

May 2022 HPW

Presenters: Shyle Ruder and Glenda Moyer,
Fair Housing Council of Oregon

Host: Marisa Espinoza, Northwest Pilot Project
marisae@nwpilotproject.org

For audience questions, please use Q&A feature

Today's Agenda

1:00 Welcome

1:05 Racial Equity and SOI Discrimination (NWPP)

1:30 Fair Housing Council of Oregon Presentation

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

Racial Equity and Source of Income Discrimination

Key questions to consider:

- How have housing systems, including publicly assisted housing, contributed to disparities in housing stability for BIPOC?
- How does source of income discrimination relate to housing inequality and racial disparities?
- Why is it important to address source of income discrimination in an effort to promote racial equity?

From NLIHC/ Opportunity Starts at Home

Decades of structural racism have created tremendous racial disparities in housing... Racial disparities in housing manifest in the following ways:

- **Affordability of housing-** 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
- **Segregation in housing-** Communities of color are more spatially isolated, disinvested in, and denied equal access to quality housing, schools, employment, healthcare, and food options
- **Quality of housing-** 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

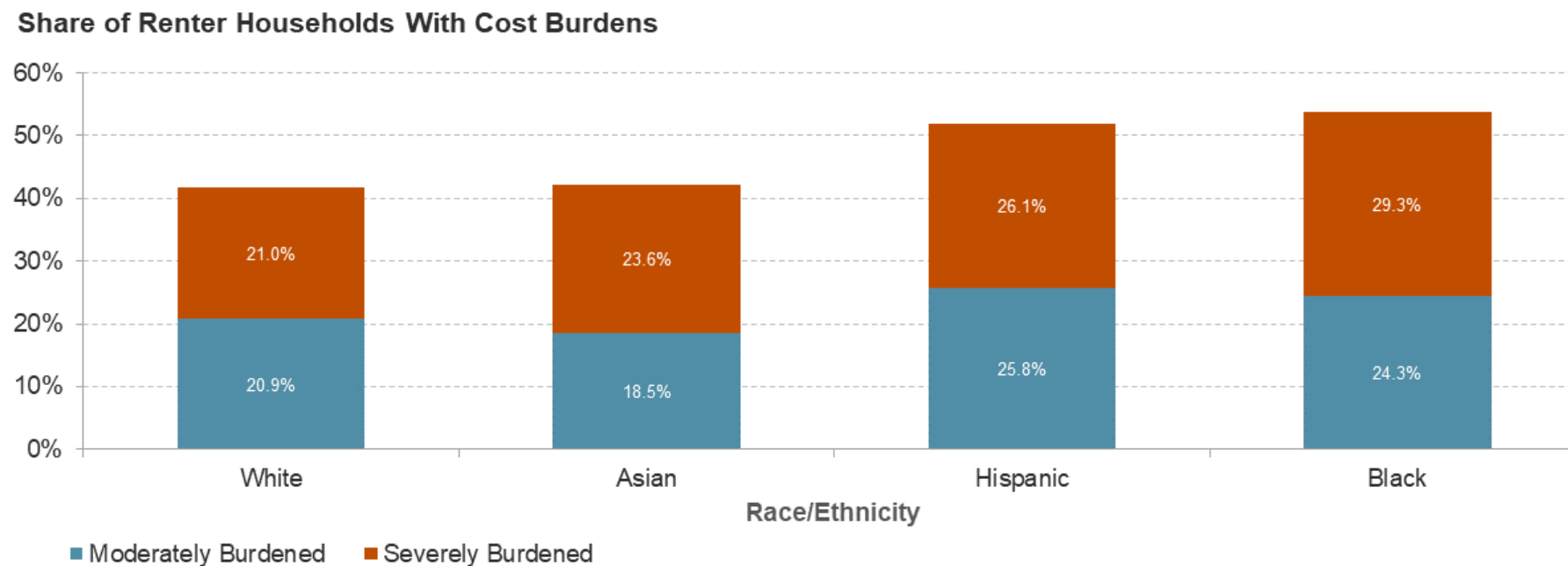


The FHA required and accelerated the use of **racially restrictive deeds** with lender requirements in newly built suburbs, preventing Black households from moving outside redlined neighborhoods to new subdivisions.

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.

Disparities in housing stability

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

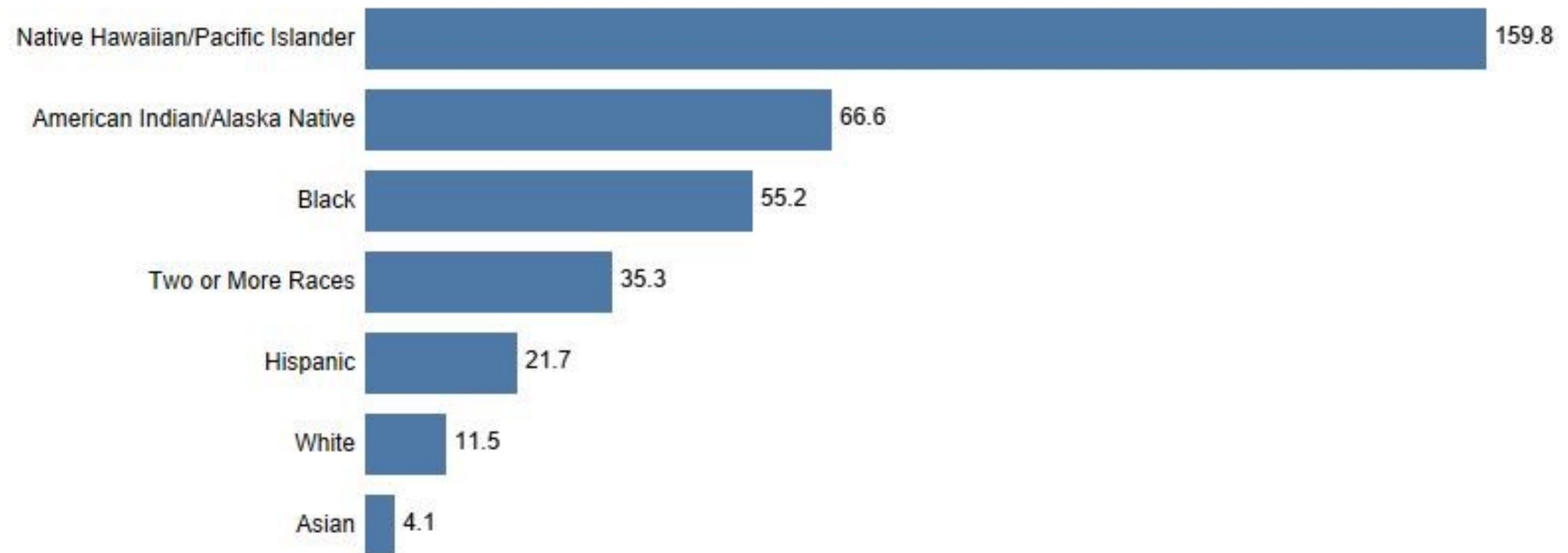
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Joint Center for Housing Studies of Harvard University JCHS

Disparities in homelessness

Most Minority Groups Experience Homelessness at Much Higher Rates than Whites

Number of people experiencing homelessness per 10,000 in population by race and ethnicity



Homeless population data are for a given night in 2019.

Source: Annual Homeless Assessment Report Report to Congress, Part 1, 2020



Evolution of Public Housing

- Alongside 20th century policies promoting segregation, new federal investment in constructing units of publicly subsidized housing
- Early projects: **explicitly racially segregated and highly selective**
- Meanwhile, white residents started to take advantage of FHA loans, other racially exclusive housing opportunities
- **Public housing resident profile becomes highly vulnerable**, low income, renters of color living in concentrated poverty

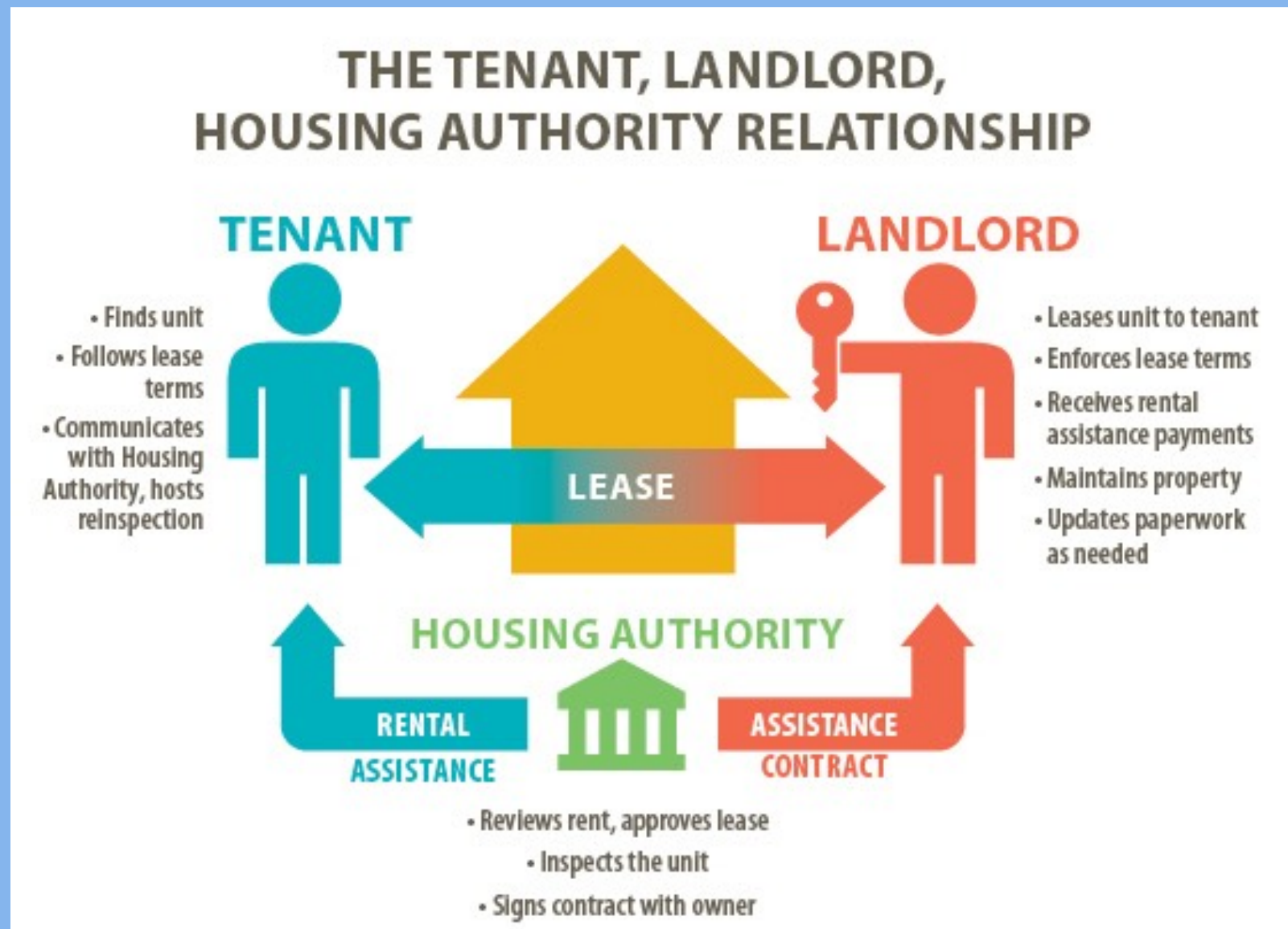
Turning point for public housing

While public housing production increased in the post-war period, segregated public housing construction persisted throughout the 60s and 70s and cemented deeply segregated public housing across the country. In 1984, the *Dallas Morning News* visited 47 metropolitan areas and found nearly all public housing tenants in those areas were segregated by race, and white housing projects had better amenities.

After passage of the Fair Housing Act of 1968, public housing would no longer be a tool for advancing segregation. Just six years later the federal government started a steady withdrawal of support for public housing beginning with President Nixon's moratorium on housing spending in 1974. There has been no significant expansion of public housing since then, as federal housing subsidies shifted to housing vouchers.

From NLIHC

How do vouchers typically work?

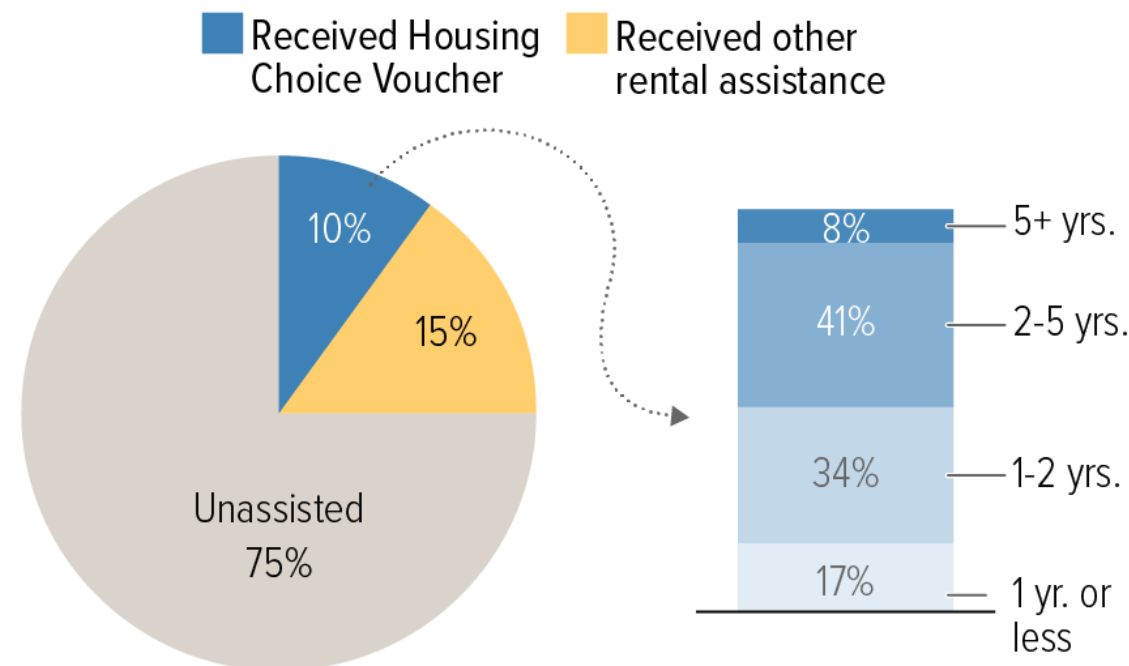


From HousingLink (MN)

Access challenges

Small Share of Eligible Households Receive Vouchers and Typically After Long Wait

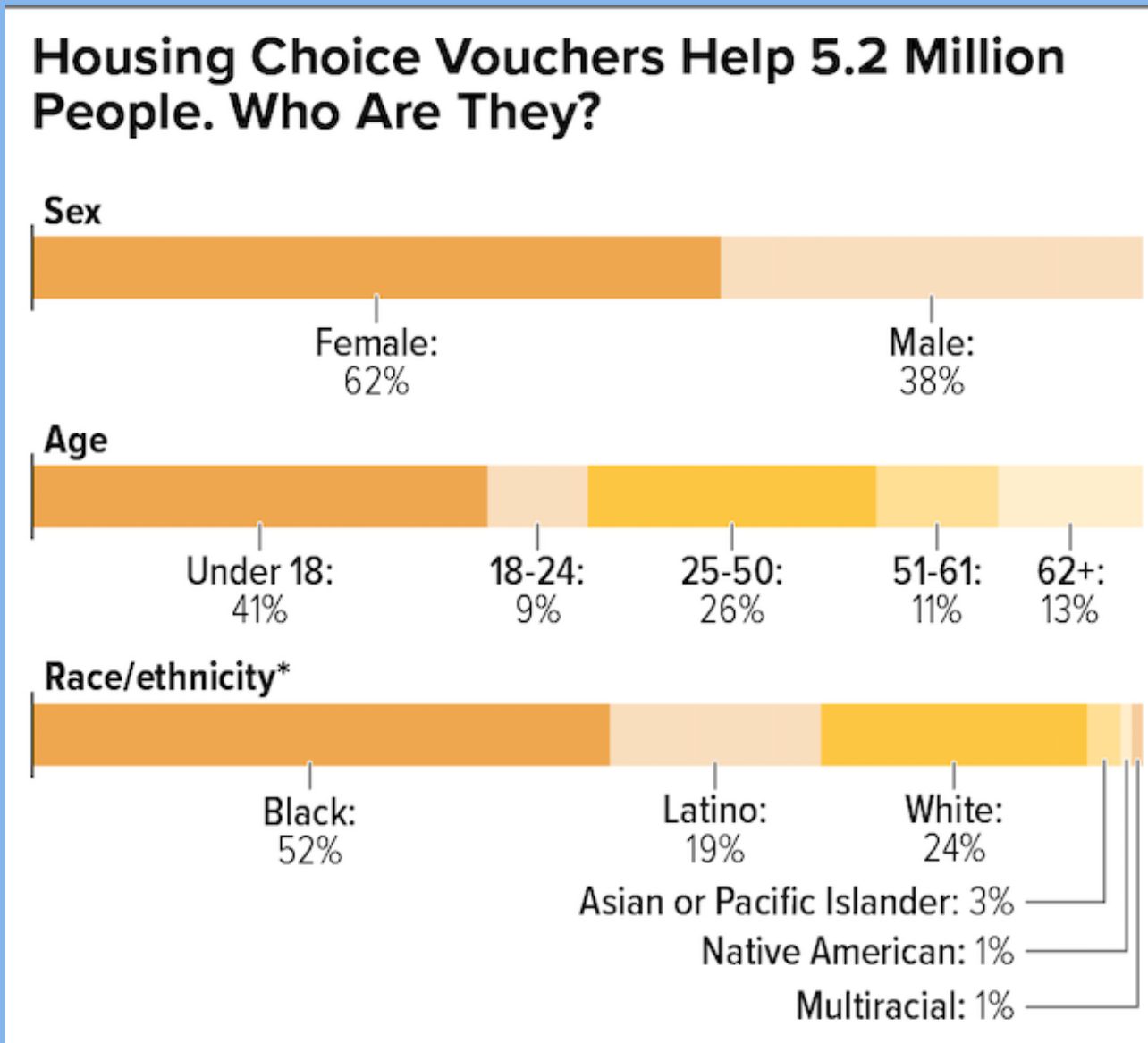
Share of eligible households receiving rental assistance and agency's average wait time for voucher recipients



Source: HUD custom tabulations of the 2019 American Housing Survey; 2018 HUD administrative data; FY2020 McKinney-Vento Permanent Supportive Housing bed counts; 2019-2020 Housing Opportunities for Persons with AIDS grantee performance profiles; and the USDA FY2020 Multi-Family Fair Housing Occupancy Report; HUD 2020 Picture of Subsidized Households

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Vulnerable households



From CBPP

SOI discrimination

Even when eligible renter households receive HCVs, they still need to find landlords who are willing to accept their housing vouchers. Federal law does not prohibit landlords from discriminating against prospective tenants based on their source of income (SOI), including using non-wage income like HCVs to pay rent. The lack of federal SOI protection for HCV holders has led to a wide variation in housing voucher denial rates. Since Black tenants make up a large share of HCV holders (48 percent in 2017), the inconsistency in housing voucher approvals often disproportionately hurts low-income Black renter households.

A 2018 study highlights that in the absence of SOI protections, landlords could use their “gut feelings” to screen potential tenants and ensure that they are the “right” or “good” tenants. Such practices can mask racial biases among landlords, as well as result in discriminatory tenant selection processes that hurt low-income BIPOC. Due to the lack of SOI protections at the federal level, a number of state and local governments, such as the city of Denver and New York state, have adopted SOI protections that prohibit landlords from rejecting tenants using housing vouchers.

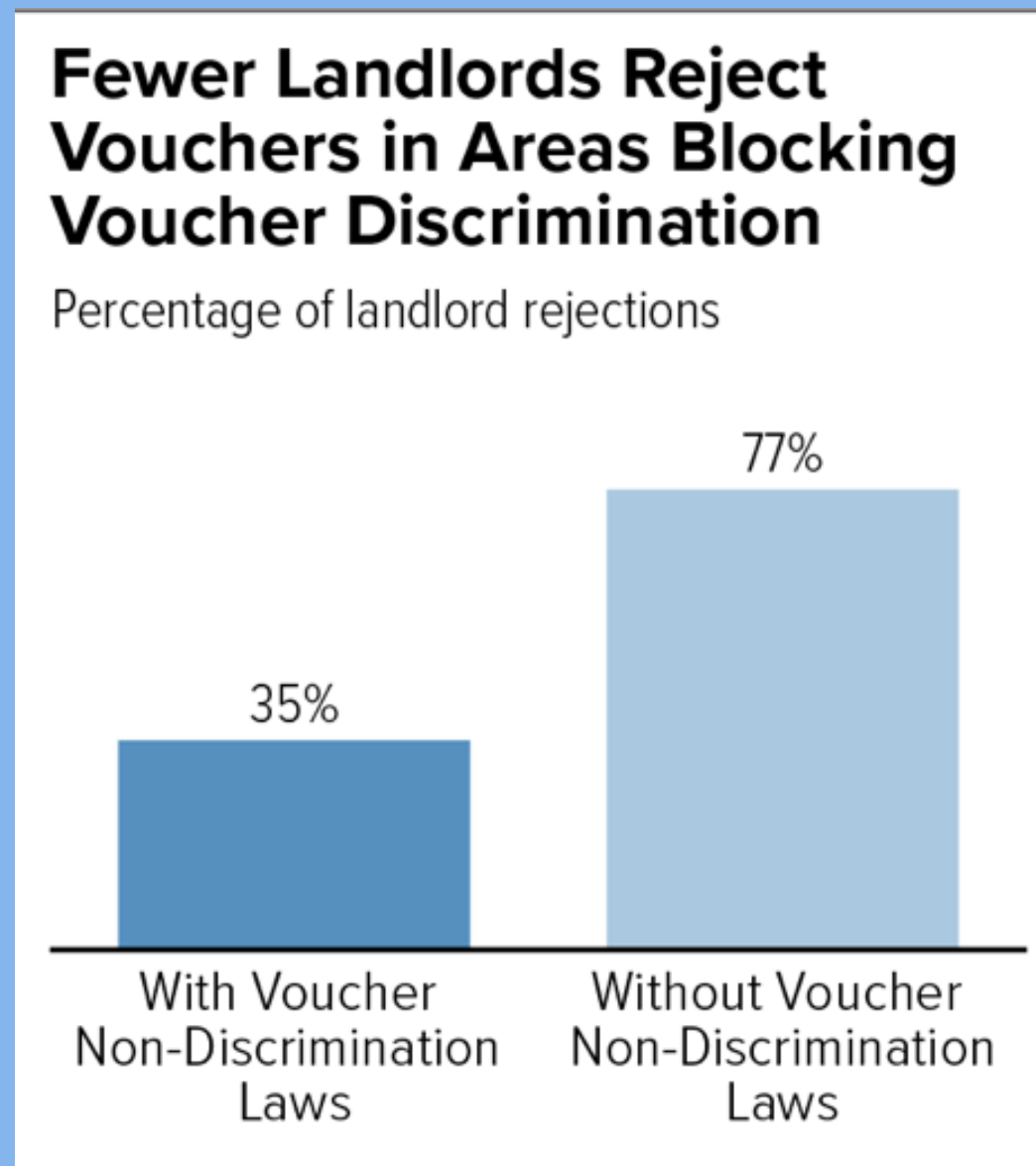
From Enterprise Community Partners

2013: Oregon HB 2639 passes



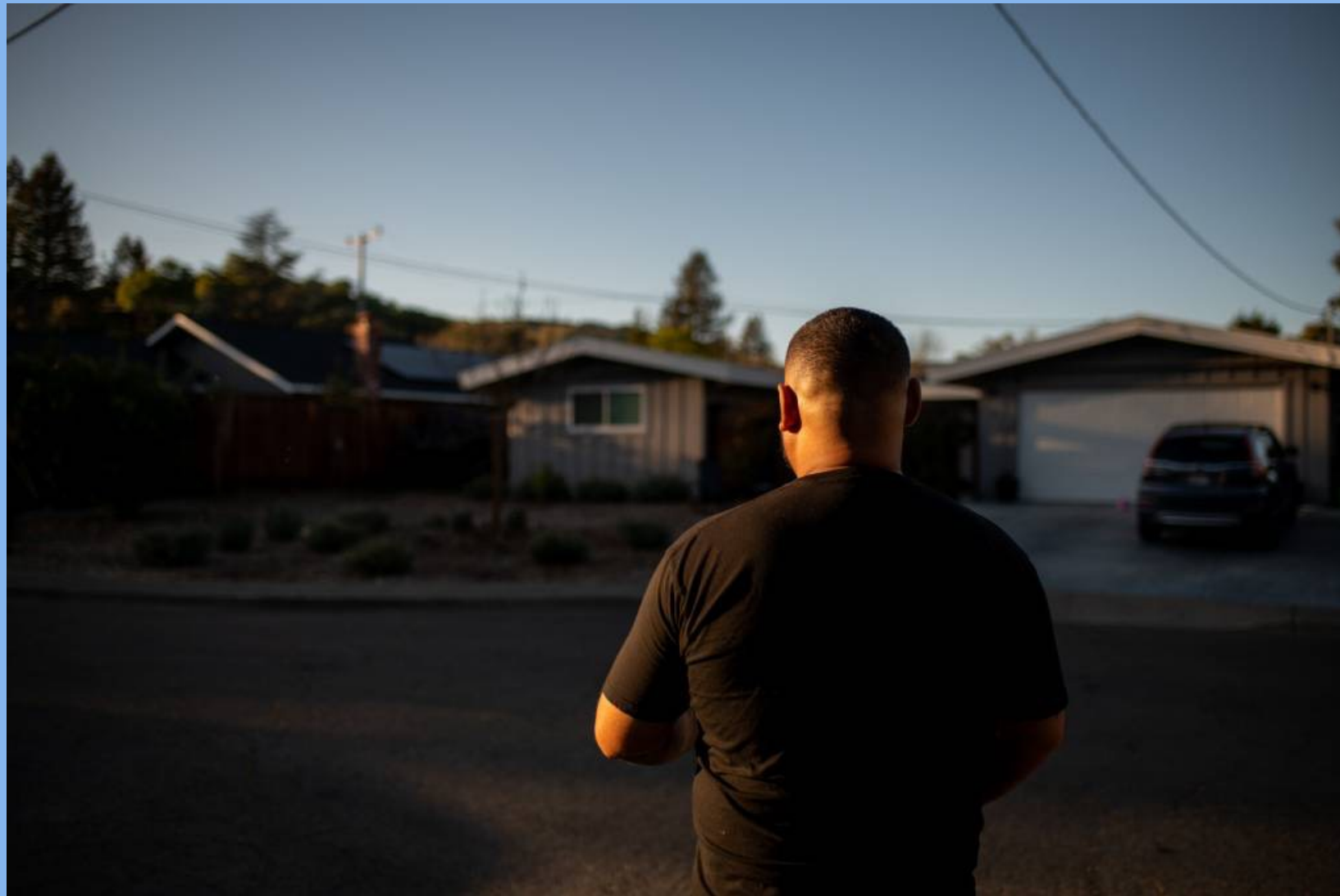
From The Oregonian- the Green family, displaced from close-in Portland, enjoys time together in their new home after many attempts to find a landlord pre-SOI protections

Impact of nondiscrimination laws



Source: Mary Cunningham et.al, HUD, CBPP

“It really felt like redlining...”



From KQED- Kemani and his wife have had a voucher for decades, must apply to dozens of homes before being approved despite nondiscrimination laws

For more information

- [Racial Inequities in Housing Fact Sheet](#) (NLIHC/ Opportunity Starts At Home)
- [Historic Housing Discrimination in the US](#) (Habitat for Humanity)
- [A Quick Review of Public Housing History](#) (NLIHC)
- [Families Wait Years for Housing Vouchers Due to Inadequate Funding](#) (CBPP)
- [Utilizing HCVs to Address Racial Inequities in Rental Housing](#) (Enterprise Community Partners)
- [Prohibiting Discrimination Against Renters Using Housing Vouchers Improves Results](#) (CBPP)
- [Reknitting the Safety Net: Help Pay the Rent](#) (KQED's SOLD OUT: Rethinking Housing in America podcast)
- [Deep Dive: Fair Housing](#) (WNYC's The Takeaway podcast)

Fair Housing Council of Oregon: Source of Income Discrimination Presentation

Thank you for attending Housing Partnership Workgroup!

*Please take a moment to fill out the post-meeting survey in
your browser window :)*

Questions? Email marisae@nwpilotproject.org