

December 2021 HPW

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Resolutions Northwest
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For audience questions, please use Q&A feature

Today's Agenda

1:05 Welcome

1:15 Overview of COVID Racial Housing Disparities

1:35 Resolutions NW: Mediation Program

1:50 Oregon Law Center: Tenant Protections

Wrap up by 3pm

Land acknowledgment

What we now call Portland, Oregon and Multnomah County were the traditional lands of the Multnomah, Kathlamet, Clackamas, Cowlitz bands of Chinook, Tualatin, Kalapuya, Molalla and many other Tribes who made their homes along the Columbia River. Today, people from these bands have become part of the Confederated Tribes of Grand Ronde, the Confederated Tribes of Siletz Indians, as well as the Chinook Nation and Cowlitz Nation in Washington State.

We acknowledge the systemic policies of genocide, relocation, and assimilation that still negatively impact Indigenous and Native American families today.

We also acknowledge the many other ways white supremacy and structural racism are deeply embedded into Oregon's history, including the deliberate exclusion and displacement of Black and African American communities and neighborhoods in Multnomah County.

Meeting guidelines

When using the chat or Q&A feature:

- Please show respect to other participants
- If your question does not get answered today, we will flag it for follow up after the meeting
- If you have any feedback or suggestions to improve HPW, please reach out! Email marisae@nwpilotproject.org

COVID and Racial Disparities in Housing Stability

Key questions to consider:

- What are racial disparities in housing stability?
- How has the pandemic highlighted or worsened these disparities?
- How do housing disparities play a role in eviction risk?

From NLIHC/ Opportunity Starts at Home

Decades of structural racism have created tremendous racial disparities in housing, and that legacy continues to shape the present landscape. Racial disparities in housing manifest in the following ways:

- **Housing affordability-** people of color are more likely than white households to be extremely low-income renters and people of color disproportionately struggle to pay rent compared to white households
- **Housing segregation-** Communities of color are more spatially isolated, disinvested in, and denied equal access to quality housing, schools, employment, healthcare, and food options
- **Housing Quality-** Substandard housing quality is more likely to be experienced by people of color, which in turn exacerbates racial health disparities
- **Wealth building-** Because of the legacy of racist housing policies, people of color have been denied wealth building opportunities that were given to white people (primarily via homeownership)
- **Homelessness-** People of color are dramatically overrepresented among those experiencing homelessness

Historical context



from Habitat for Humanity

1930s: no new deal



The Federal Housing Administration began insuring private mortgage loans, helping millions of white families get affordable, low-down-payment housing. Black families were prevented from receiving the same life-changing benefits through the practice of **redlining**. The FHA would not insure loans in communities where people of color lived, and private lenders followed their lead.

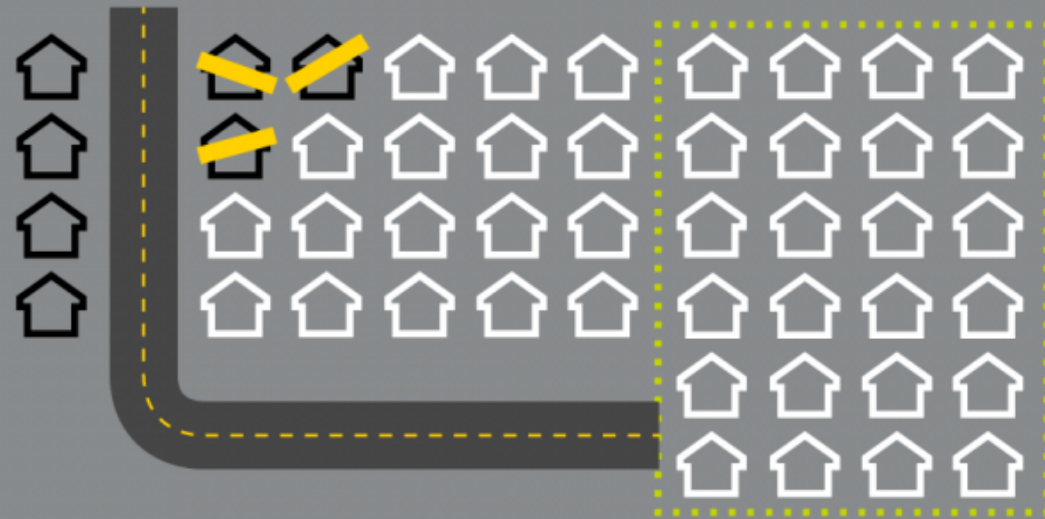
1940s: access denied



The FHA required and accelerated the use of **racially restrictive deeds** with lender requirements in newly built suburbs, preventing Black households from moving outside redlined neighborhoods to new subdivisions.

Racially restrictive covenants and redlining also prevented Black WWII veterans from accessing the federally guaranteed, low-interest, no-down-payment home loans offered by the G.I. Bill of 1944.

1950s: displacement



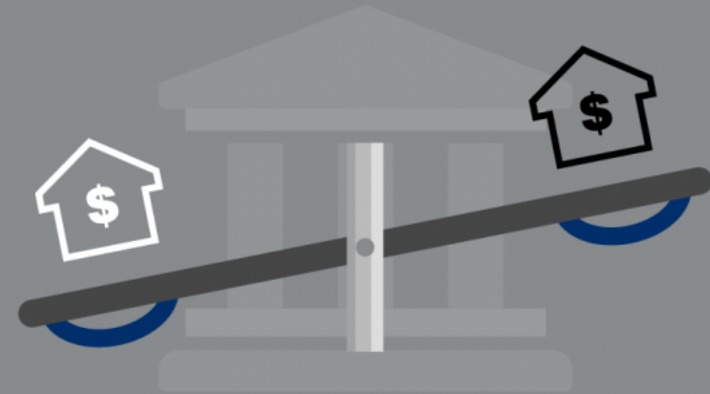
Urban renewal leveled Black homes and businesses in cities to build office developments, civic space and federally funded highways, stripping integrated and Black communities of their properties and denying them the benefit of wealth creation through the properties they owned.

1960s: fair housing act



The Fair Housing Act of 1968 prohibited racially restrictive deeds, but economically **exclusionary zoning practices multiplied**, locking in racial segregation.

1970s: community reinvestment act



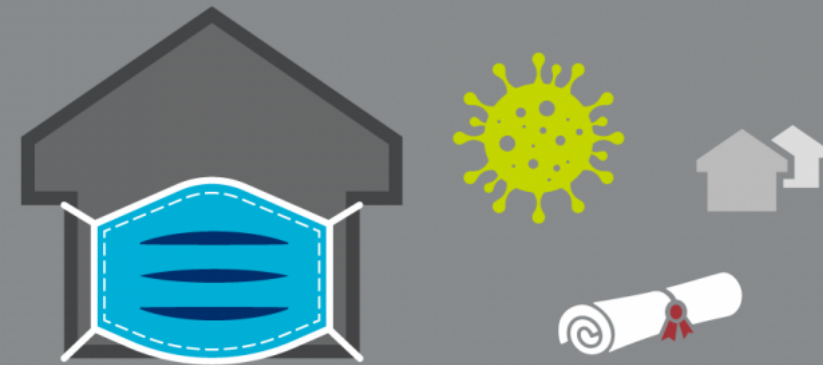
The Community Reinvestment Act in 1977 was meant to **hold banks more accountable** for meeting the credit and banking needs of their entire communities, but Black citizens continued to be targeted with racist practices, including predatory mortgages and refinance programs.

1980s – 2010s: inequity grows



Racial parity in housing remained elusive, and **inequalities worsened**. In 2008, the Great Recession disproportionately affected Black homeowners that had been steered into predatory loans and were left more vulnerable to losing their homes, contributing to the homeownership gap progressing little since the Fair Housing Act was passed in 1968.

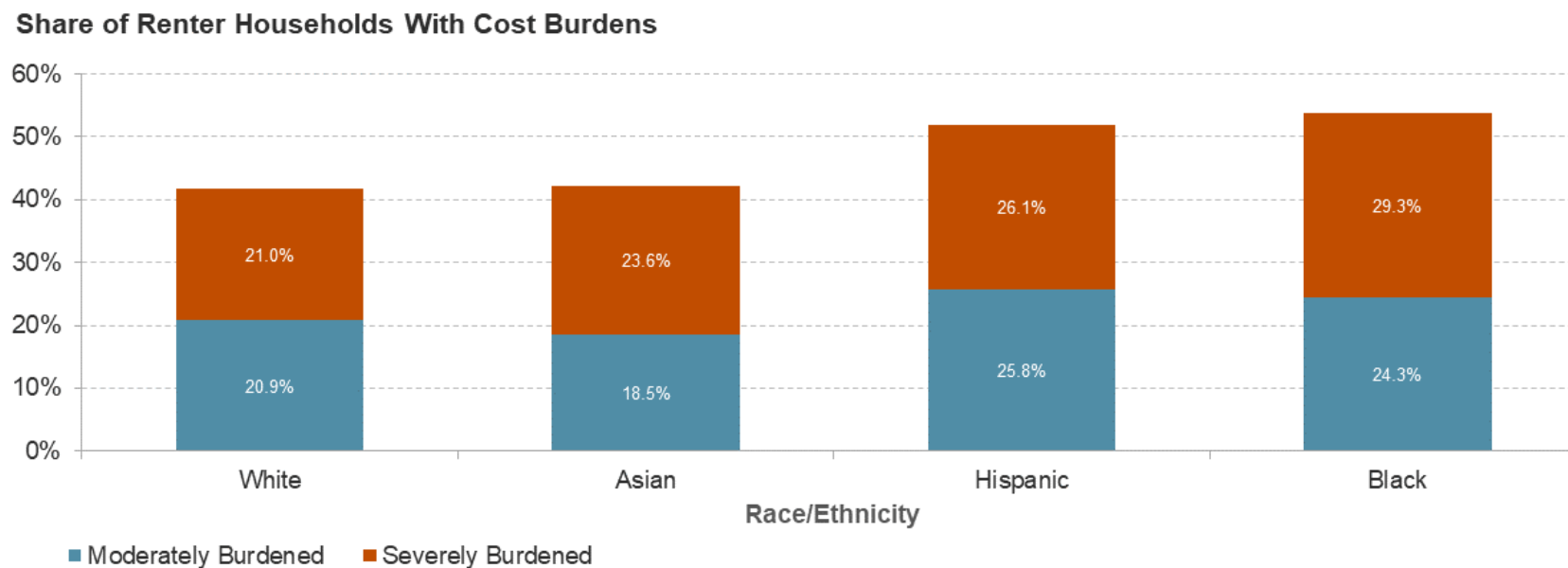
2020s: inequities further exposed



COVID-19 and its economic impacts **disproportionately affect Black individuals**, exacerbating already vast racial inequities in housing, health, education and financial stability.

Pre-COVID disparities

Figure 1: In 2019, Over Half of Black and Hispanic Renter Households Were Cost Burdened

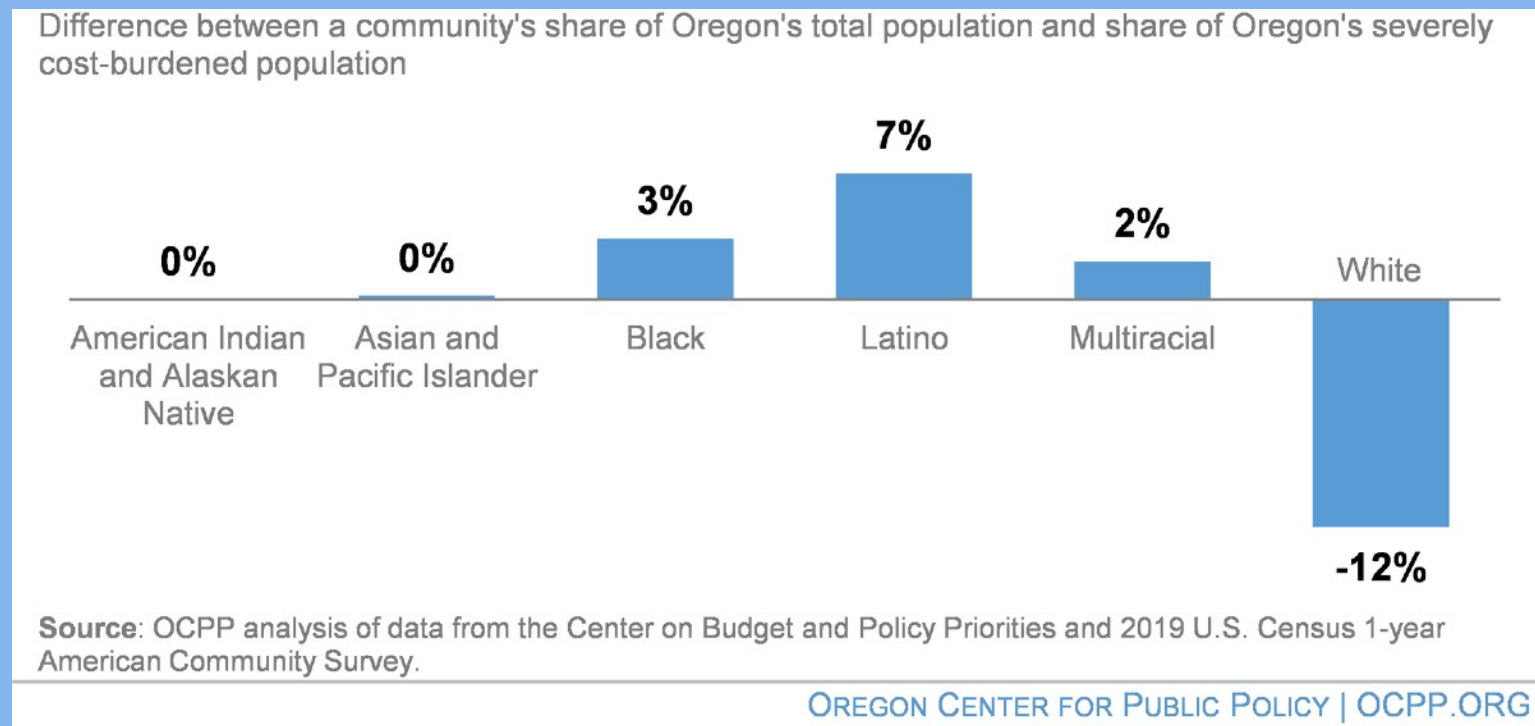


Notes: Cost-burdened households pay more than 30% of income for housing. Households with zero or negative income are assumed to have burdens, while households paying no cash rent are assumed to be without burdens. White, Black, and Asian households are non-Hispanic. Hispanic households may be of any race.
Source: JCHS tabulations of US Census Bureau, American Community Survey 1-Year Estimates

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Joint Center for Housing Studies of Harvard University JCHS

Rent burden and eviction risk in Oregon



From Brookings:

“For cost-burdened households (households that pay more than 30% of their income on rent), it would be expected that eviction filing and eviction rates would be higher because tenants struggle more to keep up with rent. This expectation holds true for neighborhoods overall: **Eviction filing and eviction rates increase as median rent as a percent of income increases.**”

More from Harvard JCHS

“The financial impacts of the pandemic and resulting recession have also fallen disproportionately on Black and Hispanic renter households and will likely widen racial and ethnic inequities in housing affordability. **As businesses shuttered and many high-contact industries shed jobs, Hispanic and Black renters were the most likely to lose employment income...**

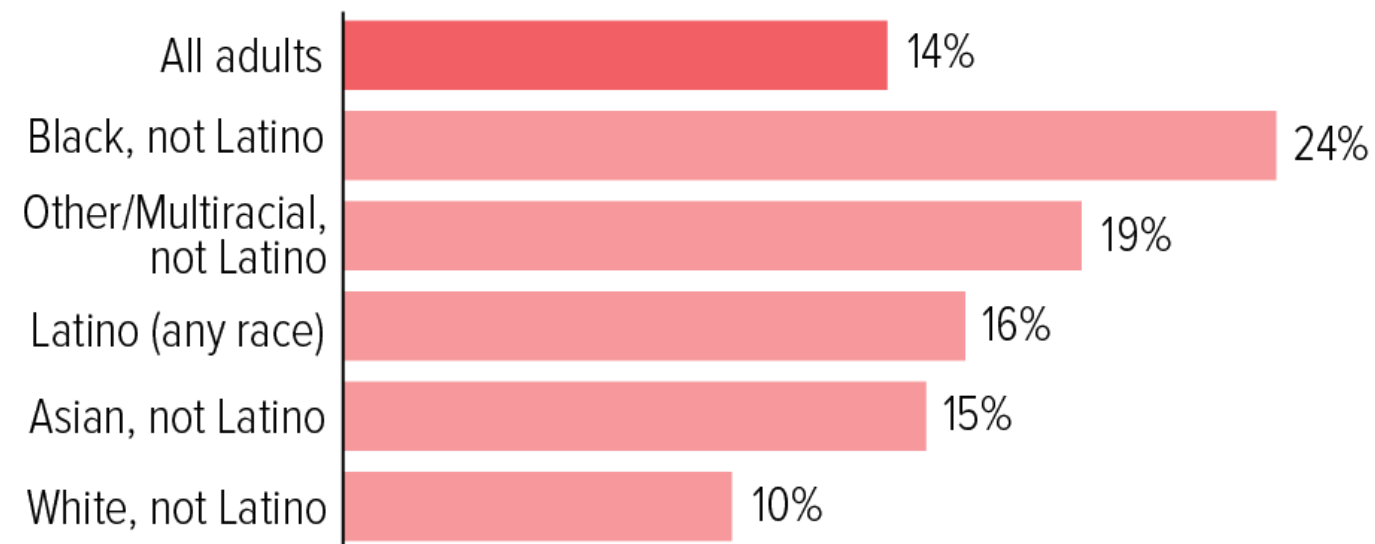
“Because Black and Hispanic households had lower incomes and less savings when the pandemic hit, they have had a harder time keeping up with rent payments. **Black households were more than twice as likely as white households to be behind on rent...**”

from JCHS blog, January 2021

Racial inequity in eviction risk

1 in 7 Renters Not Caught Up on Rent During Pandemic, With Renters of Color Facing Greatest Hardship

Share of adult renters saying their household is not caught up on rent



Note: Other/Multiracial, not Latino = people identifying as American Indian, Alaska Native, Native Hawaiian or Pacific Islander, or more than one race. Chart excludes renters who did not respond to the question.

Source: CBPP analysis of Census Bureau Household Pulse Survey tables for May 26 - June 7, 2021

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For more information

- [Racial Inequities in Housing Fact Sheet](#) (NLIHC/ Opportunity Starts At Home)
- [Historic Housing Discrimination in the US](#) (Habitat for Humanity)
- [Black and Hispanic Renters Face Greatest Threat of Eviction in Pandemic](#) (Harvard Joint Center for Housing Studies)
- [Congress Has Rare Opportunity to Address Housing Affordability and Homelessness Crisis](#) (Center for Budget and Policy Priorities)
- [Want people to stay housed? Help them pay their rent.](#) (Oregon Center for Public Policy)
- [The coming eviction crisis will hit Black communities the hardest](#) (Brookings)
- [Video: Homelessness and Racial Equity](#) (Community Solutions)

Resolutions NW: Mediation Program

Oregon Law Center: Tenant Protections

Thank you for attending Housing Partnership Workgroup!

*Please take a moment to fill out the post-meeting survey in
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Questions? Email marisae@nwpilotproject.org