

LACK OF AFFORDABLE HOUSING FOR LOW INCOME PEOPLE

Tuesday, January 16, 2024, at 1 pm

Nancy Donovan and Anne Davidson, discussion leaders, and Shelly Rosenberg, Notetaker

Topics suggested by members in 10-23 survey

The #1 reason for homelessness

Increasingly expensive housing costs - mortgages & rental units

Poverty

Tracking affordable housing plans by city & county

Accountability of city & county use of public funds

Need for coordinated action by all our government bodies

Transparency in government

Funding for housing and for service providers

Difficulties with permitting

Accountability of services for homeless or near homeless people by city & county

'Unification of services," such as for permitting

LWVPDX Positions relevant to affordable housing issues

The page #s below are those in the **LWVPDX of Portland: Positions updated June 2023**

<http://lwvpdx.org/wp-content/uploads/2023/06/LWVPDX-Positions-June-2023.pdf>

Housing (2001, 1989) page 10

City, County and private sectors should continually monitor changes in the population needing affordable housing and address their housing needs.

Criteria to be used when selecting areas for neighborhood revitalization should include neighborhoods: a) at risk of further deterioration; b) showing some evidence of stability, citizen involvement and community support; c)

having a community focal point, such as a school, park, community center and/or convenient transportation.

We support a variety of means to encourage private investments in low-income housing, such as tax abatement, tax credits, low-interest loans, and grants.

We favor consolidation of City, County and private agencies involved in housing within the City of Portland. Benefits derived from the consolidation include: less duplication, cost efficiency, convenience to the public, shared knowledge, and heightened awareness of the importance of adequate housing.

Housing and Homelessness in Multnomah County (2023) page 10

Support of equal opportunity in housing.

Support of measures to provide programs to increase the supply of safe, decent, and adequate housing for all Multnomah County residents. Support for action at all levels of local government for the provision of affordable housing for all Multnomah County residents.

Details:

1. Programs and policies to provide equal opportunity for access to housing without discrimination based on race, color, gender, religion, national origin, age, sexual orientation, or disability.
2. An overall plan for development with integration of housing, land use and transportation and with attention to factors such as natural resources and basic human needs.
3. Financial assistance in the form of grants, loans, tax incentives and other means to encourage housing construction and rehabilitation.
 - a. Broad guidelines for use of these funds with more local decision making.
 - b. Use of fiscal incentives and disincentives to encourage enforcement of housing law.
 - c. Enforcement of use of redevelopment set-aside funds for low- and moderate-income housing.

4. Standardization and modernization of local building and zoning codes to conform with applicable codes that:
 - a. are enforced by trained inspectors
 - b. encourage new and innovative building materials and methods that can be used to cut housing construction costs
 - c. encourage the use of density bonuses; mixed, cluster and inclusionary zoning; second units; infill development; air rights; and increased density along transportation corridors.
5. Protection of the rights of both tenants and landlords.
6. Removal of barriers that inhibit the construction of low- and moderate-income housing.
7. Education of local communities concerning the need for affordable housing and methods by which this can be attained.

Affordable Housing Financing and Administration (1981) page 11

The League of Women Voters of Portland supports:

- Retention of single-room-occupancy (SRO) housing units and support by the City of Portland for rehabilitation for existing units;
- Retention of downtown low-income housing supported by federally subsidized loans, Community Development Block Grants (CDBG), and federal rent subsidies;
- Encouragement of privately developed middle-income housing downtown through incentive low-interest loans;
- Avoidance of building closures for building and fire code violations by:
 - a) establishment of a hearings officer position with authority to enforce the code and,
 - b) provision of low-interest loans to building owners for complying with code;
- Consolidation of information on the availability and location of subsidized housing in a master list, which could be located with Home Forward (formerly named Housing Authority of Portland); and
- Sufficient housing expertise within the Planning Commission to facilitate effective attention to housing issues in Portland.

As a general policy, the League of Women Voters of Portland does not favor city acquisition of buildings for low-income housing or SRO units. Only if all other means for retaining low-income housing or buildings of historical importance have failed, should the city purchase such property. The League recommends that some entity other than the city administer buildings acquired in this manner.

The League favors financing of any such building acquisitions by tax increment funds, housing and Community Development Block Grants or revenue bonds.

LWVUS Positions on affordable housing issues

The page #s below are those in the **LWVUS Impact on Issues 2022-2024**

<https://www.lwv.org/impact-issues> Click on purple box to pull up document; click on page # to read position

Meeting Basic Human Needs (1989, 1971) page 145

The League of Women Voters of the United States believes that one of the goals of social policy in the United States should be to promote self-sufficiency for individuals and families and that the most-effective social programs are those designed to prevent or reduce poverty.

Persons who are unable to work, whose earnings are inadequate, or for whom jobs are not available have the right to an income and/or services sufficient to meet their basic needs for food, shelter, and access to health care.

The federal government should set minimum, uniform standards and guidelines for social welfare programs and should bear primary responsibility for financing programs designed to help meet the basic needs of individuals and families. State and local governments, as well as the private sector, should have a secondary role in financing food, housing, and health care programs. Income assistance programs should be financed

primarily by the federal government with state governments assuming secondary responsibility.

Preventing and Reducing Poverty In order to prevent or reduce poverty, LWVUS supports policies and programs designed to increase job opportunities; increase access to health insurance; provide support services such as child care and transportation; provide opportunities and/or incentives for basic or remedial education and job training; decrease teen pregnancy; and ensure that noncustodial parents contribute to the support of their children.

Access to Health Care LWVUS believes that access to health care includes the following: preventive care, primary care, maternal and child health care, emergency care, catastrophic care, nursing home care, and mental health care, as well as access to substance abuse programs, health and sex education programs, and nutrition programs.

Access to Transportation LWVUS believes that energy-efficient and environmentally sound transportation systems should afford better access to housing and jobs and will continue to examine transportation policies in light of these goals.

Criteria for Housing Supply

The following considerations can be applied to programs and policies to provide a decent home and a suitable living environment for every American family:

- The responsibility for achieving national housing goals rests primarily with the federal government, which should:
 - Assure that our economic system is functioning to produce and maintain sufficient decent housing for citizens at all income levels.
 - Compensate for any failure or inadequacy of the system by building, financing, renting, and selling homes to those citizens whose housing needs are not being met.

— Give a variety of incentives to local jurisdictions to encourage them to provide within their boundaries an adequate supply of decent housing for low- and moderate-income groups.

— Withhold federal funds from communities that fail to encourage such housing.

- State and local governments should assist by establishing effective agencies to aid, promote, coordinate, and supplement the housing programs of the federal government and the private sector.
- Government at all levels must make available sufficient funds for housing-assistance programs.
- When families or individuals cannot afford decent housing, government should provide assistance in the form of income and/or subsidized housing.
- Government programs providing subsidies to the building, financing, and insuring industries for housing for lower income families should be evaluated in terms of units produced rather than in terms of benefits accruing to these industries.
- Government at all levels should develop policies that will assure sufficient land at reasonable cost on which to develop housing and that will assure fulfillment of other goals such as access to employment, preservation of open space, environmental cleanliness and beauty, and other aspects of a suitable living environment.
- Regional and metropolitan planning should be promoted to prevent haphazard urban growth, and housing for low and moderate income families should be provided as a part of all planned neighborhoods or communities.
- Lower income families should not be segregated in large developments or neighborhoods. As their economic status improves, lower income families

should be enabled to continue to live in the same units as private tenants or as homeowners, if they are so inclined.

- Housing should be designed to meet human needs and should be built with amenities that will encourage economic integration within apartment buildings as well as within neighborhoods.

- Publicly assisted housing should be included in viable, balanced communities, with provision for quality public services and facilities (e.g., schools, transportation, recreation) that will encourage integration and stability.

- Zoning practices and procedures that will counteract racial and economic isolation should be promoted.

- State and local governments should adopt and enforce:
 - Uniform building codes with standards based on performance.
 - Housing codes to protect the health and safety of all citizens.

- State and local tax structures should be examined and revised to:
 - Benefit communities that build housing for lower-income families.
 - Encourage private owners to improve their homes.
 - Reduce speculative land costs.

- Government, industry, and labor should encourage innovative building techniques to reduce the cost of housing production.

- Rights of tenants to negotiate for proper maintenance, management of facilities, and services should be protected.

- Housing programs should be administered by individuals trained for the jobs and sympathetic with the needs of their clientele.

- Citizen groups should participate in the development of publicly assisted housing programs by:

- Evaluating performance.
- Activating nonprofit sponsorships.
- Supporting legislation.
- Developing public awareness of housing discrimination and need.

Equality of Opportunity (1969,1972. 1980, 2010) page122

The League of Women Voters of the United States believes that the federal government shares with other levels of government the responsibility to provide equality of opportunity for education, employment, and housing for all persons in the United States regardless of their race, color, gender, religion, national origin, age, sexual orientation, or disability. Employment opportunities in modern, technological societies are closely related to education; therefore, the League supports federal programs to increase the education and training of disadvantaged people. The League supports federal efforts to prevent and/or remove discrimination in education, employment, and housing and to help communities bring about racial integration of their school systems.

The League of Women Voters of the United States supports equal rights for all regardless of sex. The League supports action to bring laws into compliance with the ERA: a) to eliminate or amend those laws that have the effect of discriminating on the basis of sex; b) to promote laws that support the goals of the ERA; c) to strengthen the enforcement of such existing laws.

The League of Women Voters of the United States supports equal rights for all under state and federal law. LWVUS supports legislation to equalize the legal rights, obligations, and benefits available to same-gender couples with those available to heterosexual couples. LWVUS supports legislation to permit same-gender couples to marry under civil law. The League believes that the civil status of marriage is already clearly distinguished

from the religious institution of marriage and that religious rights will be preserved.

Fair Housing Criteria The following criteria should be applied to programs and policies to provide equal opportunity for access to housing without discrimination:

- Opportunities for purchase or renting of homes, and for borrowing money for housing should not be restricted because of discriminatory reasons such as race, color, sex, religion, or national origin.
- Responsibility in the nationwide effort to achieve equality of opportunity for access to housing resides with government at all levels and with the private sector — builders, lending institutions, realtors, labor unions, business and industry, news media, civic organizations, educational institutions, churches, and private citizens.
- The continued existence of patterns of discrimination depends on the covert support of community leaders, institutions, and residents. Award or withdrawal of federal contracts and placement of federal installations should be used as levers to change this covert support.
- After positive steps such as mediation and conciliation have been exhausted, the federal government should have the option for selective withholding of federal funds where patterns of discrimination in access to housing occur. In applying the option to withhold funds, the federal government should weigh the effects of its actions on the welfare of lower-income and minority groups.
- Federal programs should include provisions to guarantee equal opportunity for access to housing. Federal funds should not be used to perpetuate discrimination.
- In the enforcement of fair-housing laws, speedy resolution should be ensured. Administrative procedures and responsibilities should be clearly defined and widely publicized.
- Mediation and legal redress should be readily available. The process should ensure every possible protection for both complainant and persons or institutions against whom complaints are lodged. Avenues for mediation and legal redress should be widely publicized and should be easily accessible.

- Funding should be adequate to provide trained, competent staff for public education to inform citizens of the provisions of fair-housing legislation, of their fair-housing rights, and of procedures to be followed in securing them. Adequate funding should also be available for mediation and for all aspects of speedy enforcement.
- There should be continued evaluation to provide a basis for revision and strengthening of all procedures so that equality of opportunity for access to housing can be accomplished.

FAIR HOUSING (continuation of the LWVUS Position, Equality of Opportunity - history of unsuccessful effort to lobby for congressional action on affordable housing) page 126

The League made passage of the Fair Housing Amendments a priority in 1980, which passed the House but was filibustered in the Senate. Another attempt in 1983 – 84 was put on hold in light of more-pressing civil rights issues. In addition to the League supporting the reauthorization of the Home Mortgage Disclosure Act (HMDA) in 1982, LWVEF's participation in a Department of Housing and Urban Development (HUD)-funded project in 1979 – 81 enabled local Leagues to promote the entry of women into the mortgage credit market. This involvement also sparked interest in the problems of single-headed households, displaced homemakers, and discrimination against families with children, which LWV supported prohibitions against throughout the 80s.

In 2005, the League urged Congress to create the Affordable Housing Fund, a long-overdue step toward addressing the housing crisis that confronts families with low and extremely low incomes. It also urged House members to protect activities of the nonprofit groups providing the bulk of housing services for our poorest communities. In June 2020 during the COVID-19 pandemic, LWVUS signed on to a coalition letter authored by The Leadership Conference and the National Community Reinvestment Coalition calling on congressional representatives to vote in favor of H.J. Res. 90, a Congressional Review Act resolution of disapproval to nullify rulemaking by the Office of the Comptroller of Currency. Changing the rules

would have undermined the Community Reinvestment Act of 1977 by allowing for large investments where the largest rewards could be made, rather than requiring smaller targeted investments in underserved neighborhoods.