Portland Housing Bureau Equity Forum 2016

SOLVING THE UNMET HOUSING NEEDS OF THE PEOPLE OF PORTLAND, AND ENDING RACIAL DISPARITIES IN HOUSING ACCESS AND OUTCOMES FOR PHB INVESTMENTS.

PORTLAND HOUSING BUREAU

Dan Saltzman, Commissioner
Kurt Creager, Director

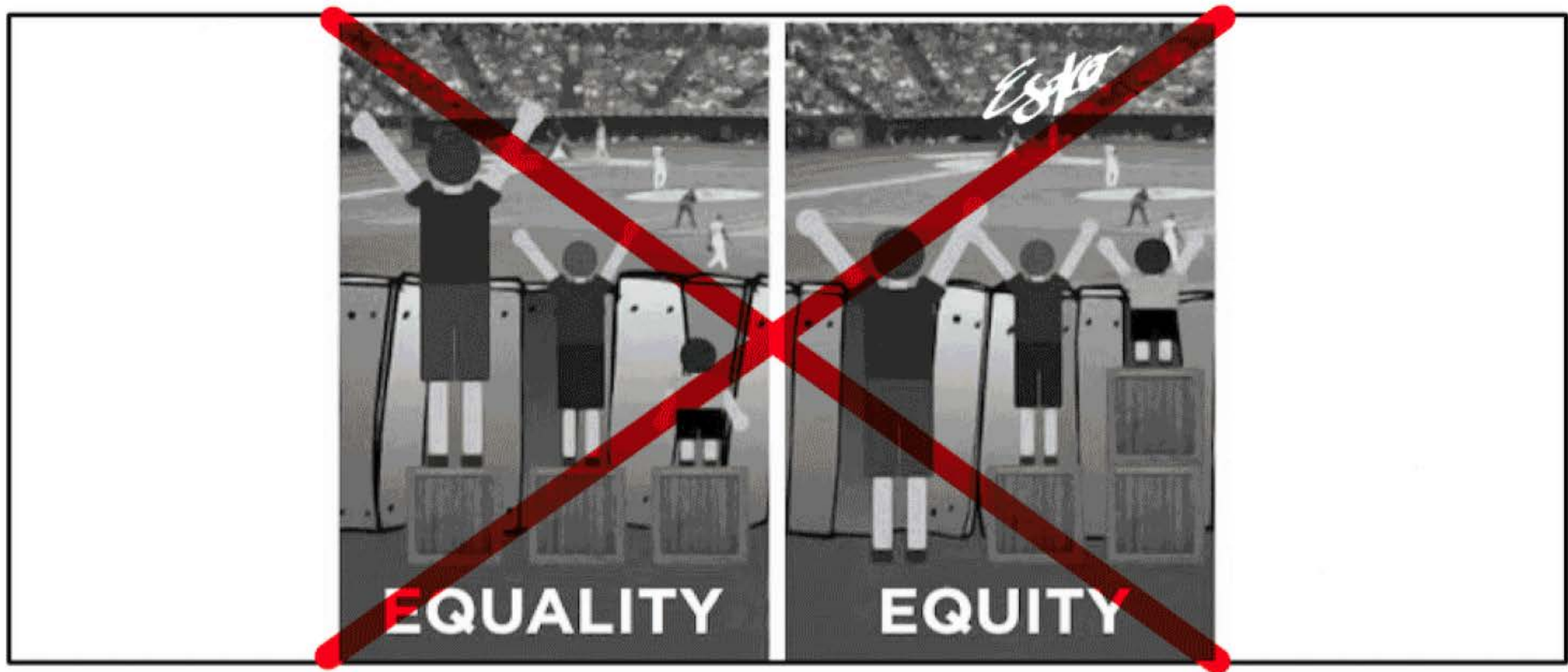# Portland Housing Bureau Equity Forum 2016 Agenda

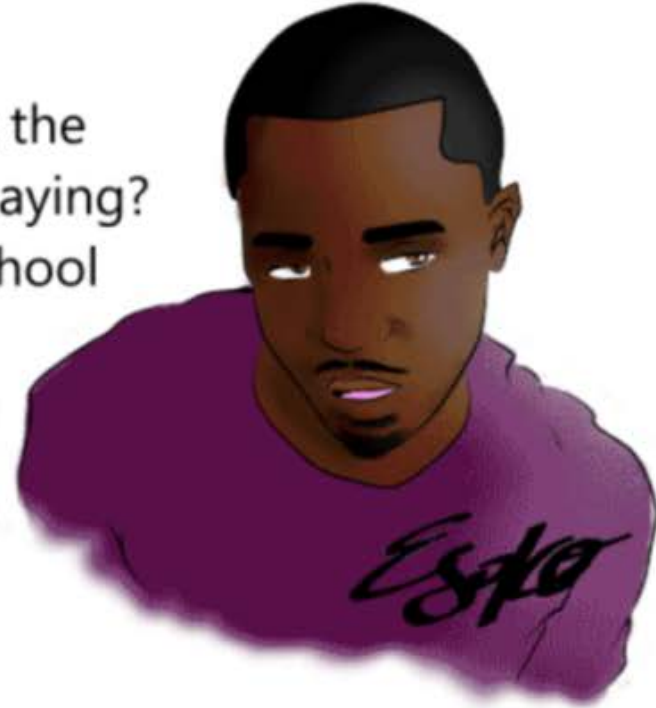|		
Registration and continental breakfast	**Kim McCarty, Program Coordinator, (PHB)**	**08:00 am – 08:30am**
Welcome **Directors Report**	Leslie Goodlow, Business Operations Manager (PHB) Kurt Creager, Director (PHB)	08:30 am – 08:45 am
Portland, State of Housing	Matt Tschabold, Equity and Policy Manager (PHB)	08:45 am – 09:00 am
Keynote Speaker	Dr. Joy DeGruy	09:00 am – 10:00 am
Break	Break	10:00 am – 10:10 am
PHB Racial Equity Plan	Cupid Alexander, Program Coordinator (PHB) Chris Cook, Program Coordinator (PHB)	10:10 am – 10:30 am
Racial Equity Plan in practice **N/NE Preference Policy** **Panel Discussion**	Leslie Goodlow, Bishop Steven Holt (N/NE Oversight Committee), Victoria James, Policy Analyst (PHB)	10:30 am – 11:00 am
No App Fee	Tyrone Poole, Founder of No App Fee	11:00 am – 11:30 am
Next Steps	Javier Mena, Assistant Housing Director (PHB)	11:30am – 12:00 pm

What is "Equity"?

by Esako

"Hi! This illustration is to help you understand what equity means. Equity is a big concept with a lot of moving parts, so I brought some friends along to help...."

Equity isn't about watching baseball."

"Now, some of y'all got more privilege than others and that's ok.
But just remember, when you ain't using your privilege as a _tool_, you are using it as a _weapon_."
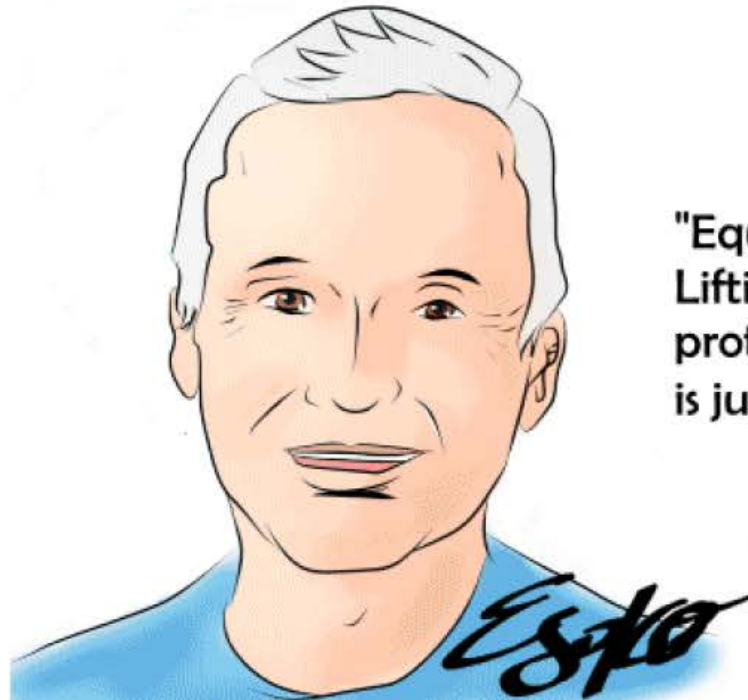
"Equity, like a home, is a human right. Lifting barriers, restoring rights, and protecting those most vulnerable is just maintenance."

State of Housing
in Portland

December 2016

PORTLAND HOUSING BUREAU

Dan Saltzman, Commissioner
Kurt Creager, Director

Housing Actions in Last 14 Months

- **City Council declares a Housing and Homelessness Emergency**

- **Housing Bureau releases $62 million for affordable housing production and preservation**

- **City Council increases affordable housing urban renewal resources from 30% to 45%**

- **City and County expand and reform the affordable housing tax exemption program**

- **City Council adopts first-step tenant protections**

- **City Council dedicates short-term rental lodging tax revenue to affordable housing production and preservation**

Housing Actions in Last 14 Months, cont.

- City works with State Legislature in the removal of mandatory inclusionary housing pre-emption

- City and County create a Joint Office of Homeless Services

- City Council adopts affordable housing construction excise tax

- Voters approve a $258.4 million affordable housing bond

- Commissioner Saltzman and Housing Bureau develop a recommended mandatory inclusionary housing policy for City Council consideration

Housing Actions in Last 14 Months, cont.

- **Over 400 rental housing units added to portfolio**

- **Over 1,900 affordable rental housing units in production pipeline**
  - 30% AMI: 354
  - 50% AMI: 324
  - 60% AMI: 1,003
  - 80% AMI: 245*

- **Over 700 home repair loans and grants**

- **Households helped with:**
  - Short-term rent assistance: over 4,000
  - Permanent supportive housing: over 3,900
  - Transitional housing: over 1,900
  - Emergency/Winter Shelter: over 4,600

*Tax exemption units, no direct financing

2015 Multifamily Production

- **Roughly 4,500 units permitted**

- **Roughly 3,700 units produced**

Multifamily Permitting 2015

816 to 1,722
236 to 815
73 to 235
1 to 72
0
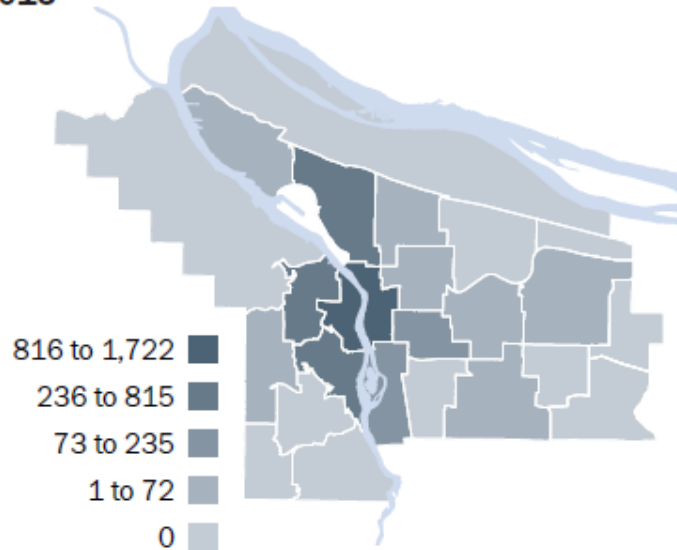
Fig. 1.15   Multifamily Unit Permits & Production, 2000-2015
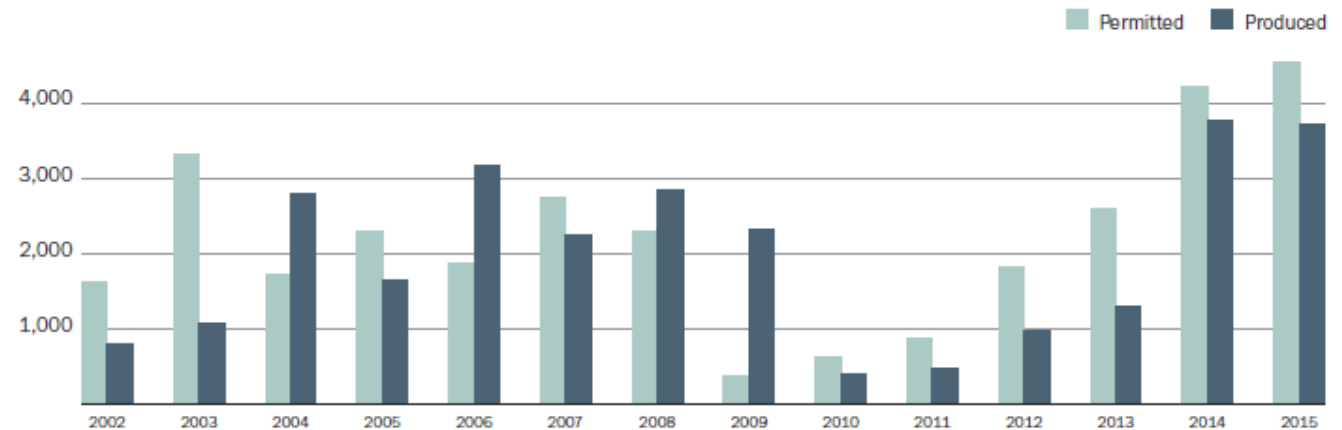
Permitted   Produced

4,000
3,000
2,000
1,000

2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015

Source: City of Portland, Bureau of Development Services; Multnomah County, Portland Tax Lot Data 2015

2015 Multifamily Production

Fig. 1.17 Multifamily Unit Production by Neighborhood, 2015
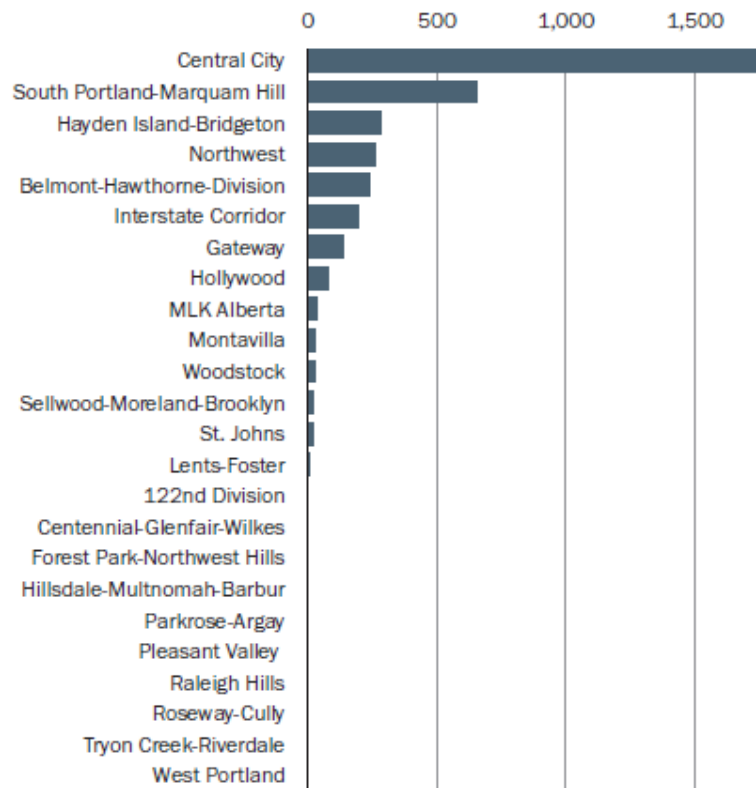
Source: Multnomah County, Portland Tax Lot Data 2015

Fig. 1.18 Multifamily Unit Permits by Neighborhood, 2015

Source: City of Portland, Bureau of Development Services, 2015

2015 Single Family Production

- **Roughly 800 units permitted**

- **Over 700 units produced**

Single-Family Permitting 2015

71 to 115 ■
33 to 70 ■
21 to 32 ■
9 to 20 ■
1 to 8 ■
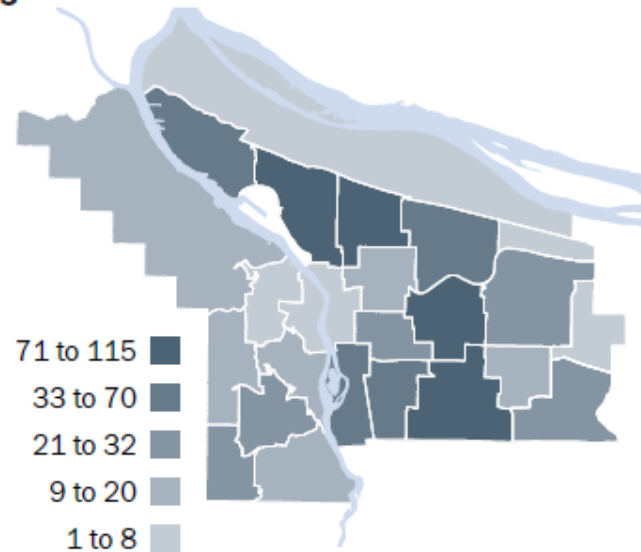
Fig. 1.16   Single-Family Unit Permits & Production, 2000-2015
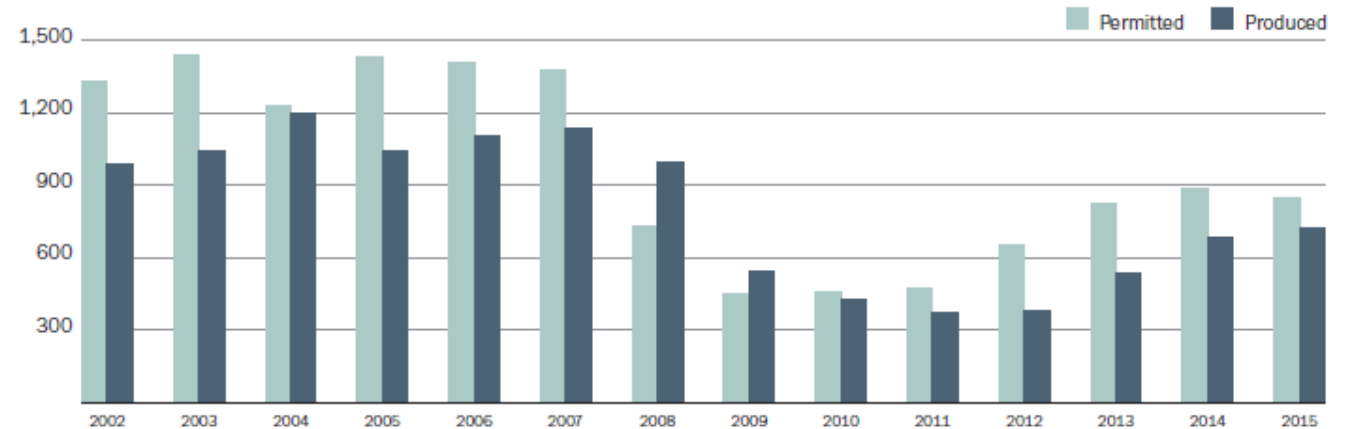
Permitted ■   Produced ■

Source: City of Portland, Bureau of Development Services; Multnomah County, Portland Tax Lot Data 2015

2015 Single Family Production
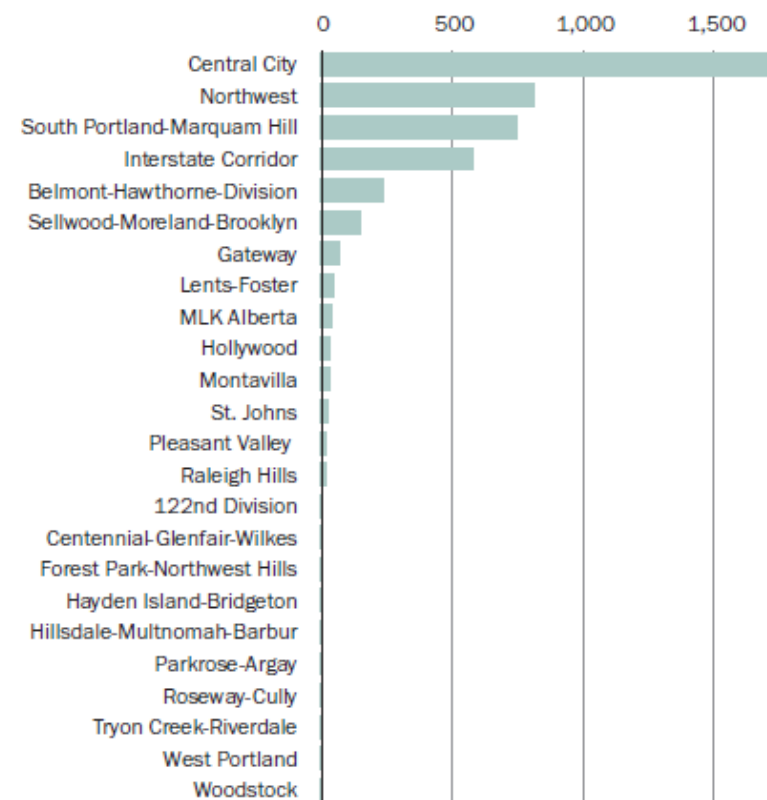

Fig. 1.19 Single-Family Unit Production by Neighborhood, 2015
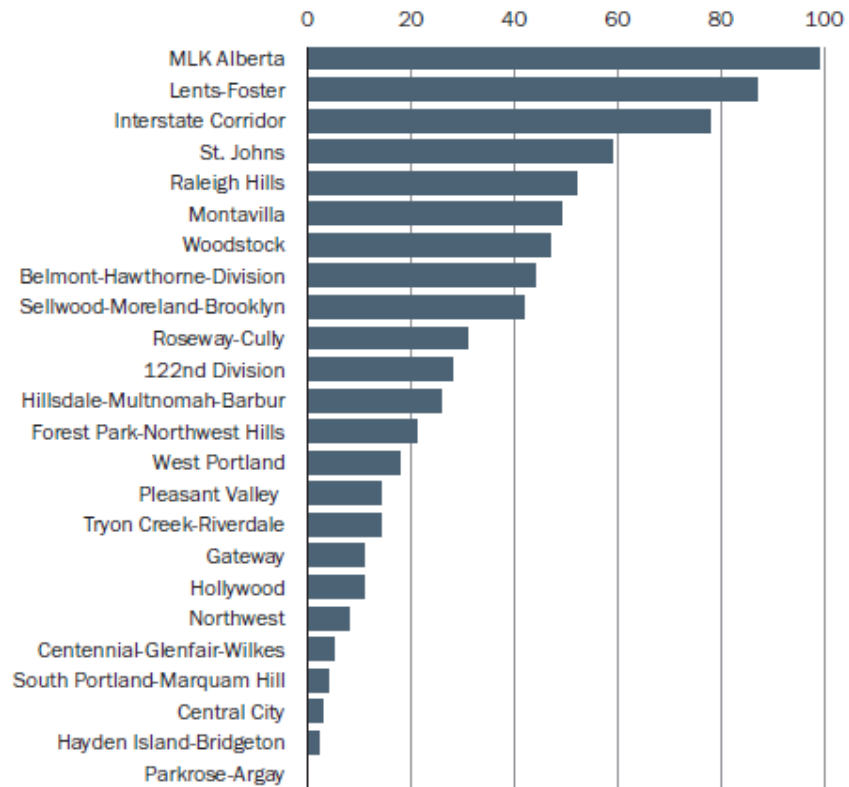
Source: City of Portland, Bureau of Development Services, 2015

Fig. 1.20 Single-Family Unit Permits by Neighborhood, 2015
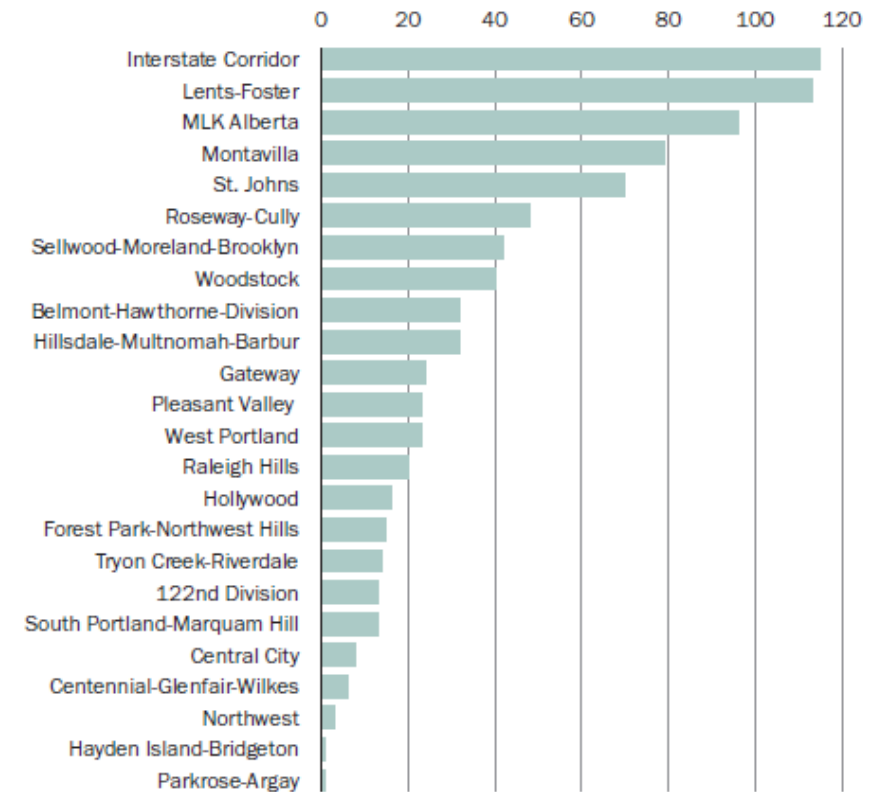
Source: City of Portland, Bureau of Development Services, 2015

Change in Rental Affordability

- **Average rents +7% over 2015**
  - **+3% for studios**
  - **+12.4% for 1 bedrooms**
  - **+18.2% for 2 bedrooms**
  - **+14.7% for 3 bedrooms**

- **Studio rents +15-60% in East Portland and Southwest Portland**

- **1-bedrooms with average rent below $1,000, only east of 60th Ave**

- **East Portland and Southwest Portland see highest average increases**

Change in Rental Affordability

2015 **2016**

3 Person Low Income Household
(60% AMI - $39,720 per year)
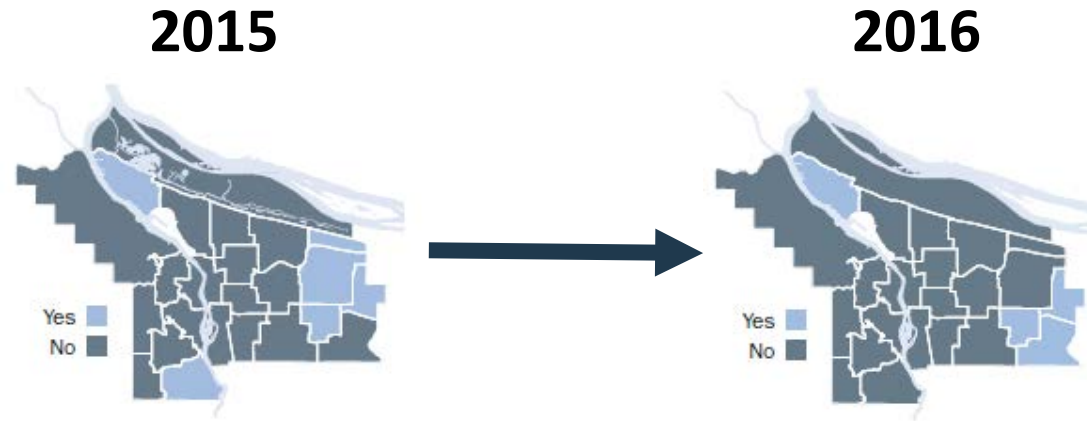
-2 Neighborhoods

3 Person Moderate Income Household
(80% AMI - $52,950 per year)
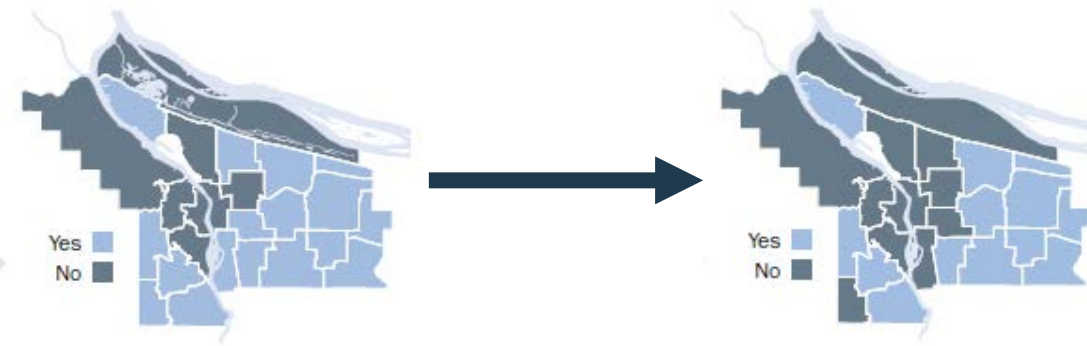
-4 Neighborhoods

Change in Owner Affordability

- **Median home sales prices +44% from 2011 to 2015**
  - **+79% in Lents-Foster**
  - **+62% in Interstate and Gateway**
  - **+59% in St. Johns**
  - **+57% in 122nd-Division**

- **2015 median home sales price above $400,000 in over half of neighborhoods**
- **East Portland neighborhood home sales price increase between 2014 and 2015 between 10-20%**

Change in Owner Affordability

2015   **2016**

3 Person Low Income Household
(60% AMI - $39,720 per year)
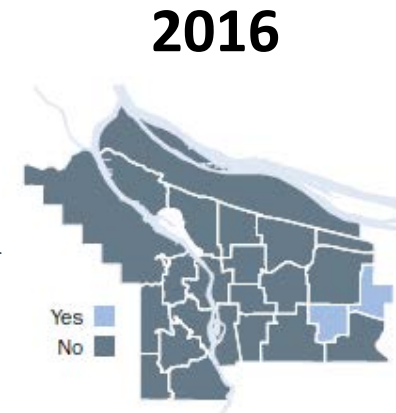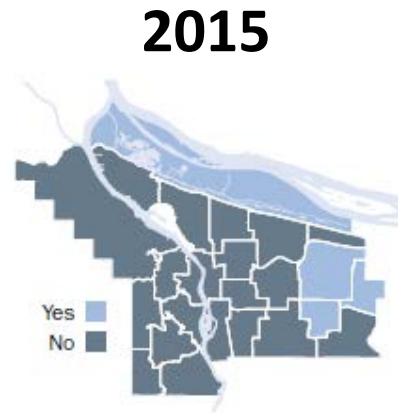
-2 Neighborhoods

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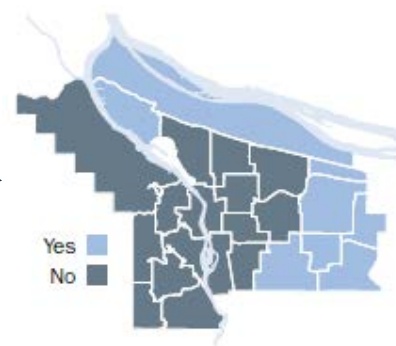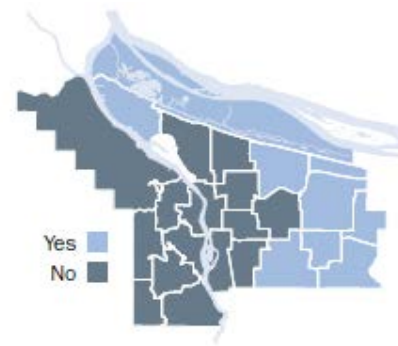
-1 Neighborhood

Rental Affordability
for Communities of Color

White Household	Black Household	Native American Household	Latino Household	Asian Household
-1	**Same**	**Same**	**-1**	**-2**
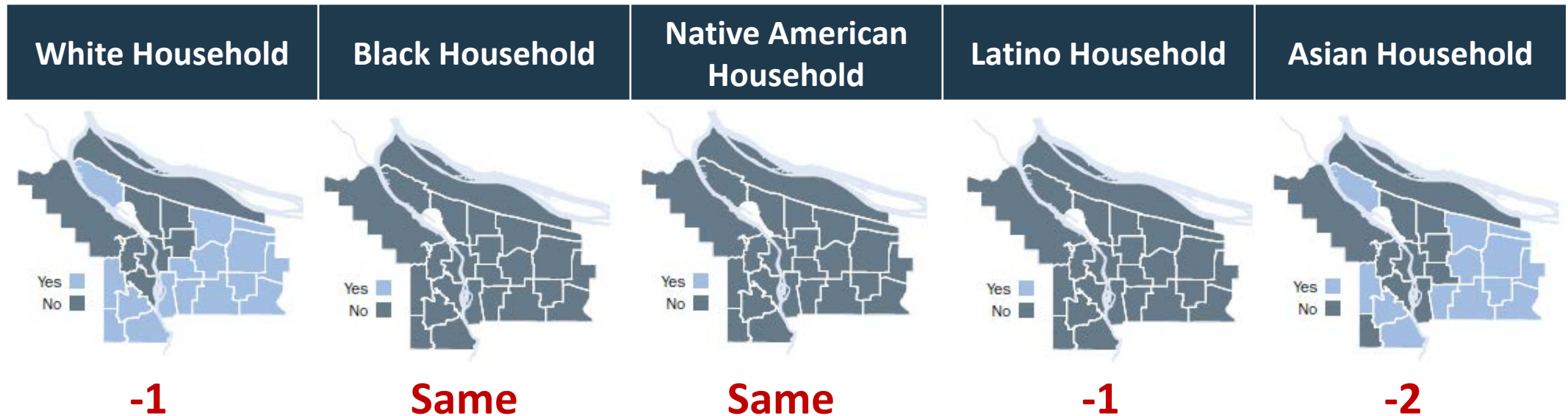
Change in Number of Affordable Neighborhoods

Owner Affordability
for Communities of Color

White Household	Black Household	Native American Household	Latino Household	Asian Household
-3	Same	Same	-3	-1
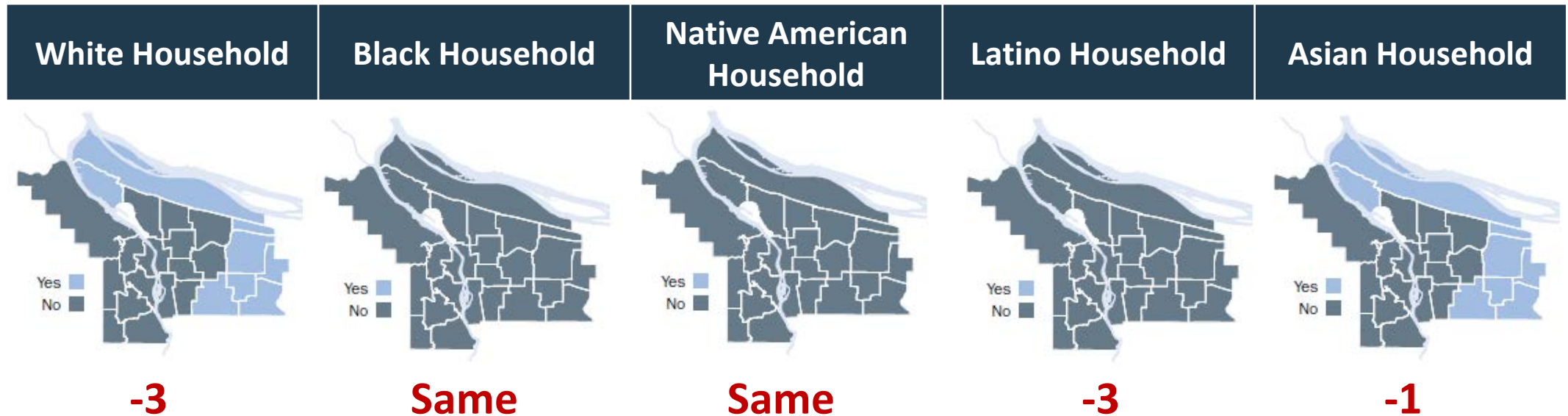
Change in Number of Affordable Neighborhoods

Housing Actions, Next Steps

- GO bond implementation, bond oversight committee appointment
- Mandatory inclusionary housing implementation
- Affordable housing permit process improvements
- Creation of tenant-landlord services office
- Mandatory rental registration and inspections
- Additional tenant protection services
- TIF lift implementation
- Work with Government Relations on state and federal legislative agenda
- Continued collaboration with Joint Office and Multnomah County

State of Housing in Portland

December 2016

PORTLAND HOUSING BUREAU
Dan Saltzman, Commissioner
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We are very excited to be joined by nationally known expert **Dr. Joy DeGruy**, who will give the keynote address on how an organization moves from thoughtful and intentional change to operational, institutional change that results in sustainable racial equity and inclusion.

KEYNOTE SPEAKER

DR. JOY DEGRUY

Portland Housing Bureau
Racial Equity Plan

HTTP://WWW.PORTLANDOREGON.GOV/OEHR/70048

Racial Equity Plan

"The Portland Housing Bureau works to ensure racial equity for Communities of Color in city-supported service and housing programs and will reduce disparities experienced by Communities of Color in program access and outcomes."

-Bureau Equity Guiding Statement

PORTLAND HOUSING BUREAU
Dan Saltzman, Commissioner
Kurt Creager, Director

Why A Racial Equity Plan?

The City Mandated in Resolution No. 37247 (as amended):

"A RESOLUTION affirming the City's race and social justice work and directing City Bureaus to use available tools to assist in the elimination of racial and social disparities per the citywide Racial equity Goals and Strategies, expand the Office of Equity's (OEHR) work to include greater accountability and community-wide efforts to achieve racial equity in our community"

CITYWIDE RACIAL EQUITY GOALS & STRATEGIES

OFFICE of EQUITY and HUMAN RIGHTS
CITY OF PORTLAND

EQUITY GOAL #1

We will end racial disparities within city government, so there is fairness in hiring and promotions, greater opportunities in contracting, and equitable services to all residents.

EQUITY GOAL #2

We will strengthen outreach, public engagement, and access to City services for communities of color and immigrant and refugee communities, and support or change existing services using racial equity best practices.

EQUITY GOAL #3

We will collaborate with communities and institutions to eliminate racial inequity in all areas of government, including education, criminal justice, environmental justice, health, housing, transportation, and economic success.

OVERALL STRATEGIES

1. Use a racial equity framework
2. Build organizational capacity
3. Implement a racial equity lens
4. Be data driven
5. Partner with other institutions and communities
6. Operate with urgency and accountability

OVERVIEW

Strategy

The Racial Equity Plan

Implementation vision

Strategy

Utilized a racial equity assessment

Conducted strategy sessions around assessment outcomes and potential actions

Formed interlocking approach to lead to long term institutional and structural change

| Preparation | Research and Information Gathering | Research Findings | Develop Plan | Implementation, Reporting, and Evaluation |

Bureau Equity Guiding Statement: The Portland Housing Bureau works to ensure racial equity for Communities of Color in city-supported service and housing programs and will reduce disparities experienced by Communities of Color in program access and outcomes.

Long-term Goal(s):	Five Year Bureau Objective(s):	Strategies and Bureau Actions	Bureau Performance Measures					Evaluation Tool	Lead Staff	Oversight	Due Date
			Year 1	Year 2	Year 3	Year 4	Year 5				
Community Engagement & Community Outcomes: Strengthen outreach, public engagement, and access to City services for communities of color and immigrant and refugee communities, and support or change existing services using racial equity best practices.	PHB works with Communities of Color in our community outreach and public engagement efforts to improve equitable outcomes and access to service delivery decision and investments.	Strategy 1: Implement racial equity lens									
		Action: Bureau Equity Committee Representatives will facilitate work team meetings to apply the racial equity toolkit provided by OEHR to all existing and future PHB programming. This includes setting equity goals, collecting and analyzing data, understanding historical context, engaging those impacted, refining outcomes and developing strategies, implementing changes, and evaluating and reporting back. The annual report should be available publicly.	Initial review of programs, create equity plan	Data collection and report out, first equity report	Collect feedback from community and partners, incorporate into revisions	Internal review of goals and outcome measures, update plan and report out	Collect feedback from community and partners, incorporate into revisions	Create an outcome goal report.	Bureau Equity Committee (BEC) Chairs and Representatives	Equity and Policy Manager	Ongoing annually
		Strategy 2: Be data driven									
		Action: Data team will provide overlay of opportunity mapping with geographic communities of color for use by bureau staff, advisory committees and the public.	create initial map	Include map overlay with NOFA materials/state of housing report	Update opportunity mapping	Add opportunity mapping filter to NoAppFee portal	Add opportunity mapping data to HDS	TBD	Housing Program Coordinator	Data Team Manager	7/1/2017 (initial map) and then annually from then.
		Action: Incorporate community processes for criteria-setting, as well as community-informed data collection and analysis of race disparities in the prioritization of investments in rental and homeownership programming.	Develop community process for criteria-settngn processes and data collection.	Collect and analyze data from community at large (>1850 respondents, ~3% margin of error rep sample of Portland population)	Incorporate results of community survey into NOFA process and single family program processes, develop feeback mechanism	At community engagement meetings following 2020 NOFA, determine how many of attendees responded to survey	Hold city engagement meeting to invite review of progress and suggest improvements to criterion setting processes and data collection.	Survey of needs & satisfaction	Engagement and Policy Coordinator	HIPP Manager & NHP Manager	Ongoing annually
		Strategy 3: Set quantitative goals for programs and policies									
		Action: Use data and program goals to establish intended outcome of program and set quantitative goals, disaggregate data by appropriate demographics, and identify racial disparities. Establish process for correcting program parameters if the outcome is not acheived. Schedule annual review of outcomes.	Develop template for setting and reporting quantitative outcome goals. Should include intended outcomes, method of acheiving outcomes, and results. Develop process to correct programs not meeting goals.	Develop a process that ensures annual review of programs/policies. Develop a system of policy/program review that holds Bureau accountable for programs/policies that are not meeting intended goals.	Train staff on how to use outcome goal templates/ how to track outcomes; how to schedule annual review of policies/ programs; how to course correct policies /programs. Begin implementing outcome tracking.	Tracking and review continue. Refresher training is offered.	Tracking and review continue. Refresher training is offered.	Outcome goal reports with stated goals, method of acheiving goals, and results.	Project Managers	Assistant Director	Ongoing annually
	PHB will develop and maintain relationships with Communities of Color that are meaningful and valued by both sides in order to build trust. PHB will create a feedback loop to bring the concerns of organizations serving communites of color back to PHB leadership, and develop a mechanism to report back to the communites/stakeholders.	Strategy 1: All Community Based Organizations (CBOs) understand how to participate in decision-making and budget processes and access housing services for their clients and constituents.									
		Action 1: Create infrastructure that actively listens to the concerns of Communties of Color and community-based organizations and invites them into the decision-making and budget processes. This includes appointed advisory boards and stakeholder groups that provide guidance on budget and policy programming.	Develop a comprehensive list of outside organizations serving communities of color.	Use Customer Management system to track and manage contacts, compare year over year number of contacts.	Internal review of goals and outcome measures, update mission and goals and report out	Collect feedback from community and partners, incorporate into revisions	Provide update from revised documents	Internal with guidance from external partners	Community Engagement Coordinator	BEC	End of year
		Action 2: PHB Community Engagement staff along with program staff will proactively work with organizations advocating and serving communities of color. PHB will be intentional about inclusion of organizations serving the most vulnerable populations.	Develop a Community Engagement Plan with staff and external stakeholders. Establish goals for the program	Track progress against goals set in year One.	Internal review of goals and outcome measures, update mission and goals and report out	Collect feedback from community and partners, incorporate into revisions	Track progress against modified goals set in Year 3.	Internal with District Liaison Team.	Community Engagement Coordinator and District Liaisons.	BEC/Equity and Policy Manager	End of year
		Strategy 2: PHB develops and maintains pro-active, ongoing, and sincere relationships with communities									
		Action 1: Create infrastructure that systematically and proactively listens to the concerns of communties of color and culturally-specific community-based organizations.	Use Customer Management system to track contact with organizations serving communities of color. Set goals for engagement program.	Track progress (number of contacts made with organizations, and quality of contact with organizations) against goals set in Year One.	Internal review of goals and outcome measures, update mission and goals and report out	Collect feedback from community and partners, incorporate into revisions	Track progress against modified goals set in Year 3.	Internal with District Liaison Team.	Community Engagement Coordinator and District Liaisons.	Internal staff/external stakeholders.	End of year
		Action 2: Create a community engagement (district liaison) team to engage with organizations serving communities of color in dialogue, involvement and education on their respective turfs.	strategy: a. identify relevant list of "external partners." b. discuss needs of external partners. c. categorize those needs. d. develop outreach strategy based on categories and needs.	Based on strategy determined in year one, contact external partners. Engage in attending identified partners meetings.	Internal review of goals and outcome measures, update mission and goals and report out	Collect feedback from community and partners, through a paper/online survey. Incorporate responses into revisions.	Track progress against modified goals set in Year 3.	Internal with District Liaison Team.	Community Engagement Coordinator and District Liaisons.	Internal staff/external stakeholders.	End of year

Goals, Objectives, Actions

5 long term goals

5 year plan

Performance Measures, Evaluation Tools, Leads

one annual report

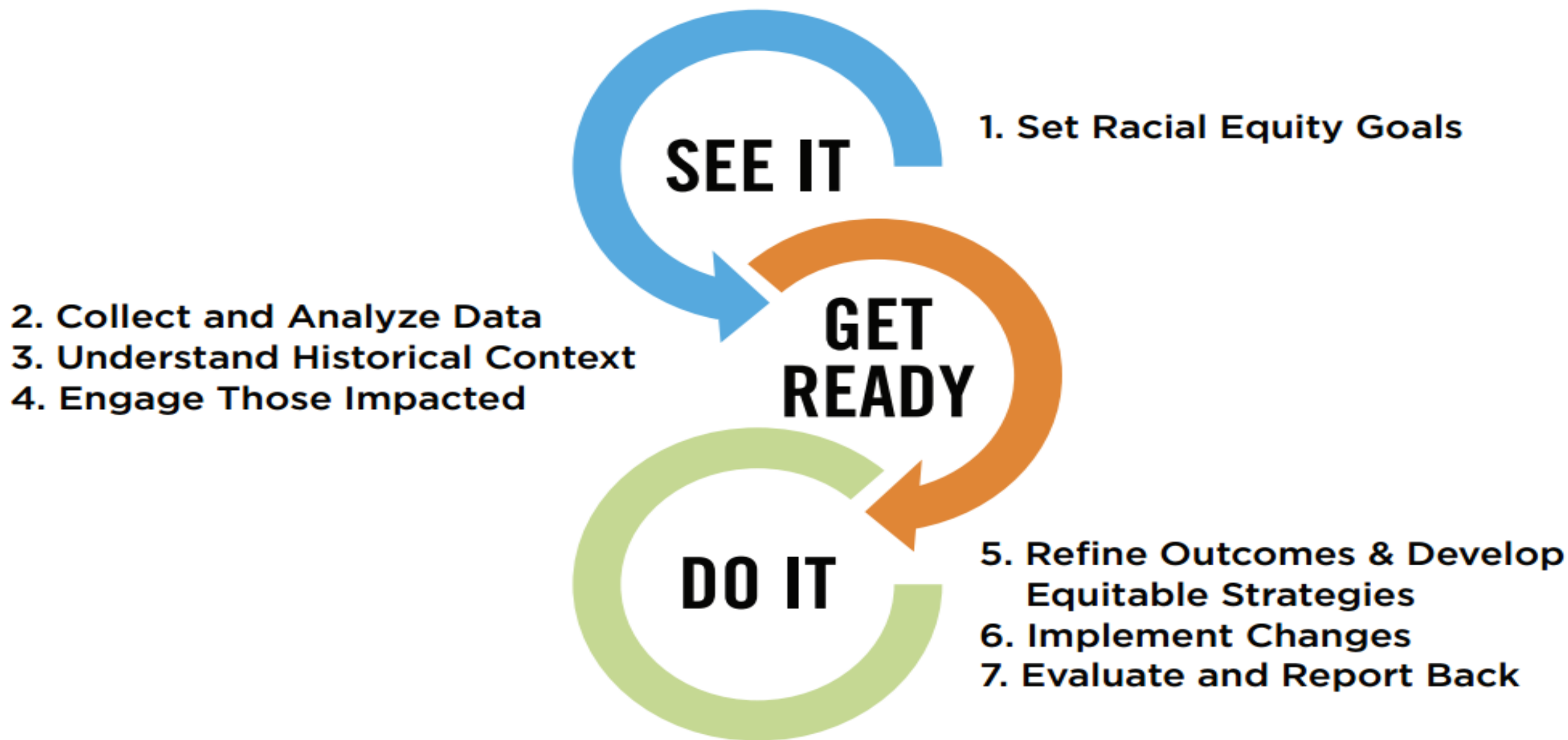# Community Engagement & Community Outcomes

Goal: strengthen outreach, public engagement, and access to City services (City-wide Equity Goal #2)

Objective: improve equitable outcomes and access to service delivery decisions and investments.

Strategy: implement racial equity lens (City-wide Strategy #3)

Action: apply racial equity toolkit

RACIAL EQUITY TOOLKIT

SEE IT

1. Set Racial Equity Goals

2. Collect and Analyze Data
3. Understand Historical Context
4. Engage Those Impacted

GET READY

DO IT

5. Refine Outcomes & Develop Equitable Strategies
6. Implement Changes
7. Evaluate and Report Back

Implementation Vision

Participation of community members, Portland Housing Bureau Leadership and Staff, and multiple city bureaus, venues and levels of responsibility

Stewardship Plan (Bureau Equity Committee)

Annual Progress Reporting

Our finalized plan can be found at :

https://www.portlandoregon.gov/oehr/70048

Questions?

North/Northeast Neighborhood Housing Strategy Equity Forum Presentation
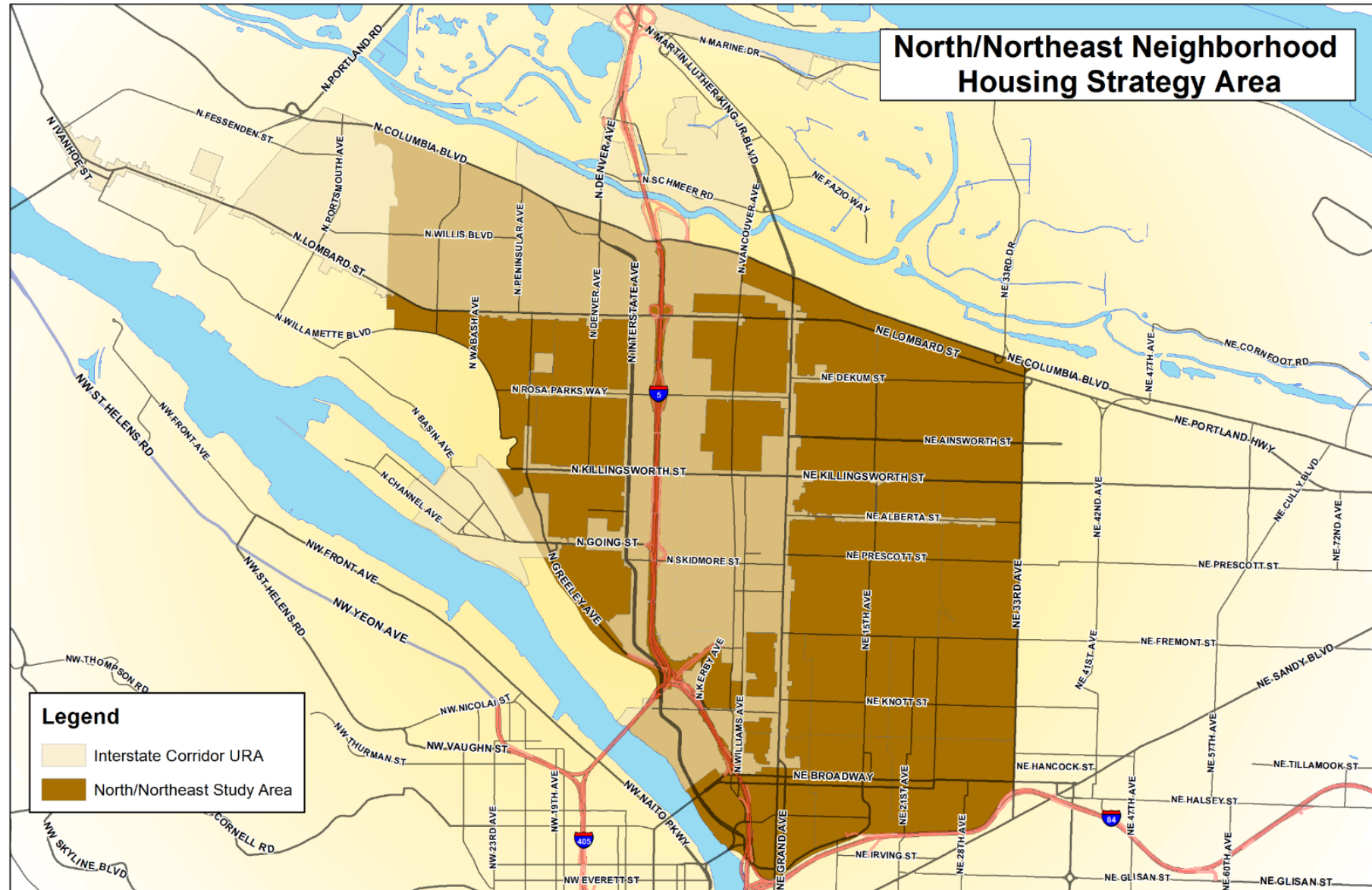

YOUR NEIGHBORHOOD, YOUR VOICE

PORTLAND HOUSING BUREAU
NORTH / NORTHEAST NEIGHBORHOOD
HOUSING STRATEGY

PORTLAND HOUSING BUREAU
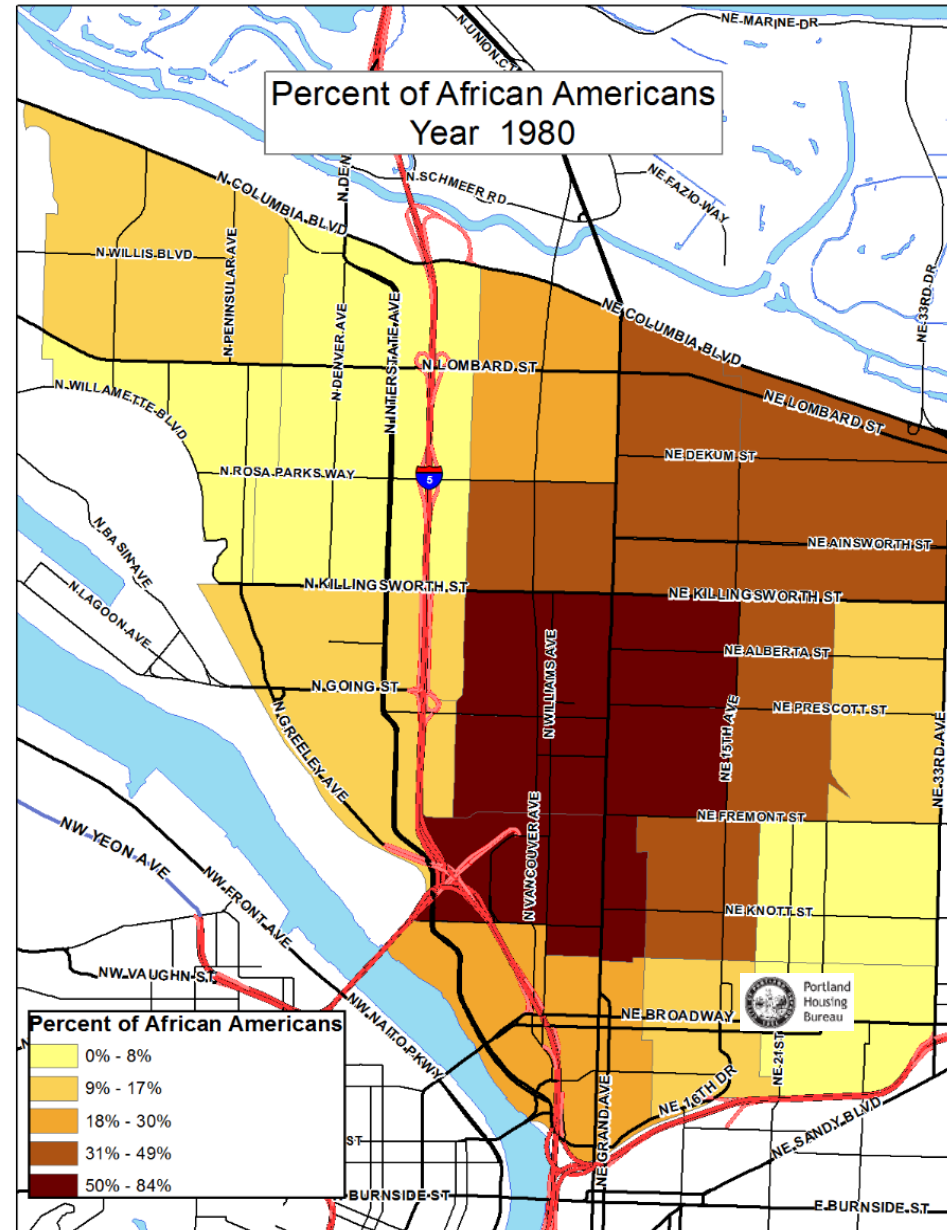Dan Saltzman, Commissioner
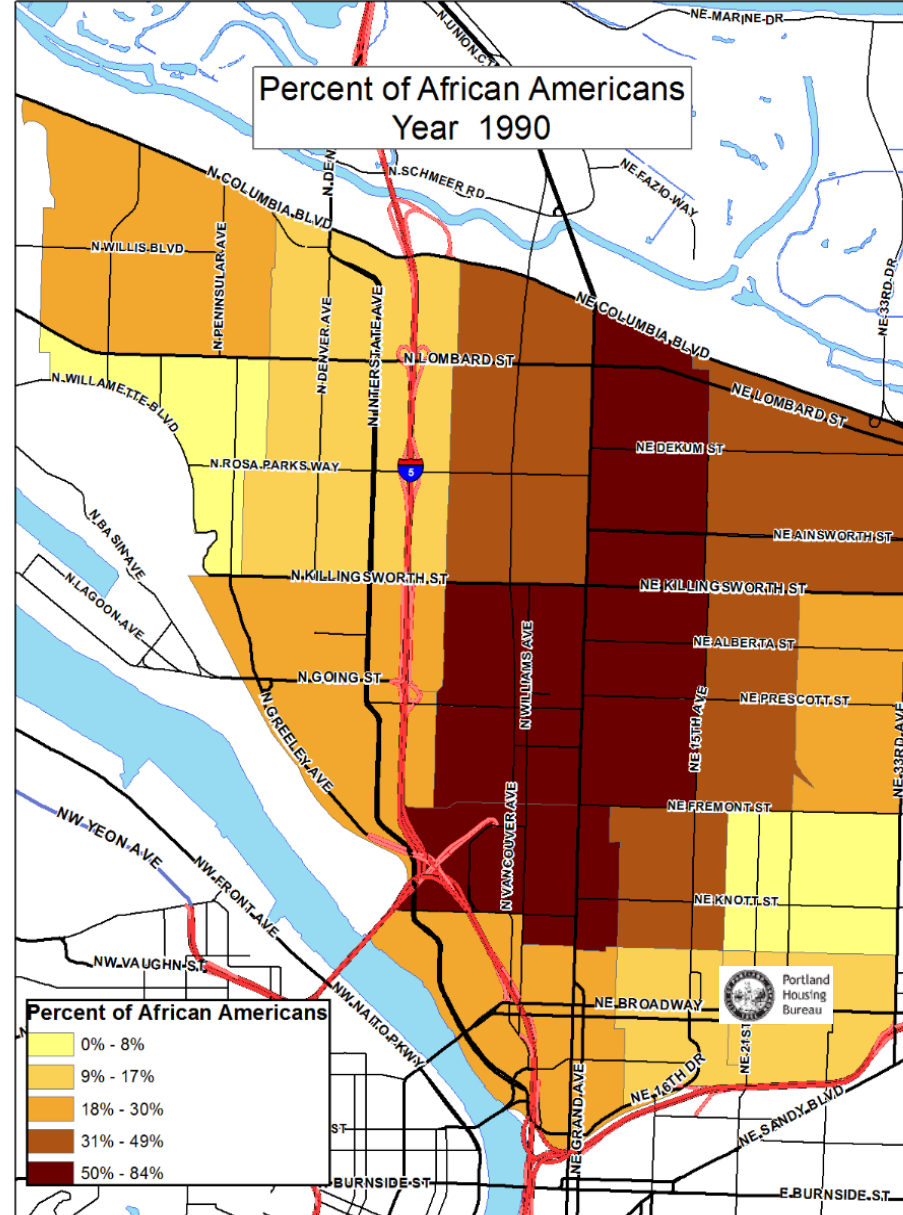Kurt Creager, Director

THE GEOGRAPHY

North/Northeast Neighborhood Housing Strategy Area

1970 Census Data of African Americans in the Study Area

1980 Census Data of African Americans in the Study Area

Percent of African Americans
Year 1980

Portland Housing Bureau

Percent of African Americans

- 0% - 8%
- 9% - 17%
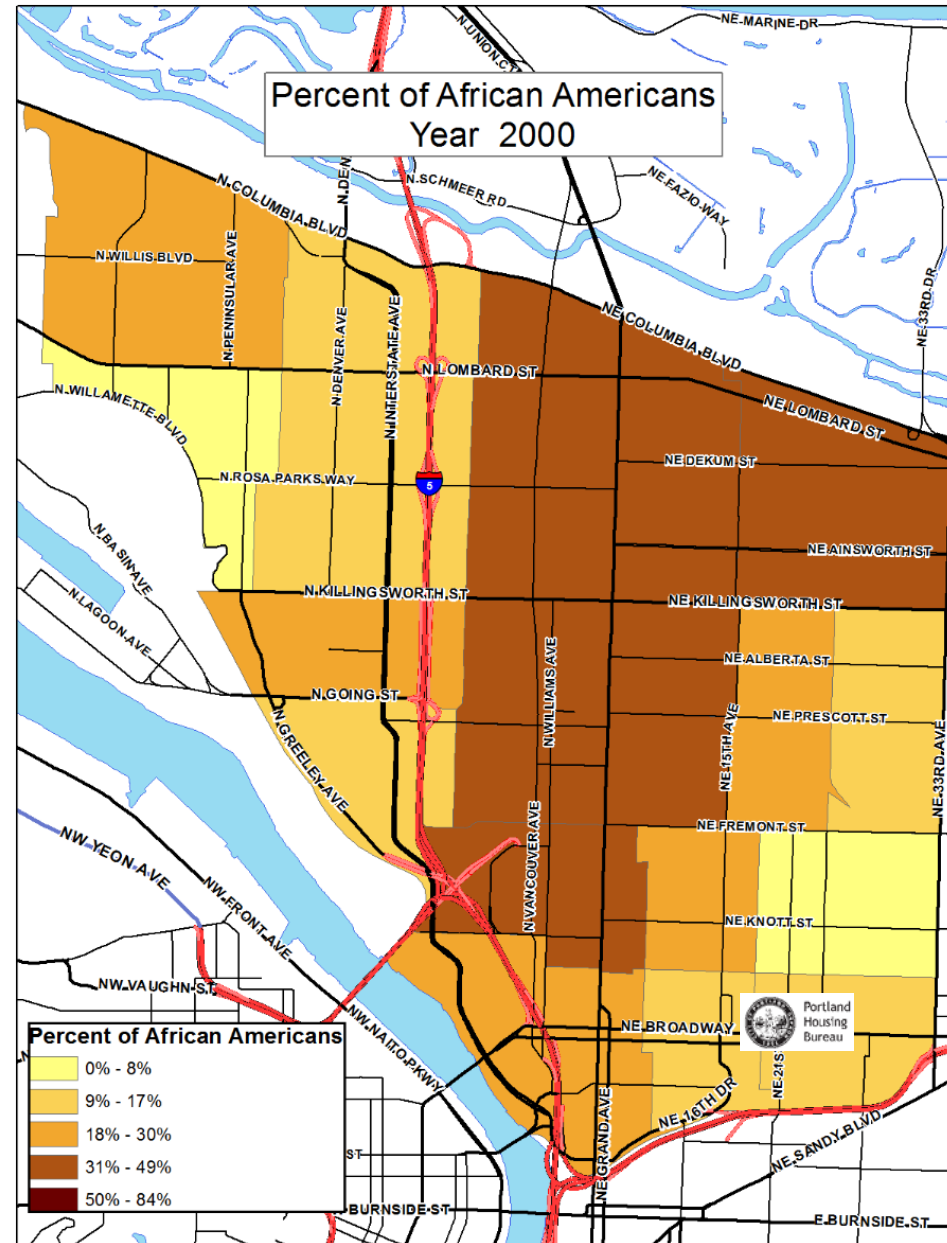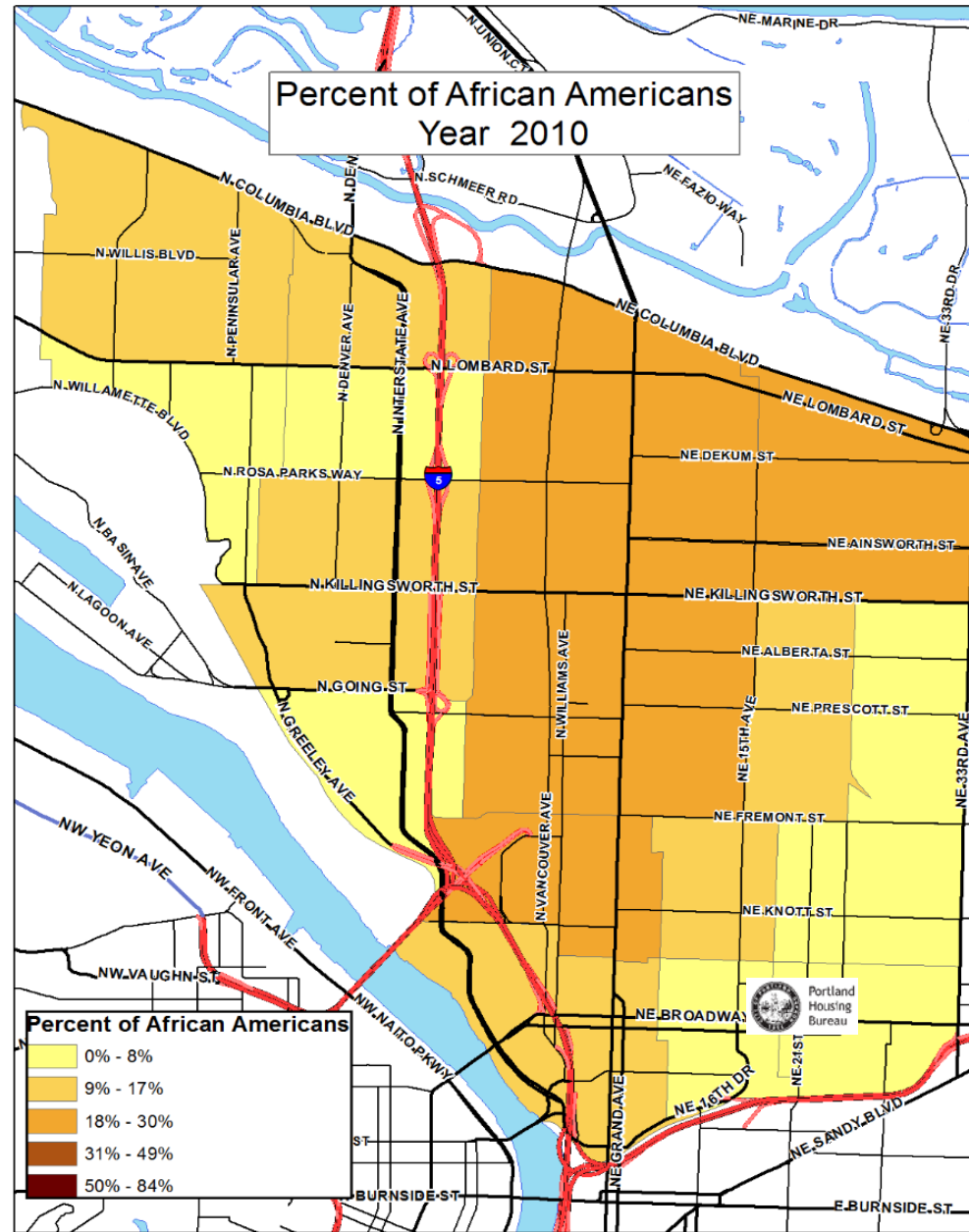- 18% - 30%
- 31% - 49%
- 50% - 84%
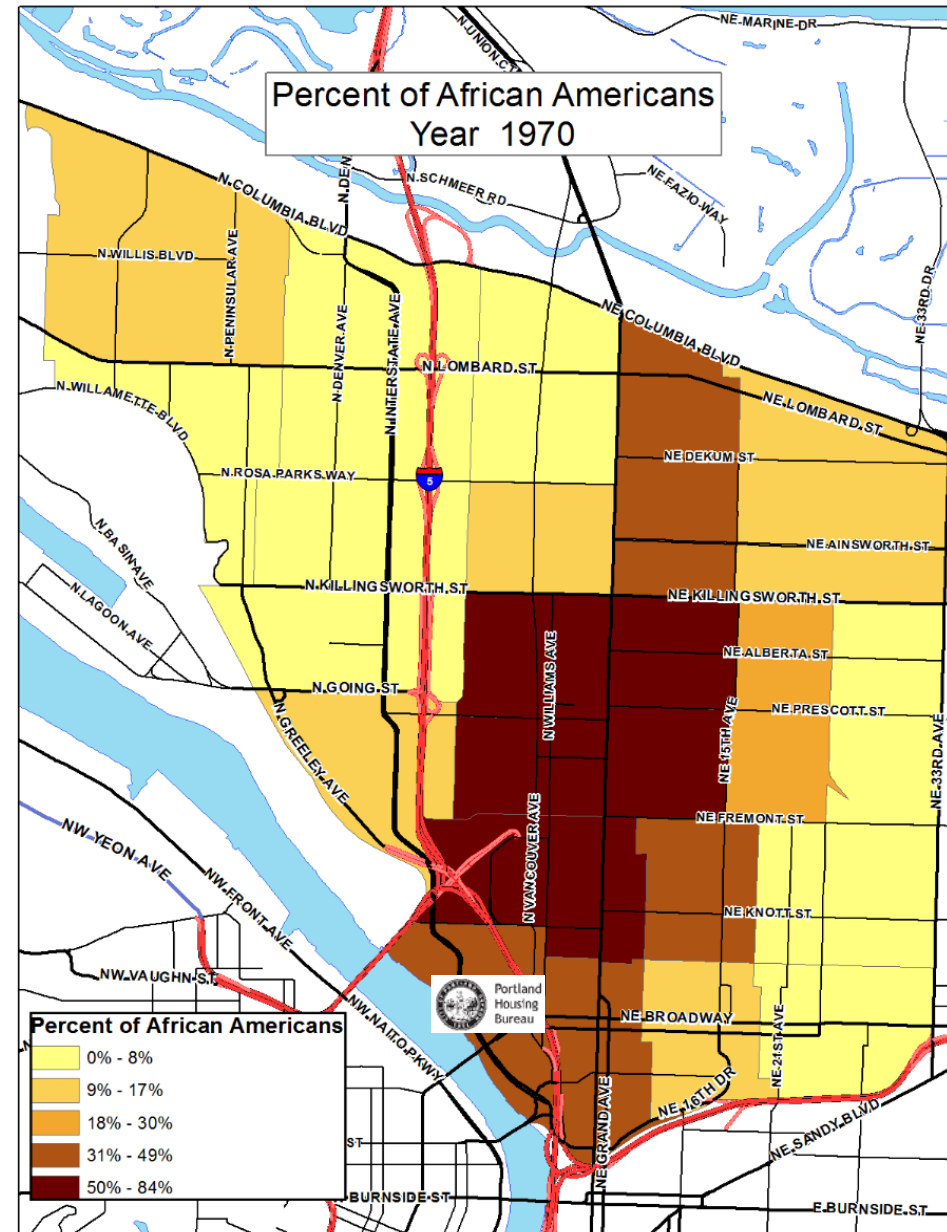
1990 Census Data of African Americans in the Study Area

2000 Census Data of African Americans in the Study Area

2010 Census Data of African Americans in the Study Area

PHB INVESTMENTS

Mayor's allocation 2014 ($20,000,000)

- $5 million Home Ownership

- $4 million Homeowner Retention

- $8 million Multi-family Rental Development

- $3 Million Land banking

Fall 2015 TIF Lift Additional $32,000,000

- $7 million Home Ownership
- $5 million Homeowner Retention
- $19.2 million Multi-Family Rental Development

YOUR NEIGHBORHOOD, YOUR VOICE

PORTLAND HOUSING BUREAU
NORTH / NORTHEAST NEIGHBORHOOD
HOUSING STRATEGY

DISPLACEMENT EVENTS

- Van Port Flood – May 30, 1948

- I-5 freeway – 1950

- Coliseum – Broke ground February 4, 1959; Opened November 3, 1960

- Central Albina Study- 1962

- Emanuel Hospital Plan – August 1969

- Interstate Urban Renewal Area – August 2000

PROMISES NOT KEPT

- Legacy/Emanuel 1970

- Albina Community Plan 1993

- Interstate Urban Renewal Plan 2000

- Interstate URA Housing Strategy 2002

YOUR NEIGHBORHOOD, YOUR VOICE

PORTLAND HOUSING BUREAU
NORTH / NORTHEAST NEIGHBORHOOD
HOUSING STRATEGY

PREFERENCE POLICY

- Designed to give **preference** to **marginalized families** with **historic roots** in North and Northeast Portland

- Preference for families **currently** in the community as well as those who have **already been displaced**

- Applies to **rental housing** and **homeownership programs** in North and Northeast Portland

- Preference policies **affect the order** of the list for services, **not program eligibility**

- Housing Bureau programming is **for low and moderate income** households

YOUR NEIGHBORHOOD, YOUR VOICE

PORTLAND HOUSING BUREAU
NORTH / NORTHEAST NEIGHBORHOOD
HOUSING STRATEGY

Albina Community Plan Boundary
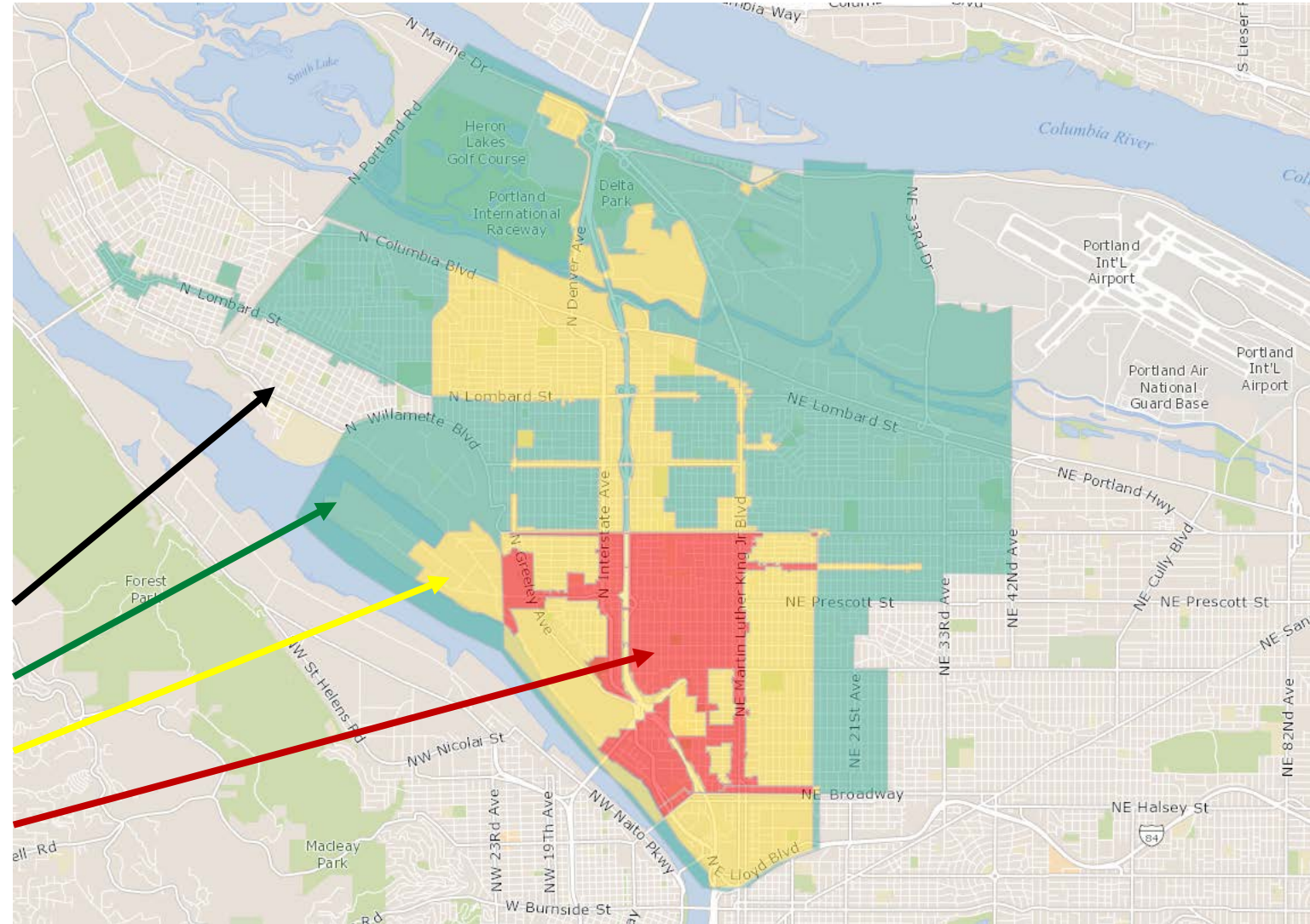
+

Urban Renewal Areas

+

Areas of City Condemnation Actions

0 Point Area

1 Point Area

2 Point Area

3 Point Area

Structure of the Policy

- Policy **orders the waitlist** by giving families points, those with the most points are given top priority

- Preference **points** are given **based on** where a family and their ancestors have lived in relation to **urban renewal** in North and Northeast Portland

- A family can get **0-6 points** total

- Families who have had **property taken** by the city move to the **top of the list**

Creating an Accessible Applicant Process

| Application | → | Verification/Processing | → | Linking with Partners |

- Oversight Committee

- Culturally specific, language specific, and geographically specific targeted outreach

- Tracking and surveying

- Ongoing phone, mail, and email support

- Training for partners and internal staff

- Grievance process

Community Access & Outreach

Designated Application Sites were strategically placed in the 5 quadrants of Portland. 8 of the sites had computer access. All had a trained staff personnel.

Community partners included culturally specific, language specific, and geographically specific organizations as well as schools, community centers, libraries & religious institutions.
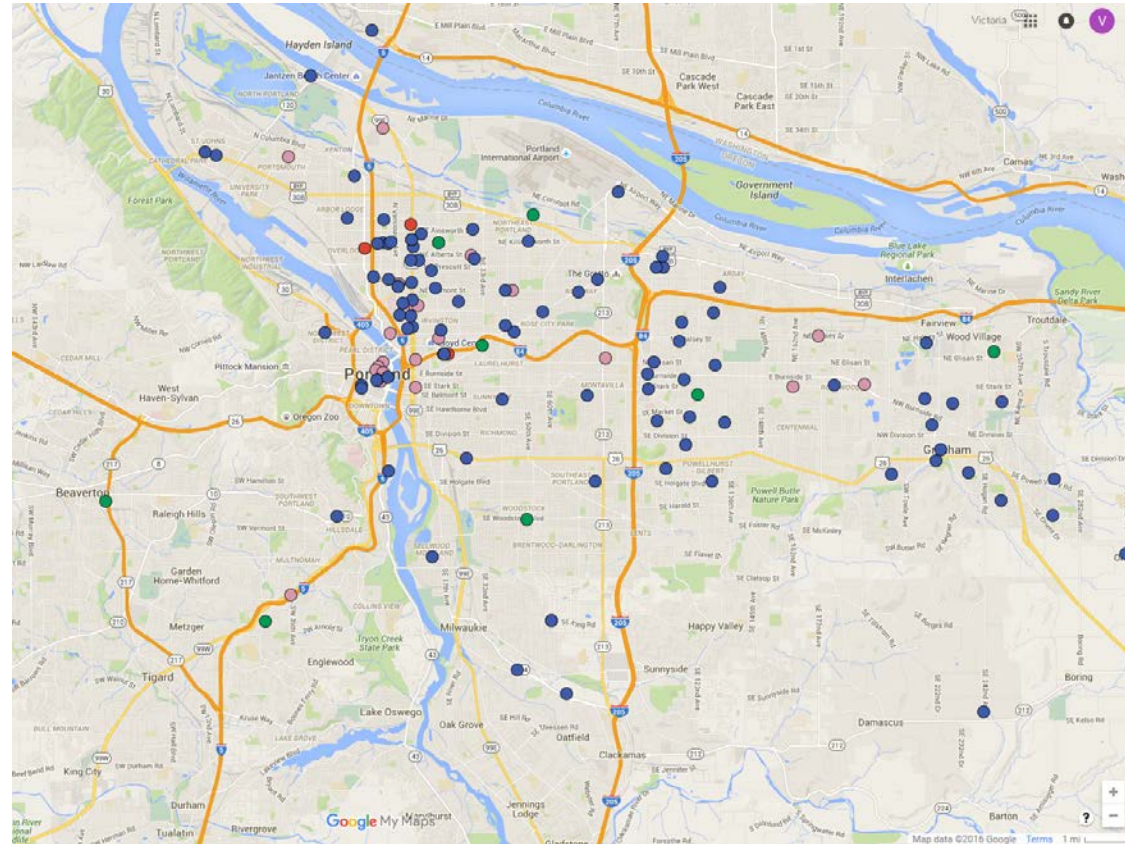
KEY
Designated Application Sites
  Nonprofit Homeownership Providers –Red
  Community Partners – Green

Committed Community Partners – Blue

Contacted Community Partners – Pink

Affirmative Marketing

Broaden engagement across a wide geography → To reach displaced community members

Partner with community-based organizations → To increase access and support for community members and reduce barriers to applying

Create inclusive marketing and directly engage in the community → To inform and educate potentially eligible households about this homeownership opportunity

Marketing included radio, newspaper, and online ads as well as email notifications. Application was released for view 2 weeks prior to the application window.

Questions??

NoAppFee

FOUNDER OF NOAPPFEE TYRONE POOLE

NoAppFee.com

FREE & SIMPLE RENTAL FINDER

Congratulations!

You're qualified for 4,497 homes within 25 miles!

WE FOUND

4,497

MATCHES!

Let's attach your background check & start finding properties.

Get Started

Search Local Rentals

✔ Apply   ② Morgan ▼

SEARCH

2021 SW Morrison St. Portland, OR   Search

Square Feet ▼   Rooms ▼   Bathrooms ▼   Sort ▼

PRICE $0 - $5000   More Filters

MAP   📍 Approved   📍 Conditional   📍 Denied

THE ROCKY POINT PLAZA
2021 SW Morrison St.
Portland, OR 97205

Monthly Rent: $1650
2 Bed, 1 Bath
1036 sf

✅ APPROVED

Cats & Dogs Allowed, Hardwood Floors, Park Nearby, onsite laundry, workout facility, dishwasher.

🤍   View Listing

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List 🏠 Map   All Listings   Approved

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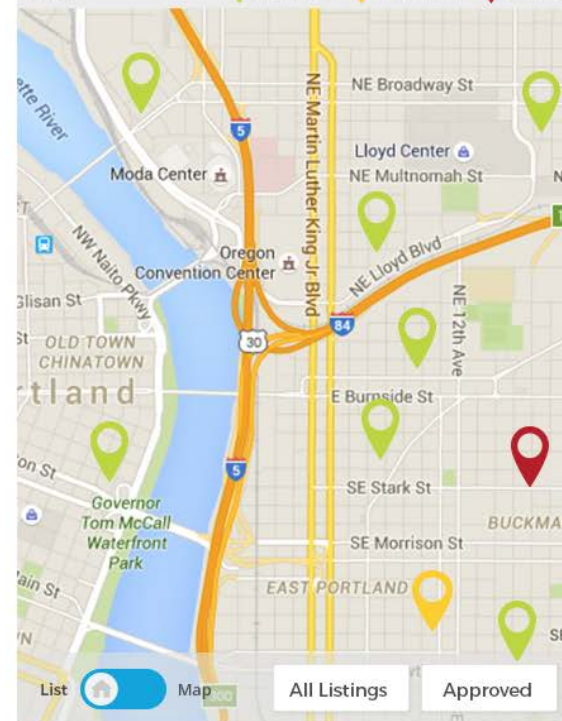
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NoAppFee.com

Search Local Rentals

Apply   ② Morgan ⌄

| My Inbox | Pre-Approvals |

Keller Jacobson Apartments
Large 1 bedroom in great neighborhood
764 N Williams st., Portland, Or

✉ **NEW MESSAGES ②**   ACCEPTED

Nakatomi Plaza inc.
Studio with a killer view
111 SW Washington st., Portland, OR

✉ MESSAGES   DENIED

The Bluth Company
Sudden Valley 3 bedroom
4532 SE Franklin st., Portland, OR

✉ MESSAGES   SUBMITTED ON 3.17.16

Household Scorecard

✓ **PRE-APPROVED**

⊘ CREDIT

⊘ INCOME

⊘ CRIMINAL

⊘ EVICTION

⊘ RENTAL HISTORY

⊘ OCCUPANCY

⊘ STUDENT STATUS

[View Full Scorecard]

Individual Scorecards

⊘ Me

⊘ Remy LeBeau

⊘ Scott Summers

⊘ Bobby Drake

In this conversation: Me, Remy LeBeau, Tina from Keller Jacobson Apartments

Keller Jacobson Apartments
Hello! Thanks for taking the time to check out our listings. We're so glad you've decided to apply to our property. To answer your question, we do have an on-site fiteness facilitiy, and yes, it does have a weight room!
Sent on 3/16 at 4:14pm

Me
Thanks so much for the quick response. That's great news about the gym! Would it be possible to come schedule a tour this week? I think we'll have some time Wednesday afternoon if that works for you. Thanks!
Sent on 3/17 at 8:10pm

Keller Jacobson Apartments
This Wednesday afternoon works perfectly for me. Feel free to come by the leasing office anytime. I'll be around all day and would be happy to show you the property as well as the unit. Thanks!
Sent on 3/18 at 6:46pm

Remy LeBeau
Great! We'll see you Wednesday around 2pm!
Sent on 3/17 at 8:10pm

[Send]

Aica Domingo

t. 503.888.8888

- ⊘ CREDIT
- ⊘ INCOME
- ⊘ CRIMINAL
- ⊘ EVICTION
- ⊘ RENTAL HISTORY
- ⊘ OCCUPANCY
- ⊘ STUDENT STATUS

PRINT ALL

WHERE DOES YOUR CREDIT STAND

You have **5** derogatory accounts. This listing allows a maximum of **4** derogatory accounts. You must pay off atleast **1** in order to qualify.

HOW IT'S CALCULATED ⓘ

Maximum of derogatory accounts for listing		Total number of derogatory accounts		Total number of accounts you pay off to qualify for listing
4	−	**5**	=	**-1**

☑ DEROGATORY ACCOUNTS ⓘ

Pay off your derogatory accounts simply by using the corresponding telephone no. we've provided and make a payment.

HSBC SERVICES
1 (800) 329 -8000

EOS CCA
1 (800) 249 -6000 $347

HASS CREDIT SERVICES
1 (800) 200 - 1000 $322

PROFESSIONAL CREDIT SERVICES
1 (800) 421 - 6000 $274

IQ DATA INTERNATIONAL
1 (800) 821 - 5400 $120

Future Programs and Funding

Thank you for participating.

Forum materials will be posted on the PHB website at

http://www.portlandoregon.gov/phb/60596

City of Portland Equity Plans are posted at

http://www.portlandoregon.gov/oehr/70048

PORTLAND HOUSING BUREAU

Dan Saltzman, Commissioner
Kurt Creager, Director