2B. Priority Communities

Introduction

The Bond is a valuable new resource for increasing affordable housing in our community—yet we know the need for affordable housing we face far exceeds the 1,300 homes the Bond is anticipated to produce over the next five to seven years. While we can't meet the total known need for housing with these resources, we can focus our efforts where we believe will have the greatest impact for our most vulnerable communities. We therefore commit to the following:

- Create housing for our most vulnerable families and individuals who are not served, or insufficiently served, by current housing resources;
- Invest in displacement prevention strategies, prioritizing buildings in high risk census tracts, and/or buildings at risk of being redeveloped for private market conversion;
- Prevent and mitigate the impacts of systemic racism and discrimination on Communities of Color through alignment with culturally specific organizations for outreach, referrals, and services (target of 850 units);
- Make a visible impact on homelessness through alignment with homeless service system resources and A Home for Everyone partnerships (minimum target of 400 units at 0-30% AMI, 300 of which will be permanent supportive housing (PSH) or supportive housing, contingent upon committed services funding);
- Leverage to the maximum extent possible other development, operating and services funding from public funders, culturally specific organizations, and other community partners.

Priority Communities:[1]

1. **Communities of Color**:
    - African American/Black
    - Asian American
    - Hawaiian/Pacific Islander
    - Immigrants and Refugees (including Somali, Slavic, Middle Eastern)
    - Latino
    - Native American/Alaskan Native
2. **Families, including intergenerational households**
3. **Households experiencing homelessness or at imminent risk of becoming homeless**
    - Seniors
    - Persons with disabilities
    - Households who have been homeless for long periods of time,
    - Persons with criminal backgrounds
    - Survivors of sexual assault or domestic violence
4. **Households facing imminent displacement**
    - Seniors
    - Persons with disabilities
    - Households on fixed incomes

More definitions and data on priority communities is found in "Appendix 1: Priority Communities: Definitions and Data."

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[1] The communities are not meant to be exclusive, as people possess multiple identities and are part of multiple groups.

Appendix 1: Priority Communities: Definitions and Data

Definition	Data
Communities of Color[2]: A term used primarily in the United States to describe communities of people who are not identified as White, emphasizing common experiences of racism. The following six (6) communities of color are disproportionately over-represented among the population experiencing poverty: • African American/Black • Asian American • Hawaiian/Pacific Islander • Immigrant and Refugees (including Somali, Slavic, Middle Eastern) • Latino • Native American/Alaska Native	Poverty Rates by Race/Ethnicity: • African American/Black 39.1% • American Indian/Alaska Native 39.1% • Hawaiian/Pacific Islander 40.9% • Latino 30.3% • Asian 19.1% • White 14.0%
Family: Households who have incomes at or below 60% of Area Median Income (AMI), and whose composition is a group of persons residing together. There are a variety of family household compositions, including, but not limited to, parent(s) living with or without children and intergenerational households.	Poverty Rates by Family Type: • Family households 14.4% • Married couple family households 9.1% • Female head, no spouse present 30.9% • Other living arrangements 26.0%

Households experiencing homelessness or at imminent risk of becoming homeless[3]: An individual or family who lacks a fixed, regular and adequate nighttime residence, including any of the following situations (click HERE for full definition):
• living in a place not meant for human habitation (e.g. car, park, abandoned building)
• living in a shelter, transitional housing or hotel or motel paid for with a voucher
• exiting an institution (like hospital or jail) where he/she resided for less than 90 days and resided in a place not meant for human habitation or an emergency shelter before entering the institution
• losing their primary nighttime residence within 14 days with no subsequent residence identified
	Snapshot of Homelessness, from the 2017 Point in Time Count:
	• 4,177 total individuals homeless, a 9.9% increase from 2015 (3,801 individuals)
	• Of the total:
	  o 40.5% (1,693) persons of color:
	    ▪ 10.2% American Indian/Alaskan Native
	    ▪ 1.5% Asian
	    ▪ 16.2% Black/African American
	    ▪ 2.6% Native Hawaiian/Pacific Islander
	    ▪ 10.2% Hispanic/Latino
	  o 8% increase in number of American Indian/ Alaskan Natives from 2015 (82) to 2017 (424)

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[2] City of Portland Office of Equity, https://www.portlandoregon.gov/oehr/article/581458
[3] Multnomah County, A Home for Everyone, definition of homelessness: http://ahomeforeveryone.net/

Definition	Data
- some youth or families who meet other federal definitions of homelessness - fleeing domestic violence, dating violence, sexual assault, stalking or other dangerous conditions and has no other residence or resources or support networks to obtain other permanent housing - imminently at risk of losing access to, or is unsafely sharing, the housing of other persons due to loss of housing, economic hardship, or a similar reason	15.7% families, steady rate from 2015 60.5% reporting living with one or more disabilities, an 16% increase from 2015 19.6% ages 55+, slight 1.1% increase from 2015
<u>Households facing imminent displacement</u>: An individual or family who is about to experience involuntary displacement. "Displacement occurs when any household is forced to move from its residence by conditions which affect the dwelling or its immediate surroundings, and which: 1. are beyond the household's reasonable ability to control or prevent; 2. occur despite the household's having met all previously imposed conditions of occupancy; and 3. make continued occupancy by that household impossible, hazardous or unaffordable.[4]"	**Households considered to be vulnerable to housing displacement** include low-income renters, people of color, and immigrants (particularly those with Limited English Proficiency). In Portland, the median renter income is $34,289 while the overall median income is $55,003. People with disabilities make up 12.5% of the Portland population. Elderly households make up 17.4% of the population and single female headed households 9.5%. Households with Limited English Proficiency comprise 4.4% of the population. **Housing is considered precarious** when it is older, rental, multifamily structures, and overcrowded. In Portland, 47.1% of housing is renter occupied. 18.1% of the total housing stock is made up of multi-family buildings larger than 20 units. 61.7% of total housing stock was built before 1970. Three percent of the total stock is overcrowded with more than 1 person per room. (ACS 2011-2015)

[4] V Marcuse, Peter. (1985). Gentrification, Abandonment, and Displacement: Connections, Causes, and Policy Responses in New York City. *Journal of Urban and Contemporary Law, 28*, 195-240.

Additional Definitions

Area Median Income (AMI): The Department of Housing and Urban Development (HUD) sets income limits that determine eligibility for assisted housing programs. HUD develops income limits based on Median Family Income estimates and Fair Market Rent area definitions for each metropolitan area, parts of some metropolitan areas, and each non-metropolitan county. The most recent AMI rent limits are found at: https://www.portlandoregon.gov/phb/50010

Culturally-specific organization[5]:
A culturally-specific organization includes the following:
- The majority of members and/or clients are from a particular community of color
- The organizational environment is culturally-focused and identified as such by members
- The staff, board and leadership reflects the community that is served
- The organization has a track record of successful community engagement and involvement with the community being served,

Additionally, the community itself has validated the range of services provided by the organization and confirmed their usefulness to the community.

Culturally Specific services/programs[6]:
Services/programs are those that are informed by specific communities, where the majority of members or clients are reflective of that community, and use language, structures and settings familiar to the culture of the target population to create an environment of belonging and safety in which services are delivered. These services and programs reflect the following characteristics:
- Programs are designed and continually shaped by community input to exist without structural, cultural, and linguistic barriers encountered by the community in dominant culture services or organizations AND designed to include structural, cultural and linguistic elements specific to the community's culture which create an environment of accessibility, belonging and safety in which individuals can thrive.
- Organizational leaders, decision-makers and staff have the knowledge, skills, and abilities to work with the community, including but not limited to expertise in language, core cultural constructs and institutions; impact of structural racism, individual racism and intergenerational trauma on the community and individuals; formal and informal relationships with community leaders; expertise in the culture's explicit and implicit social mores. Organizational leaders and decision-makers are engaged in improving overall community well-being, and addressing root causes.

Equity Lens[7]:
A tool used for a critical thinking approach to undoing institutional and structural racism, which evaluates burdens, benefits, and outcomes to underserved communities.

Permanent Supportive Housing[8]:
Permanent supportive housing (PSH) offers supportive services to assist persons experiencing homelessness who have a disability to live independently. Supportive services are designed to meet the needs of the residents and must be offered for the entire duration of program participation, and could include: mental health, health care, culturally-specific services, employment, addictions recovery. PSH may be single site, scattered site or clustered, and can be integrated with affordable or market-rate units. PSH is a highly successful evidence based practice for people who are chronically homeless and with disabilities or other substantial barriers to housing stability.

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[5] Coalition of Communities of Color, 2012
[6] Multnomah County, http://ahomeforeveryone.net/partner-resources
[7] City of Portland Office of Equity, https://www.portlandoregon.gov/oehr/article/581458
[8] A Home for Everyone, Community Guidelines: http://ahomeforeveryone.net/guidelines/