

REBUILDING COMMUNITY

A Disparate Impacts Analysis and Cross-Cultural Agenda to Prevent Displacement and Gentrification





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INTRODUCTION

Oregon's history of displacement is steeped in the targeted and intentional genocide, exclusion and displacement of people of color. We have witnessed this from the time the Chinook Peoples called what we now recognize as the Portland Metropolitan Area "home"; through Oregon's Exclusion Laws of the late 1800s to keep African Americans out of the state; and into mid-20th century redlining and exclusionary zoning. Exclusionary and segregating policies carried out through public planning agencies, real estate, banking and insurance companies have consistently led to remaining communities of color living in disinvested areas. Many of these areas become gentrified later as a result of newer public plans and investments.

As decision makers attempt to right this path, it is critical to understand how this timeline of biased policies affect our past, present, and future. In Portland, a largely unregulated housing market, lack of rent controls, limited public investment in affordable housing, urban renewal¹ policies that fail to protect communities of color, all lead to decreased housing choice and forced displacement.

Displacement and gentrification are neither an accident nor the outcome of "inevitable economic market forces," but rather the outcome of years of intentional public and private investments, the commoditization of housing, market forces, structural oppression, and overt and institutional racism. These pieces result in a structurally reinforced process then locked in by planning and land use. The placement of a Whole Foods, for example, is not the cause of gentrification, but rather a symptom.

But communities should not have to choose between investment and displacement. For example, urban renewal was a conscious policy of displacement and inverse (white) settlement as inner-city land values recovered. Investment itself did not have to mean displacement if policies existed to retain homeownership and affordable housing for people of color and people with low-incomes.

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A failure to address root causes has not only perpetuated the high mobility of vulnerable communities subject to the losing side of economic trends, but it has also fueled crisis levels of unemployment, increased health inequities, and exacerbated poor education outcomes. We can no longer afford to ignore the effects that high mobility has on a child's education outcomes; that increased transportation costs has on a person traveling three times further to a job interview; that unstable housing and an uncontrolled rental market has on pregnant mother's stress levels and consequently, her health and the health of her child.

BRIEF HISTORY

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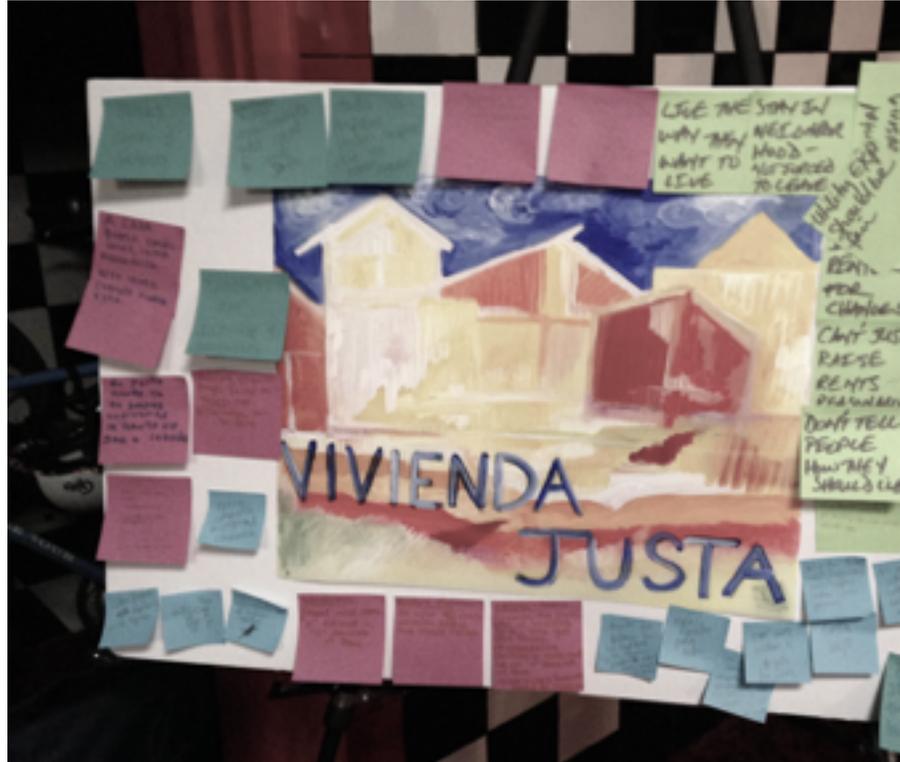
These policies paved the way for our communities of color to consistently bear burden of the deepest disparities across all areas of life.

Over the past 500 years, an economy of natural resource extraction and exploitation has been built on the backs of people of color and low income communities. The first federal Indian policy was that of extermination, which evolved into other strategies masked in a positive view, including assimilation. Oregon's policy landscape tells a story unique to its own historic policies. *Looking Back In Order to Move Forward* reveals a story often untold²: a timeline of racist policies that affect our past, present, and future. For example, in 1850 the United States Congress enacted the Oregon Donation Land Act, which disregarded indigenous land tenure laws and presumed authority to grant land to whites in the Oregon Territory.

Contrary to Oregon's progressive reputation, the State witnessed ongoing exclusion of African Americans. Oregon's Exclusion Law to keep African Americans out of the state was repealed in 1854, but was replaced with similar language three years later, much of which remained until 2000. Redlining through the mid-20th century defined exclusionary zones for African Americans and other communities of color by real estate, banking and insurance companies. This, among other exclusionary policies led to communities of color living in disinvested areas that would ultimately become gentrified as a result of newer public plans and investments.

In addition to the Alien Land Law which excluded non-citizens from owning land, cities, towns and individuals attempted to drive out and violate the rights of Chinese, Japanese, immigrants, refugees, and others during the late 1800s and 1900s. Japanese Americans were interned in the Portland Expo Center from May 2nd to September 10th, 1942.³ These policies paved the way for our communities of color to consistently bear burden of the deepest disparities across all areas of life.

This brief intends to put into context the experience of Portland's many communities of color with displacement and gentrification. The brief recognizes "historical" displacement and marginalization of communities of color in the region is inseparable from current day community structures and outcomes. It also outlines the ways in which a cross-cultural agenda can lift all communities. While the CCC recognizes that issues of displacement and gentrification impact all Portlanders, this project focuses on improving outcomes for low-income communities of color who have been disproportionately displaced or are at risk of displacement.



CURRENT HOUSING CRISIS FOR PORTLAND'S COMMUNITIES OF COLOR

The Portland Metropolitan Area faces a housing crisis marked by dramatically rising prices, high levels of displacement, and legal prohibitions on effective strategies for addressing these concerns. A lack of affordable housing for our communities to rent or own and the constant threat of displacement prevents meaningful connections to our neighborhoods and natural environments, and exacerbates existing environmental, health, and social vulnerabilities. Communities of color are increasingly concentrated near high traffic and pollution corridors that are further from healthy food, employment, education, transit options, and other amenities. Many become homeless or houseless, or pushed into overcrowded living situations.

THE HIGH COST OF HIGH MOBILITY

“The trend significantly hinders organizing, service delivery, economic development and community building.”

The lost earnings and school time, lack of access to wealth building opportunities and institutions, and increased environmental burdens are more obvious. Compounded with declining economic and social conditions, an often-invisible effect of poor housing choice is a loss of community cohesion, or the breaking up of community, and worsened health conditions associated with “root shock,” or being disassociated from one’s emotional ecosystem.⁴ In a few short years, irresponsible planning policy can wipe away what took generations to build. And while we cannot yet fully quantify in numbers the benefits that come with a strong culturally-vibrant neighborhood—and consequently what is lost when communities are broken up—designing a policy approach that can prevent community destruction and rebuild broken neighborhoods is vital, particularly if a City’s goals include sustainable, equitable, and connected neighborhoods (for all). This is particularly significant in states with low populations of people of color, where communities don’t just move from one geographic area to another, but rather families are dispersed over a much larger geographic area—or leave the city entirely.⁵ The trend significantly hinders organizing, service delivery, economic development and community building.⁶ Further, when housing, planning, climate, and community and economic development policy do integrate affordable housing and anti-displacement measures, the limited and piecemeal investments that are available can foster resource scarcity and competition. This resource scarcity can pit communities and organizations against each other, restrict communication capacity, and stunt collective action.



ECONOMIC INSECURITY FOR COMMUNITIES OF COLOR

“*In Multnomah County, people of color earn half the median income of whites, \$16,636 annually. Our child poverty rate is 33.3% compared to 12.5% of whites. 30% of our students do not graduate compared to 7% of whites. We access management and professional positions at half the rate of whites and our unemployment rate is 35.7% higher. Our health is poorer across a wide range of metrics, including low birth weight rates 37% worse than our white counterparts.*”⁷



THE BENEFITS OF COMMUNITY COHESION

“At the end of the day, community cohesion and family stability is a component that determines education, economic, social, health outcomes and more.”

Research demonstrates the individual and community level benefits of community cohesion (social cohesion) associated with stable housing and neighborhoods. In “Mental Health and Social Cohesion,” The Association of State and Territorial Health Officials (ASTHO) wrote “...higher social cohesion can mitigate stress and illness at the individual level. At the community level, social cohesion plays an important role in mitigating the impact of broad economic and political dynamics like concentrated poverty and racism.⁸” According to a 2008 report from Alameda County Public Health Department, lower social cohesion is linked to negative effects on behaviors, health outcomes, and reduces a community’s ability to advocate for resources in their community. Further, low-income households are more likely to report a lack of social cohesion in their neighborhoods than high-income households.⁹

On a larger scale, social cohesion aids social and economic well-being, and is essential for equitable economic development, in particular an inclusive civil society and responsive political institutions.¹⁰ Preserving the benefits of social cohesion is not only a moral imperative, it is good public policy. To understand this better, policy makers must think about what is lost when a community is broken up by poor housing choice. Not only do individuals in these

VULNERABILITY TO HOUSING DISPLACEMENT

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Tracts designated as vulnerable have higher-than-average populations with characteristics that make resisting displacement more difficult: they are renters rather than homeowners, belong to communities of color, lack college degrees, and have lower incomes. These socioeconomic factors suggest displacement risk largely because they signal a reduced ability to withstand housing price increases caused by gentrification. Additionally, neighborhoods with large populations of at-risk residents are more likely to be areas of long-term disinvestment—precisely the places that are often targeted by young people on the leading edge of gentrification.¹¹

communities face poorer health outcomes, communities lose the opportunity to pass on generational knowledge and expectations around wealth creation; social capital, including professional networks and leadership development; and the feeling of neighborhood safety and vitality.

On a day to day basis, strong communities mean having a neighbor you can drop your kids off with while you attend a job interview; walking to church with friends on Sunday instead of taking the bus across the city; and shopping for groceries at a store down the street owned by a family you’ve known for years. At the end of the day, community cohesion and family stability is a component that determines education, economic, social, health outcomes and more. Why not make preserving and expanding it a core component of effective public policy?



LESSONS FROM THE AFRICAN AMERICAN COMMUNITY

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As areas previously inhabited by African American families increase in value and popularity, the Black community has learned that urban renewal and revitalization are the red flags of eventual push out.

The Black community, once concentrated in North/Northeast (N/NE) Portland, has experienced displacement and gentrification for multiple generations. Most recently, urban renewal efforts coupled with an unchecked housing market have forced thousands of Black people out of N/NE Portland.

In 1967 Emanuel Hospital cleared land of more than 200 properties in Central Albina to make way for new development. Between 180 and 300 promised homes through the interagency Replacement Housing Agreement in 1971 were never built, and increased crime and disinvestment followed in N/NE Portland. While the 1989 Albina Community Plan brought some improvements, it forced many more residents out due to rising property costs. In 2000, The City of Portland established the Interstate Corridor Urban Renewal Area (ICURA), including many African American neighborhoods. In all, an estimated 15,000 African Americans were displaced.¹²

As areas previously inhabited by African American families increase in value and popularity, the Black community has learned that urban renewal and revitalization are the red flags that eventually lead to push out. To prevent this process, beyond basic anti-displacement policies, new development must be black-owned and black controlled. A commitment to preserving Black-owned spaces ensures

community investment empowers people to self-determine and benefit from a growing economy. As developments target other geographies with concentrated communities of color, we can learn from the experiences of Portland’s black community.

Any and all stable housing agendas must include anti-displacement measures that prioritize community economic development. Urban renewal and planning projects must recognize all impacts—social, economic, and environmental—caused by public investment. Public investment must maximize benefit for local, historically underserved communities. This requires a comprehensive approach to meaningful engagement and self-determined community, including participatory budgeting, preserving historical art and culture, and supporting entrepreneurial opportunities for businesses.

SUMMARIES OF AFFECTED COMMUNITIES

Based on the experiences of many of Portland's advocacy organizations and a series of culturally-specific focus groups held over the six months, this brief aims to unpack the ways in which gentrification and displacement is a multi-faceted trend that affects communities of color in different ways. Policy solutions must be equally as diverse in design, investment and implementation, that prioritize some basic, long overdue policy changes and invest in culturally-specific and cross-cultural collaborations.

A series of focus groups, conducted by member organizations of the Coalition of Communities of Color, were held from January through October of 2015. Focus groups had representation from six communities of color: African, African American, Asian and Pacific Islander, Latino, Native American, and Slavic. The discussions sought to capture the experience of gentrification and displacement as well as lift up culturally specific solutions.



AFRICA HOUSE, ASIAN FAMILY CENTER, & IMMIGRANT & REFUGEE COMMUNITY ORGANIZATION

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Stable community is about justice. We will see affordability when community members can afford to rent or buy according to their income. We advance two basic concepts: 1) People should be able to live in a healthy condition, and, 2) Affordability comes with financial accessibility for every social class. Healthy housing is not a right of the rich, and poor housing conditions are not an inheritance of the poor.

(Africa House, AFC, IRCO focus group)

The Asian Family Center, Africa House and Immigrant and Refugee Community Organization (IRCO) held a listening session with immigrants to address the prominent issue of housing in Portland. Community members envisioned home as a refuge; a wealth generator; a place for protection, security and stability for families; and a new reality that reflects equity. However, the ideal and concept of home contrasted deeply with their reality of housing: unaffordable, substandard, unhealthy, discriminatory, stressful, and destabilizing. Participants defined gentrification as the government's intentional displacement of poor households and incited replacement with wealthier households. Whether experiencing housing cost increases; feeling forced to live in unsafe neighborhoods; being torn away from

existing resources, social services, community support networks, community centers and houses of faith; or seeing incomes that fail to keep pace with rising rents and the cost of living—this is the community's experience of housing in Portland.

Solutions:

In order to combat housing instability, participants recommended the implementation of community stabilization efforts (i.e. larger family homes, ethnic support to avoid isolation, and strengthened community organizing) and access to permanent employment, increased minimum wage, basic services and infrastructure, education, and affordable housing along transit lines.

ASIAN PACIFIC AMERICAN NETWORK OF OREGON (APANO)

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Affordable Housing means being able to afford the rent and put food on the table without having to worry. But right now the prices are so high, almost 80-90% of our paycheck just goes to housing. We have to debate between paying the house or buying food for our kids. But we don't want to become homeless, so that we pay for rent but have no food.

In the Fall of 2015, the Asian Pacific American Network of Oregon (APANO) held a four-part “Our Families, Our Homes” film series on anti-displacement and community development. The screenings were followed by neighborhood listening sessions where APANO gathered input from their members about what lessons they could learn from other communities that have responded to gentrification, displacement and environmental racism. As housing prices rise in the Jade/ Lents neighborhoods where they live, APANO members talk about the difficult challenges they face in staying in the neighborhoods. Additionally, for refugees who have previously experienced displacement due to decades of war, displacement from gentrification can be especially traumatic. Audience members highlighted the need for an intergenerational approach to organizing that can combine the wisdom and experiences of elders with the energy, creativity, and new ideas of the younger generations.

Solutions:

APANO prioritizes building a strong base of renters who are educated and organized to be able to advocate for affordable housing and tenant protection policies. Given the language barriers that many API tenants face, in-language translation and interpretation is a key part of any successful housing program. Groups also discussed the need for building permanently affordable housing along the Powell-Division Bus Rapid Transit corridor to ensure that needed public investments in transit do not exacerbate displacement. Community members were especially interested in community land trusts and governance bodies that can guide truly community-controlled development.



LATINO NETWORK

Within the Latino community many families are experiencing houselessness, often “couch surfing” from one family member’s home to the next, creating tremendous stress for all family members involved. These families are often further challenged because “couch surfing” often does not meet the mainstream definition of “houseless.” Thus, while these families often require the same supports as families living in crowded shelters, vehicles and on the streets, they are unable to access resources available to “houseless” individuals. When advocating for solutions, some community members felt the voices and interests of developers overshadowed their involvement in the development process.

Solutions:

Participants in the Latino Network convening identified a need for multi-family, multigenerational accessible and affordable housing. Some refugee and immigrant families could also benefit from onsite support and/or case management to help them get oriented to apartment living and new surroundings. Top priorities include: constructing housing that is affordable for families earning less than 30% Medium Family Income (MFI), and between 50-80% MFI; using an opportunity analysis to help guide the location of and renovation of affordable housing options; and creating housing that includes accessible and safe green spaces (i.e. playground areas) for children, youth and their families.

Residents prioritized outreach to indigenous communities, relationship building with all Latino groups, and alignment and prioritization of housing priorities with other communities of color. Effective strategies include utilization of Latino media (radio, newspaper and social media, connecting with community organizations), reducing use of jargon, and planning events/meetings that accommodate family needs (i.e. selecting a time many people can attend, developing translated materials, and providing childcare and stipends, if possible).



LIVING CULLY

(HACIENDA COMMUNITY DEVELOPMENT CORP., VERDE, NATIVE AMERICAN YOUTH & FAMILY CENTER, AND HABITAT FOR HUMANITY)

Multnomah County Public Health Division recently surveyed 64 clients of its Healthy Birth Initiative, a program that addresses the needs of pregnant African American women and their families before and after birth, about how they are being impacted by the housing crisis.

- **One in three of these mothers who live or have lived in North and Northeast reported having to move out of the area in the past two to three years even though they didn't want to.**
- **1 in 4 mothers reported having to move or being homeless while pregnant.**
- **These mothers have had a loss of social connections, do not feel welcome in their own neighborhood and have trouble finding replacement housing they can afford. They have to move far from the central city to neighborhoods that feel unsafe, have few basic services such as groceries, medical care, and transit options.¹³**

When families are displaced frequently, they can develop chronic stress related to multiple factors - fear of becoming homeless or an inability to pay rising rents, stress of choosing to not heat a home in order to pay rent, and other factors. This stress can become toxic when it increases in frequency and urgency, causing depression, anxiety, and other mental health conditions that can lead to hypertension and other chronic health issues. Epidemiology has shown these impacts can be carried throughout generations. This lack of security and continuity can also have deep and lasting impacts on children's development physically, emotionally, and cognitively including poorer mental health and educational outcomes.¹⁴

Living Cully surveyed Cully residents about their options on housing costs. Residents responded that rents are too high and increasing annually, even in subsidized housing and overcrowded units. The prospect of purchasing a home feels out of reach, particularly since improvements to the area often increase home values and costs. Furthermore, many community members feel susceptible to displacement and recognize its disproportionate impact on the most vulnerable in their neighborhood including older adults, low-income homeowners, renters, and people living in trailer parks.

Solutions:

Since 2010, Living Cully has invested resources to understand Cully's displacement risks and develop solutions, described in 2 reports: 2013's "Not In Cully: Anti-Displacement Strategies for the Cully Neighborhood;" and, 2014's "Cully Affordability Standard for Housing/ CASH Part I: Current Affordability Needs and Creating the Standard." In 2015, Living Cully hired a full-time Anti-Displacement Coordinator to implement the strategies from the 2013 report and to participate in broader efforts to address citywide displacement.

PORTLAND YOUTH & ELDERS COUNCIL - HOUSING IN THE NATIVE AMERICAN COMMUNITY

PYEC organized a focus group with representation from Elders, youth, tribal organizations, grassroots advocacy groups, social service programs, academia and parents to discuss the state of housing in the Portland Native American community. Participants noted that the urban Native American community is much larger and diverse than perceived numbers. Yet, despite clear need, the local Native American community receives an inequitable share of resources for housing, and services are limited.

Participants noted housing discrimination leads to racial and economic segregation; restricted housing choice for Portland's most vulnerable populations; and an obvious shortage of housing units, particularly below the 30% medium family income (MFI) range. Participants also recognized the city lacks mechanisms, definitions and systems to accurately capture the housing needs of the Native American Community. Other hurdles to accessing affordable housing include affordable housing income limits, credit and ID requirements, prohibitions on felony or eviction histories, overt housing discrimination, and the threat of eviction.

Solutions:

Intergenerational housing was the foremost solution to the physical, social and cultural needs of the community, including living with or near relatives. Additional recommendations and solutions include partnering with culturally specific housing providers to modify screening and credit criteria, replicating Indian preference housing laws which permitted Little Earth in Minnesota, establishing a Native community "craigslist" of housing resources, implementing sustainable/sharing practices (i.e. rainwater catchments, gardens, walkable neighborhoods), increasing job and apprenticeship opportunities in the housing field, developing community land trusts and culturally significant shelters for women and children, instating affordable or waived housing application fees, and redefining the American dream from individualism to collectivism.¹⁵

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According to [Community Asthma Inspection Referral (CAIR) database], families who reported they were not comfortable approaching their landlord [80% of renters,] are 30% more likely to have mold in their apartment, are twice as likely to have cockroach infestations, 60% more likely to report their housing is making them and their family sick, and twice as likely to report poor or bad health. Families who ask for repairs are often confronted with a no cause eviction.¹⁶

SLAVIC NETWORK OF OREGON

Portland housing is now unaffordable for many community members due to rapidly rising prices. Community members lacked protections to keep renters and homeowners in their current dwellings. They also noted limited knowledge of homeownership programs, continual change in neighbors and neighborhood, concerns over developer scams, and many barriers to owning a home in the United States. Furthermore, an alarming number of residents have been evicted from their homes leading many to believe evictions were the result of the city either wanting to build a community center, deeming the area dangerous due to environmental issues, or deliberate inaction by the City. Due to unaffordable rents, changing neighborhoods, and a marked increase in homelessness, participants felt a strong sense of uncertainty for the future for themselves and for other community members.

Solutions:

Participants wanted information and education on the current housing crisis, programs and laws; partnerships with the media to pressure government action; development of land trusts and cooperative housing models, and assistance to those most negatively impacted by the housing boom.

¹⁵Founded in 1973, Little Earth in South Minnesota is the first urban housing complex with Native American preference, including affordable housing and other programming.



THE URBAN LEAGUE OF PORTLAND

The Urban League of Portland gathered information from African Americans around N/NE Portland via community organizing efforts and a series of focus groups conducted for the State of Black Oregon 2015 — a comprehensive quantitative and qualitative research report. The publication includes over two years of work talking with community members about their experience with housing stability, displacement and gentrification.

Participants felt that relocation to outer city areas (Gresham, Fairview, Tualatin, Vancouver) has contributed in part to decreased social networks and increased isolation among older African Americans. Community members reported impediments to connecting to their N/NE neighborhood social outlets, including high cost of transportation, inadequate public transit networks, and poor utilization of services like TriMet lift because people don't know how to use it. Transportation and walkability barriers coupled with the City of Gresham and Fairview's inadequate efforts to meet the needs of African Americans further contribute to a loss of sense of community for African Americans in outlying areas. Further, African

Americans are not represented in the state legislature, city government, and city development boards, particularly in Gresham and Fairview.

Participants were pessimistic about the outlook for black businesses in Portland: gentrification has impacted black business to an extent that the Portland African American community may never resume prior levels of entrepreneurship. There was general agreement with statements about racial discrimination around liquor licensing and business loans, resulting in the widespread dismantling of African American businesses in N/NE Portland.

In a future where mass evictions are increasing, communities must continue to plan for quick action and responsive policies.¹⁷

¹⁷ State of Black Oregon recommendations shared by other organizations of color are included in the Policy Solutions section below.

OUR VISION

To promote connected, healthy and financially thriving communities, a racial justice housing agenda should be directed and owned by the community, align funding streams, prioritize community cohesion, and coordinate action.

POLICY SOLUTIONS

Multi-faceted solutions to address housing instability and displacement require smart, integrated actions. Leaders from across health, housing, economic development, criminal justice, and other systems must unite around shared goals and coordinated funding allocation and service delivery. Community must demand innovative thinking of our elected officials and larger service delivery systems in order to break down structural barriers to affordable housing and family stability. More importantly, elected officials and public institutions must be held accountable to their promises—promises not to repeat the destruction of the Black community in N/NE Portland—and to recognize the Indigenous land and lives on which Portland sits.

A focus on prevention is paramount. If we are to truly forge a progressive path forward, then we need to partner with our direct service colleagues, case managers, and on-the-ground practitioners. We need to apply a racial/ethnic equity lens to development, recognize how public investments affect the market, our most vulnerable communities, and identify ways in which the public sector

can play a role in the housing market through appropriate regulation and policies as well as early and ongoing engagement of community actors.

Effective anti-displacement prevention requires the entire Portland- Metro region and its numerous governments to work on strategies, with measurable results, that preserve communities and prevent gentrification and displacement. Portland must work with neighboring cities such as Gresham to prepare for future housing needs. Coordination of bureaus and agencies, including when analyzing land use and growth's impact on housing, is crucial.

The following cross-cultural and community specific recommendations to prevent and reverse the detrimental effect of gentrification pull from a number of recent policy development efforts and represent a broad base of community input and affordable housing expertise. Each section below lists recommendations (including relevant implementation entities) in order of priority. This list is not exhaustive.



Plans and policies must be centered on expanding opportunity for people of color and preventing displacement and gentrification – rather than treating those outcomes as unintended consequences.

- I. Equitable Funding and Policy:** Prioritize policy mandates and investment based on need, so as to achieve greater equity for the most adversely impacted. For decades the City has neglected equitable resource allocation and processes, resulting in culturally specific organizations (that support populations with the greatest housing needs) being awarded a miniscule amount of housing funds. In doing so, the City neglected equity and need. **To begin to reverse the severe underinvestment and theft from people of color in Oregon, Portland Housing Bureau and Portland Development Commission must allocate at least 50% of housing funds to housing providers and organizations that serve communities of color.** Relevant Entities: All Bureaus and levels of government.
- II. Affordability and Displacement Impact Analysis:** A required displacement impact analysis demonstrates how residential and commercial development and transportation/land use plans contribute to displacement and gentrification. These analyses should be accompanied by mitigation strategies to ensure housing equity. One approach is a gentrification risk assessment including “1) ...anticipat[ing] the potential market changes by focusing on a relatively small set of indicators based on resident’s vulnerability to displacement, recent demographic changes, and housing market conditions. 2) ...a focused equity analysis to understand the specific change dynamics of a particular neighborhood that can help focus a public response.”¹⁸ Relevant Entities: Bureau of Planning and Sustainability (BPS), PHB, PDC, Portland Bureau of Transportation (PBOT).

- III. Protecting Community Businesses:** Urban renewal policies, transportation plans and planning processes must include securing and stabilizing businesses of color through development, incubation, capital, subsidized leases and geographically specific incentives. Relevant Entities: PDC, BPS, PBOT.
- IV. Equity Audit:** Adopt an “equity audit” or “prime report card” for developers, planners and developers before and after awarding public housing and economic development contracts. Include a review of the diversity of developer and subcontractor businesses. Use an independently contracted auditor to help contractors develop metrics, if none exist. Relevant Entities: City of Portland Procurement Services Division (Procurement Services), Equitable Contracting and Procurement Commission (ECPC), Portland Housing Bureau (PHB), Office of Equity and Human Rights (OEHR), Portland Development Commission (PDC).
- V. Reconstruction opportunity area overlay zone:** This zoning designation can either commemorate neighborhoods of historic housing discrimination, or identify areas with medium or high risk of displacement based on the City of Portland’s “Gentrification and Displacement Study” standards. The Overlay should favor development patterns that create neighborhood stabilization for historic and existing Black communities, other communities of color, and low-income households. Relevant Entities: BPS, PHB.

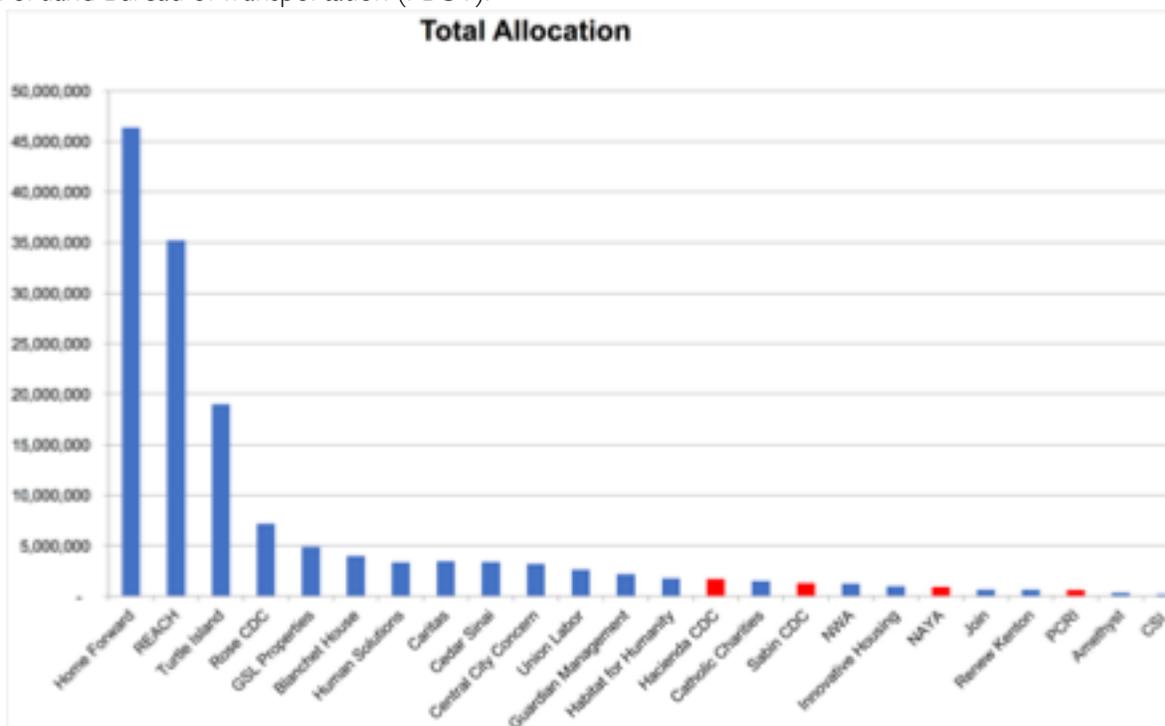


Figure 1 Portland Housing Bureau (PHB) Housing Allocation by Sponsor: From 2009 to 2011, the City of Portland invested \$148M in affordable housing and less than 4M of that amount went to culturally specific organizations. Once publicized by PAALF, PHB stopped posting the information in a format that is readily available and its allocations are easily discernible.



Plans and policies must be developed and overseen with equitable involvement of communities of color and low-income residents.

Just as planning must be a community participatory process, so must community development through meaningful engagement. Communities of color and low-income communities must be meaningfully engaged in decision making that impacts them. Equity, in turn, must be implemented in practice, not discourse. Community should help make decisions as part of an advisory, steering and or topical/regional expert. This body should be geographically and racially diverse and involved in these priority recommendations.

- I. Community Capacitation:** Build community capacity and expand opportunities to increase community's meaningful participation on land use processes (from issue identification through planning, implementation, monitoring, evaluation, accountability and enforcement). Relevant Entities: BPS, PHB, Commissioner in Charge.
- II. Community Benefit Agreements/Zones:** Community benefits agreements (CBAs) can be powerful tools to mitigate displacement pressures and ensure that development equitably benefits, rather than burdens, the communities where it takes place. The City should require developers of new developments, particularly in communities vulnerable to displacement or lacking affordability for households with low-incomes, to enter into CBAs which are: (1) directly responsive to mitigation needs identified by an affordability and displacement impact analysis; (2) negotiated prior to permits being issued; (3) legally binding; and (4) created in collaboration with organizations and individuals embedded in communities at risk of displacement and adverse impact by the development in question. Relevant Entities: BPS, PHB, Office of the City Attorney.
- III. Renter Education:** Increase awareness of and resources to existing renter assistance programming, tenant education, and landlord training in a culturally responsive/specific manner. Relevant Entities: PHB.
- IV. Public Processes:** Require transparent, well-designed, thoughtful, culturally responsive public processes for land use decision-making, implementation and monitoring. Relevant Entities: All levels of government, but specifically BPS, PHB, PDC, PBOT.
- V. Education & Technical Assistance:** The city and service providers should expand assistance to include individualized and culturally specific financial and home buyer counseling and education. Additionally, like energy efficiency or green building, the City should provide technical assistance for development of affordable and mixed income housing. Relevant Entities: PHB.
- VI. Culturally Supportive Institutions:** Engage black neighborhoods and communities of color in building culturally specific focused and supportive institutions like schools and community organizations. Relevant Entities: School Districts, PDC, Bureau of Parks and Recreation.
- VII. Protect High-Mobility Student Populations:** Education and mentoring support is needed for children experiencing high mobility as a result of displacement. Relevant Entities: School Districts.
- VIII. Resource Distribution:** Require community of color management and oversight of resource distribution. Relevant Entities: City Budget Office.
- IX. Strengthened Relationships:** Strengthen relationships between environmental, public health, labor and community of color stakeholders. Relevant Entities: All.

Land and housing needs to be removed from the speculative market and put into community control at a significant scale.

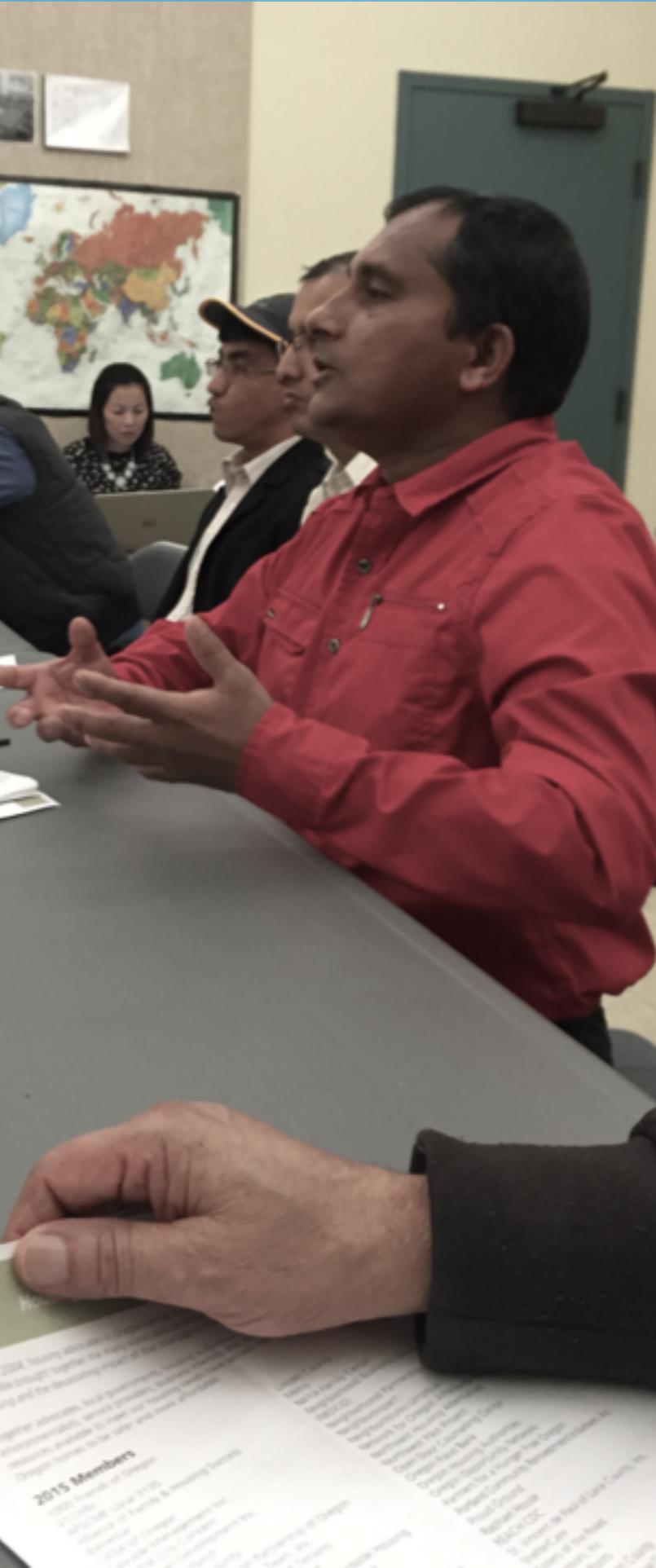
Wealth building, preservation and recovery is essential to building stable, cohesive communities able to combat pressures of displacement and gentrification. Policies and resources cannot be limited to planning processes and affordable housing construction.

- I. Permanent Affordability and Cooperative Ownership:** Emphasize permanently affordable homeownership; support shared-equity and cooperative forms of ownership. Relevant Entities: PHB, PDC.
- II. Community Owned Space:** Communities must own and control more land before values increase beyond community means. Relevant Entities: BPS, PDC, local and regional governments, ODOT, Trimet.
- III. Land Banking:** Community owned and cooperatively-controlled land banking is a pillar to preventing displacement. This includes conversion of publicly owned land, particularly in neighborhoods that are now experiencing or are projected to experience increased housing costs. Institutions (universities, hospitals, churches) can also play a role in land banking and preserving affordability for community members. Relevant Entities: BPS, PDC, local and regional governments, ODOT, Trimet.
- IV. Right to the City/Right to Return:** Implement a policy to reconnect black people geographically to the heart of the traditional black community. Relevant Entities: BPS, PDC, PHB.

Housing that remains part of the speculative market needs to be regulated to protect residents from displacement.

- I. Tenant Protections:** Eliminating or severely limiting a landlord's ability to evict for no-cause (just cause evictions); limiting annual rent increases (rent stabilization or rent control); protections against displacement through demolitions or condo conversions; relocation assistance to displaced tenants; education and enforcement of fair housing laws and other laws to prevent discrimination; analysis and repeal of laws and policies that have disparate impacts on protected classes (race, gender, religion, family status etc.); more adequate (trauma-informed and culturally appropriate) education and legal resources to provide tenants with effective recourse when rights are violated. Relevant Entities: State of Oregon, PHB.
- II. New Sources and Aligned Funding Streams:** The City should link affordable housing to workforce training funding, school systems, health departments, and other systems. Establish new, long-term sources of revenue such as taxes, development excise fees, general obligation bonds, or proceeds from carbon pricing. Relevant Entities: Coordinated action across public and not-for-profit entities.
- III. Affordable Housing Incentives:** Maximize public investment by incenting private development of affordable housing. Relevant Entities: PHB, BPS.
- IV. Value capture:** When property owners realize windfall profits from real estate sales or rentals as a direct result of public-sector actions—including upzoning or updesignating of properties, infrastructure investments and urban renewal projects—such profits should be captured by the City in order to fund affordable housing and anti-displacement measures. Tools that should be considered for capturing windfall real estate profits include a capital gains tax on land value increases, linkage fees, development fees associated with zone changes, and a speculation tax. Relevant Entities: State of Oregon, BPS, BDS, PDC.
- V. Inclusionary Zoning:** “IZ” is vital to ensure developers offer new residential development to low and moderate-income households. Implement locally, incentivize to reach deeper affordability, and continue to advocate at the State level for legislation that reaches households at and below 60% of MFI. Relevant Entities: BPS, BDS, PHB.
- VI. Healthy and Safe Housing:** Housing must be affordable, of quality materials and standards, built for a variety of family sizes, and located in safe neighborhoods with equitable infrastructure and services. Relevant Entities: BPS, BDS, PHB.
- VII. Private Market Rental Rehabilitation and Preservation:** Many apartment buildings that are affordable to low-income tenants are in substandard condition. The tenants in these buildings are also highly vulnerable to displacement as property values rise, and the market conditions are ripe for redevelopment. For buildings with outstanding housing code violations, funds should be available for: 1) low-interest loan to the owner, with the conditions that rents will stay stable, and tenants will not be evicted without cause for 10 years; 2) a local housing provider is given funds to purchase and rehabilitate the building, ensuring that no tenants are displaced; or 3) tenants can apply for a grant for cooperative ownership, and first right of refusal to purchase and pay for repairs. Relevant Entities: PHB, BPS, BDS.
- VIII. Partner with HOME Forward and Other Housing Providers:** If units are redeveloped, 1) provide relocations assistance to displaced, low-income residents, and 2) subsidies to low-income renters in improved/redeveloped properties to maintain affordability. Housing resource and service providers must work with community leaders to help inform practices, policies, and programs to ensure relevance and efficacy. Relevant Entities: BPS, BDS, PHB.

ACCOUNTABILITY, DATA & OVERSIGHT



Data on housing investments and policy targets must be published in an accessible format available to the public. PHB must report to U.S. Department of Housing and Urban Development (HUD) detailing how it is meeting the necessary allotment of Community Development Block Grant (CDBG), HOME and federal grants in accordance with HUD funding requirements.

A comprehensive stable housing agenda also tracks the following:

- Ability to maintain the home's condition (by landlord or homeowner)
- Affordability and accessibility of transportation options
- Affordability of rent/mortgage, utilities, property taxes and healthcare
- Age of housing overlaid with demographics and cost burden
- Code violations
- Connection with Neighbors
- Density and variety of culturally appropriate services, including places of worship
- Distance to employment
- Feeling of safety
- Home sales
- Income
- Multifamily rents and vacancies
- New development and property rehabilitation
- Price of goods and services
- Renter, homebuyer, and business owner socioeconomic and racial demographics
- Satisfaction with children's education

DEFINITIONS

Affordable Housing: Housing that serves extremely low, very low, and low-income households. In this report, affordability is calculated as a relationship between market housing price and income such that the monthly housing cost (including utilities and other costs) of a single-family home or apartment is less than 30% of the household's gross income. Transportation costs are not included in this definition of affordability.¹⁹

Displacement: Displacement occurs when a household is forced to move or voluntarily leave from its residence by conditions which affect the dwelling or its immediate surroundings, including, but not limited to, aggregate housing costs compared to income, quality of housing, relationship with landlord, or change in perception of safety or community. Displacement often occurs as a result of gentrification, but a neighborhood does not have to be gentrified for displacement to occur nor does gentrification always cause displacement of individual households.²⁰

Gentrification: According to Dr. Lisa K. Bates “Gentrification occurs when a neighborhood has been under-valued in the market relative to its potential, and market actors and higher-income households recognize its desirability. Increased potential can be signaled by public sector investment and development incentives. As new households enter the neighborhood housing market, vulnerable lower-income residents are displaced due to the loss of affordable housing ... the common characteristics for defining the effects are: housing market changes, economic status changes, and demographic changes in a neighborhood that alter its character.”²¹

Equitable Development: According to PolicyLink “an approach to creating healthy, vibrant, communities of opportunity. Equitable outcomes come about when smart, intentional strategies are put in place to ensure that everyone can participate in and benefit from decisions that shape their neighborhoods and regions.”²²

Equitable Housing: Metro has committed to “Promoting equitable housing [which] means ensuring diverse, quality, physically accessible, affordable housing choices with access to opportunities, services and amenities.”²³

Community Cohesion: Also known as social cohesion, means a society with positive and strong relationships between people of similar and different backgrounds, common vision and sense of belonging for all members of a community, support of individual and community diversity, and tackling inequalities to allow similar life opportunities regardless of background.

High Mobility Households: Individuals and households that are chronically displaced or move, either voluntarily or forcefully.

Homeless: In addition to the HUD definition below, we include involuntary and unhealthy couch surfing, overcrowding or cohabitation.²⁴

- A)** individuals and families who lack a fixed, regular, and adequate nighttime residence and includes a subset for an individual who is exiting an institution where he or she resided for 90 days or less and who resided in an emergency shelter or a place not meant for human habitation immediately before entering that institution;
- B)** Individuals and families who will imminently lose their primary nighttime residence;
- C)** Unaccompanied youth and families with children and youth who are defined as homeless under other federal statutes who do not otherwise qualify as homeless under this definition; or
- D)** Individuals and families who are fleeing, or are attempting to flee, domestic violence, dating violence, sexual assault, stalking, or other dangerous or life-threatening conditions that relate to violence against the individual or a family member.

Low and Moderate Income: Typically based on annual Median Family Income (MFI) limits published by HUD. Households earning: 0-30 percent MFI are “extremely low-income”; 31-50 percent MFI are “very low-income”; 51-80 percent MFI are “low-income”; 81-120 percent MFI are “moderate-income.”



CONCLUSION

Portland is known as a city with an increasing homeless population, the most rapidly gentrifying city in the country, and a vacancy rate often the lowest in the nation. Policies that respond directly to most impacted and historically underserved communities are key.

Portland is not only in an affordable housing crisis—Portland is facing a fair housing crisis where communities of color increasingly are priced and displaced from each other and out of the City entirely. Instituting policies that respond directly to our community's most impacted and historically underserved communities is critical to the future of Portland. This approach requires stimulating and preserving community cohesion, particularly in communities facing centuries and decades of historical trauma rooted in displacement. The health, civic, social and economic benefits of community cohesion seem clear, and the financial, educational and psychological impacts of high mobility seem immoral.

A comprehensive agenda to displacement and gentrification is sourced from community of color

experience; reliant on principles of community directed, community-owned, coordinated action, rental protections and affordable housing, and accountability and oversight; and responsive to devastating histories, historical trauma and financial markets and public policies which preserve gains from colonialism and racism.

Exacerbating the current context is the presence of a harmful discourse that fuels racial tensions and prevents effective approaches. Grassroots and community based organizations of color must see increased resources to address community service needs, build needed capital projects, and develop a new discourse, policy agenda and broad movement centralizing voices of color.

Future research and efforts should focus on the following: impact of rental protections, affordable housing and community stability on health outcomes and economic well-being; the connection between climate resilience/climate change and migration, displacement, and gentrification; and shifting unresponsive and divisive discourse and policies.

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REBUILDING COMMUNITY

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