

OPINION

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Ensuring Equity in Housing and Opportunity

'Right to Return' a good place to start

BY MAXINE FITZPATRICK

Fifty years ago, Rev. Martin Luther King Jr. and others led open housing marches in Chicago called the Chicago Freedom Movement or Chicago Open Housing Movement. The marches inspired the Fair Housing Act, which Congress passed just days after Rev. King's death in April 1968.

Honoring the passage of the Fair Housing Act during April, now recognized as Fair Housing Month, is an opportunity to reflect on the importance of the Act in prohibiting discrimination (and a reminder: If you believe you have



been a victim of housing discrimination, stop what you're doing and call the Fair Housing Council of Oregon at 503-223-8197). It is also a time to look at history and re-evaluate how well (or not) we are doing at achieving the intent of the act: To ensure equity in housing and opportunity.

Unfortunately, prohibiting racially-biased policies has the unintended consequence to prevent us from closing racial wealth and homeownership gaps and achieve equity. White Americans, including Oregonians, benefitted richly from historic discriminatory and exclusionary policies and practices: The Oregon Donation Land Law of 1850 provided up to 320 acres of free land—but only to white men and their wives.

In the 1950s, exclusionary zoning kept blacks and other minorities out of white neighborhoods in Portland and all across America. Restrictive covenants in many

homes' deeds had the same effect.

In fact, many deeds still contain these racial covenants, even though they're no longer valid. And out of 67,000 low-cost mortgages insured by the post-World War II G.I. Bill, less than 100 went to blacks, who had to settle for more costly loans if they could get them at all: The FHA drew a red line around black neighborhoods to warn banks not to lend there. Even with Fair Housing protections, this practice of redlining continued into the 1990s. And after redlining practices faded, subprime loans targeted the same neighborhoods of primarily minority households.

Recent court cases have raised the issue of disparate impacts: That a practice "does not appear to be discriminatory on its face; rather it is one that is discriminatory in its application or effect." As Portland battles its reputation as the whitest big city in America

and the most rapidly gentrifying city in the country, we must think about fair housing as something more than simply banning outright discrimination.

Fair housing "protections" may prevent us from simply granting land or offering discounted mortgages to households of color, but we can't let this prevent us from considering how to better achieve equitable opportunities and outcomes.

"Right to Return" and geographic preference policies are a good place to start. While they don't specifically benefit households of a particular race, they recognize that in areas like north and northeast Portland, black residents built a thriving community despite being confined to specific neighborhoods where they were allowed to live. But when public investment and urban renewal made their way to these neighborhoods, black families—often

renters because historic policies forbade them from owning their homes—were among the first households displaced.

We must also ensure a safety net for residents who are at risk of displacement in neighborhoods that have already changed (like the Albina area) as well as those that are now beginning to change (like Cully). Home repair programs, foreclosure mitigation and property tax deferrals are available to many senior residents and must be expanded to other households, especially those with lower incomes.

Preventing discrimination and achieving fairness in housing is crucial. And as this Fair Housing Month comes to a close, let's commit to taking fairness even further to achieve housing equity.

Maxine Fitzpatrick is executive director of Portland Community Reinvestment Initiatives, Inc. (PCRI)

Income Inequality: The Housing Struggle

Trapped in a tragic eviction cycle

BY MARIAN WRIGHT EDELMAN

"And the tragedy is, so often [poor Americans] are invisible because America is so affluent, so rich," -- Dr. Martin Luther King, Jr. spoke these words during his last Sunday sermon on March 31, 1968 at the Washington National Cathedral calling for support for a Poor People's Campaign. Almost 50 years later questions about how much poor Americans are forced to pay for housing – and what happens when they can't afford it – are back in the national spotlight.

The new book *Evicted: Poverty and Profit in the American City* by Harvard University sociology professor and Justice and Poverty Project co-director Matthew Desmond is calling renewed and urgently needed attention to a tragic eviction cycle invisible to many but all too familiar to families trapped in the cruel prison of poverty.

Dr. Desmond found that in the face of stagnating or falling incomes and soaring housing costs eviction has become more commonplace in America than ever. He spent months in Milwaukee,

Wis., living first in a trailer park and then in an inner city rooming house, documenting the experiences of eight families he met.

"Most Americans, if they don't live in trailer parks or in the inner city, think that the typical low income family lives in public housing or benefits from some kind of housing assistance, but the opposite is true," Desmond ex-

plained in a recent interview. In reality, only one in four families who qualify for housing assistance receives it: Three in four are forced to struggle on their own.

Arleen and her boys were evicted so many times as he followed her trajectory, they lost count. One

often overrepresented in eviction proceedings, just as black men are in prison: "Poor black men were locked up. Poor black women were locked out."

Last year, the Children's Defense Fund included in our Ending Child Poverty Now report an expansion of housing vouchers to all households with children below 150 percent of poverty whose fair market rent exceeds 50 percent of their income. Of the nine policy improvements to alleviate child poverty we proposed, this had the single greatest impact. It would reduce child poverty 20.8 percent and lift 2.3 million children out of poverty. How then do we build the political and public will to do what works?

Dr. Desmond also met Vanetta in Milwaukee who said in a recent interview: "I grew up in every shelter, basically, in Illinois and Milwaukee. I didn't have a stable place over my head. I didn't have proper food, or I didn't even know a few times how I was going to eat that night. We missed meals multiple nights, and it was hard. And all I ever wanted for my kids was not to put them through that."

Her troubles started during the recession when her hours at the Old Country Buffet were slashed from five days to one day a week. Suddenly she had to choose between paying arrears to keep the electricity on or paying the rent. Falling further and further behind,

she received an eviction notice. Terrified of being homeless and losing her children, and desperate to pay the bills, Vanetta participated in a robbery. She'd been on the waiting list for public housing for two years, but after the robbery she became a convicted felon, which meant her chances of ever being approved were almost zero.

In that final Sunday sermon Dr. King reminded us: "Ultimately a great nation is a compassionate nation. America has not met its obligations and its responsibilities to the poor. One day we will have to stand before the God of history and we will talk in terms of things we've done. Yes, we will be able to say we built gargantuan bridges to span the seas, we built gigantic buildings to kiss the skies . . . It seems that I can hear the God of history saying, 'That was not enough! But I was hungry, and ye fed me not. I was naked, and ye clothed me not. I was devoid of a decent sanitary house to live in, and ye provided no shelter for me.'"

Dr. King said, "This is America's opportunity to help bridge the gulf between the haves and the have-nots. The question is whether America will do it." For millions of Americans, including all those who still can't afford decent shelter for their families that question remains unanswered.

Marian Wright Edelman is President of the Children's Defense Fund.

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In reality, only one in four families who qualify for housing assistance receives it: Three in four are forced to struggle on their own.

"We've reached a point in this country where the majority of poor renting families are giving at least half of their income to housing costs and one in four are giving over 70 percent of their income just to pay rent and keep the utilities on," Desmond said.

When Dr. Desmond met Arleen, a single mom with two boys, she was paying 80 percent of her

time her son threw a snowball and hit a passerby, and that person retaliated by kicking in the door to their apartment. The landlord evicted Arleen's family because of the damage to the door. Dr. Desmond says Arleen then missed an appointment with a welfare caseworker because the letter about the appointment went to her old address. So she got evicted from the new apartment. The crises families face trying to pay for housing are "not just a consequence of poverty, but a cause of poverty" he says. He also noted black women are