

Oregon and Portland Affordable Housing Gentrification and Displacement

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**HOUSING
OPPORTUNITIES**

Income to Rent

2015 Portland Monthly Median Family Income (MFI)

Household Size	30%	50%	80%
1	\$1,288	\$2,146	\$3,433
4	\$1,838	\$3,063	\$4,900

Affordable Housing Cost based on Portland monthly MFI according to HUD

Household Size	30%	50%	80%
1	\$386	\$644	\$1,030
4	\$551	\$919	\$1,470

Portland Fair Market Monthly Rents

Unit Size	Cost
Studio	\$682
1	\$793
2	\$944
3	\$1,391

“Tight” Market Conditions

- < 3% vacancy rate of units available in OR
Portland is 2.5% vs. Central OR is <0.5%
- Average annual rent increase in Portland area is 8-9% (after 2yrs of 13%). National is 2.4%
- 1st time home buyers that need loans struggle competing with cash offers
- AirBnB has reduced reg market of rentals
- Stock of 1st homes are very limited
- 90 day notice for “no cause” eviction and rent increases over 5%. (Oct 2015)

Solutions to Reduce Burden

- **More housing options- both private and subsidized- this will take years**
- **Programs to deal with substandard housing:**
repair or maintenance codes
- **Education and empowerment to self-advocate:** community groups population specific groups. Housing rights.
- **Systems navigation:** Rose City Resource Guide, 211info, etc.
- **Alignment or coordinated services-**
employment/transportation/education/healthcare/housing

The Role of Funders

- Fund Capacity-Building
- Support the symptoms caused by housing shortages and displacement
- Community and Cultural specific programs
 - Leadership development
 - Community participation in housing conversation
- Pilot projects and demonstration projects- flexible dollars to try explore innovative solutions and to capture community voice
- Systems Change and Advocacy- Policy work and Reform

Examples of Equity Questions

- Equity – Outcomes: How will the project benefit under-resourced communities, particularly low-income people of color and residents of under-served rural communities?
- Equity – Partnerships and Collaborations:
 - How have historically under-resourced partners (including culturally-specific organizations and/or rural organizations) been involved in the initial stages of the collaborative?
 - How will historically under-resourced partners have genuine opportunities to actively participate or lead on the project?
 - How will the collaborative benefit these partners?

Equity Questions Continued

- **Does the applicant organization have equity policies or practices in place and/or does it incorporate an equity lens into its work?**
 - **Equal employment opportunity and following fair housing law are not equity policies.**
 - **Do orgs are have informal practices. Support to formalize into policies or equity statements**
 - **Some orgs have policies they don't know how to operationalize.**