

Cully TIF District ACTION PLAN

DECEMBER 19, 2025 | CLC WORKING DRAFT



**Portland
Housing Bureau**

Table of Contents

1

Introduction 3

About this Plan	4
Community Vision and Goals	5
Summary of Stakeholder Involvement	6
District Context and SOAR Analysis	7

2

Forecasted Budget & Investment Priorities 9

Forecasted Budget	10
Affordable Housing Priorities	11
Economic Development Priorities	13
Land Acquisition	15

3

Governance & Oversight 16

Role of the CLC in Implementation	17
New programs	18
Improving Outcomes	19
Additional Criteria for TIF Funds	20
Non-TIF Resources	21

4

Attachments 22

Cully TIF District Boundary Map	23
Glossary	24





Introduction

About this Plan

The Cully TIF Action Plan has been developed to guide the Portland Housing Bureau's (PHB) and Prosper Portland's investment of \$350 million in Tax Increment Financing (TIF) resources for economic development and affordable housing through 2030. All investments made must align with the goals, values and eligible projects identified in the Cully TIF District Plan (2022).

The Cully TIF District Community Governance Charter established the Community Leadership Committee (CLC), the first City of Portland/Prosper Portland joint advisory body. Traditionally, affordable housing and economic development conversations have happened separately, and often with separate advisory bodies of experts. This new body reflects a desire from community to have holistic conversations and co-create more strategic solutions to combat displacement and foster inclusive growth. In collaboration with the CLC, discussions and plans for investment in both affordable housing and economic development are intended to operate together.

TIF resources are limited by state law to be used for the planning and construction of physical improvements. TIF funds must be invested within the boundary of the TIF District (see Attachment A) and cannot be used to fund programs or initiatives such as business technical assistance (business planning, marketing, accounting, etc.), job training, employment, or rental assistance. These programs and initiatives are important to support community stabilization and inclusive growth.

Section III (page 21) of this Action Plan contains additional information about ongoing Prosper Portland, PHB and other City-funded work that support and complement the objectives of this Action Plan but cannot legally be resourced with TIF dollars.

A Glossary of Terms in this report can be found in Attachment B.



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Community Vision and Goals

This Action Plan serves as an implementation tool for the Cully TIF District Plan. As such, the priorities of this Action Plan are consistent with the Vision and Goals of the Cully TIF District Plan. The Cully community's long-term vision for the area can be found in the TIF District Plan:

Transform Cully into a place that provides a sense of belonging for its residents, and particularly for Priority Communities

The vision describes a Cully with plentiful safe and affordable housing, thriving businesses, rewarding employment opportunities, safe and accessible transportation options, parks and open spaces, a clean and healthy environment, and climate resiliency, with places and programs that serve and reflect the cultural diversity of the plan area.

The numerous goals of the Cully TIF District Plan focus on preventing the displacement of vulnerable people, communities, businesses, and community-

based institutions by preserving existing opportunities for affordable housing and economic prosperity, while also creating new opportunities for current and future generations. At their core, the goals reflect a desire to ensure that current residents and businesses benefit from investment and neighborhood change, rather than be pushed out and replaced by it.

The Cully TIF District Plan takes a targeted universalism approach, the idea being that to move an entire community closer to the goals of the plan, investment must be focused on those individuals who are farthest from those goals. Specifically, the Cully TIF District Plan, and this Action Plan, aim to focus investments to serve, support and empower those who are most vulnerable to gentrification and displacement.

THE CULLY COMMUNITY'S LONG-TERM VISION:

**Transform Cully into
a place that provides
a sense of belonging
for its residents,
and particularly for
Priority Communities**

Summary of Stakeholder Involvement

PHB and Prosper Portland developed this Action Plan in partnership with the Cully TIF Community Leadership Committee (CLC), informed by input from small businesses, area non-profits and service organizations, and community members who participated in CLC meetings, interviews, or community events. Engagement efforts built on recent engagement conducted as part of the multi-year District Plan development process.

Working with partners at Living Cully to lead community engagement, the work consisted of two phases: before a draft Action Plan was available for review, and after.

While the Community Leadership Committee (CLC) deliberated on priorities for the first 5-Year Action Plan, engagement was conducted to:

- Refresh and educate community members about the Cully TIF District Plan, CLC, and Action Plan process

- Reinforce relationships and available avenues for continued engagement, participation, and information sharing; and
- Gather baseline sentiment around the Cully TIF District and immediate community priorities

This was done through various channels. Flyers posted around the neighborhood invited members of the public to attend CLC meetings. Tabling was conducted at Cully-based meetings and events in partnership with Prosper Portland, Portland Housing Bureau, Reimaging Justice in Cully, Our 42nd Ave, and Cully Boulevard Alliance. At tabling events, staff and partners were able to answer individual questions and guide community members to additional information and resources. A Cully TIF exhibit featuring past community-led efforts in the Cully neighborhood became a centerpiece of the CullyFest Connections Plaza, sparking ideas and continued conversations across the community.

Once a draft Action Plan was available for public review in mid-September, the focus of engagement expanded to collect specific feedback from community members about the identified five-year priorities in the draft Action Plan. A survey was created and promoted through virtual information sessions conducted over Zoom, informational presentations at Cully-based community groups, through emails shared by Living Cully, Verde, NAYA, Prosper Portland, the Cully Association of Neighbors (CAN) and other informal Cully-based groups, and through flyers distributed and posted throughout the Cully TIF District area.

Results and feedback from the survey mirrored what was heard from community members prior to the draft Action Plan being published and reflected general support for the draft Action Plan priorities. One significant shift made by the Cully CLC in response to public feedback was a shift of resources to facilitate additional land acquisition for future affordable housing and mixed-use development. In

addition, through engagement broadly, numerous needs were identified as important investments for community but are not TIF-eligible under ORS 457. These items are documented in the Non-TIF Resources section (page 21) of this plan.

District Context and SOAR Analysis

Current Context

According to the 2020 Census and ACS 2018–2023 data, the Cully TIF District is home to approximately 15,500 residents. The neighborhood is one of Portland’s most racially and ethnically diverse, with more than 52% of residents identifying as people of color (as compared to 29% citywide), including significant Latino (27%), Black/ African American (12%), Native American (2%), and Asian/ Pacific Islander (6%) populations. Nearly 30% of Cully residents are foreign-born (as compared to 14% citywide), with Spanish being the most common language spoken at home other than English. Income disparities remain significant: median household income is \$52,000, compared to \$78,400 citywide, with nearly 25% of households living below the federal poverty line.

Housing affordability pressures are acute in Cully. With 38% of households rent-burdened and 45% of renter households severely rent-burdened, displacement

risks remain high. Median rents in the district rose 17% between 2018 and 2023, outpacing income growth. Manufactured home parks provide a critical source of naturally occurring affordable housing, yet residents face unique risks tied to aging infrastructure and limited protections against redevelopment.

The Cully TIF District employs 4,458 employees at 668 different businesses. There are 442 small businesses in the district, employing roughly 60% of Cully workers, or roughly 2,700 employees. Jobs across the district are diverse: the largest employment by sector is Healthcare (29%), followed by Wholesale Trade (24%), Retail (16%), Transportation and Warehousing (16%), and Manufacturing (15%). Major employers in the district include Albertson’s, Apex Anodizing, Northside Ford Truck Sales, Fire on the Mountain, Portland Disposal & Recycling, and Industrial Tire Service.



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Roughly 20% of Cully residents both live and work in the district, with many employed in small neighborhood-serving businesses. However, lower-than-average wages (\$61,350 vs. \$79,000 citywide) constrain housing options, increasing reliance on cost-burdened rental housing. Aligning economic development with affordable housing strategies will be key to stabilizing Cully families and preventing displacement.

SOAR Analysis

SOAR Analysis is a strategic planning tool focused on **Strengths, Opportunities, Aspirations, and Results (SOAR)**. It connects a community's existing strengths and identified opportunities to future aspirations and defines measurable results to track progress. It's a forward-looking and positive framework that helps communities develop a plan for achieving goals, connecting current context to desired outcomes.

The analysis aims to support and provide guidance for implementing District Plan goals long term. The "Results" box identifies ways to know if this Action Plan is reaching its goals, setting targets for investment based on community priorities and available budget.



Strengths

What are our strengths? What are our greatest assets? What are we building on?

- Racially, culturally and socio-economically diverse community
- Active & involved community members
- Network of established non-profits with strong roots in the neighborhood
- NPNs with strong relationships, experience and positive track record working with small businesses along 42nd and Cully Blvd
- Public attention; lots of political will to see success
- Significant, recent new affordable housing development; multiple manufactured housing parks that offer affordable alternative to traditional rental housing
- Cully is seen as an area for innovation: it is often selected to pilot programs/products (e.g., sidewalk pilot; ADU/cluster housing)



Opportunities

What are the opportunities? What potential do we see or recognize?

- Two distinct commercial corridors with unique market conditions; both with room for significant employment growth
- Proximity to industrial area jobs
- Proximity to Portland Community College (PCC); workforce training and navigation
- Significant number of larger, vacant/underutilized lots, particularly along Cully Blvd.
- New TriMet 72 BRT Terminus slated for development near the Cully triangle



Aspirations

What do we care deeply about? What are our stakeholders asking for?

- Community leadership
- Stabilize residents and businesses to maintain continuity
- Provide opportunities for previously displaced residents and businesses to return
- Provide a sense of belonging for all residents
- Support more mixed-use development along neighborhood corridors
- Support a community center or other permanent space that reflects community pride, fosters a sense of belonging, and supports Cully area residents, youth, elders and workers
- Support wealth-building, particularly for Priority Communities, for long-term resilience
- Solidarity with similar community-led efforts



Results

How do we know we're succeeding? What are the rewards from achieving results?

- 373 homeowners retained/created with TIF investments
- Develop and implement manufactured home support program (Outcome TBD)
- 115 existing businesses retained, returned or expanded
- 8 commercial properties purchased, redeveloped or improved
- 10 nonprofits supported to serve community
- 20 community events, meetings and/or workshops held to support education and application support for resources

Note: key indicators like housing affordability, business owner demographics, job growth, and commercial real estate are tracked by the PHB State of Housing and Prosper Portland Insights & Indicators annual reports.



Forecasted Budget & Investment Priorities

Forecasted Budget

For this Action Plan, approximately \$31 million dollars is projected to be available for community investment. Per the District Plan, 45% of these dollars are allocated to the Portland Housing Bureau for affordable housing investment and 45% to Prosper Portland for investment in economic development and inclusive growth.

For this Action Plan, the remaining 10% is allocated to land acquisition for a collaborative mixed-use development project between Prosper Portland and the Portland Housing Bureau.

Budget Allocation Summary

Affordable Housing Priorities

1.	Support Creation of First-Time Homebuyers	\$7,000,000
2.	Support Retention of Existing Homeowners to Prevent Displacement	\$5,100,000
3.	Support Mobile Home Residents to Prevent Displacement	\$2,000,000
4.	Support Land Acquisition for Future Affordable Housing Development	\$X,XXX,XXX

Economic Development Priorities

1.	Support small businesses to remain, return, expand and grow in Cully.	\$5,800,000
2.	Promote commercial property ownership and redevelopment to support stabilization, growth and wealth-building for Priority Communities.	\$6,700,000
3.	Support cultural and community assets that promote healthy, complete and resilient neighborhoods while providing a sense of belonging for all residents of Cully's many different communities.	\$1,500,000

Land Acquisition for collaborative Portland Housing Bureau/Prosper Portland Mixed-Use Project

1.	Support Future Mixed-Use Development	\$3,100,000
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TOTAL		\$31,200,000
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Affordable Housing Priorities

1. Support Creation of First-Time Homebuyers

Expand pathways to homeownership for low- and moderate-income households, by investing in financial education, down payment assistance, and affordable homeownership opportunities. This priority provides long-term housing stability for Cully residents.

- Provide Down Payment Assistance Loans (DPAL)
- Provide subsidy to create new permanently affordable homeownership units



TIMING
Start immediately,
annual allocation for
five years.



OUTCOMES
35 DPALs;
23 Units
developed



TOTAL 5-YR ALLOCATION
\$7.0 million

2. Support Retention of Existing Homeowners to Prevent Displacement

Stabilize vulnerable homeowners by investing in programs that prevent foreclosure, support critical home repairs, or other retention resources. This priority is focused on preserving generational wealth and reducing displacement pressures in Cully.

- Provide Home Repair Grants
- Provide Home Repair Loans



TIMING
Start immediately,
annual allocation for
five years.



OUTCOMES
252 grants;
63 loans



TOTAL 5-YR ALLOCATION
\$5.1 million

3. Support Mobile Home Residents to Prevent Displacement

Develop and implement programs that protect and stabilize mobile home park residents through unit improvements and pathways to resident or nonprofit ownership. This priority centers vulnerable people who rely on manufactured housing and aims to preserve affordability and community cohesion.

- Program to be developed by year three.



TIMING
Develop program
(year 2); implement
program (years 3-5)



OUTCOMES
TBD



TOTAL 5-YR ALLOCATION
\$2 million

4. **Support Land Acquisition for Future Affordable Housing Development**

Support real estate acquisition to remove property from the market in the near term, to secure opportunities for future affordable housing development. This priority focuses on the creation and preservation of long-term affordability in Cully, balanced with the shorter-term programs prioritized above.

▶ **Land Acquisition**



TIMING
Year three, or
whenever sufficient
funds have
accumulated



OUTCOMES
2-4 properties



TOTAL 5-YR ALLOCATION
\$X million

Economic Development Priorities

1. Support small businesses to remain, return, expand and grow in Cully.

Provide financing for existing small businesses to remain, return, expand, and grow in Cully through grants and loans. This priority centers vulnerable businesses, business owners and culturally specific businesses.

- ▶ **Neighborhood Prosperity Network (NPN)-administered Micro-grants**
- ▶ **Prosperity Investment Program (PIP) Grants**
- ▶ **Small Business Loan Program:** offer small business loans to pay for PIP match and support larger tenant improvements.



TIMING
Start immediately,
annual allocation for
five years.



OUTCOMES
115 businesses
served



TOTAL 5-YR ALLOCATION
\$5.8 million

2. Promote commercial property ownership and redevelopment to support stabilization, growth and wealth-building for Priority Communities.

Provide financing and support for commercial property owners to improve and develop their underutilized and underdeveloped commercial and residential properties. This priority centers vulnerable businesses, business owners and culturally specific businesses, while promoting new ownership opportunity to support wealth-building.

- ▶ **Affordable Commercial Tenancing Grants**
- ▶ **Commercial Property Loans:** may be used for predevelopment, tenant improvements, construction financing and land acquisition



TIMING
Start immediately.
For loans, prioritize
predevelopment
loans in years 1
and 2. Starting
in year 3, explore
land acquisition
opportunities.



OUTCOMES
8 businesses
served



TOTAL 5-YR ALLOCATION
\$6.7 million

3. Support cultural and community assets that promote healthy, complete and resilient neighborhoods while providing a sense of belonging for all residents of Cully's many different communities.

Build community prosperity by supporting the growth, development, and sustainability of key community- based organizations that drive economic development outcomes and serve Priority Communities.

► **Community Livability Grants**



TIMING
Start immediately



OUTCOMES
10 non-profits
served



TOTAL 5-YR ALLOCATION
\$1.5 million

Land Acquisition

for Collaborative Portland Housing Bureau/Prosper Portland Mixed-Use Project

1. Support Collaborative Mixed-Use Development

Support the community's vision for more mixed-use development, place-making, and long-term affordability with the acquisition of a larger site or sites for a future joint project.

▶ **Land Acquisition**



TIMING
Year three, or
whenever sufficient
funds have
accumulated



OUTCOMES
1-2 properties
acquired



TOTAL 5-YR ALLOCATION
\$3.1 million

3 Governance & Oversight

Role of the CLC in Implementation

The CLC was established by the Community Governance Charter, adopted as part of the Cully TIF District Plan. The Committee's purpose is to advise City staff, the Directors of Prosper Portland and PHB, City Administrator's Office, the Portland City Council and the Prosper Portland Board of Commissioners on the implementation of the TIF Plan by providing essential guidance, public recommendations, and oversight of the City of Portland's and Prosper Portland's implementation of the TIF Plan. As the Committee will advise City Council and the Board directly on certain decisions, it is a public body pursuant to ORS Chapter 192.

Over the five years for which this Action Plan provides guidance, the CLC may see opportunities to better achieve desired outcomes by making changes to priority allocations. The CLC will provide guidance through the annual budget process and may request changes to priority allocations for consideration through that process.



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New programs

Over the life of the district, as contexts change, needs are voiced, and new needs surface, requests for new PHB or Prosper Portland programs may emerge. The development of new programs may or may not require additional staffing costs and will often require a year or more to establish. In this Action Planning cycle, a desire to explore three new PHB programs was voiced by the CLC:

- Developing a program to assist residents and property owners of manufactured home parks;
- Developing a rental repair program; and
- Exploration of a preference policy for Cully residents



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Improving Outcomes

- 1** Work with lenders and community stakeholders to assess whether Portland Housing Bureau's and Prosper Portland's financial tools need modifications to achieve greater access to capital among Priority Community members. Strive to reduce and eliminate barriers.
- 2** Pair PHB and Prosper Portland loans with ongoing education, support and business technical assistance.
- 3** Improve marketing and outreach to economically vulnerable people. Be proactive about education, application support, relationship building and barrier mitigation or elimination.
- 4** Proactively work with private and non-profit lenders and foundations to discuss ways to effectively partner to leverage TIF funding to achieve intended wealth creation goals.
- 5** Work proactively with foundations and public partners to identify partnerships that can leverage the reach of TIF investments and provide resources for critical non-TIF initiatives.



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Additional Criteria for TIF Funds

In addition to the constraints identified in ORS 457 and the TIF District Plan, this Action Plan identifies priorities for recipients of funding. The following types of individuals, businesses and projects will be eligible for economic and urban development funding allocated by Prosper Portland:

1. Business owners, property owners, and former residents, and their descendants, who owned businesses, property, or lived within the Cully TIF District boundary and were displaced from Cully or other TIF Districts in Portland.
2. Existing Cully businesses, property owners, and residents who:
 - a. Experience economic barriers to business, housing and property ownership in the Cully TIF District;
 - b. Are vulnerable to displacement from gentrification; or
 - c. Are providing goods and/or services that are beneficial to individuals vulnerable to displacement from gentrification.
3. Industrial area investments that create living-wage or high-wage jobs accessible to nearby residents and incorporate green elements or provide high-quality mitigation for potential impacts to surrounding areas.

The following types of projects may receive additional prioritization:

- Projects that result in the provision of publicly accessible community space for gathering, education, after-school activities for children, or other community-building uses.
- Projects that integrate renewable energy innovations, including, but not limited to solar and biomass systems.

Funding for housing will be allocated by the Portland Housing Bureau based on its program guidelines, following all fair housing, state and federal requirements.

Non-TIF Resources

Tax increment resources available in the Cully TIF District are limited to permanent physical improvements and land acquisition. Neighborhood needs regarding housing and economic development often go beyond permanent physical improvements.

Community members consistently raised needs during public engagement that the Cully TIF District cannot fund. These needs include rental assistance, commercial lease stabilization grants and incentives, foreclosure support, and utility assistance. Community members also highlighted public infrastructure needs - such as sidewalks, street lighting, crossing beacons and pothole repair - that state law allows but the Cully TIF District Plan does not authorize unless the improvements are "triggered by or directly support community stabilization for Priority Community members, or the implement of other investments in this Plan."

Thus, non-restricted, non-TIF funding sources are needed to meet the request of community members to assist with the stabilization and wealth creation goals of this Action Plan. The following are recommendations regarding non-TIF funding sources.

1. Leverage the use of TIF District Program Income to support non-TIF investments. Over the life of the district as TIF-funded loans are repaid and land is sold the revenues can be reinvested back into the Cully TIF district, without the restriction placed on TIF resources by ORS 457. The amount of these resources is not significant until late in the life of the district.
2. Continue City support for existing PHB programs that will contribute to the success of this Action Plan:
 - **Renter Services:** Support eviction prevention, landlord tenant support, expungement clinics
 - **Asset preservation program:** Assist homeowners to maintain property through creating trusts and wills
 - **Weatherization, lead and healthy homes programs:** support

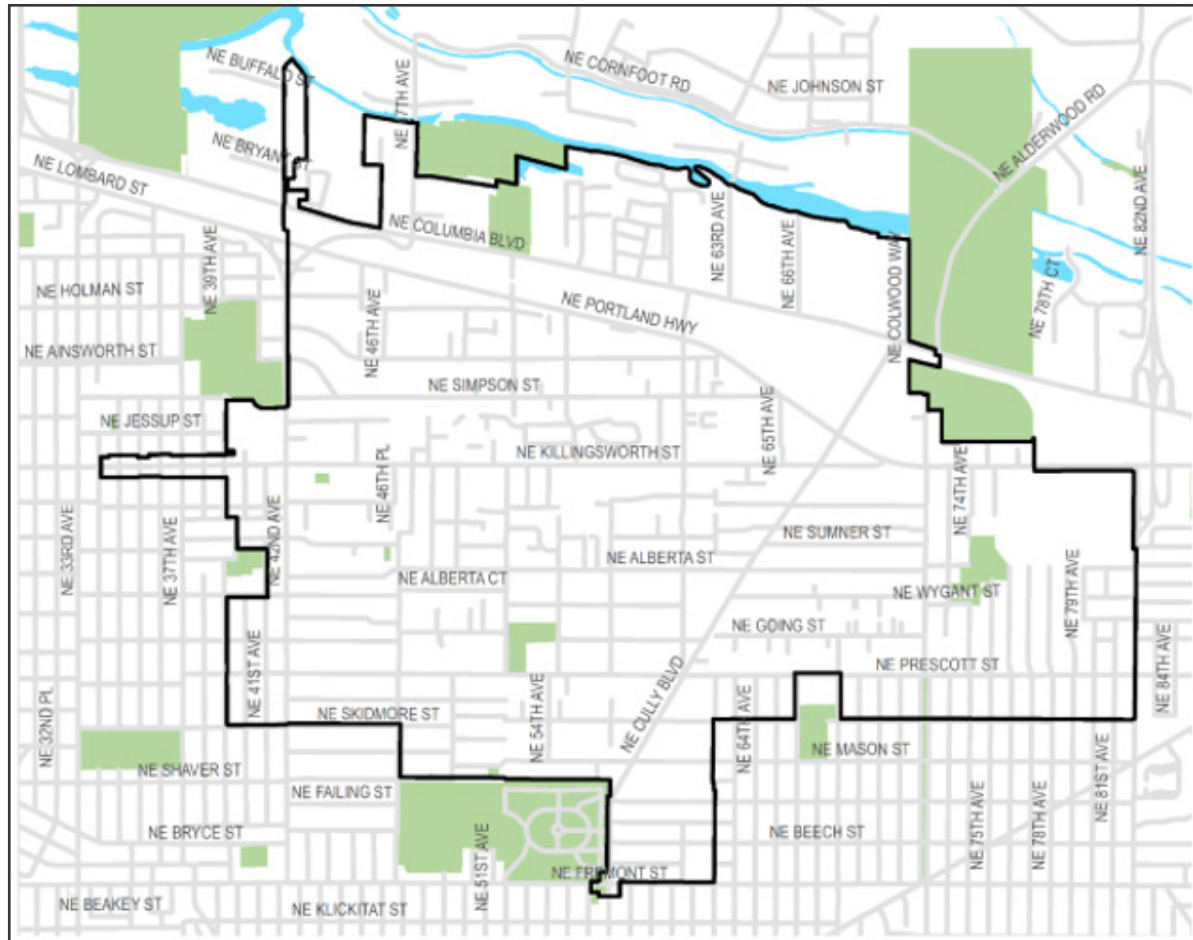
lead remediation and other weatherization and repairs to keep low-income homeowners in their homes.

3. Continue City General Fund support for Prosper Portland programs that will contribute to the success of this Action Plan:
 - **Support Business Technical Assistance:** Continue to provide culturally appropriate, easily accessible business technical assistance and mentorship to startups, small businesses and youth entrepreneurs.
 - **Provide Workforce Development Opportunities:** Continue to support workforce development for low-income youth and adults through the Economic Opportunity Initiative.
4. New activities that should be initiated and funded to increase the likelihood of success of this plan:
 - **Connect People to Jobs:** Partner with Portland Community College (PCC) to proactively connect unemployed and underemployed residents to jobs created by Prosper Portland's economic development activities, and to workforce development opportunities available through the public workforce system. Key activities include:
 - **Increase Job Training Support:** Support training for high demand, living wage occupations: health care, manufacturing, banking, construction.
 - **Develop Job Opportunities with Anchor Institutions:** Support the development of career-track, middle-wage jobs through a citywide anchor institution strategy focused on health care, public sector and/or educational institutions.
 - **Promote Culturally Relevant Financial Education Programs:** Work with partners to promote increased education for Priority Communities on wealth management, investing, and financial literacy.



Attachments

Cully TIF District Boundary Map



Glossary

Action Plan means a plan which proposes investments and programs in the TIF Area on an approximately five-year basis.

Affordable housing means: TIF funded affordable housing is guided by the Tax Increment Financing for Affordable Housing Policy, and the supplementary Implementation Plan and Income Guidelines which are binding City Policy under Section 1.07.020 A of the City Code.

For rental housing: the Portland Housing Bureau (PHB) utilizes the HUD affordability standard, which states that the rent plus expenses associated with occupancy, such as tenant paid utilities or fees, does not exceed 30% of the gross household income, based on unit size, at the level of the rent restriction.

For homeownership units: the purchase price, for which the sum of debt service and housing expenses (including an allowance for utilities and other required ownership fees), when compared to the annual gross income for a family, adjusted for family size, does not preclude conventional mortgage financing.

Area or TIF Area means the properties and rights-of-way located within the Cully Tax Increment District Boundary. It is a defined geography from which tax increment financing is both calculated and spent. This term is understood to refer to and replace references to the term "urban renewal area" as defined in ORS 457.010(18).

Area median income means an income threshold set by Department of Housing and Urban Development, updated annually, generally in December. New thresholds are effective immediately. Current MFI thresholds can be found online at portlandoregon.gov/phb

Board of Commissioners means the Prosper Portland Board of Commissioners.

Charter is the Governance Charter for the Cully TIF District, as the same may be amended from time to time, pursuant to its terms and conditions. It establishes the Community Leadership Committee.

City means the City of Portland Oregon and includes the Portland Housing Bureau.

City Council or Council means the Portland City Council.

Culturally specific business is a business that provides goods and/or services that are accessible to, and serve the specific needs of, individuals within a specific cultural community or communities. Culturally specific businesses often provide specific goods and services that are not available through many mainstream operations.

Increment means that part of the assessed value of a TIF area attributable to any increase in the assessed value of the property located in a TIF area, or portion thereof, over the Frozen Base.

Living Cully means an innovative collaboration that formed in 2010 among Habitat for Humanity Portland Region, Hacienda Community Development Corporation, Native American Youth and Family Center, and Verde.

Manufactured housing park means an area or tract of land where two or more mobile homes or mobile home lots are rented or held out for rent.

Mobile home or manufactured home means factory-built homes that can be placed on a piece of land.

Neighborhood Prosperity Network Districts (NPN/NPD) is a program initiated by Prosper Portland to strengthen the economic competitiveness of neighborhood business districts through

community-planned and community-implemented actions and projects.

NOFA means Notice of Funding Availability – means the official notice of availability of funds which may be disbursed for projects and is a means of soliciting proposals for undertaking projects.

ORS means the Oregon Revised Statutes. ORS Chapter 457 specifically relates to tax increment financing.

Permanently affordable homeownership means homeownership opportunities which prescribe affordability for subsequent buyers of the property or home, in contrast with homeownership opportunities which proscribe no additional affordability beyond the first purchaser.

PHB means the Portland Housing Bureau

Priority Communities refers to the intended beneficiaries of the Cully TIF District, which are those who are vulnerable to exclusion from Cully due to gentrification and displacement. We recognize that historically those who suffered displacement have primarily been African American and Black persons; Indigenous and Native American persons; Hispanic and Latinx persons; persons of color; immigrants and refugees of any legal status; renters; mobile home residents; persons with disabilities; low-income people; and houseless people. Nevertheless, TIF investments will be made in compliance with all applicable federal civil rights and nondiscrimination laws. All funding decisions will be made without regard or preference based on protected class status.

Prosper Portland is the City of Portland's economic and urban development agency.

RFP means request for proposals. It is a means of soliciting proposals for undertaking projects. It is a document issued by the City, Prosper Portland, a business or an organization to request bids for development, products, solutions and services.

Regulated affordable unit means a residential unit subject to a regulatory agreement that runs with the land and that requires affordability for an established income level for a defined period of time.

Tax increment finance area plan or **TIF plan** means a plan, as it exists or is changed or modified from time to time, for one or more TIF areas, as provided in ORS 457. This term is understood to refer to and replace references to the term “urban renewal plan” or “plan” as defined in ORS 457.010(19).