

10. **Make the fair housing study and Action Plan available online** to all towns in the State, State Agencies with housing programs and other appropriate groups. Meet with designated representatives from State Agencies with housing programs to discuss and solicit their assistance and to active participation in addressing the impediments identified.
11. **Be available to nonentitlement communities to share information** about the State fair housing study, its findings, and to assist with reducing barriers in nonentitlement areas, including land use and zoning laws.
12. **Research options for how the State can assist with displacement issues related to mobile park closures and redevelopment.** Investigate how other states have passed laws to address this issue and how *successful* the laws were in addressing the issue.
13. **Investigate how best to develop and implement a financial literacy curriculum** in the State's public schools at the junior high and high school levels.
14. **Promote grants available for a Statewide anti-predatory lending campaign** and the feasibility of launching such a campaign.
15. **Promote a model loan application process**, and how applicants should be informed about existing resources to help repair or build their credit history. Distribute this model process to lenders via "tool kits" and through training sessions for their staff.
16. **Continue the State's Fair Housing Collaborative**, which converses regularly to discuss and work towards resolving fair housing issues Statewide.



State of Oregon

Fair Housing Action Plan

If it has always been easy for you to find an apartment to rent or a home to buy, you may not have thought much (or at all) about housing discrimination.

But perhaps your family has had a rental application rejected because, according to the property manager of the development, there were "already too many children" in an apartment complex. Or, when looking for a home to buy, your real estate agent said you "wouldn't be interested" in living in certain parts of town. Perhaps you haven't experienced these things yourself, but you know someone who has.

In early 2005, the State of Oregon conducted a study to determine if these types of barriers to fair housing choice, among others, exist in the State. The study investigated many different types of impediments to fair housing choice and then developed a plan to address the barriers. The study was carried out through a collaborative effort between Oregon Housing and Community Services and Oregon Economic and Community Development.

This document highlights the activities the State will undertake between 2006 and 2010 to address and reduce fair housing barriers in Oregon—ultimately, making the State a better place to live.



OREGON
ECONOMIC & COMMUNITY
DEVELOPMENT DEPARTMENT



Oregon's Plan to Address Fair Housing Barriers

GOALS

- A:** Reduce occurrences of fair housing discrimination by identifying and investigating discriminatory activities, and educating citizens and stakeholders about fair housing laws.
- B:** Increase citizens' knowledge of how and where to address fair housing issues.
- C:** Increase citizens' knowledge of fair housing law, particularly awareness of familial status protection.
- D:** Increase State Agency knowledge about advising citizens with fair housing issues.
- E:** Increase local jurisdictions' understanding of how land use and zoning laws and policies affect affordable housing development and housing opportunities.
- F:** Increase citizens' understanding and awareness of the personal impacts of credit in obtaining rental housing and purchasing a home.

ACTIONS:

1. **Conduct audits** to find where and what type of discrimination is occurring the most in the State.
2. **Conduct targeted campaigns or "road shows" to educate citizens**, landlords, housing providers and real estate professionals about the specific issues of fair housing discrimination that are most prevalent by area.
3. **Continue the educational and informational fair housing campaigns provided by the Fair Housing Council of Oregon.** Activities include distribution of brochures, posters, arrangement of public service announcements, radio interviews and maintaining the Fair Housing Council of Oregon website.



Artist: Ian Hilton, Grade 1
School: Holy Cross School, Portland, OR

Cover and inside art:
Artist: Beau Plummer, Grade 5
School: Fairview Elementary, Fairview, OR

4. **Distribute fair housing "resource packages,"** which include applicable fair housing laws and regulations, to communities and landlords, including but not limited to those that benefit from federal and State funds. These packets contain fair housing information for display to the public in city offices as well as in rental housing developments.
5. **Continue the annual fair housing poster contest,** which introduces fair housing concepts to children through the State's public and private schools.
6. **Continue assisting with newsletter production and distribution** for the Fair Housing Council of Oregon's quarterly newsletter on fair housing issues.
7. **Continue the Fair Housing Information Hotline,** a toll free resource for answering citizens' questions about fair housing issues and taking and processing fair housing discrimination complaints: 1-800-424-3247.
8. **Develop a fair housing resource list** for distribution to all relevant State Agencies, identify contact people within the Agencies, and coordinate distribution of fair housing materials to these contacts.
9. **Conduct a targeted mass media campaign** in nonentitlement⁽¹⁾ areas of the State that focuses on educating citizens about familial status protection.

(1) "Nonentitlement" areas include those that receive federal housing and community development funding through the State rather than directly from the federal government. In general, nonentitlement areas are rural areas including small cities and towns.

Barriers to Fair Housing Choice in Oregon

The State's fair housing research found the following fair housing impediments in Oregon's nonentitlement areas:

Housing discrimination. More than one in ten citizens in Oregon's nonentitlement areas (13 percent) have experienced housing discrimination. This means that almost 200,000 citizens of Oregon's nonentitlement areas believe they have experienced some form of housing discrimination.

Lack of support for familial status protection. Only 55 percent of citizens in Oregon's nonentitlement areas said they support laws to protect a woman with a child from being discriminated against by landlords. Citizens' support for other types of fair housing protections averaged around 70 percent.

Lack of knowledge of complaint process. Citizens who have experienced discrimination are most likely to "do nothing" about it or look for another place to live or move. Just 22 percent take some type of action to resolve the discrimination.

Zoning and land use barriers. Closures of mobile home parks for land redevelopment in many parts of the State are displacing low-income and senior households and could potentially reduce the supply of affordable housing.

Personal credit issues. An analysis of mortgage lending data in Oregon showed that most minority loan applicants have higher mortgage loan denial rates than non-minority applicants. The primary reason for the denials is personal credit.

To view the State's 2006-1010 Consolidated Plan, which contains the Fair Housing Action Plan (Attachment 3), use the following links:

http://www.ohcs.oregon.gov/OHCS/COM_PublicNotices.shtml#Public_Hearings.shtml

and

http://www.ohcs.oregon.gov/OHCS/HRS_Consolidated_Plan_5yearplan.shtml

