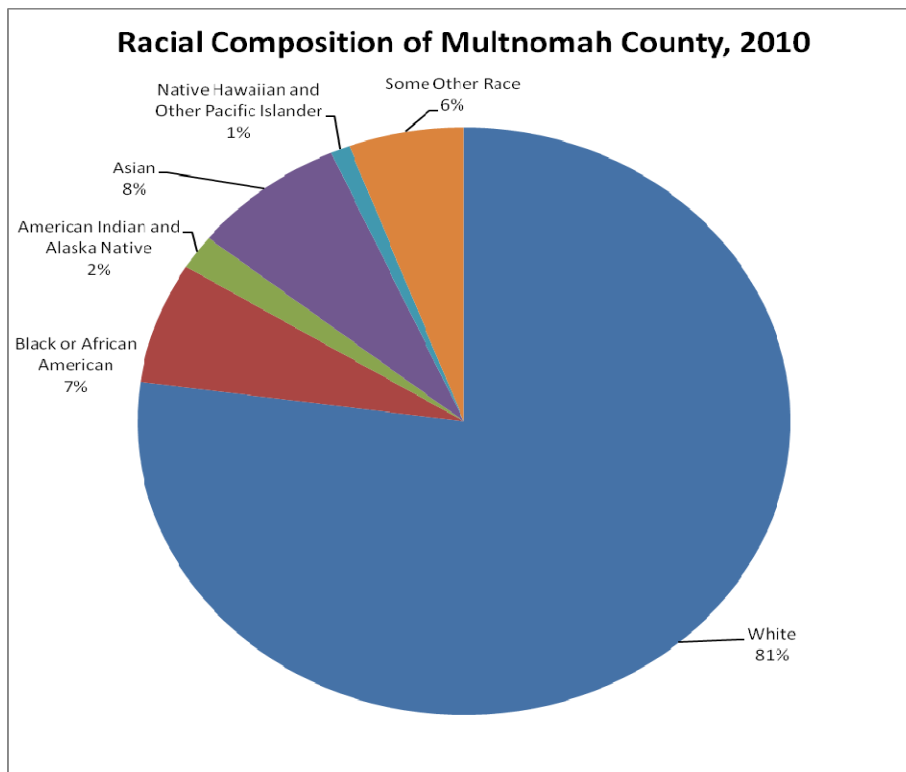


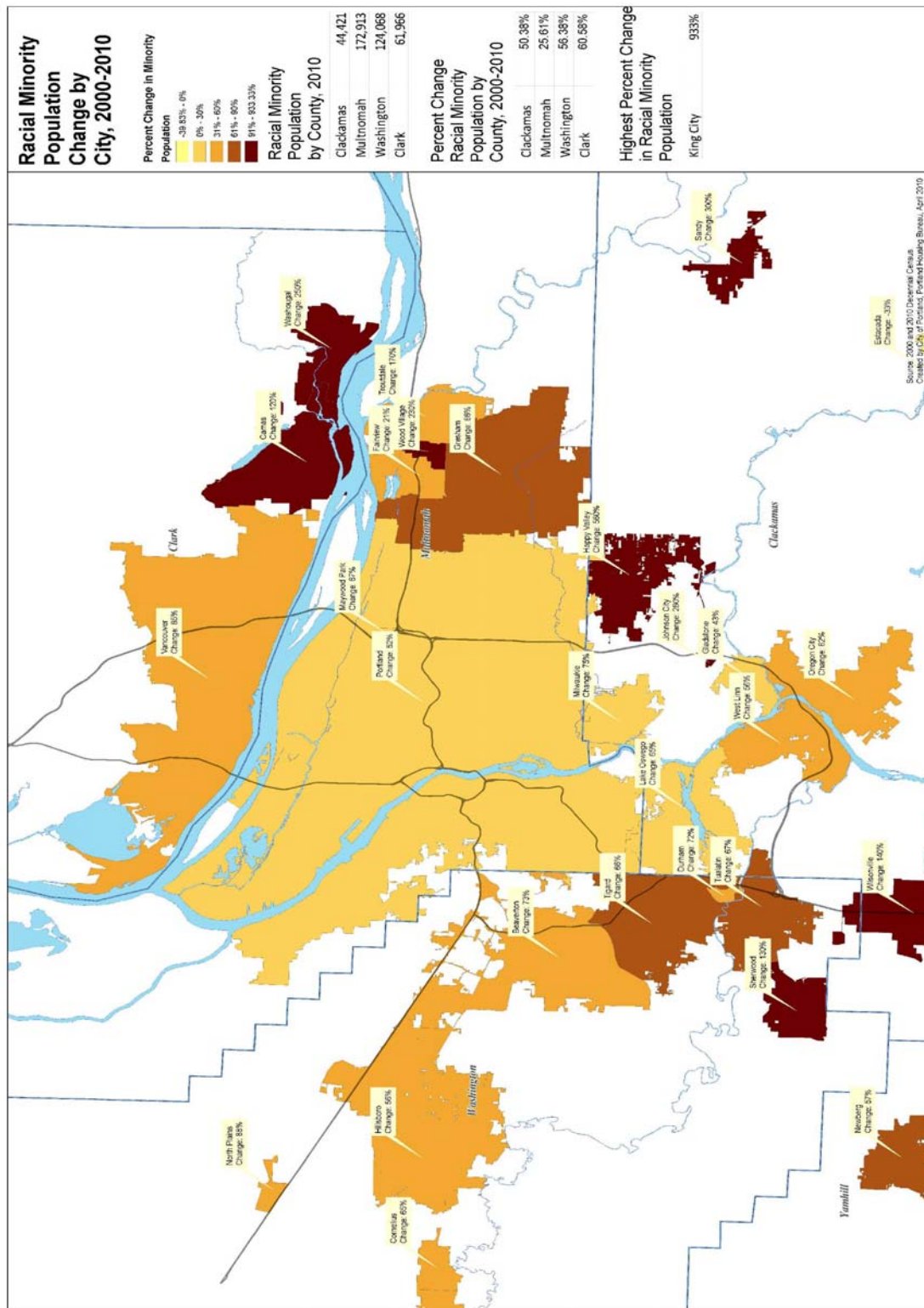
Chart 4: Racial Composition of Multnomah County, 2010



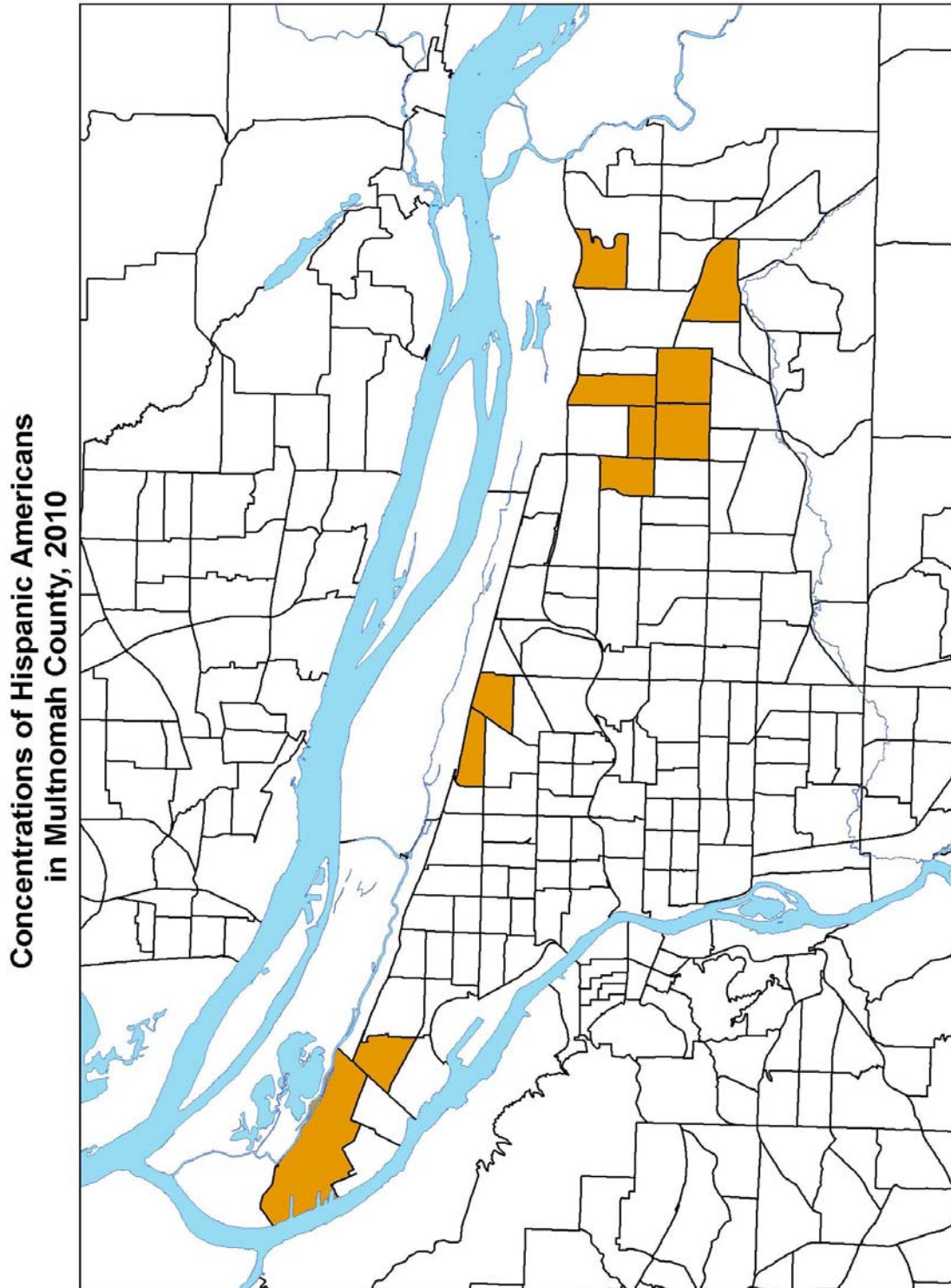
Latinos are the fastest growing minority population in the Multnomah County. Asian Americans are the second-largest minority population in the County. The region receives immigrants from Vietnam, Hong Kong, Taiwan, Korea, Philippines, and Japan as well as Asian Americans who move here from other states.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

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

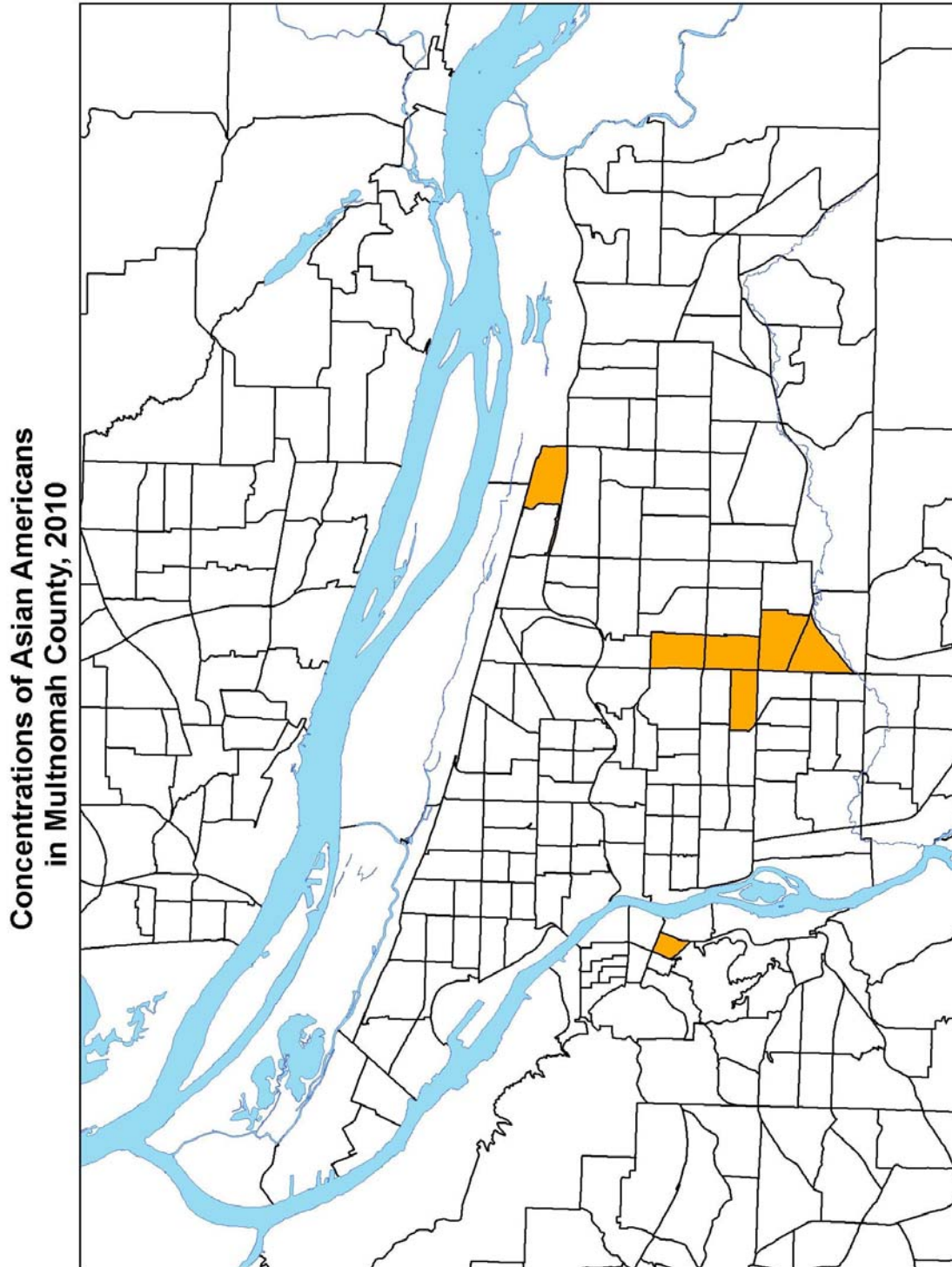
Map 1: Racial Minority Population Change by Census Tract in Multnomah County, 2000-2010



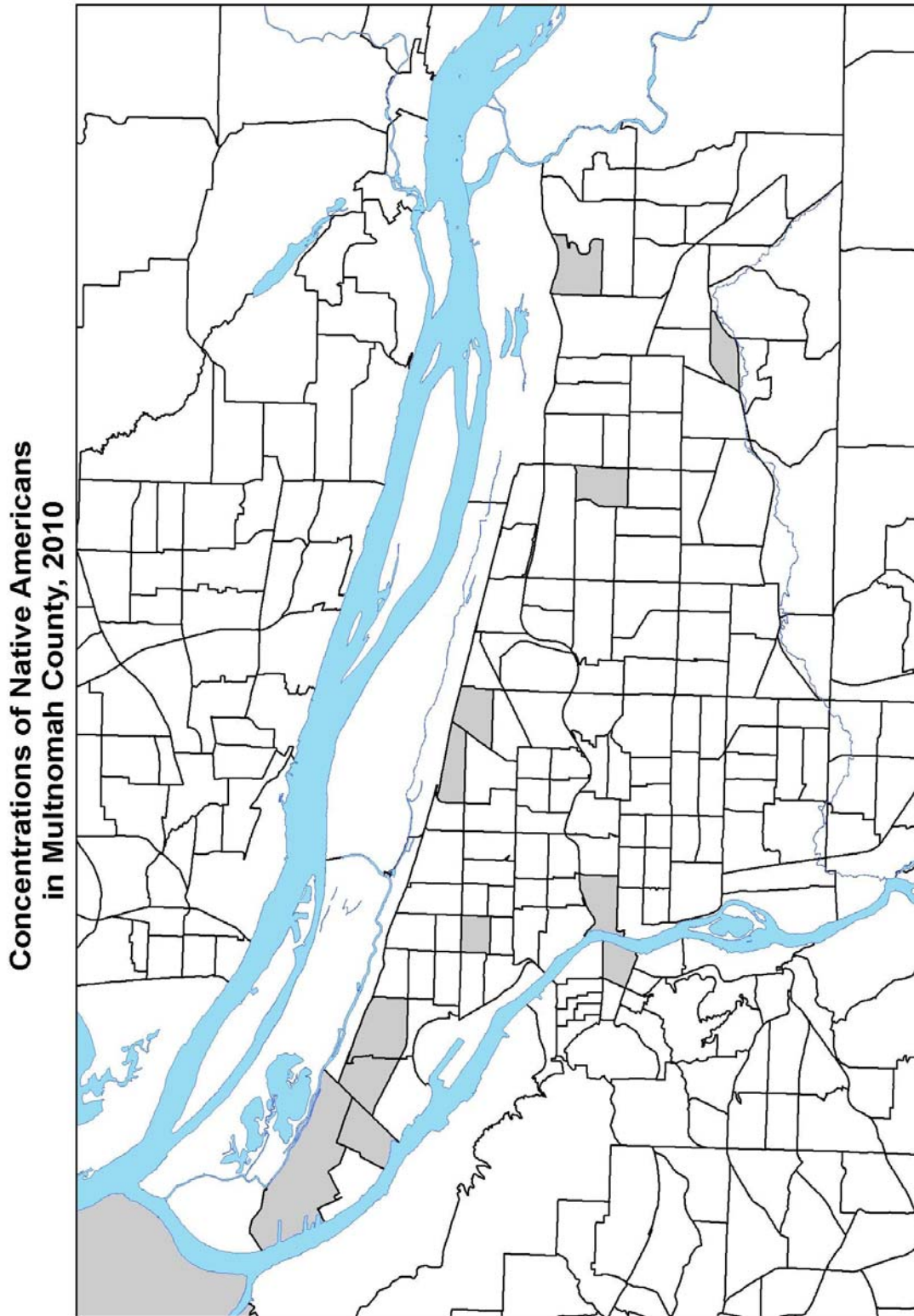
Map 2 : Concentrations of Hispanic Americans in Multnomah County, 2010



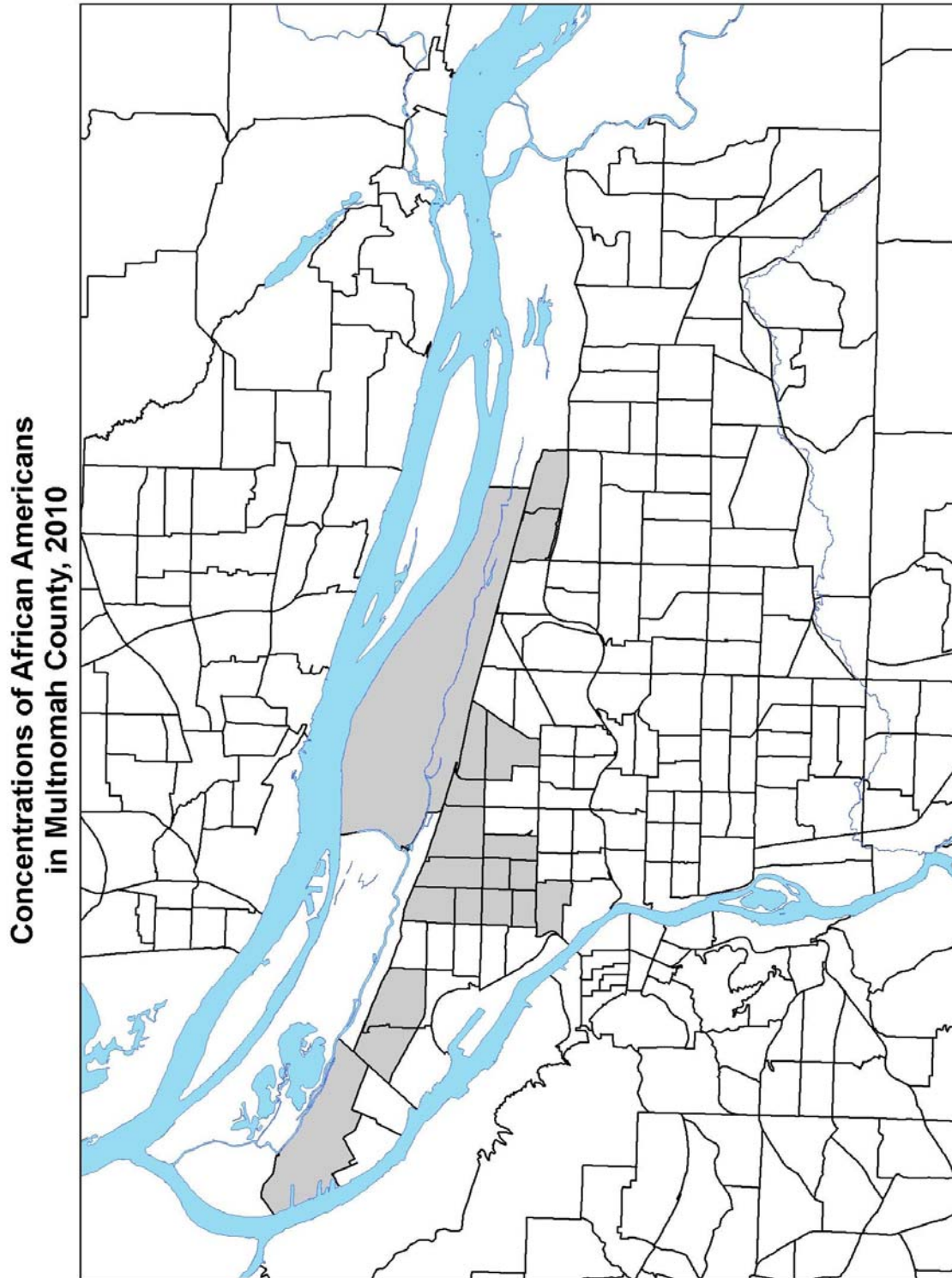
Map 3 : Concentrations of Asian Americans in Multnomah County, 2010



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



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

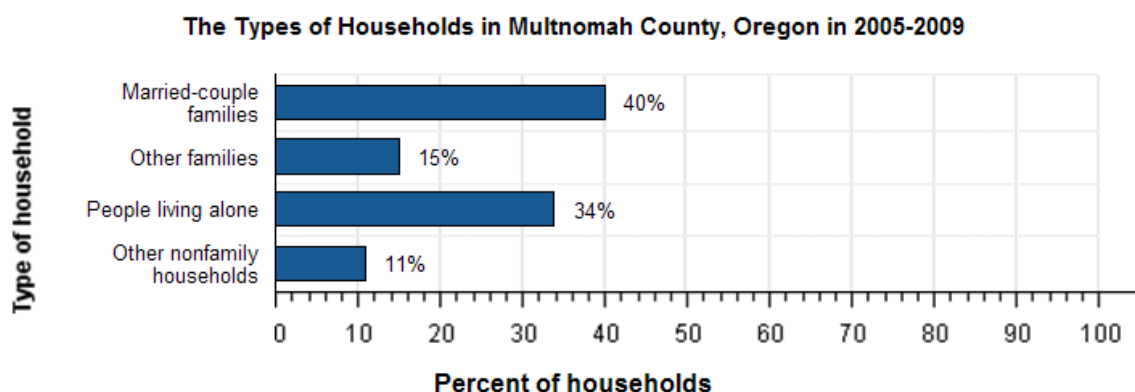


Households and Families

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

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

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



Source: American Community Survey, 2005-2009

Nativity and Language

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

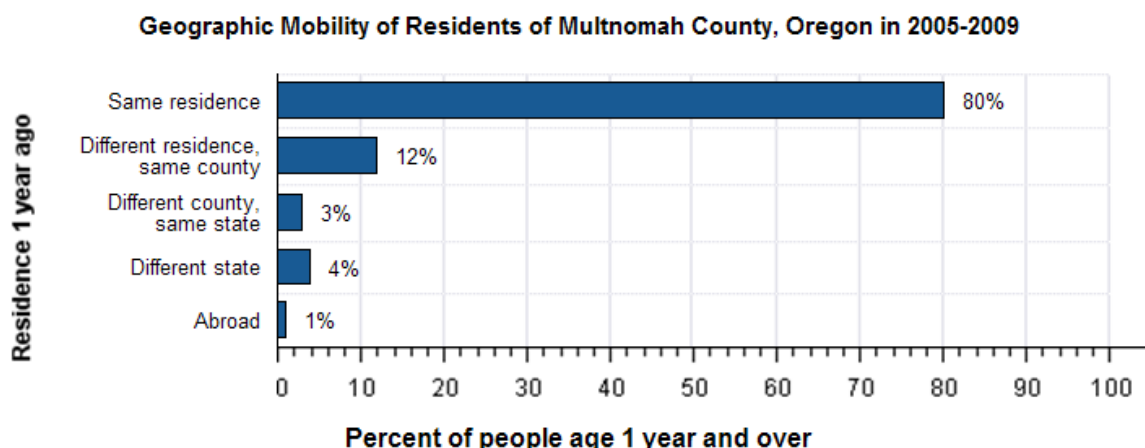
Among people at least five years old living in Multnomah County in 2005-2009, 18 percent spoke a language other than English at home. Of those speaking a language other than English at home, 43 percent spoke Spanish and 57 percent spoke some other language; 51 percent reported that they did not speak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

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

Geographic Mobility

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

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



Source: American Community Survey, 2005-2009

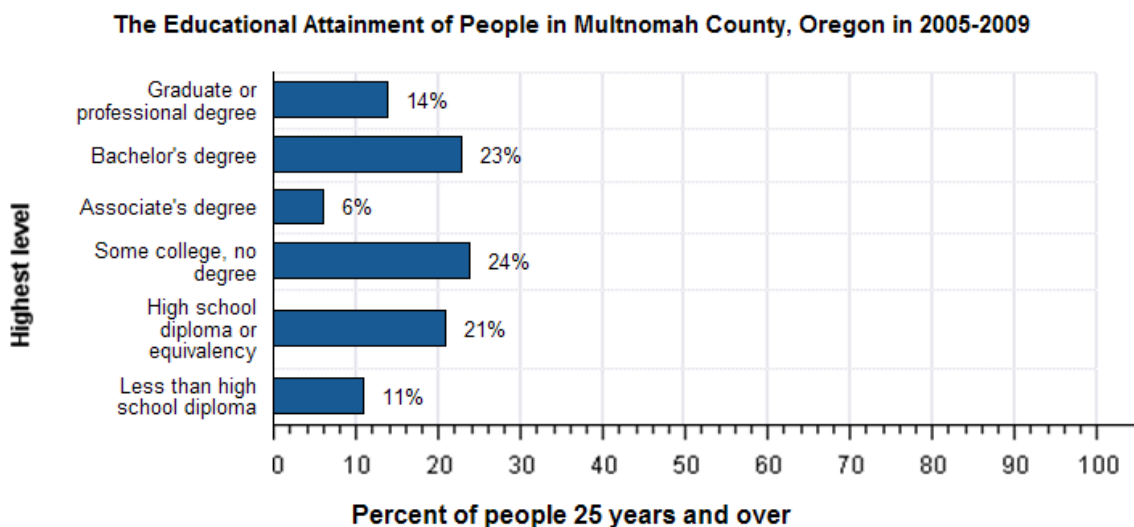
Education

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

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

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

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



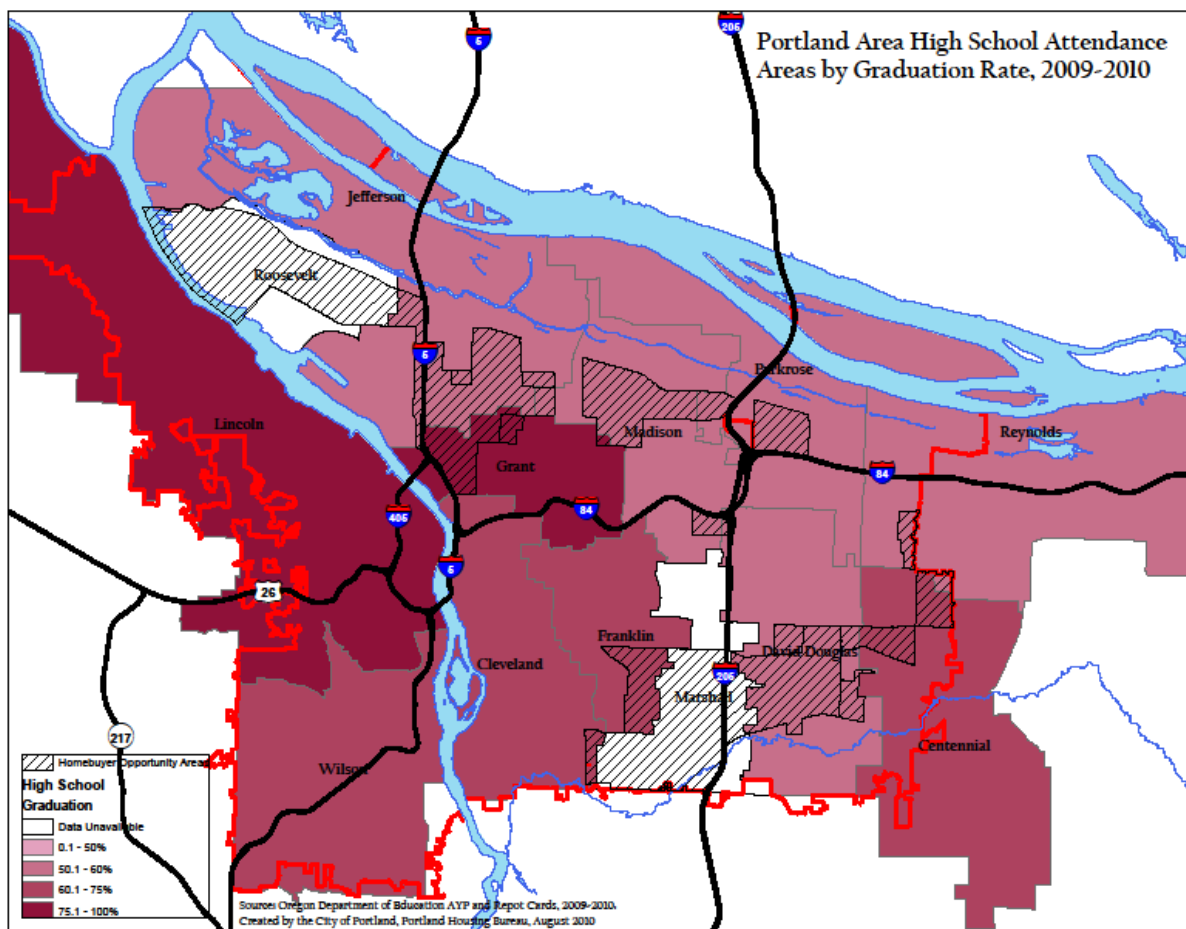
Source: American Community Survey, 2005-2009

Educational Outcomes by Geography

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

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

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



Income

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

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

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

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

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

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

Employment by Industry in Multnomah County

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

Occupations and Types of Employers

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

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

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

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

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

Economy

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

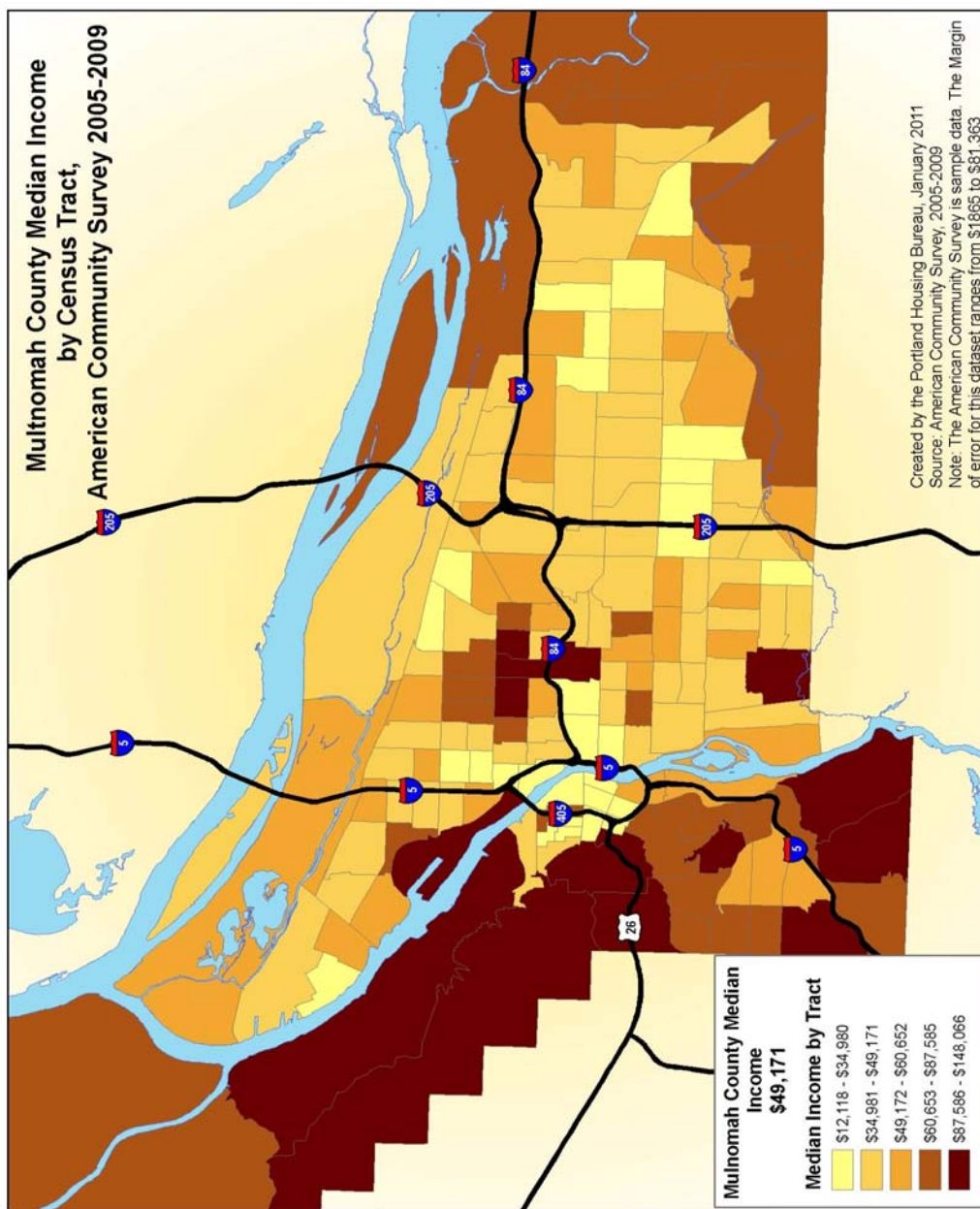
In February 2011, five of the ten major industries saw significant gains in employment. Construction added 1,200 jobs in February, when a loss of 800 is the normal seasonal movement. Most of the gains came from specialty trade contractors, which added 1,000 jobs. Building foundation and exterior contracts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

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

Income by Location

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

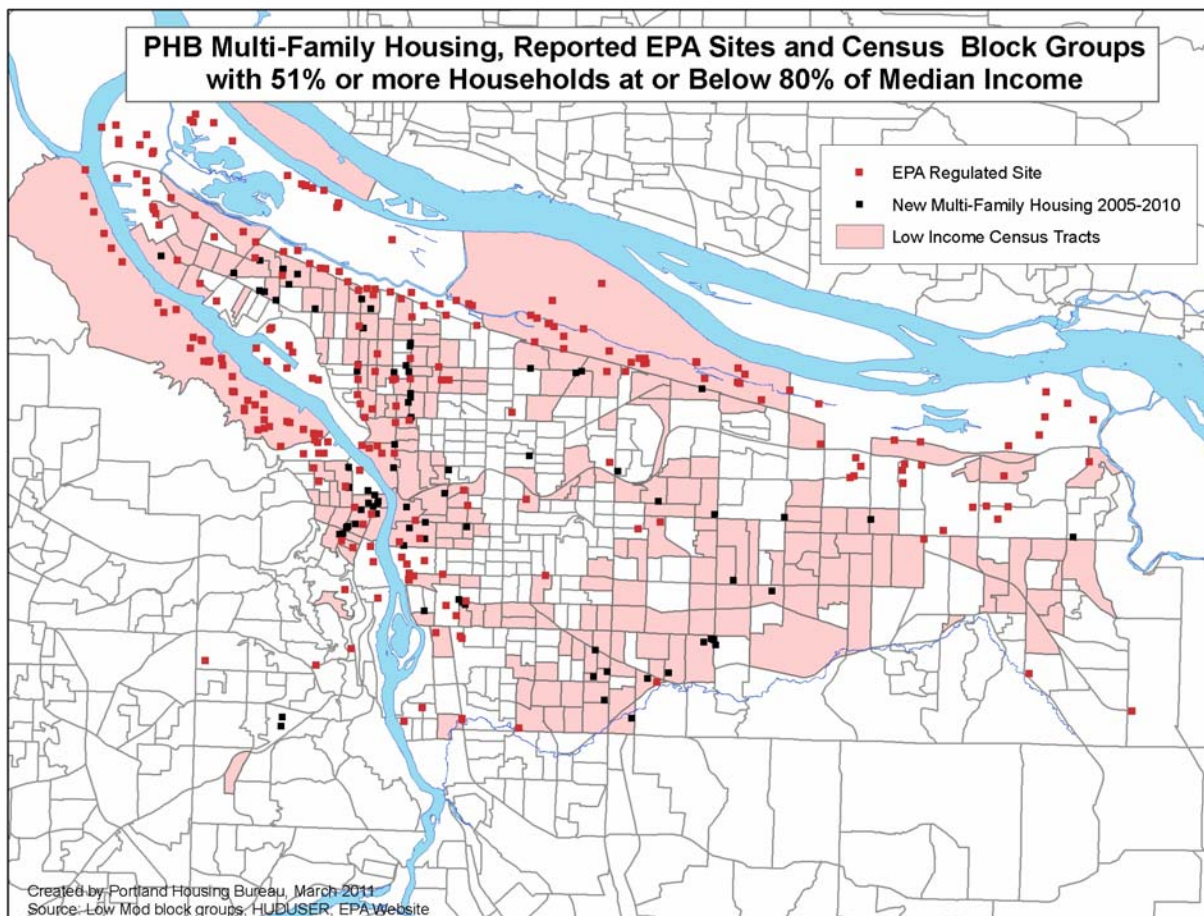
Map 7: Median Income by Census Tract, Multnomah County 2005-2009



Poverty

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

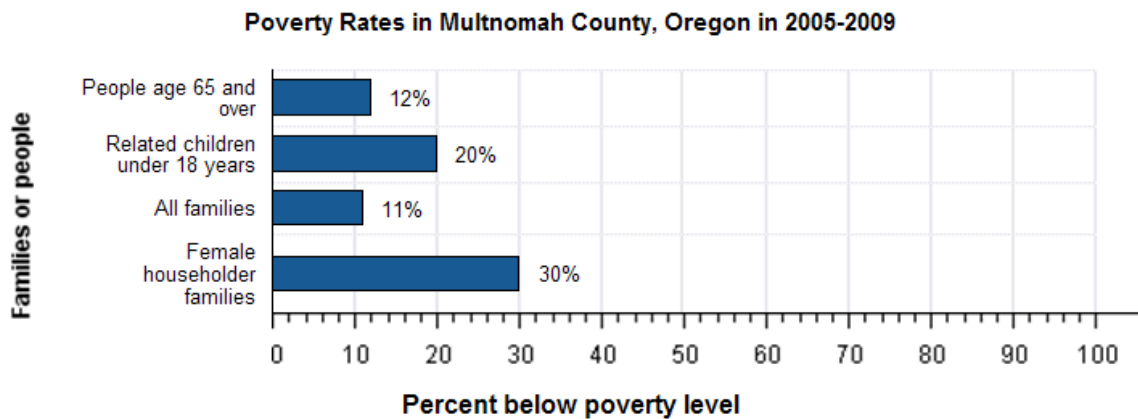
Map 8: Multi-Family Housing, Reported EPA Sites, and Low-Income Census Tracts



Head of Household

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

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



Source: American Community Survey, 2005-2009

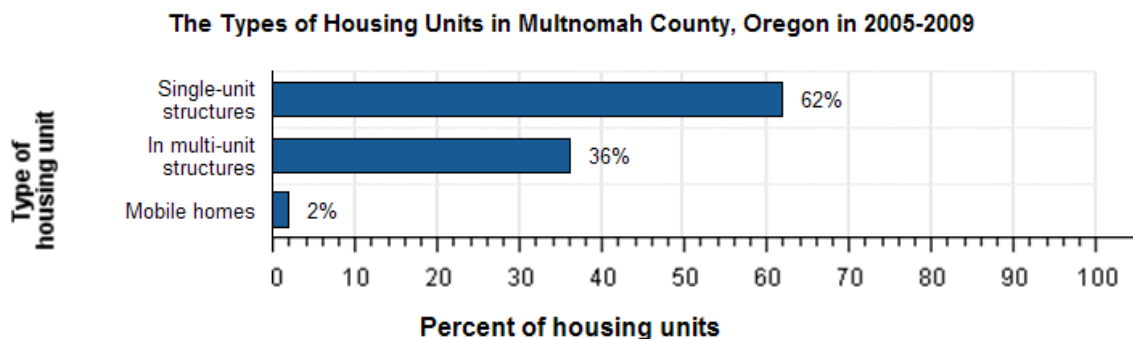
B. Housing Characteristics and Market Analysis

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

Housing Characteristics

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

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



Source: American Community Survey, 2005-2009

Occupied Housing Units

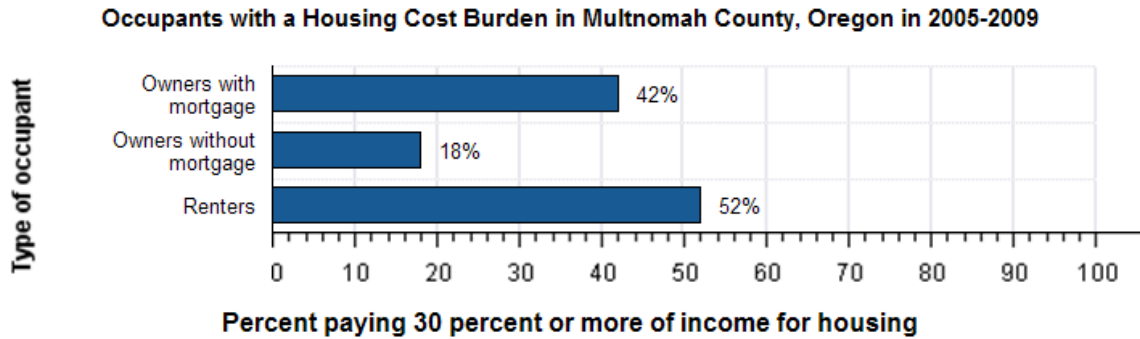
In 2005-2009, Multnomah County had 290,000 occupied housing units - 165,000 (57 percent) owner occupied and 125,000 (43 percent) renter occupied. Four percent of the households did not have telephone service and 13 percent of the households did not have access to a car, truck, or van for private use.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

Housing Costs

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

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

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



Source: American Community Survey, 2005-2009

Housing Cost by Location

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

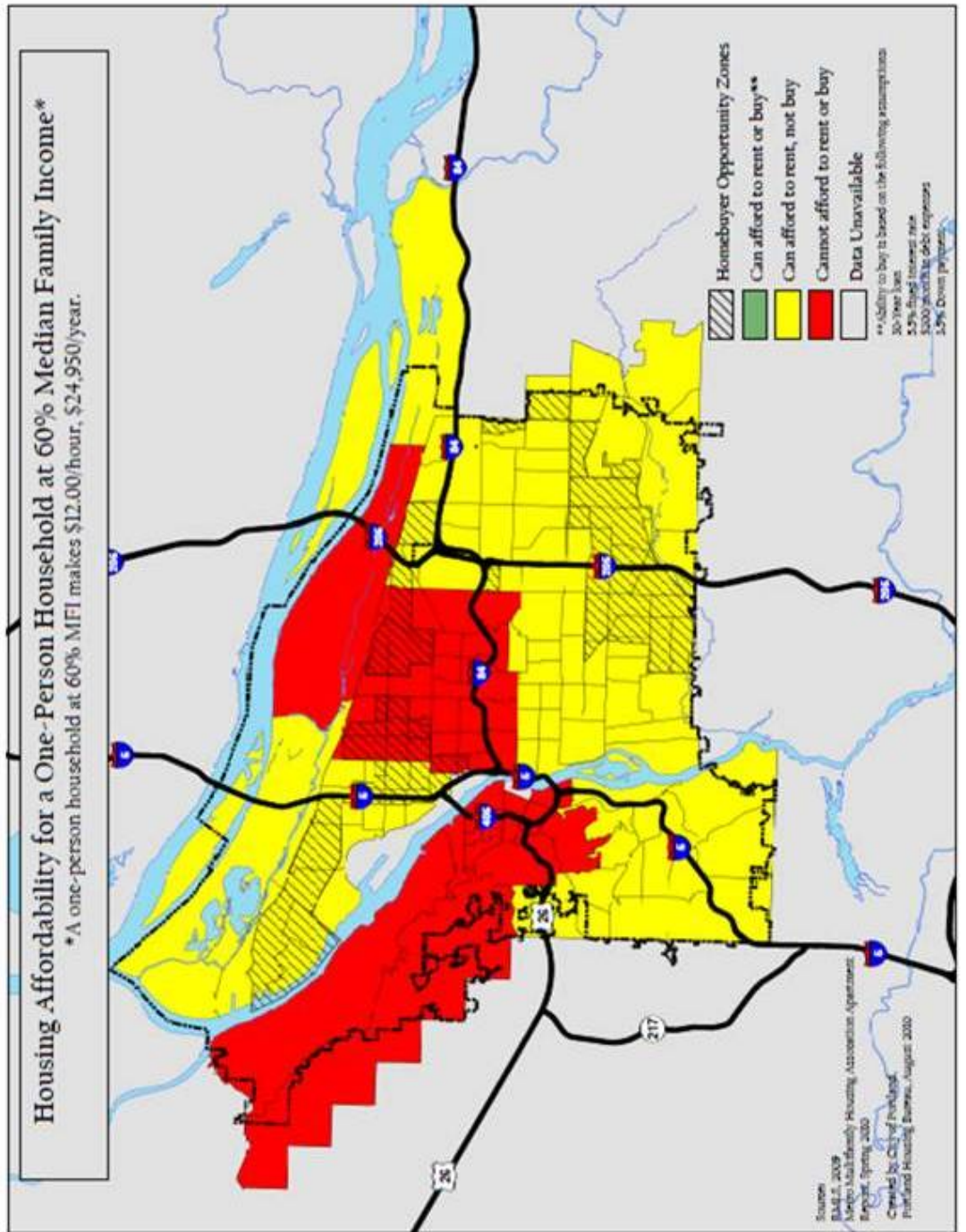
Table 7: Median Rent and Sales Prices in Portland, 2009

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

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

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

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



Housing Affordability for Renters

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

Table 8: Affordable Housing in Portland Metropolitan Area

What is Affordable Housing in the Metro Area?

(Clackamas, Multnomah, Washington Counties)

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

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

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

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

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

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

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

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

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

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

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

Income Range	Renter Households (all sizes)	Affordable Renter Units Available	Percent of Need Met by Existing Stock	Surplus/ Shortage Units
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

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

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

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

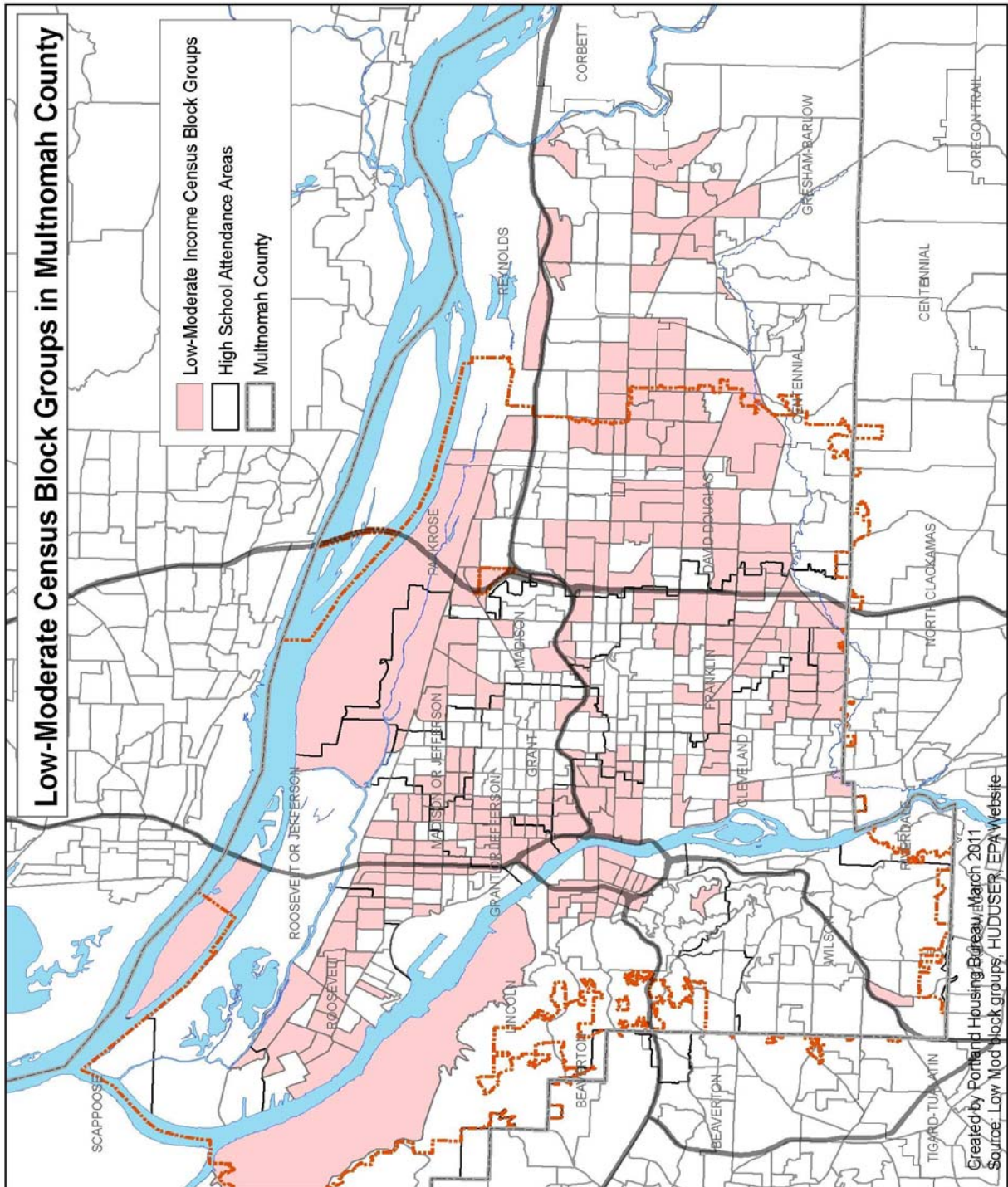
Table 11: Statewide Deficit of Affordable and Available Rental Units (2009)

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

Source: 2009 American Community Survey PUMS housing file

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

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



Housing Affordability for Homeowners

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

High Cost Loans

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

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

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

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

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

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

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

Foreclosures

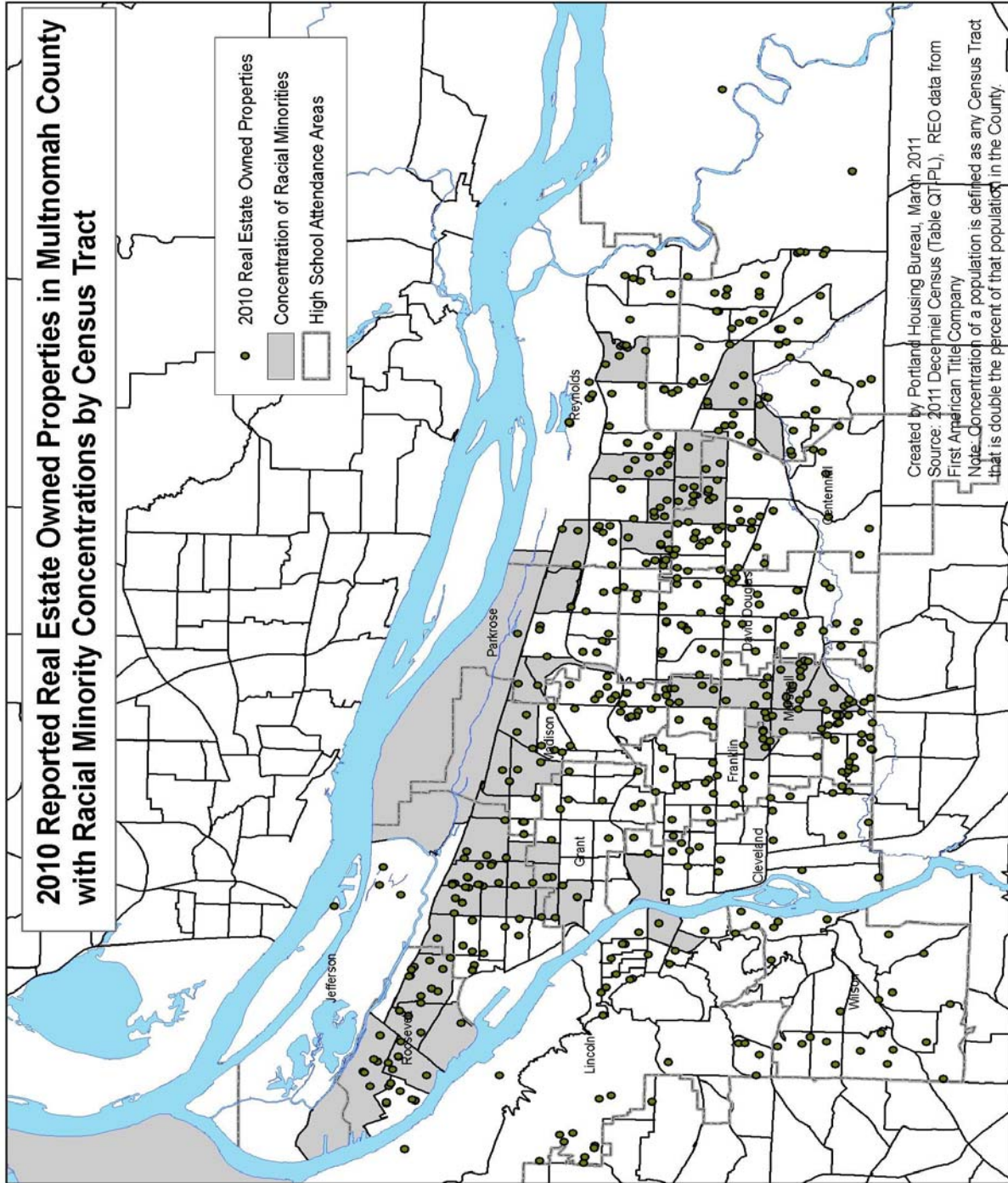
The median value of housing increased by 91 percent between 2000 and 2007. Although housing prices rose considerably faster than incomes over those years, many households were able to purchase homes through the use of non-traditional mortgage products including high-cost (subprime) mortgages as well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

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

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

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

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



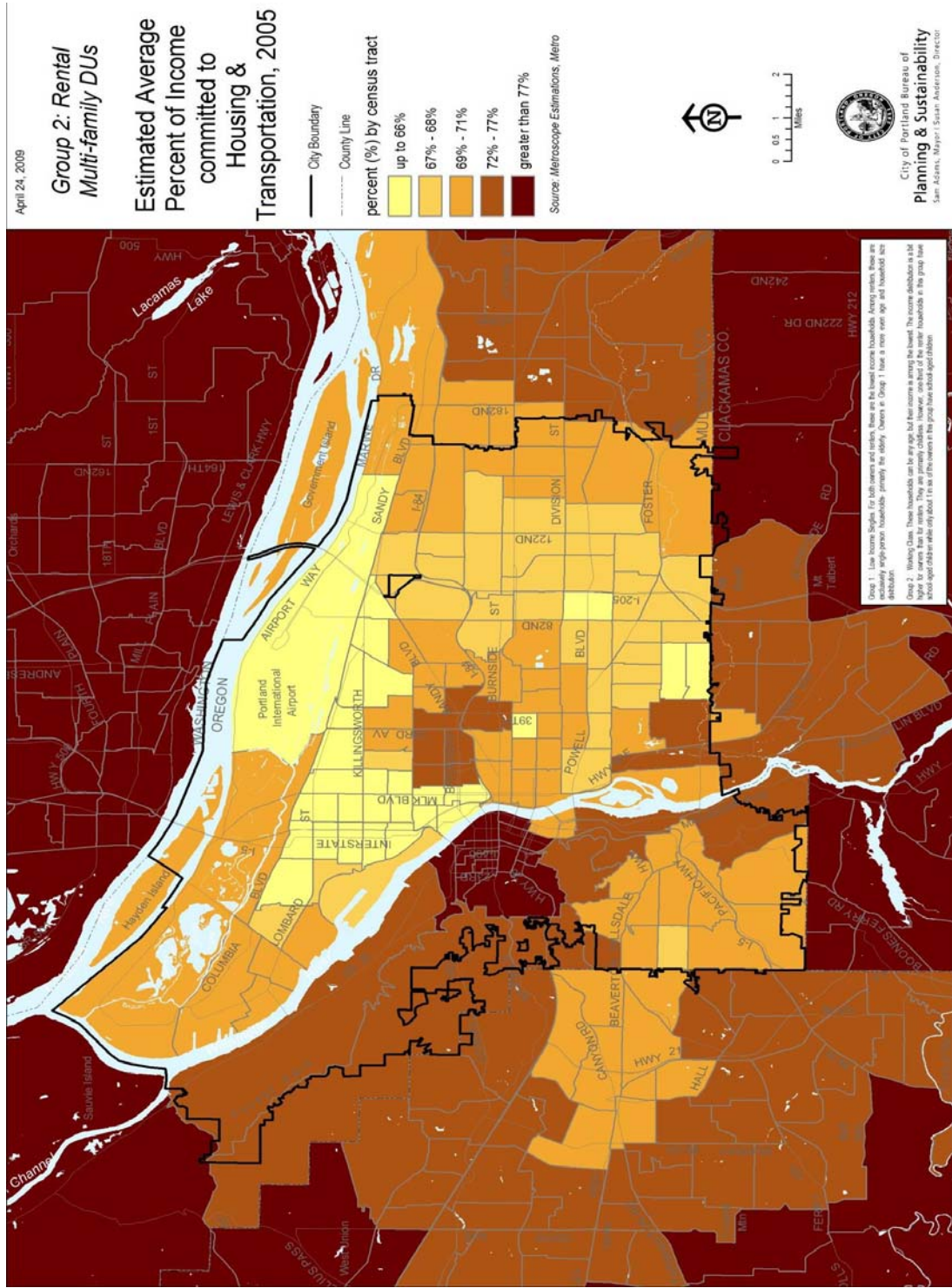
Housing and Transportation Cost Burden

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

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

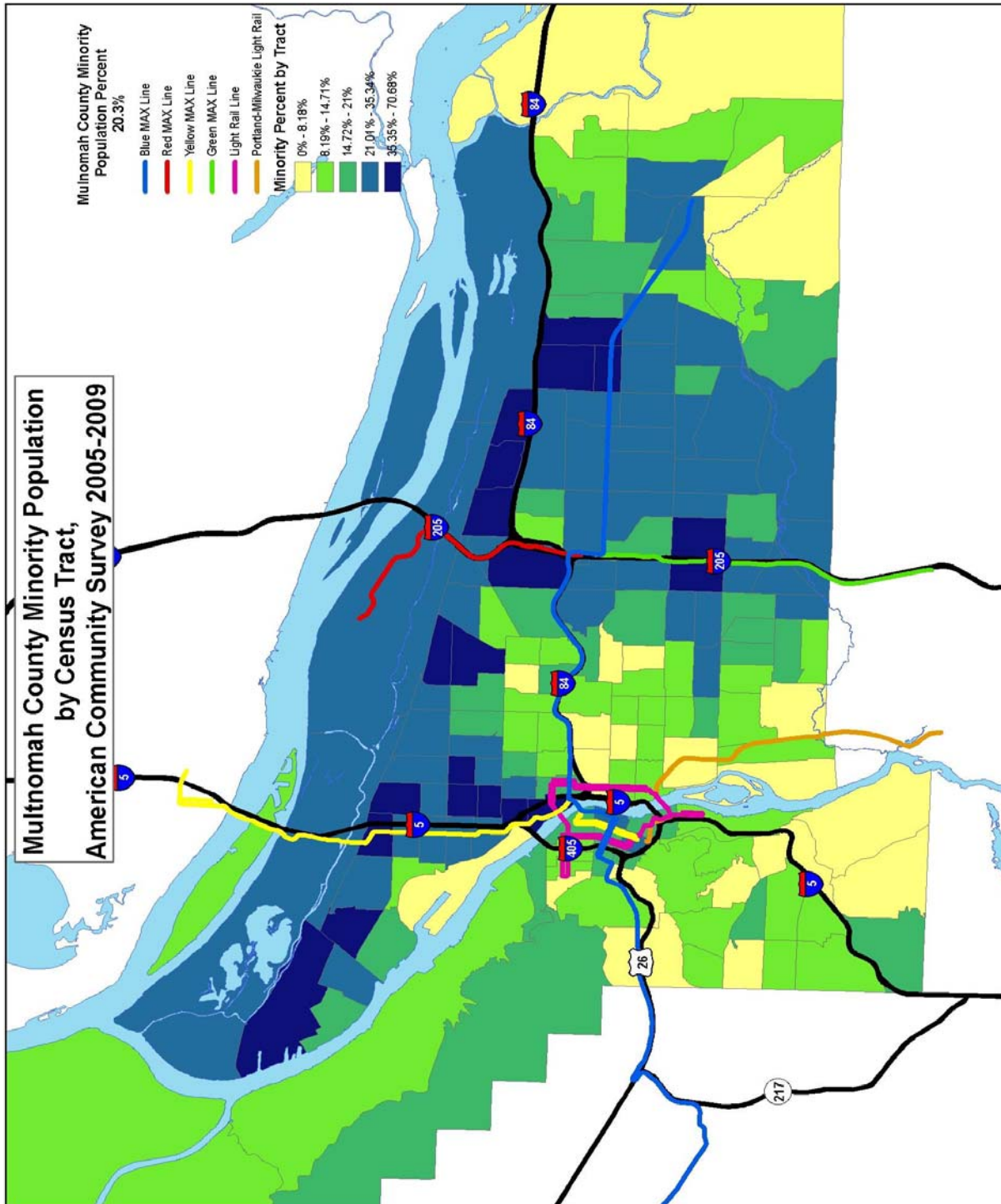
Current patterns of housing development create real and consequential inequities along lines of race/ethnicity, income, tenure, and disability. The availability of affordable housing determines how you can get around, whether you can live near work, how much time you must spend commuting, and what opportunities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

Map 12: Housing Plus Transportation Costs



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

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



Subsidized Housing Policy

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

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

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

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

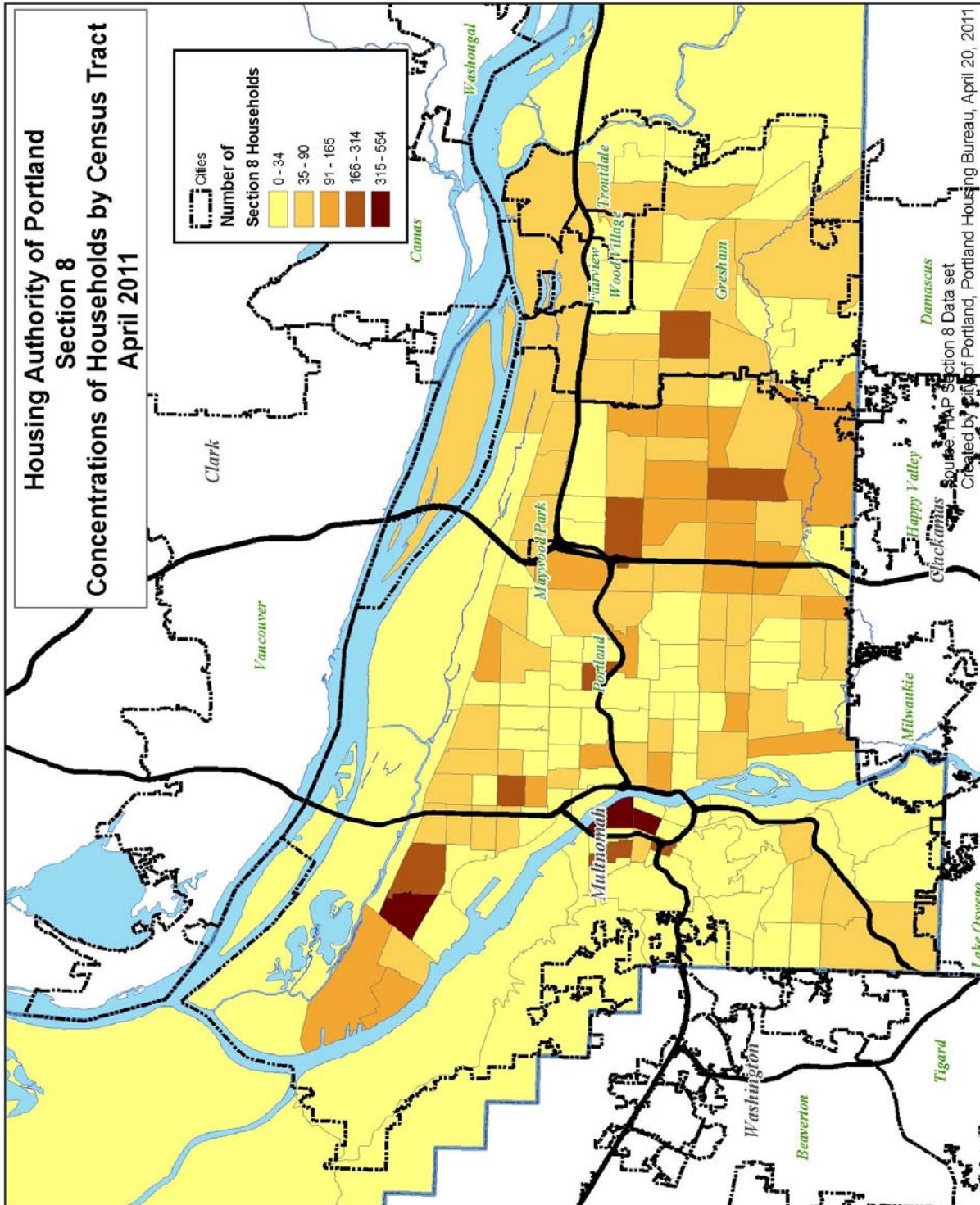
Home Forward (Housing Authority of Portland)

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

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

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

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



Low-Income Housing Provided by Nonprofits

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

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

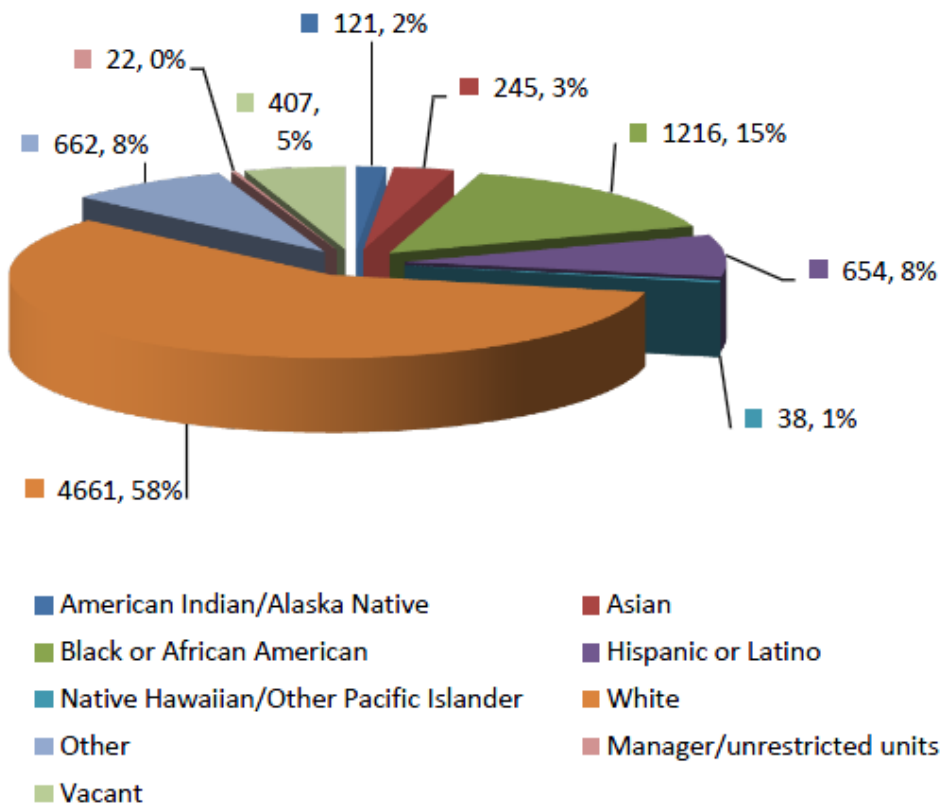
Subsidized Low-Income Housing

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

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

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

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



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

Housing Cost Burden and Housing Problems by Race and Ethnicity

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

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

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

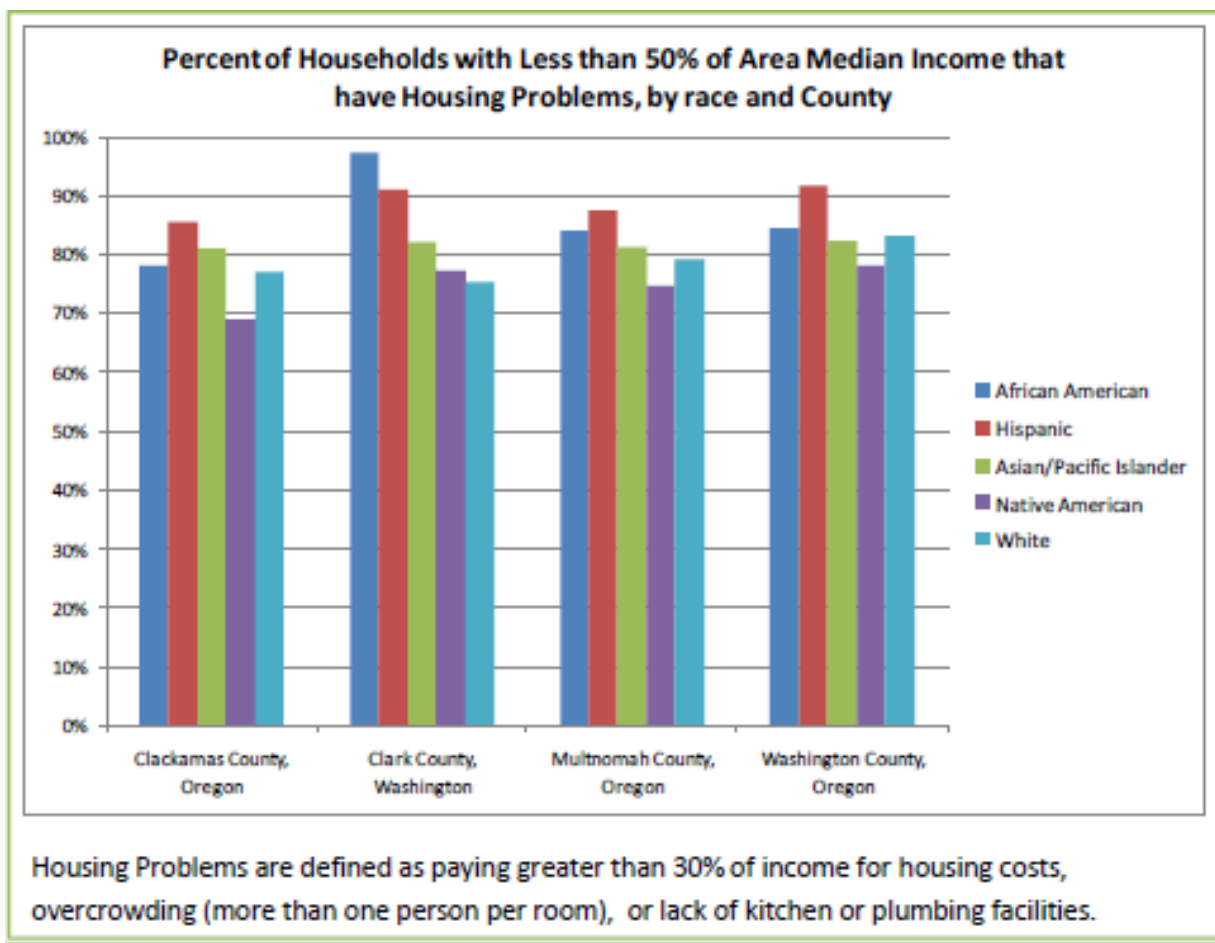
	Renters							Total Renters
	White	Black	Asian	American Indian	Pacific Islander	Hispanic	Other	
Below 50% MFI	39060	6445	2190	640	275	6230	2095	56935
Below 30% MFI	23790	4500	1390	440	135	3005	1260	34515
% with housing problems	81.42%	83.11%	70.50%	75.00%	92.59%	89.68%	86.51%	82.08%
% with cost burden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

Table 14 (continued):

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

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

Chart 12: Housing Problems by Race and County



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

Need for Housing Assistance by Race and Income Level

Federal regulations require an analysis to determine if any racial or ethnic group has disproportionately greater need, in comparison to the need of the population as a whole (24 CFR Section 91.205(b)(2)). A “disproportionately greater need” exists when the percentage of people in an income category who are members of a particular racial or ethnic group is at least 10 percentage points higher than the percentage of people in the category as a whole.

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

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

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

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

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

Housing Needs for Low-Income Renters

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

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

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

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

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

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

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

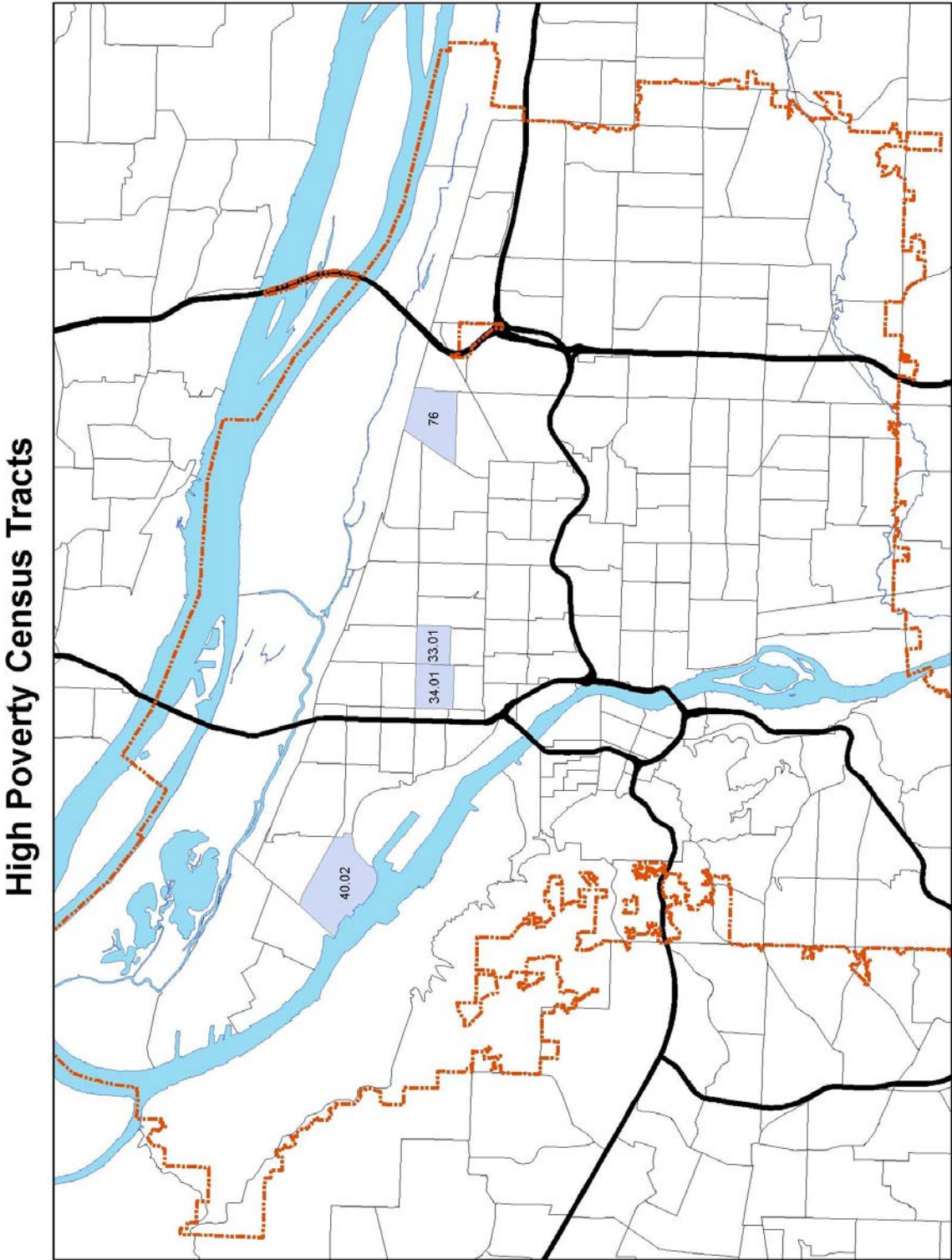
Housing Wage						Work Hours per Week to Afford a Unit If Person Earns Oregon Minimum Wage	
Hourly Wage Needed (40 hrs/wk)			As Percentage of Minimum Wage (OR= \$8.40)				
Zero Bedroom	One Bedroom	Two Bedroom	Zero Bedrooms	One Bedroom	Two Bedroom	One Bedroom FMR	Two Bedroom FMR
\$12.04	\$13.96	\$16.13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

Poverty by Location

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

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

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



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

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

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

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

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

Persons with Special Needs

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

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

- Sensory disability 22,113
- Physical disability 54,209
- Mental disability 39,485
- Disability makes it difficult to care for self 18,045
- Disability makes it difficult to go out alone 27,442
- Disability prevents person from working 3,432

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

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

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

Income and Housing Costs

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

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

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

	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).
This table is also found in Section IV: Low Income and Vulnerable Populations

Housing Challenges for Seniors

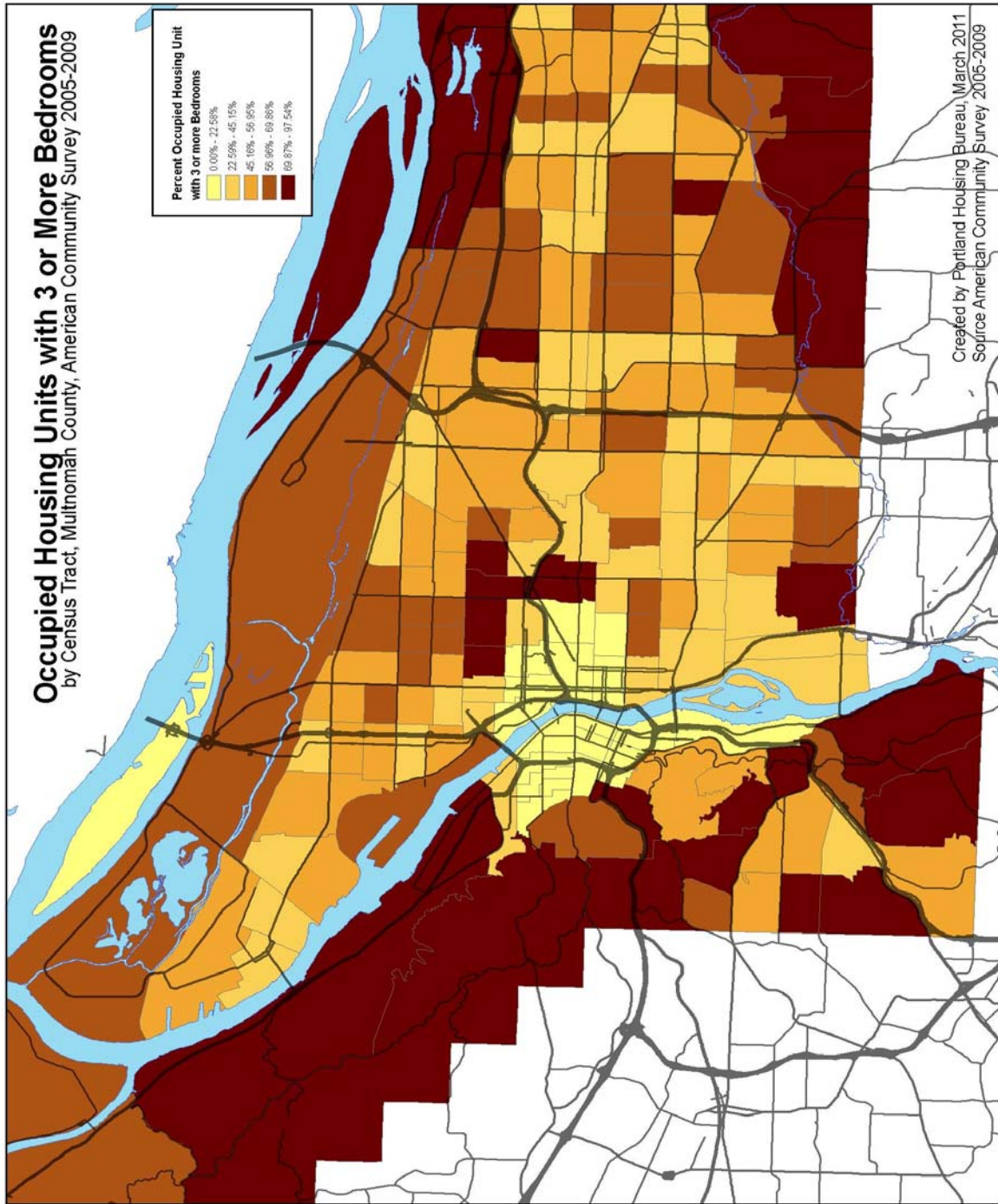
Seniors live in many housing situations, including single family homes, mobile home courts, apartments, and licensed options. Many seniors are on a fixed income. Seniors who are “aging in place” in their own home, may technically be “over-housed” (e.g., living alone in a three-bedroom home) and the expenses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

Family Sized Housing Needs

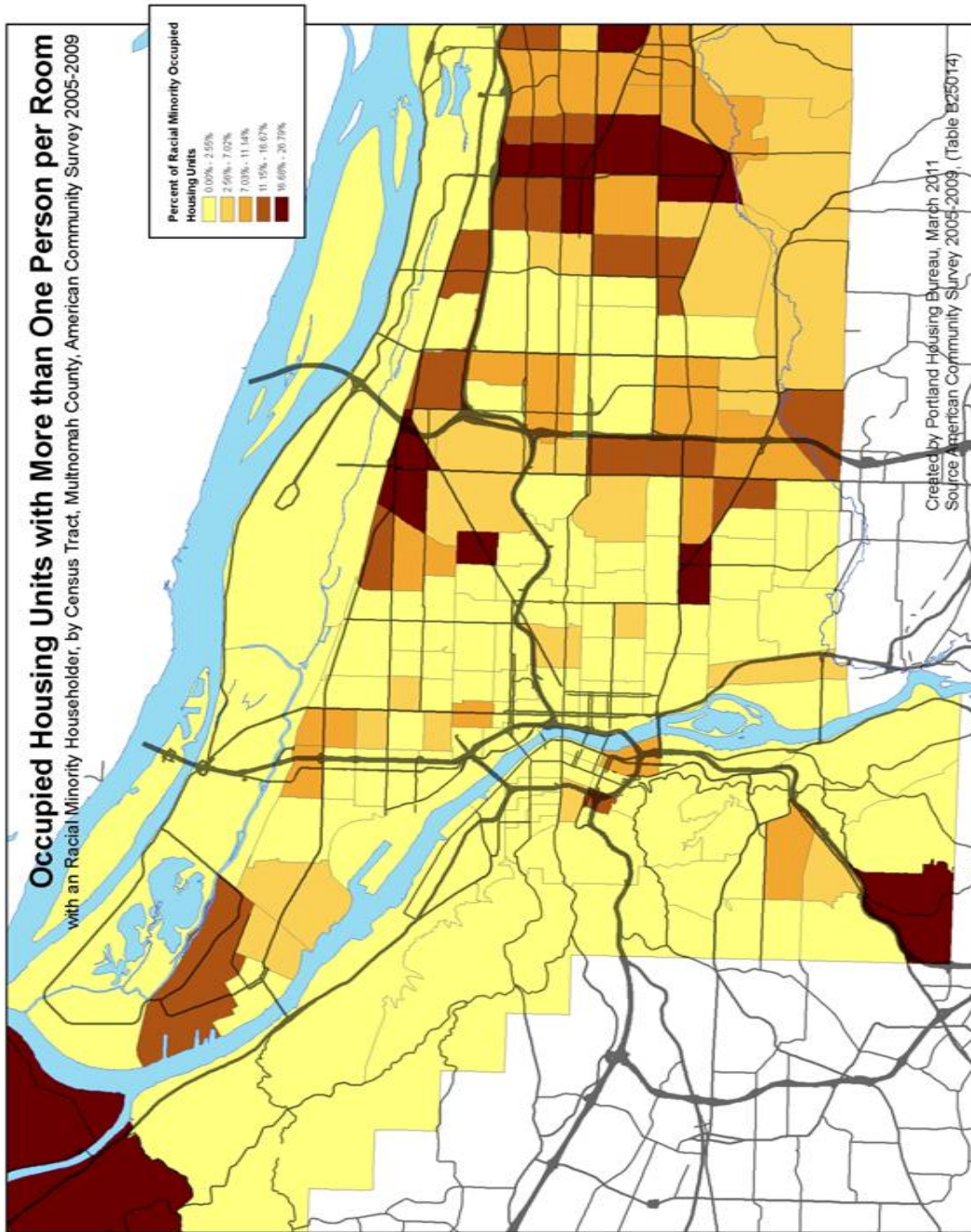
An indicator for the need of larger family-sized housing is the prevalence of households with more than one person occupying a room. The average household size in Multnomah County is 2.4 people. Current housing stock appears adequate to accommodate the average household size. The number of households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

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

Map 16: Occupied Housing Units with Three or More Bedrooms



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



SECTION III: EVALUATION OF THE JURISDICTION'S CURRENT FAIR HOUSING LEGAL STATUS

A. The Fair Housing Act and Local Anti-Discrimination Law

The Fair Housing Act, Title VIII of the Civil Rights Act of 1968, 42 USC 3610, *et seq.*, as amended in substantial part in 1988, is a legislative enactment enforcing, with exceptions, a policy of equal access to all types of housing for classes of persons within its protection. To this end, the Act prohibits not only intentional discrimination, but also practices that, applied equally to all without any intent to discriminate, have the effect of discriminating against groups protected by the Act. This Report analyzes violations of this Act, both intentional actions and intentional practices that restrict housing choices.

The Fair Housing Act prohibits discrimination on the basis of race, color, religion, sex, disability, familial status, or national origin (the protected classes). The State of Oregon and the City of Portland and Multnomah County have additional protected classes: marital status, sexual orientation, source of income, military status, gender identity, and domestic violence victims. This Report addresses all of the above-named protected classes.

Portland and Multnomah County Anti-Discrimination Ordinances

The City of Portland and Multnomah County have passed ordinances that outlaw discrimination in housing against a broader set of protected classes than Federal Law. Both the Portland Ordinance 164709 (City Code Chapter 23, Title 1, passed in 1991) and the Multnomah County ordinance (No. 969, passed in 2001) prohibit discrimination in selling, renting or leasing real property on the basis of race, religion, color, sex, national origin, marital status, familial status, disability, sexual orientation, source of income, or age (if 18 or older). Section 8 Vouchers are not protected under "source of income." Both ordinances include an exception that allows landlords or property managers to refuse to rent to persons with a federal rent subsidy.

Oregon State Anti-Discrimination Statutes

Oregon law parallels federal law, but also bars discrimination based on marital status and source of income (except for Section 8). Oregon law also specifically bars discrimination in real estate listings or advertising [ORS 659A.421(1)].

ORS 659A.424(2) enhances these provisions in cases involving rental properties by expressly prohibiting practices which have a disparate impact even in cases where an explicit intent to discriminate cannot be proven.

A claim of discrimination against transgender persons is usually asserted under the provision of civil rights laws that protects persons with a disability or perceived disability. Oregon law goes a step further, providing some level of explicit protection to transgender persons. In Oregon, OAR 839-006-0206 provides that, while there is no duty to make reasonable accommodation to an individual based

on his/her gender identity in employment settings, the individual is otherwise protected from discrimination.

Violations of Fair Housing Law can be enforced by a complaint to the Commissioner of the Bureau of Labor and Industries or through a civil complaint pursuant to ORS 659A.870.

B. Fair Housing Complaint Data

Multnomah County is home to an increasing number of protected class members. Data reviewed in Section II of this plan shows an increased number of members of communities of color, low-income, people with disabilities, and varying family sizes.

A useful indicator of Fair Housing violations against protected classes is the number of complaints registered through various government and advocacy groups. Table 18 gives a summary of complaints based on protected class reported by the Bureau of Labor and Industries (BOLI) and the U.S. Department of Housing and Urban Development (HUD) for 2009 and 2010¹. The data represents the number of “suspected” or “possible” violations based on protected class, but does not represent the number of cases where a violation was determined.

Table 18: Fair Housing Complaints on the Basis of Protected Class: U.S. Dept of Housing and Urban Development & the Bureau of Labor and Industries - Multnomah County, Two Year Period: 2009-2010			
PROTECTED CLASS & Complaint Classification	U.S. Dept of Housing & Urban Development	Bureau of Labor and Industries	Total
DISABILITY TOTAL	27	25	52
- Failure to Allow Reasonable Accommodation	22	20	42
- Failure to Permit Reasonable Modification	0	0	0
- Eviction	0	0	0
- Refusal to Rent	7	10	17
- Unfair Terms & Conditions	13	11	24
- Harassment/ Discriminatory Statements	6	8	14
- Design/Construction	0	0	0

¹ The raw complaint data can be found in Appendix C.

<i>PROTECTED CLASS & Complaint Classification</i>	<i>U.S. Dept of Housing & Urban Development</i>	<i>Bureau of Labor and Industries</i>	<i>Total</i>
- Discriminatory Advertising, Statements, or Notices	2	0	2
- Steering	1	0	1
- Other	0	0	0

RACE/COLOR TOTAL	21	20	41
- Failure to Allow Reasonable Accommodation	0	2	2
- Harassment/ Discriminatory Statements	4	14	18
- Refusal to Rent	12	10	22
- Unfair Terms & Conditions	11	11	22
- Discriminatory Advertising, Statements, or Notices	6	0	6

RACE/COLOR AND DISABILITY TOTAL	5	0	5
- Failure to Allow Reasonable Accommodation	3	0	3
- Harassment/ Discriminatory Statements	2	0	2
- Unfair Terms & Conditions	5	0	5
- Refusal to Rent	1	0	1

FAMILIAL STATUS TOTAL	15	14	29
- Unfair Terms & Conditions	8	5	13
- Refusal to Rent	12	10	22
- Discriminatory Advertising, Statements, or Notices	6	0	6
- Harassment/Discriminatory Statements	0	6	6

<i>PROTECTED CLASS & Complaint Classification</i>	<i>U.S. Dept of Housing & Urban Development</i>	<i>Bureau of Labor and Industries</i>	<i>Total</i>
- Steering	1	0	1

RELIGION TOTAL	1	1	2
- Unfair Terms & Conditions	1	1	2
- Refusal to Rent	1	1	2

SEX/GENDER TOTAL	1	1	2
- Unfair Terms & Conditions	1	1	2
- Discriminatory Advertising, Statements, or Notices	1	0	1
- Refusal to Rent	0	1	1

NATIONAL ORIGIN TOTAL	5	7	12
- Unfair Terms & Conditions	5	5	10
- Harassment/Discriminatory Statements	2	3	5
- Refusal to Rent	1	4	5
- Discriminatory Advertising, Statements, or Notices	1	0	1

TOTALS*	U.S. Dept of Housing & Urban Development	Bureau of Labor and Industries	Total
	75	68	143

* Totals include the total number of complaints per protected class. Sub-totals by Complaint Classification may include some duplication with cases where more than one complaint basis was filed.

In 2009 and 2010, The U.S. Department of Housing & Urban Development received 75 total complaints, and the State of Oregon Bureau of Labor and Industries received a total of 68 complaints.

The most frequently reported complaints were registered by people with disabilities, most often reporting refusal to allow reasonable accommodations. These can include a housing provider's refusal to allow a service animal in the home, quoting different rental terms, evictions, and others.

The second most frequently reported complaints were registered by people on the basis of on race/ethnicity (people of color). Of these cases, “terms and conditions” and “refusal to rent” were high-reporting trends.

Other protected classes registered fewer complaints, but studies show that very few people who experience discrimination go on to report it. Trends and estimates from the state suggest that only about 22% of possible complaints are reported. In addition, many people do not realize they have experienced discrimination or disparate treatment. This contributes greatly to underreporting of Fair Housing Law violations.

Disability Rights Oregon is a non-profit, 501(c)3 organization, dedicated to advocacy that promotes Opportunity, Access and Choice for individuals with disabilities by assisting them with legal problems directly related to their disabilities. The organization also gathers complaints submitted from people with disabilities who feel they have experienced discrimination in housing due to their disabilities. Table 19 provides a summary of the complaints received in 2009 and 2010, as well as the alleged discriminatory act(s)².

Table 19: Fair Housing Complaints on the Basis of Protected Class: Disability Multnomah County, Two Year Period: 2009-2010	
PROTECTED CLASS & COMPLAINT CLASSIFICATION	Disability Rights Oregon
DISABILITY TOTALS*	100
- Failure to Allow Reasonable Accommodation	53
- Failure to Permit Reasonable Modification	5
- Eviction	16
- Refusal to Rent	0
- Unfair Terms & Conditions	1
- Harassment/ Discriminatory Statements	15
- Design/Construction	7
- Discriminatory Advertising, Statements, or Notices	0
- Steering	0
- Other	3
* Total includes the total number of complaints received. Sub-totals by Complaint Classification may include some duplication with cases where more than one complaint basis was filed.	

The majority of complaints made to Disability Rights Oregon were for housing providers failing to allow reasonable accommodation related to disabilities.

It has been found that most issues can be solved through additional education and explanation of Fair Housing Law as it relates to people with disabilities. The Fair Housing Act of 1968 makes it quite

² The raw complaint data can be found in Appendix C.

clear that people should not receive disparate treatment when accessing housing; however, the Protected Class of people with disabilities has additional specific parameters for complying with Fair Housing Law: reasonable accommodation. Housing providers and their agents sometimes become confused about how to follow the law to avoid disparate treatment while making reasonable accommodations for this group.

The Fair Housing Council of Oregon (FHCO) provides fair housing services, including education and enforcement, throughout the state of Oregon. FHCO is a non-profit civil rights organization dedicated to eliminating illegal housing discrimination. Legal Aid Services of Oregon (LASO) is a non-profit organization that provides representation on civil cases to low-income clients throughout Oregon. LASO, along with their partner Oregon Law Center, also gathered complaint data from people who believe they have experienced discrimination in housing. Table 20 provides a summary of the complaints received by these two organizations, as well as the alleged discriminatory acts for Fiscal Years 2008-2009 and 2009-2010.³

Table 20: Fair Housing Complaints on the Basis of Protected Class & Alleged Complaints: Fair Housing Council of Oregon and Legal Aid Services of Oregon – Multnomah County, FY2008/2009 and FY2009/2010¹.			
PROTECTED CLASS	Fair Housing Council of Oregon (FHCO)	Legal Aid Services of Oregon (LASO)	TOTAL
Race/Color	25	5	30
National Origin	18	3	21
Religion	3	1	4
Sex	9	16	25
Familial Status	30	5	35
Disability	45	121	166
Age	3	0	3
Sexual Orientation	5	0	5
Income Source	7	0	7
Marital Status	3	0	3
TOTAL	148	151	299

³ The raw complaint data can be found in Appendix C.

ALLEGED ACT	FHCO	LASO	TOTAL
Eviction	25	77	102
Failure to Provide Reasonable Accommodation	21	34	55
Discriminatory Advertising, Statements, or Notices	11	0	11
Refusal to Rent	29	12	41
Steering	2	0	2
Harassment	31	1	32
Terms and Conditions	24	3	27
Retaliation	5	0	5
Other	0	24	24
TOTAL	148	151	299

¹ Fair Housing Council of Oregon and Legal Aid Services of Oregon count complaints on a Fiscal Year basis. These complaints span July 2008-June 2010

For Fiscal Years 2008-2009 and 2009-2010, the Fair Housing Council received a total of 148 complaints in Multnomah County. Legal Aid Services of Oregon received 151 during that same time period. With this complaint data we again see the largest number of complaints received from people with disabilities and people of color and differing National Origin. The Fair Housing Council of Oregon also received a significant number of complaints regarding familial status.

Comparing this data to previous years shows that the number of complaints may be on the rise. For the *2005 Fair Housing Plan*, for example, 87 complaints were recorded by the Fair Housing Council over a one-year period in FY2004-2005; for FY2009-2010, a total of 90 were reported. However, looking over the years at Fair Housing Council complaint data, the numbers ebb and flow sometimes dramatically; it is more difficult to draw conclusions about an increase in complaints with absolutely certainty. For FY2005-2006, 138 complaints were filed, while only two years later in 2008, 58 were filed. Perhaps more importantly, illegal housing discrimination is widely underreported. This illustrates the importance of continued education and awareness of Fair Housing Law and the methods by which to report housing discrimination.

In Multnomah County, according to the 2009 U.S. Census, approximately 26.4% of the population identifies as non-White. Given the relative percentage of persons of color in the County, this group is disproportionately represented in the number of complaints of illegal housing discrimination

submitted, especially given the number of cases that go unreported. Similarly, the number of complaints for persons with disabilities is also very high given the estimate that only about 16% of the county’s population identifies as having a disability⁴.

The complaint data does not necessarily all lead to substantiated claims or legal action, it is important to capture the real numbers coming in to these organizations to influence the enforcement and education of fair housing. The aggregated complaint data provides helpful information on who is reporting violations and their causes, but more in-depth “testing” can provide more substantial, specific information that can help form recommendations for action.

C. Fair Housing Council of Oregon Audit Testing

In 2010, the City of Portland contracted with the Fair Housing Council of Oregon (FHCO) to conduct a series of “audit tests” to determine if persons seeking housing were facing disparate or discriminatory treatment.

Testing is effective in determining if a housing provider is violating Fair Housing law by discriminating against possible renters/buyers, or giving disparate treatment between renters/buyers. FHCO conducted a total of 50 paired tests of persons seeking rental units, 25 testing race/color and 25 testing national origin. The race/color test was between an African American and a White person. For national origin, the test was between a Latino and a White person.

Testers are given a false profile, including income, employment, family status (married, if children and how many), why they are seeking housing, and other pertinent information. The goal of the false profile is to ensure the two testers have nearly identical backgrounds apart from the protected class status. For the purposes of these tests, which were done specifically to document discrimination based on race and national origin, the testers were also identical in gender and age.

To avoid the possibility of a housing provider using a first-come, first-serve excuse, the protected class tester is usually sent to the property first, and is given a slightly more “attractive” profile. This can mean a slightly higher income or longer employment history. Testers were also sent to speak to the same provider agent.

For each paired test, two testers, one a Protected Tester (either African American or Latino), and one a Control Tester (White), were sent to the same property to gather information about available units including terms, conditions, rent levels, available units, and other pertinent information. Upon completion of a test, the testers submitted reports to FHCO documenting their experiences.

Table 21 shows the summary results of the 50 audit tests⁵. Thirty-two of the 50 tests had positive results, showing discrimination. Fifteen positive results were from Race tests, and 17 were from

⁴ 2000 U.S. Census; more recent data is unavailable.

⁵ Complete results, including additional methodology information provided by FHCO can be found in Appendix D.

National Origin tests. Six tests were inconclusive, meaning that disparate treatment could not be determined because the testers ended up speaking to different housing provider agents. Removing the six inconclusive tests from those tested for National Origin reveals a more shocking result as then out of 25 tests, only 19 were usable, and 17 of those show positive results for discrimination.

Table 21: Fair Housing Council of Oregon Audit Testing Data – City of Portland, 2010¹

Portland Location	Positive Result – Shows Discrimination		Negative Result – Does Not Show Discrimination		Inconclusive		Total
	Race	National Origin	Race	National Origin	Race	National Origin	
Inner Southeast	0	3	0	1	0	2	6
Inner Northeast	1	2	3	0	0	0	6
Outer Southeast	4	1	0	0	0	0	5
Outer Northeast	2	1	1	0	0	2	6
North	0	2	0	0	0	0	2
Northwest	4	2	2	0	0	2	10
Southwest	4	6	3	1	0	0	14
Downtown	0	0	1	0	0	0	1
Sub-Totals	15	17	10	2	0	6	50
TOTALS	32		12		6		50

¹ Complete test results can be found in Appendix D

Many of the tests that showed positive results were regarding different terms and conditions of the rental:

Agent told Protected Tester that range of move-in costs was between \$1,495 and \$2,040. Agent told Control Tester range of move-in costs was \$720 to \$740.

Agent told Protected Tester of numerous requirements to qualify for unit including providing pay stubs, but did not share these requirements with the Control Tester.

Agent told Protected Tester a deposit amount \$450 higher than Control Tester.

Other testers faced what is referred to as a “chilling effect.” Actions that have a chilling effect can range from unfriendliness, cancelling appointments, failing to share extra property amenities, and other actions that would likely discourage a possible renter from applying. A chilling effect may not

seem as serious as a housing provider quoting different rent conditions, but is still a form of disparate treatment, and still leads to restricting housing choice:

Agent failed to show up for multiple appointments with Protected Tester and never called Protected Tester back.

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.

The results from these tests were quite disappointing, and they illustrate an important need for Multnomah County to continue enforcement of Fair Housing violations. Using the testing method also aids in discovering Fair Housing issues; without the comparison between the two testers, it may never be known that a housing provider was giving disparate treatment.

D. Conclusions

These data sets show an alarming number of cases of discrimination in housing. The audit testing done by the Fair Housing Council of Oregon especially gives concrete examples of the historical and institutional racism in the housing industry that continues in Oregon and Multnomah County today.

It is clear that continued enforcement and education of Fair Housing Law is vital to affirmatively furthering fair housing. While the audit testing conducted for this report has not yet resulted in enforcement action against the housing providers, the jurisdictions should consider how to best act upon the possible fair housing violations displayed in these and future audit testing results. Referring results to the Bureau of Labor and Industries is an important step. Additional audit testing of all protected classes can provide a broader, comprehensive set of data from which to draw conclusions about the Protected Classes for whom data is not always readily available. People with different sexual orientation, religion, ages, disabilities, and other protected classes may be experiencing disparate treatment when seeking housing, but may not necessarily be aware of the problem.

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.

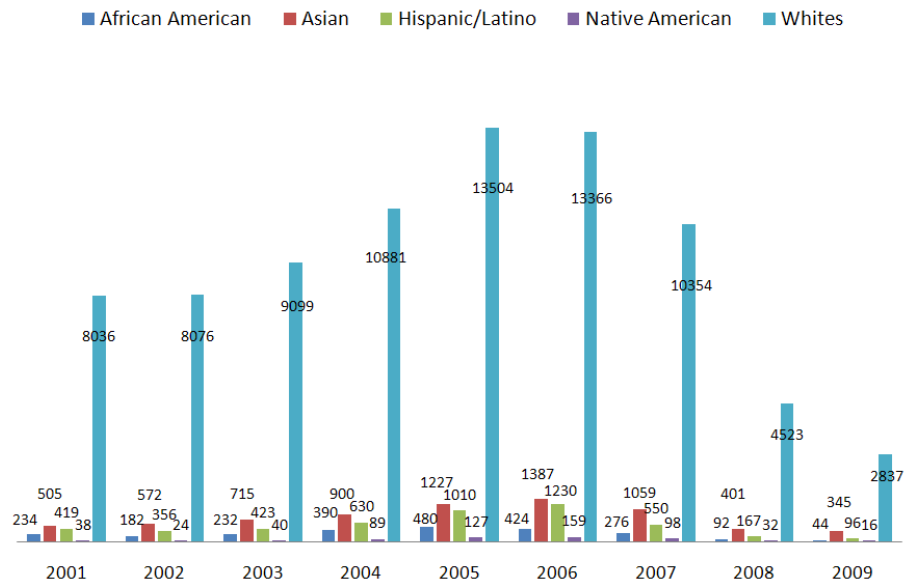
These examples show the importance of working with housing providers and policymakers to address these violations. Screening and credit criteria disproportionately affect these members of protected classes, and negative housing information on a person's record can make it very difficult to exercise housing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

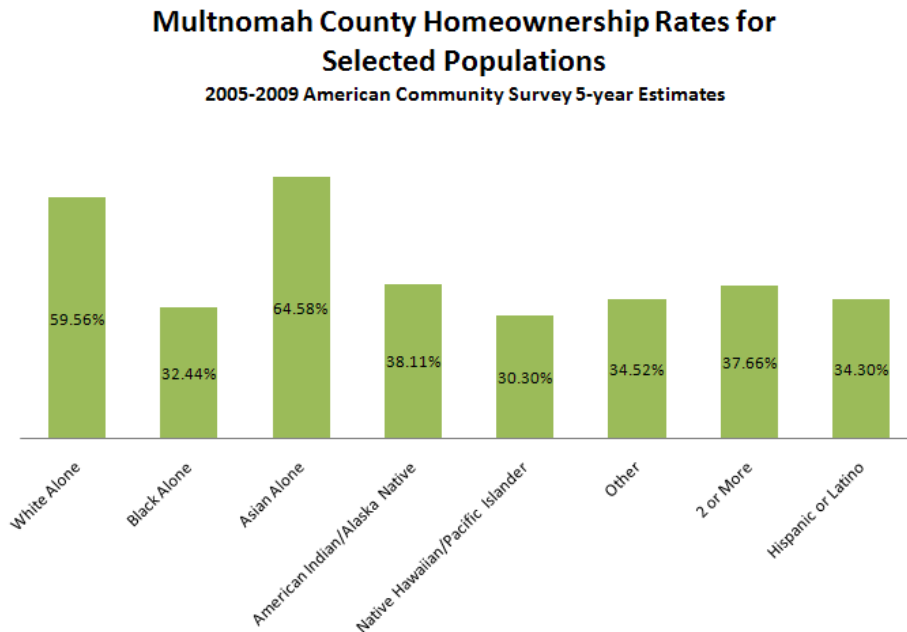
disproportionately low rates of homeownership compared to white households. Chart 13 shows the number of home loans originated in 2001-2009 by population.

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.

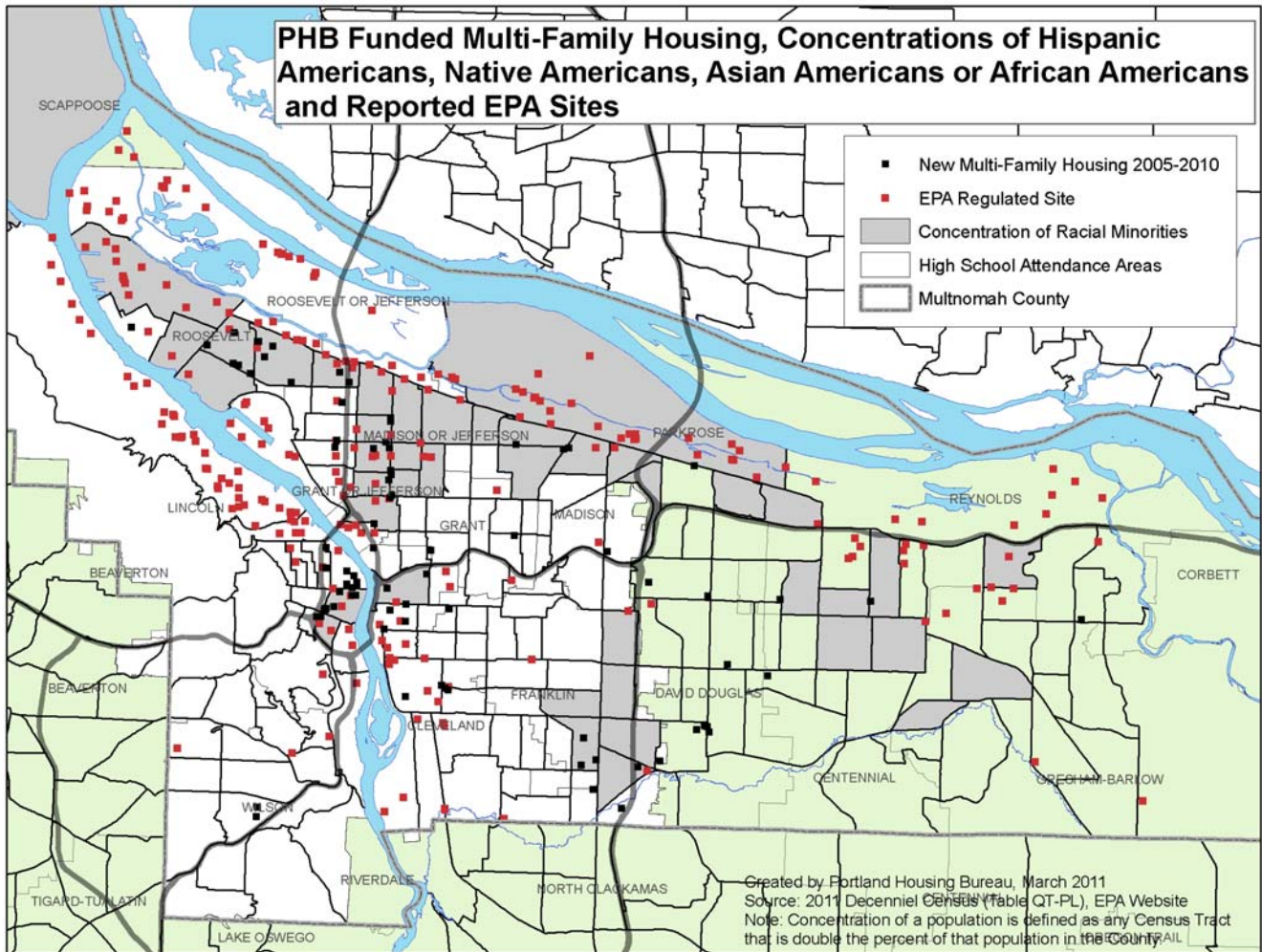
Policy related impediments to housing choice and access manifest in a number of ways in Multnomah County. For families it can be a lack of affordable family-sized housing free of health hazards such as lead paint. For people with disabilities it often is the lack of accessible housing near accessible 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

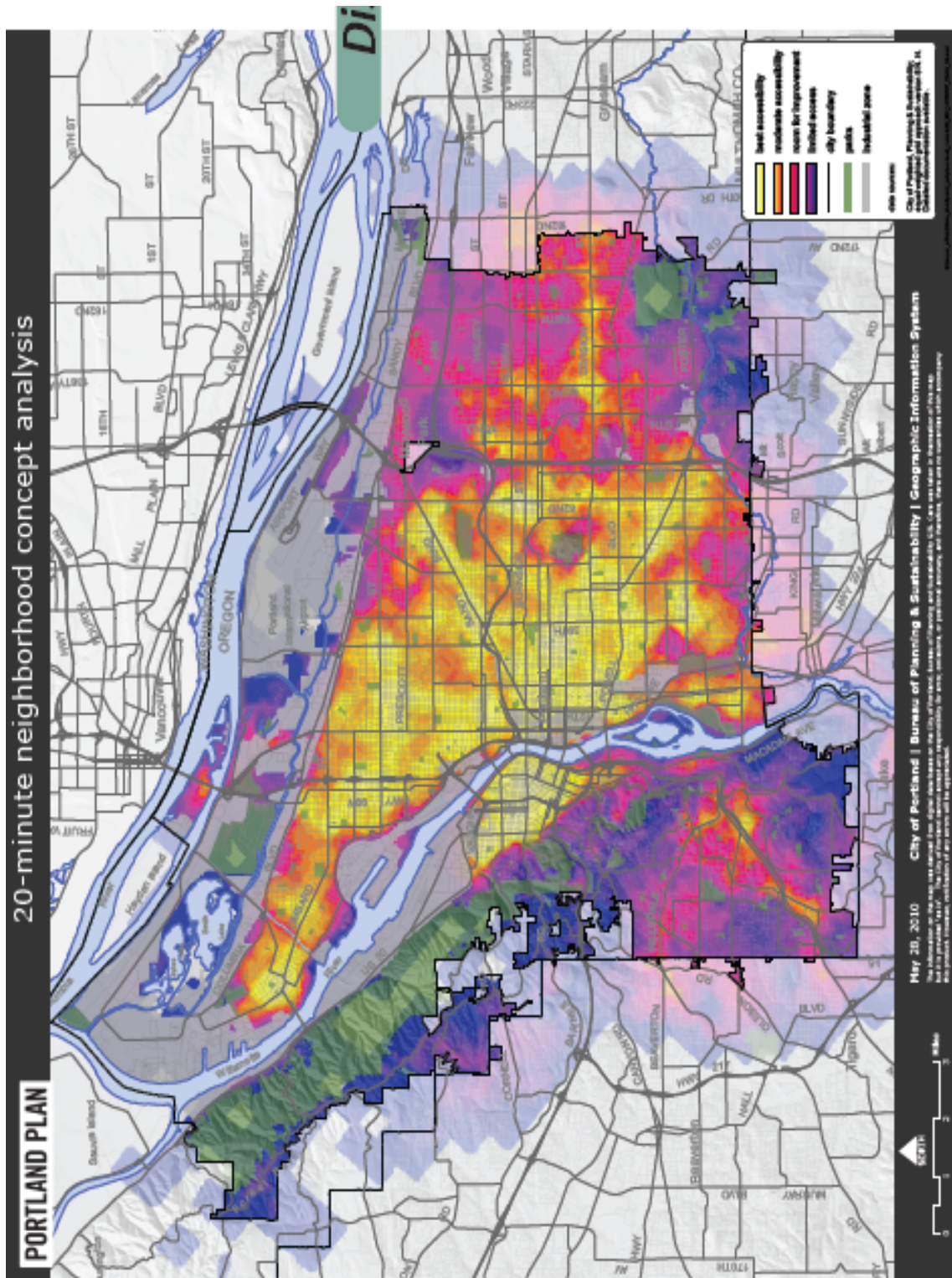
Housing choice and opportunity can be improved in Multnomah County through partnerships among regional housing organizations, redevelopment organizations and City and County planners to prioritize the development of Healthy Connected Neighborhoods. In Multnomah County this would place a special focus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

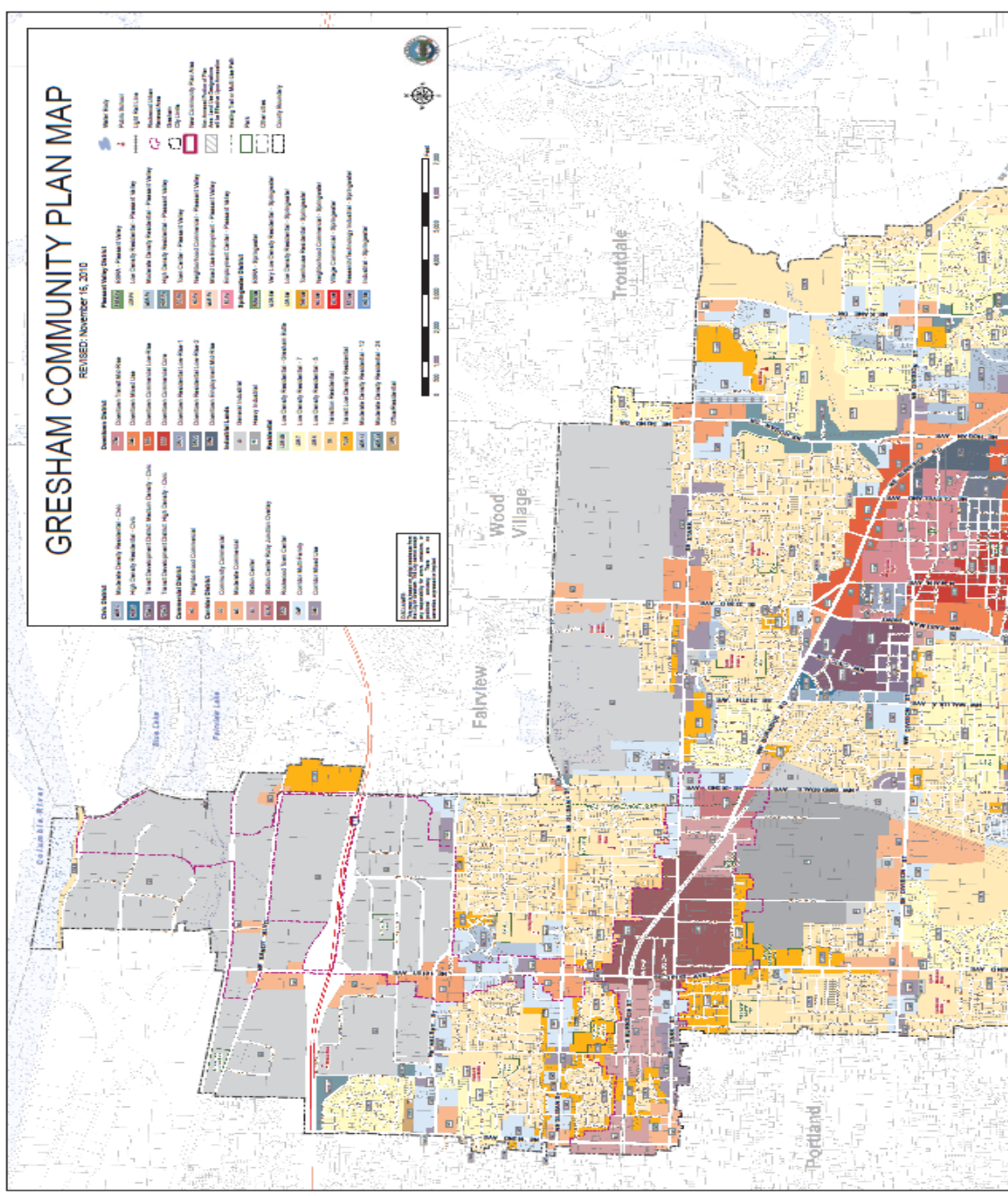
² <http://www.trimet.org/about/transitequity.htm>

Map 19: Bureau of Planning 20-Minute Neighborhood Analysis



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

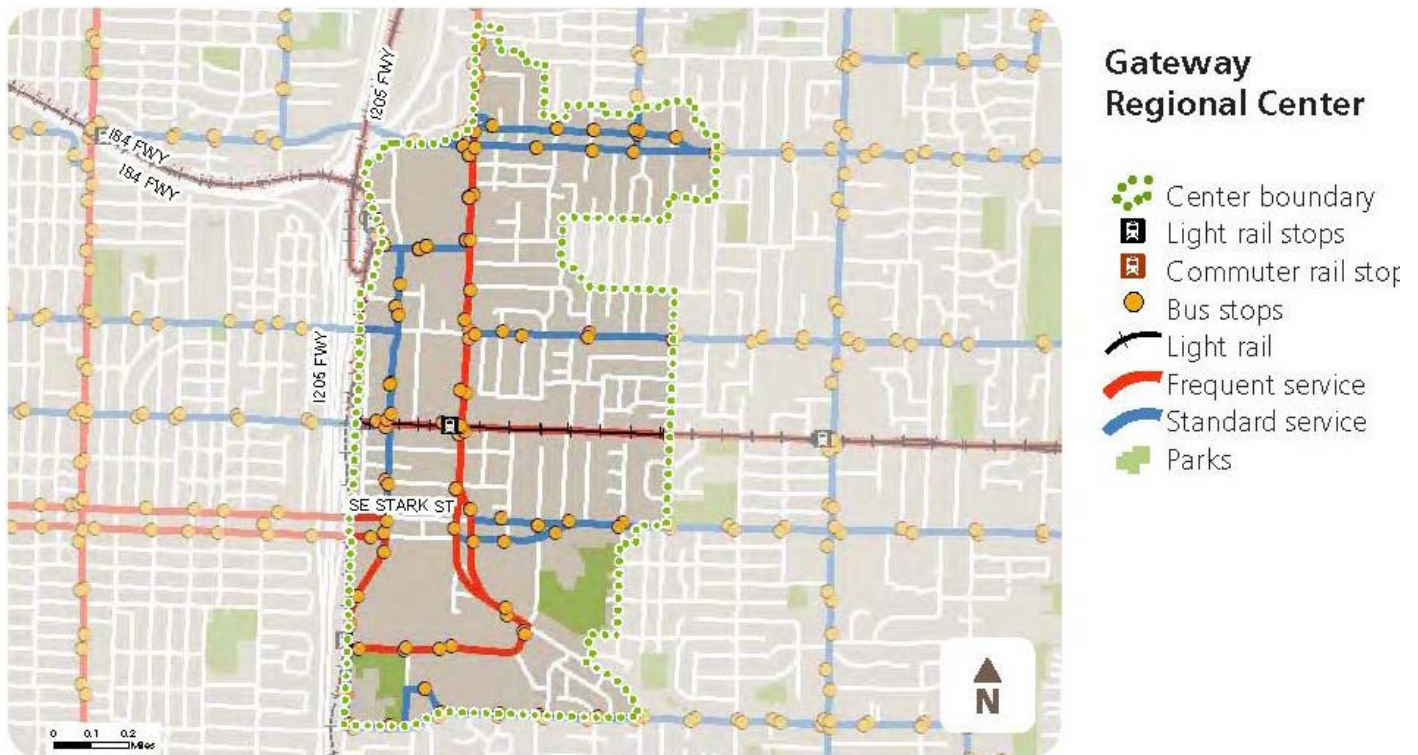


iv. Increase Employment and Income to Increase Housing Choice

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

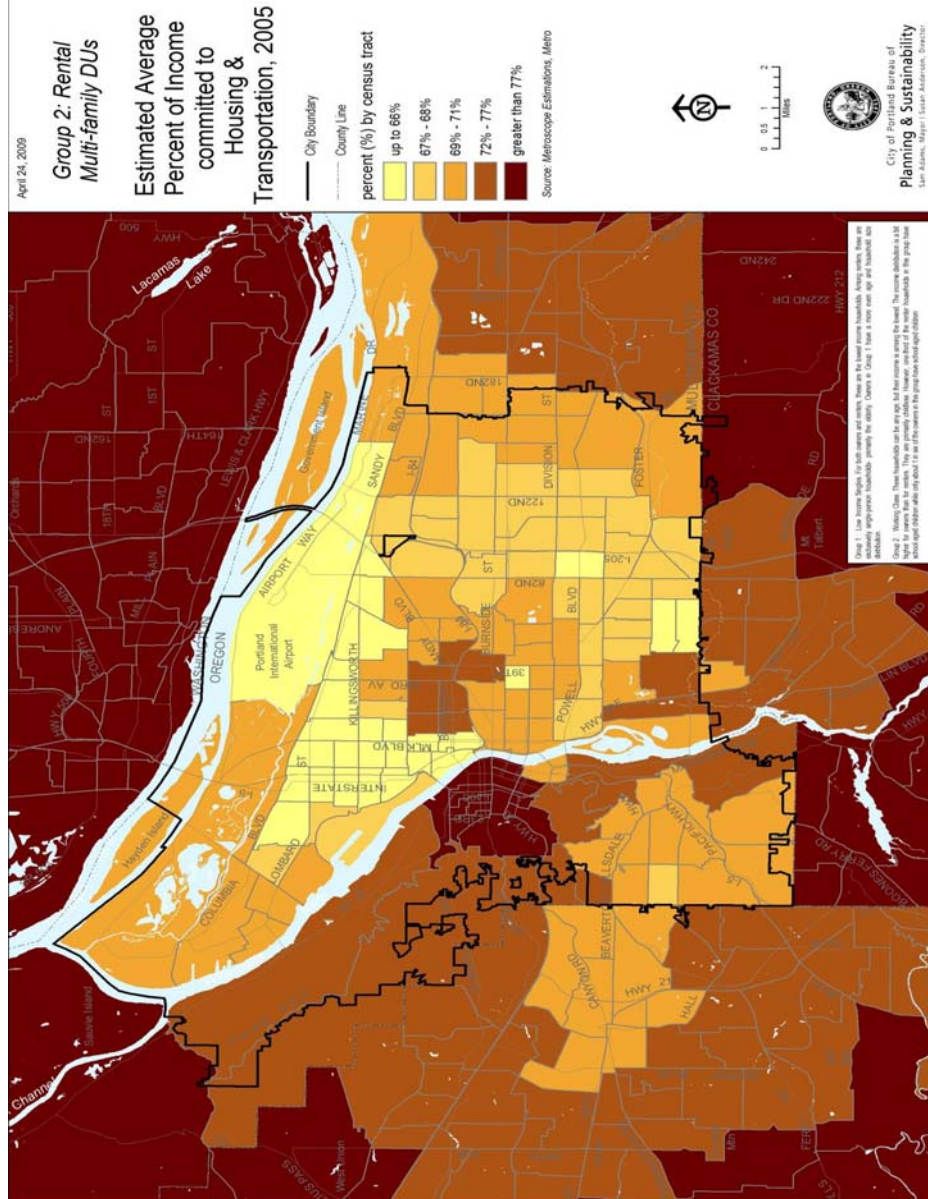
¹ U.S. Department of Housing and Urban Development

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

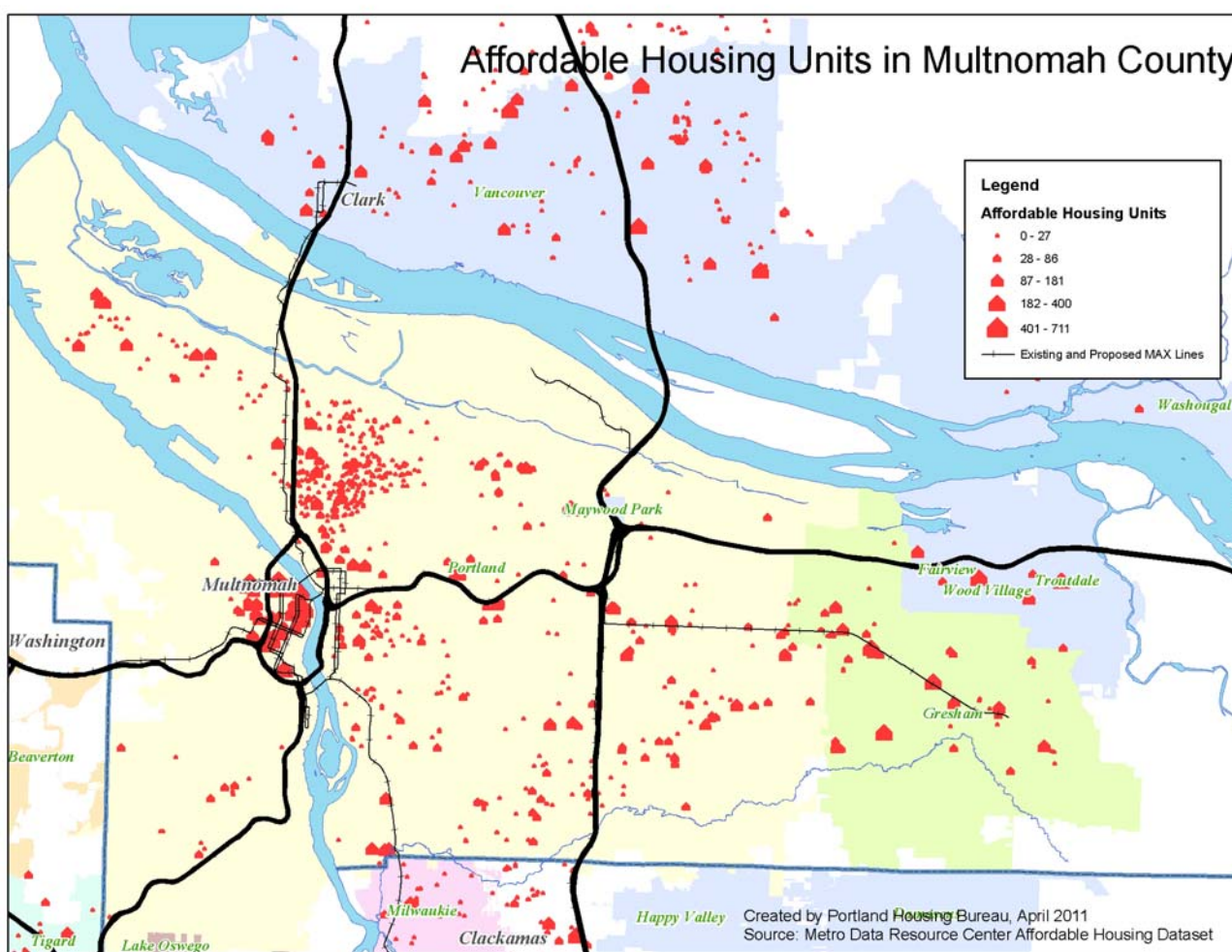


² Metro Multifamily Housing Association, May 2011 *Apartment Report*

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.

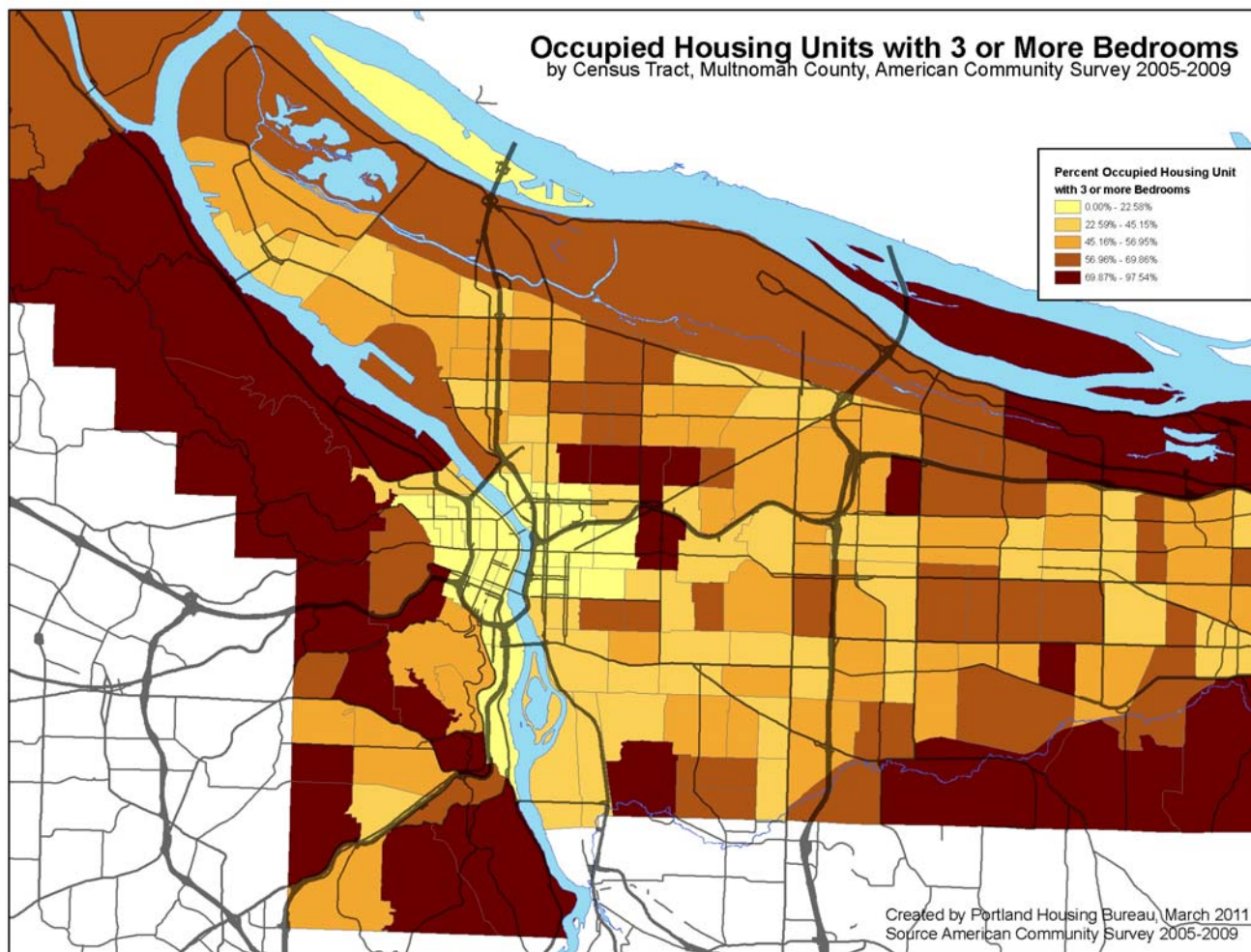
Map 23 : Affordable Housing Units in Multnomah County, 2007



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

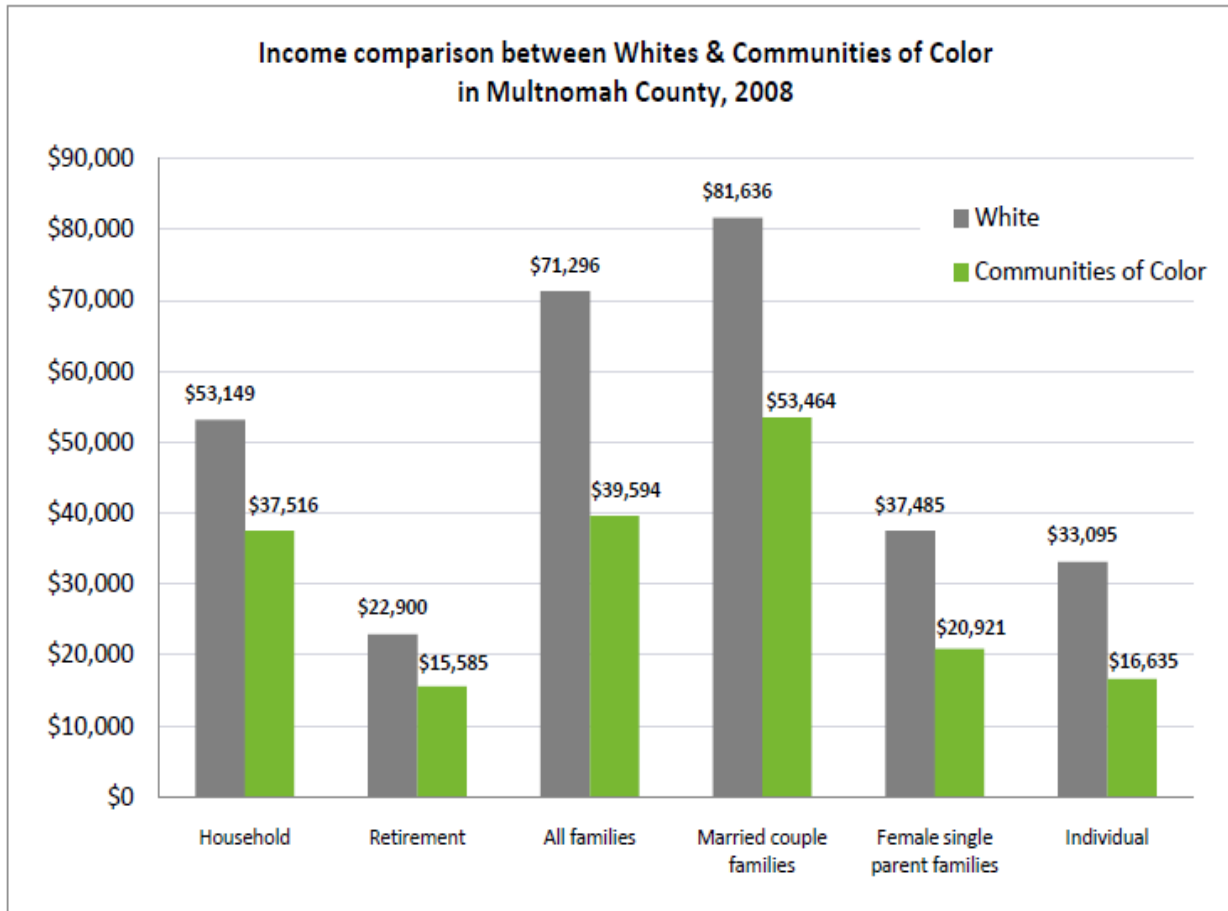
The existing stock of affordable housing available to people below 30% MFI only meets about 50% of the current need. For those above 80% MFI, there is also a shortage, but mostly a shadow shortage since the units affordable to lower MFI levels would also be affordable to this group. Overall, there is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

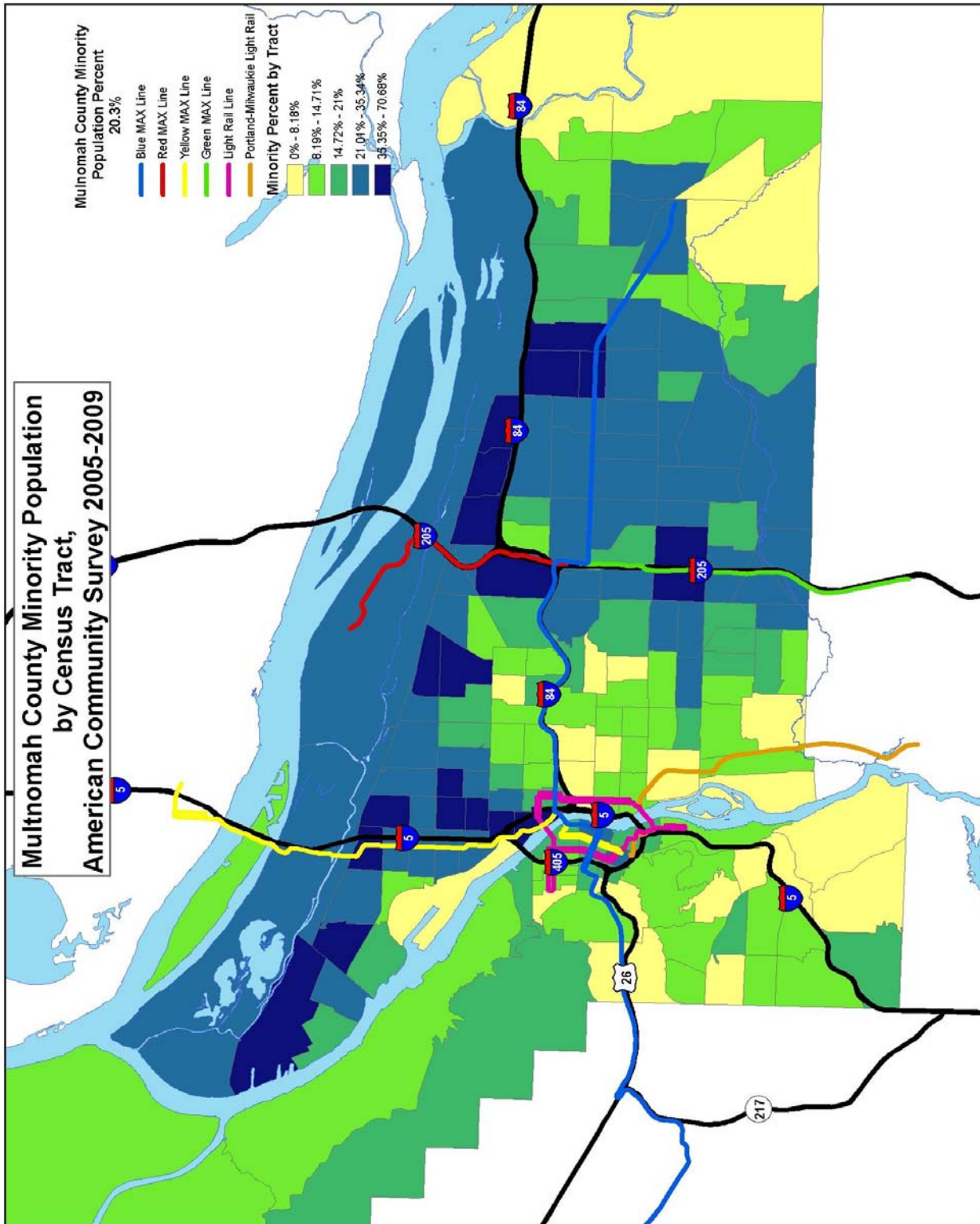
**Chart 15 : Income Comparison between Whites and Communities of Color in Multnomah County
American Community Survey, 2008**



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.

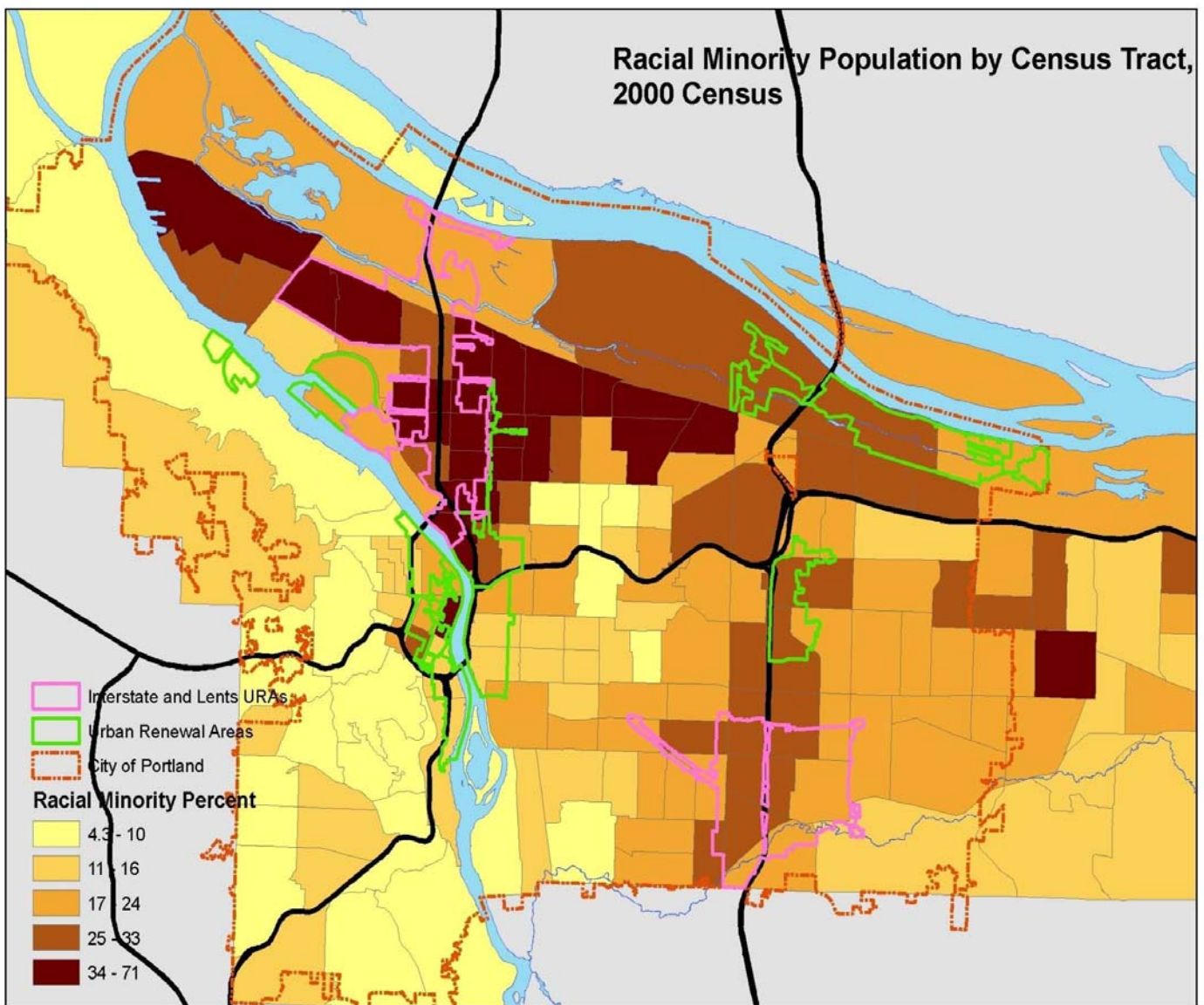
In Portland the policy of setting aside at least 30% of the tax increment financing for affordable housing has helped mitigate the gentrification impact by developing housing restricted to low income households at rents they can afford. If other communities in Multnomah County consider setting aside 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

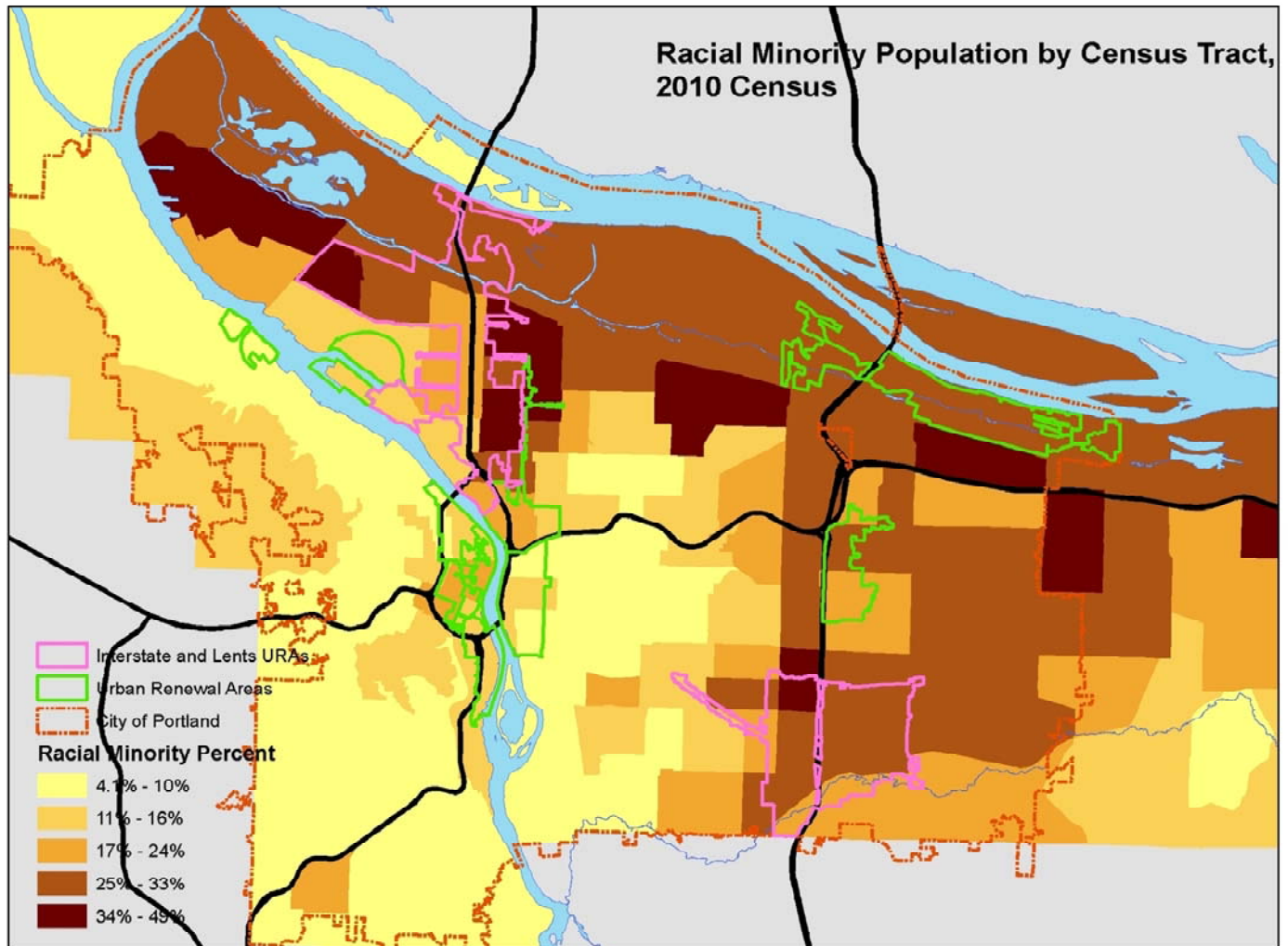
system. Before the investment this neighborhood was the core of Portland’s African American community. After the light rail was built the Black population is significantly smaller than ten years ago. Multiple factors may have contributed to this, but the correlation between membership in a protected 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.

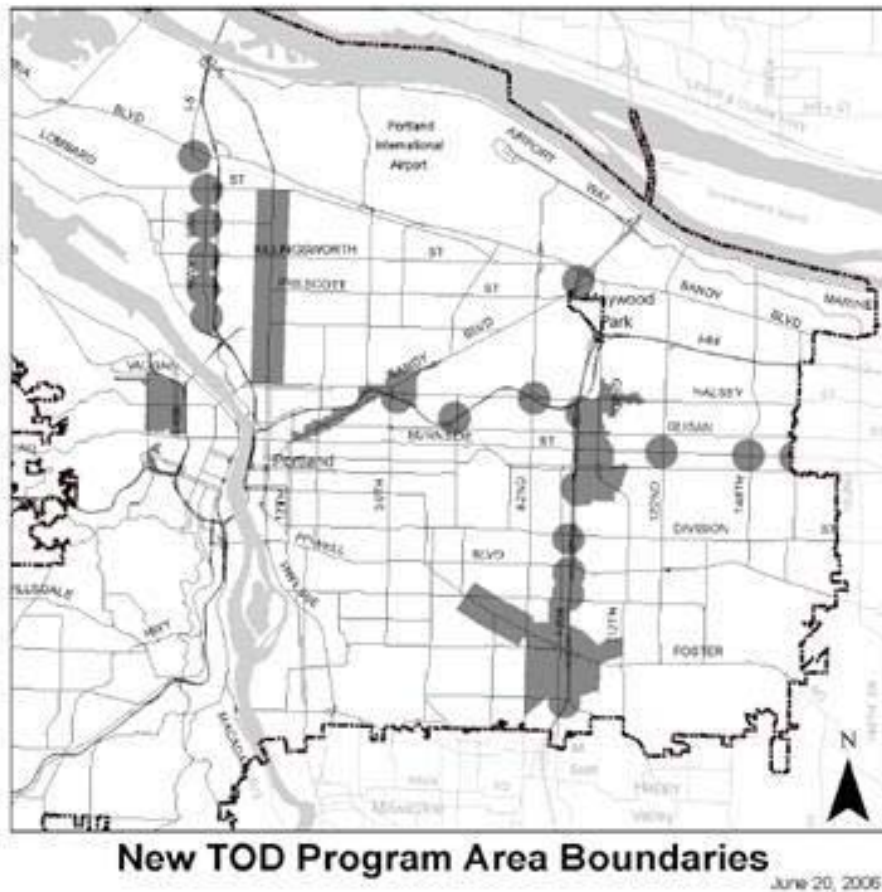
ii. Property Tax Policies

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.

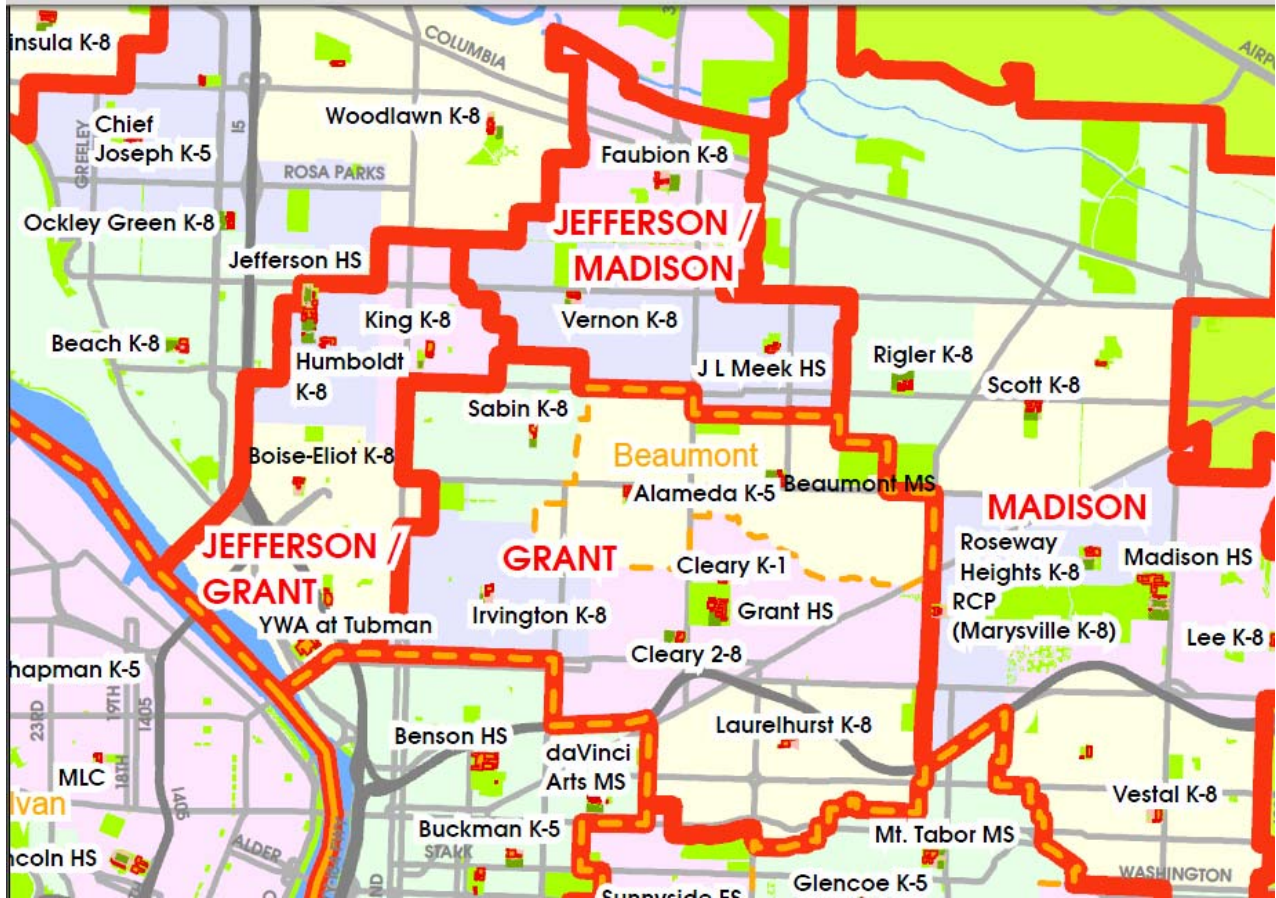
A speculation about this pattern notes the enrollment area of Alameda Elementary contains mostly single family zoning. Until recently the high school catchment area of Grant also included mostly single family zoning.

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.

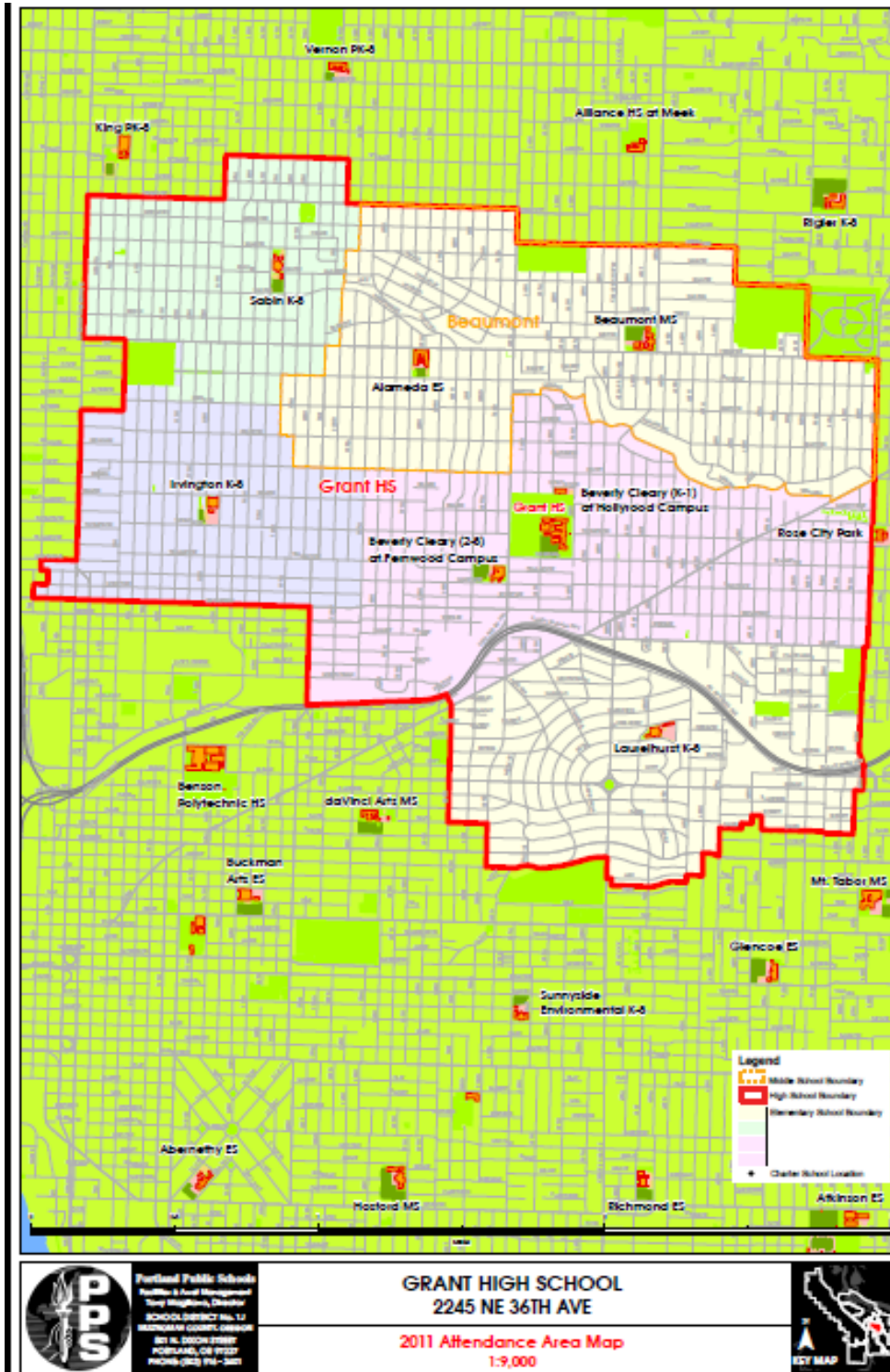
Map 32 shows the graduation rates in Portland Public High Schools. The residential neighborhood of Grant happens to have one of the higher graduation rates and Map 33 shows the same neighborhoods have higher per capita incomes than most of North and Southeast Multnomah County. The zoning, enrollment 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

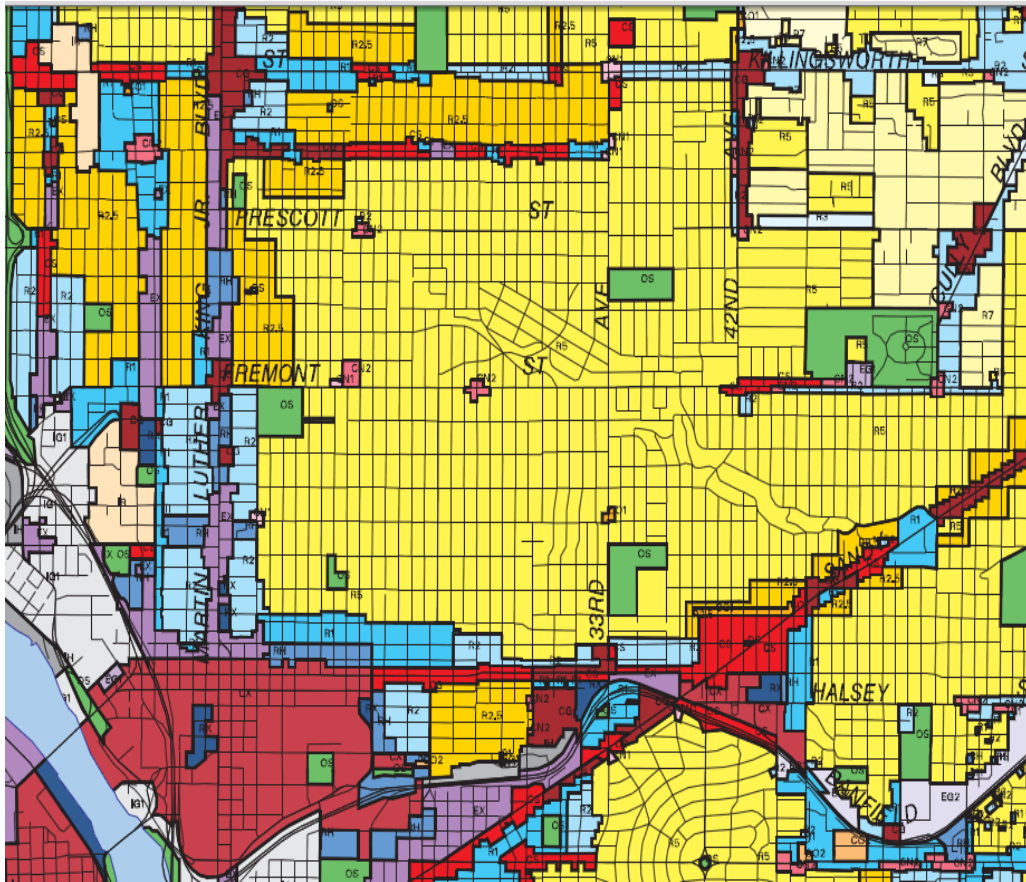


This map includes the older enrollment boundaries and the new enrollment boundaries. The yellow dashes indicate the original boundaries. The solid red lines indicate the new mixed enrollment boundaries based on the High School Redesign.

Map 30: 2011 Catchment Enrollment Area for Grant High School



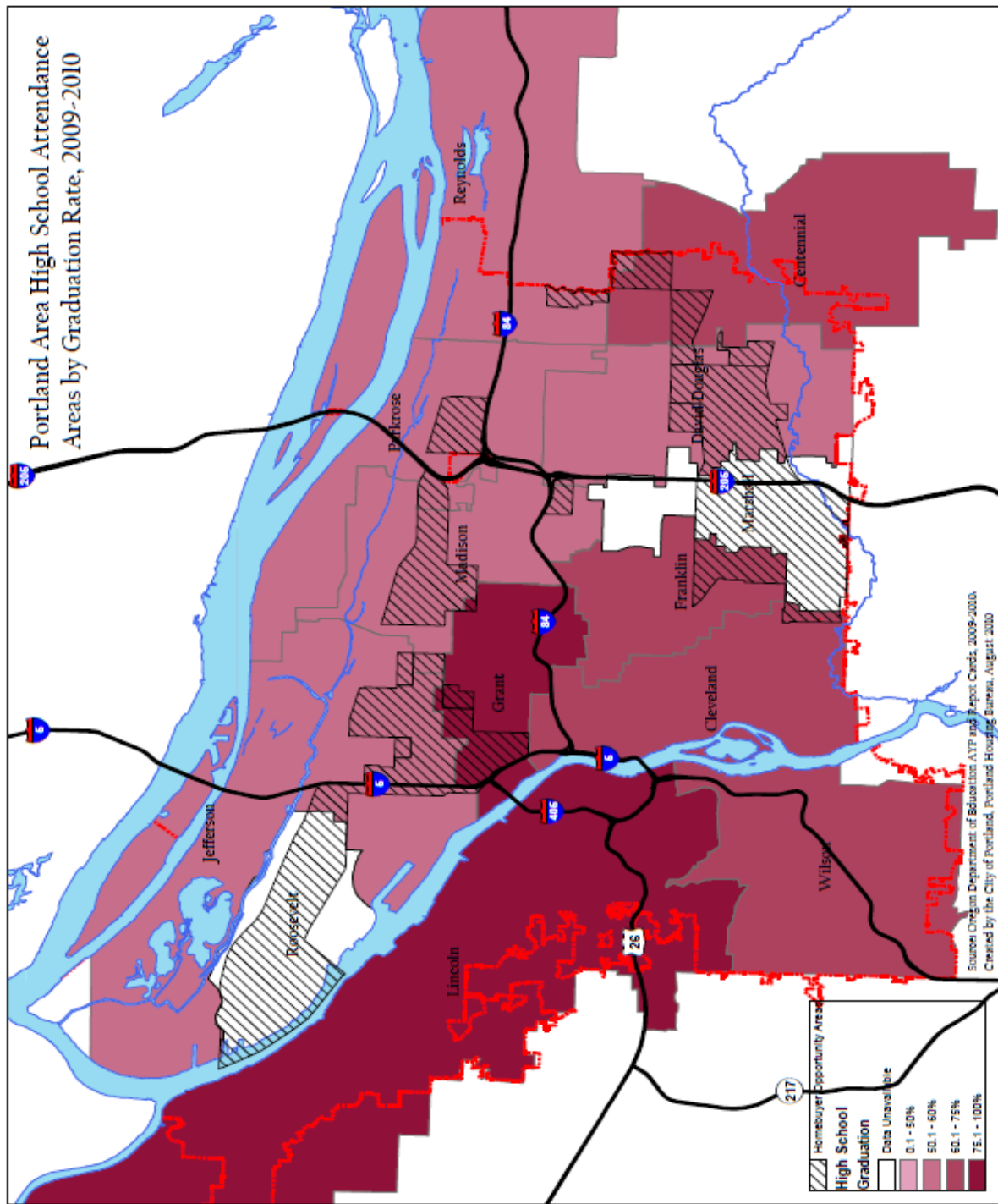
Map 31: Zoning for the catchment area of Grant High School in Portland



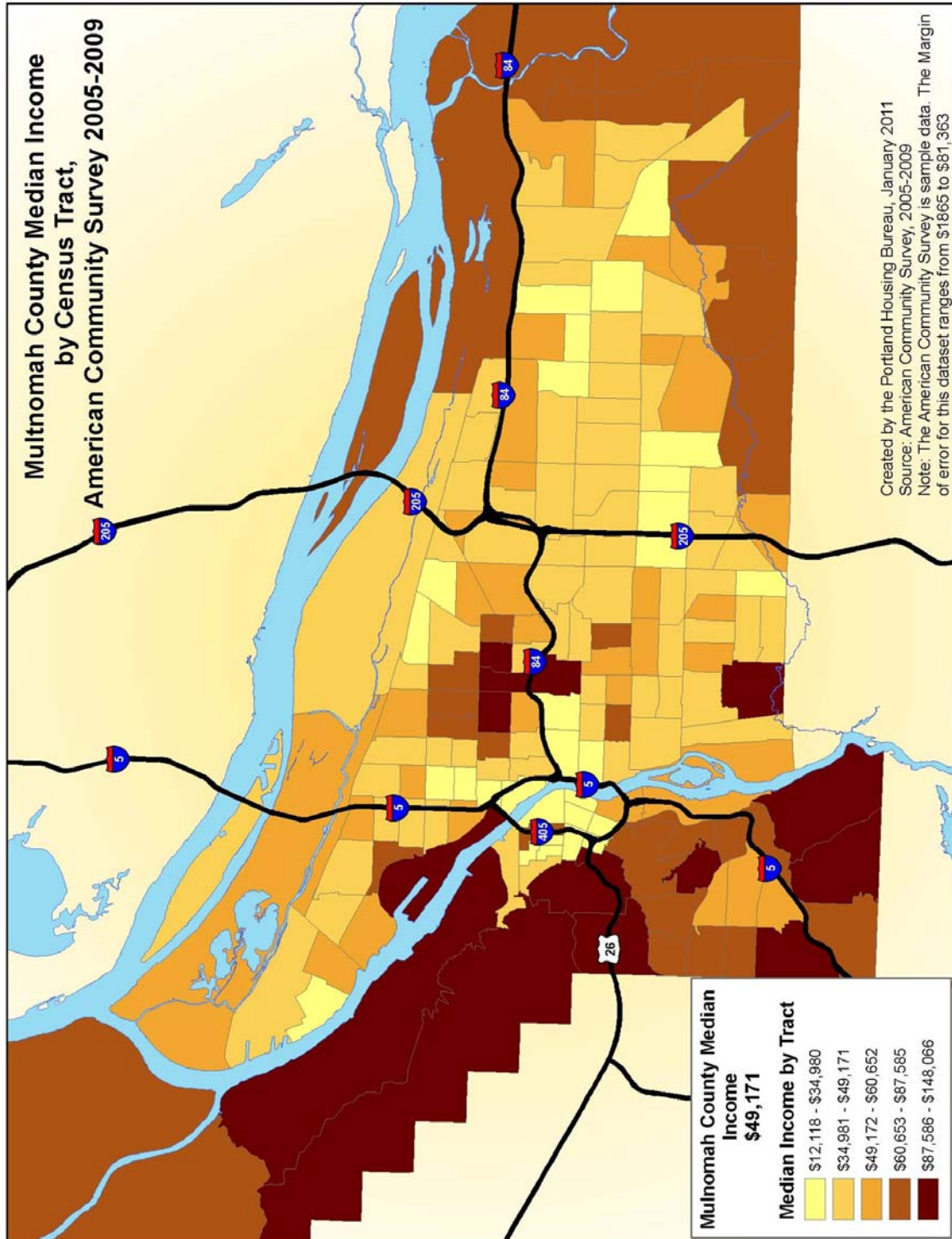
The light yellow is single family residential zoning. The blue and pink areas indicate areas where multi-family housing is permitted.

- 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

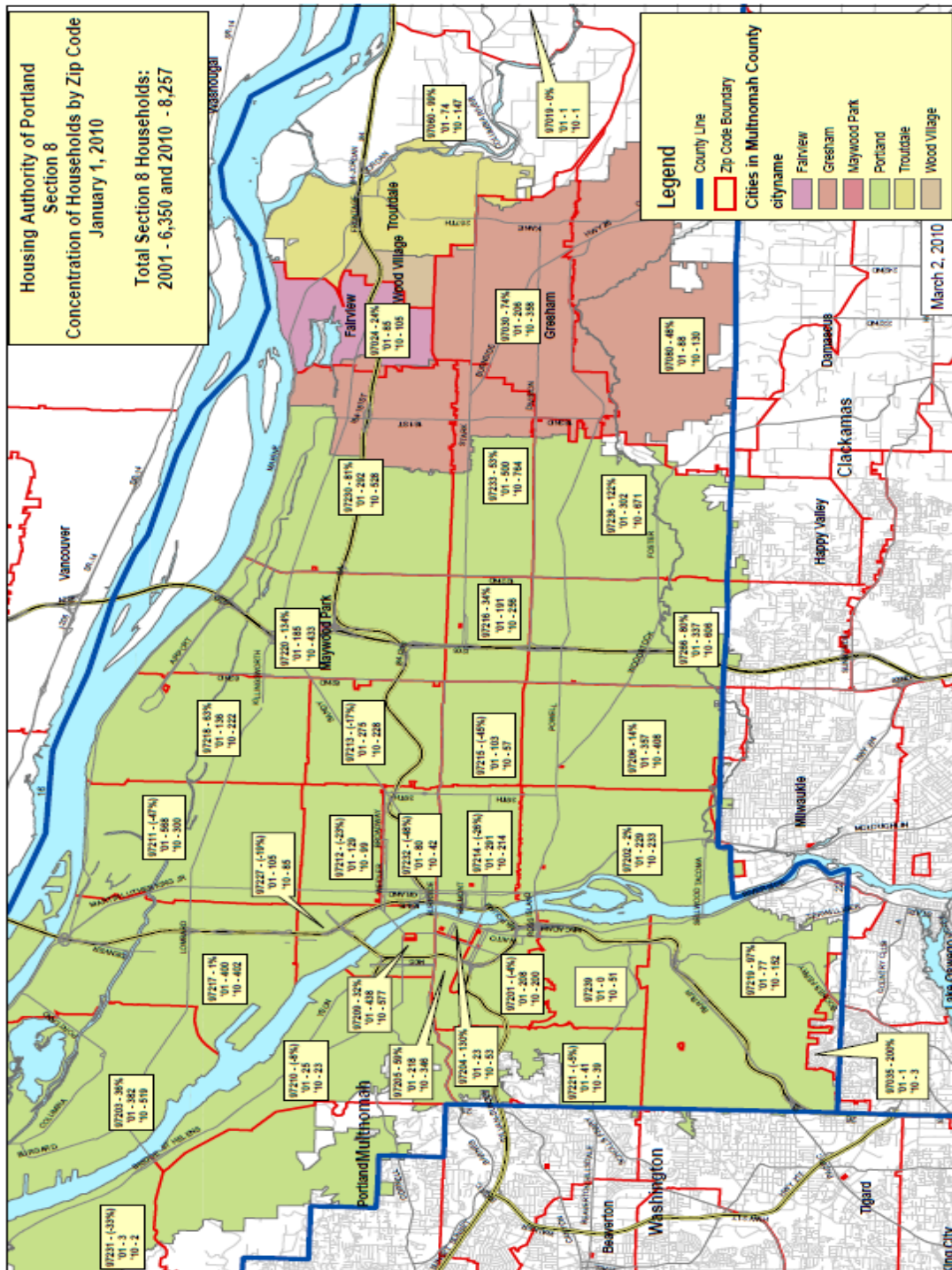
Map 34 shows the annual change in the number of Section 8 voucher holders by location between the years 2001 to January 2010. Since 2001 the Section 8 program has added 1907 Section 8 households. There is a trend overtime of more section 8 voucher holders living in Southeast portions of the County. Seven 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.”

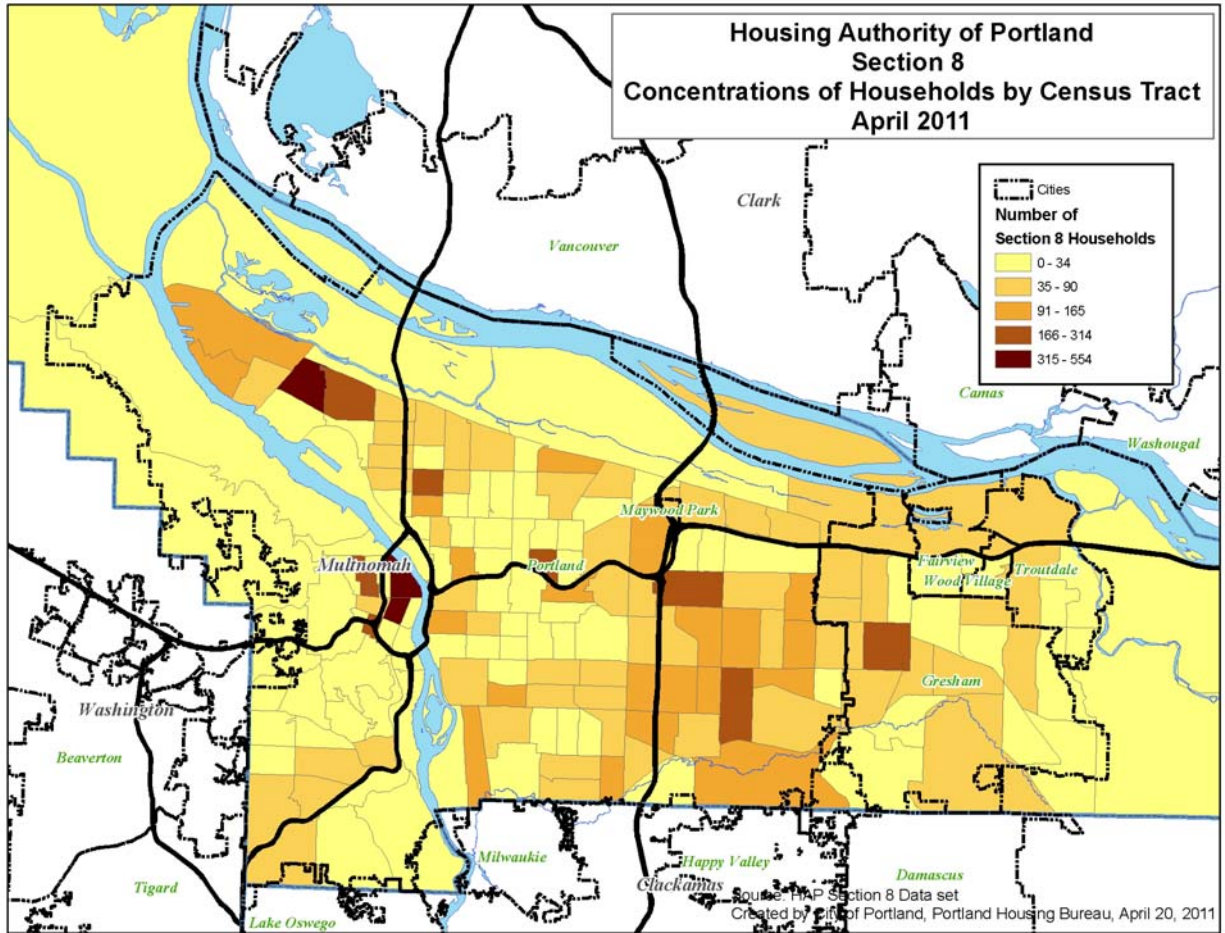
This map shows the number of vouchers by zip code and the change by zip code from 2001 to 2010.

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



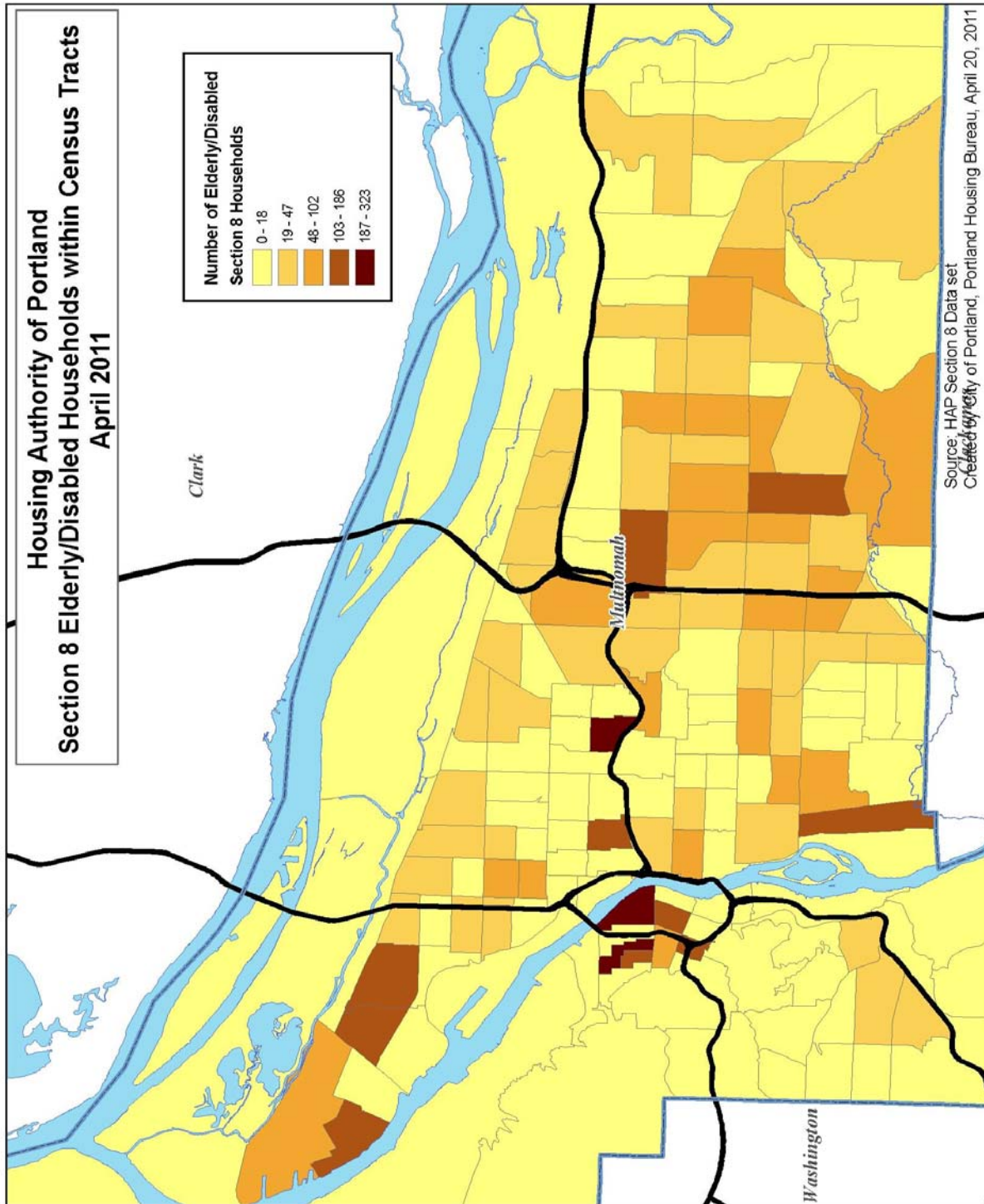
Location of Affordable Housing and Access to Opportunity

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.

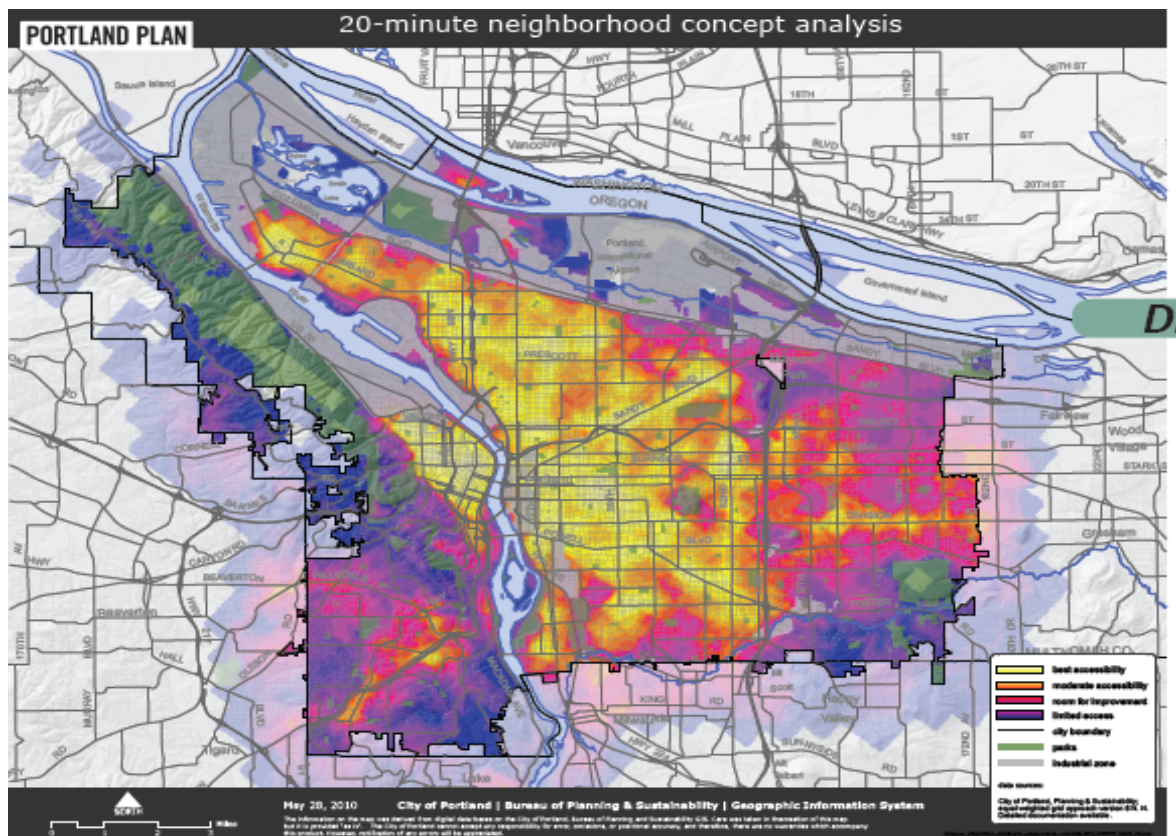
Map 36: Home Forward (Housing Authority of Portland) Section 8 Elderly/Disabled Households



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

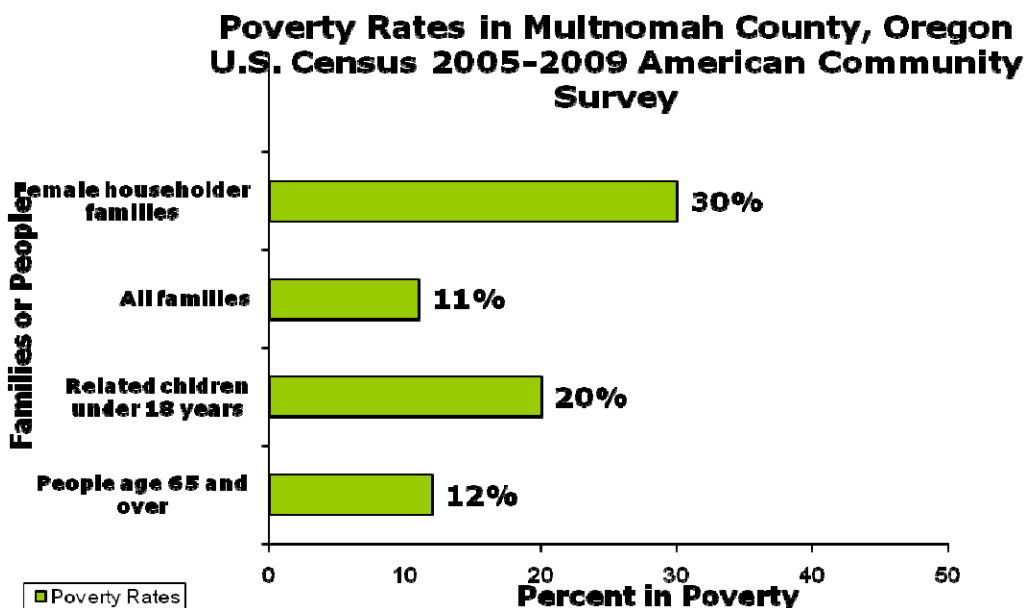
As outlined in Section II of this Plan, the social, economic, and geographic data about Multnomah County provides some context for the impediments encountered by some protected classes when accessing housing. Previous sections of this Report review many different impediments to accessing housing choice, 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

SECTION V: FAIR HOUSING PROGRAMS AND ACTIVITIES IN THE JURISDICTION

Organization	Activities
<p>Community Alliance of Tenants (CAT)</p> <p>2710 NE 14th Ave. Portland, OR 97212 info@oregoncat.org Hotline (503) 288-0130</p> <p>www.oregoncat.org</p>	<p>Community Alliance of Tenants (CAT) mission is to educate and empower tenants to demand affordable, stable and safe rental homes. CAT educates, organizes and develops the leadership of low-income tenants to directly challenge unjust housing policies and practices.</p>
<p>Disability Rights Oregon (DRO)</p> <p>620 SW Fifth Ave, Suite 500 Portland, OR 97204 503-243-2081</p> <p>www.disabilityrightsoregon.org</p>	<p>Disability Rights Oregon (DRO) promotes Opportunity, Access and Choice for individuals with disabilities by assisting them with legal problems directly related to their disabilities. This includes illegal housing discrimination. Services range from information and referral to litigation.</p>
<p>Fair Housing Council of Oregon (FHCO)</p> <p>506 SW Sixth, Suite 1111 PORTLAND OR 97204 information@FHCO.org (503) 223-8197 Hotline (800) 424-3247 Ext. 2</p> <p>www.fhco.org</p>	<p>The Fair Housing Council of Oregon (FHCO) is a statewide civil rights organization whose mission is to eliminate housing discrimination through access to enforcement and education.</p> <ul style="list-style-type: none"> - Education - Outreach - Technical Assistance - Enforcement
<p>Housing and Urban Development's Office of Fair Housing and Equal Opportunity (FHEO)</p> <p>Portland Field Office 400 S.W. Sixth Avenue, Suite 700 Portland, OR 97204-1632 OR_Webmanager@hud.gov (971) 222-2600 1-800-669-9777</p> <p>www.hud.gov</p>	<p>FHEO administers and enforces federal laws and establishes policies that make sure all Americans have equal access to the housing of their choice.</p> <p>HUD investigates complaints of housing discrimination based on race, color, religion, national origin, sex, disability, or familial status. At no cost to you, HUD will investigate the complaint and try to conciliate the matter with both parties.</p> <p>Locally, HUD contracts with BOLI to investigate complaints.</p>

<p>Legal Aid Services of Oregon (LASO)</p> <p>921 SW Washington, Suite 500 Portland, OR 97205 (503) 224-4086 1-888-610-8764</p> <p>www.oregonlawhelp.org</p>	<p>Non-profit organization that provides legal representation on civil cases to low-income clients throughout Oregon.</p> <p>Service areas:</p> <ul style="list-style-type: none"> - Consumer - Education - Family Law - Farm Workers - Government Benefits - Housing - Individual Rights - Native American Issues - Protection from Abuse - Seniors - Tax Issues for Individuals
<p>Oregon Department of Justice Civil Enforcement Division</p> <p>1515 SW 5th Ave. Suite 410 Portland, OR 97201 (971) 673-1880</p> <p>www.doj.state.or.us</p>	<p>The Oregon Department of Justice is responsible for general counsel and supervision of all civil actions and legal proceedings in which the state is a party or has an interest. The Department, through the Attorney General, also has full charge and control of all the state's legal business that requires the services of an attorney or legal counsel.</p>
<p>Oregon Law Center (OLC)</p> <p>Portland Regional Office 921 SW Washington, Suite 516 Portland, OR 97205 Legal Intake Line: 1-800-672-4919 www.oregonlawcenter.org</p>	<p>Oregon Law Center strives to achieve justice for the low income communities of Oregon by providing a full range of the highest quality civil legal services.</p> <p>OLC's Portland office serves clients in Multnomah, Clackamas, Clatsop, Columbia, Hood River, Sherman, Tillamook, Wasco, Washington, and Yamhill counties. The Portland office provides representation in the following areas:</p> <ul style="list-style-type: none"> - Employment - Housing (including Fair Housing, government subsidized housing, low income housing development, and major habitability problems) - Consumer and mortgage fraud - Public benefits.
<p>State of Oregon Bureau of Labor and Industries</p> <p>800 NE Oregon St., Suite 1045 Portland 97232 Phone: 971-673-0761</p> <p>www.oregon.gov/boli</p>	<p>BOLI's mission is to protect employment rights, advance employment opportunities, and protect access to housing and public accommodations free from discrimination.</p> <ul style="list-style-type: none"> - Filing Civil Rights complaints, and follow through on actionable violations

SECTION VI: CONCLUSIONS AND RECOMMENDATIONS

Seven core fair housing Impediment Themes were identified through this planning process. The advisory bodies developed multiple recommendations for addressing each of the Impediment Themes; except where noted, the Committee reached consensus on the recommendations. Given limited resources and funding, the recommendations have been listed in priority order; initial prioritization was developed through a survey sent to committee members, and then interactive dialogue to finalize. The Committee first considered recommendations that would have the highest impact on addressing the impediments. When making policy and program decisions, the City of Portland, City of Gresham, and Multnomah County (the Consortium) should focus the most efforts and resources are the *top* priority items, shown in **bold**. Whenever possible, Consortium members and partners should strive to achieve the other recommendations listed:

Table 29 : Identified Impediments and Recommendations	
A. DISCRIMINATION IN HOUSING	
Impediments	Recommendations
<ol style="list-style-type: none"> 1. Discrimination on the basis of race, color, and national origin. Discrimination includes refusal to rent, harassment, quoting different terms and conditions including rent levels, different documentation requirements, steering, refusal to improve sub-standard conditions, and less opportunity to achieve homeownership. Discrimination is also apparent in the housing crisis since 2008, with a disproportionate number of high-cost loans, and therefore foreclosures, affecting people of color and national origin. 2. Discrimination on the basis of physical or mental disability. Discrimination includes failure to make reasonable accommodations or reasonable modifications, as well as “end of tenancy” evictions to tenants with these disabilities. 3. Discrimination on the basis of familial status. Discrimination includes refusal to rent, steering families to different units or properties not of their choice, as well as quoting different terms or conditions including rent levels. 4. Discrimination on the basis of Domestic Violence Victims. Discrimination includes refusal to rent and different terms and conditions. 5. Discrimination on the basis of Sex. Discrimination includes refusal to rent and different terms and conditions. 6. Discrimination on the basis of Religion. Discrimination includes refusal to rent and different terms and conditions. 7. Multnomah County adds the following classes as having protections under fair housing law, Marital 	<ol style="list-style-type: none"> 1. Commit to county-wide funding and support to continue and enhance the <u>education</u> of fair housing laws. 2. Commit to county-wide funding and support to continue and enhance <u>enforcement</u> of fair housing laws. 3. Conduct audit testing to document discrimination against Protected Classes seeking housing, with special focus on homeownership and affordable rental units. 4. Partner with housing providers to modify screening and credit criteria (such as requiring Social Security Numbers) that have an inadvertent impact on protected classes, especially persons of differing national origin and women experiencing domestic violence. 5. Strengthen inter-jurisdictional communication and decision-making to improve coordination of the Housing Authority of Portland, Multnomah County, City of Gresham, City of Portland, non-profits, the State and other partners to improve services and programs. 6. Develop and promote policies that remove negative housing information and low level law enforcement contacts, including 911 calls from records of persons who report domestic violence and other protected classes, to prevent use of this information as a basis of eviction or refusal to rent.

<p>Status, age over 18, Sexual orientation, Gender Identity and type of occupation. Discrimination includes refusal to rent and different terms and conditions.</p>	
B. FAIR HOUSING UNDERSTANDING	
Impediments	Recommendations
<ol style="list-style-type: none"> 1. While many organizations put effort toward fair housing issues and ending discrimination, Multnomah County lacks a clear, focused champion for fair housing. 2. Lack of understanding of Fair Housing Laws by rental property managers, agents and renters, and common screening criteria can lead to disparate treatment of renters. 3. Lack of understanding of Fair Housing Laws and housing opportunities by renters and buyers are specifically impeded by a lack of educational materials, culturally appropriate information, linguistic isolation, and lack of capacity by government and culturally connected organizations to do effective outreach. 	<ol style="list-style-type: none"> 1. Create a fair housing advocacy committee that meets on an at least quarterly basis to focus on fair housing issues and to be a strong advocate voice in Multnomah County. Committee needs a clear, focused champion in a strong leadership and decision making position, as well as a diverse, representative membership. 2. Partner with landlord trade associations and other community organizations to ensure frequent and accurate trainings for property managers, owners, regulators and social service providers to understand Fair Housing law and reasonable accommodations and modifications. 3. Commit resources for a public information campaign about Fair Housing Rights and current issues to change attitudes, practices and public policies, using culturally and linguistically appropriate methods to reach all members of the public. 4. Increase overall outreach and education to the general public about Fair Housing law; provide easily accessible and culturally and linguistically appropriate information regarding rights and resources. 5. Fund homeownership education for communities of color and immigrant and refugee communities by partnering with organizations that provide homebuyer education, encouraging use of materials in multiple languages. 6. Fund education services for workers in assisted living and nursing facilities to better understand the varying needs of the aging population.
C. AREAS OF REDUCED ACCESS TO OPPORTUNITY	
Impediments	Recommendations
<ol style="list-style-type: none"> 1. There is inequity and segregation in neighborhoods that lack good access to public transit, schools, grocery, even sidewalks. This can disproportionately affect those with disabilities, low-income, communities of color, and immigrant and refugee communities. 2. There are neighborhoods which are rich in resources such as access to quality transportation, education, food, healthcare, recreation and housing. Those communities are also often segregated and would 	<ol style="list-style-type: none"> 1. Develop opportunity mapping as a foundation of housing policy development to illustrate areas of Multnomah County where there is limited access to opportunity. Advocate for prioritizing resources, including transportation resources, to these areas to increase opportunity and equity, and tie the mapping into the update of Portland's <i>Comprehensive Plan</i> and <i>Location Policy</i>. 2. Partner with Tri-Met and other local agencies, the State, major employers and school districts

<p>benefit from policies that break up the patterns of segregation.</p>	<p>to encourage development and rehabilitation of affordable/accessible housing close to jobs, transportation, groceries, schools, employment and other amenities.</p> <ol style="list-style-type: none"> 3. Partner with regional housing organizations and City and County partners to emphasize the development of Healthy Connected Neighborhoods. Based on mapping, advocate for prioritizing investments in East Multnomah County and areas concentrations of low-income households. 4. Continue programs that improve employment outcomes and increase incomes, including development and availability of jobs close to affordable/accessible housing, transportation and other services. 5. Where housing is already affordable/accessible focus on creating quality jobs and linking residents to quality jobs through education and other supports. 6. Work with neighborhoods to increase understanding of the need for affordable/accessible units for people with high-needs to reduce NIMBY (not in my backyard) reactions. 7. Use local political leadership to support national efforts to change the loan modification process, which will help homeowners prevent foreclosure.
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D. FAIR HOUSING DATA

Impediments	Recommendations
<ol style="list-style-type: none"> 1. Unreliable and/or unavailable data on discrimination of other protected classes such as age, gender, sexual orientation, marital status, religion, and/or source of income. Fair Housing Planning is impeded by this lack of data. 2. There is a lack of Fair Housing complaint data available for East County/Gresham, which leads to imperfect analysis of fair housing impediments. 	<ol style="list-style-type: none"> 1. Fund audit testing for all areas of the County using the most inclusive list of Protected Classes to document discrimination. 2. Conduct data research and analysis to determine the shortage of various housing types especially accessible units for people with disabilities. 3. Encourage partners currently serving people vulnerable to discrimination to capture and document discrimination, by encouraging use of the current reporting portals and by using a variety of low-barrier intake techniques. 4. Jurisdictional partners should conduct a regular review of data and recommendations to respond quickly to changing Fair Housing needs.

E. ACCESSIBLE, AFFORDABLE HOUSING STOCK

Impediments	Recommendations
<ol style="list-style-type: none"> 1. Location of affordable/accessible or subsidized rental units limits the opportunities of lower-income households to exercise housing choice, and creates more blighted areas of fewer opportunities and 	<ol style="list-style-type: none"> 1. Increase the number of affordable/accessible housing choices for all household sizes, especially family-sized housing with three or more bedrooms.

<p>lower incomes, and also leads to increased segregation of people with disabilities, communities of color, and immigrant and refugee populations. Local zoning constraint and NIMBYism restrict inclusive housing production policies; existence of such policies may not be in the spirit of affirmatively furthering fair housing.</p> <ol style="list-style-type: none"> Lack of available accessible units and/or a lack of an accurate inventory of available affordable/accessible units restrict the housing choice of people with disabilities. There is a lack of affordable/accessible housing units with supportive services for those with mental health disabilities and seniors with cognitive decline; this leads to more people becoming unnecessarily institutionalized or discharged into homelessness. There is a shortage of quality housing units affordable/accessible to 30%MFI and below; this shortage is expected to continue. This can disproportionately affect protected classes who are low-income, including some communities of color, immigrant and refugee communities and people with disabilities. 	<ol style="list-style-type: none"> Increase housing choice for people with disabilities by creating a database of available accessible units, linking it to those who need it, and partnering with property owners and managers to better market accessible units to people with disabilities. Continue to fund home repair and modification programs. Develop strong building guidelines to ensure consistent standards of what features an “accessible” unit includes. Develop a range of housing and supportive services to better match the needs of different populations living with mental illness; one size does not fit all. Research feasibility of a county-wide ordinance that requires newly constructed housing units to be built in a way that would make them easily accessible or “visitable” by people with disabilities, as well as easily modified for future accessibility needs. Improve the quality and safety of existing affordable/accessible housing through home repair loans, partnering with housing providers, and rental housing inspections. Require annual training for staff and partners of government entities, pseudo-government entities and contract recipients to review accessible development and construction standards. Link housing and supportive services for residents through inter-jurisdictional partnerships and streamlining of services and increased funding. Work with housing providers to provide two-weeks’ notice to advocacy groups and interest lists for when an accessible unit becomes available.
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F. UNINTENDED GENTRIFICATION THROUGH POLICIES

Impediments	Recommendations
<ol style="list-style-type: none"> Urban Renewal Development often has the unintended consequence of residential displacement and pricing-out of market-rate housing. This disproportionately affects persons of color, those with disabilities, and low-income families. The denial rate for Section 8 voucher holders fluctuates as the market does, restricting housing choice of very low-income households, often leading voucher holders to rent in low-opportunity, segregated areas of the county. 	<ol style="list-style-type: none"> Make public investments that mitigate the effects of displacement and that encourage diversity through mechanisms including, but not limited to, “community agreements,” housing development linked to schools/ transportation/employment, mixed income housing, and rental assistance tiered to market rate rents. Encourage the renewal of Portland’s 30% Tax Increment Funding affordable housing set-aside; encourage other cities in Multnomah County to devote Urban Renewal funds to housing programs and projects that can further fair housing goals. Focus on resource development to acquire

	<p>funding outside of Urban Renewal Areas to develop and preserve affordable/accessible housing in all areas of the County.</p> <ol style="list-style-type: none"> 4. Over the next five years, fund a representative advisory group, such as this Report’s proposed fair housing advisory committee, to work with the Housing Authority of Portland to understand the various data sets HAP evaluates to determine how much housing choice Section 8 participants have. Work with rental housing owners associations to understand more precisely where Section 8 is and is not accepted and the denial rates of Section 8 voucher holders from owners that accept Section 8. Compare this information with information available from jurisdictions that do include Section 8 under the protected class “source of income.” 5. Collaborate with the Housing Authority of Portland, housing providers and community advocates to ensure Section 8 vouchers are used as a tool to increase housing choice throughout the county, especially areas of high opportunity. 6. Continue partnering with housing providers to increase participation in the Section 8 voucher program. 7. Meaningfully involve community members in the redevelopment of their neighborhoods, especially communities of color and others historically not invited to participate in the development and decision-making regarding redevelopment, especially around URAs. 8. Continue funding homeownership programs, including but not limited to Down Payment Assistance, to continue efforts to close the minority homeownership gap. 9. Research the feasibility of developing subsidies to help current low income residents remain in URAs as rental prices increase.
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G. LOW-INCOME AND VULNERABLE POPULATIONS

Impediments	Recommendations
<ol style="list-style-type: none"> 1. Female heads of households experience poverty at a higher rate of other familial statuses, disproportionately affecting housing choice for this protected class. 2. Employment and income issues of all kinds including layoffs, wage levels, location of employment, training, access to benefits and discrimination have the largest impact on housing choices. 3. The aging population, which is expected to increase as Baby Boomers age, has a unique set of needs that restrict housing choice, including elders with disabilities, elders with limited English proficiency, and elders from the LGBTQI community. 	<ol style="list-style-type: none"> 1. Continue, and consider increasing funding for, Rent Assistance for low-income residents. 2. Increase funding for social services known to assist in stabilizing households, including but not limited to addiction services, childcare, employment assistance, and other support services. 3. Continue funding <u>development</u> of subsidized, accessible housing units for individuals and families below 30%MFI, working to increase the <u>number of</u> units available to meet the demand. Develop subsidies to encourage private landlords to rent to low-income individuals at little to no

<p>4. Households of color and national origin experience poverty at a higher rate than other households due to historical and institutional employment, credit and education discrimination leading to lower wages and less job security than the general public.</p> <p>5. People with disabilities face unique challenges to accessing and staying in housing, especially given the limited number of mobility device-accessible units; this group faces increased negative impacts as a result of “end of tenancy” notices and no-cause evictions.</p>	<p>risk to them.</p> <p>4. Partner with advocacy groups who provide human assistance to help households navigate the benefits process to increase the income of extremely low-income households.</p> <p>5. Adopt new household income measurements regarding housing cost burden to take into account, transportation, childcare, food, energy, and other household costs.</p> <p>6. Work with partners to increase employment and income outcomes for households through education, training of workers, and enforcement of employment law.</p> <p>7. Enforce existing housing and safety laws where health and human safety is endangered, including but not limited to pest control, heating/cooling, and lead and mold removal.</p> <p>8. Work with partners to increase understanding and enforcement of retaliation laws to avoid illegal “end of tenancy” notices for vulnerable populations, especially people with disabilities.</p> <p>9. Increase outreach about available affordable/accessible housing and social services for all needy populations.</p> <p>10. Increase efforts to prevent predatory reverse mortgages targeted to seniors.</p>
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GLOSSARY

ABA	American Bankers Association
Accessibility	Accessibility refers to unit modifications that make it possible for people in wheelchairs to enjoy full use of their living space. Some examples include lowered cabinets, wider doorways, roll in showers, and ADA approved doorknobs.
ADA	Americans with Disabilities Act – Federal law prohibiting discrimination against people with disabilities in housing, employment, and the provision of public services.
AFFH	Affirmatively Further Fair Housing. Program rules increasingly link funding and operational considerations to activities that remove barriers to fair housing identified in the Analysis of Impediments.
Affordable	See <i>Cost Burden</i>
AI	Analysis of Impediments to Fair Housing. An examination of barriers to fair housing. The study guides fair housing planning and programming.
ALF	Assisted Living Facility
B2H	Bridges to Housing. A program in Multnomah, Washington, Clark, and Clackamas counties for homeless families that provides rent subsidy for families to access permanent housing and transitional services to stabilize families.
CAPER	Consolidated Annual Performance Evaluation Report
CAT	Community Alliance of Tenants (Portland)
CDBG	Community Development Block Grant. Housing and Community Development Act of 1974 is the statutory basis for the CDBG program 42 USC 5302ff regulations are at 24 CFR Part 570. Community Development Block Grant. The cities of Portland and Gresham and urban Multnomah County each receive CDBG funds from HUD. These funds are fairly flexible and can be used for activities such as housing, public services, community facilities, public improvements, economic development and community revitalization.
CDC	Community Development Corporation. Non-profit corporations that develop affordable housing and support community revitalization in specified target areas.
CDHS	Community & Development Housing Subcommittee, City of Gresham public advisory body.
CDP	Census Designated Place

Census Tract	Census Tract is made up of Census Block Groups, which in turn are made up of Census Blocks.
City of Portland Ordinance 164709 (City Code Chapter 23, Title 1)	Ordinance, passed in 1991: Prohibit discrimination in housing, employment and public accommodations on the basis of race, religion, color, sex, marital status, familial status, national origin, age, mental or physical disability, sexual orientation or source of income, and provide for enforcement.
CLT	Community Land Trust. A structure for holding property that separates ownership of the land from ownership of the building and permits the homeowner to benefit from appreciation of the building while holding the land in public trust.
CHAS	Comprehensive Housing Affordability Study. The first five-year housing plan adopted in 1991 by the City of Portland. The Con Plan is now used in place of the CHAS.
Con Plan	Consolidated Plan. The Consolidated Plan is a planning document required by HUD. It is intended to establish a unified vision for community development for a five year period, and to set out coordinated strategies to achieve the three goals established for HUD by the U.S. Congress: (1) provide decent housing; (2) provide a suitable living environment; and (3) expand economic opportunities. It has certain required sections, including a Housing Market Analysis and a Housing Needs Assessment.
Continuum of Care	A coordinated housing and service delivery system is called a Continuum of Care. A stream of funding specifically intended to serve homeless persons; Continuum of Care Homeless Assistance programs fund permanent and transitional housing for homeless persons.
Cost Burden	The percentage of a household's total gross income spent on housing costs: <ul style="list-style-type: none"> • for renters, housing costs include rent paid by the tenant plus utilities; • for owners, housing costs include mortgage payment, taxes, insurance and utilities A household is considered "cost burdened" if the amount spent on housing costs is higher than 30% of gross income.
FAR	Floor Area Ratio. This is the ratio of the allowable floor space to the plot square footage. E.G. a 40,000 square foot lot with 160,000 square feet of floor space would have a FAR of 4:1 (in this case by having 4 stories at least). Portland in some cases gives higher FARs as an incentive to

	developers to follow policy.
FFOC	Federal Funding Oversight Committee; Consortium's inter-jurisdictional public advisory body.
FHCO	Fair Housing Council of Oregon
FHA	The federal Fair Housing Act, 42 USC Sec. 3601 et seq., as amended, requires, among other things, that owners of rental housing not discriminate against potential tenants based on race, sex, color, religion, national origin, disability, or familial status.
HAP	The Housing Authority of Portland is a public housing agency that develops and operates affordable rental housing and administers housing and service programs for very-low and low-income residents of Multnomah County, including the Section 8 Voucher program.
HMDA	Home Mortgage Disclosure Act. Requires all banks, savings and loans, savings banks and credit unions with assets over \$32 million and offices in metropolitan areas to report mortgage applications.
HOPA	Housing for Older Persons Act of 1995
HOPWA	Housing Opportunities for Persons with AIDS is an entitlement program funded by HUD and administered by the City of Portland for a seven-county area including Multnomah, Washington, Clackamas, Yamhill, and Columbia Counties in Oregon and Skamania and Clark Counties in Washington.
HOME	HOME Investment Partnership. Authorized for the purposed of (1) expanding the supply of affordable housing for the low-and very low-income families with an emphasis on rental housing; (2) building state and local non-profit capacity to carry out affordable housing programs and (3) providing coordinated assistance to participants in development of affordable low-income housing. Portland is the lead jurisdiction for the Portland HOME Consortium.
HOPE VI	Hope VI: A funding program sponsored by the U.S. Department of Housing and Urban Development to rebuild dilapidated public housing.
Housing First	The Housing First approach to ending homelessness has two goals: 1) To place those who are currently homeless directly into permanent housing; and 2) to ensure long-term housing stability after housing placement by providing formerly homeless people with follow-along services and offering appropriate individualized services

	(including mental health and/or substance abuse treatment, when needed).
No Housing Problem	Map designation meaning that the unit has at least the minimum plumbing and kitchen facilities.
HUD	U.S. Department of Housing and Urban Development
IEP	Individual Education Plan for children with disabilities.
Independent Living Program	A program that provides a range of services to prepare youth for independent living.
LEP	Limited English Proficiency.
LGBTQ	Acronym commonly used to refer to sexual minorities: Lesbian; Gay; Bi-sexual; Transgender; Questioning/Queer
Low-income Household	A low-income household has household income that is 50% or less of the area median income for a household of its size. HUD sets the area median income each year by publishing a table that shows median incomes for households of different sizes.
LRPH	Low Rent Public Housing. HAP's low-rent public housing program currently provides 2,809 units of public housing in Multnomah County.
Market Rate Housing	Housing for which rents are not subsidized, suppressed, or restricted; 'market' varies by neighborhood and location.
Moderate Income Household	A moderate-income household has household income that is 80% or less of the area median income for a household of its size. HUD sets the area median income each year by publishing a table that shows median incomes for households of different sizes.
Multnomah County	The elected body that has the ultimate responsibility for the implementation of the Consolidated Plan, by County social service and anti-poverty programs. The Multnomah County Commission has full budgetary authority over all of Multnomah County's Departments and must approve their budgets, including the allocation of HUD funds.
Multnomah County Ordinance 969	Ordinance, passed in 2001: It is the policy of the County to eliminate discrimination based on race, religion, color, sex, marital status, familial status, national origin, age, mental or physical disability, sexual orientation, gender identity or source of income. Such discrimination poses a threat to the health, safety and general welfare of the citizens of the County and menaces the institutions and foundation of our community.
MFI	Median Family Income
NAHA	National Affordable Housing Act. Programs funded under NAHA operate under more substantive standards. These

must certify that they are in compliance with civil rights laws, and that they act to affirmatively further fair housing. This Act created the CHAS.

NIMBY/NIMBYism	“Not in My Backyard” – describes opposition by residents to proposal(s) that may affect their neighborhood.
ONI	Office of Neighborhood Involvement. Formerly Office of Neighborhood Associations, ONI is a City of Portland bureau, funded by general fund dollars, that promotes citizen participation and communication among the city’s neighborhoods, both directly and through neighborhood-based district coalition and area offices.
PDC	Portland Development Commission
Permanent Housing	Affordable rental housing in which the tenants have the legal right to remain in the unit as long as they choose, as defined by the terms of a renewable lease agreement.
Permanent Supportive Housing (PSH)	A combination of housing and services intended as a cost-effective way to help people live more stable, productive lives.
PHAC	Portland Housing Advisory Commission. PHB’s public advisory body. www.portlandonline.com/phb/phac
PHB	Portland Housing Bureau. www.portlandonline.com/phb
PMAR	Portland Metropolitan Association of Realtors
RAHS	Metro’s Regional Affordable Housing Strategy
Ready to Rent	Replaced by Rent Well.
Rent Well	A series of educational tools that helps landlords and tenant work together for stable, safe and healthy rental housing.
RTF	Residential Treatment Facility. Residences that serve six or more residents and have rotated staffing patterns.
RTH	Residential Treatment Housing Residences that serve five residents and have a rotated staffing pattern.
Section 504	Section 504 of the Rehabilitation Act - Nondiscrimination Under Federal Grants and Programs, provides that no otherwise qualified individual with a disability shall, solely by reason of his or her disability, be excluded from the participation in, be denied the benefits of, or be subjected to discrimination under any program or activity receiving Federal financial assistance.
Section 8	HUD’s Housing Choice Voucher Program under which subsidies may be provided directly to the property owner, by contract (project-based Section 8) or by vouchers to individual tenants, to be used in renting a unit on the private market.

Special Needs	The Special Needs population is that population with a mental or physical disability who require services to be successful residents in independent housing.
Transitional Housing	A place that a tenant can stay for a maximum period of time (typically 3 months to two years) in preparation for a move to permanent housing; often, residents of transitional housing receive intensive services during their period of residence.
Tri-Met	Public transportation authority that serves Multnomah, Clackamas, and Washington Counties.
UDP	Urban & Design Planning department, City of Gresham
URAC	PDC's Urban Renewal Citizen Advisory Committees
Very Low-Income	Households whose incomes do not exceed 30% of the median income for the area, as determined by HUD.
OAR 839-006-0206	Oregon State Law that states while there is no duty to make reasonable accommodation to an individual based on his/her gender identity in employment settings, the individual is otherwise protected from discrimination.
ORS 90.262	Landlord-tenant laws in Oregon.
ORS 197.314	Oregon state statute requiring local jurisdictions to allow manufactured housing in all zones where single family housing is allowed.
ORS 659A.421(1)	Oregon statute that bars discrimination in real estate listings or advertising.
ORS 659A.424(2)	Oregon statute that enhances provisions in casing involving rental properties by expressly prohibiting practices which have a disparate impact even in cases where an explicit intent to discriminate cannot be proven.
ORS 659A.870	Oregon statute that states persons can submit civil complaints of violations of Fair Housing Law to the Commissioner of the Bureau of Labor and Industries.

**Citizen Participation: Advisory Committee Meeting Minutes,
Technical Committee Meeting Minutes, Public Testimony**

Advisory Committee Meeting MinutesA1-A21

- **Advisory Committee Members**
- **December 16, 2010**
- **January 25, 2011**
- **March 1, 2011**
- **March 10, 2011**
- **March 24, 2011**
- **April 12, 2011**
- **April 21, 2011**
- **May 5, 2011**

Technical Committee Meeting MinutesA22-A28

- **Technical Committee Members**
- **February 11, 2011**
- **March 17, 2011**
- **April 14, 2011**
- **May 2, 2011**

Public Testimony from 2011-2016 Consolidated Plan Process.....A29-A34

- **November 12, 2009 Public Hearing**
- **February 23, 2011 Public Hearing**

Advisory Committee Members

ELISA AGUILERA, COMMUNITY ALLIANCE OF TENANTS
DONNA CHILDS, ELDERS IN ACTION
ANDREW COLAS, COLAS CONSTRUCTION, INC.
ALYSSA CUDMORE, FAIR HOUSING COUNCIL OF OREGON
JEANNE DAVIDSON, PORTLAND YOUTH & ELDERS COUNCIL
DONITA FRY, PORTLAND YOUTH AND ELDERS COUNCIL, NAYA FAMILY CENTER
MOLOY GOOD, FAIR HOUSING COUNCIL OF OREGON
CASHAUNA HILL, OREGON LAW CENTER
DEBORAH IMSE, METRO MULTI-FAMILY HOUSING ASSOCIATION
LIV JENSSEN, MULTNOMAH COUNTY DEPT. OF COMMUNITY JUSTICE
ETHAN KROW, CENTER FOR INTERCULTURAL ORGANIZING
WALTER LANDER, PROVIDENCE HOSPITAL
CHRISTINE LAU, ASIAN HEALTH & SERVICE CENTER
BEN LOFTIS, PORTLAND COMMUNITY REINVESTMENT INITIATIVES, INC.
PHIL OWEN, RENTAL HOUSING ASSOCIATION OF GREATER PORTLAND
ANDREW RILEY, CENTER FOR INTERCULTURAL ORGANIZING
MOLLY ROGERS, HOUSING DEVELOPMENT CENTER
RYAN ROSER, MULTNOMAH COUNTY RESIDENT
EMILY S. RYAN, MULTNOMAH COUNTY RESIDENT
NEISHA SAXENA, DISABILITY RIGHTS OREGON
LYNNE WALKER, EAST MULTNOMAH COUNTY RESIDENT
JENNY WEINSTEIN, PORTLAND STATE UNIVERSITY INSTITUTE ON AGING
BRUCE WHITING, KEY BANK COMMUNITY DEVELOPMENT BANKING

Analysis of Impediments to Fair Housing Committee

December 16, 2010 Meeting Summary

Homeownership Data

DATA SHOWS	POSSIBLE RECOMMENDATIONS
Need for better resource development; different products.	Have culturally specific programs that can help target minority groups seeking housing.
Maps show that the city is segregated.	Focus on research why segregation is happening. Is it self-selection? Is it about options and what/where homes are affordable? Are there other reasons the community can tell us? We are lacking data on some protected classes.
Homeownership gap for minorities Higher loan denial rates for minorities More high cost lending to minority groups	More homebuyer education to focus more on housing choice – focus on where they want to live, and then what options are available.
Trends can change drastically; homeownership data shows a spike in high-cost loans for 2005-2006, <i>after</i> the last Analysis of Impediments was written.	Analysis of Impediments Committee should meet more regularly instead of every 3-5 years when a new report is written. Increases flexibility for the changing environment.

Discussion/Questions:

- The minority homeownership gap has widened, so it will be important to look at the factors why – is it the housing bubble? More discrimination?
- With homebuyer education, how many participants go on and end up purchasing homes?
 - Staff response: Last Fiscal Year:
 - 1,043 went through the 8-hour home buyer education class
 - 1,574 got home buyer counseling
 - 228 got financial education
 - (duplicated numbers – some may have participated in more than one)
 - **676 went on to purchase homes**
- Discover more information on rentals and family size, also what is available in the central city.

Other Feedback:

- Data should focus on “median” information instead of “average.”

Coming Up:

- January meeting: focus on Census Data
- Fair Housing Council is collecting complaints, which the Committee will review
- February – April committee will meet bi-weekly/twice per month
- February or March will be a joint hearing on Consolidated Plan & Fair Housing

Analysis of Impediments to Fair Housing Committee

January 25, 2011 Meeting Summary

AI Plan Process & Multnomah County Snapshot Data

AI Plan Process Feedback:

- Interview questions should be clearer; have an introduction about what we are doing and why we are interviewing.
- Committee members added several suggestions to the interview list. Interviews will begin shortly, and will be completed by March 10, 2011.

DATA SHOWS	POSSIBLE RECOMMENDATIONS
Some of the racial breakdown information may be off. Better to use Community Validated data because communities of color are typically undercounted. The new Census data is not available yet and surveys like ACS can have errors when populations are small.	Work to discover better ways to capture the true racial makeup of the county.
20-Minute Neighborhoods map shows outer areas of Multnomah County with lower “areas of opportunity.” This can include issues of walkability, such as sidewalks and access to rapid transit.	Lack of sidewalks adversely affects the disabled, many of whom live in the outer areas of the county due to available accessible housing stock. Focus resources on making accessible housing closer to the central city, or focus on better infrastructure in outer areas.
Female Heads of Households experience poverty at a high rate, but are often a “hidden” protected class experiencing the effect of restricting housing choices.	Partner with organizations who advocate for this FHH and single parents.
There is a shortage of housing affordable to households below 30% MFI. This is expected to remain true without significant intervention.	Partner with the development community to better determine what kind of housing stock is needed for the community. Take into account fair housing issues such as unit size and number, as well as accessibility.
Accessible units are hard to identify.	Create an inventory of accessible units, make it available on Housingconnections.org .
Housing for those affected by mental health is very hard to access. Many end up institutionalized because they have nowhere to go.	Partner with agencies dedicated to this population to ensure more Permanent Supportive Housing and/or housing near health facilities.

Discussion/Questions:

APPENDIX A: CITIZEN PARTICIPATION

- The Committee requested information on the racial breakdown of clients receiving homebuyer education. This information can be found in PHB's production report online: <http://www.portlandonline.com/phb/index.cfm?c=53614>.
- For affordable rentals/homes, it would be helpful to contact other organizations such as NW Alternatives and REACH CDC.
- When discussing what is affordable, it would be good to look at some data that is outside the norm (different types of households). Also good to acknowledge that there are more one-person households than there used to be.
- Staff will add a list of helpful links to the Google Docs page for AI Members to access mapping tools and other helpful sites.
- While the homebuyer market has changed such that high cost loans are less prevalent, data from the report "Income is No Shield" suggests that women and people of color even when controlling for income are still more likely to experience higher denial rates or high cost loans.

Additional Helpful Data:

- Turnaway rates for Section 8 voucher holders. (Staff are tracking down a recent memo from Commissioner Nick Fish that addressed this issue).
- For housing inventory, look at the type of unit, and where it is located. Bolster that information with data that says we need larger units (such as some communities of color or other groups with larger families).
- In addition to the Norris-Beggs & RMLS data, Metro Multi-Family will have a better picture of prices soon in its Spring 2011 report.
- Education rates by race, and how they relate to income.
- Loan denial rates based on race and by income.
- High-cost loan information will be updated with the new HMDA data.
- Build on the minority % by breaking down the census tracts further to show specific minority populations to determine if there are concentrations of these populations.
- Data showing people with disabilities; this may be challenging to get. Some options are to contact TriMet, Metro West, and Ride Connections to assess where they are assisting people frequently.
- Accessible units hard to identify, could start with a map that shows multi-family properties built after March 1991, which should have a minimum accessibility requirement, at least for ground floor units. (Keep in mind builders do not always follow the guidelines.)
- Information about Religious Discrimination is challenging – ACLU and FHCO may have complaint data, possible to also speak to Islamic Centers and Jewish organizations.
- Basic Rights- May have information about LGBTQ human rights violations.
- What is the relative density of households in areas identified as amenity rich?
- Note that Metro does not forecast demographic changes on the basis of race, ethnicity, and income. Instead they use a "bin" method. They could be asked to change their methodology.

Analysis of Impediments to Fair Housing Committee

March 1, 2011 Meeting Summary

Disability Rights Oregon – Neisha Saxena presenting

- Disability Rights Oregon (DRO) is a national organization focused on advocating for people with disabilities.
- DRO is a partner to Legal Aide, but has no restrictions for the type of cases it addresses, and has no income restrictions.
- Employs about 14 attorneys and 30 other employees
- DRO has specific goals around housing: “Increasing the supply of accessible housing through policy work” and “Achieving reasonable accommodations for tenants to prevent homelessness and isolation.”
- Needs are going up as the population ages.
- Currently approximately 17% of the general population has a disability.
- The homeless population is particularly vulnerable as 50-60% of homeless have a disability.
- Neisha reviewed the complaint data the organization receives

DATA SHOWS	POSSIBLE RECOMMENDATIONS
Landlords and property managers do not always understand Fair Housing Law as it relates to people with disabilities and reasonable accommodation. Most complaints that come in are easily resolved by working with the managers to understand what is required.	Continue funding, and consider increasing it, for education to property managers and owners around Fair Housing Law.
DRO partners with advocacy groups to help tenants, but most tenants are not aware of their rights, nor do they know who to call. Some tenants have limited English proficiency so they need services in additional languages.	Additional outreach and education for tenants, increased materials in languages other than English.
Reasonable modifications are approved by property managers, but the cost falls to the renter. Many of these renters have limited income and cannot afford to make the changes. This is especially true in the private market.	PHB funds programs through partners like Unlimited Choices and REACH which help people complete their reasonable modifications. PHB should continue this funding, and try to increase it as they usually run out of funding very quickly. Need to quantify unmet need.
For cause evictions are more likely for residents with mental health issues who are not getting support. Significant portion of existing housing does not meet the needs of people needing additional support resulting in people being discharged into homelessness.	Increase the supply of affordable accessible housing and housing with support services. Increase the number of small scale places where people can be discharged from institutions back into the community.

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DRO Follow-Up Questions:

1. What was the call volume change between 2009 and 2010?
2009 had 25 Housing Complaints; 2010 had 75 Housing Complaints

Fair Housing Council of Oregon – Moley Good & Luke Griffin Presenting

- Fair Housing Council of Oregon (FHCO) is a non-profit focused on eliminating housing discrimination.
- FHCO does work in three primary ways: education, outreach, and enforcement
- FHCO provides a hotline for people to register complaints, and offers educational materials such as
- FHCO did the Analysis of Impediments report for Ashland, including some audit testing to use as a gap filler for a lack of complaint data.
- Studies show that only one in ten people who experience discrimination actually end up reporting it.
- Many people do not even realize they have been a victim of discrimination.
- FHCO conducting audit testing for Portland:
 - 50 tests, Portland asked for testing information on race and national origin because the complaint data was not reflecting the testing data which showed bias in other parts of the state.
 - The testers did not know what they were testing for, and were given a specific profile with comparative backgrounds, with the protected class member having a slightly better profile (such as a higher income).
 - Tests were done using the same agent at the same property – first sending the protected class, and then sending the control class (white).
 - No properties were income-restricted; FHCO used properties city-wide that were seeking renters.
 - 15 (60%) out of 25 tests for race showed discrimination
 - 17 (68%) out of 25 tests for national origin showed discrimination
 - This data does not automatically lead to follow-up with the properties.

Testing was not done on Section 8 properties to investigate income bias or other disparities. A task force study shows that the acceptance rate for Section 8 has increased to 95%. Section 8 vouchers are not considered a protected class under “source of income.” However there may be a disparate impact on race.

DATA SHOWS	POSSIBLE RECOMMENDATIONS
Discrimination by race and national origin is still very prevalent in the Portland area.	Continue funding fair housing enforcement; conduct follow-up audit tests with the goal of decreasing the number of positive discrimination cases.
There is a lack of complaint data available for East County/Gresham, which leads to imperfect analysis of fair housing impediments.	Conduct Audit Testing in areas other than the City of Portland to determine the level of discrimination present in housing choice.

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There is a lack of complaint data based on sexual orientation, source of income, and religion.	Conduct additional tests to seek discrimination trends of other protected classes.
Properties managers and landlords may inadvertently discriminate against possible renters by providing different information, misinformation, or a lack of information.	Increase education for property managers and landlords to understand the importance of consistency when dealing with potential renters.
Vulnerable populations such as limited English proficiency renters may not understand their rights or know who to call when there is a problem.	Increase awareness through partnerships with advocacy groups targeting non-native English speakers.
There is a lack of sufficient data regarding discrimination in people seeking homeownership.	Conduct audit testing to discover discrimination barriers in homeownership.

Other Comments:

- There should be a regional approach to fair housing, not just for the consortium. The Regional Housing Manager Work Group will tackle this issue at their next meeting.
- FHCO results will be launched in April, and should be shared with stakeholders, including the Human Rights Commission.
- Some communities may experience “targeting” where a landlord chooses to advertise to a community that has known barriers as a means of not following their landlord obligations.

Analysis of Impediments to Fair Housing Committee

March 10, 2011 Meeting Summary

Oregon Law Center/Legal Aide – Cashauna Hill presenting

- Oregon Law Center (OLC) and Legal Aide work together to address complaints. Cashauna is the Fair Housing council at Oregon Law Center, working on housing discrimination cases mostly in NW Oregon.
- Both organizations work with fair housing; Legal Aide does do reporting, so Cashauna provided that information.
- It feels like complaint numbers are down; that may be a lack of knowledge. OLC doesn't have intake numbers, so hard to wager what the call volume is.
- Many complaints come in about disability and failure to provide reasonable accommodation. Many are regarding companion animals, people with disabled children, and sensitivities to chemicals. Most can be negotiated with property managers.
- Reasonable Accommodation cases often take less time as they are often resolved out of court; cases regarding race and sexual harassment are more difficult as the problem can't go away with a "letter" like others and often requires litigation to be resolved.
- Cashauna gave some case examples to illustrate the types of help she gives for Fair Housing, including reasonable accommodation, sexual harassment, tenant-on-tenant harassment and race discrimination.
- Legal Aide also does work with Domestic Violence Victims, which OLC usually does not. Cases in that situation are often punishing the victim because providers terminate the lease because of the "incident.", charging break lease fees, not giving back deposits.
- A new form of domestic violence housing impediment is "financial abuse" by the abuser that causes the victim to be un-credit worthy for housing.
- It is believed that complaints are definitely under-reported. OLC can only help about 2 out of 10 people who seek it.
- Cashauna shared the complaint data Legal Aide receives.

Fair Housing Council of Oregon – Moley Good presenting

- Moley reviewed the work of FHCO at the prior AI Committee meeting.
- FHCO often works with cases that can be resolved through advocacy and educating property managers.
- Race complaints are not blatant, but do still exist, often coming to light through different terms and conditions. Reporting is low as many do not realize they have faced discrimination.
- 95% of calls are for rentals, not as much for homeownership.
- Moley reviewed the complaint numbers gathered by the Fair Housing Council.
- There is an upward trend of complaints regarding Homeowner Associations. It appears that Homeowner Associations do not understand how Fair Housing Law applies to them. The conflicts involve both association members and renters.
- University Housing may also incorrectly assume that Fair Housing Laws do not apply to their dormitories.

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- It is possible that when there is funding for more staff to take complaints, the number of complaints increase.
- It appears that attorneys outside of the non-profit groups are not assisting people with complaints either due to a lack of training or due to financial issues.
- HUD and BOLI investigate without charging but the investigations take a long time and may not meet the needs of the complainant, which is to secure housing.

PHB Staff reviewed additional data sets, including complaint data from the Bureau of Labor and Industries.

- Complaint data will be included in the larger AI report. The BOLI data does not include the anecdotal information, but the numbers are still important and show most complaints come in regarding disabilities (reasonable accommodation and modification) as well as race/ethnicity and national origin.

Additional data from Consolidated Plan testimony will be used as Community Validated Data for the report. Hearings from 2009-2011 will be considered for the plan.

COMPLAINT DATA SHOWS	POSSIBLE RECOMMENDATIONS
Housing discrimination for protected classes is still apparent.	Increase funding and continue funding for Fair Housing education and enforcement.
Property agents and managers do not always understand Fair Housing law, especially around reasonable accommodation and service/companion animals.	Additional education around Reasonable Accommodation specifically. Tailor education to HOA' housing, student housing, Mobile home housing, etc...
Of the groups reporting, the largest number of complaints center on reasonable accommodation for issues.	Support an ordinance to make all new homes visitable. Support creating a fund to assist renters and owners pay for modifications.
People requiring housing modifications are often have restricted housing choices.	Plan affordable housing on a regional basis to increase the number of affordable housing units in desirable places.
Providers believe the greatest barriers to offering assistance and tracking complaints are literacy, language, and lack of access to transportation, phone or computer for those being assisted.	Give service providers the tools to overcome these communication barriers.

Fair Housing Interviews – committee members shared some highlights:

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- Recommendations include incentivizing more affordable housing, visitability for people with disabilities, better collaboration on a regional basis, and continue funding for Rent Well.
- The LGBTQI community faces unique issues, especially when looking for active retirement communities; they often feel like they have to go back in “the closet.” Education could be a key solution for these barriers.

AI Committee reviewed the current draft of Impediments & Recommendations. Initial feedback:

- Eliminating “no cause” evictions – this is not the right language to use. “No Cause” is an important tool for property managers to keep properties safe. Deborah Imse will write-up these comments and suggest different language for the recommendation.
- Should the committee recommend funding to help people who may be in the United States illegally? Could be a slippery slope.
- Reasonable Accommodation is not always easy to understand – a recommendation could be around education for this area.

The Committee will spend more time on the draft Recommendations at the March 24 meeting.

Analysis of Impediments to Fair Housing Committee

March 24, 2011 Meeting Summary

Committee member Ryan Roser presented data on Urban Renewal Areas:

- There is a clear phenomenon of communities of color moving Eastward in the Portland area.
- Urban Renewal Areas have the effect of restricting housing choice primarily through price, affecting a disproportionate number of communities of color. URAs show different patterns for populations moving; they all run the risk of facing displacement and gentrification.
- There is a strong need to be proactive for this issue, with specific recommendations.
- URAs seem to contribute to gentrification and segregation of communities.
- The Interstate URA’s history shows significant displacement, while other URAs may suffer from people getting “priced out” of the markets.
- In regards to trying to de-segregate these areas, and encourage low-income residents to stay, there needs to be a discussion about how to best use subsidies. Should we use low subsidies to help the greatest number of people, or use high subsidies that help fewer people, but with increased help?
- The change in the type of housing in URAs may also have an effect; many new units were built as condominiums, which may not offer the best family housing.
- Note, the City of Portland ranks 8th in the metro area in regards to the national “diversity index”, Gresham, Troutdale, and Wood Village rank higher. On the census tract level some areas rank low on the diversity index.
- Possibility of using a no-net loss on units for all areas.
- Maintain or increase the 30% Housing Set-Aside
- Put more emphasis on the impact of transportation on the affordability of housing
- Analysis the impact of current housing investments on desegregation by protected class or income.

DATA SHOWS	POSSIBLE RECOMMENDATIONS
<p>Trends show that in the N/NE area, especially in the Interstate Urban Renewal Area, the percentage of minority populations has decreased over the last 10 years, showing signs of displacement.</p>	<p>Urban renewal programs should have increased outreach to communities of color Develop subsidies to help current low income residents remain in urban renewal areas as rental prices increase. For example, allow rental assistance reimbursement rates to be larger in high rent areas. Focus on creating diverse communities either by the de-concentration of minority communities, and/or the de-concentrations of white communities..</p> <p>Encourage Section 8 holders to live in areas they historically have not chosen to live.</p>

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	Encourage landlords and brokers in neighborhoods lacking diversity to use advertising strategies that encourage a diverse range of applicants.
Areas experiencing new populations are not receiving additional investments to meet the new needs.	Improve low income communities and create opportunities for low income households to live in high income high opportunity neighborhoods.

Follow-Up:

- For next meeting, staff will try to bring the updated table showing the beneficiaries of subsidized housing in the PHB portfolio.

The Committee reviewed the latest draft of the Impediments and Recommendations:

Committee members went around the table sharing concerns, top priorities, and other issues.

Important Highlights:

- Generally, members supported all of the recommendations. Some points:
 - Continuing funding for enforcement of Fair Housing Violations
 - Creating a Fair Housing Advocacy Committee – with the note that the Committee must have teeth and strong support from City and County leadership, as well as specific language around who should be represented on the Committee.
 - Where ever possible decision making positions should include people from the protected classes.
 - Prioritize equity-based funding and resources. Work with culturally specific organizations.
 - Partnering regionally is very important to have a real impact on Fair Housing to ensure each community is creating equitable housing opportunities.
 - Partnering between the State, County, PPS and the City is especially important to link people to social service.
 - Partnering with developers, PDC and ODOT, and PBOT is important in any effort to prevent displacement and improve low income communities.
 - Education is one of the most important pieces for this plan, for both housing seekers and housing providers. Encouraging training, increased outreach, and other methods is essential, and providing it in multiple languages and in culturally specific methods is preferred. Be proactive, not just when education is needed.
 - Committee members all supported working on Healthy, Connected Communities that partner housing with transportation, schools, work, and other amenities.
 - Regular accountability is great, like the recommendation about continually reviewing data.
 - Like the idea of a community campaign “Know Your Rights.”
- Members had some concerns/suggestions:
 - Domestic Violence Victims needs to be called out in its own “Impediment” category.
 - Discrimination based on familial status typically happens due to different terms and conditions for families with children.
 - Need strong recommendations around Urban Renewal Areas.

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- Have all government entities and partners receiving funds to attend annual training around accessibility requirements in housing.
- The policies already in place regarding Fair Housing Law, accessibility or other laws about health safety and access to housing are not being effectively communicated, inspected or enforced.
- Screening criteria has a huge impact on communities of color.
- Federal rules about documentation adopted since 2000 have a big impact the protected classes of color and national origin seeking to rent or buy.
- Audit Testing should be conducted in all areas of the county, for all protected classes for both rental (market and affordable), sales, and credit situations.
- Members did not all support having a landlord “Fair Housing” certification requirement, as there hasn’t been data to support it has an effect on decreasing discrimination.
- Consensus was lacking for landlord licensing, certification or inspections to improve housing quality, health and safety. Section 8 as a protected class is also a hot-button issue, but most members supported keeping the recommendation.
- Don’t just build supportive housing, make sure the supports are in place and funded.
- Some members didn’t like the term “fund.”
- Committee may consider including a piece about smoke-free housing.
- Partner with organizations that work with service animals.
- When recommendations are solidified, there needs to be a clear method of measuring success.
- Increase human assistance in housing services.
- Make the recommendations around building connections between social services and housing more measureable, and accountable.
- In creating a housing inventory, especially for accessible units, need to be sure everyone knows where to FIND this information.
- Committee may want to revisit the issue of no-cause evictions; it’s an important topic, with two clear sides.
- Increasing funding for any strategy may result in tradeoffs. It was suggested that there may be ways for government to streamline or partner to improve outcomes when new funding sources are not available.
- Knowing the “cost” of an action will help determine the priority and impact of a recommendation.
- Employment and income emerged as an important theme in the interviews, but did not receive much discussion in the committee except for the discussion about rent assistance, applying for SSI benefits, and source of income discrimination.

The committee will meet again:

Tuesday, April 12, 4-6pm

Thursday, April 21, 4-6pm

Thursday, May 5, 4-6pm

Analysis of Impediments to Fair Housing Committee

April 12, 2011 Meeting Summary

Service/Companion Animal Letter

Committee member Lynne Walker shared a sample letter and form that she received regarding service animals. The property uses a form created by Metro Multi-Family. Lynne wanted to share the letter as having service animals can sometimes create a barrier for people with disabilities when they seek housing. In addition, it's also frustrating when landlords end up having extra financial responsibility for irresponsible pet owners. The form helps alleviate some of those factors, ensuring that people with legitimate service/companion animals get their right treatment.

Review of Prioritized Recommendations

Committee members participated in an online survey exercise to prioritize the Recommendations within each of the Impediment Themes. 26 responses showed a pretty clear prioritization. Some recommendations had "tied" scores for priorities, so staff chose higher priorities based on how many "high scores" the recommendations received. Within each theme, the top three Recommendations were highlighted as the priorities. At the meeting, committee members review the priorities, and had some edits and suggestions:

- If it ends up that there is not enough funding for certain recommendations, the Consortium should try to find other jurisdictions or partners who can take them on.
- Avoid using specific names within the Recommendations to add flexibility. For example, don't say Metro Multi-Family specifically, use "landlord trade association or other community organizations."
- When discussing outreach and education, make sure to reference culturally and linguistically appropriate for all recommendations.
- If we end up creating an Advocacy Committee, it is imperative that it have "teeth" and strong political (preferably elected official) support, with decision-making power.
- For the partnering pieces, be sure to add the State as an important partner, especially for opportunity issues.
- Instead of referring to areas as "low opportunity," make it more about limited access to opportunity.
- Also discuss the importance of increasing diversity within areas of high opportunity.
- Regarding data collection, reword recommendations to better use current channels to gather data.
- The DATA section was re-ordered per the committee's request.
- Instead of just saying "family-sized housing," refer to it as "family sized housing of three or more bedrooms."

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- Regarding Section 8, the Recommendation was broken out into three recommendations, one about using Section 8 as a tool of opportunity, one about increasing voucher rate, and one about exploring the possibility of using Section 8 as a source of income.
- Regarding the TIF 30% Set-Aside, the committee agrees to recommend its renewal, but leaves details up to the TIF Set-Aside committee.
- Be sure to tie accessibility throughout.
- The Committee agrees that the priorities are correct, and are supported. The only exception is that the recommendation regarding Section 8 as a protected class is supported by the majority of committee members, but it is not unanimous.
- Tenant based organizations feel that improving the quality and safety of existing rental housing is very important.

Draft Plan

- The committee reviewed the drafts of the plan, and will continue reviewing pieces as they are sent by AI staff.

Analysis of Impediments to Fair Housing Committee

April 21, 2011 Meeting Summary

Review of Draft Plan Sections

Staff presented draft written sections of the Plan for committee review. The committee had great feedback about edits and including additional data. Some selected initial feedback:

Part IV

A: Discrimination in Housing

- In discussing the high-cost loan data, be sure to include paragraph stating that eliminating for income/credit criteria differences among borrowers, people of color were disproportionately given high-cost loans. Studies show that as income increases, so does the disparity.
- Make a note about changes in the homeownership market, i.e. the previous high cost loan no longer are offered.
- The number of lenders has decreased significantly and other factors that influence the current availability of credit.
- Discuss that some Protected Classes, especially locally-mandated classes, are fairly “new,” so this could be an issue with data collection – this is worth mentioning.
- Page five define sidewalks

B: Fair Housing Understanding

- Has any data shown an issue regarding housing providers who refuse to return deposits to renters? Some additional language in this section regarding education for renters about their rights to returned deposits, etc. could be warranted.
- For the piece about language, be sure to note that it is referring to issues with communication, and that additional advocacy for LEP consumers is needed. Be specific about funding culturally-specific organizations.
- Make the advocacy committee language under a separate header. Find another word for “Champion.”
- Look into additional information about Homeownership Education through the Portland Housing Center.
- Tie information back into the demographics in Section II.

C: Fair Housing Data

- With missing data, Religious discrimination may be marked as “National Origin” discrimination; it is sometimes difficult to tell. Could include piece about this.

APPENDIX A: CITIZEN PARTICIPATION

- Be consistent to LGBTQ/LGBTQI throughout the document, and include in the Glossary. Match term to City/State requirements.
- Discuss Sexual Harassment and how it falls under “different terms and conditions.”
- Make references to low income and moderate income the same way.
- Maybe add a paragraph about the diversity index.
- Include some information about the Census data and constraints

Glossary

- Add: PSH, American Bankers Association, LGBTQ, Cost Burden, NIMBYism
- Add all related Statutes.

Other

- The committee had additional suggestions regarding format, language choice, and other edits. Staff will work to incorporate these.

Draft Plan

- The committee reviewed the drafts of the plan, and will continue reviewing pieces as they are sent by AI staff in advance of the final meeting on May 5, 2011.

Analysis of Impediments to Fair Housing Committee

May 5, 2011 Meeting Summary

Final AI Committee Meeting

Review of Draft Plan Sections

Staff presented draft written sections of the Plan for committee review. The committee had great feedback about edits:

Part II of Plan

Demographic Data

- Staff should add information that compares demographic numbers to state numbers (gives it some perspective).
- On the maps, try to indicate some of the area boundaries better – include city names, neighborhood names, etc. Helps give the maps some perspective for the reader.
- For the map with the EPA dots, it's interesting but doesn't really match anything else in the report; staff will refer to this information in the Section IV piece about Areas of Opportunity. Will add some narrative for this section about why it is included.
- Map on pg 5, comparing to the following ones look like they are from different data sources; one is ACS 2005-2009, the other is Census 2010. Be consistent.

Housing Market Data

- On pg 14, make sure definitions are correct and consistent in the report regarding low-income and very low-income.
- On pg 1, Be clear about what the percentage of sub-standard units are; the 1% that is referenced – is that number of structures, or number of units?
- Be sure to make it clear that female heads of households comprise larger percentages of families in poverty.
- More information on pages 5-6, better explanation, more consistent.
- Page 7 seems to be missing some information.
- Page 6, Map 2 should better reflect the county – focuses a little too much on Portland.
- Page 7, switch coloration to make school zones better color to make it clearer.
- Also make the bank-owned properties more clearly defined.
- Page 2 to page 7 – the percent of owners with mortgages doesn't match.
- In the HAP section, include average length of time to wait for a Section 8 voucher.
- Throughout both sections, be sure to refer to the County, not just the city.

Part I and VI of the Plan

APPENDIX A: CITIZEN PARTICIPATION

PHB director Margaret Van Vliet facilitated a conversation to make language regarding Section 8 more clear; throughout the meetings, there has been some disagreement about how to best capture the impediments and barriers that come with the Section 8 program.

The recommendation about Section 8 vouchers becoming a protected class under “source of income” has gone through several drafts to come to some suggested language that includes continuing to work to decrease the denial rate, ensuring Section 8 vouchers are used as a tool to access areas of opportunity, and to decrease the barriers that landlords face for participating in the program.

The committee had a robust discussion on the topic. Some highlighted comments:

- Lynne – one of the issues with Section 8 vouchers is that it affects people with disabilities who need the voucher to access housing, but get turned away from units because they don’t rent to Section 8 (and therefore the person with a disability).
- Cashauna – if we are tasked with looking at the barriers, then we need to state that there is no doubt that landlords refusing vouchers is a problem.
- Moloy – like to see recommendations where we analyze the potential disparate impact of voucher holders, and how to translate that into improving choice.
- Cashauna – include the language about the Task Force in the Section IV piece, not in the introduction. Doesn’t fit, and may get confused between the Task Force and this AI committee.
- Phil – not completely clear about what the “source of income” piece is all about.
- Elisa – for #4 and #5, reference working with partners as well as housing providers. For #6, make sure it references the choice and time data; sometimes the market fluctuating can affect acceptance rates.
- Ryan – seems like we’re missing whether or not we’re really stating whether or not it is an impediment to have voucher holders turned away from housing.
- Consider changing local law instead of state law.
- Lynne – my voucher definitely showed I had limited choice for where to live, but also support keeping choice for the landlords for who they want to rent to.
- Alyssa – suggest looking into other jurisdictions that have Section 8 as a protected class – what are their successes/challenges?
- Donna – some housing providers don’t accept Section 8 because of the added cost for processing them, or the longer wait time that means their property is vacant for longer.
- Neisha – definitely think it’s an impediment; like to see what happened in other jurisdictions.
- Moloy – do see it as an impediment; changing the law would be appropriate. Having said that, would be good to do more robust analysis to see what the best approach to increasing choice really would be.
- Phil – important to respect property rights, landlords shouldn’t be forced to rent to everyone.

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- Bruce – The committee is charged with pursuing this issue, and therefore should work for better recommendations.
- Elisa – monitoring is important – be mindful that the market fluctuates, and therefore so does the turn-back rate for voucher holders.
- Additional general questions and comments:
 - Can the City and County offer more protection, i.e. identify Section 8 as a source of income at the local level?
 - More information is needed to know if not having Section 8 accepted everywhere has a disparate impact on a protected class.
 - How are the requests for extensions tracked by HAP and why do they happen?
 - Are the extensions part of the “turn back calculation?”
 - Source of income should not be the sole determinate of choosing a renter.

Conclusion: Staff will re-write recommendations to make the recommendation about researching what the impediments and barriers really are for Section 8 holders, and what the best course of action will be to reduce those barriers, and will move it up to the #4 spot for the Gentrification Section. Other two Section 8 recommendations will also remain.

Meeting Conclusion

The jurisdictions appreciate the hard work and commitment of this Committee; committee will stay engaged via email to finalize the report pieces to turn in to HUD.

APPENDIX A: CITIZEN PARTICIPATION

Technical Committee Members

ROSE-ELLEN BAK, MULTNOMAH COUNTY

NICKOLE CHERON, DISABILITY COORDINATOR, OFFICE OF NEIGHBORHOOD INVOLVEMENT

CHRISTINA DEFFEBACH, METRO PLANNING AND DEVELOPMENT DEPARTMENT

LOUISE DIX, CITY OF GRESHAM

BETTY DOMINGUEZ, HOUSING AUTHORITY OF PORTLAND

MICHELE GILA, ROOTS REALTY

MOLOY GOOD, FAIR HOUSING COUNCIL OF OREGON

ART HENDRICKS, CITY OF PORTLAND

JENNIFER KALEZ, PORTLAND HOUSING BUREAU

UMA KRISHNAN, CITY OF PORTLAND BUREAU OF PLANNING & SUSTAINABILITY

SHELLEY MARCHESI, HOUSING AUTHORITY OF PORTLAND

KIM MCCARTY, PORTLAND HOUSING BUREAU

ANDY MILLER, PORTLAND HOUSING BUREAU

ANTOINETTE PIETKA, PORTLAND HOUSING BUREAU

NEISHA SAXENA, DISABILITY RIGHTS OREGON

BENJAMIN YEAGER, PORTLAND HOUSING BUREAU

Analysis of Impediments to Fair Housing Technical Committee

February 11, 2011 Meeting Summary

AI Introduction:

The purpose of this introductory meeting was to gather committee members together for an introduction to the Analysis of Impediments process, and to determine how members’ expertise will be used in creating the plan.

PHB Staff Kim McCarty and Jenny Kalez provided an overview of the Analysis of Impediments process, including a timeline for conducting the work and submitting the plan.

Initial committee feedback:

- When looking at data around public housing, would be better to look more broadly. Work has been done previously to create the Regional Housing Inventory; Christina and Uma have the map created, and will forward to Kim and Jenny.
- A piece of helpful data would be looking at Section 8 recipients by protected class.
 - HAP doesn’t have the mapping ability, but could provide the info
 - The info is highly sensitive and confidential, so that could be a barrier.
- Something that will be important is acknowledging the (hopefully) short-term issue of the foreclosure crisis.
- Take care when determining next URAs – part of unintended consequences. Affordable by accident vs. affordable by design.
- Recommendations feed into the actual Fair Housing Plan.

Round Robin

To get a good sense of who is present at the Technical Committee, the group did a “round robin” to discuss what agency they represent, what they hope to get out of the process, and if there is anything missing so far.

Name, Representing	Comments
Shelley Marchesi Housing Authority Portland	Here to serve the process, especially with 15,000 households being served by HAP in the county. When looking at the data, are we starting with a hypothesis hoping to confirm with data, or getting data and then forming hypotheses? Due to time constraints, likely hypothesize first. Also important to look at various policies, including location policy and how it might affect fair housing, or other policies that have unintended consequences. May be able to report on population movement trends.
Uma Krishnan City of Portland Bureau of Planning & Sustainability	Brings a perspective from BPS and with work doing the Portland Plan, and the concept of 20-minute neighborhoods. Hope is to make this a useful document, one that lays out

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	specific recommendations.
Michelle Gila Portland Metro Area Realtors Roots Realty	Bridge the gap between renters and homeownership; one resource is hownw.com. Has done a lot of work on the strategic direction for PMAR, including working to get veterans into homeownership; it would be helpful to have partners to help link veterans with PMAR. There is a gap between what PMAR does, i.e. publications, and what government is doing, should strive for a stronger partnership.
Rose-Ellen Bak Multnomah County	Multnomah County provides funding and services for vulnerable populations. Those populations are disproportionately low-income and communities of color. County and PHB working to align programs with shared outcomes and goals. Something to look into: placing people into housing, where it is affordable, and if it concentrated, causing areas of low-income. Main impediment is income.
Moloy Good Fair Housing Council Oregon	Want to remind/convince everyone that we are still in the Civil Rights Movement, 50 years later. The report should really be as comprehensive as possible. Accessing data, drill down to neighborhood level; compare Portland to Gresham, etc. The recommendations should respond to the data. Allow the report to be aspirational.
Ben Yeager Portland Housing Bureau	Staff support for data and mapping. Great to hear different perspectives.
Christina Deffebach Metro	Metro not really service provider. Offer regional view; want to improve how we address environmental justice. Looking toward the future, we should position resources to avoid issues. For example, when promoting new public transit lines, look at housing to avoid impediments. Also working with Sustainable Communities and looking regionally.
Louise Dix City of Gresham	Representing Gresham and its needs. Want to look at impediments and recommendations separately for each jurisdiction. Previous work in southern Oregon, specifically with Ashland and its audit testing discovering that race is still an issue. Possible recommendation: audit testing for Gresham specifically.

Follow-Up

PHB staff will send an email to determine the meeting dates for the Technical Committee; members agreed that meetings can be held at PHB.

PHB staff will also send the list of members of the advisory committee for their information.

Analysis of Impediments to Fair Housing Technical Committee

March 17, 2011 Meeting Summary

Data Review:

Kim McCarty presented a sampling of data being used for the Report, including minority concentrations, real-estate owned properties, EPA sites, and others. The Committee also reviewed some Complaint Data.

The Committee had some feedback:

- When creating maps, don't use the term "minority;" it can be confusing. A better term, if you are referring to race/ethnicity is to use "non-white."
- Jefferson may be in the wrong place on the map (Ben Yeager will check into that).
- For all maps, make sure Gresham and the rest of the County are also represented.
- Need a map of the County/Gresham "distressed areas." Louise Dix will look to provide this map.
- For maps showing EPA sites, try to be clear in the narrative what counts as a site – does it include all gas stations, for example?
- Disability is hard to show on a map; a possible recommendation will be to work to find a better way to capture disability statistics.
- The Complaint Data is not the best source as it really just relies on available resources and time and there is under-reporting, but is an important piece to the report itself, and does offer some background data for determining Fair Housing violations.
- Issues of aging may present differently than disability. How do we account for the increasing number of elderly?
- Access to information was an issue for all groups and compounded by lack of access to electronic mediums.

As tables and maps are completed, they will be sent in groups to the committee for feedback.

Draft Impediments & Recommendations:

Jenny Kalez and Kim McCarty reviewed the 3/17 Draft of Impediments, Significant Issues, and Recommendations.

Selected Committee Feedback:

- Make sure you are reviewing the maps to draw out any other trends and conclusions, paying special attention to where minorities are *not* living.
- Not much in regards to the aging population – choice restricts this group, so a recommendation around this group is important. Examples: non-predatory reverse mortgages, LGBTQI elders' needs, etc.
- "Shopping" for housing is often high-tech with many listings online; this can negatively impact people with disabilities, elders, non-English speakers, and low-income people who cannot access the internet.
- The immigrant population experience specific impediments such as different treatment, steering, systems that take advantage of fear of seeking help, substandard housing and may

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- need another recommendation, like increasing the availability of translated materials, landlord education.
- There is evidence that discrimination on the basis of income is happening but this group is not a protected class. It is not known if discrimination on the basis of income occurs at a higher rate for some protected classes.
 - Regarding “no-cause” or “end of tenancy,” include some verbiage about advocacy in particular to prevent unnecessary evictions.
 - Create a recommendation about re-reviewing data and the recommendations on a more regular basis.
 - Education of landlords about source of income has been the most effective tool to date to prevent source of income discrimination.
 - What is the cost for audit testing? Mology Good will research and report back.
 - Use “Healthy Connected Communities” in lieu of 20-Minute Neighborhoods
 - Religious discrimination could use a recommendation; data is lacking around this area, sometimes it is confused with issues of national origin or race so it is difficult to create a recommendation. There is a recommendation included to work to gather additional data about this protected class.
 - Recommendation to partner with Tri-Met for housing around frequent bus service, and how cutting the LIFT ride affects people with disabilities.
 - When referring to affordable housing, make it “affordable/accessible.”
 - More discussion around funding, what should be the priority?
 - There will be further reductions in social service funding on a National and State basis which could impact all efforts to affirmatively further fair housing.
 - The large changes in the ownership market make it difficult to offer trends.

A draft of the Recommendations will be posted on PHB’s website on March 22, 2011 to begin public comment.

Analysis of Impediments to Fair Housing Technical Committee

April 14, 2011 Meeting Summary

Review of Prioritized Recommendations/ Draft Sections of Plan

The committee reviewed the prioritized recommendations, and support them as written.

The committee had some feedback:

- Moloy Good reiterated that the Analysis report will lead into an implementation plan (Fair Housing Plan).
- Good to call out education for service providers so they can recognize discrimination when they see it.
- For the recommendation about public investments, refer to it as mitigating the effects of displacements, rather than stating “do not cause displacement” since it’s not always avoidable.
- Some data still missing – the CHAS data has not been released. When it is, later reports or annual updates could provide better numbers.
- All staff are working on a glossary, and will send a draft out to the committee for review/additions.
- For Section III of the report, it would be good to tie in some context for whether or not the complaint numbers are high. Compare to last year, discuss the differences between the complaint agencies. Moloy Good explained that HUD currently contracts with BOLI for complaints – so when HUD gets a complaint call, they refer it to them.
- In Section I in the introduction, discuss some timeframes for the data, when certifications have to be submitted, etc.

Data Review:

Kim McCarty discussed some of that data that has been sent out to the group.

Some feedback:

- On the EPA map, explain better what the sites are (may be included in narrative).
- Possible discussion for later – is there any difference in where clean-up efforts are done with where people live? Could show disparate treatment.
- For the subsidized housing maps, it would be good to capture all public/subsidized housing. For this report, the plan is to partner with Metro to get an updated map.
- Staff will work with the maps more to include specific data, and will work to make the maps incorporated into the document itself, along with narrative, instead of as an appendix at the end.

Analysis of Impediments to Fair Housing Technical Committee

May 2, 2011 Meeting Summary

PHB Staff and some members of the Committee attended a seminar regarding Affirmatively Further Fair Housing with Michael Allen. Some takeaways:

- When discussing funding sources, affirmatively furthering fair housing is about all funding sources, not just the federal funding.
- Section 8 was brought up as a topic, and there are some areas in the country where they are making Section 8 more flexible, and apply the funding to Fair Market Rents to increase housing choice in areas of the city.
- Possible suggestion to have all housing authorities in the region work on this flexibility.

The Technical Committee reviewed drafts of the Analysis of Impediments Plan, and had some suggestions:

- For the Introduction, would be good to add a short recap of the 2005 Report.
- In the drafts section:
 - Make sure the population numbers match throughout the sections.
 - Make sure the use of “concentration” as a reference in the report be consistent. For example, is “concentration” double the regular population?
 - Is there a way the Urban Growth Boundary should be tied in?
 - Tie in employment data to demographics.
 - Include information about minimum wage and SSI benefits when discussing poverty and wage information.
 - Be sure to keep the “county” hat on; make sure refer to the whole consortium and not just Portland.
 - In the section that includes the Recommendation about the advisory committee, include some narrative about involving regional areas.

Recommendation for the next AI process:

- Try to get better-focused data, on a more specific neighborhood level; specific data about Gresham, and other parts of the county.

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PUBLIC TESTIMONY FROM 2011-2016 CONSOLIDATED PLAN PROCESS

Fair Housing Hearings

All Public Testimony is available in the 2011-2016 Consolidated Plan online:

www.portlandonline.com/phb/conplan

November 12, 2009 – Fair Housing Hearing – East Portland Community Center

Date/Name/ Affiliation	Comments	Staff Response
11/12/09 Donita Fry NAYA	Enrolled member of the Shoshan tribe, currently on Portland Youth and Elders Council. The Native Community needs stable homes, which lead to thriving communities. One in three Native Americans live in affordable housing but many more need it, 8.6% experience homelessness. There is a lack of affordable housing, and many Natives experience racism; Native Americans are most likely to be discriminated against. We need equitable funding based on the need and who is more affected negatively.	Consortium Priorities 1 and 2 address the need for more rental housing and ending homelessness. The Portland Housing Bureau has made an increased commitment to using culturally-specific providers when necessary to serve specific communities, including the Native American community.
11/12/09 Jason Long Person with disabilities	Shortages of affordable housing are obstacles to all but shortages to those with disabilities are an even bigger problem. Low-income renters are finding it harder to gain access to affordable housing, but locations of the affordable housing that is out there is a major barrier to those of us with disabilities. The distance to community centers or things like park and rides are a barrier. Need more integration of affordable housing, jobs, and amenities.	These issues -- including access to opportunity -- are addressed in the updated Analysis of Impediments. Staff is attempting to quantify the shortage of accessible units, and to develop a way for persons with disabilities to have first crack at accessible units. The location of accessible units is a function of what regulations were in effect at the time the housing was developed or rehabilitated.

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<p>11/12/09 Barry Joe Stahl</p>	<p>Noticed Maxine Fitzpatrick, Executive Director for PCRI appeared in court Contempt of Court—Destroyed Property PCRI, 30 Day no cause.</p>	<p>Staff has no knowledge and cannot comment on this landlord-tenant dispute.</p>
<p>11/12/09 Deneen Hayward</p>	<p>The complete comments are on file; this is a summary. In applying for a rental unit, rental was denied because my boyfriend/roommate was African American. There was no other basis for denial. I contacted the Fair Housing Council, and followed a long road to a resolution. I understand why people give up on the process since it took three years. I could not believe this is still a problem. Money needs to be spent to resolve this issue. And the appeal process needs to be streamlined as it took so long to resolve.</p>	<p>Discrimination based on race is discussed at length in the updated Analysis of Impediments to Fair Housing. Activities to further fair housing are within Consortium Priority 1. Staff will investigate whether the timeline for resolving complaints on appeal can be streamlined.</p>
<p>11/12/09 Brenda McSweeney</p>	<p>The complete comments are on file; this is a summary. There are issues around finding housing for low-income people. Many don't accept Section 8 vouchers, others won't accept pets, or have issues with children. We need more desirable affordable places to stay to keep kids in the same school district.</p>	<p>The connection between stable housing and education attainment has been well-documented. Programs to assist families to remain housed are within Consortium Priorities 1. In previous years, funding was available from Portland under the Schools Families Housing program for this express purpose. That program has been absorbed into the Short Term Rent Assistance program administered by HAP. It is illegal for a landlord to discriminate on the basis of familial status. The members of the Consortium fund the Fair Housing Council of Oregon to provide community education and to investigate complaints of unlawful discrimination.</p>

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<p>11/12/09 Carla Danley Also via email and mail</p>	<p>The complete comments are on file; this is a summary.</p> <p>My family has experienced difficulty gaining access to ADA housing. ADA rules are for public structures, but housing is often a private issue and needs some attention for accessibility regulations. Tri-Met goes above and beyond for disabled citizens, and the Housing Bureau should take a page out of their book in terms of fair housing. Affordable rental units are too small, even with multiple bedrooms you can't get around with a motorized chair. Other cities have figured it out, such as Beaverton and Gresham, but Portland is behind in terms of accessible housing.</p>	<p>The Fair Housing Act governs accessibility in most private market housing. The Portland Consortium funds the Fair Housing Council of Oregon to investigate complaints of discrimination. Current building codes meet the requirements of the Fair Housing Amendments Act of 1988, but do not meet the more rigorous universal design standards favored by advocates for persons with disabilities. Staff is attempting to quantify the need for additional accessible units of different sizes. The accessibility of units depends on the regulations in effect at the time the building was developed or rehabilitated. This issue is discussed further in the updated Analysis of Impediments to Fair Housing.</p>
<p>11/12/09 Leah Grey</p>	<p>The complete comments are on file; this is a summary..</p> <p>I have testified before, I am an activist organizer for tenants rights. I have homeless 3 or 4 times in my life, and recently got my family settled again after being homeless. I had a hard time gaining housing because of background and credit checks. People are pushed out of the market, and held back by various barriers from their pasts.</p>	<p>A number of programs to assist households to overcome barriers to housing are funded within Consortium Priorities 1, 2, and 4. See also Portland's Housing Access & Stabilization strategies.</p>

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February 23, 2011 – General & Fair Housing Needs Hearing – City of Gresham

<p>2/23/11 Quince Affolter VIEWS Cascadia Behavioral Health Center</p>	<p>Ms. Affolter works with VIEWS, which works with seniors. Bricks and mortar for housing is very important, but so are creative services and infrastructure, like sidewalks. The over 65 population in Gresham is growing, as is the Latino population. Latino elders also need services, often on a higher level as they have different needs like language services. VIEWS want to keep seniors in their homes, and also provide them with emotional support. Seniors are often at risk for depression. Volunteers at VIEWS give them a safe place to discuss their concerns. It helps them talk about their needs, and also lets VIEWS hear about additional services they may need. VIEWS can also connect them with services with which they are not familiar.</p> <p>Ms. Affolter asks that the City of Gresham continue the services that support efforts like these.</p>	<p>This activity has been funded under Public Services over the past 5 years. However, the CDHS did not have sufficient resources to fund all projects, and chose not to recommend funding for this activity in FY 2011-12.</p>
<p>2/23/11 Judy Strand Metropolitan Family Service</p>	<p>Ms. Strand emphasized the importance of well-rounded units that include housing and services. The stock of units like this is very low. The focus should be preventative, instead of fixing problems later. Metropolitan Family Service works with the “Grandparent Program” which matches senior volunteers with children in schools. This benefits the children (96% are meeting their benchmarks), and also helps the seniors greatly.</p> <p>Gresham should fund services that have proven outcomes that help low-income households</p>	<p>This activity will be funded in FY 2011-12.</p>
<p>2/23/11 Caralynn Capps Hall Elementary School Principal</p>	<p>Ms. Capps also stressed the success of the “Grandparent Program.” Hall Elementary currently has 4 senior volunteers, each of whom helps 3-4 students specifically, and also supports the classroom as a whole.</p> <p>The percentage of students on free or reduced lunch is very high. The school has changing needs; 25% of students are Hispanic, and have different needs. The number of homeless families is also rising. These students between the ages of 5 and 11 are dealing with a multitude of issues that they should never be experiencing. The Grandparent Program helps greatly by giving students guidance when they might otherwise not have it; it also benefits the senior volunteers.</p> <p>The City of Gresham should maintain the funding that helps support this program.</p>	<p>This activity will be funded in FY 2011-12.</p>

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<p>2/23/11 Jean DeMaster Human Solutions</p>	<p>Human Solutions currently serves about 40,000 people in East Multnomah County. There are three main areas of need:</p> <ol style="list-style-type: none"> 1. Lack of funding for affordable units for families who are low-income. 2. Lack of funding for eviction prevention. 3. Lack of funding for employment training, especially for those with low skills. <p>Prioritize to very low-income people who can't meet their basic needs for shelter, housing, food, and clothing.</p> <p>Funding should be available for all family types, with the highest priority for children. Keep children out of danger.</p> <p>The one-night homeless/shelter count for January 2010 was 4,288. Of those, 1,629 were children (about 34%). HUD funding should go to moving people from shelter into permanent housing.</p> <p>Prioritize to make people taxpayers. They want to be self-sufficient; encourage work agreements to help residents get jobs.</p> <p>There is a severe shortage for housing people below 30% MFI. The priority should be to underwrite properties with a deeper subsidy and/or Section 8 to help families below 30%.</p>	<p>1. This project is within Priority One with the funding of rehabilitation of both the Village Square and The Cedars housing. It will be funded in FY 2011-12.</p> <p>2. This activity is within Priority Two and will be funded in FY2011-2012 through the tenant based rental assistance program and the Transitional Housing program.</p> <p>3. This activity is within Priority 7 and will be funded in FY 2011-2012 through the Living Solutions program.</p>
<p>2/23/11 Erika Silver Human Solutions</p>	<p>Ms. Silver emphasized the importance of employment services as they are a significant contribution to the development of the community. People want to work, and are able, but sometimes face other barriers. Many of these people need individualized services; some people need to work on additional skills, other need confidence building or mock interviews, and others are leaving corrections and need help finding employment. A \$213,000 investment by Human Solutions into employment services results in an additional \$1.3 Million into the Gresham economy. A non-partisan study showed that funding focused on economic growth and employment had a greater effect on the economy than increased goods and services. The Human Solutions program resulted in clients coming in with incomes averaging \$2,322 – upon leaving the program, the average is over \$22,000 (861% increase). Ms. Silver gave an example of a recent client who came into the program with no income and some barriers to finding employment; he left with a job at the Oregon Lottery with a salary of over \$18,000 with full benefits. The City of Gresham should continue funding these services on an individual level, as it results in a larger contribution to the community.</p>	<p>This activity is within Priority 7 and will be funded in FY 2011-2012 through the Living Solutions program.</p>

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<p>2/23/11 Robert Sayson Good News Community Health Center</p>	<p>Dr. Sayson discussed the number of homeless people on the street that also suffer from mental illness. Prioritize funds that go to help those who need it the most, with supportive services. It's good to partner with faith-based organizations, soup kitchens, and other organizations.</p> <p>Medical costs often drive people into bankruptcy. We should help health care providers with some sort of subsidy to encourage them to help people with little to no insurance. Could also give a tax credit incentive.</p> <p>Dr. Sayson also provided some written comments:</p> <ol style="list-style-type: none"> 1. Mental health issues cause isolation, homelessness. What are the plans for these homeless? 2. Ex offenders need support too. 3. Education support for success. 4. Job creation and entrepreneurship are very important. 	<p>This activity is within Priority Two. It will be funded in FY 2011-12.</p>
<p>2/23/11 Bob Pung Citizen, Gresham Central Station</p>	<p>Mr. Pung is a resident of Gresham Central Station for 11 years, and has lived in other public housing even longer. Housing for the disabled is bar none one of the biggest needs; there is no place to live for people with disabilities. There is a lot of room in Gresham for housing units; additional funds and focus should be on creating accessible units. Mr. Pung previously convinced a developer to build an assisted living center instead of condos; more emphasis should be on that type of project.</p> <p>Mr. Pung also noted that it is very difficult for people to get Section 8 vouchers, but there is a great need for it. Buildings fill up very fast, and there is always a wait-list.</p> <p>Fair Housing is also very important, and Mr. Pung expressed his support for the city's focus on it</p>	<p>This activity is within Priority Three. However, the CDHS did not have sufficient resources to fund all projects, and chose not to recommend funding for this activity in FY 2011-12.</p>
<p>2/23/11 Cathy Olsen Dennis Multnomah County Nurse</p>	<p>Ms. Dennis wanted to advocate on behalf of housing for people she serves, especially those with disabilities, and wants those services to continue.</p> <p>It sometimes seems as though we move two steps forward and then five steps back, especially when facing budget cuts.</p> <p>We should focus on empowering clients to get involved, and be self-sufficient. Continuing these services will ensure we don't lose ground with this needy population.</p>	<p>Services to clients to empower them and help them with their housing needs are a major part of Gresham's priorities over the next five years. Several of the programs and activities recommended for funding this year address these needs.</p>

APPENDIX B: FAIR HOUSING INTERVIEWS

Fair Housing Interviews

In an effort to produce a good set of community-validated data and anecdotal evidence to fair housing issues, Consortium staff and committee members conducted a series of interviews with housing experts, community members, and other stakeholders. After reaching out to a total of 88 possible interviewees, 63 agreed to interviews. Below is a list of interviewees (in alphabetical order by last name, first listed), as well as the interview notes. Most interviews followed a template questionnaire, found on page three of this Appendix.

Name	Representing
Elisa Aguilera	Community Alliance of Tenants
Israel Bayer	Street Roots
Cathey Briggs	Oregon Opportunity Network
Jan Campbell	Portland Commission on Disabilities
Lee Po Cha & Hongsa Chanthavong	Immigrant & Refugee Community Organization
Nickole Cheron	Disability Coordinator, Office of Neighborhood Involvement
Andrew Colas	Colas Construction, Inc.
Ken Cowdery	New Avenues for Youth
Margi Dechenne	Catholic Charities
Alan DeLaTorre	Accessibility in the Built Environment
Daryl Dixon	Multnomah County Diversity Office
Susan Emmons	Northwest Pilot Project
Rey España	Native American Youth & Family Center
Donita Sue Fry	Native American Youth & Family Center
Moloy Good and Luke Griffin	Fair Housing Council of Oregon
Sabrina Harris	Hacienda Community Development Corporation
Cashauna Hill	Oregon Law Center
Deborah Imse	Metro Multi-Family Housing Association
Liv Jenssen	Multnomah County Community Justice
Marc Jolin	JOIN
Ian Jones	Rainbow Vista LGBT Senior Residence
Brenda Jose	Unlimited Choices
Pastor Steve Kimes	Anawim Christian Church
Greg Knakal	Princeton Property Management
Walter Lander	Providence Hospital, retired
Christine Lau	Asian Health & Service Center
Ben Loftis	Portland Community Reinvestment Initiatives, Inc.
Ed Marihart	Portland Bureau of Development Services
ChiEN Montero	Wells Fargo Bank
Neighbors West NW Coalition Office	Northwest Neighborhoods
Phil Owen	Rental Housing Association of Greater Portland
Dan Pierce	Multnomah County Resident
Michelle Puggarana	Portland Housing Center
Jeff Reingold	Income Property Management
Jill Riddle and Yvette Hernandez	Housing Authority of Portland
Andrew Riley	Center for Intercultural Organizing
Cheryl Roberts	African American Alliance for Homeownership
Roserria Roberts	United Way

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David Rogers	Safety and Justice
Molly Rogers	Housing Development Center
Ryan Roser	Multnomah County Citizen
Emily S. Ryan	Multnomah County Citizen
Joseph Santos-Lyons	OPAL Environmental Justice
Amanda Saul	Enterprise Community Partners
Neisha Saxena	Disability Rights Oregon
Juliana Scholl	Outside In
Warren Scott	Community Housing Development Gresham
Tash Shatz	Basic Rights Oregon
Martha Simpson	Elders in Action
Martin Soloway & Sharon Fitzgerald	Central City Concern
Tanya Stagra	Hacienda Community Development Corporation
Andree Tremoulet	Portland State University Institute on Aging
Fernando Velez	Multnomah County Citizen
Lynne Walker	Multnomah County Citizen
Toby Washington	Portland Housing Advisory Commission
Jenny Weinstein	Portland State University Institute on Aging
Bill West	The Arc of Multnomah-Clackamas
Mark White	East Portland Resident
Bruce Whiting	Key Bank Community Development Banking
David Widmark	Gresham City Council
Gloria Wiggins	El Programa Hispano
Jeri Williams	Office of Neighborhood Involvement
Joe Wykowski	Community Vision

APPENDIX B: FAIR HOUSING INTERVIEWS

ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE INTERVIEW TEMPLATE

INTERVIEWING: _____

DATE: _____

TIME: _____

INTERVIEWER: _____

Introduction: Fair Housing Planning for Multnomah County includes a process that seeks out current barriers for people looking for housing. This includes everyone from people who are currently homeless to those buying their first home. We want to interview you to include your comments in the Analysis of Impediments Report, as you may have some expertise in identifying these barriers for various populations. Much of the focus is on barriers to housing choice experienced by the federally and locally “Protected Classes,” race, color, religion, sex, disability, familial or marital status, national origin, source of income, sexual orientation, military status, gender identity, and domestic violence victims. The barriers experienced may include discrimination, the effect of discrimination or other barriers that intentionally or unintentionally impede access to housing and housing choice. While the focus of the report is on the federal and local protected classes, other vulnerable groups may also face barriers; we would like to hear about them as well. We are especially interested in hearing about any recommendations you have to addressing these barriers.

Tell us briefly about the work you do that may bring you into contact with people who are looking to purchase or rent their home?

What population or populations in Multnomah County face the greatest challenges finding desirable homes to rent or buy?

What are the main challenges they face?

What programs, strategies or initiatives best address those issues – these can be existing programs we need more of, or new initiatives not in place?

If you had to recommend only one action for government to take to reduce housing discrimination, bias and segregation in our community, what would it be?

APPENDIX B: FAIR HOUSING INTERVIEWS

INTERVIEWING: Elisa Aguilera, Community Alliance of Tenants

DATE: 3/21/11

TIME: 3:00PM

INTERVIEWER: Jennifer Kalez

Tell us briefly about the work you do that may bring you into contact with people who are looking to purchase or rent their home?

CAT advocates for tenants and helps them through rental issues. CAT works a hotline with about 1500 calls per year. Calls are taken by volunteers. About 30% are repair-based calls, a lot are regarding health hazards (like mold, pests, etc.). 10% are eviction related. As much as 90% of calls are from people at or below 80%MFI, and roughly 70% are people of color.

Due to budget restraints, CAT is not able to do much outreach.

CAT has five staff at 4.8 FTE, about 80 active volunteers per year. For the hotline, 40 are trained for taking calls. Many of our volunteers are people who have accessed the hotline.

CAT is funded mostly through government contracts, foundations, and some individual donors. There are also some multi-year grants that we work with.

What population or populations in Multnomah County face the greatest challenges finding desirable homes to rent or buy?

People of color.

Seniors

People with Disabilities

Low-income; the three populations above are often overrepresented in the low-income category as well.

Most calls come from 30%MFI and below.

What are the main challenges they face?

Getting into housing is one of the main challenges, many face barriers such as lack of rental history, credit issues, and just getting screened out because of a myriad of other issues.

Lack of affordable housing choices. Overall number of units, and overall affordable units are lacking.

Sub-standard housing is an issue, especially in winter months with heating issues. The Neighborhood Inspection Team was a really important piece of ensuring people are getting the repairs they need in rental units. Vulnerable populations, like people with disabilities, low-income, elders, etc. are affected by this.

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What programs, strategies or initiatives best address those issues – these can be existing programs we need more of, or new initiatives not in place?

Short-term Rent Assistance is a very helpful tool, and not just for getting into housing, but also for staying in housing. Some people just need help for a few months to keep their housing.

Utility assistance is also a big help for people struggling.

Advocacy to work with landlords to keep people in their housing.

There needs to be a move to implement the recommendations that will be laid out in the plan. Need specific Action Steps.

Education overall is very important, people don't always know their rights, and the issues they are facing are often multi-level issues.

There is an opportunity here to recommend landlord registering/licensing for rentals with four or more units. Make it more like a business license where you have to have a certain level of understanding and education around rentals, Fair Housing, etc. before you can rent out properties.

No-Cause evictions are a huge problem. Many people are being evicted for "no cause" when really there is always a reason. It's often because of retaliation or discrimination.

If you had to recommend only one action for government to take to reduce housing discrimination, bias and segregation in our community, what would it be?

Not a lot of industry regulations; this needs to be changed. Neighborhood Inspection Program needs to come back full force.

Lack of affordable housing throughout the city; URAs offer plenty of issues including gentrification, relocation, and people taking advantage of an upcoming URA by buying property and then raising rent. There needs to be incentives to keep rents low and affordable to the neighborhood using it.

People need help accessing housing; they are often screened out, but don't always know why.

LGBTQI face access issues, and are often a victim of no-cause evictions. Sometimes hard to get into housing, and then may face discrimination. Young people in sexual minorities are having trouble getting into their first housing.

More advocacy or mediators for Eviction Court. The system is very hard to navigate, people need help to muddle through it and can't always afford that help.

Education, education, education.

INTERVIEWING: Israel Bayer, Street Roots

DATE: March 22, 2011

TIME: 1:00pm

INTERVIEWER: Barbara Shaw

Tell us briefly about the work you do that may bring you into contact with people who are looking to purchase or rent their home?

I am the Director of Street Roots.

Street Root has employees, volunteers, and clients who are looking for housing to rent or buy at various times. In the case of people who sell the newspaper, they are often in a housing crisis. For example, someone maybe homeless and looking for an apartment, or someone may need additional income to avoid having utilities shut off.

What population or populations in Multnomah County face the greatest challenges finding desirable homes to rent or buy?

The working poor

What are the main challenges they face?

Affordability: Incomes are too low to pay for market rents or qualify for mortgages.

Location: It is obvious that there is a geographic segregation in Portland. It is impossible for even the employees of Street Roots, those with a regular paycheck, to find good affordable housing in inner urban Portland.

What programs, strategies or initiatives best address those issues – these can be existing programs we need more of, or new initiatives not in place?

We need more jobs and better paying jobs for the unemployed and working poor.

Encouragement and support for shared housing might be useful. Many students and other low income people in their 20s and 30s share apartments to address the affordability issue. But for the population served by Street Roots -- people who have been experiencing long term poverty -- sharing is not usually considered.

I am not sure if changes in these two areas would really be effective. However, other cities have regulations that prohibit a landlord from considering a person's lack of housing when reviewing a

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prospective tenant. In addition, other cities have regulations prohibiting landlords from refusing to accept Section 8 rent subsidy.

Education programs like 211 and Housing Connections provide a great service to people. More information and education is always helpful. In the case of people looking to buy a house, many people don't know what programs exist or where to start with the process.

If you had to recommend only one action for government to take to reduce housing discrimination, bias and segregation in our community, what would it be?

PHB should consider ways to involve private owners in affordable housing programs. We have a productive community of non-profit housing providers, but more private property owners – like Guardian -- need to become involved.

INTERVIEWING: Cathey Briggs, Oregon Opportunity Network

DATE: 3-21-2011

TIME: 11:00 am

INTERVIEWER: Kim McCarty

Tell us briefly about the work you do that may bring you into contact with people who are looking to purchase or rent their home?

Cathey is the Executive Director of Oregon Opportunity Network. Oregon Opportunity Network is a membership-based, statewide association of nonprofit affordable housing and community development organizations that provide housing and economic opportunity for working families, people with disabilities, seniors and others struggling to meet their needs in communities throughout Oregon. Their mission is to support and strengthen their members through advocacy, communications, peer learning, and best practice development.

Cathey Briggs has twenty years of community service in housing policy, planning, development, and nonprofit management. As a former city planner Cathey organized the response to Legal Aid's assertion that SRO-shelter bed cap in Old Town housing was at that time in violation of Fair Housing Law. The Clark Shiels agreement had put a cap on the number of shelter beds that could be built in the Central City in exchange for support for resources to rehabilitate the SRO housing. . In response to the objections on the shelter bed cap, the City formed a policy to involve the community in the siting of affordable housing projects, the shelter bed cap was removed, zoning was changed to allow for change of use so that some kinds of group facilities to serve people who are homeless , would be allowed outright if they met objective criteria. At the same time the City of Portland started shifting to a Housing First model. . . As a result of Cathey's work, the City of Portland received a national planning award in 1992 for its fair housing efforts. In 1996 Cathey was the lead organizer of the Comprehensive Plan Housing Chapter update. Since then Cathey has led several non-profit housing organizations and now she leads Oregon Opportunity Network (OON).

What population or populations in Multnomah County face the greatest challenges finding desirable homes to rent or buy?

Cathey noted the populations served by the member organizations of OON are most vulnerable to discrimination; i.e. farm workers, people with mental illness, developmental disabilities, and large families. Discrimination and or impediments are increased for households who do not speak English, people with criminal backgrounds, and people of color.

What are the main challenges they face?

- The market does not build rental units larger than two bedrooms resulting in overcrowding for large families, especially families seeking affordable housing.
- Discrimination on the basis of income is an important issue.
- Discrimination on the basis of income is an impediment that has been clearly linked to discrimination on the basis of being a member of a protected class in other communities and probably happens here as well.
- Lack of translation services
- People of a different national origin face more impediments if they are also a person of color. There are people from various national origin backgrounds in the metro area including people

APPENDIX B: FAIR HOUSING INTERVIEWS

with an undocumented immigration status. When an undocumented person is not a person of color they are not experiencing the same level of different treatment as an undocumented person of color.

What programs, strategies or initiatives best address those issues – these can be existing programs we need more of, or new initiatives not in place?

More programs are needed that support people, particularly the protected classes, to maintain housing stability. This is especially true for protected classes. Some individuals need links to case management others need a referral to an existing program. What is not working is recreating all social services in every affordable housing project because it is not cost effective. Research by OON, has shown resident services are most effective at making sure people are stable in their housing with services like eviction prevention, mediation, and referrals and ultimately these services cut operation costs for the housing provider. Resident services are not a replacement for a range of community services such as childcare, employment assistance, and mental health care which increase advancement and opportunity. OON is suggesting a number of ways for housing providers to build in stable funding for resident services, “allow above the line” funding for resident services based on owner recommendation, create new funding, and explore resources outside of the underwriting process. Owners and funders will need to be sure the resident services are meeting best practices and outcomes.

- Group homes for people with cognitive disabilities have worked well, but the financing is dependent on State contracts that are renewed annually. Any changes in funding could quickly put a lot a people at risk without an alternative being available.
- Zoning changes such as density bonuses for more multi-bedroom units in the Central City was adopted as one way to encourage more family sized housing, but there has not been any research to know if it is working as intended.
- The farm worker housing model (with tax credits and other public funding) is working.
- Changing the income to rent ratio for publicly financed housing has helped to low income households overcome the initial move in costs.
- Members of OON have resisted being required to investigate the immigration status of potential renters, though some federal funders now require it. Position of Oregon ON is that we should not be required to enforce an immigration policy.

If you had to recommend only one action for government to take to reduce housing discrimination, bias and segregation in our community, what would it be?

1) Collect more demographic data on delivery of city funded . For example, when providers get funding from OHCS demographic data collection is mandatory this year (the challenge is that residents cannot be compelled to provide info on race and ethnicity) . The City and the State could do more to encourage reporting so we can all know if the communities that we know are most in need are receiving the services.

2) More training about fair housing law is needed. There is evidence from recent Fair Housing Council of Oregon reports that housing discrimination is still taking place. It is probably happening in both the private and non-profit sectors. More education in all media formats such as “public service announcements”; trainings, etc... will be helpful. Landlord tenant law changes frequently and it’s important to have up to date information. Fair housing testing is also still needed.

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INTERVIEWING: Jan Campbell, Portland Commission on Disabilities

DATE: 3/17/11

TIME: 2:00PM

INTERVIEWER: Jennifer Kalez

Tell us briefly about the work you do that may bring you into contact with people who are looking to purchase or rent their home?

Portland Commission on Disabilities, sub-committee of the Accessibility in the Built Environment. Also Vice President of the board of Disability Rights Oregon, work the hotline for Multnomah County Aging and Disability.

Work with OHSU with women, especially those suffering abuse.

Work with Tri-Met regarding accessibility.

Also on the Commission on Disability for the Governor.

What population or populations in Multnomah County face the greatest challenges finding desirable homes to rent or buy?

People with disabilities. Includes some homeless people who have faced abuse, suffer from mental illness, etc.

Accessibility is a huge issue, and criteria for determining what is accessible is confusing. There are ADA standards, Fair Housing standards, HUD standards – what are you supposed to follow? They may match the “code” but may not be enough. Standards should be set to what the ADA says.

When making recommendations, things should be referred to as accessible/affordable, not just affordable.

What are the main challenges they face?

Understanding of service animals, and how laws are different in housing.

Need to change attitudes toward mental illness; sometimes “hidden” disabilities are harder to enforce for reasonable accommodation.

People don’t always know where to get help or information they need.

Many people have a hard time paying for modifications. Often they have to pay for modifications to be returned to “normal” after vacating a property as well. Can be very expensive. Funding for this area should be increased.

The length of time for accommodations to come through is also long, sometimes people end up having to move or switch units, too.

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Parking is still an issue in many places. Even people with placards have a hard time accessing regular parking spaces close to where their units are.

What programs, strategies or initiatives best address those issues – these can be existing programs we need more of, or new initiatives not in place?

Attitudes have to change.

EDUCATION – trainings are very important; trainings benefit from having affected people present. Trainings around people with disabilities are far more positive and productive if people with disabilities are present to answer questions and give the training a “real person” point of view.

Safety is also an issue, especially in neighborhoods, many lack sidewalks, and while legal, people in wheelchairs sometimes use the bike lanes.

If you had to recommend only one action for government to take to reduce housing discrimination, bias and segregation in our community, what would it be?

Really about education. Help to change the attitudes of people, and then you won't need as much enforcement.

More education about “hidden” disabilities.

Better inventory of accessible units, as well as accessible, low-barrier shelters.

Universal design is an important idea; people with disabilities will be better prepared for unfamiliar terrain and buildings.

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INTERVIEWING: Lee Po Cha and Hongsa Chanthavong at Asian Family Center (IRCO)

DATE: 3/18/2011

TIME: 2:30pm – 3:30pm

INTERVIEWER: Doan, Thao-Oanh

Tell us briefly about the work you do that may bring you into contact with people who are looking to purchase or rent their home?

- Provide anti-poverty services with funding from various sources: HUD, United Way, and etc., for everybody but mostly new comers.
- Refer people to get rent assistance either one time or short term (3-6 months)
- Refer people to get energy assistance.
- Coordinated the Asian Home Buyer Fair to provide education, outreach, information and referral regarding housing issues. Help people to sort and identify their problems, then refer them to the right sources, services and/or programs
- Explore the development of affordable housing, interested in the subject, realize the need for the targeted communities, but not ready. Have to build up more connection, relationship etc. with bankers, mortgage institutions, construction companies.

What population or populations in Multnomah County face the greatest challenges finding desirable homes to rent or buy?

- Population served: most new comers from African, Russian, Hispanic, Asian, Asian Pacific Islander.
- Challenges:
 - Low income
 - Big family
 - Language and cultural barriers
 - Lack of knowledge about the process, the system
 - Limited choices of where to live
 - Discrimination, subtle but still exists
 - Lack of credit due to lack of stable employment; credit is not a practice at back home at their country, why bother to establish it here.

What are the main challenges they face?

- Economic, low income
- Family size
- Language barrier
- Cultural barrier
- Lack of knowledge about the process, system
- No credit
- Discrimination

What programs, strategies or initiatives best address those issues – these can be existing programs we need more of, or new initiatives not in place?

- Living wage jobs
- Affordable housing for these population
- Policies on equity/diversity supporting low income
- Outreach and education for landlords, tenants
- Better data and tools to measure successes, and failures to know what works and what does not
- Taylor and modify the service models for cultural appropriate for these populations

If you had to recommend only one action for government to take to reduce housing discrimination, bias and segregation in our community, what would it be?

- Policies on equity / diversity which guide the distribution of resources for the people, and the regulations for mortgage companies

Must implement the established policies

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INTERVIEWING: Nickole Cheron, Portland Disability Coordinator

DATE: March 14, 2011

TIME: 1:00PM

INTERVIEWER: Kim McCarty

Tell us briefly about the work you do that may bring you into contact with people who are looking to purchase or rent their home?

As Program Coordinator the Office of Neighborhood Involvement and the for the Disability Program, Nickole Cheron connects, supports and encourages collaborative civic engagement between people with disabilities, City government, and the community at-large. The program is an informational resource to the disabled community and public about the American's with Disabilities Act (ADA) and local disability services and laws. In addition, Cheron assists with related City policy development as well as be an advocate for people with disabilities with City programs and services.

Ms. Cheron completed a double Masters in Conflict Resolution and Public Policy and Administration. She brings a wealth of community organizing and diversity training and knowledge about Disability law, ADA, Fair Housing, and the Craft Carrier Act.

Ms Cheron has testified to the County about the lack of accessible units in Portland, completed a community survey and needs assessment. Most of her current exposure to issues results from complaints that come to her through the Office of Neighborhood Involvement (ONI). Nickole helps people navigate the City system and makes referrals. She also provides technical advice to the bureaus across the range of disability issues including emergency preparedness.

What population or populations in Multnomah County face the greatest challenges finding desirable homes to rent or buy?

People who use mobility devices, the deaf, the blind or people who have chemical sensitivities are having the greatest difficulty overcoming barriers to housing choice.

What are the main challenges they face?

All Disabilities: A lack of cultural awareness and generalizations that assume people with disabilities do not lead full lives, i.e. Assumptions that all disabled are single, do not have families, do not go outside, or can only afford a studio. Current housing standards reflect the assumptions. Affordability, money to modify units, and location of units in non-prime areas is a concern. Some requirements such as LEED could be in conflict with the goals of making a project accessible. Some accommodations can be in conflict with other accommodations.

Mobility Issues: The cost of modifications, the lack of mobility accessible units, and location of units.

Chemical Sensitivity: Sometimes the reasonable accommodations are not accepted because the modifications are not well understood and because the seriousness of the condition is not readily apparent. For example chemical sensitivities can lead to seizures, epilepsy, headaches, nausea, breathing problems, rashes etc...

Deafness: Lack of understanding about the accommodations needed and deaf culture.

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Blindness: Lack of understanding about the kind of accommodations needed. Some accommodations can actually be unhelpful across the spectrum of disability conditions.

People with disabilities buying homes can have even fewer choices or less assistance than households that rent.

Affordability Issues: Housing is not in a prime location. Housing modifications for ownership or rental are expensive and there are very limited resources of assistance for low income households. Owners compound the expense by requiring tenants to return the property to a pre-modified state.

What programs, strategies or initiatives best address those issues – these can be existing programs we need more of, or new initiatives not in place?

Affordability:

- Stop undoing modifications because it means the community as a whole cannot keep the supply of accessible housing.
- Create a grant or loan program to give financial assistance to those needing to make modifications. For example a roll in shower could cost over \$5,000.
- Offer social service assistance for issues like moving, pest control preparation, etc...
- When residencies are returned to their original condition reuse the materials.

Information:

- Improve Housing Connections to include an inventory of all accessible units.

If you had to recommend only one action for government to take to reduce housing discrimination, bias and segregation in our community, what would it be?

1. Inventory of accessible units
2. Reuse current modifications
3. Grants for modifications
4. More affordable accessible housing new or modified. Implement community wide visitability and accessibility standards.

INTERVIEWING: Andrew Colas, Colas Construction, Inc.

DATE: March 15, 2011

TIME: 12:00pm

INTERVIEWER: Beth Kaye

Tell us briefly about the work you do that may bring you into contact with people who are looking to purchase or rent their home?

Mr. Colas, a principal at Colas Construction (a family business begun by his father), employs a multi-racial workforce. A majority of his employees are African American and Mexican American. Although his workforce is well-paid, their family members struggle. Many live doubled-up with other family members. His employees are always seeking employment with the company for other family members.

Mr. Colas' father owns properties, and Mr. Colas has learned about property management from his earliest days. He knows that there are always many barriers to prospective tenants and purchasers.

What population or populations in Multnomah County face the greatest challenges finding desirable homes to rent or buy?

African Americans and Mexican Americans.

What are the main challenges they face?

Credit.

Lack of work history.

Low income (insufficient to meet rental criteria or to purchase a home)

What programs, strategies or initiatives best address those issues – these can be existing programs we need more of, or new initiatives not in place?

Job training that helps people access career track jobs that pay well (at least living wage).

Credit counseling: credit repair programs.

Expanding access to publicly-funded construction jobs.

If you had to recommend only one action for government to take to reduce housing discrimination, bias and segregation in our community, what would it be?

Mr. Colas expressed his surprise that people were shocked by the racial discrimination revealed by recent audit testing conducted by the Fair Housing Council of Oregon under contract with PHB. Accordingly, he would recommend investing in enforcement of fair housing laws, paired with a media campaign to publicize the prosecutions.

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INTERVIEWING: Ken Cowdery, New Avenues for Youth

DATE: March 2, 2011

TIME: 10:30AM

INTERVIEWER: Zane Potter

Tell us briefly about the work you do that may bring you into contact with people who are looking to purchase or rent their home?

We at NAFY work with homeless youth. Our goal is to stabilize their lives, find a job, get a GED and get them into housing. We work with about 500-600 youth a year.

What population or populations in Multnomah County face the greatest challenges finding desirable homes to rent or buy?

People who are currently homeless and the reason is they have no rental history. If people have just gotten a job, it's very difficult to come up with the first and last month's rent. We currently have a grant to subsidize rent for 6 months. I think this program works well.

What are the main challenges they face?

In addition to the lack of rental history, some people have a criminal history.

What programs, strategies or initiatives best address those issues – these can be existing programs we need more of, or new initiatives not in place?

The City of Portland does a pretty good job of creating affordable housing. I think the rent subsidy is a very good idea but I would like to see it expanded.

If you had to recommend only one action for government to take to reduce housing discrimination, bias and segregation in our community, what would it be?

I would find ways to help those who lack a rental history. You need a landlord to take a chance on these people and that's tough for the landlord to do. Also, it can be tough for some young people with children because some may not take a risk on these people.

The program I like is Ready to Rent. That does a good job of getting people into housing.

INTERVIEWING: Margi Dechenne, Catholic Charities

DATE: 3/8/11

TIME: 2:00pm

INTERVIEWER: Dory Van Bockel

Tell us briefly about the work you do that may bring you into contact with people who are looking to purchase or rent their home?

Margi helps women (without children) who experience homelessness find housing by removing barriers such as negotiating with landlords on their behalf and retain housing for those women at risk of becoming homeless. She and a staff of three assist roughly 70 women per year. Most women who connect with them do so through the recommendations of another woman with a smaller percentage being referred by other agencies.

What population or populations in Multnomah County face the greatest challenges finding desirable homes to rent or buy?

She said she had no perspective on populations aside from the group she assists which is homeless women who may have a history of domestic violence, substance abuse, arrest, etc.

What are the main challenges they face?

The women she serves face the following challenges or barriers finding housing:

- 1) Money owed to past landlord
- 2) Prior evictions
- 3) Lack of rental history after having lived on the streets (and embarrassment about applying)
- 4) Criminal history

She said she has not experienced/encountered outright discrimination.

What programs, strategies or initiatives best address those issues – these can be existing programs we need more of, or new initiatives not in place?

Some of the existing programs Margi values are those with the flexibility to pay part or all of past due rent (such as Shelter Care Plus, CANEC), but these only help chronically homeless or disabled people. Programs with partial assistance help them facilitate payment arrangements of past due rent allowing them to negotiate with landlords.

She and her small group do workshops for Section 8 applicants which are time consuming and costly due to paper and mail expenses. She finds a lot of value in the workshops but wishes there was an organization available to take on that work with whom she could coordinate.

She said that landlords need to have more of an understanding of the people they serve which could be helped by having classes addressing the assumptions landlords have of homeless people. There could

APPENDIX B: FAIR HOUSING INTERVIEWS

also be funding for guarantees to back up rent owed (or other expenses) by tenants who went through her programs so that landlords are not "left holding the bag." Both of these things would lead to more landlords willing to consider homeless people.

She would like to see more opportunities for landlords to share their successes renting to tenants who had been homeless. Although there are some already in place, there needs to be more group meetings joining landlords and community organizations.

If you had to recommend only one action for government to take to reduce housing discrimination, bias and segregation in our community, what would it be?

Margi said that the restriction included in tax credit projects which prevents affordable units from being rented to students needs to be changed. It is difficult for a woman (or anyone low income) to achieve a decent wage without an education but without housing, getting an education is not possible making for an impossible situation.

She said she is very grateful for the funding they have gotten for their programs!

INTERVIEWING: Alan DeLaTorre, Portland State University

DATE: March 9, 2011

TIME: 9:00AM

INTERVIEWER: Jenny Weinstein

Tell us briefly about the work you do that may bring you into contact with people who are looking to purchase or rent their home?

I am currently the co-chair for the Accessibility in the Built Environment Subcommittee of the Portland Commission on Disability. We address issues of accessible housing and connected environments. Additionally, I am a Research Assistant with the Institute on Aging at Portland State University and am writing my dissertation on sustainable, affordable housing for older adults.

What population or populations in Multnomah County face the greatest challenges finding desirable homes to rent or buy?

I would say that affordable housing, particularly very low income (30% MFI and below) have the most difficult time with housing; however, in Portland there is a dearth of housing that is accessible to frail older people and persons with disabilities.

What are the main challenges they face?

Multifamily housing is fairly accessible based on fair housing and ADA requirements, but to Wnhornes and single family housing is not very accessible and is where the vast majority of people prefer to live.

As our population ages rapidly, the lack of accessible housing will be even more apparent; additionally, more older people with disabilities are living in community setting (i.e., non-institutional settings). Together, the availability of affordable, accessible housing that is located near transportation and vital services is a very small amount compared to the need.

What programs, strategies or initiatives best address those issues – these can be existing programs we need more of, or new initiatives not in place?

Tax abatement programs focused on increasing affordable housing in the central city and near Transit Oriented Developments are a step in the right direction. However, prioritizing housing for older adults and persons with disabilities is not a part of that program. In fact, the city of Portland does not have a policy in place to address the issue of our aging population and it is time to look at the future numbers and plan accordingly. Additionally, we should look into the possibility for innovative land use practices such as form-based code where a block would have a mix of uses. Other innovative ideas include allowing for cottage housing and incentivizing accessible accessory dwelling units, which are both ways of increasing density and perhaps addressing issues of affordability. Finally, Portland should look into create a visitability ordinance, that focuses on delivering housing that has at least three features: (1) wide entryways and hallways for wheelchairs; (2) at least one zero-step, accessible entrance; and (3) a half/bath or powder room on the ground floor that is accessible , to those in a wheelchair.

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If you had to recommend only one action for government to take to reduce housing discrimination, bias and segregation in our community, what would it be?

Increasing the amount of money available for affordable housing; the current system is broke (e.g., different tax system, inclusionary zoning, etc.)

INTERVIEWING: Daryl Dixon, Multnomah County Equity Office

DATE: 3/1/11

TIME: 4:00pm

INTERVIEWER: Kim McCarty

Tell us briefly about the work you do that may bring you into contact with people who are looking to purchase or rent their home?

Daryl Dixon holds the newly appointed position of Chief Diversity and Equity Officer. Daryl has worked for several decades in the Portland area as an educator and public servant. Daryl has earned a reputation as a leading authority in workforce diversity and has consulted with global corporations, non-profits, and public organizations such as, NIKE, Iberdrola Renewable Energy, Umpqua Bank, Holt International, Bonneville Power, Portland General Electric and the Port of Portland.

What population or populations in Multnomah County face the greatest challenges finding desirable homes to rent or buy?

- People of Color face the greatest challenges to finding desirable homes to rent or buy.
- Children of color, especially if low income, are the most impacted by the challenges to secure housing because stable housing is acknowledged as the key indicator of financial, social and health success later in life.

What are the main challenges they face?

The main challenges people of color experience are systems of institutional racism, and social discrimination that have led to inequities in employment, income, credit, and housing choice. Children are especially challenged because they are not a protected class, they do not have income, and there is not a social contract that ensures that children are fairly housed.

- Historic patterns of segregation
- Historic and recent efforts of the financial system to refuse credit
- Criminalization of people of color
- Unemployment or under-employment
- Work place discrimination
- Unstable income and poor credit history

Low income households in general have barriers to housing. We need more:

- Housing for homeless teenagers
- Housing for families

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- Housing for households difficult to house due to additional barriers such as criminal histories or poor credit.

What programs, strategies or initiatives best address those issues – these can be existing programs we need more of, or new initiatives not in place?

- Continue efforts to change our County detention system so that youth of color are not disproportionately experiencing encounters with law enforcement.
- Increase energy and transportation efficient housing so low income households do not spend a disproportionate portion of their income on energy and transportation.
- Build affordable housing in communities that provide other household necessities such as quality food, education and employment.

If you had to recommend only one action for government to take to reduce housing discrimination, bias and segregation in our community, what would it be?

- Create housing more appropriate for families and address all of the barriers to housing for families with kids.
- Look for intergovernmental efficiencies in the delivery of housing such as using surplus government land for affordable housing.

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INTERVIEWING: Susan Emmons, Northwest Pilot Project

DATE: March 1, 2011

TIME: 11:00am

INTERVIEWER: Donna Childs

Tell us briefly about the work you do that may bring you into contact with people who are looking to purchase or rent their home?

NWPP provides services to people aged 55 and older who live in Multnomah County, and who are homeless or at risk of losing their housing. We provide emergency housing, transitional housing, and placement into permanent affordable housing. Our average recipient of services lives of \$985 per month or less and has a physical or mental disability. During our last fiscal year (7/1/09 through 6/30/10) we provide services to 1,446 individuals.

What population or populations in Multnomah County face the greatest challenges finding desirable homes to rent or buy?

People who have an income of 30% of median family income or less. In 2010 the median family income (MFI) in Multnomah County for a single person was \$49,900 so a single person at 30% of MFI had an annual income of \$15,000 or less. Median family income is determined annually by HUD – we are still waiting for our 2011 figures.

Every needs assessment completed in our community over the past twenty years has shown us that the population in Multnomah County facing the greatest housing challenges are those at 0-30% of MFI.

What are the main challenges they face?

Lack of adequate rental housing that is affordable to them on their income. Most recent census information shows 26,956 renter households (all sizes) in Multnomah County in the 0-30% MFI income range and 13,050 rental units available to them to rent. Therefore, we have a shortage of 13,906 rental units available to those in the 0-30% MFI income bracket. HUD defines an “affordable rent” as paying 30% of your income for rent. Because of this dramatic shortage of rental housing – people are coping by doubling up, or paying 60, 70 or 80% of their income for rent. One way we know this is because of the dramatic increase in the number of families and individuals utilizing the Oregon Food Bank. People pay their rent first, and then do not have adequate resources for food, transportation, medical expenses.

What programs, strategies or initiatives best address those issues – these can be existing programs we need more of, or new initiatives not in place?

The most successful strategy has been building more rental housing that has a project subsidy attached so that the housing is affordable to very low income households. The Section 8 Program of the Housing Authority of Portland also distributes tenant based vouchers so that individuals and families can search for rental housing and the voucher allows them to pay 30% of their income for rent. Other successful strategies include: Shelter Plus care vouchers and rent assistance programs.

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If you had to recommend only one action for government to take to reduce housing discrimination, bias and segregation in our community, what would it be?

Currently, it is legal in Multnomah County for rental property owners to discriminate against housing applicants who have a Section 8 voucher by refusing to accept Section 8 in their buildings. This is housing discrimination based on source of income. It especially negatively impacts the disabled and people of color who are overrepresented among the poor. The Multnomah County Commission should pass a law which makes it illegal for a rental property owner to deny an applicant housing solely because they have a Section 8 voucher. Just as food stamp recipients have the option of shopping at any grocery store, Section 8 voucher holders should be permitted to use their voucher at any rental property where they meet all other admission criteria.

INTERVIEWING: Rey España, NAYA Family Center

DATE: April 12, 2011

INTERVIEWER: Sent Electronically

Tell us briefly about the work you do that may bring you into contact with people who are looking to purchase or rent their home?

In terms of people who are currently renting their home or looking to rent, NAYA Family Center has the Housing Stability Program. This program works closely with property management companies and landlords to cultivate relationships to help our clients get into housing. Also within this program, homelessness prevention is made possible by assisting families with short and medium-term rental assistance as well as strength-based case management. Community members who are seeking more affordable places to rent from can also find assistance in housing searches and placements through this program.

What population or populations in Multnomah County face the greatest challenges finding desirable homes to rent or buy?

The populations that experience some of the greatest challenges in finding safe and affordable housing would be communities of color, in particular Native Americans. Immigrants and non-English speakers also have a hard time navigating how to go about accessing rental options.

What are the main challenges they face?

There are a multitude of challenges Native Americans in the Portland area face when trying to access rental housing. A significant problem our community faces is racial discrimination, often found when the landlord states there are no vacancies or may suggest that that complex may not be the best choice for the family. While overt racism does still occur, landlords are getting more familiar with Fair Housing Laws and have developed more subtle and less obvious ways of 'screening' out people based on race and ethnicity. Other barriers to finding housing are that many people have no rental history, poor or no credit, criminal histories and/or previous evictions. Many Native families are also multigenerational so finding an affordable place to live that can accommodate an entire family is a challenge as well. For members of our community that do not have some these complexities, there is also a general lack of safe, affordable and available housing.

What programs, strategies or initiatives best address those issues – these can be existing programs we need more of, or new initiatives not in place?

The Rent Well program does address some of the barriers to housing that our community faces but would be more beneficial if it was geared towards Native culture and values.

Well funded culturally-specific services are a vital part of ensuring that the community can get wraparound services from a trusted organization. Increased funding specifically for case management paired with rental assistance is also needed to make certain that our community can be successful. Funding for advocacy is also essential to bring to awareness and changes on the issues of racial and social justice.

APPENDIX B: FAIR HOUSING INTERVIEWS

Additional affordable housing communities need to be created to adequately accommodate the need in the community. Many places that do offer low-income, affordable or subsidized housing are at capacity while their waitlists rarely open and on occasion that they do open, are rapidly filled. The issue of the lack of options leaves people paying more rent than they can afford, getting evicted and losing housing.

If you had to recommend only one action for government to take to reduce housing discrimination, bias and segregation in our community, what would it be?

More affordable housing that is affirmatively marketed to communities of color to ensure that Native Americans are able to gain access to housing.

INTERVIEWING: Donita S. Fry, NAYA Family Center

DATE: 3/10/11

TIME: 1:30pm

INTERVIEWER: Phil Willis-Conger

Tell us briefly about the work you do that may bring you into contact with people who are looking to purchase or rent their home?

I staff a grassroots community based advocacy group housed at the NAYA Family Center, our work is to impact policy in a way that Portland's American Indian community can reduce poverty and achieve prosperity. We have identified four primary focus areas: Affordable Housing, Education and Employment, Strengthen Civic Engagement through Leadership Development, and Strong Cultural Identity and a Gathering Place for our community.

NAYA Family Center provides Rent and Homeownership assistance programming that addresses a broad continuum of housing needs.

What population or populations in Multnomah County face the greatest challenges finding desirable homes to rent or buy?

- Only 1 in 3 Native Americans in Portland live in stable housing.
- Native Americans comprise 3.9% of Multnomah County and 8.6% of the homeless population.
- Almost 3 in 5 Native American renters are at risk of homelessness.
- Less than 1 in 4 Native Americans own their own home and, of those, more than half are at risk of losing their home.

Housing has consistently been identified by the Native American community as a high priority. Stable housing strongly correlates to increased employment opportunity, family wellness, and youth educational success. Unfortunately, many Native American families in Portland experience extended periods of homelessness, live in substandard and over-crowded rental units, experience barriers to local housing system resources, and have the lowest homeownership rate of any ethnic or racial minority.

What are the main challenges they face?

The top barriers to Native Americans securing housing in Portland are (in order) income, credit checks and deposits or down payments, and a lack of affordable housing stock. Add to these barriers the fact that a majority of Native Americans indicated that discrimination or racial bias makes it difficult to get housing.

Given the barriers and discrimination faced by Native Americans in securing stable housing, the high rates of poverty in the Native community (34.4% in poverty), the fact that Native Americans are the community most overrepresented among the homeless (8.6% of homeless numbers), and the declining rate of Native homeownership, one would think that Native Americans would be equitably represented among those receiving housing services and support. However, Native Americans are underrepresented in housing support, receiving only 3.6% of public housing and only 2.9% of housing vouchers in the city of Portland.

APPENDIX B: FAIR HOUSING INTERVIEWS

The net impact of the housing system is that Native Americans are denied equitable access to the benefits of a wealth-generating system through low incomes, high rent and mortgage burdens, low homeownership rates, low housing values, and pervasive discrimination in lending patterns. When unable to stay within the private market for housing, we face barriers to accessing public housing and lose our ability to remain housed at deeply disproportional levels.

Barriers:

- Native Americans often have a general distrust of government based upon a long history of abuse and discrimination. So if a government agency rather than a trusted Native American community organization is administering the housing program, Native Americans may be reluctant to participate;
- Discrimination;
- Accessibility: for example one man was offered housing in Hillsboro, but he received regular support and services from NARA and NAYA which would have been almost impossible to access from Hillsboro;
- Native Americans suffer from some of highest rates of incarceration of any population, so when they are released their criminal background is a big barrier to finding housing. Landlords don't bother to look at the particulars of their situations, or extenuating circumstances.
- Language barriers: even when they speak fluent English, the different cultural meanings and usages of words between those accustomed to speaking their native tongue and mainstream English speakers may cause communication problems. [2 examples: 1) In Spanish the word "molestar" means "to bother," but the English cognate "molest" carries a very different meaning for mainstream English speakers. 2) In the Midwest "dinner" at least used to be the noonday meal, while "supper" was the evening meal, while for the rest of the country dinner and supper are synonymous.] Even the basic concept of housing is different for Native Americans who see it as a relational dwelling place rather than a strict geographic location.]
- Adequate representation: Native Americans are hugely over represented in the homeless population, but it is difficult to track realistic numbers that reflect that fact. For example, Donita participated in the homeless street count, and saw a potential outreach to 200 Native Americans. However she could only report one of them as homeless because the rest didn't fit HUD's exact definition of homeless. Native Americans tend to live together anyway, so frequently homeless Native Americans crash on couches of friends or relatives and are missed entirely in the homeless count.

What programs, strategies or initiatives best address those issues – these can be existing programs we need more of, or new initiatives not in place?

Our vision is to ensure that every Native American child and family has access to safe and affordable housing. An equitable housing system requires the following:

- The reduction and prevention of Native American homelessness
- The stabilization of housing for Native Americans who are homeless or at risk of homelessness
- Equitable access to housing services and resources
- Increased Native American homeownership rates

Recommendations

- **Culturally-specific decentralized services.** All Native Americans deserve culturally-specific housing support services that are built on cultural values, and these services should be

APPENDIX B: FAIR HOUSING INTERVIEWS

decentralized into the Native American community based on models that have proved effective in the Native American community.

- **Equal access.** Native Americans should be equitably represented amongst those receiving housing services and support in a way that reflects need. Administrators of such programs should prioritize removing barriers to Native Americans receiving such services.
- **Representative decision-making.** Native Americans must have representation on all governmental decision-making bodies related to housing. This cannot be tokenistic representation or representation by public employees who are Native American.

Action & Accountability

- **Public commitments to eliminate disparities in the housing system.** Public officials must commit in writing to eliminate the disparities facing the Native American community throughout the housing system.
- **Implement research practices that uniformly make disparities visible.**
 - Adequately count the Native American community.
 - Always report data disaggregated by race and ethnicity.
 - Standardize data and research practices across jurisdictions.
 - Report on service usage and service outcomes disaggregated by race and ethnicity.
 - Frequent and transparent reporting of data.
- **Create accountability structures that ensure disparity reduction efforts are successful.**
 - Develop implementation plans for disparity reduction efforts with clear timelines, targets and reporting mechanisms.
 - The Auditor's Office (or similar entity) becomes responsible for the measurement and accountability for public policy objectives.
 - Human resources changes to make sure that hiring, evaluation and supervisory responsibilities include deliverables on racial equity commitments.
 - Steering committees within each institution that receives progress reports on disparity reduction and have authority to recommend remedial measures.
- **Implement equity based funding.**
 - Expanded funding for culturally-specific organizations.

Designated funds that recognize the size of the Native American community, compensating for the undercount that exists, and sufficiently robust to address the complexity of need.

If you had to recommend only one action for government to take to reduce housing discrimination, bias and segregation in our community, what would it be?

Implement equity based funding and culturally specific strategies. There are some things that are effective in the Native American community that wouldn't work in other communities. Organizations that can provide culturally specific programming understand historical challenges Native Americans face. And Native Americans like to interact with other Native Americans.

Moloy Good

Luke Griffin

Fair Housing Council of Oregon

Jan 10, 2011

Interviewers: Kim McCarty & Jennifer Kalez

Discussing All Protected Classes

Audit testing was completed over several months in 2010, focusing on race and national origin (Latinos specifically) as the protected classes. Fifty tests were performed, each test being a pair with one Control Tester (white), and one Protected Tester. Methodology included sending the PT first, with a more “desirable” profile, such as having a higher income than the CT. Testers were not told what they were testing. Many issues were found, several focusing on the “chilling effect” behavior can have on the PT. Discrimination is still a major impediment to fair housing choice.

The Council provides many services including investigations, advocacy, and helping people find legal support when needed i.e. referrals to BOLI or HUD and sometimes litigation.

One of the more common complaints is for people with disabilities being denied reasonable accommodations for service animals. Part of this issue may stem from a lack of knowledge around reasonable accommodation. Many of these issues can be resolved at the lowest level.

Recommendations

Ideally, testing would be done annually in each jurisdiction, 20-50 tests. This would give a better view of the issues over time instead of over just a short time period.

Continued education and training is very important for tenants, property owners, and landlords.

INTERVIEWING: Sabrina Harris, Hacienda CDC

DATE: February 22, 2011

TIME: 10:00am

INTERVIEWER: Jennifer Kalez

Tell us briefly about the work you do that may bring you into contact with people who are looking to purchase or rent their home?

Work we do to assist people looking to purchase:

- Annual Latino Homebuyer Fair – collaborate with local agencies to connect folks to are interested in making a home purchase to resources available in their community. Information offered in English and Spanish.
- ABCs of homebuying class – 8 hour course on homebuying, English & Spanish
- Bilingual one-on-one pre-purchase counseling
- Individual development accounts for home purchase
- Down payment assistance

What population or populations in Multnomah County face the greatest challenges finding desirable homes to rent or buy?

People of color, women, aging community, people with disabilities

In 2009, approximately 71.7% of whites were homeowners, compared 41% of Hispanics, 47.4% African American, and 59.5% Asian. This displays the huge homeownership gap between people of color compared to their white counterparts.

What are the main challenges they face?

Predatory lending, mortgage scams
Information buying a home is often only available in English
Financial literacy
Lack of trusted sources for information
Not being a U.S. citizen
Historical oppression
Lack of credit history

What programs, strategies or initiatives best address those issues – these can be existing programs we need more of, or new initiatives not in place?

Homebuyer education classes offered in various languages
Informational events
One on one homebuying counseling
Down payment assistance
Flexible lending, alternative credit, i.e. rental history, utility history
Individual development accounts – CASA of Oregon is the holder of Hacienda's IDAs

APPENDIX B: FAIR HOUSING INTERVIEWS

If you had to recommend only one action for government to take to reduce housing discrimination, bias and segregation in our community, what would it be?

Pre-purchase education targeting minority communities, like Homebuying 101 courses.

Cashauna Hill

Oregon Law Center

January 12, 2011

Interviewers: Kim McCarty, Jennifer Kalez

Much work with disabled populations, and single women with children.

Oregon Law Center is a sister to Legal Aide (set up in 1990 by legal Aide due to Federal fund restrictions) covering some areas that Legal Aide cannot, such as undocumented workers. OLC also does lobbying for various issues. BOLI is also a partner; they may do an investigation then elect to take it to court if they discover a “finding.”

OLC serves ten NW Oregon counties, serving low-income individuals and families. Much of the work is based on Civil Rights issues including employment, such as farm workers. Ms. Hill focuses her work on fair housing issues.

Work in fair housing ranges from calling landlords to address issues to filing lawsuits. The most common issue OLC sees is sexual harassment with landlords or neighbor issues. Most people now understand that you cannot discriminate on the basis of race, ethnicity, etc., but they do not always understand that you also cannot sexually harass.

Complaints regarding disabilities are the most litigated in the housing realm. Many landlords end up amending their policies to address disabilities.

Discrimination based on race does come up, many times from neighbor-to-neighbor issues that landlords don't know how to address. People often have a skewed vision of the law. For example, they may think a tenant that is acting racist toward another is expressing a first amendment right to free speech.

Eviction issues also arise, which are sometimes complicated as citizens who are taking to eviction court are not guaranteed legal representation. OLC will sometimes work with them to help.

Mobile Home parks are also a surprise contributor of issues, specifically with racism among park residents, such as threats to call ICE for assumed undocumented residents, and sexual discrimination in the form of sexual abuse or threats to evict for refusing a sexual relationship.

Recommendations:

Funding: OLC is only able to help 2 out of every 10 people who come through the door due to budget and staffing constraints.

Disability cases are best handled with education. The fact that the law says that you must treat the person requesting a reasonable accommodation differently from everyone else is confusing to owners

APPENDIX B: FAIR HOUSING INTERVIEWS

and managers because they think the differential treatment would be characterized as discrimination against the remaining community.

While disability is a more common complaint than racial discrimination it does not mean the other issues are not relevant. The commonness is an outcome of the fact in many communities that there are more people with disabilities than there are people of color.

Acts that relate to unfairly denying housing include failure to intervene, refusal to rent.

Make it more known that women are vulnerable to sexual harassment in housing for a number of reasons including income, lack of housing options, access by landlords to the unit, failure of management to intervene when there is a complaint of harassment.

Engage the State DOJ office or BOLI when there are complaints they can address.

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INTERVIEWING: Deborah Imse, Executive Director, Metro Multifamily Housing Association (MMHA)

DATE: April 11, 2011

TIME: 2:45 p.m.

INTERVIEWER: Beth Kaye

Tell us briefly about the work you do that may bring you into contact with people who are looking to purchase or rent their home?

As the executive director of an association that provides rental information, largely in support of the landlord community, I also frequently get calls from tenants who are inquiring about their rights and/or have questions about the forms. Tenants sometimes believe (erroneously) that MMHA is, in fact, their landlord, because of the MMHA logo on the forms.

What population or populations in Multnomah County face the greatest challenges finding desirable homes to rent or buy?

People who, for whatever reason, do not meet the basic screening criteria: criminal background, previous negative rental history (dispute with landlord or payment related).

What are the main challenges they face?

Some of the negative history cannot be overcome for some landlords. For example, a landlord may not be willing to rent to a sexual predator, even with a large deposit. The risk to other tenants is too great.

Another challenge is that some of the people in this category have not been educated about how to go in and overcome screening objectives that, perhaps, could be overcome. Their personal presentation may reinforce the perception created by their failure to meet the screening criteria. An example is an applicant whose prior landlord says applicant left the apartment in a significantly damaged condition, and failed to pay for the damage. A savvy applicant might do one or more of the following: (a) offer an explanation for the damage to the former apartment; (b) justify non-payment of the damages; (c) explain why applicant would not damage the new apartment (e.g., my destructive boyfriend is history); and (d) induce the property manager/owner to rent despite the negative reference by offering a larger security deposit. An unsophisticated applicant would do none of these things.

(Note that a property manager/owner should not allow one applicant with a record of damaging a prior residence to move in with an additional security deposit, and deny another applicant the same opportunity, without some non-discriminatory basis for making the distinction. Query if a property manager/owner must OFFER applicant "B" the opportunity to make an additional security deposit, if the property manager/owner has agreed to an offer from Applicant "A" to make such additional deposit?)

What programs, strategies or initiatives best address those issues – these can be existing programs we need more of, or new initiatives not in place?

The revised RentWell program is good. It lowers the risk to landlords who rent units to households that do not meet their standard tenant criteria. It is stronger than Ready-to-Rent.

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Would like to know, has program effectiveness has been evaluated recently? PHB should follow-up with landlords and the tenants at 6 month, 1 year, and longer intervals, to see how tenants who have been through RentWell have performed, and how satisfied landlords are with the program. Some MMHA members who had initially signed up for an earlier version of the RentWell program withdrew because it was not robust enough. Now that participating landlords have access to the Landlord Security Fund, PHB should reassess the program. If outcomes are positive, PHB should publicize them in order to persuade more owners to participate.

PHB needs to create some housing options for folks that your standard landlord will never rent to. MMHA participates in a program at state level re housing opportunities for, e.g., sex offenders, murderers. There needs to be a pool of landlords who, if protected (shielded from liability), would house these folks. Otherwise, the ex-offenders get discouraged.

If you had to recommend only one action for government to take to reduce housing discrimination, bias and segregation in our community, what would it be?

Educate landlords on how critical it is to be consistent in applying rental criteria and setting terms and conditions of tenancy, and penalize bad actors. Audit testing results show many instances of inconsistent fees: the leasing agents quoted substantially higher fees to minority applicants than to white applicants. This is clear evidence of bias, and the Property Managers/Owners should be penalized.

However, audit testing also showed that, in many cases, leasing agents gave different forms, handouts, or other information to different applicants. However, it was not clear if, in every instance, this inconsistency was deliberate, and evidenced bias. The inconsistency could have resulted from poor training, sloppiness, or some distraction (e.g. the leasing agent had a fight with her boyfriend after meeting with Applicant 1 and before meeting with Applicant 2). Property managers must receive better training on the importance of consistency.

INTERVIEWING: Liv Jenssen, Multnomah County Dept. of Community Justice

DATE: February 14, 2011

TIME: 2:30-3:30pm

INTERVIEWER: Jennifer Kalez & Kim McCarty

Tell us briefly about the work you do that may bring you into contact with people who are looking to purchase or rent their home?

Working in community corrections, I focus a lot on transition services of people leaving prison. We contract with organizations to provide beds and places to live for people transitioning. Most people need placement for 3-6 months before they find stable work and housing. Challenges do get in the way, especially for people with cognitive disabilities or mental illness. Our housing has services on site to help people transitioning. Finding housing for women is often a special challenge as we want to try to find them housing so they can get their children back.

What population or populations in Multnomah County face the greatest challenges finding desirable homes to rent or buy?

With the people I work with, it's mostly those who fall through the cracks – those with special needs to mental illness. Many people are just under the "threshold" for those who can get subsidies and other assistance for the disabled.

Some people with cognitive disabilities don't qualify for Social Security Income because they are not quite at the required disability level for the state. We need to do some reassessing of who is considered developmentally disabled.

The aging population is also a challenge, and people who are leaving the prison system have aged prematurely. It creates a different set of needs.

Women with children, the disabled, and people with mental illness should be the focus, and not just on the crimes they have committed. We need to stop considering people with a criminal history as less-worthy.

What are the main challenges they face?

Women with children need to find family housing to get their children back, but often can't access that family housing unless they have children. Kids end up staying in state care instead of getting home to their mother. The same is true for men fewer men are single parents.

One of the biggest barriers to finding stable housing is that many remain unemployed. The criminal history also creates a unique problem, especially for sex offenders. We are constantly losing low-barrier housing because people don't want to take the risk of having people with criminal backgrounds living in their housing. We should work to help each other, helping landlords remain low-risk by backing them up if a client becomes a problem.

APPENDIX B: FAIR HOUSING INTERVIEWS

Special needs people take longer to find stable housing and employment.

The recidivism rate is also high, though someone smaller than other metro areas. Multnomah County is at about 22%.

Small landlords can no longer afford to take the risk of renting to people with poor rental history.

The most appropriate funding for people with special needs or mental health issues should be the public and mental health system because their health will be their issue for life. Their criminal behavior is only a chapter in their life and should not define their lives.

What programs, strategies or initiatives best address those issues – these can be existing programs we need more of, or new initiatives not in place?

Buy down rents – subsidize units themselves, not just the people accessing them. Not through HAP, because HAP has strict barriers for those with criminal backgrounds, but it could be modeled after Section 8.

In some ways, we “overlord” too much with these people. We need to right-size how much we are checking in to reflect what they really need, not just what the program says we should do. We should encourage people to take more self-responsibility. We need a continuum of supportive services, marking who is high-need and who is low-need. Give families the time to invest more in their lives than in the auditing of their government benefit.

In terms of location, most of our housing is located downtown, with one or two in northeast and southeast Portland. Sometimes would be better to spread it out better.

We need safe, long-term, affordable, low-barrier housing.

We need to treat everyone the same, and not assume which people will be “successful” and which will not. Also revisit what “success” really means. For example are we really looking for multigenerational outcomes or six month outcomes?

It helps to ask the consumer to tell us what they need.

Our housing system does not have housing specific to youth and the youth system does not prioritize the reunification of children with immediate or extended family, or positive consistent social networks.

DHS cannot place children with families that are homeless so we should fix the issue of households being denied for family sized units because they do not have custody of their children yet.

Paying for re-assessments to determine eligibility for SSI is cost effective.

If you had to recommend only one action for government to take to reduce housing discrimination, bias and segregation in our community, what would it be?

Supportive services. Not everyone can access the services, there is prioritization. Some have medical issues, some mental health. We need to right-size with the needs, while keeping public safety a priority.

APPENDIX B: FAIR HOUSING INTERVIEWS

There is always a need for more funding – especially for those with special needs.

We need more education about this population’s needs. And we need to stop criminalizing mental health. In some cases, people don’t get the mental health they need, and then end up in corrections.

Acknowledge that some people will never reach the qualifications to live in HAP properties and need housing specific to their circumstances.

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INTERVIEWING: Marc Jolin, Executive Director of JOIN

DATE: 3/8/11

TIME: 3:00PM

INTERVIEWER: Zane Potter

Tell us briefly about the work you do that may bring you into contact with people who are looking to purchase or rent their home?

Our primary service is to assist the homeless by finding and moving them into permanent rental housing. We engage a lot of landlords and assist/advise people with housing applications.

What population or populations in Multnomah County face the greatest challenges finding desirable homes to rent or buy?

Those people who have sex offenses. I think beyond that, people with extremely limited income and those with a criminal history. Those with alcohol and drug abuse history face challenges. Those with domestic violence histories get screened out. As far as protected classes, communities of color face challenges finding desirable housing. Because of the nature of our relationships with landlords, we can help landlords get pass some of the stereotypes that exists but maybe some more than others.

What are the main challenges they face?

The greatest challenge that people face are those with a criminal history. It's difficult to get people with a criminal history a fair evaluation as potential tenants. Yet, landlords can use criminal history as predictor of the successfulness of a tenant. When a landlord does a risk assessment they use criminal history. Additionally, a person of color may have the same background and income as someone who is white and not get access to the rental. Also, people with disabilities have difficult time getting housing. Our work with landlords helps confront these issues and try to get them to fairly evaluate tenants.

What programs, strategies or initiatives best address those issues – these can be existing programs we need more of, or new initiatives not in place?

I think testing work that is done creates legal accountability. Landlord and tenant education can help both sides help to anticipate and address what might lead a landlord to deny a tenant from housing. Our training provides landlords with how to work with possible tenants, especially those tenants who have a criminal history. For some it is in the landlord's best interest to not allow a person with a criminal history into housing but we try to persuade the landlord. We try to get past these criminal histories through advocacy and help work through these barriers with reason. We overcome legal and illegal barriers through relationships. CAT is a valuable and important legal protection for tenants.

If you had to recommend only one action for government to take to reduce housing discrimination, bias and segregation in our community, what would it be?

APPENDIX B: FAIR HOUSING INTERVIEWS

We need to adequately fund civil/legal services for low income people. Most low income people are forced to navigate the legal path on their own. Low income people do not have the resources to fight these battles on their own. The testing that is done can focus on accountability, but it doesn't necessarily lead to change. These tests don't necessarily empower tenants. We need funds to force the landlord to adhere to rights. Not everyone is represented and many of these tests might have an impact at the larger apartment complexes but the vast majority of the landlords are small. Cases where people need help are on a much smaller scale and we need to provide those people experiencing barriers access to lawyers to protect their legal rights. This can only be done if we adequately fund these legal services.

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INTERVIEWING: Ian Jones, Manager of Rainbow Vista

DATE: 3/10/11

TIME: 9:00am

INTERVIEWER: Walter Lander

Tell us briefly about the work you do that may bring you into contact with people who are looking to purchase or rent their home?

Rainbow Vista is an active retirement community, giving the LGBTQI population a safe haven without having to go back into the closet.

Other retirement homes end up being uncomfortable for LGBTQI people, feeling like they can't be "open." For the older generation this is a significant problem; less so now for the younger generation.

What population or populations in Multnomah County face the greatest challenges finding desirable homes to rent or buy?

LGBTQI who need care, especially nursing homes, assisted living. At Rainbow Vista, residents can have part time health care or private duty nurses.

Transgendered people have increased difficulty, Pre-operative as well.

Older populations are less accepting.

Cross-dressing can also lead to challenges.

What are the main challenges they face?

Lack of income.

Many have no spouse and lack of income. Only having buy-in from the LGBTQI population doesn't fare well financially.

What programs, strategies or initiatives best address those issues – these can be existing programs we need more of, or new initiatives not in place?

Education to LGBTQI community to let them know of housing options.

Education of staff in care facilities; some groups are more intolerant than others because of their backgrounds or religious beliefs.

Foster homes for LGBTQI as well.

Specialists at state commissions and lists of resources.

If you had to recommend only one action for government to take to reduce housing discrimination, bias and segregation in our community, what would it be?

In-service/education around LGBTQI issues and care needs.

Fund a specialized housing/care facility with protection from bias crimes.

INTERVIEWING: Brenda Jose, Unlimited Choices

DATE: 3/1/2011

TIME: 1:00PM

INTERVIEWER: Alyssa Cudmore

Tell us briefly about the work you do that may bring you into contact with people who are looking to purchase or rent their home?

Unlimited Choices works primarily with clients who already have a housing situation that is setup, and need assistance in making it accessible. They also have a project based in Vancouver that works with banks to purchase foreclosed or rehab homes to fix up and resell to families.

They offer a variety of programs dealing with housing including 1.) Adapt-A-Home (a program that makes accessible modifications in homes and rentals for eligible low-income people with physical disabilities 2.) **Mend-A-Home**[®] - A program offering critical home repairs for homes and mobile homes to eligible low-income owner occupied homeowners. 3.) **Add-A-Bar** - A program that offers minor accessibility and safety modifications for eligible low-income seniors and people with physical disabilities. 4.) **Hope 4 Homes**- Hope 4 Homes program offers low interest or deferred payment loans to eligible homeowners for home repair, deferred maintenance and/ or energy efficiency (only available in Beaverton) 5.) **Service Contracts** - Service Contracts are offered to governmental agencies, insurance companies, housing providers or other private sector organizations on a fee-for-service basis. This is the Adapt-A-Home or Mend-A-Home program offered to agencies or companies needing to provide housing rehabilitation services to their clientele. 6.) **Nuts & Bolts** - This is a program for individuals or families who wish to pay privately to have their home made more accessible for the health and safety of a person with a physical disability. This is the Adapt-A-Home program offered to people who are over-income for their grant program. 7.) **Lead Learning Center** offers educational training of the EPA Lead Safety for Renovation, Repair, and Painting (RRP) curriculum required for all building construction contractors and recommended for property managers, maintenance personnel and others needing to be trained in safe work practices when dealing with lead based paint.

What population or populations in Multnomah County face the greatest challenges finding desirable homes to rent or buy?

The populations Brenda feels face the greatest challenges into today's market include those with checkered rental histories and people with disabilities (primarily physical barriers such as stairs, inaccessible bathrooms, bathtubs, second floor buildings, etc).

What are the main challenges they face?

Brenda sees low income property owners facing the largest barrier to fair housing. While low income owners may have been able to purchase a home, their ability to maintain it is very limited. Main systems such as heat, water, ventilation, etc. aren't kept up in these homes. She also indicated that the areas in the deep east (both north and south) are underserved. While the Portland Housing Bureau placed significant time and funding into the N/NE PDX, the outer east areas need require more attention, despite the fact that these areas are 88% white.

APPENDIX B: FAIR HOUSING INTERVIEWS

What programs, strategies or initiatives best address those issues – these can be existing programs we need more of, or new initiatives not in place?

Brenda stated that Portland has more programs that address homelessness and housing than most cities presently have. She said that they are very important programs, and are run by wonderful and talented individuals (Trimet was one program she indicated to be very successful in providing services to all areas of the city regardless of income/disparities). However, she stated that largest problem is that these programs are not being adequately funded. They are fighting over small pots of money that are constantly getting smaller.

If you had to recommend only one action for government to take to reduce housing discrimination, bias and segregation in our community, what would it be?

To reduce housing discrimination, bias and segregation throughout the Portland community, Brenda recommends investing in more HOPE 6 projects such as New Columbia. She believes that these types of communities that incorporate senior housing, 30% median family income, 50% median family income, retail, mixed incomes, diverse cultures, etc. is one important step in combating discrimination throughout Portland. When all races, cultures, generations are placed together- this is how a community solves discrimination on a fundamental basis. Brenda also feels that instituting a school uniform for all students is an important part of moving toward equality not just in housing, but as a society. She feels that the biggest issue is not necessarily racism, but rather classism.

Brenda also feels that there needs to be more regulation of the banking and lending industry. She is worried that they are still using discriminatory practices.

APPENDIX B: FAIR HOUSING INTERVIEWS

INTERVIEWING: Steve Kimes, Pastor, Anawim Christian Community

DATE: February 15, 2011

TIME: 2 p.m.

INTERVIEWER: Lynne Walker

Tell us briefly about the work you do that may bring you into contact with people who are looking to purchase or rent their home?

I'm a pastor for about three hundred homeless people, including mentally ill folks, in Portland, especially SE Portland and Gresham. I help provide them with meals, showers, clothes, counselling and shelter. I oversee the Gresham-area Day Shelter Network of four faith-based sites representing four different denominations. There are about 300 homeless people on the streets of the Gresham area of East County; about 70 were counted during the recent Street & Shelter Count Surveys.

What population or populations in Multnomah County face the greatest challenges finding desirable homes to rent or buy?

Felons

No ID

Transgender

"Credit Error" in past

Anyone with undiagnosed mental illness --People who haven't been previously diagnosed with mental illness go into the criminal justice system and acquire criminal records that make it difficult for them to find housing. (People who have been diagnosed and end up in the hospital lose their housing during their stay, but have social workers who help them transition into new housing when they're ready to leave the hospital.)

People who are functionally illiterate – mostly men – who develop disabilities and cannot negotiate the paperwork needed to access benefits.

What are the main challenges they face?

In my opinion, there are three major reasons people are unable to find housing:

They have no support community like families or churches. This includes those who age out of Foster Care.

They have labor problems: They have mental health issues, social issues or addictions that prevent them from being successful at work, plus, with our economy, there's literally "No Work."

APPENDIX B: FAIR HOUSING INTERVIEWS

Negotiating “the System” causes as much fear as it helps when people are living on the margins.

What programs, strategies or initiatives best address those issues – these can be existing programs we need more of, or new initiatives not in place?

For example, folks diagnosed with chronic mental illness get a social worker and have support. What if we had a similar system in place for those homeless who are not mentally ill?

It would be great if Day Shelters could also serve as a Network of Resources

JOIN can't meet everyone's needs. More is needed. People want to help, churches want to help; these are untapped resources, and existing agencies need to reach out to them and get them involved

If you had to recommend only one action for government to take to reduce housing discrimination, bias and segregation in our community, what would it be?

Creating/expanding an all-inclusive social network, which includes the faith community, that supports the homeless, regardless of what category they fall into.

INTERVIEWING: Greg Knakal, Princeton Property Management

DATE: 3-9-11

TIME: 2:00

INTERVIEWER: Deborah Imse

Tell us briefly about the work you do that may bring you into contact with people who are looking to purchase or rent their home?

I am a Portfolio Manager so I am in contact with residents occasionally when inspections are performed, when a potential prospect comes in or when I am walking the property with my manager.

What population or populations in Multnomah County face the greatest challenges finding desirable homes to rent or buy?

I believe that some of the greatest challenges that individuals have when the rent are the barriers regarding screening i.e. criminal background or poor rental history.

What are the main challenges they face?

Criminal behavior where there has been felonies/ property debt/general debt

What programs, strategies or initiatives best address those issues – these can be existing programs we need more of, or new initiatives not in place?

A program that someone would go through that would teach them how to be responsible renters like Ready to Rent with a mitigation fund that would be available for the landlord for a certain length of time in the case of damages.

If you had to recommend only one action for government to take to reduce housing discrimination, bias and segregation in our community, what would it be?

Education and Public Outreach

APPENDIX B: FAIR HOUSING INTERVIEWS

INTERVIEWING: Walter Lander, Retired from Providence Hospital

DATE: 3-1-2011

TIME: 4:00pm

INTERVIEWER: Kim McCarty

Tell us briefly about the work you do that may bring you into contact with people who are looking to purchase or rent their home?

Walter has a decade of experience as a mental health professional that has brought him into contact with people with various mental and cognitive health issues. The social service part of his work often involved housing placement and financial assistance

What population or populations in Multnomah County face the greatest challenges finding desirable homes to rent or buy?

People with mental and cognitive health issues are especially challenged because often they are estranged from family support and have financial issues related to money management or employment. This population typically goes through cycles of health that make them cyclically unstable. Therefore unlike some populations it is not enough to get the person a good job and housing. People with unstable mental health will need ongoing intervention regarding health, employment and housing. Without that support they become vulnerable to evictions, job loss, and money mismanagement. The cost of medicine is another factor in financial instability. When renting, this population faces an unwarranted fear of violence from owners and managers. However, this group is not any more violent than the population as a whole.

What are the main challenges they face?

- 1) Public Perception of violence, needing hand holding,
- 2) Financial difficulty due to difficulty keeping a job
- 3) Low income from low wage job, or SSI
- 4) Manic spending and poor money management
- 5) Instability cycles can be severe and cause people to start over instead of making positive progress
- 6) Barriers to sharing information due to paranoia

What programs, strategies or initiatives best address those issues – these can be existing programs we need more of, or new initiatives not in place?

We need more “Club House” style of housing with employment coaching, and money management because it works well, it is easy to set up and is documented to be effective in many communities in the US.

If you had to recommend only one action for government to take to reduce housing discrimination, bias and segregation in our community, what would it be?

Use the “Club House” model for housing people with mental health or cognitive health issues because the outcomes are better and because it is less expensive.

APPENDIX B: FAIR HOUSING INTERVIEWS

INTERVIEWING: Christine Lau, Asian Health & Service Center

DATE: 3/3/2011

TIME: 1pm

INTERVIEWER: Kim McCarty

Tell us briefly about the work you do that may bring you into contact with people who are looking to purchase or rent their home?

Christine Lau is a head administrator for the Asian Community Health Services (AHCS). AHCS works primarily with the Asian population that is elderly or experiencing mental health issues. Her social workers, clinicians and mental health practitioners all include housing as one of the needs of their clients. A client may have language, cognitive, cultural or social behaviors barriers that prevent them from accessing housing. The AHCS staff helps with searches, filling out applications and agreements, and resolving conflicts or misunderstandings.

What population or populations in Multnomah County face the greatest challenges finding desirable homes to rent or buy?

AHCS has identified barriers to finding housing that are specific to members of the Asian community who are elderly or experiencing mental health issues. The impediments are access to language appropriate information, cultural difference, bias and education. Additional impediments are mobility issues, and the attitude of owners and landlords.

What are the main challenges they face?

- Documentation is not an issue because most people have resolved the documentation issues prior to moving to the US.
- Loss of income due to recent layoffs
- Cultural segregation due to steering and the effect of the market to create economic segregation patterns.
- Language barriers
- Fear and hesitation from property managers that sometimes results in scaring away Asian renters with comments like “this may not be the right place for you”
- Historic patterns of cultural and economic segregation
- Housing system is not providing culturally appropriate service or structures

What programs, strategies or initiatives best address those issues – these can be existing programs we need more of, or new initiatives not in place?

Using our housing resources and land in a more balanced way benefits everyone because we do not over burden one area over another. For example some schools are public resources that are becoming imbalanced because low income households are becoming more concentrated in Southeast Portland.

APPENDIX B: FAIR HOUSING INTERVIEWS

Ask our City vendors to show how diverse or culturally competent they are in responses to RFP's and other venues.

If you had to recommend only one action for government to take to reduce housing discrimination, bias and segregation in our community, what would it be?

We need a public service campaign to teach the public to value each other and stop behavior that results in discrimination, bias and segregation.

APPENDIX B: FAIR HOUSING INTERVIEWS

INTERVIEWING: Ben Loftis, Portland Community Reinvestment Initiatives, Inc.

DATE: March 2011

INTERVIEWER: Beth Kaye

Tell us briefly about the work you do that may bring you into contact with people who are looking to purchase or rent their home?

I work at PCRI as a Housing Developer. PCRI has an affordable rental portfolio, and also a portfolio of vacant land, single or double lots. I set up the design and financing to develop those lots into homeownership opportunities that will be affordable to households with incomes up to 80% MFI. Our target market is households with incomes of 65% MFI. Often the purchasers are tenants of PCRI rental housing or participants in the homeownership programs run by AAAH, Hacienda, and NAYA.

What population or populations in Multnomah County face the greatest challenges finding desirable homes to rent or buy?

Minority households, immigrant households, and low-income households face the greatest barriers, particularly to homeownership. The demand for affordable homeownership outmatches the supply. There are more homebuyers than homes.

In rental housing, minority groups and immigrants face income barriers and language barriers. A result is that there is an increased percentage or concentration of minority and immigrant renters in certain areas: East Portland, outside Portland, Wilsonville. The market rate rents are lower there.

What are the main challenges they face?

Challenges to homeownership include supply, price, lack of down-payment savings, low credit scores, and that minority and immigrant households do not fit in the box that the lenders want homebuyers to fit into. Generational wealth is also a challenge. Minority and immigrant households do not typically have friends and family with the resources that allow them to supply a gift for homeownership. They are not likely to receive an inheritance that they can put towards homeownership. The value to prospective white homebuyers of generational wealth has been estimated at \$17,000 by Dr. Shapiro. So, minority and immigrant homebuyers (and low-income whites in generational poverty) are about \$17,000 further away from homeownership than their white counterparts.

I have seen many applications of qualified minority homebuyers who have come through a homeownership education program hit a snag in underwriting. These households will differ from typical borrowers, because they have low incomes but lots of savings. During the underwriting due diligence process, they will be asked for extra documentation. Where did the savings come from? Some programs – such as DPAL, the down-payment assistance loan program, also raise flags for underwriters.

What programs, strategies or initiatives best address those issues – these can be existing programs we need more of, or new initiatives not in place?

We need more successful programs to address the minority homeownership gap. We need more financial resources for subsidies, more education, and we need to establish a network of community based organizations that can provide culturally-specific services. This is important because of the inherent trust that exists when the organization is and the homebuyer are from the same culture: it

APPENDIX B: FAIR HOUSING INTERVIEWS

allows for a more comfortable discussion. The result will be better educated homebuyers, and a greater percentage of prospective homebuyers moving into homeownership.

If you had to recommend only one action for government to take to reduce housing discrimination, bias and segregation in our community, what would it be?

CDCs are reasonably well funded by foundations to provide financial literacy and homebuyer education classes.

The first priority is to increase direct financial assistance available through CDCs that provide culturally specific services, e.g. the DPAL program. The priority should be to get funds in the hands of organizations that serve communities of color.

APPENDIX B: FAIR HOUSING INTERVIEWS

INTERVIEWING: Ed Marihart, Bureau of Development Services

DATE: March 3, 2011

TIME: 9:00am

INTERVIEWER: Jennifer Kalez

Mr. Marihart's interview was focused more on building codes, code violations, and other code information rather than on barriers to accessing housing.

BDS receives complaints from people claiming code violations. The demand is up for reviewing issues, but the funding is very low. Recently, about 60% of staff were cut from the program.

Help renters know their rights when it comes to required repairs from their apartment/rental managers. Most complaints are from single-family dwellings or duplexes. Most larger apartment complexes are responsive to repairs.

Funding for the program was cut significantly, the group lost about 60% of staff. Because of this, we respond to fewer complaints, it takes longer to address them, and we can't do the follow-up and case management that we used to do. Calls are prioritized into three categories – Priority 1 and 2 are inspected, but Priority 3's are not.

Low-income, vulnerable populations are often frequent callers. They sometimes end up in the situation where they have to be re-located in order for the owners to make the required repairs. The cost of that move is on the renter. If there is mold or some other health risk, and a family member suffers because of that then there may be relocation funds.

People don't always know who to call for help. They call some advocacy groups, who refer them to BDS, but they don't always follow-through. For non-English speakers, we try to get help through the city's language bank, but we don't get a lot.

There are groups focused on this situation, including the Neighborhood Inspection Team Stakeholder Advisory Committee, which works on implementing changes.

We do other work, such as nuisance abatements, like overgrowth or garbage in the yard, shrubs that block sidewalks, etc.

There is a pilot for Enhanced Inspections, which means if there is a complaint that we inspect at a multi-unit property, we will inspect the complaining unit, and some others to see if there are more issues. This pilot is happening in East Portland at the request of the neighborhood.

In regards to a Visitability Ordinance, most would probably embrace it for new construction, but any attempt to require retrofitting would probably see some pushback.

APPENDIX B: FAIR HOUSING INTERVIEWS

INTERVIEWING: ChiEn Montero, Wells Fargo

DATE: 3-3-2011

TIME: 1:00 p.m

INTERVIEWER: Kim McCarty

Tell us briefly about the work you do that may bring you into contact with people who are looking to purchase or rent their home?

ChiEn Montero is a Wells Fargo mortgage officer that is Certified to teach homebuyer education classes at the Portland Housing Center (a HUD approved home buying course) .She is also a member of MHAC collaborative including PCRA, NAYA, Hacienda, and AAAH. ChiEn is certified to offer a number of City sponsored homebuyer and repair funds such as DPAL and can speak to how these funds are helping low income households and people of the protected classes.

What population or populations in Multnomah County face the greatest challenges finding desirable homes to rent or buy?

The Latino and Black community and recent immigrants (mostly those of color) are experiencing the greatest barriers to buying a home.

The black community experiencing the following barriers:

- Low wage employment
- Credit instability due to high rate credit
- Unstable work and credit history

The Latino community is experiencing the following barriers:

- Higher bar for identification
- Fewer opportunities to get untraditional financing
- Growing employment instability due to recent changes in the job market

Southeast Portland residents

- Housing in Southeast Portland may be affordable but not always choice due to poor transportation, education, retail and employment infrastructure.
- SE Portland is feeling the effects of displacement caused by gentrification of North and Northeast. If Southeast Portland gentrification causes displacement there will not be any place to be displaced to, therefore 20year planning for dispersed affordable housing needs to start now.
- City should plan to attract some major employers to the SE neighborhoods by assembling land, tax incentives etc...
- SE Portland lacks most kinds of infrastructure to make a complete community. For example it lacks a major retailer, quality schools, higher education opportunities, industrial jobs, transportation, or a major employer.

What are the main challenges they face?

1. Low income employment
2. Lacking skills to gain living wage jobs
3. Legal documentation of residency
4. Recently fewer jobs due to the world-wide financial crisis
5. More barriers to accessing credit

Black Households

- Poor educational outcomes leading to low wage jobs.
- Employment instability because the jobs attained tend to go through periodic layoffs
- Poor credit history due to employment instability
- Low incomes

Latino Households

- Language barriers make these households vulnerable to fraudulent or predatory lending
- The Patriot Act greatly increased the identification standards in lending and renting. Prior to 2003 there was not a system in place to check the validity of social security numbers and other documentation to prove residency status.
- Current identification requirements make current mortgage holders ineligible to refinance.
- Identification requirements make some households ineligible for most credit products.
- Identification requirements make some households seek credit products that have looser identification requirements and this makes those households vulnerable to predatory lending. For example prior to 2009 some lenders would accept IT numbers in place of social security numbers.
- Even long term job holders with good credit are currently vulnerable to income instability due to system wide layoffs
- Foreign nationals that want to purchase property have to meet a higher standard of identification and sometimes have to meet additional conditions and fees.
- Latino mortgage holders are vulnerable to default because they may have had an adjustable loan and could not refinance due to issues with identification or issues such as loss of wages due to layoffs.

Low income households

- Higher insurance premiums are making affordable homes almost out of reach for a low income household. FHA insurance premiums are increasing to over \$140/month to cover the recent nationwide default and credit crisis
- Fewer lenders are willing to accept low down payments because of the risk of the buyer defaulting

What programs, strategies or initiatives best address those issues – these can be existing programs we need more of, or new initiatives not in place?

- More Education, especially trades, and entry living wage jobs
- Social Services
- Good curriculums with up to date technology

APPENDIX B: FAIR HOUSING INTERVIEWS

- Ask Worksource to start job shadow programs
- Invest in pre-training so employers are more willing to take risks because training is so expensive.
- Government should start the dialog to encourage more public private partnerships in training, recruitment and hiring
- Avoid the displacement and segregation effect of gentrification by race, income and other attributes
- Work with the trade groups
- Focus on youth instead of the parents
- Support the people who are effective. There are several generations of very successful people from the Asian Community. This population is too small to be the answer to economic reform of the area therefore their work needs to be supported and replicated by all families.

If you had to recommend only one action for government to take to reduce housing discrimination, bias and segregation in our community, what would it be?

ChiEn spoke about government focusing on supporting a dialog between government and business to improve entry level living wage employment outcomes.

APPENDIX B: FAIR HOUSING INTERVIEWS

Interviewing: Alison Wallisch, Neighbors West/NW Coalition Office

Date: 3/8/11

Time: 2:45 PM

Interviewer: Electronically submitted

Tell us briefly about the work you do that may bring you into contact with people who are looking to purchase or rent their home?

I work for a neighborhood coalition office as the outreach and information and referral coordinator. I work with 12 neighborhoods in NW and inner SW Portland, and I am often the first contact individuals have with our neighborhoods. As a source of information residents sometimes ask for help with resources to enable purchasing a home, and sometimes these people will even ask us to identify properties that may be for sale or rent in the area.

What population or populations in Multnomah County face the greatest challenges finding desirable homes to rent or buy?

I don't know. Low-income families would have difficulty buying a home in our area, or renting a home on lower income levels. Also I would say it is difficult to be someone released from incarceration or with criminal or undesirable personal rental records or bad credit could have problems finding homes. I imagine it would also be difficult to find desirable homes if English isn't spoken by those looking to rent or buy.

What are the main challenges they face?

Inability to communicate with those who have the available housing.
Bad credit, lack of references, criminal records.
Discrimination
Classism
Lack of money?
Separation from friends and family due to inability to find housing near loved ones
Affordable housing that can accommodate larger families or extended families

What programs, strategies or initiatives best address those issues – these can be existing programs we need more of, or new initiatives not in place?

If you had to recommend only one action for government to take to reduce housing discrimination, bias and segregation in our community, what would it be?

Housing Counselors that help people find housing in areas that meet their needs including a nearby support system.
I don't have enough experience with housing programs currently available to answer this question fully. Creating guidelines to transition neighborhoods to multi-income neighborhoods so that there are homes available to individuals in any part of town no matter their ability to pay.

INTERVIEWING: Phil Owen, Rental Housing Association

DATE: Feb. 24, 2011

TIME:2:30pm

INTERVIEWER: Mary Welch

Tell us briefly about the work you do that may bring you into contact with people who are looking to purchase or rent their home?

I own 55 units of rental properties both houses and apartments and I'm on the board of the Rental Housing Association of Portland.

What population or populations in Multnomah County face the greatest challenges finding desirable homes to rent or buy?

What is considered a "desirable" home? What is considered desirable to you or I may not be to someone else and that is where the problems come in. If everyone wanted what you and I consider to be a desirable home they'd take opportunities to upgrade their lifestyle to have that and they choose not to. Most of the challenges people face are self imposed. The people who want help can get it; the main challenge is to get enough information to navigate the system.

What are the main challenges they face?

The ability to access the resources is there but I think the government is trying to do things for people who don't want help; they play the system to take advantage. Some people truly do need help and there are charities there to help them. The government wasted the money of those in bad financial shape due to the economy by spending it on people who don't want to be helped. The less the government does, the better off it is. We have so many homeless in Portland because we invite them in so they can continue to be homeless and get benefits out of it.

What programs, strategies or initiatives best address those issues – these can be existing programs we need more of, or new initiatives not in place?

I think the government should start fewer initiatives. I would bend over backwards to help someone who wants it but the government doesn't do a good job sorting that out.

The government needs to get out of the rental housing business. Private property owners have an interest in doing things to make their properties livable and have tenants living in them. Government facilities turn to slums because they don't have the personal in the properties like private landlords do.

If you had to recommend only one action for government to take to reduce housing discrimination, bias and segregation in our community, what would it be?

APPENDIX B: FAIR HOUSING INTERVIEWS

We have people playing the victim. We have to have discrimination in order to live in a civilized society. The only time you don't have discrimination is when you're an animal in the wild. If we are going to live in society amongst each other we have to discriminate against those who don't want to live well amongst their neighbors. The government doesn't run properties as well as individuals because individuals have the profit motive; the business profit motive is the biggest motive. I don't care who they are, what color or religion or anything else I have no interest as long as they pay rent on time and live amongst their neighbors. Simple rules: get along with your neighbors and pay the rent on time and I'm happy.

The whole premise of government doing housing is wrong. They are listening to people who are trying to take advantage of the system by playing the victim to gain advantage. Charities can take care of those people better than the government can. When the government picks the winners and losers they don't do a good job and landlords get demonized.

I am for more transparency in the business, we should be able to see who's renting for what, and have more access to information online. If they put the Section 29 maintenance information on the city's website everyone will be able to see how landlords are doing taking care of their properties. All market forces are good.

APPENDIX B: FAIR HOUSING INTERVIEWS

INTERVIEWING: Dan Pierce, Multnomah County Citizen

DATE: 3/17/11

TIME: 1:00PM

INTERVIEWER: Jennifer Kalez

Tell us briefly about the work you do that may bring you into contact with people who are looking to purchase or rent their home?

Used to work at HUD, in Seattle. Also on Portland Disability Commission, and sub-committee on Accessibility in the Built Environment. Used to be on the Housing & Community Development Commission, Community Health Council, Elders in Action.

Interest in people with disabilities. Work with the Q Center for LGBTQI people with disabilities as a support group.

What population or populations in Multnomah County face the greatest challenges finding desirable homes to rent or buy?

LGBTQI population – often have to go back into the closet as they age and need care.

Example: transgendered woman had a Section 8 voucher, but was unable to find housing; she felt discrimination as she searched. Dan referred her to Friendly House as a good source of help.

People with disabilities – physical disabilities in particular in regards to structural needs in the built environment. Depends on the disability, however; people who are hearing impaired are probably easier to accommodate.

What are the main challenges they face?

Need specialized housing for education, need to have the services, but still freedom. This would help people move into education and/or employment.

Highest need is for people needing to get around in the built environment, it's difficult to find accessible units.

Housingconnections.org would benefit greatly from an inventory of accessible, affordable units.

There are special groups that need assistance as well, like families who have members who are disabled. Need family-sized housing that is accessible.

Dan lives in an “accessible” unit, but does not have a roll-in shower; needs more clarity around what is considered accessible.

Income and unemployment are huge barriers.

APPENDIX B: FAIR HOUSING INTERVIEWS

Need to start chipping away at stigmas against LGBTQI populations as well; need laws to protect families so they have the same rights (like access to benefits).

What programs, strategies or initiatives best address those issues – these can be existing programs we need more of, or new initiatives not in place?

Better political back-up.

Work that's happening at the Portland Commission on Disabilities and its subcommittee can go a long way if it's implemented.

People with disabilities need employment help.

If you had to recommend only one action for government to take to reduce housing discrimination, bias and segregation in our community, what would it be?

Have the workforce better reflect the disability community. For example, how many disabled persons work for the City?

Community Choices Act – people with disabilities are stuck in nursing homes, when they shouldn't be. This is especially true for young people with special needs.

Employment. Disabled are capable, but they need opportunity.

Ordinance to increase visitability/adaptability.

APPENDIX B: FAIR HOUSING INTERVIEWS

INTERVIEWING: Michelle Puggarana, Portland Housing Center

DATE: 3/7/11

TIME: 3:00pm

INTERVIEWER: Heidi Martin

Tell us briefly about the work you do that may bring you into contact with people who are looking to purchase or rent their home?

Michelle has been with the Portland Housing Center since 7/02 working primarily with 1st time homebuyers. Her job is to offer HUD certified education and other supportive services to help her clients successfully purchase their first home.

In 2010 PHC served 1050 new people. Of that 1050 65% were minorities. 575 of the clients successfully became new homeowners. 27% were minorities. 5% African American, 1% Native American and the remaining were split between Latino and Asian communities.

What population or populations in Multnomah County face the greatest challenges finding desirable homes to rent or buy?

As opposed to desirable, she thought in terms of affordable. Low income minority communities, particularly communities of color, face the greatest challenge when looking to purchase a home. She believes everyone should have the same opportunity to purchase however, not everyone should be a home owner.

What are the main challenges they face?

Low income and credit issues are the largest barriers faced as well as the need for down payment funds. Additionally, communities of color seem to be experiencing a lack of confidence in the system. There is disbelief that they will even be able to obtain a mortgage loan let alone navigate the system. In fact, since the mortgage crisis began applications for loans from communities of color has dropped significantly thus highlighting the hesitation they are feeling.

What programs, strategies or initiatives best address those issues – these can be existing programs we need more of, or new initiatives not in place?

IDA accounts, a money matching savings program sponsored by the state, not only helps potential buyers save money it also promotes good savings habits. While this is not something we should need to get into, supportive services that help this program survive need to continue.

Land Trusts offer a great model to help low income buyers achieve homeownership goals.

She would like to see “actual numbers” of people helped on our annual report and which agencies helped them.

Continue to support Homebuyer Education.

APPENDIX B: FAIR HOUSING INTERVIEWS

There are a number of households of communities of color that are over the 80% MFI amount that need assistance. If we can reach this demographic and offer education and down payment we can begin to create a cycle of homeownership that will help future generations overcome the psychological barriers that reside within the community.

If you had to recommend only one action for government to take to reduce housing discrimination, bias and segregation in our community, what would it be?

She doesn't think the word "segregation" belongs in the question.

Continue to support the organizations that engage the minority communities. The support of these organizations is crucial toward trying to close the barriers that exist for minority communities.

APPENDIX B: FAIR HOUSING INTERVIEWS

INTERVIEWING: Jeff Reingold, Income Property Management

DATE: 2/24/11

TIME: 1:00 p.m.

INTERVIEWER: Deborah Imse

Tell us briefly about the work you do that may bring you into contact with people who are looking to purchase or rent their home?

We manage apartments in the Metro area and in other cities in Oregon

What population or populations in Multnomah County face the greatest challenges finding desirable homes to rent or buy?

Individuals with screening issues i.e. criminal backgrounds, sexual predators and people with unacceptable/unverifiable credit.

What are the main challenges they face?

Landlords who are concerned about the welfare of all residents are unable to accommodate applicants with this type of criminal history and negative credit.

What programs, strategies or initiatives best address those issues – these can be existing programs we need more of, or new initiatives not in place?

Existing programs that might be of help would be credit counseling for those with negative payment history but it is unlikely that those with serious criminal backgrounds such as murder, arson and sexual predators are going to be able to find housing in the private market.

It is unreasonable to expect private landlords to provide housing to individuals that would pose a threat to other residents.

If you had to recommend only one action for government to take to reduce housing discrimination, bias and segregation in our community, what would it be?

In cases where verifiable discrimination has occurred fostering opportunities for additional educational opportunities makes the most sense.

APPENDIX B: FAIR HOUSING INTERVIEWS

INTERVIEWING: Jill Riddle and Yvette Hernandez, Housing Authority of Portland.

DATE: March 14, 2011

TIME: 1:00PM

INTERVIEWER: Kim McCarty

Tell us briefly about the work you do that may bring you into contact with people who are looking to purchase or rent their home?

Yvette Hernandez is the Leasing and Landlord Services Compliance Investigator and Jill Riddle is the Director of Rent Assistance.

What population or populations in Multnomah County face the greatest challenges finding desirable homes to rent or buy?

HAP tries to tailor its services to the low income households that appear to be most in need. 50% of the households served are disabled and or elderly. Households with language barriers and large households needing units with more than two bedrooms are especially in need.

What are the main challenges they face?

- Income
- Services
- Large units
- Accessible units
- Discrimination on the basis of source of income

What programs, strategies or initiatives best address those issues – these can be existing programs we need more of, or new initiatives not in place?

HAP has seen marked improvement in outcomes for its programs. They plan to continue and increase the following actions:

- Rent assistance
- HAP housing search assistance to voucher holders with consistent follow up on progress.
- Training program for voucher holders which includes providing voucher recipients' information about Fair Housing Law and a complaint form.
- Education of voucher holders about the range of possible locations they can live in to counteract possible concentrations of voucher holders.
- Raising the payment standard in high rent areas such as downtown to encourage landlords to accept vouchers.
- Landlord education and networking efforts to encourage more landlords to accept vouchers especially targeting areas that historically do not have voucher recipients.
- Increase the landlord guarantee fund.
- Research locations for voucher recipients to seek housing, i.e. SW Portland has a large rental market at reasonable rates.
- Improve customer service to landlords to encourage more landlord participation.

Outside of HAP assistance efforts voucher recipients would benefit from the following:

- Rental assistance pool for upfront rental costs such as deposits, fees, first and last month rent.
- Increase Guarantee funds like "Rent Well" and package services with education.

APPENDIX B: FAIR HOUSING INTERVIEWS

- Encourage client case workers to be more knowledgeable about housing options and use their funds agency funds for the initial rental costs such as application fees, deposits, etc...

If you had to recommend only one action for government to take to reduce housing discrimination, bias and segregation in our community, what would it be?

5. Dispel myths about section 8 recipients
6. Increase rental assistance
7. Aggressively assist voucher recipient find their housing with consistent follow

APPENDIX B: FAIR HOUSING INTERVIEWS

INTERVIEWING: Andrew Allen Riley, Center for Intercultural Organizing

DATE: 3/8/11

TIME: 2:30pm

INTERVIEWER: Ethan Krow

Tell us briefly about the work you do that may bring you into contact with people who are looking to purchase or rent their home?

I work as the Public Policy Director for the Center for Intercultural Organizing in North Portland. We're a membership organization that works with immigrants & refugees. In the course of our policy advocacy, one of the most consistent concerns we hear from our members is the lack of affordable housing stock and the barriers they face in accessing it.

What population or populations in Multnomah County face the greatest challenges finding desirable homes to rent or buy?

I'd say low-income families, and I think the family component is extremely important there. It really compounds the problem. You're not only looking for housing, you're looking for housing to keep your family together

What are the main challenges they face?

We know generally that there is a lack of affordable housing in Portland. It's a truism. What I think doesn't get talked about that's equally damaging is the lack of affordable housing for large families. The Portland Plan has some really interesting info. If you look at the number of affordable housing units for large families, its really abysmal, its just not there. And this puts you in a terrible situation where you have to choose between finances and family unity

What programs, strategies or initiatives best address those issues – these can be existing programs we need more of, or new initiatives not in place?

Its hard when we're talking about housing stock, because the simplest answer is renovate existing units or construct new ones. There's not a whole lot of middle ground there. One part is building more large family units, that is large family units marked as affordable housing for low-income families. Another part is livability. Its about not having this housing so far from city centers or services that you offset the cost savings of affordable housing with the expense of transportation. If you look at some of the affordable housing stock near Gresham or in Gresham, its so far from work opportunities or school opportunities that you create a practical disincentive to using those units.

If you had to recommend only one action for government to take to reduce housing discrimination, bias and segregation in our community, what would it be?

More affordable housing stock. Ultimately, it's about ensuring that affordable housing stock isn't built in pockets, and that its spread out equitably. This can accomplish a few goals, making sure people can afford housing and that general housing costs go down, and that you don't create pockets where land value is artificially high or artificially low.

APPENDIX B: FAIR HOUSING INTERVIEWS

INTERVIEWING: Cheryl Roberts, African American Alliance for Homeownership

DATE: 2/28/11

TIME: 11:30AM

INTERVIEWER: Jon Gail

Tell us briefly about the work you do that may bring you into contact with people who are looking to purchase or rent their home?

Cheryl is the Executive Director of the African American Alliance for Homeownership (AAAH). AAAH provides homebuyer education and counseling to first-time home buyers, as well as, foreclosure prevention counseling for people at risk or in need of foreclosure prevention services.

What population or populations in Multnomah County face the greatest challenges finding desirable homes to rent or buy'?

African Americans face the greatest barriers to obtaining and retaining affordable homes to rent or buy. African Americans are being displaced and priced out of living in inner North and North East Portland and being forced to move to Clark, Washington and East Multnomah Counties. Inner North and North East Portland is experiencing gentrification and the lack of affordable housing options in North and North East Portland forces African Americans to move elsewhere to find affordable housing.

The new units that are being subsidized and developed in inner North and North East Portland often do not meet the African American community's needs. To ensure that the affordable housing in North and North East Portland that gets public subsidy better meets the community's needs of African Americans. Housing developers, planners and funders need to more early on engage the community in defining the needs and therefore the type of housing that should be subsidized and built. This is not currently happening in an adequate manner. There is still a high level of racism both institutional and on a personal level both in obtaining rental and ownership housing opportunities.

What are the main challenges they face?

The main challenges the African American Community faces is affordability, accessibility and a willingness to rent or sell to African American households. Racial bias is still present in the rental and purchase of a home. Also as stated earlier the African American households are often lower income on average and while low income people are not a protected class the fact that a larger percentage of African American households are low income makes the implementation of income limits a form of government sponsored institutional bias or discrimination.

What programs, strategies or initiatives best address those issues - these can be existing programs we need more of, or new initiatives not in place?

The community's needs should direct how housing resources are invested and the type of housing that is subsidized. Programs like AAAH's and the Minority Homeownership Assistance Collaborative (MHAC) are closer to the community's needs and have the trust of the community to be better able to more closely aligning the housing resources to meet community needs. AAAH and MHAC's homebuyer education and counseling programs as well as Individual Development Account programs address these

APPENDIX B: FAIR HOUSING INTERVIEWS

issues by helping African Americans afford to buy a home in North or North East Portland that are otherwise out of their reach financially.

If you had to recommend only one action for government to take to reduce housing discrimination, bias and segregation in our community, what would it be?

Restructure and replace current leadership and staff of local government to better reflect and address the needs of the multi-cultural communities they represent.

APPENDIX B: FAIR HOUSING INTERVIEWS

INTERVIEWING: Roserria Roberts, board member Fair Housing Council of Oregon

DATE: 2/23/2011

TIME: 1:00PM

INTERVIEWER: Kim McCarty

Tell us briefly about the work you do that may bring you into contact with people who are looking to purchase or rent their home?

Roserra sits on the Fair Housing Council of Oregon board and works with the Able Body Environment Commission co-sponsored by PSU, City Council, United Way and Commissioner Fritz. Roserria said we are doing well for housing people who were formerly homeless because our safety net organizations have reliable systems in place that move identified homeless to transitional and supportive housing. She mentioned NW Pilot Project the neighbor house. NW Pilot project has contracted with private landlords and Neighborhood House. The landlord guarantee program has been successful.

What population or populations in Multnomah County face the greatest challenges finding desirable homes to rent or buy?

Primary group is the number of people needing physical accommodations. Second there is racial discrimination and seniors face both age and accommodation discrimination. This happens because both single family and multi-family landlords think the Federal Law does not apply to them.

She offered an example of a case where a resident in Eugene requested a support dog. The resident had an ok on the request for a support dog but the approved dog died. The resident got a replacement dog and the owners denied the request. This case was tried in court and a decision was made in favor of the resident. In a second example a woman was denied housing because she had African American visitors.

What are the main challenges they face?

People with physical disabilities without a mental handicap or obvious handicap have less access to financial, social service or medical help. The private market is not producing the kind of housing people need in terms of access and visitability. Requiring the private market to build in the capacity is far less expensive.. Main challenges are ignorance and failure to obey regulations. The solution is investments in education and enforcement.

In Washington County discrimination on the basis of national origin and skin color appears to be common. It manifests as requests for more documentation from a person of color than from people of the general population.

What programs, strategies or initiatives best address those issues – these can be existing programs we need more of, or new initiatives not in place?

When building permits are issued we can use this as an opportunity to alert builders to follow regulations. Let them know that future adjustments to buildings are more expensive. Tying the information sharing to permits would be a way to track whether or not a contractor was aware of fair

APPENDIX B: FAIR HOUSING INTERVIEWS

housing law. Oregon would be able to prove they are making the correct effort to inform everyone about fairing housing, Teach Fair housing law in the "Ready to Rent" classes. Educate attorneys. Support more investigations i.e. secret shoppers.

If you had to recommend only one action for government to take to reduce housing discrimination, bias and segregation in our community, what would it be?

Recommend that the people making referrals be like the people getting the referrals, ie. Same gender, same race or some other commonality. Looking at health care for system change examples there is evidence of better health outcomes because people who can sympathize with each other give better referrals for check up etc...

We will benefit from more education and investigation of landlords who do not fulfill their obligations.

People with evictions or prison cannot find housing. Women in domestic violence cases may experience denials because their calls to the police show up negatively on their record. We need housing that allows people with prior records. . Seniors are vulnerable because they hoard, ignore rules, get used by younger relatives. People with fewer resources are less able to protect themselves

Support project access now to refer people to specialists. Allow for self referrals or allow case workers to refer.

APPENDIX B: FAIR HOUSING INTERVIEWS

INTERVIEWING: David Rogers, ED at Safety and Justice

DATE: March 22, 2011

TIME: 11:30 AM

INTERVIEWER: Phil Willis-Conger

Tell us briefly about the work you do that may bring you into contact with people who are looking to purchase or rent their home?

He is the Executive Director of a state-wide non-profit advocacy agency working to make Oregon more safe and just. He works with survivors of crime, people convicted of crimes, the families of both, and system stakeholders.

What population or populations in Multnomah County face the greatest challenges finding desirable homes to rent or buy?

Ex-offenders have a very difficult time obtaining stable housing because of their records. Federal and state governments are beginning to look at the variety of barriers ex-offenders face after returning from incarceration.

What are the main challenges they face?

Access to stable housing is a significant determining factor in the rate of recidivism for ex-offenders. The cost of recidivism is very high. It is much more expensive to incarcerate someone, than to help them gain stable housing in their community.

The Oregon Department of Corrections has the fastest growing budget of any State agency.

The U.S. Council on Homelessness [interviewer unsure of exact title?] recently issued a report that included new information from the U.S. justice system. Greater than 10% of those incarcerated were homeless before incarceration. A much higher percentage of those suffering from mental illness were homeless before incarceration.

Both public and private housing, and publicly supported private housing routinely screen out people with a history of conviction. However, a close look at policy research on this issue reveals how Public Housing Authorities, and private, and non-profit housing owners can make better decisions on this issue. Often Public Housing Authorities (PHA's) don't know how much discretion they have in implementing federal housing regulations.

For example: PHA's are permitted, but not required, to deny housing to households with members who have drug related convictions. PHA's are only required to deny housing during a "reasonable time period." Too often this "reasonable time period" turns into a permanent ban.

PHA's also have discretion to deny housing to those previously evicted because of drug activity within the past 3 years, but PHA's can admit them to housing if they have completed rehabilitation.

What programs, strategies or initiatives best address those issues – these can be existing programs we need more of, or new initiatives not in place?

APPENDIX B: FAIR HOUSING INTERVIEWS

A key strategy to removing barriers for ex-offenders is for housing providers to make individualized decisions on each applicant; this is much better than maintaining broad, sweeping criteria that ignore individual circumstances. Housing providers need to look for evidence of rehabilitation, and consider the length of time that has passed since the crime was committed, the nature of the offense, and other factors.

The Portland Housing Center's (PHC) Ready to Rent program focuses on how people with records can strengthen their position when looking for housing.

The Legal Action Center (LAC) in New York has looked at barriers ex-offenders face when re-entering society. It has developed a "Tool Kit" for dealing with these barriers. There are various sections to the "Kit," including recommendations on PHA's, law, and practices to balance public safety with offering opportunities to ex-offenders.

Strategies need to focus not just on local government but also non-profits which are more restrictive than necessary, with broad screening criteria instead of individual determinations. The City and County should encourage non-profits (including thru funding decisions) to review their policies, and apply some of the recommendations from the LAC. Non-profits need to make sure they are not denying people that don't need to be denied—people who can show clear evidence of rehabilitation. See the following links: <http://www.lac.org/toolkits/housing/housing.htm>, <http://www.lac.org/toolkits/housing/package1.htm>, <http://www.lac.org/toolkits/housing/Model%20Housing%20Authority%20Guidelines.pdf>, and <http://www.lac.org/toolkits/housing/package2.htm>

Central City Concern (CCC) is developing housing dedicated for people with conviction histories.

Of course more funding for re-entry housing is always needed.

Also Lane County has a valuable model: "Sponsors Link" which provides wrap around services.

If you had to recommend only one action for government to take to reduce housing discrimination, bias and segregation in our community, what would it be?

See above, especially recommendations from LAC.

APPENDIX B: FAIR HOUSING INTERVIEWS

INTERVIEWING: Molly Rogers, Housing Development Center

DATE: 3/11/2011

TIME: 3:30PM

INTERVIEWER: Lynnette Jackson

Tell us briefly about the work you do that may bring you into contact with people who are looking to purchase or rent their home?

As the Asset Management Director of the Housing Development Center, Ms. Rogers provides services to non-profit providers & housing authorities; she is not directly in contact with people who are looking to purchase or rent their homes. However, she facilitates peer managers and asset managers of affordable housing facilities who own and lease properties to people for rentals.

For example, under a contract with the Portland Housing Bureau, The Housing Development Center administers risk mitigation pool and processes claims related to housing for: PSH qualified tenants, tenants experiencing homelessness, tenants experiencing substantial barriers to housing...one step removed, but connected to strategies with hopes of eliminating/mitigating barriers to fair housing.

What population or populations in Multnomah County face the greatest challenges finding desirable homes to rent or buy?

Being on the Analysis of Impediments (AI) committee, Ms. Rogers is presented with a lot of data and research from entities such as BOLI and legal aid societies. The populations that appear to face the greatest challenge are people with disabilities, people of color, people connected with familial status: families/kids.

Programs they monitor are with risk mitigation populations: specific needs, homeless, released from hospitals/jail, hard time getting through the screening process with landlords, etc.

Tools/resources often used in assisting these populations in finding reasonable accommodations is the use of service provider referrals - appears to be a strategy of mitigating housing barriers.

Exposure is greatest with populations seeking rentals.

What are the main challenges they face?

Some of the main challenges are not meeting income requirements, low income, not having as many housing choices, and traditional standard screening criteria - particularly for the homeless population. When rent burdened, these populations are more vulnerable to paying rent and other living expenses. If there is an eviction on their record, then a downward spiral prevails. Also, people living on the streets experience a whole host of barriers, and are disproportionately represented by people of color and people with disabilities.

What programs, strategies or initiatives best address those issues – these can be existing programs we need more of, or new initiatives not in place?

APPENDIX B: FAIR HOUSING INTERVIEWS

Having moral support for people who are eligible for benefits, but currently not receiving them could best address these issues; having access to SSI/SSD and more housing choices for people on fixed incomes; find more ways to bring housing & service providers together; more rent subsidies; more mental health & addictive services.

If you had to recommend only one action for government to take to reduce housing discrimination, bias and segregation in our community, what would it be?

Another strategy could be the use of fair housing audits...it seems like a great way to capture the need; if more people become familiar with audits then they could use the information to find better ways to reduce housing discrimination.

APPENDIX B: FAIR HOUSING INTERVIEWS

INTERVIEWING: Ryan Roser, Citizen, Analysis of Impediments Committee Member

DATE: 3/1/11

TIME:6:00pm

INTERVIEWER: Jennifer Kalez

Tell us briefly about the work you do that may bring you into contact with people who are looking to purchase or rent their home?

I do not work directly with people seeking housing; I work as a research analyst for Thomsen Reuters. I was interested in joining the AI Committee because I grew up in subsidized housing California, and looking back I realize my parents probably didn't know what their rights were. We had trouble with things like simple repairs. I also bought a house last year, and during the process one home was down to two buyers: myself and another person. The seller requested additional background information from each of us. That seemed unusual to me, and raised a red flag because asking extra information like that could lead to a seller discriminating against someone because of additional background information that might be protected. I discussed it with my agent, and it seemed to be the norm.

What population or populations in Multnomah County face the greatest challenges finding desirable homes to rent or buy?

It's hard for me to say since I don't represent a particular voice or community. It's not a protected class, but I think income is the biggest barrier for a lot of people I know. My acquaintances often live with multiple roommates since they don't have income sufficient enough to rent a one-bedroom apartment. Something interesting to consider is the age demographics of people living like this; is it mostly 20-something students, or does this happen with elders as well?

What are the main challenges they face?

Coming from San Francisco, I like to live in a diverse community; I purchased a home in NE Portland for that reason. I still see preferences in different areas though – different communities end up living side by side but they are not engaging. For example, there may be a couple of barbecue joints in the neighborhood, and one is where all the white people go, and the other is where the African Americans go. It's segregation within a de-segregated community.

When people re-locate, it would be interesting to see what the factors are in their decision to move. Is it pricing? Gentrification? Lack of engagement? With redevelopment and revitalization, minorities are moving out. Perhaps we need to engage more with businesses during revitalization to make sure people who are living there can get the things they need during the changing neighborhood.

What programs, strategies or initiatives best address those issues – these can be existing programs we need more of, or new initiatives not in place?

The problem is multi-pronged so there won't be one solution. It won't be the job of just one bureau or organization to do it all.

APPENDIX B: FAIR HOUSING INTERVIEWS

It would help to have an organized central committee that is the voice of fair housing. The committee would have to have some sort of measureable goal, though. What's the yard stick? What's the issue to resolve? It would need some kind of legitimate authority so when the committee released information or findings, it would be taken seriously.

We could develop some kind of rating system for properties, lenders, etc. like a "yelp" or "citysearch" badge praising them publicly for good fair housing acts.

If you had to recommend only one action for government to take to reduce housing discrimination, bias and segregation in our community, what would it be?

Asymmetry in information encourages discrimination. There is a lack of education, and maybe lack of training that could lead agents, etc. to treat people differently.

It would be good to build incentives into rentals making ads to ensure they include all information including rents and other deposits so they have a harder time discriminating or giving people different information. If there is some way to follow-up on posted vacancies, too, that would be helpful.

Education is one of the biggest tools to use for something like this. Some sort of curriculum in schools could be helpful, tying into personal finance and other life-use skills.

INTERVIEWING: Emily S. Ryan, Community Member

DATE: April 21, 2011

INTERVIEWER: Ryan Roser

Tell us briefly about the work you do that may bring you into contact with people who are looking to purchase or rent their home?

Emily wanted to be on the Analysis of Impediments group because she is involved with homeless youth. She was homeless for 4 years and has experience with the "consumer" side of many different housing agencies. She also brings the perspective of a student to the housing process.

What population or populations in Multnomah County face the greatest challenges finding desirable homes to rent or buy?

Emily thinks that seniors, people without rental history, and students (especially ones looking outside of student housing) have difficulties. Other protected classes can also have problems too. However, she feels like she's faced housing problems because she is a student. She doesn't think that she'd be able to get her current apartment if she was looking for it now that she is a student.

What are the main challenges they face?

She feels like most social services in general are harder for students and seniors to navigate. She cited, food stamps, housing, and work. Seniors are also vulnerable and lack advocates. They need to self advocate. They also have health problems that make looking for services more difficult. Seniors also may have family and support networks that are located in different cities, which increases their need advocates. In general there seems to be a big lack of understanding into what services are available for both seniors and students.

What programs, strategies or initiatives best address those issues – these can be existing programs we need more of, or new initiatives not in place?

Education and funding are helpful. Specifically, there could be changes to the 72 hour rental assistance program. Also, she feels the lottery system is "nuts", there are no guarantees and it is hard to live in that system.

If you had to recommend only one action for government to take to reduce housing discrimination, bias and segregation in our community, what would it be?

Increasing education. Managers and landlords should have training so that they can advocate for their tenants. The housing search process should be streamlined. It would be helpful if the government provided a set of guidelines or standards. Every group has different processes, different forms, and different deadlines. A standard form for housing advocates would be helpful. 211 is supposed to be a hub for this but, they are typically have outdated information and often refer people to agencies that are out of money.

INTERVIEWING: Joseph Santos-Lyons, OPAL

DATE: 3/21/11

TIME: 9:00am

INTERVIEWER: Jenny Weinstein

Tell us briefly about the work you do that may bring you into contact with people who are looking to purchase or rent their home?

Co-Director of OPAL Environmental Justice and Co-Director of APANO (Asian Pacific American Network of Oregon).

Through this work he often interacts with folks who are transit dependent/who have no regular access to a vehicle and are dependent on TriMet for their basic needs including choosing a place to live. Often times these folks are disabled, youth, seniors, low-income, unemployed, and people of color.

What population or populations in Multnomah County face the greatest challenges finding desirable homes to rent or buy?

Racial barriers - he hears a lot of anecdotal stories from folks who are immigrants, refugees, and people of color who have a hard time finding affordable places to rent. A lot of it is subtle. Sometimes people are steered to certain places or away from certain locations. In general it seems that they are at a greater risk of not being able to rent or buy, especially if their skin is black or brown. Sometimes there are also cultural barriers or language barriers, sometimes prejudice.

What are the main challenges they face?

Documentation and record-keeping can be a challenge – having all the right paperwork or rental history to be able to get housing. Another challenge is the lack of affordable housing that is close to jobs close to good transit. Often times the affordable units are located in areas that do not have the best access to public transit. He’s heard stories about how hard it is to get from one’s housing unit to the bus stop and how unsafe some residents feel once they get to a bus stop. Housing is so closely linked to their transportation for the folks we work with.

What programs, strategies or initiatives best address those issues – these can be existing programs we need more of, or new initiatives not in place?

We tend to see the Community Alliance of Tenants as a model for building a collective group of residents and organizing them around issues impacting their lives. Program direction around assisting resident service coordinators in housing developments to help support the engagement of residents. A community that can speak for itself can best defend itself. Programs that enhance people’s ability to self-manage their situation.

If you had to recommend only one action for government to take to reduce housing discrimination, bias and segregation in our community, what would it be?

A long-term investment in organizational and leadership development for people of color in the targeted jurisdictions. Develop ways to complement existing program at the city - Diversity and Civic Leadership Program –ONI (<http://www.portlandonline.com/oni/index.cfm?c=45147&>).

APPENDIX B: FAIR HOUSING INTERVIEWS

INTERVIEWING: Amanda Saul, Enterprise Community Partners

DATE: 3/15/11

TIME: 1:30PM

INTERVIEWER: Jennifer Kalez

Tell us briefly about the work you do that may bring you into contact with people who are looking to purchase or rent their home?

Enterprise has two main branches: Community Partners & Community Investments. My work is mostly with Community Partners; we work on policy, grant-making, advocacy, and other partnering opportunities with non-profits mostly. Pacific NW office has about 23 staff currently.

What population or populations in Multnomah County face the greatest challenges finding desirable homes to rent or buy?

Homeless
People with special needs
High-service users (social, mental illnesses, addictions, etc.)
People recently released from incarceration
Immigrants, non-English speakers
Large families
People with disabilities

What are the main challenges they face?

Generally, it's all about income and paperwork to apply for housing.

It's very difficult for some people to get through all of the paperwork; they could benefit from some case management and help.

Lack of money is always a barrier as well.

Processing background checks, income-to-rent ratios, and credit issues are also challenges.

What programs, strategies or initiatives best address those issues – these can be existing programs we need more of, or new initiatives not in place?

Services. Support for specific populations, or something simple like just resident services.

Funding – always need more funding.

Rental Assistance is a big help for a lot of people.

For people who are undocumented, there is another set of barriers. For example, in tax credit properties, tenants have to show Social Security Numbers.

APPENDIX B: FAIR HOUSING INTERVIEWS

A study done in 2009 in Seattle for Housing First showed that for a housing project where they allowed tenants to continue to drink, there was still a reduced cost in overall services.

It's reasonable to say that if you pick any population, if they don't have housing, they are going to have higher needs overall and will end up costing the system more in the end.

If you had to recommend only one action for government to take to reduce housing discrimination, bias and segregation in our community, what would it be?

Rental Assistance – all about increasing housing choice. In some ways it evens the playing field because job history or income isn't as big a factor since they have an automatic payment coming in from assistance partners.

Exposure and education is a big one.

If you form a Committee for Fair Housing it's important to have all voices at the table if you're going to make a difference.

Between education and enforcement, a targeted approach may be helpful. More education for issues like reasonable accommodation, but more enforcement for discrimination cases.

Neisha Saxena

Disability Rights Oregon

January 13, 2011

Interviewers: Kim McCarty & Jennifer Kalez

DRO is a statewide organization, 12-13 attorneys, mostly in Portland.

There are three main focuses for DRO:

1. Mental Health issues
2. Physical disabilities
3. Developmental disabilities

There is not a lot of work with fair housing, but most issues that do come up arise from issues with service animals, and accessibility/visitability of Portland properties.

DRO also steps in to prevent homelessness, and help homeless individuals with disabilities to keep their service animals when accessing services in shelters.

DRO helps individuals who are being evicted but need a more reasonable accommodation due to the difficulty of moving for them.

Most funding comes from federal sources, some from Oregon State Bar.

Litigation is seldom sought in cases; most problems can be solved with negotiating.

Cases that sometime arise are on behalf of mental health facilities and siting issues. Facilities are secure, but surrounding communities still resist those facilities.

Recommendations:

Increase the supply of accessible housing

Prevent homelessness by ensuring access to housing

Increase Permanent Supportive Housing for people with mental health and other disabilities

Get people out of institutions and into housing

Avoid discrimination

Clients helped by DRO are not very racially diverse; the organization could benefit from some relationship building and other outreach methods.

APPENDIX B: FAIR HOUSING INTERVIEWS

INTERVIEWING: Juliana Scholl, Outside IN

DATE: 4-4-2011

TIME: 10:00am

INTERVIEWER: Kim McCarty

Tell us briefly about the work you do that may bring you into contact with people who are looking to purchase or rent their home?

Juliana Scholl has worked at Outside In with primarily youth needing housing and services. Currently she oversees a contract for Federal Funds to assist with housing placements including a number of rent assistance vouchers.

What population or populations in Multnomah County face the greatest challenges finding desirable homes to rent or buy?

Youth with the following issues have the most difficulty renting:

- Disabilities including chemical dependency and mental health
- Source of income and lack of income
- Marital Status
- Domestic Violence
- Age

What are the main challenges they face?

Getting documents and identification, understanding the system and completing documents presents extra barriers for every group.

Disability leads to the following issues:

- Because of their age these youth are not recognized as disabled, lack the understanding of how to get assistance for their disability, and if the issue is addiction, housing providers typically do not understand addiction as a disability.
- Mental health and or addiction issues may have related criminal background, or arrest records. Currently the screening criterion of most housing excludes people with criminal backgrounds. This significantly reduces options.

Source of income:

- Landlords sometimes reject the vouchers, and when accepted it sometimes leaves the resident vulnerable to different treatment that could lead to harassment or evictions.
- Even when a person seeking housing has rental assistance they may be denied because of discomfort on the part of the landlord or by the screening criteria or requiring income to equal 3X the rent. Many people on Social Security are willing and could sustain paying a larger portion of their limited income on housing.

Lack of income:

- There are additional hurdles to verify lack of income that many youth are not prepared to handle, such as applying for unemployment assistance in order to prove they do not, and did not, have a source of income. Young people lose their ID or may never have had access to their social security card or birth certificate.

Marital Status:

APPENDIX B: FAIR HOUSING INTERVIEWS

- Young couples are sometimes rejected from housing because they are not married.
- Young couples may not be eligible for joint assistance unless they can prove they are married.
- Young parents have to go through additional verification hoops to prove whether or not the other parent is paying child support. Some youth get caught in a situation of not being eligible for an apartment without custody of the child and also not eligible to have custody without getting an apartment.

Age:

- Landlords can reject an applicant on the basis of age if the person is too young to sign a contract and does not have the documentation to prove they are emancipated. Getting emancipation documentation can be difficult and time consuming.

Domestic Violence:

- Young people, even homeless youth do experience domestic violence. The rules protecting them from discrimination on the basis of their status are not working because often the person reporting may also be charged with domestic violence even if they are the victim.

What programs, strategies or initiatives best address those issues – these can be existing programs we need more have, or new initiatives not in place?

What works well?

- Rent well
- Housing assistance vouchers
- Services that include home visits and monitoring
- Building relationships with landlords and property managers

What do we need more of?

- Need more housing projects like the Ritz Dorf in neighborhood settings close to downtown or other service areas? Buildings like the Ritz Dorf are affordable to someone with limited income that may not have additional benefits.
- Assistance with getting ID's, documents, and helps completing forms.
- More rent vouchers because if the person housed has a disability the voucher may not be available for future people needing assistance.
- More vouchers are needed because they give youth and social service providers the time to get the person rent ready.
- More flexibility, more time and better communication is needed to secure project based housing because it is difficult for youth and or the homeless to difficulty getting proper notice after years on the waiting list; and if they do get the notice then it is difficult to secure the proper documents when they only have 5 days to find the requested documents such as birth certificates, proof of income or proof of lack of income. Subsidized housing can be even more difficult because extra verification rules like providing a W-2's when you have never worked.

What does not work for youth?

- SRO's or mixing youth with older chronically homeless individuals does not work.
- Even though housing may be more affordable in East Portland in puts this group of youth more at risk because they are far away from their support system and more exposed to drugs.

APPENDIX B: FAIR HOUSING INTERVIEWS

If you had to recommend only one action for government to take to reduce housing discrimination, bias and segregation in our community, what would it be?

Government should focus on the people who have the most barriers. Youth with mental health issues combined with criminal records are the most difficult to house. More education about mental health as it relates to chemical addiction may help remove the stigma that makes many landlords reluctant to rent to this group or that leads to harassment and different treatment.

INTERVIEWING: Warren Scott, Community Housing Development, Gresham

DATE: 3/2/2011

INTERVIEWER: Kim McCarty

Tell us briefly about the work you do that may bring you into contact with people who are looking to purchase or rent their home?

Warren Scott Chairs the Community Housing Development sub-committee of Gresham. The committee advises the Gresham City Council on making funding decisions for the use of CDBG funds. Typically \$1 million is granted to Gresham annually. The committee solicits proposals that become part of the Federal Grant. The City of Gresham has received an application this year from FHCO to provide their suite of services to 75 people below 50% MFI in the Gresham area.

What population or populations in Multnomah County face the greatest challenges finding desirable homes to rent or buy?

Working poor i.e. people making the minimum wage are having the greatest challenge. These are the people most likely to experience a rent burden of over 50%. Households with children are especially challenged. It appears there is a growing trend of low income households moving to the East side of the County. There is a documented increase in both immigrant families especially Latino and Russian.

What are the main challenges they face?

The main challenges for low income households is increasing their income and finding a place they can afford. The affordability issue is causing, doubling up of families and instability. Another cost barrier is the move in costs of first month, last month and deposits or fees.

What programs, strategies or initiatives best address those issues – these can be existing programs we need more of, or new initiatives not in place?

Human Solutions has the type of programs that are working. At the Consolidated Plan and Fair Housing Hearing in Gresham Human Solutions showed how their Living Solutions programs can increase household incomes 200%. In their programs households are offered employment training, financial and language instruction that allows them to access living wage employment.

If you had to recommend only one action for government to take to reduce housing discrimination, bias and segregation in our community, what would it be?

Open dialog among renters, residents, property owners and managers can help stop the myths and misperceptions that perpetuate housing discrimination of all kinds. The dialog could be assisted by public service publicity campaign. One of the common myths is one of believing low income families will not take care of their homes. Human Solutions and Habitat for Humanity have demonstrated that this is not true. A public information campaign could also help dispel fears that people with physical disabilities such as visual impairment are more a liability. Warren provided examples of individuals who were told units on a second story were not available because management feared the perspective tenants would not be able to live safely on a second floor. Another example was given about a person who was charged a higher pet fee because her dog was a “service animal”. These kinds of attitudes result in a type of housing segregation.

INTERVIEWING: Tash Shatz, Basic Rights Oregon

DATE: 4/13/11

TIME: 11:00 AM

INTERVIEWER: N/A

Tell us briefly about the work you do that may bring you into contact with people who are looking to purchase or rent their home?

I work as a community organizer in the Trans Justice program at Basic Rights Oregon. The main focus of my work is ending discrimination against transgender people. This work brings me into contact with transgender community members in Portland and across the state. Additionally, I collaborate with partner organizations that work with transgender people nationwide.

What population or populations in Multnomah County face the greatest challenges finding desirable homes to rent or buy?

Within the population of people I work most closely with, transgender people – especially transgender people of color – face the greatest challenges.

What are the main challenges they face?

- Discrimination from landlords, realtors and property managers
- Chronic unemployment, underemployment, and homelessness
- Harassment by shelter staff and residents

The National Center for Transgender Equality and the National Gay and Lesbian Task Force recently released the results of a groundbreaking national survey of transgender people. Over 6,400 transgender people completed the survey, and many of them had unique experiences with housing:

- The various forms of direct housing discrimination faced by respondents included 19% being denied a home or apartment and 11% being evicted because they were transgender or gender non-conforming.
- Nineteen percent (19%) of respondents became homeless at some point because they were transgender or gender non-conforming, and 1.7% of respondents were currently homeless.
- Those who had experienced homelessness were 2.5 times more likely to have been incarcerated (34%) than those who had not (13%), and were more than four times more likely to have done sex work for income (33%) than those who had not (8%). They were more likely to be HIV-positive (7.12%) than those who had not (1.97%), and were much more likely to have attempted suicide (69%) than those who had not (38%).
- For those respondents who had attempted to access homeless shelters, 29% were turned away altogether, 42% were forced to stay in facilities designated for the wrong gender, and others

APPENDIX B: FAIR HOUSING INTERVIEWS

encountered a hostile environment. Fifty-five percent (55%) reported being harassed, 25% were physically assaulted and 22% were sexually assaulted.

- Respondents were forced to use various strategies to secure shelter including moving into a less expensive home/apartment (40%), moving in with family or friends (25%), and having sex with people to sleep in a bed (12%).
- Thirty-two percent (32%) of respondents reported owning their home, compared to 67% of the general population.
- Respondents demonstrated resilience: Of the 19% who reported facing housing discrimination in the form of a denial of a home/apartment, 94% reported being currently housed.

Transgender people of color experienced even higher rates of homelessness as well as shelter and housing discrimination. African American respondents were over three times as likely to become homeless than the rest of the population. American Indians reported a 47% denial rate of a home or apartment; African American respondents reported a 38% denial rate, Multiracial respondents reported a 32% rate of denial, and Latino/a respondents reported 26% denial rate. These figures are significantly higher than the 15% of white respondents who reported being denied a house or apartment.

These figures are taken from pages 106-123 of the National Transgender Discrimination Survey: http://transequality.org/PDFs/NTDS_Report.pdf

What programs, strategies or initiatives best address those issues – these can be existing programs we need more of, or new initiatives not in place?

Government agencies should fully enforce housing discrimination laws, including already existing protections based on race and gender as well as gender identity/expression.

- Free trainings on how to comply with the law should be developed and made widely available for housing providers and real estate professionals.
- Pair testing and other ways to detect discrimination should be regularly used to ensure that housing non-discrimination laws are being followed and corrective actions should be taken when non-compliance is found.
- Individual complaints should be investigated thoroughly and housing providers who discriminate should face harsh penalties.

Shelters should be made accessible and safe for all transgender and gender non-conforming people.

- Shelters should have clear policies on housing transgender residents, ensuring that they are housed according to their gender identity.
- Gender non-conforming expression and presentation should not be prohibited in order to gain access to shelters.
- Policies should be developed to minimize the risk of violence directed at transgender and gender non-conforming residents by other residents.
- Shelter staff should be fully trained on these policies as well as how to respectfully serve transgender and gender non-conforming residents. Staff members who violate policy or serve residents disrespectfully should be disciplined or dismissed.
- Shelter staff who physically or sexually assault residents should be terminated and reported to law enforcement authorities for investigation.

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- Group homes should have policies that ensure transgender and gender non-conforming residents are respected and safe from harm.
- Assisted care facilities should have policies of respect for residents' gender identity/expression and house them accordingly.
- Foster care systems should ensure that before placing a transgender or gender non-conforming child in a home that the foster family is accepting and supportive of the child's gender identity/expression.
- Colleges and universities should develop policies to ensure that transgender and gender non-conforming students are housed according to their gender identity and that there are gender-neutral options available.

State and local support programs should be developed that holistically approach and resolve the various challenges and barriers that transgender and gender non-conforming people need addressed in order to house and support themselves. This includes assistance in such things as: earning a G.E.D., work training, finding a job, transitional housing, health care, updating ID documents, legal services, counseling, and/or assistance with applying for benefits.

Taken from page 122 of the National Transgender Discrimination Survey:

http://transequality.org/PDFs/NTDS_Report.pdf

If you had to recommend only one action for government to take to reduce housing discrimination, bias and segregation in our community, what would it be?

To adopt a framework that addresses housing discrimination within a cycle of employment discrimination, health care discrimination, and other forms of discrimination.

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INTERVIEWING: Martha Simpson, Elders in Action

DATE: 3-30-2011

TIME: 11:00am

INTERVIEWER: Kim McCarty

Tell us briefly about the work you do that may bring you into contact with people who are looking to purchase or rent their home?

Martha is a retired educator, and business owner from Coos Bay. She observed the job losses in coastal towns that had an impact on housing choices for families. Currently Martha serves on the State Independent Living Council, Portland Commission on Disability and Elders in Action.

What population or populations in Multnomah County face the greatest challenges finding desirable homes to rent or buy?

Middle income households and retirees face the most difficult challenges because they cannot always retain their housing status or to retain their housing status increasingly takes more than 30% of their income.

What are the main challenges they face?

Elderly face:

- Invisibility
- Transportation
- Accessibility
- Isolation
- Housing that does not have enough variety to meet different needs such as household size, accessibility etc...

Low income households face:

- Segregation
- Isolation
- Lack of diverse options

What programs, strategies or initiatives best address those issues – these can be existing programs we need more have, or new initiatives not in place?

- Encourage social service strategies to include checking in more and helping people effectively navigate services by filling out forms offering transportation, childcare, and translation, whatever is needed.
- Affordable housing development strategies that focus on including a percentage of affordable housing in each development seem to work to prevent segregation and improve access.
- Acknowledge that assistance given is far from what is needed for a household to pay for basic needs.
- Increase the number of affordable housing units for extremely low income households.

If you had to recommend only one action for government to take to reduce housing discrimination, bias and segregation in our community, what would it be?

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- Make opportunities for people who receive assistance to tell how the assistance has helped them become successful.
- Give more information about the progress our communities are making in creating diverse accessible communities.

INTERVIEWING: Martin Soloway and Sharon Fitzgerald, Central City Concern

DATE: 3/15/11

TIME: 1:00pm

INTERVIEWER: Jennifer Kalez

Tell us briefly about the work you do that may bring you into contact with people who are looking to purchase or rent their home?

Central City Concern has a lot of different programs; the program areas we work with mostly are for chronically homeless and homeless individuals. Many of them have substance abuse issues. We work to get them into transitional housing, and then permanent housing. Some of this work is funded by the city and county to include treatments for about 6-8 months while they are in transition.

What population or populations in Multnomah County face the greatest challenges finding desirable homes to rent or buy?

Chronically homeless, homeless
Mental illness as well
People leaving corrections
Unemployment is a huge issue, and many clients end up staying in the transitional housing longer because they're not able to find employment. End up staying 9-12 months.
Many lack job skills and a history of employment; most can find just minimum wage jobs.
Supportive employment helps, CCC has Supportive Employment Specialists who help with placement and sometimes follow-up with on-the-job training. Also help people apply for jobs, do mock interviews, and offer training support.

What are the main challenges they face?

No income, no history. Some are working only part-time. Many need 1-1 ½ years of Rent Assistance to boost income.

Criminal history is a big barrier – majority of people who come to CCC have a history, ranging from minor drug charges to registered sex offenders.

A lot of publicly subsidized housing is out of reach for our population, though sometimes we can appeal to show improvement and get into HAP housing, for example.

What programs, strategies or initiatives best address those issues – these can be existing programs we need more of, or new initiatives not in place?

Partner with HAP better, try to send them all information about a possible tenant beforehand so the process isn't as slow when we know we will have to file an appeal to get someone with a criminal history into housing. There is an opportunity to streamline.

APPENDIX B: FAIR HOUSING INTERVIEWS

Rent Assistance is an extremely helpful tool, and helps clients pay the up-front move-in costs. For this high-risk population, that can be as much as \$1800.

Transitional Housing doesn't seem to be the "popular" model right now, but it's very important to the population that we serve. Permanent Supportive Housing isn't necessarily the right model. Some just really need that Transitional Housing before they can move into something more permanent.

If you had to recommend only one action for government to take to reduce housing discrimination, bias and segregation in our community, what would it be?

Rent Assistance is great, but often takes a long time. Streamline the processes (for HAP Section 8 as well). It ties up the units, and ties up the people waiting.

Rent Well program is great and should continue.

Incentives to work with landlords to they are more likely to rent to a high-risk person. CCC often works with the same landlords again and again, and there are only a handful of them.

Low-barrier housing – help landlords understand the issues.

Federal regulations, especially "compliance" can sometimes get the way for people with very limited income but still need help. For example, if someone makes 50%MFI plus one dollar, they are left out of getting help, but still really need it. The time for compliance is also very time and staff consuming.

Applications are difficult for some people to fill out, especially when considering citizenship status – make those low-barrier as well.

APPENDIX B: FAIR HOUSING INTERVIEWS

INTERVIEWING: Tanya Stagray, Asset Management for Hacienda CDC

DATE: Feb. 22, 2011

TIME: 10:00am

INTERVIEWER: Jennifer Kalez

Tell us briefly about the work you do that may bring you into contact with people who are looking to purchase or rent their home?

We manage rental units around town, at an affordability of 0-60% MFI. We have about 500 units, many of them 3-4 bedrooms. We work with third party management, a lot with IPM and Cascade. We ensure site staff goes through Fair Housing training every year through the Fair Housing Council of Oregon.

Our properties work as “Enhanced Safety Properties;” this ensures safety for all residents. We only have for-cause evictions.

We also offer services at our properties, including after school programs on four properties. We also work on increasing parent involvement in schools, and partner with the Mexican Consulate for adult education. Many of our residents stay for a long time, on average 7-8 years. We have a waiting list of 300 or more.

What population or populations in Multnomah County face the greatest challenges finding desirable homes to rent or buy?

People adversely affected by the economic downturn. People need to make 2 times the rent of a unit, and more and more people are finding that difficult. We do accept Section 8 vouchers.

Many of our residents are from communities of color – about 60% are Latino, and about 15-20% are Somali. People often think we only rent to Latinos which is of course not true. We try to keep a diverse staff, including Somalis to encourage diversity.

What are the main challenges they face?

Many denials are based on income – some are just too low to safely rent to without vouchers.

As property managers, we sometimes face issues with Fair Housing issues as sometimes we need more education or clarity around specific issues. Reasonable Accommodation is sometimes hard to understand. Especially things like construction changes to buildings that are needed for people; how do you determine what is reasonable? How do you know who should pay for the changes?

What programs, strategies or initiatives best address those issues – these can be existing programs we need more of, or new initiatives not in place?

Increase awareness of fair housing; people are not regularly engaged.

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Use more educational materials.

FHCO should use some social media to keep people updated on a regular basis.

Metro Multi-Family sends regular monthly newsletters; FHCO could partner with them to include a monthly segment on fair housing.

If you had to recommend only one action for government to take to reduce housing discrimination, bias and segregation in our community, what would it be?

More education, regular contact with people who rent, and property managers.

Good, clear guidelines about Fair Housing and things like Reasonable Accommodation.

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INTERVIEWING: André Tremoulet, PSU Institute on Aging

DATE: March 4, 2011

TIME: 3:00PM

INTERVIEWER: Jenny Weinstein

Tell us briefly about the work you do that may bring you into contact with people who are looking to purchase or rent their home?

André Tremoulet works for the Washington County Office of Community Development and ran the homeownership program for the City of Gresham in the past. Tremoulet encountered people of many nationalities and races in Gresham. Served on the Board of Manufactured Housing, Oregon State tenants Association of low-income homeowners (i.e. mobile homes) currently does research at PSU for the Institute on Aging for the College of Urban and Public Affairs.

What population or populations in Multnomah County face the greatest challenges finding desirable homes to rent or buy?

People with the lowest incomes face the most barriers followed by middle income people of color.

What are the main challenges they face?

- 1) Lack of money
- 2) Few choices and limited supply of affordable housing
- 3) The people who experience barriers to securing housing do not know their rights, and advocates may not be affectively advocating when there are fair housing issues. Some of the information barrier may be due to staff turnover.

What programs, strategies or initiatives best address those issues – these can be existing programs we need more of, or new initiatives not in place?

Training and information for service providers including options and how the client is protected through the process i.e. HUD, Legal Services, and Fair Housing Council. What does each route give a person seeking housing or remedies to barriers to getting housing?
What are the possible remedies for each path?

If you had to recommend only one action for government to take to reduce housing discrimination, bias and segregation in our community, what would it be?

1. Fair Housing Planning on a regional basis because housing is part of a regional job market and a regional transportation network. The housing authorizes may have different strategies but a regional perspective.
2. Regional perspective will bring consistency to the housing market choices.

APPENDIX B: FAIR HOUSING INTERVIEWS

INTERVIEWING: Fernando Velez, City of Portland/Multnomah County Resident

DATE: March 4, 2011

TIME: 12:00pm

INTERVIEWER: Jon Gail

Tell us briefly about the work you do that may bring you into contact with people who are looking to purchase or rent their home?

Fernando is a state employee, but he is not speaking on behalf of the state for purposes of this interview. Fernando is a long-term volunteer teacher for non-profit home buying classes and has been active in organizing numerous local home ownership fairs and initiatives. Fernando helped coordinate the first minority homebuying fair specific to the Latino Community. Fernando helps coordinate other minority home buying fairs for minorities such as the Latino Home buying Fair and the African American Home buying fair among others. At the state he is responsible for developing brochures and maintaining information about foreclosure on his agency's Web site among many other duties.

What population or populations in Multnomah County face the greatest challenges finding desirable homes to rent or buy?

Low income and minorities households face the greatest challenges to finding desirable homes to rent or buy. While home prices have declined, access to credit and damaged credit pose an additional hurdle for low income and minority consumers seeking to purchase or rent a home. Current credit standards and requirements limit their possibilities of securing financing(s) necessary to purchase a home in the current housing market. More low income and minority renters are being declined due to their credit histories and the lack of affordable rental units in the area they want to live. Affordable rental housing units are not always available near their work and causes low income and minority households to travel longer commutes.

What are the main challenges they face?

First-time home buyers face challenges with financing a home. These include higher credit requirements and higher required down payments needed to purchase a home. In some cases homes are not affordable nearby where they work forcing them to commute long distances.

Homeowners who lost their homes due to foreclosure are having a hard time obtaining a place to rent or buy. They have a damaged credit history and because of that are not able to easily get loans or secure affordable rental homes. Due to the stricter credit standards these households will not be able to finance a home for a significant period of time. These households also face other challenges such as reduced income due to reduced employment or outright unemployment.

What programs, strategies or initiatives best address those issues – these can be existing programs we need more of, or new initiatives not in place?

Post purchase and home retention programs address these issues provided they include some type of permanent financing mechanisms to address affordability of the units. More financial assistance and

APPENDIX B: FAIR HOUSING INTERVIEWS

educational opportunities are needed to be in place to assist consumers when they are at risk of losing their homes. Consumers also lack a source for legitimate and reliable information. Where can consumers go to find out about legitimate business models and find individuals who offer the reputable services they are looking for. We need to empower consumers with information!

If you had to recommend only one action for government to take to reduce housing discrimination, bias and segregation in our community, what would it be?

Widely publicize actions taken against organizations or individuals who have committed housing discrimination to set a clear precedence that housing discrimination will not be tolerated in Portland or any other part of Oregon. PHB should request assistance from the media to publicize such actions.

APPENDIX B: FAIR HOUSING INTERVIEWS

INTERVIEWING: Lynne Walker, East Multnomah County Citizen

DATE: February 23, 2011

TIME: 4 p.m.

INTERVIEWER: Self

Tell us briefly about the work you do that may bring you into contact with people who are looking to purchase or rent their home?

I no longer work. I got involved in housing issues in the summer of 2006, when I was looking for housing myself and realized that, on my earnings and given my job history since I'd become disabled by Post Traumatic Stress Disorder, it was inevitable that I would become homeless. I'd worked on then-City Commissioner Sam Adam's campaign; his office put me in contact with the Coordinating Committee to End Homelessness and I began attending their meetings.

Since then I went through the cycle of homelessness and re-housing with the assistance of JOIN, the agency that secured me a Shelter Plus voucher through HAP that covered my rent and utility expenses for a year until my Social Security Benefits were finally approved. HAP continues to pay two-thirds of my rent; without their help I would not be able to afford a market-rate apartment.

I am still attending CCOH meetings and networking with efforts to help the homeless in East Multnomah County.

What population or populations in Multnomah County face the greatest challenges finding desirable homes to rent or buy?

In addition to troubled folk with undiagnosed mental illness, prison records and credit issues, single people, especially women aging out of both the labor and the marital markets, with good credit and good rental histories are being priced out of the rental market. Having pets as companions complicates their search for housing.

What are the main challenges they face?

Housing they can afford on their income is no longer being built. We no longer have boarding houses, hotels for women or new construction of studio or bachelor apartments.

In the 1970s we had a bumper sticker: "Most women are only a man away from welfare." Despite the change the Boomer generation hoped to see happen, this is still true. There is still an earnings gap between men and women. Women are less likely to be steered towards a lucrative education in science or engineering, and women are more likely to bear the expenses of children.

We were encouraged to be independent and not rely on men. Some of us chose not to have children. Women who once felt secure with savings and investments have watched those dwindle through various scams and scandals. Mass layoffs and dim future job prospects for people over 50 forced women to tap into our savings.

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I also feel that our culture at large has done itself a disservice by stressing “independence” over “interdependence.” Somehow we got the idea that housing a multi-generational extended family in one residence represents failure, but the loss of this support network means that each of us is truly alone when forced to meet housing needs in a market that no longer offers affordable options for single people.

Single people who rely on companion animals for their mental health face additional challenges finding suitable accommodations for themselves and their pets, especially dogs. Sometimes even when the landlord is willing to accept the dogs, the housing itself doesn't meet dogs' needs for open space and private “territory.”

What programs, strategies or initiatives best address those issues – these can be existing programs we need more of, or new initiatives not in place?

Section 8 is a good program, but the wait for vouchers can take years, and the vouchers aren't targeted to any specific population. Far more people qualify for vouchers than apply. I would prefer to see private, not-for-profit agencies develop housing that single people could afford on their income. Small bungalows with minimal kitchens and one large room would be enough for most aging singles. Housing located with access to public transportation would not have to be built downtown on pricy real estate. On-site community gardens rather than parking lots would be both an environmental and a mental health plus.

If you had to recommend only one action for government to take to reduce housing discrimination, bias and segregation in our community, what would it be?

I would like to see more funding for “secret shopping” to identify those landlords and managers who screen out tenants before they submit applications and to visibly prosecute those who violate fair housing laws.

If I may make one other suggestion, it would be to establish a “Good Citizen” program for dogs and their owners to complete, so that they can demonstrate to landlords that the humans understand their responsibilities as dog owners and the dogs are suitably behaved to be housed in other folks' properties.

APPENDIX B: FAIR HOUSING INTERVIEWS

INTERVIEWING: Toby Washington, Portland Housing Advisory Commission

DATE: March 10, 2011

TIME: 9:00AM

INTERVIEWER: Jennifer Kalez

Tell us briefly about the work you do that may bring you into contact with people who are looking to purchase or rent their home?

35 years in Mortgage industry (not as a broker). Underwrote own transactions, portfolio. Also some commercial work – income producing units, apartments, industrial, strip malls, etc.

Previously at Washington Federal – single family or apartments, every type of transaction.

Now on Portland Housing Advisory Commission.

What population or populations in Multnomah County face the greatest challenges finding desirable homes to rent or buy?

Don't have historical experience in Multnomah County, but generally:

Lower income, lower educated populations – often impacted by social condition.

- Fear restricts some – intimidated by systems that are run by people who don't look like them. Don't understand, and don't listen.
- Lack of education and awareness. Need better outreach on lower levels, perhaps working with affinity groups.
- Advocacy groups are good, but really want to take care of their own, many are not included.

Approach on multiple fronts – need specific parameters, look for results, and have performance-based outcomes.

What are the main challenges they face?

Looking for trust and credibility. There is a difference between the two; there is a need to be honest about how you can and cannot help.

What programs, strategies or initiatives best address those issues – these can be existing programs we need more of, or new initiatives not in place?

Success is attributable to education, developing customer relationships, and making sure they understand the process.

Industrial relations is all about understanding the problem. Can engage people to do study after study, but have to understand what is behind the numbers, as the takeaway can be very different. Ask people directly what services they need.

Need good policy, good corporate citizens, and good employees.

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The public needs to be realistic and clear about what they want and need. When in need, may need to live somewhere where they don't necessarily want to. Housing choice is important, but people should be flexible.

Help people understand what is available and why it's available there. Whoever leads the charge, need to help enforce it, and have performance standards.

Understand what people really need; if they have to travel far for services, find out what part of the services they need, and decide if it's feasible to have services in other parts of the city.

If you had to recommend only one action for government to take to reduce housing discrimination, bias and segregation in our community, what would it be?

State commitment to Fairness, and impose financial consequences for non-performance.

Focus more on enforcement.

Build credibility with reinforced action – penalize, and penalize quickly. Hold the Fair Housing Plan accountable.

Eliminating discrimination completely is probably not possible. Can reduce the impact of discrimination by creating economic penalties.

Need people who have wherewithal and political leverage to take the charge forward.

Audit testing may not be the way to determine discrimination; look at the number of people currently in housing, and determine rates of people of color. People are often waitlisted – make sure properties are accessing ALL people on the waitlists.

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INTERVIEWING: Jenny Weinstein, PSU Center for Aging

DATE: 3/2/11

TIME: 2:00PM

INTERVIEWER: Dory Van Bockel

Tell us briefly about the work you do that may bring you into contact with people who are looking to purchase or rent their home?

Research at PSU – older adults and people with disabilities living in subsidized housing or on waiting lists. Aging isn't a protected class, but there is significant overlap, as many have disabilities. Not a lot of experience around home buying – most are renters.

What population or populations in Multnomah County face the greatest challenges finding desirable homes to rent or buy?

People on a fixed incomes have fewer options.

Few options for low-income elders once they become disabled (dementia, Alzheimer's). Often they have declining health but are hesitant to tell someone. Property managers may "avoid" these clients or not know how to assist them; they are often forced to move into a nursing home.

What are the main challenges they face?

Lack of affordable rentals close-in, near transit, and other amenities (grocery, medical). Lack of choice and higher transit costs – 20 minute neighborhoods. Many are rent-burdened, sacrificing things like healthcare, medication, and other things because they're spending too much on housing. Long wait lists cause many low income renters to settle on something they cannot afford.

Older adults aging in place without the funds to make their homes accessible as they age are forced to move. Some property managers are not prepared to handle reasonable accommodation or reasonable modification requests; it also often takes time to make the changes.

Elders are not a group that has a lot of advocacy programs supporting them.

What programs, strategies or initiatives best address those issues – these can be existing programs we need more of, or new initiatives not in place?

Incentives for developers to build affordable units close in to more locations, particularly "low barrier housing" such as SROs. Policies like Inclusionary Zoning – which is very controversial.

Funds to assist property owners with physical improvements to make structures accessible – allows them to stay in a unit safely.

APPENDIX B: FAIR HOUSING INTERVIEWS

Programs that preserve existing affordable housing, especially in areas with increased property values (like downtown), preventing displacement and concentration of areas of poverty. Also an issue for mobile home residents, and SROs.

Training for property managers to assist people with special needs, translation services.

If you had to recommend only one action for government to take to reduce housing discrimination, bias and segregation in our community, what would it be?

Align transportation investments with affordable housing development or existing affordable housing. Require affordable units in developing areas (especially low-barrier units).

Subsidies on buying land to encourage development.

INTERVIEWING: Bill West, the ARC

DATE: 2/22/11

TIME:11:30am

INTERVIEWER: Neisha Saxena

Tell us briefly about the work you do that may bring you into contact with people who are looking to purchase or rent their home?

Working at ARC, I encounter people with significant intellectual and cognitive disabilities. ARC provides social services. The county's developmental disability programs serves about 1/3 of people with intellectual disabilities. He helps the others get appropriate community services, people who are falling through the cracks. He's been doing this work for 30 years. Once people can get on services, they can get funding for housing.

ARC works with about 200 clients per year.

What population or populations in Multnomah County face the greatest challenges finding desirable homes to rent or buy?

People with disabilities and on Social Security Income. Veterans are a tough time; people with mental health issues and some folks with developmental disabilities. Income/SSI is so low that they are priced out of the market. Lack of available services and Section 8 is a huge problem.

What are the main challenges they face?

Income is too low. Contractual issues as well, like lack of ability to understand rights or obligations. People have challenging rental histories because of their disabilities. People can't afford moving costs or fees, either. There is an overall lack of low-income housing.

What programs, strategies or initiatives best address those issues – these can be existing programs we need more of, or new initiatives not in place?

Need more Section 8 vouchers or other subsidized housing. Clients don't fare well in CDC type of housing, they are often too small, crowded, or difficult with their disabilities. People need the security of subsidized housing. People need in-home care, skills training, personal agents, and case management. More permanent supportive housing targeted to people with intellectual and developmental disabilities are in great need. Programs geared toward mental health.

Training about developmental disabilities is also needed; for example when a client has an IQ around 73-74, they can't clean their apartment as well. HAP keeps trying to evict people like that. ARC calls APD to keep them there. The client ends up having to pay someone to clean. They are at the point where they cannot get disability services or SSI because they are technically too high-functioning. Staff at these properties need training on dealing with folks who are just outside of services.

APPENDIX B: FAIR HOUSING INTERVIEWS

If you had to recommend only one action for government to take to reduce housing discrimination, bias and segregation in our community, what would it be?

More resources – both housing and social services. Grapping for the existence or all of our public systems. There are clients that are intractably homeless, and can't get into housing. Some have sex offender status who are barred from all kinds of housing, no matter how successful they are of completing programs.

APPENDIX B: FAIR HOUSING INTERVIEWS

INTERVIEWING: Mark White, Powellhurst-Gilbert Neighborhood Assoc.

DATE: March 3, 2011

TIME: 1:00PM

INTERVIEWER: Jennifer Kalez

Tell us briefly about the work you do that may bring you into contact with people who are looking to purchase or rent their home?

As the president of the neighborhood association, know the needs of my neighborhood. The neighborhood is overcrowded, a lot of school age children, packing into David-Douglas, mostly.

Leander Court, which is a beautiful facility has about 174 residents for only 37 units. 126 are children. 60% of the people living there are under or unemployed.

There are about 30,000 people in the neighborhood, 11,000 households. Many are school-aged. Medium density family-size housing is prevalent, and growth is very high.

Ron Russell Middle School, which is a newer school, has 885 students, about 87% are on free or reduced lunch. David Douglas High School is the most populous school with about 3,000. It's the highest in the state. Free/reduced lunch at DDHS is 80%, up from about 39% in 15 years.

David Douglas is a food desert, not a lot of accessibility to stores.

What population or populations in Multnomah County face the greatest challenges finding desirable homes to rent or buy?

The City needs to focus more on neighborhoods, and what they need; when the neighborhood was annexed into the city, land was purchased at very low costs and then redeveloped into more housing.

People need help with unemployment – employment centers need to be city-wide. The neighborhood is almost all housing – with a high carbon footprint since there are not a lot of bus lines, things are not walkable, and there is a lack of sidewalks.

There is also a fairly high percentage of people with disabilities and elders since the cost of living is lower.

What are the main challenges they face?

The Homebuyer Opportunity Areas created so much construction targeted to low-income buyers, it creates ownership opportunities that don't help the neighborhood. There are many foreclosures – the two zipcodes for the neighborhood are the number 1 and number 2 areas for highest number of foreclosures. The city should sunset the tax exemptions in that area for a few years to clear out the foreclosed properties and to get the neighborhood back into shape.

People lack a choice in where they live because their incomes are restricted.

APPENDIX B: FAIR HOUSING INTERVIEWS

At the same time, the neighborhood make-up is great, David Douglas has 76 languages represented in the school, and 52% of children identify as belonging to a community of color.

I have rental properties; a woman wanted to rent a home I own, using a Section 8 voucher. It took 30 days to get an answer for HAP, and then they determine the home is not eligible to her because it has two bedrooms. This doesn't make sense because she had previously been in two-bedroom homes. I ended up being out rent for the time I was waiting for an answer. Miscommunication and unresponsiveness discourages property owners from accepting Section 8 vouchers.

What programs, strategies or initiatives best address those issues – these can be existing programs we need more of, or new initiatives not in place?

We need to work toward a balance – currently small businesses can't make it. They have to target to neighbors, who are low-income and don't buy a lot of goods and services. The Community is not sustainable.

We are working on zoning changes to increase the number of businesses to make it more of an area of opportunity.

Section 8 vouchers are moving out of the URAs and into the neighboring areas, also lowering incomes.

Important to keep children in stable environments; kids don't do as well in school if they have to move around a lot.

If you had to recommend only one action for government to take to reduce housing discrimination, bias and segregation in our community, what would it be?

Continue to work toward 20-Minute Neighborhoods

Improvements to streetscapes, more grocery stores.

Mixed use senior housing. Some is already in development or proposal, including moving Human Solutions, Self Enhancement Inc., and Urban League to the area.

International Markets, farmers markets.

Working on getting horse stables nearby to use in the park.

It's all about Economic Development – people need meaningful employment.

It will change from people having to live there because of their lower income to actually wanting to live there, and taking pride in their neighborhood.

APPENDIX B: FAIR HOUSING INTERVIEWS

INTERVIEWING: Bruce Whiting, Key Bank Community Development Banking

DATE: March 7, 2011

TIME: 2:00PM

INTERVIEWER: Heidi Martin

Tell us briefly about the work you do that may bring you into contact with people who are looking to purchase or rent their home?

Regional manager for CRA/Compliance for Key Bank Community Development Banking. Team leader for Portland office which is responsible for real estate construction, tax credit investment, and asset management of affordable housing projects serving low-income communities in Oregon, Idaho and Utah. Personally responsible for compliance activities as they pertain to the Community Reinvestment Act.

Board member for Human Solutions, Inc.; a nonprofit social service and housing provider for low-income individuals and families.

Board chair for Housing Development Center, a nonprofit developer of affordable housing and asset management technical assistance provider

Board treasurer for Housing Land Advocates, a nonprofit advocacy organization supporting the affordable housing community through appropriate land use regulation and advocacy.

What population or populations in Multnomah County face the greatest challenges finding desirable homes to rent or buy?

Populations earning less than 50% MFI, in particular senior and those afflicted with disabilities (either physical or mental health) with incomes below 30% MFI, and homeless youth, especially LGBTQ.

What are the main challenges they face?

- Availability of affordable units that accommodate needs of seniors as they age in place; lack of health and welfare services which are integrated into their housing (enhanced resident services)
- Homeless youth (especially LGBTQ) – housing which provides a stabilizing environment that affords them the opportunity to secured needed medical, education, and job opportunities.
- Targeted groups lack housing that is integrated into Transit-Oriented Development opportunities.

What programs, strategies or initiatives best address those issues – these can be existing programs we need more of, or new initiatives not in place?

Expand program support for organizations working to address the unique needs of homeless youth, especially LGBTQ youth.

APPENDIX B: FAIR HOUSING INTERVIEWS

Increase the level of funding for projects that support a greater capacity of housing availability for those earning less than 50% MFI.

Greater integration and financial support of resident services programs/initiatives serving target markets

Greater collaboration with Metro, Mulntomah County (all jurisdictions), PDC on developing rental housing opportunities that have a strong transit-oriented development component.

If you had to recommend only one action for government to take to reduce housing discrimination, bias and segregation in our community, what would it be?

Greater enforcement and training on fair housing.

APPENDIX B: FAIR HOUSING INTERVIEWS

INTERVIEWING: David Widmark, Gresham and Housing Authority of Portland Council

DATE: March 7, 2011

Electronic Submission

Tell us briefly about the work you do that may bring you into contact with people who are looking to purchase or rent their home?

I'm a commissioner for the Housing Authority of Portland.

What population or populations in Multnomah County face the greatest challenges finding desirable homes to rent or buy?

The unemployed and homeless.

What are the main challenges they face?

Multiple agencies providing some duplication of services and red tape.
Lack of funds for rent and available housing.

What programs, strategies or initiatives best address those issues – these can be existing programs we need more of, or new initiatives not in place?

If you had to recommend only one action for government to take to reduce housing discrimination, bias and segregation in our community, what would it be?

In a perfect world there would be "one" stop shopping where all services could be provided.

Educate tenants of their rights and landlords of their responsibilities.

APPENDIX B: FAIR HOUSING INTERVIEWS

INTERVIEWING: Gloria Wiggins, El Programa Hispano

DATE: 3/1/2011

TIME: 10:30 AM

INTERVIEWER: Alyssa Cudmore, FHCO

Tell us briefly about the work you do that may bring you into contact with people who are looking to purchase or rent their home?

El Programa Hispano has five main service areas including:

1. Aid to Domestic Violence Victims in the Portland area (crisis hotline, advocates, access to shelters, housing, DHS and child protective services, sexual assault and preventative services).
2. Gang Prevention (case managers to gang referrals by school, family, etc)
3. SUN (Schools United Neighborhoods) manages housing in these neighborhoods
4. Rent and Utility Assistance to clients
5. Drop in center for any clients to come for questions or referrals to other agencies and organizations

Housing is one of the most central needs for the clients of El Programa Hispano. The Multnomah County Housing Authority of Portland provides a pool of money to El Programa for rent assistance, but this only covers approximately 5-6 families per month (there are about 40 families/month requesting rent assistance). Many of El Programa's clients who stop in at their drop-in center bring forth a number of issues including: repairs their landlord will not perform for them, refunds the landlord will not return (ie: security/cleaning deposits), tenants who don't understand what the lease agreement means (ie: month to month vs. 12 month lease).

What population or populations in Multnomah County face the greatest challenges finding desirable homes to rent or buy?

The populations Gloria sees facing the greatest challenges include those with low incomes, no/bad credit histories, no previous tenant histories, no documentation (example: kids do have documentation and the parents do not), victims of domestic violence (ie: the DV victim's lease was signed by the abuser, and as a result the victim has no rental or credit history), seniors, people with disabilities (ie: El Hispano had a case where a family had a child with a genetic disease of the lungs. The disease required the child to have equipment to aid with breathing. The apartment complex the family lived in had no regulations about smoking. The neighbors' smoke worsened the condition of the child, and the landlord would not allow the family to move to a different unit or break their lease without a charge. El Programa referred the case to Legal Aid and it is now being dealt with).

What are the main challenges they face?

Credit History
Rental History
No documentation

APPENDIX B: FAIR HOUSING INTERVIEWS

One main problem that El Programa sees is refusal to accept rent assistance. Gloria explained that their organization provides rent assistance to victims of domestic violence and to other clients needing it, and many of the landlords refuse to accept this assistance.

Gloria emphasized that the Rent Assistance programs available to their clients are still very difficult to get landlords to accept. El Programa has a large pool of money to provide assistance to people in need, and the landlords refuse to accept the money. Gloria said that the majority of the recipients of this aid from her organization are either Hispanic or African American, and she believes that landlords are not accepting these vouchers because they don't want Hispanics and other races living in their complexes.

Example: One of El Programa's clients was a large family. El Programa gave them rent assistance, and the manager did not return the documents to Gloria until a day after he evicted the family. The family was evicted. The manager stated that he did not want the family living there due to the large amount of noise and too many kids. Gloria stated that she has heard this excuse many times, and she believes it does not have to do with the number of children, but rather the race and national origin of the tenants. She has also seen many tenants go without heat, have had broken windows, mold, broken stoves, etc. She stated that landlords let the unit become run down waiting for the tenants to move out.

Example: Gloria had a family who was renting a home. They received in the mail that they didn't have their mortgage, and that the housing was going up for auction in 30 days. The family's landlord told the tenants that they should continue living in the house and continue paying rent for the remainder of their six month lease. Gloria has seen a few cases of this in the past year and worries that with so many foreclosures, and tenants who do not know their rights, or do not speak English, that this may be taking place more than we know.

Gloria has also seen many of her clients (primarily Hispanic) who have filled out applications for homes seen on HousingConnections.org or with FOR RENT signs clearly shown outside apartment complexes. They call, leave a message, send in their application, and never hear back. Another client who is not Hispanic will call, and the complex will state that there are vacancies.

Gloria stated that there are very few apartment complexes in the area that will accept domestic violence victims. The DV victims must disclose to the managers that they are victims, and as a result, many of her clients experience sexual harassment from both the landlords and the managers.

The wait list is presently closed for Section 8 vouchers. Big barrier for the clients Gloria sees.

Gloria also stated that a few of the apartment complexes in Gresham have begun to target undocumented Hispanics (she could not speak to the rest of Portland, as her organization is based in Gresham). These complexes have horrible conditions and are being sold at the market rate (\$700/month). Some of the conditions include cockroaches, mold, no heating, rats, and the landlords and managers do not respond to the requests of the tenants because they know the tenants are not legally in the country and have few recourses to file a complaint.

Many of Gloria's clients are beginning to buy and rent in the mobile home market. She stated that the mobile home parks have many problems (cats, fleas, health issues, etc), but the managers of the mobile home parks do little to nothing to address these issues. She has been working with the county health department on some of these issues.

APPENDIX B: FAIR HOUSING INTERVIEWS

What programs, strategies or initiatives best address those issues – these can be existing programs we need more of, or new initiatives not in place?

Gloria believes that the biggest obstacle we need to overcome is education. People need to be informed of their rights (both immigrants who are new to our country and Americans who have been here all along). People also need to be aware of all of the resources available to them, so they know where to do and get the support they require (ie: LASO, FHCO, etc).

Domestic Violence victims need to have access to advocates who know their rights and what laws apply and do not apply to them; someone to help guide them through the legal maze.

If you had to recommend only one action for government to take to reduce housing discrimination, bias and segregation in our community, what would it be?

If Gloria had to recommend only one action for the government to take it would be a campaign of community awareness of rights and the process of what to do if you believe you are being discriminated against. Many of her clients do not know what to do if they are being evicted. Her clients are scared of the eviction process, and as a result do not go to court. They don't understand how the legal system functions, and that it can actually work in their favor. Gloria recommends having an office where people can file a complaint. In the present system the power to enforce goes to the landlord. There are few reliable places for tenants to go. Gloria stated that an office is needed that is essentially "BOLI for tenants."

APPENDIX B: FAIR HOUSING INTERVIEWS

INTERVIEWING: Jeri Williams, Office of Neighborhood Involvement

DATE: March 3, 2011

TIME: 11:00am

INTERVIEWER: Jennifer Kalez

Tell us briefly about the work you do that may bring you into contact with people who are looking to purchase or rent their home?

Work with the Diversity in Civic Leadership Program – work with organizations in the city, including CIO, Latino Network, NAYA Family Center, IRCO, and Urban League, helping to get communities of color more engaged with the city, including in housing policy. Housing is a big concern.

Also work as a first line response for people in needs.

I lived in low income housing from about 1995-2008, my daughter now lives in HAP housing, so I'm very familiar with the needs.

What population or populations in Multnomah County face the greatest challenges finding desirable homes to rent or buy?

Trafficking victims, homeless, homeless youth especially.

I work on the Child Sexual Exploitation Committee – there is never enough shelter for these victims, they need a safe place. They are often treated like criminals, which is not right.

What are the main challenges they face?

Once they leave the trafficking situation, they have to overcome those mental and physical barriers they carry. Many of the children are 13/14 years old, they need to go back to school. Many are placed in foster care, but end up running away back to their Pimp/John, or living in shelters.

Currently, there are about 126 children victims of sex trafficking (that have left their bad situations).

The Sexual Assault Resource Center can help, but they don't offer a lot of the special services this population needs. They need something stable and permanent.

What programs, strategies or initiatives best address those issues – these can be existing programs we need more of, or new initiatives not in place?

They need permanent shelter. There was a bill going forward with an ask of about \$50 Million that would help start some sort of shelter, but it didn't go through. We'll be trying again.

The city passed an ordinance saying the city can sell property (like vehicles) from Pimps/Johns and sell it to help fund these programs.

APPENDIX B: FAIR HOUSING INTERVIEWS

If services and support are available, people can be successful. Jeri was a victim herself many years ago, but received help to change.

Education & counseling are paramount.

If you had to recommend only one action for government to take to reduce housing discrimination, bias and segregation in our community, what would it be?

More funding. \$285,000 pays for only 4 beds per year at Janus Youth, and the youth can only stay there for up to 14 days. And there is just shelter, not enough room. It needs to be secure, but not on lockdown. They are not criminals.

Offer education and training, like vocational work. Counseling, medical support, psychological help. This has to be long-term.

Encourage homeownership, it increases wealth, ties people to their neighborhoods, and helps generations to come.

There needs to be an intentional focus to NOT cut programs like this.

As far as protected class, it's difficult to determine if these sex traffic victims fall under that protection.

APPENDIX B: FAIR HOUSING INTERVIEWS

INTERVIEWING: Joe Wykowski, Executive Director of Community Vision

Date: February 22, 2011

Time: 12:00PM

INTERVIEWER: Jon Gail

Tell us briefly about the work you do that may bring you into contact with people who are looking to purchase or rent their home?

Joe is the executive director of Community Vision. They were founded in 1989, Community Vision is the largest nonprofit organization providing individualized housing, supported living, employment, and homeownership services to people with disabilities and their families in Oregon. Community Vision has proven that assisting one person at a time to live in their own home provides the stability they need to work, live, and thrive in the communities of their choice.

What population or populations in Multnomah County face the greatest challenges finding desirable homes to rent or buy?

People with disabilities have a very hard time affording, finding, and keeping affordable housing due to a variety of challenges such as: affordability (MFI is typically 0-30%) and they live on social security, accessibility to all housing types, affording to make reasonable accommodations (landlords may allow it but they do not pay for the improvements such as grab bars, toilets, handles, etc.). Disabled persons often do not have easy online access to computers so they can't easily access or afford the technology and services to benefit from services like Housing Connections. People with cognitive disabilities have cognitive challenges researching and finding affordable housing options and need help of a support system or case manager to navigate the system and find housing solutions. Unfortunately services like the services Community Vision provides are scarce and not well funded in Multnomah County.

What are the main challenges they face?

1. Financial challenges – saving up for a first and last month deposit while living on social security; they also struggle to afford utility deposits, and they also struggle to find affordable housing given their 0-30% MFI incomes. Sometimes they must borrow their deposits in order to be able to afford to rent a place.
2. Need easier, more convenient access and more affordable access to technology to use services like Housing Connections and other similar sites needed to find an affordable housing option.
3. The state funding supports case management for people with disabilities by funding case managers but funding is not linked to access to affordable housing resources as well. So people with disabilities must compete with everyone else for scarce affordable housing assistance. Their disabilities put them at a disadvantage in obtaining these housing resources and there is not preferential treatment for this high-need population.
4. Accessibility is still a huge problem. Most units are not accessible and there is little funding to make them accessible. Reasonable accommodation is not enough because the clients can't afford to make the improvements.
5. People with disabilities are often overlooked and forgotten and people assume there are lots of special programs for people with disabilities but that is not true in the housing arena. They must compete for the limited affordable housing opportunities against everyone else.

APPENDIX B: FAIR HOUSING INTERVIEWS

What programs, strategies or initiatives best address those issues – these can be existing programs we need more of, or new initiatives not in place?

Multnomah County and Portland should adopt a visitability ordinance which requires new housing units to be built in a way that would make them easily visitable by people with disabilities. Joe cited Atlanta as a city who has passed a visitability ordinance. He also noted that the owner-occupied home ownership rate for people with disabilities was around 30%, which is lower than the rate for most minority groups.

Given their income is 0-30% MFI, many people with disabilities prefer to live on their own but can't afford to do so, so they are forced to live in group homes. Also for disabled households living in group homes is difficult for them to sort out how to move out on their own (they often require a case manager or coach to help them with this but this type of assistance is very limited to a number of organizations like Community Vision and it is not well supported by government or private funders).

If you had to recommend only one action for government to take to reduce housing discrimination, bias and segregation in our community, what would it be?

Multnomah County and Portland should adopt a visitability ordinance which would require newly constructed housing units to be built in a way that would make them easily upgraded to be visitable by people with disabilities. Required work includes installing backing for grab bars, toilets, 36 inch doors, etc.

APPENDIX C: FAIR HOUSING COMPLAINT RAW DATA

State of Oregon: Bureau of Labor and Industries



2009: MULTNOMAH COUNTY housing discrimination complaints filed with BOLI

Total #
complaints: 33

Bases and reasons (*each complaint may involve more than one basis & more than one reason*)

PROTECTED CLASS	Reason(s) for complaint(s)	# occurrences	# occurrences
Disability			12
	failure to provide reasonable accommodation	9	
	refusal to rent	6	
	terms & conditions relating to rental	6	
	interference or coercion	3	
	discriminatory statements	2	
Race/Color			8
	terms & conditions relating to rental	6	
	interference or coercion	5	
	refusal to rent	3	
	discriminatory statements	2	
	failure to provide reasonable accommodation	1	
Familial Status			7
	refusal to rent	5	
	terms & conditions relating to rental	3	
	discriminatory statements	2	
National Origin			4
	refusal to rent	3	
	terms & conditions relating to rental	2	
	interference or coercion	1	
Retaliation			1
	refusal to rent	1	
Color			0
Marital Status			0
Religion			0
Sex - gender			0
Sex - harassment			0
Sex - maternity			0
Sexual Orientation			0
Source of Income			0

APPENDIX C: FAIR HOUSING COMPLAINT RAW DATA

State of Oregon: Bureau of Labor and Industries

2010: MULTNOMAH COUNTY housing discrimination complaints filed with BOLI

Total #
complaints: 38

Bases and reasons (each complaint may involve more than one basis & more than one reason)

PROTECTED CLASS	Reason(s) for complaint(s)	# occurrences	# occurrences
Disability			13
	failure to provide reasonable accommodation	11	
	terms & conditions relating to rental	5	
	refusal to rent	4	
	interference or coercion	3	
Race/Color			10
	discriminatory statements	5	
	refusal to rent	5	
	terms & conditions relating to rental	5	
	failure to provide reasonable accommodation	1	
	interference or coercion	1	
Familial Status			7
	refusal to rent	7	
	discriminatory statements	4	
	terms & conditions relating to rental	2	
National Origin			3
	terms & conditions relating to rental	3	
	discriminatory statements	1	
	interference or coercion	1	
	refusal to rent	1	
Color			1
	discriminatory statements	1	
	refusal to rent	1	
Religion			1
	refusal to rent	1	
	terms & conditions relating to rental	1	
Sex - gender			1
	discriminatory statements	1	
	terms & conditions relating to rental	1	
Marital Status			0
Retaliation			0
Sex - harassment			0
Sex - maternity			0
Sexual Orientation			0
Source of Income			0

APPENDIX C: FAIR HOUSING COMPLAINT RAW DATA

State of Oregon: Bureau of Labor and Industries

Summary

2009

Total occurrences by reason for complaints (each complaint may contain more than one reason)	
refusal to rent	18
terms & conditions relating to rental	17
failure to provide reasonable accommodation	10
interference or coercion	9
discriminatory statements	6
Disposition of cases (33)	
No Cause	19
Successful Conciliation	7
Cause	4
Failure to cooperate	1
Withdrawn with private resolution	1
Withdrawn without resolution	1
Open Investigation	0

2010

Total occurrences by reason for complaints (each complaint may contain more than one reason)	
terms & conditions relating to rental	17
refusal to rent	19
interference or coercion	5
failure to provide reasonable accommodation	12
discriminatory statements	12
Disposition of cases (38)	
No Cause	14
Open Investigation	12
Successful Conciliation	5
Failure to cooperate	4
Cause - Conciliation	2
Withdrawn with private resolution	1

APPENDIX C: FAIR HOUSING COMPLAINT RAW DATA

Disability Rights Oregon



**Housing: Multnomah County
Active Service Requests – Fair Housing Complaints
2009-2010**

Fair Housing Service Requests 2009-2010

PAIR: Protection and Advocacy for Individual Rights (usually physical disability)	48
PAIMI: Protection and Advocacy for Individuals with Mental Illness	44
PADD: Protection and Advocacy for People with Developmental Disabilities	4
PATBI: Protection and Advocacy for People with Traumatic Brain Injury	3
PAAT: Protection and Advocacy Relating to Assistive Technology	1
Total	100

Complaint Totals for Protected Class: Disability

Design/Construction	7
Eviction	16
Reasonable Modification	5
Harassment	15
Reasonable Accommodation	53
Terms & Conditions	1
Other	3

Sample Intakes:

Eviction

[Client] has a 60-day no cause eviction notice. Her son has a disability and she needs to discuss reasonable accommodation.

Client is living in an RV park and they are getting evicted. The county wants them to all move out in 30 days. This will affect 55 families...Client wants DRO to talk to the county so that they can stay in the RV Park. Resolution: County postponed enforcement of land use decision, and will only apply to new residents.

APPENDIX C: FAIR HOUSING COMPLAINT RAW DATA

Disability Rights Oregon

Reasonable Accommodation

[Client] uses shared bathroom at Alder House and they removed all hygiene products like soap, paper towels, etc. from the floor restrooms. This puts him at direct risk for picking up viruses, etc. due to his AIDS. Resolution: Central City Concern will put foaming soap and electric dryers in all six common bathrooms on client's floor, and will pay \$1500 to client as compensation for his injury.

Client needs a live-in caregiver. He is having problems getting one approved by the apartment management. He signed a five-year lease and a contract state he is responsible, not the caregiver, but they keep denying applicants. He has to pay a \$45 application fee every time and he cannot afford it. Resolution: Property manager waived background check fees as a reasonable accommodation; after several fee waivers management decided it was no longer reasonable. Property manager accepted SPD's background check as sufficient.

Client was at the women's shelter and they told her that she could not stay there because she has a companion dog. Resolution: Shelter director informed us that they have a low-barrier housing policy and welcome individuals with companions and service animals.

[Client's] doctor recommended a therapy dog for her depression, but her landlord is attempting to deny it because she didn't have the dog upon move-in.

Harassment

[Client] lives in a subsidized apartment building and is being targeted by other tenants and management. He has COPD and Diabetes, and feels this is what is causing them to single him out. He would like to discuss his rights.

Reasonable Modification

Client spoke with the maintenance manager that he needs to have a ramp because of his wheelchair and was told that he would have to pay for the ramp. The client doesn't feel that is fair and wants to know what his rights are.

Client has COPD and uses a walker and needs to have a ramp in the town home that she is in, and the landlord told her that she will have to pay \$1200 to put one in. Client wants to know what her rights are.

Design/Construction

Client was told by her landlord that they are going to put in roll-out windows and she said that because of her disability she can only have sliding windows and wants to know if we can help her.

APPENDIX C: FAIR HOUSING COMPLAINT RAW DATA

Fair Housing Council of Oregon



Prepared for the Portland 2011 Analysis of Impediments to Fair Housing Choice Working Group

Portland

BASIS	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11*
Race/Color	23	12	16	8	13	7
National Origin	11	16	6	8	8	3
Religion	2	3	2	0	3	1
Sex	7	3	0	4	4	4
Familial	14	10	11	8	15	7
Disability	59	31	16	11	25	12
Age	1	1	2	2	0	0
Sex Orientation/Gender	4	7	2	2	3	2
Income Source	0	3	2	2	3	2
Marital Status	3	0	1	2	1	1
TOTAL	124	86	58	47	75	39*

Table 1: Portland 2005-2011 Intake Data By Protected Class Basis. *Note: 2010 Data is through 12/10 while all other years span a July-June period.

Alleged Act	2010/11	2009/10	2008/09	2007/08
Admissions	0	0	0	0
Eviction	4	9	6	11
Reasonable Accommodation	9	9	5	13
Disparate Treatment	0	0	0	0
Design/Construction	0	0	0	1
Redlining	0	0	0	0
Illegal Ad/Statement	5	6	4	2
Refusal to Rent	6	13	9	12
Refusal To Sell	0	0	0	0
Refusal to Permit	0	0	0	0
Steering	0	1	1	1
Harassment	7	14	6	12
Terms and Conditions	8	14	4	13
Retaliation	0	3	2	4
Reasonable Modification	0	0	0	1

Table 2: Portland 2007-2011 Intake Data By Alleged Act. *Note: 2010 Data is through 12/10 while all other years span a July-June period.

APPENDIX C: FAIR HOUSING COMPLAINT RAW DATA

Fair Housing Council of Oregon

Resolution	2010/11	2009/10	2008/09	2007/08
Refer to HUD (FHCO not following)	19	36	15	16
Refer to HUD (FHCO following)	0	1	0	2
BOLI	19	40	18	18
LASO	0	2	1	1
FHCO Resolved	7	6	5	7
Insufficient Evidence/Complainant Dropped	2	4	5	3
Pending	8	0	0	0
Private Attorney	0	1	0	2
OLC	0	1	0	0

Table 3: Portland 2007-2011 Intake Data By Resolution. *Note: 2010 Data is through 12/10 while all other years span a July-June period.

Test Results	2010/11	2009/10	2008/09	2007/08
Familial Status (supports)	1	4	0	4
Familial Status (does not support)	0	1	3	1
Familial Status (inconclusive)	1	3	0	0
Disability (supports)	2	2	4	0
Disability (does not support)	0	0	1	0
Disability (inconclusive)	1	1	1	3
Sex (supports)	1	0	0	0
Sex (does not support)	0	0	0	0
Sex (inconclusive)	1	0	0	0
Race (supports)	0	1	0	0
Race (does not support)	0	1	2	2
Race (inconclusive)	0	2	1	2
National Origin (supports)	0	0	0	0
National Origin (does not support)	0	0	1	0
National Origin (inconclusive)	0	1	4	0
Marital Status (supports)	0	0	0	0
Marital Status (does not support)	0	0	0	0
Marital Status (inconclusive)	0	0	1	0
Religion (supports)	0	0	0	0
Religion (does not support)	0	0	0	2
Religion (inconclusive)	0	0	0	0

Table 4: Portland 2007-2011 Complaint Driven Test results. *Note: 2010 Data is through 12/10 while all other years span a July-June period.

Fair Housing Council of Oregon

Unincorporated Multnomah County

BASIS	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11*
Race/Color	5	2	8	1	2	4
National Origin	2	4	1	1	1	3
Religion	0	1	0	0	0	0
Sex	4	1	0	1	0	0
Familial	4	2	4	0	5	2
Disability	8	5	6	2	5	1
Age	0	0	0	1	0	0
Sex Orientation/Gender	1	0	1	0	0	1
Income Source	0	0	2	2	0	0
Marital Status	1	0	1	0	0	0
TOTAL	25	15	23	8	13	11*

Table 1. Unincorporated Multnomah County 2005-2011 Intake Data By Protected Class Basis. *Note: 2010 Data is through 12/10 while all other years span a July-June period.

Alleged Act	2009/10	2008/09
Admissions	0	0
Eviction	3	5
Reasonable Accommodation	4	2
Disparate Treatment	0	0
Design/Construction	0	0
Redlining	0	0
Illegal Ad/Statement	0	1
Refusal to Rent	3	3
Refusal To Sell	0	0
Refusal to Permit	0	0
Steering	0	0
Harassment	2	7
Terms and Conditions	4	1
Retaliation	0	0
Reasonable Modification	0	0

Table 2: Unincorporated Multnomah County 2008-2010 Intake Data By Alleged Act.

APPENDIX C: FAIR HOUSING COMPLAINT RAW DATA

Fair Housing Council of Oregon

Action	2009/10	2008/09
Refer to HUD (FHCO not following)	10	8
Refer to HUD (FHCO following)	0	1
BOLI	11	10
LASO	0	1
FHCO Resolved	0	0
Insufficient Evidence/Complainant Dropped	1	2
Pending	0	0
Private Attorney	0	0
OLC	0	0

Table 3: Unincorporated Multnomah County 2008-2010 Intake Data By Resolution.

Test Results	2009/10	2008/09
Familial Status (supports)	0	0
Familial Status (does not support)	0	0
Familial Status (inconclusive)	0	1
Disability (supports)	0	0
Disability (does not support)	0	2
Disability (inconclusive)	0	0
Sex (supports)	0	0
Sex (does not support)	0	0
Sex (inconclusive)	0	0
Race (supports)	0	0
Race (does not support)	1	0
Race (inconclusive)	0	1
National Origin (supports)	0	0
National Origin (does not support)	1	0
National Origin (inconclusive)	0	1
Marital Status (supports)	0	0
Marital Status (does not support)	0	0
Marital Status (inconclusive)	0	0
Religion (supports)	0	0
Religion (does not support)	0	0
Religion (inconclusive)	0	0

Table 4: Unincorporated Multnomah County 2008-2010 Complaint Driven Test Results.

Fair Housing Council of Oregon

Gresham

BASIS	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11*
Race/Color	4	0	0	1	0	1
National Origin	2	1	0	0	0	1
Religion	0	0	0	0	0	0
Sex	2	0	0	0	0	1
Familial	1	1	1	0	2	1
Disability	5	3	3	2	0	2
Age	0	0	0	0	0	0
Sex Orientation/Gender	0	0	0	0	0	0
Income Source	0	0	0	0	0	0
Marital Status	0	0	0	0	0	0
TOTAL	14	5	4	3	2	6*

Table 1: Gresham 2005-2011 Intake Data By Protected Class Basis. *Note: 2010 Data is through 12/10 while all other years span a July-June period.

Alleged Act	2009/10	2008/09
Admissions	0	0
Eviction	2	0
Reasonable Accommodation	0	1
Disparate Treatment	0	0
Design/Construction	0	0
Redlining	0	0
Illegal Ad/Statement	0	0
Refusal to Rent	0	1
Refusal To Sell	0	0
Refusal to Permit	0	0
Steering	0	0
Harassment	1	1
Terms and Conditions	1	0
Retaliation	0	0
Reasonable Modification	0	0

Table 2: City of Gresham 2008-2010 Intake Data By Alleged Act.

APPENDIX C: FAIR HOUSING COMPLAINT RAW DATA

Fair Housing Council of Oregon

Action	2009/10	2008/09
Refer to HUD (FHCO not following)	2	0
Refer to HUD (FHCO following)	0	1
BOLI	2	1
LASO	0	0
FHCO Resolved	0	1
Insufficient Evidence/Complainant Dropped	0	1
Pending	0	0
Private Attorney	0	0
OLC	0	0

Table 3: City of Gresham 2008-2010 Intake Data By Resolution.

Test Results	2009/10	2008/09
Familial Status (supports)	0	0
Familial Status (does not support)	0	0
Familial Status (inconclusive)	0	0
Disability (supports)	0	0
Disability (does not support)	0	0
Disability (inconclusive)	0	0
Sex (supports)	0	0
Sex (does not support)	0	0
Sex (inconclusive)	0	0
Race (supports)	0	0
Race (does not support)	0	0
Race (inconclusive)	0	0
National Origin (supports)	0	0
National Origin (does not support)	0	0
National Origin (inconclusive)	0	0
Marital Status (supports)	0	0
Marital Status (does not support)	0	0
Marital Status (inconclusive)	0	0
Religion (supports)	0	0
Religion (does not support)	0	0
Religion (inconclusive)	0	0

Table 4: City of Gresham 2008-2010 Complaint Driven Test Results.

APPENDIX C: FAIR HOUSING COMPLAINT RAW DATA

U.S. Department of Housing and Urban Development



Date: 3/16/11

Complaints Filed in Multnomah County, OR, January 1, 2009 to December 31, 2010

Total - 75

HudFileNo	Casename	Filed	Basis	Issue Code Description
100900858	Shaddox v NW Pilot Project	01/05/09	Race, Other Origin, -Native American, Disability,	310 Discriminatory refusal to rent 330 False denial or representation of availability
100901008	Grant v. St. Vincent De Paul Plaza	01/16/09	Race, Disability,	380 Discriminatory terms, conditions, privileges, or services and facilities 310 Discriminatory refusal to rent
100901558	Brown v. Duery	02/25/09	Family Status,	380 Discriminatory terms, conditions, privileges, or services and facilities 510 Failure to make reasonable accommodation
100901588	Marshall v Lexington Apartments	02/25/09	Disability,	312 Discriminatory refusal to rent and negotiate for rental 510 Failure to make reasonable accommodation
100901658	Lowe v. Weidler Court Apartments	03/04/09	Race, Family Status,	310 Discriminatory refusal to rent
100901768	Holland v. Nawikka Court Apartments	03/02/09	Race, Disability, Religion, Retaliation,	320 Discriminatory advertising, statements and notices
100901938	Farr v Gomes	03/20/09	Family Status,	382 Discrimination in terms/conditions/privileges relating to rental 450 Discriminatory acts under Section 818 (coercion, Etc.)
100901968	Willis vs. Poe	03/23/09	Race,	382 Discrimination in terms/conditions/privileges relating to rental 320 Discriminatory advertising, statements and notices
100901988	Kelaine v. Meadowland Apts	03/24/09	Family Status,	382 Discrimination in terms/conditions/privileges relating to rental 450 Discriminatory acts under Section 818 (coercion, Etc.)
100902158	Toussaint v. Wah	04/01/09	Race, Other Origin, -African, Family Status,	310 Discriminatory refusal to rent
100902418	Toussaint v. Andrusko	04/28/09	Color, Other Origin, -Haitian, Family Status,	311 Discriminatory refusal to negotiate for rental 310 Discriminatory refusal to rent
100902468	Mikhail Rudov vs Chardonnay Apartments	05/01/09	National Origin	380 Discriminatory terms, conditions, privileges, or services and facilities 450 Discriminatory acts under Section 818 (coercion, Etc.)
100902478	Toussaint v. Hernandez et al	04/30/09	Race, Other Origin, -African, Family Status, Retail	310 Discriminatory refusal to rent 450 Discriminatory acts under Section 818 (coercion, Etc.)
100902618	Willis v. River Place Square Apts.	05/19/09	National Origin	312 Discriminatory refusal to rent and negotiate for rental

APPENDIX C: FAIR HOUSING COMPLAINT RAW DATA

U.S. Department of Housing and Urban Development

Date: 3/16/11

Complaints Filed in Multnomah County, OR, January 1, 2009 to December 31, 2010

Total - 75

HudFileNo	Casename	Filed	Basis	Issue Code Description
100902618	Willis v. River Place Square Apts.	05/19/09	National Origin	380 Discriminatory terms, conditions, privileges, or services and facilities
100902718	Emory v Louie Property Management	05/27/09	Family Status,	380 Discriminatory terms, conditions, privileges, or services and facilities
100903368	Stoltz v Tenino Terrace LLC	07/16/09	Disability,	510 Failure to make reasonable accommodation
100903438	McAbee v Burson	07/29/09	Family Status,	382 Discrimination in terms/conditions/privileges relating to rental 310 Discriminatory refusal to rent
100903588	Landers v. Gabriel Properties	08/10/09	Disability, Retaliation,	382 Discrimination in terms/conditions/privileges relating to rental
100903878	Stanley Thomas v. Ritzdorf Court	08/20/09	Race, Disability, Retaliation,	450 Discriminatory acts under Section 818 (coercion, Etc.) 510 Failure to make reasonable accommodation
100904118	Murlin v. Rock Creek 185 Apartments	09/21/09	Disability,	380 False denial or representation of availability 380 Discriminatory terms, conditions, privileges, or services and facilities
100904138	Keel v Gordon Properties	06/09/09	Disability,	310 Discriminatory refusal to rent 380 Discriminatory terms, conditions, privileges, or services and facilities
100904178	Williams v Tran et al	09/23/09	Race,	510 Failure to make reasonable accommodation 310 Discriminatory refusal to rent 320 Discriminatory advertising, statements and notices
100904268	Machlan v. Andrea Terrace	08/21/09	Disability, Retaliation,	380 Discriminatory terms, conditions, privileges, or services and facilities 450 Discriminatory acts under Section 818 (coercion, Etc.) 510 Failure to make reasonable accommodation
100904288	Mathews v. Housing Authority of Portl	09/04/09	Race, Retaliation,	382 Discrimination in terms/conditions/privileges relating to rental 450 Discriminatory acts under Section 818 (coercion, Etc.)
100904348	Spruill v. Housing Authority of Portland	08/24/09	Disability,	510 Failure to make reasonable accommodation
100904358	FHCO v Gordon Properties	07/30/09	Disability,	310 Discriminatory refusal to rent 320 Discriminatory advertising, statements and notices

U.S. Department of Housing and Urban Development

Date: 3/16/11

Complaints Filed in Multnomah County, OR, January 1, 2009 to December 31, 2010

Total - 75

HudFileNo	Casename	Filed	Basis	Issue Code Description
101000368	Rogers v. HAP	10/29/09	Race, Retaliation,	382 Discrimination in terms/conditions/privileges relating to rental 450 Discriminatory acts under Section 818 (coercion, Etc.)
101000598	Carter v. Hawthorne East Apartments	12/24/09	Disability,	310 Discriminatory refusal to rent 510 Failure to make reasonable accommodation
101000638	Hagerty v. Reach Community Develop	12/23/09	Disability,	382 Discrimination in terms/conditions/privileges relating to rental 510 Failure to make reasonable accommodation
101000718	Tarlow v Evans	12/16/09	Family Status,	310 Discriminatory refusal to rent 320 Discriminatory advertising, statements and notices
101000728	Fine v Catalina Apartments	11/12/09	Disability,	382 Discrimination in terms/conditions/privileges relating to rental 450 Discriminatory acts under Section 818 (coercion, Etc.)
101000928	Fair Housing Council of Oregon v Eval	12/11/09	Family Status,	510 Failure to make reasonable accommodation 310 Discriminatory refusal to rent
101000978	FHCO v Catalina Apartments	11/02/09	Disability,	430 Otherwise deny or make housing available 310 Discriminatory refusal to rent 380 Discriminatory terms, conditions, privileges, or services and facilities 410 Steering
101001038	Devaney v. Central City Concern	01/28/10	Disability,	510 Failure to make reasonable accommodation 320 Discriminatory advertising, statements and notices
101001548	Brotherson v. Regenesis, Inc.	02/22/10	Family Status,	382 Discrimination in terms/conditions/privileges relating to rental 310 Discriminatory refusal to rent 320 Discriminatory advertising, statements and notices
101001908	Franklin v. Mader	03/11/10	Race,	310 Discriminatory refusal to rent
101002038	Lee v. Dawson Park Apts.	03/25/10	Race,	382 Discrimination in terms/conditions/privileges relating to rental
101002088	Sanchez v. Willow Springs Apartments	03/30/10	Disability,	510 Failure to make reasonable accommodation

APPENDIX C: FAIR HOUSING COMPLAINT RAW DATA

U.S. Department of Housing and Urban Development

Date: 3/16/11

Complaints Filed in Multnomah County, OR, January 1, 2009 to December 31, 2010

Total - 75

HudFileNo	Casename	Filed	Basis	Issue Code Description
101002118	Kravitz v. Chaucer Street Apartments	04/01/10	Religion,	312 Discriminatory refusal to rent and negotiate for rental 382 Discrimination in terms/conditions/privileges relating to rental
101002578	Tolbert v. Hollywood East Apts.	05/04/10	Race,	380 Discriminatory terms, conditions, privileges, or services and facilities
101002648	Bridges v Boitorn Line Invest LLC	05/10/10	Race,	312 Discriminatory refusal to rent and negotiate for rental 320 Discriminatory advertising, statements and notices
101002678	Titus Foster v Village Court	05/03/10	Family Status,	310 Discriminatory refusal to rent
101002688	Ramirez v Village Court	05/03/10	Family Status,	310 Discriminatory refusal to rent
101002698	Zipporah Foster v Village Court	05/03/10	Family Status,	310 Discriminatory refusal to rent
101002888	King v Osei-Boye	05/24/10	Race, Sex, Color, Other Origin, -American,	382 Discrimination in terms/conditions/privileges relating to rental 310 Discriminatory refusal to rent
101003048	FHCO v Uber	05/28/10	Family Status,	382 Discrimination in terms/conditions/privileges relating to rental 310 Discriminatory refusal to rent
101003098	Adams v Portland Habilitation Center,	06/03/10	Disability,	320 Discriminatory advertising, statements and notices 310 Discriminatory refusal to rent
101003288	FCHO v. REGENESIS, INC.	02/18/10	Family Status,	510 Failure to make reasonable accommodation 382 Discrimination in terms/conditions/privileges relating to rental 310 Discriminatory refusal to rent
101003298	Brotherson v Uber	03/05/10	Family Status,	320 Discriminatory advertising, statements and notices 382 Discrimination in terms/conditions/privileges relating to rental 310 Discriminatory refusal to rent
101003368	Kahl v HAP	03/22/10	Disability,	320 Discriminatory advertising, statements and notices 510 Failure to make reasonable accommodation
101003588	Quiachon v. Westview Apartments, LL	06/24/10	National Origin	382 Discrimination in terms/conditions/privileges relating to rental 320 Discriminatory advertising, statements and notices 450 Discriminatory acts under Section 818 (coercion, Etc.)

APPENDIX C: FAIR HOUSING COMPLAINT RAW DATA

U.S. Department of Housing and Urban Development

Date: 3/16/11

Complaints Filed in Multnomah County, OR, January 1, 2009 to December 31, 2010

Total - 75

HudFileNo	Casename	Filed	Basis	Issue Code Description
101003778	FHCO v Mader	07/13/10	Race, National Origin,	310 Discriminatory refusal to rent 320 Discriminatory advertising, statements and notices
101003798	Drake v. Glsan Housing Partners, LLC	07/30/10	Disability,	382 Discrimination in terms/conditions/privileges relating to rental 510 Failure to make reasonable accommodation
101003818	Smith v. Alderhouse Apartments	08/05/10	Disability,	510 Failure to make reasonable accommodation
101003828	Gates v. Wells Fargo Mortgage	08/09/10	Race, Sex,	353 Discrimination in the terms/conditions for making loans 383 Discrimination in services and facilities relating to sale
101004018	Colbert v. Odd Fellows Holgate Center	08/20/10	Disability,	382 Discrimination in terms/conditions/privileges relating to rental 510 Failure to make reasonable accommodation
101004188	Anderson v. Guardian Management	08/27/10	Race, Disability,	382 Discrimination in terms/conditions/privileges relating to rental 510 Failure to make reasonable accommodation
101004228	Stracner v Mader	08/16/10	Race,	310 Discriminatory refusal to rent 320 Discriminatory advertising, statements and notices
101004368	Anthony Edward Alder, Sr v. Robert N	09/09/10	Color,	310 Discriminatory refusal to rent 320 Discriminatory advertising, statements and notices
101004418	Foster v Albina Community Housing	09/10/10	Race,	382 Discrimination in terms/conditions/privileges relating to rental
101004558	Nelson v Guardian Development, LLC	09/23/10	Disability, Retaliation,	310 Discriminatory refusal to rent 450 Discriminatory acts under Section 818 (coercion, Etc.) 510 Failure to make reasonable accommodation
101004768	Bigej v Rollin Wheels Mobile Estates	09/22/10	Sex,	382 Discrimination in terms/conditions/privileges relating to rental 320 Discriminatory advertising, statements and notices
101004808	Boles v Income Property Management	08/04/10	Disability, Retaliation,	382 Discrimination in terms/conditions/privileges relating to rental 450 Discriminatory acts under Section 818 (coercion, Etc.) 510 Failure to make reasonable accommodation
101100128	Giles v Income Property Management	10/06/10	Race,	382 Discrimination in terms/conditions/privileges relating to rental

U.S. Department of Housing and Urban Development

Date: 3/18/11

Complaints Filed in Multnomah County, OR, January 1, 2009 to December 31, 2010

Total - 75

HudFileNo	Casename	Filed	Basis	Issue Code Description
101100148	Lynda Wilson v. Leong	10/14/10	Disability,	382 Discrimination in terms/conditions/privileges relating to rental
101100368	Robbins v. Freedom Mortgage	10/25/10	Disability,	510 Failure to make reasonable accommodation
101100528	Romero v. Rose Tabor Court Apartme	11/03/10	National Origin,	380 Discriminatory terms, conditions, privileges, or services and facilities
101100558	Storic v Regency Property Mgmt	10/28/10	Disability,	510 Failure to make reasonable accommodation
101100618	Susan Nelson v. Hood Village Apartm	11/04/10	National Origin	382 Discrimination in terms/conditions/privileges relating to rental
101100638	Hodgson v Carla Properties	11/05/10	Disability,	382 Discrimination in terms/conditions/privileges relating to rental
101100668	Gibson v Weidler Court Apartments LL	10/29/10	Race,	310 Discriminatory refusal to rent
101100738	Worthey v Pearl Court Apartments	11/17/10	Disability, Retaliation,	382 Discrimination in terms/conditions/privileges relating to rental
101100838	Kyleah Porter v Humbolt Gardens	11/29/10	Race, Disability,	450 Discriminatory acts under Section 818 (coercion, Etc.)
101101188	Cardon v Starcrest Manor Apartments	12/23/10	Family Status,	510 Failure to make reasonable accommodation
101101238	Walther v Tall Firs Mobile & RV Park	12/28/10	Disability,	382 Discrimination in terms/conditions/privileges relating to rental
				410 Steering
				510 Failure to make reasonable accommodation

Legal Aid Services of Oregon



**EXHIBIT A
PROJECT REPORT FOR LEGAL AID
BENEFICIARY DATA**

REPORTING PERIOD FROM: JULY 1, 2008 TO: JUNE 30, 2009

Participant Information	YTD
No. of households.....	72

1. GENDER

Males.....	34
Females.....	48
Gender Total.....	82

2. RACE: ETHNICITY

	Non Hispanic	Hispanic
White.....	41	4
Black/African American.....	20	
Asian.....		
American Indian/Alaskan Native.....	1	
Native Hawaiian/Other Pacific Islander.....	1	
American Indian/Alaskan Native & White.....	1	
Asian & White.....	2	
Black/African American & White.....		
Am. Indian/Alaskan Native & Black/African American.....	1	
Other.....		1
Total*	67	5

4. OTHER CHARACTERISTICS

Female Headed Households.....	10
Elderly Head of Household (over 62).....	1
Disabled/Special Needs.....	60

*Totals Should Equal

APPENDIX C: FAIR HOUSING COMPLAINT RAW DATA

Legal Aid Services of Oregon

EXHIBIT B (page 1 of 2)
 Legal Aid Services of Oregon Project Quarterly Report
 OUTCOME AND REPORTING DATA
 Reporting Period From: 7/1/08 to 6/30/09

PARTICIPANT INFORMATION	1st Quarter	2nd Quarter	3rd Quarter	4th Quarter	Y-T-D
-------------------------	-------------	-------------	-------------	-------------	-------

1. Performance Measures

TOTAL CASES (Output goal is 75 households served for the year)	24	13	24	11	72
Cases w/ sufficient evidence of discrimination	8	3	8	11	30
Cases with in-depth interview	23	13	24	11	72
Cases which proceed til process over	23	13	24	11	72

2. Cases with Sufficient Evidence

Successful Negotiation/Litigation by LASO (Outcome goal is that 80% of cases accepted for representation by LASO under the scope of this contract will be resolved with a favorable outcome for the client.)	8	4	8	3	23
Refer to HUD (monitoring)					
Refer to BOLI (monitoring)					
Total*	8	4	8	3	23

3. Cases Without Sufficient Evidence (Insufficient or No Merit)

Refer to HUD (not monitoring)	2	1			3
No merit After Investigation	1		1		2

APPENDIX C: FAIR HOUSING COMPLAINT RAW DATA

Legal Aid Services of Oregon

Refer to BOLI (not monitoring)					
Total*	3	1	1	1	6

4. Other Case Outcomes

Client withdrew/failed to respond after invest.	2				2
Client failed to appear for int. after intake	1				1
Still Investigating	1	5	4	6	16
Referral (not fair housing)	1				1
Advice Only	8	3	15	2	24
Total*	13	8	19	8	40

5. Referrals

FHCO	2				2
LASO	22	13	24	11	70

- Totals in boxes #2, #3, and #4 should be equal to the number of cases.

PARTICIPANT INFORMATION	1st Quarter	2nd Quarter	3rd Quarter	4th Quarter	Y-T-D
-------------------------	-------------	-------------	-------------	-------------	-------

Basis of Complaint					
Race/color	2				2
National Origin		1	1		2
Family Status	1				1
Religion					
Gender/Sex	1		1	2	4
Mental Disability	7	6	11	4	28
Physical Disability	13	5	11	5	34
Marital Status					

APPENDIX C: FAIR HOUSING COMPLAINT RAW DATA

Legal Aid Services of Oregon

Source of Income					
Age					
Sexual Orientation					
Sexual Harrassment		1			1
OTHER					

List **OTHER** here:

Alleged Act					
Admissions	5	1			6
Eviction	8	8	12	9	37
Reasonable Accommodation	9	1	6	1	17
Disparate Treatment			1		1
Design/Construction					
Redlining					
Illegal Ad					
Refusal to Sell					
Refusal to Permit					
Steering					
OTHER	2	3		1	6

List **OTHER** here: *Suit for damages against former landlord.*

Case had no merit against HAP for denial of granddaughter as care provider.

Second quarter: sexual harassment; failed HAP inspection; failed to timely request HAP hearing

Third quarter: need more time on section 8 voucher to find housing; cl got different aptmt than promised (think because of National Origin); harassment by fellow tenant due to gender identification issues; denied HAP admission due to criminal history which was due to drug addiction; stalking of one mentally ill tenant by another mentally ill tenant.

Fourth quarter: client had fear of someone in building and thought LL was not doing enough.

Fair Housing Education	1st Quarter	2nd Quarter	3rd Quarter	4th Quarter	Y-T-D
Number of events where LASO presented fair housing information	1	1	1	1	4

APPENDIX C: FAIR HOUSING COMPLAINT RAW DATA

Legal Aid Services of Oregon

**EXHIBIT A
(Page 1 of 2)
PROJECT REPORT FOR LEGAL AID
BENEFICIARY DATA**

REPORTING PERIOD FROM: JULY 1, 2009 TO: JUNE 30, 2010

PARTICIPANT INFORMATION	Total for Reporting Period	YTD*
No. of households	17	79

1. GENDER	Total for Reporting Period	YTD*
Male	7	33
Female	12	55
Total	19	88

2. RACE	Total for Reporting Period	Total for Reporting Period	YTD*	YTD*
	Hispanic	Non Hispanic	Hispanic	Non Hispanic
White	1	12	7	51
Black/African American		4		16
Asian		0		1
American Indian/Alaskan Native		0		1
Native Hawaiian/Other Pacific Islander				
American Indian/Alaskan Native & White		0		1
Asian & White				
Black/African American & White		0		1
Am. Indian/Alaskan Native & Black/African American				
Other		0		1
Total*	1	16	7	72

*YTD - Year to date including current reporting period

Legal Aid Services of Oregon

**EXHIBIT A
(Page 2 of 2)
PROJECT REPORT FOR LEGAL AID
BENEFICIARY DATA**

3. Income (Required)	Total for Reporting Period	YTD*
Over 80% of M.I.		
(Moderate Income) 51%-80% of M.I.		
(Low) 31%-50% of M.I.		
(Extremely Low) 0-30% of M.I.	17	79
Total Low/Moderate Income		
Total Income^a	17	79

**Total income should add up to the total people served.

4. Geography	Total for Reporting Period	YTD*
NE Portland	7	28
SE Portland	1	7
NW Portland	2	12
SW Portland	3	12
Non-Portland	4	20
Total	17	79

5. Other	Total for Reporting Period	YTD*
Female Head of Household (Required)	1	12
Elderly Head of Household (Over 65)	0	1
Disabled/Special Needs	17	60
Total	18	72

APPENDIX C: FAIR HOUSING COMPLAINT RAW DATA

Legal Aid Services of Oregon

EXHIBIT B

(Page 1 of 3)

Legal Aid Services of Oregon Project Quarterly Report

OUTCOME AND REPORTING DATA

Reporting Period From: July 1, 2009 To: June 30, 2010

PARTICIPANT INFORMATION	1st Quarter	2nd Quarter	3rd Quarter	4th Quarter	Y-T-D
-------------------------	-------------	-------------	-------------	-------------	-------

1. Performance Measures

Total Cases (Output goal is 75 households served for the year)	16	24	22	17	79
Cases w/ sufficient evidence of discrimination	14	7	6	4	31
Cases with in-depth interview	16	24	21	17	78
Cases which proceed until process over	16	24	21	17	78

2. Cases with Sufficient Evidence

Successful Negotiation/ Litigation by LASO (Outcome goal is that 80% of cases accepted for representation by LASO under the scope of this contract will be resolved with a favorable outcome for the client)	2	6	5	4	17
Pvt Att successfully Litigates			1		1
Refer to BOLI (monitoring)		1			1
Total*	2	7	6	4	19

3. Cases Without Sufficient Evidence (Insufficient or No Merit)

Refer to HUD (not monitoring)					
No merit After Investigation					
Refer to BOLI (not monitoring)	1				1
Total*	1	0	0		1

APPENDIX C: FAIR HOUSING COMPLAINT RAW DATA

Legal Aid Services of Oregon

EXHIBIT B

(page 2 of 3)

Legal Aid Services of Oregon Project Quarterly Report

OUTCOME AND REPORTING DATA

Reporting Period From: July 1, 2009 To: June 30, 2010

4. Other Case Outcomes

Client withdrew/failed to respond after invest.		1			1
Client failed to appear for int. after intake		1	1		2
Still Investigating	10	3	7	7	20
Referral (not fair housing)					
Advice Only	3	12	8	6	27
Total*	13	17	16	13	50

5. Referrals

FHCO	0	0	0	0	0
LASO	16	24	22	17	17

Totals in boxes 2, 3, and 4 should be equal to the number of cases.

CASE INFORMATION	1st Quarter	2nd Quarter	3rd Quarter	4th Quarter	Y-T-D
Basis of Complaint					
Race/color	1	1		1	3
National Origin	1				1
Family Status	1	1	2		4
Religion		1			1
Gender/Sex	2	5	4		11
Mental Disability	5	11	13	8	37
Physical Disability	6	5	3	8	22
Marital Status					
Source of Income					
Age					
Sexual Orientation					
Sexual Harassment					
OTHER					

APPENDIX C: FAIR HOUSING COMPLAINT RAW DATA

Legal Aid Services of Oregon

EXHIBIT B

(page 3 of 3)

Legal Aid Services of Oregon Project Quarterly Report

OUTCOME AND REPORTING DATA

Reporting Period From: July 1, 2009 To: June 30, 2010

List OTHER here:

Alleged Act					
Admissions	1	1	2	2	6
Eviction	8	13	12	7	40
Reasonable Accommodation	6	5	1	5	17
Disparate Treatment	1		1		2
Design/Construction					
Redlining					
Illegal Ad					
Refusal to Sell					
Refusal to Permit					
Steering					
OTHER		5	6	3	14

List OTHER here:

Allegation that neighbor harassment of cl because of religion

Transfer because of DV

LL coming into apartment for purposes of sexual harassment

Firemen broke down door of disabled T due to medical emergency and LL wants T to pay

Damage beyond normal wear and tear due to wheelchair malfunction.

3d Quarter: 6 from same mobile home park were sexually harassed by manager. Law suit filed.

4th: LL charged fees not in compliance with law and aimed at children; wanted to sue LL for damages because he treated her badly due to disability; T believed LL had bugged his phone and unit.

Fair Housing Education	1st Quarter	2nd Quarter	3rd Quarter	4th Quarter	Y-T-D
Number of events where LASO presented fair housing information	1	1	1	1	

APPENDIX D: FAIR HOUSING COUNCIL AUDIT TESTING



506 SW Sixth Avenue, Suite 1111, Portland OR 97204

Phone: 503/223-8197 or 800/424-7428 (TTY) • Fax: 503/223-3396

fhco.org • information@fhco.org

TO: PHB AI Stakeholder Committee Members

FROM: Moloy K. Good, Fair Housing Council of Oregon

DATE: February 25, 2011

RE: City of Portland Audit Testing Results

This memo presents the results of audit testing that we did in the City of Portland. This letter provides some background information and explanation of the results.

Background

In 2010 the City of Portland contracted with the Fair Housing Council of Oregon (FHCO) to conduct a series of audit tests. The purpose of these audit tests was to provide additional information for the City to consider as it conducted its Analysis of Impediments to Fair Housing Choice (AI). FHCO had previously conducted audit testing for the cities of Beaverton and Ashland to aid them in identifying impediments to fair housing choice, and to help them meet their obligation to affirmatively further fair housing.

Audit Testing Methodology

Testing is an effective method of determining whether a housing provider is engaging in illegal housing discrimination. Each test consists of two testers. One tester is a member of the protected class being tested, while the other tester is not. Each tester is given a profile that details where they are to seek housing, but more importantly, it provides them with information about what their income is, whether or not they are married, whether or not they have children (and if so, how many), why they are seeking new housing, and any other relevant information the tester may need to perform the test. The profiles for each test are calibrated so that, on paper, both testers are nearly identical except for their protected class status. Testers are also matched based on other characteristics such as their gender and age (unless we are testing for discrimination against either of those protected classes).

The testers are given their respective profiles and they then proceed to conduct the test as instructed. After completing their assignment the testers submit a written report that details their experience. Our office then compares the reports to each other. This side-by-side evaluation will reveal whether there are areas of differential treatment. Because the testers are evenly matched in all other characteristics, the only source for different treatment is their protected class status.

APPENDIX D: FAIR HOUSING COUNCIL AUDIT TESTING

Explanation and Summary of Results

For this particular project we focused on two protected classes, race (African-American compared to white), and national origin (Latino compared to white). There were several reasons for choosing these two protected classes to test. Foremost amongst those reasons is that the original purpose of the Fair Housing Act was to eliminate discrimination based on race and national origin; furthering this purpose also complements the Portland Housing Bureau's Strategic Plan. Additionally, the Bureau had limited resources for this project, and while all forms of discrimination must be addressed, it was critical to begin with an examination of race and national origin discrimination.

For any given test there are three possible results: (1) the test shows different treatment, (2) the test does not show different treatment, and (3) the test is inconclusive¹.

As you can see from the attached chart, we performed 25 tests based on race (African-American compared to white) and 25 tests based on national origin (Latino compared to white). Of the race tests, 15 showed different treatment while 10 did not. Of the national origin tests 17 showed different treatment, 2 did not, and 6 were inconclusive.

These results are sobering, and for some they will be dispiriting. However, these results are an opportunity for us to candidly address some of the problems that racial and ethnic groups face today, and what are the most effective means of overcoming those problems. That is the whole point of conducting an Analysis of Impediments, and the more honest an assessment, the better and more effective the resulting recommendations.

Relevance of Results

There will probably be a lot of discussion on how relevant or representative these results are. While this is certainly a natural question, I fear it will end up either over-emphasizing or diminishing the importance of these results. These results are a snapshot of rental transactions. They are one point of measurement that should be considered with other relevant information (e.g. complaint data, demographic analysis etc.) However, with that understanding in mind, these results are a useful tool to assess what problems may exist today. The methodology I described above is sound, which gives us complete confidence that these results are accurate reflections of how our testers were treated.

Conclusion

I look forward to our continued discussion about the best ways to overcome the impediments to fair housing choice faced by residents of Multnomah County. I hope these results will help inform us as we move to the next stage in the struggle for fair housing for all.

If you have any questions please feel free to contact me at (503) 223-8197, ext. 103.

¹ "Inconclusive" test results generally occur when different treatment may be explained by an uncontrolled for factor. For example, if each tester speaks to a different agent, and they get different information, the presumption that this was due to race or national origin discrimination can be rebutted by the fact that one agent had different information than the other. In a complaint setting an "inconclusive" result would be retested to either get the testers to the same agent, or to determine if there is an entity-wide pattern of treating people differently based on a protected class.

APPENDIX D: FAIR HOUSING COUNCIL AUDIT TESTING

Portland Audit Results		
	Race	National Origin
Result Showed Different Treatment (Positive)	15	17
Result Did Not Show Different Treatment (Negative)	10	2
Inconclusive	0	6
Total	25	25

R- Race

PT- Protected Tester

HP/LL/RP- Housing Provider, Landlord, Respondent, or other agent

NO- National Origin

CT- Comparative Tester

Positive Test Results Expanded

Race: PT was an African-American man; CT was a Caucasian man.

1. Agent told PT that the unit was available a week later than what agent told CT. Agent also disclosed an application fee to PT and not to CT. Agent was clearly less friendly towards the PT and very friendly towards CT.
2. Agent asked more questions of PT regarding ability to pay rent before showing unit. Agent disclosed to CT that rent included water/sewer/garbage but did not disclose to PT. CT was encouraged to apply while PT was not.
3. PT was told negative features by agent like the absence of washer/dryer. PT was questioned by agent as to why she was moving to area while CT was not. CT was told that rent included water/sewer/garbage but this was not disclosed to PT.
4. Agent did not disclose move-in special. Agent indicated a deposit amount up to 2.5x the rent to the PT while telling CT only up to 1.5x.
5. Agent disclosed move in special of 2 months free rent to CT but not to PT. Agent also told CT about other available units but did not for protected tester.
6. Agent told PT that range of move-in costs was between \$1495 and \$2040. Agent told CT range of move-in costs was \$720 to \$740.
7. Agent told PT higher rent of \$750 while CT was told \$695
8. Agent quoted a higher amount for rent to PT. Agent did not give an application to PT while CT was given one with agent stating “I don’t usually give out applications.” Agent also told CT that most of deposit would be refunded and that there was a 12-month lease, information not provided to PT.

APPENDIX D: FAIR HOUSING COUNCIL AUDIT TESTING

9. Agent told PT of numerous requirements to qualify for unit including providing pay stubs, but did not share these requirements with the CT.
10. Agent did not speak positively of unit to PT but did to CT. Agent also offered more information about complex and neighborhood to CT while PT had to ask for this information.
11. Agent disclosed many more positive features about both property and neighborhood to the CT than to the PT.
12. Agent disclosed to PT more costs including a \$150 holding fee, costs not disclosed to CT
13. Agent told PT that rent could be as high as \$695, but told CT that rent had been reduced to \$675.
14. Agent offered multiple units to CT including a better townhouse, but only provided information about one apartment to PT
15. Agent offered move-in cost to PT that was \$600 cheaper than what was offered to CT.¹

National Origin: PT was a Mexican man; CT was a Caucasian man

1. Agent told PT that she would need to provide pay stubs to verify income but did not state this requirement to CT.
2. Agent volunteered positive information about unit to CT but needed to be prompted by PT in order to give info.
3. Agent disclosed move-in special to CT, but not to PT.
4. Agent disclosed move in special of 2 months free rent to CT but not to PT. Agent also told CT about other available units but did not for PT.
5. Agent did not offer laminated floor plan and brochure to PT but did to CT.
6. Agent did not disclose 1 month free move in special to PT.
7. Agent quoted deposit as \$845 to PT but only \$250 to CT. CT was given a brochure, application, and other materials by agent, but PT was not.
8. Agent told CT of more vacancies than PT. Agent told PT that range of move-in costs was \$1415 to \$2130, but told CT that move-in costs ranged from \$720 to \$740.
9. Agent told PT a deposit amount \$450 higher than CT.

¹ This test result shows more favorable treatment for the PT than for the CT. Regardless, one tester is still being treated better than another based on the respective race of the testers.

APPENDIX D: FAIR HOUSING COUNCIL AUDIT TESTING

10. Agent told CT that he was willing to create a payment plan for move-in cost so that tester did not have to pay at once, an offer not given to PT.
11. Agent asked PT “Are you Mexican?” Agent also questioned PT as to why a married couple would want a 3 bedroom house but did not ask this of CT.
12. Agent failed to show up for multiple appointments with PT and never called PT back.
13. Agent told PT that he had to pay application fee via money order. Agent also said to PT that he would like living there if he has kids as “They will have friends who are Asian, Hispanic, and black people” but did not make this statement to CT.
14. Agent told CT that \$1200 deposit was refundable. PT was not told that deposit was refundable. Agent told CT of positive features of unit like gas fireplace, stainless steel appliances, and on-site laundry.
15. Agent disclosed to PT more costs including a \$150 holding fee, costs not disclosed to CT.
16. Agent told CT that he could sign a six-month lease, but did not disclose this to PT.
17. Agent told PT that rent could be as high as \$695, but told CT that rent had been reduced to \$675.

Other Protected Classes

1. Possible discrimination based on marital status, sexual orientation, age: Agent stated “I want to rent this place to a family, you know, a normal family like a man his wife and his kids. I don’t want to rent to partiers or college kids or nothing. I don’t want some guy and his girlfriend and then she breaks up with him and then he gets another. I don’t want no guy with three girlfriends.”
2. Possible discrimination based on source of income: Agent told both testers that they needed to prove that they had worked in Portland for at least 3 months.
3. Possible discrimination based on familial status, marital status: Agent stated “This is an adult community so no one under 18 lives here.” Agent also stated that married couple could use same application if they had been married “for a while.”

APPENDIX D: FAIR HOUSING COUNCIL AUDIT TESTING

Results by Location and Protected class

Location	Positive		Negative		Inconclusive		TOTAL
	Race	National Origin	Race	National Origin	Race	National Origin	
Inner SE		3		1		2	6
Inner NE	1	2	3				6
Outer SE	4	1					5
Outer NE	2	1	1			2	6
North		2					2
Northwest	4	2	2			2	10
Southwest	4	6	3	1			14
Downtown			1				1
TOTAL	15	17	10	2		6	50

Geographical Definitions

Inner SE is south of E. Burnside, west of SE 82nd Ave., north of Milwaukie, and east of the Willamette River.

Inner NE is north of E. Burnside, west of NE 82nd, south of the Columbia River, East of N. Portland and/or the Willamette River

Outer SE is south of E. Burnside, east of SE 82nd Ave. to city limit, and north of Milwaukie

Outer NE is north of E. Burnside, east of NE 82nd Ave. to city limit, and south of the Columbia River

North is all of N. Portland including St. John's

Northwest is north of W. Burnside to city limit, west of the Willamette River to city limit

Southwest is south of W. Burnside to city limit, and west of the Willamette River (excluding downtown) to city limit

Downtown is south of W. Burnside, west of the Willamette River, north of I-405, and east of Washington Park

APPENDIX E: SECTION 8 ADMINISTRATIVE PLAN

Section 8 Administrative Plan

EXHIBIT 2-2: AFFIRMATIVELY FURTHERING FAIR HOUSING IN HOUSING CHOICE VOUCHER AND FAMILY SELF-SUFFICIENCY PROGRAMS

The PHA is committed to affirmatively furthering fair housing in all areas of the housing choice voucher (HCV) program operations, including HCV family self-sufficiency (FSS) program. The PHA will comply with all federal, state, and local laws and regulations governing nondiscrimination, fair housing and equal opportunity.

The PHA will take the following steps to affirmatively further fair housing in its HCV and HCV FSS programs:

- Advertise for employment opportunities widely in the community, including minority media and specific papers developed for ethnic communities.
- Ensure that all Section 8 and FSS staff attends fair housing and diversity training on an annual basis.
- Market Section 8 and FSS programs to diverse groups throughout the community.
- Ensure equal access to assisted housing programs and services regardless of race, color, religion, national origin, sex, familial status, and disability.
- Ensure that Section 8 and FSS offices are accessible to persons with disabilities.
- Maintain a list of available accessible units known to the PHA.
- Post nondiscrimination notices in Section 8 and FSS offices.
- Provide reasonable accommodations to persons with disabilities to ensure full access to programs and services.
- Provide subsidy standard exceptions to persons with disabilities to accommodate medical equipment, live-in aide and/or other needs.
- Take reasonable steps to ensure meaningful access to programs and services by persons with limited English proficiency.
- Provide information and resources available to applicants and participants who believe they may be victims of discrimination.
- Provide discrimination complaint forms and assist in completing the forms.
- Actively support other agencies and legislation that furthers fair housing.

APPENDIX E: SECTION 8 ADMINISTRATIVE PLAN

Section 8 Administrative Plan

- Promote active and open communication and maintain good working relationships with federal and local federal fair housing agencies and HUD's staff.

The PHA will maintain records of any FSS-specific steps taken to affirmatively further fair housing and report on them in the final year-end report for the HCV FSS program. The PHA will continue to track family demographics, including race, ethnicity, familial status, and disability status of program participants.

APPENDIX F: HOME FORWARD DASHBOARD

In May 2011, the Housing Authority of Portland became Home Forward – www.homeforward.org

Housing Authority of Portland - Dashboard Report For April of 2011

Property Performance Measures

Occupancy	Number of Properties	Physic # Units	Rentable Units	Vacant Units	Occupancy Percentage	Unit Mix						Total
						1 Bdrm	2 Bdrm	3 Bdrm	4 Bdrm	5+ Bdrm	Other	
Public Housing	44	2,053	1,985	69	96.2%	512	843	352	11	0	2,053	
Public Housing - Mixed Financed Units*	1	16	16	0	100%	0	0	0	0	0	16	
Public Housing - Mixed Finance Tax Credit*	5	426	425	32	102.5%	130	69	42	45	7	426	
Total Public Housing	50	2,535	2,475	101	97.3%	642	951	404	56	7	2,534	
Affordable Owned with PBA subsidy	6	496	496	11	97.8%	72	229	104	91	0	496	
Affordable Owned without PBA subsidy	11	1,164	1,154	41	99.2%	312	311	386	14	0	1,164	
Total Affordable Owned Housing	17	1,660	1,650	52	99.4%	384	540	500	105	0	1,660	
Tax Credit Partnerships	19	2,198	2,176	57	99.0%	715	1,927	456	155	17	2,198	
Eliminate Dual Space PH Properties/Units	-2	-481	-481	-32	-97.4%	-183	-159	-72	-45	-7	-481	
Combined Total PH and AH	80	5,809	5,801	163	97.1%	1,817	1,970	1,303	767	17	5,809	
Special Needs (Master Lease)	36	422	422	0	100%	0	0	0	0	0	422	
Total with Special Needs	116	6,231	6,223	163	97.0%	1,817	1,970	1,303	767	17	6,230	

Financial - Nine months ending 12/31/2010

Property	Subsidy Revenue	Total Revenue	Operating W/O HMF	HAP Net Rent Fees (HMF)	NCF	# of Properties with Net Operating Income (NOI)			# of Properties meeting Debt Coverage	# of Properties not meeting DCR	# of Properties with DCR Not Applicable
						Positive	Prepared	Units			
Public Housing	\$2,577,442	\$3,428,891	\$2,500,105	\$529,105	\$119,222	17	1,492	43	9	4	4
Affordable Owned	\$439,827	\$713,211	\$304,396	\$432,037	\$110,266	18	2,045	1	105	7	10
Tax Credit Partnerships	\$501,851	\$453,731	\$555,958	\$529,427	\$516,265	18	2,045	1	105	7	10

Public Housing Demographics

# of Households	% of Households	Average Age	Average Size	% Family Type (excl. of household)			Race % (excl. of household)			Hispanic/Latino		
				Family	Child	Other	White	Black/African American	Other			
1,450	20.0%	44.6%	1.6	1.8	10.3%	9.7%	10.3%	5.4%	9.3%	0.7%	0.2%	0.5%
1,027	44.6%	1.6	1.4	34.2%	9.8%	11.9%	23.5%	10.5%	27.2%	1.5%	1.2%	3.4%
524	22.8%	1.8	1.5	16.5%	6.2%	10.5%	7.0%	10.5%	4.4%	14.6%	0.7%	2.2%
228	9.7%	2.3	1.8	5.2%	4.5%	4.5%	3.6%	3.6%	2.4%	4.2%	0.3%	0.7%
7	0.3%	5.9	2.1	0.2%	0.1%	0.0%	0.1%	0.1%	0.5%	0.0%	0.0%	0.0%
2,302	100.0%	1.9	1.6	67.3%	37.2%	22.2%	42.9%	24.2%	35.8%	3.2%	1.1%	11.4%

Waitlist

Income Level	# of Applicants	Waitlist Position	Waitlist Length	Waitlist Turnover	Waitlist Wait Time (months)	Waitlist Dropouts	Waitlist Rejections	Waitlist Cancellations	Waitlist Withdrawals	Waitlist Other	Waitlist Total
0 to 10% MFI	3,131	51.4%	2.1	1.6	1.0%	15.1%	20.1%	21.6%	1.4%	2.6%	0.5%
11 to 20% MFI	1,772	12.7%	2.4	1.7	0.8%	3.5%	4.0%	6.1%	0.5%	1.0%	0.2%
21 to 30% MFI	1,127	8.1%	2.4	1.7	0.8%	3.5%	4.0%	6.1%	0.5%	1.0%	0.2%
31 to 40% MFI	397	2.9%	2.5	1.8	0.9%	1.4%	2.5%	2.5%	0.7%	0.6%	0.2%
41 to 50% MFI	55	0.4%	2.1	1.7	0.1%	0.2%	0.4%	0.4%	0.1%	0.1%	0.0%
51 to 80% MFI	3	0.0%	1.7	1.3	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Over 80% MFI	8,095	100.0%	2.3	1.6	3.9%	32.0%	37.1%	43.3%	4.4%	4.0%	1.5%

Other Activity

Activity	Count
Names pulled from Wait List	184
Denials	0
Withdrawals	36
Volunteers	0
Evictions	1,310
# of work orders received	959
# of work orders completed	933
Average days to respond	3.3
Average response time (emergency)	5

Housing Authority of Portland - Dashboard Report For April of 2011

Rent Assistance Performance Measures

Unit Status and Activity	Current Month Status				Current Month Activity				Calendar Year To Date				
	Vouchers Available	Vouchers Paid	Utilization Percentage	Voucher Cost	WALSH Let PUMS	New Vouchers Let	Vouchers Terminated	Inspections Completed	Utilization Percentage	AVG Voucher Cost	HUD Subsidy Over/Under	New Vouchers Let	Vouchers Terminated
Tenant Based Vouchers	6,888	6,534	98%	\$562	3	6	21	745	98%	\$591	-\$460,829	52	440
Project Based Vouchers	1,706	1,179	98%	\$573	1,450	23	13	111	97%	\$523	-\$585,119	65	50
SNAP Vouchers	8,406	5,392	98%	\$493	\$391,135	38	48	364	95%	\$511	-\$754,005	197	258

Demographics

Demographics	Household		Average Unit Size		Family Type (Area of household)		Race % (Area of household)		Price % (Area of household)					
	# of Households	% of Households	Family Size	Adults (no children)	Children	Elderly	Disabled	Not Elderly	Black	White	Hispanic	Hawaiian/Asian	Native	Pacific
Tenant Based Voucher Participants	609	9.7%	1.7	6.5%	3.1%	0.2%	0.6%	4.4%	4.4%	4.2%	0.3%	0.3%	0.3%	0.4%
0 to 10% MFI	2,101	33.3%	1.8	27.3%	11.3%	7.6%	13.2%	11.4%	16.8%	16.8%	1.2%	0.2%	0.2%	1.5%
11 to 20%	2,650	39.5%	2.4	16.3%	15.6%	7.0%	11.5%	11.7%	15.9%	15.9%	0.7%	1.5%	0.2%	1.5%
21 to 30%	1,522	23.4%	3.1	6.3%	14.6%	3.1%	4.7%	4.7%	9.3%	9.3%	0.5%	1.2%	0.1%	0.2%
31 to 40%	1,059	16.1%	3.8	3.1%	10.6%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Over 40%	20	0.3%	4.2	0.1%	0.2%	0.0%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
All	6,310	100.0%	2.4	67.8%	47.4%	19.2%	30.6%	38.8%	38.8%	49.2%	2.7%	5.7%	0.5%	5.0%
Waiting List	516	8.2%	2.2	1.2%	9.9%	1.2%	9.9%	12.4%	1.7%	1.3%	1.3%	1.2%	1.2%	0.6%
0 to 10% MFI	273	53%	2.4	3.6%	4.9%	5.1%	10.5%	6.4%	1.1%	0.1%	0.1%	0.8%	0.6%	0.6%
11 to 20%	266	51%	2.5	1.8%	3.6%	0.7%	0.7%	0.6%	0.7%	0.6%	0.0%	0.0%	0.0%	0.0%
21 to 30%	7	1%	2.4	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
31 to 40%	1,450	100.0%	2.2	3.8%	31.3%	38.1%	45.7%	4.9%	4.9%	0.9%	3.1%	3.1%	3.1%	3.3%

Short Term Rent Assistance

# of Households Participating	\$ Amount of Assistance provided per household
538	\$55,133
411	\$23,068

Resident Services

Resident Programs	Housing Program Services		Monthly Funding Amount		Average Funds per Participant	
	# of Households	# of Participants	\$	% of Total	\$	% of Total
Comprehensive Housing Services - as of previous month	69	11	\$52,133	89%	\$503	89%
Resident Services Coordination	98	11	361	0.6%	361	0.6%
Community Supportive Services	86	63	2	0.0%	2	0.0%
GOALS Program	70	115,122	0	0%	0	0%
	270	194,570	0	0%	0	0%

Housing Authority of Portland - Dashboard Report For April of 2011

Agency Financial Summary

	Five months ending 12/31/2010	Period YTD	Increase (Decrease)
Salary Revenue	\$59,620,942	\$54,182,246	-\$5,438,696
Grant Revenue	\$7,765,901	\$7,310,860	-\$455,041
Property Related Income	\$10,804,400	\$9,473,644	-\$1,330,756
Development Fee Revenue	\$3,149,862	\$1,070,609	-\$2,179,253
Other Revenue	\$2,468,967	\$2,161,045	-\$314,821
Total Revenue	\$83,811,862	\$74,085,603	-\$9,726,259
Housing Assistance Payments	\$47,355,919	\$45,053,798	-\$2,302,121
Operating Expense	\$28,602,067	\$27,603,578	-\$1,004,489
Depreciation	\$4,238,138	\$3,868,563	-\$369,575
Total Expenses	\$80,196,124	\$76,525,939	-\$3,670,185
Operating Reserve	\$172,973	\$4,128,222	+\$3,955,249
Other (Increase/Decrease)	\$12,468,512	\$16,810,218	+\$4,341,706
Capital Contributions	\$15,491,008	\$18,419,131	+\$2,928,123
Total Assets	\$357,892,894	\$345,260,042	-\$12,632,852
Liquidity Reserves	\$31,389,405	\$25,807,772	-\$5,581,633

Development/Community Revitalization

Units	Construction		Current		Total	
	Start	Phase	Phase	Cost Per	Phase	Unit
00	08-11	08-11	08-11	\$26,072	08-11	\$26,072
45	08-10	08-11	08-11	000	08-11	000
00	08-10	08-11	08-11	\$4,566,487	08-11	\$4,566,487
00	08-11	08-11	08-11	000	08-11	000

Units	Construction		Current		Total	
	Start	Phase	Phase	Cost Per	Phase	Unit
00	08-11	08-11	08-11	\$1,980,000	08-11	\$1,980,000
281	08-11	08-11	08-11	\$25,280,824	08-11	\$25,280,824
283	08-10	08-11	08-11	\$1,700,000	08-11	\$1,700,000
00	08-10	08-11	08-11	\$5,903	08-11	\$5,903
00	08-10	08-11	08-11	\$452,000	08-11	\$452,000

* Formerly known as Resource Access Center
 ** Formerly known as Jeanne Arrie

APPENDIX F: HOME FORWARD DASHBOARD

APPENDIX G: FY2011-2012 CERTIFICATIONS

Each year with the Consolidated Plan Action Plans, the City of Portland, City of Gresham, and Multnomah County submit certifications that affirm that the jurisdiction will focus resources and energy to **Affirmatively Further Fair Housing** (AFFH). Included in this Appendix are the Certifications to Affirmatively Further Fair Housing for FY2011-2012; all Certifications are available in the 2011-2016 Consolidated Plan at the link provided below. Certifications are signed annually, and will be available online each year by June 30:

www.portlandonline.com/phb/conplan

- City of Portland AFFH Certification
- City of Gresham AFFH Certification
- Multnomah County AFFH Certification

APPENDIX G: FY2011-2012 CERTIFICATIONS

City of Portland

CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the jurisdiction certifies that:

Affirmatively Further Fair Housing -- The jurisdiction will affirmatively further fair housing, which means it will conduct an analysis of impediments to fair housing choice within the jurisdiction, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting that analysis and actions in this regard.

Anti-displacement and Relocation Plan -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, and implementing regulations at 49 CFR 24; and it has in effect and is following a residential anti-displacement and relocation assistance plan required under section 104(d) of the Housing and Community Development Act of 1974, as amended, in connection with any activity assisted with funding under the CDBG or HOME programs.

Drug Free Workplace -- It will or will continue to provide a drug-free workplace by

1. Publishing a statement notifying employees that the unlawful manufacture, distribution, dispensing, possession, or use of a controlled substance is prohibited in the grantee's workplace and specifying the actions that will be taken against employees for violation of such prohibition;
2. Establishing an ongoing drug-free awareness program to inform employees about –
 - (a) The dangers of drug abuse in the workplace;
 - (b) The grantee's policy of maintaining a drug-free workplace;
 - (c) Any available drug counseling, rehabilitation, and employee assistance programs; and
 - (d) The penalties that may be imposed upon employees for drug abuse violations occurring in the workplace;
3. Making it a requirement that each employee to be engaged in the performance of the grant be given a copy of the statement required by paragraph 1,
4. Notifying the employee in the statement required by paragraph 1 that, as a condition of employment under the grant, the employee will -
 - (a) Abide by the terms of the statement; and
 - (b) Notify the employer in writing of his or her conviction for a violation of a criminal drug statute occurring in the workplace no later than five calendar days after such conviction;
5. Notifying the agency in writing, within ten calendar days after receiving notice under subparagraph 4(b) from an employee or otherwise receiving actual notice of such conviction. Employers of convicted employees must provide notice, including position title, to every grant officer or other designee on whose grant activity the convicted employee was working, unless the Federal agency has designated a central point for the receipt of such notices. Notice shall include the identification number(s) of each affected grant;

APPENDIX G: FY2011-2012 CERTIFICATIONS

City of Portland

- 6. Taking one of the following actions, within 30 calendar days of receiving notice under subparagraph 4(b), with respect to any employee who is so convicted:
 - (a) Taking appropriate personnel action against such an employee, up to and including termination, consistent with the requirements of the Rehabilitation Act of 1973, as amended; or
 - (b) Requiring such employee to participate satisfactorily in a drug abuse assistance or rehabilitation program approved for such purposes by a Federal, State, or local health, law enforcement, or other appropriate agency;
- 7. Making a good faith effort to continue to maintain a drug-free workplace through implementation of paragraphs 1, 2, 3, 4, 5 and 6.

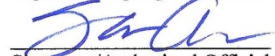
Anti-Lobbying -- To the best of the jurisdiction's knowledge and belief:

- 1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;
- 2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and
- 3. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly

Authority of Jurisdiction -- The consolidated plan is authorized under State and local law (as applicable) and the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations.

Consistency with plan -- The housing activities to be undertaken with CDBG, HOME, ESG, and HOPWA funds are consistent with the strategic plan.

Section 3 -- It will comply with section 3 of the Housing and Urban Development Act of 1968, and implementing regulations at 24 CFR Part 135.


 Signature/Authorized Official

5.19.11
 Date

Mayor
 Title

APPENDIX G: FY2011-2012 CERTIFICATIONS

City of Gresham

City of Gresham Community Revitalization Program

CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the jurisdiction certifies that:

Affirmatively Further Fair Housing -- The jurisdiction will affirmatively further fair housing, which means it will conduct an analysis of impediments to fair housing choice within the jurisdiction, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting that analysis and actions in this regard.

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 - (a) The dangers of drug abuse in the workplace;
 - (b) The grantee's policy of maintaining a drug-free workplace;
 - (c) Any available drug counseling, rehabilitation, and employee assistance programs; and
 - (d) The penalties that may be imposed upon employees for drug abuse violations occurring in the workplace;
3. Making it a requirement that each employee to be engaged in the performance of the grant be given a copy of the statement required by paragraph 1;
4. Notifying the employee in the statement required by paragraph 1 that, as a condition of employment under the grant, the employee will -
 - (a) Abide by the terms of the statement; and
 - (b) Notify the employer in writing of his or her conviction for a violation of a criminal drug statute occurring in the workplace no later than five calendar days after such conviction;
5. Notifying the agency in writing, within ten calendar days after receiving notice under subparagraph 4(b) from an employee or otherwise receiving actual notice of such conviction. Employers of convicted employees must provide notice, including position title, to every grant officer or other designee on whose grant activity the convicted employee was working, unless the Federal agency has designated a central point for the receipt of such notices. Notice shall include the identification number(s) of each affected grant;

APPENDIX G: FY2011-2012 CERTIFICATIONS

City of Gresham

- 6. Taking one of the following actions, within 30 calendar days of receiving notice under subparagraph 4(b), with respect to any employee who is so convicted -
 - (a) Taking appropriate personnel action against such an employee, up to and including termination, consistent with the requirements of the Rehabilitation Act of 1973, as amended; or
 - (b) Requiring such employee to participate satisfactorily in a drug abuse assistance or rehabilitation program approved for such purposes by a Federal, State, or local health, law enforcement, or other appropriate agency;
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
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- 3. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

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Section 3 -- It will comply with section 3 of the Housing and Urban Development Act of 1968, and implementing regulations at 24 CFR Part 135.




 Signature/Authorized Official

 City Manager

 Title

4.13.11

 Date

Approved as to form:


 City Attorney's Office

Multnomah County

CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the jurisdiction certifies that:

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Multnomah County

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Section 3 -- It will comply with section 3 of the Housing and Urban Development Act of 1968, and implementing regulations at 24 CFR Part 135.

Signature/Authorized Official

April 28, 2011
Date

Chair, Board of County Commissioners
Multnomah County

Title

APPENDIX G: FY2011-2012 CERTIFICATIONS