



Portland Housing Bureau

Portland Fair Housing Plan

Initial Recommendations
April 11, 2023

Breonne DeDecker, Rental Services Manager
Jessica Conner, Senior Policy Coordinator

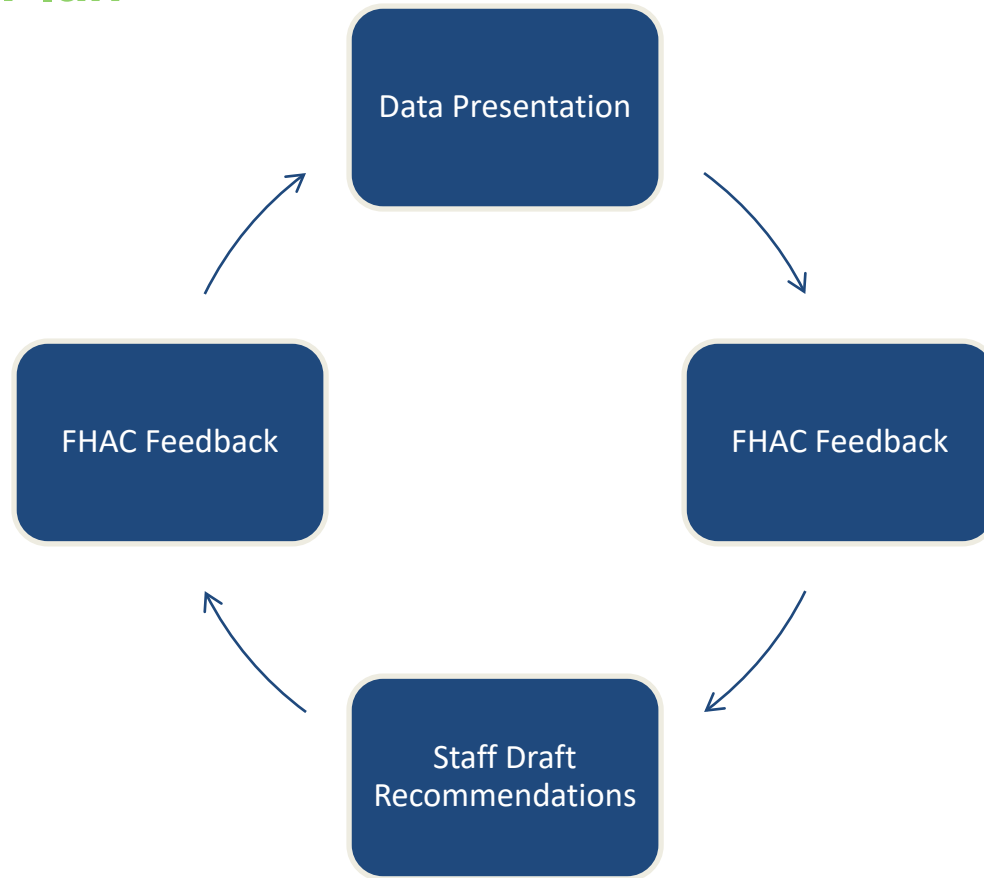
Portland Fair Housing Plan: Project Workplan

- Each subject area includes data presentation followed by draft recommendations
- List of recommendations will remain in draft and be revisited until plan is finalized
- Community engagement and feedback
- Schedule to change with finalization of HUD's AFFH rule

Area of Analysis	Date
Demographic Summary	<i>Completed</i>
Low Income Household Analysis	April 2023
Disproportionate Housing Needs	July 2023
Dissimilarity and Displacement Analysis	October 2023
Disparities in Access to Opportunity	October 2023
Affordability Analysis	January 2024
Disability and Access Analysis	January 2024
Fair Housing Enforcement, Outreach and Resource	April 2024

Policy Recommendations - Process

Portland Fair Housing Plan



Summary Points

Low Income Household Analysis

1. The proportion of extremely low-income households has increased at a higher rate than the growth of all households since 2011. Affordability has continued to decline.
2. Low-income households are disproportionately people of color.
3. Low-income households have the highest rate of a household member experiencing some form of disability.
4. Low-income households are disproportionately renters and tend to be severely cost burdened.
5. Low-income renter and owner households are most often geographically located in East Portland.

Draft Recommendations

Staff have drafted six initial
recommended actions for the
Portland Fair Housing Plan

Rent Assistance

Continue funding for emergency rent assistance programs for low-income households and consider deep City support of long-term rent assistance programs.

Basis of recommendation: Low-income households, which are disproportionately households of a protected class, tend to be severely cost burdened

Associated actions of recommendation:

- COVID-19 Rent Relief Program, in partnership with Multnomah County and Home Forward, provided over 26,000 households with nearly \$115.3m in rental assistance dollars¹
- Current funding streams were in response to COVID-19 and will be expended, City would need to identify sustainable resources
- Partner with existing short and long term rent assistance programs

¹2022 State of Housing Report, figures current as of February 2023

Affordable housing development

Continue funding development of subsidized, accessible housing units for individuals and families below 30% MFI in high opportunity areas of the city, near employment, transportation and education opportunities.

Basis of recommendation: Low-income households, which are disproportionately households of a protected class, including disability, tend to be severely cost burdened

Associated actions of recommendation:

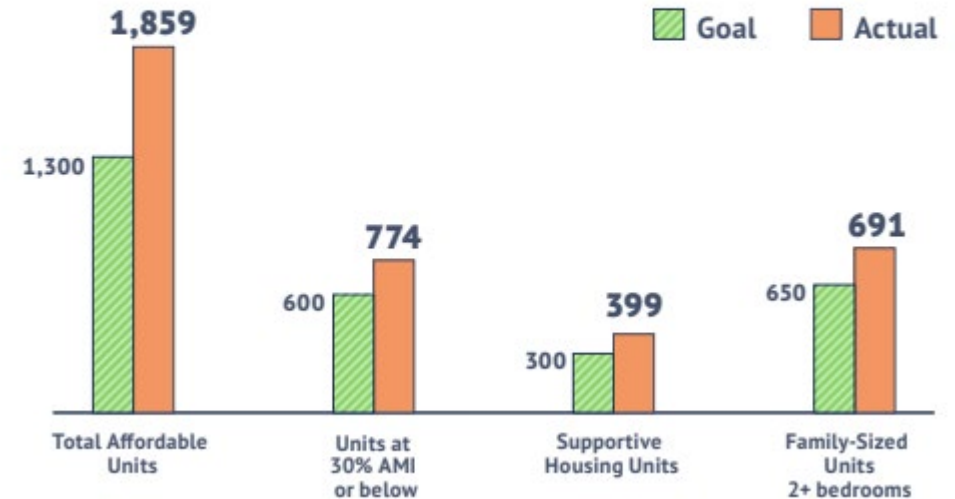
- Portland's Housing Bond and Metro's Affordable Housing Bond are primary funding sources for developing affordable housing
- Focus on Permanent Supportive Housing (PSH) to provide wraparound services to households with disabling conditions, in alignment with the Permanent Supportive Housing Plan
- Continue advocating for resources that support development of subsidized, accessible units and PSH units

Affordable housing development

Continue funding development of subsidized, accessible housing units for individuals and families below 30% MFI in high opportunity areas of the city, near employment, transportation and education opportunities.

Portland's Housing Bond Passed 2016 / Completion 2023

Outcomes to Date

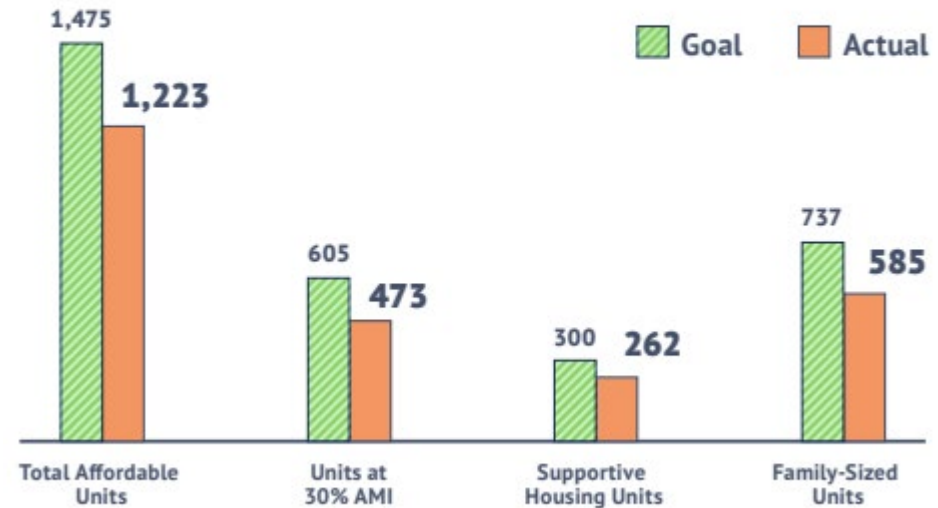


Affordable housing development

Continue funding development of subsidized, accessible housing units for individuals and families below 30% MFI in high opportunity areas of the city, near employment, transportation and education opportunities.

Metro's Affordable Housing Bond Passed 2018 / Completion 2025

2022 Outcomes to Date



Affordable housing development

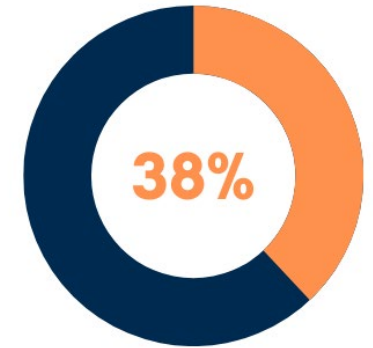
Continue funding development of subsidized, accessible housing units for individuals and families below 30% MFI in high opportunity areas of the city, near employment, transportation and education opportunities.



**Portland
Housing Bureau**

30% AMI UNITS

2420



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Of the 6,362 City-funded units opened or in development since 2015, 2,420 or 38% are regulated for Portlanders making up to 30% AMI.

Partnerships

Increase partnerships and communication strategies to reach targeted populations of those living in East Portland; Black, Indigenous and people of color households; and households experiencing disability.

Basis of Recommendation: Geographic concentration of low-income households in East Portland which are disproportionately households of color or households experiencing a disability

Associated actions of recommendation:

- Identify additional program partnership opportunities with the Expanded Partner Network, a network of 18 culturally specific organizations that deployed emergency rent assistance during the pandemic
- Approach development of new TIF districts from a model of co-creation with community, based on new Cully TIF district process of community engagement
- Develop the Racial Equity Plan to set Housing Bureau-wide goals around specific community populations

East Portland Policy Coordinator

Hire a dedicated East Portland Policy Coordinator to work directly with community and in partnership with other bureaus to develop programming for low income households in East Portland.

Basis of Recommendation: Geographic concentration of low-income households in East Portland which are disproportionately households of a protected class

Associated actions of recommendation:

- Open recruitment and complete hire of the position
- Develop and administer community limited-term grant program focused on community stabilization and anti-displacement
- Develop a permanent program in partnership with East Portland stakeholders focused on community stabilization and anti-displacement

Employment support

Continue to work with partners to increase employment and income outcomes for households through work training, education and enforcement of employment law.

Basis of Recommendation: Proportion of extremely low income households is growing at a faster rate than households overall, housing affordability continues to decline

Associated actions of recommendation:

- City to continue to utilize CDBG funding to invest in workforce development services through the Economic Opportunity Initiative (EOI)
 - FY 19-20
2,325 individuals served
70% very low-income / 19% homeless at entry
- Implement and evaluate 82nd Ave Anti Displacement Housing Stabilization pilot program of intensive housing support during workforce training opportunities

Homeownership retention

Continue funding and consider increasing funding for low-income homeownership retention with services of foreclosure prevention and grant assistance for repairs or modification.

Basis of Recommendation: Low income households that do own their homes are housing cost-burdened; low-income households have a higher reported rate of disability which may require housing modification

Associated actions of recommendation:

- Continue to fund home repair loans and grants to support existing homeowners to make critical home repairs to continue living safely in their homes.
- Continue to provide funding to community organizations to provide foreclosure prevention counseling to help homeowners retain their housing
- Implement new grant funding, Healthy Home Award, to address health and safety concerns in programming for low-income households with targeted outreach to BIPOC communities

Homeownership retention

Continue funding and consider increasing funding for low-income homeownership retention with services of foreclosure prevention and grant assistance for repairs or modification.

Home Repair Grant

Income Level	2017	2018	2019	2020	2021
Below 50% AMI	551	585	441	735	469
51-80% AMI	62	62	62	106	53
81+% AMI	0	0	0	0	0
Total	613	647	503	841	522

Race/Ethnicity	2017	2018	2019	2020	2021
White	53%	49%	49%	49%	49%
Black	24%	24%	28%	21%	30%
Asian	4%	5%	4%	3%	4%
Hispanic-Latinx	7%	8%	5%	10%	7%
Hawaiian-Pacific Islander	1%	1%	2%	2%	0%
Native American	20%	11%	11%	8%	0%
African, Middle Eastern or Slavic	0%	2%	2%	1%	2%

Draft Recommendations

Low Income Household Analysis

1. Continue funding for emergency rent assistance programs for low-income households and consider deep City support of long-term rent assistance programs.
2. Continue funding development of subsidized, accessible housing units for individuals and families below 30% MFI in high opportunity areas of the city, near employment, transportation and education opportunities.
3. Increase partnerships and communication strategies to reach targeted populations of those living in East Portland; Black, Indigenous and people of color households; and households experiencing disability.

Draft Recommendations

Low Income Household Analysis

4. Hire a dedicated East Portland Policy Coordinator to work directly with community and in partnership with other bureaus to develop programming for low income households in East Portland.
5. Continue to work with partners to increase employment and income outcomes for households through work training, education and enforcement of employment law.
6. Continue funding and consider increasing funding for low-income homeownership retention with services of foreclosure prevention and grant assistance for repairs or modification.

Feedback

- Are the barriers that were identified in the data analysis being addressed through these recommendations?
- Would you change or revise any of the recommendations listed?
- Are there additional recommendations, which could be implemented by the City of Portland, that could be added?

Please note we will continue to revisit these recommendations and build upon them after each area of analysis.