



**Responses to Questions from July E-205 Tax Increment Finance (TIF) Community Leadership  
Committee (CLC) Meeting**

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10/5/2026

**Introduction**

The following is a document responding to questions asked during the affordable housing series. I am re-submitting some questions sent on 08/05/2026 for the committee’s consideration as some folks missed the email the first go-around and were requesting information, apologies for not highlighting it during our meeting.

Some questions do not neatly fit a category, and in a few cases, we are still waiting on a response with information. There are some questions left out that were asked, and this is because we do not have information on them. We will work to find it when possible.

**Funding and Affordability**

***“Do TIF funds fully fund the Cully Action Plan programs/priorities?”***

No, they do not.

***“How are we tracking affordability?”***

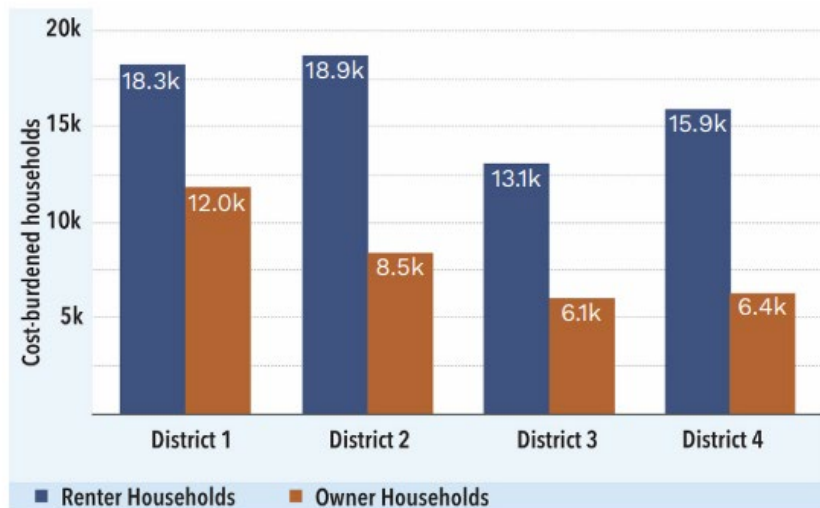
Great question. Affordability is tracked by Area Median Income, or AMI. This is a tool created by HUD. It is not a perfect tool, because we know gross income (before taxes) and average income, do not reflect the reality of all people’s expenses when it comes to housing. However, it is the tool that is used across the affordable housing industry.

| Maximum        | 0-30%<br>Extremely<br>Low Income | 30-60% Very<br>Low Income | 60-80% Low<br>Income | 80-120%<br>Moderate<br>Income |
|----------------|----------------------------------|---------------------------|----------------------|-------------------------------|
| Annual Income  | \$34,650                         | \$69,300                  | \$92,400             | \$138,564                     |
| Monthly Income | \$2,540                          | \$5,775                   | \$7,700              | \$11,547                      |
| Monthly Rent   | \$866                            | \$1,732                   | \$2,310              | \$3,464                       |

Housing cost burden is another measure used to track affordability. Housing Cost Burden shows the stress households are under due to housing costs. About half of Portland renters are cost-burdened (i.e., paying more than 30% of their income for housing) and about a quarter are severely cost burdened (i.e., paying more than 50% of their income for housing). The chart below shows the

widespread nature of cost burden and the degree to which housing cost-burdened renter households outnumber housing cost-burdened homeowners.

**Figure 1: Cost-Burdened Households by Council District and Tenure**



Even with the fact that this tool is very limited, we still know the majority of housing in the City is not affordable for people. This is especially true for People of Color.

Different advocates have looked at other measures of need with varying degrees of success. Federal Poverty Level, for example, is a much lower threshold, and also only measures gross income. There have been some more controversial efforts, like measuring need through Credit Score, that have many issues you can probably imagine. You can read more about that here: <https://www.huduser.gov/portal/sites/default/files/pdf/Potential-Impacts-of-Credit-Reporting.pdf>

The Joint Center for Housing Studies at Harvard proposed using “Residual Income” as a way to measure affordability, and you can read more about that here: <https://www.jchs.harvard.edu/blog/is-there-a-better-way-to-measure-housing-affordability>

The Federal Government through HUD, the State of Oregon, and the City have all declared through legislation that AMI is the approach they use for tracking affordability.

***“Is there data and statistics to better inform the SOAR analysis?”***

Yes. I am including a link to the State of Housing Reports from 2020-2024. 2025 will be released soon. The Portland Housing Bureau produces this report every year and has a large amount of data that can help answer all sorts of questions. <https://www.portland.gov/phb/state-of-housing-report>

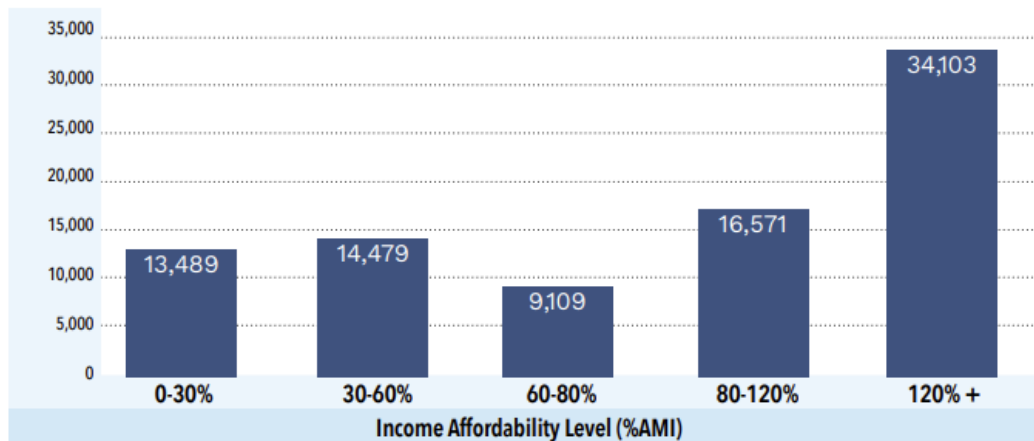
***“Is there data on what kinds of housing is needed in the area and varying housing needs?”***

Portland faces a substantial housing shortage, and that supply constraint causes and exacerbates housing instability. Portland’s adopted 2045 Housing Needs Analysis (“HNA”) identified a need for 120,560 additional homes by 2045. The City’s Bureau of Planning and Sustainability (“BPS”),



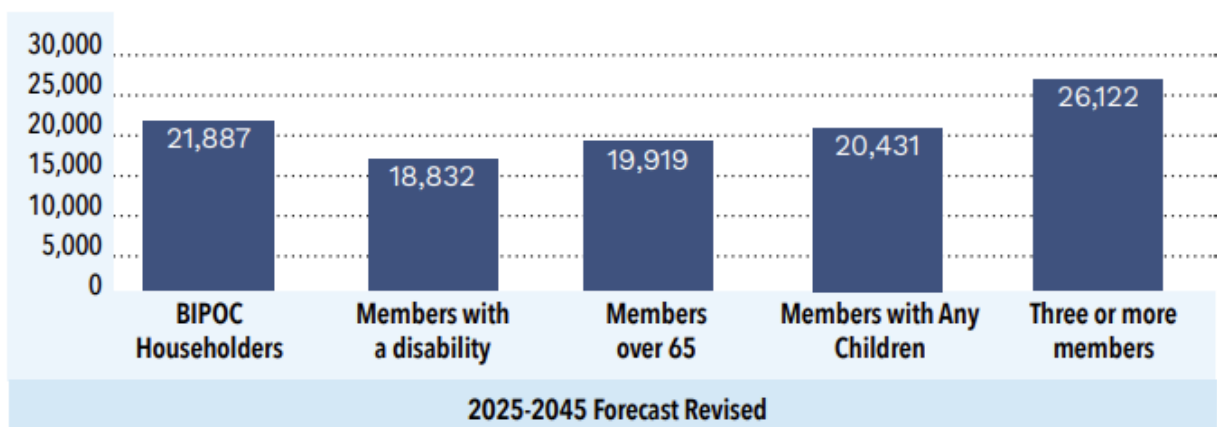
responding to updated state and regional forecasts while also accounting for severe rent burden and homelessness, presented an updated goal of 87,750 homes for 2025-2045 in a June 2025 Planning Commission briefing. That analysis identified a need for 37,077 additional homes affordable at or below 80% of area median income (“AMI”), including 27,968 at or below 60% AMI and 13,489 at or below 30% AMI.

**Figure 3: Needed Units by Income Affordability Level (%AMI)**



Portland’s housing gap is not just about quantity; it also reflects a mismatch between the homes available and the incomes, household sizes, accessibility needs, and circumstances of the people who need them. The revised forecast identifies substantial need associated with households of color, households that include a person with a disability, older adults, households with children, and larger households. Production must be evaluated not only by how many units are added, but also by whether those homes fit the needs of the people the system must serve.

**Figure 4: New Housing Needed by 2045 by Household Characteristics**



***“Is there a way to map to show where in Portland the programs have been effective and what other investments can be made?”***



This is something we can work on more, but would need details on what measures of effectiveness you were interested in.

### **Downpayment Assistance**

***“Does the Down-Payment Assistance program include loans?”***

Yes. These are forgivable loans after 30 years.

Forgiveness schedule:

- Years 1–15: 0% forgiven.
- Year 15: 50% forgiven.
- Years 16–29: 3% forgiven annually.
- Year 30: Remaining balance fully forgiven

***“Does the DPAL stay silent until a certain time?”***

Yes, the Portland Housing Bureau’s DPAL stays silent with no monthly payments until sale, refinance, or non-primary occupancy occurs.

***“Are there programs available to people to learn how to take care of the home?”***

Our Down Payment Assistance programs are all managed through community based organizations and all of them require home-buying counseling as a part of the process to receive a loan.

Requirements for the program can be found here

<https://www.portland.gov/phb/down-payment-assistance-loan>

***“Is it possible for the CLC to have a Google form for data requests...?”***

Yes. We are working on this with Beth and Rosewood Initiative.

***“Will you please tell the committee WHO created the themes, WHEN they created the themes, HOW they defined the themes, and chose WHICH themes would be presented?”  
(Chat)***

The CLC created the SOAR, staff selected the themes based on what was submitted in the SOAR, meaning themes during the July meeting and they are being presented preliminarily for the CLC to determine if we got them right.

***“If the correction could be made for ‘district’ identity to be ‘neighborhood’ identity?”***

Yes.

### **Program eligibility and effectiveness**

***“Did staff weed out anything that were not TIF eligible?”***

Not yet, we are hoping to do this in the October Meeting. To remind folks what generally makes something TIF eligible: Permanent physical improvements or what sometimes people call “sticks or bricks”, typically not programs.

***“Which programs have the lowest cost to administer and highest ROI in terms of actual impact in the district?”***

ROI are tricky things to measure when it comes to affordable housing and public programs in general. Because local government and non-profits do not operate based on how much money we make back from projects. If you mean a return on an investment, like a social good, it depends on what you want how successful something is. Because measures of success can look different across different programs. For example, a program that is meant to help people purchase a home has a different measure of success than a program that helps build more units. It comes down to trade-offs. Is there an interest from the CLC in generating new homeownership opportunities, or more rental opportunities? Who would these benefit? This is the purpose of identifying priorities.

The expenses of the programs The CLC could create a new program because they see a need within the district, or they could fund an existing program. For example, the Portland housing bond over-delivered on the units it produced.

***“If the CLC would like to create a multifamily repair program, could they?”***

Yes.

***“Do we know, or when will we know, what the actual budget will be for the first five years?”***

We expect to have solid projections in the next few months.

## **Vacant Lots and Units**

***What is the number of vacant lots and sizes?***

There are 466 total. I am attaching a table if folks want to look at the raw data.

Only 363 have land value. Of the vacant lots with land value, 223 are at least 2,500 square feet (tab 3). I sorted by size in column AD on tab 3. The largest lots are all City owned.

***Do Affordable Housing units have waitlists?***

Typically, yes. And they can be long waits. Up to years in some cases.

Project based waitlists in Home Forward properties can take several years, and sometimes properties that accept Vouchers or subsidy from other community based non-profits or programs also have waitlists. This is due to a review of eligibility criteria, and to make sure that people qualify for programs that are funded either by State, Federal or Local dollars. It depends on how strict the funding source is how much information programs need to collect.

There are a total number of 4,515 affordable housing units in District 1. 2846 are City Funded Units.

### ***Are there vacant units in the District?***

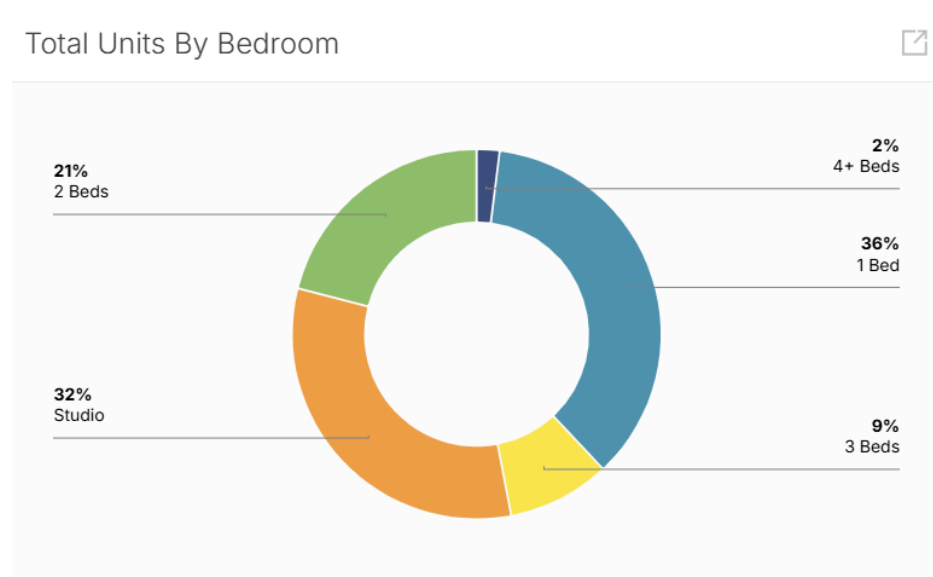
East Portland's overall vacancy rate is 6.8%. The regulated affordable housing vacancy rate in East Portland is 8.2%.

Portland's overall vacancy rate is 7.2%. The regulated affordable housing vacancy rate is 8.1%.

\*CoStar data 10/5/26

### ***Which size of units have more vacancies/waitlists?***

The majority of vacant affordable units are studios and one-bedroom units.



The units in the highest demand with the longest waitlist are deeply subsidized units affordable to households earning 0-30% of AMI, regardless of unit type.

***Perhaps age of single-family units? This could inform House Repair Grant. Age of multifamily units? Which could inform repair of multi-housing units.***

Few Highlights:

1. Percentage-wise there are more single family and middle housing units in E205 TIF District compared to the City as a whole. Multifamily percentage was higher in the City compared to the district.
2. Most of the buildings in E205 TIF district were built during 1960 to 1999
3. There were fewer studios and 1 Bedroom units percentagewise in the E205 TIF District. However, there is a higher percentage of 3 bedrooms.

Data:



## Portland Housing Bureau

### City of Portland and E205 TIF Districts

#### Structure Types: Selected Housing Characteristics

| Structure Types: Selected Housing Characteristics | Portland<br>city, Oregon |         | E205 TIF<br>District |         |
|---------------------------------------------------|--------------------------|---------|----------------------|---------|
|                                                   | Estimate                 | Percent | Estimate             | Percent |
| <b>UNITS IN STRUCTURE</b>                         |                          |         |                      |         |
| <b>Total housing units</b>                        | <b>307,719</b>           |         | <b>16,876</b>        |         |
| Single Family (1 Unit - Attached and Detached)    | 176,660                  | 57.41%  | 9,921                | 58.79%  |
| Middle Housing (2-4 Units)                        | 24,961                   | 8.11%   | 1,751                | 10.38%  |
| Multifamily (5 or More Units)                     | 102,436                  | 33.29%  | 4,711                | 27.92%  |
| Other (Mobile Home, Boat, RV, etc)                | 3,662                    | 1.19%   | 493                  | 2.92%   |
| <b>YEAR STRUCTURE BUILT</b>                       |                          |         |                      |         |
| <b>Total housing units</b>                        | <b>307,719</b>           |         | <b>16,876</b>        |         |
| Built 2000 and after                              | 72,540                   | 23.57%  | 2,873                | 17.02%  |
| Built 1980 to 1999                                | 40,034                   | 13.01%  | 3,096                | 18.35%  |
| Built 1960 to 1979                                | 55,994                   | 18.20%  | 6,770                | 40.12%  |
| Built 1940 to 1959                                | 56,606                   | 18.40%  | 3,602                | 21.34%  |
| Built 1939 or earlier                             | 82,545                   | 26.80%  | 535                  | 3.17%   |
| <b>BEDROOMS</b>                                   |                          |         |                      |         |
| <b>Total housing units</b>                        | <b>307,719</b>           |         | <b>16,876</b>        |         |
| No bedroom                                        | 28,919                   | 9.40%   | 782                  | 4.63%   |
| 1 bedroom                                         | 57,311                   | 18.60%  | 1,974                | 11.70%  |
| 2 bedrooms                                        | 83,566                   | 27.20%  | 4,699                | 27.84%  |
| 3 bedrooms                                        | 87,702                   | 28.50%  | 6,960                | 41.24%  |
| 4 bedrooms                                        | 39,488                   | 12.80%  | 1,918                | 11.37%  |
| 5 or more bedrooms                                | 10,733                   | 3.50%   | 543                  | 3.22%   |

Source: 2020-2025 5-Year ACS; DP04



# Portland Housing Bureau

|                                                    | Portland city,<br>Oregon |           | E205 TIF<br>District |         |
|----------------------------------------------------|--------------------------|-----------|----------------------|---------|
| Label                                              | Estimate                 | Percent   | Estimate             | Percent |
| <b>Total: (Owner-Occupied and Renter-Occupied)</b> | <b>289,705</b>           |           | <b>15,639</b>        |         |
| <b>Owner occupied:</b>                             | <b>150,646</b>           |           | <b>7,973</b>         |         |
| <b>Built 2020 or later:</b>                        | <b>1,075</b>             |           | <b>0</b>             |         |
| Single Family (1, detached or attached)            | 952                      | 89%       | 0                    | 0%      |
| Middle Housing (2 to 4 units)                      | 36                       | 3%        | 0                    | 0%      |
| Multifamily Housing (5 or more units)              | 79                       | 7%        | 0                    | 0%      |
| Other (Mobile home, boat, RV, van, etc.)           | 8                        | 1%        | 0                    | 0%      |
| <b>Built 2000 to 2019:</b>                         | <b>22,253</b>            |           | <b>1,039</b>         |         |
| Single Family (1, detached or attached)            | 16,787                   | 75%       | 943                  | 91%     |
| Middle Housing (2 to 4 units)                      | 362                      | 2%        | 41                   | 4%      |
| Multifamily Housing (5 or more units)              | 4,686                    | 21%       | 27                   | 3%      |
| Other (Mobile home, boat, RV, van, etc.)           | 418                      | 2%        | 28                   | 3%      |
| <b>Built 1980 to 1999:</b>                         | <b>17,274</b>            |           | <b>1,158</b>         |         |
| Single Family (1, detached or attached)            | 13,757                   | 80%       | 896                  | 77%     |
| Middle Housing (2 to 4 units)                      | 372                      | 2%        | 69                   | 6%      |
| Multifamily Housing (5 or more units)              | 1,988                    | 12%       | 16                   | 1%      |
| Other (Mobile home, boat, RV, van, etc.)           | 1,157                    | 7%        | 177                  | 15%     |
| <b>Built 1960 to 1979:</b>                         | <b>21,077</b>            |           | <b>2,991</b>         |         |
| Single Family (1, detached or attached)            | 18,022                   | 86%       | 2,724                | 91%     |
| Middle Housing (2 to 4 units)                      | 653                      | 3%        | 18                   | 1%      |
| Multifamily Housing (5 or more units)              | 1,612                    | 8%        | 91                   | 3%      |
| Other (Mobile home, boat, RV, van, etc.)           | 790                      | 4%        | 158                  | 5%      |
| <b>Built 1940 to 1959:</b>                         | <b>36,339</b>            |           | <b>2,418</b>         |         |
| Single Family (1, detached or attached)            | 35,619                   | 98%       | 2,393                | 99%     |
| Middle Housing (2 to 4 units)                      | 304                      | 1%        | 25                   | 1%      |
| Multifamily Housing (5 or more units)              | 361                      | 1%        | 0                    | 0%      |
| Other (Mobile home, boat, RV, van, etc.)           | 55                       | 0%        | 0                    | 0%      |
| <b>Built 1939 or earlier:</b>                      | <b>52,628</b>            |           | <b>367</b>           |         |
| Single Family (1, detached or attached)            | 50,576                   | 96%       | 367                  | 100%    |
| Middle Housing (2 to 4 units)                      | 991                      | 2%        | 0                    | 0       |
| Multifamily Housing (5 or more units)              | 1,012                    | 2%        | 0                    | 0       |
| Other (Mobile home, boat, RV, van, etc.)           | 49                       | 0%        | 0                    | 0       |
| <b>Renter occupied:</b>                            | <b>139,059</b>           |           | <b>7,666</b>         |         |
| <b>Built 2020 or later:</b>                        | <b>3,304</b>             | <b>2%</b> | <b>70</b>            |         |
| Single Family (1, detached or attached)            | 352                      | 0%        | 0                    | 0%      |
| Middle Housing (2 to 4 units)                      | 75                       | 0%        | 28                   | 40%     |
| Multifamily Housing (5 or more units)              | 2,850                    | 2%        | 42                   | 60%     |
| Other (Mobile home, boat, RV, van, etc.)           | 27                       | 0%        | 0                    | 0%      |
| <b>Built 2000 to 2019:</b>                         | <b>40,298</b>            |           | <b>1,561</b>         |         |
| Single Family (1, detached or attached)            | 4,739                    | 12%       | 172                  | 11%     |
| Middle Housing (2 to 4 units)                      | 2,626                    | 7%        | 227                  | 15%     |
| Multifamily Housing (5 or more units)              | 32,640                   | 81%       | 1,162                | 74%     |
| Other (Mobile home, boat, RV, van, etc.)           | 293                      | 1%        | 0                    | 0%      |
| <b>Built 1980 to 1999:</b>                         | <b>21,275</b>            |           | <b>1,801</b>         |         |
| Single Family (1, detached or attached)            | 3,651                    | 17%       | 493                  | 27%     |
| Middle Housing (2 to 4 units)                      | 4,455                    | 21%       | 239                  | 13%     |
| Multifamily Housing (5 or more units)              | 12,928                   | 61%       | 1,016                | 56%     |
| Other (Mobile home, boat, RV, van, etc.)           | 241                      | 1%        | 53                   | 3%      |
| <b>Built 1960 to 1979:</b>                         | <b>31,104</b>            |           | <b>3,220</b>         |         |
| Single Family (1, detached or attached)            | 6,584                    | 21%       | 826                  | 26%     |
| Middle Housing (2 to 4 units)                      | 6,307                    | 20%       | 615                  | 19%     |
| Multifamily Housing (5 or more units)              | 17,832                   | 57%       | 1,770                | 55%     |
| Other (Mobile home, boat, RV, van, etc.)           | 381                      | 1%        | 9                    | 0%      |
| <b>Built 1940 to 1959:</b>                         | <b>17,603</b>            |           | <b>858</b>           |         |
| Single Family (1, detached or attached)            | 8,089                    | 46%       | 527                  | 61%     |
| Middle Housing (2 to 4 units)                      | 3,333                    | 19%       | 210                  | 24%     |
| Multifamily Housing (5 or more units)              | 6,135                    | 35%       | 85                   | 10%     |
| Other (Mobile home, boat, RV, van, etc.)           | 46                       | 0%        | 36                   | 4%      |
| <b>Built 1939 or earlier:</b>                      | <b>25,475</b>            |           | <b>156</b>           |         |
| Single Family (1, detached or attached)            | 10,136                   | 40%       | 120                  | 77%     |
| Middle Housing (2 to 4 units)                      | 3,727                    | 15%       | 15                   | 10%     |
| Multifamily Housing (5 or more units)              | 11,566                   | 45%       | 0                    | 0%      |
| Other (Mobile home, boat, RV, van, etc.)           | 46                       | 0%        | 21                   | 13%     |

Source: 2020-5-Year ACS; Table B25127

## Housing Displacement, Outcomes, and Barriers

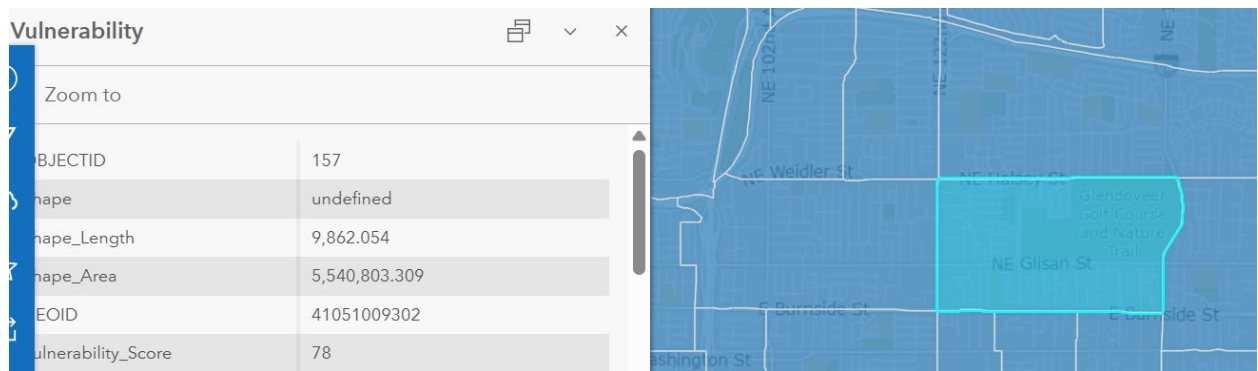
### ***Is there data on people getting displaced?***

The Bureau of Planning and Sustainability have a Displacement Vulnerability interactive map that can be viewed here:

<https://gis-pdx.opendata.arcgis.com/datasets/PDX::vulnerability/explore?location=45.517573%2C-122.563708%2C12>

The data set being used is from 2022. The vulnerability score is scaled from 0 to 100. A score of 60 or greater is considered a vulnerable tract. If you click on the relevant census tract, it will show various numbers.

Here is an example:



### ***What is the “Horrific outcome” versus the “Best case outcome”[when it comes to TIF]?***

I answered this in the meeting, but to reiterate for folks who were not in attendance, in terms of the negative or worst case scenarios with Tax Increment Finance (TIF) it would be an intentional and racist effort to remove people from their neighborhoods that actively harms the neighborhood. This has happened in the past.

In terms of the “Best Case Outcome”, the TIF district would make decisions informed by community for the benefit of the entire district. This would lead to healthy, safe, and affordable neighborhoods and thriving communities.

### ***What are the actual barriers people are facing to achieving their dreams have? [In regards to housing]***

We have heard many things from community engagement work and we have had reports through the services we provide of the different kinds of barriers folks are facing.

By far the biggest issue we have heard around housing is affordability. People are struggling to afford to stay in their homes, whether they are renters or homeowners. It is a very big challenge to keep people stable in their jobs or education if they do not have a place to live.



## Portland Housing Bureau

Another major issue that has come up around housing, (particularly in East Portland) is safety. Folks feel very passionate about their neighborhoods feeling safe. There is a perception some people hold that affordable housing equals an increase in crime or a decrease in property value and perceived safety, and that building this type of housing creates a spiral in which neighborhoods get worse.

While we have heard this from many, what the academic literature says is generally the opposite (See: [UC Irvine, Bell Policy Center, Annual Review of Public Health](#)).

That being said, housing affordability is not the only solution to all social problems or the only barrier to people achieving their dreams. There are a number of other issues around economic access, criminalization, institutional barriers around identity, and healthcare that can determine whether someone stays housed and can fulfill their personal, career, or educational goals.



### Vacancy, Zombie Properties, Eminent Domain, and Land Value Tools

***Can you give more information on eminent domain and tax liens (are they legal for absentee land owners) to deal with zombie or vacant properties?***

I can really understand the desire to unlock these vacant and neglected properties.

As we discussed briefly in the meeting, and others mentioned, eminent domain is a controversial policy with a very unpopular history. It is still used in some contexts in the City and the State but the Housing Bureau does not currently participate in the practice of eminent domain and would caution the committee against including it as policy guidance in an Action Plan, due to the history of government practice of the tool in racialized displacement in our City and around the country.

There are some examples of Land Banks around the country that use eminent domain as a tool to acquire land, however PHB is not currently considering an eminent domain policy for our land banking exploratory work.

There are currently certain tools at Portland Permitting and Development to deal with abandoned or unpermitted properties which could deal with some of your concerns, including the reporting of abandoned property and code enforcement violations:

<https://www.portland.gov/ppd/code-enforcement/report-code-violation>

We can look more into this tool and adjacent tools being used in a more positive and less destructive ways. If the committee has models that they would like the Bureau and Prosper to explore.

***What tools do we have available to acquire properties that are zombie or vacant?***

For past land acquisitions, PHB priorities have focused on the ability to develop a minimum of 40-50 apartments, provide access to transit, employment and other services (schools, medical, grocery, etc.) and that do not have significant title issues or environmental hazards. Using that framework, PHB typically looks for sites that are currently zoned for multifamily/multi-dwelling development (i.e., RM1 – CM2), sized at least 20,000 SF, have high Opportunity Scores (3-5) and low EPA Air Hazard Index percentages (<80<sup>th</sup> percentile).

### Community Ownership, New Development Tools, Local Contracting

***Is CIT (Community Investment Trust) a tool used for Economic Development, a viable tool for affordable housing development?***

There is something that is similar but not exactly the same as a CIT, called a MINT, or Mixed Income Neighborhood Trust. You can read more about them here:

<https://www.trustneighborhoods.com/mints>

In short, the model was created by non-profit *Trust Neighborhoods* in Kansas City, Missouri. MINTs are a partnership with existing neighborhood organizations and governed by something called a “Perpetual Purpose Trust”.

The longer answer is that the model’s mission purports to put community stakeholders in positions of power by giving them legal oversight over the Trust.

The MINT model was launched in 2020 so its long-term performance has yet to be seen. As of July, 2026, there are five MINTs operating in the US. They are located in Kansas City, Boston, Tulsa, Denver and Fresno. The model appears to work best in markets that have not yet gentrified, where renters are in jeopardy of being displaced but have not been so yet. Meaning if we use the BPS Displacement Data tool a score greater than 60 would mean it is not ideal for that area.

According to a consultant who is supporting with the Social Housing Study, Portland is not the ideal market for this model, although it could work if there is sufficient capital to purchase land and buildings later on down the line when the district is more mature.

We are confirming if this tool is TIF eligible.

***Can we prioritize Local Contractors in the TIF district?***

It depends, there are some restrictions based on the type of contract or service that may or may not allow geographic preference based on State Procurement law. It depends on the size, type, and scope of the contract for procurement.

For more information on procurement rules for the City please see below.

<https://www.portland.gov/procurement/inclusivecontracting/procurement-services-inclusive-contracting-services>

***Do you have information on how we could focus on contracting locally?***

The HUD Section 3 program may be the most aligned this question as it does have a requirement to target hiring workers who live within the service area or neighborhood of the project. But this would only apply if there is federal funding in the project.

Additionally, there are state laws that dictate who a contractor is and how a process can be filed, but we are looking into this more to get a firmer answer.

***Could we have community investment components to developments we do out here?***

This was answered in the Community Investment Trust (CIT) question above. In short, maybe, but I need to confirm.

***Want to know lots more regarding cooperative ownership models***

PHB is looking very closely at limited-equity residential cooperatives as a part of the social housing study. I am attaching a presentation on the matter that we provided to stakeholders and internally to share information on the topic for folks to look at.

The presentation is titled: *Cooperative, Co-Housing, and Shared Equity Housing Convening*.

Here is a short excerpt:

***Residential cooperatives are living arrangements where residents pool together resources to purchase a property they share. Usually in the form of a cooperative corporation. They are membership-based organizations that make rules about their living spaces, make decisions together, share resources, share space, and often share community. Housing cooperatives***



***have been around since the 19th century and exist across Africa, the Americas, Asia, and Europe. There are many types of residential cooperatives. Fourplexes, apartment buildings, mobile home parks, city blocks, or houses that are simply in the same city can pool together property, money, and shared labor to bring costs down, and build community.***

This presentation was made to a number of community and public partners. Cooperative serving organizations, cooperative residents, public agency partners, affordable housing non-profits, lenders, culturally specific organizations, labor unions, Councilor Mitch Green's office, and others.

It provides an overview on the different types of shared equity housing typologies and the policy recommendations we received through some of our research.

The Social Housing Study, which will be published next month, will provide some more context and have our final policy recommendations to council.

### ***Where is homesharing in the menu of options?***

Currently the City is piloting a homeshare program. Homesharing is a model that incentivizes homeowners to rent out part of their houses to folks to increase housing stock. Our homeshare program is in its pilot stage, and interest in the program has been slow to build.

There are more details available here:

<https://www.portland.gov/phb/home-sharing-pilot-program>

### ***Can the down payment assistance program be used by a group of individuals? Not just single or married buyer pairs.***

There are no restrictions as to who can receive the DPAL/DPAG as long as all of their names are on the mortgage. If 2 or more friends want to buy a house together they would simply need to meet the income thresholds and other eligibility criteria to qualify. I do not believe there is a requirement that people are spouses or partners in order to apply together for DPAL or DPAG.

Here is the full eligibility criteria:

<https://www.portland.gov/phb/down-payment-assistance-loan>

## **Housing Types and Development Options**

### ***What are the options for Townhouses and Mixed use housing?***

For TIF an RFP could be developed for affordable Town-houses and Mixed Use housing. Townhome development with no income restrictions would need to utilize the economic development portion of TIF funds and would prompt a conversation with Prosper Portland.

If the committee wants to have an RFP that includes townhouses then we would need to have that as policy guidance in the Action Plan.

This would show in an Action Plan along the lines of: "New Construction" investment areas and under this would be a bulleted list of policy guidance. This would set the desired options over the 5

year period. When PHB is ready to put together an RFP, we would draft something and bring it back to the committee for discussion.

The other option (not sure if this is what you are asking for) would be to create a new program targeting this housing type.

***What are the options for Middle housing – ADUs, cottage clusters, fourplexes?***

We currently do not have a program for these at PHB but could explore developing one if that is of interest to the CLC.

***What do we know about the least expensive and most healthy home models available to build?***

There are many models for healthy homes, meaning that they adhere to safety and habitability standards.

There are some interesting models in mass timber, modular housing that are promising in terms of reducing costs. There are also some firms that produce housing using large cement 3D printers. There are models that are utilizing materials like Foam or recycled plastics to build housing. There are folks who are looking into cob and adobe houses as a cheaper alternative, but those have considerable challenges in an environment like Portland. All of these innovative (or ancient in some cases) approaches to housing construction need to meet code and zoning standards, but generally speaking there are many firms around the country trying new things with materials and construction methods to bring costs down.

Because these models are not widespread, there is not a lot of information on their durability, habitability, sustainability, or whether they will sell.

These various models promise the reduction of costs, but it is difficult to know how effective they are until there is more information on them.

**Data on Supply, Demand, Occupancy, and Unit Distribution**

***Distribution of number of units, total value (Public and Private) vs Public Value***

I am not sure I understood this question, so apologies in advance if this is not the answer you are looking for. But here is some information from the State of Housing Report that might get to your question. If you are looking for something more specific, I would be happy to try and find it for you.

This is the District 1 Housing Profile from the State of Housing Report:



## DISTRICT PROFILE

# District 1



### Demographics

#### Population by Race/Ethnicity

| Race/Ethnicity   | 2023           |
|------------------|----------------|
| <b>Total</b>     | <b>171,379</b> |
| White            | 100,598        |
| Black            | 13,983         |
| Asian            | 21,771         |
| Latine           | 29,365         |
| Pacific Islander | 1,930          |
| Native American  | 2,185          |

#### Households by Type

| Type                     | 2023          |
|--------------------------|---------------|
| <b>Total</b>             | <b>63,768</b> |
| Single-Person Households | 18,519        |
| Households with Children | 19,636        |

#### Median Income by Race/Ethnicity (2023\$)

| Race/Ethnicity   | 2023            |
|------------------|-----------------|
| <b>Total</b>     | <b>\$67,723</b> |
| White            | \$70,842        |
| Black            | \$52,265        |
| Asian            | \$74,224        |
| Latinx           | \$60,966        |
| Pacific Islander | \$57,976        |
| Native American  | \$66,736        |

#### Households with Special Populations

| Population                | 2023   |
|---------------------------|--------|
| Foreign-Born Households   | 37,927 |
| Persons with Disabilities | null   |
| Persons 65 and Older      | 28,839 |

#### Poverty Rate by Race/Ethnicity

| Race/Ethnicity   | 2023         |
|------------------|--------------|
| <b>Total</b>     | <b>17.0%</b> |
| White            | 13.0%        |
| Black            | 34.0%        |
| Asian            | 15.0%        |
| Latinx           | 22.0%        |
| Pacific Islander | 41.0%        |
| Native American  | 18.0%        |

### Housing Stock and Production

#### Available Housing Units by Unit Type

| Unit Type                   | 2023          |
|-----------------------------|---------------|
| <b>Total</b>                | <b>67,311</b> |
| Single-Family               | 42,275        |
| Middle Housing              | 9,878         |
| Multifamily                 | 15,047        |
| Other (Boat, RV, Van, etc.) | 111           |

#### Regulated Affordable Housing Units

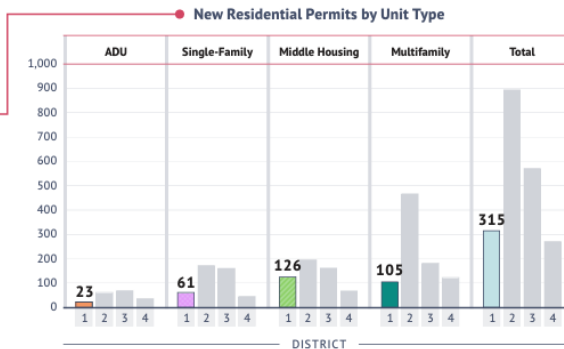
| Regulation Type   | 2023         |
|-------------------|--------------|
| <b>Total</b>      | <b>4,515</b> |
| City-Funded Units | 2,846        |

#### New Residential Permits by Unit Type

| Unit Type      | 2024       |
|----------------|------------|
| <b>Total</b>   | <b>315</b> |
| ADU            | 23         |
| Single-Family  | 61         |
| Middle Housing | 126        |
| Multifamily    | 105        |

#### Short-Term Rental Units

| Unit Type             | 2023       |
|-----------------------|------------|
| <b>Total</b>          | <b>205</b> |
| Entire Home/Apartment | 152        |
| Room                  | 53         |



Here is the relevant section of the State of Housing Report:

<https://www.portland.gov/phb/documents/state-housing-portland-2024-part-3-district-and-neighborhood-profiles/download>

Please note (I mentioned this in the meeting) that “Neighborhoods” in the State of Housing report are generated through Census tracts that do not neatly align to the TIF district. There are many that overlap with either the 82<sup>nd</sup> Ave TIF or the SPACC TIF or are partially inside the district and partially not. The data we use for this report is from the American Community Survey from the Census Bureau, which has information at the tract level (not street or neighborhood level).

## Policy, Regulation, and Planning Tools

### ***Can we do the MURP SPACC student report with our district?***

We are looking into it, the way the MURP SPACC program was funded was through the Community Liaison Organization, Historic Parkrose, contracting with the students to support their research project for school. We need to see if there are available funds and if those folks meet the City's contracting requirements, as well as checking in on if we need to do a competitive RFP. But I will find out more and get back to you.

### ***If it is not PHB or Prosper's job to enforce or regulate whose is it? Do not pass the buck.***

Very reasonable and can understand the frustration.

To be very clear, Portland Housing Bureau does have regulatory authority over restricted affordable housing.

However, if there is a landlord or developer that receives PHB funding and the affordability restrictions expire (after 30, or 99 years respectively) PHB has little recourse in terms of regulatory authority.

That being said, there are still things that can happen to address the situation. When buildings have habitability concerns or are bad actors as private landlords, when landlords have questions, or when people are being evicted, PHB offers resources through our Rental Services Offices to connect folks to legal aid or give them information on renter's rights.

These are done through partner organizations and internally. Please contact the Rental Services Help Desk for more information:

<https://www.portland.gov/phb/rental-services/helpdesk>

Outside of those instances, Portland Permitting and Development (PP&D) can be involved on the permitting, land use, and zoning complaints if those are relevant, the Fire Department can also become involved in certain incidents depending on the type of violation. There are also policies for nuisance properties.

That can be done here:

<https://www.portland.gov/ppd/code-enforcement/report-code-violation>

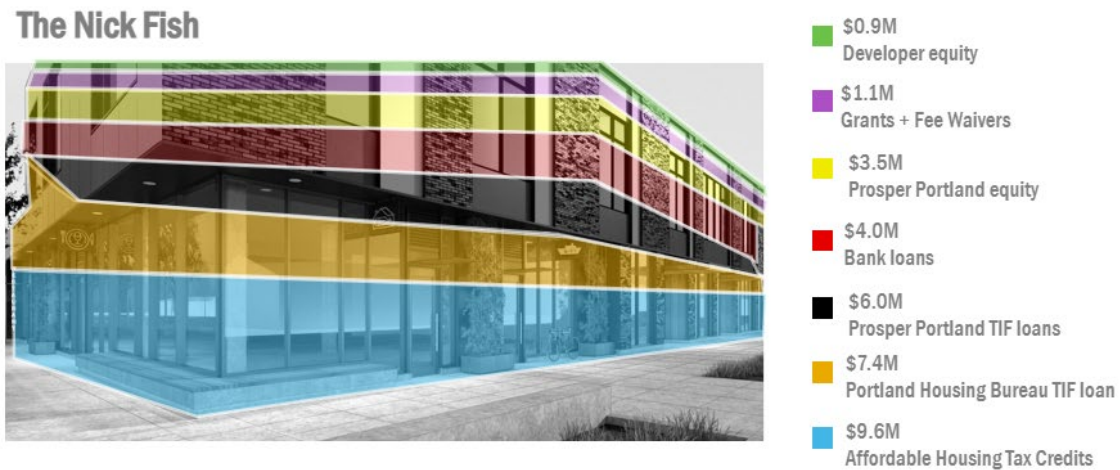
In many instances, based on the way the laws at the state, local and federal level are written, many tenants who deal with habitability concerns are forced to pursue claims through the legal system, meaning taking the property owner to court.

### ***Can you show a Matrix of typical funding opportunities for capital stack and restrictions?***

Developments are all different and typically have a mixture of funding sources. Anything from federal tax credits, State funding, private equity, private loans, PHB funding, Prosper Funding, other

local governments (Metro or Multnomah County), housing authority funding (Home Forward), or other sources.

Here is an example of the Nick Fish Building and its capital stack. The Nick Fish is a project where PHB and Prosper collaborated.



[Image description for screen readers: \$900,000 Developer Equity ; \$1.1 million Grants + Fee Waivers; \$3.5 million Prosper Portland Equity; \$4 million bank loans; \$6 million Prosper TIF Loans; \$7.4 million PHB TIF Loan, \$9.6 million Affordable Housing Tax Credits.]

### ***Is Inclusionary housing funded?***

Yes. SB 1521 passed in the 2026 short session and it requires cities across the state, including Portland, to fully fund any inclusionary zoning ordinances.

They do so by offsetting mandatory below market rents through structured cash payments, property tax exemptions, or fee waivers that include system development charges.