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STUDY PREFACE

Study of Racial and Ethnic Relations in Portland Housing

Subcommittee Report

(Excerpted from the Study of Racial and Ethnic Relations in Portland,
Description of Study, The City Club of Portland, September 1991.)

Six subcommittee reports comprise the City Club's *Study of Racial and Ethnic Relations in Portland*. The individual reports address racial and ethnic relations in: 1.) social associations/citizen participation; 2.) health and welfare; 3.) law enforcement and the administration of justice; 4.) education; 5.) employment; and 6.) housing.

The 1991 City Club reports on racial and ethnic relations in Portland are not intended to be studies of minority groups. Rather, the subcommittees have examined the ways in which the institutions, programs, attitudes, and behaviors of the majority community in Portland affect majority-minority relations and may influence the lives, aspirations, and opportunities available to members of minority groups.

The charge to the six subcommittees was to evaluate conditions in the Portland area since the publication of the 1968 City Club report, *Problems of Racial Justice in Portland*. That report was initiated by the City Club in response to racial unrest throughout the country and to the publication of the nationwide study of racial relations by the Kerner Commission on Civil Disorders. Just as the Commission concluded nationally, the City Club also found that many of the problems attributable to racial discrimination were actually exacerbated by the small size of the African-American community in Portland, which then numbered about 16,000.

The City Club found that while the "deficiencies and grievances" in Portland were different in scale from those in Watts, Newark or Detroit, they had the same roots and demanded the same urgent and immediate attention. The report cited discrimination and deficiencies in police attitudes and behavior, unemployment, the administration of justice, education, welfare and health, and housing.

Between 1968 and 1990, both the numbers of minorities in Portland and the diversity within each ethnic group have increased. A key difference between the 1968 report and this one is the inclusion of data and discussion relating not only to African-Americans but also to Asians, Hispanics, and Native Americans. In addition to the five study areas pursued in 1968, the reports now include a study of racial and ethnic relations in social associations and citizen participation in local government.

Because this study focuses on the impact of the majority community on minority groups, the subcommittees have not dealt with relations between or among minority communities.

While this study focuses primarily on the City of Portland, some data and discussion related to the larger metropolitan area have been included where they

will clarify an issue or contribute to the analysis. Conclusions and recommendations are presented in each of the subcommittee reports.

The Language of the Reports

The subcommittees are aware that there are many strong feelings about the usage of various names for racial and ethnic groups. The terms "white" and "Caucasian" are both used in these reports to refer to Portland's majority population. "African-American" is used here to refer to the minority community termed "black" and which was termed "Negro" in the past. In these reports, "Asian" refers to people whose origins are in East, South, or Southeast Asia or the Pacific Islands. The term "Hispanic" refers to people of Spanish origin or surname, or otherwise self-reported, regardless of race. Although not a racial group, Hispanics are important to any discussion of ethnic minority groups in Oregon. "Native American" includes American Indians, Aleuts and Eskimos (Inuits).

In interviews and research, the subcommittees have repeatedly heard the usage of many sensitive, often controversial, terms related to racial and ethnic relations. For example, the subcommittees carefully considered possible concerns caused by the word "minority," traditionally used as an adjective, but often used in these reports as a noun. "Cultural insensitivity" is a troublesome term. In these reports, it is used to refer to behavior which does not respect differences in culture or cultural values, regardless of whether the behavior is intentional or unconscious.

On other occasions, witnesses before the subcommittees alluded to the impact of "perceptions of discrimination" on minority individuals and groups. Witnesses frequently testified that the impact on a minority individual of an act that is perceived to be discriminatory will be negative regardless of whether the act is intended or unintended.

The subcommittees were frequently reminded of the hazards of stereotyping and of generalizing about individuals by ethnicity, race, or economic status. Issues and concerns of importance to individuals within each ethnic group vary enormously, and these differences are increasing with the economic and social diversification within racial and ethnic communities. Although members of minority groups served on the subcommittees and although there were many witnesses from minority groups, it was not assumed that any single individual was in a position to speak for an entire minority group, just as no single white can speak for, or represent, the white community in Portland.

Demographic Data

Demographic information on racial and ethnic minorities in Portland has not been consistently maintained. Between 1970 and 1990, data collection was relatively consistent only for the African-American community.

The Subcommittees have found that the absence of statistical information on racial and ethnic participation in public and private organizations is a barrier to obtaining a true picture of the participation by minority groups in the majority-dominated institutions of this community. Advocates of improved data collection assert that the failure to keep records makes it easy to follow exclusionary practices.

With the 1990 census, the U.S. Census Bureau has moved closer to collecting consistent data on racial and ethnic groups. However, census figures continue to be based primarily on self-identification. Some people choose not to identify themselves as belonging to a racial or ethnic group and will list themselves in the "other" category on census forms. In the 1970 U. S. Census, data were collected specifically for white, African-Americans, Asians and Native Americans. There was no racial category for Hispanics, and Native Americans were not asked to identify themselves by tribe, an omission which is believed to have lower reporting by Native Americans. In cases where individuals did not identify their race, the census collector used the father's ethnic status as a guide. In 1980, the census workers used the mother's ethnic status to determine ethnicity.

Population by racial and ethnic group in the City of Portland is shown below for three census decades (1970, 1980, and 1990). Population and other demographic data, as it relates to the topic, are presented in each of the six reports.

| CITY OF PORTLAND | | | |
|--------------------|---------|---------|---------|
| | 1970 | 1980 | 1990 |
| Total population | 382,619 | 368,139 | 437,319 |
| White | 352,635 | 319,220 | 370,135 |
| White % | 92.2% | 86.7% | 84.6% |
| African-American | 21,572 | 28,034 | 33,530 |
| African-American % | 5.6% | 7.6% | 7.7% |
| Native American | 1,281 | 3,374 | 5,399 |
| Native American % | 0.3% | 0.9% | 1.2% |
| Asian | 7,131 | 12,980 | 23,185 |
| Asian % | 1.9% | 3.5% | 5.3% |
| Other | | | 5,070 |
| Other % | | | 1.2% |
| <hr/> | | | |
| *Hispanic | 6,442 | 7,541 | 13,874 |
| Hispanic % | 1.7% | 2.0% | 3.2% |

*Source: U.S. Census for 1970, 1980, 1990. Hispanics are not considered a racial group by the Census Bureau. Hispanic identity is asked secondarily and therefore number of Hispanic peoples are included in the totals for all other races.

**Study of Racial and Ethnic Relations in Portland
Report of the
Housing Subcommittee**

Published in
City Club of Portland Bulletin
Vol. 72, No. 39
March 6, 1992

The City Club membership will vote on this report March 6, 1992. Until the membership vote, the City Club does not have an official position on this report. The outcome of the membership vote will be reported in the City Club Bulletin (Vol. 72, No. 41) dated March 20, 1992

EXECUTIVE SUMMARY

The Housing Subcommittee of the City Club *Study of Racial and Ethnic Relations in Portland* was charged with studying the availability of housing to members of various ethnic groups in the Portland area. The Subcommittee members found that the charge had two elements: to identify and define racial discrimination that prevents rental or purchase of homes, and identify other barriers that prevent minorities from acquiring safe, comfortable shelter.

The Subcommittee's principal findings include:

- Few anecdotes regarding racial discrimination in housing were heard and statistics indicate low numbers of complaints. Therefore, new government or private policies are not recommended despite the fact that data collection efforts on discrimination in the metropolitan area are inadequate and nationally, experts agree complaint records do not accurately reflect realistic levels of discrimination.
- A testing program is necessary to identify the true nature and extent of racial discrimination in housing in the Portland area.
- African-American neighborhoods receive fewer mortgage loans than other Portland neighborhoods. In the last two years, local lending institutions have begun developing programs to address this issue.
- Many aspects of "business as usual" in the housing, rental and lending industries may present barriers to minorities. Cultural awareness training must become the new "business as usual" to increase housing accessibility for all residents of a richly diverse community.
- In the United States generally and the Portland metropolitan area specifically, minorities make up a disproportionate percentage of the low-income population. Finding adequate housing is a serious and growing problem for all people living at, below and significantly above poverty level.
- More public and private efforts are necessary to provide adequate housing for low-income minorities. In the last three years, the Portland area has seen some promising community-based initiatives to make housing available to low-income people, with a focus on neighborhoods with large minority populations. The newly created Portland Housing Center is an example of a public effort to increase housing opportunities for low-income people.
- Housing cannot be addressed in a vacuum. Housing programs alone will not stabilize families nor rehabilitate neighborhoods. Such programs must be coupled with education, training, and a full spectrum of social services.

TABLE OF CONTENTS

| | |
|---|------|
| | page |
| I. INTRODUCTION | 269 |
| A. Study Charge | 269 |
| B. Prior City Club Studies | 269 |
| C. The Housing Problem: Economics Plus Race | 270 |
| II. DATA | 270 |
| A. Background | 270 |
| 1. Minority Resident Distribution in the Portland Region | 270 |
| 2. Other Findings on Minority Housing | 271 |
| 3. Government Policies and Fair Housing Agencies | 272 |
| 4. Attitudes toward Integrated Housing | 273 |
| B. Housing Discrimination: Statistics and Perceptions | 274 |
| 1. A National Picture | 274 |
| 2. Reported Discrimination in Portland | 274 |
| 3. Testing | 275 |
| 4. Anecdotal Reports | 276 |
| 5. Poverty and Housing: Long Term Effects of Discrimination | 277 |
| C. Housing Authority of Portland | 278 |
| D. Recent Attempts to Improve Neighborhoods and Help Renters Become Buyers | 279 |
| 1. Non-Profit Housing Programs | 279 |
| 2. Neighborhood Strategies | 280 |
| E. State Housing and Community Services Department | 281 |
| III. DISCUSSION | 281 |
| A. Data Collection | 281 |
| B. Formal Discrimination Complaints | 282 |
| C. Home Ownership: Problems and Opportunities | 283 |
| D. Neighborhood Revitalization Attempts | 285 |
| E. Racially Distinct Neighborhoods: Whose Choice, Whose Fault? | 286 |
| F. Cultural/Educational Barriers to Equal Housing Access | 287 |
| 1. Heritage of Poverty | 288 |
| 2. Other Cultural Issues | 289 |
| G. General Observations | 290 |
| IV. CONCLUSIONS | 291 |
| V. RECOMMENDATIONS | 292 |
| VI. APPENDIX | 293 |
| A. Bibliography | 293 |
| B. Persons Interviewed | 296 |

I. INTRODUCTION

A. Study Charge

The Housing Subcommittee was asked to review and make recommendations about access to housing by racial and ethnic minority persons in Portland. The Subcommittee's charge was to investigate and evaluate progress made toward achieving equal access to housing since 1968, when the City Club last looked at housing opportunities for African-American Portlanders.

The charge instructed the Subcommittee to review incidents or policies indicating housing discrimination or restrictive practices in: rental; sale and home mortgage lending; neighborhood improvement and urban renewal programs that affect predominantly minority neighborhoods; and the distribution of low income and public housing.

The Subcommittee interviewed more than 45 key players in the housing industry, representatives of public and private housing-related agencies and members of various racial and ethnic minority groups and agencies with knowledge or insights into the housing arena. Those interviewed represented non-profit institutions, banks, real estate interests and government agencies.

During the interview process, the Subcommittee heard that housing is central to improving quality of life. That is, without the stability provided by a safe, decent and sanitary home, individuals or families will find it difficult to get a good education, hold a job, feel safe, or establish the skills and values necessary to succeed in today's society. These comments reinforced the Subcommittee's focus of studying rental and home ownership opportunities for minorities and the cultural barriers they encounter.

B. Prior City Club Studies

The City Club of Portland has conducted a series of reports on African-Americans in Portland. These reports identified deliberate and de facto housing segregation forcing many African-Americans to live in substandard housing. Since those studies were published, governments at all levels have enacted laws and regulations that have reduced the overt discrimination apparent in earlier reports.

The first study, conducted in 1945, found that Portland realtors deliberately created a ghetto by refusing to sell property to African-Americans outside specified neighborhoods. In addition, public housing projects, like Vanport, were deliberately segregated.

A 1957 City Club study found that the majority of African-American Portlanders lived in "crowded, ancient, unhealthy and wholly inadequate dwellings." A widespread fear that sale of a home to a minority family would lower property values was the reason that "90 percent or more of the real estate brokers would not sell a home to a Negro in a white neighborhood." Few apartments were available to African-American Portlanders outside certain neighborhoods.

At the same time, however, the 1957 study cited low income levels, in addition to discrimination, as the reason that many African-American families lived in inadequate housing.

The Club's most recent study, *Problems of Racial Justice in Portland*, completed in 1968, found that the ability of African-Americans to buy or rent housing in the Portland metropolitan area had improved gradually. But many incidents of discrimination persisted, as did the perception that African-Americans were treated differently from whites.

While the 1968 study reported that overt discrimination by the realty community appeared to have diminished, covert discrimination was reported to exist. The study committee stated that African-Americans were subject to the so-called "black tax": their offers were refused if below the asking price, even though the majority of sales made to non-white persons were below the asking price.

C. The Housing Problem: Economics Plus Race

Historically, a shockingly high number of minorities in this nation live in poverty. The median income of African-Americans is 57 percent that of white Americans.

Increasingly, adequate housing is becoming more difficult for many Americans to afford. Because of rising housing prices and a shifting economic base, many two-income households find it difficult to pay rent on adequate housing units. Unemployed and underemployed Americans face tremendous difficulties finding adequate housing of any kind.

Until 1980, creation of low-income housing was a national priority. Since 1980, however, federal housing funds have been cut by more than 75 percent. With a reduction in manufacturing jobs and an increase in minimum-wage service sector jobs, more and more people are unable to maintain separate housing units, and the amount of subsidized housing is inadequate to serve the growing demand. As long as low-income housing is in short supply, and as long as minorities remain disproportionately represented among America's poor, a large number of minorities will be without adequate housing.

The challenge in this report was to identify how racial barriers affect minority access to housing, independent and combined with socio-economic issues. The report's goals are to identify the existence of racial discrimination in housing and related services; to determine how lack of affordable housing has an impact on minorities; how cultural differences affect minority access to housing; and what programs or activities can improve minority opportunities for renting or buying property.

II. DATA

A. Background

1. Minority Resident Distribution in the Portland Region

The 1990 U.S. Census¹ showed that Oregon and the Portland Metropolitan Area are predominantly white, but that the demographics are changing. In 1990, minorities accounted for 11.4 percent of all tri-county area residents, a 64 percent increase in 10 years. The greatest population increase during the decade was Asians

1. Figures from "Census: Black neighborhoods have advantage of political clout," *The Oregonian*, November 24, 1991. Population percentages cited represent unique groupings of census tracks. These numbers differ from those presented in reports published previously in this series.

(162 percent), and Hispanics (125 percent). The African-American population changed the least, with a 16 percent increase in Multnomah County.

Of the three counties composing the metropolitan area, Multnomah has by far the largest minority concentrations. For example, in North and Northeast Portland, African-Americans represent 13.8 percent of the population. African-Americans are the majority race in six census tracts, all adjacent to NE Martin Luther King Jr. Blvd. in Northeast Portland.

The 10,508 African-American residents of these six census tracts compose 27 percent of all African-Americans living in Portland. In an article describing Portland's racial distribution patterns, USA Today reported that 67 percent of Portland's residents would have to move for African-Americans to be thoroughly integrated into Portland area neighborhoods.

In May, 1986, the "New Horizons Fair Housing Task Force" sponsored by the City of Portland released its Fair Housing Strategy Plan. The report's goal was three-fold. First, it was to document the extent of discrimination in Portland. Second, it was to develop a comprehensive strategy to alleviate discrimination, and finally, it was charged with ensuring that its recommendations were implemented effectively. The major task force findings were:

- Approximately 70 percent of the city's minority residents were concentrated in inner east side neighborhoods;
- Nearly 80 percent of the city's African-American residents lived in inner Northeast Portland;
- In five neighborhoods in Northeast Portland, the minority population exceeded 60 percent.

The New Horizons Task Force found in 1986 that "during the ten years from 1970-1980, the City of Portland experienced a nine percent drop (representing 32,000 persons) in its white population. During the same decade, the city's minority population increased by 48 percent, an increase of 15,000 persons."

2. Other Findings on Minority Housing

The Fair Housing Strategy Plan made these additional findings about Portland's minority communities:

- Neighborhoods with large minority populations exhibited concentrated levels of poverty, low home ownership rates and poor quality housing stock;
- The percent of minority renters estimated to be eligible for rental assistance ranged from a low of 34 percent among Asians to a high of 46 percent among Native Americans;
- An estimated one-quarter of the African-American owner-occupied and one-fifth of the rental units occupied by African-Americans were considered substandard;
- Nearly one half of the fair housing complaints filed with the State Civil Rights Division during the study period were from Multnomah County.

3. Government Policies and Fair Housing Agencies

Since the City Club's first study of racial equality and opportunity in 1945, a number of laws have been passed to prohibit discrimination and to provide equal access to rental housing, opportunities to buy homes and obtain mortgages. Oregon passed a major civil rights act in the 1950's which was aimed at eliminating the most blatant forms of discrimination in several arenas. Subsequent legislation includes:

Federal Fair Housing Legislation. In 1988, advocates of the Fair Housing Law—Title VII of the Civil Rights Act—celebrated the law's 20th anniversary. The Fair Housing Law was established to ensure that all individuals, regardless of race, color or religion, have a similar range of choices in the purchase, rental or financing of housing. The Fair Housing Amendments Act of 1987 extended anti-discrimination protection to the handicapped and to families with children. For the first time, the law empowered the federal government to seek fines of up to \$100,000 against individuals or organizations found to have engaged in a pattern of housing discrimination. In 1988, the Oregon Legislature also changed its housing discrimination laws to provide incentives for attorneys to handle such cases and to make state statutes more consistent with federal law.

Community Reinvestment Act. The Community Reinvestment Act (CRA) was enacted in 1977 to ensure equal access to lending opportunities. The law was passed originally to stop real estate "redlining," the practice in which lenders would draw a red line around low-income or minority neighborhoods, within which they refused to make loans. Until a few years ago, virtually all banks received ratings of satisfactory or better according to the criteria set out in the Act. But, faced with grassroots criticism of bank performance, Congress tightened the CRA.

Since 1991, all evaluations have to be made public, and the number of high ratings has dropped. Nevertheless, regionwide statistics show that 70 to 80 percent of the banks have been receiving ratings of satisfactory or outstanding.

City of Portland's Housing Policy. In 1978, the Portland City Council adopted a housing policy for Portland. The Housing Policy's purpose was to direct all housing related activities in the city. These policies were incorporated in the 1980 comprehensive plan under Goal 4.2 (fair housing) as follows:

Encourage and support equal access to housing throughout the city for all people regardless of race, color, sex, marital status, religion, national origin or physical or mental handicap, and encourage the responsible state and federal agencies to enforce federal and state civil rights and fair housing laws.

A variety of public funds have been provided to establish several fair housing agencies:

The Portland Community Housing Resource Board (CHRB) exists for the purpose of promoting fair housing. With minimal funding, the Portland CHRB coordinates both fair housing conferences and various workshops on civil rights in housing. The CHRB also produces educational materials and facilitates the development of a network of organizations and individuals involved in housing.

The City of Portland's Fair Housing Office has a seven year involvement with housing issues. The city provides staff for this office with a part-time housing officer. The Fair Housing Office is an information and referral service for persons with housing discrimination complaints. In addition, the Fair Housing Office works cooperatively with Multnomah County, the Portland CHRB and others to sponsor a number of community education events.

The Metropolitan Human Relations Commission (MHRC) collects data on housing discrimination for the City of Portland and Multnomah County. Like the CHRB and the Fair Housing Office, the MHRC has no enforcement authority. MHRC staff has the authority to work with landlords to solve a problem, but they can do nothing more than try to achieve a voluntary compliance. As of January 1992, the role of the MHRC was being re-evaluated by the city and county, with recommendations pending to give the agency enforcement authority.

The Portland Housing Center is a private non-profit housing program, sponsored by the Center for Urban Education, designed to promote affordable housing and neighborhood stability. The Portland Housing Center operates as a clearinghouse for renters, property owners and first-time home buyers. The center's goal is to assist people who have been unable to purchase homes because of low incomes and lack of down payments. Services include information and referral and home ownership counseling. The center holds workshops on personal and family finances; home purchasing; and basic maintenance and repair.

4. Attitudes Toward Integrated Housing

In 1983, the City of Portland Housing Integration Task Force completed a survey on attitudes toward neighborhood integration. Of the 292 people interviewed by telephone, 39 percent of the white respondents expressed a preference for "mainly (or all)" white neighborhoods, while 53 percent expressed a preference for an integrated neighborhood. Seven percent were undecided.

Of the African-American respondents, five percent expressed a preference for a "mainly (or all)" African-American neighborhood, and 93 percent expressed a preference for an integrated neighborhood. Two percent were undecided. The survey found that the preference for "mainly (or all)" white neighborhoods was greatest among homeowners (42 percent) and west side residents (41 percent).

B. Housing Discrimination: Statistics and Perceptions

1. A National Picture

In August 1991, the Urban Institute and Syracuse University released a housing discrimination study conducted in 25 metropolitan areas throughout the United States. The study was a result of 3,800 audits conducted in 1989. In the context of fair housing, an audit is a visit by individuals of different races to measure the availability of rental units or homes for purchase.

The report lists one category of discrimination as "complete denial of access to available units,"—incidents when a person was told the unit was no longer available or otherwise prevented from viewing the unit. The report states, "The estimated denial of housing availability in the rental market is 13 percent for blacks and 7 percent for Hispanics. In the sales market, the probability of systematic denial is estimated at 6 percent for blacks and 5 percent for Hispanics."

The research team created a composite index which rates discrimination occurrences throughout the process of looking for and securing a housing unit. They found that "the gross overall incidence of unfavorable treatment is: 46 percent for black renters; 43 percent for Hispanic renters; 56 percent for black home buyers; and 45 percent for Hispanic home buyers."

However, the report continues to say that other forms of discrimination are quite common. "In fact, black and Hispanic home seekers experience some form of discrimination in at least half of their encounters with sales and rental agents."

2. Reported Discrimination in Portland

In Portland, two non-profit organizations and two government agencies maintain records of housing discrimination complaints.

The Multi-Family Housing Council, a property-owner and managers organization, maintains a hot-line to help both landlords and tenants with rental conflicts. Between October 1, 1988, and March 13, 1989, the council received 189 calls about potential discrimination. Of these calls, two were based on racial discrimination. The others alleged discrimination against families with children or people with physical handicaps.

The Metropolitan Human Relations Commission receives three or fewer housing discrimination complaints each month.

The State of Oregon Civil Rights Division of the Bureau of Labor and Industries is the official complaint investigation and resolution agency in the metropolitan area. In the 1990-91 fiscal year, the department received 17 housing discrimination complaints on the basis of race or color from throughout the state of Oregon. The total number of housing discrimination complaints was 38 during that year. During that same period, 189 employment discrimination complaints were filed.

The City of Portland maintains a Fair Housing Office with an information and referral program. In 1986 (July 1 - Dec. 31) the office received 58 inquiry contacts about a range of housing issues. In 1987, they received 81 inquiry contacts and in

1988 they received 200 inquiry contacts. Of these contacts, 12, 8 and 15 complaints respectively, were referred to the Civil Rights Division for further action.

In 1990, a new non-profit organization called the Fair Housing Council began operation. This statewide agency, based in Portland, maintains a number of contracts for the purpose of data collection, investigation, education and outreach about housing issues.

In July 1990, the organization began collecting complaints from individuals who believed they had been discriminated against on the basis of race, color, national origin, sex, disability or familial status. When possible, the council sent out trained volunteer testers to gather evidence of discrimination. For example, if an African-American suspected he was not rented an apartment because of race, the council would attempt to find a white and an African-American volunteer to visit the apartment complex, pretending they each were interested in renting the same unit.

During the fiscal year July 1990 to July 1991, the council's Fair Housing Project received 192 housing complaints. While the collection period began in July, the organization's outreach and education procedure was not fully in place until December, at which time calls to the agency increased.

Of the 192 calls, 18 percent (35) were based on race, 21 percent (40) were based on national origin and 1 percent (2) were based on color. The council uses no hard and fast rules as to which of these categories a complaint falls in, but generally alleged discrimination against a Hispanic person is listed as "national origin." Individuals filing complaints in the "color" category have been dark-skinned Pacific Islanders, and those whose complaints fall into the "race" category have been African-American and Asian.

Sixty-four percent of the complaints have come from the Portland metropolitan area. Of the 192 complaints, 25 were from individuals in Portland complaining of discrimination based on race or national origin.

As a result of testing and investigations, the council found evidence that three racially-based complaints and four complaints based on national origin should be pursued through regulatory agencies or private attorneys. Five of these cases occurred in Portland. The council staff also recommended that 21 other types (handicapped and families with children) of complaints merited follow-up.

3. Testing

Citizens in many communities have undertaken systemic "testing" programs in which minority and white participants with similar credentials apply to rent housing units, with the goal of uncovering discrimination, if it exists. Your Subcommittee was unable to identify any such formal or ongoing testing program in the Portland area.

The Fair Housing Council conducts very limited testing, based on specific complaints. This should not be confused with a broader testing program which conducts random tests with realtors, landlords and lending institutions.

In March, 1986, the *Willamette Week* newspaper conducted a limited testing experiment by sending one white and one African-American reporter to various rental units. Of 30 apartment complexes visited, all but two were reported to have

given equal treatment to both men. In one case, the African-American reporter received a more thorough tour of the facilities than was received by his Caucasian counterpart. In two cases, the African-American reporter was discouraged from renting, and he commented that, "discrimination might be involved."

4. Anecdotal Reports

Witnesses before the Subcommittee were virtually unanimous in their agreement that racial discrimination exists in Portland. Many witnesses testified to ignorance about or animosity toward minority populations generally. Others described apparent clear-cut cases of discrimination with regard to employment. Many more described the extreme difficulties encountered by low-income people trying to find adequate housing. In the final analysis, the Subcommittee heard far fewer stories of housing discrimination based on race than it heard of other types of discrimination or barriers based on economics.

From the 45 people testifying during nearly a year of interviews, the Subcommittee heard three specific anecdotes describing discrimination in housing based on race:

- An African-American woman phoned a number listed in a want ad for a rental house on N.E. Knott. She was invited to look at the house and was told it was still available. Within two hours she arrived at the house and was told that it had been rented. She believed the landlord did not want to rent to an African-American person.
- A Hispanic man and his wife relocated to Portland from the Southwest. They had a long rental history and references. They found landlords in Southeast Portland reluctant to rent to them, and also found that housing in other areas was beyond their financial reach. It was not until the couple mentioned that the wife was a physician that they found a landlord willing to rent to them.
- An African-American family bought a home in Portland's Irvington neighborhood. Before the family moved in, a six-foot fence went up around a neighbor's yard.

The Subcommittee shares these anecdotes to demonstrate that they heard relatively few stories of housing discrimination on the basis of race, and those they heard were not clear-cut. The Subcommittee did not investigate these anecdotes directly, and therefore did not validate them nor obtain other possible explanations for the behavior of the parties involved.

The Subcommittee heard from experts that people of specific races often encounter specific problems. For example, Asian refugees have often been mistreated by landlords, who know that refugees—fearful of repercussions—are unlikely to complain. A witness said that some refugees have had landlords refuse to return a security deposit, falsely alleging that the families damaged the rental unit. In addition, witnesses state that Asians with large families often find it difficult to find housing.

Native Americans, the Subcommittee heard from one witness, encounter racial prejudice. One witness said that people find themselves labeled as "drunks" or categorized into old "cowboy and Indian" stereotypes. This witness said he thought some people were reluctant to rent to Native Americans for these reasons. He did not provide specific incidents.

In contrast to the stories of discrimination, several witnesses described their own experiences in finding housing in the Portland area as pleasant and unrestricted by realtor pressure to move to specified neighborhoods. A Hispanic man moving into the area said he was well-received by both realtors and sellers. An African-American man spoke of his warm reception in a Beaverton neighborhood. Both of these witnesses were well-educated professionals.

One witness told the Subcommittee that a two-way education program aimed at helping Asian refugees has made it easier for relief agencies to place refugees in rental units. In fact, according to one witness, landlords who have housed refugees prefer refugee tenants because they have proven to be reliable renters.

5. Poverty and Housing: Long-Term Effects of Discrimination

The long-term effects of white repression of non-whites—Asians, Hispanics and Native Americans, as well as African-Americans—has resulted in dramatic social and economic inequality. The median income of African-Americans, Hispanics and Native Americans is well below that of the white community. Similarly, most Asian refugees arrive in this country with few financial resources. Most depend upon some type of assistance until they have received job training or are settled in some type of work.

As a result, it is difficult to separate reports of discrimination based on race from access problems stemming from economics. As stated earlier, when witnesses were asked to provide instances of discrimination based on race, responses were more likely to cite economic status as the reason minority people have difficulty finding housing. (This may be because people who work on housing issues predominantly work with low-income people. It is difficult to find housing information about people outside the social service system.)

Some barriers to finding and maintaining adequate housing, as identified by many witnesses before the Subcommittee, are:

- landlord refusal to rent to people on public assistance;
- landlord refusal to rent to those without adequate credit and rental history;
- renter's inability to meet monthly payments;
- renter's inability to pay first and last month's rent;
- renter's inability to afford adequate space for a large family;
- potential buyer's inability to provide down payment;
- potential buyer's limited knowledge of lending processes, mortgage programs, etc;
- buyer's inability to set aside cash for home maintenance.

In Portland, the neighborhoods with the lowest housing values tend to correspond to the areas with the highest number of minorities both in Northeast or Southeast Portland. While income level may not be the only reason that African-

American families are clustered in certain communities (see Discussion) it is clearly a contributing factor.

Further, the existence of large, subsidized housing complexes in areas that are already predominantly occupied by minorities tends to perpetuate segregated housing patterns, according to testimony from the Housing Authority of Portland.

C. The Housing Authority of Portland (HAP)

Portland has numerous programs and policies to prevent people from becoming homeless or to assist them if they are without housing. Such programs include shelters, rental vouchers and transitional housing facilities.

Without discussing all these programs, it is safe to say that the need for housing assistance has not been fully met, and many Portlanders — across the spectrum of race and ethnic backgrounds — are homeless or living in inadequate housing. As a result, the Housing Authority of Portland should be singled out for discussion in the context of this report. Nationally, housing authorities, which help house large numbers of low-income people, have the potential to help integrate neighborhoods.

The Housing Authority of Portland receives federal funds to provide low-cost housing for low-income seniors and families. HAP maintains two basic housing programs. One is Section 8 Housing. In this program, HAP pays a portion of market-based rents to private property owners who rent to eligible low-income tenants.

In the other program, HAP owns and manages buildings. HAP began building low-income housing units during World War II to provide housing for shipyard workers. Columbia Villa and Dekum Court remain from this era.

A Housing Authority report dated November 30, 1989, listed 43 HAP housing projects sheltering at the time 2,269 families or low-income seniors. The largest project is Columbia Villa, with 478 units, and the two smallest are Sumner Court and Royal Rose Annex, each with nine units.

Of the 43 projects, 11 have 50 percent or more minority occupancy. In another 14 projects, between 30 and 49 percent of the occupants are minorities. Maple Mallory, with 41 occupied units, has 76 percent minority occupation rate. Minority populations in the remaining complexes range from four percent (in Sellwood Center with 111 occupied units) to 18 percent (at Demar Downs, where three of 17 units are occupied by minorities).

In the past, HAP made a conscious effort to integrate housing units by directing prospective tenants to specific projects. The goal was to keep a balance between white majority and minority populations. However, Federal Housing and Urban Development (HUD) regulations were changed, and now HUD directs housing authorities to house tenants without regard to race. HUD is no longer allowed to direct tenants to specific projects with the goal of maintaining a racial balance. Basically, HAP has lost the authority to integrate its complexes.

As a result, according to one witness, housing projects appear to be becoming more homogenous in character. Predominantly white projects get “whiter”—those with high racial and ethnic minority percentages gain an even larger minority population.

One way that HAP tries to counteract this trend toward segregation is its philosophy of "scattered site housing." For example, in 1989, HAP received a grant to rehabilitate 60 vacant and abandoned houses. The agency expects to purchase homes throughout the city and place low-income families in diverse neighborhoods. To the extent that HAP serves many minority families, this approach has the effect not only of integrating residential neighborhoods but also of integrating schools.

D. Recent Attempts to Improve Neighborhoods and Help Renters Become Buyers

Many public and private resources are devoted to helping residents of low-income, renter-occupied minority neighborhoods take advantage of home ownership opportunities. Since these are generally targeted in neighborhoods with high racial and ethnic minority populations, these programs are discussed briefly below.

1. Non-Profit Housing Programs

REACH Community Development. REACH, a private, non-profit community development corporation, serves six neighborhoods in inner SE Portland. REACH was organized in 1982 by neighborhood residents in response to deteriorating housing and related problems. REACH designs projects to address the needs of low-income families and individuals. Since 1984, REACH has acquired, renovated and now manages over 405 housing units in 37 buildings. These buildings include a mix of single family rental houses, duplexes and small apartment buildings. REACH does not maintain statistics indicating the extent of minority participation.

Northeast Community Development Corporation (NECDC). NECDC is a non-profit community-based organization whose goal is to improve the quality of life in North and Northeast Portland. NECDC was founded in 1984 to address the need for job training and safe, affordable housing for lower-income families. NECDC was awarded a grant from the federal Department of Housing and Urban Development to reclaim vacant lots and abandoned buildings in deteriorated areas of Northeast Portland. The grant program, called the Nehemiah Project is outlined below.

Nehemiah Housing Opportunity Program. The Nehemiah Project, named for the Hebrew leader who rebuilt Jerusalem, is a \$3.75 million housing initiative funded federally by a Federal Housing and Urban Development grant. Under the Nehemiah Program, NECDC will construct, rebuild or rehabilitate 250 houses during the program's three-year life cycle. The homes will be located in the Boise, King, Vernon and Humboldt neighborhoods—areas with large minority populations.

The Nehemiah Project held a ground-breaking ceremony in December, 1991. By May, 1992, project administrators expect to be starting ten homes a month.

To qualify for the Nehemiah program, a first-time home buyer must meet certain income criteria. NECDC is seeking families with an annual income of at least \$15,000 to participate.

Additional support for the Nehemiah Project includes the donation of 130 tax-foreclosed homes by Multnomah County, a city waiver of \$400,000 in permit fees and more than \$2 million in low-interest loans from six Portland financial

institutions. The development package represents about \$16 million in Northeast neighborhood revitalization over the next three years. In addition to these financing commitments, four local banks have agreed to sponsor rehabilitation of an entire city block.

Home Ownership a Street at a Time (HOST). HOST is a private initiative of real estate related industries (developers, realtors, contractors, etc.) that was started in 1989. HOST's goal is to renovate deteriorated housing and sponsor new in-fill housing construction in Portland's inner-city residential neighborhoods. The organization selects "project streets," focusing its efforts on an entire street.

As of January 1992, HOST has acquired eleven properties. Of those, three have been renovated, two of those sold and six units are under construction in the King neighborhood. HOST is actively planning additional projects in other inner city neighborhoods for 1992.

The program is designed to provide home ownership opportunities for low, moderate income and displaced families. HOST expects to sell the homes for "affordable" prices and offer attractive financing, so that monthly payments can be equal to or less than current rent.

Portland Development Commission's (PDC) Urban Homestead Program. The Urban Homestead Program is aimed at first-time buyers with the goal of revitalizing urban neighborhoods. Annual allocations are used to purchase mortgage-foreclosed houses from the federal government. After PDC obtains the property, the home is transferred to the homesteader at a cost of \$500. The homesteader must rehabilitate the house, and has access to a three percent interest loan of up to \$33,500 for that purpose. After five years of responsible residence, the homesteader receives title to the property. Almost half of the homestead families are headed by minorities.

2. Neighborhood Strategies

Neighborhood Revitalization Strategy. In January, 1989, the City of Portland issued its Neighborhood Revitalization Strategy, which recommended formation of a neighborhood revitalization management panel in the area of housing. It stated that neighborhoods were faced with 2,000 to 3,000 vacant or abandoned houses and over 25,000 households lived in substandard housing. The neighborhood revitalization management panel heard recommendations calling for creation of a single entity with lead responsibility for housing policy development, planning and management of housing resources in Multnomah County. The report asked the Portland City Council and County Board of Commissioners to consider the recommendations of the vacant and abandoned buildings task force which called for expanding program options to rehabilitate and reoccupy vacant and abandoned houses.

North/Northeast Economic Development Action Plan. Neighborhood residents in neighborhoods targeted by the Neighborhood Revitalization Strategy rejected the city's plan because they felt the community had not been adequately consulted during the plan's development. At a meeting of more than 100 residents, including members of the Albina Ministerial Alliance, the Black United Front, the North/Northeast Boosters and community leaders, the North/Northeast Development Task Force was created. The group reached out to a diverse cross section of community-based organizations, businesses and individuals.

In May, 1989, the North/Northeast Economic Development Task Force released its economic development action plan. The plan is designed to guide revitalization in the area. One of the goals of neighborhood revitalization is to provide safe, quality and affordable housing for neighborhood residents.

The task force recommended development of 1,000 housing units during the next five years. These units should be developed through acquisition, rehabilitation or new construction. The report also recommended that the city neighborhood revitalization office foster growth of community-based organizations and pursue the Nehemiah Housing Opportunity Federal grant program. Short-term and long-term action plans were developed for housing, land use and transportation, business growth and development, jobs and employment, education, public safety and family services.

E. State Housing and Community Services Department

For many years, the State Community Services Office (SCS) was a quasi-independent organization reporting to the director of the Oregon Department of Human Resources. The office was responsible for administering federal anti-poverty money and distributing it to local community action offices around the state. SCS funds were in large part those originating with the War on Poverty—community action funds intended to bolster self-sufficiency and empower individuals and communities. During the 1980's as poverty increased and federal resources dwindled, community action funds often were used to provide basic needs of food, shelter and clothing.

In 1987 the Oregon Legislature appropriated money to house the homeless. These funds were distributed through SCS.

The Oregon Housing Agency was an independent agency created to "stimulate the supply of housing for elderly, disabled and lower-income Oregonians," according to the Oregon Blue Book of 1989-90. The agency was responsible for planning, coordination and administering several housing programs.

The 1991 Oregon Legislature combined the State Community Services office with the Housing Agency, creating the State Housing and Community Services Department. In doing so, legislators recognized that stable housing is essential to helping people break the cycle of poverty, but that housing alone is not enough. As agency director Rey Ramsey wrote in a letter to the City Club:

Linking this community based network (the community action agencies and related agencies) with the Housing Agency's resources will provide access to funds and programs that have not previously been available to these groups. Since the SCS network is already in existence, this linkage is a most efficient way to increase service delivery in a coordinated way to these populations.

III. DISCUSSION

A. Data Collection

While schools and businesses maintain records of minority attendance and employment, federal laws discourage such record-keeping with respect to rental

units. Consequently, data regarding minority applications and rentals are scarce. Some of the fundamental statistics which would have been relevant to this report simply do not exist.

B. Formal Discrimination Complaints

Civil rights specialists question how accurately the number of formal complaints reflects the true incidence of discrimination. A Bureau of Labor and Industries contact said that in one year, an estimated 3 million incidents of racial discrimination occurred nationally (including discrimination in housing, employment and several other areas). Out of these only 5,000 formal complaints were filed.

Testing studies such as the Urban Institute report mentioned earlier in this document indicate substantially more discrimination exists than is indicated by HUD statistics.

Recent reforms in enforcing civil rights laws, both at the state and federal level, may encourage more individuals to file complaints. New laws have increased the amount of compensation a claimant may receive and require that the investigative process be expedited.

However, the Subcommittee heard that many factors remain that may prevent individuals from filing housing discrimination complaints. For example, the function of the Oregon Civil Rights Division appears to be virtually unknown except among specialists in the housing field. No witness representing minority or non-profit organizations mentioned the option of filing a housing discrimination claim.

The process of filing a complaint in itself may be a deterrent, according to witnesses. The Civil Rights Division of the Oregon Bureau of Labor and Industries requires complaints in writing, signed by a notary. The caseload at the state level necessitates that callers leave a message and wait for a case worker to return their call.

The sheer number of locations where a person can report discrimination may be a problem (Fair Housing Board, Metropolitan Human Relations Commission, Oregon Civil Rights Division, private non-profits, etc.) Furthermore, witnesses complained about the slow response time of government agencies. Some felt that minorities filing discrimination complaints were dismissed as trouble-makers. In 1988, only five percent of the inquiries received by Portland's fair housing officer were referred to the Civil Rights Division for further action.

Furthermore, cultural barriers prevent many individuals from pursuing claims, according to witnesses. For example, traditional Hispanic culture discourages individuals from challenging authority figures, including landlords or bureaucrats, for any reason. Many Asian refugees are particularly reluctant to contact government agencies or question those in positions of power. Language problems pose a very real barrier to many minorities.

The Subcommittee heard that Portland lacks an efficient enforcement agency. The regulatory agencies that do pursue inquiries are overloaded, and the time between complaint and resolution may be very long. If a complainant needs immediate housing, the process will be of little use. Witnesses said that sanctions resulting from civil suits have been relatively small.

Finally, according to one housing specialist, housing discrimination may be so subtle that the individual is unaware of the problem. For example, landlords may require higher security deposits or first and last month's rent from members of one racial group, but not from another. The prospective renter would have no way of knowing that he or she was receiving discriminatory treatment.

In summary, numbers of race-related housing discrimination complaints are few, but the numbers are suspect. If the numbers are taken at face value, few people are experiencing this type of discrimination. If, as some suspect, the statistics do not accurately reflect the occurrence of discrimination, it is impossible to identify where and how such discrimination is occurring without more data collection. It is very difficult to make recommendations to alleviate discrimination without better evidence of its occurrence.

The Fair Housing Council has received grants from Legal Services Corporation and the federal Housing and Urban Development Agency, to collect and investigate housing complaints. The organization has created a limited testing program and has trained volunteers around the state to investigate accusations of discrimination.

The Fair Housing Council accepts complaints by phone from all over the state. Its stated goal is to initiate an investigation by testers within 48 hours of the initial call, although lack of trained testers has not always made that possible. The number of complaints recorded by the council in comparison to HUD or the Oregon Civil Rights Division indicates that the council has been successful in encouraging people to call in and register housing complaints.

The organization's long range goals are to centralize data collection in the metropolitan area and pursue a broader testing program. In addition, the organization expects to contract with local governments to pursue discrimination complaints against individuals who are not protected by Federal laws. In particular, the council staff anticipate contracting with the City of Portland to investigate complaints filed under the city's new anti-discrimination ordinance.

C. Home Ownership: Problems and Opportunities

After more than a year of interviews, the Subcommittee learned that housing opportunities have changed in the Portland area. Today home ownership opportunities are not restricted by race as much as they are by an ability to pay. This situation contrasts to an earlier period in Portland's history, described in an anecdote:

In 1960, an African-American family was the first to file and win a civil rights lawsuit under Oregon's 1959 anti-discrimination law. The suit was filed in state and federal courts after the family felt deliberate attempts had been made to prevent them from buying and building a home in the Parkrose area of Northeast Portland.

The family sued several builders, developers, real estate agents and lenders who refused to facilitate purchase of the land. After they bought the property, the family sued the water district serving Parkrose because the district's board of directors began condemnation hearings on the family's parcel claiming the district needed the land. The family was successful in

both suits, and although an arsonist set fire to the house before it was finished, the family rebuilt and lived in their Parkrose home.

The Subcommittee heard no similar anecdotes about today's housing market. Witnesses said that individuals and families with the ability to pay generally are not restricted to any sector or portion of the city or prevented from renting or buying where they like.

However, the proviso "with the ability to pay" may result in de facto segregation and may constitute discrimination in and of itself. Minority groups are disproportionately low-income. Problems relating to income—from simply not having money for a down-payment to the lack of a family tradition of home ownership—create problems in buying and maintaining a home. Increasingly, housing is expensive to buy, monthly payments are high and related costs (property tax, insurance, utilities, roof maintenance, etc.) are escalating.

Unlike previous City Club investigations in this area, the Subcommittee's research uncovered no tangible evidence that persons licensed to sell real estate discriminate against minority purchasers. However, Subcommittee members heard statements that realtors do not seek opportunities to learn about or provide opportunities for minority clients.

In December 1989, over 3,900 people were licensed to sell real estate in Multnomah County. Neither the State of Oregon nor the Portland Board of Realtors keeps statistics on the number of minority licensed realtors in the Portland area. However, most people interviewed told us there were "not many."

The lack of minorities in the professional field of real estate can lead to insensitivity and ignorance about particular minority communities. One employee of a realty association told the Subcommittee that no complaint had been filed against a broker or real estate salesperson in more than 20 years. However, the Subcommittee heard from many witnesses that they believe "steering" of prospective purchasers to or away from specific neighborhoods still exists.

Lending Practices

A 1991 national study showed that within the same income group, whites are nearly twice as likely as African-Americans to obtain a mortgage loan. The study was based on 5.3 million mortgage applications received by 2,300 lenders during 1990.

Of low income people applying for government-backed mortgage loans offering relatively low down payments, 29.4 percent of the African-Americans and 22.4 percent of Hispanic applicants were rejected, while only 14.7 percent of the low-income whites were rejected. Among higher income applicants, 20.8 and 14.2 percent of African-American and Hispanic applicants were rejected, compared to a rejection rate of 8.6 percent for higher income whites.

The Subcommittee reviewed evidence that showed home mortgages in Portland were made less frequently in the neighborhoods most heavily occupied by minorities. In 1986, only four home mortgages were issued in the predominantly minority-occupied King and Boise neighborhoods. One reason for this fact may be an unwillingness on the part of lending institutions to make home loans for less

than a specified amount (often quoted as \$20,000). According to one witness, regulated financial institutions are unable to sell such loans on their secondary market, and banks and savings and loans generally are unwilling to hold such loans in their own portfolios.

In the last year, and particularly after an article in *The Oregonian* revealed apparent imbalances in home mortgage lending, major Portland area banks have created programs designed to provide mortgages in neighborhoods with low property values. Efforts were further increased after First Interstate Bank received a "needs to improve rating" from the federal government on its compliance with federal lending regulations.

In September 1991, three banks held a celebration congratulating themselves on increased mortgage lending to low-income neighborhoods. The banks had loaned on 291 houses valued at less than \$50,000 during the first six months of the year, more than doubling loan rates in previous years. However, *The Oregonian* noted that "lending is still lowest in the black communities."

Witnesses suggested to the Subcommittee that in other communities, lending institutions have pooled resources to better serve low-income neighborhoods. A number of people said that Oregon was unusual because of the lack of such cooperative efforts.

The Subcommittee heard several witnesses say that banks often require additional data on homes located in certain areas of Portland. No specific instances were documented. Whether or not this is true, the general perception that this occurs may act as a deterrent to persons seeking home financing.

Furthermore, the attitudes of loan officers toward minority home buyers may create this perception. The Subcommittee was not able to obtain statistical information about the number of minority loan officers. However, witnesses stated that the minority community regards banks as homogeneously "white" institutions. Observations by Subcommittee members indicated that the number of minorities in positions other than tellers at Portland banks is extremely small.

D. Neighborhood Revitalization Attempts

The Subcommittee heard from several witnesses that the direction taken by the North/Northeast Economic Development Task Force—to look at housing in the larger context of jobs and economic development—is a step in the right direction. Not only was the plan a product of a largely minority neighborhood, but the economic development action plan outlines a specific strategy for housing creation and other services.

The Subcommittee heard positive testimony about NECDC's plans to implement the Nehemiah Project, despite the slow start and apparent mistrust between the NECDC and the PDC. Many members of the community expect the strong partnership between NECDC, the City of Portland, the State of Oregon and the business community to result in a cornerstone of redevelopment efforts in Northeast Portland.

The Subcommittee heard the concerns of many witnesses about the ability of Nehemiah, HOST and similar first-time home buyer programs to make a long-term

difference to low-income, minority families. Many of these families have never owned their own home. The Subcommittee heard repeatedly that people need training in basic home maintenance as well as the basics of what to expect as a homeowner. Several programs, including the Portland Housing Center, are attempting to provide such training.

The Subcommittee was told that failure to put homes in North/Northeast Portland under the permanent ownership of current low-income residents could result in the type of gentrification seen in Northwest Portland. Purchase of homes for renovation and rental or resale may push up housing prices dramatically, forcing low-income, minority residents to move to other neighborhoods.

On the other hand, the Subcommittee was told by several witnesses about the involvement and commitment of residents in the neighborhoods to keep revitalization efforts geared to current residents. With the existing level of organization in Northeast Portland and the high visibility of African-American community leaders in redevelopment efforts, the Subcommittee feels comfortable that property will not be taken over by for-profit developers.

The Subcommittee did not hear of any organized efforts by racial and ethnic groups other than African-Americans to create new housing potential. With the growing Hispanic and Asian refugee population in the City of Portland, a housing strategy must meet their special needs, according to witnesses. This might be done in a process similar to that used by the Northeast Economic Development Task Force, although the task would be more difficult as other minority groups do not live in such highly concentrated neighborhoods. To pursue such housing strategies, racial and ethnic groups should identify an agency or organization to bring together members of their groups with housing specialists.

The Subcommittee heard enthusiastic testimony about several undertakings: the REACH organization's process of acquiring, rehabilitating and developing abandoned and deteriorating housing in Southeast Portland; and NECDC's work and vision for Northeast Portland. In testimony, several people encouraged more government and private support for community development corporations, particularly in areas with large minority populations. Proposed methods were provision of seed money, training and other support activities for those involved in developing minority housing.

E. Racially Distinct Neighborhoods: Whose Choice, Whose Fault?

During the year in which the Subcommittee met, it repeatedly discussed the issue of why such a high percentage of Portland's African-American residents live in North and Northeast Portland. To determine the solution to racially divided neighborhoods—or even if a solution is called for—seems to require an answer to this question.

After a year, the Subcommittee reached no clear conclusion. Rather, it agreed with a report in *The Oregonian*, November 1991, listing a number of reasons that may lead to the continued predominance of African-American families in a single area of the city. These were listed as tradition, choice and economics, as well as outright racial prejudice.

- **Historic segregation.** Earlier City Club reports revealed that realtors and other business interests steered African-American buyers and renters to Portland's Northeast quadrant. In fact, the Portland Realty Board's Code of Ethics in the 1940's clearly prevented realtors from attempting to integrate other neighborhoods.
- **Property values.** Property values in North Portland have traditionally been the lowest in the Metropolitan area. Inner Northeast Portland continues to have lower rents and property values. Absentee landlords are the dominant property owners. For many years, African-American Portlanders were restricted severely in the types of jobs they were allowed to hold, and therefore most such residents were low income earners. Today, as a relatively high percentage of African-Americans in Portland are low income, they live in less expensive areas of the city. Historically large tracts of subsidized housing are placed in predominantly minority communities perpetuating racial imbalance.
- **Cultural preference.** Several witnesses told the Subcommittee that some African-Americans of various economic levels actively choose to live in Northeast Portland. Some people remain in the neighborhood in which they grew up, and they want to serve as resources to that neighborhood. Others, simply "feel more comfortable" living in a neighborhood with people of similar race, values and traditions.

Finally, a specialist in African-American culture pointed out that African-Americans traditionally place more value on personal relationships than they do on material items — particularly when compared to the dominant society in America. The Subcommittee speculates that African-American culture may value remaining close to family and friends as more important than moving out of the city.

The Subcommittee was unable to identify specific instances in which the majority community today enforces segregated neighborhoods. Nor were we able to determine how much "self-selection" (African-Americans choosing to remain living in Northeast Portland) came from the perception that minority individuals had no options or that they would not be welcome elsewhere.

The Subcommittee heard unanimous agreement from all who testified, on several issues: minorities must feel welcome to live in any neighborhood in the city, whether or not they choose to live in predominantly white areas; all neighborhoods in the city should provide clean, adequate and safe housing, regardless of the racial composition or economic status of the area's residents; and all citizens should have equal access to home mortgage loans, regardless of race or racial composition of their neighborhoods.

F. Cultural/Educational Barriers to Equal Housing Access

Racial and ethnic minority populations bring to Portland not only unique looks, styles, music and art, but also a more subtle collection of cultural and value differences. Some of these cultural attributes are a product of varied geographical backgrounds—Southeast Asia, Central America, Africa or elsewhere. Others result from generations of life on the periphery of America's dominant cultural and economic

mainstream. Still others are a result of political strife and violence that have shaped a generation's perceptions of personal safety.

With this observation in mind, it is important to look at the cultural barriers that prevent minorities in Portland from having full access to better housing.

1. The Heritage of Poverty

A history of exclusion—from educational opportunities, adequate paying jobs, or the mainstream of Portland life—has kept many minority families in a chronic cycle of poverty. Levels of unemployment, underemployment and receipt of public assistance are disproportionately high in Portland's minority communities.

As the cycle of poverty continues, poor Americans—of any racial or ethnic background—become further removed from the institutions and opportunities that are commonplace among America's middle class. Welfare, in particular, is an isolating program, and one witness told the Subcommittee of the difficulties encountered by a third-generation welfare recipient in trying to gain access to services, including stable housing.

Witnesses stated that factors like poor education, a narrow frame of reference, and fear tend to discourage people from pursuing—or even learning about—opportunities for improved housing. People who have only known extreme poverty are alienated from the broader society and are limited in experience by lack of resources, knowledge and self-confidence.

Therefore, the Subcommittee heard, many programs designed to help low-income people never reach those people. The techniques for informing middle class people are different from those needed to communicate with a culturally diverse, low-income population. For example, one witness noted that leaving a stack of information notices in a grocery store does not work as some people need to get information by word of mouth or other more personalized methods.

One witness told the Subcommittee of her experience with African-American families who were reluctant to fill out financial forms for lending institutions. One man, she said, was ashamed to write down that he was retired. Others simply did not want to disclose financial information. What seems routine to white, middle class society may seem intrusive and disturbing to those who are unfamiliar with such processes or who maintain a different set of values.

The issue of literacy is also a critical one. To the extent that economically disadvantaged persons or non-native English speakers have difficulty completing written applications, the forms themselves create a barrier to access.

Witnesses pointed out that public policy must begin to view poverty and cultural barriers, rather than housing, as the true problem. They argue that to provide better housing opportunities without providing individuals with the support to take advantage of them will accomplish little. Poor minority residents in Portland's deteriorating neighborhoods do need housing programs, but the Subcommittee heard testimony that they also need job training, literacy programs, training in self-esteem, budget management, and countless other services. Witnesses expressed concern that to bring those who have fallen out of the system

back into the system will take an infusion of resources that this community has not yet been willing to commit.

The Oregon Legislature's recent move to combine the state's major recipient of anti-poverty funds—the Office of State Community Services—with the Housing Agency is in concert with many recommendations heard by the Subcommittee. This action indicates that policy makers recognize the connection between economic and social needs and housing availability.

2. Other Cultural Issues

According to witnesses, many Asian refugees, particularly those who have lived in repressive political environments, tend to be fearful of authority and are unwilling to confront others — be they landlords, employers or burglars. As a result, the Subcommittee heard that many refugees have found themselves in poor housing situations and have been taken advantage of by landlords and others. Asian refugees are unlikely to complain or pursue legal recourse about housing situations, and, as one woman said, they do not express distress over living in high-crime situations, particularly if they “come from war-torn countries” and are used to threatening circumstances.

Many Asian refugees are unlikely to pursue legal avenues for recourse. Therefore, they don't complain if a landlord treats them improperly or illegally. The language barrier is particularly difficult for new refugees, especially for women from traditional families who rarely leave the home and have not learned English. Refugees are unlikely to pursue help from an agency if no translation services are available.

As with Asian refugees, the Subcommittee heard that Hispanic culture also discourages confrontation, and therefore, Hispanic Americans are reluctant to pursue their rights in many situations. As a result, Hispanics may be missing opportunities to buy homes or find better housing situations. Furthermore, witnesses stated that the language barrier undoubtedly prevents many Hispanics from learning about home buying and other programs designed to help buyers and renters. While the Subcommittee heard no specific testimony on the subject, it speculates that many Hispanics new to this country may fear deportation which would discourage them from filing discrimination claims.

The Subcommittee was told that many Native Americans leave their homes on reservations to seek services or jobs available in larger cities. These individuals have no built-in support system as their families are hundreds of miles away. Furthermore, they have no local employment history and may lack other documentation, such as a rental history and local references, that can assist them in finding housing.

An additional problem that affects all populations, but which we heard about specifically from a Native American alcohol treatment specialist is the need for alcohol and drug-free housing. Lack of affordable housing that is free from the influence of drugs and alcohol is a particular problem for Native Americans who come to Portland specifically for alcohol rehabilitation and who need housing upon release from the program.

As most of Portland's single room occupancy housing is located in the Burnside area—where drugs and alcohol abuse abound—low-income people in recovery often find it additionally challenging to remain clean and sober.

G. General Observations

The Subcommittee gained several fundamental insights during its work. The first is that housing for minorities cannot be addressed in a programmatic vacuum. Without a comprehensive strategy aimed at jobs, transportation, education and human services, *efforts to improve the quality of life simply by improving access to housing in Portland will surely fail.*

Additionally, the Subcommittee learned of the need to integrate communities as the basis for integrating schools. School integration allows a community to break down stereotypes, overcome cultural barriers and promote quality education for all students.

Finally, non-profits, government agencies, lending institutions, and other organizations must make a concerted effort to conduct outreach and education in a way that is useful to all residents of Portland. This means learning to communicate with members of the minority community in a way that makes them comfortable. It means creating literature that is easily understood by those with low literacy or who are not native English speakers. And it means providing assistance for those who need help with forms and other parts of "the system."

IV. CONCLUSIONS

1. The Portland area has seen major advances in minority housing opportunities since the publication of the City Club's early studies on racial equality. For example, institutional barriers, such as explicit covenants and restrictions against minority occupancy, have been eliminated. Federal and state laws prohibit discrimination on the basis of race, and as recently as 1989 enforcement mechanisms to ensure fair housing opportunities have been strengthened.
2. In the Portland area, specific complaints of racially-based housing discrimination apparently are relatively few and are much less frequent than complaints about other types of discrimination—including other types of housing discrimination.
3. National figures indicate that discrimination is much more common than demonstrated by complaints to Federal or state agencies. Locally, numbers of complaints probably do not reflect the actual incidence of discrimination.
4. There is a general conviction among the African-American and Native American communities that discrimination is widespread.
5. The community lacks complete data to evaluate fully the extent of housing and lending discrimination based on race.
6. Economics is a determining factor in the accessibility of housing for minority groups. While housing discrimination based on ethnic affiliation undoubtedly exists, the problem is dwarfed by the inability of low-income people to find safe, affordable housing. As long as a disproportionate number of minority members are low income, then low-income housing remains a minority issue.
7. Housing needs must be viewed within the broader context of issues confronting minority communities: education, employment, job training, and more. For example, creation of Oregon's State Housing and Community Services Department consolidated housing and anti-poverty programs into one agency, allowing agency personnel to deal with the issues of poverty and housing as part of a spectrum of services.
8. A variety of non-profit agencies are having some success creating home ownership opportunities in Portland neighborhoods with high non-white populations.
9. Cultural differences and language barriers exist and interfere with the ability of many minority residents to: understand their rights as tenants and prospective home buyers; pursue legal recourse should they feel their rights have been violated; become involved with home purchase programs; complete forms and provide other information to lenders or realtors.
10. Despite the existence of the Community Reinvestment Act, mortgage lending in predominantly minority-occupied neighborhoods is well below lending in other Portland neighborhoods.
11. Large, low-income housing projects are becoming increasingly segregated. When these units are located in predominantly minority areas, the system perpetuates economic and racial segregation.

V. RECOMMENDATIONS

1. The Fair Housing Council of Oregon should consolidate data on housing discrimination complaints and promote use of existing investigatory agencies. The council should continue to pursue grants from the Federal Housing and Urban Development Agency and Oregon Legal Services to collect and investigate housing complaints.
2. The Multi-Family Housing Council, other landlord and management groups, realty organizations and local lending institutions should provide the Fair Housing Council with financial support to conduct a random housing audit study throughout the Portland Metropolitan Area. The audit would identify racial discrimination against people who are looking to buy or rent homes. The results of the audit should be used to identify and correct problems within their own organizations and memberships.
3. Local housing agencies, financial institutions, the realty and development communities, social service agencies and other institutions should establish mandatory cultural awareness training programs for employees, and cultural sensitivity should become an integral part of employee training.
4. All agencies involved in housing should use outreach methods that respond to various community and cultural needs, including foreign language newspapers, churches and other community-based networks.
5. Financial institutions should reinforce their commitment to lending in minority neighborhoods. By pooling resources, financial institutions can offer more loans to first-time home buyers for low-value homes. Lending institutions should expand and promote programs which offer small down payments, flexibility in financing criteria, and loans on low-cost homes. The federal government should continue to improve enforcement of the Community Reinvestment Act.
6. The City of Portland and Multnomah, Clackamas and Washington Counties should support non-profit development efforts in minority communities to create safer, cleaner neighborhoods. Governments should provide technical assistance in grant-writing and administration and direct resources to these non-profits as funds and personnel become available.
7. State and local governments and non-profits should continue to work with lending institutions to develop new opportunities for low-income and first-time buyers to purchase homes.
8. The Housing Authority of Portland should continue to pursue opportunities to create scattered site housing in neighborhoods throughout Portland.
9. Federal, state and local government agencies should pursue funds and policies to develop more low-income housing and should include housing issues as part of a package of broader social, economic and educational programs.

Respectfully submitted,

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VI. APPENDIX

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