

# **82nd Ave Area TIF District**

Community Leadership Committee Meeting  
June 2026



# Agenda



1. Welcome: Agenda Review + Meeting Agreements
2. Administrative Items
3. Public Comments
4. Bureau Role in Housing Landscape
5. TIF Plan: Vision, Goals, Investment Areas
6. TIF Toolkit: TIF-eligible PHB Programs
7. Closeout & Next Steps

# Meeting Recap

- Kathryn outlined the process for identifying and refining priorities. She introduced the SOAR and SWOT analysis and emphasized that engagement and the action planning is an iterative process.
- Kyoung reviewed the **Public Engagement Plan**, and the criteria that can help guide the public engagement plan.
- The committee broke into small groups to discuss specific objective they want to achieve related to community engagement.
- The CLC emphasized the need to focus on co-creation, and community involvement, including current and future residents, priority communities, and expanding reach. Members also emphasized using creative strategies to engage community members.

**Recap:**  
**Public Engagement**  
**Design Workshop**

# Abstracts

## PURPOSE

- earn community's trust
- understand community needs through broad, inclusive participation
- improve decision-making by enabling community members to meaningfully influence TIF investments and outcomes

## TARGET

- “everyone”
- first, cast a wide net = broad, inclusive participation
- second, based on the collected data, specific groups, especially those less likely to participate via conventional methods

## DATA to COLLECT

- those related to defining community vision, identity, and values
- those related to lived reality and day-to-day conditions
- those related to drivers of change (e.g., actionable intervention points)

# CLC's Recommended Course of Action

- Start with large-scale tools  
(e.g., surveys, postcard mailers, GIS/mapping tools, drop boxes)
- Start designing questionnaire for online surveys soon
- Make sure to implement follow-ups

# CLC's Main Emphasis

- Public engagement should be a two-way, iterative, and recursive process.
- Need to go beyond the conventional/usual methods (e.g., talks at business association meetings; open houses). They will be insufficient to engage with hard-to-reach individuals or communities.
- Premature to focus on specific groups or communities.

# Collaborative Online Workspace?

- Suggestion raised in May:

Can we have an online space where CLC members can work on details of public engagement outside of the CLC meetings?

- Short answer:

No, it would be in violation of public meeting laws.

- Resolutions:

-- *short-term*: work through Kyoung. (That is, send feedback to Kyoung; Kyoung will regularly report back to CLC).

-- *long-term*: create a formal sub-committee for “public engagement,” which will provide consistent leadership for the work???

# Roll Call

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## Approval of Meeting Minutes



# **3. Public Comment**

# Public Comment

- Wait until your name is called.
- Once called up, please state your name for the record.
- You will have two minutes.

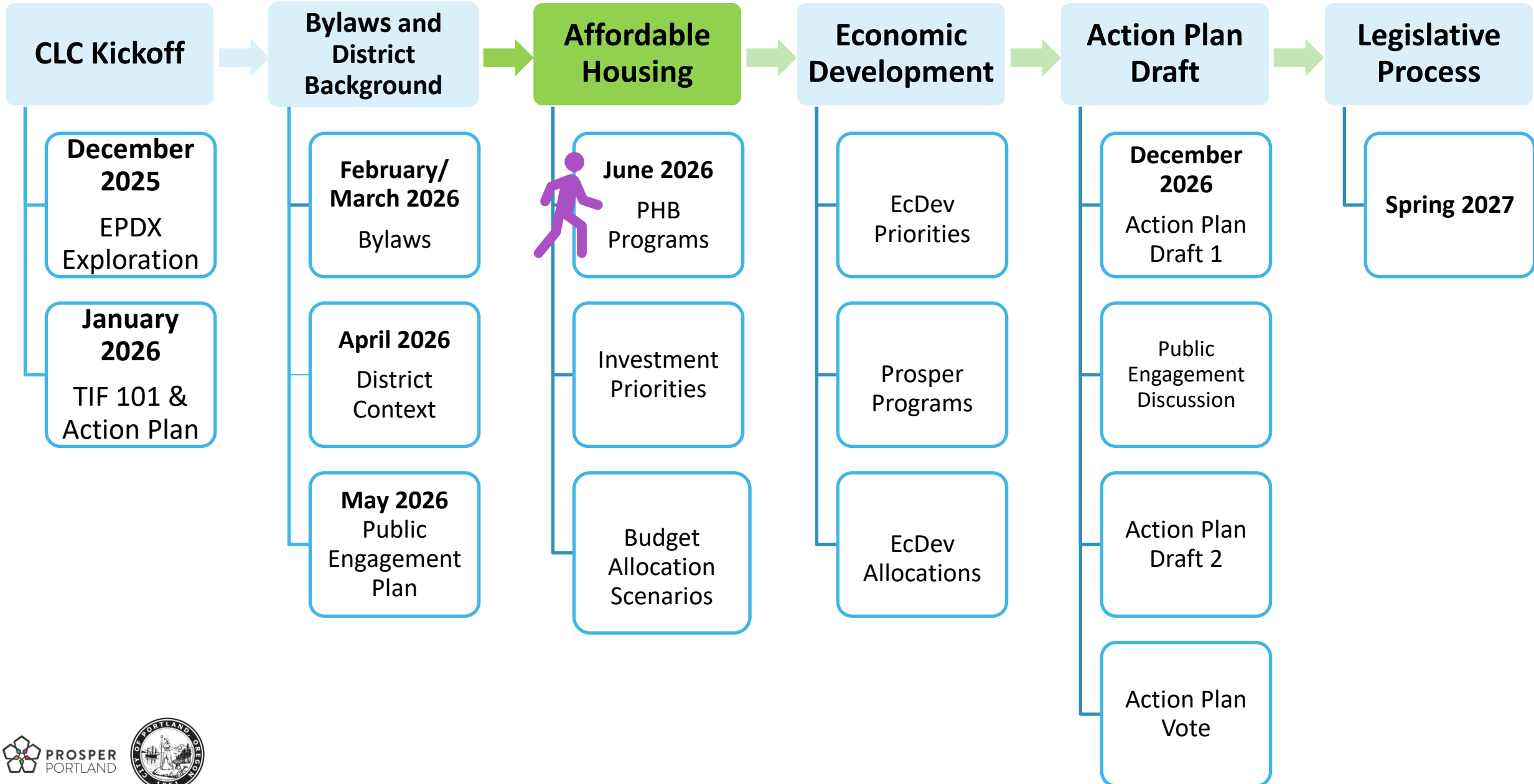
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## 2. Administrative Items

# CLC Action Plan Roadmap



# Action Plan Roadmap: Affordable Housing Series



## **4. Bureau Role in Housing Landscape**

# PHB: Who We Are

*Our mission: Foster an inclusive and sustainable city by creating stable and long-term housing opportunities for Portlanders*



## Our Vision

All Portlanders should have safe, affordable, stable, and dignified housing, built upon a foundation of sustainability, resilience, and community partnership

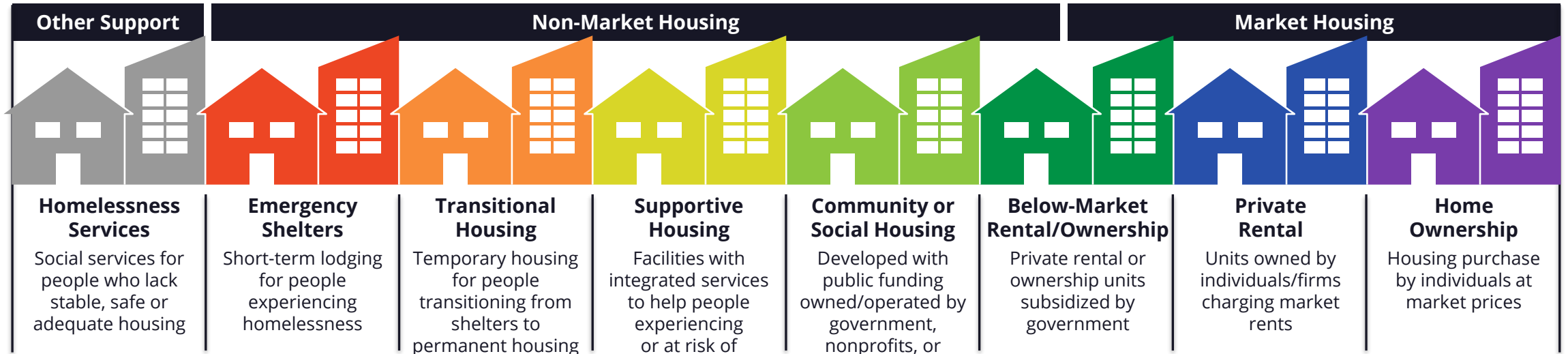
# PHB: What We Do

*To achieve the City's housing goals, PHB implements programs and policies in the following key areas*

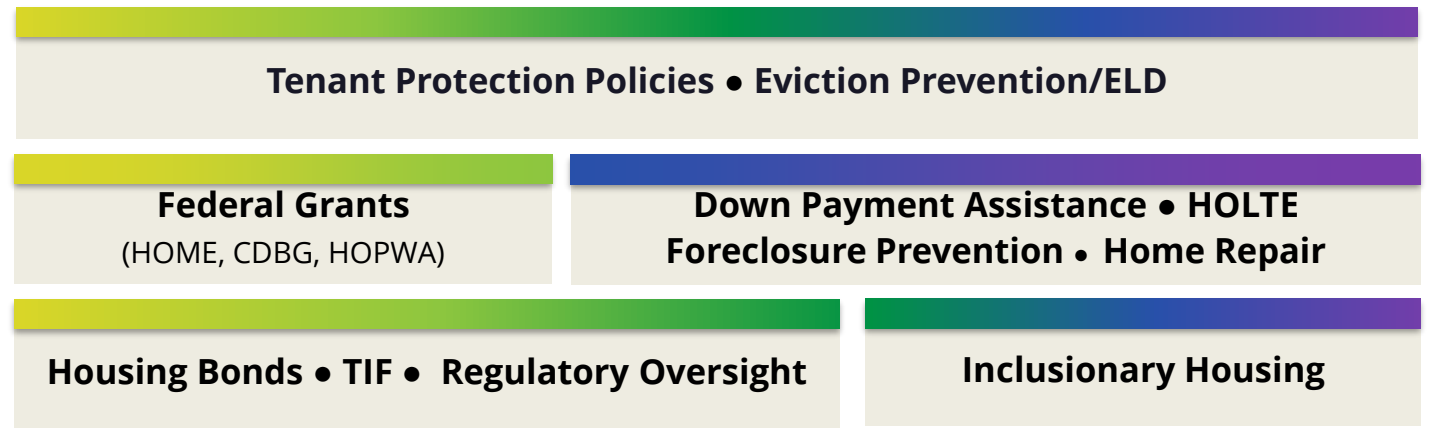
- **Production & Preservation:** finance the construction and preservation of affordable housing
- **Homeownership:** fund programs to increase homeownership for vulnerable households, including Black, Indigenous, and People of Color communities
- **Preventing Displacement:** employ strategies to stabilize vulnerable renters and homeowners



# PHB: On the Housing Continuum



*The city supports these services primarily with pass-through funding from PHB to the Homeless Services Department*



# **5. TIF Plan Vision, Goals, Investment Areas**

# 82nd Avenue TIF Plan

## *Vision and Goals for Housing*

- Goal 2. **Current residents benefit from investments and neighborhood change**, and that opportunities for housing and economic prosperity activities will be preserved and expanded for future generations
- Goal 3. **Prevent the displacement** of vulnerable people, communities, businesses and community-based institutions while growing and expanding economic and residential options
- Goal 4. **Preserve existing affordable housing** and economic prosperity activities and **create new opportunities** for vulnerable and/or historically marginalized people and communities to live, work, and thrive, including those previously displaced. Explore the use of more mixed-use development.

### Vision

- 82nd Avenue Area provides a **sense of place and belonging** for residents and businesses
- Area has plenty of safe, **affordable housing**, thriving **businesses**, and **rewarding employment** opportunities
- **Safe and accessible** pedestrian and bike networks, parks and open spaces
- Places and programs that **reflect and celebrate** the full cultural diversity of the community

# Affordable Housing Investment Areas

## Existing PHB Programming

- Single family home repair
- Homeownership support - *preferred model is permanently affordable*
- Multi-family rental development
- Rehabilitation and preservation of existing regulated housing
- Acquisition and rehabilitation of existing market rate housing
- Capital expenditures for people experiencing homelessness

## New Programming

- Affordable infill and middle housing
- Manufactured housing park stabilization, preservation, and development

## Additional Guidance

- New development focused on major intersections near transit
- New development be fully accessible
- New development has mix of units incl. 2 & 3 bedrooms
- Support cooperative ownership

# BREAK



## **6. TIF Toolkit: PHB TIF Eligible Programs**

# Current Tools

Program Area	Tool	Delivery Method
1. Individual Units	<ul style="list-style-type: none"> <li>• Home Repair Grant</li> <li>• Home Repair Loan</li> <li>• Downpayment Assistance Grant</li> <li>• Downpayment Assistance Loan</li> </ul>	<p><u>Home Repair</u>            Grant: Competitive application process for community based organization, then individuals sign up with organization(s) for services            Loan: Competitive application process</p> <p><u>Downpayment Assistance</u>            Grant: Purchase home through community based organization, permanent affordability            Loan: Purchase home on open market with support from community based organization and bureau</p>
2. Multiple Units	<ul style="list-style-type: none"> <li>• Multifamily Predevelopment Loan</li> <li>• Multifamily Construction Loan</li> </ul>	Competitive application process for both
3. Land	<ul style="list-style-type: none"> <li>• Acquisition</li> <li>• Disposition</li> </ul>	City surplus land or market purchase, then competitive application process

# New Tools PHB is Exploring

Program Area	Potential Tool	Connection to 82nd Ave TIF Plan
All Unit Types	<ul style="list-style-type: none"> <li>• Cost-based rent model for rental housing and ownership</li> <li>• Limited profit housing</li> <li>• Revolving loan funds to support mixed-income housing</li> <li>• Limited-equity cooperatives</li> <li>• Design standards that promote stability, social cohesion</li> <li>• Expansion of community land trusts for rental and homeownership</li> <li>• Market-rate conversion to affordable homes for purchase</li> </ul>	<ul style="list-style-type: none"> <li>• Homeownership support</li> <li>• Support cooperative ownership</li> <li>• Rental development</li> <li>• Rehab, preservation of regulated housing</li> <li>• Acquisition, rehab of market rate housing</li> <li>• Affordable infill and middle housing</li> <li>• Manufactured housing park stabilization, preservation, and development</li> </ul>
Land	<ul style="list-style-type: none"> <li>• Expansion of available acquisition strategies</li> <li>• Feasibility of a regional land banking entity or program</li> </ul>	<ul style="list-style-type: none"> <li>• Focus on major intersections near transit</li> </ul>
Policies	<ul style="list-style-type: none"> <li>• Long-term tenant leases</li> <li>• Tenant income eligibility at entry only</li> </ul>	<ul style="list-style-type: none"> <li>• Fully accessible</li> <li>• Mix of units incl. 2 &amp; 3 bedrooms</li> </ul>

# What is “Affordable Housing”?

**Affordable Housing** is defined as dwellings or dwelling units offered to purchase or rent, with or without government assistance, to individuals who are members of low to moderate income households at a sales price or rent that is affordable to those households. (ORS 458.461)

- **Low Income Household: Incomes  $\leq$ 80% AMI**
- **Moderate Income Household: Incomes  $\leq$ 120%; greater than 80%**

# Defining Affordability for PHB Programs

*Income Limits are determined annually by HUD*

## For Rental Units

60% MFI or less

## For Homeownership Units

100% MFI for 3+ bd homes

80% MFI in all other cases

The 2026 100% MFI for a household of four in Portland is  
\$128,300

80% MFI is \$102,650

60% MFI is \$76,980

Rental Units based on 60% MFI. Rent + Utilities cannot exceed the following. Based on 2026 MFI Rent Limits

Studio  
\$1,348

1-BR  
\$1,444

2-BR  
\$1,732

3-BR  
\$2,001

# 1. Programs for Individual Units

*Accessing homeownership for first time buyers*

## **Downpayment Assistance Loan (DPAL)**

- Income up to 80% AMI
- Income up to 100% if home has 3+ bedrooms
- 0 Interest, 0 payments
- Forgiven over time



# 1. Programs for Individual Units

*Home retention for existing low-income homeowners*

## Home Repair Grants & Loans

- What is covers: electrical, roof, heating, accessibility modifications, housing code violations, other safety issues
- Home repair grant ~\$10K (through CBO)
- Home repair loan – up to \$40K
  - 0% interest, no monthly payments
  - forgiven after 15 years





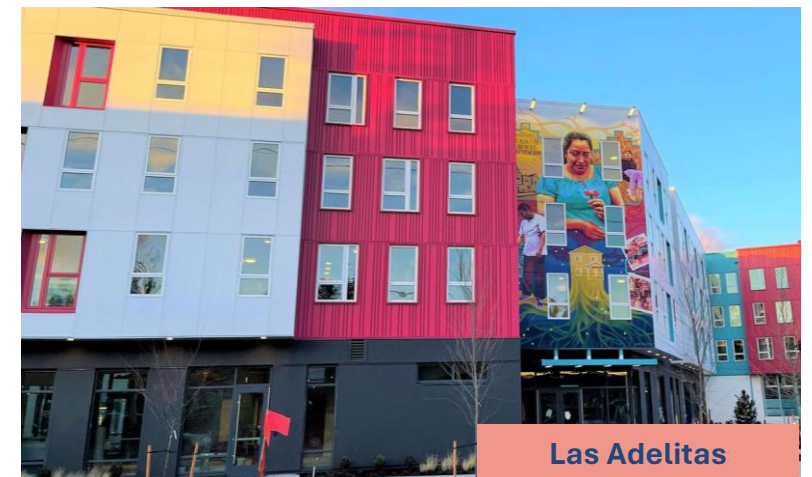
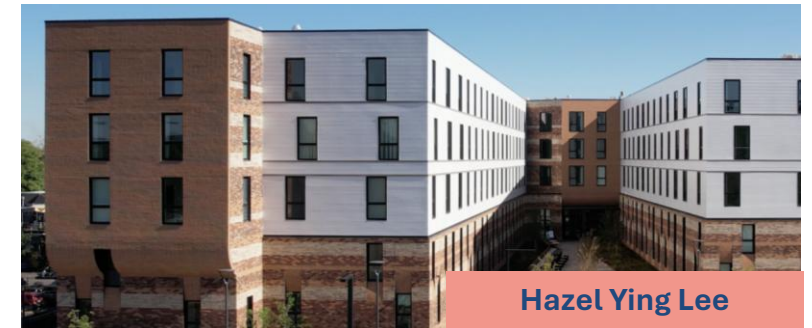
# Questions



# 2. Programs for Multiple Units

*Grants and loan to build new buildings, repair existing buildings*

- 1. Predevelopment:** no interest, short-term loan up to \$1 million; pays for site readiness like demolition, permitting, environmental studies, architectural and engineering drawings.
- 2. Gap financing:** fills difference between costs to build/rehab a project and the mortgage the project can afford in order to provide reduced rents; no or low interest or cash flow contingent loans; long-term affordability; pays for construction, design, permitting, reserves, etc.
- 3. For-Sale Projects:** low interest; long-term affordability; pays for construction and predevelopment costs which reduces purchase price of home; reduces amount of mortgage home buyers need to qualify for.
- 4. Safety and Security Grant:** pilot project that funded security cameras, lighting, secure entry, alarm systems, and doors at existing restricted affordable housing projects.



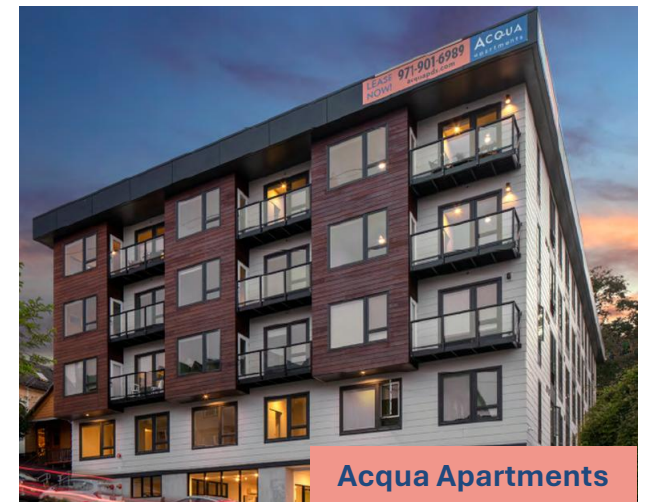
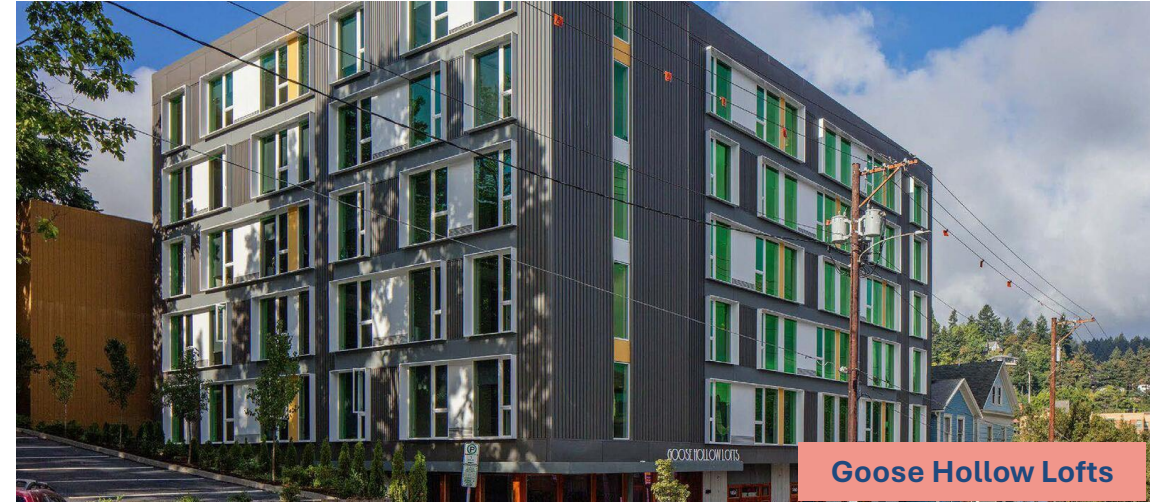
# 2. Programs for Multiple Units

## *Buying existing multi-family buildings*

- Purchase existing market rate housing and over time convert it to affordable housing
- **Example:** 2024 Rapid Acquisition Pilot offered \$100k/unit for housing providers to purchase market rate properties & convert to permanently affordable at reduced rents
- **Result:** 3 buildings, 226 total units

### **Potential toolkit expansion** areas for multiple units

- Limited equity co-op
- Mixed-income
- Limited profit
- Using community land trust



# 3. Land

## *Purchasing or offering up land for future development*

- **Acquisition:** Purchase vacant or underutilized land from private market or through City's Surplus Land disposition process
- **Disposition:** offering the purchased land for housing development through a competitive application process; is paired with TIF or other funding sources
- **Example:** Used Interstate Corridor URA TIF to purchase the Strong family property in 2018. Offered the land for development in 2022 RFP. Developed by Community Development Partners and Self Enhancement, Inc. into The Strong Building. Opened 2026.
- **Potential toolkit expansion area:** create a new land bank or other type of land banking entity





# Questions



# **7. Closing and Next Steps**

# Items of Interest & Updates

**CLC Members**



**Community Liaison**



**Housing Bureau  
Prosper Portland**

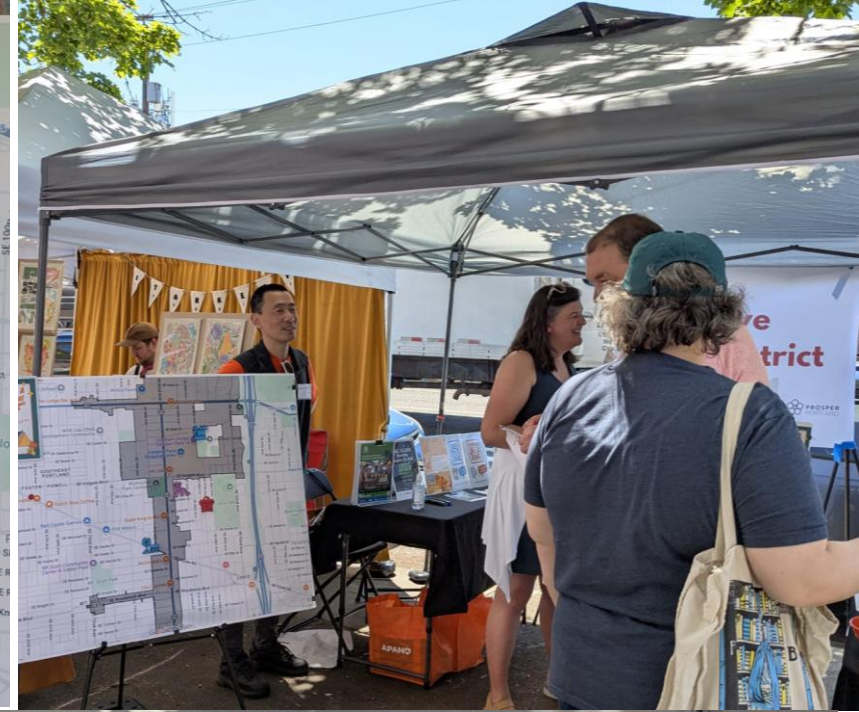
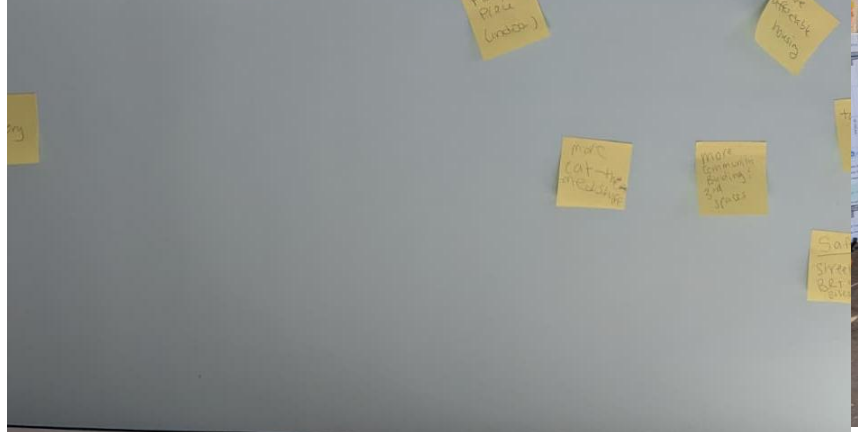


Businesses and create a sense of belonging for all?

## WE'VE HEARD (VOTE FOR YOUR TOP THREE!)

- Opportunities to help residents become first-time homeowners
- Home repair program to help homeowners maintain healthy homes in place
- Mobile home park unit repair and replacement program
- Focus on building new homes with 2 or more bedrooms
- Programs that support smaller scale housing types such as cottages, clusters, accessory dwelling units, duplexes, triplexes, and fourplexes
- Greenways and parks
- Landscaping, trees and shade structures to reduce heat island impacts
- "Third Spaces" like community and youth centers
- Childcare centers
- Health/medical/mental health facilities
- Grocery stores & restaurants
- Credit union or bank
- Family-focused retail (e.g., toy store)
- Maker's spaces
- Incubator/micro-business space, home-based business showcase
- Art gallery & performance spaces

## WOULD YOU ADD?



# Staff Contacts



## Check your email

- We may occasionally send materials to review in advance of meetings, or ask for feedback



## Reach out with questions

- Confused? Have concerns or questions? Please reach out to project staff.



## RSVP to meetings

- Let us know how you'll be attending meetings so we can prepare and order food.

## Staff Contacts

### Prosper Portland Staff:

[hartingerk@prosperportland.us](mailto:hartingerk@prosperportland.us)

### Portland Housing Bureau Staff:

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### Community Liaison:

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### Project Email Address:

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# Next Meeting

- **July 15 , 2026**
- **6:00PM- 8:00PM**
  - **APANO**

# CLC – Roles & Responsibilities



- **Partner** in co-creation of the Action Plan with PHB and Prosper Portland
- **Reflect** the needs and priorities of community members within the district
- **Provide recommendations** to PHB and Prosper to inform the Action Plan investment priorities and budget allocations
- **Prepare and submit** annual report to City Council summarizing CLC perspective, concerns, and recommendation on the co-creation process and implementation of TIF District for the prior year