

Marion County

**2021 Analysis of
Impediments to
Fair Housing
Choice**

Final Report

August 5, 2021

2021 MARION COUNTY

ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE:



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Has Your Right to Fair Housing Been Violated?

If you feel you have experienced discrimination in the housing industry, please contact:

Fair Housing Council of Oregon

1221 SW Yamhill St. #305

Portland, OR 97205

(503) 223-8197

<http://fhco.org/index.php/report-discrimination>

FHEO Housing Discrimination Hotline: 800-669-9777

U.S. Department of Housing and Urban Development

Form 903 Online Complaint in English:

<https://portalapps.hud.gov/FHEO903/Form903/Form903Start.action>

HUD Formulario 903 quejas en línea:

https://portalapps.hud.gov/AdaptivePages/HUD_Spanish/Espanol/complaint/complaint-details.htm

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Section I. Executive Summary

Overview

Title VIII of the 1968 Civil Rights Act, also known as the Fair Housing Act, protects people from discrimination based on race, color, national origin, religion, sex, familial status, and disability when they are renting or buying a home, getting a mortgage, seeking housing assistance, or engaging in other housing related activities. The Act, and subsequent laws reaffirming its principles, seeks to overcome the legacy of segregation, unequal treatment, and historic lack of access to housing opportunity. There are several statutes, regulations, and executive orders that apply to fair housing, including the Fair Housing Act, the Housing Amendments Act, and the Americans with Disabilities Act.¹

Affirmatively furthering fair housing is defined in the Fair Housing Act as taking “meaningful actions, in addition to combating discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected characteristics”.² Specifically, affirmatively furthering fair housing requires that recipients of federal housing and urban development funds take meaningful actions to address housing disparities, including replacing segregated living patterns, transforming racially and ethnically concentrated areas of poverty into areas of opportunity, and fostering and maintaining compliance with civil rights and fair housing laws.³ Furthering fair housing can involve developing affordable housing, removing barriers to affordable housing development in high opportunity areas, investing in neighborhood revitalization, preserving and rehabilitating existing affordable housing units, improving housing access in areas of concentrated poverty, and improving community assets.

Assessing Fair Housing

Provisions to affirmatively further fair housing are long-standing components of the U.S. Department of Housing and Urban Development’s (HUD’s) housing and community development programs. These provisions come from Section 808(e)(5) of the Fair Housing Act, which requires that the Secretary of HUD administer federal housing and urban development programs in a manner that affirmatively furthers fair housing.⁴

In 1994, HUD published a rule consolidating plans for housing and community development programs into a single planning process. This action grouped the Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME), Emergency Shelter Grants (ESG), and Housing Opportunities for Persons with AIDS (HOPWA) programs into the Consolidated Plan for Housing and Community Development, which then created a single application cycle. As a part of the consolidated planning process, and entitlement communities that receive such funds from HUD are required to submit to HUD certification that they are affirmatively furthering fair housing (AFFH).

In July of 2015, HUD released a new AFFH rule which provided a format, a review process, and content requirements for the newly named “Assessment of Fair Housing”, or AFH.⁵ The assessment would now include an evaluation of equity, the distribution of community assets, and access to

¹ https://www.hud.gov/program_offices/fair_housing_equal_opp/fair_housing_and_related_law

² § 5.152 Affirmatively Furthering Fair Housing

³ § 5.152 Affirmatively Furthering Fair Housing

⁴ 42 U.S.C.3601 et seq.

⁵ 80 FR 42271. <https://www.federalregister.gov/documents/2015/07/16/2015-17032/affirmatively-furthering-fair-housing>

opportunity within the community, particularly as it relates to concentrations of poverty among minority racial and ethnic populations. Areas of opportunity are physical places within communities that provide things one needs to thrive, including quality employment, high performing schools, affordable housing, efficient public transportation, safe streets, essential services, adequate parks, and full-service grocery stores. Areas lacking opportunity, then, have the opposite of these attributes.

The AFH includes measures of segregation and integration, while also providing some historical context about how such concentrations became part of the community's legacy. Together, these considerations were intended to better inform public investment decisions that would lead to amelioration or elimination of segregation, enhance access to opportunity, promote equity, and hence, housing choice. Equitable development requires thinking about equity impacts at the front end, prior to the investment occurring. That thinking involves analysis of economic, demographic, and market data to evaluate current issues for citizens who may have previously been marginalized from the community planning process. All this would be completed by using an on-line Assessment Tool.

However, on January 5, 2018, HUD issued a notice that extended the deadline for submission of an AFH by local government consolidated plan program participants to their next AFH submission date that falls after October 31, 2020.⁶ Then, on May 18, 2018, HUD released three notices regarding the AFFH; one eliminated the January 5, 2018, guidance; a second withdrew the on-line Assessment Tool for local government program participants; and, the third noted that the AFFH certification remains in place. HUD went on to say that the AFFH databases and the AFFH Assessment Tool guide would remain available for the AI; and, encouraged jurisdictions to use them, if so desired.

Hence, the AI process involves a thorough examination of a variety of sources related to housing, the fair housing delivery system, housing transactions, locations of public housing authorities, areas having racial and ethnic concentrations of poverty and access to opportunity. The development of an AI also includes public input, public meetings to collect input from citizens and interested parties, distribution of draft reports for citizen review, and formal presentations of findings and impediments, along with actions to overcome the identified fair housing issues and impediments.

In accordance with the applicable statutes and regulations governing the Consolidated Plan, Marion County certifies that they will affirmatively further fair housing, by taking appropriate actions to overcome the effects of any impediments identified in the Analysis of Impediments to Fair Housing Choice and maintaining records that reflect the analysis and actions taken in this regard.

Socio-Economic Context

While the population in the Marion County Service Area has grown by 6.8 percent between 2010 and 2019, the racial and ethnic makeup of the area is not changing significantly. However, there are areas in the county Service Area that have high concentrations of Hispanic residents. Limited English Proficiency includes an estimated 9.4 percent of the population speaks Spanish at home, followed by 0.6 percent speaking Russian, Polish, or other Slavic languages. In 2019, 84.1 percent of households had a high school education or greater, including 29.0 percent with a high school diploma or equivalent, 35.6 percent with some college, 13.5 percent with a Bachelor's Degree, and 6.0 percent with a graduate or professional degree.

⁶ 83 FR 683 (January 5, 2018)

In 2019, unemployment in the Marion County Service Area was at 4.0 percent, compared to 3.7 percent for the State of Oregon. This is representative of a labor force of 120,903 people and 116,115 people employed. Real average earning per job has remained lower than the state rate in recent years, but has continued to climb. Poverty has declined to 12.3 percent in 2019 from 14.6 percent in 2010 representing 24,119 persons living in poverty in the County Service Area.

Single-family units account for an estimated 69.6 percent of units in the Service Area, while apartment units account for 11.5 percent. An estimated 26.0 percent of housing units were built in the 1970's, representing the largest age group in the housing stock. Some 18.3 percent of units have been built since 2000. The proportion of vacant units has not changed significantly since 2010. However, "other vacant" units, or those not available to the marketplace, have increased to represent 38.2 percent of vacant units. An estimated 65.4 percent of owner-occupied households currently have a mortgage, and 34.6 percent do not.

Marion County suffered vast destruction at the hands of forest fires in September 2020. The destruction from these fires has impacted housing and incomes for many residents, as well as impacts on the larger economy. While the totality of this disaster is not fully enumerated, this study acknowledges the impact on housing choice and the continued efforts in the county to alleviate hardship and increase access to housing options. According to county data, an estimated 697 homes need to be repaired or replaced.⁷

Overview of Findings

As a result of detailed demographic, economic, and housing analysis, along with a range of activities designed to foster public involvement and feedback, Marion County has identified a series of fair housing issues/impediments and other contributing factors that contribute to the creation or persistence of those issues.

Table I.1, on the following page, provides a list of the contributing factors that have been identified as causing these fair housing issues/impediments and prioritizes them according to the following criteria:

1. High: Factors that have a direct and substantial impact on fair housing choice
2. Medium: Factors that have a less direct impact on fair housing choice, or that Marion County has limited authority to mandate change.
3. Low: Factors that have a slight or largely indirect impact on fair housing choice, or that Marion County has limited capacity to address.

⁷ <https://www.co.marion.or.us/PW/EmergencyManagement/Fire/Pages/default.aspx>

Table I.1
Contributing Factors
 Marion County Service Area

Contributing Factors	Priority	Justification
Moderate to high levels of segregation	High	Black and Hispanic households have moderate to high levels of segregation, according to the Dissimilarity Index. Native Hawaiian/ Pacific Islander households had high levels of segregation. However, this racial group represents a small percentage of the population, less than one percent.
Access to low poverty areas and concentrations of poverty	Med	Low poverty index is markedly lower for black and Hispanic populations than white low poverty access, indicating inequitable access to low poverty areas. In addition, there are concentrations of poverty with high concentrations of ethnic minorities in Woodburn.
Access to labor market engagement	Low	Black and Hispanic households have less access to labor market engagement as indicated by the Access to Opportunity index. However, the County has little control over impacting labor market engagement on a large scale.
Access to school proficiency	Low	Hispanic households have lower levels of access to proficient schools in the Marion County Service Area. This also varied geographically with school proficiency index rating across the Service Area.
Insufficient affordable housing in a range of unit sizes	High	Some 30.0 percent of households have cost burdens. This is more significant for renter households, of which 43.8 percent have cost burdens. This signifies a lack of housing options that are affordable to a large proportion of the population.
African American, Hispanic, Native American, and Native Hawaiian/Pacific Islander households with disproportionate rates of housing problems	High	The overall rate of housing problems in the Marion County Service Area is 33.9 percent, according to CHAS data. Black and Hispanic households experience housing problems at a disproportionate rate overall, at 48.8 percent and 50.5 percent, respectively.
Discriminatory patterns in Lending	Med	The mortgage denial rates for African American and Hispanic applicants are higher than the jurisdiction average according to 2008-2019 HMDA data. The denial rates for African American applicants are 11.6 percentage points higher than the jurisdiction average, and Hispanic denial rates were 8.3 percentage points higher than non-Hispanic applicants.
Insufficient accessible affordable housing	High	The number of accessible affordable units may not meet the need of the growing elderly and disabled population, particularly as the population continues to age. Some 51.7 percent of persons aged 75 and older have at least one form of disability.
NIMBYism	High	Public input suggested one of the major barriers to the development of affordable housing options in the County was the Not In My Back Yard (NIMBY) mentality in the County.
Lack of fair housing infrastructure	High	The fair housing survey and public input indicated a lack of collaboration among agencies to support fair housing.
Insufficient fair housing education	High	The fair housing survey and public input indicated a lack of knowledge about fair housing and a need for education.
Insufficient understanding of credit	High	The fair housing survey and public input indicated an insufficient understanding of credit needed to access mortgages.

FAIR HOUSING ISSUES, CONTRIBUTING FACTORS, AND PROPOSED ACHIEVEMENTS

Table I.2 summarizes the fair housing issues/impediments and contributing factors, including metrics, milestones, and a timeframe for achievements.

Table I.2			
Fair Housing Goal	Fair Housing Issue(s)	Impediments to Fair Housing Choice/ Contributing Factors	Recommended Actions
Promote affordable homeownership and rental opportunities outside of R/ECAPs	Segregation R/ECAPs Disproportionate Housing Needs Publicly Supported Housing	Moderate to high levels of segregation Inequitable access to proficient schools and labor market engagement Insufficient affordable housing in a range of unit sizes Discriminatory patterns in Lending Inequitable access to low poverty areas and concentrations of poverty	Promote homeownership and affordable rental opportunities outside of R/ECAPs with the use of CDBG and HOME funds. Over the next five (5) years: 100 Homeowner Housing Rehabilitated 5 New Construction Developed 200 Homeowner provided Down payment assistance
Promote Community Development activities in areas with higher rates of poverty	Disparities in Access to Opportunity	Moderate to high levels of segregation Inequitable access to proficient schools and labor market engagement Inequitable access to low poverty areas and concentrations of poverty	Promote public services, public facilities, and infrastructure improvements with CDBG funds in low to moderate income neighborhoods or to benefit LMI households. Over the next five (5) years: Benefit 10,000 households with improved access to public services
Promote community and service provider knowledge of ADA laws	Disability and Access Publicly Supported Housing	Insufficient accessible affordable housing	Increase outreach and education for housing providers in the County, focusing on legal requirements concerning reasonable accommodation, in coordination with local disability advocate organizations and Fair Housing Council of Oregon (FHCO). Record activities annually.
Increase outreach and education for housing providers in the County and the public	Fair Housing Enforcement and Outreach Publicly Supported Housing	Discriminatory patterns in Lending Lack of fair housing infrastructure Insufficient fair housing education Insufficient understanding of credit	Partner with FHCO to conduct fair housing outreach and education targeting rental tenants and landlords, providing an overview of fair housing laws and examples of discrimination that housing consumers may encounter in the rental and homeowner housing market. Include materials in both English and Spanish Promote education through website and online materials, as well as printed materials at County offices and community centers/libraries. Record activities annually.

Section II. Community Participation Process

The following section describes the community participation process undertaken for the 2021 Marion County Analysis of Impediments to Fair Housing Choice.

A. OVERVIEW

The outreach process included the Fair Housing Survey, a Fair Housing Forum, and a public review meeting.

The Fair Housing Survey was distributed as an internet outreach survey. As of the date of this document, 268 responses have been received.

A Fair Housing Forum was held on May 5th, 2021 in order to gather feedback and input from stakeholders and members of the public.

The Draft Report for Public Review Analysis of Impediments was made available on July 1st, 2021 and a 30-day public input period was initiated.

A public hearing will be held, during the public review period in order to gather feedback and input on the draft Analysis of Impediment. After the close of the public review period and inspection of comments received, the final draft will be made available to the public at the beginning of August 2021.

B. THE FAIR HOUSING SURVEY

The purpose of the survey, a relatively qualitative component of the AI, was to gather insight into knowledge, experiences, opinions, and feelings of stakeholders and interested citizens regarding fair housing as well as to gauge the ability of informed and interested parties to understand and affirmatively further fair housing. Many individuals and organizations throughout the Marion County Service Area were invited to participate. At the date of this document, some 290 responses were received. A complete set of survey responses can be found in ***Section IV.I Fair Housing Survey Results***.

C. THE FAIR HOUSING FORUM

A Fair Housing Forum was held on May 5th, 2021. The complete transcripts from these meetings are included in the Appendix.

D. THE FINAL PUBLIC REVIEW PROCESS

A 30-day public review process will be held July 1st, 2021 through July 30th, 2021. It will include a public review meeting during this time.

Section III. Assessment of Past Goals and Actions

This is the first Analysis of Impediments that Marion County is completing, and therefore there is no review of past goals and actions. However, the county's website and the Marion County Housing Authority do provide information on Fair Housing and housing discrimination.

2020 Fires and Disaster Recovery

Marion County suffered vast destruction at the hands of forest fires in September, 2020. The destruction from these fires has impacted housing and incomes for many residents, as well as impacts on the larger economy. While the totality of this disaster is not fully enumerated, this study acknowledges the impact on housing choice and the continued efforts in the County to alleviate hardship and increase access to housing options. According to county data, an estimated 697 homes need to be repaired or replaced.⁸

A combination of local, state, and federal assistance is available to victims of fires or other disasters in the state. Oregon Wildfire Response and Recovery, which provides debris cleanup, shelter and housing, and damage assessment. Federal assistance through the Federal Emergency Management Agency (FEMA) includes Individual Assistance for uninsured and underinsured households, Public Assistance for community needs, and help from the Small Business Association (SBA) for businesses, non-profits, renters, and homeowners to help fund repairs. According to the State of Oregon, Marion County has received 2.2 million dollars in FEMA Individual Assistance, 10.1 million dollars in SBA funds, and 535 thousand dollars in FEMA Public Assistance Funds.⁹

The State of Oregon's report **Recovering and Rebuilding from Oregon's 2020 Wildfires** found that statewide, there were 1.15 billion dollars in wildfire/wind damage, over 4,000 homes destroyed, and a lack of resources for residents to recover from losses.¹⁰ This report also identified the primary goals of (1) Housing and Sheltering, (2) Debris and Cleanup, and (3) Recovery and Rebuilding. This disaster is recognized as a significant on-going need for Marion County, as it is with other surrounding counties in the State.

⁸ <https://www.co.marion.or.us/PW/EmergencyManagement/Fire/Pages/default.aspx>

⁹ <https://wildfire.oregon.gov/>

¹⁰ <https://www.oregon.gov/gov/policy/Documents/WERC-2020/Wildfire%20Report%20FINAL.pdf>

Section IV. Fair Housing Analysis

This section presents demographic, economic, and housing information that is drawn from the 2010 Census and American Community Survey (ACS) estimates unless otherwise noted. This analysis uses ACS Data to analyze a broad range of socio-economic characteristics, including population growth, race, ethnicity, disability, employment, poverty, and housing trends; these data are also available by Census tract, and are shown in geographic maps. Ultimately, the information presented in this section illustrates the underlying conditions that shape housing market behavior and housing choice in the Marion County Service Area.

Lead Agency and Service Area

The Marion County Board of Commissioners' Office is the lead agency undertaking this Analysis of Impediments to Fair Housing Choice. The Service Area described in this report is the entirety of Marion County minus the City of Salem. The City of Salem receives its own federal funds and has completed a separate Analysis of Impediments. Most data presented here represents this Marion County Service Area. If the data is inclusive of the whole county, it will be called Marion County explicitly.

A. SOCIO-ECONOMIC OVERVIEW

Census Demographic Data

Census data is presented in one of four Summary Files (SF). In the 1980, 1990, and 2000 decennial censuses, the Census Bureau released the full SF1 100 percent count data¹¹, along with additional tabulations including the one-in-six SF3 sample. The Census Bureau did not collect additional sample data such as the SF3 in the 2010 decennial census, so many important housing and income concepts are not available in the 2010 Census.

To study these important housing and income concepts, the Census Bureau distributes the American Community Survey (ACS) every year to a sample of the population, then quantifies the results as one-, three- and five-year averages. The one-year sample only includes responses from the year the survey was implemented, while the five-year sample includes responses over a five-year period. The five-year estimates are more robust than the one- or three-year samples because they include more responses and can be tabulated down to the Census tract level.

The Census Bureau collects race data according to U.S. Office of Management and Budget guidelines, and these data are based on self-identification. Ancestry refers to one's ethnic origin or descent, "roots," or heritage, or the place of birth of the person or the person's parents or ancestors before their arrival in the United States. Ethnic identities may or may not represent geographic areas. People may choose to report more than one race group and people of any race may be of any ethnic origin. Hispanic origin can be viewed as the heritage, nationality, lineage, or country of birth of the person or the person's parents or ancestors before arriving in the United States. People who identify as Hispanic, Latino, or Spanish may be any race.

Population Characteristics

The Marion County Service Area population by race and ethnicity is shown in Table IV.1. The white population represented 81.8 percent of the population in 2019, compared with Black populations accounting for 1.1 percent of the population in 2019. Hispanic households represented 27.6 percent of the population in 2019.

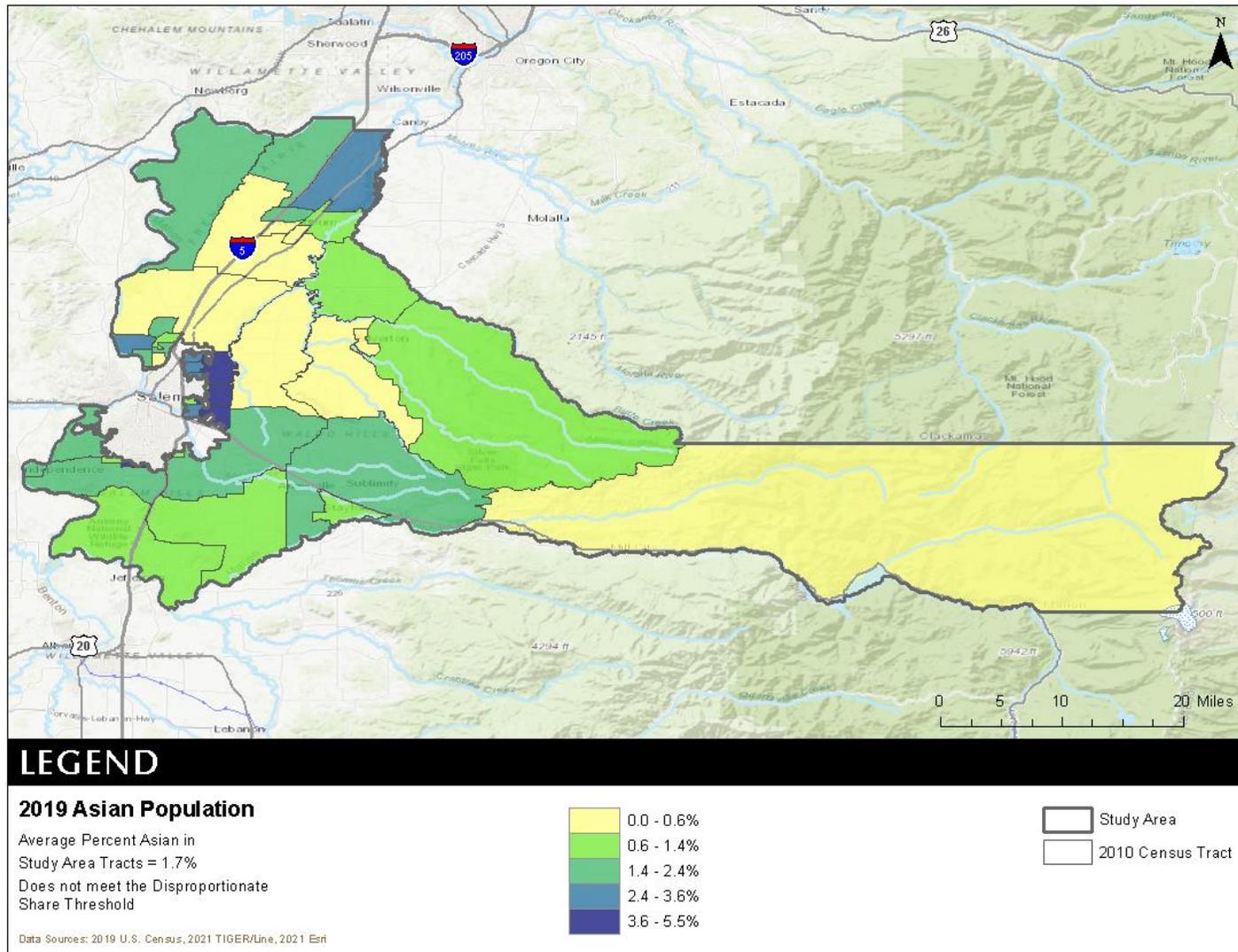
Table IV.1				
Population by Race and Ethnicity				
Marion County Service Area				
2010 Census & 2019 Five-Year ACS				
Race	2010 Census		2019 Five-Year ACS	
	Population	% of Total	Population	% of Total
White	145,260	78.5%	161,475	81.8%
Black	1,265	0.7%	2,106	1.1%
American Indian	2,949	1.6%	1,626	0.8%
Asian	2,500	1.4%	3,309	1.7%
Native Hawaiian/ Pacific Islander	963	0.5%	882	0.4%
Other	25,418	13.7%	15,296	7.7%
Two or More Races	6,582	3.6%	12,736	6.5%
Total	184,937	100.0%	197,430	100.0%
Non-Hispanic	136,884	74.0%	142,866	72.4%
Hispanic	48,053	26.0%	54,564	27.6%

The change in race and ethnicity between 2010 and 2019 is shown in Table IV.2. During this time, the total non-Hispanic population was 142,866 persons in 2019, while the Hispanic population was 54,564.

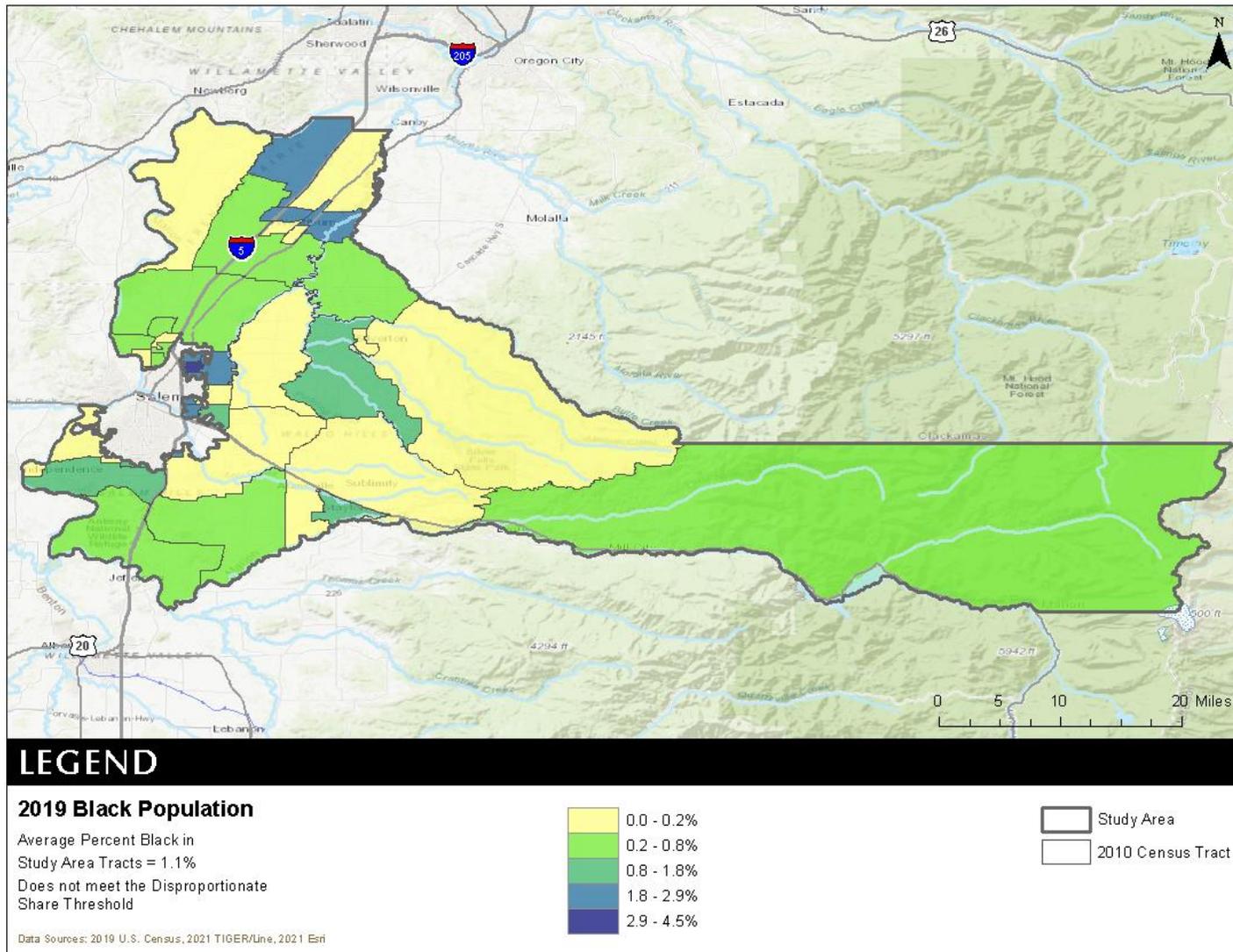
Table IV.2				
Population by Race and Ethnicity				
Marion County Service Area				
2010 Census & 2019 Five-Year ACS				
Race	2010 Census		2019 Five-Year ACS	
	Population	% of Total	Population	% of Total
Non-Hispanic				
White	126,874	92.7%	129,816	90.9%
Black	990	0.7%	1,732	1.2%
American Indian	1,753	1.3%	1,044	0.7%
Asian	2,362	1.7%	3,286	2.3%
Native Hawaiian/ Pacific Islander	918	0.7%	867	0.6%
Other	224	0.2%	269	0.2%
Two or More Races	3,763	2.7%	5,852	4.1%
Total Non-Hispanic	136,884	100.0%	142,866	100.0%
Hispanic				
White	18,386	38.3%	31,659	58.0%
Black	275	0.6%	374	0.7%
American Indian	1,196	2.5%	582	1.1%
Asian	138	0.3%	23	0.0%
Native Hawaiian/ Pacific Islander	45	0.1%	15	0.0%
Other	25,194	52.4%	15,027	27.5%
Two or More Races	2,819	5.9%	6,884	12.6%
Total Hispanic	48,053	100.0	54,564	100.0%
Total Population	184,937	100.0%	197,430	100.0%

The concentrations of Asian, black, and Hispanic households are shown in the maps on the following pages. In general, the areas directly east of Salem and in the areas in and around Woodburn had the highest concentration of these populations. These areas saw a disproportionate share of Hispanic households (or at a rate greater than 10 percentage points higher than the average).

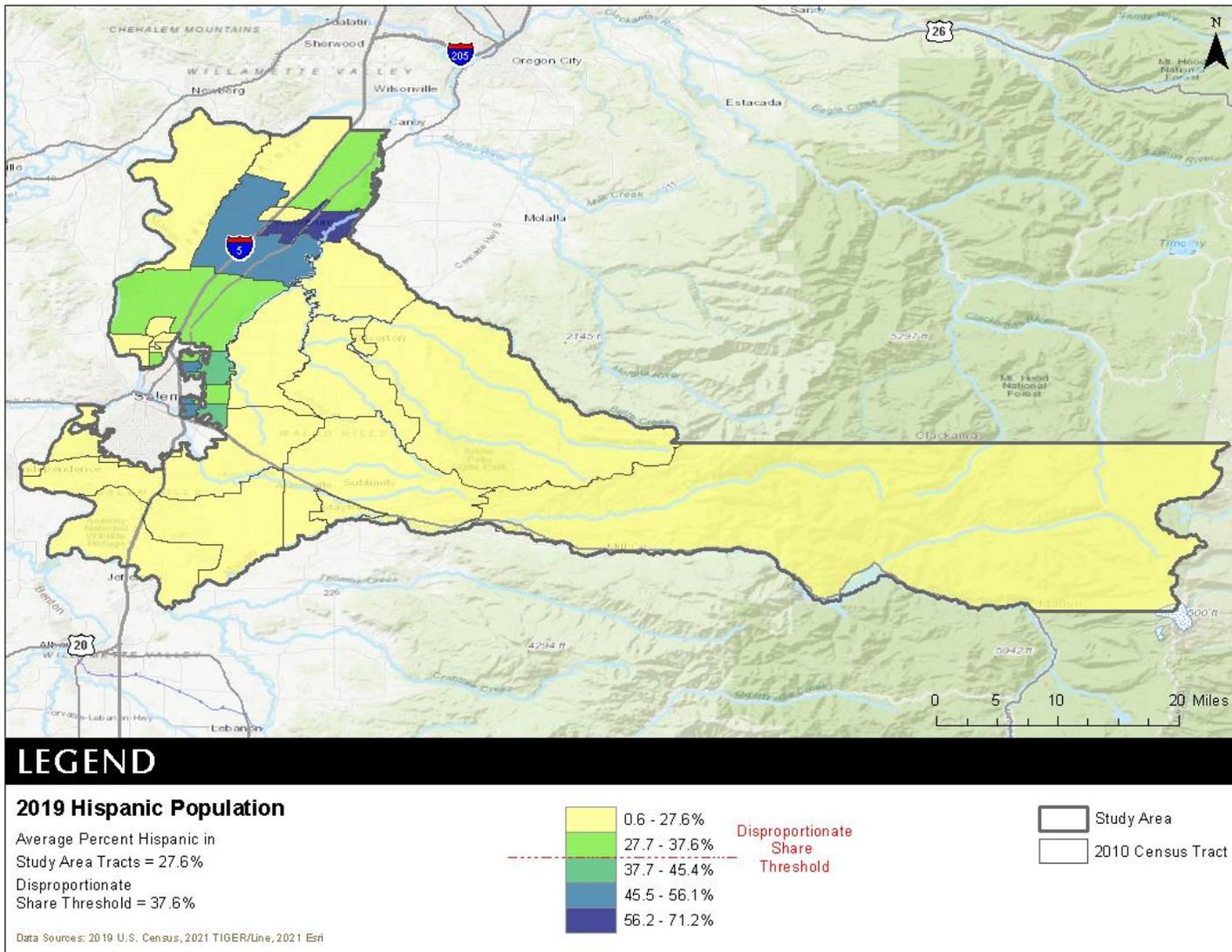
Map IV.1
2019 Asian Population
 Marion County Service Area
 2019 ACS, Tigerline



Map IV.2
2019 Black Population
 Marion County Service Area
 2019 ACS, Tigerline



Map IV.3
2019 Hispanic Population
 Marion County Service Area
 2019 ACS, Tigerline



Cohorts

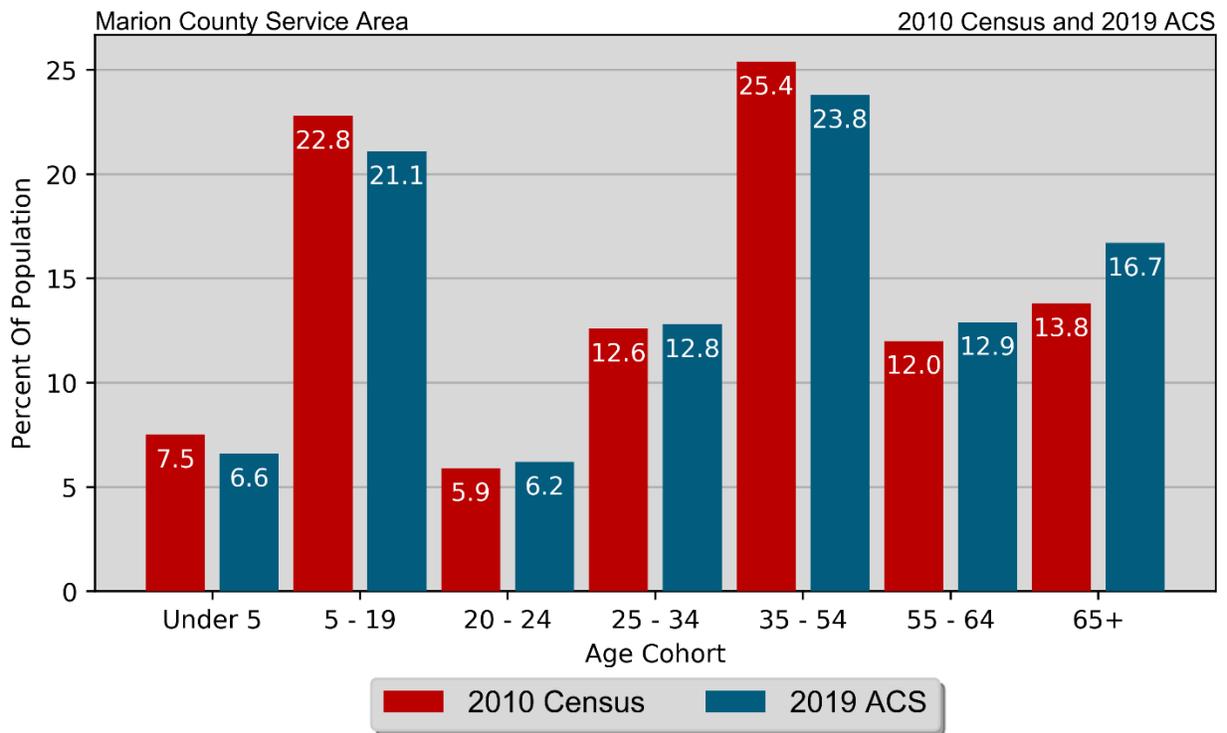
Table IV.3 shows the population distribution in the Marion County Service Area by age. In 2010, children under the age of 5 accounted for 7.5 percent of the total population, which compared to 6.6 percent in 2019.

Table IV.3				
Population Distribution by Age				
Marion County Service Area				
2019 Five-Year ACS Data				
Age	2010 Census		2019 Five-Year ACS	
	Number of Persons	Percent	Number of Persons	Percent
Under 5	13,868	7.5	13,092	6.6
5 to 19	42,088	22.8	41,578	21.1
20 to 24	10,965	5.9	12,153	6.2
25 to 34	23,310	12.6	25,204	12.8
35 to 54	46,895	25.4	46,927	23.8
55 to 64	22,247	12.0	25,488	12.9
65 or Older	25,564	13.8	32,988	16.7
Total	184,937	100%	197,430	100%

Table IV.4 shows the population in the Marion County Service Area by age and gender. In 2010, there were 23,310 people aged 25 to 34, made up of 11,780 men, and 11,530 women. In comparison, in 2019, there were 25,204 people in the 25 to 34 age cohort, with 12,835 men and 12,369 women.

Table IV.4								
Population by Age and Gender								
Marion County Service Area								
2010 Census & 2019 Five-Year ACS Data								
Age	2010 Census				2019 Five Year ACS			
	Male	Female	Total	Percent	Male	Female	Total	Percent
Under 5	7,110	6,758	13,868	7.5%	6,659	6,433	13,092	6.6%
5 to 19	21,603	20,485	42,088	22.8%	20,975	20,603	41,578	21.1%
20 to 24	5,703	5,262	10,965	5.9%	6,438	5,715	12,153	6.2%
25 to 34	11,780	11,530	23,310	12.6%	12,835	12,369	25,204	12.8%
35 to 54	23,342	23,553	46,895	25.4%	23,154	23,773	46,927	23.8%
55 to 64	10,742	11,505	22,247	12.0%	12,245	13,243	25,488	12.9%
65 and Older	11,288	14,276	25,564	13.8%	14,684	18,304	32,988	16.7%
Total	91,568	93,369	184,937	100%	96,990	100,440	197,430	100%

Diagram IV.1
Population Distribution by Age
 Marion County Service Area
 2010 Census and 2019 Five-Year ACS Data



Foreign Born Populations and Limited English Proficiency

Under Title VI of the Civil Rights Act of 1964 and in accordance with Supreme Court precedent in *Lau v. Nichols*, recipients of federal financial assistance are required to take reasonable steps to ensure meaningful access to their programs and activities by limited English proficient (LEP) persons.¹² In the context of HUD's assessment of access to housing, LEP refers to a person's limited ability to read, write, speak, or understand English.¹³

The number of foreign born persons is shown in Table IV.5. An estimated 9.1 percent of the population was born in Mexico, some 0.3 percent was born in El Salvador, and another 0.3 percent was born in Guatemala.

Number	County	Number of Person	Percent of Total Population
#1 country of origin	Mexico	17,994	9.1%
#2 country of origin	El Salvador	575	0.3%
#3 country of origin	Guatemala	540	0.3%
#4 country of origin	Russia	452	0.2%
#5 country of origin	Canada	440	0.2%
#6 country of origin	Philippines	414	0.2%
#7 country of origin	China, excluding Hong Kong and Taiwan	409	0.2%
#8 country of origin	Vietnam	397	0.2%
#9 country of origin	Micronesia	349	0.2%
#10 country of origin	Korea	335	0.2%

The language spoken at home for those with Limited English Proficiency are shown in Table IV.6. An estimated 9.4 percent of the population speaks Spanish at home, followed by 0.6 percent speaking Russian, Polish, or other Slavic languages.

Number	County	Number of Person	Percent of Total Population
#1 LEP Language	Spanish	17,400	9.4%
#2 LEP Language	Russian, Polish, or other Slavic languages	1,065	0.6%
#3 LEP Language	Vietnamese	415	0.2%
#4 LEP Language	Other Asian and Pacific Island languages	339	0.2%
#5 LEP Language	Chinese	261	0.1%
#6 LEP Language	Other and unspecified languages	171	0.1%
#7 LEP Language	Other Indo-European languages	165	0.1%
#8 LEP Language	Tagalog	144	0.1%
#9 LEP Language	Korean	89	0.0%
#10 LEP Language	German or other West Germanic languages	77	0.0%

¹² https://www.hud.gov/program_offices/fair_housing_equal_opp/limited_english_proficiency_0

¹³ <https://www.hud.gov/sites/documents/LEPMEMO091516.PDF>

Education and Employment

Education and employment data from the Marion County Service Area 2019 Five-Year ACS is presented in Table IV.7, Table IV.8, and Table IV.9. In 2019, 94,251 people were in the labor force, including 89,074 employed and 5,177 unemployed people. The unemployment rate for Marion County Service Area was estimated at 5.5 percent in 2019.

Table IV.7	
Employment, Labor Force and Unemployment	
Marion County Service Area 2019 Five-Year ACS Data	
Employment Status	2019 Five-Year ACS
Employed	89,074
Unemployed	5,177
Labor Force	94,251
Unemployment Rate	5.5%

Table IV.8 and Table IV.9 show educational attainment in the Marion County Service Area. In 2019, 84.1 percent of households had a high school education or greater, including 29.0 percent with a high school diploma or equivalent, 35.6 percent with some college, 13.5 percent with a Bachelor's Degree, and 6.0 percent with a graduate or professional degree.

Table IV.8	
High School or Greater Education	
Marion County Service Area 2019 Five-Year ACS Data	
Education Level	Households
High School or Greater	123,993
Total Households	68,030
Percent High School or Above	84.1%

Table IV.9		
Educational Attainment		
Marion County Service Area 2019 Five-Year ACS Data		
Education Level	2019 Five-Year ACS	Percent
Less Than High School	23,484	15.9%
High School or Equivalent	42,785	29.0%
Some College or Associates Degree	52,436	35.6%
Bachelor's Degree	19,913	13.5%
Graduate or Professional Degree	8,859	6.0%
Total Population Above 18 years	147,477	100.0%

Commuting Patterns

Table IV.10 shows the place of work by county of residence. In 2010 77.2 percent of residents worked within the county they reside with 21.8 percent working outside their home county. This compares to 73.3 percent of residents in 2019 who worked within the county in which they resided and 25.8 percent of residents worked outside their home county but still within the state.

Table IV.10				
Place of Work				
Marion County Service Area				
2010 and 2019 Five-Year ACS Data				
Place of work	2010 Five-Year ACS	% of Total	2019 Five-Year ACS	% of Total
Worked in county of residence	59,946	77.2%	63,689	73.3%
Worked outside county of residence	16,946	21.8%	22,404	25.8%
Worked outside state of residence	736	0.9%	767	0.9%
Total	77,628	100.0%	86,860	100.0%

Table IV.11 shows the aggregate travel time to work based on place of work and residence. In the Marion County Service Area the total aggregate travel time was 2,093,300 minutes, with residents working in their home county spending a total of 1,175,000 minutes traveling.

Table IV.11				
Aggregate Travel Time to Work (in Minutes)				
Marion County Service Area				
2010 & 2019 Five-Year ACS Data				
Place of Work	2010 Five-Year ACS	% of Total	2019 Five-Year ACS	% of Total
Worked in county of residence	1,051,185	60.9%	1,175,000	56.1%
Worked outside county of residence	637,810	36.9%	875,605	41.8%
Worked outside State of residence	37,150	2.2%	42,695	2.0%
Aggregate travel time to work (in minutes):	1,726,150	100.0%	2,093,300	100.0%

Table IV.12 shows the average travel time to work based on place of work and residence. In 2019 the overall aggregate travel time was 1,726,150 minutes. Residents working within their home county spent an average of 18.4 minutes commuting to work, with those working outside their county of residence spending an average of 39.1 minutes on their commute.

Table IV.12		
Average Travel Time to Work (in Minutes)		
Marion County Service Area		
2010 & 2019 Five-Year ACS Data		
Place of Work	2010 Five-Year ACS	2019 Five-Year ACS
Worked in county of residence	17.5	18.4
Worked outside county of residence	37.6	39.1
Worked outside State of residence	50.5	55.7
Average travel time to work (in minutes):	22.2	24.1

Table IV.13 shows the means of transportation to work. In 2019, 78.5 percent of commuters drove alone in a car, truck, or van. Only 11.8 percent carpooled, with an additional 0.9 percent taking public transportation. Also, there were 4,451 persons or 5.1 percent who worked from home.

Table IV.13				
Means of Transportation to Work				
Marion County Service Area 2010 & 2019 Five-Year ACS Data				
Means	2010 Five-Year ACS	% of Total	2019 Five-Year ACS	% of Total
Car, truck, or van: Drove alone	55,783	71.9%	68,195	78.5%
Car, truck, or van: Carpooled:	13,363	17.2%	10,212	11.8%
Public transportation (excluding taxicab):	966	1.2%	777	0.9%
Taxicab	32	0.0%	0	0.0%
Motorcycle	225	0.3%	158	0.2%
Bicycle	549	0.7%	242	0.3%
Walked	1,801	2.3%	1,771	2.0%
Other means	465	0.6%	1,054	1.2%
Worked at home	4,444	5.7%	4,451	5.1%
Total	77,628	100.0%	86,860	100.0%

Table IV.14 shows the breakdown of the means of transportation by tenure. In 2019, 53.3 percent of commuters owned their home and commuted alone by car, which compares to 52.4 percent in 2010. There were also 22,106 renters who drove alone in 2019 and accounted for 25.6 percent of the total commuter population. Commuters who owned their own home and took public transportation represented 0.3 percent of the population, which compares to 404 renters, or 0.5 percent taking public transportation.

Table IV.14				
Means Of Transportation To Work By Tenure				
Marion County Service Area 2010 & 2019 Five-Year ACS Data				
Tenure	2010 Five-Year ACS	% of Total	2019 Five-Year ACS	% of Total
Car, truck, or van - drove alone:				
Owner	40,589	52.4%	46,059	53.3%
Renter	15,194	19.6%	22,106	25.6%
Car, truck, or van - carpooled:				
Owner	6,956	9.0%	5,988	6.9%
Renter	6,304	8.1%	4,224	4.9%
Public transportation (excluding taxicab):				
Owner	430	0.6%	289	0.3%
Renter	536	0.7%	404	0.5%
Walked:				
Owner	803	1.0%	1,084	1.3%
Renter	981	1.3%	641	0.7%
Taxicab, motorcycle, bicycle, or other means:				
Owner	829	1.1%	735	0.8%
Renter	442	0.6%	701	0.8%
Worked at home:				
Owner	3,159	4.1%	3,484	4.0%
Renter	1,250	1.6%	762	0.9%
Total:	77,473	100.0%	86,477	100.0%

Summary

While the population in the Marion County Service Area has grown by 6.8 percent between 2010 and 2019, the racial and ethnic makeup of the area is not changing significantly. However, there are areas in the County Service Area that have high concentrations of Hispanic residents. Limited English Proficiency includes an estimated 9.4 percent of the population speaks Spanish at home, followed by 0.6 percent speaking Russian, Polish, or other Slavic languages. In 2019, 84.1 percent of households had a high school education or greater, including 29.0 percent with a high school diploma or equivalent, 35.6 percent with some college, 13.5 percent with a Bachelor's Degree, and 6.0 percent with a graduate or professional degree.

Economics

The following section describes the economic context for the Marion County Service Area. The data presented here is from the Bureau of Economic Analysis (BEA) and the Bureau of Labor Statistics (BLS). The data from the BEA is only available at the County level and shows the entirety of Marion County. The BLS data presented below is specified for the Marion County Service Area.

Table IV.15 shows labor force statistics for Marion County Service Area between 1990 and 2019. The unemployment rate in the Marion County Service Area was 4.0 percent in 2019, with 4,788 unemployed persons and 120,903 in the labor force. The statewide unemployment rate in 2019 was 3.7 percent. In 2019, 116,115 people were employed, 4,788 were unemployed, and the labor force totaled 120,903 people.

Table IV.15 Labor Force Statistics Marion County Service Area 1990 - 2019 BLS Data					
Year	Marion County Service Area			Unemployment Rate	Statewide Unemployment Rate
	Unemployment	Employment	Labor Force		
1990	4,816	82,904	87,720	5.5%	5.4%
1991	5,494	83,508	89,002	6.2%	6.2%
1992	6,497	85,539	92,036	7.1%	7.3%
1993	6,924	88,808	95,732	7.2%	7.0%
1994	5,485	92,411	97,896	5.6%	5.3%
1995	4,990	93,653	98,643	5.1%	4.8%
1996	6,132	95,238	101,370	6.0%	5.6%
1997	6,156	96,430	102,586	6.0%	5.5%
1998	6,469	98,664	105,133	6.2%	5.7%
1999	6,399	100,383	106,782	6.0%	5.5%
2000	5,766	101,397	107,163	5.4%	5.2%
2001	6,588	100,568	107,156	6.1%	6.4%
2002	7,585	101,379	108,964	7.0%	7.5%
2003	8,296	102,778	111,074	7.5%	8.0%
2004	8,000	103,540	111,540	7.2%	7.4%
2005	7,059	104,496	111,555	6.3%	6.2%
2006	6,496	106,244	112,740	5.8%	5.4%
2007	6,167	107,777	113,944	5.4%	5.2%
2008	7,839	108,511	116,350	6.7%	6.2%
2009	13,479	104,613	118,092	11.4%	10.8%
2010	13,800	103,958	117,758	11.7%	10.7%
2011	12,811	103,929	116,740	11.0%	9.6%
2012	11,839	102,211	114,050	10.4%	8.8%
2013	10,005	101,484	111,489	9.0%	7.8%
2014	8,484	104,320	112,804	7.5%	6.7%
2015	6,858	107,366	114,224	6.0%	5.5%
2016	5,997	111,702	117,699	5.1%	4.7%
2017	5,174	114,396	119,570	4.3%	4.1%
2018	5,068	114,732	119,800	4.2%	4.0%
2019	4,788	116,115	120,903	4.0%	3.7%

Diagram IV.2 shows the unemployment rate for both the State and Marion County Service Area. During the 1990's the average rate for Marion County Service Area was 6.1 percent, which compared to 5.8 percent statewide. Between 2000 and 2010 the unemployment rate had an average of 6.9 percent, which compared to 6.8 percent statewide. Since 2010, the average

unemployment rate was 7.3 percent. Over the course of the entire period the Marion County Service Area had an average unemployment rate higher than the State, 6.8 percent for Marion County Service Area, versus 6.4 statewide.

Diagram IV.2
Annual Unemployment Rate
 Marion County Service Area
 1990 – 2019 BLS Data

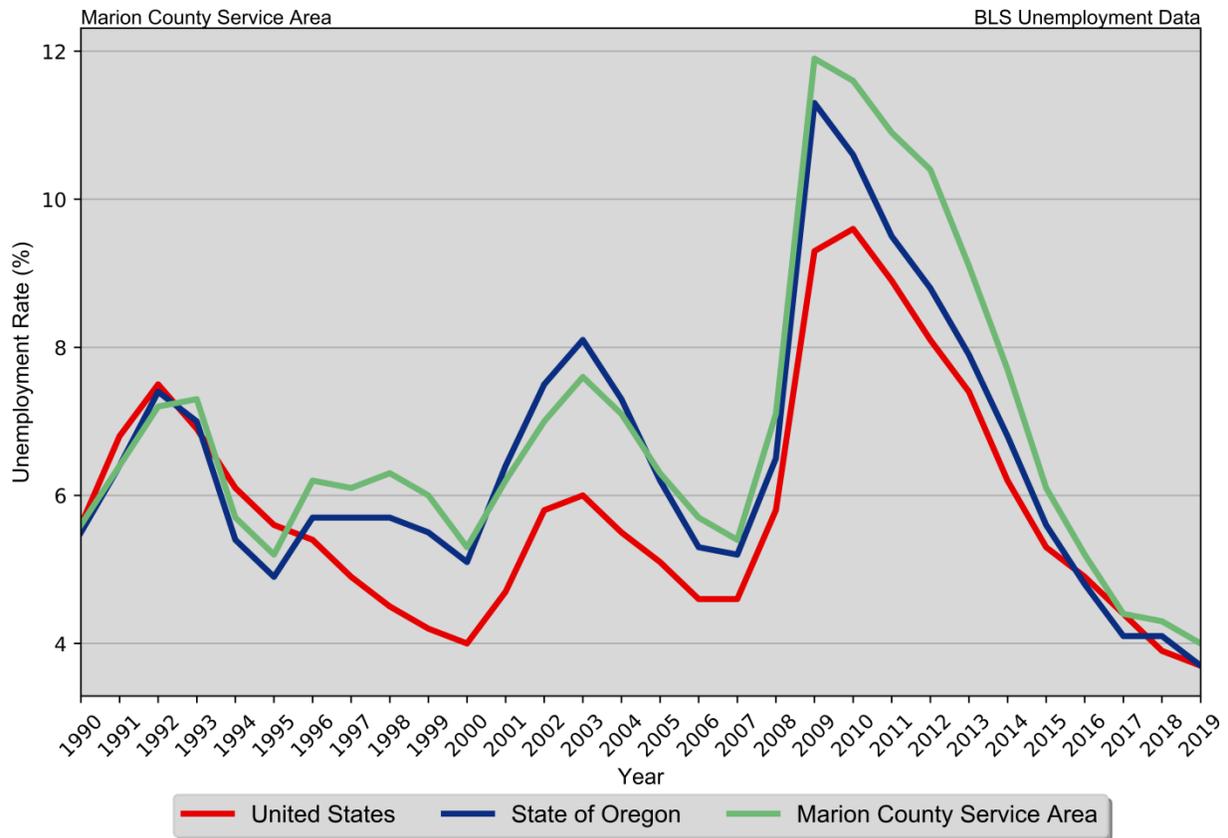
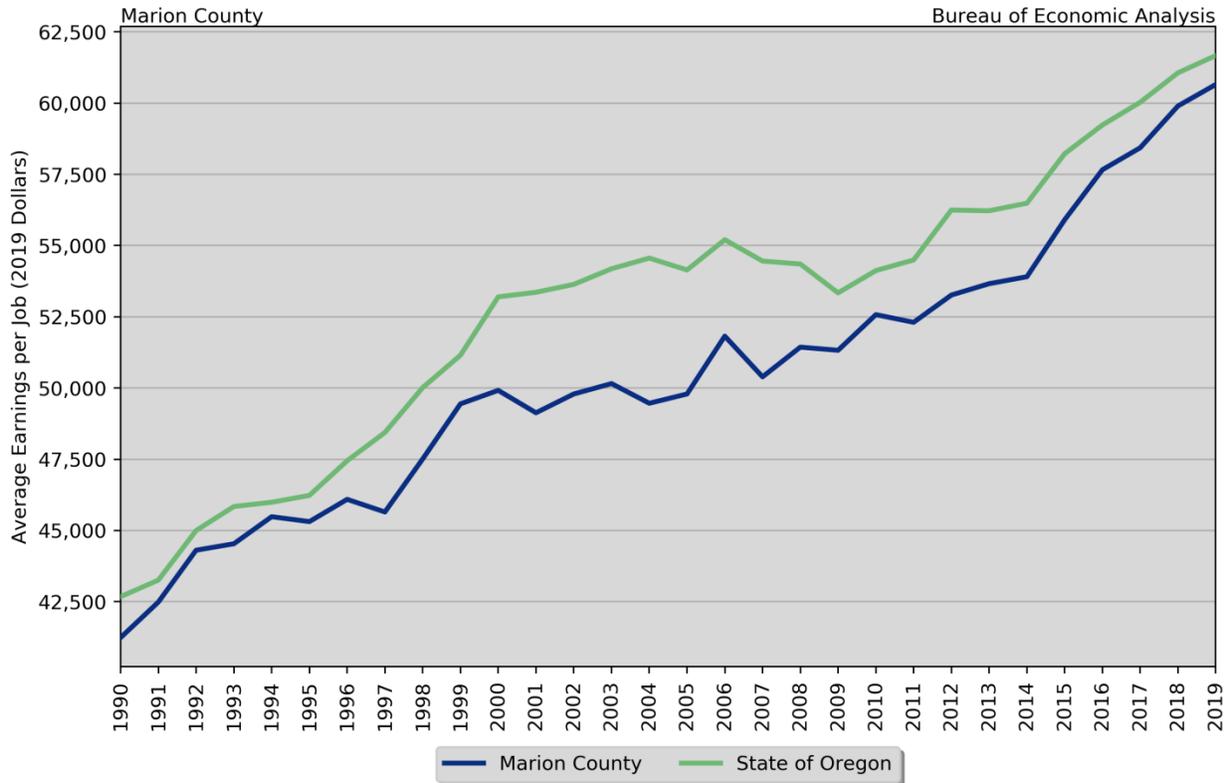


Diagram IV.3 shows real average earnings per job for Marion County from 1990 to 2019. Over this period the average earning per job for 47 was 50,452 dollars, which was lower than the statewide average of 52,810 dollars over the same period.

ACS Employment by Industry

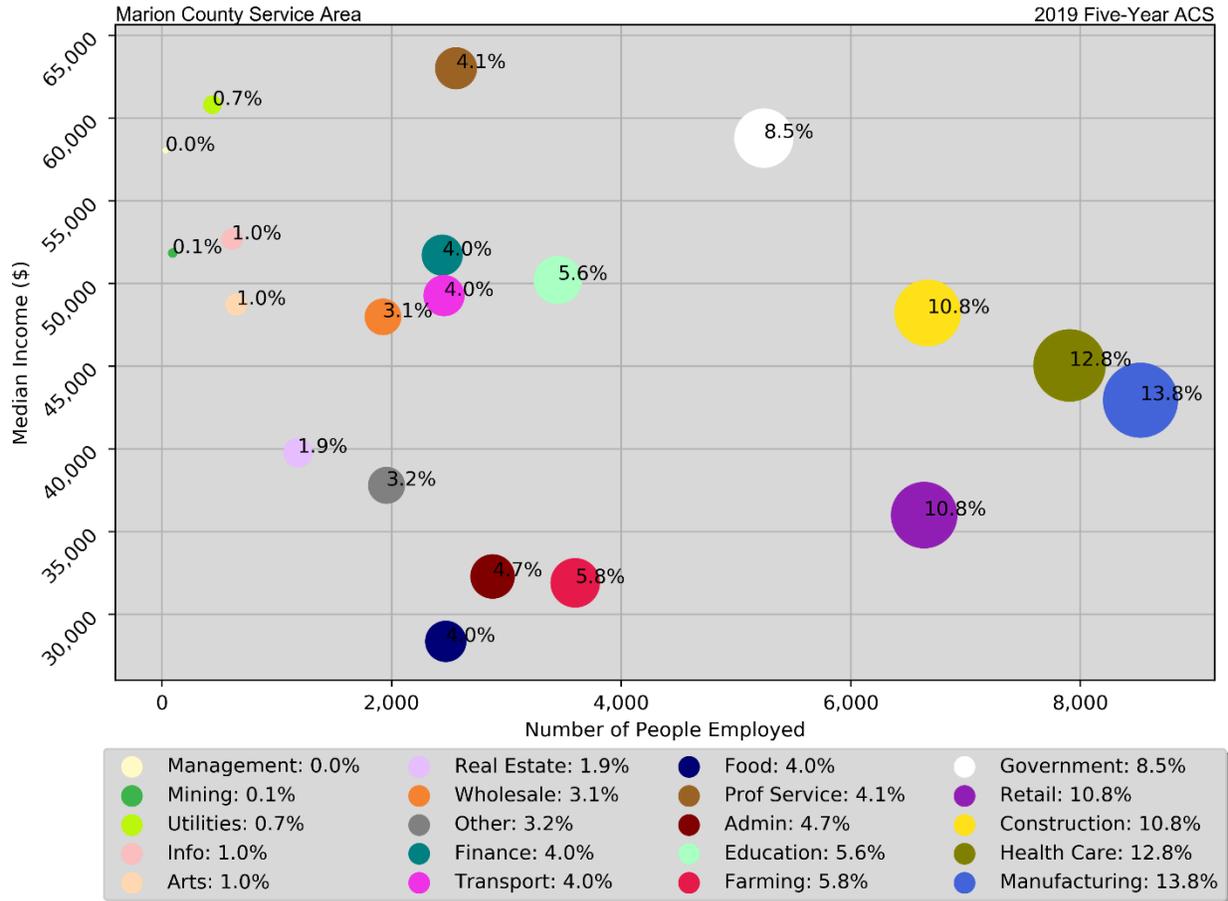
Table IV.16 shows employment and median earnings by industry for Marion County Service Area from the 2019 Five-Year ACS. In 2019 the largest industry by number of people employed in the Marion County Service Area was Manufacturing, which employed 8,523 people and paid a median salary of 42,961 dollars. The highest paying industry in the Marion County Service Area was the Professional Service industry, which paid a median salary of 63,036 dollars in 2019.

Diagram IV.3
Real Average Earnings per Job
 Marion County



Industry	Total Employment	Percent of Employment	Median Earnings
Admin	2,879	4.67%	\$32,292.99
Arts	646	1.05%	\$48,734.81
Construction	6,669	10.81%	\$48,233.57
Education	3,448	5.59%	\$50,232.41
Farming	3,599	5.83%	\$31,902.51
Finance	2,440	3.95%	\$51,732.72
Food	2,469	4%	\$28,358.21
Government	5,241	8.49%	\$58,813.37
Health Care	7,903	12.81%	\$45,056.45
Info	608	0.99%	\$52,679.88
Management	29	0.05%	\$58,054.59
Manufacturing	8,523	13.81%	\$42,961.52
Mining	91	0.15%	\$51,851.54
Other	1,953	3.17%	\$37,800.41
Prof Service	2,560	4.15%	\$63,036.43
Real Estate	1,183	1.92%	\$39,783.96
Retail	6,639	10.76%	\$36,007.72
Transport	2,456	3.98%	\$49,284.11
Utilities	439	0.71%	\$60,814.87
Wholesale	1,924	3.12%	\$47,986.79

Diagram IV.3
Earnings and Employment by Industry



Poverty

The rate of poverty for Marion County Service Area is shown in Table IV.17. In 2019, the poverty rate was 12.3 percent meaning there were an estimated 24,119 people living in poverty, compared to 13.5 percent living in poverty in 2000. In 2019, some 17.2 percent of those in poverty were under age 6 and 5.9 percent were 65 or older. This was higher than the national and state poverty rates in 2019, at 10.5 percent and 11.4 percent, respectively. The federal poverty level in 2019 was 25,750 dollars for a family of four, or 12,490 dollars for a single-person household.

Age	2010 Five-Year ACS		2019 Five-Year ACS	
	Persons in Poverty	% of Total	Persons in Poverty	% of Total
Under 6	3,986	24.9%	2,624	17.2%
6 to 17	7,232	22.1%	6,058	18.2%
18 to 64	13,221	12.4%	13,521	11.8%
65 or Older	1,802	7.5%	1,916	5.9%
Total	26,241	100.0%	24,119	100.0%
Poverty Rate	14.6%	-	12.3%	-

Summary

In 2019, unemployment in the Marion County Service Area was at 4.0 percent, compared to 3.7 percent for the State of Oregon. This is representative of a labor force of 120,903 people and 116,115 people employed. Real Average Earning per job has remained lower than the state rate in recent years, but has continued to climb. Poverty has declined to 12.3 percent in 2019 from 14.6 percent in 2010 representing 24,119 persons living in poverty in the county Service Area.

Housing

Housing and Household Characteristics

Households by type and tenure are shown in Table IV.18. Family households represented 72.3 percent of households, while non-family households accounted for 27.7 percent. These changed from 72.6 and 27.4 percent, respectively.

Household Type	2010 Census		2019 Five-Year ACS	
	Households	Households	Households	% of Total
Family Households	47,248	72.6%	49,169	72.3%
Married-Couple Family	36,191	76.6%	36,743	74.7%
Owner-Occupied	28,141	77.8%	28,226	76.8%
Renter-Occupied	8,050	22.2%	8,517	23.2%
Other Family	11,057	23.4%	12,426	22.5%
Male Householder, No Spouse Present	3,506	31.7%	3,591	28.2%
Owner-Occupied	1,650	47.1%	1,902	53.0%
Renter-Occupied	1,856	52.9%	1,689	47.0%
Female Householder, No Spouse Present	7,551	68.3%	8,835	60.8%
Owner-Occupied	3,366	44.6%	4,078	46.2%
Renter-Occupied	4,185	55.4%	4,757	53.8%
Non-Family Households	17,850	27.4%	18,861	27.7%
Owner-Occupied	10,026	56.2%	10,684	56.6%
Renter-Occupied	7,824	43.8%	8,177	43.4%
Total	65,098	100.0%	68,030	100.0%

Table IV.19, below, shows housing units by type in 2010 and 2019. In 2010, there were 68,458 housing units, compared with 72,692 in 2019. Single-family units accounted for 69.6 percent of units in 2019, compared to 70.3 in 2010. Apartment units accounted for 11.5 percent in 2019, compared to 11.7 percent in 2010.

Unit Type	2010 Five-Year ACS		2019 Five-Year ACS	
	Units	% of Total	Units	% of Total
Single-Family	48,099	70.3%	50,591	69.6%
Duplex	2,164	3.2%	2,182	3.0%
Tri- or Four-Plex	3,434	5.0%	3,722	5.1%
Apartment	7,980	11.7%	8,376	11.5%
Mobile Home	6,637	9.7%	7,620	10.5%
Boat, RV, Van, Etc.	144	0.2%	201	0.3%
Total	68,458	100.0%	72,692	100.0%

Table IV.20 shows housing units by tenure from 2010 to 2019. By 2019, there were 72,692 housing units. An estimated 66.0 percent were owner-occupied, and 6.4 percent were vacant.

Table IV.20 Housing Units by Tenure Marion County Service Area 2010 Census & 2019 Five-Year ACS Data				
Tenure	2010 Census		2019 Five-Year ACS	
	Units	% of Total	Units	% of Total
Occupied Housing Units	65,098	93.4%	68,030	93.6%
Owner-Occupied	43,183	66.3%	44,890	66.0%
Renter-Occupied	21,915	33.7%	23,140	34.0%
Vacant Housing Units	4,634	6.6%	4,662	6.4%
Total Housing Units	69,732	100.0%	72,692	100.0%

Households by income for the 2010 and 2019 Five-Year ACS are shown in Table IV.21. Households earning more than 100,000 dollars per year represented 25.9 percent of households in 2019, compared to 14.9 percent in 2010. Meanwhile, households earning less than 10,000 dollars accounted for 3.7 percent of households in 2019, compared to 5.5 percent in 2000.

Table IV.21 Households by Income Marion County Service Area 2010 & 2019 Five-Year ACS Data				
Income	2010 Five-Year ACS		2019 Five-Year ACS	
	Households	% of Total	Households	% of Total
Less than \$10,000	3,532	5.5%	2,521	3.7%
\$10,000 to \$14,999	3,149	4.9%	2,461	3.6%
\$15,000 to \$19,999	3,796	5.9%	2,673	3.9%
\$20,000 to \$24,999	4,025	6.2%	3,025	4.4%
\$25,000 to \$29,999	3,606	5.6%	2,993	4.4%
\$30,000 to \$34,999	3,666	5.7%	3,403	5.0%
\$35,000 to \$39,999	3,649	5.6%	3,181	4.7%
\$40,000 to \$44,999	3,915	6.0%	2,762	4.1%
\$45,000 to \$49,999	3,379	5.2%	3,603	5.3%
\$50,000 to \$59,999	6,177	9.5%	5,410	8.0%
\$60,000 to \$74,999	7,695	11.9%	8,207	12.1%
\$75,000 to \$99,999	8,505	13.1%	10,197	15.0%
\$100,000 to \$124,999	4,573	7.1%	6,579	9.7%
\$125,000 to \$149,999	1,834	2.8%	3,916	5.8%
\$150,000 to \$199,999	1,758	2.7%	4,321	6.4%
\$200,000 or more	1,459	2.3%	2,778	4.1%
Total	64,718	100.0%	68,030	100.0%

Table IV.22 shows households by year home built for the 2010 and 2019 Five-Year ACS Data. Housing units built between 2000 and 2009, account for 12.1 percent of households in 2010 and 14.6 percent of households in 2019. Housing units built in 1939 or earlier represented 6.8 percent of households in 2019 and 7.0 percent of households in 2010.

Table IV.22				
Households by Year Home Built				
Marion County Service Area				
2010 & 2019 Five-Year ACS Data				
Year Built	2010 Five-Year ACS		2019 Five-Year ACS	
	Households	% of Total	Households	% of Total
1939 or Earlier	4,528	7.0%	4,620	6.8%
1940 to 1949	2,531	3.9%	2,102	3.1%
1950 to 1959	4,673	7.2%	4,214	6.2%
1960 to 1969	7,999	12.4%	7,565	11.1%
1970 to 1979	16,888	26.1%	17,670	26.0%
1980 to 1989	7,245	11.2%	6,890	10.1%
1990 to 1999	13,047	20.2%	12,545	18.4%
2000 to 2009	7,807	12.1%	9,921	14.6%
2010 or Later	.	.	2,503	3.7%
Total	64,718	100.0%	68,030	100.0%

The distribution of unit types by race is shown in Table IV.23. An estimated 73.2 percent of white households occupy single-family homes, compared to 40.8 percent of Black households. Some 9.6 percent of white households occupied apartments, compared to 19.5 percent of black households. An estimated 80.0 percent of Asian households and 61.3 percent of American Indian households occupy single-family homes.

Table IV.23							
Distribution of Units in Structure by Race							
Marion County Service Area							
2019 Five-Year ACS Data							
Unit Type	White	Black	American Indian	Asian	Native Hawaiian/Pacific Islanders	Other	Two or More Races
Single-Family	73.2%	40.8%	61.3%	80.0%	70.7%	49.2%	46.3%
Duplex	2.8%	0.0%	5.5%	0.0%	0.0%	6.3%	5.9%
Tri- or Four-Plex	4.2%	24.5%	7.7%	4.7%	8.4%	10.8%	9.1%
Apartment	9.6%	19.5%	18.8%	12.3%	20.9%	22.4%	24.7%
Mobile Home	10.1%	15.2%	6.6%	3.1%	0.0%	10.4%	13.4%
Boat, RV, Van, Etc.	0.2%	0.0%	0.0%	0.0%	0.0%	1.0%	0.5%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

The disposition of vacant units between 2010 and 2019 are shown in Table IV.24. An estimated 34.7 percent of vacant units were for rent in 2010. In addition, some 19.6 percent of vacant units were for sale. "Other" vacant units represented 21.0 percent of vacant units in 2010. "Other" vacant units are not for sale or rent, or otherwise available to the marketplace. These units may be problematic if concentrated in certain areas, and may create a "blighting" effect.

By 2019, for rent units accounted for 21.8 percent of vacant units, while for sale units accounted for 15.4 percent. "Other" vacant units accounted for 38.3 percent of vacant units, representing a total of 1,784 "other" vacant units.

Table IV.24				
Disposition of Vacant Housing Units				
Marion County Service Area				
2010 Census & 2019 Five-Year ACS Data				
Disposition	2010 Census		2019 Five-Year ACS	
	Units	% of Total	Units	% of Total
For Rent	1,610	34.7%	1,014	21.8%
For Sale	906	19.6%	720	15.4%
Rented Not Occupied	89	1.9%	36	0.8%
Sold Not Occupied	170	3.7%	147	3.2%
For Seasonal, Recreational, or Occasional Use	868	18.7%	954	20.5%
For Migrant Workers	16	0.3%	7	0.2%
Other Vacant	975	21.0%	1,784	38.3%
Total	4,634	100.0%	4,662	100.0%

Table IV.25, below, shows the number of households in the county by number of bedrooms and tenure. There were 1,004 rental households with no bedrooms, otherwise known as studio apartments. Two-bedroom households accounted for 28.0 percent of total households in the Marion County Service Area. In the Marion County Service Area the 33,778 households with three bedrooms accounted for 46.5 percent of all households and there were only 2,527 five-bedroom or more households, which accounted for 3.5 percent of all households.

Table IV.25				
Households by Number of Bedrooms				
Marion County Service Area				
2019 Five-Year ACS Data				
Number of Bedrooms	Tenure			% of Total
	Own	Rent	Total	
None	171	1,004	1,476	2.0
One	558	2,920	4,159	5.7
Two	7,550	11,153	20,354	28.0
Three	25,732	6,431	33,778	46.5
Four	8,806	1,215	10,398	14.3
Five or more	2,073	417	2,527	3.5
Total	44,890	23,140	72,692	100.0

Household mortgage status is reported in Table IV.26. In the Marion County Service Area households with a mortgage accounted for 65.4 percent of all households or 29,379 housing units, and the remaining 56.9 percent or 25,521 units had no mortgage. Of those units with a mortgage, 3,685 had either a second mortgage or home equity loan, 173 had both a second mortgage and home equity loan, and 25,521 or 56.9 percent had no second mortgage or no home equity loan.

Table IV.26 Mortgage Status Marion County Service Area 2019 Five-Year ACS Data		
Mortgage Status	Marion County Service Area	
	Households	% of Households
Housing units with a mortgage, contract to purchase, or similar debt	29,379	65.4
With either a second mortgage or home equity loan, but not both	3,685	8.2
Second mortgage only	1,015	2.3
Home equity loan only	2,670	5.9
Both second mortgage and home equity loan	173	0.4
No second mortgage and no home equity loan	25,521	56.9
Housing units without a mortgage	15,511	34.6
Total	44,890	100.0%

Summary

Single-family units account for an estimated 69.6 percent of units in the Service Area, while apartment units account for 11.5 percent. An estimated 26.0 percent of housing units were built in the 1970's, representing the largest age group in the housing stock. Some 18.3 percent of units have been built since 2000. The proportion of vacant units has not changed significantly since 2010. However, "other vacant" units, or those not available to the marketplace, have increased to represent 38.2 percent of vacant units. An estimated 65.4 percent of owner-occupied households currently have a mortgage, and 34.6 percent do not.

B. SEGREGATION AND INTEGRATION

The “dissimilarity index” provides a quantitative measure of segregation in an area, based on the demographic composition of smaller geographic units within that area. One way of understanding the index is that it indicates how evenly two demographic groups are distributed throughout an area: if the composition of both groups in each geographic unit (e.g., Census tract) is the same as in the area as a whole (e.g., city), then the dissimilarity index score for that city will be 0. By contrast; and again, using Census tracts as an example; if one population is clustered entirely within one Census tract, the dissimilarity index score for the city will be 1. The higher the dissimilarity index value, the higher the level of segregation in an area.

A Technical Note on the Dissimilarity Index Methodology

The dissimilarity indices included in this study were calculated from data provided by the Census Bureau according to the following formula:

$$D_j^{WB} = 100 * \frac{1}{2} \sum_{i=1}^N \left| \frac{W_i}{W_j} - \frac{B_i}{B_j} \right|$$

Where i indexes a geographic unit, j is the j th jurisdiction, W is group one and B is group two, and N is the number of geographic units, starting with i , in jurisdiction j .¹⁴

This is the formula that HUD uses to calculate dissimilarity index values. In most respects (including the use of tract-level data available through the Brown Longitudinal Tract Database), the methodology employed in this study exactly duplicates HUD’s methodology for calculating the index of dissimilarity.

The principle exception was the decision to use Census tract-level data to calculate dissimilarity index values through 2010. While HUD uses tract level data in 1990 and 2000, HUD uses block group-level data in 2010. The decision to use tract-level data in all years included in this study was motivated by the fact that the dissimilarity index is sensitive to the geographic base unit from which it is calculated. Concretely, use of smaller geographic units produces dissimilarity index values that tend to be higher than those calculated from larger geographic units.¹⁵

As a general rule, HUD considers the thresholds appearing in the table below to indicate low, moderate, and high levels of segregation:

Interpreting the dissimilarity index		
Measure	Values	Description
Dissimilarity Index [range 0-100]	<40	Low Segregation
	40-54	Moderate Segregation
	>55	High Segregation

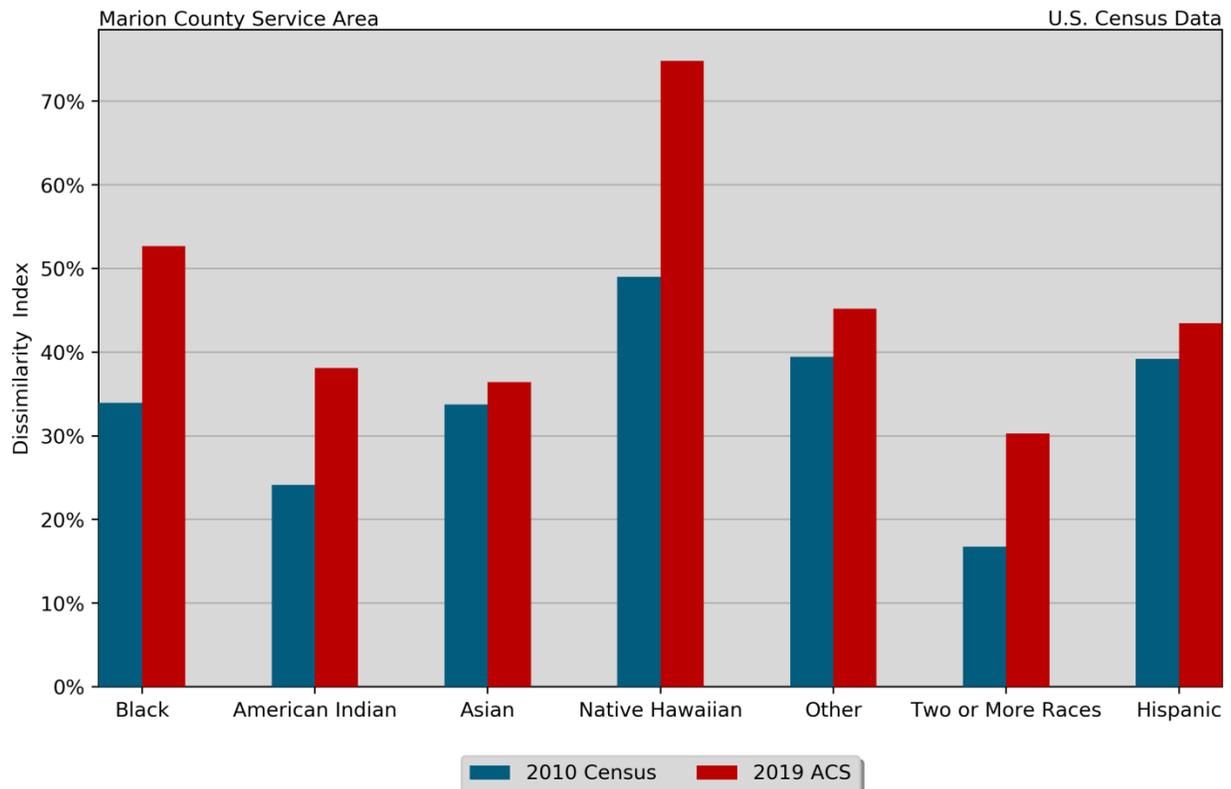
¹⁴ Affirmatively Furthering Fair Housing Data Documentation. HUD. December 2015.

¹⁵ Wong, David S. “Spatial Decomposition of Segregation Indices: A Framework Toward Measuring Segregation at Multiple Levels.” *Geographical Analyses*, 35:3. The Ohio State University. July 2003. P. 179.

Segregation Levels

Diagram IV.4 shows the dissimilarity index by racial type in 2010 and 2019 in the Marion County Service Area. In 2019, Native Hawaiian/ Pacific Islander households had a high levels of segregation. However, this racial group represents a small percentage of the population, less than one half a percent. Black households had a moderate level of segregation in 2019, which increased from a low level in 2010. Hispanic households had a moderate level of segregation in 2019, according to the index.

Diagram IV.4
Dissimilarity Index
 Marion County Service Area



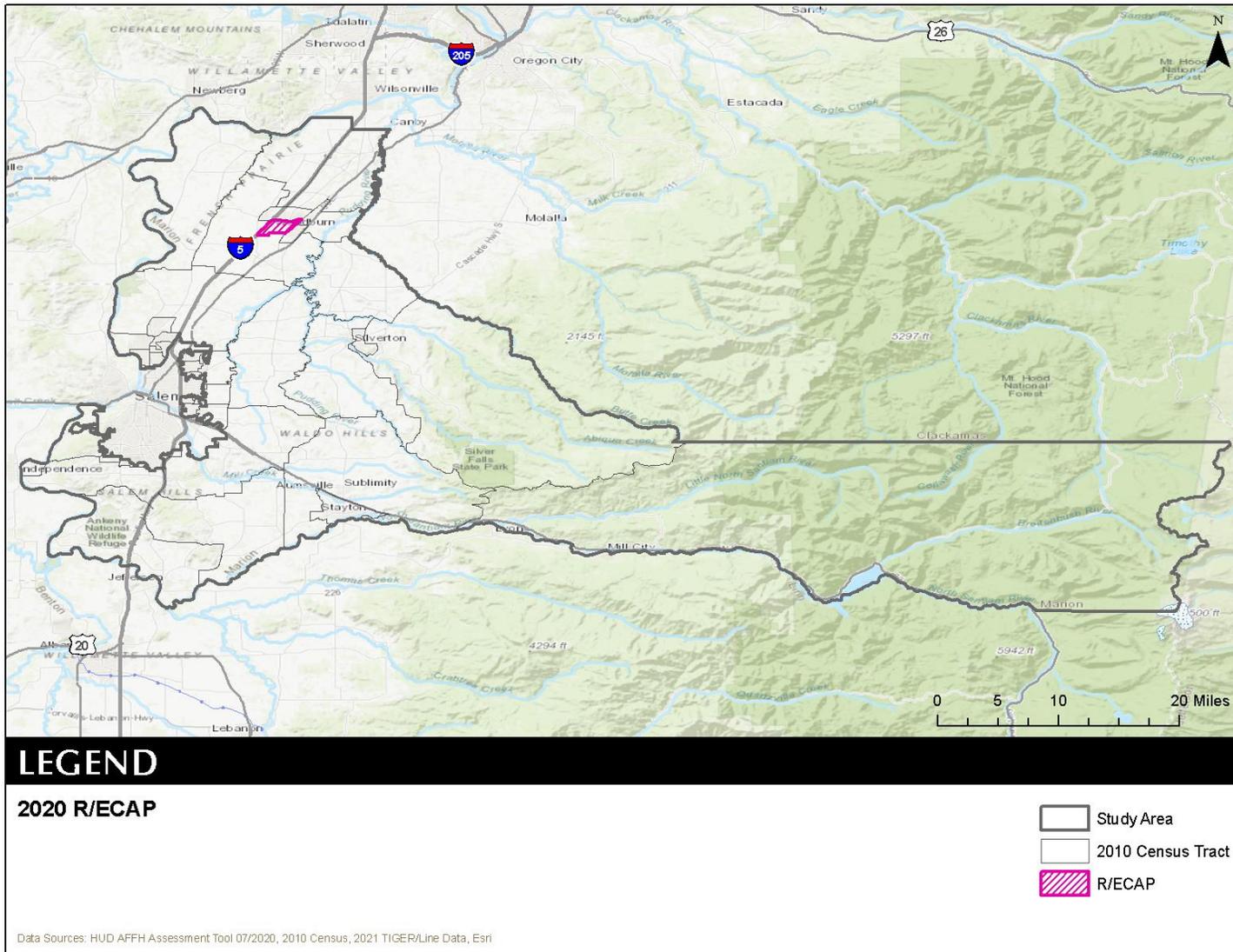
C. RACIALLY OR ETHNICALLY CONCENTRATED AREAS OF POVERTY

Racially or ethnically concentrated areas of poverty (R/ECAPs) are Census tracts with relatively high concentrations of non-white residents living in poverty. Formally, an area is designated an R/ECAP if two conditions are satisfied: first, the non-white population, whether Hispanic or non-Hispanic, must account for at least 50 percent of the Census tract population. Second, the poverty rate in that Census must exceed a certain threshold, at 40 percent.

R/ECAPs in 2020

The R/ECAP in the Marion County Service Area is illustrated in the map on the following page. The one R/ECAP was in the City of Woodburn. This area had higher concentrations of black and Hispanic households, as shown in Maps IV.2 and IV.3.

Map IV.4
2020 R/ECAPs
 Marion County Service Area
 HUD AFFH Database, 2020 ACS



D. DISPARITIES IN ACCESS TO OPPORTUNITY

The following section describes the HUD defined terms of Access to Opportunity. These measures, as outlined below, describe a set of conditions that may or may not accurately reflect the actual conditions in the study area. These data are supplemented by local data when available and ultimately provide only a piece of the total understanding of access to the various opportunities in the community. They are used as measured to compare geographic trends and levels of access within the community.

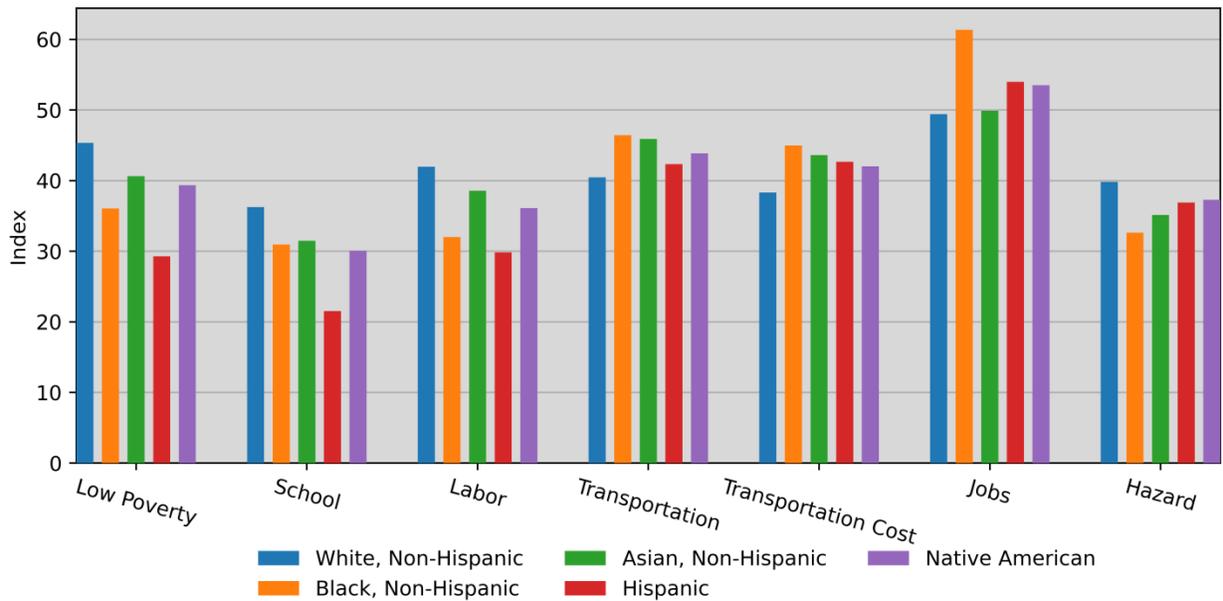
Areas of opportunity are physical places, areas within communities that provide things one needs to thrive, including quality employment, well performing schools, affordable housing, efficient public transportation, safe streets, essential services, adequate parks, and full-service grocery stores. Areas lacking opportunity, then, have the opposite of these attributes. Disparities in access to opportunity inspects whether a select group, or certain groups, have lower or higher levels of access to these community assets. HUD expresses several of these community assets through the use of an index value, with 100 representing total access by all members of the community, and zero representing no access.

The HUD opportunity indices are access to Low Poverty areas; access to School Proficiency; characterization of the Labor Market Engagement; residence in relation to Jobs Proximity; Low Transportation Costs; Transit Trips Index; and a characterization of where you live by an Environmental Health indicator. For each of these a more formal definition is as follows:

- Low Poverty – A measure of the degree of poverty in a neighborhood, at the Census tract level.
- School Proficiency - School-level data on the performance of 4th grade students on state exams to describe which neighborhoods have high-performing elementary schools nearby and which are near lower performing schools.
- Jobs Proximity - Quantifies the accessibility of a given residential neighborhood as a function of its distance to all job locations within a Core Based Statistical Area (CBSA)
- Labor Market Engagement - Provides a summary description of the relative intensity of labor market engagement and human capital in a neighborhood
- Low Transportation Cost – Estimates of transportation costs for a family that meets the following description: a 3-person single-parent family with income at 50% of the median income for renters for the region
- Transit Trips - Trips taken by a family that meets the following description: a 3-person single-parent family with income at 50% of the median income for renters
- Environmental Health - summarizes potential exposure to harmful toxins at a neighborhood level

All the indices are presented in Diagram IV.5 for the Marion County Service Area. As seen therein, black (Non-Hispanic) and Hispanic households have a lower access to low poverty areas than white households. Hispanic households also have a lower level of access to school proficiency. A similar trend is seen for labor engagement, in which black and Hispanic households have index ratings markedly lower than white non-Hispanic households. Transit trips, transportation costs, job proximity and environmental health indices are fairly even across all racial and ethnic groups.

Diagram IV.5
Access to Opportunity
 Marion County Service Area

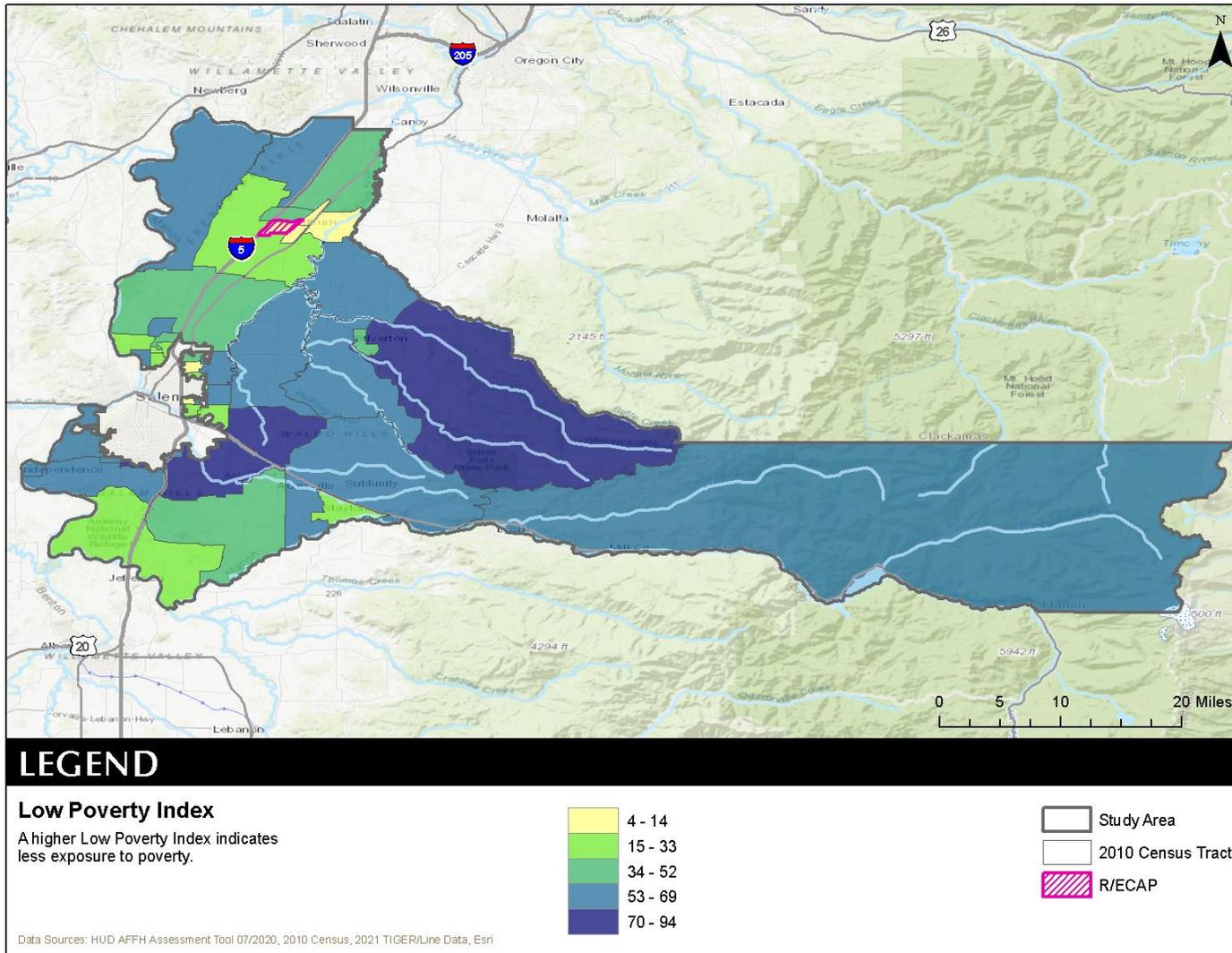


LOW POVERTY INDEX

The Low Poverty Index uses rates of family poverty by household (based on the federal poverty line) to measure exposure to poverty by neighborhood. A higher score is more desirable, generally indicating less exposure to poverty at the neighborhood level.

The lowest scores were found in Woodburn and in areas directly east of the City of Salem, while the highest scores were found in the eastern parts of the Area, such as in and around Silverton. . As mentioned previously, Hispanic households tended to have the lowest index ratings area wide.

Map IV.5
Low Poverty
 Marion County Service Area
 HUD AFFH Database



SCHOOL PROFICIENCY INDEX

The School Proficiency Index measures the proficiency of elementary schools in the attendance area (where this information is available) of individuals sharing a protected characteristic or the proficiency of elementary schools within 1.5 miles of individuals with a protected characteristic where attendance boundary data are not available. The values for the School Proficiency Index are determined by the performance of 4th grade students on state exams.

School Proficiency indices are highest in Keizer, while the lowest scores were seen in Woodburn and the southern areas of the county.

JOBS PROXIMITY INDEX

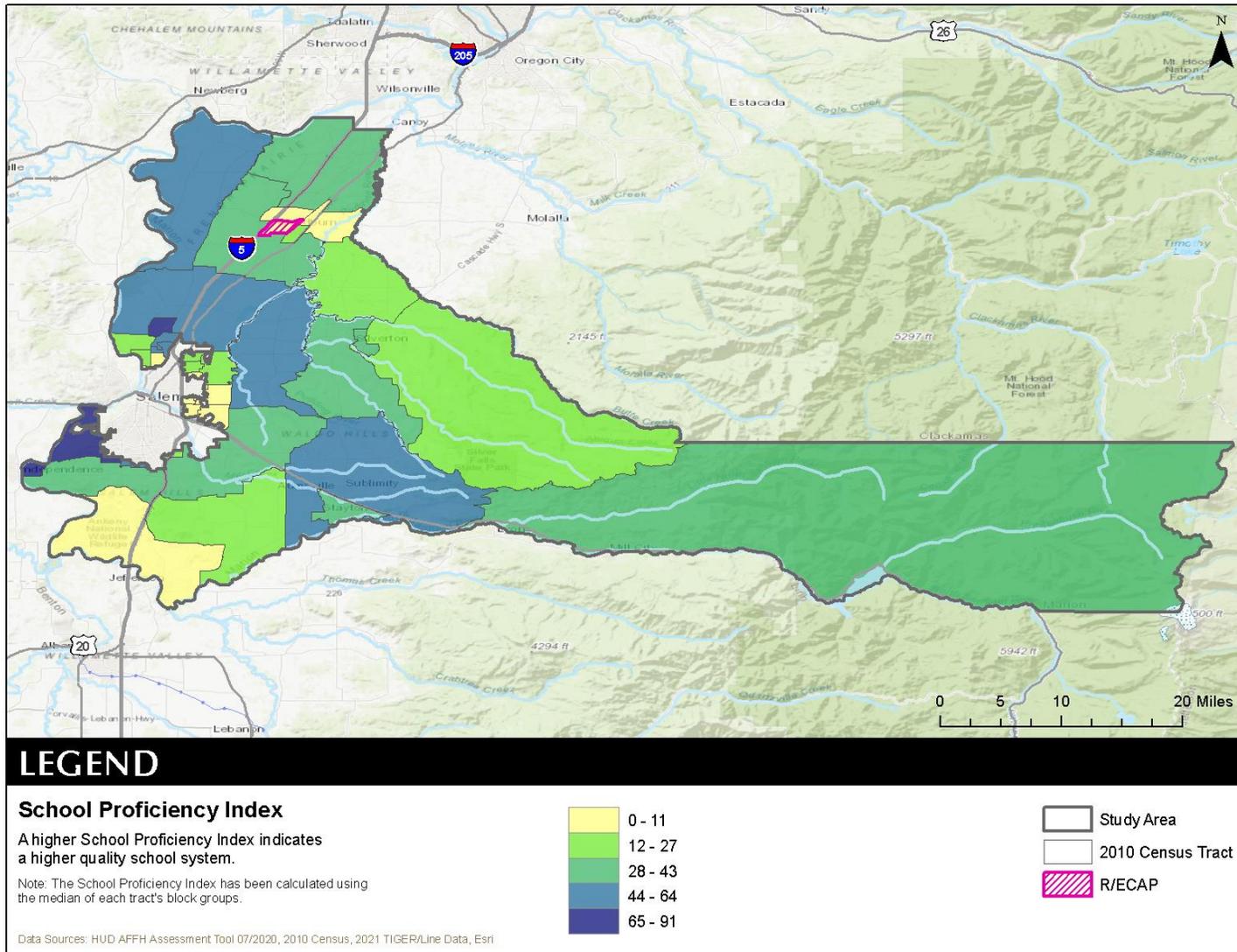
The Jobs Proximity Index measures the physical distances between place of residence and jobs by race/ethnicity and is shown in Map IV.7. Job proximity varied widely across the County. As one would expect, the areas closest to the city centers had the highest job proximity index ratings, such areas as surrounding Salem, as well as areas around Woodburn.

LABOR MARKET ENGAGEMENT INDEX

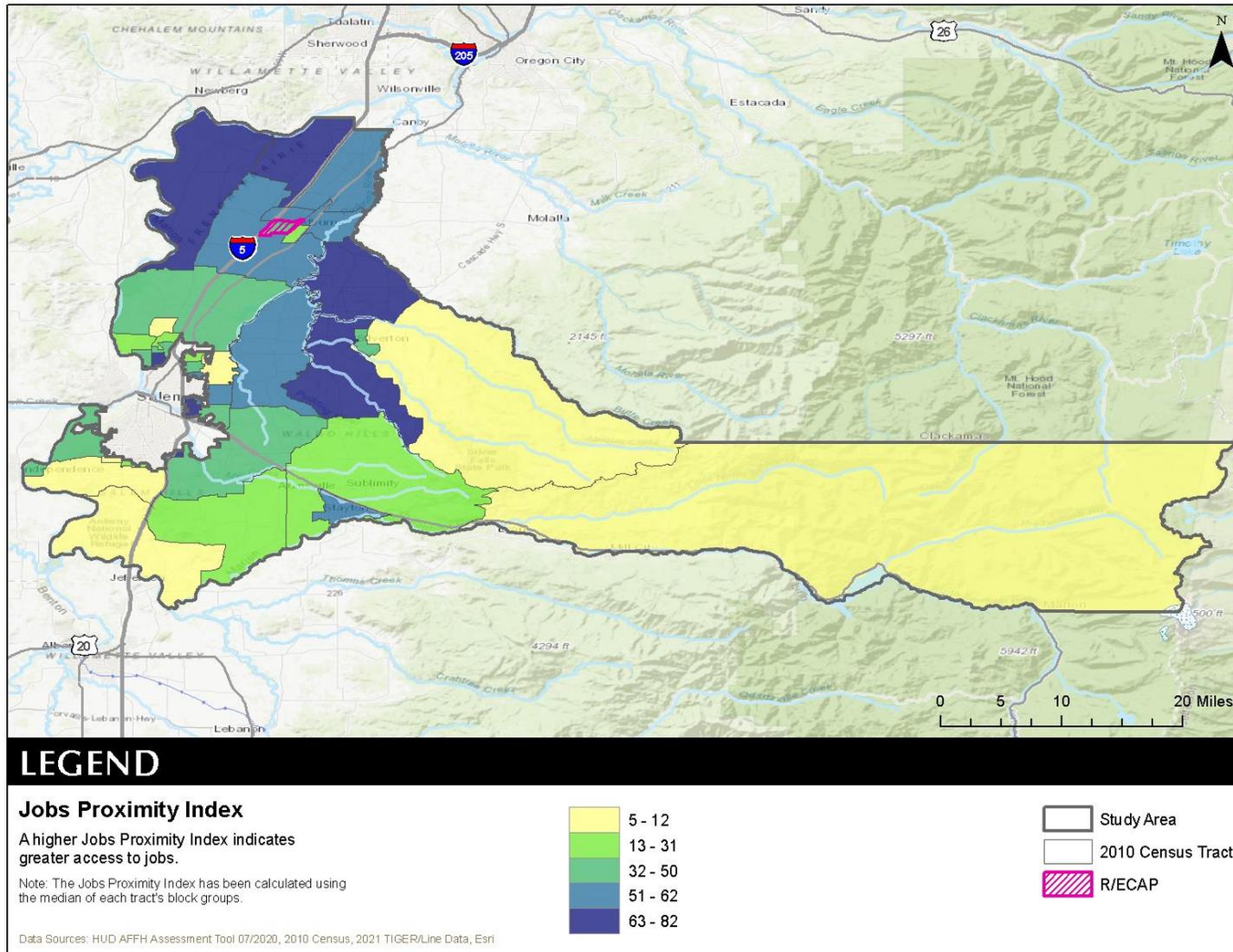
The Labor Market Engagement Index provides a measure of unemployment rate, labor-force participation rate, and percent of the population ages 25 and above with at least a bachelor's degree, by neighborhood Map IV.8 shows the labor market engagement for the County Service Area. Areas in Keizer had the highest rate of labor market engagement, above 63 index ratings. Areas to the east of Salem had the lowest labor market engagement index ratings, with index ratings below 21.

Geographic location did seem to correspond with greater access to jobs and labor market engagement, with areas of the county Service Area have a higher level of labor market engagement than other areas. In addition, black and Hispanic populations have lower access to labor market engagement in the county Service Area.

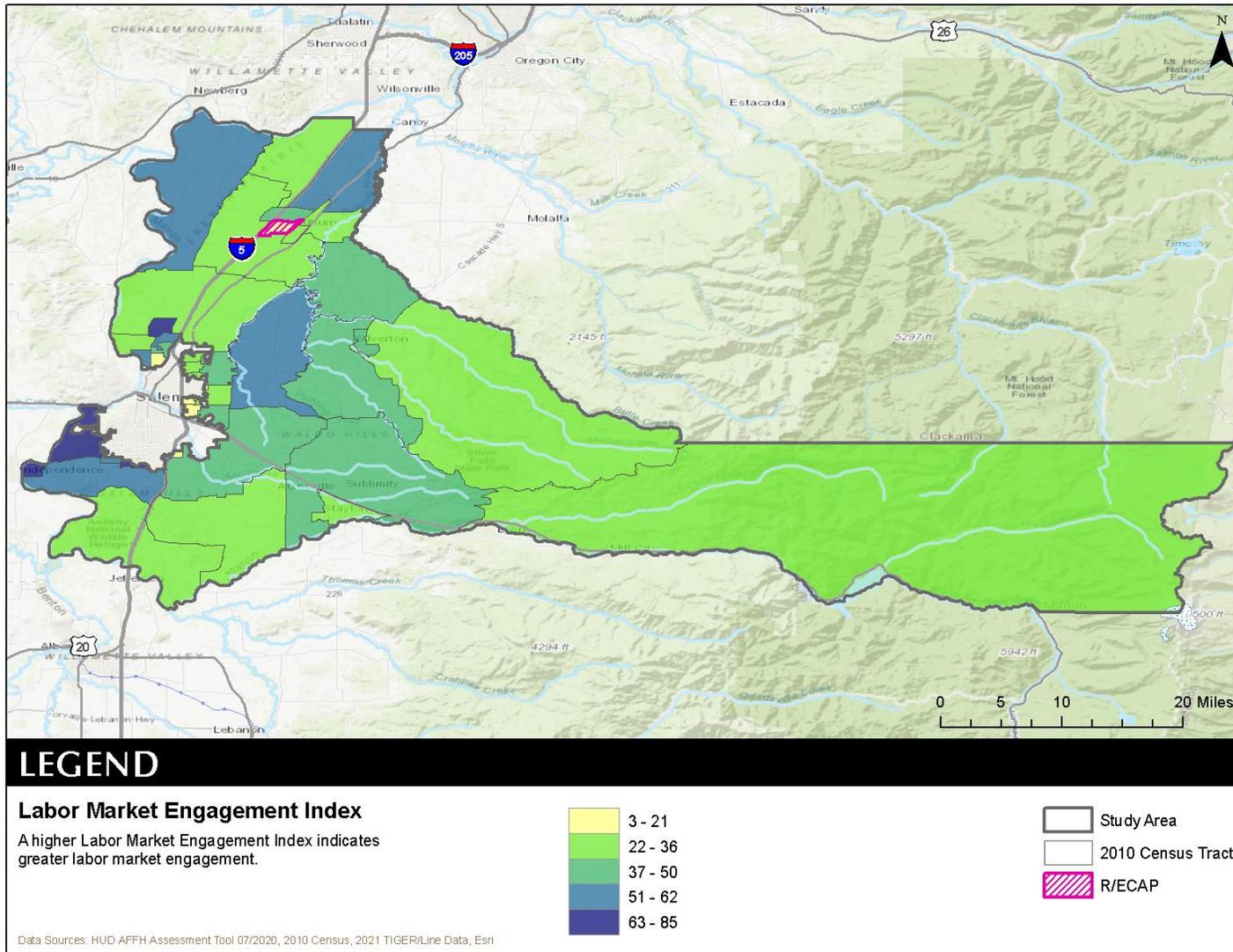
Map IV.6
School Proficiency
 Marion County Service Area
 HUD AFFH Database



Map IV.7
Job Proximity
 Marion County Service Area
 HUD AFFH Database



Map IV.8
Labor Market Engagement
 Marion County Service Area
 HUD AFFH Database



TRANSPORTATION TRIP INDEX

The Transportation Trip Index measures proximity to public transportation by neighborhood. There was little difference in index rating across racial and ethnic groups. The Transportation Transit Trips Index measures how often low-income families in a neighborhood use public transportation. The highest rate of transit trips were in areas adjacent to the City of Salem indicating the most transit use in that part of the county.

LOW TRANSPORTATION COST INDEX

The Low Transportation Cost Index measures cost of transport by neighborhood. Transportation costs saw a similar pattern as with transit trips; the highest transportation cost index ratings were adjacent to the City of Salem.

ENVIRONMENTAL HEALTH INDEX

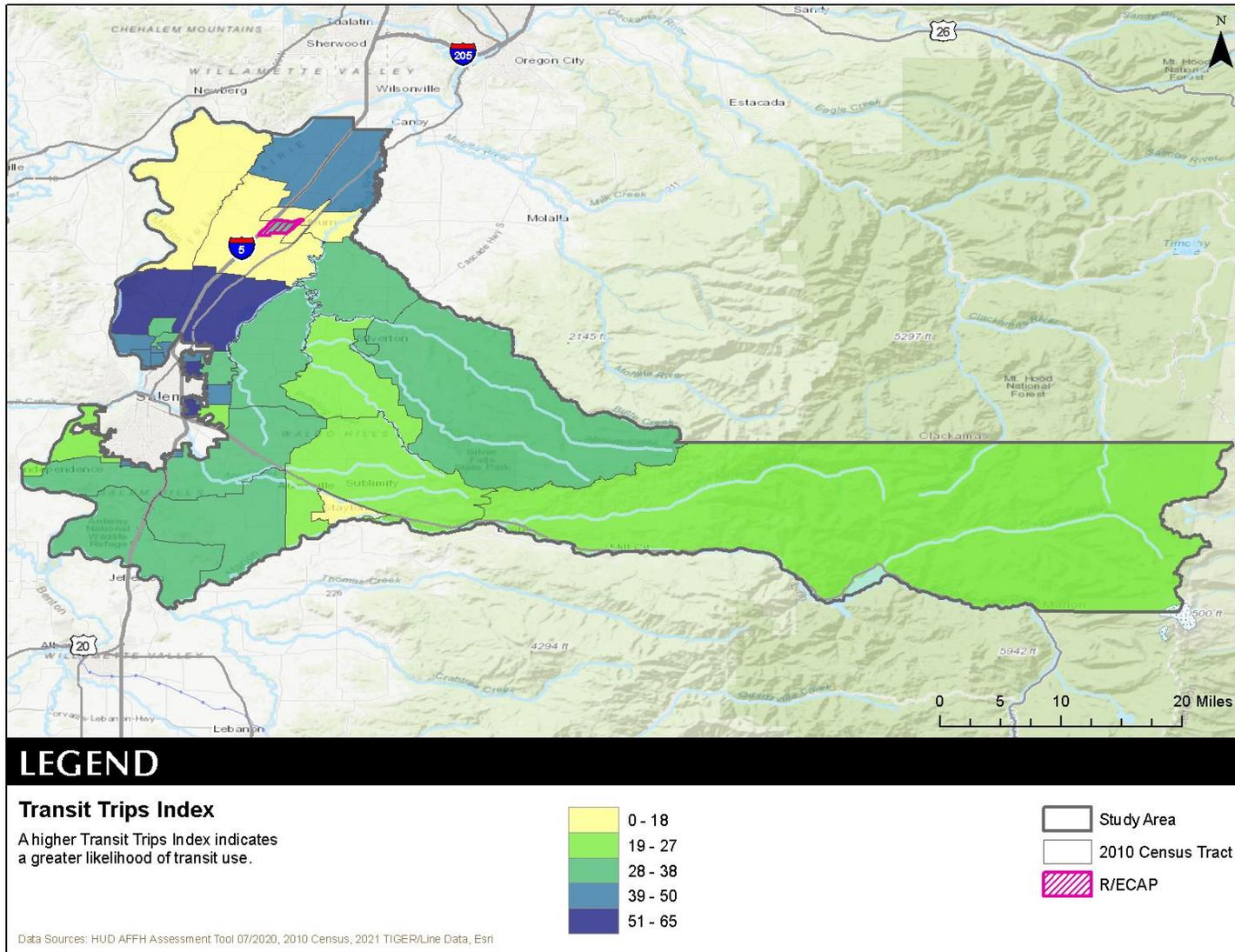
The Environmental Health Index measures exposure based on EPA estimates of air quality carcinogenic, respiratory and neurological toxins by neighborhood.

The Environmental Health Index varied widely in the county, with the areas adjacent to the City of Salem seeing the lowest ratings, and areas in eastern Marion County with the highest.

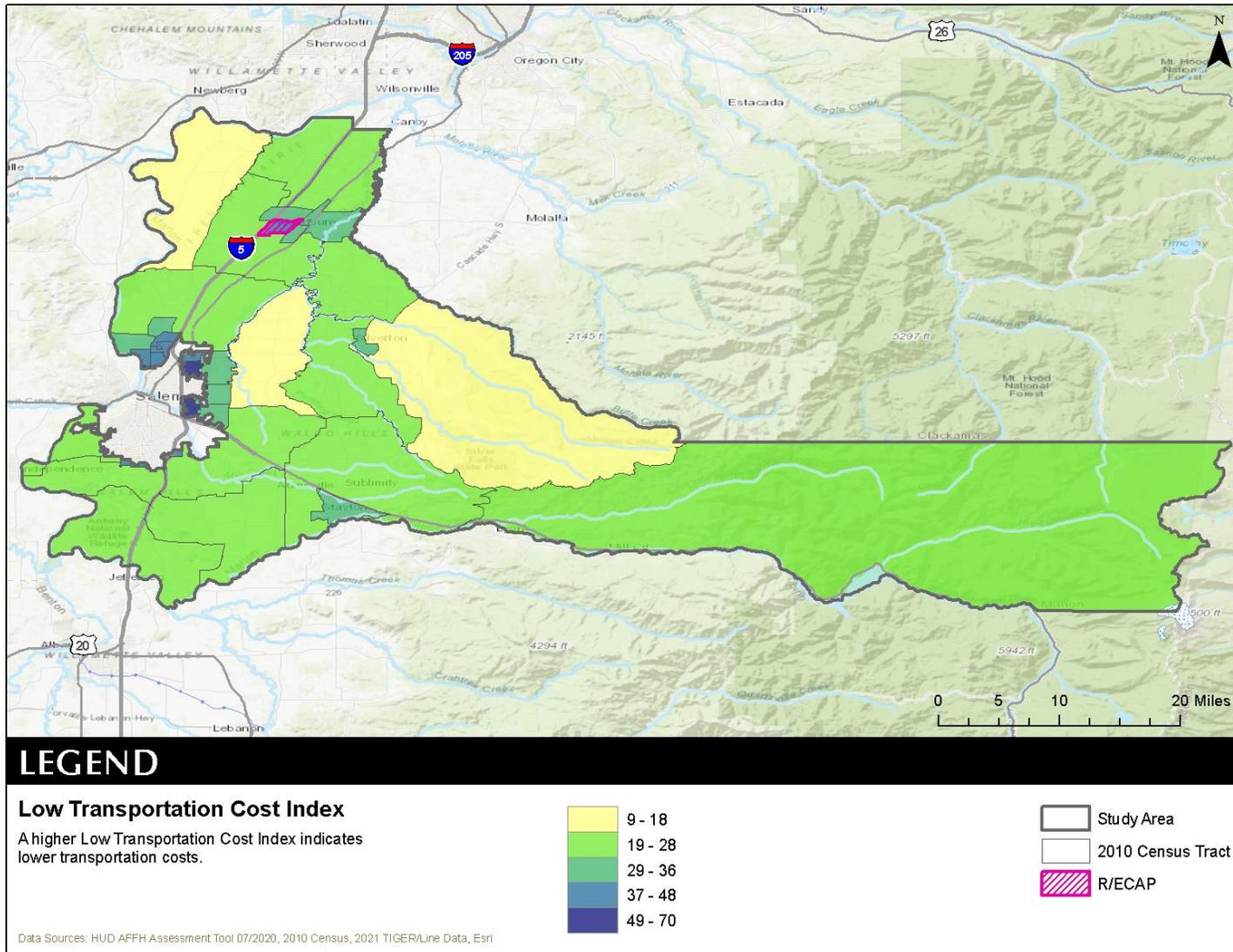
PATTERNS IN DISPARITIES IN ACCESS TO OPPORTUNITY

The degree to which residents had access to low poverty areas, school proficiency, and labor market engagement differed depending on their race or ethnicity, particularly resulting in lower index ratings for black and Hispanic households in the Marion County Service Area. Other measures of opportunity (job proximity, use of public transit, transportation costs, and environmental quality) did not differ dramatically by race or ethnicity. The areas with the low index rating for low poverty are also tend to be areas with the highest concentrations of Hispanic households. However, there are higher index rating in these areas, such as job proximity and low transportation cost. The barriers to accessing various opportunities are both geographically based and based on racial and ethnic disparities in the county Service Area.

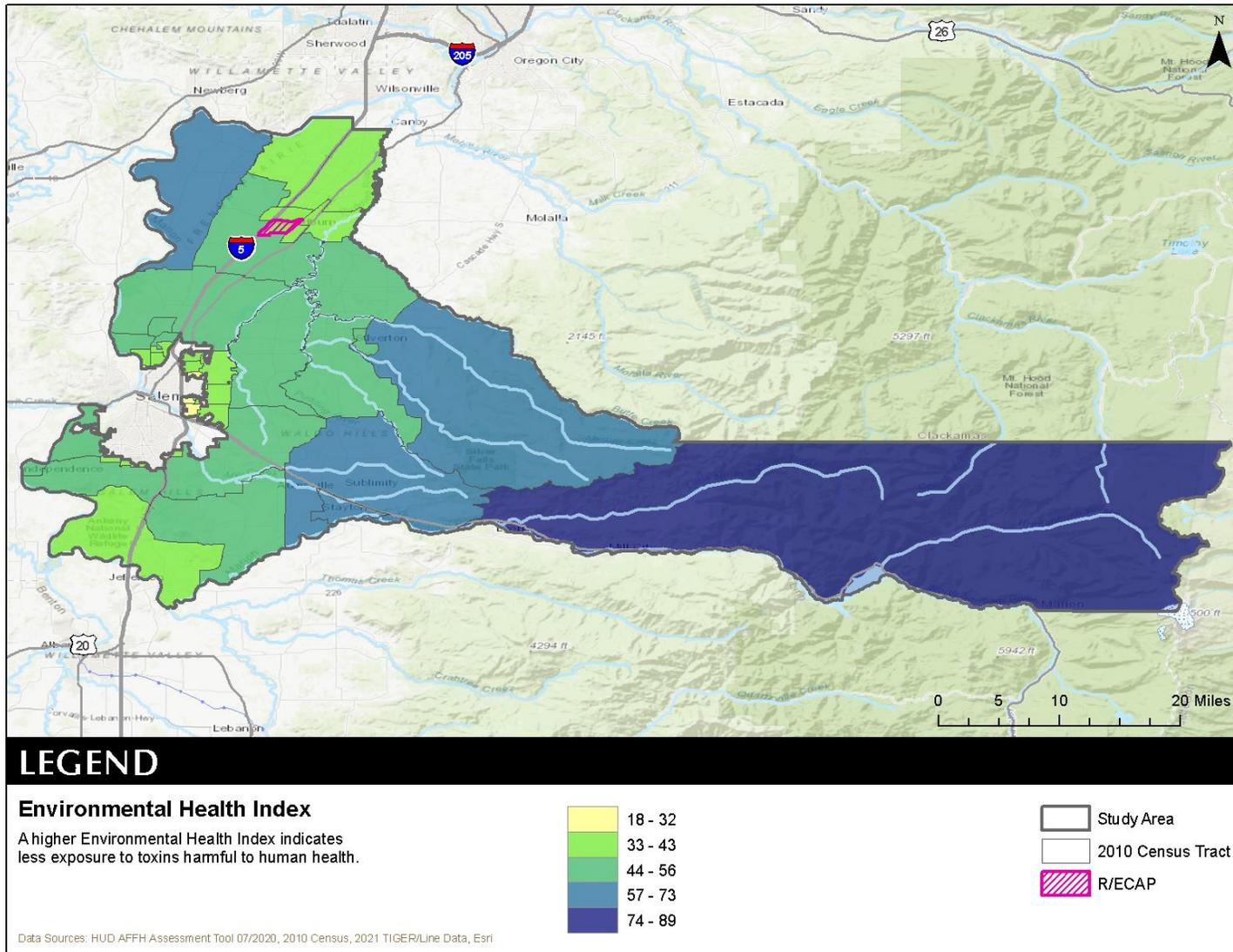
Map IV.9
Transit Trips
 Marion County Service Area
 HUD AFFH Database



Map IV.10
Transportation Cost
 Marion County Service Area
 HUD AFFH Database



Map IV.11
Environmental Health
 Marion County Service Area
 HUD AFFH Database



E. DISPROPORTIONATE HOUSING NEEDS

The Census Bureau collects data on several topics that HUD has identified as “housing problems.” For the purposes of this report, housing problems include overcrowding, incomplete plumbing or kitchen facilities, and cost-burden.

Overcrowding

The Census identified the following four housing problems in the Comprehensive Housing Affordability Strategy (CHAS) data. Households are considered to have housing problems if they have one of more of the four problems.

1. Housing unit lacks complete kitchen facilities;
2. Housing unit lacks complete plumbing facilities;
3. Household is overcrowded; and
4. Household is cost burdened.

Overcrowding is defined as having from 1.1 to 1.5 people per room per residence, with severe overcrowding defined as having more than 1.5 people per room. Households with overcrowding are shown in Table IV.27. In 2019, an estimated 3.7 percent of households were overcrowded, and an additional 0.9 percent was severely overcrowded.

Table IV.27 Overcrowding and Severe Overcrowding Marion County Service Area 2010 & 2019 Five-Year ACS Data							
Data Source	No Overcrowding		Overcrowding		Severe Overcrowding		Total
	Households	% of Total	Households	% of Total	Households	% of Total	
Owner							
2010 Five-Year ACS	42,194	97.3%	914	2.1%	255	0.6%	43,363
2019 Five-Year ACS	43,574	97.1%	1,064	2.4%	252	0.6%	44,890
Renter							
2010 Five-Year ACS	19,192	89.9%	1,511	7.1%	652	3.1%	21,355
2019 Five-Year ACS	21,314	92.1%	1,435	6.2%	391	1.7%	23,140
Total							
2010 Five-Year ACS	61,386	94.9%	2,425	3.7%	907	1.4%	64,718
2019 Five-Year ACS	64,888	95.4%	2,499	3.7%	643	0.9%	68,030

Incomplete plumbing and kitchen facilities are another indicator of potential housing problems. According to the Census Bureau, a housing unit is classified as lacking complete plumbing facilities when any of the following are not present: piped hot and cold water, a flush toilet, and a bathtub or shower. Likewise, a unit is categorized as deficient when any of the following are missing from the kitchen: a sink with piped hot and cold water, a range or cook top and oven, and a refrigerator. This data is displayed in Table IV.28 and Table IV.29, on the following page.

There were a total of 159 households with incomplete plumbing facilities in 2019, representing 0.2 percent of households in the Marion County Service Area. This is compared to 0.4 percent of households lacking complete plumbing facilities in 2010.

Households	2010 Five-Year ACS	2019 Five-Year ACS
With Complete Plumbing Facilities	64,447	67,871
Lacking Complete Plumbing Facilities	271	159
Total Households	64,718	68,030
Percent Lacking	0.4%	0.2%

There were 784 households lacking complete kitchen facilities in 2019, compared to 796 households in 2010. This was a change from 1.2 percent of households in 2010 to 1.2 percent in 2019.

Households	2010 Five-Year ACS	2019 Five-Year ACS
With Complete Kitchen Facilities	63,922	67,246
Lacking Complete Kitchen Facilities	796	784
Total Households	64,718	68,030
Percent Lacking	1.2%	1.2%

Cost burden is defined as gross housing costs that range from 30.0 to 50.0 percent of gross household income; severe cost burden is defined as gross housing costs that exceed 50.0 percent of gross household income. For homeowners, gross housing costs include property taxes, insurance, energy payments, water and sewer service, and refuse collection. If the homeowner has a mortgage, the determination also includes principal and interest payments on the mortgage loan. For renters, this figure represents monthly rent and selected electricity and natural gas energy charges.

As seen in Table IV.30, in the Marion County Service Area 17.5 percent of households had a cost burden and 12.5 percent had a severe cost burden. Some 22.1 percent of renters were cost burdened, and 21.7 percent were severely cost burdened. Owner-occupied households without a mortgage had a cost burden rate of 7.3 percent and a severe cost burden rate of 4.4 percent. Owner occupied households with a mortgage had a cost burden rate of 19.3 percent, and severe cost burden at 9.6 percent.

Data Source	Less Than 30%		31%-50%		Above 50%		Not Computed		Total
	Households	% of Total	Households	% of Total	Households	% of Total	Households	% of Total	
Owner With a Mortgage									
2010 ACS	17,333	57.0%	8,835	29.1%	4,175	13.7%	54	0.2%	30,397
2019 ACS	20,859	71.0%	5,667	19.3%	2,817	9.6%	36	0.1%	29,379
Owner Without a Mortgage									
2010 ACS	10,823	83.5%	1,291	10.0%	741	5.7%	111	0.9%	12,966
2019 ACS	13,571	87.5%	1,127	7.3%	682	4.4%	131	0.8%	15,511
Renter									
2010 ACS	10,546	49.4%	5,042	23.6%	4,551	21.3%	1,216	5.7%	21,355
2019 ACS	11,677	50.5%	5,115	22.1%	5,011	21.7%	1,337	5.8%	23,140
Total									
2010 ACS	38,702	59.8%	15,168	23.4%	9,467	14.6%	1,381	2.1%	64,718
2019 ACS	46,107	67.8%	11,909	17.5%	8,510	12.5%	1,504	2.2%	68,030

Comprehensive Housing Affordability Strategy (CHAS)

The following table set shows Comprehensive Housing Affordability Strategy (CHAS) data.

Each year, the U.S. Department of Housing and Urban Development (HUD) receives custom tabulations of American Community Survey (ACS) data from the U.S. Census Bureau. These data, known as the "CHAS" data (Comprehensive Housing Affordability Strategy), demonstrate the extent of housing problems and housing needs, particularly for low income households. The CHAS data are used by local governments to plan how to spend HUD funds, and may also be used by HUD to distribute grant funds.

To make this dataset more accessible to the average user the income brackets were replaced with actual Median Family Income (MFI). Below is a table show in the MFI breakdown:

Income Brackets	Actual Income
0 - 30% MFI	\$0 to \$20,820
30.1% - 50% MFI	\$20,821 to \$34,700
50.1% - 80% MFI	\$34,701 to \$55,520
80.1% - 100% MFI	\$55,521 to \$69,400
100% + MFI	Above \$69,400

Housing Problems by Income, Race, and Tenure

Table IV.29 shows households with housing problems by race/ethnicity. This table can be used to determine if there is a disproportionate housing need for any racial or ethnic groups. If any racial/ethnic group faces housing problems at a rate of ten percentage points or high than the jurisdiction average, then they have a disproportionate share of housing problems. Housing problems are defined as any household that has overcrowding, inadequate kitchen or plumbing facilities, or are cost burdened (pay more than 30 percent of their income on housing). In the Marion County Service Area there are 15,575 white households with housing problems, 200 Black households, and 6,025 Hispanic households with housing problems.

The overall rate of housing problems in the Marion County Service Area is 33.9 percent, according to CHAS data. Black and Hispanic households experience housing problems at a disproportionate rate overall, at 48.8 percent and 50.5 percent, respectively.

When this is broken down by income range, Black, Asian, Pacific Islander/ Native Hawaiian households, and Hispanic households at incomes below 30 percent HAMFI face a disproportionate share of housing problems. At this income range, 77.9 percent of households experience housing problems. Black, Asian, and Pacific Islander/ Native Hawaiian households experience them at a rate of 100 percent; however, these represent less than 100 households in each racial group and may not be statistically significant. Hispanic households below 30 percent HAMFI experience housing problems at a rate of 90.8 percent and represents 1,380 households with housing problems, signifying a disproportionate rate of housing problems for Hispanic households in this income range.

Black households between 30 and 50 percent HUD Area Median Family Income (HAMFI), and Pacific Islander / Native Hawaiian households between 80 and 100 percent HAMFI also experience a disproportionate share of housing problems. Again, however, within this income range this represents 90 and 25 households, respectively, and may not be statistically significant.

Table IV.31
Total Households with Housing Problems by Income and Race

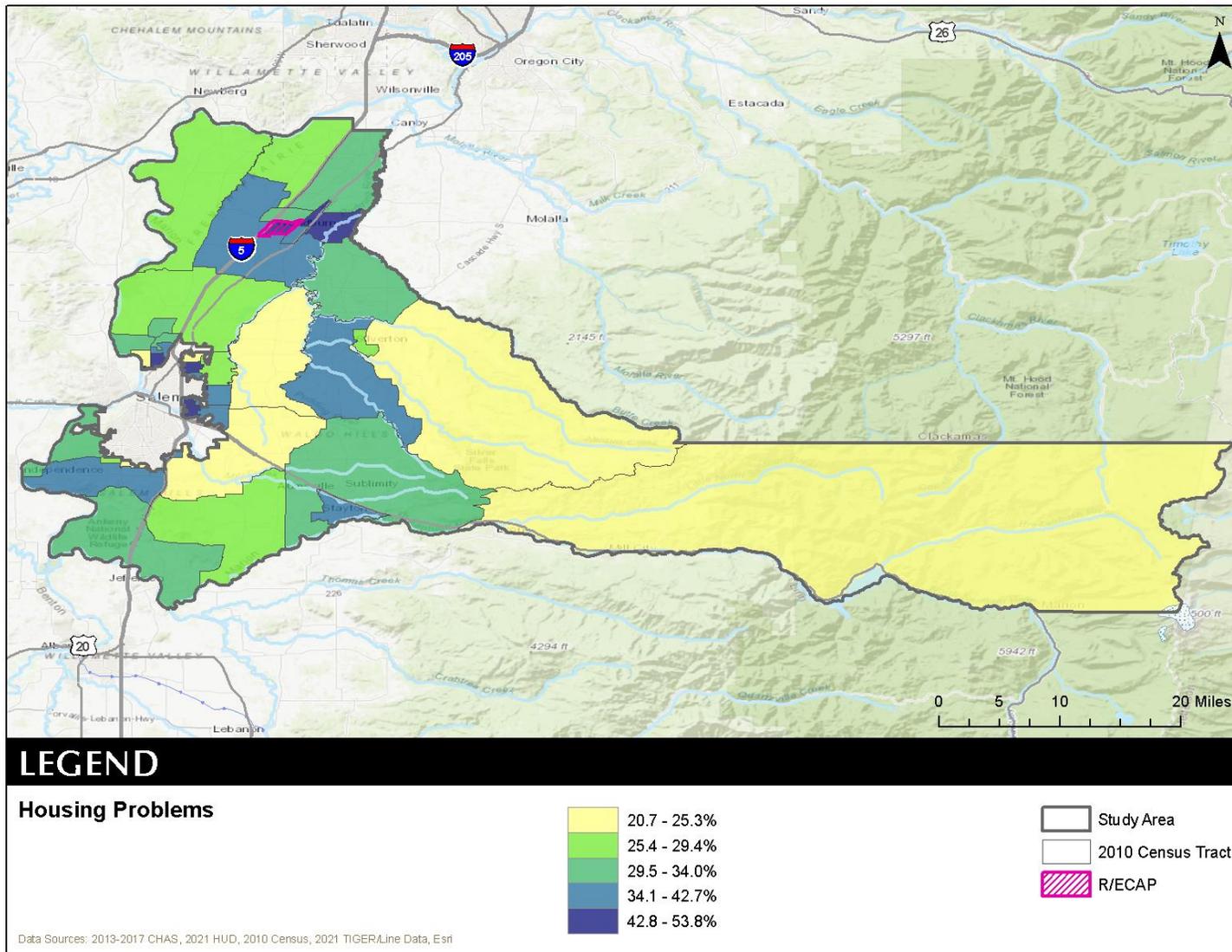
Marion County Service Area
 2013–2017 HUD CHAS Data

Income	Non-Hispanic by Race						Hispanic (Any Race)	Total
	White	Black	Asian	American Indian	Pacific Islander	Other Race		
With Housing Problems								
\$0 to \$20,820	2,990	70	10	30	0.0	240	1,380	4,720
\$20,821 to \$34,700	3,195	90	5	40	20.0	105	1,670	5,125
\$34,701 to \$55,520	3,895	20	50	26.0	0.0	155	1,445	5,591
\$55,521 to \$69,400	2,170	20.0	15	34.0	0.0	15	705	2,959
Above \$69,400	3,325	0.0	40	10.0	25.0	70	825	4,295
Total	15,575	200	120	140	45	585	6,025	22,690
Without Housing Problems								
\$0 to \$20,820	345	0.0	35.0	0.0	0.0	35.0	40	455
\$20,821 to \$34,700	1,230	0.0	0.0	10.0	0.0	40.0	170	1,450
\$34,701 to \$55,520	3,595	10	55	39	0.0	100	1,235	5,034
\$55,521 to \$69,400	3,040	70	130	66.0	0.0	75	1,015	4,396
Above \$69,400	27,555	120	390	165	70	755	3,255	32,310
Total	35,765	200	610	280	70	1,005	5,715	43,645
Not Computed								
\$0 to \$20,820	410	10.0	0	0.0	0.0	15.0	180	615
\$20,821 to \$34,700	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
\$34,701 to \$55,520	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
\$55,521 to \$69,400	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Above \$69,400	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Total	410	10.0	0	0.0	0.0	15.0	180	615
Total								
\$0 to \$20,820	3,745	80	45	30	0.0	290	1,600	5,790
\$20,821 to \$34,700	4,425	90	5	50	20.0	145	1,840	6,575
\$34,701 to \$55,520	7,490	30	105	65	0.0	255	2,680	10,625
\$55,521 to \$69,400	5,210	90	145	100	0.0	90	1,720	7,355
Above \$69,400	30,880	120	430	175	95	825	4,080	36,605
Total	51,750	410	730	420	115	1,605	11,920	66,950

Housing Problems by Geographic Location

The geographic distribution of housing problems is shown in Map IV.12, on the following page. Housing problems were most heavily concentrated east of the City of Salem and within Woodburn. These areas also tended to have higher rates of poverty and racial and ethnic minorities.

Map IV.12
Housing Problems
 Marion County Service Area
 HUD AFFH Database



ACCESS TO MORTGAGE FINANCE SERVICES

Congress enacted the Home Mortgage Disclosure Act in 1975, permanently authorizing the law in 1988¹⁶. The Act requires both depository and non-depository lenders to collect and publicly disclose information about housing-related applications and loans. Under the HMDA, financial institutions are required to report the race, ethnicity, sex, loan amount, and income of mortgage applicants and borrowers by Census tract. Institutions must meet a set of reporting criteria. For depository institutions, these are as follows:

1. The institution must be a bank, credit union, or savings association;
2. The total assets must exceed the coverage threshold;¹⁷
3. The institution must have had a home or branch office in a Metropolitan Statistical Area (MSA);
4. The institution must have originated or refinanced at least one home purchase loan secured by a first lien on a one- to four-family dwelling;
5. The institution must be federally insured or regulated; and
6. The mortgage loan must have been insured, guaranteed, or supplemented by a federal agency or intended for sale to Fannie Mae or Freddie Mac.

For other institutions, including non-depository institutions, the reporting criteria are:

1. The institution must be a for-profit organization;
2. The institution's home purchase loan originations must equal or exceed 10 percent of the institution's total loan originations, or more than \$25 million;
3. The institution must have had a home or branch office in an MSA or have received applications for, originated, or purchased five or more home purchase loans, home improvement loans, or refinancing on property located in an MSA in the preceding calendar year; and
4. The institution must have assets exceeding \$10 million or have originated 100 or more home purchases in the preceding calendar year.

In addition to reporting race and ethnicity data for loan applicants, the HMDA reporting requirements were modified in response to the Predatory Lending Consumer Protection Act of 2002 as well as the Home Owner Equity Protection Act (HOEPA). Consequently, loan originations are now flagged in the data system for three additional attributes:

1. If they are HOEPA loans;
2. Lien status, such as whether secured by a first lien, a subordinate lien, not secured by a lien, or not applicable (purchased loans); and
3. Presence of high-annual percentage rate loans (HALs), defined as more than three percentage points for purchases when contrasted with comparable treasury instruments or five percentage points for refinance loans.

For the purposes of this analysis, these flagged originations will be termed predatory, or at least predatory in nature. Overall, the data contained within the HMDA reporting guidelines represent the best and most complete set of information on home loan applications. This report includes HMDA data from 2008 through 2017, the most recent year for which these data are available.

¹⁶ Prior to that year, Congress had to periodically reauthorize the law.

¹⁷ Each December, the Federal Reserve announces the threshold for the following year. The asset threshold may change from year to year based on changes in the Consumer Price Index for Urban Wage Earners and Clerical Workers.

Banks and other lending institutions handled 100,652 home purchase loans and loan applications in the county Service Area from 2008 through 2019. As shown in Table IV.32, a majority of these loans, or over 58,797, were for refinancing. Home purchase loans represented around 58.4 percent of all loans and loan applications.

Purpose	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	Total
Home Purchase	1,903	1,707	1,445	1,254	2,412	2,890	3,018	3,898	4,518	4,426	3,132	4,345	34,948
Home Improvement	511	273	181	138	264	287	318	357	562	748	685	962	5,286
Refinancing	4,535	5,854	4,598	3,445	7,333	6,189	2,991	4,340	5,851	4,525	3,039	6,097	58,797
Total	6,949	7,834	6,224	4,837	10,009	9,366	6,327	8,595	10,931	9,699	7,535	12,346	100,652

Table IV.33 shows the occupancy status for loan applicants. It is these home purchase loans, and specifically the “owner-occupied” home purchase loans that will be the focus of the following discussion, as the outcomes of owner-occupied home purchase applications provide the most direct index of the ability of prospective homeowners to choose where they will live. Around 93.0 percent of home-purchase loan applications were submitted by those who intended to live in the home that they purchased.

Status	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	Total
Owner-Occupied	6,426	7,484	5,856	4,462	9,080	8,351	5,790	8,001	10,279	9,098	7,080	11,726	93,633
Not Owner-Occupied	521	346	367	372	926	994	537	592	649	593	67	93	6,057
Not Applicable	2	4	1	3	3	21	0	2	3	8	388	527	962
Total	6,949	7,834	6,224	4,837	10,009	9,366	6,327	8,595	10,931	9,699	7,535	12,346	100,652

Owner-occupied home purchase loan applications by loan types are shown in Table IV.34. Between 2008 and 2019, some 50.4 percent of home loan purchases were conventional loans, 29.2 percent were FHA insured, 11.5 percent were VA Guaranteed, and the remaining 9.0 percent were Rural Housing Service or Farm Service Agency.

Loan Type	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	Total
Conventional	1,122	721	507	422	798	1,110	1,272	1,621	2,096	2,287	1,923	2,600	16,479
FHA - Insured	414	517	540	415	785	850	770	1,273	1,313	1,128	651	804	9,460
VA - Guaranteed	80	134	124	143	267	315	415	454	551	513	249	510	3,755
Rural Housing Service or Farm Service Agency	59	220	187	187	375	401	361	330	318	239	108	163	2,948
Total	1,675	1,592	1,358	1,167	2,225	2,676	2,818	3,678	4,278	4,167	2,931	4,077	32,642

Denial Rates

After the owner-occupied home purchase loan application is submitted, the applicant receives one of the following status designations:

- “Originated,” which indicates that the loan was made by the lending institution;
- “Approved but not accepted,” which notes loans approved by the lender but not accepted by the applicant;
- “Application denied by financial institution,” which defines a situation wherein the loan application failed;
- “Application withdrawn by applicant,” which means that the applicant closed the application process;
- “File closed for incompleteness” which indicates the loan application process was closed by the institution due to incomplete information; or
- “Loan purchased by the institution,” which means that the previously originated loan was purchased on the secondary market.

As shown in Table IV.35, just over 18,420 home purchase loan applications were originated over the 2008-2019 period, and 2,643 were denied.

Action	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	Total
Loan Originated	706	687	671	554	1,103	1,410	1,595	2,190	2,499	2,549	1,878	2,578	18,420
Application Approved but not Accepted	109	75	68	54	88	74	87	95	97	98	61	61	967
Application Denied	244	186	131	107	166	254	256	277	321	262	227	212	2,643
Application Withdrawn by Applicant	119	111	63	69	119	171	223	292	510	434	375	458	2,944
File Closed for Incompleteness	25	28	22	17	77	38	40	34	49	38	33	51	452
Loan Purchased by the Institution	467	501	400	366	672	728	615	790	802	786	355	710	7,192
Preapproval Request Denied	3	1	2	0	0	1	1	0	0	0	1	0	9
Preapproval Approved but not Accepted	2	3	1	0	0	0	1	0	0	0	1	7	15
Total	1,675	1,592	1,358	1,167	2,225	2,676	2,818	3,678	4,278	4,167	2,931	4,077	32,642

The most common reasons cited in the decision to deny one of these loan applications related to the debt-to-income ratio of the prospective homeowner, as shown in Table IV.36. Credit history and collateral were also commonly given as reasons to deny home purchase loans.

Denial Reason	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	Total
Debt-to-Income Ratio	44	44	40	38	38	59	59	59	71	50	74	71	647
Employment History	4	4	5	2	4	3	3	5	2	4	7	7	50
Credit History	28	28	20	18	27	36	35	42	33	26	44	45	382
Collateral	25	20	16	14	29	30	22	29	35	27	31	22	300
Insufficient Cash	4	6	3	3	3	11	8	11	12	9	6	8	84
Unverifiable Information	9	11	6	3	5	8	7	9	18	10	12	6	104
Credit Application Incomplete	19	14	7	6	19	16	21	23	25	18	33	30	231
Mortgage Insurance Denied	1	2	1	0	2	1	0	0	0	0	0	0	7
Other	28	34	17	8	9	17	26	18	28	8	19	22	234
Missing	82	23	16	15	30	73	75	81	97	110	1	1	604
Total	244	186	131	107	166	254	256	277	321	262	227	212	2,643

Denial rates were observed to differ by race and ethnicity, as shown in Table IV.37. Hispanic applicants were denied at an average rate of 17.0 percent, compared to the 11.0 percent for non-Hispanic applicants.

Race/ Ethnicity	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	Average
American Indian	16.7%	14.3%	36.4%	0%	0%	7.7%	34.8%	14.3%	19.4%	9.8%	21.7%	2.9%	15.3%
Asian	27.3%	27.3%	12.5%	16.7%	5%	23.1%	9.5%	30.8%	20%	9.4%	6.2%	8.3%	14.0%
Black	25%	50%	0%	0%	12.5%	20%	22.2%	20%	15.4%	0%	13.3%	11.1%	13.0%
Pacific Islander	0%	25%	%	16.7%	%	14.3%	14.3%	6.7%	4.5%	0%	0%	0%	7.2%
White	25.7%	20.4%	15.6%	15.2%	12.9%	14.8%	12.9%	10.4%	10.5%	9%	10.3%	7.4%	12.1%
Not Available	29.3%	33.3%	24.6%	36.4%	19.2%	21.2%	23.9%	16.4%	17.6%	14%	13.7%	9.2%	17.1%
Not Applicable	%	0%	%	%	%	%	0%	0%	100%	%	0%	0%	12.5%
Average	25.7%	21.3%	16.3%	16.2%	13.1%	15.3%	13.8%	11.2%	11.4%	9.3%	10.8%	7.6%	12.5%
Hispanic	40.5%	23.4%	19.2%	18.7%	22%	21.8%	17%	13.9%	17%	13.2%	15.8%	11%	17.0%
Non-Hispanic	23%	20.5%	15.6%	14.3%	11.4%	13.9%	12.8%	10.3%	9.6%	8.4%	9.3%	6.7%	11.4%

There were also variations in denial rates by gender: as shown in Table IV.38, the denial rate for prospective female homeowners was 13.3 percent, more 1.4 percentage points higher than the denial rate for male applicants. Denial rates for females were consistently above denial rates for male applicants between 2008 and 2019, except for in 2011. However, the disparity in denial rates by gender has decreased precipitously since 2008 and was equal for males and females in 2019, at 7.5 percent.

Year	Male	Female	Not Available	Not Applicable	Average
2008	23.7%	30.8%	37.5%	%	25.7%
2009	18.4%	26.1%	37.8%	0%	21.3%
2010	14.7%	19.3%	20%	%	16.3%
2011	16.1%	13.6%	40.9%	%	16.2%
2012	12.0%	15.4%	15.9%	%	13.1%
2013	15.1%	15.5%	16.9%	%	15.3%
2014	12.4%	16.1%	26.2%	0%	13.8%
2015	10.7%	11.9%	14.5%	0%	11.2%
2016	10.2%	12.1%	22.8%	%	11.4%
2017	8.9%	9.5%	13.1%	%	9.3%
2018	10.3%	11.5%	12.7%	0%	10.8%
2019	7.5%	7.5%	9.7%	0%	7.6%
Average	11.9%	13.3%	18%	0%	12.5%

Predatory Lending

In addition to modifications implemented in 2004 to correctly document loan applicants' race and ethnicity, the HMDA reporting requirements were changed in response to the Predatory Lending Consumer Protection Act of 2002 as well as the Home Owner Equity Protection Act (HOEPA). Consequently, loan originations are now flagged in the data system for three additional attributes:

1. If they are HOEPA loans;
2. Lien status, such as whether secured by a first lien, a subordinate lien, not secured by a lien, or not applicable (purchased loans); and
3. Presence of high annual percentage rate (APR) loans (HALs), defined as more than three percentage points higher than comparable treasury rates for home purchase loans, or five percentage points higher for refinance loans.

As noted previously, home loans are designated as “high-annual percentage rate” loans (HALs) where the annual percentage rate on the loan exceeds that of a comparable treasury instruments by at least three percentage points. As shown in Table IV.39, some 110 home purchase loans issued in 2008 and after have carried high-annual percentage rates, or 1.0 percent of all owner-occupied home purchase loans issued in the county Service Area. The rate of HALs in 2008 was 5.7 percent, however, but has fallen dramatically to 0.1 percent in 2015. Since 2015, there has been a slight increase in HAL rates, up to one percent in 2017. However, this is still substantially lower than HAL rates prior to the Great Recession.

Table IV.39													
Originated Owner-Occupied Loans by HAL Status													
Marion County Service Area													
2008–2019 HMDA Data													
Loan Type	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	Total
HAL	40	10	0	3	1	1	2	3	4	8	19	19	110
Other	666	677	671	551	1,102	1,409	1,593	2,187	2,495	2,541	1,860	2,560	18,312
Total	706	687	671	554	1,103	1,410	1,595	2,190	2,499	2,549	1,878	2,578	18,420
Percent HAL	5.7%	1.5%	0%	0.5%	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%	1.0%	0.7%	0.6%

F. PUBLICLY SUPPORTED HOUSING ANALYSIS

There are a variety of types and locations of affordable housing units within the Marion County Service Area. According to HUD's AFFH data, there are 2,199 total publicly supported units in the County Service Area. According to the MCHA database, there are 44 Project Based Section 8 housing units in the County Service Area, and 1,182 tenant-based vouchers in the Service Area.

Program	Total Units	Total Disabled Units
Public Housing	0	0
Project Based Section 8	197	36
Other HUD Multifamily	67	0
Housing Choice Vouchers	1,935	347
Total	2,199	383

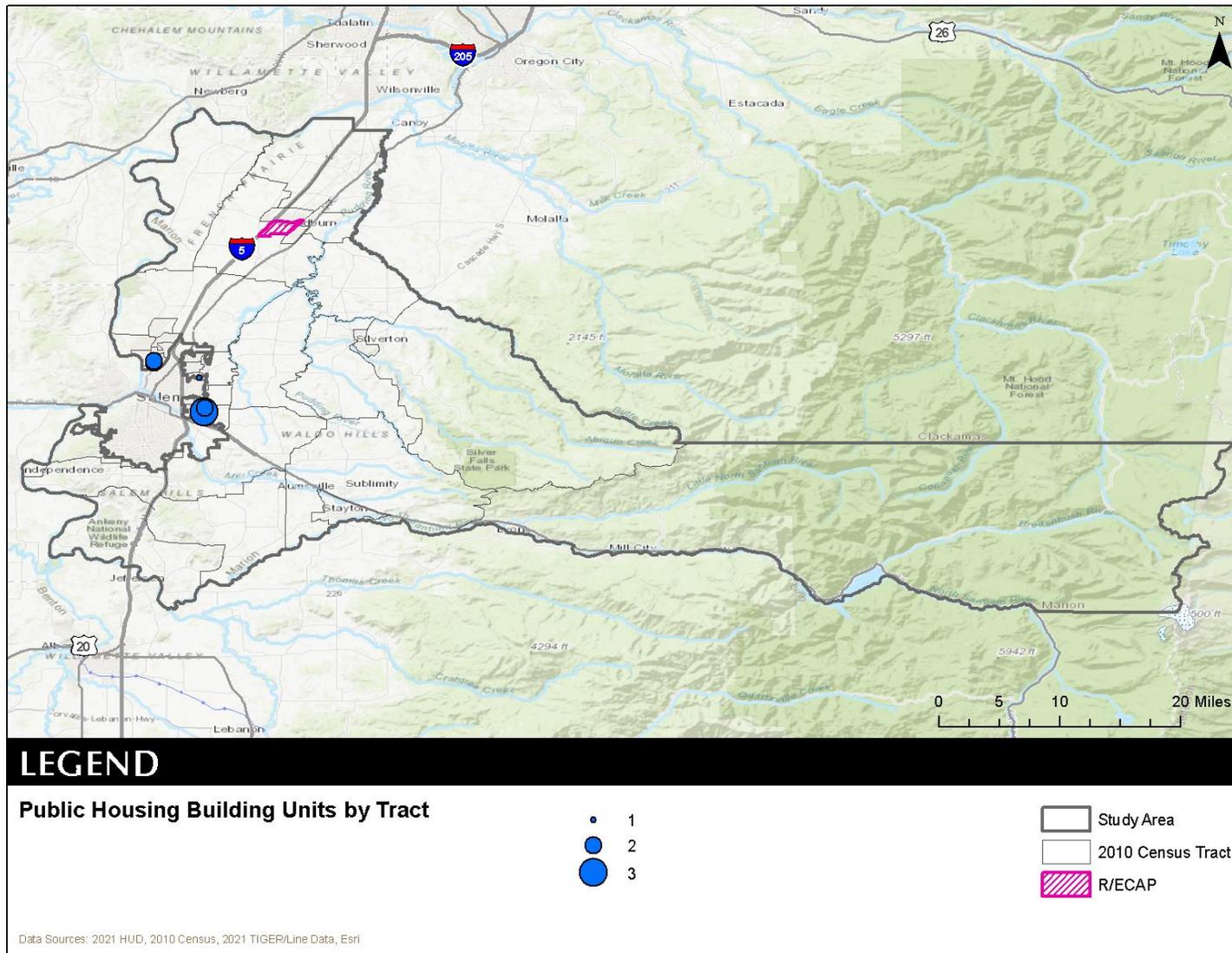
The Marion County Housing Authority (MCHA) owns and operates 11 apartment units located in Mt. Angel, Woodburn, Stayton, Aumsville, Jefferson, and Silverton, as well as operating a Housing Choice Vouchers (HCV) and Project Based Vouchers (PBV) at two properties in Silverton and Woodburn.¹⁸

Disparities in Access to Opportunity

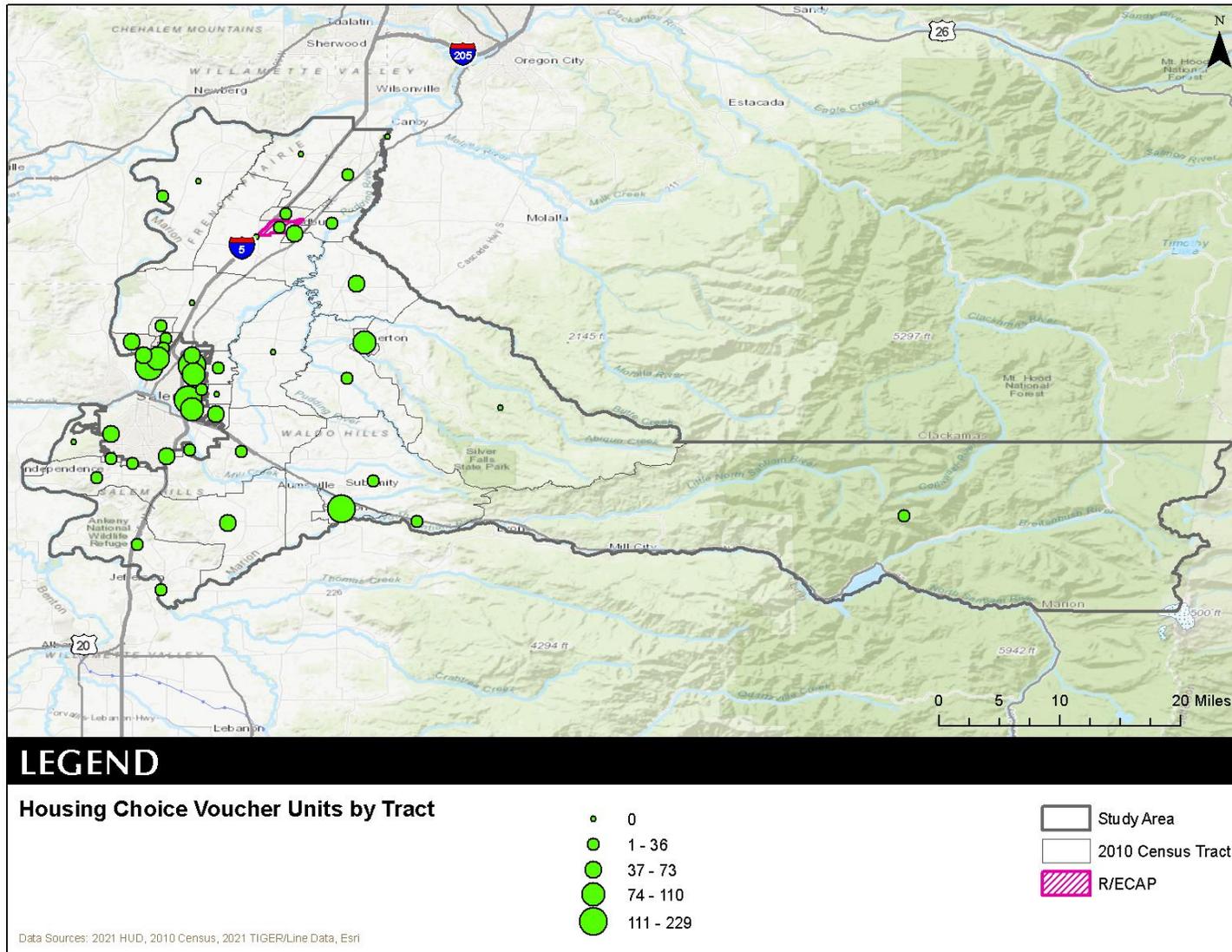
Map IV.13 shows public housing units and Map IV.14 shows housing choice vouchers. Low Income Housing Tax Credit (LIHTC) units are shown in Map IV.15 and Map IV.16 shows other assisted multi-family housing units in the Marion County Service Area. The location of these units does not correspond with R/ECAPs in the County Service Area.

¹⁸ <https://www.co.marion.or.us/HA/Pages/properties.aspx>

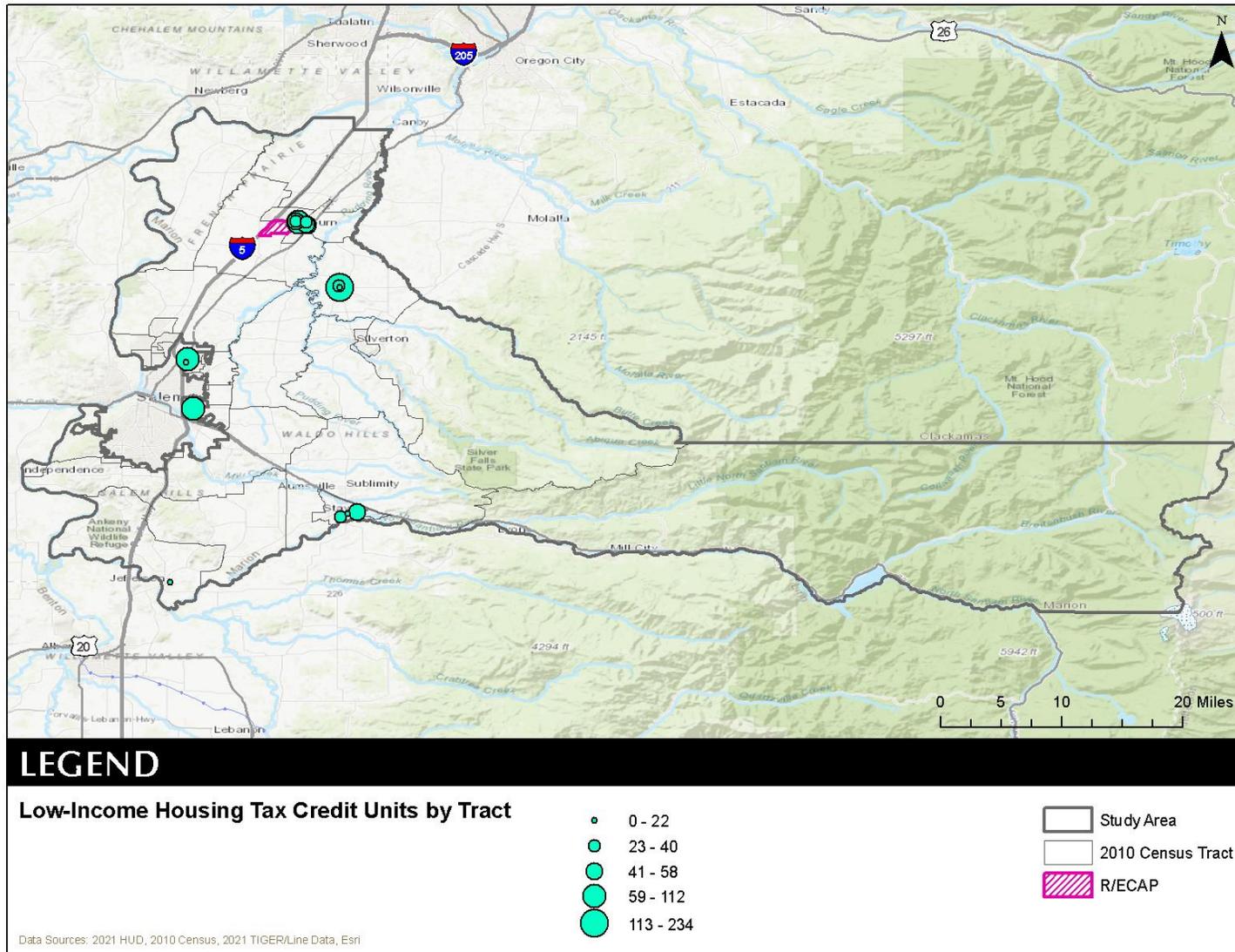
Map IV.13
Public Housing Units
 Marion County Service Area
 2019 ACS, 2021 Tigerline, HUD AFFH Tool



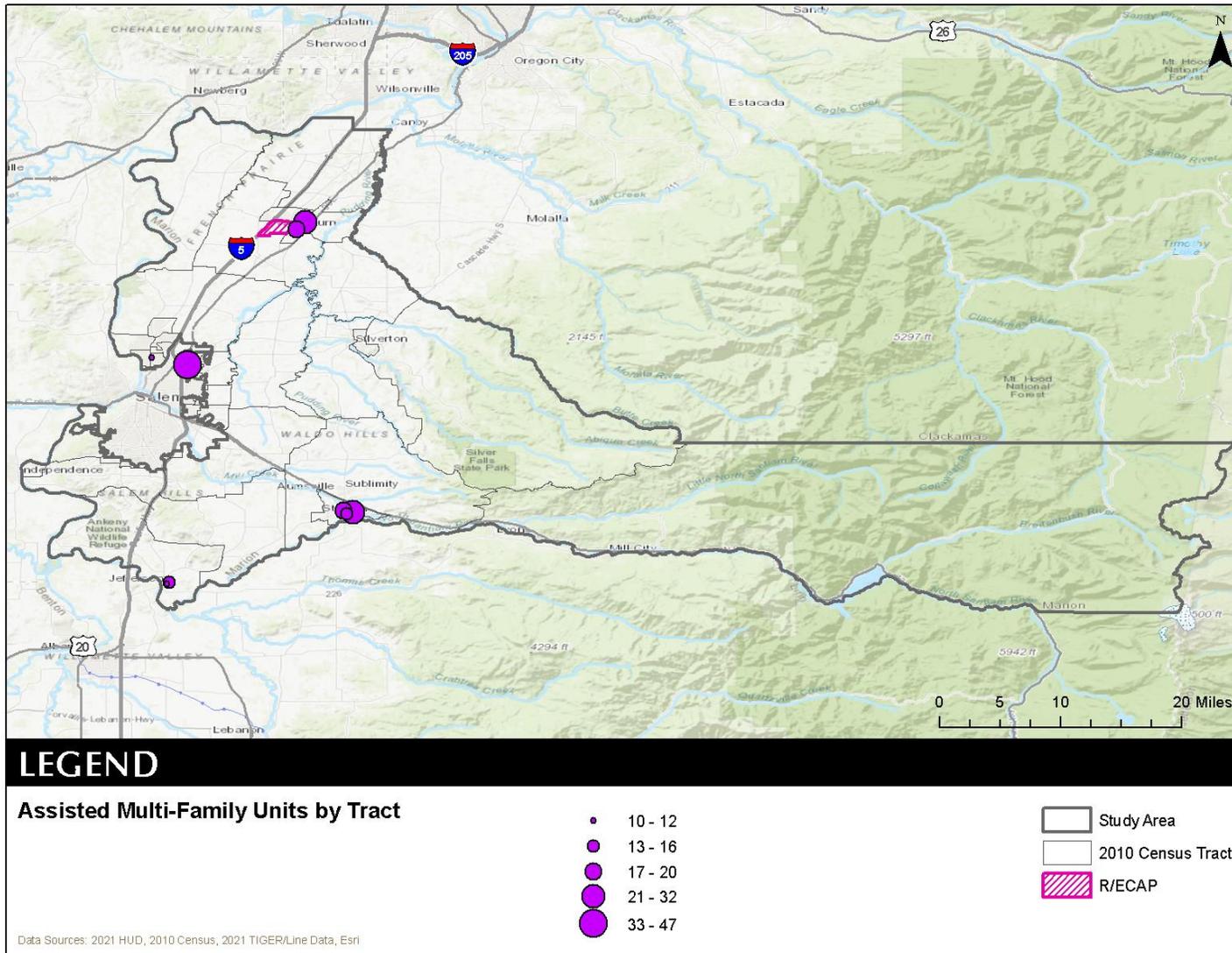
Map IV.14
Housing Choice Voucher Units
 Marion County Service Area
 2019 ACS, 2021 Tigerline, HUD AFFH Tool



Map IV.15
Low Income Housing Tax Credit (LIHTC) Units
 Marion County Service Area
 2019 ACS, 2021 Tigerline, HUD AFFH Tool



Map IV.16
Other HUD Multi-Family Units
 Marion County Service Area
 2019 ACS, 2021 Tigerline, HUD AFFH Tool



G. DISABILITY AND ACCESS ANALYSIS

Section 504 of the Rehabilitation Act of 1973 prohibits discrimination based on disability in any program or activity receiving federal assistance.¹⁹ Title II of the Americans with Disabilities Act of 1990 prohibits discrimination based on disability by public entities. HUD enforces the housing-related activities of public entities, including public housing, housing assistance, and housing referrals.²⁰

Persons with Disabilities

Disability by age, as estimated by the 2019 ACS, is shown in Table IV.41, below. The disability rate for females was 14.5 percent, compared to 13.8 percent for males. The disability rate grew precipitously higher with age, with 51.7 percent of those over 75 experiencing a disability.

Age	Male		Female		Total	
	Disabled Population	Disability Rate	Disabled Population	Disability Rate	Disabled Population	Disability Rate
Under 5	17	0.3%	60	0.9%	77	0.6%
5 to 17	1,267	6.9%	638	3.5%	1,905	5.2%
18 to 34	1,564	7.2%	1,563	7.7%	3,127	7.5%
35 to 64	4,719	13.4%	5,625	15.2%	10,344	14.3%
65 to 74	2,600	30.1%	2,795	26.3%	5,395	28.0%
75 or Older	3,105	52.6%	3,794	50.9%	6,899	51.7%
Total	13,272	13.8%	14,475	14.5%	27,747	14.1%

The number of disabilities by type, as estimated by the 2019 ACS, is shown in Table IV.42. Some 7.8 percent have an ambulatory disability, 6.4 have an independent living disability, and 3.0 percent have a self-care disability.

Disability Type	Population with Disability	Percent with Disability
Hearing disability	8,777	4.5%
Vision disability	5,084	2.6%
Cognitive disability	11,192	6.1%
Ambulatory disability	14,395	7.8%
Self-Care disability	5,442	3.0%
Independent living difficulty	9,372	6.4%

¹⁹ 29 U.S.C. §§794

²⁰ 42 U.S.C. §§ 12131 – 12165

Housing Accessibility

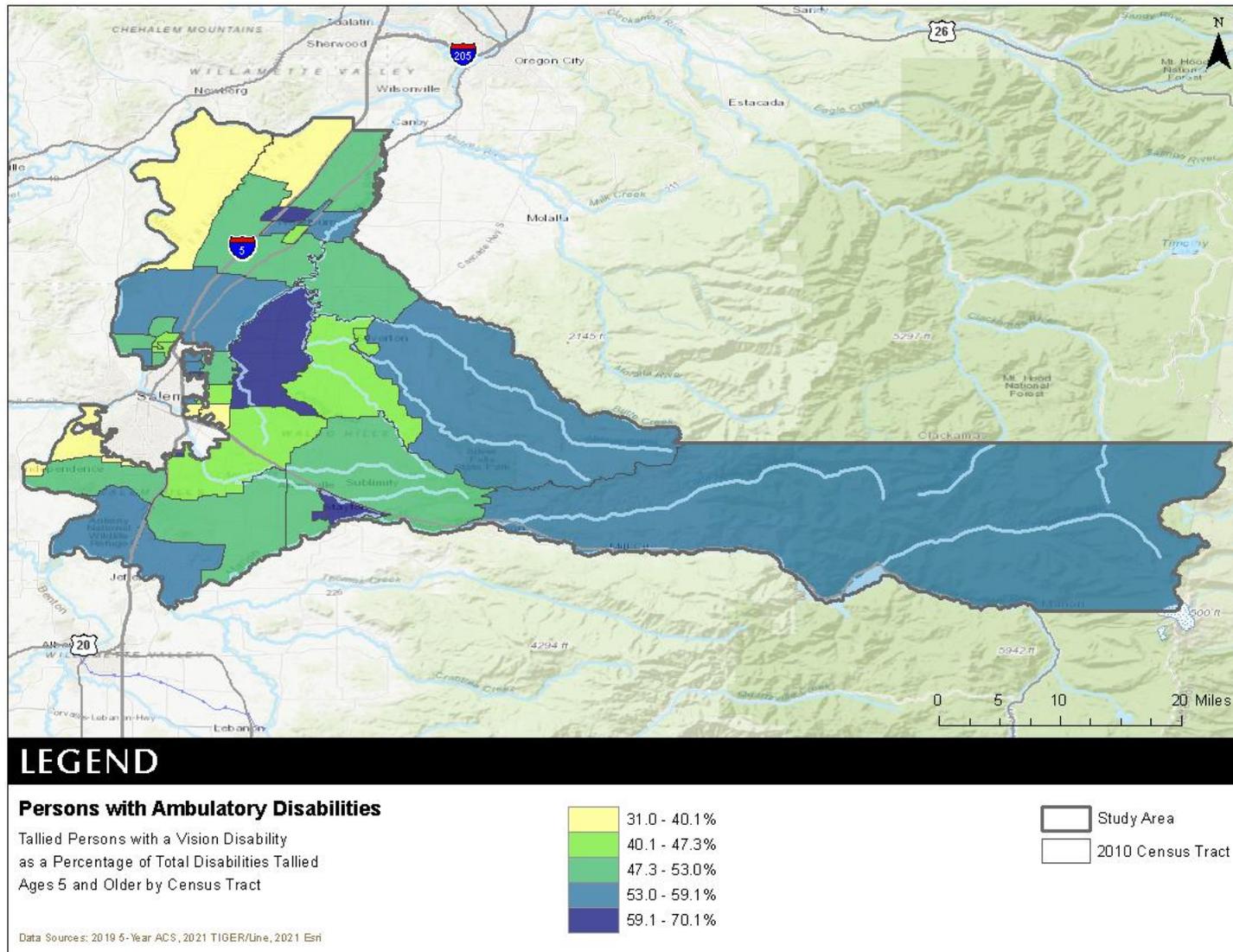
Accessible housing units are located throughout the county. However, many newer housing units are located outside city center areas. These newer housing units are more likely to have the mandatory minimum accessibility features. Public input echoed this sentiment, with comments stating that older housing units are less likely to have accessibility features.

About 17.4 percent of publicly supported housing units, according to HUD's AFFH database, are accessible. This exceeds the rate of disability for the general population in the county Service Area. However, this may not meet the needs of the population.

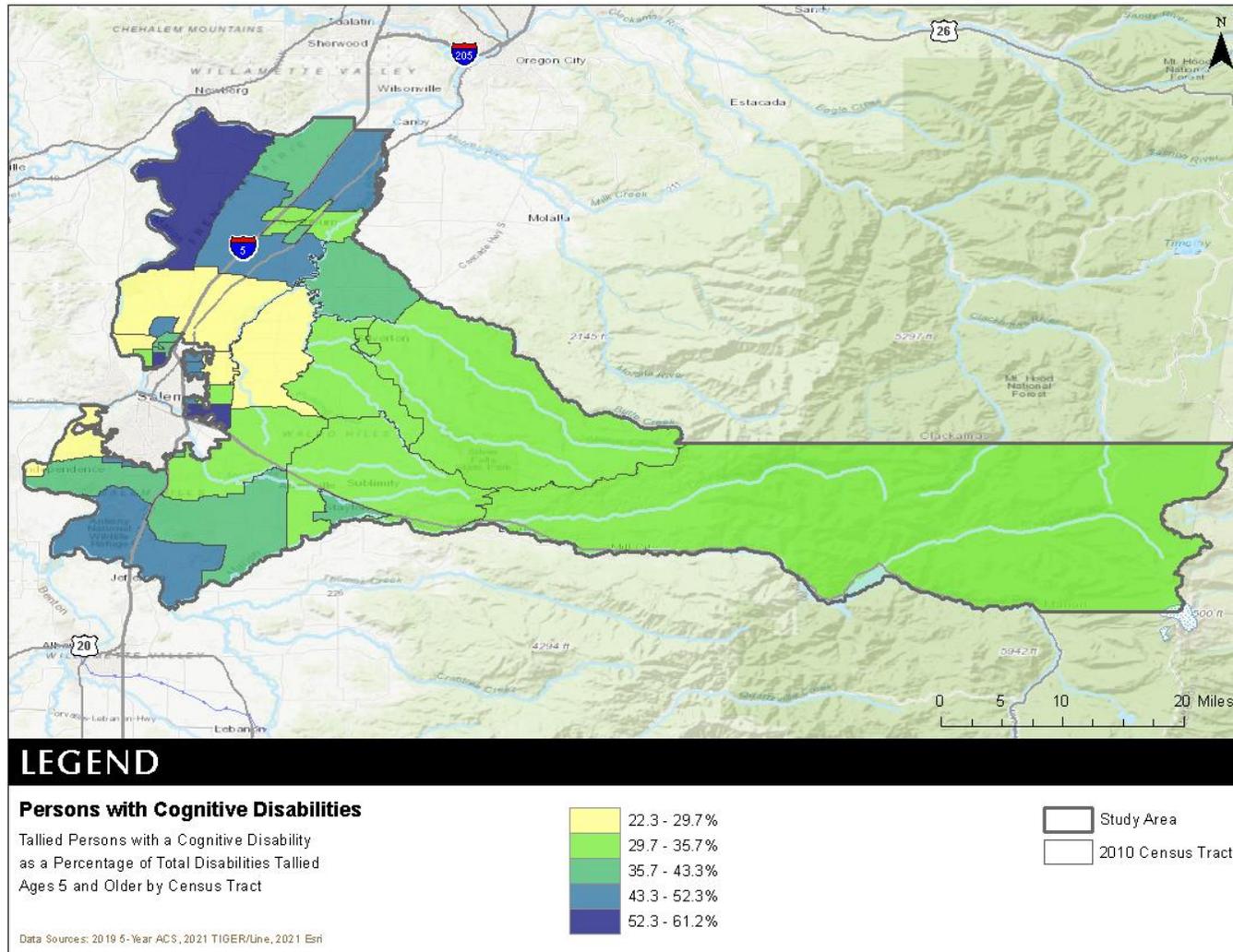
Table IV.43 Residents with Disabilities by Subsidized Housing Type Marion County Service Area HUD AFFH Raw Database		
Program	Total Units	Total Disabled Units
Public Housing	0	0
Project Based Section 8	197	36
Other HUD Multifamily	67	0
Housing Choice Vouchers	1,935	347
Total	2,199	383

The maps on the following pages show the distribution of households with various disabilities. There does not appear to be a concentration of households by disability type in any one area of the County.

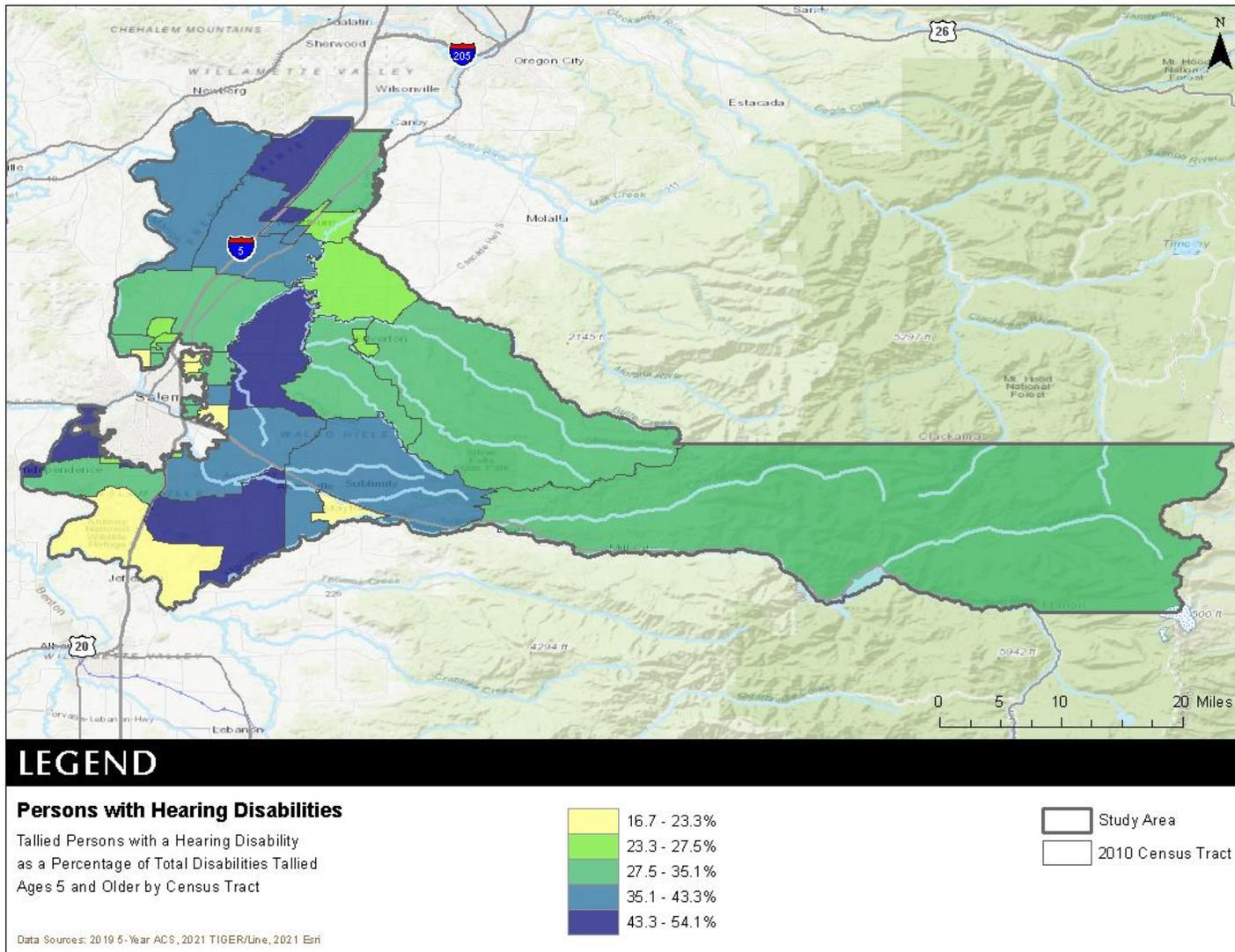
Map IV.17
Persons with Ambulatory Disabilities
 Marion County Service Area
 2019 ACS, 2017 Tigerline, HUD AFFH Tool



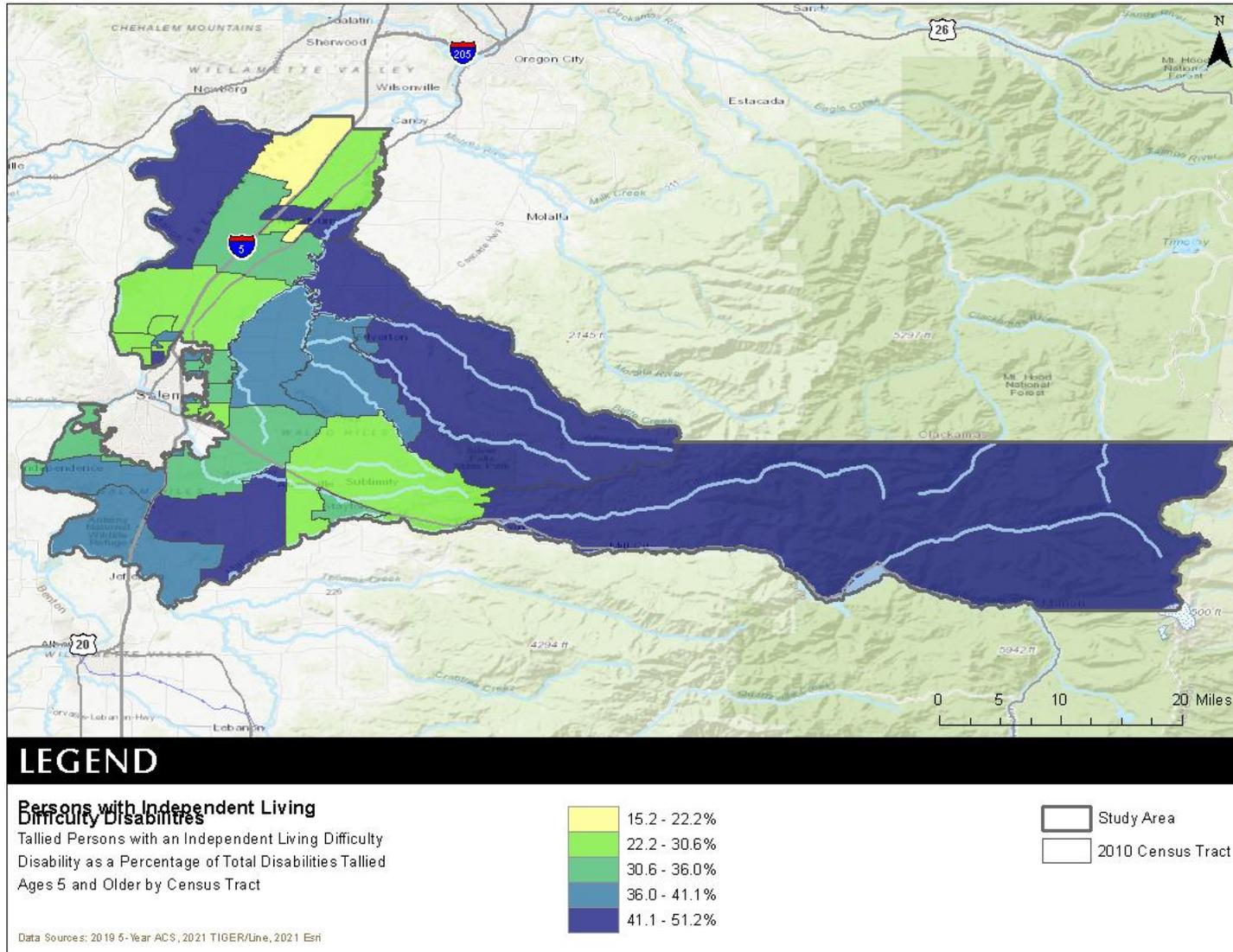
Map IV.18
Persons with Cognitive Disabilities
 Marion County Service Area
 2019 ACS, 2017 Tigerline, HUD AFFH Tool



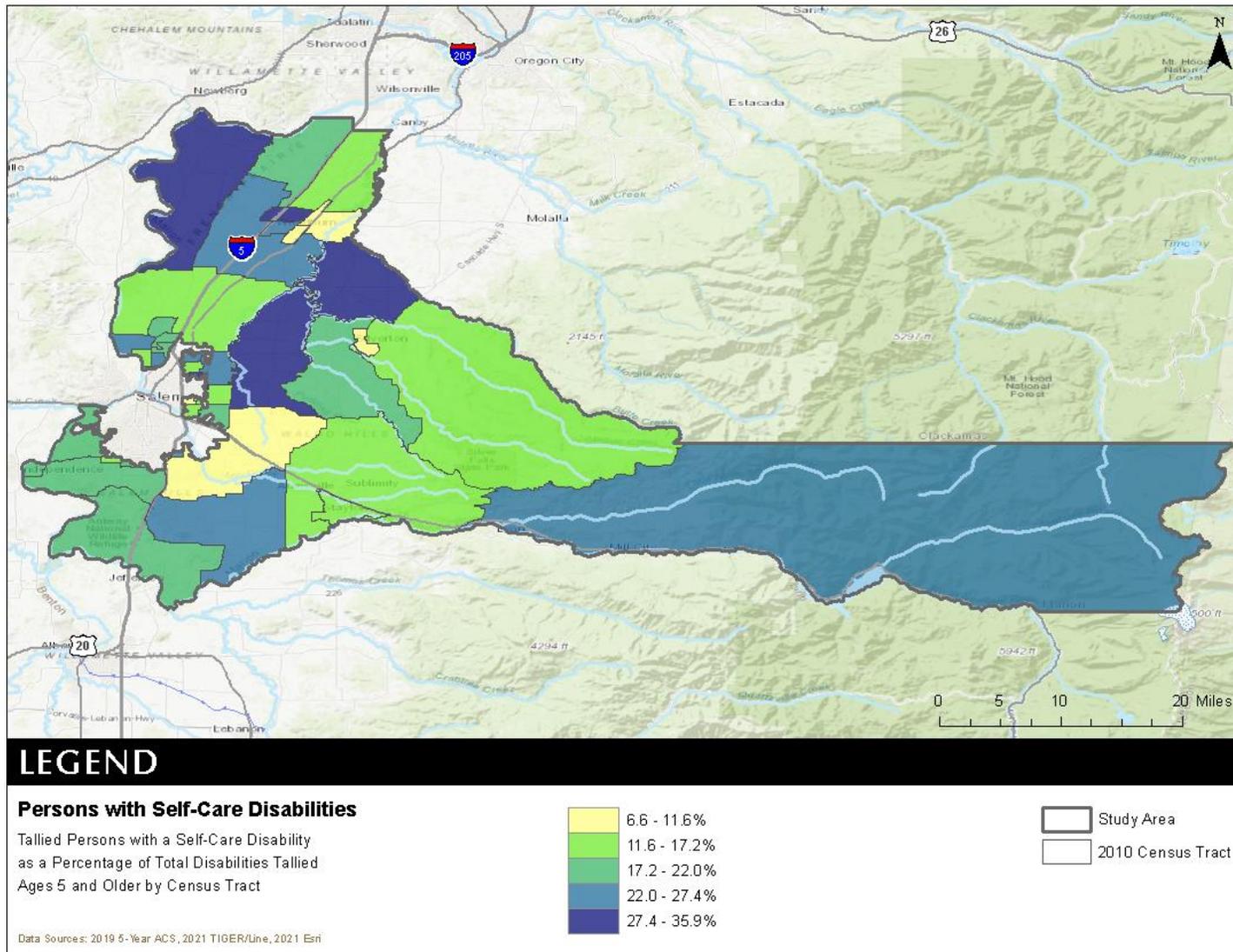
Map IV.19
Persons with Hearing Disabilities
 Marion County Service Area
 2019 ACS, 2017 Tigerline, HUD AFFH Tool



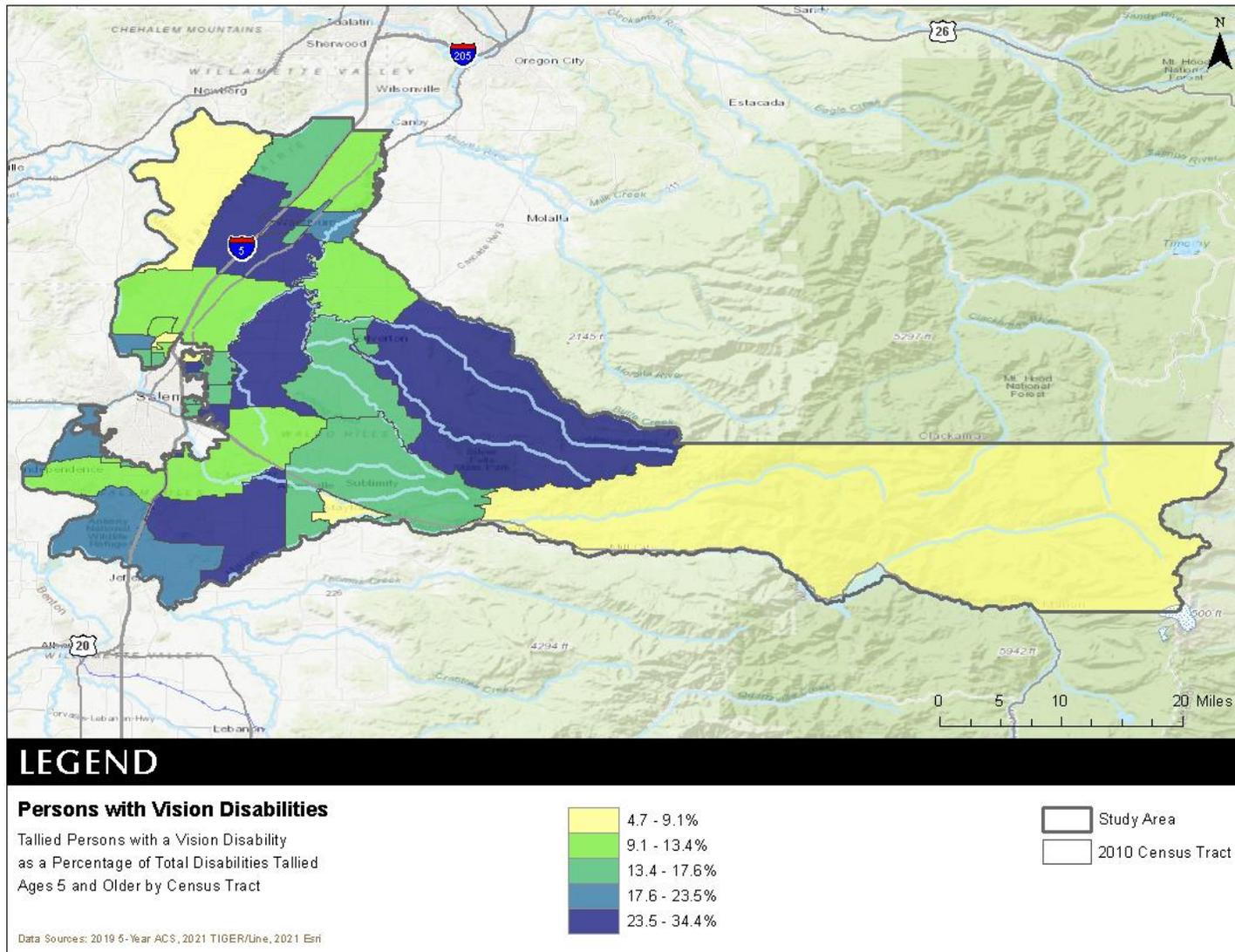
Map IV.20
Persons with Independent Living Disabilities
 Marion County Service Area
 2019 ACS, 2017 Tigerline, HUD AFFH Tool



Map IV.21
Persons with Self Care Disabilities
 Marion County Service Area
 2019 ACS, 2017 Tigerline, HUD AFFH Tool



Map IV.22
Persons with Vision Disabilities
 Marion County Service Area
 2019 ACS, 2017 Tigerline, HUD AFFH Tool



H. FAIR HOUSING ENFORCEMENT, OUTREACH CAPACITY, & RESOURCES

FEDERAL FAIR HOUSING LAWS

Federal laws provide the backbone for U.S. fair housing regulations. The following federal and state rules, regulations, and executive orders inform municipalities and developers of their fair housing obligations and the rights of protected classes. Many of these statutes were successful in generating specialized resources, such as data, to aid organizations, government entities, and individuals in affirmatively furthering fair housing. While some laws have been previously discussed in this report, a list of laws related to fair housing, as defined on the U.S. Department of Housing and Urban Development's (HUD's) website, is presented below:

Title VIII of the Civil Rights Act of 1968 (Fair Housing Act)²¹

The Fair Housing Act prohibits discrimination in the sale, rental, financing, and insuring of housing on the basis of race, color, religion, sex, and national origin. In 1988, the act was amended to include family status and disability as protected classes, which includes children under the age of 18 living with parents or legal custodians, pregnant women, and persons securing custody of children under the age of 18. Jurisdictions may add protected classes but are not allowed to subtract from the seven federally protected classes.²² The Act also contains design and construction accessibility provisions for certain new multi-family dwellings developed for first occupancy on or after March 13, 1991.²³ On April 30, 2013, HUD and the Department of Justice released a Joint Statement that provides guidance regarding the persons, entities, and types of housing and related facilities that are subject to the accessible design and construction requirements of the Act.

It is unlawful under the Act to discriminate against a person in a protected class by: refusing to sell or rent after the making of a bona fide offer, or to refuse to negotiate for the sale or rental of, or otherwise make unavailable or deny, a dwelling to any person because of race, color, religion, sex, familial status, or national origin; discriminating against any person in the terms, conditions, or privileges of sale or rental of a dwelling, or in the provision of services or facilities based on a protected class; representing that a dwelling is not available for inspection, sale, or rental when it is, in fact, available; publishing an advertisement indicating any preference, limitation, or discrimination against a protected class; or refusing to allow a person with a disability to make a reasonable modification to the unit at the renter's own expense.

There are several exceptions to the law. It is legal for developments or buildings for the elderly to exclude families with children. In addition, single-family homes being sold by the owner of an owner-occupied two family home may be exempt, unless a real estate agency is involved, if they have advertised in a discriminatory way, or if they have made discriminatory statements. There are no exemptions for race discrimination because race is covered by other civil rights laws.

The following are examples of Fair Housing Act violations:

1. Making any representation, directly or implicitly, that the presence of anyone in a protected class in a neighborhood or apartment complex may or will have the effect of lowering

²¹ 42 U.S.C. 3601, et. Seq., as amended in 1988

²² "HUD Fair Housing Laws and Presidential Executive Orders."

http://portal.hud.gov/hudportal/HUD?src=/program_offices/fair_housing_equal_opp/FHLaws

²³ "Title VIII: Fair Housing and Equal Opportunity."

http://portal.hud.gov/hudportal/HUD?src=/program_offices/fair_housing_equal_opp/progdesc/title8

property taxes, reduce safety, make the neighborhood and/or schools worse, change the character of the neighborhood, or change the ability to sell a home.

2. Providing inconsistent, lesser, or unequal service to customers or clients who are members of a protected class, such as failing to return calls from a buyer agent to avoid presenting a contract to your seller, avoiding or delaying an appointment for a showing a listing, making keys unavailable, failing to keep appointments, or refusing maintenance or repairs to an apartment.
3. Requiring higher standards for a member of a protected class, including asking for more references or demanding a higher credit rating.
4. Requiring employers to make distinctions on applications, or in the application process, among protected class members, including marking applications to indicate race, sex, etc. of applicant or misrepresenting availability for particular protected classes.
5. Advertising in a manner that indicates a preference for a particular class and thereby excluding protected class members.

Title VI of the Civil Rights Act of 1964

Title VI prohibits discrimination on the basis of race, color, or national origin in programs and activities receiving federal financial assistance, including denying assistance, offering unequal aid, benefits, or services, aiding or perpetuating discrimination by funding agencies that discriminate, denying planning or advisory board participation, using discriminatory selection or screening criteria, or perpetuating the discrimination of another recipient based on race, color, or national origin.

Section 504 of the Rehabilitation Act of 1973

The Act prohibits discrimination based on disability in any program or activity receiving federal financial assistance. The concept of “reasonable accommodations” and “reasonable modifications” was clarified in memos dated May 17, 2004 and March 5, 2008. Reasonable accommodations are changes in rules, policies, practices, or services so that a person with a disability can participate as fully in housing activities as someone without a disability. Reasonable modifications are structural changes made to existing premises, occupied or to be occupied by a person with a disability so they can fully enjoy the premises.

Section 109 of the Housing and Community Development Act of 1974

Section 109 prohibits discrimination on the basis of race, color, national origin, sex or religion in programs or activities funded from HUD’s Community Development Block Grant Program.

Title II of the Americans with Disabilities Act of 1990

Title II applies to state and local government entities and protects people with disabilities from discrimination on the basis of disability in services, programs, and activities. HUD enforces Title II when it relates to state and local public housing, housing assistance and housing referrals.

Architectural Barriers Act of 1968

The Act requires that buildings and facilities designed, constructed, altered, or leased with certain federal funds after September 1969 be accessible to and useable by handicapped persons. The ABA specifies accessibility standards for ramps, parking, doors, elevators, restrooms, assistive listening systems, fire alarms, signs, and other accessible building elements and are enforced through the Department of Defense, HUD, the General Services Administration, and the U.S. Postal Services.

Age Discrimination Act of 1975

The Age Discrimination Act prohibits discrimination on the basis of age in programs or activities receiving federal financial assistance, applies to all ages, and may be enforced by the head of any Federal department or agency by terminating grant funding for those with an express finding on the record who fail to comply with the Act after reasonable notice. HUD established regulations for implementation of the Age Discrimination Act for HUD programs.

Title IX of the Education Amendments Act of 1972

Title IX prohibits discrimination on the basis of sex or blindness in education programs or activities that receive federal financial assistance.²⁴

The Home Mortgage Disclosure Act (HMDA)

HMDA requires both depository and non-depository lenders to collect and publicly disclose information about housing-related applications and loans, including the race, ethnicity, sex, loan amount, and income of mortgage applicants and borrowers by Census tract. Depository institutions that meet the following criteria are required to report:

- Bank, credit union, or savings association
- Total assets must exceed the coverage threshold²⁵
- The institution must have had a home or branch office in a Metropolitan Statistical Area (MSA)
- The institution must have originated or refinanced at least one home purchase loan secured by a first lien on a one- to four-family dwelling
- The institution must be federally insured or regulated
- The mortgage loan must have been insured, guaranteed, or supplemented by a federal agency or intended for sale to Fannie Mae or Freddie Mac

For other institutions, including non-depository institutions, the reporting criteria are:

1. The institution must be a for-profit organization
2. The institution's home purchase loan originations must equal or exceed 10 percent of the institution's total loan originations, or more than \$25 million
3. The institution must have had a home or branch office in an MSA or have received applications for, originated, or purchased five or more home purchase loans, home improvement loans, or refinancing on property located in an MSA in the preceding calendar year
4. The institution must have assets exceeding \$10 million or have originated 100 or more home purchases in the preceding calendar year

In addition to reporting race and ethnicity data for loan applicants, the HMDA reporting requirements were modified in response to the Predatory Lending Consumer Protection Act of 2002 as well as the Home Owner Equity Protection Act (HOEPA). Consequently, loan originations are now flagged in the data system for three additional attributes:

1. If they are HOEPA loans

²⁴ "HUD Fair Housing Laws and Presidential Executive Orders."

²⁵ Each December, the Federal Reserve announces the threshold for the following year. The asset threshold may change from year to year based on changes in the Consumer price Index for Urban Wage Earners and Clerical Workers.

2. Lien status, such as whether secured by a first lien, a subordinate lien, not secured by a lien, or not applicable (purchased loans)
3. Presence of high-annual percentage rate loans (HALs), defined as more than three percentage points for purchases when contrasted with comparable treasury instruments or five percentage points for refinance loans

EXECUTIVE ORDERS

Executive Order 11063 Equal Opportunity in Housing

Signed by President Kennedy on November 20, 1962, the Order prohibits discrimination based on race, color, religion, creed, sex, or national origin in the sale, leasing, rental, or other disposition of properties and facilities owned, operated, or funded by the federal government. The Order also prohibits discrimination in lending practices that involve loans insured or guaranteed by federal government.

Executive Order 12892 Leadership and Coordination of Fair Housing in Federal Programs: Affirmatively Furthering Fair Housing

Signed by President Clinton on January 11, 1994, the Order required federal agencies to affirmatively further fair housing in the programs and activities with the Secretary of HUD coordinating the effort, and established the President's Fair Housing Council, which is chaired by the Secretary of HUD.

Executive Order 12898 Federal Actions to Address Environmental Justice in Minority Populations and Low-Income Populations

Signed by President Clinton on February 11, 1994, the order requires federal agencies to practice environmental justice in its programs, policies, and activities. Specifically, developers and municipalities using federal funds must evaluate whether or not a project is located in a neighborhood with a concentration of minority and low-income residents or a neighborhood with disproportionate adverse environmental effects on minority and low-income populations. If those conditions are met, viable mitigation measures or alternative project sites must be considered.

Executive Order 13166 Improving Access to Services for Persons with Limited English Proficiency

Signed by President Clinton on August 11, 2000, the Order eliminates limited English proficiency as a barrier to full and meaningful participation in federal programs by requiring federal agencies to examine the services they provide, identify the need for LEP services, then develop and implement a system to provide those services. The Department of Justice issued policy guidance which set forth compliance standards to ensure accessibility to LEP persons.

Executive Order 13217 Community Based Alternatives for Individuals with Disabilities

Signed by President Bush on June 18, 2001, the Order requires federal agencies to evaluate their policies and programs to determine if they need to be revised to improve the availability of community-based living arrangements for persons with disability, noting that isolating or segregating people with disabilities in institutions is a form of disability-based discrimination prohibited by Title II of the ADA.

STATE FAIR HOUSING LAWS AND RESOURCES

The Oregon Fair Housing Act is substantially adds five additional protected classes to the Federal Fair Housing Act. These include marital status, source of income, sexual orientation including gender identity, and domestic violence victims. Fair Housing Laws apply to individual homes, duplexes, multifamily housing (apartments, condos, and townhomes), retirement housing, adult foster homes and long-term care facilities, homeless shelters and other nonprofit housing, etc. Fair Housing Laws also apply to sales, rentals, mortgage lending, building and construction, home insurance, appraisals, and inspections, land use regulations, zoning, as well as neighbor-on-neighbor harassment.²⁶

Oregon Bureau of Labor and Industries

The Oregon Bureau of Labor and Industries (BOLI), Civil Rights Division (CRD), can investigate allegations of such discrimination to determine if there is substantial evidence supporting the allegations.²⁷

Contact Information:

Bureau of Labor & Industries
800 NE Oregon St., Suite 1045
Portland, OR 97232
help@boli.state.or.us
971-673-0761

Fair Housing Council of Oregon

The Fair Housing Council of Oregon (FHCO) is a statewide civil rights organization whose mission is to eliminate housing discrimination through access to enforcement and education.²⁸

Contact Information:

1221 SW Yamhill St. #305
Portland, OR 97205
(503) 223-8197
<http://fhco.org/index.php/report-discrimination>

²⁶ <http://fhco.org/index.php/discrimination-in-oregon/protected-classes>

²⁷ <https://www.oregon.gov/boli/civil-rights/Pages/housing-discrimination-complaint.aspx>

²⁸ <http://fhco.org/index.php/about-fhco/the-work-we-do>

FAIR HOUSING COMPLAINTS

Federal Fair Housing Law prohibits housing discrimination based on race, color, national origin, religion, sex, familial status, or disability. An individual may file a complaint if they feel their rights have been violated. HUD maintains records of complaints that represent potential and actual violations of federal housing law.

Fair Housing and Equal Opportunity (FHEO) begins its complaint investigation process shortly after receiving a complaint. A complaint must be filed within one year of the last date of the alleged discrimination under the Fair Housing Act. Other civil rights authorities allow for complaints to be filed after one year for good cause, but FHEO recommends filing as soon as possible. Generally, FHEO will either investigate the complaint or refer the complaint to another agency to investigate. Throughout the investigation, FHEO will make efforts to help the parties reach an agreement. If the complaint cannot be resolved voluntarily by an agreement, FHEO may issue findings from the investigation. If the investigation shows that the law has been violated, HUD or the Department of Justice may take legal action to enforce the law.

Table IV.44 shows Fair Housing Complaints by basis for the period between 2008 and 2019. During this period, there were a total of 18 complaints. The most common complaint was on the basis of disability, accounting for nine complaints. This was followed by race, accounting for four complaints.

Basis	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	Total
Disability	0	1	1	0	1	3	0	1	1	0	0	1	9
Sex	0	0	0	1	0	0	0	1	0	1	1	0	4
Race	0	0	0	0	1	0	0	0	0	0	0	1	2
Color	0	0	0	0	0	0	0	1	1	0	0	0	2
Retaliation	0	0	0	0	0	0	0	0	0	0	0	0	0
National Origin	0	0	0	0	0	0	0	0	0	0	0	0	0
Religion	0	0	0	0	0	0	0	0	0	0	0	0	0
Total Basis	0	1	1	1	2	3	0	3	2	1	1	2	17
Total Complaints	0	1	1	1	2	3	0	3	3	1	1	2	18

Table IV.45 shows Fair Housing complaints by closure during this time period. In 11 of these complaints, there were no cause determinations. In four of these complaints, there was successful settlement/conciliation.

Table IV.45
Fair Housing Complaints by Closure
 Marion County Service Area
 HUD Fair Housing Complaints

Basis	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	Total
No cause determination	0	1	1	1	1	3	0	2	1	0	0	1	11
Conciliation/settlement successful	0	0	0	0	1	0	0	0	1	0	1	1	4
Complaint withdrawn by complainant without resolution	0	0	0	0	0	0	0	1	0	0	0	0	1
Complaint withdrawn by complainant after resolution	0	0	0	0	0	0	0	0	0	1	0	0	1
Total Closures	0	1	1	1	2	3	0	3	2	1	1	2	17
Total Complaints	0	1	1	1	2	3	0	3	3	1	1	2	18

Table IV.46 shows Fair Housing complaints by issue. The most common issues, accounting for seven issues each, were discriminatory refusal to rent, discriminatory acts under Section 818 (coercion, etc.), and failure to make reasonable accommodation. This was followed by discriminatory terms, conditions, privileges, or services and facilities, accounting for six complaints.

Table IV.46
Fair Housing Complaints by Issue
 Marion County Service Area
 HUD Fair Housing Complaints

Issue	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	Total
Discriminatory refusal to rent	0	1	0	0	1	0	0	1	1	1	0	2	7
Discriminatory advertising, statements and notices	0	0	1	0	0	0	0	0	0	0	0	0	1
Discriminatory acts under Section 818 (coercion, Etc.)	0	0	0	1	1	2	0	2	0	1	0	0	7
Discrimination in terms/conditions/privileges relating to rental	0	0	1	0	0	1	0	1	1	0	0	0	4
Discriminatory refusal to rent and negotiate for rental	0	0	0	0	1	0	0	0	0	0	0	0	1
Failure to make reasonable accommodation	0	1	0	0	1	2	0	1	2	0	0	0	7
Discriminatory terms, conditions, privileges or services and facilities	0	0	0	0	0	0	0	2	1	0	1	2	6
None	0	0	0	0	0	0	0	0	0	0	0	0	0
Otherwise deny or make housing unavailable	0	0	0	0	0	0	0	0	0	1	0	0	1
Steering	0	0	1	0	0	0	0	0	0	0	0	0	1
Total Issues	0	2	3	1	4	5	0	7	5	3	1	4	35
Total Complaints	0	1	1	1	2	3	0	3	3	1	1	2	18

Complaints with cause by basis is shown in Table IV.47. The most common complaint with cause was for sex, accounting for two out of the four total complaints with cause. There was one complaint with cause on the basis of disability and one on the basis of race.

Table IV.47													
Fair Housing Complaints with Cause by Basis													
Marion County Service Area													
HUD Fair Housing Complaints													
Basis	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	Total
Disability	0	0	0	0	1	0	0	0	0	0	0	0	1
Sex	0	0	0	0	0	0	0	0	0	1	1	0	2
Race	0	0	0	0	0	0	0	0	0	0	0	1	1
Color	0	0	0	0	0	0	0	0	0	0	0	0	0
Retaliation	0	0	0	0	0	0	0	0	0	0	0	0	0
National Origin	0	0	0	0	0	0	0	0	0	0	0	0	0
Religion	0	0	0	0	0	0	0	0	0	0	0	0	0
Total Basis		0	0	0	1	0	0	0	0	1	1	1	4
Total Complaints	0	0	0	0	1	0	0	0	1	1	1	1	5

Fair Housing complaints with cause by issue are shown in Table IV.48. The most issue with complaints with cause was discriminatory refusal to rent, accounting for three issues. This was followed by failure to make reasonable accommodation, and discriminatory terms, conditions, privileges, services and facilities, accounting for two issues each.

Table IV.48													
Fair Housing Complaints with Cause by Issue													
Marion County Service Area													
HUD Fair Housing Complaints													
Issue	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	Total
Discriminatory refusal to rent	0	0	0	0	1	0	0	0	0	1	0	1	3
Discriminatory advertising, statements and notices	0	0	0	0	0	0	0	0	0	0	0	0	0
Discriminatory acts under Section 818 (coercion, Etc.)	0	0	0	0	0	0	0	0	0	1	0	0	1
Discrimination in terms/conditions/privileges relating to rental	0	0	0	0	0	0	0	0	1	0	0	0	1
Discriminatory refusal to rent and negotiate for rental	0	0	0	0	0	0	0	0	0	0	0	0	0
Failure to make reasonable accommodation	0	0	0	0	1	0	0	0	1	0	0	0	2
Discriminatory terms, conditions, privileges, or services and facilities	0	0	0	0	0	0	0	0	0	0	1	1	2
None	0	0	0	0	0	0	0	0	0	0	0	0	0
Otherwise deny or make housing unavailable	0	0	0	0	0	0	0	0	0	1	0	0	1
Steering	0	0	0	0	0	0	0	0	0	0	0	0	0
Total Issues		0	0	0	2	0	0	0	2	3	1	2	10
Total Complaints	0	0	0	0	1	0	0	0	1	1	1	1	5

I. FAIR HOUSING SURVEY RESULTS

The Fair Housing survey has a total of 290 responses. The survey results presented here represent the entirety of Marion County. Results for the Service Area, as well as by various communities, can be found in **Appendix B**.

Table IV.49 What Community do you live in? Marion County 2021 Fair Housing Survey	
Community	Number of Respondents:
Aumsville	4
Aurora	5
Detroit	0
Donald	2
Gates	0
Gervais	1
Hubbard	3
Idanha	1
Jefferson	4
Keizer	31
Mill City	1
Mount Angel	2
Salem	179
Scotts Mills	1
Silverton	18
St. Paul	2
Stayton	4
Sublimity	4
Turner	4
Woodburn	9
Other	15
Total	290

The majority of survey respondents are renters, accounting for 184 respondents, or in the appraisal industry, accounting for 64 respondents.

Table IV.50 What is your primary role in the housing industry Marion County 2021 Fair Housing Survey	
Role	Total
Homeowner	0
Renter	184
Appraisal	64
Construction/Development	0
Insurance	2
Law/Legal Services	0
Lending/Mortgage Industry	0
Local Government	0
Property Management	12
Real estate sales/brokerage	3
Service Provider	4
Other	13
Missing	2
Total	290

When asked how familiar they are with fair housing laws, most respondents indicated they were at least somewhat familiar.

Table IV.51	
How familiar are you with Fair Housing Laws	
Marion County 2021 Fair Housing Survey	
Response	Total
Not Familiar	50
Somewhat Familiar	196
Very Familiar	37
Missing	7
Total	290

Most respondents believed that fair housing laws are difficult to understand. About 31 percent of respondents were aware of where to guide someone to file a complaint if they felt their fair housing rights had been violated. Some 50 respondents were aware of fair housing education and training activities in Marion County. Only 34 respondents have participated in fair housing training. These respondents indicated they have received trainings through an online program or webinar or in a discussion at a meeting.

Table IV.52					
Federal, State, and Local Fair Housing Laws					
Marion County 2021 Fair Housing Survey Data					
Question	Yes	No	Don't Know	Missing	Total
Do you think fair housing laws are difficult to understand or follow?	99	107	77	7	290
Do you know where to guide someone to file a complaint if they felt their fair housing rights had been violated?	90	193	0	7	290
Outreach and education activities, such as training and seminars, are used to help people better understand their rights and obligations under fair housing law. Are you aware of the educational activities or training opportunities available to you to learn about fair housing laws?	50	223	0	17	290
If you answered "yes" to the previous question, have you participated in fair housing activities or training?	34	72	0	184	290

Table IV.53	
If you have received fair housing training, where did you receive training or how did you receive training?	
Marion County 2021 Fair Housing Survey	
Response	Total
Through legal consultant	8
Online program or webinar	42
Seminar	30
Discussion topic at a meeting	68
Local jurisdiction	35

Respondents were most likely to be aware of impediments to fair housing choice in the private sector in the rental housing market and by the housing construction and design fields, followed by the appraisal industry. However, the majority of respondents were not aware of impediments in any of these areas.

Table IV.54					
Barriers to Fair Housing in the Private Sector					
Marion County					
2021 Fair Housing Survey Data					
Question	Yes	No	Don't Know	Missing	Total
Are you aware of any impediments to fair housing choice in Marion County in the following areas?					
The rental housing market (Example: Refusing to rent based on religion or color.)	65	107	77	41	290
Housing construction and design fields (Example: New rental complexes built with narrow doorways that do not allow wheelchair accessibility.)	41	97	108	44	290
The home appraisal industry (Example: Basing home values on the ethnic composition of neighborhoods.)	41	97	109	43	290
The real estate industry (Example: Only showing properties in certain areas to families with children.)	39	106	100	45	290
The mortgage and home lending industry (Example: Offering higher interest rates only to women or racial minorities.)	31	104	112	43	290
Any other housing services	25	85	103	77	290
The home insurance industry (Example: Limiting policies and coverage for racial minorities.)	16	105	125	44	290

Respondents were most likely to be aware of barriers in the public sector in barriers that limit access to government services. However, most respondents were unaware of impediments.

Table IV.55					
Barriers to Fair Housing in the Public Sector					
Marion County					
2021 Fair Housing Survey Data					
Question	Yes	No	Don't Know	Missing	Total
Are you aware of any impediments to fair housing choice in Marion County in the following areas?					
Barriers that limit access to government services, such as a lack of transportation, employment, or social services	60	80	52	98	290
Land use policies (Example: Policies that concentrate multi-family housing in limited areas.)	50	74	68	98	290
The public rental housing market (Example: Refusing to rent based on religion or color.)	36	83	74	97	290
Any local government actions or regulations in your community that act as barriers to fair housing choice	36	85	68	101	290
Zoning laws (Example: Laws that restrict placement of group homes.)	32	87	72	99	290
Occupancy standards or health and safety codes (Example: Codes being inadequately enforced in immigrant communities compared to other areas.)	32	84	76	98	290
Neighborhood or community development policies (Example: Policies that encourage development in narrowly defined areas of the community.)	31	89	73	97	290
Property assessment and tax policies (Example: Lack of tax incentives for making reasonable accommodations or modifications for persons with disabilities.)	25	85	82	98	290
The real estate industry (Example: Only showing properties in certain areas to families with children.)	24	91	76	99	290
The home appraisal industry (Example: Basing home values on the ethnic composition of neighborhoods.)	24	88	79	99	290
Publicly constructed housing (Example: New rental complexes built with narrow doorways that do not allow wheelchair accessibility.)	23	89	77	101	290
Housing construction standards (Example: Lack of or confusing guidelines for construction of accessible housing.)	20	89	83	98	290
The mortgage and home lending industry (Example: Offering higher interest rates only to women or racial minorities.)	19	92	80	99	290
The permitting process (Example: Not offering written documents on procedures in alternate languages.)	19	91	83	97	290
The home insurance industry (Example: Limiting policies and coverage for racial minorities.)	12	89	89	100	290

When asked if various factors are happening in Marion County, respondents were most likely to find that lack of access to affordable housing has a significant impact. This is followed by lack of access to affordable public housing, and lack of mental health care, and lack of access for seniors and/or people with disabilities to public transportation

Table IV.56
Fair Housing in the Public Sector
Marion County
2021 Fair Housing Survey

Question	Not at all	Slightly	Moderately	Significantly	Don't Know	Missing	Total
Are you and/or your community affected by lack of access to any of these factors listed below?							
Access to affordable housing	32	16	29	93	25	95	290
Access to affordable public housing	39	7	25	79	45	95	290
Access to mental health care	54	16	32	63	30	95	290
Access for seniors and/or people with disabilities to public transportation	43	31	33	52	35	96	290
Access for acceptance of housing choice vouchers	34	6	17	51	86	96	290
Access to public transportation to schools, work, health care, services	60	35	40	50	11	94	290
Access to education about fair housing laws	43	22	30	35	64	96	290
Access to school choice	66	24	28	31	45	96	290
Access to proficient public schools	68	25	26	31	41	99	290
Access to health care	82	27	41	30	15	95	290
Access to parks, libraries, other public facilities	85	43	33	24	11	94	290
Access to good nutrition, healthy food, fresh vegetables, etc	101	23	36	22	11	97	290

There were similar finding when respondents were asked about issues that impact the community. The top rated issues to have a significant impact were lack of affordable rental housing, lack of affordable single-family houses, and greater share of housing problems for those at lower incomes, of a specific race or ethnicity or national origin, disability, gender, or family status.

Table IV.57
Fair Housing in the Public Sector
Marion County
2021 Fair Housing Survey

Question	Not at all	Slightly	Moderately	Significantly	Don't Know	Missing	Total
Do you think these issues are happening in Marion County? If so, how much are the issues impacting your community?							
Lack of affordable rental housing	13	16	24	128	15	94	290
Lack of affordable single-family houses	17	10	31	119	17	96	290
Greater share of housing problems for those at lower incomes, of a specific race or ethnicity or national origin, disability, gender, or family status.	21	23	34	88	30	94	290
Concentrations of poverty	19	31	46	84	13	97	290
Challenges for persons with disabilities	11	32	47	63	41	96	290
Differences in access to housing opportunities for people of various income, races, ethnicity, genders, family status	29	27	40	60	38	96	290
Concentrations of racial or ethnic minorities	29	32	42	55	32	100	290
Gentrification and displacement due to economic pressures	26	28	40	54	45	97	290
Lack of acceptance of housing choice vouchers	23	9	17	45	100	96	290
Segregation	35	28	42	44	30	111	290
No or limited education about fair housing laws	31	18	35	44	68	94	290
Lack of housing discrimination enforcement	32	13	27	33	89	96	290

Some 20 respondents were aware of any fair housing ordinance, regulation, or plan in Marion County, and 15 were aware of any policies or practices that were affirmatively furthering fair housing.

Table IV.58
Federal, State, and Local Fair Housing Laws
 Marion County
 2021 Fair Housing Survey Data

Question	Yes	No	Don't Know	Missing	Total
Are you aware of any fair housing ordinance, regulation, or plan in Marion County outside of the City of Salem?	20	127	43	100	290
Are you aware of any policies or practices for "affirmatively furthering fair housing" in Marion County outside of the City of Salem? Affirmatively Furthering Fair Housing means taking meaningful actions that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected class.	15	129	46	100	290

J. MUNICIPAL AND ZONING CODE REVIEW

A review of the Marion County Code (MCC) was conducted in order to review if there are any barriers in the county's regulations that may impede access to housing. The following narrative is a description of any language or statutes that may act a barrier to fair housing choice.

This review gauged zoning and code regulations that may encourage or limit fair housing choice within the study area. The MCC was review for definitions of dwelling unit, disability, and family. The use of the word family, including a strict definition of family, or limiting the number of people in "family," may limit housing choices within a jurisdiction. The review included the allowance of mixed-use and conditional uses, which may increase opportunities for the development of more affordable housing choices. The review also asked about any policies that encourage the development of affordable housing, as well as any policies that promote fair housing within their communities. The review also sought to ascertain any restrictions to group housing and housing for seniors, including definitions and where these units may be permitted.

The following definitions were identified in the MCC.

Dwelling or Dwelling Unit: "Dwelling unit" means an independent area in a building or mobile home including permanent provisions for living, sleeping, eating, cooking and sanitation occupied by and serving:

- A. A single family; or
- B. A single family and rooming or boarding of up to two domestic employees or other persons; or
- C. A single family and residents of a residential home as defined in MCC 16.49.228. [Ord. 1204 § 4, 2004; Ord. 1170 § 4, 2002; Ord. 882 § 4, 1990; Ord. 863 § 5, 1990. UZ Ord. § 49.088.]

Family: "Family" means one or two adults and children related by blood or legal guardianship to one or both of the adults living together in a dwelling unit; or one to five persons any of whom are not related by blood, marriage, or legal guardianships, living together in a dwelling unit; one or more persons any of which are not related by blood, marriage, legal guardianship and who qualify as handicapped under the Federal Fair Housing Act (42 USC SS3602(H)); or residents of a residential home as defined in MCC 16.49.228.

The Comprehensive Plan's Goals and Policies regarding Urbanization includes the **Housing Policy and Coordination Guidelines**, which includes guidance for coordination of development within the County:²⁹

- City plans should identify a mix of housing types (single-family, townhouse, multifamily and others) in cities with a population over 2,500 and ensure that sufficient, vacant, buildable land is zoned to provide for that mix, understanding that vacant land may also be used for nonresidential purposes.
- City plans should allow diverse housing types in multiple residential zones, including a variety of ownership types, and should efficiently use multiple-family-zoned lands by not allowing the development capacity of the zones to be underutilized.

²⁹ <https://www.codepublishing.com/OR/MarionCounty/#/MarionComp02/MarionComp02.05.html#02.05>

- The County should lead an effort with the cities to develop a numeric goal of providing affordable housing distributed proportionally in the cities larger than 10,000 persons in the County.
- Coordinate with the Marion County Housing Authority in developing affordable housing projects in areas that have good walking, biking, transit service and access to services.
- City and County plans may allow expansion of urban growth boundaries consistent with State land use planning law to provide additional land for housing consistent with the other applicable guidelines in the framework.

In 2019, the Board of Commissioners began a Housing Initiative. The Goals of the initiative include:³⁰

- Determine the number of housing units needed to stabilize demand and promote livability and productivity throughout Marion County.
- Develop a housing lifecycle that offers diverse housing options (size, type, affordability), in order to allow people to transition to different types of housing as individual needs change.
- Break down barriers to increasing housing production, and improve the path to build and permit innovative building types.
 - Some common barriers include:
 - Zoning restrictions;
 - Escalating and misaligned fee structures, such as impact and linkage fees charged per unit instead of square footage;
 - Poorly calibrated inclusionary housing exacerbated by rapidly changed market conditions; and
 - Lengthy review processes that add cost and allow for manipulation by growth opportunities.
- Leverage current county and community assets, such as vacant and foreclosed properties, to develop new assets in order to improve housing certainty.

Summary

The review of the County's code did not reveal any obvious obstructions to the development of affordable housing. However, the County may review its current policies to identify ways to encourage the development of affordable housing through incentives and inclusionary policies.

³⁰

https://www.co.marion.or.us/BOC/MWHI/Documents/TaskForceSubcommittees/Inclusionary%20Zoning,%20Construction%20Excise%20Tax%20FAQ_1.pdf

Section V. Fair Housing Goals and Priorities

Overview

Title VIII of the 1968 Civil Rights Act, also known as the Federal Fair Housing Act, made it illegal to discriminate in the buying, selling, or renting of housing based on a person's race, color, religion, or national origin. Sex was added as a protected class in the 1970s. In 1988, the Fair Housing Amendments Act added familial status and disability to the list, making a total of seven federally protected characteristics. Federal fair housing statutes are largely covered by the following:

1. The Fair Housing Act,
2. The Housing Amendments Act, and
3. The Americans with Disabilities Act.

The purpose of fair housing law is to protect a person's right to own, sell, purchase, or rent housing of his or her choice without fear of unlawful discrimination. The goal of fair housing law is to allow everyone equal opportunity to access housing.

Assessing Fair Housing

Provisions to affirmatively further fair housing are long-standing components of the U.S. Department of Housing and Urban Development's (HUD's) housing and community development programs. These provisions come from Section 808(e) (5) of the federal Fair Housing Act, which requires that the Secretary of HUD administer federal housing and urban development programs in a manner that affirmatively furthers fair housing.

In 1994, HUD published a rule consolidating plans for housing and community development programs into a single planning process. This action grouped the Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME), Emergency Shelter Grants (ESG)³¹, and Housing Opportunities for Persons with AIDS (HOPWA) programs into the Consolidated Plan for Housing and Community Development, which then created a single application cycle. As a part of the consolidated planning process, and entitlement communities that receive such funds from HUD are required to submit to HUD certification that they are affirmatively furthering fair housing (AFFH). This was described in the Analysis of Impediments to Fair Housing Choice and a Fair Housing Planning Guide offering methods to conduct such a study was released in March of 1993.

In 2015, HUD released a new AFFH rule, which gave a format, a review process, and content requirements for the newly named "Assessment of Fair Housing", or AFH. The assessment would now include an evaluation of equity, the distribution of community assets, and access to opportunity within the community, particularly as it relates to concentrations of poverty among minority racial and ethnic populations. Areas of opportunity are physical places, areas within communities that provide things one needs to thrive, including quality employment, high performing schools, affordable housing, efficient public transportation, safe streets, essential services, adequate parks, and full-service grocery stores. Areas lacking opportunity, then, have the opposite of these attributes.

³¹The Emergency Shelter Grants program was renamed the Emergency Solutions Grants program in 2011.

The AFH would also include measures of segregation and integration and provide some historical context about how such concentrations became part of the community's legacy. Together, these considerations were then intended to better inform public investment decisions that would lead to amelioration or elimination of such segregation, enhancing access to opportunity, promoting equity, and hence housing choice. Equitable development requires thinking about equity impacts at the front end, prior to the investment occurring. That thinking involves analysis of economic, demographic, and market data to evaluate current issues for citizens who may have previously been marginalized from the community planning process. All this would be completed by using an on-line Assessment Tool.

However, on January 5, 2018, HUD issued a notice that extended the deadline for submission of an AFH by local government consolidated plan program participants to their next AFH submission date that falls after October 31, 2020. Then, on May 18, 2018, HUD released three notices regarding the AFFH; one eliminated the January 5, 2018, guidance; a second withdrew the on-line Assessment Tool for local government program participants; and the third noted that the AFFH certification remains in place. HUD went on to say that the AFFH databases and the AFFH Assessment Tool guide would remain available for the AI; and, encouraged jurisdictions to use them, if so desired.

Hence, the AI process involves a thorough examination of a variety of sources related to housing, the fair housing delivery system, housing transactions, locations of public housing authorities, areas having racial and ethnic concentrations of poverty and access to opportunity. The development of an AI also includes public input, and interviews with stakeholders, public meetings to collect input from citizens and interested parties, distribution of draft reports for citizen review, and formal presentations of findings and impediments, along with actions to overcome the identified fair housing issues/impediments.

In accordance with the applicable statutes and regulations governing the Consolidated Plan, Marion County certifies that they will affirmatively further fair housing, by taking appropriate actions to overcome the effects of any impediments identified in the Analysis of Impediments to Fair Housing Choice and maintaining records that reflect the analysis and actions taken in this regard.

Overview of Findings

As a result of detailed demographic, economic, and housing analysis, along with a range of activities designed to foster public involvement and feedback, Marion County has identified a series of fair housing issues/impediments and other contributing factors that contribute to the creation or persistence of those issues.

Table I.1, on the following page, provides a list of the contributing factors that have been identified as causing these fair housing issues/impediments and prioritizes them according to the following criteria:

1. High: Factors that have a direct and substantial impact on fair housing choice
2. Medium: Factors that have a less direct impact on fair housing choice, or that Marion County has limited authority to mandate change.
3. Low: Factors that have a slight or largely indirect impact on fair housing choice, or that Marion County has limited capacity to address.

Table V.1
Contributing Factors
 Marion County Service Area

Contributing Factors	Priority	Justification
Moderate to high levels of segregation	High	Black and Hispanic households have moderate to high levels of segregation, according to the Dissimilarity Index. Native Hawaiian/ Pacific Islander households had high levels of segregation. However, this racial group represents a small percentage of the population, less than one percent.
Access to low poverty areas and concentrations of poverty	Med	Low poverty index is markedly lower for black and Hispanic populations than white low poverty access, indicating inequitable access to low poverty areas. In addition, there are concentrations of poverty with high concentrations of ethnic minorities in Woodburn.
Access to labor market engagement	Low	Black and Hispanic households have less access to labor market engagement as indicated by the Access to Opportunity index. However, the County has little control over impacting labor market engagement on a large scale.
Access to school proficiency	Low	Hispanic households have lower levels of access to proficient schools in the Marion County Service Area. This also varied geographically with school proficiency index rating across the Service Area.
Insufficient affordable housing in a range of unit sizes	High	Some 30.0 percent of households have cost burdens. This is more significant for renter households, of which 43.8 percent have cost burdens. This signifies a lack of housing options that are affordable to a large proportion of the population.
African American, Hispanic, Native American, and Native Hawaiian/Pacific Islander households with disproportionate rates of housing problems	High	The overall rate of housing problems in the Marion County Service Area is 33.9 percent, according to CHAS data. Black and Hispanic households experience housing problems at a disproportionate rate overall, at 48.8 percent and 50.5 percent, respectively.
Discriminatory patterns in Lending	Med	The mortgage denial rates for African American and Hispanic applicants are higher than the jurisdiction average according to 2008-2019 HMDA data. The denial rates for African American applicants are 11.6 percentage points higher than the jurisdiction average, and Hispanic denial rates were 8.3 percentage points higher than non-Hispanic applicants.
Insufficient accessible affordable housing	High	The number of accessible affordable units may not meet the need of the growing elderly and disabled population, particularly as the population continues to age. Some 51.7 percent of persons aged 75 and older have at least one form of disability.
NIMBYism	High	Public input suggested one of the major barriers to the development of affordable housing options in the County was the Not In My Back Yard (NIMBY) mentality in the County.
Lack of fair housing infrastructure	High	The fair housing survey and public input indicated a lack of collaboration among agencies to support fair housing.
Insufficient fair housing education	High	The fair housing survey and public input indicated a lack of knowledge about fair housing and a need for education.
Insufficient understanding of credit	High	The fair housing survey and public input indicated an insufficient understanding of credit needed to access mortgages.

FAIR HOUSING ISSUES, CONTRIBUTING FACTORS, AND PROPOSED ACHIEVEMENTS

Table V.2 summarizes the fair housing issues/impediments and contributing factors, including metrics, milestones, and a timeframe for achievements.

Table V.2			
Fair Housing Goal	Fair Housing Issue(s)	Impediments to Fair Housing Choice/ Contributing Factors	Recommended Actions
Promote affordable homeownership and rental opportunities outside of R/ECAPs	Segregation R/ECAPs Disproportionate Housing Needs Publicly Supported Housing	Moderate to high levels of segregation Inequitable access to proficient schools and labor market engagement Insufficient affordable housing in a range of unit sizes Discriminatory patterns in Lending Inequitable access to low poverty areas and concentrations of poverty	Promote homeownership and affordable rental opportunities outside of R/ECAPs with the use of CDBG and HOME funds. Over the next five (5) years: 100 Homeowner Housing Rehabilitated 5 New Construction Developed 200 Homeowner provided Down payment assistance
Promote Community Development activities in areas with higher rates of poverty	Disparities in Access to Opportunity	Moderate to high levels of segregation Inequitable access to proficient schools and labor market engagement Inequitable access to low poverty areas and concentrations of poverty	Promote public services, public facilities, and infrastructure improvements with CDBG funds in low to moderate income neighborhoods or to benefit LMI households. Over the next five (5) years: Benefit 10,000 households with improved access to public services
Promote community and service provider knowledge of ADA laws	Disability and Access Publicly Supported Housing	Insufficient accessible affordable housing	Increase outreach and education for housing providers in the County, focusing on legal requirements concerning reasonable accommodation, in coordination with local disability advocate organizations and Fair Housing Council of Oregon (FHCO). Record activities annually.
Increase outreach and education for housing providers in the County and the public	Fair Housing Enforcement and Outreach Publicly Supported Housing	Discriminatory patterns in Lending Lack of fair housing infrastructure Insufficient fair housing education Insufficient understanding of credit	Promote homeownership and affordable rental opportunities outside of R/ECAPs with the use of CDBG and HOME funds. Over the next five (5) years: 100 Homeowner Housing Rehabilitated 5 New Construction Developed 200 Homeowner provided Down payment assistance

Table V.2			
Fair Housing Goal	Fair Housing Issue(s)	Impediments to Fair Housing Choice/ Contributing Factors	Recommended Actions
			<p>Promote public services, public facilities, and infrastructure improvements with CDBG funds in low to moderate income neighborhoods or to benefit LMI households. Over the next five (5) years:</p> <p>Benefit 10,000 households with improved access to public services</p>
			<p>Increase outreach and education for housing providers in the County, focusing on legal requirements concerning reasonable accommodation, in coordination with local disability advocate organizations and Fair Housing Council of Oregon (FHCO). Record activities annually.</p>
			<p>Partner with FHCO to conduct fair housing outreach and education targeting rental tenants and landlords, providing an overview of fair housing laws and examples of discrimination that housing consumers may encounter in the rental and homeowner housing market. Include materials in both English and Spanish</p> <p>Promote education through website and online materials, as well as printed materials at County offices and community centers/libraries.</p> <p>Record activities annually.</p>

Section VI. Appendices

A. ADDITIONAL PLAN DATA

Table VI.1
Loan Applications by Selected Action Taken by Race/Ethnicity of Applicant
 Marion County Service Area
 2008–2019 HMDA Data

Race		2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	Total
American Indian	Originated	15	6	7	2	7	12	15	24	25	46	18	34	211
	Denied	3	1	4	0	0	1	8	4	6	5	5	1	38
	Denial Rate	16.7%	14.3%	36.4%	0%	0%	7.7%	34.8%	14.3%	19.4%	9.8%	21.7%	2.9%	15.3%
Asian	Originated	8	8	14	5	19	20	19	18	28	48	30	66	283
	Denied	3	3	2	1	1	6	2	8	7	5	2	6	46
	Denial Rate	27.3%	27.3%	12.5%	16.7%	5%	23.1%	9.5%	30.8%	20%	9.4%	6.2%	8.3%	14%
Black	Originated	3	2	6	4	7	4	7	12	11	22	13	16	107
	Denied	1	2	0	0	1	1	2	3	2	0	2	2	16
	Denial Rate	25%	50%	0%	0%	12.5%	20%	22.2%	20%	15.4%	0%	13.3%	11.1%	13%
Pacific Islander	Originated	2	6	0	5	0	6	6	14	21	22	3	5	90
	Denied	0	2	0	1	0	1	1	1	1	0	0	0	7
	Denial Rate	0%	25%	%	16.7%	%	14.3%	14.3%	6.7%	4.5%	0%	0%	0%	7.2%
White	Originated	637	632	601	517	1,011	1,286	1,464	1,936	2,213	2,190	1,632	2,183	16,302
	Denied	220	162	111	93	150	223	217	225	261	216	188	174	2,240
	Denial Rate	25.7%	20.4%	15.6%	15.2%	12.9%	14.8%	23.9%	10.4%	10.5%	9%	10.3%	7.4%	12.1%
Not Available	Originated	41	32	43	21	59	82	83	184	201	221	176	267	1,410
	Denied	17	16	14	12	14	22	26	36	43	36	28	27	291
	Denial Rate	29.3%	33.3%	24.6%	36.4%	19.2%	21.2%	23.9%	16.4%	17.6%	14%	13.7%	9.2%	17.1%
Not Applicable	Originated	0	1	0	0	0	0	1	2	0	0	2	1	7
	Denied	0	0	0	0	0	0	0	0	1	0	0	0	1
	Denial Rate	%	0%	%	%	%	%	0%	0%	100%	%	0%	0%	12.5%
Total	Originated	706	687	671	554	1,103	1,410	1,595	2,190	2,499	2,549	1,878	2,578	18,420
	Denied	244	186	131	107	166	254	256	277	321	262	227	212	2,643
	Denial Rate	25.7%	21.3%	16.3%	16.2%	13.1%	15.3%	13.8%	11.2%	11.4%	9.3%	10.8%	7.6%	12.5%
Hispanic	Originated	69	59	59	61	135	161	210	253	318	316	294	406	2,341
	Denied	47	18	14	14	38	45	43	41	65	48	55	50	478
	Denial Rate	40.5%	23.4%	19.2%	18.7%	22%	21.8%	17%	13.9%	17%	13.2%	15.8%	11%	17%
Non-Hispanic	Originated	599	593	567	472	909	1,168	1,304	1,766	1,993	2,016	1,400	1,898	14,685
	Denied	179	153	105	79	117	188	191	203	212	184	144	137	1,892
	Denial Rate	23%	20.5%	15.6%	14.3%	11.4%	13.9%	12.8%	10.3%	9.6%	8.4%	9.3%	6.7%	11.4%

Table VI.2
Loan Applications by Reason for Denial by Race/Ethnicity of Applicant

Marion County Service Area
 2008–2019 HMDA Data

Denial Reason	American Indian	Asian	Black	Pacific Islander	White	Not Available	Not Applicable	Total	Hispanic (Ethnicity)
Debt-to-Income Ratio	15	18	5	2	531	73	0	647	15
Employment History	0	3	0	0	43	4	0	50	0
Credit History	8	4	3	1	315	50	0	382	8
Collateral	1	5	2	2	256	34	0	300	1
Insufficient Cash	1	0	0	0	73	10	0	84	1
Unverifiable Information	2	4	1	0	82	15	0	104	2
Credit Application Incomplete	1	3	1	0	201	25	0	231	1
Mortgage Insurance Denied	0	0	0	0	4	3	0	7	0
Other	3	1	2	0	212	16	0	234	3
Missing	7	8	2	2	523	61	1	604	447
Total	38	46	16	7	2,240	291	1	2,643	478
% Missing	18.4%	17.4%	12.5%	28.6%	23.3%	21%	100%	22.9%	93.5%

Table VI.3
Denial Rates by Gender of Applicant

Marion County Service Area
 2008–2019 HMDA Data

Year	Male	Female	Not Available	Not Applicable	Average
2008	23.7%	30.8%	37.5%	%	25.7%
2009	18.4%	26.1%	37.8%	0%	21.3%
2010	14.7%	19.3%	20%	%	16.3%
2011	16.1%	13.6%	40.9%	%	16.2%
2012	12%	15.4%	15.9%	%	13.1%
2013	15.1%	15.5%	16.9%	%	15.3%
2014	12.4%	16.1%	26.2%	0%	13.8%
2015	10.7%	11.9%	14.5%	0%	11.2%
2016	10.2%	12.1%	22.8%	%	11.4%
2017	8.9%	9.5%	13.1%	%	9.3%
2018	10.3%	11.5%	12.7%	0%	10.8%
2019	7.5%	7.5%	9.7%	0%	7.6%
Average	11.9%	13.3%	18%	0%	12.5%

Table VI.4
Denial Rates by Income of Applicant

Marion County Service Area
2008–2019 HMDA Data

Income	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	Total
\$30,000 or Below	37.2%	43.2%	22.6%	21.2%	20.1%	22.2%	26.3%	18.2%	24%	30.6%	22.6%	23.6%	24.5%
\$30,001–\$50,000	32.2%	21.2%	17.8%	13.9%	12%	15.9%	14.7%	12%	16.4%	10.8%	14.2%	10.6%	15%
\$50,001–\$75,000	19.5%	16.6%	13.6%	14.9%	11.5%	13%	12.3%	10.8%	8.1%	8.3%	11.1%	6.6%	10.7%
\$75,001–\$100,000	20.5%	23.7%	15.7%	21.8%	12%	14.9%	11.5%	11.6%	8.3%	8.5%	8.5%	6.5%	10.8%
\$100,001–\$150,000	28.5%	21.4%	17.2%	19.1%	9.4%	12.6%	12.5%	7.7%	9.3%	6.6%	8.4%	6.2%	10.3%
Above \$150,000	29.6%	10.5%	14.5%	6.7%	20.8%	17.3%	10.8%	9%	13.2%	7.1%	8.3%	7.3%	11.2%
Data Missing	100%	0%	0%	%	0%	0%	%	0%	0%	%	100%	50%	33.3%
Total	25.7%	21.3%	16.3%	16.2%	13.1%	15.3%	13.8%	11.2%	11.4%	9.3%	10.8%	7.6%	12.5%

Table VI.5
Denial Rates of Loans by Race/Ethnicity and Income of Applicant

Marion County Service Area
2008–2019 HMDA Data

Race	\$30,000 or Below	\$30,001 – \$50,000	\$50,001 – \$75,000	\$75,001 – \$100,000	\$100,001 – \$150,000	> \$150,000	Data Missing	Average
American Indian	12.5%	26.5%	8.5%	12.8%	13%	0%	%	15.3%
Asian	35.7%	22.7%	11.1%	11.3%	2.1%	3.7%	%	14%
Black	25%	15%	10.4%	14.3%	16.7%	0%	%	13%
Pacific Islander	16.7%	6.9%	3.3%	7.1%	7.1%	25%	%	7.2%
White	23.5%	14%	10.5%	10.6%	9.8%	10.9%	40%	12.1%
Not Available	35%	23.4%	13.3%	12.2%	15.3%	17.3%	0%	17.1%
Not Applicable	14.3%	%	%	%	0%	%	%	12.5%
Average	24.5%	15	10.7%	10.8%	10.3%	11.2%	33.3%	12.5%
Non-Hispanic	24.3%	19.1	13.5%	14.1%	17.5%	20.8%	%	17%
Hispanic	23.9%	13.3	10%	10.1%	9.2%	10.2%	33.3%	11.4%

Table VI.6
Loan Applications by Income and Race/Ethnicity of Applicant: Originated and Denied
 Marion County Service Area
 2008–2019 HMDA Data

Race		\$30,000 or Below	\$30,001 – \$50,000	\$50,001 –\$75,000	\$75,001 –\$100,000	\$100,001 –\$150,000	> \$150,000	Data Missing	Total
American Indian	Loan Originated	7	61	65	41	20	17	0	211
	Application Denied	1	22	6	6	3	0	0	38
	Denial Rate	12.5%	26.5%	8.5%	12.8%	13%	0%	%	15.3%
Asian	Loan Originated	18	58	88	47	46	26	0	283
	Application Denied	10	17	11	6	1	1	0	46
	Denial Rate	35.7%	22.7%	11.1%	11.3%	2.1%	3.75	%	14%
Black	Loan Originated	3	17	43	24	15	5	0	107
	Application Denied	1	3	5	4	3	0	0	16
	Denial Rate	25%	15%	10.4%	14.3%	16.7%	0%	%	7.2%
Pacific Islander	Loan Originated	5	27	29	13	13	3	0	90
	Application Denied	1	2	1	1	1	1	0	7
	Denial Rate	16.7%	6.9%	3.3%	7.1%	7.1%	25%	%	7.2%
White	Loan Originated	841	3,917	5,365	2,898	2,246	1,029	6	16,302
	Application Denied	258	636	629	344	243	126	4	2,240
	Denial Rate	23.5%	14%	10.5%	10.6%	9.8%	10.9%	40%	12.1%
Not Available	Loan Originated	65	272	438	274	249	110	2	1,410
	Application Denied	35	83	67	38	45	23	0	291
	Denial Rate	35%	23.4%	13.3%	12.2%	15.3%	17.3%	0%	17.1%
Not Applicable	Loan Originated	6	0	0	0	1	0	0	7
	Application Denied	1	0	0	0	0	0	0	1
	Denial Rate	14.3%	%	%	%	0%	%	%	12.5%
Total	Loan Originated	945	4,352	6,030	3,302	2,591	1,192	8	18,420
	Application Denied	307	765	720	400	296	151	4	2,643
	Denial Rate	24.5%	15%	10.7%	10.8%	10.3%	11.2%	33.3%	12.5%
Hispanic	Loan Originated	215	784	846	322	132	42	0	2,341
	Application Denied	69	185	132	53	28	11	0	478
	Denial Rate	24.3%	19.1%	13.5%	14.1%	17.5%	20.8%	%	17%
Non-Hispanic	Loan Originated	667	3,307	4,755	2,703	2,211	1,036	6	14,685
	Application Denied	210	507	528	303	223	118	3	1,892
	Denial Rate	23.9%	13.3%	10%	10.1%	9.2%	10.2%	33.3%	11.4%

Table VI.7
Loans by Loan Purpose by HAL Status
 Marion County Service Area
 2008–2019 HMDA Data

Loan Purpose		2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	Total
Home Purchase	HAL	40	10	0	3	1	1	2	3	4	8	19	19	110
	Other	666	677	671	551	1,102	1,409	1,593	2,187	2,495	2,541	1,860	2,560	18,312
	Percent HAL	5.7%	1.5%	0%	0.5%	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%	1%	0.7%	0.6%
Home Improvement	HAL	16	10	5	2	4	2	10	6	4	6	21	39	125
	Other	107	84	71	65	99	139	129	165	299	389	407	482	2,436
	Percent HAL	13%	10.6%	6.6%	3%	3.9%	1.4%	7.2%	3.5%	1.3%	1.5%	4.9%	7.5%	0.6%
Refinancing	HAL	111	61	1	9	15	9	4	3	8	6	5	8	240
	Other	1,441	2,383	2,126	1,496	3,479	2,662	1,138	1,812	2,415	2,031	1,430	3,124	25,537
	Percent HAL	7.2%	2.5%	0%	0.6%	0.4%	0.3%	0.4%	0.2%	0.3%	0.3%	0.3%	0.3%	0.6%
Total	HAL	167	81	6	14	20	12	16	12	16	20	66	99	529
	Other	2,214	3,144	2,868	2,112	4,680	4,210	2,860	4,164	5,209	4,961	4,011	6,541	46,974
	Percent HAL	7%	2.5%	0.2%	0.7%	0.4%	0.3%	0.6%	0.3%	0.3%	0.4%	1.6%	1.5%	1.1%

Table VI.8
HALs Originated by Race of Borrower
 Marion County Service Area
 2008–2019 HMDA Data

Race	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	Total
American Indian	0	0	0	0	0	0	0	0	0	0	0	1	1
Asian	0	0	0	0	0	0	0	0	0	0	0	0	0
Black	0	0	0	0	0	0	0	0	0	0	1	0	1
Pacific Islander	0	0	0	0	0	0	0	0	0	0	0	0	0
White	38	10	0	3	1	1	2	2	4	8	15	12	96
Not Available	2	0	0	0	0	0	0	1	0	0	2	5	10
Not Applicable	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	40	10	0	3	1	1	2	3	4	8	19	19	110
Hispanic	3	2	0	0	0	0	0	0	0	3	7	7	2,319
Non-Hispanic	36	8	0	3	1	1	2	2	4	5	10	9	14,598

Table VI.9
Rate of HALs Originated by Race/Ethnicity of Borrower
 Marion County Service Area
 2008–2019 HMDA Data

Race	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	Average
American Indian	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	2.9%	0.5%
Asian	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Black	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	7.7%	0%	0.9%
Pacific Islander	0%	0%	%	0%	%	0%	0%	0%	0%	0%	0%	0%	0%
White	6%	1.6%	0%	0.6%	0.1%	0.1%	0.1%	0.1%	0.2%	0.4%	0.9%	0.5%	0.6%
Not Available	4.9%	0%	0%	0%	0%	0%	0%	0.5%	0%	0%	1.1%	1.9%	0.7%
Not Applicable	%	0%	%	%	%	%	0%	0%	%	%	0%	0%	0%
Average	5.7%	1.5%	0%	0.5%	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%	1%	0.7%	0.6%
Hispanic	4.3%	3.4%	0%	0%	0%	0%	0%	0%	0%	0.9%	2.4%	1.7%	0.9%
Non-Hispanic	6%	1.3%	0%	0.6%	0.1%	0.1%	0.2%	0.1%	0.2%	0.2%	0.7%	0.5%	0.6%

Table VI.10
Loans by HAL Status by Race/Ethnicity of Borrower
 Marion County Service Area
 2008–2019 HMDA Data

Race	Loan Type	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	Total
American Indian	HAL	0	0	0	0	0	0	0	0	0	0	0	1	1
	Other	15	6	7	2	7	12	15	24	25	46	18	33	210
	Percent HAL	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	2.9%
Asian	HAL	0	0	0	0	0	0	0	0	0	0	0	0	0
	Other	8	8	14	5	19	20	19	18	28	48	30	66	283
	Percent HAL	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Black	HAL	0	0	0	0	0	0	0	0	0	0	1	0	1
	Other	3	2	6	4	7	4	7	12	11	22	12	16	106
	Percent HAL	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	7.7%	0%
Pacific Islander	HAL	0	0	0	0	0	0	0	0	0	0	0	0	0
	Other	2	6	0	5	0	6	6	14	21	22	3	5	90
	Percent HAL	0%	0%	%	0%	%	0%	0%	0%	0%	0%	0%	0%	0%
White	HAL	38	10	0	3	1	1	2	2	4	8	15	12	96
	Other	599	622	601	514	1,010	1,285	1,462	1,934	2,209	2,182	1,617	2,171	16,200
	Percent HAL	6%	1.6%	0%	0.6%	0.1%	0.1%	0.1%	0.1%	0.2%	0.4%	0.9%	0.5%	0.6%
Not Available	HAL	2	0	0	0	0	0	0	1	0	0	2	5	10
	Other	39	32	43	21	59	82	83	183	201	221	174	262	106
	Percent HAL	4.9%	0%	0%	0%	0%	0%	0%	0.5%	0%	0%	1.1%	1.9%	0.7%
Not Applicable	HAL	0	0	0	0	0	0	0	0	0	0	0	0	0
	Other	0	1	0	0	0	0	1	2	0	0	2	1	7
	Percent HAL	%	0%	%	%	%	%	0%	0%	%	%	0%	0%	0%
Total	HAL	40	10	0	3	1	1	2	3	4	8	19	19	110
	Other	666	677	671	551	1,102	1,409	1,593	2,187	2,495	2,541	1,860	2,560	18,312
	Percent HAL	5.7%	1.5%	0%	0.5%	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%	1%	0.7%	0.6%
Hispanic	HAL	3	2	0	0	0	0	0	0	0	3	7	7	2,319
	Other	66	57	59	61	135	161	210	253	318	313	287	399	22
	Percent HAL	4.3%	3.4%	0%	0%	0%	0%	0%	0%	0%	0.9%	2.4%	1.7%	0.9%
Non-Hispanic	HAL	36	8	0	3	1	1	2	2	4	5	10	9	14,598
	Other	563	585	567	469	908	1,167	1,302	1,764	1,989	2,011	1,390	1,889	81
	Percent HAL	6%	1.3%	0%	0.6%	0.1%	0.1%	0.2%	0.1%	0.2%	0.2%	0.7%	0.5%	0.6%

Table VI.11
Rates of HALs by Income of Borrower

Marion County Service Area
2008–2019 HMDA Data

Income	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	Average
\$30,000 or Below	3.7%	4.8%	0%	0%	0%	0%	0%	0%	2%	0%	0%	0%	0.5%
\$30,001–\$50,000	5.8%	0.5%	0%	0.6%	0%	0%	0.2%	0%	0%	0.6%	0.7%	0%	0.4%
\$50,001–\$75,000	5.9%	0%	0%	0.7%	0%	0%	0%	0%	0%	0.1%	1.3%	0.9%	0.5%
\$75,001–\$100,000	5.9%	0%	0%	1.5%	0%	0%	0.4%	0.3%	0%	0.2%	1.4%	0.7%	0.7%
\$100,00–\$150,000	4.1%	2.5%	0%	0%	1%	0%	0%	0%	0.6%	0.5%	0.6%	0.4%	0.6%
Above \$150,000	8%	9.8%	0%	0%	0%	1.5%	0%	1.8%	0%	0.6%	0%	1.6%	1.4%
Data Missing	%	0%	0%	%	0%	0%	%	0%	0%	%	100%	50%	20%
Average	5.7%	1.5%	0%	0.5%	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%	1%	0.7%	0.6%

Table VI.12
Loans by HAL Status by Income of Borrower

Marion County Service Area
2008–2019 HMDA Data

Income		2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	Total
\$30,000 or Below	HAL	1	2	0	0	0	0	0	0	2	0	0	0	5
	Other	26	40	48	67	135	133	98	126	96	68	48	55	940
	Percent HAL	3.7%	4.8%	0%	0%	0%	0%	0%	0%	0%	2%	0%	0%	0%
\$30,001–\$50,000	HAL	9	1	0	1	0	0	1	0	0	3	2	0	17
	Other	147	207	221	173	360	435	451	599	587	500	293	362	4,335
	Percent HAL	5.8%	0.5%	0%	0.6%	0%	0%	0.2%	0%	0%	0%	0.6%	0.7%	0%
\$50,001–\$75,000	HAL	14	0	0	1	0	0	0	0	0	1	8	8	32
	Other	225	216	209	147	330	416	505	703	869	921	614	843	5,998
	Percent HAL	5.9%	0%	0%	0.7%	0%	0%	0%	0%	0%	0%	0.1%	1.3%	0.9%
\$75,001–\$100,000	HAL	8	0	0	1	0	0	1	1	0	1	6	4	22
	Other	128	87	86	67	139	205	252	350	453	513	424	576	3,280
	Percent HAL	5.9%	0%	0%	1.5%	0%	0%	0.4%	0.3%	0%	0.2%	1.4%	0.7%	0.7%
\$100,001–\$150,000	HAL	4	2	0	0	1	0	0	0	2	2	2	2	15
	Other	94	79	53	55	95	153	196	299	358	383	327	484	2,576
	Percent HAL	4.1%	2.5%	0%	0%	1%	0%	0%	0%	0%	0.6%	0.5%	0.6%	0.4%
Above \$150,000	HAL	4	5	0	0	0	1	0	2	0	1	0	4	17
	Other	46	46	53	42	42	66	91	109	131	156	154	239	1,175
	Percent HAL	8%	9.8%	0%	0%	0%	1.5%	0%	1.8%	0%	0.6%	0%	1.6%	1.4%
Data Missing	HAL	0	0	0	0	0	0	0	0	0	0	0	0	2
	Other	0	2	1	0	1	1	0	1	1	0	0	1	8
	Percent HAL	%	0%	0%	%	0%	0%	%	0%	0%	%	100%	50%	20%
Total	Other	40	10	0	3	1	1	2	3	4	8	19	19	110
	HAL	666	677	671	551	1,102	1,409	1,593	2,187	2,495	2,541	1,860	2,560	18,312
	Percent HAL	5.7%	1.5%	0%	0.5%	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%	1%	0.7%	0.6%

B. ADDITIONAL SURVEY DATA

Housing Needs Assessment Survey Data: Marion County Service Area

Table VI.B.1 What Community do you live in? Marion County Service Area 2021 Fair Housing Survey	
Community	Number of Respondents:
Aumsville	4
Aurora	4
Detroit	0
Donald	2
Gates	0
Gervais	1
Hubbard	3
Idanha	1
Jefferson	4
Keizer	20
Mill City	0
Mount Angel	2
Salem	0
Scotts Mills	1
Silverton	18
St. Paul	2
Stayton	4
Sublimity	3
Turner	4
Woodburn	9
Other	15
Total	97

Table VI.B.2 What is your primary role in the housing industry? Marion County Service Area 2021 Fair Housing Survey	
Role	Total
Homeowner	0
Renter	70
Appraisal	13
Construction/Development	0
Insurance	2
Law/Legal Services	0
Lending/Mortgage Industry	0
Local Government	0
Property Management	5
Real estate sales/brokerage	0
Service Provider	1
Other	3
Missing	1
Total	97

Table VI.B.3
How familiar are you with Fair Housing Laws
 Marion County Service Area
 2021 Fair Housing Survey

Response	Total
Not Familiar	20
Somewhat Familiar	62
Very Familiar	11
Missing	4
Total	97

Table VI.B.4
Federal, State, and Local Fair Housing Laws
 Marion County Service Area
 2021 Fair Housing Survey Data

Question	Yes	No	Don't Know	Missing	Total
Do you think fair housing laws are difficult to understand or follow?	32	38	23	4	97
Do you know where to go to file a complaint if they felt their fair housing rights had been violated?	33	60	0	4	97
Outreach and education activities, such as training and seminars, are used to help people better understand their rights and obligations under fair housing law. Are you aware of the educational activities or training opportunities available to you to learn about fair housing laws?	20	70	0	7	97
If you answered "yes" to the previous question, have you participated in fair housing activities or training?	17	18	0	62	97

Table VI.B.5
If you have received fair housing training, where did you receive training or how did you receive training?
 Marion County Service Area
 2021 Fair Housing Survey

Response	Total
Through legal consultant	2
Online program or webinar	9
Seminar	3
Discussion topic at a meeting	5
Local jurisdiction	5

Table VI.B.6					
Barriers to Fair Housing in the Private Sector					
Marion County Service Area					
2021 Fair Housing Survey Data					
Question	Yes	No	Don't Know	Missing	Total
Are you aware of any impediments to fair housing choice in Marion County in the following areas?					
The rental housing market (Example: Refusing to rent based on religion or color.)	22	41	17	17	97
The real estate industry (Example: Only showing properties in certain areas to families with children.)	10	41	28	18	97
The mortgage and home lending industry (Example: Offering higher interest rates only to women or racial minorities.)	9	42	29	17	97
Housing construction and design fields (Example: New rental complexes built with narrow doorways that do not allow wheelchair accessibility.)	14	38	28	17	97
The home insurance industry (Example: Limiting policies and coverage for racial minorities.)	7	39	33	18	97
The home appraisal industry (Example: Basing home values on the ethnic composition of neighborhoods.)	12	38	30	17	97
Any other housing services	7	34	28	28	97

Table VI.B.7					
Barriers to Fair Housing in the Public Sector					
Marion County Service Area					
2021 Fair Housing Survey Data					
Question	Yes	No	Don't Know	Missing	Total
Are you aware of any impediments to fair housing choice in Marion County in the following areas?					
The public rental housing market (Example: Refusing to rent based on religion or color.)	13	36	17	31	97
The real estate industry (Example: Only showing properties in certain areas to families with children.)	5	40	21	31	97
The mortgage and home lending industry (Example: Offering higher interest rates only to women or racial minorities.)	6	37	22	32	97
Publicly constructed housing (Example: New rental complexes built with narrow doorways that do not allow wheelchair accessibility.)	9	37	19	32	97
The home insurance industry (Example: Limiting policies and coverage for racial minorities.)	4	34	27	32	97
The home appraisal industry (Example: Basing home values on the ethnic composition of neighborhoods.)	9	36	21	31	97
Land use policies (Example: Policies that concentrate multi-family housing in limited areas.)	15	31	20	31	97
Zoning laws (Example: Laws that restrict placement of group homes.)	11	33	22	31	97
Occupancy standards or health and safety codes (Example: Codes being inadequately enforced in immigrant communities compared to other areas.)	12	35	19	31	97
Property assessment and tax policies (Example: Lack of tax incentives for making reasonable accommodations or modifications for persons with disabilities.)	8	37	21	31	97
The permitting process (Example: Not offering written documents on procedures in alternate languages.)	5	37	24	31	97
Housing construction standards (Example: Lack of or confusing guidelines for construction of accessible housing.)	6	39	21	31	97
Neighborhood or community development policies (Example: Policies that encourage development in narrowly defined areas of the community.)	8	37	21	31	97
Barriers that limit access to government services, such as a lack of transportation, employment, or social services	15	36	15	31	97
Any local government actions or regulations in your community that act as barriers to fair housing choice	13	34	19	31	97

Table VI.B.8
Fair Housing in the Public Sector

Marion County Service Area
2021 Fair Housing Survey

Question	Not at all	Slightly	Moderately	Significantly	Don't Know	Missing	Total
Are you and/or your community affected by lack of access to any of these factors listed below?							
Access to public transportation to schools, work, health care, services	14	9	16	23	5	30	97
Access to good nutrition, healthy food, fresh vegetables, etc	32	10	16	4	4	31	97
Access to school choice	24	11	10	10	12	30	97
Access to proficient public schools	27	7	11	7	12	33	97
Access to parks, libraries, other public facilities	31	14	13	6	3	30	97
Access to health care	30	7	19	7	4	30	97
Access to mental health care	22	6	14	16	9	30	97
Access for seniors and/or people with disabilities to public transportation	14	9	14	21	9	30	97
Access to affordable housing	13	4	10	29	10	31	97
Access to affordable public housing	16	1	9	22	19	30	97
Access for acceptance of housing choice vouchers	11	1	10	15	28	32	97
Access to education about fair housing laws	18	6	12	10	21	30	97

Table VI.B.9
Fair Housing in the Public Sector

Marion County Service Area
2021 Fair Housing Survey

Question	Not at all	Slightly	Moderately	Significantly	Don't Know	Missing	Total
Do you think these issues are happening in Marion County? If so, how much are the issues impacting your community?							
Segregation	20	14	9	9	9	36	97
Concentrations of racial or ethnic minorities	19	9	12	15	11	31	97
Concentrations of poverty	12	15	14	18	7	31	97
Differences in access to housing opportunities for people of various income, races, ethnicity, genders, family status	15	9	15	13	14	31	97
Greater share of housing problems for those at lower incomes, of a specific race or ethnicity or national origin, disability, gender, or family status.	11	9	14	20	13	30	97
Challenges for persons with disabilities	5	16	13	17	16	30	97
Lack of housing discrimination enforcement	16	6	10	9	26	30	97
Lack of affordable single-family houses	11	4	11	36	5	30	97
Lack of affordable rental housing	6	7	10	37	7	30	97
Lack of acceptance of housing choice vouchers	13	2	7	11	33	31	97
No or limited education about fair housing laws	14	7	15	10	21	30	97
Gentrification and displacement due to economic pressures	18	6	16	15	11	31	97

Table VI.B.10
Federal, State, and Local Fair Housing Laws
 Marion County Service Area
 2021 Fair Housing Survey Data

Question	Yes	No	Don't Know	Missing	Total
Are you aware of any fair housing ordinance, regulation, or plan in Marion County outside of the City of Salem?	9	39	17	32	97
Are you aware of any policies or practices for "affirmatively furthering fair housing" in Marion County outside of the City of Salem? Affirmatively Furthering Fair Housing means taking meaningful actions that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected class.	7	43	15	32	97

Housing Needs Assessment Survey Data: Aumsville

Table VI.B.2.1 What Community do you live in? Aumsville 2021 Fair Housing Survey	
Community	Number of Respondents:
Aumsville	4
Aurora	0
Detroit	0
Donald	0
Gates	0
Gervais	0
Hubbard	0
Idanha	0
Jefferson	0
Keizer	0
Mill City	0
Mount Angel	0
Salem	0
Scotts Mills	0
Silverton	0
St. Paul	0
Stayton	0
Sublimity	0
Tuner	0
Woodburn	0
Other	0
Total	4

Table VI.B.2.2 What is your primary role in the housing industry Aumsville 2021 Fair Housing Survey	
Role	Total
Homeowner	0
Renter	3
Appraisal	1
Construction/Development	0
Insurance	0
Law/Legal Services	0
Lending/Mortgage Industry	0
Local Government	0
Property Management	0
Real estate sales/brokerage	0
Service Provider	0
Other	0
Missing	0
Total	4

Table VI.B.2.3	
How familiar are you with Fair Housing Laws	
Aumsville 2021 Fair Housing Survey	
Response	Total
Not Familiar	1
Somewhat Familiar	2
Very Familiar	0
Missing	1
Total	4

Table VI.B.2.4					
Federal, State, and Local Fair Housing Laws					
Aumsville 2021 Fair Housing Survey Data					
Question	Yes	No	Don't Know	Missing	Total
Do you think fair housing laws are difficult to understand or follow?	1	1	1	1	4
Do you know where to go to file a complaint if they felt their fair housing rights had been violated?	1	2	0	1	4
Outreach and education activities, such as training and seminars, are used to help people better understand their rights and obligations under fair housing law.	1	2	0	1	4
Are you aware of the educational activities or training opportunities available to you to learn about fair housing laws?	1	2	0	1	4
If you answered "yes" to the previous question, have you participated in fair housing activities or training?	1	0	0	3	4

Table VI.B.2.5	
If you have received fair housing training, where did you receive training or how did you receive training?	
Aumsville 2021 Fair Housing Survey	
Response	Total
Through legal consultant	1
Online program or webinar	0
Seminar	0
Discussion topic at a meeting	0
Local jurisdiction	0

Table VI.B.2.6					
Barriers to Fair Housing in the Private Sector					
Aumsville					
2021 Fair Housing Survey Data					
Question	Yes	No	Don't Know	Missing	Total
Are you aware of any impediments to fair housing choice in Marion County in the following areas?					
The rental housing market (Example: Refusing to rent based on religion or color.)	2	1	0	1	4
The real estate industry (Example: Only showing properties in certain areas to families with children.)	1	1	1	1	4
The mortgage and home lending industry (Example: Offering higher interest rates only to women or racial minorities.)	1	1	1	1	4
Housing construction and design fields (Example: New rental complexes built with narrow doorways that do not allow wheelchair accessibility.)	1	1	1	1	4
The home insurance industry (Example: Limiting policies and coverage for racial minorities.)	1	1	1	1	4
The home appraisal industry (Example: Basing home values on the ethnic composition of neighborhoods.)	2	1	0	1	4
Any other housing services	1	1	0	2	4

Table VI.B.2.7
Barriers to Fair Housing in the Public Sector

Aumsville
 2021 Fair Housing Survey Data

Question	Yes	No	Don't Know	Missing	Total
Are you aware of any impediments to fair housing choice in Marion County in the following areas?					
The public rental housing market (Example: Refusing to rent based on religion or color.)	1	1	1	1	4
The real estate industry (Example: Only showing properties in certain areas to families with children.)	1	1	1	1	4
The mortgage and home lending industry (Example: Offering higher interest rates only to women or racial minorities.)	1	1	1	1	4
Publicly constructed housing (Example: New rental complexes built with narrow doorways that do not allow wheelchair accessibility.)	1	1	1	1	4
The home insurance industry (Example: Limiting policies and coverage for racial minorities.)	1	1	1	1	4
The home appraisal industry (Example: Basing home values on the ethnic composition of neighborhoods.)	2	1	0	1	4
Land use policies (Example: Policies that concentrate multi-family housing in limited areas.)	2	1	0	1	4
Zoning laws (Example: Laws that restrict placement of group homes.)	2	1	0	1	4
Occupancy standards or health and safety codes (Example: Codes being inadequately enforced in immigrant communities compared to other areas.)	1	2	0	1	4
Property assessment and tax policies (Example: Lack of tax incentives for making reasonable accommodations or modifications for persons with disabilities.)	1	1	1	1	4
The permitting process (Example: Not offering written documents on procedures in alternate languages.)	1	1	1	1	4
Housing construction standards (Example: Lack of or confusing guidelines for construction of accessible housing.)	1	1	1	1	4
Neighborhood or community development policies (Example: Policies that encourage development in narrowly defined areas of the community.)	1	1	1	1	4
Barriers that limit access to government services, such as a lack of transportation, employment, or social services	1	1	1	1	4
Any local government actions or regulations in your community that act as barriers to fair housing choice	2	1	0	1	4

Table VI.B.2.8
Fair Housing in the Public Sector
 Aumsville
 2021 Fair Housing Survey

Question	Not at all	Slightly	Moderately	Significantly	Don't Know	Missing	Total
Are you and/or your community affected by lack of access to any of these factors listed below?							
Access to public transportation to schools, work, health care, services	1	1	0	1	0	1	4
Access to good nutrition, healthy food, fresh vegetables, etc	2	0	1	0	0	1	4
Access to school choice	1	0	1	0	1	1	4
Access to proficient public schools	1	1	0	0	1	1	4
Access to parks, libraries, other public facilities	2	0	0	1	0	1	4
Access to health care	2	0	1	0	0	1	4
Access to mental health care	2	0	1	0	0	1	4
Access for seniors and/or people with disabilities to public transportation	1	0	0	0	2	1	4
Access to affordable housing	1	0	0	1	1	1	4
Access to affordable public housing	1	0	0	0	2	1	4
Access for acceptance of housing choice vouchers	1	0	0	0	2	1	4
Access to education about fair housing laws	1	0	1	0	1	1	4

Table VI.B.2.9
Fair Housing in the Public Sector
 Aumsville
 2021 Fair Housing Survey

Question	Not at all	Slightly	Moderately	Significantly	Don't Know	Missing	Total
Do you think these issues are happening in Marion County? If so, how much are the issues impacting your community?							
Segregation	2	1	0	0	0	1	4
Concentrations of racial or ethnic minorities	2	1	0	0	0	1	4
Concentrations of poverty	2	0	0	1	0	1	4
Differences in access to housing opportunities for people of various income, races, ethnicity, genders, family status	2	0	0	1	0	1	4
Greater share of housing problems for those at lower incomes, of a specific race or ethnicity or national origin, disability, gender, or family status.	2	0	0	1	0	1	4
Challenges for persons with disabilities	1	1	0	0	1	1	4
Lack of housing discrimination enforcement	1	0	1	0	1	1	4
Lack of affordable single-family houses	1	0	0	1	1	1	4
Lack of affordable rental housing	1	0	0	1	1	1	4
Lack of acceptance of housing choice vouchers	1	0	0	0	2	1	4
No or limited education about fair housing laws	1	0	1	0	1	1	4
Gentrification and displacement due to economic pressures	1	0	0	1	1	1	4

Table VI.B.2.10
Federal, State, and Local Fair Housing Laws
 Aumsville
 2021 Fair Housing Survey Data

Question	Yes	No	Don't Know	Missing	Total
Are you aware of any fair housing ordinance, regulation, or plan in Marion County outside of the City of Salem?	1	2	0	1	4
Are you aware of any policies or practices for "affirmatively furthering fair housing" in Marion County outside of the City of Salem? Affirmatively Furthering Fair Housing means taking meaningful actions that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected class.	1	2	0	1	4

Housing Needs Assessment Survey Data: Aurora

Table VI.B.3.1 What Community do you live in? Aurora 2021 Fair Housing Survey	
Community	Number of Respondents:
Aumsville	0
Aurora	4
Detroit	0
Donald	0
Gates	0
Gervais	0
Hubbard	0
Idanha	0
Jefferson	0
Keizer	0
Mill City	0
Mount Angel	0
Salem	0
Scotts Mills	0
Silverton	0
St. Paul	0
Stayton	0
Sublimity	0
Tuner	0
Woodburn	0
Other	0
Total	4

Table VI.B.3.2 What is your primary role in the housing industry Aurora 2021 Fair Housing Survey	
Role	Total
Homeowner	0
Renter	4
Appraisal	0
Construction/Development	0
Insurance	0
Law/Legal Services	0
Lending/Mortgage Industry	0
Local Government	0
Property Management	0
Real estate sales/brokerage	0
Service Provider	0
Other	0
Missing	0
Total	4

Table VI.B.3.3	
How familiar are you with Fair Housing Laws	
Aurora 2021 Fair Housing Survey	
Response	Total
Not Familiar	1
Somewhat Familiar	2
Very Familiar	1
Missing	0
Total	4

Table VI.B.3.4					
Federal, State, and Local Fair Housing Laws					
Aurora 2021 Fair Housing Survey Data					
Question	Yes	No	Don't Know	Missing	Total
Do you think fair housing laws are difficult to understand or follow?	0	2	2	0	4
Do you know where to go to file a complaint if they felt their fair housing rights had been violated?	0	4	0	0	4
Outreach and education activities, such as training and seminars, are used to help people better understand their rights and obligations under fair housing law.	0	4	0	0	4
Are you aware of the educational activities or training opportunities available to you to learn about fair housing laws?	0	4	0	0	4
If you answered "yes" to the previous question, have you participated in fair housing activities or training?	0	0	0	4	4

Table VI.B.3.5	
If you have received fair housing training, where did you receive training or how did you receive training?	
Aurora 2021 Fair Housing Survey	
Response	Total
Through legal consultant	0
Online program or webinar	0
Seminar	0
Discussion topic at a meeting	0
Local jurisdiction	0

Table VI.B.3.6
Barriers to Fair Housing in the Private Sector

Aurora
 2021 Fair Housing Survey Data

Question	Yes	No	Don't Know	Missing	Total
Are you aware of any impediments to fair housing choice in Marion County in the following areas?					
The rental housing market (Example: Refusing to rent based on religion or color.)	0	1	1	2	4
The real estate industry (Example: Only showing properties in certain areas to families with children.)	0	1	1	2	4
The mortgage and home lending industry (Example: Offering higher interest rates only to women or racial minorities.)	0	1	1	2	4
Housing construction and design fields (Example: New rental complexes built with narrow doorways that do not allow wheelchair accessibility.)	0	1	1	2	4
The home insurance industry (Example: Limiting policies and coverage for racial minorities.)	0	1	1	2	4
The home appraisal industry (Example: Basing home values on the ethnic composition of neighborhoods.)	0	1	1	2	4
Any other housing services	0	0	2	2	4

Table VI.B.3.7
Barriers to Fair Housing in the Public Sector

Aurora
 2021 Fair Housing Survey Data

Question	Yes	No	Don't Know	Missing	Total
Are you aware of any impediments to fair housing choice in Marion County in the following areas?					
The public rental housing market (Example: Refusing to rent based on religion or color.)	0	0	1	3	4
The real estate industry (Example: Only showing properties in certain areas to families with children.)	0	0	1	3	4
The mortgage and home lending industry (Example: Offering higher interest rates only to women or racial minorities.)	0	0	1	3	4
Publicly constructed housing (Example: New rental complexes built with narrow doorways that do not allow wheelchair accessibility.)	0	0	1	3	4
The home insurance industry (Example: Limiting policies and coverage for racial minorities.)	0	0	1	3	4
The home appraisal industry (Example: Basing home values on the ethnic composition of neighborhoods.)	0	0	1	3	4
Land use policies (Example: Policies that concentrate multi-family housing in limited areas.)	0	0	1	3	4
Zoning laws (Example: Laws that restrict placement of group homes.)	0	0	1	3	4
Occupancy standards or health and safety codes (Example: Codes being inadequately enforced in immigrant communities compared to other areas.)	0	0	1	3	4
Property assessment and tax policies (Example: Lack of tax incentives for making reasonable accommodations or modifications for persons with disabilities.)	0	0	1	3	4
The permitting process (Example: Not offering written documents on procedures in alternate languages.)	0	0	1	3	4
Housing construction standards (Example: Lack of or confusing guidelines for construction of accessible housing.)	0	0	1	3	4
Neighborhood or community development policies (Example: Policies that encourage development in narrowly defined areas of the community.)	0	0	1	3	4
Barriers that limit access to government services, such as a lack of transportation, employment, or social services	0	0	1	3	4
Any local government actions or regulations in your community that act as barriers to fair housing choice	0	0	1	3	4

Table VI.B.3.8
Fair Housing in the Public Sector

Aurora
2021 Fair Housing Survey

Question	Not at all	Slightly	Moderately	Significantly	Don't Know	Missing	Total
Are you and/or your community affected by lack of access to any of these factors listed below?							
Access to public transportation to schools, work, health care, services	0	0	0	1	0	3	4
Access to good nutrition, healthy food, fresh vegetables, etc	1	0	0	0	0	3	4
Access to school choice	0	0	0	1	0	3	4
Access to proficient public schools	0	0	0	1	0	3	4
Access to parks, libraries, other public facilities	0	0	1	0	0	3	4
Access to health care	0	0	1	0	0	3	4
Access to mental health care	0	0	0	1	0	3	4
Access for seniors and/or people with disabilities to public transportation	0	0	1	0	0	3	4
Access to affordable housing	0	0	0	1	0	3	4
Access to affordable public housing	0	0	0	1	0	3	4
Access for acceptance of housing choice vouchers	0	0	0	1	0	3	4
Access to education about fair housing laws	0	0	1	0	0	3	4

Table VI.B.3.9
Fair Housing in the Public Sector

Aurora
2021 Fair Housing Survey

Question	Not at all	Slightly	Moderately	Significantly	Don't Know	Missing	Total
Do you think these issues are happening in Marion County? If so, how much are the issues impacting your community?							
Segregation	0	0	0	1	0	3	4
Concentrations of racial or ethnic minorities	0	0	0	0	1	3	4
Concentrations of poverty	0	0	0	0	1	3	4
Differences in access to housing opportunities for people of various income, races, ethnicity, genders, family status	0	0	0	0	1	3	4
Greater share of housing problems for those at lower incomes, of a specific race or ethnicity or national origin, disability, gender, or family status.	0	0	0	0	1	3	4
Challenges for persons with disabilities	0	0	0	1	0	3	4
Lack of housing discrimination enforcement	0	0	0	0	1	3	4
Lack of affordable single-family houses	0	0	0	1	0	3	4
Lack of affordable rental housing	0	0	0	1	0	3	4
Lack of acceptance of housing choice vouchers	0	0	0	1	0	3	4
No or limited education about fair housing laws	0	0	1	0	0	3	4
Gentrification and displacement due to economic pressures	0	0	0	0	1	3	4

Table VI.B.3.10
Federal, State, and Local Fair Housing Laws
 Aurora
 2021 Fair Housing Survey Data

Question	Yes	No	Don't Know	Missing	Total
Are you aware of any fair housing ordinance, regulation, or plan in Marion County outside of the City of Salem?	0	1	0	3	4
Are you aware of any policies or practices for "affirmatively furthering fair housing" in Marion County outside of the City of Salem? Affirmatively Furthering Fair Housing means taking meaningful actions that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected class.	0	1	0	3	4

Housing Needs Assessment Survey Data: Donald

Table VI.B.4.1 What Community do you live in? Donald 2021 Fair Housing Survey	
Community	Number of Respondents:
Aumsville	0
Aurora	0
Detroit	0
Donald	2
Gates	0
Gervais	0
Hubbard	0
Idanha	0
Jefferson	0
Keizer	0
Mill City	0
Mount Angel	0
Salem	0
Scotts Mills	0
Silverton	0
St. Paul	0
Stayton	0
Sublimity	0
Tuner	0
Woodburn	0
Other	0
Total	2

Table VI.B.4.2 What is your primary role in the housing industry Donald 2021 Fair Housing Survey	
Role	Total
Homeowner	0
Renter	2
Appraisal	0
Construction/Development	0
Insurance	0
Law/Legal Services	0
Lending/Mortgage Industry	0
Local Government	0
Property Management	0
Real estate sales/brokerage	0
Service Provider	0
Other	0
Missing	0
Total	2

Table VI.B.4.3
How familiar are you with Fair Housing Laws
 Donald
 2021 Fair Housing Survey

Response	Total
Not Familiar	0
Somewhat Familiar	1
Very Familiar	1
Missing	0
Total	2

Table VI.B.4.4
Federal, State, and Local Fair Housing Laws
 Donald
 2021 Fair Housing Survey Data

Question	Yes	No	Don't Know	Missing	Total
Do you think fair housing laws are difficult to understand or follow?	0	1	1	0	2
Do you know where to go to file a complaint if they felt their fair housing rights had been violated?	1	1	0	0	2
Outreach and education activities, such as training and seminars, are used to help people better understand their rights and obligations under fair housing law. Are you aware of the educational activities or training opportunities available to you to learn about fair housing laws?	1	1	0	0	2
If you answered "yes" to the previous question, have you participated in fair housing activities or training?	0	1	0	1	2

Table VI.B.4.5
If you have received fair housing training, where did you receive training or how did you receive training?
 Donald
 2021 Fair Housing Survey

Response	Total
Through legal consultant	0
Online program or webinar	0
Seminar	0
Discussion topic at a meeting	0
Local jurisdiction	0

Table VI.B.4.6					
Barriers to Fair Housing in the Private Sector					
Donald					
2021 Fair Housing Survey Data					
Question	Yes	No	Don't Know	Missing	Total
Are you aware of any impediments to fair housing choice in Marion County in the following areas?					
The rental housing market (Example: Refusing to rent based on religion or color.)	0	2	0	0	2
The real estate industry (Example: : Only showing properties in certain areas to families with children.)	0	2	0	0	2
The mortgage and home lending industry (Example: Offering higher interest rates only to women or racial minorities.)	0	1	1	0	2
Housing construction and design fields (Example: New rental complexes built with narrow doorways that do not allow wheelchair accessibility.)	0	1	1	0	2
The home insurance industry (Example: Limiting policies and coverage for racial minorities.)	0	1	1	0	2
The home appraisal industry (Example: Basing home values on the ethnic composition of neighborhoods.)	0	1	1	0	2
Any other housing services	0	1	0	1	2

Table VI.B.4.7
Barriers to Fair Housing in the Public Sector

Donald

2021 Fair Housing Survey Data

Question	Yes	No	Don't Know	Missing	Total
Are you aware of any impediments to fair housing choice in Marion County in the following areas?					
The public rental housing market (Example: Refusing to rent based on religion or color.)	0	1	1	0	2
The real estate industry (Example: Only showing properties in certain areas to families with children.)	0	1	1	0	2
The mortgage and home lending industry (Example: Offering higher interest rates only to women or racial minorities.)	0	1	1	0	2
Publicly constructed housing (Example: New rental complexes built with narrow doorways that do not allow wheelchair accessibility.)	0	1	1	0	2
The home insurance industry (Example: Limiting policies and coverage for racial minorities.)	0	1	1	0	2
The home appraisal industry (Example: Basing home values on the ethnic composition of neighborhoods.)	0	1	1	0	2
Land use policies (Example: Policies that concentrate multi-family housing in limited areas.)	0	1	1	0	2
Zoning laws (Example: Laws that restrict placement of group homes.)	0	1	1	0	2
Occupancy standards or health and safety codes (Example: Codes being inadequately enforced in immigrant communities compared to other areas.)	0	1	1	0	2
Property assessment and tax policies (Example: Lack of tax incentives for making reasonable accommodations or modifications for persons with disabilities.)	0	1	1	0	2
The permitting process (Example: Not offering written documents on procedures in alternate languages.)	0	1	1	0	2
Housing construction standards (Example: Lack of or confusing guidelines for construction of accessible housing.)	0	1	1	0	2
Neighborhood or community development policies (Example: Policies that encourage development in narrowly defined areas of the community.)	0	1	1	0	2
Barriers that limit access to government services, such as a lack of transportation, employment, or social services	0	1	1	0	2
Any local government actions or regulations in your community that act as barriers to fair housing choice	0	1	1	0	2

Table VI.B.4.8
Fair Housing in the Public Sector

Donald
2021 Fair Housing Survey

Question	Not at all	Slightly	Moderately	Significantly	Don't Know	Missing	Total
Are you and/or your community affected by lack of access to any of these factors listed below?							
Access to public transportation to schools, work, health care, services	0	0	1	0	1	0	2
Access to good nutrition, healthy food, fresh vegetables, etc	0	0	1	0	1	0	2
Access to school choice	0	0	1	0	1	0	2
Access to proficient public schools	0	0	1	0	1	0	2
Access to parks, libraries, other public facilities	0	0	1	0	1	0	2
Access to health care	0	0	1	0	1	0	2
Access to mental health care	0	0	0	1	1	0	2
Access for seniors and/or people with disabilities to public transportation	0	0	0	1	1	0	2
Access to affordable housing	0	0	0	1	1	0	2
Access to affordable public housing	0	0	0	1	1	0	2
Access for acceptance of housing choice vouchers	0	0	1	0	1	0	2
Access to education about fair housing laws	0	0	1	0	1	0	2

Table VI.B.4.9
Fair Housing in the Public Sector

Donald
2021 Fair Housing Survey

Question	Not at all	Slightly	Moderately	Significantly	Don't Know	Missing	Total
Do you think these issues are happening in Marion County? If so, how much are the issues impacting your community?							
Segregation	1	0	0	0	1	0	2
Concentrations of racial or ethnic minorities	1	0	0	0	1	0	2
Concentrations of poverty	0	0	1	0	1	0	2
Differences in access to housing opportunities for people of various income, races, ethnicity, genders, family status	0	0	1	0	1	0	2
Greater share of housing problems for those at lower incomes, of a specific race or ethnicity or national origin, disability, gender, or family status.	0	0	0	1	1	0	2
Challenges for persons with disabilities	0	0	1	0	1	0	2
Lack of housing discrimination enforcement	1	0	0	0	1	0	2
Lack of affordable single-family houses	0	0	0	1	1	0	2
Lack of affordable rental housing	0	0	0	1	1	0	2
Lack of acceptance of housing choice vouchers	0	0	1	0	1	0	2
No or limited education about fair housing laws	0	0	1	0	1	0	2
Gentrification and displacement due to economic pressures	0	0	1	0	1	0	2

Table VI.B.4.10
Federal, State, and Local Fair Housing Laws
 Donald
 2021 Fair Housing Survey Data

Question	Yes	No	Don't Know	Missing	Total
Are you aware of any fair housing ordinance, regulation, or plan in Marion County outside of the City of Salem?	0	2	0	0	2
Are you aware of any policies or practices for "affirmatively furthering fair housing" in Marion County outside of the City of Salem? Affirmatively Furthering Fair Housing means taking meaningful actions that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected class.	0	2	0	0	2

Housing Needs Assessment Survey Data: Gervais

Table VI.B.5.1 What Community do you live in? Gervais 2021 Fair Housing Survey	
Community	Number of Respondents:
Aumsville	0
Aurora	0
Detroit	0
Donald	0
Gates	0
Gervais	1
Hubbard	0
Idanha	0
Jefferson	0
Keizer	0
Mill City	0
Mount Angel	0
Salem	0
Scotts Mills	0
Silverton	0
St. Paul	0
Stayton	0
Sublimity	0
Tuner	0
Woodburn	0
Other	0
Total	1

Table VI.B.5.2 What is your primary role in the housing industry? Gervais 2021 Fair Housing Survey	
Role	Total
Homeowner	0
Renter	1
Appraisal	0
Construction/Development	0
Insurance	0
Law/Legal Services	0
Lending/Mortgage Industry	0
Local Government	0
Property Management	0
Real estate sales/brokerage	0
Service Provider	0
Other	0
Missing	0
Total	1

Table VI.B.5.3	
How familiar are you with Fair Housing Laws	
Gervais 2021 Fair Housing Survey	
Response	Total
Not Familiar	0
Somewhat Familiar	1
Very Familiar	0
Missing	0
Total	1

Table VI.B.5.4					
Federal, State, and Local Fair Housing Laws					
Gervais 2021 Fair Housing Survey Data					
Question	Yes	No	Don't Know	Missing	Total
Do you think fair housing laws are difficult to understand or follow?	0	1	0	0	1
Do you know where to go to file a complaint if they felt their fair housing rights had been violated?	0	1	0	0	1
Outreach and education activities, such as training and seminars, are used to help people better understand their rights and obligations under fair housing law.	0	1	0	0	1
Are you aware of the educational activities or training opportunities available to you to learn about fair housing laws?	0	1	0	0	1
If you answered "yes" to the previous question, have you participated in fair housing activities or training?	0	1	0	0	1

Table VI.B.5.5
If you have received fair housing training,
where did you receive training or how did you
receive training?

Gervais
 2021 Fair Housing Survey

Response	Total
Through legal consultant	0
Online program or webinar	0
Seminar	0
Discussion topic at a meeting	0
Local jurisdiction	0

Table VI.B.5.6
Barriers to Fair Housing in the Private Sector

Gervais
 2021 Fair Housing Survey Data

Question	Yes	No	Don't Know	Missing	Total
Are you aware of any impediments to fair housing choice in Marion County in the following areas?					
The rental housing market (Example: Refusing to rent based on religion or color.)	1	0	0	0	1
The real estate industry (Example: Only showing properties in certain areas to families with children.)	1	0	0	0	1
The mortgage and home lending industry (Example: Offering higher interest rates only to women or racial minorities.)	0	1	0	0	1
Housing construction and design fields (Example: New rental complexes built with narrow doorways that do not allow wheelchair accessibility.)	0	1	0	0	1
The home insurance industry (Example: Limiting policies and coverage for racial minorities.)	0	1	0	0	1
The home appraisal industry (Example: Basing home values on the ethnic composition of neighborhoods.)	1	0	0	0	1
Any other housing services	0	0	0	1	1

Table VI.B.5.7
Barriers to Fair Housing in the Public Sector

Gervais
 2021 Fair Housing Survey Data

Question	Yes	No	Don't Know	Missing	Total
Are you aware of any impediments to fair housing choice in Marion County in the following areas?					
The public rental housing market (Example: Refusing to rent based on religion or color.)	0	1	0	0	1
The real estate industry (Example: Only showing properties in certain areas to families with children.)	0	1	0	0	1
The mortgage and home lending industry (Example: Offering higher interest rates only to women or racial minorities.)	0	1	0	0	1
Publicly constructed housing (Example: New rental complexes built with narrow doorways that do not allow wheelchair accessibility.)	0	1	0	0	1
The home insurance industry (Example: Limiting policies and coverage for racial minorities.)	0	1	0	0	1
The home appraisal industry (Example: Basing home values on the ethnic composition of neighborhoods.)	1	0	0	0	1
Land use policies (Example: Policies that concentrate multi-family housing in limited areas.)	1	0	0	0	1
Zoning laws (Example: Laws that restrict placement of group homes.)	1	0	0	0	1
Occupancy standards or health and safety codes (Example: Codes being inadequately enforced in immigrant communities compared to other areas.)	1	0	0	0	1
Property assessment and tax policies (Example: Lack of tax incentives for making reasonable accommodations or modifications for persons with disabilities.)	0	1	0	0	1
The permitting process (Example: Not offering written documents on procedures in alternate languages.)	0	1	0	0	1
Housing construction standards (Example: Lack of or confusing guidelines for construction of accessible housing.)	0	1	0	0	1
Neighborhood or community development policies (Example: Policies that encourage development in narrowly defined areas of the community.)	0	1	0	0	1
Barriers that limit access to government services, such as a lack of transportation, employment, or social services	0	1	0	0	1
Any local government actions or regulations in your community that act as barriers to fair housing choice	0	1	0	0	1

Table VI.B.5.8
Fair Housing in the Public Sector

Gervais
2021 Fair Housing Survey

Question	Not at all	Slightly	Moderately	Significantly	Don't Know	Missing	Total
Are you and/or your community affected by lack of access to any of these factors listed below?							
Access to public transportation to schools, work, health care, services	0	0	1	0	0	0	1
Access to good nutrition, healthy food, fresh vegetables, etc	1	0	0	0	0	0	1
Access to school choice	1	0	0	0	0	0	1
Access to proficient public schools	1	0	0	0	0	0	1
Access to parks, libraries, other public facilities	1	0	0	0	0	0	1
Access to health care	1	0	0	0	0	0	1
Access to mental health care	1	0	0	0	0	0	1
Access for seniors and/or people with disabilities to public transportation	0	0	1	0	0	0	1
Access to affordable housing	1	0	0	0	0	0	1
Access to affordable public housing	0	0	0	0	1	0	1
Access for acceptance of housing choice vouchers	0	0	0	0	1	0	1
Access to education about fair housing laws	1	0	0	0	0	0	1

Table VI.B.5.9
Fair Housing in the Public Sector

Gervais
2021 Fair Housing Survey

Question	Not at all	Slightly	Moderately	Significantly	Don't Know	Missing	Total
Do you think these issues are happening in Marion County? If so, how much are the issues impacting your community?							
Segregation	0	0	0	1	0	0	1
Concentrations of racial or ethnic minorities	0	0	0	1	0	0	1
Concentrations of poverty	1	0	0	0	0	0	1
Differences in access to housing opportunities for people of various income, races, ethnicity, genders, family status	0	0	0	0	1	0	1
Greater share of housing problems for those at lower incomes, of a specific race or ethnicity or national origin, disability, gender, or family status.	0	0	0	0	1	0	1
Challenges for persons with disabilities	0	1	0	0	0	0	1
Lack of housing discrimination enforcement	0	0	0	0	1	0	1
Lack of affordable single-family houses	0	1	0	0	0	0	1
Lack of affordable rental housing	0	1	0	0	0	0	1
Lack of acceptance of housing choice vouchers	0	0	0	0	1	0	1
No or limited education about fair housing laws	0	0	0	0	1	0	1
Gentrification and displacement due to economic pressures	0	0	0	0	1	0	1

Table VI.B.5.10
Federal, State, and Local Fair Housing Laws

Gervais
 2021 Fair Housing Survey Data

Question	Yes	No	Don't Know	Missing	Total
Are you aware of any fair housing ordinance, regulation, or plan in Marion County outside of the City of Salem?	1	0	0	0	1
Are you aware of any policies or practices for "affirmatively furthering fair housing" in Marion County outside of the City of Salem? Affirmatively Furthering Fair Housing means taking meaningful actions that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected class.	1	0	0	0	1

Housing Needs Assessment Survey Data: Hubbard

Table VI.B.6.1 What Community do you live in? Hubbard 2021 Fair Housing Survey	
Community	Number of Respondents:
Aumsville	0
Aurora	0
Detroit	0
Donald	0
Gates	0
Gervais	0
Hubbard	3
Idanha	0
Jefferson	0
Keizer	0
Mill City	0
Mount Angel	0
Salem	0
Scotts Mills	0
Silverton	0
St. Paul	0
Stayton	0
Sublimity	0
Tuner	0
Woodburn	0
Other	0
Total	3

Table VI.B.6.2 What is your primary role in the housing industry Hubbard 2021 Fair Housing Survey	
Role	Total
Homeowner	0
Renter	2
Appraisal	1
Construction/Development	0
Insurance	0
Law/Legal Services	0
Lending/Mortgage Industry	0
Local Government	0
Property Management	0
Real estate sales/brokerage	0
Service Provider	0
Other	0
Missing	0
Total	3

Table VI.B.6.3	
How familiar are you with Fair Housing Laws	
Hubbard 2021 Fair Housing Survey	
Response	Total
Not Familiar	0
Somewhat Familiar	3
Very Familiar	0
Missing	0
Total	3

Table VI.B.6.4					
Federal, State, and Local Fair Housing Laws					
Hubbard 2021 Fair Housing Survey Data					
Question	Yes	No	Don't Know	Missing	Total
Do you think fair housing laws are difficult to understand or follow?	0	3	0	0	3
Do you know where to go to file a complaint if they felt their fair housing rights had been violated?	2	1	0	0	3
Outreach and education activities, such as training and seminars, are used to help people better understand their rights and obligations under fair housing law. Are you aware of the educational activities or training opportunities available to you to learn about fair housing laws?	1	2	0	0	3
If you answered "yes" to the previous question, have you participated in fair housing activities or training?	0	2	0	1	3

Table VI.B.6.5
If you have received fair housing training, where did you receive training or how did you receive training?
 Hubbard
 2021 Fair Housing Survey

Response	Total
Through legal consultant	0
Online program or webinar	0
Seminar	0
Discussion topic at a meeting	0
Local jurisdiction	0

Table VI.B.6.6
Barriers to Fair Housing in the Private Sector
 Hubbard
 2021 Fair Housing Survey Data

Question	Yes	No	Don't Know	Missing	Total
Are you aware of any impediments to fair housing choice in Marion County in the following areas?					
The rental housing market (Example: Refusing to rent based on religion or color.)	2	0	1	0	3
The real estate industry (Example: Only showing properties in certain areas to families with children.)	1	0	2	0	3
The mortgage and home lending industry (Example: Offering higher interest rates only to women or racial minorities.)	0	0	3	0	3
Housing construction and design fields (Example: New rental complexes built with narrow doorways that do not allow wheelchair accessibility.)	0	1	2	0	3
The home insurance industry (Example: Limiting policies and coverage for racial minorities.)	1	0	2	0	3
The home appraisal industry (Example: Basing home values on the ethnic composition of neighborhoods.)	2	0	1	0	3
Any other housing services	0	0	3	0	3

Table VI.B.6.7
Barriers to Fair Housing in the Public Sector

Hubbard
 2021 Fair Housing Survey Data

Question	Yes	No	Don't Know	Missing	Total
Are you aware of any impediments to fair housing choice in Marion County in the following areas?					
The public rental housing market (Example: Refusing to rent based on religion or color.)	3	0	0	0	3
The real estate industry (Example: Only showing properties in certain areas to families with children.)	1	0	2	0	3
The mortgage and home lending industry (Example: Offering higher interest rates only to women or racial minorities.)	1	0	2	0	3
Publicly constructed housing (Example: New rental complexes built with narrow doorways that do not allow wheelchair accessibility.)	0	2	1	0	3
The home insurance industry (Example: Limiting policies and coverage for racial minorities.)	1	0	2	0	3
The home appraisal industry (Example: Basing home values on the ethnic composition of neighborhoods.)	2	0	1	0	3
Land use policies (Example: Policies that concentrate multi-family housing in limited areas.)	1	0	2	0	3
Zoning laws (Example: Laws that restrict placement of group homes.)	1	0	2	0	3
Occupancy standards or health and safety codes (Example: Codes being inadequately enforced in immigrant communities compared to other areas.)	2	0	1	0	3
Property assessment and tax policies (Example: Lack of tax incentives for making reasonable accommodations or modifications for persons with disabilities.)	2	0	1	0	3
The permitting process (Example: Not offering written documents on procedures in alternate languages.)	0	0	3	0	3
Housing construction standards (Example: Lack of or confusing guidelines for construction of accessible housing.)	1	1	1	0	3
Neighborhood or community development policies (Example: Policies that encourage development in narrowly defined areas of the community.)	0	0	3	0	3
Barriers that limit access to government services, such as a lack of transportation, employment, or social services	3	0	0	0	3
Any local government actions or regulations in your community that act as barriers to fair housing choice	2	0	1	0	3

Table VI.B.6.8
Fair Housing in the Public Sector
 Hubbard
 2021 Fair Housing Survey

Question	Not at all	Slightly	Moderately	Significantly	Don't Know	Missing	Total
Are you and/or your community affected by lack of access to any of these factors listed below?							
Access to public transportation to schools, work, health care, services	0	0	1	2	0	0	3
Access to good nutrition, healthy food, fresh vegetables, etc	0	2	1	0	0	0	3
Access to school choice	0	1	1	1	0	0	3
Access to proficient public schools	1	0	0	1	1	0	3
Access to parks, libraries, other public facilities	0	1	2	0	0	0	3
Access to health care	0	0	2	1	0	0	3
Access to mental health care	0	0	2	1	0	0	3
Access for seniors and/or people with disabilities to public transportation	0	0	0	3	0	0	3
Access to affordable housing	0	0	1	2	0	0	3
Access to affordable public housing	0	0	0	2	1	0	3
Access for acceptance of housing choice vouchers	0	0	0	1	2	0	3
Access to education about fair housing laws	0	1	0	1	1	0	3

Table VI.B.6.9
Fair Housing in the Public Sector
 Hubbard
 2021 Fair Housing Survey

Question	Not at all	Slightly	Moderately	Significantly	Don't Know	Missing	Total
Do you think these issues are happening in Marion County? If so, how much are the issues impacting your community?							
Segregation	0	1	0	2	0	0	3
Concentrations of racial or ethnic minorities	0	0	1	2	0	0	3
Concentrations of poverty	0	0	1	2	0	0	3
Differences in access to housing opportunities for people of various income, races, ethnicity, genders, family status	0	1	0	2	0	0	3
Greater share of housing problems for those at lower incomes, of a specific race or ethnicity or national origin, disability, gender, or family status.	0	0	1	2	0	0	3
Challenges for persons with disabilities	0	1	0	2	0	0	3
Lack of housing discrimination enforcement	1	0	0	1	1	0	3
Lack of affordable single-family houses	0	0	1	2	0	0	3
Lack of affordable rental housing	0	0	1	2	0	0	3
Lack of acceptance of housing choice vouchers	0	0	0	1	2	0	3
No or limited education about fair housing laws	0	1	0	1	1	0	3
Gentrification and displacement due to economic pressures	0	0	1	2	0	0	3

Table VI.B.6.10
Federal, State, and Local Fair Housing Laws
 Hubbard
 2021 Fair Housing Survey Data

Question	Yes	No	Don't Know	Missing	Total
Are you aware of any fair housing ordinance, regulation, or plan in Marion County outside of the City of Salem?	1	0	2	0	3
Are you aware of any policies or practices for "affirmatively furthering fair housing" in Marion County outside of the City of Salem? Affirmatively Furthering Fair Housing means taking meaningful actions that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected class.	1	2	0	0	3

Housing Needs Assessment Survey Data: Idanha

Table VI.B.7.1 What Community do you live in? Idanha 2021 Fair Housing Survey	
Community	Number of Respondents
Aumsville	0
Aurora	0
Detroit	0
Donald	0
Gates	0
Gervais	0
Hubbard	0
Idanha	1
Jefferson	0
Keizer	0
Mill City	0
Mount Angel	0
Salem	0
Scotts Mills	0
Silverton	0
St. Paul	0
Stayton	0
Sublimity	0
Turner	0
Woodburn	0
Other	0
Total	1

Table VI.B.7.2 What is your primary role in the housing industry Idanha 2021 Fair Housing Survey	
Role	Total
Homeowner	0
Renter	1
Appraisal	0
Construction/Development	0
Insurance	0
Law/Legal Services	0
Lending/Mortgage Industry	0
Local Government	0
Property Management	0
Real estate sales/brokerage	0
Service Provider	0
Other	0
Missing	0
Total	1

Table VI.B.7.3	
How familiar are you with Fair Housing Laws	
Idanha 2021 Fair Housing Survey	
Response	Total
Not Familiar	0
Somewhat Familiar	1
Very Familiar	0
Missing	0
Total	1

Table VI.B.7.4					
Federal, State, and Local Fair Housing Laws					
Idanha 2021 Fair Housing Survey Data					
Question	Yes	No	Don't Know	Missing	Total
Do you think fair housing laws are difficult to understand or follow?	1	0	0	0	1
Do you know where to go to file a complaint if they felt their fair housing rights had been violated?	1	0	0	0	1
Outreach and education activities, such as training and seminars, are used to help people better understand their rights and obligations under fair housing law. Are you aware of the educational activities or training opportunities available to you to learn about fair housing laws?	1	0	0	0	1
If you answered "yes" to the previous question, have you participated in fair housing activities or training?	1	0	0	0	1

Table VI.B.7.5
If you have received fair housing training, where did you receive training or how did you receive training?
 Idanha
 2021 Fair Housing Survey

Response	Total
Through legal consultant	0
Online program or webinar	0
Seminar	0
Discussion topic at a meeting	0
Local jurisdiction	0

Table VI.B.7.6
Barriers to Fair Housing in the Private Sector
 Idanha
 2021 Fair Housing Survey Data

Question	Yes	No	Don't Know	Missing	Total
Are you aware of any impediments to fair housing choice in Marion County in the following areas?					
The rental housing market (Example: Refusing to rent based on religion or color.)	0	0	0	1	1
The real estate industry (Example: Only showing properties in certain areas to families with children.)	0	0	0	1	1
The mortgage and home lending industry (Example: Offering higher interest rates only to women or racial minorities.)	0	0	0	1	1
Housing construction and design fields (Example: New rental complexes built with narrow doorways that do not allow wheelchair accessibility.)	0	0	0	1	1
The home insurance industry (Example: Limiting policies and coverage for racial minorities.)	0	0	0	1	1
The home appraisal industry (Example: Basing home values on the ethnic composition of neighborhoods.)	0	0	0	1	1
Any other housing services	0	0	0	1	1

Table VI.B.7.7
Barriers to Fair Housing in the Public Sector
 Idanha
 2021 Fair Housing Survey Data

Question	Yes	No	Don't Know	Missing	Total
Are you aware of any impediments to fair housing choice in Marion County in the following areas?					
The public rental housing market (Example: Refusing to rent based on religion or color.)	0	0	0	1	1
The real estate industry (Example: Only showing properties in certain areas to families with children.)	0	0	0	1	1
The mortgage and home lending industry (Example: Offering higher interest rates only to women or racial minorities.)	0	0	0	1	1
Publicly constructed housing (Example: New rental complexes built with narrow doorways that do not allow wheelchair accessibility.)	0	0	0	1	1
The home insurance industry (Example: Limiting policies and coverage for racial minorities.)	0	0	0	1	1
The home appraisal industry (Example: Basing home values on the ethnic composition of neighborhoods.)	0	0	0	1	1
Land use policies (Example: Policies that concentrate multi-family housing in limited areas.)	0	0	0	1	1
Zoning laws (Example: Laws that restrict placement of group homes.)	0	0	0	1	1
Occupancy standards or health and safety codes (Example: Codes being inadequately enforced in immigrant communities compared to other areas.)	0	0	0	1	1
Property assessment and tax policies (Example: Lack of tax incentives for making reasonable accommodations or modifications for persons with disabilities.)	0	0	0	1	1
The permitting process (Example: Not offering written documents on procedures in alternate languages.)	0	0	0	1	1
Housing construction standards (Example: Lack of or confusing guidelines for construction of accessible housing.)	0	0	0	1	1
Neighborhood or community development policies (Example: Policies that encourage development in narrowly defined areas of the community.)	0	0	0	1	1
Barriers that limit access to government services, such as a lack of transportation, employment, or social services	0	0	0	1	1
Any local government actions or regulations in your community that act as a barrier to fair housing choice	0	0	0	1	1

Table VI.B.7.8
Fair Housing in the Public Sector

Idanha
2021 Fair Housing Survey

Question	Not at all	Slightly	Moderately	Significantly	Don't Know	Missing	Total
Are you and/or your community affected by lack of access to any of these factors listed below?							
Access to public transportation to schools, work, health care, services	0	0	0	0	0	1	1
Access to good nutrition, healthy food, fresh vegetables, etc	0	0	0	0	0	1	1
Access to school choice	0	0	0	0	0	1	1
Access to proficient public schools	0	0	0	0	0	1	1
Access to parks, libraries, other public facilities	0	0	0	0	0	1	1
Access to health care	0	0	0	0	0	1	1
Access to mental health care	0	0	0	0	0	1	1
Access for seniors and/or people with disabilities to public transportation	0	0	0	0	0	1	1
Access to affordable housing	0	0	0	0	0	1	1
Access to affordable public housing	0	0	0	0	0	1	1
Access for acceptance of housing choice vouchers	0	0	0	0	0	1	1
Access to education about fair housing laws	0	0	0	0	0	1	1

Table VI.B.7.9
Fair Housing in the Public Sector

Idanha
2021 Fair Housing Survey

Question	Not at all	Slightly	Moderately	Significantly	Don't Know	Missing	Total
Do you think these issues are happening in Marion County? If so, how much are the issues impacting your community?							
Segregation	0	0	0	0	0	1	1
Concentrations of racial or ethnic minorities	0	0	0	0	0	1	1
Concentrations of poverty	0	0	0	0	0	1	1
Differences in access to housing opportunities for people of various income, races, ethnicity, genders, family status	0	0	0	0	0	1	1
Greater share of housing problems for those at lower incomes, of a specific race or ethnicity or national origin, disability, gender, or family status.	0	0	0	0	0	1	1
Challenges for persons with disabilities	0	0	0	0	0	1	1
Lack of housing discrimination enforcement	0	0	0	0	0	1	1
Lack of affordable single-family houses	0	0	0	0	0	1	1
Lack of affordable rental housing	0	0	0	0	0	1	1
Lack of acceptance of housing choice vouchers	0	0	0	0	0	1	1
No or limited education about fair housing laws	0	0	0	0	0	1	1
Gentrification and displacement due to economic pressures	0	0	0	0	0	1	1

Table VI.B.7.10
Federal, State, and Local Fair Housing Laws
 Idanha
 2021 Fair Housing Survey Data

Question	Yes	No	Don't Know	Missing	Total
Are you aware of any fair housing ordinance, regulation, or plan in Marion County outside of the City of Salem?	0	0	0	1	1
Are you aware of any policies or practices for "affirmatively furthering fair housing" in Marion County outside of the City of Salem? Affirmatively Furthering Fair Housing means taking meaningful actions that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected class.	0	0	0	1	1

Housing Needs Assessment Survey Data: Jefferson

Table VI.B.8.1 What Community do you live in? Jefferson 2021 Fair Housing Survey	
Community	Number of Respondents:
Aumsville	0
Aurora	0
Detroit	0
Donald	0
Gates	0
Gervais	0
Hubbard	0
Idanha	0
Jefferson	4
Keizer	0
Mill City	0
Mount Angel	0
Salem	0
Scotts Mills	0
Silverton	0
St. Paul	0
Stayton	0
Sublimity	0
Tuner	0
Woodburn	0
Other	0
Total	4

Table VI.B.8.2 What is your primary role in the housing industry Jefferson 2021 Fair Housing Survey	
Role	Total
Homeowner	0
Renter	2
Appraisal	1
Construction/Development	0
Insurance	1
Law/Legal Services	0
Lending/Mortgage Industry	0
Local Government	0
Property Management	0
Real estate sales/brokerage	0
Service Provider	0
Other	0
Missing	0
Total	4

Table VI.B.8.3	
How familiar are you with Fair Housing Laws	
Jefferson 2021 Fair Housing Survey	
Response	Total
Not Familiar	0
Somewhat Familiar	4
Very Familiar	0
Missing	0
Total	4

Table VI.B.8.4					
Federal, State, and Local Fair Housing Laws					
Jefferson 2021 Fair Housing Survey Data					
Question	Yes	No	Don't Know	Missing	Total
Do you think fair housing laws are difficult to understand or follow?	2	2	0	0	4
Do you know where to go to file a complaint if they felt their fair housing rights had been violated?	2	2	0	0	4
Outreach and education activities, such as training and seminars, are used to help people better understand their rights and obligations under fair housing law.	1	3	0	0	4
Are you aware of the educational activities or training opportunities available to you to learn about fair housing laws?	1	3	0	0	4
If you answered "yes" to the previous question, have you participated in fair housing activities or training?	1	2	0	1	4

Table VI.B.8.5
If you have received fair housing training, where did you receive training or how did you receive training?
 Jefferson
 2021 Fair Housing Survey

Response	Total
Through legal consultant	0
Online program or webinar	0
Seminar	1
Discussion topic at a meeting	0
Local jurisdiction	0

Table VI.B.8.6
Barriers to Fair Housing in the Private Sector
 Jefferson
 2021 Fair Housing Survey Data

Question	Yes	No	Don't Know	Missing	Total
Are you aware of any impediments to fair housing choice in Marion County in the following areas?					
The rental housing market (Example: Refusing to rent based on religion or color.)	1	3	0	0	4
The real estate industry (Example: Only showing properties in certain areas to families with children.)	0	2	2	0	4
The mortgage and home lending industry (Example: Offering higher interest rates only to women or racial minorities.)	0	2	2	0	4
Housing construction and design fields (Example: New rental complexes built with narrow doorways that do not allow wheelchair accessibility.)	1	2	1	0	4
The home insurance industry (Example: Limiting policies and coverage for racial minorities.)	0	2	2	0	4
The home appraisal industry (Example: Basing home values on the ethnic composition of neighborhoods.)	0	2	2	0	4
Any other housing services	1	2	1	0	4

Table VI.B.8.7
Barriers to Fair Housing in the Public Sector

Jefferson
 2021 Fair Housing Survey Data

Question	Yes	No	Don't Know	Missing	Total
Are you aware of any impediments to fair housing choice in Marion County in the following areas?					
The public rental housing market (Example: Refusing to rent based on religion or color.)	1	3	0	0	4
The real estate industry (Example: Only showing properties in certain areas to families with children.)	0	3	1	0	4
The mortgage and home lending industry (Example: Offering higher interest rates only to women or racial minorities.)	0	2	2	0	4
Publicly constructed housing (Example: New rental complexes built with narrow doorways that do not allow wheelchair accessibility.)	1	2	1	0	4
The home insurance industry (Example: Limiting policies and coverage for racial minorities.)	0	2	2	0	4
The home appraisal industry (Example: Basing home values on the ethnic composition of neighborhoods.)	0	2	2	0	4
Land use policies (Example: Policies that concentrate multi-family housing in limited areas.)	1	1	2	0	4
Zoning laws (Example: Laws that restrict placement of group homes.)	0	1	3	0	4
Occupancy standards or health and safety codes (Example: Codes being inadequately enforced in immigrant communities compared to other areas.)	2	1	1	0	4
Property assessment and tax policies (Example: Lack of tax incentives for making reasonable accommodations or modifications for persons with disabilities.)	0	1	3	0	4
The permitting process (Example: Not offering written documents on procedures in alternate languages.)	0	1	3	0	4
Housing construction standards (Example: Lack of or confusing guidelines for construction of accessible housing.)	0	2	2	0	4
Neighborhood or community development policies (Example: Policies that encourage development in narrowly defined areas of the community.)	0	1	3	0	4
Barriers that limit access to government services, such as a lack of transportation, employment, or social services	2	2	0	0	4
Any local government actions or regulations in your community that act as barriers to fair housing choice	1	2	1	0	4

Table VI.B.8.8
Fair Housing in the Public Sector

Jefferson
2021 Fair Housing Survey

Question	Not at all	Slightly	Moderately	Significantly	Don't Know	Missing	Total
Are you and/or your community affected by lack of access to any of these factors listed below?							
Access to public transportation to schools, work, health care, services	0	1	1	2	0	0	4
Access to good nutrition, healthy food, fresh vegetables, etc	2	1	1	0	0	0	4
Access to school choice	3	0	0	0	1	0	4
Access to proficient public schools	2	0	0	0	2	0	4
Access to parks, libraries, other public facilities	2	1	1	0	0	0	4
Access to health care	1	1	2	0	0	0	4
Access to mental health care	0	1	3	0	0	0	4
Access for seniors and/or people with disabilities to public transportation	0	1	1	2	0	0	4
Access to affordable housing	0	1	1	1	1	0	4
Access to affordable public housing	0	1	1	2	0	0	4
Access for acceptance of housing choice vouchers	0	0	1	0	2	1	4
Access to education about fair housing laws	1	1	1	1	0	0	4

Table VI.B.8.9
Fair Housing in the Public Sector

Jefferson
2021 Fair Housing Survey

Question	Not at all	Slightly	Moderately	Significantly	Don't Know	Missing	Total
Do you think these issues are happening in Marion County? If so, how much are the issues impacting your community?							
Segregation	1	0	1	0	2	0	4
Concentrations of racial or ethnic minorities	2	0	0	1	1	0	4
Concentrations of poverty	1	1	0	1	1	0	4
Differences in access to housing opportunities for people of various income, races, ethnicity, genders, family status	1	2	0	0	1	0	4
Greater share of housing problems for those at lower incomes, of a specific race or ethnicity or national origin, disability, gender, or family status.	1	0	1	1	1	0	4
Challenges for persons with disabilities	0	1	1	1	1	0	4
Lack of housing discrimination enforcement	1	0	1	0	2	0	4
Lack of affordable single-family houses	2	0	0	2	0	0	4
Lack of affordable rental housing	1	0	1	2	0	0	4
Lack of acceptance of housing choice vouchers	0	0	0	1	3	0	4
No or limited education about fair housing laws	1	1	1	1	0	0	4
Gentrification and displacement due to economic pressures	1	1	1	0	1	0	4

Table VI.B.8.10
Federal, State, and Local Fair Housing Laws
 Jefferson
 2021 Fair Housing Survey Data

Question	Yes	No	Don't Know	Missing	Total
Are you aware of any fair housing ordinance, regulation, or plan in Marion County outside of the City of Salem?	1	1	2	0	4
Are you aware of any policies or practices for "affirmatively furthering fair housing" in Marion County outside of the City of Salem? Affirmatively Furthering Fair Housing means taking meaningful actions that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected class.	0	2	2	0	4

Housing Needs Assessment Survey Data: Keizer

Table VI.B.9.1 What Community do you live in? Keizer 2021 Fair Housing Survey	
Community	Number of Respondents:
Aumsville	0
Aurora	0
Detroit	0
Donald	0
Gates	0
Gervais	0
Hubbard	0
Idanha	0
Jefferson	0
Keizer	20
Mill City	0
Mount Angel	0
Salem	0
Scotts Mills	0
Silverton	0
St. Paul	0
Stayton	0
Sublimity	0
Tuner	0
Woodburn	0
Other	0
Total	20

Table VI.B.9.2 What is your primary role in the housing industry? Keizer 2021 Fair Housing Survey	
Role	Total
Homeowner	0
Renter	15
Appraisal	3
Construction/Development	0
Insurance	0
Law/Legal Services	0
Lending/Mortgage Industry	0
Local Government	0
Property Management	1
Real estate sales/brokerage	0
Service Provider	1
Other	0
Missing	0
Total	20

Table VI.B.9.3	
How familiar are you with Fair Housing Laws	
Keizer 2021 Fair Housing Survey	
Response	Total
Not Familiar	8
Somewhat Familiar	9
Very Familiar	2
Missing	1
Total	20

Table VI.B.9.4					
Federal, State, and Local Fair Housing Laws					
Keizer 2021 Fair Housing Survey Data					
Question	Yes	No	Don't Know	Missing	Total
Do you think fair housing laws are difficult to understand or follow?	5	9	5	1	20
Do you know where to go to file a complaint if they felt their fair housing rights had been violated?	9	10	0	1	20
Outreach and education activities, such as training and seminars, are used to help people better understand their rights and obligations under fair housing law. Are you aware of the educational activities or training opportunities available to you to learn about fair housing laws?	6	13	0	1	20
If you answered "yes" to the previous question, have you participated in fair housing activities or training?	7	1	0	12	20

Table VI.B.9.5
If you have received fair housing training, where did you receive training or how did you receive training?
 Keizer
 2021 Fair Housing Survey

Response	Total
Through legal consultant	0
Online program or webinar	5
Seminar	1
Discussion topic at a meeting	2
Local jurisdiction	1

Table VI.B.9.6
Barriers to Fair Housing in the Private Sector
 Keizer
 2021 Fair Housing Survey Data

Question	Yes	No	Don't Know	Missing	Total
Are you aware of any impediments to fair housing choice in Marion County in the following areas?					
The rental housing market (Example: Refusing to rent based on religion or color.)	5	7	7	1	20
The real estate industry (Example: Only showing properties in certain areas to families with children.)	2	9	8	1	20
The mortgage and home lending industry (Example: Offering higher interest rates only to women or racial minorities.)	3	7	9	1	20
Housing construction and design fields (Example: New rental complexes built with narrow doorways that do not allow wheelchair accessibility.)	3	7	9	1	20
The home insurance industry (Example: Limiting policies and coverage for racial minorities.)	1	6	12	1	20
The home appraisal industry (Example: Basing home values on the ethnic composition of neighborhoods.)	2	8	9	1	20
Any other housing services	2	6	8	4	20

Table VI.B.9.7
Barriers to Fair Housing in the Public Sector
 Keizer
 2021 Fair Housing Survey Data

Question	Yes	No	Don't Know	Missing	Total
Are you aware of any impediments to fair housing choice in Marion County in the following areas?					
The public rental housing market (Example: Refusing to rent based on religion or color.)	2	7	5	6	20
The real estate industry (Example: Only showing properties in certain areas to families with children.)	1	8	5	6	20
The mortgage and home lending industry (Example: Offering higher interest rates only to women or racial minorities.)	2	6	6	6	20
Publicly constructed housing (Example: New rental complexes built with narrow doorways that do not allow wheelchair accessibility.)	1	6	6	7	20
The home insurance industry (Example: Limiting policies and coverage for racial minorities.)	0	6	8	6	20
The home appraisal industry (Example: Basing home values on the ethnic composition of neighborhoods.)	1	7	6	6	20
Land use policies (Example: Policies that concentrate multi-family housing in limited areas.)	2	7	5	6	20
Zoning laws (Example: Laws that restrict placement of group homes.)	2	6	6	6	20
Occupancy standards or health and safety codes (Example: Codes being inadequately enforced in immigrant communities compared to other areas.)	2	6	6	6	20
Property assessment and tax policies (Example: Lack of tax incentives for making reasonable accommodations or modifications for persons with disabilities.)	1	7	6	6	20
The permitting process (Example: Not offering written documents on procedures in alternate languages.)	0	7	7	6	20
Housing construction standards (Example: Lack of or confusing guidelines for construction of accessible housing.)	0	7	7	6	20
Neighborhood or community development policies (Example: Policies that encourage development in narrowly defined areas of the community.)	2	8	4	6	20
Barriers that limit access to government services, such as a lack of transportation, employment, or social services	2	6	6	6	20
Any local government actions or regulations in your community that act as barriers to fair housing choice	1	6	7	6	20

Table VI.B.9.8
Fair Housing in the Public Sector

Keizer
2021 Fair Housing Survey

Question	Not at all	Slightly	Moderately	Significantly	Don't Know	Missing	Total
Are you and/or your community affected by lack of access to any of these factors listed below?							
Access to public transportation to schools, work, health care, services	3	5	5	0	1	6	20
Access to good nutrition, healthy food, fresh vegetables, etc	8	2	3	0	1	6	20
Access to school choice	5	5	0	2	2	6	20
Access to proficient public schools	6	2	2	1	2	7	20
Access to parks, libraries, other public facilities	8	2	2	1	1	6	20
Access to health care	8	1	3	1	1	6	20
Access to mental health care	5	0	2	4	3	6	20
Access for seniors and/or people with disabilities to public transportation	4	4	4	1	1	6	20
Access to affordable housing	1	0	2	9	2	6	20
Access to affordable public housing	2	0	1	6	5	6	20
Access for acceptance of housing choice vouchers	2	0	2	5	5	6	20
Access to education about fair housing laws	3	1	3	3	4	6	20

Table VI.B.9.9
Fair Housing in the Public Sector

Keizer
2021 Fair Housing Survey

Question	Not at all	Slightly	Moderately	Significantly	Don't Know	Missing	Total
Do you think these issues are happening in Marion County? If so, how much are the issues impacting your community?							
Segregation	3	4	2	0	3	8	20
Concentrations of racial or ethnic minorities	3	3	2	3	3	6	20
Concentrations of poverty	1	4	4	3	2	6	20
Differences in access to housing opportunities for people of various income, races, ethnicity, genders, family status	2	3	5	2	2	6	20
Greater share of housing problems for those at lower incomes, of a specific race or ethnicity or national origin, disability, gender, or family status.	2	1	6	3	2	6	20
Challenges for persons with disabilities	1	3	5	1	4	6	20
Lack of housing discrimination enforcement	2	2	5	1	4	6	20
Lack of affordable single-family houses	1	1	2	9	1	6	20
Lack of affordable rental housing	1	1	2	9	1	6	20
Lack of acceptance of housing choice vouchers	2	2	2	2	6	6	20
No or limited education about fair housing laws	2	2	5	2	3	6	20
Gentrification and displacement due to economic pressures	1	1	7	3	2	6	20

Table VI.B.9.10
Federal, State, and Local Fair Housing Laws

Keizer

2021 Fair Housing Survey Data

Question	Yes	No	Don't Know	Missing	Total
Are you aware of any fair housing ordinance, regulation, or plan in Marion County outside of the City of Salem?	1	10	3	6	20
Are you aware of any policies or practices for "affirmatively furthering fair housing" in Marion County outside of the City of Salem? Affirmatively Furthering Fair Housing means taking meaningful actions that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected class.	0	10	4	6	20

Housing Needs Assessment Survey Data: Mount Angel

Table VI.B.10.1 What Community do you live in? Mount Angel 2021 Fair Housing Survey	
Community	Number of Respondents:
Aumsville	0
Aurora	0
Detroit	0
Donald	0
Gates	0
Gervais	0
Hubbard	0
Idanha	0
Jefferson	0
Keizer	0
Mill City	0
Mount Angel	2
Salem	0
Scotts Mills	0
Silverton	0
St. Paul	0
Stayton	0
Sublimity	0
Tuner	0
Woodburn	0
Other	0
Total	2

Table VI.B.10.2 What is your primary role in the housing industry? Mount Angel 2021 Fair Housing Survey	
Role	Total
Homeowner	0
Renter	1
Appraisal	1
Construction/Development	0
Insurance	0
Law/Legal Services	0
Lending/Mortgage Industry	0
Local Government	0
Property Management	0
Real estate sales/brokerage	0
Service Provider	0
Other	0
Missing	0
Total	2

Table VI.B.10.3	
How familiar are you with Fair Housing Laws	
Mount Angel 2021 Fair Housing Survey	
Response	Total
Not Familiar	0
Somewhat Familiar	2
Very Familiar	0
Missing	0
Total	2

Table VI.B.10.4					
Federal, State, and Local Fair Housing Laws					
Mount Angel 2021 Fair Housing Survey Data					
Question	Yes	No	Don't Know	Missing	Total
Do you think fair housing laws are difficult to understand or follow?	0	1	1	0	2
Do you know where to go to file a complaint if they felt their fair housing rights had been violated?	0	2	0	0	2
Outreach and education activities, such as training and seminars, are used to help people better understand their rights and obligations under fair housing law.	0	2	0	0	2
Are you aware of the educational activities or training opportunities available to you to learn about fair housing laws?	0	2	0	0	2
If you answered "yes" to the previous question, have you participated in fair housing activities or training?	0	0	0	2	2

Table VI.B.10.5
If you have received fair housing training, where did you receive training or how did you receive training?
 Mount Angel
 2021 Fair Housing Survey

Response	Total
Through legal consultant	0
Online program or webinar	0
Seminar	0
Discussion topic at a meeting	0
Local jurisdiction	0

Table VI.B.10.6
Barriers to Fair Housing in the Private Sector
 Mount Angel
 2021 Fair Housing Survey Data

Question	Yes	No	Don't Know	Missing	Total
Are you aware of any impediments to fair housing choice in Marion County in the following areas?					
The rental housing market (Example: Refusing to rent based on religion or color.)	0	1	0	1	2
The real estate industry (Example: Only showing properties in certain areas to families with children.)	0	1	0	1	2
The mortgage and home lending industry (Example: Offering higher interest rates only to women or racial minorities.)	0	1	0	1	2
Housing construction and design fields (Example: New rental complexes built with narrow doorways that do not allow wheelchair accessibility.)	0	1	0	1	2
The home insurance industry (Example: Limiting policies and coverage for racial minorities.)	0	1	0	1	2
The home appraisal industry (Example: Basing home values on the ethnic composition of neighborhoods.)	0	1	0	1	2
Any other housing services	0	1	0	1	2

Table VI.B.10.7
Barriers to Fair Housing in the Public Sector

Mount Angel
 2021 Fair Housing Survey Data

Question	Yes	No	Don't Know	Missing	Total
Are you aware of any impediments to fair housing choice in Marion County in the following areas?					
The public rental housing market (Example: Refusing to rent based on religion or color.)	0	1	0	1	2
The real estate industry (Example: Only showing properties in certain areas to families with children.)	0	1	0	1	2
The mortgage and home lending industry (Example: Offering higher interest rates only to women or racial minorities.)	0	1	0	1	2
Publicly constructed housing (Example: New rental complexes built with narrow doorways that do not allow wheelchair accessibility.)	0	1	0	1	2
The home insurance industry (Example: Limiting policies and coverage for racial minorities.)	0	1	0	1	2
The home appraisal industry (Example: Basing home values on the ethnic composition of neighborhoods.)	0	1	0	1	2
Land use policies (Example: Policies that concentrate multi-family housing in limited areas.)	0	1	0	1	2
Zoning laws (Example: Laws that restrict placement of group homes.)	0	1	0	1	2
Occupancy standards or health and safety codes (Example: Codes being inadequately enforced in immigrant communities compared to other areas.)	0	1	0	1	2
Property assessment and tax policies (Example: Lack of tax incentives for making reasonable accommodations or modifications for persons with disabilities.)	0	1	0	1	2
The permitting process (Example: Not offering written documents on procedures in alternate languages.)	0	1	0	1	2
Housing construction standards (Example: Lack of or confusing guidelines for construction of accessible housing.)	0	1	0	1	2
Neighborhood or community development policies (Example: Policies that encourage development in narrowly defined areas of the community.)	0	1	0	1	2
Barriers that limit access to government services, such as a lack of transportation, employment, or social services	0	1	0	1	2
Any local government actions or regulations in your community that act as barriers to fair housing choice	0	1	0	1	2

Table VI.B.10.8
Fair Housing in the Public Sector

Mount Angel
2021 Fair Housing Survey

Question	Not at all	Slightly	Moderately	Significantly	Don't Know	Missing	Total
Are you and/or your community affected by lack of access to any of these factors listed below?							
Access to public transportation to schools, work, health care, services	1	0	0	0	0	1	2
Access to good nutrition, healthy food, fresh vegetables, etc	1	0	0	0	0	1	2
Access to school choice	0	0	0	1	0	1	2
Access to proficient public schools	0	0	1	0	0	1	2
Access to parks, libraries, other public facilities	1	0	0	0	0	1	2
Access to health care	1	0	0	0	0	1	2
Access to mental health care	1	0	0	0	0	1	2
Access for seniors and/or people with disabilities to public transportation	1	0	0	0	0	1	2
Access to affordable housing	1	0	0	0	0	1	2
Access to affordable public housing	1	0	0	0	0	1	2
Access for acceptance of housing choice vouchers	0	0	0	0	1	1	2
Access to education about fair housing laws	1	0	0	0	0	1	2

Table VI.B.10.9
Fair Housing in the Public Sector

Mount Angel
2021 Fair Housing Survey

Question	Not at all	Slightly	Moderately	Significantly	Don't Know	Missing	Total
Do you think these issues are happening in Marion County? If so, how much are the issues impacting your community?							
Segregation	1	0	0	0	0	1	2
Concentrations of racial or ethnic minorities	0	1	0	0	0	1	2
Concentrations of poverty	0	1	0	0	0	1	2
Differences in access to housing opportunities for people of various income, races, ethnicity, genders, family status	0	0	0	1	0	1	2
Greater share of housing problems for those at lower incomes, of a specific race or ethnicity or national origin, disability, gender, or family status.	0	1	0	0	0	1	2
Challenges for persons with disabilities	0	1	0	0	0	1	2
Lack of housing discrimination enforcement	1	0	0	0	0	1	2
Lack of affordable single-family houses	0	0	0	1	0	1	2
Lack of affordable rental housing	0	0	0	1	0	1	2
Lack of acceptance of housing choice vouchers	1	0	0	0	0	1	2
No or limited education about fair housing laws	1	0	0	0	0	1	2
Gentrification and displacement due to economic pressures	1	0	0	0	0	1	2

Table VI.B.10.10
Federal, State, and Local Fair Housing Laws
 Mount Angel
 2021 Fair Housing Survey Data

Question	Yes	No	Don't Know	Missing	Total
Are you aware of any fair housing ordinance, regulation, or plan in Marion County outside of the City of Salem?	0	1	0	1	2
Are you aware of any policies or practices for "affirmatively furthering fair housing" in Marion County outside of the City of Salem? Affirmatively Furthering Fair Housing means taking meaningful actions that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected class.	0	1	0	1	2

Housing Needs Assessment Survey Data: Other

Table VI.B.11.1 What Community do you live in? Other 2021 Fair Housing Survey	
Community	Number of Respondents:
Aumsville	0
Aurora	0
Detroit	0
Donald	0
Gates	0
Gervais	0
Hubbard	0
Idanha	0
Jefferson	0
Keizer	0
Mill City	0
Mount Angel	0
Salem	0
Scotts Mills	0
Silverton	0
St. Paul	0
Stayton	0
Sublimity	0
Tuner	0
Woodburn	0
Other	15
Total	15

Table VI.B.11.2 What is your primary role in the housing industry? Other 2021 Fair Housing Survey	
Role	Total
Homeowner	0
Renter	7
Appraisal	3
Construction/Development	0
Insurance	0
Law/Legal Services	0
Lending/Mortgage Industry	0
Local Government	0
Property Management	1
Real estate sales/brokerage	0
Service Provider	0
Other	3
Missing	1
Total	15

Table VI.B.11.3	
How familiar are you with Fair Housing Laws	
Other 2021 Fair Housing Survey	
Response	Total
Not Familiar	4
Somewhat Familiar	9
Very Familiar	2
Missing	0
Total	15

Table VI.B.11.4					
Federal, State, and Local Fair Housing Laws					
Other 2021 Fair Housing Survey Data					
Question	Yes	No	Don't Know	Missing	Total
Do you think fair housing laws are difficult to understand or follow?	7	5	3	0	15
Do you know where to go to file a complaint if they felt their fair housing rights had been violated?	4	11	0	0	15
Outreach and education activities, such as training and seminars, are used to help people better understand their rights and obligations under fair housing law. Are you aware of the educational activities or training opportunities available to you to learn about fair housing laws?	3	12	0	0	15
If you answered "yes" to the previous question, have you participated in fair housing activities or training?	3	5	0	7	15

Table VI.B.11.5
If you have received fair housing training,
where did you receive training or how did you
receive training?

Other
 2021 Fair Housing Survey

Response	Total
Through legal consultant	1
Online program or webinar	1
Seminar	0
Discussion topic at a meeting	0
Local jurisdiction	1

Table VI.B.11.6
Barriers to Fair Housing in the Private Sector

Other
 2021 Fair Housing Survey Data

Question	Yes	No	Don't Know	Missing	Total
Are you aware of any impediments to fair housing choice in Marion County in the following areas?					
The rental housing market (Example: Refusing to rent based on religion or color.)	4	7	1	3	15
The real estate industry (Example: Only showing properties in certain areas to families with children.)	0	7	4	4	15
The mortgage and home lending industry (Example: Offering higher interest rates only to women or racial minorities.)	1	9	2	3	15
Housing construction and design fields (Example: New rental complexes built with narrow doorways that do not allow wheelchair accessibility.)	3	7	2	3	15
The home insurance industry (Example: Limiting policies and coverage for racial minorities.)	1	8	2	4	15
The home appraisal industry (Example: Basing home values on the ethnic composition of neighborhoods.)	1	8	3	3	15
Any other housing services	2	7	3	3	15

Table VI.B.11.7
Barriers to Fair Housing in the Public Sector

Other
 2021 Fair Housing Survey Data

Question	Yes	No	Don't Know	Missing	Total
Are you aware of any impediments to fair housing choice in Marion County in the following areas?					
The public rental housing market (Example: Refusing to rent based on religion or color.)	2	5	3	5	15
The real estate industry (Example: Only showing properties in certain areas to families with children.)	0	7	2	6	15
The mortgage and home lending industry (Example: Offering higher interest rates only to women or racial minorities.)	0	7	2	6	15
Publicly constructed housing (Example: New rental complexes built with narrow doorways that do not allow wheelchair accessibility.)	2	6	1	6	15
The home insurance industry (Example: Limiting policies and coverage for racial minorities.)	0	6	3	6	15
The home appraisal industry (Example: Basing home values on the ethnic composition of neighborhoods.)	0	7	2	6	15
Land use policies (Example: Policies that concentrate multi-family housing in limited areas.)	1	6	2	6	15
Zoning laws (Example: Laws that restrict placement of group homes.)	1	6	2	6	15
Occupancy standards or health and safety codes (Example: Codes being inadequately enforced in immigrant communities compared to other areas.)	1	6	2	6	15
Property assessment and tax policies (Example: Lack of tax incentives for making reasonable accommodations or modifications for persons with disabilities.)	1	6	2	6	15
The permitting process (Example: Not offering written documents on procedures in alternate languages.)	0	8	1	6	15
Housing construction standards (Example: Lack of or confusing guidelines for construction of accessible housing.)	0	6	3	6	15
Neighborhood or community development policies (Example: Policies that encourage development in narrowly defined areas of the community.)	0	6	3	6	15
Barriers that limit access to government services, such as a lack of transportation, employment, or social services	2	5	2	6	15
Any local government actions or regulations in your community that act as barrier to fair housing choice	0	6	3	6	15

Table VI.B.11.8
Fair Housing in the Public Sector

Other
2021 Fair Housing Survey

Question	Not at all	Slightly	Moderately	Significantly	Don't Know	Missing	Total
Are you and/or your community affected by lack of access to any of these factors listed below?							
Access to public transportation to schools, work, health care, services	2	1	1	6	0	5	15
Access to good nutrition, healthy food, fresh vegetables, etc	3	1	4	2	0	5	15
Access to school choice	4	1	2	2	1	5	15
Access to proficient public schools	4	2	1	2	1	5	15
Access to parks, libraries, other public facilities	3	3	3	1	0	5	15
Access to health care	3	0	6	1	0	5	15
Access to mental health care	4	1	4	1	0	5	15
Access for seniors and/or people with disabilities to public transportation	2	3	1	4	0	5	15
Access to affordable housing	3	0	1	5	0	6	15
Access to affordable public housing	4	0	1	5	0	5	15
Access for acceptance of housing choice vouchers	3	1	2	3	1	5	15
Access to education about fair housing laws	5	0	2	2	1	5	15

Table VI.B.11.9
Fair Housing in the Public Sector

Other
2021 Fair Housing Survey

Question	Not at all	Slightly	Moderately	Significantly	Don't Know	Missing	Total
Do you think these issues are happening in Marion County? If so, how much are the issues impacting your community?							
Segregation	2	1	2	4	0	6	15
Concentrations of racial or ethnic minorities	2	1	3	3	1	5	15
Concentrations of poverty	2	0	2	6	0	5	15
Differences in access to housing opportunities for people of various income, races, ethnicity, genders, family status	2	0	2	3	2	6	15
Greater share of housing problems for those at lower incomes, of a specific race or ethnicity or national origin, disability, gender, or family status.	2	1	2	5	0	5	15
Challenges for persons with disabilities	1	1	2	5	1	5	15
Lack of housing discrimination enforcement	2	3	0	2	3	5	15
Lack of affordable single-family houses	2	0	0	8	0	5	15
Lack of affordable rental housing	1	1	0	8	0	5	15
Lack of acceptance of housing choice vouchers	2	0	2	2	3	6	15
No or limited education about fair housing laws	2	1	2	2	3	5	15
Gentrification and displacement due to economic pressures	2	1	3	3	0	6	15

Table VI.B.11.10
Federal, State, and Local Fair Housing Laws
 Other
 2021 Fair Housing Survey Data

Question	Yes	No	Don't Know	Missing	Total
Are you aware of any fair housing ordinance, regulation, or plan in Marion County outside of the City of Salem?	1	4	3	7	15
Are you aware of any policies or practices for "affirmatively furthering fair housing" in Marion County outside of the City of Salem? Affirmatively Furthering Fair Housing means taking meaningful actions that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected class.	1	4	3	7	15

Housing Needs Assessment Survey Data: Salem

Table VI.B.12.1 What Community do you live in? Salem 2021 Fair Housing Survey	
Community	Number of Respondents:
Aumsville	0
Aurora	0
Detroit	0
Donald	0
Gates	0
Gervais	0
Hubbard	0
Idanha	0
Jefferson	0
Keizer	0
Mill City	0
Mount Angel	0
Salem	171
Scotts Mills	0
Silverton	0
St. Paul	0
Stayton	0
Sublimity	0
Tuner	0
Woodburn	0
Other	0
Total	171

Table VI.B.12.2 What is your primary role in the housing industry? Salem 2021 Fair Housing Survey	
Role	Total
Homeowner	0
Renter	102
Appraisal	48
Construction/Development	0
Insurance	0
Law/Legal Services	0
Lending/Mortgage Industry	0
Local Government	0
Property Management	4
Real estate sales/brokerage	2
Service Provider	3
Other	9
Missing	0
Total	171

Table VI.B.12.3	
How familiar are you with Fair Housing Laws	
Salem	
2021 Fair Housing Survey	
Response	Total
Not Familiar	25
Somewhat Familiar	121
Very Familiar	22
Missing	3
Total	171

Table VI.B.12.4					
Federal, State, and Local Fair Housing Laws					
Salem					
2021 Fair Housing Survey Data					
Question	Yes	No	Don't Know	Missing	Total
Do you think fair housing laws are difficult to understand or follow?	58	60	50	3	171
Do you know where to go to file a complaint if they felt their fair housing rights had been violated?	50	118	0	3	171
Outreach and education activities, such as training and seminars, are used to help people better understand their rights and obligations under fair housing law. Are you aware of the educational activities or training opportunities available to you to learn about fair housing laws?	21	141	0	9	171
If you answered "yes" to the previous question, have you participated in fair housing activities or training?	11	47	0	113	171

Table VI.B.12.5
If you have received fair housing training, where did you receive training or how did you receive training?
 Salem
 2021 Fair Housing Survey

Response	Total
Through legal consultant	5
Online program or webinar	8
Seminar	5
Discussion topic at a meeting	9
Local jurisdiction	1

Table VI.B.12.6
Barriers to Fair Housing in the Private Sector
 Salem
 2021 Fair Housing Survey Data

Question	Yes	No	Don't Know	Missing	Total
Are you aware of any impediments to fair housing choice in Marion County in the following areas?					
The rental housing market (Example: Refusing to rent based on religion or color.)	39	57	56	19	171
The real estate industry (Example: Only showing properties in certain areas to families with children.)	25	55	69	22	171
The mortgage and home lending industry (Example: Offering higher interest rates only to women or racial minorities.)	19	53	78	21	171
Housing construction and design fields (Example: New rental complexes built with narrow doorways that do not allow wheelchair accessibility.)	22	52	75	22	171
The home insurance industry (Example: Limiting policies and coverage for racial minorities.)	8	56	86	21	171
The home appraisal industry (Example: Basing home values on the ethnic composition of neighborhoods.)	26	50	74	21	171
Any other housing services	16	42	71	42	171

Table VI.B.12.7					
Barriers to Fair Housing in the Public Sector					
Salem					
2021 Fair Housing Survey Data					
Question	Yes	No	Don't Know	Missing	Total
Are you aware of any impediments to fair housing choice in Marion County in the following areas?					
The public rental housing market (Example: Refusing to rent based on religion or color.)	20	39	53	59	171
The real estate industry (Example: Only showing properties in certain areas to families with children.)	16	43	51	61	171
The mortgage and home lending industry (Example: Offering higher interest rates only to women or racial minorities.)	12	46	53	60	171
Publicly constructed housing (Example: New rental complexes built with narrow doorways that do not allow wheelchair accessibility.)	12	44	53	62	171
The home insurance industry (Example: Limiting policies and coverage for racial minorities.)	7	46	57	61	171
The home appraisal industry (Example: Basing home values on the ethnic composition of neighborhoods.)	13	43	54	61	171
Land use policies (Example: Policies that concentrate multi-family housing in limited areas.)	28	36	47	60	171
Zoning laws (Example: Laws that restrict placement of group homes.)	18	43	49	61	171
Occupancy standards or health and safety codes (Example: Codes being inadequately enforced in immigrant communities compared to other areas.)	17	41	53	60	171
Property assessment and tax policies (Example: Lack of tax incentives for making reasonable accommodations or modifications for persons with disabilities.)	14	40	57	60	171
The permitting process (Example: Not offering written documents on procedures in alternate languages.)	13	44	55	59	171
Housing construction standards (Example: Lack of or confusing guidelines for construction of accessible housing.)	12	42	57	60	171
Neighborhood or community development policies (Example: Policies that encourage development in narrowly defined areas of the community.)	19	43	50	59	171
Barriers that limit access to government services, such as a lack of transportation, employment, or social services	40	36	35	60	171
Any local government actions or regulations in your community that act as a barrier to fair housing choice	21	41	46	63	171

Table VI.B.12.8
Fair Housing in the Public Sector

Salem
2021 Fair Housing Survey

Question	Not at all	Slightly	Moderately	Significantly	Don't Know	Missing	Total
Are you and/or your community affected by lack of access to any of these factors listed below?							
Access to public transportation to schools, work, health care, services	40	25	19	24	6	57	171
Access to good nutrition, healthy food, fresh vegetables, etc	62	10	17	17	6	59	171
Access to school choice	38	11	16	18	30	58	171
Access to proficient public schools	36	16	13	20	27	59	171
Access to parks, libraries, other public facilities	48	24	19	16	7	57	171
Access to health care	47	16	21	20	9	58	171
Access to mental health care	31	9	16	40	18	57	171
Access for seniors and/or people with disabilities to public transportation	27	19	16	27	23	59	171
Access to affordable housing	19	10	18	54	13	57	171
Access to affordable public housing	21	5	16	47	24	58	171
Access for acceptance of housing choice vouchers	21	3	6	31	53	57	171
Access to education about fair housing laws	23	12	15	23	40	58	171

Table VI.B.12.9
Fair Housing in the Public Sector

Salem
2021 Fair Housing Survey

Question	Not at all	Slightly	Moderately	Significantly	Don't Know	Missing	Total
Do you think these issues are happening in Marion County? If so, how much are the issues impacting your community?							
Segregation	14	10	28	33	19	67	171
Concentrations of racial or ethnic minorities	9	17	28	37	19	61	171
Concentrations of poverty	7	13	25	62	5	59	171
Differences in access to housing opportunities for people of various income, races, ethnicity, genders, family status	12	16	22	42	21	58	171
Greater share of housing problems for those at lower incomes, of a specific race or ethnicity or national origin, disability, gender, or family status.	9	12	16	62	15	57	171
Challenges for persons with disabilities	5	10	30	43	24	59	171
Lack of housing discrimination enforcement	11	6	15	23	57	59	171
Lack of affordable single-family houses	5	5	16	74	12	59	171
Lack of affordable rental housing	5	8	13	80	8	57	171
Lack of acceptance of housing choice vouchers	8	6	7	30	62	58	171
No or limited education about fair housing laws	14	9	16	32	43	57	171
Gentrification and displacement due to economic pressures	6	19	21	36	30	59	171

Table VI.B.12.10
Federal, State, and Local Fair Housing Laws
 Salem
 2021 Fair Housing Survey Data

Question	Yes	No	Don't Know	Missing	Total
Are you aware of any fair housing ordinance, regulation, or plan in Marion County outside of the City of Salem?	7	82	22	60	171
Are you aware of any policies or practices for "affirmatively furthering fair housing" in Marion County outside of the City of Salem? Affirmatively Furthering Fair Housing means taking meaningful actions that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected class.	4	79	28	60	171

Housing Needs Assessment Survey Data: Scotts Mills

Table VI.B.13.1 What Community do you live in? Scotts Mills 2021 Fair Housing Survey	
Community	Number of Respondents:
Aumsville	0
Aurora	0
Detroit	0
Donald	0
Gates	0
Gervais	0
Hubbard	0
Idanha	0
Jefferson	0
Keizer	0
Mill City	0
Mount Angel	0
Salem	0
Scotts Mills	1
Silverton	0
St. Paul	0
Stayton	0
Sublimity	0
Tuner	0
Woodburn	0
Other	0
Total	1

Table VI.B.13.2 What is your primary role in the housing industry? Scotts Mills 2021 Fair Housing Survey	
Role	Total
Homeowner	0
Renter	1
Appraisal	0
Construction/Development	0
Insurance	0
Law/Legal Services	0
Lending/Mortgage Industry	0
Local Government	0
Property Management	0
Real estate sales/brokerage	0
Service Provider	0
Other	0
Missing	0
Total	1

Table VI.B.13.3	
How familiar are you with Fair Housing Laws	
Scotts Mills 2021 Fair Housing Survey	
Response	Total
Not Familiar	0
Somewhat Familiar	1
Very Familiar	0
Missing	0
Total	1

Table VI.B.13.4					
Federal, State, and Local Fair Housing Laws					
Scotts Mills 2021 Fair Housing Survey Data					
Question	Yes	No	Don't Know	Missing	Total
Do you think fair housing laws are difficult to understand or follow?	1	0	0	0	1
Do you know where to go to file a complaint if they felt their fair housing rights had been violated?	0	1	0	0	1
Outreach and education activities, such as training and seminars, are used to help people better understand their rights and obligations under fair housing law.	0	1	0	0	1
Are you aware of the educational activities or training opportunities available to you to learn about fair housing laws?	0	1	0	0	1
If you answered "yes" to the previous question, have you participated in fair housing activities or training?	0	1	0	0	1

Table VI.B.13.5
If you have received fair housing training, where did you receive training or how did you receive training?
 Scotts Mills
 2021 Fair Housing Survey

Response	Total
Through legal consultant	0
Online program or webinar	0
Seminar	0
Discussion topic at a meeting	0
Local jurisdiction	0

Table VI.B.13.6
Barriers to Fair Housing in the Private Sector
 Scotts Mills
 2021 Fair Housing Survey Data

Question	Yes	No	Don't Know	Missing	Total
Are you aware of any impediments to fair housing choice in Marion County in the following areas?					
The rental housing market (Example: Refusing to rent based on religion or color.)	1	0	0	0	1
The real estate industry (Example: Only showing properties in certain areas to families with children.)	0	0	1	0	1
The mortgage and home lending industry (Example: Offering higher interest rates only to women or racial minorities.)	0	0	1	0	1
Housing construction and design fields (Example: New rental complexes built with narrow doorways that do not allow wheelchair accessibility.)	1	0	0	0	1
The home insurance industry (Example: Limiting policies and coverage for racial minorities.)	0	0	1	0	1
The home appraisal industry (Example: Basing home values on the ethnic composition of neighborhoods.)	0	0	1	0	1
Any other housing services	0	0	1	0	1

Table VI.B.13.7					
Barriers to Fair Housing in the Public Sector					
Scotts Mills					
2021 Fair Housing Survey Data					
Question	Yes	No	Don't Know	Missing	Total
Are you aware of any impediments to fair housing choice in Marion County in the following areas?					
The public rental housing market (Example: Refusing to rent based on religion or color.)	0	0	1	0	1
The real estate industry (Example: Only showing properties in certain areas to families with children.)	0	0	1	0	1
The mortgage and home lending industry (Example: Offering higher interest rates only to women or racial minorities.)	0	0	1	0	1
Publicly constructed housing (Example: New rental complexes built with narrow doorways that do not allow wheelchair accessibility.)	1	0	0	0	1
The home insurance industry (Example: Limiting policies and coverage for racial minorities.)	0	0	1	0	1
The home appraisal industry (Example: Basing home values on the ethnic composition of neighborhoods.)	0	0	1	0	1
Land use policies (Example: Policies that concentrate multi-family housing in limited areas.)	0	0	1	0	1
Zoning laws (Example: Laws that restrict placement of group homes.)	0	0	1	0	1
Occupancy standards or health and safety codes (Example: Codes being inadequately enforced in immigrant communities compared to other areas.)	0	0	1	0	1
Property assessment and tax policies (Example: Lack of tax incentives for making reasonable accommodations or modifications for persons with disabilities.)	0	0	1	0	1
The permitting process (Example: Not offering written documents on procedures in alternate languages.)	0	0	1	0	1
Housing construction standards (Example: Lack of or confusing guidelines for construction of accessible housing.)	0	0	1	0	1
Neighborhood or community development policies (Example: Policies that encourage development in narrowly defined areas of the community.)	0	0	1	0	1
Barriers that limit access to government services, such as a lack of transportation, employment, or social services	0	0	1	0	1
Any local government actions or regulations in your community that act as a barrier to fair housing choice	0	0	1	0	1

Table VI.B.13.8
Fair Housing in the Public Sector

Scotts Mills
2021 Fair Housing Survey

Question	Not at all	Slightly	Moderately	Significantly	Don't Know	Missing	Total
Are you and/or your community affected by lack of access to any of these factors listed below?							
Access to public transportation to schools, work, health care, services	0	0	0	1	0	0	1
Access to good nutrition, healthy food, fresh vegetables, etc	0	0	1	0	0	0	1
Access to school choice	0	0	0	1	0	0	1
Access to proficient public schools	0	0	0	1	0	0	1
Access to parks, libraries, other public facilities	0	0	0	1	0	0	1
Access to health care	0	0	0	1	0	0	1
Access to mental health care	0	0	0	1	0	0	1
Access for seniors and/or people with disabilities to public transportation	0	0	0	1	0	0	1
Access to affordable housing	0	1	0	0	0	0	1
Access to affordable public housing	1	0	0	0	0	0	1
Access for acceptance of housing choice vouchers	0	0	0	0	1	0	1
Access to education about fair housing laws	0	0	0	0	1	0	1

Table VI.B.13.9
Fair Housing in the Public Sector

Scotts Mills
2021 Fair Housing Survey

Question	Not at all	Slightly	Moderately	Significantly	Don't Know	Missing	Total
Do you think these issues are happening in Marion County? If so, how much are the issues impacting your community?							
Segregation	1	0	0	0	0	0	1
Concentrations of racial or ethnic minorities	1	0	0	0	0	0	1
Concentrations of poverty	0	0	1	0	0	0	1
Differences in access to housing opportunities for people of various income, races, ethnicity, genders, family status	1	0	0	0	0	0	1
Greater share of housing problems for those at lower incomes, of a specific race or ethnicity or national origin, disability, gender, or family status.	0	1	0	0	0	0	1
Challenges for persons with disabilities	0	1	0	0	0	0	1
Lack of housing discrimination enforcement	0	0	0	0	1	0	1
Lack of affordable single-family houses	1	0	0	0	0	0	1
Lack of affordable rental housing	0	1	0	0	0	0	1
Lack of acceptance of housing choice vouchers	0	0	0	0	1	0	1
No or limited education about fair housing laws	0	0	0	1	0	0	1
Gentrification and displacement due to economic pressures	1	0	0	0	0	0	1

Table VI.B.13.10
Federal, State, and Local Fair Housing Laws
 Scotts Mills
 2021 Fair Housing Survey Data

Question	Yes	No	Don't Know	Missing	Total
Are you aware of any fair housing ordinance, regulation, or plan in Marion County outside of the City of Salem?	0	1	0	0	1
Are you aware of any policies or practices for "affirmatively furthering fair housing" in Marion County outside of the City of Salem? Affirmatively Furthering Fair Housing means taking meaningful actions that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected class.	0	1	0	0	1

Housing Needs Assessment Survey Data: Silverton

Table VI.B.14.1 What Community do you live in? Silverton 2021 Fair Housing Survey	
Community	Number of Respondents:
Aumsville	0
Aurora	0
Detroit	0
Donald	0
Gates	0
Gervais	0
Hubbard	0
Idanha	0
Jefferson	0
Keizer	0
Mill City	0
Mount Angel	0
Salem	0
Scotts Mills	0
Silverton	18
St. Paul	0
Stayton	0
Sublimity	0
Tuner	0
Woodburn	0
Other	0
Total	18

Table VI.B.14.2 What is your primary role in the housing industry? Silverton 2021 Fair Housing Survey	
Role	Total
Homeowner	0
Renter	12
Appraisal	2
Construction/Development	0
Insurance	1
Law/Legal Services	0
Lending/Mortgage Industry	0
Local Government	0
Property Management	2
Real estate sales/brokerage	0
Service Provider	0
Other	0
Missing	0
Total	18

Table VI.B.14.3	
How familiar are you with Fair Housing Laws	
Silverton 2021 Fair Housing Survey	
Response	Total
Not Familiar	3
Somewhat Familiar	14
Very Familiar	0
Missing	1
Total	18

Table VI.B.14.4					
Federal, State, and Local Fair Housing Laws					
Silverton 2021 Fair Housing Survey Data					
Question	Yes	No	Don't Know	Missing	Total
Do you think fair housing laws are difficult to understand or follow?	4	6	7	1	18
Do you know where to go to file a complaint if they felt their fair housing rights had been violated?	6	11	0	1	18
Outreach and education activities, such as training and seminars, are used to help people better understand their rights and obligations under fair housing law. Are you aware of the educational activities or training opportunities available to you to learn about fair housing laws?	2	15	0	1	18
If you answered "yes" to the previous question, have you participated in fair housing activities or training?	1	3	0	14	18

Table VI.B.14.5
If you have received fair housing training,
where did you receive training or how did you
receive training?
 Silverton
 2021 Fair Housing Survey

Response	Total
Through legal consultant	0
Online program or webinar	0
Seminar	0
Discussion topic at a meeting	2
Local jurisdiction	1

Table VI.B.14.6
Barriers to Fair Housing in the Private Sector
 Silverton
 2021 Fair Housing Survey Data

Question	Yes	No	Don't Know	Missing	Total
Are you aware of any impediments to fair housing choice in Marion County in the following areas?					
The rental housing market (Example: Refusing to rent based on religion or color.)	6	8	3	1	18
The real estate industry (Example: Only showing properties in certain areas to families with children.)	4	8	5	1	18
The mortgage and home lending industry (Example: Offering higher interest rates only to women or racial minorities.)	3	9	5	1	18
Housing construction and design fields (Example: New rental complexes built with narrow doorways that do not allow wheelchair accessibility.)	4	7	6	1	18
The home insurance industry (Example: Limiting policies and coverage for racial minorities.)	2	8	7	1	18
The home appraisal industry (Example: Basing home values on the ethnic composition of neighborhoods.)	2	8	7	1	18
Any other housing services	0	8	5	5	18

Table VI.B.14.7
Barriers to Fair Housing in the Public Sector

Silverton
 2021 Fair Housing Survey Data

Question	Yes	No	Don't Know	Missing	Total
Are you aware of any impediments to fair housing choice in Marion County in the following areas?					
The public rental housing market (Example: Refusing to rent based on religion or color.)	3	8	1	6	18
The real estate industry (Example: Only showing properties in certain areas to families with children.)	2	8	2	6	18
The mortgage and home lending industry (Example: Offering higher interest rates only to women or racial minorities.)	1	8	3	6	18
Publicly constructed housing (Example: New rental complexes built with narrow doorways that do not allow wheelchair accessibility.)	2	8	2	6	18
The home insurance industry (Example: Limiting policies and coverage for racial minorities.)	1	8	3	6	18
The home appraisal industry (Example: Basing home values on the ethnic composition of neighborhoods.)	2	8	2	6	18
Land use policies (Example: Policies that concentrate multi-family housing in limited areas.)	3	7	2	6	18
Zoning laws (Example: Laws that restrict placement of group homes.)	2	8	2	6	18
Occupancy standards or health and safety codes (Example: Codes being inadequately enforced in immigrant communities compared to other areas.)	1	8	3	6	18
Property assessment and tax policies (Example: Lack of tax incentives for making reasonable accommodations or modifications for persons with disabilities.)	2	8	2	6	18
The permitting process (Example: Not offering written documents on procedures in alternate languages.)	1	8	3	6	18
Housing construction standards (Example: Lack of or confusing guidelines for construction of accessible housing.)	2	8	2	6	18
Neighborhood or community development policies (Example: Policies that encourage development in narrowly defined areas of the community.)	4	7	1	6	18
Barriers that limit access to government services, such as a lack of transportation, employment, or social services	4	7	1	6	18
Any local government actions or regulations in your community that act as a barrier to fair housing choice	5	6	1	6	18

Table VI.B.14.8
Fair Housing in the Public Sector

Silverton
2021 Fair Housing Survey

Question	Not at all	Slightly	Moderately	Significantly	Don't Know	Missing	Total
Are you and/or your community affected by lack of access to any of these factors listed below?							
Access to public transportation to schools, work, health care, services	3	0	3	5	1	6	18
Access to good nutrition, healthy food, fresh vegetables, etc	6	2	2	1	1	6	18
Access to school choice	7	1	1	0	3	6	18
Access to proficient public schools	7	2	1	0	1	7	18
Access to parks, libraries, other public facilities	8	1	1	1	1	6	18
Access to health care	5	3	1	1	2	6	18
Access to mental health care	3	2	2	3	2	6	18
Access for seniors and/or people with disabilities to public transportation	2	0	5	3	2	6	18
Access to affordable housing	2	1	3	4	2	6	18
Access to affordable public housing	2	0	4	3	3	6	18
Access for acceptance of housing choice vouchers	2	0	3	3	4	6	18
Access to education about fair housing laws	2	2	2	2	4	6	18

Table VI.B.14.9
Fair Housing in the Public Sector

Silverton
2021 Fair Housing Survey

Question	Not at all	Slightly	Moderately	Significantly	Don't Know	Missing	Total
Do you think these issues are happening in Marion County? If so, how much are the issues impacting your community?							
Segregation	3	3	1	1	2	8	18
Concentrations of racial or ethnic minorities	4	1	3	1	2	7	18
Concentrations of poverty	2	3	2	3	2	6	18
Differences in access to housing opportunities for people of various income, races, ethnicity, genders, family status	3	2	1	3	3	6	18
Greater share of housing problems for those at lower incomes, of a specific race or ethnicity or national origin, disability, gender, or family status.	3	1	1	4	3	6	18
Challenges for persons with disabilities	2	1	0	6	3	6	18
Lack of housing discrimination enforcement	4	1	1	2	4	6	18
Lack of affordable single-family houses	2	0	3	5	2	6	18
Lack of affordable rental housing	1	1	2	5	3	6	18
Lack of acceptance of housing choice vouchers	3	0	0	4	5	6	18
No or limited education about fair housing laws	2	1	2	3	4	6	18
Gentrification and displacement due to economic pressures	5	0	0	5	2	6	18

Table VI.B.14.10
Federal, State, and Local Fair Housing Laws
 Silverton
 2021 Fair Housing Survey Data

Question	Yes	No	Don't Know	Missing	Total
Are you aware of any fair housing ordinance, regulation, or plan in Marion County outside of the City of Salem?	1	8	3	6	18
Are you aware of any policies or practices for "affirmatively furthering fair housing" in Marion County outside of the City of Salem? Affirmatively Furthering Fair Housing means taking meaningful actions that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected class.	0	7	5	6	18

Housing Needs Assessment Survey Data: St. Paul

Table VI.B.15.1 What Community do you live in? St. Paul 2021 Fair Housing Survey	
Community	Number of Respondents:
Aumsville	0
Aurora	0
Detroit	0
Donald	0
Gates	0
Gervais	0
Hubbard	0
Idanha	0
Jefferson	0
Keizer	0
Mill City	0
Mount Angel	0
Salem	0
Scotts Mills	0
Silverton	0
St. Paul	2
Stayton	0
Sublimity	0
Turner	0
Woodburn	0
Other	0
Total	2

Table VI.B.15.2 What is your primary role in the housing industry? St. Paul 2021 Fair Housing Survey	
Role	Total
Homeowner	0
Renter	2
Appraisal	0
Construction/Development	0
Insurance	0
Law/Legal Services	0
Lending/Mortgage Industry	0
Local Government	0
Property Management	0
Real estate sales/brokerage	0
Service Provider	0
Other	0
Missing	0
Total	2

Table VI.B.15.3	
How familiar are you with Fair Housing Laws	
St. Paul	
2021 Fair Housing Survey	
Response	Total
Not Familiar	0
Somewhat Familiar	0
Very Familiar	2
Missing	0
Total	2

Table VI.B.15.4					
Federal, State, and Local Fair Housing Laws					
St. Paul					
2021 Fair Housing Survey Data					
Question	Yes	No	Don't Know	Missing	Total
Do you think fair housing laws are difficult to understand or follow?	2	0	0	0	2
Do you know where to go to file a complaint if they felt their fair housing rights had been violated?	2	0	0	0	2
Outreach and education activities, such as training and seminars, are used to help people better understand their rights and obligations under fair housing law. Are you aware of the educational activities or training opportunities available to you to learn about fair housing laws?	1	1	0	0	2
If you answered "yes" to the previous question, have you participated in fair housing activities or training?	0	1	0	1	2

Table VI.B.15.5
If you have received fair housing training,
where did you receive training or how did you
receive training?

St. Paul
2021 Fair Housing Survey

Response	Total
Through legal consultant	0
Online program or webinar	1
Seminar	0
Discussion topic at a meeting	0
Local jurisdiction	0

Table VI.B.15.6
Barriers to Fair Housing in the Private Sector

St. Paul
2021 Fair Housing Survey Data

Question	Yes	No	Don't Know	Missing	Total
Are you aware of any impediments to fair housing choice in Marion County in the following areas?					
The rental housing market (Example: Refusing to rent based on religion or color.)	0	2	0	0	2
The real estate industry (Example: Only showing properties in certain areas to families with children.)	0	2	0	0	2
The mortgage and home lending industry (Example: Offering higher interest rates only to women or racial minorities.)	0	2	0	0	2
Housing construction and design fields (Example: New rental complexes built with narrow doorways that do not allow wheelchair accessibility.)	0	1	1	0	2
The home insurance industry (Example: Limiting policies and coverage for racial minorities.)	0	1	1	0	2
The home appraisal industry (Example: Basing home values on the ethnic composition of neighborhoods.)	0	1	1	0	2
Any other housing services	0	1	0	1	2

Table VI.B.15.7					
Barriers to Fair Housing in the Public Sector					
St. Paul					
2021 Fair Housing Survey Data					
Question	Yes	No	Don't Know	Missing	Total
Are you aware of any impediments to fair housing choice in Marion County in the following areas?					
The public rental housing market (Example: Refusing to rent based on religion or color.)	0	1	1	0	2
The real estate industry (Example: Only showing properties in certain areas to families with children.)	0	1	1	0	2
The mortgage and home lending industry (Example: Offering higher interest rates only to women or racial minorities.)	0	0	1	1	2
Publicly constructed housing (Example: New rental complexes built with narrow doorways that do not allow wheelchair accessibility.)	0	1	1	0	2
The home insurance industry (Example: Limiting policies and coverage for racial minorities.)	0	0	1	1	2
The home appraisal industry (Example: Basing home values on the ethnic composition of neighborhoods.)	0	1	1	0	2
Land use policies (Example: Policies that concentrate multi-family housing in limited areas.)	0	1	1	0	2
Zoning laws (Example: Laws that restrict placement of group homes.)	0	1	1	0	2
Occupancy standards or health and safety codes (Example: Codes being inadequately enforced in immigrant communities compared to other areas.)	1	1	0	0	2
Property assessment and tax policies (Example: Lack of tax incentives for making reasonable accommodations or modifications for persons with disabilities.)	0	2	0	0	2
The permitting process (Example: Not offering written documents on procedures in alternate languages.)	1	1	0	0	2
Housing construction standards (Example: Lack of or confusing guidelines for construction of accessible housing.)	0	2	0	0	2
Neighborhood or community development policies (Example: Policies that encourage development in narrowly defined areas of the community.)	0	2	0	0	2
Barriers that limit access to government services, such as a lack of transportation, employment, or social services	0	2	0	0	2
Any local government actions or regulations in your community that act as barriers to fair housing choice	1	1	0	0	2

Table VI.B.15.8
Fair Housing in the Public Sector

St. Paul
2021 Fair Housing Survey

Question	Not at all	Slightly	Moderately	Significantly	Don't Know	Missing	Total
Are you and/or your community affected by lack of access to any of these factors listed below?							
Access to public transportation to schools, work, health care, services	0	0	1	1	0	0	2
Access to good nutrition, healthy food, fresh vegetables, etc	0	0	0	0	1	1	2
Access to school choice	1	0	1	0	0	0	2
Access to proficient public schools	1	0	0	0	1	0	2
Access to parks, libraries, other public facilities	0	1	0	1	0	0	2
Access to health care	0	1	0	1	0	0	2
Access to mental health care	0	1	0	1	0	0	2
Access for seniors and/or people with disabilities to public transportation	0	0	1	1	0	0	2
Access to affordable housing	0	0	1	1	0	0	2
Access to affordable public housing	2	0	0	0	0	0	2
Access for acceptance of housing choice vouchers	0	0	0	0	1	1	2
Access to education about fair housing laws	1	0	1	0	0	0	2

Table VI.B.15.9
Fair Housing in the Public Sector

St. Paul
2021 Fair Housing Survey

Question	Not at all	Slightly	Moderately	Significantly	Don't Know	Missing	Total
Do you think these issues are happening in Marion County? If so, how much are the issues impacting your community?							
Segregation	1	0	0	0	0	1	2
Concentrations of racial or ethnic minorities	1	0	0	1	0	0	2
Concentrations of poverty	1	1	0	0	0	0	2
Differences in access to housing opportunities for people of various income, races, ethnicity, genders, family status	0	0	2	0	0	0	2
Greater share of housing problems for those at lower incomes, of a specific race or ethnicity or national origin, disability, gender, or family status.	0	1	0	1	0	0	2
Challenges for persons with disabilities	0	1	0	0	1	0	2
Lack of housing discrimination enforcement	1	0	0	1	0	0	2
Lack of affordable single-family houses	0	0	1	1	0	0	2
Lack of affordable rental housing	0	0	1	1	0	0	2
Lack of acceptance of housing choice vouchers	1	0	0	0	1	0	2
No or limited education about fair housing laws	1	0	0	0	1	0	2
Gentrification and displacement due to economic pressures	1	0	1	0	0	0	2

Table VI.B.15.10
Federal, State, and Local Fair Housing Laws
 St. Paul
 2021 Fair Housing Survey Data

Question	Yes	No	Don't Know	Missing	Total
Are you aware of any fair housing ordinance, regulation, or plan in Marion County outside of the City of Salem?	1	1	0	0	2
Are you aware of any policies or practices for "affirmatively furthering fair housing" in Marion County outside of the City of Salem? Affirmatively Furthering Fair Housing means taking meaningful actions that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected class.	1	1	0	0	2

Housing Needs Assessment Survey Data: Stayton

Table VI.B.16.1 What Community do you live in? Stayton 2021 Fair Housing Survey	
Community	Number of Respondents:
Aumsville	0
Aurora	0
Detroit	0
Donald	0
Gates	0
Gervais	0
Hubbard	0
Idanha	0
Jefferson	0
Keizer	0
Mill City	0
Mount Angel	0
Salem	0
Scotts Mills	0
Silverton	0
St. Paul	0
Stayton	4
Sublimity	0
Tuner	0
Woodburn	0
Other	0
Total	4

Table VI.B.16.2 What is your primary role in the housing industry? Stayton 2021 Fair Housing Survey	
Role	Total
Homeowner	0
Renter	3
Appraisal	0
Construction/Development	0
Insurance	0
Law/Legal Services	0
Lending/Mortgage Industry	0
Local Government	0
Property Management	1
Real estate sales/brokerage	0
Service Provider	0
Other	0
Missing	0
Total	4

Table VI.B.16.3	
How familiar are you with Fair Housing Laws	
Stayton 2021 Fair Housing Survey	
Response	Total
Not Familiar	0
Somewhat Familiar	3
Very Familiar	1
Missing	0
Total	4

Table VI.B.16.4					
Federal, State, and Local Fair Housing Laws					
Stayton 2021 Fair Housing Survey Data					
Question	Yes	No	Don't Know	Missing	Total
Do you think fair housing laws are difficult to understand or follow?	2	2	0	0	4
Do you know where to go to file a complaint if they felt their fair housing rights had been violated?	2	2	0	0	4
Outreach and education activities, such as training and seminars, are used to help people better understand their rights and obligations under fair housing law. Are you aware of the educational activities or training opportunities available to you to learn about fair housing laws?	1	3	0	0	4
If you answered "yes" to the previous question, have you participated in fair housing activities or training?	1	0	0	3	4

Table VI.B.16.5
If you have received fair housing training, where did you receive training or how did you receive training?
 Stayton
 2021 Fair Housing Survey

Response	Total
Through legal consultant	0
Online program or webinar	1
Seminar	1
Discussion topic at a meeting	1
Local jurisdiction	0

Table VI.B.16.6
Barriers to Fair Housing in the Private Sector
 Stayton
 2021 Fair Housing Survey Data

Question	Yes	No	Don't Know	Missing	Total
Are you aware of any impediments to fair housing choice in Marion County in the following areas?					
The rental housing market (Example: Refusing to rent based on religion or color.)	0	2	1	1	4
The real estate industry (Example: Only showing properties in certain areas to families with children.)	0	2	1	1	4
The mortgage and home lending industry (Example: Offering higher interest rates only to women or racial minorities.)	0	2	1	1	4
Housing construction and design fields (Example: New rental complexes built with narrow doorways that do not allow wheelchair accessibility.)	0	2	1	1	4
The home insurance industry (Example: Limiting policies and coverage for racial minorities.)	0	2	1	1	4
The home appraisal industry (Example: Basing home values on the ethnic composition of neighborhoods.)	0	2	1	1	4
Any other housing services	0	1	2	1	4

Table VI.B.16.7
Barriers to Fair Housing in the Public Sector

Stayton
 2021 Fair Housing Survey Data

Question	Yes	No	Don't Know	Missing	Total
Are you aware of any impediments to fair housing choice in Marion County in the following areas?					
The public rental housing market (Example: Refusing to rent based on religion or color.)	0	2	1	1	4
The real estate industry (Example: Only showing properties in certain areas to families with children.)	0	2	1	1	4
The mortgage and home lending industry (Example: Offering higher interest rates only to women or racial minorities.)	0	2	1	1	4
Publicly constructed housing (Example: New rental complexes built with narrow doorways that do not allow wheelchair accessibility.)	0	2	1	1	4
The home insurance industry (Example: Limiting policies and coverage for racial minorities.)	0	2	1	1	4
The home appraisal industry (Example: Basing home values on the ethnic composition of neighborhoods.)	0	2	1	1	4
Land use policies (Example: Policies that concentrate multi-family housing in limited areas.)	1	1	1	1	4
Zoning laws (Example: Laws that restrict placement of group homes.)	0	2	1	1	4
Occupancy standards or health and safety codes (Example: Codes being inadequately enforced in immigrant communities compared to other areas.)	0	2	1	1	4
Property assessment and tax policies (Example: Lack of tax incentives for making reasonable accommodations or modifications for persons with disabilities.)	0	2	1	1	4
The permitting process (Example: Not offering written documents on procedures in alternate languages.)	1	1	1	1	4
Housing construction standards (Example: Lack of or confusing guidelines for construction of accessible housing.)	0	2	1	1	4
Neighborhood or community development policies (Example: Policies that encourage development in narrowly defined areas of the community.)	0	2	1	1	4
Barriers that limit access to government services, such as a lack of transportation, employment, or social services	0	2	1	1	4
Any local government actions or regulations in your community that act as barriers to fair housing choice	0	2	1	1	4

Table VI.B.16.8
Fair Housing in the Public Sector

Stayton
2021 Fair Housing Survey

Question	Not at all	Slightly	Moderately	Significantly	Don't Know	Missing	Total
Are you and/or your community affected by lack of access to any of these factors listed below?							
Access to public transportation to schools, work, health care, services	1	0	1	0	1	1	4
Access to good nutrition, healthy food, fresh vegetables, etc	3	0	0	0	0	1	4
Access to school choice	1	2	0	0	0	1	4
Access to proficient public schools	2	0	1	0	0	1	4
Access to parks, libraries, other public facilities	1	2	0	0	0	1	4
Access to health care	2	0	1	0	0	1	4
Access to mental health care	1	0	0	1	1	1	4
Access for seniors and/or people with disabilities to public transportation	1	0	0	1	1	1	4
Access to affordable housing	1	1	0	1	0	1	4
Access to affordable public housing	1	0	0	1	1	1	4
Access for acceptance of housing choice vouchers	1	0	0	1	1	1	4
Access to education about fair housing laws	1	0	0	0	2	1	4

Table VI.B.16.9
Fair Housing in the Public Sector

Stayton
2021 Fair Housing Survey

Question	Not at all	Slightly	Moderately	Significantly	Don't Know	Missing	Total
Do you think these issues are happening in Marion County? If so, how much are the issues impacting your community?							
Segregation	2	0	0	0	1	1	4
Concentrations of racial or ethnic minorities	0	0	1	1	1	1	4
Concentrations of poverty	0	2	1	0	0	1	4
Differences in access to housing opportunities for people of various income, races, ethnicity, genders, family status	2	0	1	0	0	1	4
Greater share of housing problems for those at lower incomes, of a specific race or ethnicity or national origin, disability, gender, or family status.	0	2	0	0	1	1	4
Challenges for persons with disabilities	0	1	0	1	1	1	4
Lack of housing discrimination enforcement	1	0	0	0	2	1	4
Lack of affordable single-family houses	0	0	2	1	0	1	4
Lack of affordable rental housing	0	0	1	2	0	1	4
Lack of acceptance of housing choice vouchers	1	0	0	0	2	1	4
No or limited education about fair housing laws	1	1	0	0	1	1	4
Gentrification and displacement due to economic pressures	2	0	0	0	1	1	4

Table VI.B.16.10
Federal, State, and Local Fair Housing Laws
 Stayton
 2021 Fair Housing Survey Data

Question	Yes	No	Don't Know	Missing	Total
Are you aware of any fair housing ordinance, regulation, or plan in Marion County outside of the City of Salem?	1	1	1	1	4
Are you aware of any policies or practices for "affirmatively furthering fair housing" in Marion County outside of the City of Salem? Affirmatively Furthering Fair Housing means taking meaningful actions that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected class.	1	1	1	1	4

Housing Needs Assessment Survey Data: Sublimity

Table VI.B.17.1 What Community do you live in? Sublimity 2021 Fair Housing Survey	
Community	Number of Respondents:
Aumsville	0
Aurora	0
Detroit	0
Donald	0
Gates	0
Gervais	0
Hubbard	0
Idanha	0
Jefferson	0
Keizer	0
Mill City	0
Mount Angel	0
Salem	0
Scotts Mills	0
Silverton	0
St. Paul	0
Stayton	0
Sublimity	3
Tuner	0
Woodburn	0
Other	0
Total	3

Table VI.B.17.2 What is your primary role in the housing industry? Sublimity 2021 Fair Housing Survey	
Role	Total
Homeowner	0
Renter	3
Appraisal	0
Construction/Development	0
Insurance	0
Law/Legal Services	0
Lending/Mortgage Industry	0
Local Government	0
Property Management	0
Real estate sales/brokerage	0
Service Provider	0
Other	0
Missing	0
Total	3

Table VI.B.17.3	
How familiar are you with Fair Housing Laws	
Sublimity 2021 Fair Housing Survey	
Response	Total
Not Familiar	1
Somewhat Familiar	2
Very Familiar	0
Missing	0
Total	3

Table VI.B.17.4					
Federal, State, and Local Fair Housing Laws					
Sublimity 2021 Fair Housing Survey Data					
Question	Yes	No	Don't Know	Missing	Total
Do you think fair housing laws are difficult to understand or follow?	0	2	1	0	3
Do you know where to go to file a complaint if they felt their fair housing rights had been violated?	0	3	0	0	3
Outreach and education activities, such as training and seminars, are used to help people better understand their rights and obligations under fair housing law.	0	2	0	1	3
Are you aware of the educational activities or training opportunities available to you to learn about fair housing laws?	0	2	0	1	3
If you answered "yes" to the previous question, have you participated in fair housing activities or training?	0	0	0	3	3

Table VI.B.17.5
If you have received fair housing training, where did you receive training or how did you receive training?
 Sublimity
 2021 Fair Housing Survey

Response	Total
Through legal consultant	0
Online program or webinar	0
Seminar	0
Discussion topic at a meeting	0
Local jurisdiction	1

Table VI.B.17.6
Barriers to Fair Housing in the Private Sector
 Sublimity
 2021 Fair Housing Survey Data

Question	Yes	No	Don't Know	Missing	Total
Are you aware of any impediments to fair housing choice in Marion County in the following areas?					
The rental housing market (Example: Refusing to rent based on religion or color.)	0	2	0	1	3
The real estate industry (Example: Only showing properties in certain areas to families with children.)	0	2	0	1	3
The mortgage and home lending industry (Example: Offering higher interest rates only to women or racial minorities.)	0	2	0	1	3
Housing construction and design fields (Example: New rental complexes built with narrow doorways that do not allow wheelchair accessibility.)	0	2	0	1	3
The home insurance industry (Example: Limiting policies and coverage for racial minorities.)	0	2	0	1	3
The home appraisal industry (Example: Basing home values on the ethnic composition of neighborhoods.)	0	2	0	1	3
Any other housing services	0	2	0	1	3

Table VI.B.17.7
Barriers to Fair Housing in the Public Sector

Sublimity
 2021 Fair Housing Survey Data

Question	Yes	No	Don't Know	Missing	Total
Are you aware of any impediments to fair housing choice in Marion County in the following areas?					
The public rental housing market (Example: Refusing to rent based on religion or color.)	0	2	0	1	3
The real estate industry (Example: Only showing properties in certain areas to families with children.)	0	2	0	1	3
The mortgage and home lending industry (Example: Offering higher interest rates only to women or racial minorities.)	0	2	0	1	3
Publicly constructed housing (Example: New rental complexes built with narrow doorways that do not allow wheelchair accessibility.)	0	2	0	1	3
The home insurance industry (Example: Limiting policies and coverage for racial minorities.)	0	2	0	1	3
The home appraisal industry (Example: Basing home values on the ethnic composition of neighborhoods.)	0	2	0	1	3
Land use policies (Example: Policies that concentrate multi-family housing in limited areas.)	0	2	0	1	3
Zoning laws (Example: Laws that restrict placement of group homes.)	0	2	0	1	3
Occupancy standards or health and safety codes (Example: Codes being inadequately enforced in immigrant communities compared to other areas.)	0	2	0	1	3
Property assessment and tax policies (Example: Lack of tax incentives for making reasonable accommodations or modifications for persons with disabilities.)	0	2	0	1	3
The permitting process (Example: Not offering written documents on procedures in alternate languages.)	0	2	0	1	3
Housing construction standards (Example: Lack of or confusing guidelines for construction of accessible housing.)	0	2	0	1	3
Neighborhood or community development policies (Example: Policies that encourage development in narrowly defined areas of the community.)	0	2	0	1	3
Barriers that limit access to government services, such as a lack of transportation, employment, or social services	0	2	0	1	3
Any local government actions or regulations in your community that act as barriers to fair housing choice	0	2	0	1	3

Table VI.B.17.8
Fair Housing in the Public Sector

Sublimity
2021 Fair Housing Survey

Question	Not at all	Slightly	Moderately	Significantly	Don't Know	Missing	Total
Are you and/or your community affected by lack of access to any of these factors listed below?							
Access to public transportation to schools, work, health care, services	0	0	0	2	0	1	3
Access to good nutrition, healthy food, fresh vegetables, etc	0	1	1	0	0	1	3
Access to school choice	1	0	0	0	1	1	3
Access to proficient public schools	1	0	0	0	1	1	3
Access to parks, libraries, other public facilities	2	0	0	0	0	1	3
Access to health care	2	0	0	0	0	1	3
Access to mental health care	1	0	0	0	1	1	3
Access for seniors and/or people with disabilities to public transportation	0	0	0	1	1	1	3
Access to affordable housing	0	0	0	0	2	1	3
Access to affordable public housing	0	0	0	0	2	1	3
Access for acceptance of housing choice vouchers	0	0	0	0	2	1	3
Access to education about fair housing laws	0	0	0	0	2	1	3

Table VI.B.17.9
Fair Housing in the Public Sector

Sublimity
2021 Fair Housing Survey

Question	Not at all	Slightly	Moderately	Significantly	Don't Know	Missing	Total
Do you think these issues are happening in Marion County? If so, how much are the issues impacting your community?							
Segregation	1	0	1	0	0	1	3
Concentrations of racial or ethnic minorities	1	0	1	0	0	1	3
Concentrations of poverty	1	0	1	0	0	1	3
Differences in access to housing opportunities for people of various income, races, ethnicity, genders, family status	0	0	1	0	1	1	3
Greater share of housing problems for those at lower incomes, of a specific race or ethnicity or national origin, disability, gender, or family status.	0	0	1	0	1	1	3
Challenges for persons with disabilities	0	0	1	0	1	1	3
Lack of housing discrimination enforcement	0	0	1	0	1	1	3
Lack of affordable single-family houses	0	1	0	1	0	1	3
Lack of affordable rental housing	0	1	0	1	0	1	3
Lack of acceptance of housing choice vouchers	0	0	1	0	1	1	3
No or limited education about fair housing laws	0	0	1	0	1	1	3
Gentrification and displacement due to economic pressures	1	0	1	0	0	1	3

Table VI.B.17.10
Federal, State, and Local Fair Housing Laws
 Sublimity
 2021 Fair Housing Survey Data

Question	Yes	No	Don't Know	Missing	Total
Are you aware of any fair housing ordinance, regulation, or plan in Marion County outside of the City of Salem?	0	1	1	1	3
Are you aware of any policies or practices for "affirmatively furthering fair housing" in Marion County outside of the City of Salem? Affirmatively Furthering Fair Housing means taking meaningful actions that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected class.	0	2	0	1	3

Housing Needs Assessment Survey Data: Turner

Table VI.B.18.1 What Community do you live in? Turner 2021 Fair Housing Survey	
Community	Number of Respondents:
Aumsville	0
Aurora	0
Detroit	0
Donald	0
Gates	0
Gervais	0
Hubbard	0
Idanha	0
Jefferson	0
Keizer	0
Mill City	0
Mount Angel	0
Salem	0
Scotts Mills	0
Silverton	0
St. Paul	0
Stayton	0
Sublimity	0
Turner	4
Woodburn	0
Other	0
Total	4

Table VI.B.18.2 What is your primary role in the housing industry? Turner 2021 Fair Housing Survey	
Role	Total
Homeowner	0
Renter	4
Appraisal	0
Construction/Development	0
Insurance	0
Law/Legal Services	0
Lending/Mortgage Industry	0
Local Government	0
Property Management	0
Real estate sales/brokerage	0
Service Provider	0
Other	0
Missing	0
Total	4

Table VI.B.18.3	
How familiar are you with Fair Housing Laws	
Turner 2021 Fair Housing Survey	
Response	Total
Not Familiar	2
Somewhat Familiar	2
Very Familiar	0
Missing	0
Total	4

Table VI.B.18.4					
Federal, State, and Local Fair Housing Laws					
Turner 2021 Fair Housing Survey Data					
Question	Yes	No	Don't Know	Missing	Total
Do you think fair housing laws are difficult to understand or follow?	1	1	2	0	4
Do you know where to go to file a complaint if they felt their fair housing rights had been violated?	1	3	0	0	4
Outreach and education activities, such as training and seminars, are used to help people better understand their rights and obligations under fair housing law. Are you aware of the educational activities or training opportunities available to you to learn about fair housing laws?	0	3	0	1	4
If you answered "yes" to the previous question, have you participated in fair housing activities or training?	0	0	0	4	4

Table VI.B.18.5
If you have received fair housing training,
where did you receive training or how did you
receive training?

Turner
 2021 Fair Housing Survey

Response	Total
Through legal consultant	0
Online program or webinar	0
Seminar	0
Discussion topic at a meeting	0
Local jurisdiction	0

Table VI.B.18.6
Barriers to Fair Housing in the Private Sector

Turner
 2021 Fair Housing Survey Data

Question	Yes	No	Don't Know	Missing	Total
Are you aware of any impediments to fair housing choice in Marion County in the following areas?					
The rental housing market (Example: Refusing to rent based on religion or color.)	0	1	1	2	4
The real estate industry (Example: Only showing properties in certain areas to families with children.)	0	1	1	2	4
The mortgage and home lending industry (Example: Offering higher interest rates only to women or racial minorities.)	0	1	1	2	4
Housing construction and design fields (Example: New rental complexes built with narrow doorways that do not allow wheelchair accessibility.)	0	1	1	2	4
The home insurance industry (Example: Limiting policies and coverage for racial minorities.)	0	1	1	2	4
The home appraisal industry (Example: Basing home values on the ethnic composition of neighborhoods.)	0	1	1	2	4
Any other housing services	0	1	1	2	4

Table VI.B.18.7
Barriers to Fair Housing in the Public Sector

Tumer
 2021 Fair Housing Survey Data

Question	Yes	No	Don't Know	Missing	Total
Are you aware of any impediments to fair housing choice in Marion County in the following areas?					
The public rental housing market (Example: Refusing to rent based on religion or color.)	0	1	0	3	4
The real estate industry (Example: Only showing properties in certain areas to families with children.)	0	1	1	2	4
The mortgage and home lending industry (Example: Offering higher interest rates only to women or racial minorities.)	0	1	1	2	4
Publicly constructed housing (Example: New rental complexes built with narrow doorways that do not allow wheelchair accessibility.)	0	1	1	2	4
The home insurance industry (Example: Limiting policies and coverage for racial minorities.)	0	1	1	2	4
The home appraisal industry (Example: Basing home values on the ethnic composition of neighborhoods.)	0	1	1	2	4
Land use policies (Example: Policies that concentrate multi-family housing in limited areas.)	1	0	1	2	4
Zoning laws (Example: Laws that restrict placement of group homes.)	1	0	1	2	4
Occupancy standards or health and safety codes (Example: Codes being inadequately enforced in immigrant communities compared to other areas.)	0	1	1	2	4
Property assessment and tax policies (Example: Lack of tax incentives for making reasonable accommodations or modifications for persons with disabilities.)	0	1	1	2	4
The permitting process (Example: Not offering written documents on procedures in alternate languages.)	0	1	1	2	4
Housing construction standards (Example: Lack of or confusing guidelines for construction of accessible housing.)	0	1	1	2	4
Neighborhood or community development policies (Example: Policies that encourage development in narrowly defined areas of the community.)	0	1	1	2	4
Barriers that limit access to government services, such as a lack of transportation, employment, or social services	0	1	1	2	4
Any local government actions or regulations in your community that act as barriers to fair housing choice	0	1	1	2	4

Table VI.B.18.8
Fair Housing in the Public Sector

Turner
2021 Fair Housing Survey

Question	Not at all	Slightly	Moderately	Significantly	Don't Know	Missing	Total
Are you and/or your community affected by lack of access to any of these factors listed below?							
Access to public transportation to schools, work, health care, services	1	0	0	0	1	2	4
Access to good nutrition, healthy food, fresh vegetables, etc	2	0	0	0	0	2	4
Access to school choice	0	0	1	0	1	2	4
Access to proficient public schools	0	0	1	0	1	2	4
Access to parks, libraries, other public facilities	2	0	0	0	0	2	4
Access to health care	2	0	0	0	0	2	4
Access to mental health care	2	0	0	0	0	2	4
Access for seniors and/or people with disabilities to public transportation	1	0	0	0	1	2	4
Access to affordable housing	2	0	0	0	0	2	4
Access to affordable public housing	1	0	0	0	1	2	4
Access for acceptance of housing choice vouchers	1	0	0	0	1	2	4
Access to education about fair housing laws	1	0	0	0	1	2	4

Table VI.B.18.9
Fair Housing in the Public Sector

Turner
2021 Fair Housing Survey

Question	Not at all	Slightly	Moderately	Significantly	Don't Know	Missing	Total
Do you think these issues are happening in Marion County? If so, how much are the issues impacting your community?							
Segregation	2	0	0	0	0	2	4
Concentrations of racial or ethnic minorities	1	1	0	0	0	2	4
Concentrations of poverty	1	1	0	0	0	2	4
Differences in access to housing opportunities for people of various income, races, ethnicity, genders, family status	1	0	0	0	1	2	4
Greater share of housing problems for those at lower incomes, of a specific race or ethnicity or national origin, disability, gender, or family status.	1	0	0	0	1	2	4
Challenges for persons with disabilities	0	1	0	0	1	2	4
Lack of housing discrimination enforcement	1	0	0	0	1	2	4
Lack of affordable single-family houses	1	1	0	0	0	2	4
Lack of affordable rental housing	0	1	0	0	1	2	4
Lack of acceptance of housing choice vouchers	1	0	0	0	1	2	4
No or limited education about fair housing laws	1	0	0	0	1	2	4
Gentrification and displacement due to economic pressures	1	1	0	0	0	2	4

Table VI.B.18.10
Federal, State, and Local Fair Housing Laws

Turner
 2021 Fair Housing Survey Data

Question	Yes	No	Don't Know	Missing	Total
Are you aware of any fair housing ordinance, regulation, or plan in Marion County outside of the City of Salem?	0	2	0	2	4
Are you aware of any policies or practices for "affirmatively furthering fair housing" in Marion County outside of the City of Salem? Affirmatively Furthering Fair Housing means taking meaningful actions that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected class.	0	2	0	2	4

Housing Needs Assessment Survey Data: Woodburn

Table VI.B.19.1 What Community do you live in? Woodburn 2021 Fair Housing Survey	
Community	Number of Respondents:
Aumsville	0
Aurora	0
Detroit	0
Donald	0
Gates	0
Gervais	0
Hubbard	0
Idanha	0
Jefferson	0
Keizer	0
Mill City	0
Mount Angel	0
Salem	0
Scotts Mills	0
Silverton	0
St. Paul	0
Stayton	0
Sublimity	0
Tuner	0
Woodburn	9
Other	0
Total	9

Table VI.B.19.2 What is your primary role in the housing industry? Woodburn 2021 Fair Housing Survey	
Role	Total
Homeowner	0
Renter	7
Appraisal	1
Construction/Development	0
Insurance	0
Law/Legal Services	0
Lending/Mortgage Industry	0
Local Government	0
Property Management	0
Real estate sales/brokerage	0
Service Provider	0
Other	0
Missing	0
Total	9

Table VI.B.19.3	
How familiar are you with Fair Housing Laws	
Woodburn 2021 Fair Housing Survey	
Response	Total
Not Familiar	0
Somewhat Familiar	6
Very Familiar	2
Missing	1
Total	9

Table VI.B.19.4					
Federal, State, and Local Fair Housing Laws					
Woodburn 2021 Fair Housing Survey Data					
Question	Yes	No	Don't Know	Missing	Total
Do you think fair housing laws are difficult to understand or follow?	6	2	0	1	9
Do you know where to go to file a complaint if they felt their fair housing rights had been violated?	2	6	0	1	9
Outreach and education activities, such as training and seminars, are used to help people better understand their rights and obligations under fair housing law. Are you aware of the educational activities or training opportunities available to you to learn about fair housing laws?	2	5	0	2	9
If you answered "yes" to the previous question, have you participated in fair housing activities or training?	2	1	0	6	9

Table VI.B.19.5
If you have received fair housing training,
where did you receive training or how did you
receive training?
 Woodburn
 2021 Fair Housing Survey

Response	Total
Through legal consultant	0
Online program or webinar	1
Seminar	0
Discussion topic at a meeting	0
Local jurisdiction	1

Table VI.B.19.6
Barriers to Fair Housing in the Private Sector
 Woodburn
 2021 Fair Housing Survey Data

Question	Yes	No	Don't Know	Missing	Total
Are you aware of any impediments to fair housing choice in Marion County in the following areas?					
The rental housing market (Example: Refusing to rent based on religion or color.)	0	4	2	3	9
The real estate industry (Example: Only showing properties in certain areas to families with children.)	1	3	2	3	9
The mortgage and home lending industry (Example: Offering higher interest rates only to women or racial minorities.)	1	3	2	3	9
Housing construction and design fields (Example: New rental complexes built with narrow doorways that do not allow wheelchair accessibility.)	1	3	2	3	9
The home insurance industry (Example: Limiting policies and coverage for racial minorities.)	1	4	1	3	9
The home appraisal industry (Example: Basing home values on the ethnic composition of neighborhoods.)	2	2	2	3	9
Any other housing services	1	3	2	3	9

Table VI.B.19.7					
Barriers to Fair Housing in the Public Sector					
Woodburn					
2021 Fair Housing Survey Data					
Question	Yes	No	Don't Know	Missing	Total
Are you aware of any impediments to fair housing choice in Marion County in the following areas?					
The public rental housing market (Example: Refusing to rent based on religion or color.)	1	3	2	3	9
The real estate industry (Example: Only showing properties in certain areas to families with children.)	0	4	2	3	9
The mortgage and home lending industry (Example: Offering higher interest rates only to women or racial minorities.)	1	5	0	3	9
Publicly constructed housing (Example: New rental complexes built with narrow doorways that do not allow wheelchair accessibility.)	1	3	2	3	9
The home insurance industry (Example: Limiting policies and coverage for racial minorities.)	1	3	2	3	9
The home appraisal industry (Example: Basing home values on the ethnic composition of neighborhoods.)	1	3	2	3	9
Land use policies (Example: Policies that concentrate multi-family housing in limited areas.)	2	3	1	3	9
Zoning laws (Example: Laws that restrict placement of group homes.)	1	4	1	3	9
Occupancy standards or health and safety codes (Example: Codes being inadequately enforced in immigrant communities compared to other areas.)	1	4	1	3	9
Property assessment and tax policies (Example: Lack of tax incentives for making reasonable accommodations or modifications for persons with disabilities.)	1	4	1	3	9
The permitting process (Example: Not offering written documents on procedures in alternate languages.)	1	4	1	3	9
Housing construction standards (Example: Lack of or confusing guidelines for construction of accessible housing.)	2	4	0	3	9
Neighborhood or community development policies (Example: Policies that encourage development in narrowly defined areas of the community.)	1	4	1	3	9
Barriers that limit access to government services, such as a lack of transportation, employment, or social services	1	5	0	3	9
Any local government actions or regulations in your community that act as barrier to fair housing choice	1	4	1	3	9

Table VI.B.19.8
Fair Housing in the Public Sector

Woodburn
2021 Fair Housing Survey

Question	Not at all	Slightly	Moderately	Significantly	Don't Know	Missing	Total
Are you and/or your community affected by lack of access to any of these factors listed below?							
Access to public transportation to schools, work, health care, services	2	1	1	2	0	3	9
Access to good nutrition, healthy food, fresh vegetables, etc	3	1	1	1	0	3	9
Access to school choice	0	1	2	2	1	3	9
Access to proficient public schools	1	0	3	1	0	4	9
Access to parks, libraries, other public facilities	1	3	2	0	0	3	9
Access to health care	3	1	1	1	0	3	9
Access to mental health care	2	1	0	2	1	3	9
Access for seniors and/or people with disabilities to public transportation	2	1	0	3	0	3	9
Access to affordable housing	1	0	1	3	1	3	9
Access to affordable public housing	1	0	2	1	2	3	9
Access for acceptance of housing choice vouchers	1	0	1	1	3	3	9
Access to education about fair housing laws	1	1	0	1	3	3	9

Table VI.B.19.9
Fair Housing in the Public Sector

Woodburn
2021 Fair Housing Survey

Question	Not at all	Slightly	Moderately	Significantly	Don't Know	Missing	Total
Do you think these issues are happening in Marion County? If so, how much are the issues impacting your community?							
Segregation	0	4	2	0	0	3	9
Concentrations of racial or ethnic minorities	1	1	1	2	1	3	9
Concentrations of poverty	0	2	1	2	0	4	9
Differences in access to housing opportunities for people of various income, races, ethnicity, genders, family status	1	1	2	1	1	3	9
Greater share of housing problems for those at lower incomes, of a specific race or ethnicity or national origin, disability, gender, or family status.	0	1	2	2	1	3	9
Challenges for persons with disabilities	0	2	3	0	1	3	9
Lack of housing discrimination enforcement	0	0	1	2	3	3	9
Lack of affordable single-family houses	1	0	2	3	0	3	9
Lack of affordable rental housing	1	0	2	3	0	3	9
Lack of acceptance of housing choice vouchers	1	0	1	0	4	3	9
No or limited education about fair housing laws	2	0	1	0	3	3	9
Gentrification and displacement due to economic pressures	1	2	1	1	1	3	9

Table VI.B.19.10
Federal, State, and Local Fair Housing Laws
 Woodburn
 2021 Fair Housing Survey Data

Question	Yes	No	Don't Know	Missing	Total
Are you aware of any fair housing ordinance, regulation, or plan in Marion County outside of the City of Salem?	0	4	2	3	9
Are you aware of any policies or practices for "affirmatively furthering fair housing" in Marion County outside of the City of Salem? Affirmatively Furthering Fair Housing means taking meaningful actions that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected class.	1	5	0	3	9

C. PUBLIC INPUT DATA

Marion County Fair Housing Forum

Presentation

Comment: A quick technical one. I remember right. The from looking at Salem's Analysis of Impediments and a Con Plan, it was combined with Kaiser is that so does your meant the Marion County service area include Kaiser or no?

Presenter: It does. Yes, I'll talk about it briefly and if you want to fill in anything I missed when that comp plan was released. I think it was for the 2020 program year, Kaiser was still a part of the Salem jurisdiction with their funds, with CDBG and HOME. Since that time, they've been added to the Marion County funding cycle. Did you want to comment on that?

Comment: I think you're absolutely correct is to each of our cities throughout the County, when we begin entitlement County, each of the cities had the opportunity to opt into the County's program, or stay with Business Oregon program. And Kaiser was different in that in that Kaiser was already had a Consortium with the city of Salem, but they decided to opt into the County's program. So going forward, they are part of the program.

Comment: Thank you.

Comment: Thank you. I have a comment from asking why was Hispanic separated out of the data? Doesn't that make the 81% white incorrect. So how the Census and American Community Survey or ACS data works is that Hispanic populations are considered an ethnicity versus a race. So the, I can go back to that slide really fast. And so the white population that we're looking at, it's 81%, a majority of those would also be considered Hispanic. So when we look at race, it'll be a different category than ethnicity. So you know, the non-Hispanic rate is 72%. Hispanic rate is 27%. They're considered to be two separate categories when they're accounted for in the Census and the American Community Survey. Does that answer your question?

Presentation

Presenter: And I have a comment here, I may pause and read it for you all. On a similar note, why was a holiday chosen for two of these meetings? If the goal was inclusive inclusivity reaching and hearing from the community to find out if there are issues was the day when more people are likely to be with their friends and family. Isn't a better date for this meeting itself a barrier? I'm not entirely aware of what holidays there might be right now. Do you have a comment on that?

Comment: Today is Cinco de Mayo. I don't know if that was being referred to.

Presenter: Is that your comment that today is Cinco de Mayo? Yep. Okay. Um, well, I am. I don't think we're quite thinking along the lines of that for this meeting today. We did have meetings yesterday. And we're also so having meetings tomorrow. So I think we're trying to provide as much of an opportunity for people to participate, including, you know, different times of day, during the day, in the evening, trying to be as inclusive as we can. We'll also have another set of meetings once the document is out. There are two other ways that if you have people who can't participate, that would like to comment is we have those surveys that are out. And at the end of this presentation, I will also include Lisa's email address. So if there are comments on those can be included. For anyone who is in attendance today, I will or Lisa will be sending you the presentation

materials. And we can also send you the link to a recording of the presentation. So hopefully that anybody who can't be here with us today can participate and send those comments off to Lisa, and we can hear them overall. So thank you for that comment. I'll take an aside here as well, part of this process is that this is the County's first time undertaking this, it is the first time they're receiving these funds. So any comments that we're receiving is something that we're definitely considering as we move forward to try to, you know, provide better outreach and input from the community. So we definitely appreciate that. And we'll make a note of that as well.

Presentation

Presenter: We have a comment, do you have data on complaints that went to BOLI? So we have requested those complete data? We haven't received them yet. But it also can be since the instance where they forward those complaints on to HUD. So if that's the case, then those who have been included in this table we have here.

Presentation

Comment: Yeah, one thing I wanted to know and I appreciated that you put in the data about the age of the housing stock. One thing that I've seen and looking at data from NCRC is that the the the difference in rejection of loans based on race or ethnicity isn't just high for loans to buy houses, but to rehabilitate houses. That's, that's definitely, especially with the relative age of the housing is probably something that that definitely has to be paid attention to. I don't have a solution for that necessarily. But But I think that that would be good data to highlight.

Presenter: Thank you for that comment. When we are looking at that HMDA data, the Home Mortgage Disclosure Act data, we can look at it by you know, home purchases or refinancing, I am not aware that we can look at it by rehabilitation after applying for that. Refinancing, it might qualify under that, but that is an extremely good point that we can try to look into. So thank you for that comment.

Comment: Yeah, I mostly have a question for you, based on what you've seen so far. In in Salem, I know looking at their Analysis of Impediments. It shows pretty a pretty clear geographical separation between the Hispanic and non-Hispanic populations, that that being the I-5, is there a clear pattern in other parts of the county that you've seen like that?

Presenter: So what I've looked at map wise, if we're just talking about Hispanic versus non-Hispanic populations, the concentrations of those populations tend to be around Salem. Outside of Salem, we're not seeing a huge concentration of Hispanic households. But one thing we'll also be looking at, as an aside to what you're talking about as well is that we'll be looking at mortgage denial rates to see if there are areas that that's higher. But outside of Salem in the adjacent areas, we're not seeing a huge concentration of Hispanic households. Are there any other comments or questions about accessing housing and barriers? Another part of this is the development of affordable housing. Does anyone have comments on what barriers there may be to developing affordable housing, or if there are any county policies that impact this, or any recommendations for the county to encourage affordable housing?

Comment: And we were in my colleague, who's also on the call and we were both in a technical advisory group for Woodburn about how to how to apply House Bill 2001, housing development. And it came up that a lot of their land is covered by existing HOA's, which which don't have to follow House Bill 2001 for for any existing ones. So I'm wondering how much county land or in

the area that you're you're covering? Is it the same way where it would be where already existing agreements prevent the development of new housing.

Presenter: Right, right. Um, I don't have a response to that. Do you have any response to the question there?

Comment: No, that's definitely something we'd need to look into. There's I don't know. It doesn't seem like there would be HOA interference in the County because most of it would be rural. But I really don't know if that. Certainly, something to do with public works.

Presenter: Great. Thank you. Are there any other comments about barriers or recommendations as to how we can encourage housing? Before I open it up for other comments? The third piece of this is that the County is just entering into this process. They're receiving these funds for the first time. We've heard some comments in some of our other focus groups about how the County can encourage participation and coordination with other cities and other outside agencies. Are there any comments on what can happen there? I have a comment here, will farmland remain exempt from housing changes to land use? Do you want to comment on that?

Comment: Yeah, that's, again, not part of what we're working on here. So I don't know we'd have to check with public works. I would imagine, you know what state land use laws but they're pretty tight on farm use laws. So again, certainly something we would follow up on.

Presenter: Thank you. Are there any other comments? This is a big process that the County is starting diving into both this and Analysis of Impediments and also the Consolidated Plan and deciding how they're going to be spending funds. So any other comments are welcome. I have a comment here. General comments that help would just be increasing outreach and giving people more time to be able to make these meetings. The NAACP only heard about this yesterday, and I'm concerned that other groups were similarly informed about the meeting last minute. So thank you, for those comments. As I said, this is a new process for the County. So we're on a learning curve here but we'll definitely try to make sure that the outreach is at the front, make sure that the agencies that are working through this can be notified. Another comment does available motel rooms factor into available housing, or could be added potential impact to housing issues, just a thought to share for your notes. So, it depends on how we're utilizing these funds. So HOME funds can be used for rental assistance and sometimes that might mean hotel vouchers or other forms around assistance. There's also been instances where funds have been used to convert motel rooms into more permanent complexes that are available for low income residents. So that's part of the bigger picture that you know, if there are properties available, or things like that, and you want to you have specific questions about them. You can contact Lisa here, and she can direct you to the right person to talk about that. I'm gonna, you know, open it up for if there are any more comments or questions, but I wanted to let you know that we appreciate all of you for being here today. taking time out of your day to be here. We're continuing to work through the data, and how we can best utilize the funds, there will be additional opportunities for public input. So if you do have comments, do you think of leader you're welcome to send them Lisa, her email is here. I will also be on the line for a few more minutes to take any other comments that you might have.

Comment: So, I just want to make one quick comment and his point was well taken, I just want to encourage people to look at the County's website and our social media. We have Facebook and Instagram. And these meetings have been posted for a long time in those areas. But I appreciate the feedback, because I did specific outreach to the NAACP yesterday, making sure that people were here and I'm really glad that you're here., thank you so much. I'm going to send a follow up email

out with the information about the meeting. And I'll include those links to County social media and the County website. Just so going forward. Because it's a new process you know, we worked with him email groups that we had. And so going forward, I'm hoping that everybody's that purchase is participating in this process. Now, this week, we'll be interested in staying on a distribution list, and we'll get all of the information in a more timely fashion. So thank you for that feedback. I really appreciate it.

Presenter: Thank you. Are there any other comments or questions concerns? Anything at all about this process? Or what maybe how the County can address these needs?

Comment: I would just say thank you for asking the questions. having read a lot of Analysis of Impediments from across the state, it's, it's hard to find some that that even address segregation or, you know, even include the word segregation, Salem's being an exception. And so yeah, I thank you for, for addressing that.

Presenter: Well, I thank you for that comment that is we did Salem, or our company, Western Economic Services did Salem's Analysis Impediments. So that's always good feedback for us to hear. And I hope that we can continue this conversation in other places.

Marion County Economic Development Focus Group

Presentation

Comment: Currently, one of the biggest things we struggle with and it's it will only get worse because they're not making any more of it is land and land available for commercial development to create the companies to attract companies, land, rail service, and most importantly workforce.

Presenter: When you say workforce, do you mean having a workforce available that has the skills that are necessary to fill the positions that may be available?

Comment: Right now it's a workforce for any job with a variety of skills from low skills to technical skills.

Presenter: Thank you. Does anyone else have comments on you know, what kind of economic development needs there are how the County can maybe attract some of these workers, or address some of the issues with lack of land or lack of anything else that you want to share?

Comment: I'm the Planning and Development Director for the City of Stayton and and I think part part of the lack of land availability, particularly in the smaller communities of eastern Marion County, probably in northern Marion County as well, but I'm not as familiar with that area is the lack of utility availability and infrastructure. Perhaps the necessary road improvements, even if there is land that is zoned appropriately for economic development. I know from my work in another state. In my previous life, that infrastructure investment associated with economic development activity that was tied to LMI Jobs was an eligible CDBG activity. That has not been the case in Oregon, as the program is, has been administered by Business Oregon, and the Infrastructure Finance Authority. And it's something that I feel pretty strongly that Marion County should be should make part of its CDBG program when looking to partner with the with the cities in the county.

Presenter: Thank you.

Comment: I completely agree with him on infrastructure development. We can have all the traded sector land in the world, but if we do not have the infrastructure to serve it, we really are not doing justice to building our our workforce and building our economic diversity in our region. So I think kind of identifying where those opportunities are to invest in infrastructure in Marion County when it comes to traded sector land is really an important thing to focus on to this program.

Presenter: Thank you. We've heard you know the need for infrastructures to help utilize the land that is available. Does anyone have any comments about the need for job training? There was, you know comments about the lack of workforce but is there a need for job training to put people in positions that are available?

Comment: I think there are some programs out there that provide good job training assistance, and some dollars that can help to reimburse employers for the timeframe of getting their employees trained. I think one of the challenges we have is just to competitive workforce overall, you know, identifying where our workforces and how we can attract them by, you know, looking at the wages and the benefits, I think we could do a better job overall marketing our region, I've only been working out here for five years. But, you know I'm learning that as I get traded sector development in the Woodburn area, the misnomer is that there's no jobs in Woodburn and it's like, there's jobs, you just, you know, we're gonna have to do a better job collaborating and marketing on the opportunities that exist there. And, you know, maybe looking at workforce training programs similar to what said Shemeika worked on for the trucking industry, I think being more specific to those industries and where we can better serve their workforce needs with the training might be something we could do. Hopefully, that makes sense, you know, but, you know, if it's warehouse, gets those forklift certifications done, you know, providing assistance in that area, because I know a couple of our businesses in Woodburn now need forklift drivers, and they have to be trained and certified and forklift drivers. You know, how many of them are around. So I think maybe more specific job training programs might be something we can look at throughout the County.

Presenter: Thank you.

Comment: And a few years ago, a few years ago, we identified a lot of the skills needed to perform a variety of jobs. And a lot of the schools have begun to teach those fundamental skills. Just it's a big boat to turn, takes time.

Presenter: Thank you. I think we've talked about this slightly. But are there any other challenges that you can think of that the County is facing to promote economic development? Or is there anything that the County is already doing well, to promote economic development? I'll pause before I, you know, put that question those questions to you. You know, this is the County's first time with these funds. So some of this development and program implementation is not there yet and that's why, you know, we're relying on all of you to help us guide this process and give us the ideas and you know, what the needs are so that we can help identify this for this plan. So are there any challenges that you can identify things that the County is already doing well?

Comment: So I posted in the I hope that in the comments or questions section, the text that I posted, is available to you. It's just from our Comprehensive Economic Development Strategies, I can send it to you offline. To answer this question challenges, I would echo what we heard from our partners in the region. But I would add as far as land use, making sure that land that's currently within an urban growth boundary can be developed, including serving with infrastructure, but

there's constraints like wetland mitigation. So we have a lot of communities in Marion County that have urban growth boundaries established that have wetlands, that can be mitigated, but for the cost of that mitigation. This is land that's already within their urban growth boundary identified for development. But those UGBs were established in the 70s or 80s and, you know, wetlands have come in, and now we're never going to see those sites develop, but for some mitigation, so if the county wanted to play a role in supporting cities, in ensuring they could develop I think that would help. And then my comment to the second bullet is what the county has done well for economic development. The the communication and support that the County has provided to our cities in the past, I think has been tremendous. And I would, you know, just support the continued engagement and, you know, listening as you are today to the needs of the communities, the cities. I think they've done a great job of that. In the past, and I support that.

Presenter: Thank you. Any other comments on the challenges or what the city is doing? Well, my last round of questions has to do with coordination and outreach and the development of this process. As I mentioned a couple minutes ago, this is the first time that the County is receiving these funds. So part of this initial process is to try to develop relationships in the internal infrastructure to make this make these funds used in the most effective way possible. So are there any ways that the County can help develop this coordination and outreach? And what would you like to see the County to as it's starting to undergo this process?

Comment: Again, I'm going to repeat what I said during the one o'clock session. I think that it's vitally important that the County put together something stronger than an advisory committee or guidance committee, recognizing the commissioners have the final say on all of these decisions, but but that that really will bring in representatives from the municipalities, from the nonprofit service organizations, and have them intimately be involved in the, in the preparation of these plans, particularly the Annual Action Plan, or whatever it's called, that really spells out what's going to be done each year to spend response, and not just bring them together for a planning meeting, but give them give that group a real role in the decision making.

Presenter: Thank you, Dan. There are other comments about maybe what the County can do to help include cities and service providers and other advocates in this process.

Comment: like his comment about a true, you know, what I would call it a technical I guess, or city advisory committee that helps in the development of the next steps. And rather than be responsive so, you know, a committee that advises the board on this is what we would like to see within the next year. So true engagement.

Presenter: Thank you.

Comment: Having worked on CDBG a number of times, the complexity of some of the programs and requirements are a little overwhelming. So I think I like what they said about engaging the city and, and getting their input on focus of funding and identity, helping to identify those broad areas where the County as a whole can benefit the different communities each have a very different need and making sure that we have an opportunity to voice and express that I think is going to be really important to Woodburn

Presenter: Thank you. Any other comments about that? Or any other comments in general, you know about economic development or any, any other way that the County would best use these funds?

