SPACC CLC TIF District

Community Leadership Committee Meeting

July 2026

Affordable Housing Series Meeting 3

CITY OF PORTLAND, OREGON 1851

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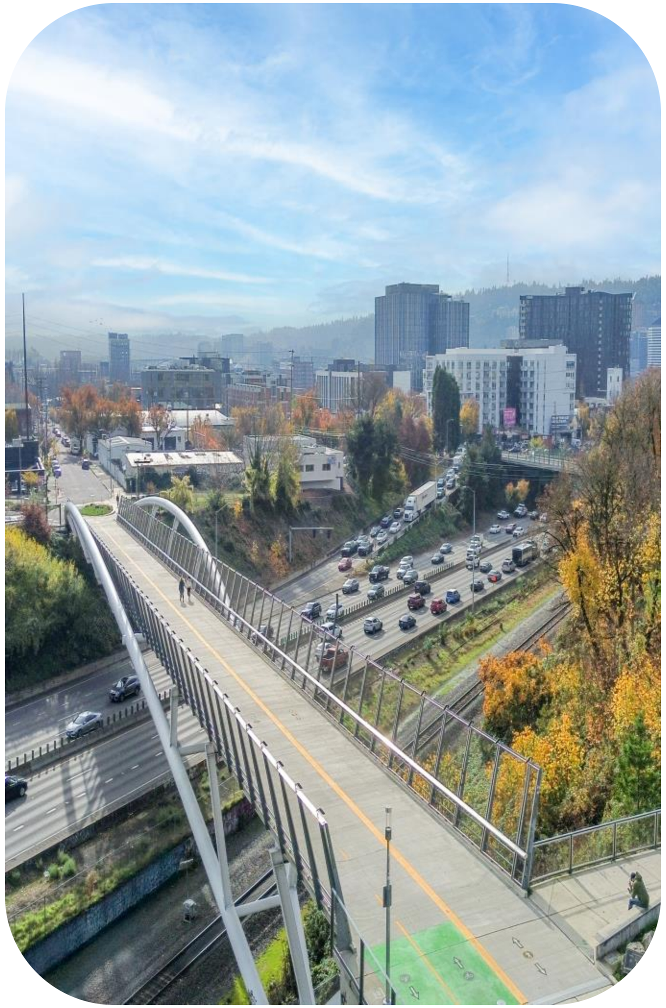
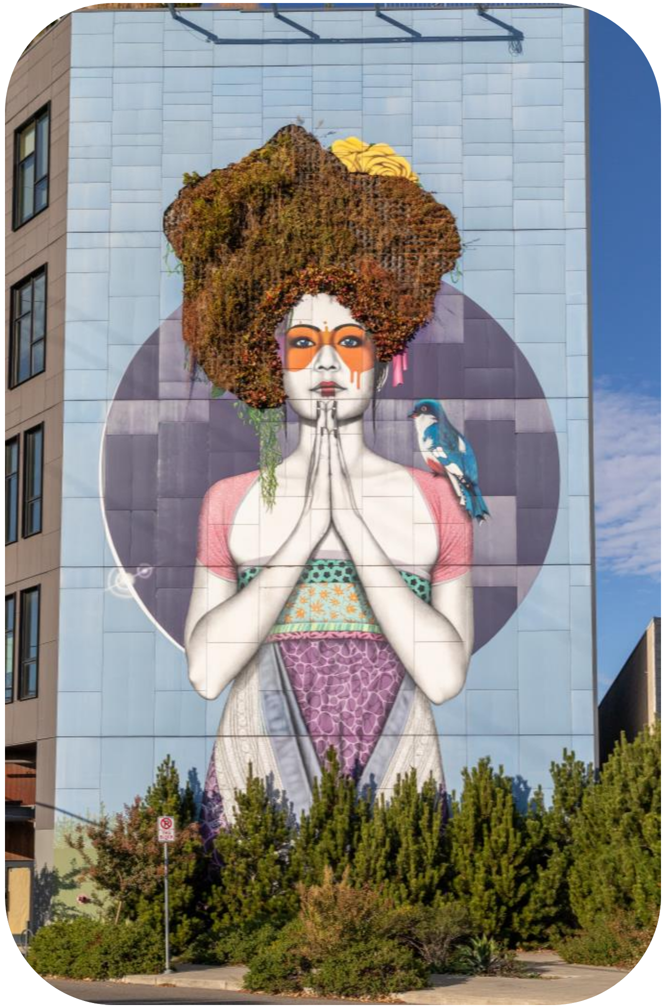
Agenda



1. Welcome: Agenda Review + Meeting Agreements
2. Administrative Items
3. June Meeting Recap
4. Public Comments
5. SOAR Review and Discussion
6. Open Ended Conversation
    1. Panel of Experts
    2. Workback Session
    3. Action Planning Milestone Process
7. Closeout & Next Steps

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 with people

Administrative Items

Roll Call

Approval of Meeting Minutes

Items of Interest & Updates

CLC Members

Community Liaison

Housing Bureau
Prosper Portland

Public Participation

- CLC meetings are open to the public
- Public invited to comment at end of meeting
- Public asked to observe and listen
- Reserve discussion / questions / activity participation to members only

Provide Public Comment:

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

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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

CLC Action Plan Roadmap

CLC Kickoff
- **December 2025** EPDX Exploration
- **January 2026** TIF 101 & Action Plan

Bylaws and District Background
- **February/ March 2026** Bylaws
- **April 2026** District Context
- **May 2026** Public Engagement Plan

Affordable Housing
- **May 2026** PHB Programs
- **June 2026** Investment Priorities
- **July 2026** Additional Conversation
- Budget Allocation Scenarios

Economic Development
- EcDev Priorities
- Prosper Programs
- Additional Conversation
- EcDev Allocations

Action Plan Draft
- Action Plan Draft 1
- Public Engagement Discussion
- Action Plan Draft 2
- Action Plan Vote

Legislative Process
- **Spring 2027**

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Purpose and Introduction

Purpose of Today's Meeting

- To review the results of the SOAR exercise.
- To allow the CLC to have an open conversation regarding numerous topics, including Panel of Experts, Workback session and the Action Planning Milestone Process

Action Plan Roadmap: Affordable Housing Series

May	June	July	August
TIF Toolkit PHB Programs	Investment Priorities	Additional Conversation	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**

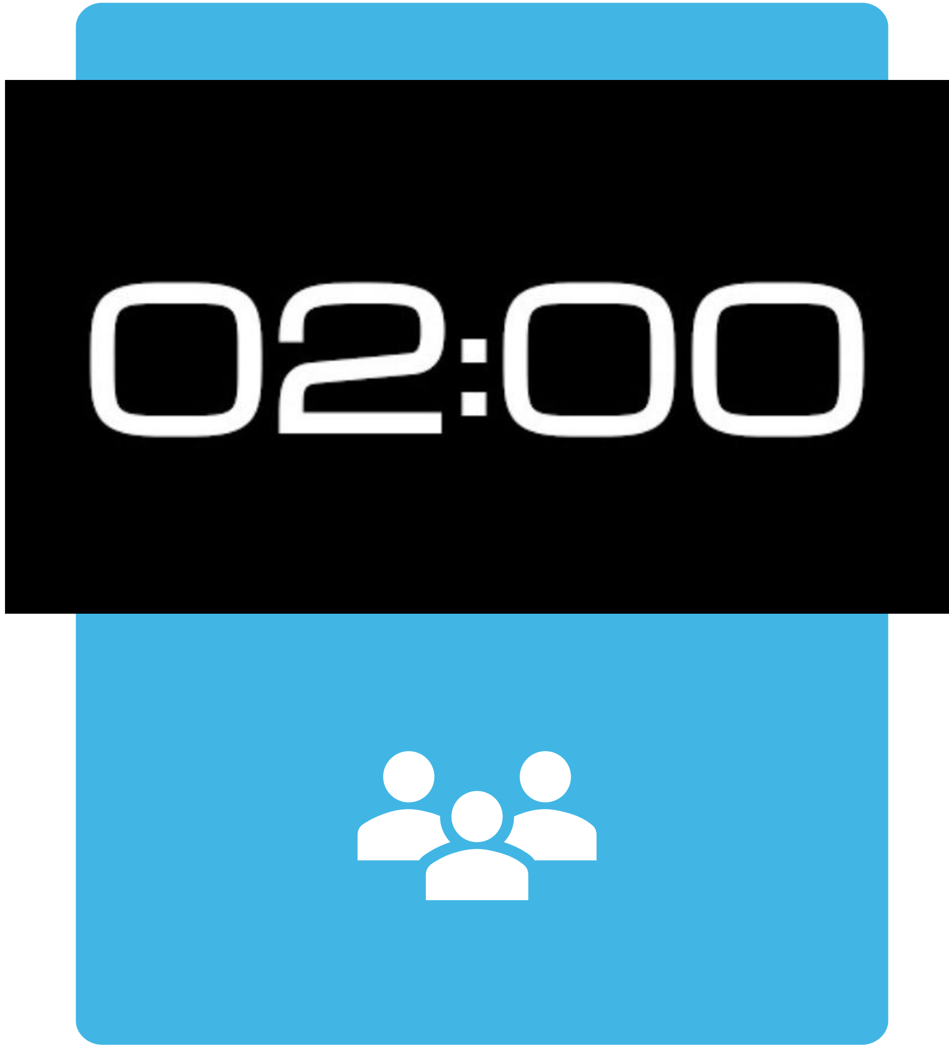
Goal

CLC tentative agreement of preferred budget scenario for **Action Plan Draft #1**

Public Comment

Public Comment

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



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SOAR Results and Discussion

Strengths

The strengths are overwhelmingly social and locational, not built.

Residents describe a tightly bound, diverse, deeply rooted community sitting on unusually generous land in an unusually connected location.

What Parkrose lacks in built amenities it holds in people, lots and position - and residents know it ("hidden gem").

Social cohesion is the district's working capital; the large, subdividable land pattern and the location assets are leverage no other district can replicate.

- **Large, subdividable lots and diverse housing = room to grow without losing green space**
- **Strong regional connectivity and unique, no-cost assets**
- **Close-knit, resilient community with deep pride**
- **Multicultural, multigenerational, working-class stability**
- **“Keep it local” culture supporting small businesses**
- **Strong civic infrastructure enabling collective action**
- **Small, caring school district as a central anchor**

Opportunities

One major opening: underused property in every form - vacant commercial, empty lots, aging motels, church land, public parcels.

The section reads as a district with unusual physical slack, plus a demographic opening (a large elder population on large lots) that links housing, equity and land use in a single move.

Acting on it hinges on a property inventory; several entries arrived as solutions and should be held as candidate answers, not decisions.

- Concentration of vacant/underused commercial land → big reuse potential; needs a property inventory
- Multiple levers for local economic growth along
- Sandy Blvd and the industrial corridor
- Heat-island + asthma conditions → openings for shade, transit, and hyperlocal food systems
- Deferred maintenance + large older properties → repair economy and affordable infill opportunities
- Large elder population on large lots → multigenerational housing and stability opportunities
- Community ready to gather but lacks space → need for shared, youth-friendly, safe community places

Aspirations

The vision is focused on growth on the community's terms.

Nearly every aspiration orbits two ideas - belonging (identity, pride, third spaces, a reason to stay for life) and self-determination (local dollars, community-led rather than gentrifying growth, safety and vitality that don't depend on outside institutions).

This is not a community asking to be developed; it is a community asking to develop itself without losing itself.

- **Walkable, connected, resilient district with seamless mobility**
- **Strong made-here identity, pride, and lifelong community belonging**
- **Growth on local terms: local dollars, local food, local safety**
- **Core charter: growth without displacement and permanently affordable housing**
- **Rich third spaces and community events that define Parkrose**
- **Deep pride in a fully resourced local district with safe, climate-ready youth spaces**

Results

Residents intuitively reach for measurable outcomes - five results arrived with real numbers attached.

The rest cluster into six outcome areas but need metrics, baselines and horizons.

The raw material for a genuine results framework is already here; two instruments recur implicitly - an annual resident survey and a property/vacancy dataset - and standing them up would cover most of the framework.

Connection & staying: community center open, more events, visible neighbor interaction, survey-measured pride, after-school spaces, residents choosing to stay/return

Housing stability: fewer unhoused residents and students, more permanently affordable units, elders stably housed, homeowners not stuck in poverty

Thriving local economy: commercial vacancy to low single digits, net new local businesses, strong local recirculation, higher foot traffic

Safer, healthier public life: majority of crises handled in-district, lower crime, heat-resilience, cleaner streets and greenspace

Green-preserving densification: most large lots gently densified; fewer empty lots and buildings15-minute district: rising share of residents reaching daily needs car-free; improved transit, bike, and pedestrian safety

Discussion

Conversation

Closing and Next Steps

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 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:
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Portland Housing Bureau Staff:
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Community Liaison:
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Project Email Address:
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Next Meeting

- August 26, 2026
- 6 PM
- Parkrose District Office

Extra Slides

1. Programs for Individual Units

Accessing homeownership and home retention

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

Home Repair

Electrical, roof, heating, accessibility, code violations

- Home repair grant ~$10K (through CBO)
- Home repair loan – up to $40K, 0% interest, no monthly payments, forgiven after 15 years

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.

***Activity**: Capture questions, concerns, opportunities on sticky notes or add to the chat*

Cully Community Resource Fair


Aurora Resident


East Burnside Residents

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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

Aerial view of the Willamette River

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Activity: *Capture questions, concerns, opportunities on sticky notes or add to the chat*

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: Competitve 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

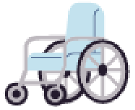
Program Area	Potential Tool	Connection to SPACC TIF Plan
All Unit Types	• Cost-based financial model for rental housing • Limited profit housing model • Revolving loan funds to support mixed-income housing • Design standards that promote stability, social cohesion • Market-rate conversion to affordable homes for purchase • Limited-equity cooperatives • Expansion of land trusts for rental and homeownership	• Homeownership support • Support cooperative ownership • Rental development • Rehab, preservation of regulated housing • Acquisition, rehab of market rate housing • Funds for emergency repair or rehab to prevent displacement • 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

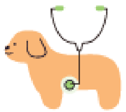
STUDENT WORKING PART-TIME
Estimated Income: $22k



DISABLED ADULT ON SOCIAL SECURITY
Estimated Income: $20k

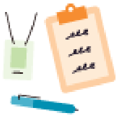
EXAMPLES OF THOSE IN THE 30%-60% AMI BRACKET

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.