LATINOS IN CENTRAL OREGON

A COMMUNITY PROFILE IN STATISTICS & STORIES

Housing







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HOUSING

An abundance of jobs attracts many newcomers to Central Oregon and increases the number of residents looking for a place to rent or buy. The scarcity of homes and apartments, plus the high cost of construction, drive up the cost of housing for everyone in the region.

"Housing costs are going up much faster than wages," said Scott Aycock, Manager of Community and Economic Development for the Central Oregon Intergovernmental Council (COIC).

He spoke during a public hearing on housing held Dec. 18, 2018, at Redmond City Hall. When COIC convened a group of regional economic development and community officials in 2016 and 2017, participants identified housing as the top issue in Crook, Deschutes and Jefferson counties.



Juan-Carlos and Anna Afre play by their home in Redmond. Photo by Carolina Afre



A Bend family celebrates a birthday in their back yard.

This means that households with a low or moderate income may be priced out of the rental market. If they find a place, they usually pay well over 30 percent of their income for rent and often 50 percent or more, said Aycock. He described this as being "cost-burdened" and it leaves a family with much less money for food, medical care, transportation, and the opportunity to save. In addition, a few families live in overcrowded units and others have incomplete facilities in their homes. When measured together, these factors comprise "housing needs" and "severe housing needs."

Percentages can be useful to measure socio-economic gaps between groups. But when we look at the raw numbers for housing needs and severe housing needs in Central Oregon, we are struck by the sheer magnitude of the problem for all owner and renter groups.

The tables below reveal some key findings.

The figures for severe housing need are a subset of total households with housing need.

- Latino households experience a significantly higher degree of housing need and severe housing need than white households.
- Out of 4,942 Latino households surveyed, 2,277 (46.1%) have housing needs, while 1,461 (29.6%) experience severe housing needs.
- Of that same number surveyed, 57.6 percent of Latino renter households have housing needs, while 40 percent have severe housing needs.
- The level of housing need for Latino owner households is not as high as for renters, but still exceeds levels experienced by white homeowners.

Table 27
Estimated Housing Cost Burden by Race and Ethnicity in Central Oregon - 2017

	<u>Owners</u>	<u>%</u>	Renters	<u>%</u>	Total	<u>%</u>
White	54,738	30.9	26,904	49.5	81,642	37.0
Black	94	68.1	159	83.0	253	77.5
Asian, Pacific Islander	334	27.5	560	53.4	894	43.7
Native American	876	32.3	631	52.1	1,507	40.6
Other or multiple races	650	24.3	575	62.8	1,225	42.4
Hispanic/Latino	2,396	33.8	2,546	57.6	4,942	46.1

Estimates based on 2011-2015 Comprehensive Housing Affordability Strategy Data, Table 1
Retrieved from https://www.huduser.gov/portal/datasets/cp.html; 2011-2015 5-yr American Community
Survey Table B01003; Portland State University, College of Urban and Public Affairs: Population
Research Center 2017 Certified Population Estimates

In its Regional Housing Needs Assessment, published in April 2019, COIC states:

"As rent and home purchase prices have increased, many rural and urban Central Oregonians are paying a greater percentage of household income towards housing costs, while others have had to relocate to less expensive areas. Nearly half of Central Oregonian renters are housing cost burdened, meaning they spend more than 30 percent of their income on housing expenses. Over one quarter of renter households spend more than 50 percent of their income on housing. Housing cost burden makes it difficult for households to save money or accrue assets. This financial vulnerability puts families at greater risk for bankruptcy, foreclosure, or eviction."

Table 28
Estimated Severe Housing Cost Burder by Ethnicity - 2017

	Owners	<u>%</u>	Renters	<u>%</u>	Total	%
White	54,738	15.0	26,904	28.3	81,642	19.4
Black	94	68.1	159	76.1	253	73.1
Asian, Pacific Islander	334	19.2	560	29.1	894	25.4
Native American	876	20.7	631	35.8	1,507	27.0
Other or multiple races	650	3.8	575	42.4	1,225	22.0
Hispanic/Latino	2,396	18.5	2,546	40.0	4,942	29.6

Estimates based on 2011-2015 Comprehensive Housing Affordability Strategy Data, Table 1
Retrieved from https://www.huduser.gov/portal/datasets/cp.html; 2011-2015 5-yr American Community
Survey Table B01003; Portland State University, College of Urban and Public Affairs: Population
Research Center 2017 Certified Population Estimates

HOUSING WORKS STATISTICS ON LATINO APPLICANTS

Housing Works in Redmond runs the Central Oregon program for housing choice (formerly Section 8) vouchers and rents affordable apartments to low-income residents.

Here are some relevant statistics from August 2019:

2019 Housing Choice Voucher Waitlist:

- 2,792 total applications received
- 301 of those were Hispanic/Latino families
- 10.78% of those who applied in 2019 were Hispanic/Latino

Housing Choice Voucher Program Participants:

1,225 total vouchers currently

132 total individuals who are Hispanic/Latino

122 households that are Hispanic/Latino

9.95% of the total current vouchers are held by Hispanics/Latinos

The 2016-2019 Central Oregon Regional Health Improvement Plan included the following statement on the housing crisis (page 38):

"The lack of safe and affordable housing has become a public health crisis in Central Oregon. Low-income families in all three counties struggle to find affordable housing. Even mid-income families, who do not normally struggle to find housing, are now finding it harder and harder to make ends meet as escalating rent and mortgage costs squeeze out room to budget for other living expenses. In Bend, Central Oregon's largest city, affordable housing is not the only problem. Simply finding a place to live is also extremely difficult with low housing and apartment inventory and high market demand. Given all we know about the importance of housing to health, the current housing environment in this region has the potential to widen and exacerbate inequities and health disparities that impact people with fewer financial and support resources. This is particularly true for individuals and families trapped in a cycle of crisis and housing instability due to extreme poverty, trauma, violence, mental illness, addiction or other chronic health conditions."

HOUSING DISCRIMINATION

Of particular concern to the Latino community, and other communities of color, is the occurrence of discrimination in the rental or purchase of a home. At the request of the Latino Community Association, the Fair Housing Council of Oregon (FHCO) tallied complaints about housing received on its hotline from Jefferson, Crook and Deschutes Counties from January 1, 2013 through December 31, 2018. Of 359 calls from the three counties, 33 (9 percent) came from Latinos.

Deschutes County accounted for 28 of the calls from Latinos, but only three of these people believed they had been discriminated against due to race or national origin. FHCO noted that housing discrimination is probably more widespread, but "very few come forward for a variety of reasons, including fear of retaliation or the difficulty to provide evidence."

HOUSELESSNESS ~ HOMELESSNESS

Many believe that Latinos in Central Oregon do not suffer homelessness, at least not the type that leads to sleeping in cars or in camps. However, the data tells a different story. The Homeless Leadership Coalition and volunteers fanned out across Deschutes, Crook and Jefferson counties on the night of Jan. 24, 2018 for the Point-in-Time Count, and interviewed 1,276 individuals living in shelters, vehicles, or transitional housing, or sleeping on someone's couch. Out of this one night count, nine percent, or 119 people, identified as Hispanic or Latino.

During a Redmond City Council meeting on Diversity, Equity and Inclusion, held Dec. 3, 2019, James Cook, co-chair of the Homeless Leadership Coalition, talked about why homeless Latinos are undercounted and not offered services:

"We deal with a HUD-mandated definition of homelessness when we do our Point in Time count. That definition doesn't really address homelessness among our Hispanic or Latino communities or our Native American population. They are more likely to exist as part of larger family units, doubled up or tripled up. They are sometimes living five to a room, but they are not considered homeless."

This last point supports the expanded notion of homelessness that we do believe to be fairly common among Latinos: that single adults often rent rooms in homes and even families sometimes share living space to economize and stretch their incomes. While communal living can be enjoyable and fits within the cultural framework of immigrant Latinos, it is not ideal for families and would not be their choice if housing costs were lower or incomes were higher.

HOUSING SUMMARY

- Latinos pay a large portion of their income on rent or mortgage
- Nearly 30 percent of Latinos in Central Oregon spend half their income on housing, which leaves much less money for food, medicine, transportation, and savings.
- About 9 percent of the homeless residents counted in January 2018 were Latinos



DELIA FELICIANO

COMMERCIAL REAL ESTATE AGENT, BEND

In 2001, Principal Broker Delia Feliciano bought a one-way ticket to Portland to begin a new life. But she missed the food and culture of Puerto Rico, where she grew up, she said. Since then, she has connected with other Puerto Ricans in Oregon to cook, dance, speak Spanish, and celebrate their roots on the island.



Delia met her husband in Portland 12 years ago, where she worked as a legal assistant and later in commercial real estate investments. When he brought her to Sunriver to go snowmobiling, "I fell in love with Sunriver, and the smell of the pine trees got me," she said. They returned frequently with his kids, and then moved to Bend in February 2015.

"I love the energy (here), a good energy from Mother Earth," Delia said. "I find people from all different nations. They're happy to be here and everyone is ready to step in to help the community in any way they can."

But the cost of living is a challenge, said Delia, who owns a home in Bend.

"When the economy tanked in 2008, people were leaving because there were no jobs," she said. Investors bought land when it was relatively cheap and produced a boom in construction. People from California discovered Central Oregon and paid cash for local homes.

"That's driving prices up," Delia said.

In Central Oregon, the rocky soil is hard to work, she said. "The cost of construction is going up because builders have to bring people from out of the area or pay higher wages," Delia said. "It's hard to find good, reliable workers willing to do the tough jobs in farming, construction and restaurants."

When Delia's sister moved to Central Oregon a couple of years ago, she needed health insurance, Delia said. A friend told her the Latino Community Association (LCA) offered that service. Eventually, her sister opened a food cart in Redmond called Taino, a Taste of Puerto Rico, but closed her business because she couldn't find weekend help. Now her sister teaches Spanish classes while she prepares for her teacher license exam.

In 2019, Delia chaired the committee that organized LCA's Gala de Oro fundraiser. Now, she is getting ready to launch a commercial real estate property management company, she said. Her other ambition is to teach health-conscious cooking to her neighbors in Central Oregon.



SOURCES FOR FURTHER READING

Links to data sources utilized for this report:

EXECUTIVE SUMMARY

https://oregoncf.org/community-impact/research/latinos-in-oregon-report/ https://oregonencyclopedia.org/articles/hispanics_in_oregon/#.XImRVCJKjIU) https://research.newamericaneconomy.org/report/power-of-the-purse-how-hispanicscontribute-to-the-u-s-economy/

POPULATION

The American Community Survey (ACS) is a survey of randomly selected households the Census Bureau conducts yearly between the official 10-year Census counts. Because it is based on a sample, rather than the entire population, the ACS produces estimates. To aid data users, the Census Bureau calculates and publishes a margin of error for every estimate. For guidance on making comparisons, please visit data.census.gov

EMPLOYMENT

Estimates of Migrant and Seasonal Farmworkers 2018 update https://www.ohdc.org/uploads/1/1/2/4/11243168/05-24-18-awhft-oregon-msfw-enumerationstudy.pdf

HEALTH

Data on lack of health insurance comes from the U.S. Census American Community Survey 2014-2018, accessed from the Communities Reporter Tool on Jan. 29, 2020. https://oe.oregonexplorer.info/rural/CommunitiesReporter/

Mosaic Medical:

file:///G:/My%20Drive/Marketing/REPORT%20%20Latinos%20in%20Central%20Oregon/HEALT H/2017%20Mosaic%20Medical%20Health%20Center%20Profile.html

Volunteers in Medicine:

https://www.vim-cascades.org/file_download/inline/39f45056-9e0c-47ad-81eb-b87b5b9e821f

EDUCATION

https://www.oregon.gov/ode/educator-resources/assessment/Pages/Kindergarten-Assessment.aspx

To view a profile and test scores for a particular school district, visit: https://www.ode.state.or.us/data/reportcard/reports.aspx

https://www.oregon.gov/ode/reports-and-data/students/Pages/Cohort-Graduation-Rate.aspx Select School Year 2018-2019, Cohort Graduation Rate 2018-2019 Media File

HOUSING

From the Regional Housing Needs Assessment, 2019, page 3 https://coic2.org/wp-content/uploads/2019/04/housing-for-all-april-2019-materials-packet.pdf

From the 2016-2019 Central Oregon Regional Health Improvement Plan, page 38 https://www.deschutes.org/sites/default/files/fileattachments/health_services/page/1863/rhip_ 2016-2019.pdf