



# Portland Housing Advisory Commission

## PHB Equity Agenda

March 6, 2012



## **Strategic Plan Goal 2 - Equity :** **Ensure Equitable Access to Housing**

- Remove discriminatory barriers confronting Portlanders trying to access housing
- Ensure equity for underrepresented population in city-support housing programs
- Increase participation by minority-owned and economically disadvantaged firms in Housing Bureau's programs and construction projects
- Use the Housing Bureau's influence, investments and partnerships to create fair housing close to quality jobs, schools, transportation and other elements of sustainable communities.

## Equity Program Goal Setting Methodology

- Step 1** Report PHB FY 10/11 program impact baseline by Race/Ethnicity - *Dashboard Report*
- Step 2** Utilize Community Verified Population Counts - *Coalition of Communities of Color reports*
- Step 3** Determine gap between % of race/ethnic group represented in a measure and % of PHB program serving that group – *PHB Equity Goal*
- Step 4** Establish 1-3 year strategy to address the Goal starting in FY 12/13

# Portland Housing Bureau

Measuring Our Success:  
Key Outcomes for PHB Tracking  
FY 2010-11

## Step 1

**(1) Provide more rental housing for the most vulnerable**

	Loans Closed			Income Restrictions							M/W/E
	# of Loans	Total \$	Avg \$	Total Units Assisted	Net New Units Added/Preserved	PSH	0-30%	31-50%	51-80%	81+%	
New Construction	2	\$ 2,491,253	\$ 1,245,626	92	92	15	17	23	52	0	10%
Acquisition/Rehab	5	\$ 7,338,286	\$ 1,467,657	182	182	0	42	17	122	1	41%
Preservation of Expiring Section 8 Projects	2	\$ 3,315,000	\$ 1,657,500	156	156	0	154	0	0	2	24%
Affordable Portfolio Management	1	\$ 1,655,816	\$ 1,655,816	132	0	0	0	132	0	0	NA
Homeownership Units	5	\$ 7,143,933	\$ 1,428,786	25	25	0	0	0	20	5	NA
Community Facilities	1	\$ 650,000	\$ 650,000	0	0	0	0	0	0	0	NA

Households Residing in PHB Affordable Rental Housing	Black African American	White	Native American	Asian	Hawaiian/Pacific Island	Other	Hispanic/Latino	Vacant Units	Total Units
	15%	58%	2%	3%	1%	8%	8%	5%	8028

**(2) Move people quickly from homeless to permanent housing while preventing families from losing their homes**

	Placements				Race % (head of household)*					Ethnicity # & % (hoh)	
	# of New Households Served	# of Households Receiving Ongoing Services	6 Month Retention	12 Month Retention	Black African American	White	Native American	Asian	Hawaiian/Pacific Island	Hispanic/Latino	Non Hispanic Latin
Long Term Assisted Housing With Supportive Services	340	251	86%	76%	37%	73%	11%	2%	0.50%	10%	90%
Short Term Rent Assistance and Eviction Prevention (3 - 6 months)	1373	838	87%	80%	23%	48%	7%	2%	0.40%	29%	71%
Interim Assisted Housing (< 24 months)	152	186	84%	78%	19%	71%	7%	3%	0%	6%	94%

\* Households may appear more than once if they reported multiple races/ethnicities

**(3) Help Portlanders from communities of color buy a home or keep the home they already own**

	Loans			Median Family Income (MFI)			Race % (head of household)*				
	# of Households	Total \$	Avg \$	>50%	51-80%	80% + Above	# in Low-Income Census Tracts	Black African American	White	Native American	Asian
Homebuyer Education Classes and Counseling	1384							14%	75%	4%	6%
Grants for Minor Home Repairs	1528	\$ 1,145,000	\$ 3,500	1410	115	0		25%	44%	4%	7%
Loans for Home Repairs	41	\$ 545,000	\$ 13,000	24	17	0		27%	56%	0%	0%
Down Payment Assistance Loans (DPAL)	15	\$ 480,000	\$ 32,000	5	10	0		30%	30%	6%	0%
SDC Tax Exemption Program (Home Ownership Development)	143	\$1,736,059	\$ 12,140	36	20	44		8%	41%	1%	32%
Single Family Limited Tax Exemption Program	137	\$ 219,474	\$ 1,602	47	31	59		10%	44%	1%	32%
Tax Incentives for New Homebuyers (MCC Program)	88	\$ 144,063	\$ 1,637	10	23	55		3%	80%	0%	13%

\* Buyers may appear more than once if they reported multiple races/ethnicities

**(4) Provide a safety net that includes shelters and other short-term help for low-income Portlanders who are homeless or at risk of homelessness**

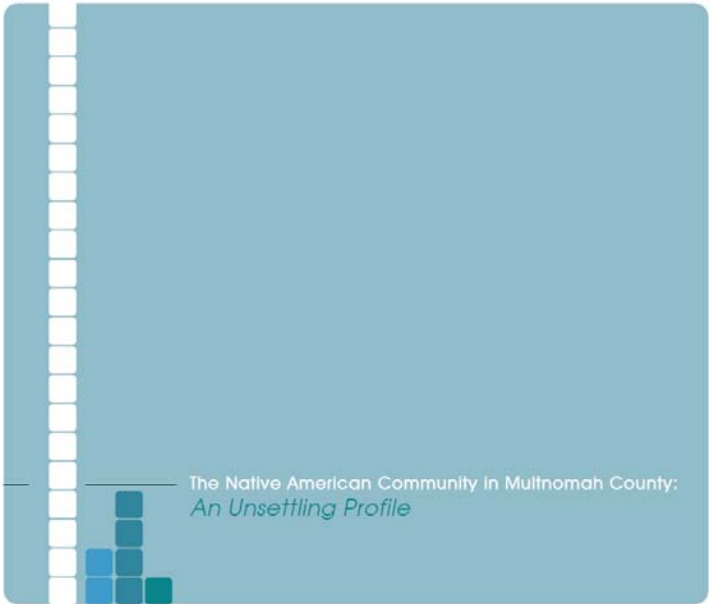
	Placements				Race % (head of household)*					Ethnicity # & % (hoh)	
	# of New Households Served	# of Households Receiving Ongoing Services	6 Month Retention	12 Month Retention	Black African American	White	Native American	Asian	Hawaiian/Pacific Island	Hispanic/Latino	Non Hispanic Latin
Emergency Shelter (<90 days)	388		NA	NA	19%	68%	4%	1%	0.50%	9%	91%
Information and Referral	50,517										

\* Households may appear more than once if they reported multiple races/ethnicities


PHB Homebuyer Education Classes serve 4% Native Americans

# Portland Housing Bureau

**Step 2**



**Home Ownership Rate Gap between Native American & White Residents = 19%**

A partnership between  Coalition of Communities of Color &  Portland State UNIVERSITY

	Home Ownership Rate			Loan Application Denial Rate		
	Tier 1	Tier 2	Tier 3	Tier 1	Tier 2	Tier 3
<b>White</b>	77%	58%	48%	7%	10%	11%
<b>Native American</b>	62%	50%	29%	13%	20%	16%

Source: Housing and Development Corporation, City of Portland, 2004<sup>70</sup> Definitions for the terms used above are:

- Tier 1 = households with incomes more than 95% above the median income (wealthiest)
- Tier 2 = households with incomes 80-95% over the median income (mid-range)
- Tier 3 = households with incomes 50-80% over the median income (poorest homeowners)

## Step 3

### Strategic Plan Investment Priority {3}

“Help Portlanders from communities of color buy a home or keep the home they already own”

#### Native American Equity Goal

##### {a} Homeownership Rate - Tier 3 Households - Income 50-80%

	% Owners
Native American Community	29.0%
White Community	48.0%

##### % Disparity in Native American Homeownership Rate

19%
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##### {b} PHB Goal Setting

	Native American Population Served	Goal
Education and Counseling	4%	19%
DPAL	6%	19%
SDC Tax Exemption Program	1%	19%
Single Family Limited Tax Exemption	1%	19%
Tax Incentives for New Homebuyers	0%	19%

# Establish 1-3 year strategy to address the Goal starting in FY 2012-13

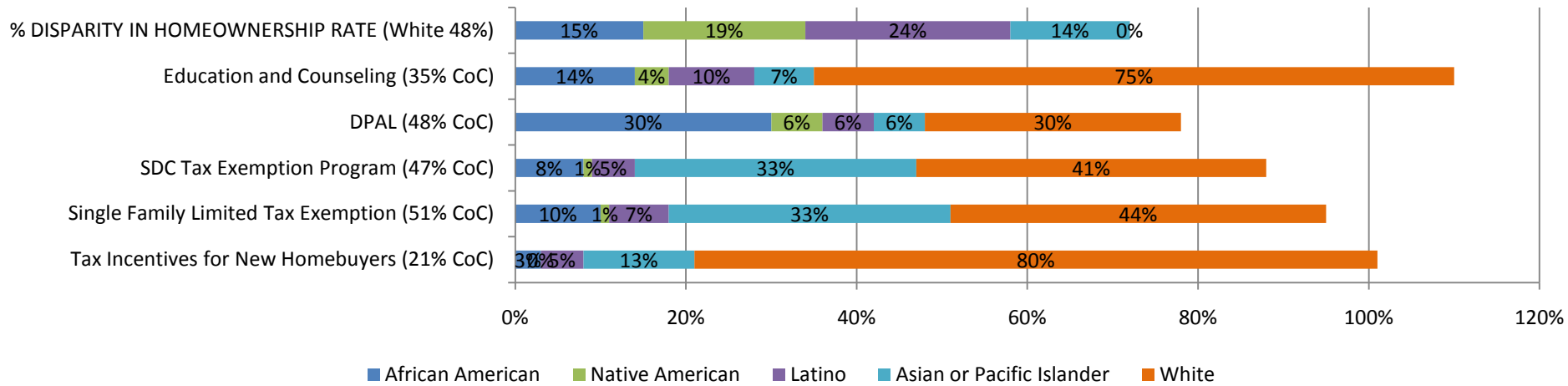
Step 4

PHB Neighborhood Housing Program Staff will:

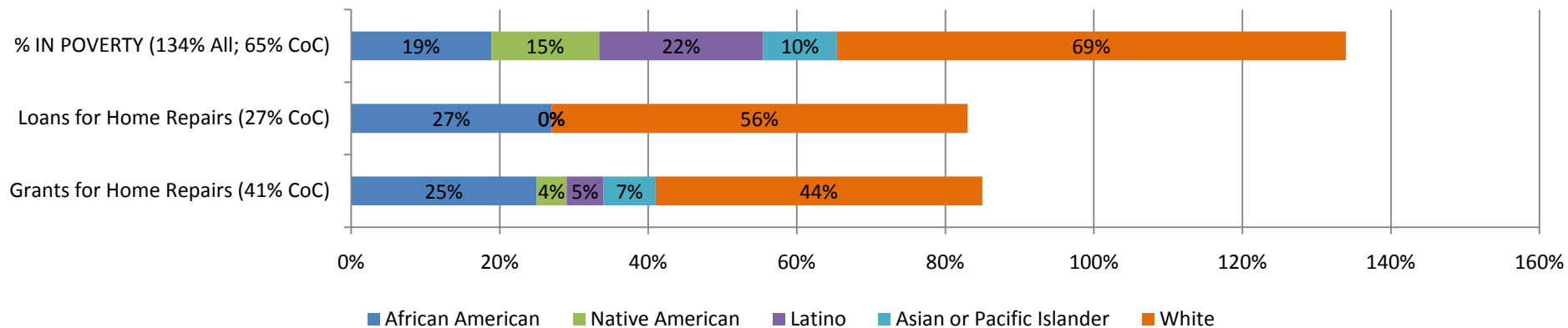
- Meet with Native American community providers to develop strategies that “Help Portlanders from communities of color buy a home or keep the home they already own”
- Incorporate multi-year progress towards goal in FY 2012-13 contracts
- Initiate multi-year planning for program/budget changes that support new strategies

## Equity Goals by Strategic Plan Priority

### Priority 3 - Help Portlanders from communities of color buy a home



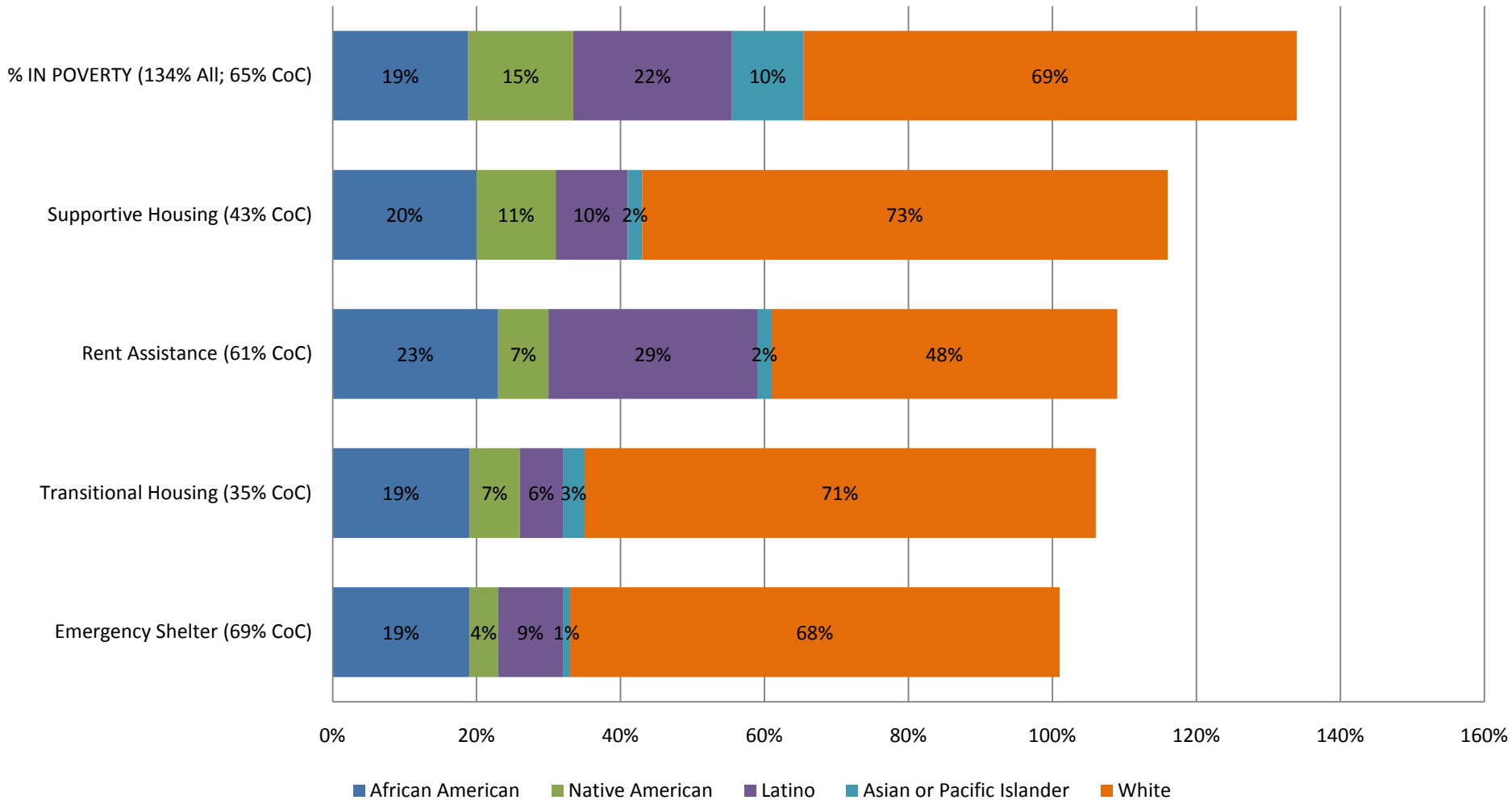
### Priority 3 - Help Portlanders from communities of color keep the home they already own





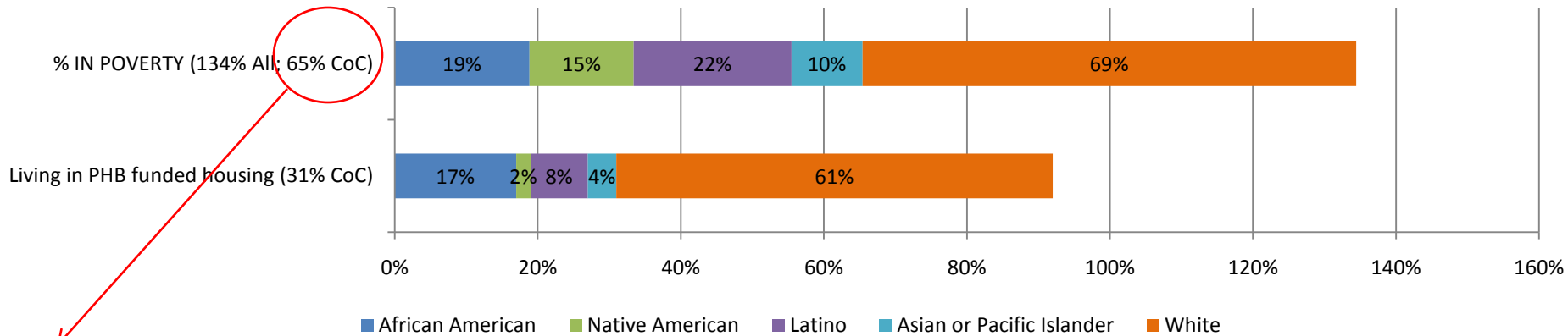
## Equity Goals by Strategic Plan Priority

**Priority 2 & 4 - Move People from homelessness to permanent housing/Prevent housing loss; Safety net for those at risk of homelessness**



## Equity Goals by Strategic Plan Priority

### Priority 1 - Provide more rental housing for the most vulnerable



Access to Construction Wage Jobs Reduces Poverty in Communities of Color

From PHB Report  
 Loan Construction – Contracting Dollars Period 7/1/10 Through 6/30/11 (data provided by City of Portland, Procurement Services, and Minority Architect

Name	Type	Date Closed	Minority		Women		Emerging		Total Construction	Minority General Contractor		Minority Workforce		Minority 2nd Tier Sub-contractors		Minority Suppliers		Minority Professional Services				
			\$	%	\$	%	\$	%		\$	%	\$	%	\$	%	\$	%	\$	%			
Chaucer Court	Preservation	2010-11	578,000	10%	431,115	8%	291,280	5%	5,721,438	0	0%	528,878	9%	16,704	<1%	0	0%	483,692	8%			
<b>Total Minority Participation</b>			<b>28%</b>																			