



**Portland
Housing
Bureau**

Fair Housing Advocacy Committee

Tuesday, May 09, 2017

3:00 p.m.-5:00 p.m.

421 SW 6th, Suite 500

Portland, OR 97204

FHAC Agenda Meeting 4, 2017

Tuesday, May 9, 2017

03:00 p.m.-05:00 p.m.

AGENDA TOPIC	LEAD	ACTION	TIME
Welcome <ul style="list-style-type: none"> • Introductions 	Jason Trombley, FHAC Chair	Intro	03:00-03:10 p.m.
Review of Fair Housing Analysis	Kim McCarty, PHB	Information Discussion	03:10-3:30 p.m.
Suggested Strategies	Jason Trombley	Information Discussion	03:30-04:00 p.m.
Discussion of PHB budget	Kim McCarty	Information Discussion	04:00-04:50 p.m.
Next steps <ul style="list-style-type: none"> • Meeting 5- Actions • Meeting 6- Review public draft 	Kim McCarty	Information	04:50-05:00 p.m.
Public Comment	Jason Trombley	Wrap up	

Materials for all meetings will be posted on PHB's website:

<http://www.portlandoregon.gov/phb/61212>

Accessibility: To help ensure equal access to City programs, services and activities, the City of Portland will reasonably modify policies/procedures and provide auxiliary aids/services to persons with disabilities, provide **Language Services** including interpretation and translation, and childcare. Call 3 days in advance to request any special assistance. 503-823-2375, TTY, 503-823-6868.

Please note: The City of Portland is a fragrance-free workplace. Help us make all public spaces places where everyone can breathe, and please avoid using added fragrances when visiting City offices or public meetings.



Multnomah County AFH Data: Preliminary Conclusions

In order to help create an AFH report, HUD (<https://egis.hud.gov/affht/>) has provided all recipients with data on:

- Patterns of integration and segregation
- Racially and Ethnically Concentrated Areas of Poverty (R/ECAP)
- Access to education, employment, low-poverty communities, transportation and environmental health
- And disproportionate housing needs based on membership in a protected class.

Additional Data will be collected from the Home Mortgage Disclosure Act, Comprehensive Housing Affordability Strategy data, the US Census, and the 2015 American Community Survey, and other data sources as necessary.

Multnomah County: Demographic and Socio-Economic Findings

Race and Ethnicity

- Multnomah County (2015 Population – 768,418) is a racially and ethnically diverse county and this diversity is increasing. In 2015, people of color made up 28.7% of County's total population as compared to 71.3% for Non-Hispanic Whites.
- In general, the non-Hispanic White population is older than other racial and ethnic groups. Hispanics are the youngest minority group.

Age

In addition to becoming more racially and ethnically diverse, county's population is getting older.

Disability

In 2015, people with disabilities in the county constituted 12.9% of the county's total population. The data on disability status make clear the connection between disability and age.

Sex/Gender

Multnomah County is 51% female and 49% male. This ratio has remained relatively steady over the last 10 years. Because gender discrimination in housing is most frequently reported by women, female-specific information is important to this analysis of impediments.

Familial Status

Discrimination against families with children can take many forms, but those most frequently reported are discrimination based on the presence of children and single-parent status. Single households with own children under 18 increased from 8.1% (2009) to 8.4% in 2015.

Linguistic Proficiency

Across the region, there has been an increase in the Foreign Born and Limited English Proficiency (LEP) population since 1990. The biggest increases over that time were seen in the areas outside of the City of Portland.

Income/Poverty

Significant disparities in income and poverty are evident for several groups in the county. Non-Hispanic Blacks and Hispanics earn less than what non-Hispanic Whites earn in the county. Single-parents earn significantly less than married couples with children. Women earn 88% of what men earn (2015 median income). People with disabilities also have disproportionately low income, earning on average 66% of what people without disabilities earn.

The Racially/Ethnically Concentrated Areas of Poverty or R/ECAPs in 1990 were concentrated in Northeast Portland. Those tracts that qualified in as R/ECAPs expanded in 2000. This changed dramatically by 2010. Now, there are no R/ECAPs in Multnomah County.

Taken as a whole, Multnomah County has experienced **several notable population shifts that have fair housing implications.**

- Population of color is increasing while its non-Hispanic White population is decreasing. This could mean a demand for housing on the part of areas that have traditionally been predominately non-Hispanic White.
- The county's older non-Hispanic White population is increasing just as a younger population of color is growing. As a result, there may be an increased demand for both housing for elders and housing for families with children.
- The increase in the county's older population has also meant that its population with disabilities has grown and likely will continue to do so. As a result, there is also a growing need for accessible and supportive housing.
- The number of single-parent households and unmarried households is increasing, which means less income for many families to spend on housing.
- The number of people eligible for housing benefits covered by the source of income protections under the county FHA is increasing. However, the availability of housing benefits is not sufficient to address this need.

Housing Segregation and Disparities in Multnomah County?

High poverty neighborhoods: In general, majority of African-Americans and Latinos live in areas with high poverty rates, failing schools, and little access to jobs compared to non-Hispanic Whites.

Employment: Job growth is occurring outside urban areas in places where few people of color live.

Education: Racial, ethnic, and economic housing segregation contributes to severe disparities in educational outcomes because most school districts assign children to schools by neighborhood.

Disparities in Health outcomes: Maternal health care and insurance differences among various race/ethnicity groups

Need for Affordable Housing and Public Policy Implications

As a result of above disparities, non-Hispanic African Americans, Hispanics, women, single parent families, people with disabilities under the age of 65, and people with a source of income other than employment have a disproportionate need for affordable housing. Thus, increasing the supply of affordable housing and locating it in communities throughout the county will promote integration.

While segregation results from a variety of factors including the intended or unintended impact of public policies, private discrimination, or individual choice, the segregation levels in the county are cause for concern and should be taken into account when making public policy decisions in the future.

Next Steps:

Detailed **comparative** analysis of AFFH data for Multnomah County, Cities of Portland & Gresham and the balance of the County.

**Tenant Protections, Fair Housing, & Con Plan
FY 2017-18 Proposed Budget (May 2017)**

Description	Recipient	General Fund	CDBG Program	CDBG Admin & Planning	CDBG Public Services	CDBG Total	FY 2017/18 Total
Tenant Education- meet hotline goal of 16,000 clients	Community Alliance of Tenants	-	-	-	100,000	100,000	100,000
Relocation	Community Alliance of Tenants	-	28,000	-	-	28,000	28,000
Fair Housing Tenant Advocacy	Community Alliance of Tenants	-	-	-	75,000	75,000	75,000
Safe Housing Project (new)	Community Alliance of Tenants	-	-	35,000	-	35,000	35,000
Relocation	Impact NW	-	160,000	-	-	160,000	160,000
FH Education and Hotline and Fair Housing Ad Campaign	Fair Housing Council of Oregon	-	-	9,000	37,000	46,000	46,000
Fair Housing Legal Services-Meet the 75 client goal.	Legal Aid Services of Oregon	-	-	12,000	48,000	60,000	60,000
Fair Housing Educ. Outreach (new) 15 hours of outreach/training a month at \$95.00 an hour is roughly \$17,000/ year	Legal Aid Services of Oregon	20,000	-	-	-	-	20,000
Tenant Services - Legal Services (new) Qunituple client goal.		500,000					500,000
Fair Housing Enforcement and Testing	Fair Housing Council Oregon/ FHCO	-	-	30,000	-	30,000	30,000
Citizen Involvement	Oregon ON	-	-	40,000	-	40,000	40,000
BDS	BDS	4,000	-	-	-	-	4,000
Tenant Protections	TBD	-	-	20,000	100,000	120,000	120,000
Public Involvement and Translated Materials		-	-	-	-	-	-
Con Plan, Action Plan, Analysis of Impediments & Fair Housing Campaign		10,000	-	-	-	-	10,000
TOTALS		534,000	188,000	146,000	360,000	694,000	1,228,000

FY 2016-17 Adopted Budget (Per SAP)
Amount Over or (Under) Budget

534,000

694,000

1,228,000

Summary of Bureau Budget

Portland Housing Bureau
Community Development Service Area

	Actual FY 2014-15	Actual FY 2015-16	Revised FY 2016-17	Requested FY 2017-18	Proposed FY 2017-18
Resources					
External Revenues					
Taxes	0	0	2,688,000	4,557,101	4,557,101
Charges for Services	515,911	580,353	1,218,351	5,981,306	5,981,306
Intergovernmental	37,442,139	31,299,757	100,368,848	105,486,412	105,499,894
Bond & Note	3,515,000	0	11,900,000	48,241,692	48,241,692
Miscellaneous	15,261,239	8,036,728	9,236,989	9,737,420	9,740,015
Total External Revenues	56,734,289	39,916,838	125,412,188	174,003,931	174,020,008
Internal Revenues					
General Fund Discretionary	13,127,076	17,783,088	27,925,589	31,925,829	28,277,854
Fund Transfers - Revenue	1,070,000	2,674,554	1,200,000	1,078,543	1,078,543
Interagency Revenue	79,701	51,054	95,964	104,910	104,910
Total Internal Revenues	14,276,777	20,508,696	29,221,553	33,109,282	29,461,307
Beginning Fund Balance	10,001,301	22,747,502	15,208,936	6,334,778	6,337,609
Total Resources	\$81,012,367	\$83,173,036	\$169,842,677	\$213,447,991	\$209,818,924
Requirements					
Bureau Expenditures					
Personnel Services	5,727,573	6,264,010	6,957,776	7,683,651	7,683,651
External Materials and Services	51,263,561	45,221,400	147,575,213	182,869,457	179,218,624
Internal Materials and Services	1,144,488	1,532,834	1,826,977	1,517,964	1,520,822
Capital Outlay	0	0	7,190,834	3,710,600	3,710,600
Total Bureau Expenditures	58,135,622	53,018,244	163,550,800	195,781,672	192,133,697
Fund Expenditures					
Debt Service	1,381,301	1,512,023	3,216,947	12,861,374	12,861,374
Contingency	0	0	1,469,845	3,586,787	3,586,787
Fund Transfers - Expense	624,487	762,654	1,605,085	1,242,782	1,261,690
Total Fund Expenditures	2,005,788	2,274,677	6,291,877	17,690,943	17,709,851
Ending Fund Balance	20,870,957	27,880,115	0	(24,624)	(24,624)
Total Requirements	\$81,012,367	\$83,173,036	\$169,842,677	\$213,447,991	\$209,818,924
Programs					
Housing Access & Retention	15,924,277	19,371,524	26,958,955	29,808,144	26,725,411
Administration & Support	6,047,872	5,879,901	7,882,245	7,414,883	7,417,741
Renter Landlord Services	0	0	0	1,443,190	1,698,190
Housing Production & Preservation	28,219,802	19,901,038	107,912,169	126,277,265	126,277,265
Economic Opportunity	2,271,157	2,143,736	2,142,002	2,100,136	2,100,136
Homeowner Access & Retention	5,672,514	5,722,045	18,655,429	28,738,054	27,914,954
Total Programs	58,135,622	\$53,018,244	\$163,550,800	\$195,781,672	\$192,133,697

Portland Housing Bureau

Mayor Ted Wheeler, Commissioner-in-Charge

Kurt Creager, Director

Summary of Budget Decisions

The Portland Housing Bureau's FY 2017-18 Proposed Budget is 37% greater than the FY 2016-17 Adopted Budget. The increase is primarily due to increases in non-General Fund sources for affordable housing development. The budget also includes General Fund decision packages related to the new Office of Landlord-Tenant Affairs and investments for the Joint Office of Homeless Services ((JOHS or Joint Office).

Office of Landlord-Tenant Affairs

In response to the rental housing and homelessness crisis, the Mayor is launching a new Office of Landlord Tenant Affairs. The Office includes \$935,600 in new investments and two new positions for the following initiatives:

- \$105,300 in ongoing General Fund resources and one new position to launch a new rental unit registration program, developing and designing the program first by engaging a broad array of stakeholders, and moving towards centralized registration of all rental units.
- \$105,300 in ongoing and \$100,000 in one-time General Fund resources and one new position to collect and analyze data from the approximately 6,000 eviction notices currently filed through the Multnomah County court system. The Office will use this data to provide people who are at risk of or experiencing eviction with referrals to existing community services in partnership with the Joint Office of Homeless Services.
- \$125,000 in ongoing General Fund resources to launch the new online affordable housing portal through NoAppFee, with enhanced customer service to help applicants understand and mitigate barriers to obtaining housing.
- \$500,000 in one-time General Fund resources to quintuple the number of people served with fair housing legal assistance.

Joint Office of Homeless Services

In FY 2016-17, the City of Portland and Multnomah County together invested \$47.3 million to create a new Joint Office of Homeless Services, combining resources to achieve an ambitious goal established by the A Home for Everyone (AHFE) collaborative: reduce by half Portland's unmet housing need by June 2017. The goal was premised on 2015 Homeless Point in Time count data; the 2017 Homeless Point in Time count will provide updated data to better understand the progress made towards this goal as well as current system needs and trends. The 2017 count was completed in February of this year and results are expected soon.

The City and County agreed to a baseline annual funding level of \$15.0 million from each party to support the Joint Office, and the City is dedicating an additional \$3.5 million of ongoing resources in FY 2017-18 to meet this commitment. In addition, the Proposed Budget shifts to the Joint Office \$1.7 million in ongoing permanent supportive housing resources, which were previously contained in the Portland Housing Bureau's budget, and allocates \$8.0 million in one-time General Fund resources to continue support for Joint Office efforts, including supportive housing, homelessness diversion, rapid rehousing, emergency shelter, and other services deemed a priority by the Joint Office and its governing and advisory bodies. In total, the Mayor's FY 2017-18 Proposed Budget meets the County's proposed Joint Office General Fund contribution of \$25.0 million. This exceeds the City's FY 2016-17 Adopted Budget contribution of \$24.4 million (including the \$1.7 million originally included in the Portland Housing Bureau's budget), and renders a total General Fund budget to the Joint Office of \$50.1 million. This total General Fund budget exceeds the level of discretionary funds requested by the Joint Office of Homeless Services during FY 2017-18 budget development.

East Portland Rental Rehabilitation Program

The Mayor's Proposed Budget includes \$578,413 in General Fund resources to support the East Portland Rental Rehabilitation program, which represents a \$90,913 increase over the current year program allocation. However, the program previously received \$1.5 million in base budget discretionary funding, which was reduced to fund the Office of Tenant Landlord Affairs and other citywide priorities. The reduction equals \$809,087 in ongoing and \$600,000 in one-time resources, partially backfilled by \$487,500 in one-time carryover resources.

Housing Investment Fund

The Proposed Budget includes a \$24,624 reduction to the General Fund transfer to the Housing Investment Fund (HIF) base budget. The FY 2017-18 budgeted transfer totals \$1.2 million. The Proposed Budget assumes the bureau will bond against this revenue stream, generating \$8.7 million in one-time resources for affordable housing property acquisition and development. As a result, \$1.0 million of the HIF revenue stream is being retained in the Bureau of Revenue and Financial Services to pay for debt service on these bonds.

Interagency Agreement Balancing

The Proposed Budget includes \$2,858 in increased interagency costs to fund OMF services, including technology disaster planning, enhanced property management, expansion of the Technology Business Consultant program, and the conversion of an Assistant Claims Technician. General Fund resources have been added to fund these increased costs.

Changes in the Number of Positions.

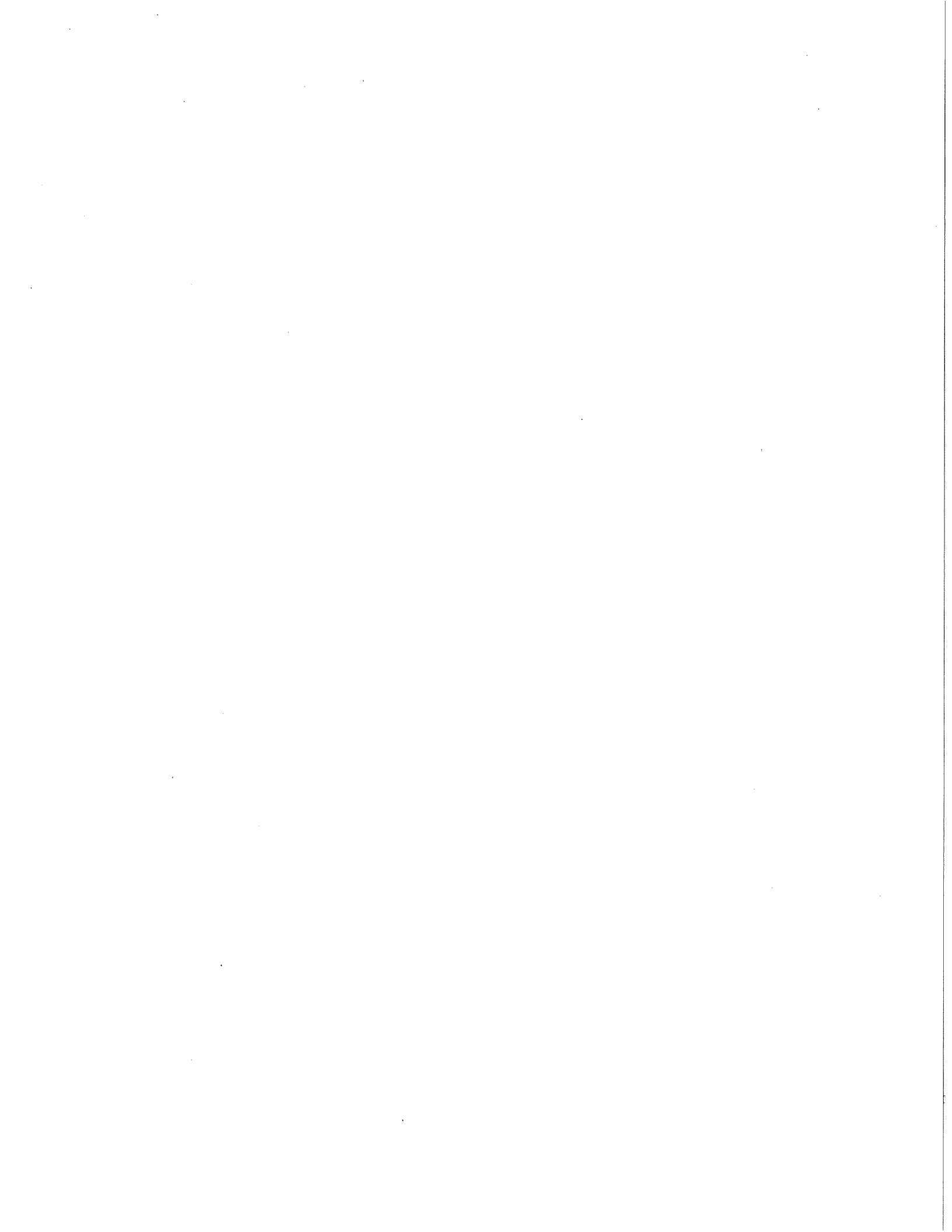
The Mayor's Proposed Budget for BPS includes an additional 2.00 FTE, an increase of 3.2% over the base budget, for a total of 64.92 FTEs.

Fair Housing & Con Plan
FY 2016-17 Adopted Budget

Description	Recipient	General Fund	CDBG Program	CDBG Admin & Planning	CDBG Public Services	CDBG Total	FY 2016/17 Total
Tenant Education- meet hotline goal of 16,000 clients	Community Alliance of Tenants	-	-	-	98,000	98,000	98,000
Relocation	Community Alliance of Tenants	-	10,700	-	-	10,700	10,700
Fair Housing Tenant Advocacy	Community Alliance of Tenants	-	-	-	75,000	75,000	75,000
Safe Housing Project (new)	Community Alliance of Tenants	-	-	35,000	-	35,000	35,000
Relocation	Impact NW	-	127,200	-	-	127,200	127,200
FH Education and Hotline and Fair Housing Ad Campaign	Fair Housing Council of Oregon	-	-	9,000	36,638	45,638	45,638
Fair Housing Legal Services-Meet the 75 client goal.	Legal Aid Services of Oregon	-	-	12,000	48,000	60,000	60,000
Fair Housing Educ. Outreach (new) 15 hours of outreach/training a month at \$95.00 an hour is roughly \$17,000/ year	Legal Aid Services of Oregon	-	-	10,000	-	10,000	10,000
Fair Housing Enforcement and Testing	Fair Housing Center of Washington/ FHCO	-	-	27,300	-	27,300	27,300
Citizen Involvement	Oregon ON	-	-	39,800	-	39,800	39,800
BDS	BDS	4,000	-	-	-	-	4,000
Tenant Protections Decision Package	TBD	250,000	-	-	-	-	250,000
Public Involvement and Translated Materials		-	-	-	-	-	-
Con Plan, Action Plan, Analysis of Impediments & Fair Housing Campaign		10,000	-	20,000	-	30,000	40,000
TOTALS		264,000	137,900	153,100	257,638	558,638	822,638

FY 2016-17 Adopted Budget (Per SAP) Amount Over or (Under) Budget

268,000	558,638	826,638
(4,000)	-	(4,000)





Portland Housing Bureau

Fair Housing Advisory Council Meeting
April 11, 2017
 3:00 - 5:00 pm
 Portland Housing Bureau
 421 SW 6th Ave. Ste. 500
 Portland, OR 97204

April 2017 Meeting Minutes

- ✓ = Oversight Committee Action item
- ▶ = PHB staff member action item

Members Present:

Members Excused:

Staff Present: Kim McCarty, Sawyer Sheldon

Guest Presenters:

Agenda Item	Discussion Highlights	Outcomes / Next Steps
<p>Welcome</p>	<p>Kim welcomes the committee. She passes out the <u>Multnomah County AFH Data: Preliminary Conclusions</u> to everyone. She says that today's meeting will be focused on reviewing the data and these preliminary conclusions to see what other questions they might have for the data team. Kim says that this data is gathered from the 2010 census data and the five-year American Community Survey through 2015.</p> <p>Admin Note - All of the information referenced for today's meeting can be found at the links below:</p> <p>Affirmatively Furthering Fair Housing https://legis.hud.gov/aiffht/ Select <i>Portland (CONSORTIA)</i></p> <p>Click the three stacked bars on the upper left hand side of screen Select "Export Tables" to see all available tables</p> <p>Multnomah County AFH Data: Preliminary Conclusions https://www.portlandoregon.gov/phb/article/638567</p>	
<p>Review of Fair Housing Data</p> <ul style="list-style-type: none"> • Tables and Maps 	<p>Kim pulls up the Race / Ethnicity map which shows that the White Non-Hispanic is the majority in the Portland Consortia; with the largest ethnic minorities being Hispanic and Vietnamese. Peoples with English difficulties usually speak Spanish, followed by Vietnamese and Chinese. The highest disability types are ambulatory difficulty followed</p>	<p>Findings and Questions</p> <ul style="list-style-type: none"> • How is "cognitive difficulties" defined

<p>by cognitive difficulties. One of the committee members ask how “cognitive difficulty” was defined, Kim says she is unsure, as there was not a separate mental health category. Kim continues, the data shows that the population is slightly more female, and is an aging population. Says that 45% of households are families with children; a committee member says that seems high and ask for more information on that number. A committee member asks if the demographics have changed much since the last reporting period, Kim says she doesn’t know, but will find out.</p> <p>While reviewing the ages on the demographic trends table it is pointed out that there appears to be a steep drop off in the populations of African Americans from 2010 – 2015. A committee member says that the 2000 census was the first to allow a “multi-racial” choice; says that on graphs she has seen as the number of African American’s has gone down, the number of “multi-racial” has gone up, thinks this could be worth checking on. This trend is also seen in Asian Americans as well; the committee wants to know how these numbers are reached.</p> <p>The Dissimilarity Trends show that the community is more segregated now than it was in the past as the displacement of minority populations moved from inner city neighborhoods to outer neighborhoods; showing that more people are isolated now than they were in the 1990’s. A committee member disagrees, says she thinks that gentrification has moved those in poverty east, and those populations are disproportionately communities of color. Says she thinks that is more a mechanism of economics, not purposeful segregation.</p> <p>R/ECAP = Race / Ethnicity Concentrated Areas of Poverty. Poverty is increasing in east county but may not be in the configuration that HUD selected. A committee member says that there is a R/ECAP in Multnomah County in Rock Creek, in Washington County it is in Hillsboro, and in Clackamas County it may be in Camas. Kim says that it is also important to remember that even if poverty is increasing in East Multnomah County it may never be within the “lines” that HUD draws, it may be more dispersed and therefore harder to track with charts like these. A committee member says that HUD’s formula doesn’t fit the west coast very well. Says that their formula focuses on concentrations of race, poverty, and social and economic mobility, whereas the west coast has a bigger problem with the involuntary displacement of those in poverty. Says</p>	<ul style="list-style-type: none"> • How are they arriving at 45% of households have children, seems too high? • How does this data compare to the last report? • The population of African and Asian Americans seems to have dropped significantly; is that because more people are choosing to identify as “Multi Racial”? (2010 – 2015) • Dissimilarity trends suggest higher segregation of white populations. • RECAPS in Portland are not apparent using the HUD definition.
--	---

that there is not a well-developed national strategy to fight involuntary displacement. The committee says that things like the Dissimilarity Index makes Portland look good, when in reality it is just measuring things in a way that doesn't fit our needs.

Housing vouchers are hovering around 9,000 for Multnomah County, in the current budget climate there is not much hope that this will go up any time soon. Says that the elderly and disabled disproportionately use the housing vouchers, meaning that those units / vouchers tend not to roll over as people stabilize and move out of subsidized housing. Says the only way to get deep voucher subsidies is with additional funding – which we will need another source for soon. Says that Hispanics are substantially underrepresented in vouchers. Someone asks why? She says that there may be cultural reasons like they don't ask for help, or they double up with other family members. She also says that there is no money in east county; no URA's to stimulate / incentivize building which means no new project based vouchers. In contrast to the African American community who are accessing vouchers but through individual vouchers, not section 8 / project based vouchers.

She says that when the voucher application was opened for the first time in four years last September for 5 days, more than 16,000 people applied, 3,000 were randomly selected; it takes 5 years to house those 3,000 because there has to be turn over in the vouchers. Last month the county sent letters to those 3,000 people on the waitlist saying they were no longer pulling vouchers. This slow turnover of the vouchers, and the devaluing of vouchers (tax credit down from \$1.15 to \$0.85) is why the voucher program is in serious trouble. Someone asks if there is a way to stimulate the turnover of vouchers? She says that 65% of those vouchers are held by the disabled and the elderly, so they don't turn over as quickly.

Kim says that they are working with No App Fee to get a program going that will allow the community to know which affordable units are available quickly. This will work in conjunction with outreach and advertising in culturally specific papers and magazines.

Table 9 shows the demographics of disproportionate housing needs which counts all peoples living in substandard housing by criteria. The four housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per

- Why are fewer Hispanics accessing housing vouchers?
- Why are African American households not accessing project based vouchers at the same rate as other populations.

<p>room, and cost burden greater than 30%. The four severe housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 50%. Someone asks what does “Non-family households” mean? Conjecture that it could mean a single person, or roommate situation but Kim is unsure, says she will find out. Someone asks why more than 1 person to a room is an issue? Kim explains that it is per-room, not bedroom. The data shows that the highest percentages of these substandard housing units have African Americans or Latino people in them. Large families have a hard time finding adequate size wise that will not lead to them being cost burdened.</p> <p>Someone asks if VASH (Veterans Affairs Supportive Housing) voucher holders room together? If the elderly want to live together as house mates, is there a mechanism to do that? He has heard that veterans who live alone, and would like a roommate, run the risk of having their vouchers revoked. Someone says that may be true but is not sure, says she will find out.</p> <p>Someone says that the formula for calculating the Federal Poverty Line is from the 1950’s and does not take into account many factors of our modern world such as working mothers, child care costs, medical care, and living expenses – says this skews the HUD poverty guide to being way too low for anyone who is trying to work their way out of poverty to really qualify. This is leading to people falling off the “benefit cliff” and losing their food stamps if they work extra hours, or get a small raise, so they are in a worse spot than if they had stayed making less money.</p> <p>Table 12 shows that the housing barriers that some families face manifest in many ways, including access to safe green spaces such as parks, not living near busy roads with smog, and easy access to public transportation.</p> <p>Table 13 begs the question if we are doing enough for non-ambulatory needs such as hearing or vision difficulty. Is there housing stock for these sorts of people?</p> <p>The homeownership rates are down across the board, especially for communities of color. There are many local non-profits pushing toward affordable homeownership.</p>	<ul style="list-style-type: none"> • What does “non-family households” mean? • What are they counting as a “room”? • Can VASH holders room together?
--	---

	Owning a home creates wealth for a family which, in turn, helps break the cycle of poverty.	
Next steps Meeting 4- Strategies Meeting 5- Actions Meeting 6- Review public draft	Taking the committees questions back to the data team and meeting in May to go over the data more in depth.	
Wrap-Up	<p>Kim thanks everyone for making time to come today. Reminds the committee that the Mayor will be making a Fair Housing Proclamation on 4/12/17 and invites them all to join her at City Hall.</p> <p>Next meeting May 9, 2017.</p>	

