E205 TIF District

Community Leadership Committee Meeting

July 2026

Agenda

1.	Welcome & Roll Call	Listen	5 min
2.	Meeting Objectives & Agreements	Listen	5 min
3.	Public Comment *Placed early so community voices can inform the committee's deliberations*	Listen	10 min
4.	CLC Roadmap & Work Plan *Standing item — where we are in the process and what's ahead*	Listen	5 min
5.	SOAR Review	Discuss	20 min
6.	**Approve June Meeting Minutes**	Decide	5 min
7.	**Bylaws Update*** *Subcommittee update; vote if draft is ready for full committee approval*	Decide	5 min
8.	Bureau Role and TIF Plan	Listen and Discuss	20 min
9.	TIF Toolkit	Listen and Discuss	25 min
10.	Community Updates & Next Steps	Discuss	5 min

Roll Call & Check-in

As we go around, please share:

- Your name
- The weather you're bringing into the room today and why

For example:

- Sunny because I'm excited about where we're headed.
- Partly cloudy because I'm hopeful but have a few questions.
- Thunderstorm because it's been one of those weeks.

Meeting Objectives

Review SOAR Results

Discuss the outcome of the SOAR Analysis from last time, briefly

Learn about PHB and Exploration

Go over the type of work PHB does and the work that was done in exploration at a high level. Set the stage for the remaining affordable housing series.

Understand the tools of TIF

Go over examples of types of investments TIF can be used for.

Meeting/Guiding Agreements

- Show up and choose to be present
- Participate in an authentic and active way
- All ideas are valid
- Uphold commitments and come prepared
- Listen to understand
- Exercise consideration and respect in your speech and actions
- Deal with issues and not people
- Step up – Step back

Public Comment

Public Participation Guidelines

- CLC meetings are open to the public
- Public comment is place early so community voices can inform the committee’s deliberations
- We invite the public to share their perspectives during public comment, then observe and listen as the committee deliberates

- **Provide Public Comment**
- **In-Person**: Sign up via Public Comment sheet
- **Online**: Share your request in the comment

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CITY OF PORTLAND OREGON 1851

Public Comment

02:00

minutes per speaker

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

Administrative Items

CLC Roadmap & Work Plan

Standing Item — Where we are and where we're going

CLC Kickoff	Bylaws & District Background	Affordable Housing	Economic Development	Action Plan Draft	Legislative Process
Dec 2025 EPDX Exploration	Feb 2026 Bylaws	**Jul 2026 PHB Programs ★**	Oct 2026 EcDev Programs	Jan 2027 Action Plan Draft 1	Spring 2027
Jan 2026 TIF 101 & Action Plan	Mar 2026 Bylaws	Aug 2026 PHB Investment Priorities	Nov 2026 Prosper Investment Priorities	Feb 2027 Refine w/ Community Feedback	
	Apr 2026 Co-Chair Elections / Reset	Sep 2026 PHB Budget Scenarios	Dec 2026 Ec Dev Budget Scenarios	Mar 2027 Action Plan Draft 2	
	May 2026 Bylaws / Community Engagement			Apr 2027 Action Plan Vote	
	Jun 2026 Bylaws District Context SOAR				

★ You are here — July 2026

Action Plan Roadmap: Affordable Housing Series

July	August	September
TIF Toolkit PHB Programs	Investment Priorities	Budget Scenarios
Goal CLC understand PHB's TIF eligible tools and TIF Plan investment areas, applying knowledge during **Investment Priorities** discussion	**Goal** Broad CLC agreement of higher and moderate priority investment areas, staff have clear direction for development of draft **Budget Scenarios**	**Goal** CLC tentative agreement of preferred budget scenario for **Action Plan Draft #1**

SOAR Review

Report Back on SOAR Meeting

Approve June Meeting Minutes

** CLC Decision Item*

Bylaws Update

** CLC Decision Item*

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 four key areas

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

PHB: On the Housing Continuum

Other Support	Non-Market Housing					Market Housing	

Homelessness Services	Emergency Shelters	Transitional Housing	Supportive Housing	Community or Social Housing	Below-Market Rental/Ownership	Private Rental	Home Ownership
Social services for people who lack stable, safe or adequate housing	Short-term lodging for people experiencing homelessness	Temporary housing for people transitioning from shelters to permanent housing	Facilities with integrated services to help people experiencing or at risk of homelessness live independently	Developed with public funding owned/operated by government, nonprofits, or co-operatives	Private rental or ownership units subsidized by government	Units owned by individuals/firms charging market rents	Housing purchase by individuals at market prices

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

Tenant Protection Policies • Eviction Prevention/ELD

Federal Grants
(HOME, CDBG, HOPWA)

Down Payment Assistance • HOLTE
Foreclosure Prevention • Home Repair

Housing Bonds • TIF • Regulatory Oversight

Inclusionary Housing

TIF Plan Vision, Goals, Investment Areas

E205 TIF Plan

Vision and Goals for Housing

- Goal 1.**Prevent the displacement of vulnerable people**, communities, businesses, and community-based institutions from East 205.
- Goal 2. **Preserve and expand opportunities for quality affordable housing** and economic prosperity activities specifically to support vulnerable populations, including those previously displaced. Priority Communities live, work, and thrive in East 205.
- Goal 3. **Ensure affordable housing is equitably distributed across geographies** to meet community needs, avoiding over/under saturation in various neighborhoods.

Vision

- East 205 neighborhoods are **places of choice** for all income demographics
- Access to affordable, stable **housing is preserved** and expanded
- Investments and development create stability and opportunity to ensure people who can't afford market-rate housing are **not displaced from their homes and neighborhoods.**
- Neighborhood changes **guided by community** and result in more opportunities, greater housing stability, and shared economic prosperity
- Home ownership opportunities and resources to help **keep people in their homes** and support first-time home buyers
- Support for **immigrants and those historically challenged** in purchasing housing, funds to help low-income homeowners can maintain and repair their homes

Affordable Housing Investment Areas

E205 TIF Plan pages 10-13 for full descriptions

Existing PHB Programming

- Single family home repair
- Homeownership support
- Multi-family rental development
- Rehabilitation and preservation of existing regulated housing
- Land Acquisition and rehabilitation of existing market rate housing
- Capital Expenditures for Community Services for Houseless Neighbors

New Programming

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

Additional Guidance

- Opportunistic property acquisition fund to prevent displacement
- Emergency repair or rehab funds to prevent displacement
- Support cooperative ownership

Conversation

TIF Toolkit: PHB TIF Eligible Programs

Current Tools

Program Area	Tool	Delivery Method
1. Individual Units	• Home Repair Grant • Home Repair Loan • Downpayment Assistance Grant • Downpayment Assistance Loan	<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 <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
2. Multiple Units	• Multifamily Predevelopment Loan • Multifamily Construction Loan	Competitive application process for both
3. Land	• Acquisition • Disposition	City surplus land or market purchase, then competitive application process

New Tools PHB is Exploring

Program Area	Potential Tool	Connection to E205 TIF Plan
All Unit Types	• Cost-based financial model for rental housing • Limited profit housing model • Revolving loan funds to support mixed-income housing • Design standards that promote stability, social cohesion • Market-rate conversion to affordable homes for purchase • Limited-equity cooperatives • Expansion of land trusts for rental and homeownership	• Homeownership • Support cooperative ownership • Rental development • Rehab, preservation of regulated housing • Acquisition, rehab of market rate housing • Affordable infill and middle housing • Manufactured housing park stabilization, preservation, and development
Land	• Expansion of available acquisition strategies • Feasibility of a regional land bank	• Opportunistic land acquisition
Policies	• Long-term tenant leases • Tenant income eligibility at entry only	

Defining Affordability for PHB Programs

Income Limits are determined annually by HUD

EXAMPLES OF THOSE IN THE 0%-30% AMI BRACKET

STUDENT WORKING PART-TIME
Estimated Income: $22k

DISABLED ADULT ON SOCIAL SECURITY
Estimated Income: $20k

EXAMPLES OF THOSE IN THE 30%-60% AMI BRACKET

CUSTODIAN
Average Income: $43k

VETERINARY ASSISTANT
Average Income: $46k

BARTENDER
Average Income: $44k

SOCIAL SERVICES ASSISTANT
Average Income: $52k

For Rental Units

60% MFI or less

For Homeownership Units

100% MFI for 3+ bd homes

80% MFI in all other cases

The 2025 100% MFI for family of four in Portland is $124,100

80% MFI is $99,300

60% MFI is $80,665

* HUD regulated income and rent levels for 2025. Average incomes for professions based on Portland Metro Area figures provided by the State of Oregon Employment Department: www.qualityinfo.org. Estimated incomes derived from minimum wage calculations and Social Security Administration data.

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

Downpayment Assistance Grant (DPAG)

- Income up to 80% AMI
- Land owned by community-based organization
- Home and structures owned by homebuyer

1. Programs for Individual Units

Home retention for existing low-income homeowners

Home Repair

- 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

Conversation

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2. Programs for Multiple Units

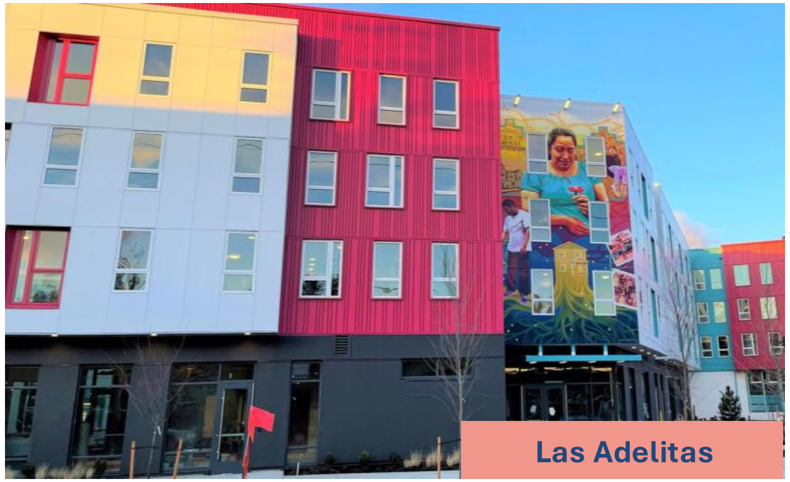
Grants and loan to build new buildings,repair existing buildings

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.



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2. Programs for Multiple Units

Buying existing multi-family buildings

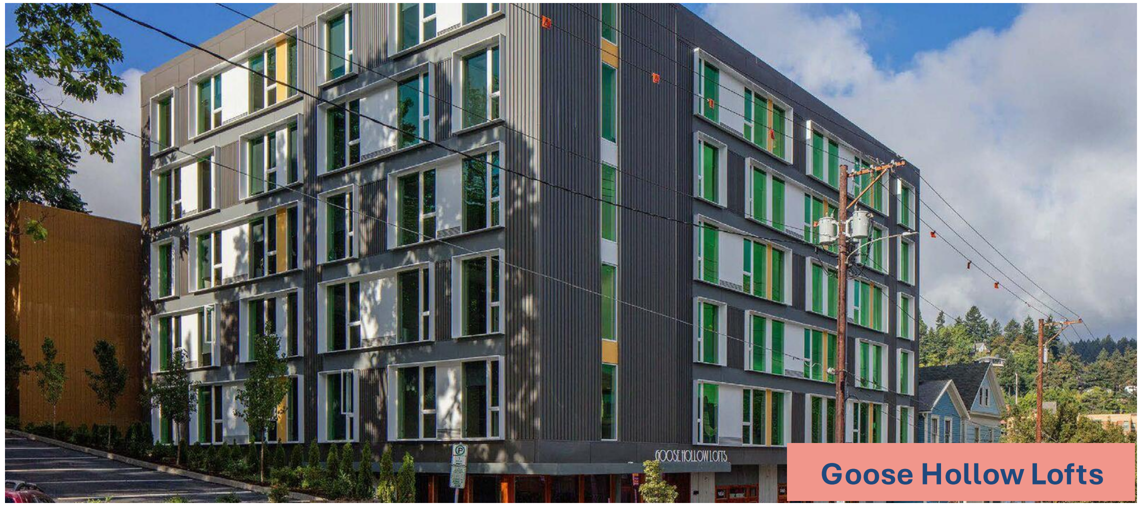
- Purchase existing market rate housing and over time convert it to affordable housing

- **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

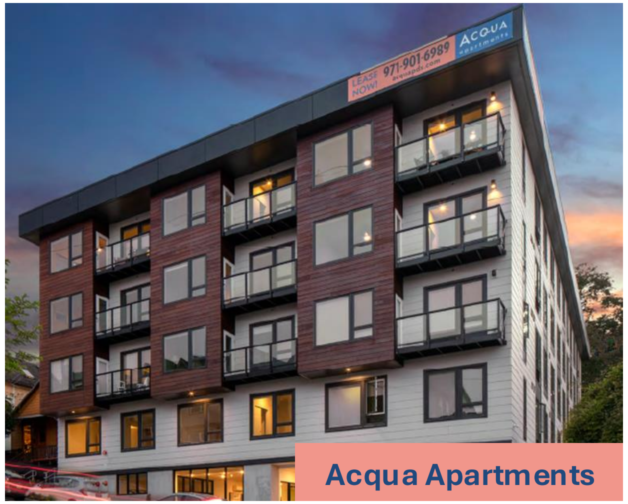
Potential toolkit expansion areas for multiple units

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



Goose Hollow Lofts

Paramount Apartments



Acqua Apartments

Conversation

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

Land Acquisition for The Strong Building

Conversation

Closing and Next Steps

Community Updates & Next Steps

Community Updates

CLC members and Community Liaison share updates relevant to the East 205 district and Priority Communities.

Next Steps

- Review materials shared after this meeting
- RSVP for July meeting
- Bylaws subcommittee: continue drafting if vote was not held today

Next Meeting

August 13, 2026 | 5:30 PM | The Rosewood Initiative

Housekeeping

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 your community liaison, project staff, or your co-chairs

RSVP to meetings

Let us know how you'll be attending meetings so we can prepare in advance

Project Email: eastportlandtif@prosperportland.us