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From the Frontlines of the Housing Crisis: Two Vulnerable Tenants Discuss Their Experiences in Portland's Increasingly Brutal Housing Market

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Lynn Hager and her son, Wilder



Melissa Pyle and her partner, Dustin Boomer

From the Frontlines of the Housing Crisis

Two vulnerable tenants discuss their experiences in Portland's increasingly brutal housing market

Homelessness is the most visible face of Portland's affordable housing crisis, but the numbers of street sleepers and tent campers are nothing compared to the hundreds of thousands of beleaguered tenants. They may be hidden away in their separate apartments, but they are suffering the effects of crisis all the same. Forty percent of the 900,000 households in the Portland Metro area are tenants, and half are paying more than 30 percent of their income on rent. A quarter pay more than 50 percent, and the percentages go higher as the households get poorer. Besides forcing them to impoverish themselves to pay for housing, the crisis is narrowing their choices, blighting their lives with frequent moves and compromising their ability to survive. Although we usually dedicate the interview to prominent officials and civic leaders, we decided, this time, to talk with two of Portland's low-income tenants, both active in the tenant movement, and get their take on the crisis and how these problems might be solved. Lynn Hager, 34, is finishing up her degree in community development at Portland State University after working for many years and having a child. Melissa Pyle, 26, works at PSU and is also in the final year of her community development degree. Here are some highlights from their discussion with Metroscene writer, Thomas Kerr.

Tom Kerr: *Can you tell us a little about your experiences as tenants in Portland?*

Lynn: I've lived in Portland most of my life. As teenagers, we cruised Broadway every night meeting boys. I've gone to every Rose Festival and can tell you all about Portland beer. I didn't get a chance to go

to college until I was thirty-one. Before that, I worked mostly in call centers. I've watched house prices go up and knew I'd probably never own a home, but I always thought I'd be able to rent. But several years back, my fiancé Aaron and I started having housing problems. We couldn't find apartments near work, and we both

had credit issues. So first we stayed with his mother, and then we lived in a dilapidated farm house out in Newburg, where five of us split the \$700 rent. When I got pregnant in 2012, I got laid off and we couldn't find anything we could afford out there, so we ended up renting the "bonus room" of a couple in Greenburg who were facing foreclosure. I lived there with Aaron, my son and my step-daughter. The room got mold, though, so we moved in with my step-mother for six months.

After that, we found a two-bedroom basement apartment in Hillsdale that belonged to a customer of Aaron's landscaping materials business. Both of us had poor credit and medical debts, we'd both been divorced, we lived on one irregular income and had a small child. But I could pay the rent in advance with student loans, and those people decided they liked us and said OK. The rent was \$900, which seemed like a lot three years ago, but I quickly realized it's cheap. My landlord says she'd rather have a long-term tenant who cares about the property than be rotating through tenants and hasn't raised the rent. Meanwhile, the neighborhood is gentrifying around us, with affluent commuters in the tech industry. Apartments that advertised for \$700 in 2012 now go for \$1,400, and they didn't even remodel. We've thought about finding a smaller place downtown, closer to campus and to Wilder's preschool, but because we have a child, the laws say we need two bedrooms, and bigger apartments downtown are beyond our budget.

Melissa: For the last three years, I've lived with my partner Dustin in Buckman Kerns, where I look after my grandmother who lives nearby. Our one-bedroom apartment is in a Low-Income Housing Tax Credit (LIHTC) building, which

means the rent is "affordable" to someone with the Area Median Income (AMI), but not to low-income people like me. I recently got a 90-day notice that my \$950 rent will go up to \$1,075 — a 13% increase in one year. At first, we thought we'd downsize and relocate, but there aren't many vacancies in this neighborhood, and I need to be near my grandmother, so I'll just have to pay the higher rent, even though it will take more than half my income.

I live paycheck to paycheck and can honestly say I'm often just one paycheck away from being homeless. Because I'm a student and also work, I receive food stamps. And luckily, I got a job on campus, but that luckily comes with the drawback of \$9.50-an-hour poverty wages. Like all low-income tenants, I've learned to rob Peter to pay Paul, paying utility bills late and racking up overdraft fees to keep the apartment. But I'm consistently behind. My student debt-to-income ratio will probably never allow me to buy a home, but I do struggle with the question of whether I'll ever be able to afford to have children and give them healthy and secure housing to grow up in.

Tom: *What effects do you see rising rents, evictions and the housing insecurity having on people's lives and families?*

Lynn: When it comes to housing, everything is connected to everything elsewhere you work, where your kids go to school, where your support systems are. If you start out with secure housing as your basis for survival, you can do everything else. Housing is the main thing. When people don't have secure housing, they often don't have health care or educational opportunities, they spend too much money commuting to work or to affordable grocery stores, they're unhealthy and

worried all the time and their families and marriages are falling apart.

We're told our lives are the culmination of choices we've made, but they're not. When people become homeless, many say, "Oh, it was their choices." But homelessness is a culmination of a bunch of really bad crap happening to a person, one thing on top of the other. People are having to make a bunch of choices around their housing that aren't really choices at all. In my case, if we become a two-income household, we won't qualify anymore for medical from the state for my son with type 1 diabetes. And if I rack up a lot of student debt to get my degree, we may not be able to afford rent. What kind of choices are these?

Melissa: The housing crisis is taking away my ability to feel like I have any choice. I almost feel guilty for living in my neighborhood, because it's hip and close-in and I can't afford it. But I need to be there to take care of my grandmother. And even if I moved, the rents in the farther-out neighborhoods and suburbs are going up almost as fast.

Lynn: We joined a group of tenants recently at a meeting of the Multnomah County Commissioners on the effects of insecure housing on people's health. Several people testified and it was very emotional. One woman with cancer described how she'd finally found cheap housing, but was going to be no-cause evicted, because she lived in a popular area. There was also a story about a guy in Lake Oswego who barricaded himself inside his apartment in a standoff with the police, because of a rent increase, and he killed himself. This is life or death for people.

Tom: *If rents keep increasing and people keep having to move to cheaper apartments, what ef-*

fect do you see all that human turnover having on Portland's neighborhoods, and on the city as a whole?

Melissa: The housing market is already changing the city dramatically. It's making landlords greedy and creating an us-and-them mentality. When people tell me they moved up here from California, I catch myself wanting to slap them and go, "Move back!" But another part of me knows we should live in a place where if people want to move here, they can.

Lynn: We've been taught that Portland is supposed to be very diverse, it's supposed to be all-income, you can love who you want, marry who you want. "Keep Portland Weird" is the motto. We are a bunch of neighborhoods socked together in one city; each neighborhood has its own culture, its own food, music, landmarks, history, relationships, housing. The interconnectedness of all those things is what makes a place worth living in. But rents go up, people get pushed out, businesses go. And in the process, we lose the things that made Portland so cool. Will Portland still be cool if all the low-income and working-class and people of color get pushed out? Maybe in some loose form. But it will be gutted.

Melissa: Rising rents are also making neighborhoods transient places. We watch the moving pods come and go constantly. When I tell older people how my rent increases every time my lease comes up, they say that never used to happen. Housing is a fundamental human need, but it's become a commodity, an investment, like shares in McDonalds.

Lynn: Tenants are second-class citizens in this city. With the shortage of apartments and low vacancy rates, it's a land-

lord's market. Tenants have no power. The laws are against us too. Most legislators making decisions in Salem are landlords themselves, and the developers lobby in Oregon fights tooth and nail against any progressive policies for renters. Yes, it's good we got the 90-day no-cause eviction rule, but it's like finding out you have cancer and being told to cheer up, because you have 90 days before you die. Yippee!

Tom: *How have you both gotten involved in the tenant movement and with housing issues in the city?*

Lynn: What draws me to tenant advocacy is watching people who've done everything right — graduated high school, went to college, worked hard, didn't break any laws — but they're still in a situation with unstable housing. A sociology professor I have a lot of respect for told me, "Do something that you really want to do, because hardly any jobs pay enough money to live anymore." I didn't fully get it then, but after sitting through his classes, I began to see where I fit in to this capitalist system, and how closely the housing crisis is related to what's happening to wages and income inequality. We always assumed each generation would have a better life, better work, better opportunities, better housing than the generation before. But that vector has come to a screeching halt. I know the same thing is happening all over the US and all over the world. But I have no control over that. In Portland I feel I do have some small amount of control, because this is my place.

Tom: *What kind of things can tenants do to fix these big problems, either individually or as a group, to make Portland more renter-friendly?*

Lynn: One very important thing is to build organizations that bring tenants together, represent their interests, lobby for change and get out information about tenant laws. The Community Alliance for Tenants (CAT) is one. Another is the Portland Tenants Union (PTU), which loosely formed from a Facebook page called PDX Renters Unite. Through that, tenants like me, who were posting a lot on the page, showing up to city council meetings and going to neighborhood meetings, could get involved in grassroots organizing. Melissa and I have both joined PTU. These tenant organizations were active in getting the city to declare the housing state of emergency and in getting people to rally and testify in the state legislature and in housing forums. They've also used the mayoral race to push the issue of affordable housing into the political spotlight.

Melissa: When I got my rental increase notice, I posted it on the PDX Renters Unite Facebook page, just so people knew the struggle was universal. I wasn't asking for help, but when our state representative Alissa Keny-Guyer commented on my post, "I will be looking into this," it helped to know my legislator was trying to find out what's going on.

In my community development courses, we learn about other parts of the world where people live together in real communities, in complicated patterns of interdependence. It's been eye-opening to realize that we don't have that kind of society here — we don't live communally at all. We're all on our own, and nobody's going to save us. It's scary. I think it's important to break that isolation, get to know our neighbors, have conversations about the issue with our classmates, and start building our communities. Agitating

from outside the system is important, but I would rather work within the system to get the legislators and people in power to understand, in a more proactive way. That means talking to people, planting seeds, building relationships and being more vocal about my experience as a tenant. Talking about our personal finances makes a lot of people uncomfortable, but I'm starting to realize that there are many in my situation, drowning in student debt, getting rent increases and having to pay too much of their income on rent. These common problems can bring us together and make our predicament feel a little more like a community.

Lynn: Other ways of making an impact are getting involved in your kids' school, lobbying your elected officials, going to city council meetings and public forums, joining your neighborhood association meetings - basically infiltrating the system and making yourself heard. The housing crisis is on everybody's radar now, and conversations are going on everywhere. Most of our elected officials grew up in wealthy neighborhoods and don't know anything about homelessness or the experience of being a vulnerable renter. They don't have many opportunities to hear people's stories, and this is your chance. The neighborhood associations are mostly homeowners, and you're assumed to have no interest in the community if you're a renter. But Portland's neighborhoods are full of renters. So I keep going. We have to get both tenants and owners to care about their neighborhoods — not just the buildings and parks, but the people, the relationships, the history of being together.

Melissa: In San Francisco, tenants have organized huge rent strikes and occupied buildings to protest rising rents. There's been talk of organizing a rent strike here

too, but that freaks me out a little. As a first-generation student who grew up in poverty and is now going to school and trying to build a life for myself, thinking about doing something illegal like that scares me. Because my income has always been low, I don't have much credit history, and the one thing I rely on for credit checks is my rental history. As soon as I tarnish that, what will my options be?

Lynn: When you've grown up in systemic poverty, like Melissa and me, and you work hard to pull yourself up out of that, you're constantly afraid that it's going to be taken away. It's the same with being a renter in a volatile housing market like ours: you live in fear of losing your housing, even if you've gotten lucky with your landlord, like me.

Melissa: A lot of people say rent control won't work — it'll discourage new housing construction and landlords will stop maintaining their buildings. But when you talk to tenants, they all want to stay where they are, don't want to keep moving every time the rent goes up. So rent control laws that limit rent increases could work. I don't know much about the mechanics of rent control — we've never experienced it here in Portland — but I know it's a major thing PTU is pushing.

Lynn: We also need to build a lot of new housing — not the hoity-toity stuff, but genuinely affordable housing for various sizes of families and all over Portland. The city is going to throw \$340 million at the affordable housing problem this year, but that won't buy much, compared to the need. And now we have inclusionary zoning, which may help. Our real issue is poor federal housing policies, which haven't changed since the 1980s. So states and counties and cities have to pick up the slack. **M**