

Displacement

The Dismantling of a Community



A Study Commissioned by the Coalition for a Livable Future
September 1999

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Displacement

The Dismantling of a Community

We hear a lot about the “breakdown of community” these days. The phrase makes it sound as though breakdown happens of its own accord, but that idea is misleading. In fact, we allow our communities to be dismantled when we fail to take action to preserve them. One of the forces tearing apart our communities is the forced displacement of low and moderate income people.

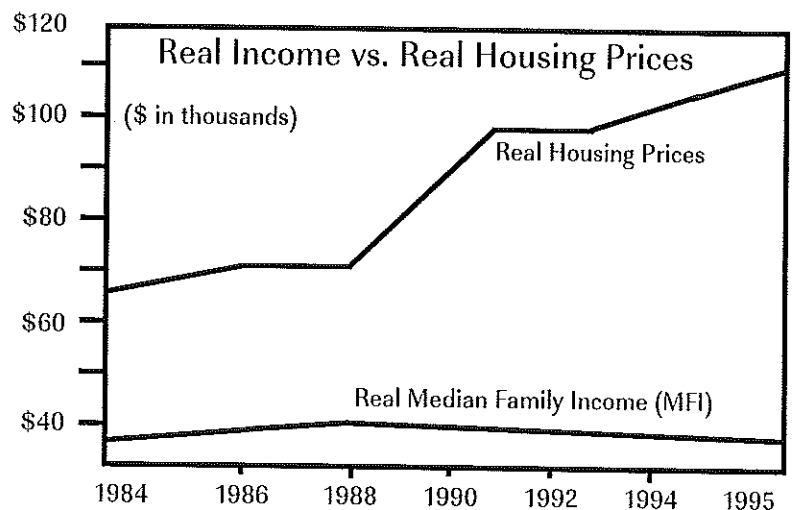
What is displacement?

The forced movement of people out of their neighborhoods because of the rising costs of housing, both home ownership and rental.

What causes displacement?

Rents and housing prices rising faster than income, so that people can no longer afford to stay in their own neighborhoods.

As this graph shows, in a ten-year period, housing prices rose drastically in Portland, while income remained the same. In the three years following 1995, this trend essentially continued, with the increase in incomes significantly lower than that of housing prices.



Who is affected by displacement?

All of Portland—though, as this study shows, in recent years inner northeast and southeast have been hit the hardest.

- When children are displaced, it means they have to change schools.
- When wage-earners are displaced, it may mean they now have to drive further to work, and therefore have less time with their families. They may also be spending more money on transportation, allowing less for necessities.
- When the elderly are displaced, it means they have to leave a community where they are known and feel safe; they are often consigned to live out the rest of their days among strangers.

What does displacement cost our communities?

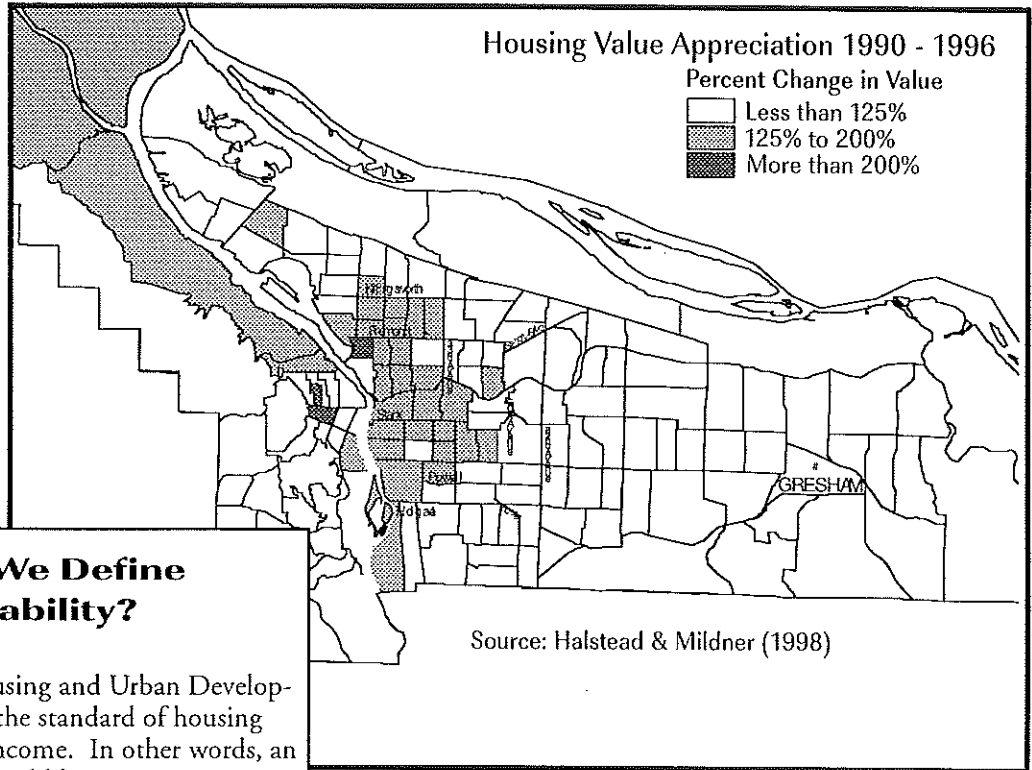
Displacement is a threat to the stability of Portland neighborhoods, and a significant concern for both residents and community leaders.

The **Coalition for a Livable Future** commissioned, in late 1998, an in-depth study of the social effects of rising housing costs. This report is a digest of findings from that study that consists of three sections: an *Atlas of Affordability*, showing changes that have taken place in Multnomah County between the 1990 U.S. Census and the 1996 American Community Survey; a set of 17 interviews with people directly affected by displacement; and examples of effective tools that communities nationwide have developed to fight displacement. If you wish to obtain a copy of the full study, please contact the **Coalition for a Livable Future** at:

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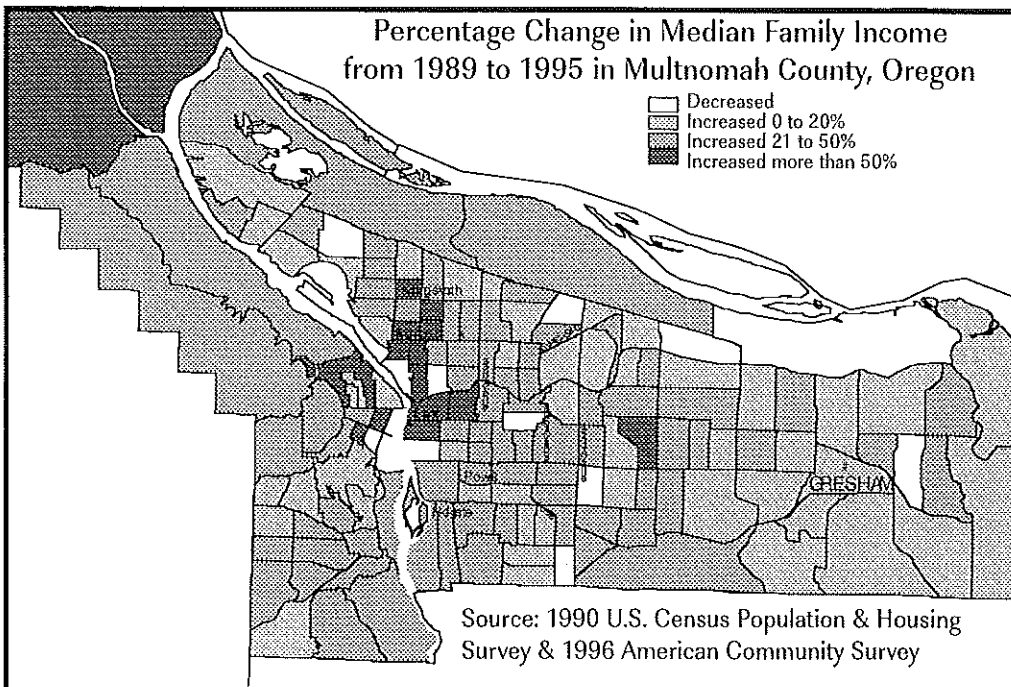
What Does the Data Show?

In the six-year period between 1990 and 1996, housing prices increased extensively in inner Northeast and Southeast—from 125-200% in a six-year period. In one northeast neighborhood, appreciation exceeded 200%!



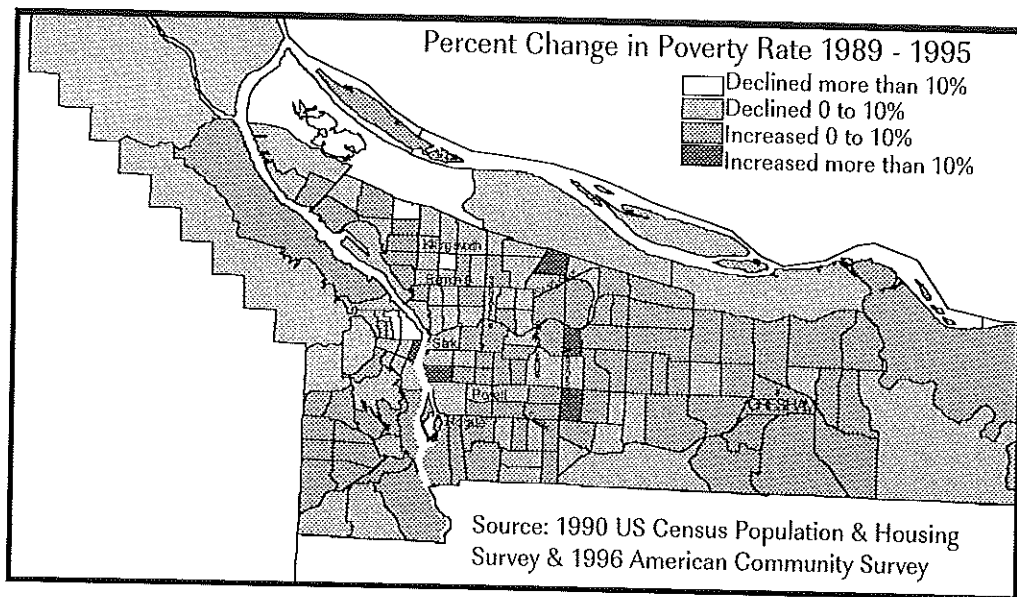
How Do We Define Affordability?

The Department of Housing and Urban Development (HUD) has set the standard of housing affordability at 30% of income. In other words, an individual or a family should have to pay no more than 30% of their income for rent plus utilities, or mortgage plus utilities.



In a similar six-year period (1989-1995), certain Portland neighborhoods experienced an increase in median family income. Most inner Northeast neighborhoods experienced a dramatic increase.

Certain other neighborhoods showed a simultaneous increase in poverty. Most of the areas with increasing poverty are further east. Though the maps can't tell us for sure, it appears that many long-term residents of inner northeast Portland are being displaced by people with higher incomes.



The maps clearly indicate that the inner east side experienced the most rapid rise in house values between 1990 and 1996. While the region as a whole saw an increase in median house values of 102%, most inner eastside neighborhoods saw increases of more than 125%. In inner Northeast, the Eliot neighborhood show an increase of more than 200%, while increases from 125-200% were seen in other northeast neighborhoods such as Piedmont, Humboldt, Boise, King, Vernon, Sabin, Irvington, Sullivan's Gulch and Grant Park.

Yet the maps are silent on the subject of the real cost to people's lives. The elderly and the disabled on fixed incomes and low-income working families are especially affected. Some of these people, who now feel the pressure of rising housing values, have lived in these neighborhoods for decades.

What Do the People Tell Us?

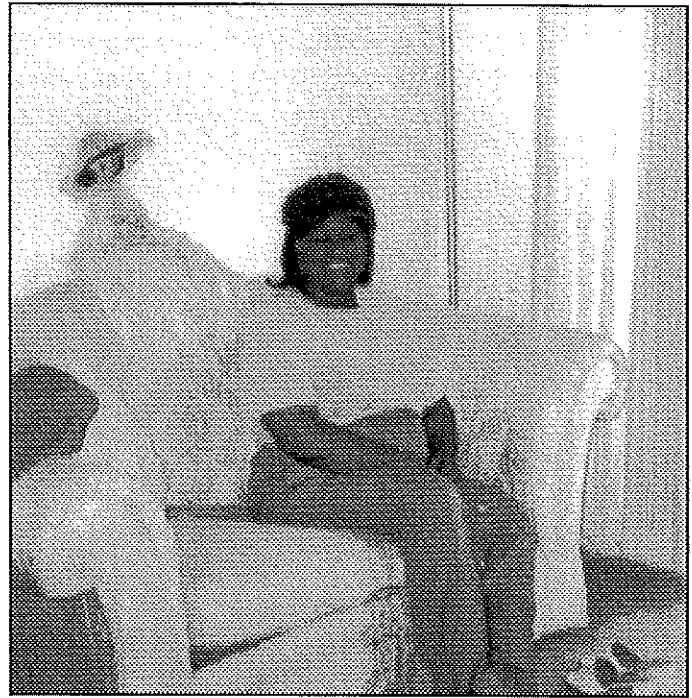
"Where would I live? I'm better off here for as long as I can stay, because I've lived in this neighborhood for 46 years in the same house, and it's a good neighborhood. My neighbors know me..."

Elderly widow facing high-cost repairs & taxes
Northwest Portland

"My daughter was eight years old when we moved here...and now she's 18. We stood out here on this back porch on New Year's Eve and shouted Happy New Year! to the neighbors. And she looked at me and said, 'Are we ever going to celebrate another new year in this house?'"

Single mother facing rent increases
Mt. Tabor

Neighborhood: Woodlawn
Divorced woman, 54, disabled
Income: \$581 + \$122 food stamps
Affordable rent would be: \$211
Actual rent: \$591
Receiving short-term assistance
from sons and Project Help



I used to own my own home. It was on NE Going Street. My son lived in it; it was like a family home.

In 1987 I got hurt at Meier and Frank in the Lloyd Center. I was working there as assistant manager in fragrance and cosmetics. I tried to go back to work and I couldn't. I got on disability and at that time I couldn't afford everything that needed to be taken care of in my home. I didn't have the money to bring it up to date, to keep it. They began talking about foreclosing the loan. I just went on and sold it. As I look back now, I wish I would have been able to keep my home.

I have lived here for ten years, in the same apartment. I'm the oldest tenant here. The rest of them have moved in since I've been here. It's a nice neighborhood to live in. They call this the Woodlawn area, because they have a park right over there named Woodlawn Park. Right up the street is the Safeway.

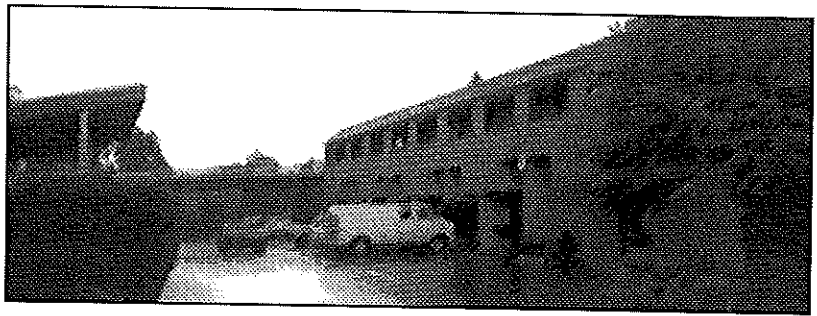
I rent month-to-month. In the beginning it was \$375, back in 1988. It's a two bedroom. And every year during the month of December it would go up like \$30 or \$40. Right now, in this date [autumn 1998] I'm paying \$591. When I move from here, I'm sure this apartment is going to be about \$800. I don't see how they can continue to raise the rent constantly every year, and don't even keep the maintenance up. Right now my dishwasher doesn't work; the elements on my stove don't work.

On June 12 [1998] I had back surgery. Here I am getting out of the hospital—they kept me three days—calling people to try to help pay my rent. I finally got help. The Albina Ministerial Alliance, they helped me first, and then they told me to go to Project Help.

One thing that really hurts me—when I got my eviction notice, he sent me a 48-hour eviction notice. He could have charged me the late fee; he didn't have to send that eviction notice. Here I am getting out of the hospital and trying to find someone to help me pay my rent. I had never been late before...never in my life.

I don't mean to sound down. I'm just telling you what's going on in my life.

Neighborhood: Grant Park
Family of five
Both parents working
Monthly rent: \$675



We've been in this neighborhood for five years, two years in this apartment. This is the ideal location, especially for a family. At first we didn't have a car and could walk to Fred Meyer. So the location is perfect, right by the schools.

I have Darren registered at Sacajawea. It's a Head Start for four-year-olds. And then Anthony is registered at Hollywood. Anthony's birthday is not until November, so he couldn't start school last year. So they'll both start this year [autumn of 1998].

The rent is increasing. We've had two rent increases—one was in November and the other was in July. It's really hard, because I have three kids and with my rent going up it takes more money away from my kids. Every dime I get I put into my kids.

I just started working again, and my husband works. Without having any college degrees, the jobs that we get aren't as high paying, and so the money that we get is really, really tight. From month to month, or actually from week to week, from paycheck to paycheck, we struggle like you wouldn't believe. There's not a penny you can save.

I'm an office manager for an information and referral service for adult care facilities. I work seven-and-a-half hours a day, 8:00 to 5:30. My husband keeps the kids. We can't afford day care. We had Anthony and Darren in day care when I was pregnant with Asia, and I was working 8:00 to 5:00, and my husband 3:30 to 12:00. They would go to day care from 3:00 until 6:00, when I picked them up. We were paying \$700 a month just for them to go a couple hours a day. So they're not going anymore.



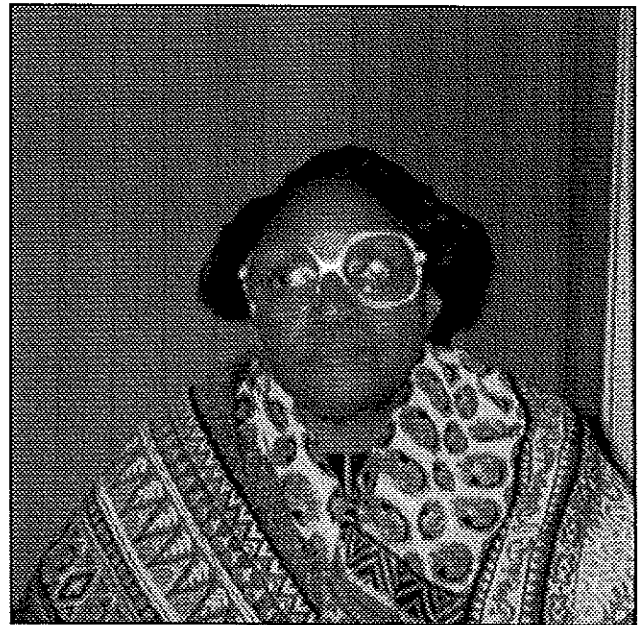
Now my husband works from 5:30 to 11:00. We did have health care through my husband's job—his job insurance. But that recently got cut because his hours changed. Now that I'm working he had to get his hours changed to 5:30 to 2:00. His job was like, "Okay, that's fine," but two weeks into it they were like, "No, you can't work like that. You have to work until 11:00." And with him working until only 11:00, his health insurance was cut.

I asked, "Is there a law against how many times the rent can go up?" But they can raise your rent as much as they want to. That's really kind of discouraging.

Neighborhood: Concordia
Widow, retired nurse
Retirement income: \$1,592
Affordable housing would be: \$478
Actual payments: \$574 mortgage +
utilities

I graduated from my nursing program in 1968. My husband died in 1982. I worked until 1996.

I've been here since early, probably the mid-sixties, in this house since 1985. I lived before that on 18th and Ainsworth, so I was still in the general area.



My church is on 8th and Simpson, and I have most friends in the church. If I needed something, I felt I could call on them to run an errand or something. A couple of times I needed to have medicines and my pastor, who was there for a meeting, ran to Fred Meyer and picked them up.

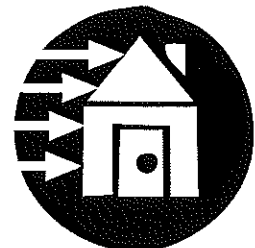
I'm at the point now where medically I have real degenerative arthritis. I had the gall bladder there, real major surgery last year. I have high blood pressure. It's very few months I don't pay at least \$250 for medications. It's a juggling act. In the summer, when I maybe don't use as much medicines and I can keep it at \$270, then I try to stock up on food.

I don't feel safe living alone. I can't do the yard. It costs at least \$150 to \$200 to have your yard done right. When I move out, I wouldn't have the yard to take care of. It's always upkeep of the house, so that's why I'm moving. And that's really why I don't want to buy again, 'cause with the income I have, I would still have those same things to worry about.

My house is on the market for \$124,000. It's been on the market for five months. Three bedrooms, two baths, living room, kitchen, deck, very nice yard in the back, and laundry room, all on one floor.

And what's strange, what's going on in this community, is I cannot get into anything for less than \$135,000 if I want to buy. And I can't rent anything that I would want to rent. You cannot find a place where there are no stairs. Where the stores are—and the closest is over on 16th and Halsey—the cheapest two-bedroom is \$900 and something dollars a month. For two bedrooms! Nine hundred something. And to buy, it starts at \$130,000. I could not even buy. I don't know of any condominiums in the northeast that I could get under \$150,000.

When I get ready to relocate, I doubt if I could afford to live in this area.



Neighborhood: Sullivan's Gulch
Widow, retired
Income: \$1,100
Affordable rent would be: \$330
Actual rent: \$671

I'm telling you, in eight years I think I moved eight times. You know, after living in one place for 26 years, that was hard on me! But I spent a lot of money moving, and I don't want to move again. That's why I signed [a lease].

I owned my own home most of the time until 1988. I had a big home and a big yard, and it was hard for me to keep up.

I raised seven kids, sent them to college and music school. I had a job outside the home, too.

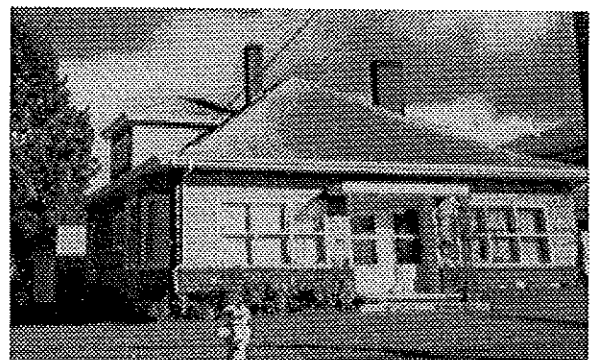
I'm never one to complain. If I couldn't afford it, I forgot it. And if it was very important and I really wanted it (when I was working and younger), I figured out a way to get it. It was important to me that my family all had music lessons, went to parochial high school and grammar school. Those extras were important to me. That's why I went to work. I figured out a way that I could afford them.

I have very carefully watched my grocery bill and I'm not buying any clothes or anything. I have myself on a strict budget. I have a nice large family with children, grandchildren and great-grandchildren, and I've cut down on what I spend on them. And I have cut down on amounts I give to charity. I've just made cuts across the board.

What did we find?

- People have a terrible fear of finding themselves homeless.
- Displacement threatens the community networks that are people's social "safety nets."
- Renters face displacement more frequently than homeowners do.
- High moving costs are a problem.
- New owners often raise rents.
- Medical problems are a common challenge for many people facing displacement.
- Families with children have specific needs that can make it difficult to find affordable housing.

"You know what they say—potentially, it's two paychecks and you're down."



A message from the Coalition for a Livable Future: Although the 17 individuals interviewed are Portland residents, the entire metropolitan area is at risk for the social upheaval of displacement. The maps showed, for instance, how as Eliot neighborhood grew more "rich" (gentrified), Lents simultaneously grew more "poor," as residents from inner northeast were pushed east. Thus, it is essential that Washington and Clackamas Counties be included in any plan to comprehensively fight displacement.

We Can Fight Displacement

Displacement is a social tragedy that doesn't have to happen. We know of a number of tools, used here and in other communities, which successfully prevent or counteract displacement. Portland has taken many important steps towards creating affordable housing, yet we lack a cohesive, comprehensive regional housing strategy. It's time to take a look at implementing some of these proven programs while we still have viable communities left:

Housing Unit Replacement Programs require that housing units which are demolished or converted to other units be replaced on a unit-for-unit basis. The City of Portland passed a limited housing preservation ordinance in 1998; Hartford and San Francisco already have preservation ordinances in place.

Community Land Trusts are programs which separate the ownership of the land from the ownership of the housing, thus making the housing unit more affordable. In Portland, the Sabin Community Development Corporation is piloting such a program.

Employer Assisted Housing is identified broadly as any type of activity whereby an employer assists its employees in buying homes. Emanuel Hospital, here in Portland, does this through their Neighborhood Home Ownership Program; Wacker Siltronics and Rejuvenation, Inc., have similar programs.

Housing Trust Funds provide flexible funding resources to help in meeting low and moderate-income housing needs. The Santa Fe County, New Mexico, Affordable Housing Trust Fund, and the Vermont Housing and Conservation Trust Fund are two successful examples.

Jobs/Housing Linkage programs require that developers of commercial properties construct or provide financial assistance for the production of affordable housing as a condition of building permit approval. Two California programs, one in Sacramento and one in San Francisco, are up and running.

Inclusionary Zoning requires that developers provide a percentage of affordable housing units as part of a proposed residential development project. Successful inclusionary zoning programs have been in effect since the late seventies and early eighties in Irvine, California; Montgomery County, Maryland; and Burlington, Vermont.

About the Coalition for a Livable Future

The Coalition for a Livable Future is a network of non-governmental organizations in the Portland-Vancouver metropolitan region who share a commitment to just, affordable, and sustainable communities. In addition to conducting research and public education, the Coalition advocates for progressive regional policy regarding land use, transportation, housing, public investment, economic equity, and the environment.

Acknowledgements

This report was a collaborative project led by the Coalition for a Livable Future. It was made possible with the support of the Ford Foundation and Surdna Foundation. Special thanks to the individuals and families who shared their stories. The Project Team included Tasha Harmon of the Community Development Network, Ethan Seltzer of the Institute of Portland Metropolitan Studies, Karry Gillespie and Claire Smith of the Center for Community Research, and Zack Semke and Jill Fuglister of the Coalition for a Livable Future. Karry Gillespie and Claire Smith researched and authored the full report and Leah Halstead produced the maps. Martha Gies authored the executive summary. The project team, with additional assistance from Amanda McCloskey and Teresa Huntsinger, edited both the full report and executive summary. Britt Parrott designed the layout for both documents.

Displacement

The Dismantling of a Community

A Study Commissioned by the Coalition for a Livable Future

Introduction

The rising cost of housing has become a significant issue of concern in the Portland metropolitan region. There are many anecdotal stories of people being displaced¹ from their homes by rapidly rising housing costs. These anecdotes, combined with data indicating a considerable loss of affordable housing in the region, prompted the Coalition for a Livable Future to commission this in-depth look at how changing housing costs effect the residents of Multnomah County.²

Key Findings

While all of Multnomah County is affected by displacement, the study data clearly indicate that in recent years, inner northeast and southeast Portland have been hit hardest.³ The study further revealed the following impacts on community members:

- People have a terrible fear of finding themselves homeless.
- Displacement threatens the community networks that are peoples' social "safety nets."
- Renters face displacement more frequently than homeowners do.
- High moving costs are a problem.
- New owners often raise rents.
- Medical problems are a common challenge for many people facing displacement.
- Families with children have specific needs that can make it more difficult to find affordable housing.

Beyond these themes, the central findings of the study are that a wide variety of people experience displacement, exacerbating many other challenges faced by low- and moderate-income people. In some cases, displacement turns manageable challenges into crises.

Overview of the Study

There are three sections in this study. The first is an Atlas of Affordability, which presents census data showing the changes that have taken place in Multnomah County between the 1990 U.S. Census and the 1996 American Community Survey. The Atlas identifies the neighborhoods in the county that have experienced the most significant increases in housing prices and rents, and those that show the most significant changes in poverty rates and/or median incomes. This data shows how widespread rising housing costs are in inner NE and inner SE Portland, and helps identify the neighborhoods that are most rapidly becoming unaffordable to low income people, and hence, where displacement pressures are likely to be highest.

In order to better understand the multiple factors that contribute to displacement, the second section of the study profiles seven of the seventeen interviews conducted with Multnomah County residents who are di-

rectly affected by displacement. The final portion of the research examines innovative programs and policies that address displacement. This Best Practices section includes examples of effective tools that communities nationwide have developed to create and preserve affordable housing. These tools offer potential models for others working to reduce the impacts of rising housing costs on families and individuals.

Methodology

The three phases of the research used very different sources and methods for gathering data. For the Atlas of Affordability, researchers collected information using U.S. Census data from the 1990 Census and the 1996 American Community Survey. The census data covers a variety of economic indicators related to housing costs in Multnomah County.

The profiles of displacement were gathered through personal interviews with residents in the Portland area. These in-depth interviews were with households affected by increases in the cost of housing and monthly rent. The interviews lasted between forty-five minutes and an hour and were generally conducted in the interviewees' homes. Each interview was taped and later transcribed. Photographs were taken of most individuals, their homes, and their neighborhoods. This process was used to provide an accurate picture of community members affected by displacement.

For the Best Practices section, researchers collected information from interviews with local experts, an extensive literature review, and websites of city, county and community organizations throughout the nation. Follow-up contact with individuals helped identify the resulting effects of each program.

The dynamics of displacement discovered in this study demonstrate both the complexities of the problem and the need for action. As the Portland metropolitan region grapples with the challenges of managing growth, revitalizing neighborhoods, and creating livable communities, the human costs of displacement must be part of the equation. Most importantly, the Portland metropolitan region must develop effective tools to create and preserve affordable housing and thus address the human costs of displacement.

¹For this study, the term displacement is defined as "the forced movement of people out of their neighborhoods because of the rising costs of housing; both home ownership and rental."

²The generally accepted standard of affordability, set by the Department of Housing and Urban Development (HUD), is that no individual or family should pay more than thirty percent of their income for housing, including utilities. HUD uses a variety of income categories when assessing affordability. Households with incomes at 0 to 50 percent of area median income are considered very low-income, households at 51 to 80 percent are considered low-income. This study uses these parameters to discuss affordable housing.

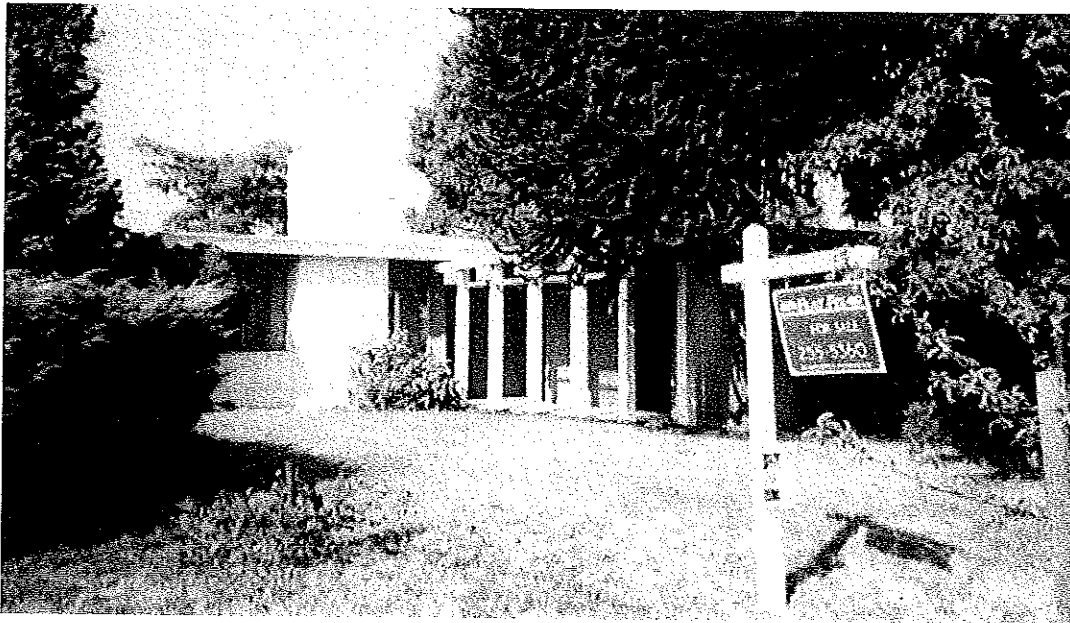
³Data used in this study does not exist for Clackamas and Washington Counties, and therefore, it was not possible to do a comparable region-wide analysis.

Atlas of Affordability

The Atlas of Affordability is a set of twelve maps that illustrate changes in the distribution of housing values, rents, poverty rates and median income in Multnomah County from 1990 to 1996.¹ The purpose of the maps is to depict county-wide housing and economic trends in order to investigate their connection to accounts of displacement documented in the interviews with community members (part II) and anecdotal accounts described by local housing advocates.

The Atlas of Affordability was created using data from the United States Census Bureau 1990 census and the 1996 United States Census Bureau's American Community Survey (ACS). While the ACS represents a much smaller sample size than the decennial census, it provides useful comparative data to analyze housing and economic trends in Multnomah County without waiting until the year 2000.

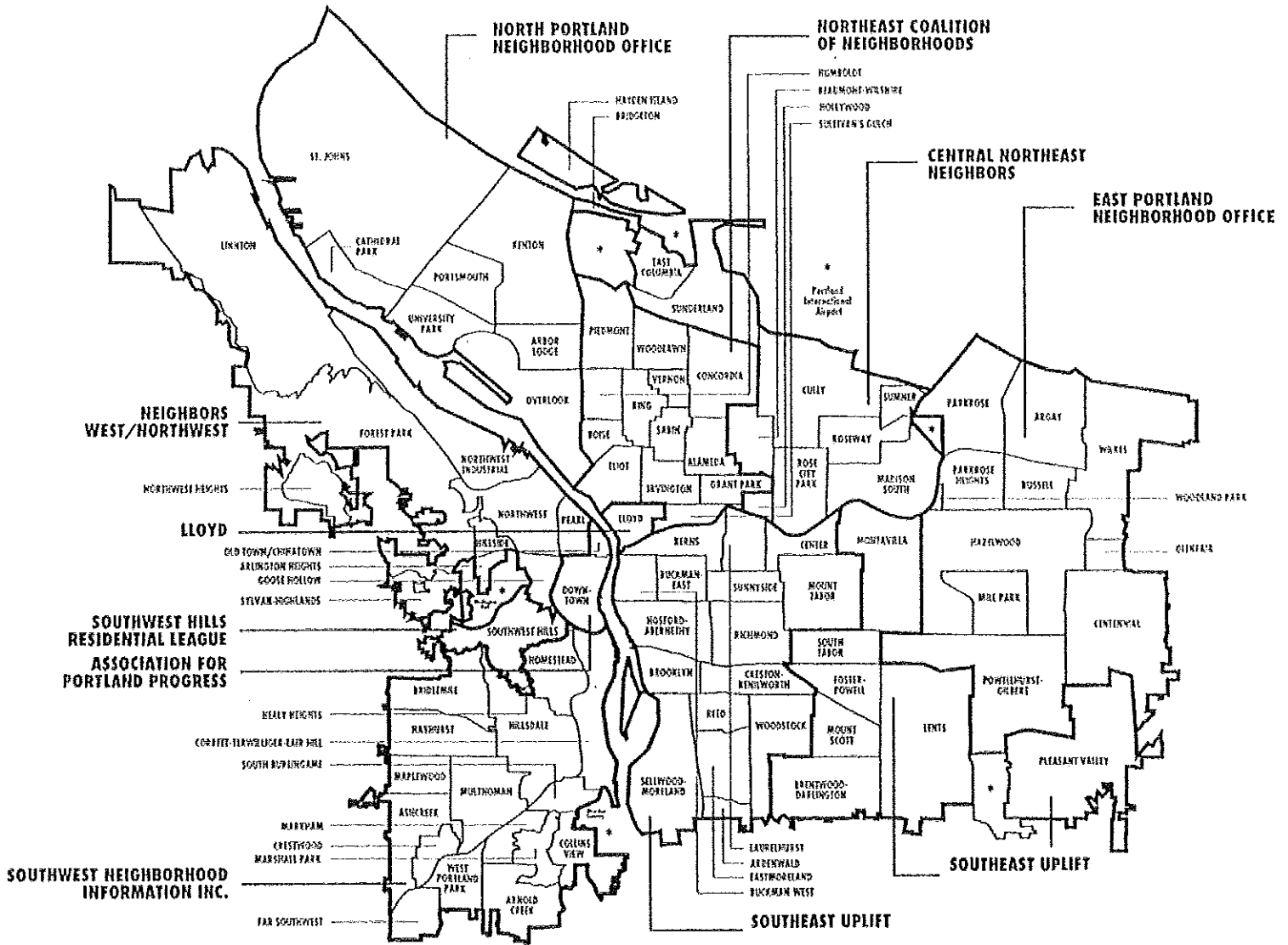
In analyzing the maps, areas of Portland are referred to based on the geographic layout of the city. For readers who are not familiar with the area, the Willamette River divides Portland between east and west. The city is further divided north and south by Burnside Street. When terms like "inner northeast" and "inner southeast" are discussed, the dividing lines for those area of town are expressed by those boundaries. Therefore, the "inner northeast" is bounded by Thirty-third street on the east, Interstate Five on the west, Columbia Boulevard on the north and East Burnside on the south. Inner southeast is defined by Thirty-third street (east), and the Willamette River (west), and East Burnside (north) and Southeast Powell Boulevard (south). The inner northeast and the inner southeast areas combined make up the "inner eastside."



¹ "Gentrification in Multnomah County, Oregon, 1990-96" by Leah S. Halstead and Gerald C.S. Mildner, is a report completed in November 1998. The report seeks to assess whether gentrification may be occurring in Multnomah County by identifying and comparing census variables from the 1990 Census of Population and Housing and the U.S. Census Bureau's 1996 American Community Survey, which may serve as indicators of gentrification. The report also serves as a case study for how this type of Census data can be used in the future.

Map #1 Neighborhood Boundaries

The first map shows neighborhood boundaries as identified by the City of Portland Office of Neighborhood Involvement. This map is provided to assist readers in identifying how displacement affects various neighborhoods, as the rest of the maps in the Atlas of Affordability depict census tracts, rather than neighborhood boundaries.

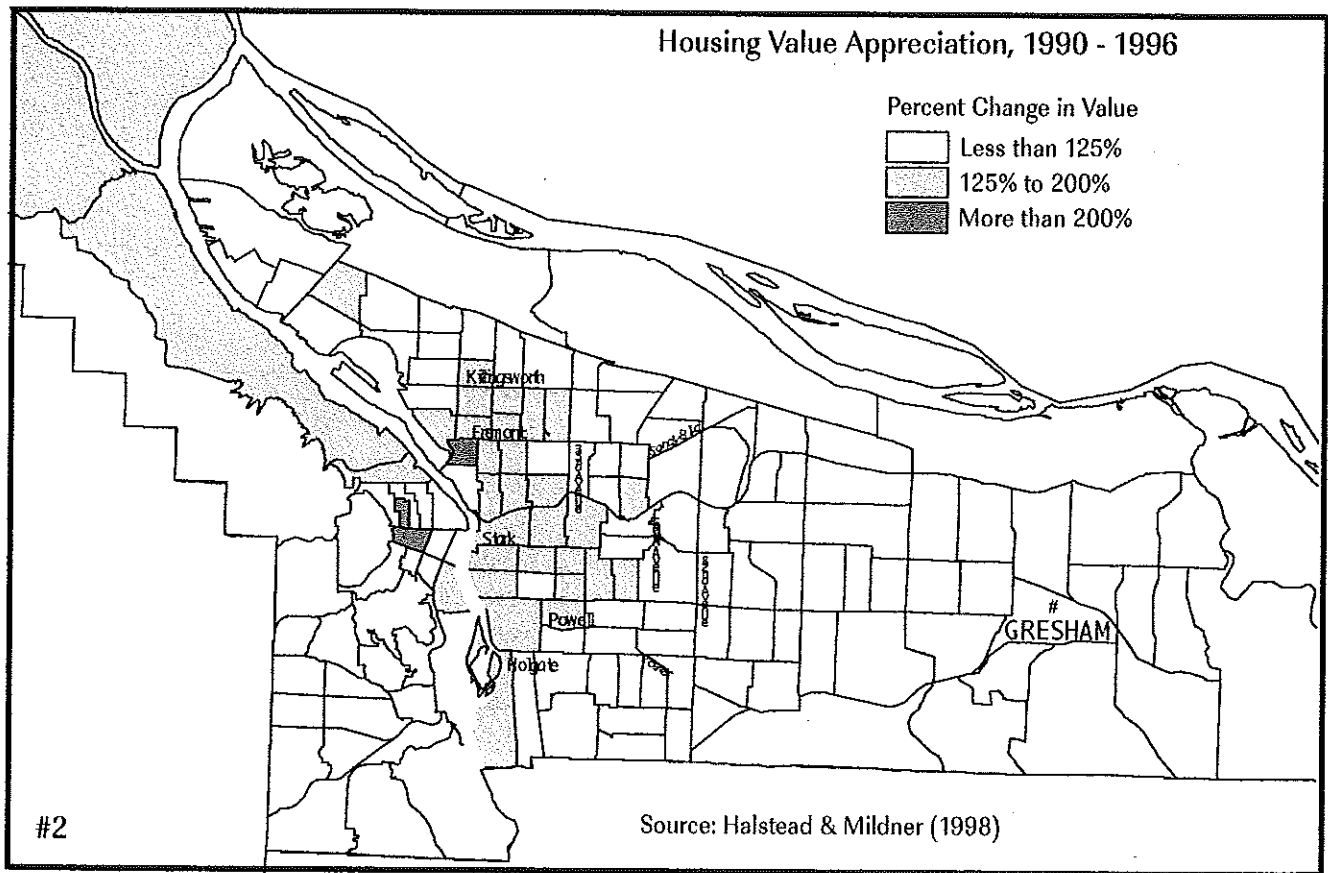


#1

Map Courtesy of the Office of Neighborhood Involvement, City of Portland

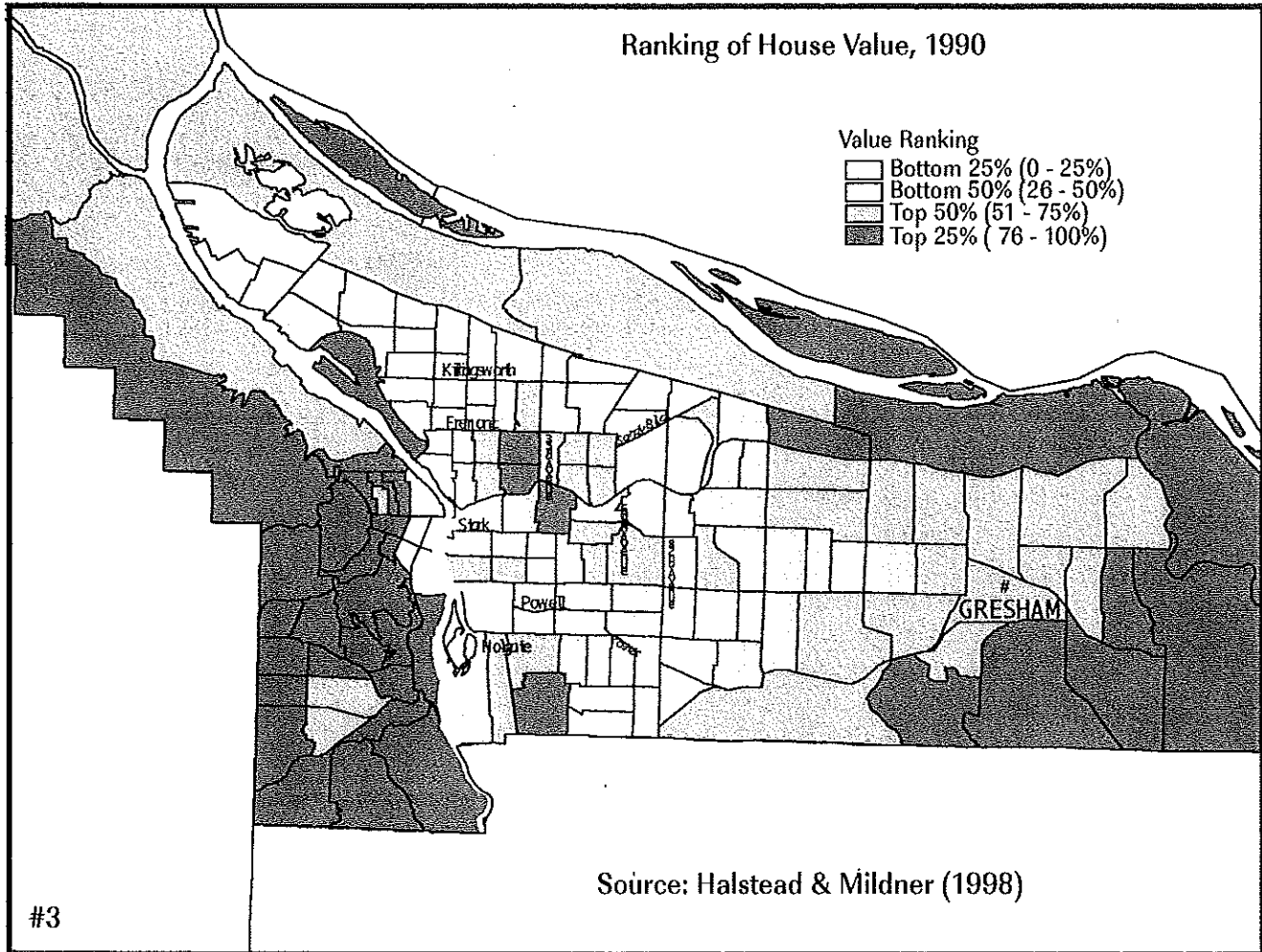
Map #2 "House Value Appreciation from 1990 to 1996 in Multnomah County"

Map #2, entitled "House Value Appreciation from 1990 to 1996 in Multnomah County," shows the percent change in house values over this period. This map clearly indicates that the inner eastside of Portland experienced the most rapid rise in house values between 1990 and 1996. While the region as a whole saw an increase in median house value of 102 percent, most inner eastside census tracts saw increases of more than 125 percent. One census tract on the eastside (primarily in the Eliot Neighborhood) showed an increase of more than 200 percent in the house value appreciation. Increases from 125 percent to 200 percent were seen in neighborhoods such as Humboldt, Boise, King, Vernon, Sabin, Irvington, Sullivan's Gulch, Grant Park, Buckman, Sunnyside, Hosford-Abernathy, and Richmond.

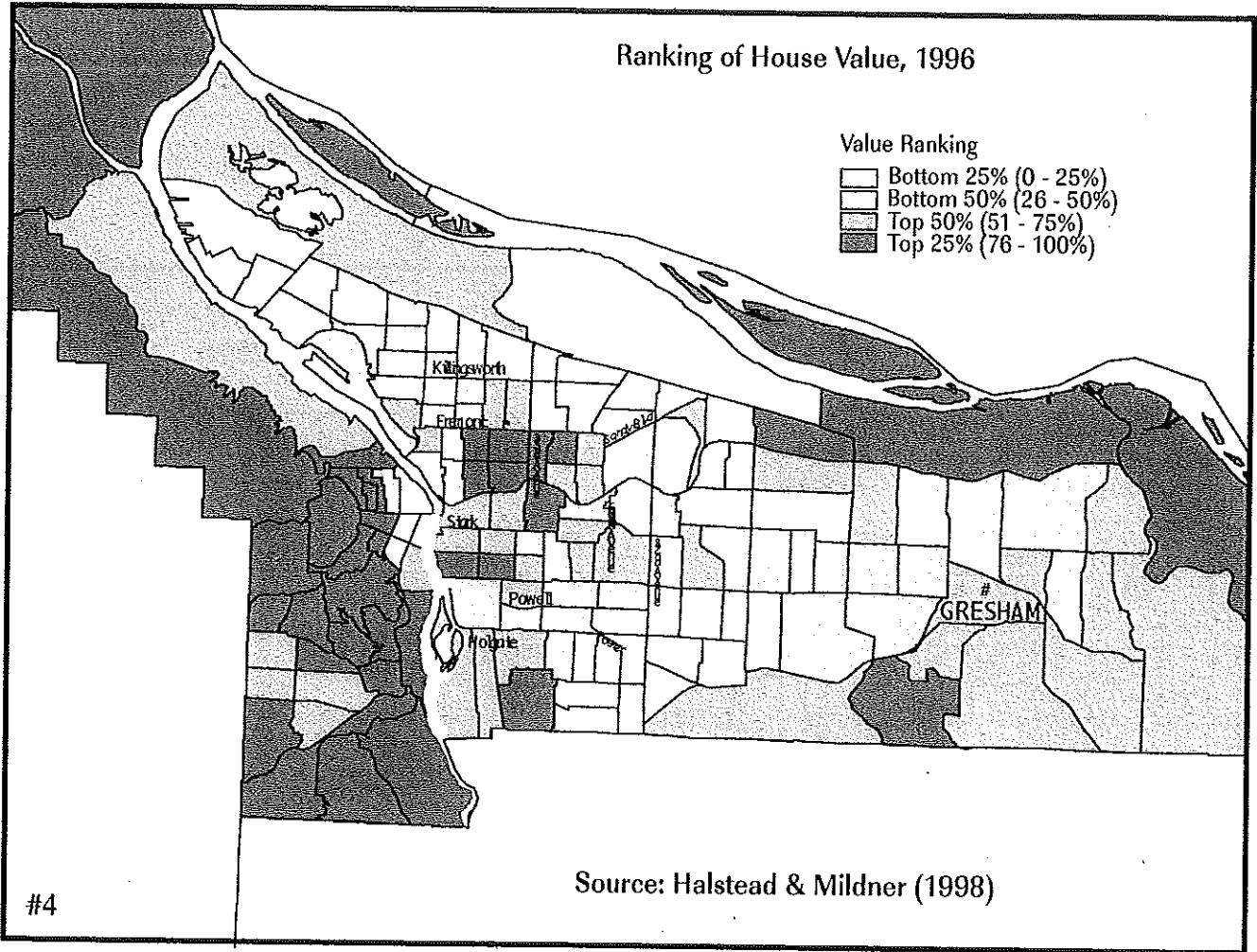


Maps #3 & #4 "Ranking of House Values in Multnomah County"

In the maps entitled "Ranking of House Values in Multnomah County for 1990 and 1996" (Maps #3 & #4) census tracts were grouped according to median house value.² The darker colors represent the most expensive census tracts, while the tracts remaining white represent the least expensive census tracts. These maps illustrate how dramatically housing values have shifted in particular census tracts between 1990 and 1996. Census tracts in inner northeast and southeast Portland have begun to include some of the most expensive housing in Multnomah County. This analysis also indicates that traditionally lower-priced neighborhoods are becoming more expensive and thus less available for low-income housing.

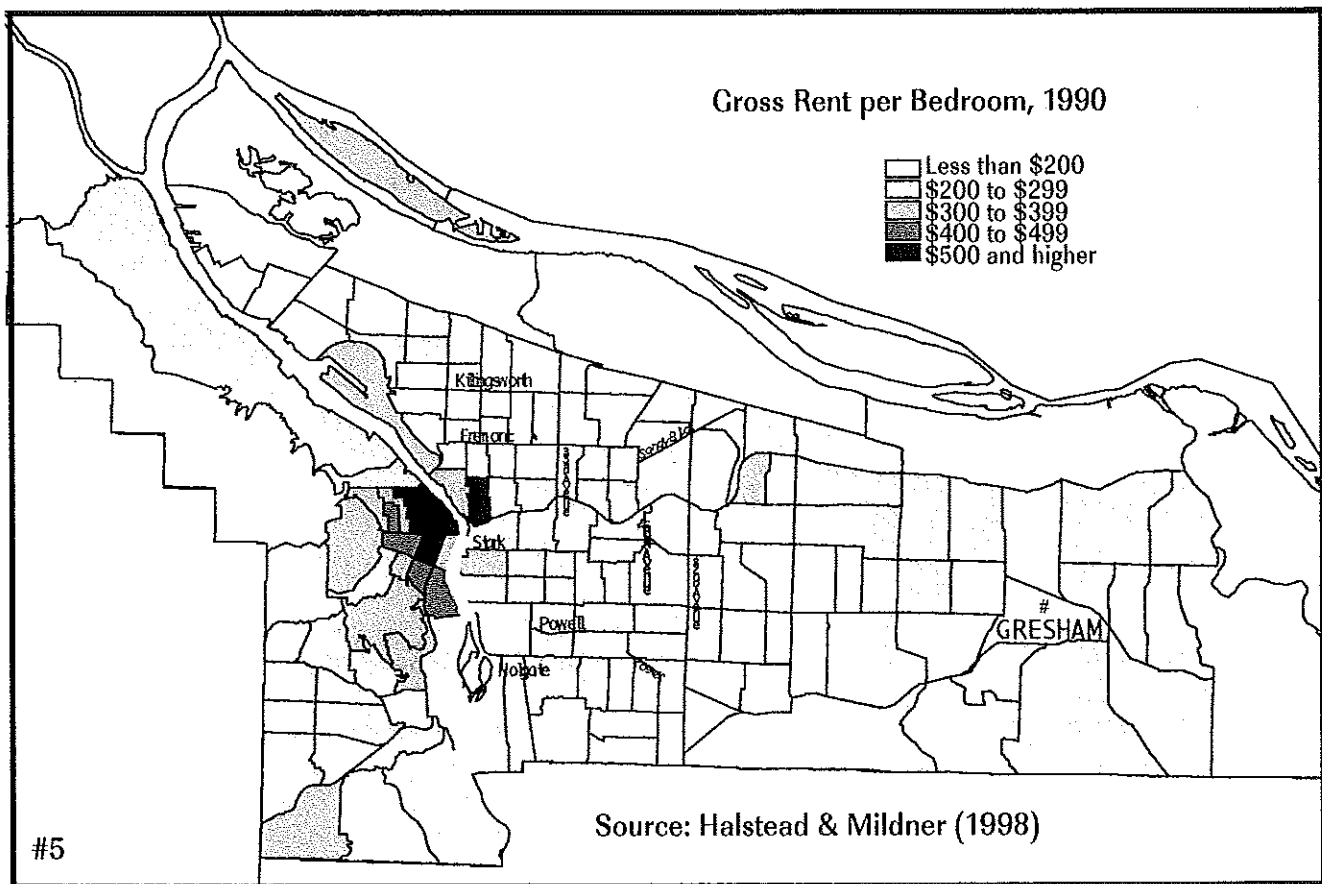


² Note that the census data on house value represents what the homeowner *estimates* their house value to be, which may not be the actual house assessment value.

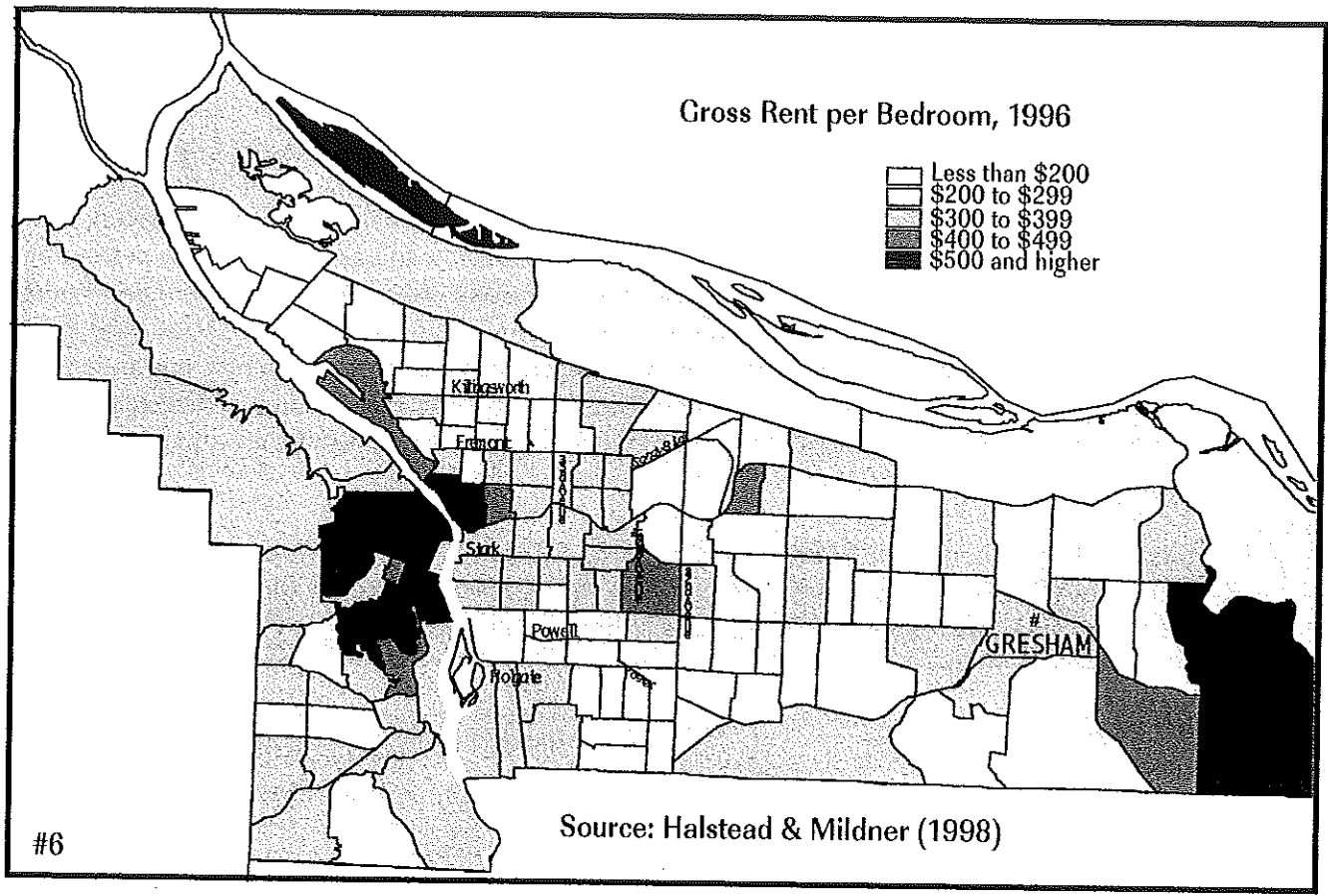


Maps #5 & #6 "Gross Rent per Bedroom in Multnomah County"

In addition to housing prices, rents are also a factor in determining whether people can afford to live in a neighborhood. Rents in Multnomah County rose by 33 percent between 1990 and 1996.³ While this is a significantly lower rate of change than witnessed in house value, it still represents an increase much greater than inflation or increases in incomes for that period. Rent increases may also have a stronger displacement effect since rising house values can benefit homeowners, while rising rents are an unmitigated hardship for renters—benefiting landlords, not the residents.



³ In contrast to house values, gross rents are viewed as an accurate assessment of true rents because tenants know precisely their monthly rent bill.



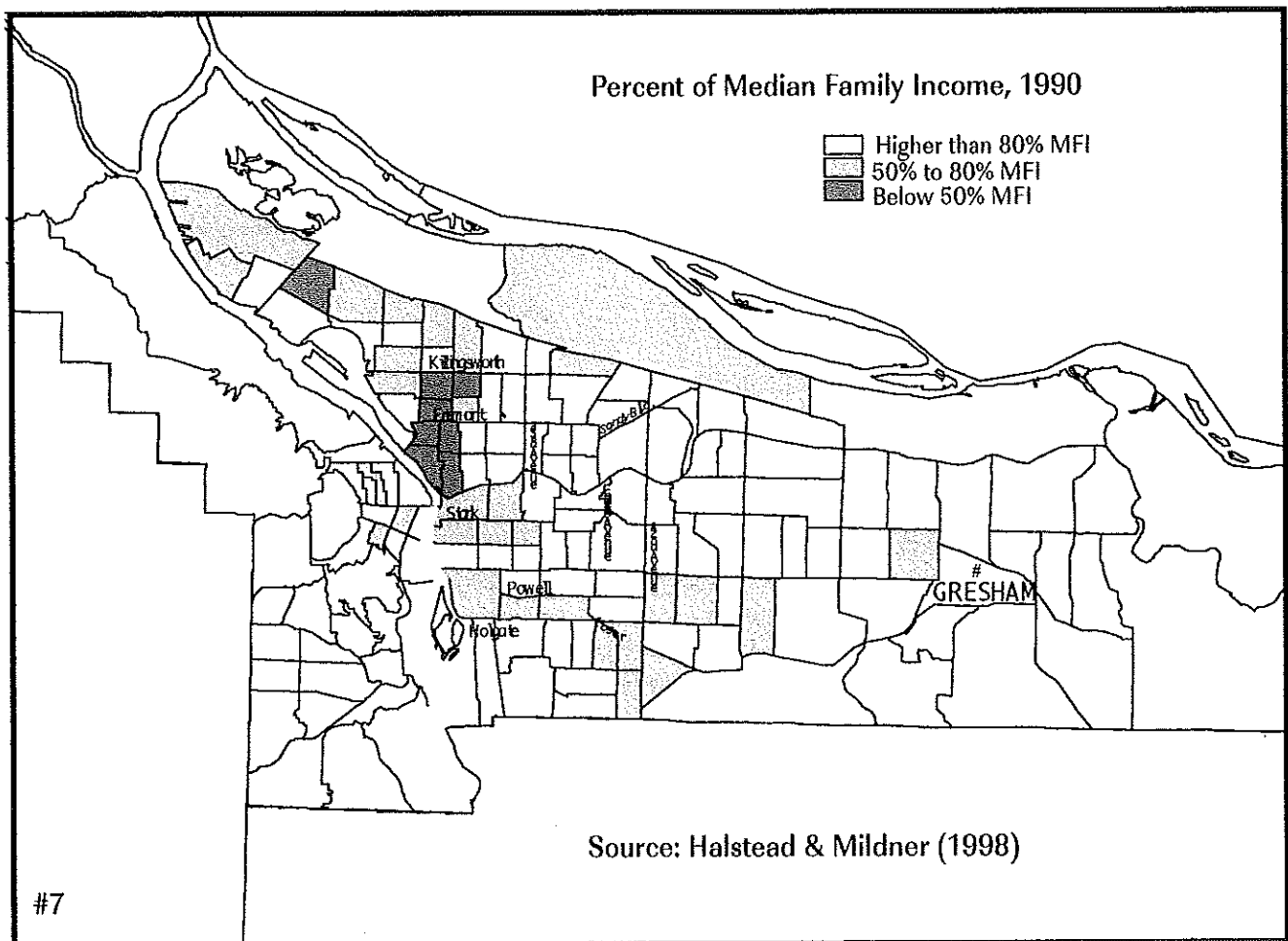
Gross rents throughout the County are difficult to compare solely on rent levels because of the vastly differing size of rental units. For example, studios and one-bedroom apartments are more abundant in downtown and inner eastside neighborhoods while larger apartments are more common in neighborhoods more distant from the downtown core. These smaller apartments often have lower rent levels. However, by using rent per bedroom instead of overall rent per housing unit, the differences between larger and smaller apartments rents can be taken into account.

The maps labeled “Gross Rent per Bedroom” (Maps #5 & #6) clearly show a shift in rent levels. In 1990, the rent levels per bedroom were relatively homogenous and quite affordable on the eastside. By 1996, significantly higher rent levels were clustered in some inner northeast and southeast census tracts. This represents a revaluation of inner eastside neighborhoods and a substantial decrease in housing affordability in some of the neighborhoods that were once among the most affordable in the city. The neighborhoods affected most significantly by increased rents lie in the area between Southeast Division and Northeast Fremont, the Willamette River and Sixtieth Avenue.

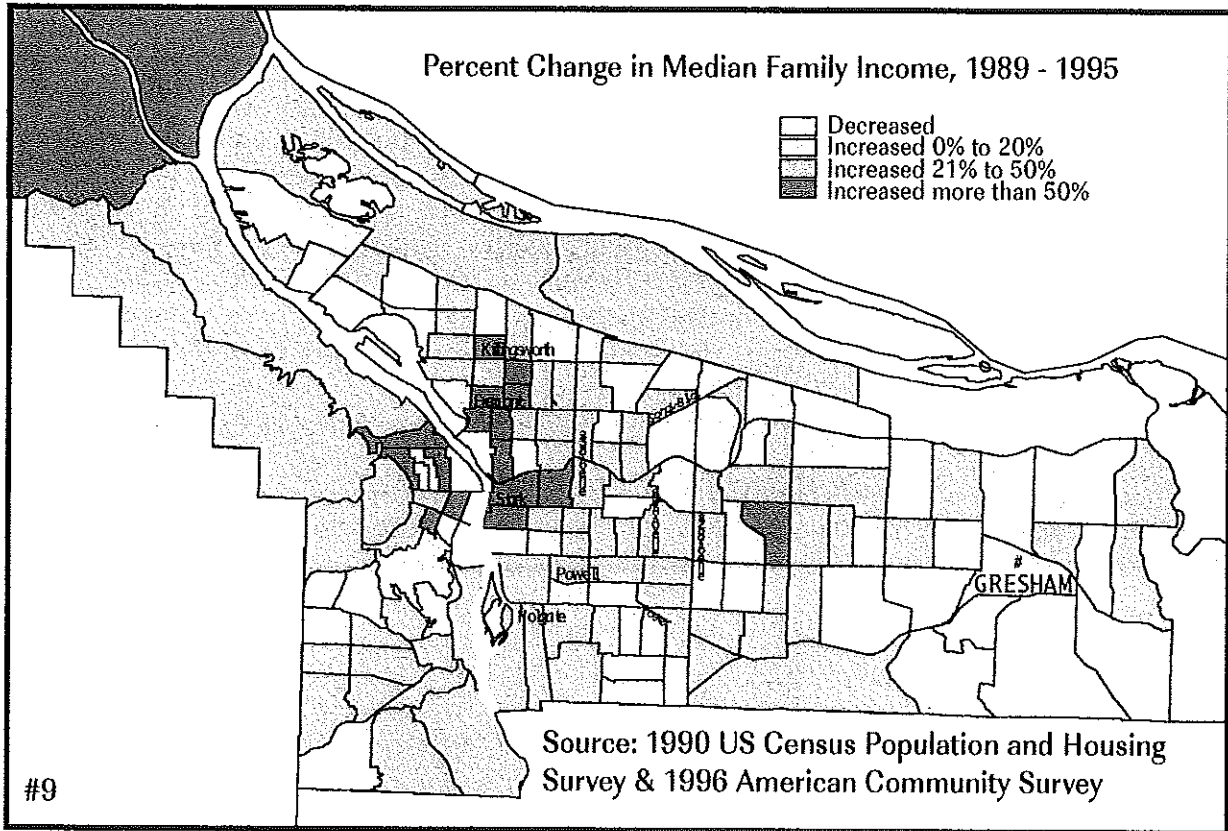
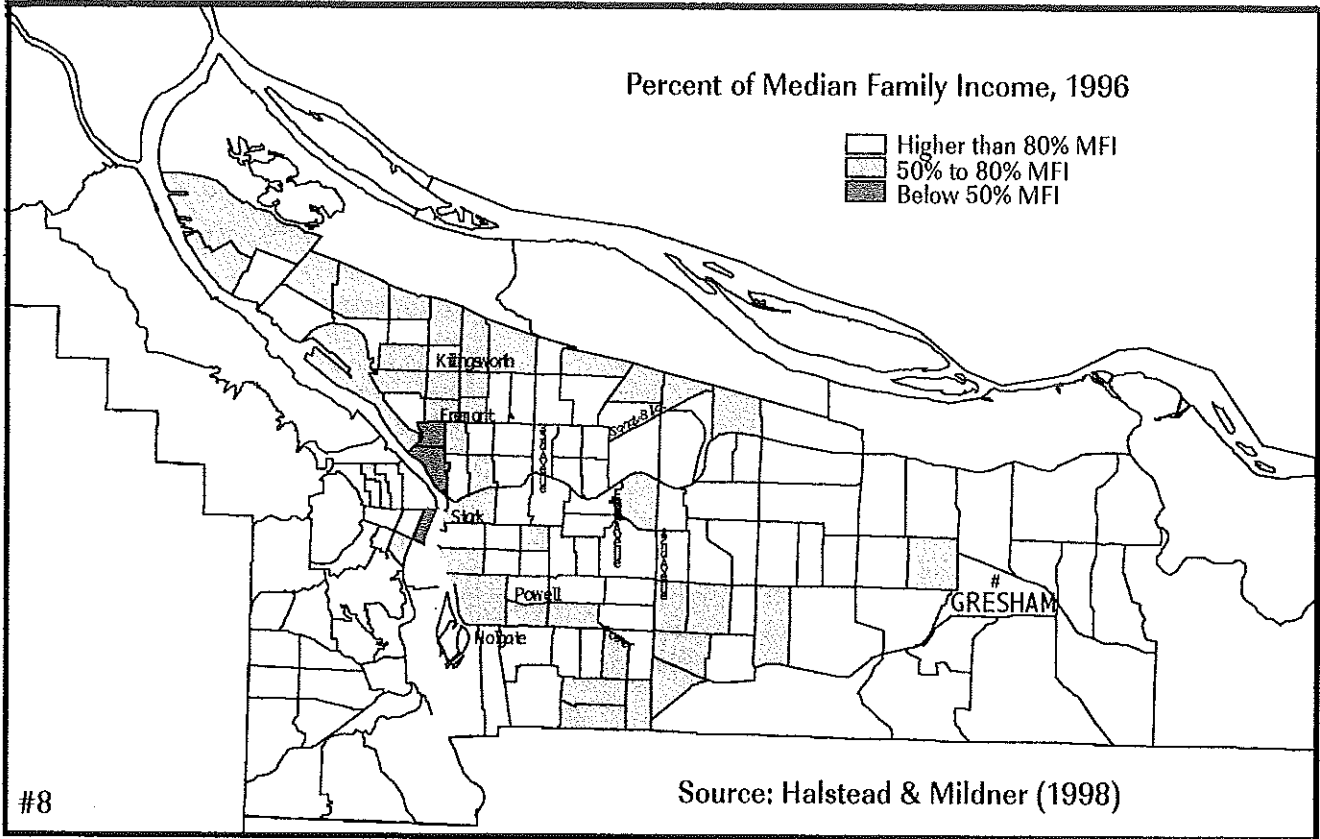
Maps #7, #8, #9 "Median Family Income in Multnomah County"

By looking at the rising housing values and rents compared with changes in median family income, we can see a potential shift in the location of low-income households. The maps entitled "Median Family Income in Multnomah County" (Maps #7 & #8) show significant changes between 1990 and 1996. In five tracts of inner northeast Portland, the median family income rose from fifty percent or below to fifty-one percent to eighty percent. And one tract rose dramatically from fifty percent or below to higher than eighty percent of median family income. In three tracts of inner northeast, median family income fell. This may reflect households moving within northeast Portland in an attempt to stay close to their communities as their neighborhoods get more and more expensive. Neighborhood median income also fell to between fifty-one and eighty percent of area median family income in a number of census tracts in outer east Portland. These neighborhoods are possible future sites for severe concentrations of households in poverty and close attention should be paid to them.

Map #9 shows the changes in median family income between 1990 and 1996 by census tract. Overall, within inner northeast Portland, median family income has increased dramatically. Lower income families appear to be leaving inner eastside neighborhoods, especially those in inner northeast Portland.⁴

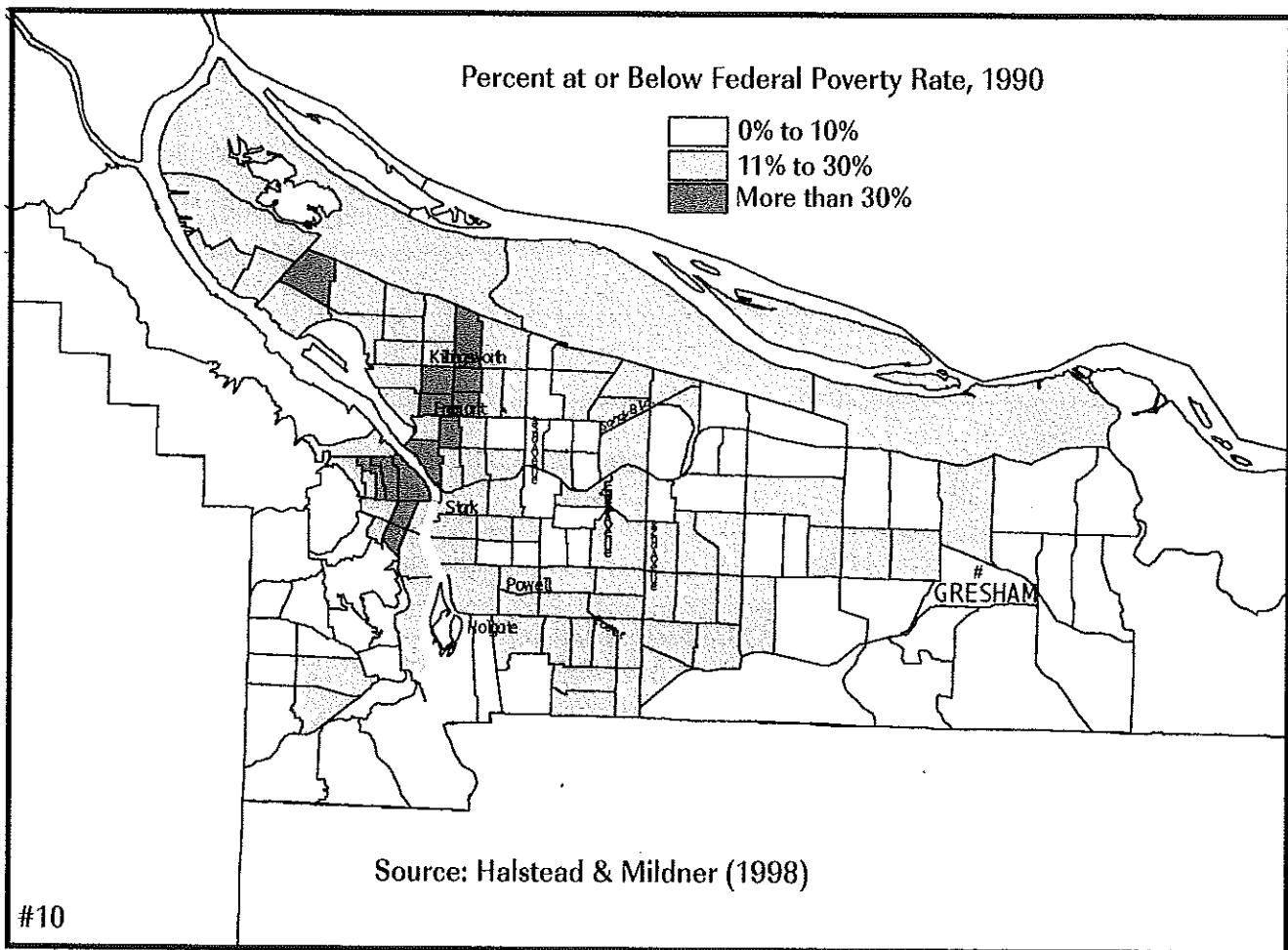


⁴ In some cases such a rise in median family income could be explained by a general increase in population in those census tracts rather than as a displacement dynamic. In an attempt to see if population increases could be causing an increase in median family income in this case, we looked at population changes in five inner northeast census tracts. What we found is that the population of inner northeast Portland has stayed relatively constant while the population in outer east Portland has risen.

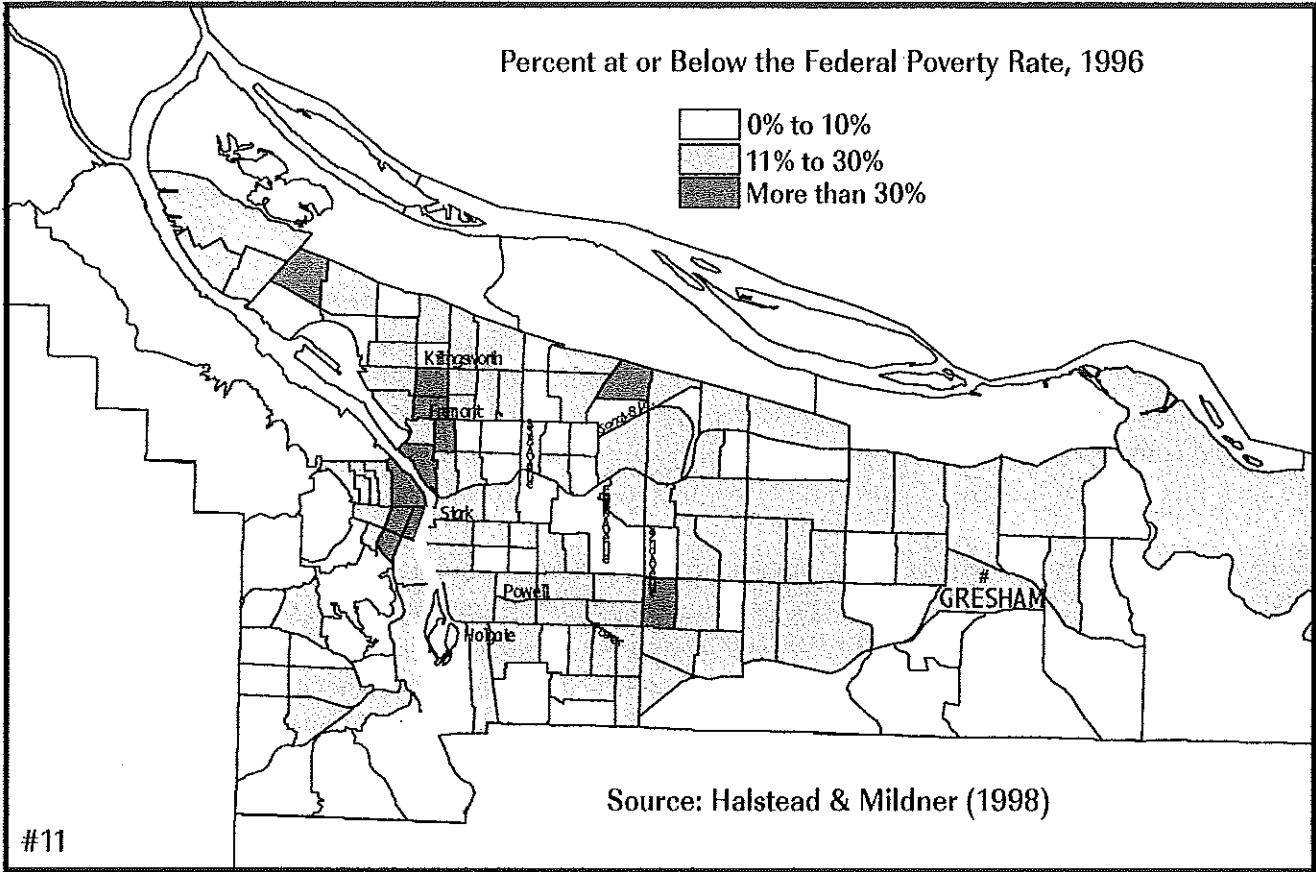
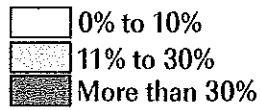


Maps #10, #11, #12 "Poverty Rates in Multnomah County"

The maps representing "Poverty Rates in Multnomah County in 1990 and 1996" show the percentage of persons in each census tract at or below the federal poverty rate in the year in question. This analysis shows that poverty has decreased in the city core and has increased in the outer eastside of Portland. Overall the number of census tracts with more than thirty percent of people at or below the poverty rate has not changed dramatically between 1990 and 1996 (twelve tracts compared to eleven). However, as the maps clearly show, this period has seen a decrease in concentrations of people in poverty in the inner northeast and a significant increase in the outer eastside.



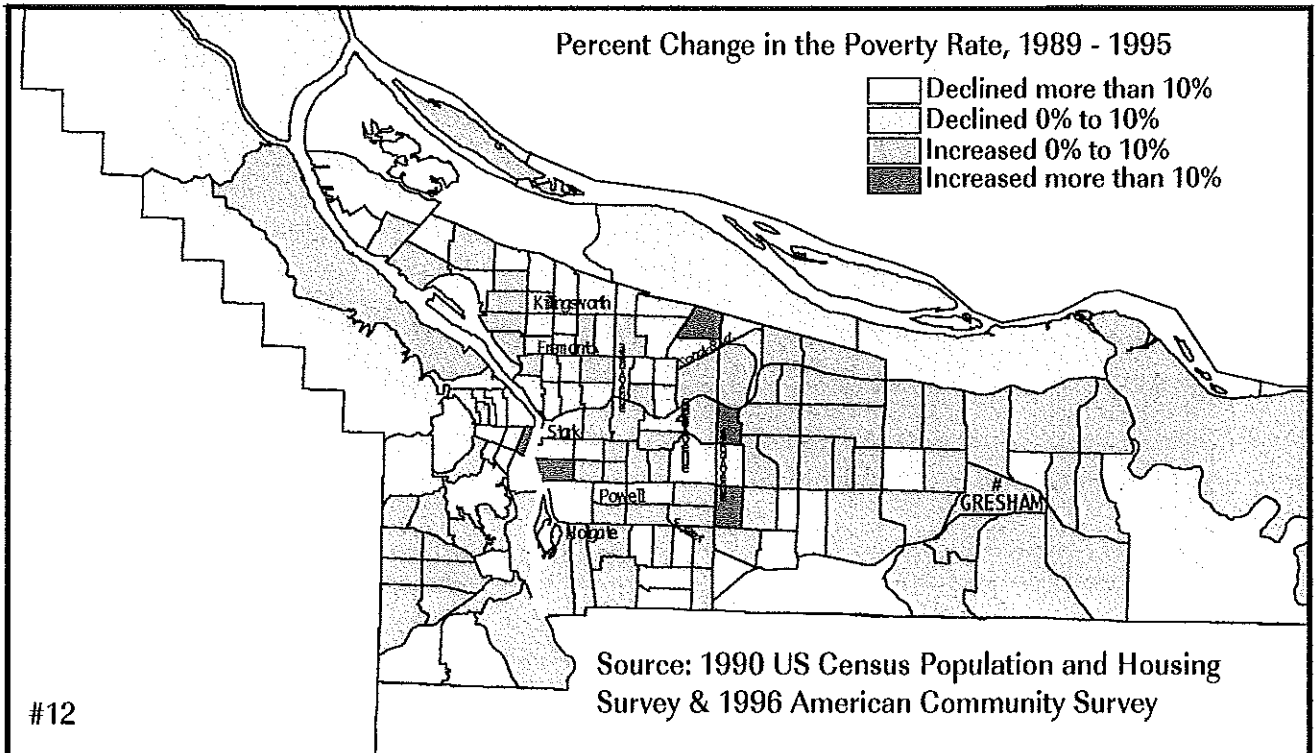
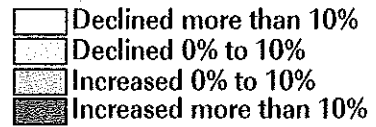
Percent at or Below the Federal Poverty Rate, 1996



Source: Halstead & Mildner (1998)

#11

Percent Change in the Poverty Rate, 1989 - 1995



Source: 1990 US Census Population and Housing Survey & 1996 American Community Survey

#12

Atlas of Affordability Conclusions

While these data and maps cannot tell the whole story of displacement in Portland, they do portray the demographic changes that are occurring in what have traditionally been among the most affordable neighborhoods in the city. The maps and data suggest that significant displacement is occurring in the city, particularly in the traditionally affordable areas of north and northeast Portland.

The maps show that housing costs are increasing rapidly, especially in previously affordable neighborhoods. They also show significant increases in median family income and decreases in poverty in the neighborhoods where poor people have traditionally lived. Because wage levels throughout the city have lagged behind housing price increases, this rapid decrease in poverty suggests that poor people are being displaced from their homes and communities. Overwhelming anecdotal evidence that poor families are suffering displacement and spending larger and larger proportions of their income on housing supports these conclusions.

While we describe here, in general terms, north and northeast Portland, it is also true that some neighborhoods in this area are experiencing the demographic pressures more powerfully than others. People are probably moving *within* north and northeast Portland in addition to moving out of the area altogether. This neighborhood-to-neighborhood displacement would explain the variability in the rates of change of poverty among north and northeast Portland neighborhoods. Even the neighborhoods in north and northeast Portland, *to where people experiencing poverty are being displaced*, have seen rapid increases in housing prices. Without effective action, it may simply be a matter of time before families experiencing poverty are forced from these dwindling affordable enclaves as well.



Profiles of Displacement

To gain a better understanding of the human struggles behind the maps and data, seventeen interviews were conducted with individuals who have been, or are being, displaced because of the rising cost of housing. Seven of these interviews are profiled in this report. These profiles were chosen because they carry themes common to many of the interviews, thus highlighting the problems of many metropolitan residents who are facing displacement. In order to help assure the respondents of their anonymity, their names have been changed in an effort to afford them some sense of privacy.

Key Findings

The interviews profiled here illustrate that households at-risk of displacement face a number of life stresses and problems, including health crises, deaths in the family, deteriorating health due to aging, strained finances because of job loss or low wages, rising property taxes and maintenance costs, and rising rents. Displacement of these households makes all of these problems worse—money must be found to pay for moving deposits and first and last month's rent; families are forced to start over in a new community; children must cope with adjusting to a new school environment; displaced people experience the added stress of having to move from their community, which disrupts and sometimes destroys their support networks.

Lack of affordable housing can turn relatively common problems into serious crises for low- and moderate-income families. While help is sometimes available through family, church, community organizations, government, and social programs, there are times when even available community assistance cannot meet an individual's or a family's housing needs. The stories told here exemplify the myriad of problems that people of our community face on a daily basis, and how rising housing costs make their lives infinitely more difficult.

Identification of Interviewees and Interview Methods

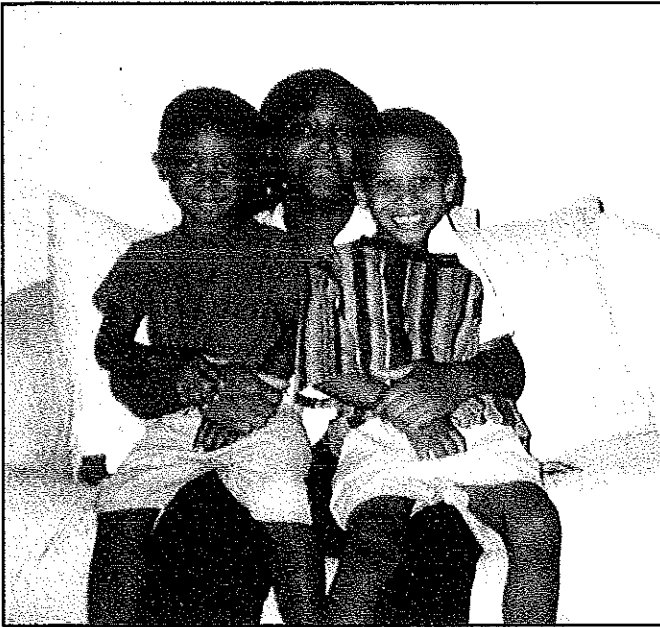
The individuals interviewed for this study were identified in a variety of ways. Initially, the Atlas of Affordability was used to identify the areas of the city where the rents and house values accelerated the fastest between 1990 and 1996. Several neighborhoods were selected as areas to concentrate on in finding individuals to interview—Eliot in Northeast, and Buckman and the lower part of Kerns in Southeast.¹ Flyers advertising the research project were left on the doorsteps of all properties displaying signs indicating that they were for sale.

Additionally, flyers were distributed at social service agencies throughout the neighborhoods and posted on open bulletin boards in the area. As the research continued, the search for interview subjects was extended to other neighborhoods. Frequently, case managers from social service agencies were instrumental in identifying potential interviewees.

Generally, interviews were conducted in the home of the resident unless she/he requested another location be used. The interviews lasted approximately forty-five minutes to one hour. In an effort to best represent respondents, we recorded the interviews. The interview outline can be found in Appendix A at the end of this document. Please note that these narratives are shortened from the original transcripts and in some cases text has been added for clarity, however, no substantive changes have been made. These are accurate representations of the interviewees' stories.

¹Eventually, interviews were taken in the following neighborhoods: Boise, Brentwood-Darlington, Buckman, Concordia, Grant Park, Irvington, Northwest, Pearl, Rose City Park, South Tabor, Sullivan's Gulch, Sunnyside, Woodlawn, and Milwaukie.

Displacement Affects Families



Mr. and Mrs. John and Marcia Moore and their three children live in the Irvington neighborhood of Northeast Portland and have rented their current apartment for five years. Rent increases have been a problem for this family of five. The apartment they live in is not ideal for children. Life circumstances have changed in this period, with Mr. Moore developing a heart condition and having to quit his high stress position as a police dispatcher. Both parents work different shifts in an attempt to take care of their children without having to pay for childcare.

I just started working again, and my husband works. Without having any college degrees, the jobs that we get aren't as high paying. So the money that we get is really, really tight and so from month-to-month or actually week-to-week, from paycheck-to-

paycheck, we struggle like you wouldn't believe. I feel that it's really sad because here we are an American family, a black American family, trying to make it. As it is, it's hard enough, and then it's just the constant struggle. It's just so much stress and so much pressure it's unbelievable. My husband was a police dispatcher for Washington County and that was fine. He worked there for maybe five years. Then he developed a heart condition and so he had to quit there because of the stress and that's really when our financial troubles came. It just went totally downhill from there. We had to declare bankruptcy at one time and the problems that we're facing today as we're trying to move is that we have a bankruptcy on our credit report and so trying to move now . . . that's like a total strike against us. Our thirty days is up on the ninth and if we don't have a place rented by then we're going to be homeless.

This apartment is not ideal for the family. There have been two rent increases within six months and the property is poorly maintained.

The rent is increasing, and we've had two rental increases. One was in November and the other was in July. [Prior to this] we stayed upstairs in another apartment. We moved in there in 1993 and then we left and went to Florida. Then, when we came back, that same apartment was vacant so we moved back upstairs, but the rent had been increased \$125. Then when this apartment came available we took this apartment because it's a downstairs unit so that kids can not be so hectic on the neighbors downstairs. This is just a two-bedroom, with no amenities. The dishwasher doesn't work. I asked my landlord just recently to fix the screen because when we first moved in there was a small hole in the screen and it just got a little bit bigger. So my husband took it out so the kids wouldn't stick their fingers in it and make the hole great big. I asked the landlord to replace it and she charged me \$45 to fix the screen. So that made our rent like over \$700 for last month.

The Moore's three children need a safe and friendly neighborhood to play in.

This is the ideal location especially for a family. At first we didn't have a car and could walk to Fred Meyer's so the location is perfect and it is right by schools. I don't have a problem with the neighborhood. The new place we're looking to rent is a three-bedroom house for \$650, total move in's going to be \$1,450. One of the most important things I'm looking for right now is just for my kids to have a place to play, so they don't have to be confined to this small apartment. If they go outside now the neighbors start slamming their windows or yelling and cussing at my kids. I don't yell at my kids and I don't hit my kids or anything like that, and I'm trying to do good by my kids. So right now I'm trying to instill in them the good values in life, and teach them that life is not bad, that there's no "white" person trying to hold them down. That's why I chose this area, because I want my kids to have a chance. That's real important to me. I just want my kids to be able to grow up, have a house, have a back yard where they can rip and run and play and be kids. That's what's really important to me right now.

Both parents work full time and alternate schedules in order to raise their children.

I'm an office manager for an information and referral service for adult foster homes and adult care facilities. I work from 8:00 to 5:30. So, I work eight-and-a-half hours a day and then my husband works from 5:30 to 11:00. He keeps the kids while I'm at work. We can't afford day care. We had two of the children in day care. We were paying \$700 a month just for day care a couple hours a day. So they're not going anymore. As it is now I have to let my kids stay up late until maybe midnight or one o'clock. That way they can sleep in the next day so my husband can sleep as well. So it's kind of rough right now.

Moving costs are a challenge.

I just wish that there was more access to community agencies that help families like me. I don't abuse the system. I'm not the type that's gonna try and get over on someone and because there's so many people out there who are just abusing things it's really hard for people who want help to get it. I do understand that I don't expect no one to give me anything but it'd be nice to know that I have something in my corner. Like right now, if we don't find a place there are no other options for us. There is no family I can go stay with; my mom has a small one bedroom that's too little for her and her cat. I just wish that there were some other options. Right now we are going to have to borrow the money from my husband's aunt for moving costs because there's no way we can come up with \$1,400. I only have fourteen cents and I need to move.

Displacement Moves Home Owners out of Loved Neighborhoods

Ms. Julie Newsbaum, now in her early sixties, has been a homeowner in the Concordia neighborhood of Northeast Portland for over thirty years. She is strongly connected to the neighborhood through her neighbors and church, and even though she needs to move, she hesitates because of her strong social network, which functions as a social safety net for her. Longtime residents like Ms. Newsbaum experience particular difficulties when faced with the possibility of having to break long-term bonds that have been built over much of their lifetime.

I was there in the neighborhood since early, probably the mid-sixties. The first time I moved was when my husband died in 1982. I moved from a five bedroom, two level house which was too much for me to a three bedroom, one level house. I told the realtor I didn't want to go across Thirty-third and definitely not across Forty-second.

I like it here, my neighbors next door they all look after me real well. They're not in the house all the time, but they know I'm here. When I left on a trip just now, I only told the neighbor next door, but everybody knew I was gone and so I felt comfortable. I worked until '96 and if they didn't see my car leave they would call and ask if I was all right. So I like the neighborhood. They are very observant, they know who belongs here and who don't.

My church is on Eighth and Simpson. I have most of my friends in the church. They have something going on there all the time so if I needed something, I could call on them to run an errand. If I was further away they probably wouldn't come. I wanted to stay pretty close in this area. So I purposely looked for a place in this area.

If I need something from the store, like if it's icy outside and I can't drive out, I can call and someone will make sure we get it, because it's right here. A couple times I needed to have medicines and my pastor ran to Fred Meyer and picked it up. But, if I were living on a hundred and forty-second he couldn't have done that. He said, "I'll be gone for a few minutes," and picked the medicine up, brought it to me, I paid him. So my support group is more in this area, rather than way out. And then everybody that I joined the church with and worked on committees with is all about my age.

Now that she is older, Ms. Newsbaum needs to find a smaller house or apartment that's easy to maintain, and that will allow her to have the safety and support of a helpful community and retain some independence.

I'm at the point now where medically I need to move. I have real degenerative arthritis, and I had major surgery last year. I don't feel safe living alone. I just had a test a few months ago, they asked me "Will you be alone?" Being as I'm a RN, I had asked all the intelligent questions I could; I didn't see any real pitfalls of living alone. But no one was comfortable with me being here alone; if something developed there would be no one to help me. So I decided to move to a smaller place, since I don't need assisted living.

I can't do the yard. My neighbors knew right away that something was wrong when they saw I couldn't do the yard and they have come over here to clean up on my yard. It costs at least \$150 to \$200 to have your yard done right. So when I move out I wouldn't have the yard to take care of. And then not too long ago I had to paint. By the time you do something with the roof it gets very expensive. So it's always up-keep of the house. So that's why I'm moving.

Ms. Newsbaum has lived in the neighborhood a long time and knows the real-estate market fairly well. She has concerns about inequities in the Northeast Portland real-estate market.



Something very sinister is going on in this community now, and I'll talk to you about property values. I bought this house for \$50,000 (in 1982), and now it's on the market for \$124,000. It's been on the market about five months now. This is my second realtor. It's got three bedrooms, two baths, living room, kitchen, deck, very nice yard in the back and laundry room all on one floor. I first had it at \$129,000 and they suggested that I come down to \$124,000. And that's what's strange that's going on in this community. I cannot get into anything for less than \$135,000 if I want to buy another one. And I can't afford to rent anything that I would want to rent.

You just cannot find a place where there are no stairs. I want to live in a sub-contained place, where the stores are near. And the cheapest two-bedroom apartment is \$900 a month. I don't know of any condominiums in the northeast that I could get under \$150,000. And I've been looking since the first of the year. Yet,

this is the second realtor who came to me and said, "Would you drop the price of your house?" So what's the balance there, if property is depreciating that much? Why is it so hard to get something replaced? So I think they are playing a game when they let this northeast area of Portland die or get all rundown. It was for the redevelopment and they thought they was going to get a lot of property for the developers cheap. That's why they let the drugs and everything come in. A lot of people did leave the area.

So you see, it don't make sense that if you were selling in this area then it's 'depressed', but if you want to stay in the area, you can't afford it. Something is wrong with that balance. It's not logical. I don't know anywhere in this area where you can rent a place for under \$500 or \$600 a month. I thought about a condominium for about \$70,000 to \$80,000, which I'd get clear, 'cause at the very most I owe them \$625. But you can't find nothing; not in this area. Now you can in Gresham; you can in Tigard, or some parts of Beaverton. But where I want to stay, I can't sell my house for \$124,000 and I can't buy one for \$150,000.

I made up my mind that before I sell this for nothing I'm gonna sit with it. Something will come around. I do a good job of research. I'm also a legal assistant and I took a class in real estate law and I talked with my realtor about it. Like he says, "Obviously there's an understanding, probably isn't written, that realtors try to secure property from the buyers in this area very cheap." Then for someone to buy this house when I get out of it, guess what they're gonna charge?

Aging in Place Affects Home Owners

Mrs. Margaret Worth has lived in her home in Northwest Portland since 1952 when she and her husband bought it for \$6,500 (which was "outrageous" at the time). After her husband died, she remained in her house. Problems with a fixed income, increasing costs of home repairs, and her failing health are causing her to realize that she must move soon. Ms. Worth explains how aging and health problems have caused multiple problems in her life. She would prefer to remain in her long-time home, but realizes that this is impossible both financially and physically.

I've lived in Portland all my life. I love the neighborhood because I'm familiar with it, it's near a bus line and its gentrified to the point where it's a desirable neighborhood to live in. But my property tax has increased to the point where it's a burden to pay it. And, the expense of making repairs and repairing plumbing defects and so forth is exorbitant.

I've been encouraged by a case manager to consider moving but I've got a cat who adopted me and I don't want to move. I want to stay here. I am aware of the assistance possibilities, but I enjoy my independence to tell you the truth and I don't want to move.

The main thing that would be the best for me is aging in place in this house. But I know that as an aged person with a lot of health problems there are things that will prevent me from doing this. I'm not in good health. I'm a high risk diabetic and it's very difficult for me to live here. I'm known by every paramedic in town. I have low blood sugar, and this causes passing out problems.

If I move I wouldn't be able to live in this neighborhood because where would I live? I can't afford it. A modest rent in this neighborhood is \$750 a month. I'm better off here for as long as I can stay, because I've lived in this neighborhood for forty-six years in the same house and it's a good neighborhood. My neighbors know me and sometimes regretfully, you know, I've become a problem.

Taxes are a problem for Ms. Worth. There are tax-help programs available, but Ms. Worth feels they are not meeting her needs.

My property tax has increased to the point where it's a burden to pay it. It's gone up from \$70 a year to over \$2000. That's from 1952 to 1997. And it's going to go up even more. However, if you're sixty-five and your income is less than, I forget what it is, you can defer your property tax. So far I haven't done this but I may do it in the future. *(She explains how the deferred property tax program works.)* And then your heirs, in other words, my daughter, would pay it off with the six-percent interest. I haven't done that yet, but I may do that. Also because my husband was a veteran I get a reduction on the assessed value.

One time I appealed to the Multnomah County property tax division that I was over assessed and for several years. They did agree and I got a slight reduction on this. I also appealed because of this massive expense in repairing my foundation.

In other words, to age in place is becoming a big problem with low-income older homeowners.

Repairs and upkeep on the property are also causing problems for Ms. Worth. Fears of large future repairs and yard upkeep are a constant concern.

The cost of any kind of repair, of having a new lock put in my door, or calling a plumber and doing anything, is something I think twice about now. I have an underground spring that has been a problem ever since the house was built. I have a sump pump in the basement that takes out water during heavy rainfall and my biggest fear is that there will be a no power period. In other words, I have gone down to the basement and found paint cans and the washing machine and the dryer and the furnace motor imperiled because if there is no electricity I'm doomed. I'll have a swimming pool in my basement. That's my biggest fear. I did inquire about the possibility of having it fixed but it cost too much.

I have very little yard work. I have no back yard, what you see is what I have. But even that can be a problem, you know hauling away, pruning rose bushes; now I only have four rose bushes left. Even that can be demanding on energy, and fortunately, I'm very grateful to the garden debris hauling away. That has been a godsend. But pruning the rose bushes is something that is very difficult for me because of arthritis. I have to saw some of them...and that's an awful problem. And I can't afford a landscape guy.

But I am aware of what I can afford and the big expenses, you know, a new roof, that looms ahead for me. My income is around \$800 a month. That doesn't leave a lot of options for replacing a roof, or replacing even a bathroom or kitchen flooring, you know, this is big stuff now.

The two-story house design has become a problem for Ms. Worth. She would like a bathroom on the main floor, so that she wouldn't have to climb stairs if she were sick or injured.

I only have one toilet in an old fashioned bathroom upstairs and oh, if I could only have a toilet downstairs that would help tremendously. I don't even have a shower. Living in this house with one bathroom up the stairs, I know does, in the future, present a problem. If I were to have a broken hip, you know the physical layout of the house is a problem. In other words, recovering from an accident as I've done in the past is a terrible situation because I do have to eat, and not being able to manage the stairway is a terrible problem.

Changes in Physical Health Can Lead to Housing Crises

Ms. Susanna Feltz lives in Northwest Portland and has been in the same apartment for the past ten years. Recently, her declining health finally led to her inability to hold a full time job. At the time of the interview she was spending almost all of her income on rent and was well aware that this situation wasn't sustainable over the long run.

I was the administrator for a management and marketing firm. When I first became ill my boss created a position for me whereby I would work half days as long as I could deal with it on Saturdays. I could have the office open for clients to come in and use the facility on Saturdays. Right at the time I was to start the Saturday stint my doctors diagnosed me with congestive heart failure, so in addition to my back, I've got this other consideration. I was feeling very pressed and that's one of the things you don't want to feel when you're suffering from a heart problem. Most of my friends would give their right arms to have the kind of time on their hands that I do. My challenge is to fill up the time.

That happened two years ago. I've managed to hang on to this point, but I'm paying almost one hundred percent of my income on rent at this point.

With the onslaught of her increased medical problems, the rising costs of rent have become extremely difficult. Before she lost her job she could afford her apartment.

The cost of rent worked fine when I had a job. But since I've been on disability the rent has gone up twice in the last few months. There is a new property management company that has purchased the whole area. They're not even here, they're back East I believe. My landlord (my on-site manager) knows my situation, and intervened for me at one point when the other company still owned this building, but that's all water under the bridge and intervention has not been successful with the new company. With the old company we had gradual increases but they weren't the straw that broke the camels back, let's say that.

Ms. Feltz has to financially cut corners wherever possible to make ends meet.

Financially you make a decision if you're going to buy a roll of paper towels or a stack of napkins. I do have the ability to squeeze a dollar till it hollers, as the expression goes, but I'm past that now. I mean there's no more squeezing to be done. I do get some assistance by way of food stamps, \$46 a month, but it's not sufficient. This is a struggle.

When asked if she wanted to move to a new apartment she replied...

Oh, I have to. I'm working with Northwest Pilot Project. They are a social service agency that helps people over fifty. I have a meeting with them scheduled for later in the month to fill out the paper work. Folks almost need to take a course in terminology because half of the jargon that's used, I don't understand. Section 8, rent subsidy...on and on it goes. So, I'm getting an education. I've been on HUD's waiting list since '97 and they're still working on applications from '96. But, with the help of Northwest Pilot Project, they expect results within three months. I'm wondering, "Can I hang on that long?"

I don't want to end up out in the street. And there but for the grace of God you look out here at the number of people that you see up and down Burnside, it's pretty scary. You know it's much easier I think for the bystander to look and say, oh well, they probably want to live like this. I don't think so. I really don't think so. I think we're too easy to come with judgments based on appearance. What do you expect homeless people to look like? It's something I've been guilty of in the past and this situation has given me a much different flavor of their circumstances because I'm next.

She isn't looking for much in a new apartment, simply enough space to live comfortably.

Hopefully I can find a spot that will be easy for transportation and accessible to stores because I need help getting groceries now that I can't carry the bags in. I'm asking for a one bedroom.

The Northwest neighborhood has been home to Ms. Feltz for many years. She would prefer to stay in the neighborhood. When asked about what she likes about the neighborhood she said...

I think it's a very upbeat, trendy neighborhood. Unfortunately the prices are reflective of a lifestyle that I'm not able to enjoy. This has always been a real busy little hub in that people travel up and down Northwest Twenty-third and Twenty-first because there's lots of specialty shops and they're kind of the touristy thing to do. People come from all over the city to enjoy the stretch. It's kind of like a little San Francisco.

But my situation was a lot different then, before my medical problems. I had a job and a paycheck. So you know I was able to enjoy some of these things. There are lots of great places to eat.

No, our problems are always real critical to us but it's a sad thing from the standpoint of not having a job to go to everyday. There's lots of other ways to fill up your time, volunteering at the hospitals is a real good way to feel like you're still a part of the community. My physical condition doesn't allow me to volunteer on a regular basis. On good days I can do it, but there's hesitation on my part. You have to pay attention to those things. I may feel fine today and able to go, but tomorrow comes and I can't get up out of bed. You really don't like to make commitments that you don't think you're going to be able to fill- that's discouraging.

So I hope that there's a movement underway to help people that truly need it and sort out the people that really are in need from those that are trying to work the system. I have real difficulty with that. What do they say, we're all pretty much potentially two paychecks and you're down [*homeless*]. But, you can't run around with that in the front part of your mind all the time, you'd be an awfully unproductive individual racked with all that worry. But it's unfortunate that we get real snug and secure and a bit complacent about some of these issues.

When Owners Sell, Renters Can Be Displaced

Ms. Brenda Smith lives in the Mt. Tabor neighborhood and has lived there for almost nine years. She is a long-term resident and loves the neighborhood but rising rental costs and problems with a new landlord have made it impossible for her to stay. As might be expected, her rent has gradually increased over the years, but recent rental increases have been dramatic. When asked to describe what she likes about the neighborhood and how she feels about having to move, she stated:

My home before this one was just half a mile away. I lived there for fourteen years and I've lived here for eight and a half. I've been here in this neighborhood forever. It's just close to my work. I feel it's a safe neighborhood. Sometimes I get up in the morning and I'll find out that I've left that window open all night long. I know my neighbors and so it's been very comfortable. There's lots of stores around, and it's just real convenient.

My daughter was eight years old when we moved in here and now she's eighteen. We stood out here on this back porch on New Year's Eve and shouted Happy New Years! to the neighbors and everything, and she looked at me and she said, "Are we gonna ever celebrate another New Years in this house?" You know, it's just, so many memories. I mean there's a whole lot of stuff more here than just a house. Those years that we've spent here can never be replaced.

Ms. Smith's new landlord has become a problem neighbor.

This new landlord tried to get me to sign a lease. And I just said, "Hey, you're moving in next door. How do I know what kind of a neighbor you're going to be?" I don't want to lock myself into something and then be sorry. He has parties over there that start at 1:30 in the morning, and who am I going to call and complain to, huh? He's the landlord! If I don't like it maybe I should just leave, you know?

Increases in rent have been significant ever since the previous owner sold the rental house. Questions always exist as to why the rent has to increase so dramatically.

In the past eight and a half years my previous landlord raised the rent over that time by a total of fifty dollars. He was a wonderful landlord. He really was.

The house changed hands and when the current owner first came to look at it I told him how much rent I was paying, and he said, "Well, that would have to change." And so I said, "Well, how much?" And he said, "Well, I really can't tell you, but I couldn't afford to just carry you like that." See, he's living in the other side of the house. He said we could work something out, and so I just continued to stay and then he moved in. Within two weeks he served me with a notice saying that my rent was going to go up one hundred and fifty dollars a month. And I told him, "If you make it that high I'm going to have to get a second job just to pay the rent." And so he acted like he cared about that but then that's when I started looking around because I thought, "This is ridiculous." Who knows what he'll do next, you know.

Well, June 28th, he slipped through my mail slot a notice saying that he was going to ask me for a three hundred-dollar security deposit. Now I've lived here for eight and a half years, and now he wants a three hundred-dollar security? Then he told me that if he looked the place over and decided that there was anything that I had damaged that he was going to charge me ten dollars an hour to fix it. And at that point I just said, "That's it. I can't keep living here." I went over with the rent check, and I made sure I put it right in his hand because I could just tell he's the sort of person that would turn around and say he never got it.

So he said, "Did you get a chance to look the rental agreement over?" And I said, "Yeah, I'm putting in my notice." And he goes, "Why?" I just looked at him and I thought, "You know perfectly well why. You've made living here impossible for me." Because he's going to make me pay the water and sewer. And he's going to make me pay for the garbage. And he told me that the recyclers couldn't stop here anymore and pick up recycling. So I had to find some other way to do my recycling. And he's just being a jerk.

So, I just looked him and I thought, "You know perfectly well why I'm moving." And I just looked at him and I smiled real sweetly and I said, "Well, you know, now that my daughter is leaving, this big old place is just too much for mere, little old me." You know just like, "What do you think? What kind of game are you playing?" So I went ahead and put my notice in and I didn't even have a place to go to. On the thirty-first of this month I have to be out of here, and it's like at that point I have nowhere to go.

He took control on the first of June. So in that amount of time, look at the damage he did. Somebody told me I should try to work with him. And I just thought, "I don't want to know what else he's got up his sleeve. I don't trust him." The way he's treated me, that's just really shabby. I thought, "I would rather live out of my car than to live one unnecessary day under this man's roof." I refused to sign that rental agreement. I kept it, but I refused to sign it. I thought, "This is ridiculous." He bought this place 'as is', because



the old landlord said, "Hey if you want to bring that place up to code so you can buy it, you're going to have to do it yourself 'cause I'm not going to." So he bought it 'as is', and now he's trying to charge me for damage he thinks I've done. I mean how would he know whether I've done it or whether it was done by somebody else? This place has been a rental for probably fifty years. It's just ridiculous.

Finding a new place to live has been difficult. People in her church helped her find a place to stay for a month.

I started looking around after the landlord raised the rent \$150 per month, and I found another living situation. As a matter of fact, I'm going to be buying a mobile home. It's in a very nice park, and my living costs are actually going to go down by two hundred dollars a month. So I figured I would just go ahead and give him notice on the first of August because my mobile home isn't going to be vacant until the first of September.

But, when I gave my notice I realized I have to be totally displaced for a month, because my new place isn't going to be ready till September. So, I started asking around at church and fortunately there was another single mom who could really use a little extra income and she opened her home up. She's going to let me move in with my cats, and charge me two hundred dollars to stay there for August, which is like, "Wow! Thanks." You know, that's a great deal. And of course for her it's just a major blessing, because she needs the money, and it'll work out pretty good.

So just knowing that I'm going to be a homeowner in a small way is pretty nice. Especially when you get a call on Sunday night saying, "I'd like to bring somebody through your place tomorrow." You know, I thought, "This will never happen to me again."

Family Difficulties Can Affect Rental Ability

Ms. Kelly Sanders has lived in the Sunnyside and Buckman neighborhoods for seventeen years and has been renting a duplex for over two years. Her life changed dramatically when her brother was injured in a terrible automobile accident. Ms. Sanders moved in with her brother to take care of him. When he died, her rent essentially doubled.

About three years ago I was taking care of my brother. He had been in a terrible accident. He was in a coma. I'd had family members die around me. He and I were the only ones left, and when he died, all of a sudden I was left with a \$550 a month rent and I just couldn't afford it. His social security paid for part of the rent and he had a trust fund before he got social security, but it ran out about a year and a half before he died. Then we learned the joys of welfare. So, in essence, when he died my rent doubled.

Ms. Sanders is now renting from a friend. Her new apartment is smaller and the rent is less expensive, but it has fewer amenities—there is no garage, and no washer and dryer hookups. Ms. Sanders has given up a lot to move into a less expensive living arrangement. She explains how financially she is still in a tight spot.

I keep falling behind. I owed a lot of money after Fred died, and it just takes a long time to get it paid. I got a different car—a 1978 Subaru Brat. I had inherited my mother's car, which was a '76 Oldsmobile. Nice car, but it used gas like crazy. I went on the—what do they call it, so you pay the same amount every month for electricity? Got rid of cable; don't have anything extra on the phone, that kind of stuff.

It doesn't sound like my rent went down that much. But the first place I had was a two bedroom apartment—hookup for a washer and dryer, dishwasher, and a garage. And it was nine hundred square feet. The

place I'm in now, no dishwasher, no place to wash. I have to bring my clothes here to wash. It's about a third of the size, and no garage. I park in the street. You gotta compare apples and apples.

Ms. Sanders is very active in the neighborhood association and cares deeply about neighborhood activities. Because she has lived in the neighborhood a long time, she has witnessed many changes.

I like living in an older neighborhood. In fact, my first thought when I moved over here was that it was like a small town—didn't have any problem getting checks cashed—that kind of thing. And it was just kind of comfortable. I hope this doesn't change too much. I have no intention of leaving because I mean being a mile from work is very nice. I would hate it if I had to keep moving on out just to get into cheaper housing.

It's kind of a cool little neighborhood up here. It's quiet. It's noisier than it used to be, but it's quiet compared to what a lot of places are. A lot of rentals in the area, but they seem to be kind of long term renters. I think this neighborhood has been famous for that. I've heard of people living in the same apartment for thirty years. And the only thing that gets them out of it is when they come through and decide to renovate them and triple the rent or something.

These big old houses started selling and then all of a sudden the rent went up. And people came in speculating and that kind of thing. I know the first apartment I lived in down here I rented for \$240 a month, and now it would probably be right at \$500. Before it (the neighborhood) was alive and there were all kinds of people in it. And it's turning into this yuppified neighborhood of people who just all want their own way, and they don't really seem to care too much about other people.

I'm on the neighborhood association board, and it seems like it's getting more yuppified all the time. People are more interested in things being pretty than how things are. The people on the neighborhood association kind of look down their noses at renters. So there aren't too many renters that come there. I've got thick skin. I'm also in charge of food calls for the neighborhood, and they've gone down, which means there are not as many people who need food, but I get a whole lot for rent assistance.

And see the trouble with this so-called "low-income" housing. I sat down and figured it out. I called them to find out what they charge for rent at some of these places. What it ends up they say they charge a third of your income. That's just dandy. But it's before taxes. So if you're on social security or something like that, it's a pretty fair deal. But if you're not, it ends up being half of what you got in your hot little hand, which is half your income.

They build or re-model low-income housing, but they have to get loans to do it with. The loans now have to be paid back much faster, so that means the payments are higher and they have to charge more rent.

Or like I say, half of their income is housing and if they've got kids or anything. Kids cost more than that. It's happening all over. It's not just here in this neighborhood.

I really think the HUD rules need to be changed. I really believe that, because that is an obscene amount of money to take out of somebody's take-home pay. I did my little research here. American Property Management is cheaper than low-income housing. Like by \$50 a month. Now nobody ever accused them of not being in business to make money. The owner bought these apartments to make affordable housing for people and to make money and he has. He's one of the richest men in Portland, but he is a decent landlord. And he charges less than some of the HUD housing or some of the low-

income housing.

I compared apartments by size and location and it was between thirty and fifty dollars a month less to



rent from American Property Management. And I reported this to the neighborhood association. They just love me sometimes.

Trouble is when you're low-income at one point in your life or the other you probably had credit problems. To get into low-income housing, you have to pass a credit check and a police check. It's hard to believe that somebody who has really had a hard time is going to ever be able to pass a credit check. I don't think that most property managers would take them. I don't think they care. They just don't want low-income people in here.

Rising Rents Threaten Long-Time Neighborhood Residents

Ms. Karen Hunter has lived in the Sunnyside neighborhood for over twelve years. She is particularly fond of her neighborhood and has seen it develop over the past decade into a comfortable place. The neighborhood has improved from when she first moved in.

Well, I've lived in this building for twelve-and-a-half years. I was in the throes of a divorce, and I took about three months to find a housing situation that I felt really comfortable with.

In general, the neighborhood is improved. It's a mixed bag here, but, you know, these apartments right across the street over here were really awful when I first moved in and now they're pretty decent. I don't know if it's a new landlord or whatever but there were some really weird people in there. There were police over there all the time. It was really pretty funky. There was an older woman and older man—they both recently died—who were neighborhood watch kind of people, and they were really good. They kept their house up really well. The neighbors have been good for quite a while. Just in general the caliber of people that have been moving in have been a lot better.

Ms. Hunter loves the duplex that she lives in, but two row houses are being built in the lot adjacent to her, eliminating much of the greenspace that she has enjoyed for the past twelve years.

One of the things that I wanted when I first moved here was a house on a corner with a big yard. Now I have no yard. They are building two row houses. I had a huge yard. There was a big walnut tree, a big plum tree; they cut down a whole bunch. A fig tree—they cut—and a huge maple that was right outside my front door.

I came home from work two days ago and three of my neighbors were standing there gawking at the devastation out there. They were saying things like, "You used to be the envy of the neighborhood." My neighbors across the street over here said that part of the reason they moved in here is because of all this greenspace.

That yard was the reason I moved into this house. Granted, I don't need that huge of a yard but, on the other hand, we all need green space you know. On the whole issue of the rent increase, I have to say that I'm sure they're going to increase the rent again once this unit over here is done, and they've talked about re-siding this building. I know for a fact that it's going to go up again. They'll probably be trying to get \$900 out of these two places. It just makes my life hugely difficult.

With neighborhood improvements comes the more difficult situation...rising rents. Although everyone wants neighborhoods to improve, the problem is that increasing rents often make it impossible for long-time residents to remain

in the neighborhoods where they have built strong social ties. Ms. Hunter is an example of this.

I need to get out of here. The rent was raised just this last spring. It was \$595 and I talked him down because of the construction project. I talked him down \$50, but that was after they just recently raised it \$145.

It started at \$290 twelve years ago. Every time they wanted to raise the rent they'd raise it some huge amount. I would tell them, "Look I can't absorb this so help me out here," and they would work with me. They would spread it out over several months. The first time they made a huge rent increase I had just figured out a long term extended budget because I was going to school. There was no way I could deal with what they wanted to do and so they were good about it. This last rent increase of \$145 they let me spread out over three months. I had a feeling that they raised it so much when they did because they'd already been getting flack, mostly from the neighbors that lived downstairs.

When they came forward with their definitive construction plans we were all bitching and moaning about what we knew we were going to go through, and is there any kind of compensation in terms of lowered rent that we can expect out of this deal? So we were kind of already sort of letting them know that it was going to be hard. We weren't just going to accept it as is. And so then these people moved out down here cause they didn't want to be here for this project, and they immediately raised the rent down there almost \$200. So the people down there are paying \$795 where as the couple that lived there before were paying around \$500 something.

I've been checking out in the neighborhood every time I see a place that's for rent or if I have an easy opportunity to inquire. They're like two bedrooms for \$950. I mean in the last several months in the immediate neighborhood, I've seen three two-bedroom houses that are up around under \$1,000.

Holding down a part-time job while looking for full-time work is difficult enough, but this, coupled with the rising rents, make her situation very difficult.

It's complicated now by the fact that I am only working part-time; I'm kind of in the midst of a personal career crisis. I don't feel proficient enough to hang a plaque and call myself a bookkeeper although I'm doing basically full cycle bookkeeping for small service businesses. I'm shifting gears and haven't settled yet, so to have this happen in the midst of that is definitely making my life difficult

I'm scrambling right now because as we get towards the fall I have several expenses that kick in that I don't have from say April to the end of September. My car insurance is set up on a nine-month payment thing and it's almost a hundred dollars a month, plus utilities of course. My electric bill starts getting crazy. I've had a roommate, and actually technically have a roommate right now, but he's leaving. He gave notice; he doesn't want to be here for this construction project. And I've lived here, for the most part, without a roommate. At this point in time, I cannot afford to live without a roommate with the rent increase.

I don't have health insurance right now, which is another part of the crisis, I have to change my job because it doesn't look like I'm going to get it where I'm working.

I eat well; I don't eat extravagantly. I rarely go out to eat; I can't do that. I can't save any money right now. It's all kind of complicated by the fact that my employment situation is all up in the air.

What Do These Stories Tell Us?

These stories reveal the many problems faced by people who are finding themselves pushed out of their neighborhoods because of rising housing costs. In all cases high and rising housing costs were a significant contributor to displacement. Each story illustrates that these rising housing costs compound and exacerbate problems people already face, accelerating displacement. By looking at these real life experiences, we can better understand displacement in our region and begin to consider how our community might be able to address the issues created by it.

Displacement threatens the community networks that are people's social "safety nets"

The issue of displacement centers on place, specifically around the neighborhood. All of the people who were interviewed for this study talked about their neighborhoods, how and why they liked them, and the changes that they have noticed since they moving there. The majority of residents were long established; the average length of stay in their respective neighborhoods was over ten years. Three of those interviewed had lived in their new residences for less than a year, and these were people who had recently been displaced from where they were living previously. For example, one gentleman interviewed had to move from the Roosevelt Plaza in downtown Portland after the owner stopped participating in a Housing and Urban Development (HUD) project-based Section 8 program in order to make more money by renting to higher income people. Almost half of those interviewed (seven) had lived in their present location for ten years or more, and, of those, four had lived in their homes for over fifteen years.

When people live in one place for a long period, they usually build their social support systems nearby. Often neighbors become friends and employees at local stores become familiar acquaintances. Institutions such as libraries, clubs, and churches become familiar places that long-term residents frequent and rely on for support. Church members, neighbors, friends, and local community organizations are the support networks that people rely on in times of stress. The lack of affordable housing options in many neighborhoods means that people often must move not only from their long-term homes but also from their neighborhoods. This displacement from residence and neighborhood tends to break the bonds of supporting social networks, and leaves people who are already facing stressful situations without much needed support systems.

Renters face displacement more frequently than homeowners

Of the seventeen households interviewed, two were owner-occupied and fifteen were rental, and although the renters interviewed were in a variety of situations, their stories had several common themes. These themes included very large rent increases, rent increases incurred when properties were sold, rent increases incurred as a result of remodeling, and problems accessing public rental assistance resources.

New owners often raise rents

When a neighborhood begins to change because of economic development or real estate growth, a renter is often faced with unexpected problems. Long-term renters are accustomed to small increases in their rents every year or so, but enormous increases in rent are not expected. What happens when the rents in an area are rising dramatically and the turnover of long-term renters does not take place? Owners of properties have several choices and each one of these impacts the renter differently. Owners sometimes sell these properties because the value of the property has increased so much that they can make a healthy profit. Although this is a benefit for the property owner, it is often detrimental to the renter. New owners almost inevitably mean rising rents and many times displacement problems for the renters. A third of the renters told stories of

how they, at one point in their rental history, were faced with having to move because new owners were raising their rents exorbitantly (some as much as \$150 in one month).

“The landlord that owned that house sold it to someone. It was a triplex and he sold it. So I had to move.”

“These big old houses started selling and then all of the sudden the rent went up. And people came in speculating.”

“I was being evicted out of my last place because the house was up for sale. I was only given thirty days to move.”

“I can be fairly certain that once the new owner assumes ownership, that the rent will go up. I’ll probably experience at least a thirty-three to fifty percent increase in my rent.”

Often rents are drastically raised after remodeling, or renters are asked to leave when only a partial remodel is done, and the units are re-rented at a much higher rate. As an example one of our respondents said:

“They’ve talked about re-siding this building and I know for a fact that it’s going to go up again. They’ll probably be trying to get \$900 out of these two places and it just makes my life hugely difficult.”

There are problems that plague renters regardless of where they live or why they are thinking of changing residence. However, these problems are particularly difficult for renters in areas where housing costs are rising rapidly overall because they are often forced to move not just out of their home but also out of the neighborhood where they have built social support systems.

Medical problems are a common challenge for many of those facing displacement

Medical problems disproportionately affected the people interviewed for this study. Sixty-five percent of those interviewed (eleven of seventeen) talked about their medical difficulties and how they lead to subsequent financial challenges and housing problems.

“I injured my back—some vertebrae broke. And my doctor told me I couldn’t carry anything up and down the steps. I had two flights of stairs just to get the laundry from the upstairs of my home. That’s the reason I left, because I liked it there, but I had to leave.”

Aging, with its degenerative health problems, is particularly problematic for those who are dealing with displacement issues. Five of the respondents talked about their health and aging issues. Although there are programs like Medicare to help older citizens with health issues, factors like fixed incomes, failing health, and rising housing costs, together, often change manageable challenges into crises.

Medical issues and mobility are of particular import to those who are disabled. Four of the seventeen interviewees in this study are disabled, and each of them discussed medical problems that make their housing difficulties more urgent. Location becomes of paramount importance when people have to consider their ability to be mobile because of a disability. Comfort and familiarity of the neighborhood is even more

important for these individuals and the concerns about changing residences can become overwhelming.

“I’m disabled and it’s hard for me to walk... I can walk two blocks and catch [the bus] to go over by the Lloyd Center.”

“What you end up doing is wearing out your willing friends. So hopefully I can find a spot that will be easy for transportation and accessible to stores and what have you, ‘cause I need help getting groceries.”

High moving costs are a problem

Several people talked about how expensive it is to move from one residence to another. It is not simply the differences in the monthly rent that must be considered in a move, but also the costs of moving into a new place. For example, there are often first and last month rental costs, multiple application fees, cleaning deposits, pet deposits, hook-up deposits for utilities, and the cost of hiring a mover. Northwest Pilot Project estimates that the cost for a single person to move is one thousand dollars. For those who are facing financial difficulties that extra thousand dollars is simply not available.

“Right now we are going to have to borrow the money from my husband’s aunt for moving costs. I mean ‘cause there’s no way we can come up with \$1,400.”

Families with children have specific needs that can make it more difficult to find affordable housing

Families with small children have special concerns that they deal with when having to move. Those who were interviewed talked about the safety of the neighborhood, the schools, and places for their children to play as particularly important. It is also difficult to find a place to rent when there are several children in the family. Respondents talked about wanting to share housing with another family but not being able to find a place that would rent to them. Another family discussed landlords being unwilling to rent to families with children in their late teens.

People have a terrible fear of finding themselves homeless

Homelessness is an issue that several people discussed. There is a fear that, if issues are not solved quickly, there will be no alternative housing available for them.

“You know, what they say. Potentially it’s two paychecks and you’re down.”

“Our thirty days is up on the ninth and if we don’t have a place rented by then we’re going to be homeless.”

Long waiting lists and confusing public rent assistance programs compound problems

Only two of the individuals interviewed receive some kind of rental assistance (either through federal Housing and Urban Development Programs and/or Housing Authority of Portland). The Housing Authority of Portland (HAP) estimates that for every household on their waiting list there are at least three more low-income households in the community that could be served if the resources were available. A new waiting list was recently developed with 4,400 names on it. According to HAP, most of those low-income people not being assisted by them are paying excessive rents, doubling up with family or friends, and/or living in sub-standard housing.

The rental assistance HAP provides is invaluable to those who are receiving it, but the programs are not without problems, and many people who are not already receiving assistance have problems knowing how to find it. One third of the respondents discussed rents that have skyrocketed, requiring them to spend fifty percent or more of their monthly income on rent. Assistance programs are available for some of those who need them, but getting access to them and learning the system is not easy. Eight of the seventeen respondents discussed problems with assistance programs.

“I just wish that there was more access to community agencies that help families like me. I don’t abuse the system, I’m not the type that’s gonna try and get over on someone. There are so many people out there who are just abusing things. It’s really hard for people who want help to get it.”

“I have a meeting with Northwest Pilot Project scheduled for later in the month to fill out the paper work. Folks almost need to take a course in terminology because half of the jargon that’s used I don’t understand, Section 8, rent subsidy, on and on it goes, so I’m getting an education.”

“I’ve been on HUD’s waiting list since ‘97 and they’re still working on applications from ‘96 so I’m hoping that they will expect results within three months and I’m wondering, ‘Can I hang on that long?’ I don’t want to end up out in the street.”

It is clear from these stories that rapidly increasing housing costs are creating enormous pressure on low and moderate income households, and can turn challenges like health problems, employment changes, and aging into crises, and push households to the breaking point. Ensuring the availability of affordable housing is a vital step in the process of creating a stable living situation for the low- and moderate-income people of our communities. While this study has been limited to Portland, these stories are repeated all over the metropolitan region. Lack of affordable housing and displacement are not just inner-city problems. People in the suburbs will recognize their stories told above, and see their faces in the pictures of those affected by displacement.

A Call for Action

While this study does not tell us everything we need to know about the dynamics of displacement, it does document a process that is tearing apart our communities and causing great human suffering. More research on displacement could help us answer more specific questions about this process, but the larger dynamic is clear, and the most important question to answer is how we, as a region, will be able to solve these problems now and avoid them in the future. Oregon, the city of Portland, and our metropolitan region are nationally known for our efforts in land use and transportation planning. However, we do not have a state, local, or regional housing strategy that addresses displacement. There is an increasing need to deal with this issue—to assess where we stand now and how we can best plan for a healthy future for our community.

Reinvesting in existing communities is an important strategy for supporting a healthy city and a healthy region. It makes good use of existing infrastructure, improves areas where people already live, and helps us preserve greenspaces outside the urban growth boundary, and yet the revitalization and growth in existing neighborhoods frequently causes displacement of existing residents. The neighborhood “improves”—it looks better, more money flows through it, more businesses can be supported, etc.—but this happens at the expense of the people who have been living in these communities and are forced to leave as housing prices rise. It is people of higher incomes who reap the benefits of this investment. It is the responsibility of our community to find ways to create revitalization that includes low-income people rather than displacing them; creating healthy communities for all of our neighbors. This goal requires us to consciously create policies that will protect current residents and allow them access to the benefits created by this new public and private investment.

The Best Practices in the following section demonstrate a number of approaches to the provision of affordable housing from this and other parts of the nation that could be part of a cohesive strategy to address displacement. Portland has taken specific actions towards creating affordable housing. However, these isolated actions have lacked an organized, comprehensive regional strategy to effectively address the issues of displacement.



Best Practices

As the previous profiles have shown, lack of affordable housing options creates serious hardships for many of the region's residents. The following section briefly introduces tools and policies that can be used to promote the creation and preservation of affordable housing. These Best Practices are recognized for their overall success in achieving the goal of meeting a city, county, or region's affordable housing needs. They are provided for the purpose of prompting discussion around which tools may be most appropriate as part of integrating an affordable housing policy in the Portland metropolitan region.

Community Land Trust

A Community Land Trust (CLT) owns and manages land that is leased to owners of the housing upon the land. In this model, the ownership of the land is separated from the ownership of the housing upon it. CLTs seek to remove both land and housing from the speculative market. The CLT concept is based on the notion that much of a property's value is created not by the individual property owner, but by society at large—through public investment in roads and infrastructure, location near schools, relative level of crime or safety, and public amenities and services available in the given neighborhood.

The CLT model proposes that individual owners should not be able to reap private profits from this socially-created value, and that this "social equity" should be preserved and controlled by the community, for the benefit of the community as a whole.¹ The CLT owns the land and holds it in trust, issuing a long-term lease to the owner of the housing. The lease contains resale restrictions that limit the amount of equity appreciation that may be collected by the owner upon sale of the building. CLTs aim to preserve housing as permanently affordable to low-income residents.

Example: Portland, Oregon

Sabin Community Development Corporation (CDC) here in Portland, Oregon, is a nonprofit, community-based, membership organization. Using the Land Trust model, Sabin CDC has developed homes in Northeast Portland that are affordable to families between fifty percent and seventy percent of median income. Through the Land Trust Program, Sabin CDC provides for purchase of the home and long term leasing of the land. Sabin CDC holds the deeds to the land and leases the houses for ninety-nine years. The lease is then renewable for another ninety-nine years. A low-income family can lease one of these homes for up to five years. During that time Sabin CDC assists the family in qualifying to buy that home. If the family complies with the lease purchase option agreement, Sabin CDC will deposit funds into a Down Payment Accumulation Fund. If the home buyer sells, they will receive what they paid for the house, an equity increase of their home equal to twenty-five percent of the increase in value since purchase, and a return on the improvements they make on their home.

Housing Trust Fund

Housing trust funds are created to provide flexible funding resources to assist in meeting the housing needs of low and moderate income residents. Assistance may come in the form of a grant or loans. Activities of housing trust funds include new home construction, first-time home buyer assistance, home rehabilitation, transitional housing, and rental assistance.

¹ *Balancing Acts: The Experience of Mutual Housing Associations and Community Land Trusts in Urban Neighborhoods*. 1996. John Krinsky and Sarah Hovde. Community Service Society of New York. Office of Information, Community Service Society of New York. New York, NY.

Example: New Mexico Affordable Housing Trust Fund

The Santa Fe County, New Mexico, Affordable Housing Trust Fund is used to provide soft permanent financing for nonprofit-sponsored affordable housing projects to make homes and apartments more affordable for low and very low-income households. The fund works in conjunction with other funding sources such as conventional loans, federal HOME funds, and a local Predevelopment Loan Fund. The trust fund originated with the creation of inclusionary housing programs instituted in 1993 by the City of Santa Fe and Santa Fe County.

In these programs, market-rate developers are encouraged to make voluntary contributions to affordable housing. The City and County governments negotiate the contributions from developers. A nonprofit organization, the Santa Fe Community Housing Trust (SFCHT) is the administrator of the funds. The Santa Fe Affordable Housing Roundtable, an incorporated coalition of nonprofit housing providers, oversees allocations. Only nonprofit housing groups operating in Santa Fe County or their nonprofit clients are eligible recipients of funds.

Funds may be used for housing development, home rehabs or home purchase loans benefiting low-income households (incomes at or below eighty percent of median income). Funding may be in the form of grants to revolving loan funds, loans to nonprofit projects, set-asides of home purchase loans for low-income clients, or predevelopment financing. Since 1993, this trust fund has built 140 single family units, provided 200 down payment loans to first time home buyers, and turned over 50 apartment units into condominiums.

Example: Vermont Housing And Conservation Trust Fund

During the 1980s, community-based organizations and Vermont state legislators advocated for a housing and conservation trust fund. In 1987, the Vermont Legislature created the Vermont Housing and Conservation Trust Fund administered by the Vermont Housing and Conservation Board (VHCB).² This fund is intended to create permanently affordable housing and permanently protected open space and/or projects that combine the two. The Trust Fund makes loans and grants to municipalities, nonprofit organizations, housing co-ops, and qualifying state agencies. Housing developed with VHCB funds must serve Vermonters with incomes at or below median income. The majority of VHCB-funded housing projects are perpetually affordable to households with incomes at thirty percent to eighty percent of median income. As of 1997, 4,523 units of permanently affordable rental and owner-occupied housing have been developed with the Trust Fund.

Jobs-Housing Linkage

Housing linkage programs require developers of commercial properties to construct or provide financial assistance for the production of affordable housing as a condition of building permit approval. The rationale for this requirement is twofold. First, the increased demand for housing resulting from commercial development displaces low-income households who are least able to compete in the market. Second, new commercial development brings new employees to the area who will need affordable housing. The following two examples require that all commercial development provide for affordable housing development.

Example: Sacramento, California

In 1989, the County of Sacramento, California, applied a housing fee to all commercial and industrial land uses throughout Sacramento. New commercial and industrial construction had been a major factor in attracting new employees to the area and the county felt a need to create housing for these new residents.

² *Vermont Housing Conservation Board Annual Report to the General Assembly*. January, 1998. Doug Wilhelm and Vermont Housing Conservation Board Staff. Montpelier, Vermont.

Prior to creating this ordinance, an analysis of the relationships among growth, buildings, employees, lower income households and housing demand was completed.

The analysis showed that there was a clear connection between the employees of various commercial and industrial buildings and the number of very low-income employee households that are directly associated with the buildings. It also quantified the share of this need represented by very low-income households, and formed the basis of the County's rationale for creating the jobs/housing ordinance.

Under the ordinance, construction of new office, hotel, commercial, research and development, manufacturing, warehouse and other non-residential construction is assessed a fee per gross square foot of building. This fee is placed into a housing trust fund which is used to build very low-income (fifty percent of median income) housing. The Sacramento Housing and Redevelopment Agency is responsible for administering the housing fund. Very low-income housing units are built at a reasonable commuting distance (seven miles) from the new commercial development. Housing can be built further than seven miles from the new commercial development but it must have access to existing or planned public transit that easily facilitates a commute. As of 1998, 1,244 units of multi-family and 52 units of single family housing have been built.

Example: San Francisco Office Affordable Housing Production Program Ordinance

In San Francisco, the Council of Community Housing Organizations successfully lobbied for the passage of the Office Affordable Housing Production Program Ordinance in the mid-1980s.³ This ordinance requires developers who build downtown office space to contribute to affordable housing creation in one of three ways: 1) directly develop affordable housing, 2) contribute to the development of an approved affordable housing project, or 3) contribute to an affordable housing fund. The exact amount required is determined by a formula based on the square footage of office space being developed. Since 1985, this ordinance has generated \$8 million for affordable housing in the city resulting in 421 units of affordable housing. Rental units are required to be affordable at sixty percent of median income and owner-occupied units are required to be affordable at one hundred percent of median income. Both rental and owner-occupied units are required to be new construction and owner-occupied units are targeted at first-time homebuyers.

Employer Assisted Housing

An employer assisted housing program can be any type of activity in which an employer assists its employees in buying a home. This type of program is instigated by the employer and is often targeted toward particular neighborhoods or geographic areas near the employer.

Example: Emmanuel Hospital, Portland, Oregon

Emmanuel Hospital established its Emmanuel Neighborhood Home Ownership Program in January of 1992 to help meet the housing needs of employees and to stimulate growth in lower-income districts surrounding the hospital.⁴ In order for employees to qualify for a housing assistance loan, they must meet certain criteria, including "good standing" in employment, attendance at a home-buying seminar, provision of at least two percent of the purchase price for the down payment, and use of their own lender and real estate agent. Emmanuel sets a purchase price limit on the housing in order to target moderate-income employees. Homes must also be located in a defined geographic area surrounding Emmanuel.

³ *Development without Displacement Task Force Background Paper*. June, 1995. John J. Betancur, Michael Leachman, Anne Miller, David Walker, Patricia A. Wright. The Nathalie P. Voorhees Center for Neighborhood and Community Improvement report for The Chicago Rehab Network. Chicago, Illinois.

⁴ *Employer-Assisted Housing Program*. June 1998. Elisa Redden. Master of Urban and Regional Planning Field Area Paper. College of Urban and Public Affairs. Portland State University. Portland, Oregon.

Emmanuel offers up to ten percent of the purchase price of the home, or \$5,000, whichever is less, in the form of a forgivable loan. The loan can be used for the down payment, pre-paid reserves, or closing expenses. Emmanuel charges an interest rate of 8.5 percent. Employee participants repay the loans however, the loan is forgiven after five years (pro-rated at 1/60th a month). The amount forgiven becomes income to the employee and is taxed accordingly. Emmanuel protects its interest through a second trust deed on the property. If an employee sells the home, terminates his/her employment, or loses his/her good employment standing, they must pay the remaining portion of the loan in full. Since 1992, eighty-eight employees have participated in this program and purchased homes.

Replacement Programs

Housing replacement programs require that housing units which are demolished or converted to other uses be replaced on a unit for unit basis either by constructing replacement units or through a payment made to a housing fund in an attempt to preserve the existing stock of affordable housing.

Example: City of Portland Housing Preservation Ordinance

In 1998, the City of Portland passed a housing preservation ordinance to address the loss of affordable housing units due to the conversion of federally subsidized units to market rate. In the Portland area, many housing projects have project-based rental assistance contracts or their owners participate in a variety of HUD mortgage assistance and interest rate reduction programs. This ordinance requires the owners of these types of housing projects, who are opting out of federal assistance and converting their units to market rate, to provide the City with a notice of their intent. The City then has the first option to purchase the property at fair market value. If the owner declines the City's offer, the owner must pay a replacement fee of \$30,000 for each housing unit in the property covered by a project-based Section 8 contract. These funds are deposited into a housing replacement fund established and managed by the City. Properties that in the future request and receive a City subsidy for the purpose of creating or preserving rental housing affordable to households below eighty percent of median family income must maintain their affordability for a minimum of sixty years.

Example: San Francisco Residential Hotel Unit Conversion and Demolition Ordinance

The San Francisco Residential Hotel Unit Conversion and Demolition Ordinance was passed in February 1981. The objective was to alleviate the adverse impact on the housing supply and on displaced low-income, elderly, and disabled persons resulting from the loss of residential hotel units through conversion or demolition. The ordinance provides that owners of residential hotel units must obtain a permit from the City and County of San Francisco prior to conversion of the property to any other use. A permit is granted only if the property owner provides relocation assistance to hotel residents and makes a one-for-one replacement of the residential hotel units being converted, by either constructing the replacement units, rehabilitating an equal number of residential hotel units, or contributing an "in lieu" fee to the City's Residential Hotel Preservation Fund Account in the amount of forty percent of the construction cost of the number of units converted.

Exemptions and exceptions are provided for residential hotels that began substantial capital improvements or rehabilitation work prior to the passage of the ordinance for the purpose of converting the hotel to another use. It also permits a residential hotel to rent any vacant residential unit to tourists during the designated tourist season, May 1 to September 30. Between 1975 and 1979, 6,098 units were lost to conversion or demolition. After the passage of this ordinance only 1,743 units were lost between 1981 and 1988. As of 1988, \$800,000 dollars were collected from residential hotel units converted or demolished. The majority of these funds were distributed to non-profit organizations for the development of residential hotels.

Example: Hartford, Connecticut, Housing Preservation and Replacement Ordinance

Hartford, Connecticut, passed its Housing Preservation and Replacement Ordinance in 1985.⁵ This ordinance states that when converting an apartment building, the developer must either build a similar number of housing units or put money in a housing trust fund managed by the City. This ordinance requires developers to replace the net residential area lost to conversion or demolition. Replacement housing units must remain affordable for ten years. Developers have eighteen months to provide the replacement unit within the city and preferably within the neighborhood in which the original unit was demolished or converted.

As of November 1995, 127 replacement units have been built directly by developers and \$1,294,000 has been collected through developer contributions. Hartford has experienced an economic downturn in the last three years and the number of demolitions and conversions has significantly decreased. However, during the period of economic development between 1985 and 1995, the housing units that were preserved and the new units constructed added to the supply of affordable housing in Hartford.

Inclusionary Zoning

Through inclusionary zoning a developer is required to provide a certain percentage of affordable housing units as part of their proposed development project. The rationale behind this tool is that public investments have contributed to a portion of the benefits that developers will reap from their project. Therefore developers have an obligation to share some of the return on this investment. Often inclusionary zoning policies allow an in-lieu fee to be paid into an affordable housing trust fund, although this is not the preferred action because an aspect of inclusionary housing is that affordable units should be developed within market-rate developments. Inclusionary zoning is most successful in communities undergoing strong market-rate growth pressures.

Example: Irvine, California

Irvine, California, passed an inclusionary zoning policy in 1976. This policy requires that the housing remain affordable for thirty years; that the units offer a mix of sizes comparable to that of market rate units; and that the units be dispersed throughout the project. The tenant selection process gives priority to those who work in Irvine or who have Section 8 certificates. This inclusionary policy has created 2,841 affordable units in the city of Irvine as of 1997. The Irvine policy requires five percent of units be affordable at less than fifty percent of median income, five percent be affordable at fifty percent to eighty percent of median income, and five percent be affordable at 80 percent to 120 percent of median income. In 1991, the city redesigned its policy to include an array of incentives to builders who set aside up to twenty-five percent of their units for affordable housing. These incentives include waiving development fees, making financing available through federal block grants and state housing bonds, and below-market-rate construction loans.

Example: Montgomery Co. Maryland's Moderately Priced Housing Program

The Moderately Priced Housing Program in Montgomery County, Maryland, in effect since 1976, requires that, for any new construction of fifty or more housing units (detached single-family, attached single-family, multi-family), between twelve-and-a-half percent and fifteen percent will be affordable for households at no more than sixty-five percent of the county's median household income. Density bonuses are allowed under this program, enabling developers to maximize the development potential of their land. The developer may increase the yield of lots in any zoning category by twenty percent. The Housing Opportunities Commission, the county's public housing agency, typically buys one-third of the affordable units.

⁵*Beyond Relocation: Housing Replacement Programs as an Anti-displacement Strategy*. September 15, 1997. Edward G. Goetz. University of Minnesota Housing Program. Unpublished Draft.

The County restricts the price for which the unit can be resold for ten years. The housing unit must be owner occupied and when the unit is first sold at market price after the control period expires there is a split between the County and the owner of any profit obtained through the sale. As of 1997, 10,110 units of affordable housing have been developed. Non-profit housing organizations have purchased approximately eighty-five of those housing units.

Example: Burlington, Vermont

Burlington's inclusionary zoning policy was established in 1989. This policy requires that fifteen percent of all dwelling units in rental projects be affordable at sixty-five percent of median income. For sale projects up to twenty-five percent of units can be required depending on the average sales price of the units. Units offered for sale are sold at a price that is affordable to households with an income at seventy-five percent of median. A developer must notify the State Housing Trust Fund of the availability of the affordable units. The Housing Trust Fund has an exclusive option to purchase inclusionary units offered for sale for 120 days. All inclusionary units are required to remain affordable for ninety-nine years. Incentives for developers include density and/or lot coverage bonuses. Eighty units of affordable housing have been developed since this policy was established. Only one developer has chosen to pay an in-lieu fee to the State Housing Trust Fund in the amount of \$165,000.

Contact Information

Community Land Trusts

Sabin CDC
1488 NE Alberta Street
Portland, OR 97211
T: (503) 287-3496
F: (503) 287-3597
Contact: Jane Ediger

Housing Trust Fund

Santa Fe Community Housing Trust
P. O. Box 713
Santa Fe, NM 87504
T: (505) 989-3960
F: (505) 982-3690
Contact: Jim Hannan

Policies and procedures for administering the Santa Fe Community Housing Fund and a proposal kit containing a request for proposals, instructions, a summary of funding guidelines, and an application form can be found in the Enterprise Foundations Best Practices Database (<http://www.enterprisefoundation.org/resource/erc/bpdintro.htm>).

Vermont Housing & Conservation Board
149 State Street
Montpelier, VT 05602
T: (802) 828-3250
F: (802) 828-3203

Jobs/Housing Linkage

Sacramento Housing and Redevelopment Agency
630 I Street, 2nd floor
Sacramento, CA 95814
T: (916) 440-1350 x1347
F: (916) 441-1197

City of San Francisco
Mayor's Office on Housing
25 Van Ness Avenue
San Francisco, CA 94102
T: (415) 252-3177

Replacement Ordinance

Bureau of Planning
City of Portland
1120 SW 5th Avenue
Portland, OR 97204
T: (503) 823-5637

City and County of San Francisco
Department of Building Inspection
San Francisco Permit Center
1660 Mission Street, 6th Floor
San Francisco, CA 94103-2414
T: (415) 558-6220
F: (415) 558-6249

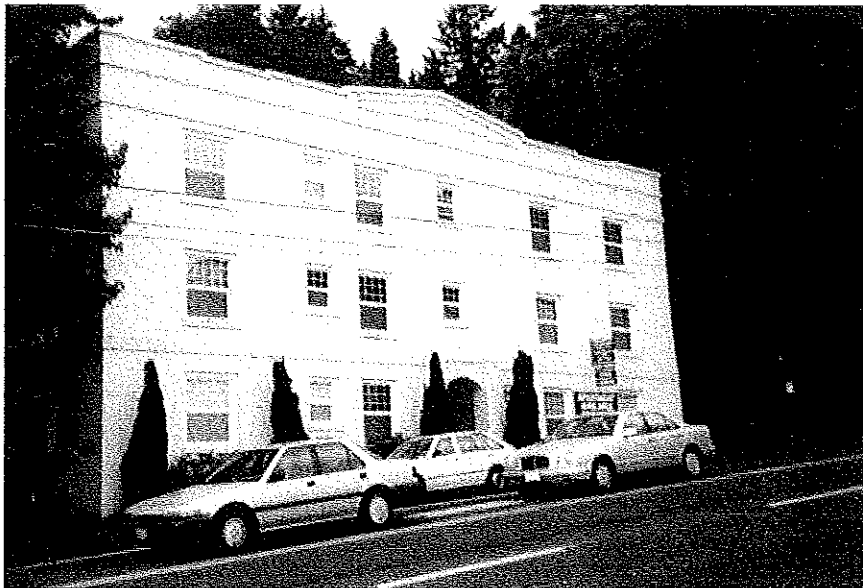
City of Hartford
Department of Housing & Community Development
10 Prospect Street - The Times Building
Hartford, CT 06103
T: (860) 543-8640
F: (860) 722-6630

Inclusionary Zoning

City of Irvine
P.O. Box 19575
Irvine, CA 92623-9575
T: (949) 724-6305
F: (949) 724-6420

The Moderately Priced Dwelling Unit Program
Moderately Priced Housing Office
Montgomery County DHCD
51 Monroe Street, Suite 908
Rockville, MD 20850
T: (301) 217-375

Community and Economic Development Office
135 Church Street
Burlington, VT 05401
T: (802) 865-7188
F: (802) 865-7195



Displacement Resources

Along with the Best Practices information we have included this list of groups and resources organized around affordable housing and displacement issues throughout the nation. For further information, you may wish to contact these organizations directly. This list is not comprehensive.

The Chicago Rehab Network

53 West Jackson, Suite 740

Chicago, IL 60604

T: (312) 663-3936

F: (312) 663-3562

Contact: Kevin Jackson, Executive Director

The Chicago Rehab Network is a coalition of over 40 community-based development organizations that work to develop affordable housing in the City of Chicago. Working for community empowerment and development without displacement since 1977, CRN provides technical assistance, training, research, advocacy, and organizing to its membership and other allies in the community development movement. Recent successes of the Rehab network include the negotiation of increased resources from the City of Chicago of \$1.3 billion over the next 5 years, a property tax initiative aimed at preventing the displacement of long-term homeowners, and CRA agreements from large bank mergers to improve investment in low-income communities.

Dudley Street Neighborhood Initiative

504 Dudley Street

Roxbury, MA

T: (617) 442-9670

F: (617) 427-8047

The Dudley Street Neighborhood Initiative (DSNI) is a resident-led neighborhood revitalization project. Decades of disinvestment had created an economically disenfranchised neighborhood with almost half of the residents living below the poverty line. Through grassroots organizing, the residents of Dudley Street came together to address housing and poverty issues in their community. In 1988, the Boston Redevelopment Authority gave the DSNI the power of eminent domain over 30 acres of inner-city land. DSNI is using a community land trust to hold the land acquired using eminent domain. As the first community-based nonprofit to be granted the power of eminent domain, DSNI is nationally recognized as a neighborhood-driven approach to urban renewal.

Florida Housing Coalition

1367 East Lafayette Street

Tallahassee, FL 32301

T: (850) 878-4219

F: (850) 942-6312

The Florida Housing Coalition is a nonprofit, statewide membership organization whose mission is to act as a catalyst to bring together housing advocates and resources so that all Floridians have a safe and affordable home and suitable living environment. The Coalition provides information, training, and technical assistance on affordable housing and related issues, and supports community-based partnerships in leveraging resources to maximize the availability and improve the quality of affordable housing in Florida.

***Good Neighbors: Affordable Family Housing.* Tom Jones, William Pettus, AIA, and Michael Pyatok, FAIA. McGraw-Hill. 1997.**

This publication presents case studies of well-designed, attractive affordable housing developments. The major theme of the book is the achievement of affordable designs compatible with the existing neighborhood conditions. There is a companion slide collection available for use in education and advocacy work around developing low-income and mixed-income housing.

House the Homeless, Inc. Publications

P.O. Box 2312

Austin, TX 78767-2312

T: (512) 476-7244

F: (512) 476-3940

Contact: Richard Troxell

House the Homeless Publications has produced a guide to the various tools available to address housing displacement and gentrification. *Striking a Balance: Revitalization/Displacement (The Dr. Jekyll and Mr. Hyde of a Healthy Community)* provides a comprehensive list of financing tools for local, federal and community based organizations.

Metropolitan Interfaith Council on Affordable Housing

122 West Franklin Avenue, Suite 310

Minneapolis, MN 55404

T: (612) 871-8980

F: (612) 813-4501

email: info@micah.org

web site: www.micah.org

Contact: Joy Sorensen Navarre, Executive Director

MICAH is a regional advocacy organization made up of over 100 Catholic, Islamic, Jewish, and Protestant congregations and housing organizations dedicated to ensuring decent, safe, and affordable housing for everyone in the metropolitan community. Their mission is to move congregations and people of faith from awareness to action and from charity to justice in response to the housing crisis. MICAH educates congregations about the housing crisis through educational theater events, seminars, Community Circles, and the production of educational materials. MICAH acts as a catalyst for promoting congregational involvement in housing advocacy and volunteer service projects. Their most recent campaign, through community organizing and grassroots lobbying, prevented the demolition of a 306-unit apartment complex and the substantial restructuring of an 834-unit complex.

National Low-Income Housing Coalition (NLIHC)

1012 Fourteenth Street NW, Suite 610

Washington, D.C. 20005

T: (202) 662-1530

F: (202) 393-1973

NLIHC web site <http://www.nlihc.org/>

Established in 1974, the NLIHC is the only national organization dedicated solely to ending America's affordable housing crisis. The NLIHC is committed to education, organizing, and advocating to ensure decent, affordable housing within healthy neighborhoods for everyone. NLIHC provides up-to-date information, formulates policy, and educates the public on housing needs and the strategies for solutions.

Oregon Housing Now

2710 NE 14th

Portland, OR 97212

T: (503) 288-0317

Contact: Janet Byrd

Oregon Housing Now is an affordable housing advocacy group which offers training sessions on understanding the re-engineering of Federal Housing Administration (FHA) insured multifamily loans and Section 8 project-based rental subsidy programs. These trainings are targeted towards Community Development Corporations and local city officials. The substance of the sessions is discussion around the transfer of properties from subsidized to market rate and the current programs and regulations surrounding those transfers.

Sacramento Housing Alliance

T: (916) 442-1198

F: (916) 442-1701

email: hn2650@handsnet.org

Contact: Stacie Clary, Executive Director

The Sacramento Housing Alliance (SHA) promotes decent, affordable housing and enhanced opportunities for lower income households and homeless people through advocacy, education, and participation in public discourse. SHA has organized and presented testimony at hearings regarding affordable housing developments, sponsored workshops targeted toward low-income tenants with disabilities and housing providers, and worked with banks to help them establish community lending goals under CRA regulations as part of their acquisitions of local banks.

Seattle Displacement Coalition

4554 12th NE

Seattle, WA 98105

T: (206) 632-0668

F: (206) 632-2954

The Seattle Displacement Coalition is a 20-year old city-wide low-income housing and anti-homeless organization made up of low-income people, the homeless themselves and representatives of church, low-income housing, labor, community, and homeless groups. It is a volunteer resident-based organization dedicated to the goal of eliminating homelessness in the Seattle community. The Coalition was created to build networks of leadership and participation among affected people, especially the homeless, around winnable strategies to overcome poverty and homelessness in Seattle. The group has a long and well recognized track record including successful campaigns for local and state legislation to expand funding for low-income housing and shelters and successful efforts to obtain laws that prevent demolition and abandonment of low-income housing stock.

List of Organizations Contacted

Albina Ministerial Alliance
Community Alliance of Tenants
Community Development Network
East County Head Start
Elders in Action
Foster Powell Target Area
Housing Our Families
Human Solutions
International Refugee Center of Oregon
Mariah Taylor Neighborhood Health Clinic
Mental Health Services West
Multnomah County Senior Services
Neighborhood House
Northeast Workforce Center
Northwest Pilot Project
Oregon Housing Now
Portland Community Reinvestment Initiative, Inc.
Portland Housing Center
Portland Impact
Rose CDC
Sabin CDC
St. Francis Parish

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5. Do you own or rent?

(If renter) Do you have a lease? What are the terms of the lease (length)? What is your rent? (If they just moved—what was their previous rent?)

6. Can you tell us some of your recent housing history? Include if and how you've seen your housing costs increase.

7. Do you find yourself having to make choices about what you spend your money on?. What kinds of choices have you had to make? (Probe if difficult to answer) For example: Do you feel that the budget for food is adequate for your household? Do you feel that the budget you have for health care is adequate? Are you able to save money for future needs? Do you experience other financial stresses?

8. (If not answered above, clarify housing situation) Are you thinking of moving in the near future? or Have you moved because of rising housing costs?

(If Yes)...Have you found a new place to live? What are you looking for in a new place? How much is it costing you to move?

9. What part of town is it in? Is your new residence similar to your present residence? How? How not? (especially probe for housing costs, also ask about the age of the old and new housing, number of bedrooms in the old and new housing, amenities like washer/dryer, rec room etc.)

Finally, we would appreciate a few quick demographic questions.

10. How many people are in your household?

11. Are there any children in your household?

12. What is your occupation?

13. Is there anything else you would like to add or discuss?

Ask for snowball sample "As you know, we are looking for people who have had to move because this part of town has become too expensive. We are continuing to seek people who have had similar experiences as you have. Do you know of anyone else who might be interested in being interviewed for this project? I know you probably do not want to give us their names until you have talked to them, so I would like to leave you some information on our project and a card with a number that they can call. If you would like to think about this further, I can call you back next week after you've had time to talk with the people you know, or remember names of people you think might be interested in being interviewed.

Call for further questions? As we begin writing our report, would it be all right if we contact you again if we need clarification or have further questions we need to ask? If yes put the phone # here _____. If you move please be sure to let us know what your new phone number is. I'm leaving you with a brochure about the Center and our business cards, please feel free to call us with any questions you may have.

