



**CITY OF PORTLAND ANNUAL ACTION PLAN
FY 2025-2026**

The Portland Consortium consists of the City of Gresham, the City of Portland, and Multnomah County. To qualify for federal entitlement funding from HUD, the Consortium must submit an approved five-year Consolidated Plan and Annual Action Plans. These funds support four affordable housing and community development programs: CDBG, HOME, HOPWA, and ESG. In Fall 2021, HUD approved the Consortium's five-year Consolidated Plan for fiscal years 2021-2025, along with the Annual Action Plan for fiscal year 2021-2022.

This document serves as the City of Portland's Annual Action Plan for the fiscal year 2025-2026. It is the fifth and final plan associated with the aforementioned Consolidated Plan and outlines how the jurisdiction intends to utilize formula funds from HUD to address its affordable housing and community development needs. The plan specifies the available funding levels for the fiscal year, lists the projects with their respective funding allocations, and identifies the Consolidated Plan Goals that these projects will support. The proposed projects are developed based on a community needs assessment, public comments, and consultations with local service providers.

PHB's allocation of entitlement funds primarily targets three key areas: funding for affordable housing, ensuring protections for renters, and preserving existing homes. Together, these program funds are utilized to provide housing and shelter for households that are extremely low, very low, or low-income.

The Action Plan sections and cues are provided by HUD, and entitlement jurisdictions respond to the specified queries.



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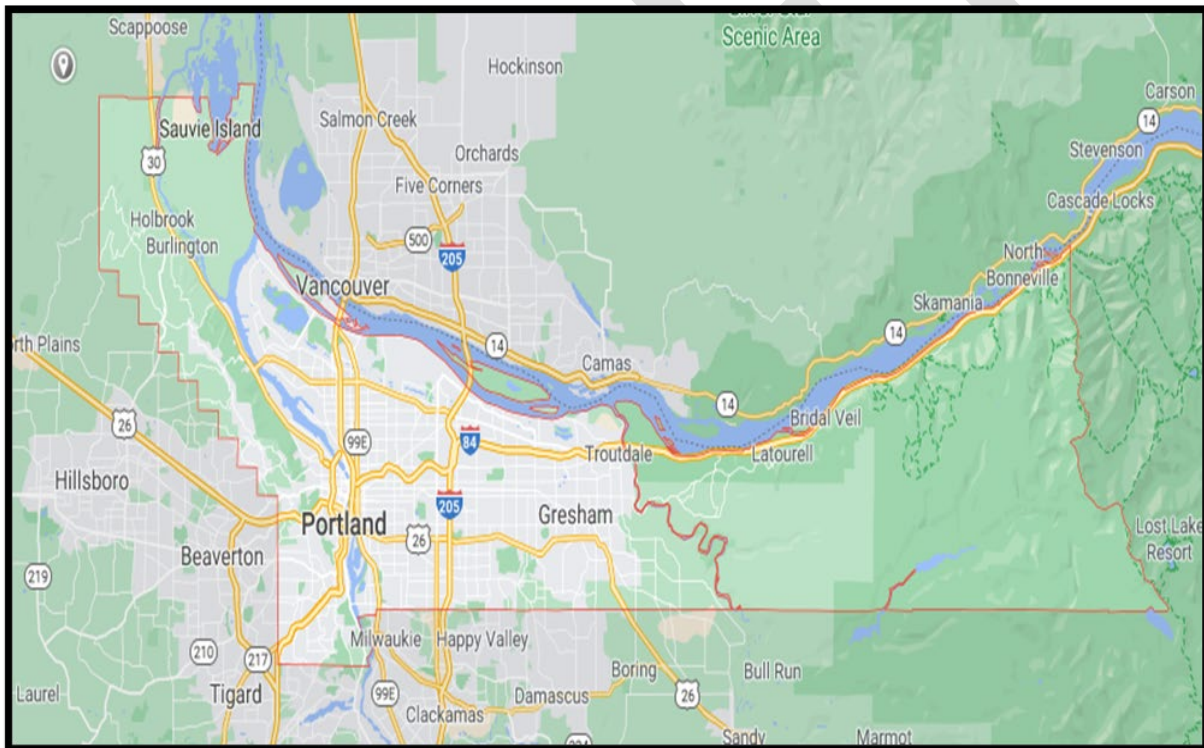
Executive Summary

AP-05 Executive Summary - 91.200(c), 91.220(b)

1. Introduction

The Consolidated Plan is a required plan document that all jurisdictions that receive HUD federal funds are required to produce. The plan provides an assessment of community needs, a market analysis, and engages the public to establish goals, prioritize needs, and then establish strategies to address community needs. This document is the fifth and final annual Action Plan FY 2025-26 tied to the Consolidated Plan for the Portland Consortium for the five years covering 2021-25. The Action Plan provides details on how the recipients of the federal funds intend to allocate the funding that is received.

The Portland Consortium consists of the City of Portland (Lead), the City of Gresham, and Multnomah County (representing the unincorporated portions and smaller cities within its boundaries):



This Plan covers the fiscal year 2025-26 and establishes local priorities, consistent with national objectives and priorities established by the US Department of Housing and Urban Development (HUD), to utilize funds allocated by the Community Development Block Grant (CDBG), the HOME Investment Partnership Program (HOME), Housing Opportunities for Persons with AIDS (HOPWA) and the Emergency Solution Grant (ESG). Over the five years covered by the 2021-25 Consolidated Plan,

cumulatively over \$75 million is expected to be available through these programs, including allocations and program income. The following are the relevant programs and the associated national objectives:

- **CDBG Program Objectives:** Provide decent housing; Create suitable living environments; Expand economic opportunity
- **HOME Program Objectives:** Expand the supply of decent, safe, sanitary, and affordable housing.
- **ESG Program Objective:** Reduce and prevent homelessness.
- **HOPWA Program Objective:** Provide housing for persons with HIV/AIDS.

As determined in the Needs Assessment and Market Analysis included in the Consolidated Plan 2021-25, three broad needs and goals were identified and described below:

2. Summary of the objectives and outcomes identified in the Plan

CONSORTIUM NEEDS	SUMMARY GOALS
<p>1. Affordable housing choice:</p> <p>The community needs safe housing in good condition for all residents. Projects accomplishing this goal include home repair, down payment assistance, new housing development support, affordable housing development, rental housing rehabilitation, and permanent supportive</p>	<p>1. Increase and preserve affordable housing choices</p>
<p>2. Basic services & homeless prevention/intervention:</p> <p>There is a pressing need in the community to prevent and reduce homelessness and increase stability for all residents. Projects accomplishing this goal include interventions across a broad spectrum, such as supportive and emergency services, transitional housing, shelters, homelessness prevention through service interventions, Housing First models, Fair Housing enforcement and education, appropriate program delivery, and activities to increase self-sufficiency, e.g., job training, employment readiness, and education.</p>	<p>2. Reduce and prevent homelessness</p>

<p>3. Community and economic development:</p> <p>The community needs improvements to the area infrastructure, facilities, economic opportunities, and economic development. Programs to improve employment outcomes and household economic stability include employment training, referral, self-sufficiency, and economic enhancement programs. Projects will also support micro-enterprises and business development, as well as public facilities, parks, and transportation improvements.</p>	<p>3. Improve livability through Infrastructure, employment, and anti-poverty strategies</p>
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3. Evaluation of past performance

The City of Portland, the City of Gresham, and Multnomah County have made significant progress over the last four fiscal year cycles of FY 2021-22, FY 22-23, FY 2023-24, and FY 2024-25 tied to the Consolidated Plan 2021-25. Significant strides have been made in all three established goals. In particular, a remarkable number of affordable housing units have been developed, and a significant number of low-income households have been provided with housing stability through emergency rent assistance. Also, a large number of businesses have been provided with technical assistance. In sum, satisfactory progress is being made in all three goals established in the Consolidated Plan.

The organizational structure includes coordination between departments within the Consortium jurisdictions, as well as coordination with agencies outside the Consortium, including Metro and Home Forward. The Consortium’s planning efforts create efficiencies in performance and delivery despite dwindling resources. Collaborative county-wide planning efforts include targeting the need for housing, building a suitable living environment through services and infrastructure, and fostering a system and improvements to spur economic development. In addition to a regional approach to projects and programs, area residents have supported increasing local resources to address the affordable housing crisis in the form of housing bond measures, general funds, and fees. Portland, Gresham, and Multnomah County have robust regional planning initiatives that include several advisory bodies, such as the Continuum of Care Board, the Supportive Housing Services Advisory Committee, and the Central Budget Advisory Committee. Together, these groups oversee collaborative efforts to address unsheltered homelessness and other forms of unstable housing situations.

The combination of collaboration and local resources has enabled the Consortium to effectively address the community's needs for affordable housing and economic prosperity. Since the performance period includes 2021, it is important to recognize the impact of the COVID pandemic on the jurisdictions. Since

March 2020, the Consortium has continued funding projects and addressing residents' immediate needs in a way that ensures services are delivered safely, effectively, and efficiently. The Consortium has quickly scaled up necessary support for people experiencing homelessness, deployed Tenant Based Rent Assistance (TBRA) for households at risk of eviction, and worked hard to help micro-enterprises and small businesses adapt to the changing delivery models and stay afloat. However, in this post-pandemic era, jurisdictions face declining COVID-era resources while needs remain high. Despite facing challenges, the Consortium remains dedicated to meeting the ongoing and emerging needs of low- and no-income residents in the community.

4. Summary of citizen participation process and consultation process

This Action Plan is being developed during a time when the COVID-19 pandemic has officially ended, and households and the economy are in recovery mode. Therefore, the Consortium has utilized a combination of hybrid hearings, online surveys, email consultations, and feedback from existing oversight and advisory committees and Portland's extensive Public Budget Forums to gather public input. The Consortium also provides a year-round 'Comment Card' for submitting feedback. Additionally, notifications about events and draft availability are distributed via GovDelivery, a listserv that reaches over 2,000 local providers and residents. Furthermore, our partners, Gresham and Multnomah County, offer links to the Action Plan for FY 2025-26 on their websites.

The City has conducted consultations over the phone and gathered input from various task forces to address challenges related to the ongoing affordable housing crisis and economic uncertainties. Additionally, outreach has been made to different sub-recipients of Portland Housing Bureau (PHB) contracts. This engagement aimed to consult on community needs and the allocation of HUD entitlement funds.

As of this draft, Portland is releasing the Action Plan for Fiscal Year 2025-26. The public will have a 30-day period to provide comments and feedback, from July 3, 2025, to August 1, 2025. This time frame will allow for the highlighting of key aspects of the Action Plan and encourage public testimonies. Evidence and feedback gathered from these engagements will be included in the Appendix.

5. Summary of public comments

The City of Portland actively seeks public feedback through various channels, including Action Plan Hearings, public reviews of the draft Action Plan, regular forums held by area oversight and advisory bodies, and city council or county board budget hearings and approval processes. As part of the transition out of the COVID-19 pandemic, Portland's community hearings are being conducted in a hybrid format, allowing the public to submit comments electronically.

Feedback from previous public forums and consultations with service providers has highlighted several critical issues facing jurisdictional households. The foremost concerns include the challenges posed by ongoing economic uncertainties, persistent homelessness, and the significant shortage of affordable housing options throughout Multnomah County.

A summary of comments received to date includes concerns about eviction risk, economic instability, a decreasing number of homes for sale, rising rents, housing discrimination, a lack of living wage jobs, and insufficient financial support for small businesses. Additionally, the risk of displacement for low-income residents to areas with fewer amenities remains a significant issue. The pandemic has also resulted in an increased demand for mental health services, as it has adversely affected the mental health of community members, particularly children and teens who have struggled with distance learning.

All comments received will be included in the Appendix titled "Citizen Participation/Comments" of this Plan.

6. Summary of comments or views not accepted and the reasons for not accepting them

All comments will be accepted by the City of Portland.

7. Summary

The City of Portland is committed to offering opportunities for the public and local service providers to share their thoughts and feedback on this Action Plan. The draft of the Action Plan was published in local newspapers, announcing a 30-day public comment period that runs from July 3, 2025, to August 1, 2025.

A summary of the public comments and testimonies will be included in the final version of the Plan and its official record.

Consortium Partners

PR-05 Lead & Responsible Agencies - 91.200(b)

The Portland Consortium includes the City of Gresham, the City of Portland, and Multnomah County. Portland is the administrative lead for the Consortium, and the city’s housing bureau, Portland Housing Bureau (PHB), assumes the lead responsibility for the preparation of the Consolidated Plan. However, since Gresham and Multnomah County receive separate CDBG entitlement awards, all three Consortium partners prepare agency-specific annual Action Plans.

Summary table of roles and responsibilities:

Agency Role	Name	Department/Agency
CDBG Administrator(s)	PORTLAND, GRESHAM & MULTNOMAH COUNTY	Portland Housing Bureau; Gresham- Community Revitalization; Community Development Block Grant, Multnomah County
HOME Administrator	PORTLAND	Portland Housing Bureau
HOPWA Administrator	PORTLAND	Portland Housing Bureau
ESG Administrator	PORTLAND	Portland Housing Bureau

As the designated lead agency for the Consolidated Plan, PHB coordinates and collaborates with jurisdictional partners for plan preparation and relevant administrative tasks.

Portland acts as the lead agency for the HOME Consortium, with the Portland Housing Bureau (PHB) responsible for the allocation and administration of HOME Funds. Each of the three partner jurisdictions independently receives its own CDBG entitlement funds and manages the allocation and administration of those funds. Additionally, Portland receives HOPWA and ESG funds, with PHB overseeing program administration. Beginning in the fiscal year (FY) 2024-25, PHB has started to manage HOPWA and ESG funds internally.

Action Plan Public Contact Information

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Consulting Partners

AP-10 Consultation - 91.100, 91.200(b), 91.215(I)

1. Introduction

This section outlines consultations with public and private agencies that provide housing and social or economic development services. These agencies include state and local health and child welfare agencies, neighboring governments, HOPWA grantees, the public housing agency, Continuum of Care grantees, Emergency Solutions Grant grantees, and other organizations focused on housing and related social programs for the homeless, victims of violence, and the unemployed, as well as publicly funded institutions and care systems that may displace individuals into homelessness, such as healthcare facilities, mental health facilities, foster care, and correctional programs.

The Portland Consortium consists of representatives from the City of Portland, the City of Gresham, and Multnomah County. Together, they participate in regional planning efforts addressing all aspects of the needs and opportunities mentioned in this Consolidated Plan, such as economic development, transportation, public services, special needs, homelessness, and housing. The demand for services significantly exceeds available resources, prompting consortium members to collaborate on decision-making and establish long-term priorities.

Coordination within the cities also involved input and review from several advisory and oversight committees in Portland, the City of Gresham Community Development and Housing Subcommittee, and the Multnomah County Policy Advisory Board. The preparation of this report was coordinated with Home Forward, Multnomah County's Homeless Services Department (previously known as the Joint Office of Homeless Services), Prosper Portland, local housing service providers, non-profits, and various stakeholders. Their feedback is reflected throughout this Action Plan.

As Portland transitions out of the COVID-19 pandemic and adopts a hybrid work model, much of the consultation has occurred through surveys, invitations for participation in hybrid hearings, and regular email communications.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health, and service agencies (91.215(I)).

Representatives of the Consortium of the City of Portland, City of Gresham, and Multnomah County participate in regional planning efforts concerning all aspects of needs and opportunities covered by this Consolidated Plan, including housing, public services, homelessness, special needs, economic development, and transportation. Significant resources are jointly planned and administered for homelessness prevention, emergency housing, and supportive services. Coordination efforts and planning

processes are reflected in discussions throughout this Action Plan. In preparing this round of Action Plan, the Consortium has consulted with other public and private agencies that provide assisted housing, health services, and social services (including those focusing on services to children, elderly persons, persons with disabilities, persons with HIV/AIDS and their families, and homeless persons).

The consultations were conducted during regular community meetings organized by the Portland Housing Bureau (PHB) and the City. In addition, PHB worked closely with Multnomah County's community advisory bodies, such as the Continuum of Care (CoC) Board, the Supportive Housing Services Advisory Committee, the Community Budget Committee, and the Lived Experience Committee. These committees now replace the previous oversight board, A Home For Everyone (AHEF), which focused on programs and services for individuals experiencing homelessness.

The consultations also included participation from the City of Gresham Community Development and Housing Subcommittee and the Multnomah County Policy Advisory Board. We consulted various housing and service providers, including several non-profit organizations within the jurisdiction.

The Consortium sought input and narratives from Home Forward, the public housing authority for the Portland area, regarding relevant sections on public housing. Additionally, for the sections that address homelessness and special needs, the Consortium collaborated closely with staff from Multnomah County's Homeless Services Department, which is responsible for providing services to individuals and families experiencing homelessness or housing instability.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

All three of our Consolidated Plan jurisdictions (Portland, Multnomah County, and Gresham) are represented on the Continuum of Care (CoC) Board (which meets monthly) and its Executive Committee (which meets quarterly). The CoC coordinates with Consolidated Plan jurisdictions through meetings, calls, and emails to organize needs and Action Plan hearings and a subcommittee to work on strategic planning, outreach, evaluation, and system coordination. The CoC Board reviews and approves the application for federal funding, designates the local entity that will be the lead organization for the federal Homeless Management Information System (HMIS), and provides planning feedback on the Continuum of Care. All of the jurisdictions support the Continuum's priorities, focusing on experienced needs, including chronically homeless persons, unaccompanied youth, families with children, and veterans, among others.

CoC goals from the Consortium's local homelessness plan align with our Consolidated Plan. Under the 2021-2025 Consolidated Plan, this primarily comes through coordination between the CoC needs assessments and strategic plan and the Consolidated Plan priority need #2 (Basic services and homeless prevention/intervention) and goal #2 (Reduce homelessness and increase stability). Additionally, the

other Consolidated Plan priority needs and goals also align with the CoC effort (especially those related to affordable housing production and preservation and economic opportunity).

Recognizing the gravity of the homelessness issue in Multnomah County, a joint Action Plan was released in June 2024 in a report entitled Homelessness Response Action Plan. This Plan will guide the CoC in tackling the grave situation faced by the population experiencing homelessness. The Homelessness Response Action Plan builds a system to address the needs of people pushed into homelessness, including preventing homelessness, coordinating behavioral health and mental health interventions, and adding hundreds of shelter and recovery beds to provide safety off the street. This plan is an ambitious, outcomes-focused, iterative approach to addressing, resolving, and preventing homelessness. Its focused goals and outcomes create a coordinated approach across systems and jurisdictions. It includes accountability and measures key metrics to assess the effectiveness of the work through better data collection and tracking, allowing for continuous improvement of our systems. This plan sets clear goals: to increase the number of shelter and recovery beds, facilitate more individuals transitioning from shelters and tents to permanent housing, and continue our efforts to reduce existing gaps. It centers on aligning and resourcing our behavioral health system, including the creation of a 24-hour drop-off receiving, deflection, and sobering center. In addressing the inflows into homelessness, it requires that people do not exit corrections, foster care, or treatment into homelessness; creates affordable homes so we can keep people housed; and prioritizes preventing our neighbors from falling into homelessness in the first place.

Overall, this action plan represents a critical step forward in the CoC's efforts to address homelessness and related issues comprehensively and collaboratively. It reflects the commitment and dedication of the CoC and the jurisdictional partners to work together to create a thriving and prosperous community.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies, and procedures for the administration of HMIS

The Portland Consortium works closely with the Collaborative Applicant of the Continuum of Care (planning for allocation and use of Emergency Solutions Grant (ESG) funds). ESG policies and procedures were created and are updated periodically in cooperation with the Consortium. Guidelines ensure that ESG subrecipients are operating programs consistently across eligible activities. Performance is reviewed by all three entities. The Collaborative Applicant (City of Portland) works closely with Multnomah County and the HMIS lead to maximize the use of HMIS resources and to draw data for reports on project performance and program outcomes.

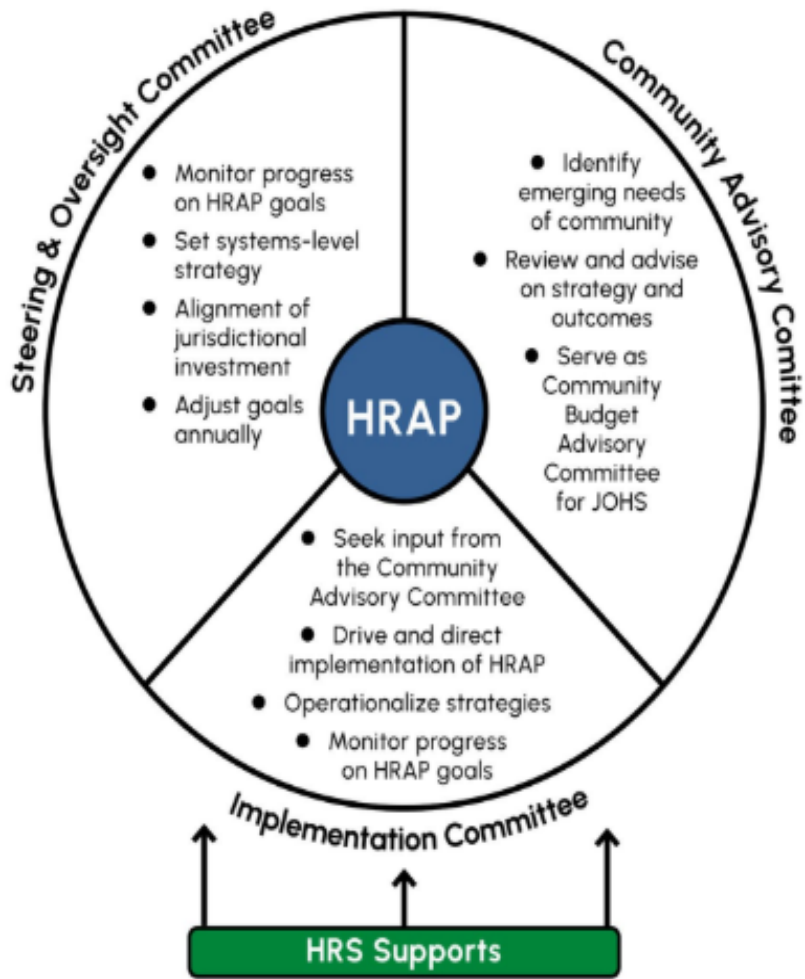
The CoC actively solicits and integrates ESG recipient participation in planning, evaluation & reporting. The Portland Housing Bureau (PHB) staffs the CoC Board and is also an ESG grantee and lead agency for the CoC and Portland Consolidated Plan. The CoC gathers input from ESG recipients through subcommittees, including the data & evaluation subcommittee, to assess needs and guide ESG funding

decisions to address homelessness more effectively. Our CoC currently directs ESG to expand the capacity of the regional Short-Term Rent Assistance program and operate emergency shelters closely aligned with locally and CoC-funded housing resources. From the upcoming fiscal year, PHB will be directly managing the ESG funds. However, there are no changes expected to the service provider and/or the funded project. PHB will closely partner with HSD to monitor ESG recipients and evaluate project performance using CoC-developed housing placement outcomes collected in the regional homeless management information system (HMIS). Data will be analyzed from project-level outcomes, system-wide point-in-time counts of homelessness, and HMIS reports and ESG recipient feedback, and ESG-specific policies and procedures are included in the CoC's adopted HMIS policies and procedures.

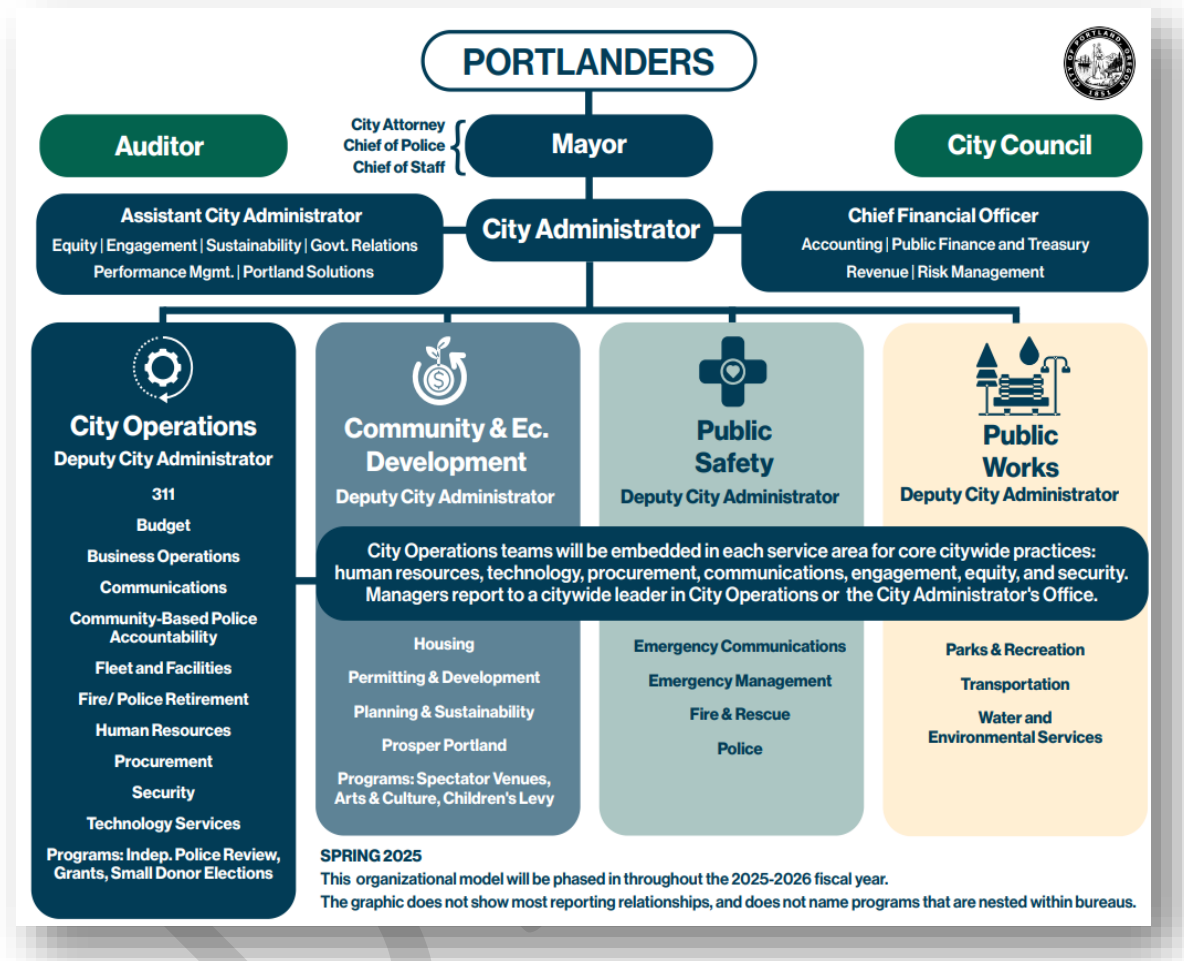
As outlined in the overarching guiding plan, *Homelessness Response Action Plan*, there are clear goals outlined in the plan. The following graphic from the Plan details the core goals, like:

1. Shelter or house 2,699 unsheltered people by Dec 31, 2025 – a number equivalent to half of those known by name to be living unsheltered in January 2024.
2. Add 1,000 units of shelter, including new and planned units, to increase shelter system capacity by nearly 40%.
3. Improve the number of people moving from shelters to permanent housing by 15%
4. Add hundreds more behavioral health beds and open a 24-hour drop-off receiving deflection and sobering center.
5. Increase the supply of affordable housing.

The Homelessness Response Action Plan creates new governance and accountability structures to allow decision-makers across governments, healthcare, housing providers and service providers, and those with lived experience to set goals, objectives, and the budgets needed to achieve outcomes. It creates a co-governance model in the Steering and Oversight Committee to identify responsibilities, coordination, and goals. Under that committee, it calls for an Implementation Committee to track progress, identify challenges, collaborate, and hold one another accountable to solutions. And it assembles a Community Advisory Committee to elevate the issues of those across the spectrum of providers, partners, and impacted stakeholders to offer their input on goals and solutions, and other kinds of feedback.



The responsibility for implementing the Plan will rest with the newly created unit/function called “Portland Solutions” as the City of Portland converts to a new form of government as mandated by the Portlanders. See graphic below:



However, implementation cannot proceed without the involvement and support of several public and private agencies. The following list describes the various institutions, businesses, and agencies responsible for the delivery of housing and economic opportunity services in the region. Each description of a product and market segment is not intended to be a complete account of activities for each entity.

Describe Agencies, groups, organizations, and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies, and other entities

1	Agency/Group/Organization	211INFO
	Agency/Group/Organization Type	Services - Housing Service-Fair Housing Grantee Department Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted through regular partnerships, meetings, and interviews. They have also been active participants in the design and implementation of various COVID-19 relief programs in the Consortium.
2	Agency/Group/Organization	AFRICAN AMERICAN ALLIANCE FOR HOMEOWNERSHIP
	Agency/Group/Organization Type	Housing Services - Housing Service-Fair Housing Community Development Financial Institution Grantee Department Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted through regular partnerships, and meetings.
3	Agency/Group/Organization	Home Forward
	Agency/Group/Organization Type	Housing PHA Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment Service-Fair Housing Services - Victims Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted through regular partnerships, meetings, and email communications.
4	Agency/Group/Organization	Housing and Urban Development
	Agency/Group/Organization Type	Housing Other government - Federal
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted through regular partnerships, meetings, and plans.
5	Agency/Group/Organization	CITY OF PORTLAND/PROSPER PORTLAND
	Agency/Group/Organization Type	Community Economic Development

	What section of the Plan was addressed by Consultation?	Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted through regular partnerships, meetings, and email communications.
6	Agency/Group/Organization	HOUSING DEVELOPMENT CENTER
	Agency/Group/Organization Type	Housing Regional organization Planning organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted through regular partnerships, meetings, and plans.
7	Agency/Group/Organization	WORKSYSTEMS INC.
	Agency/Group/Organization Type	Services-Education Services-Employment Regional organization Grantee Department
	What section of the Plan was addressed by Consultation?	Market Analysis Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted through regular partnerships, meetings, and online surveys and hearings. An anticipated outcome is enhancing outreach to workforce development programs for all eligible participants
8	Agency/Group/Organization	HACIENDA COMMUNITY DEVELOPMENT CORPORATION
	Agency/Group/Organization Type	Housing Community Development Financial Institution Neighborhood Organization

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted through regular partnerships, and surveys.
9	Agency/Group/Organization	CASCADE AIDS
	Agency/Group/Organization Type	Housing Services-Persons with HIV/AIDS Health Agency Grantee Department
	What section of the Plan was addressed by Consultation?	Housing Need Assessment HOPWA Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted through regular partnerships, meetings, and surveys.
10	Agency/Group/Organization	MULTNOMAH COUNTY
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services - Victims Health Agency Child Welfare Agency Publicly Funded Institution/System of Care Other government - County Grantee Department

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs HOPWA Strategy Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted through regular partnerships, meetings, plans and email communications.
11	Agency/Group/Organization	OREGON HOUSING AND COMMUNITY SERVICES
	Agency/Group/Organization Type	Housing Other government - State Grantee Department Major Employer
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted through regular partnerships, meetings, and plans.

12	Agency/Group/Organization	State of Oregon Department of Human Services
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services - Victims Child Welfare Agency Publicly Funded Institution/System of Care Other government - State
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs HOPWA Strategy Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted through regular partnerships, meetings, plans and surveys.
13	Agency/Group/Organization	FAIR HOUSING COUNCIL OF OREGON
	Agency/Group/Organization Type	Service-Fair Housing Grantee Department
	What section of the Plan was addressed by Consultation?	Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted through regular partnerships, meetings, plans and surveys.

14	Agency/Group/Organization	Enterprise Community Partners
	Agency/Group/Organization Type	Housing Regional organization Business Leaders Community Development Financial Institution Private Sector Banking / Financing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted through regular partnerships, meetings, and plans.
15	Agency/Group/Organization	PORTLAND COMMUNITY LAND TRUST
	Agency/Group/Organization Type	Housing Community Development Financial Institution
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted through regular partnerships, meetings, and plans.
16	Agency/Group/Organization	CASCADIA BEHAVIORAL HEATHCARE, INC.
	Agency/Group/Organization Type	Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Health Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs HOPWA Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted through regular partnerships, meetings, and surveys.

17	Agency/Group/Organization	CLARK COUNTY PUBLIC HEALTH
	Agency/Group/Organization Type	Services-Persons with HIV/AIDS Health Agency Other government - County
	What section of the Plan was addressed by Consultation?	HOPWA Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted through regular partnerships, meetings, and surveys.
18	Agency/Group/Organization	CATHOLIC CHARITIES-EL PROGRAMA
	Agency/Group/Organization Type	Services - Housing Services-Children Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Families with children Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted through regular partnerships, and surveys.
19	Agency/Group/Organization	INTERNATIONAL REFUGEE CENTER OF OREGON
	Agency/Group/Organization Type	Services - Housing Services-Education Services-Employment Regional organization Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Market Analysis Citizen Participation- Language Access
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted through regular partnerships, and surveys. IRCO also translated the citizen comment card in four different languages to enhance language access.

20	Agency/Group/Organization	GRESHAM
	Agency/Group/Organization Type	Other government - Local Regional organization Planning organization Community Development Financial Institution
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Economic Development Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted through regular partnerships, meetings, and plans.
21	Agency/Group/Organization	HABITAT FOR HUMANITY PORTLAND
	Agency/Group/Organization Type	Housing Community Development Financial Institution
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted through regular partnerships, meetings, and plans.
22	Agency/Group/Organization	JANUS YOUTH
	Agency/Group/Organization Type	Services-Children Services-Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Needs - Unaccompanied youth Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted through regular partnerships, and surveys.

23	Agency/Group/Organization	LUTHERAN CSNW
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment Services - Victims Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted through regular partnerships, and notices.
24	Agency/Group/Organization	UNLIMITED CHOICES
	Agency/Group/Organization Type	Services - Housing Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted through regular partnerships, meetings, and interviews.
25	Agency/Group/Organization	SOUTHEAST WORKS
	Agency/Group/Organization Type	Services - Housing Services-Education Services-Employment Civic Leaders Neighborhood Organization

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted through notices.
26	Agency/Group/Organization	NATIVE AMERICAN YOUTH ASSOCIATION
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Employment Service-Fair Housing Regional organization Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted through regular partnerships and notices.
27	Agency/Group/Organization	HUMAN SOLUTIONS
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-homeless Services-Health Services-Education Services-Employment Service-Fair Housing

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted through regular partnerships interviews and notices
28	Agency/Group/Organization	Portland Community Reinvestment Initiatives, Inc.
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted through regular partnerships, meetings, and notices
29	Agency/Group/Organization	Central City Concern
	Agency/Group/Organization Type	Housing Services-homeless Services-Health
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs HOPWA Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted through regular partnerships, meetings, and notices. An anticipated outcome is improvements to HOPWA Strategy.
30	Agency/Group/Organization	City of Portland/Bureau of Planning & Sustainability (BPS)
	Agency/Group/Organization Type	Long Range Planning Climate Action Community Technology
	What section of the Plan was addressed by Consultation?	Broadband Needs of Moderate & Low-Income Households

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted through regular partnerships, and email consultation.
30	Agency/Group/Organization	CITY OF PORTLAND / PHB
	Agency/Group/Organization Type	Housing Services - Housing Service-Fair Housing Other government - Local Community Development Financial Institution
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs HOPWA Strategy Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	PHB is the Consortium Lead and hence took the lead in all aspects of creating the Consolidated Plan 2021-2025.

Identify any Agency Types not consulted and provide a rationale for not consulting

The Consortium contacted every type of agency required. No agency types were excluded from the survey and hearing invitations.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Multnomah County	Basic services & homeless prevention/intervention (Need); Reduce homelessness and increase stability (Goal)
Moving To Work	Home Forward	Community and economic development (Need); Infrastructure, facilities, economic opportunity (Goal)
Analysis of Impediments to Fair Housing	Portland Consortium	Affordable housing choice (Need); Increase and preserve affordable housing choice (Goal)Basic services & homeless prevention/intervention (Need); Reduce homelessness and increase stability (Goal)Community and economic development (Need); Infrastructure, facilities, economic opportunity (Goal)
Homelessness Response Action Plan, June 2024	City of Portland (Mayor’s Office) & Multnomah County (Board of Supervisors)	Basic services & homeless prevention/intervention (Need); Reduce homelessness and increase stability (Goal)
Community Economic Development Plan	Prosper Portland	Community and economic development (Need); Infrastructure, facilities, economic opportunity (Goal)

Narrative (Optional)

Working closely with other local, regional, state, and federal entities is very important to the City of Portland, and regular consultations via meetings, surveys, and email exchanges are regular practice.

Community Partners

AP-12 Participation - 91.401, 91.105, 91.200(c)

Summarize citizen participation process and how it impacted goal setting

Citizen Participation is encouraged through a Community Hearing for the City of Portland. Consortium partners also hold their separate hearings. The event is advertised in the Portland Business Tribune, on the jurisdiction webpages, and also via emma/GovDelivery, an email blast to all area non-profits, other service providers, and interested area residents. Citizen participation is also encouraged by surveys and comment cards.

Citizen Participation Outreach

The outreach to the area residents occurs via public notices in the area's major dailies and also through email blasts through a system called *GovDelivery* to all area service providers, informing them about the virtual community hearings and the public review period of the draft Action Plan 2025-26. Additionally, the events and the drafts are prominently displayed on the website of the Consortium Partners:

www.portlandonline.com/phb/conplan (City of Portland)

<https://greshamoregon.gov/Community-Revitalization/> (City of Gresham)

www.multco.us/cdbg (Multnomah County)

As local jurisdictions have transitioned to normalcy after nearly three years of the COVID-19 Pandemic, hybrid hearings are being held to encourage public participation. Sincere efforts were made to invite resident participation through various means of e-communications and social media tools.

Note: This section will be updated at the end of the Public Comment Period.

Expected Resources

AP-15 Expected Resources - 91.420(b), 91.220(c)(1,2)

Funding in the fifth year of the Consolidated Plan 2021-25 cycle is based on the FY 2025-26 HUD entitlement allocation. The following table provides details on the HUD allocations for CDBG, HOME, HOPWA, and ESG for the final year of the Con Plan. While it is beyond the scope of this annual Action Plan to list various other federal, state, and local funding that was received to support the housing and economic needs of area residents following table provides details on the HUD allocations for CDBG, HOME, HOPWA, and ESG for this final year of the Consolidated Plan:

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 5				Expected Amount Available Remainder of ConPlan	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	\$ 8,345,073	\$1,369,551	\$611,093	\$10,325,717	\$8,345,073	Rental Housing Development, Administration and Fair Housing, Workforce Development, Single Family Assistance, Microenterprise & Homeowner Services
HOME	public - federal	Acquisition Homebuyer assistance, Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership	\$3,062,893	\$353,194			\$3,531,521	Rental Development, Administration, Homebuyer Down Payment Assistance, TBRA

HOPWA	public - federal	Permanent housing in facilities Permanent housing placement short-term or transitional housing facilities STRMU Supportive services TBRA	\$2,095,344	-	-	\$2,095,344	\$2,095,344	HOPWA Services
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance: Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	\$737,360	-	-	\$737,360	\$737,360	Shelter Services, Rapid Rehousing
Competitive McKinney-Vento Homeless Assistance Act	public - federal	Admin and Planning Other	\$ 245,666	-	-	\$ 245,666	\$245,666	HMIS program, including information system development and administration

*** The above table will be updated with other local and state resources available based on the adopted budget for the City of Portland, FY 2025-26. The resources are detailed in the City of Portland FY 2025-26 Budget**

Explain how federal funds will leverage those additional resources (private, state, and local funds), including a description of how matching requirements will be satisfied

The City of Portland leverages HUD funds with a variety of local public, as well as private dollars, for housing and community development activities. Some of the leverage includes local Tax Increment Financing and local and regional housing bond funding. Additionally, housing projects also leverage non-local funding sources such as Low-Income Housing Tax Credits, State and County funding, and private resources to build units targeted to serve low and very-low-income households. Housing development and rehabilitation activities are highly leveraged because public funds are used as "last in" gap financing amounts. Locally controlled direct subsidy dollars are provided as loans and grants for rental housing.

In the months and years ahead, community-wide efforts will continue to move forward to find increased opportunities to leverage and better align economic opportunity resources with housing resources to support our communities' residents experiencing homelessness and housing instability. Leverage includes in-kind and private sources.

The Portland Housing Bureau (PHB), the lead for the Portland Consortium, is responsible for the management of several sources of public funds. Investments span the housing continuum, from programs and services to prevent, address, and end homelessness; to quality, affordable rental housing development for low-income individuals and families; to targeted homebuying and home retention programs; and implementation of regulations and services to renters and landlords in the city's rental housing market. Funds come from (1) Tax Increment Financing (TIF). Per City policy, 45% of all TIF resources go toward affordable housing; (2) General Obligation bond funds for capital expenditures associated with the production and preservation of affordable housing; (3) City General Fund; and (4) federal funds; and (5) local sources including the Construction Excise Tax, IH Zoning fees, short-term rental revenue, and the Housing Investment Fund, Voter approved Portland Housing Bond and Metro Housing Bond.

PHB will strategically use a combination of TIF (forecasted to decline in the coming five years), the construction excise tax, rental registration fees, and future short-term resources to meet the match requirements for federal funds.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

More efforts are being made to identify vacant land owned by the City of Portland, Prosper Portland, State of Oregon, Multnomah County, and agencies within this jurisdiction that would be appropriate for affordable housing, in-kind leverage, or as additional resources for affordable housing. Publicly and privately owned buildings, institutions, and churches are also identified for temporary housing and shelter partnerships.

Discussion

These revenue estimates are based on FY 2025-26 HUD program allocations.

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Annual Goals and Objectives

AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Annual Goal/ Outcome Indicator
1	Increase and preserve affordable housing choice	2025	2026	Affordable Housing Public Housing	PORTLAND LMA	Increase and preserve affordable housing choice	CDBG : \$8,311,365.00 HOME: \$10,898,462.00 The funding allocation includes previously designated funds for Goal 1.	<ol style="list-style-type: none"> 1. Rental/Ownership units constructed: 100 Housing Units 2. Rental units rehabilitated: 150 Housing Units 3. Homeowner Housing Rehabilitated: 400 Housing Units 4. Direct Financial Assistance to Homebuyers: 10 Households 5. Tenant-based rental assistance / Rapid Rehousing: 300 Households 6. Other Housing Activities: 1,900 Households/Persons

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Annual Goal/ Outcome Indicator
2	Reduce homelessness and increase stability	2025	2026	Public Housing Homeless Non-Homeless Special Needs	PORTLAND LMA	Basic Services, homelessness prevention/intervention	ESG: \$737,360.00 HOPWA: \$2 095,344.00	<ol style="list-style-type: none"> 1. Public service activities other than the Low/Moderate Income Housing Benefit: 1,500 Persons Assisted 2. Tenant-based rental assistance / Rapid Rehousing: 187 Households 3. Overnight/Emergency Shelter/Transitional Housing Beds added: 2,200 Beds 4. Housing for People with HIV/AIDS added: 50 Housing Units 5. HIV/AIDS Housing Operations: 2 Housing Units/Household

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Annual Goal/ Outcome Indicator
3	Infrastructure, employment, and anti-poverty	2025	2026	Non-Housing Community Development	PORTLAND LMA	Community Economic Development	CDBG: \$2,169,719.00	1. Employment Training: 1,500 Individuals 2. Businesses assisted: 250 Businesses Assisted

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Goal Descriptions

1	Goal Name	Increase and preserve affordable housing choice
	Goal Description	Increase and preserve affordable housing choice
2	Goal Name	Reduce homelessness and increase stability
	Goal Description	Reduce and prevent homelessness
3	Goal Name	Infrastructure, employment, and anti-poverty
	Goal Description	Improve livability and promote economic development

Project List

AP-35 Projects - 91.420, 91.220(d)

The projects attached to this action plan are broad categories that PHB intends to fund. All funding requests are approved directly or by vested authority from the City Council. The projects serve an umbrella function for a cluster of qualifying activities for the HUD funds. Some of the activities are carried out through specific subrecipient contracts once the HUD grant approval is in place.

#	Project Title	Goal	Grant	Adopted FY 25-26
1	FY25-26 Program Administration - CDBG	1	CDBG	\$ 1,772,896.00
2	FY25-26 Program Delivery - CDBG	1	CDBG	\$ 299,235.00
3	FY25-26 Program Administration - HOME	1	HOME	\$ 436,722.00
4	FY25-26 ESG Subcontracts	2	ESG	\$ 737,360.00
5	Portland Oregon - Housing Bureau (PHB) [HOPWA2525]	2	HOPWA	\$ 62,915.00
6	FY25-26 Fair Housing Admin - CDBG	1	CDBG	\$ -
7	FY25-26 Section 108 Repayment	1	CDBG	\$ 806,543.00
8	FY25-26 Economic Opportunity Initiative - Microenterprise	3	CDBG	\$ 517,709.00
9	FY25-26 Economic Opportunity Initiative - Adult Workforce	3	CDBG	\$ 826,005.00
10	FY25-26 Economic Opportunity Initiative - Youth Workforce	3	CDBG	\$ 826,005.00
11	FY25-26 New Affordable Housing	1	CDBG	\$ 3,045,360.00
	FY25-26 New Affordable Housing	1	HOME	\$ 9,629,972.00
12	FY25-26 HOME Consortium - Gresham	1	HOME	\$ 538,091.00
13	FY25-26 HOME Consortium - Multnomah Co	1	HOME	\$ 134,761.00
14	FY25-26 Single Family Fin Assist	1	CDBG	\$ 988,316.00
15	FY25-26 Single Family Home Repair	1	CDBG	\$ 1,399,015.00
16	FY25-26 HOME CHDO Operating Contracts	1	HOME	\$ 158,916.00
17	Cascade AIDS Project (CAP) [HOPWA 2526]	2	HOPWA	\$ 1,945,230.00
18	Central City Concern (CCC) [HOPWA2526]	2	HOPWA	\$ 87,199.00

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

The Portland Housing Bureau (PHB) has decided to allocate our Community Development Block Grant (CDBG) and HOME funds primarily to rental housing development. This decision comes in response to the housing emergency currently affecting not only the City of Portland but also our neighboring HOME consortium members, including the City of Gresham and unincorporated Multnomah County. In addition, the City has dedicated significant local resources to improving access to homelessness services and stabilization, as well as providing tenant-based rental assistance. Portland will also continue to utilize CDBG funds for our economic opportunity initiative, focusing on microenterprise technical assistance and workforce development.

In the fiscal year 2025-26, the main challenges in addressing the needs of eligible participants include the ongoing affordable housing crisis, economic uncertainties, and fluctuating inflation in the United States. These issues are not expected to be resolved quickly and will likely continue to impact the remainder of this Consolidated Plan period (2021-2025). Nevertheless, Portland remains committed to serving its community and is actively collaborating with a wide network of local non-profits that provide various housing services.

If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

More efforts are being made to identify vacant land owned by the City of Portland, Multnomah County, and the State of Oregon that would be appropriate for affordable housing, in-kind leverage, or as another resource for affordable housing. Publicly and privately owned buildings, institutions, and churches are also identified for temporary housing and shelter partnerships.

Discussion

These revenue estimates are based on FY 25-26 HUD Program Allocations

Geographic Distribution of Resources

AP-50 Geographic Distribution - 91.420, 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

In Multnomah County, low-moderate income census tracts and block groups areas are predominately located in sections of the northeast and areas falling east of the I-205 corridor. East Portland and Southeast Portland are largely dominated by low- to moderate-income areas.

The majority of the jurisdictions' federal resources are dedicated to serving low-income households and individuals.

Geographic Distribution

Target Area	Percentage of Funds
Citywide	100

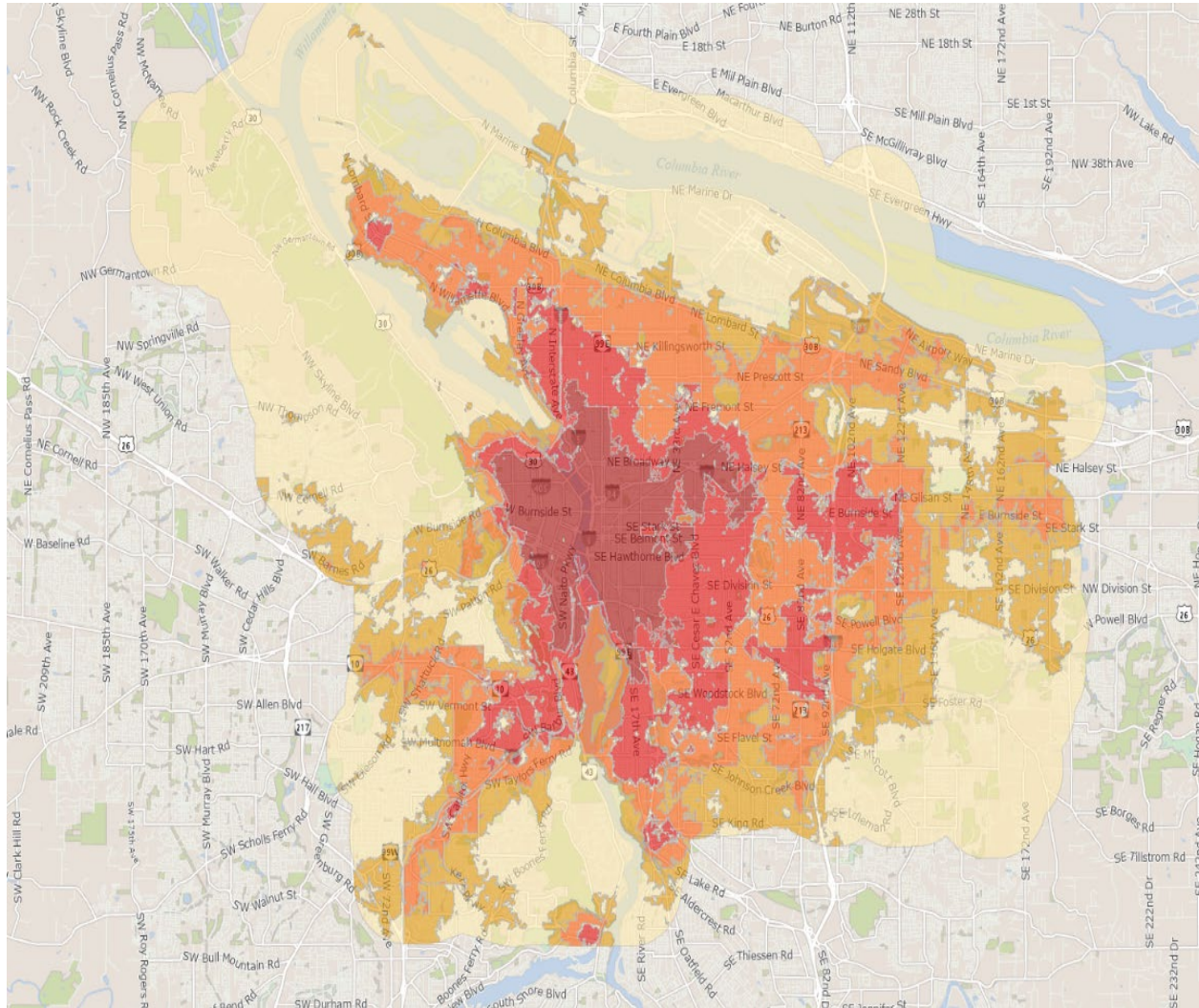
Rationale for the priorities for allocating investments geographically

Portland Housing Bureau (PHB) investments increase the supply of affordable housing at a time when the area is facing rapidly increasing rents and home prices. Per its Strategic Plan, PHB invests in affordable rental housing development and rehabilitation; services to help people move from homelessness to permanent housing; and in programs that help renters, homeowners, and potential homebuyers to purchase and retain housing. PHB funds are invested primarily through competitive solicitations resulting in contracts and development agreements with community-based non-profit and for-profit organizations.

PHB is allocating resources to areas identified as high-opportunity zones. The goal is to ensure that households in these regions can access quality public amenities and job opportunities. Additionally, PHB is actively working to bring back the community that was displaced or priced out of the N/NE part of Portland during the late 1960s, as well as addressing the ongoing gentrification and displacement that have continued to affect these families.

Discussion

PHB is allocating resources all across the City but with an eye toward increasing and/or preserving affordable housing in high-opportunity areas. This approach will provide comprehensive support to bring about housing stability and economic opportunity for the households that are served.



Legend

Combined_Indicators



Affordable Housing Goals

AP-55 Affordable Housing - 91.420, 91.220(g)

The Portland Housing Bureau uses local and federal funds to leverage resources for affordable housing. Partners include the housing authority Home Forward, for-profit and non-profit developers, especially those organizations with a mission to serve low-income households with barriers to housing choice and serve those who are not served by the market.

One-Year Goals for the Number of Households to be Supported	
Homeless	2,200
Non-Homeless	3,400
Special-Needs	187
Total	5,787

One-Year Goals for the Number of Households Supported Through	
Rental Assistance	300
The Production of New Units	110
Rehab of Existing Units	550
Total	960

Discussion

See AP 20 for a breakdown of activities, services, and production outcome indicators.

HOME Forward – Area Public Housing Agency

AP-60 Public Housing - 91.420, 91.220(h)

Home Forward is dedicated to providing safe, decent, and affordable housing for individuals and families who are challenged by income, disability, or special needs. As the largest provider of affordable housing in Oregon, Home Forward offers a variety of housing options to low-income individuals and families: more than 6,500 apartments to rent, including approximately 388 units of public housing, and approximately 12,500 Section 8 rent assistance vouchers. Our housing is available to individuals, families, people with disabilities or special needs, and seniors who meet each program's income guidelines. Home Forward is a public corporation serving all of Multnomah County, including the cities of Gresham, Fairview, Portland, Troutdale, and other East County communities.

Home Forward partners with more than 100 community agencies in the public, nonprofit, and private sectors. The services provided by our community partners include financial services, education, substance abuse, and youth programs, job training, and life skills.

Actions planned during the next year to address the needs to public housing

Home Forward's purpose is to provide housing that is affordable and suitable to income-qualifying individuals and families. In turn, the agency strives to reduce housing loss due to tenancy challenges. This process is being evaluated, and recommendations are being produced on a Progressive Lease Enforcement program to increase housing stability. The program recommendation will utilize robust, supportive engagement from social and health-related staffing to resolve tenancy challenges before any lease enforcement action. Operationally, this shifts lease challenges to initially be managed by community services to focus on the specific need that is resulting in housing instability. As recommended, this process is instead of status-quo actions that may not provide the care and support that is necessary to achieve successful tenancy. By progressing this type of response to lease challenges, Home Forward is continuing its commitment to ensure those most vulnerable are well-supported for housing success and stability.

Key activities planned for the Year 2025 include:

Ongoing development projects in support of the Portland and Metro affordable housing bond, including:

- 623 units currently under construction or in the development pipeline (including redevelopment)
- 394 units in predevelopment (including redevelopment)

The need for affordable housing is high, and resources are limited. This is why Home Forward has waitlists for the Housing Choice Voucher (HCV) program and all apartment communities it owns/operates. This list was last opened in April 2025 but is closed at the present time.

Towards the end of 2023, Home Forward adopted a new three-year Strategic Plan. This plan outlines three priorities:

1. Promote to improve service to residents and participants;
2. Lead within the housing ecosystem; and
3. Support our employees.

Work will be done across the agency to meet our identified milestones for 2024 that advance our 20 identified Plan goals. Details can be found in the report titled HOME Forward Strategic Plan 2023-2026.

Actions to encourage public housing residents to become more involved in the management and participate in homeownership

Home Forward is committed to supporting resident and participant engagement to inform and participate in internal policy change and external policy advocacy. In 2025, Home Forward will continue to revamp the Resident Advisory Council (RAC) – a group of residents and participants formally convened to evaluate and provide recommendations on internal policies and operations, and support, inform, and participate in external public policy and other advocacy efforts. During 2024, the RAC will be advanced through: outreach for RAC membership opportunity; membership selection; relationship-building activities; in-depth policy and advocacy training; planning policy priorities; and engagement on internal and external policy priorities. Home Forward can better address relevant needs and gaps through lived experience and data, improving housing affordability and options while advancing efforts to resolve macro factors affecting the housing system.

Further, in 2025, Home Forward has partnered with community organizations to engage residents and participants in order to inform internal policy reforms on two important programs and operations.

Recognizing that no family structure is static and that family structures can be different, Home Forward will be evaluating internal policies on adding and removing household members. Through a partnership with a leading consultant on this subject matter, residents and participants, along with internal staff and community-based organizations, will participate in individual and group conversations to identify recommendations to improve the process for adding and removing household members. This work will support relevant policies for adding and removing household members that recognize family structures outside of a conventional makeup.

Residents are directly responsible for lease compliance and should be engaged in practices that respond to lease challenges. Home Forward has partnered with a community-based organization to host community conversations, conduct focus groups, and utilize surveys to inform policy recommendations on lease enforcement practices. This work will be in conjunction with the agency's current work on a Progressive Lease Enforcement to ensure that policy recommendations are data-driven and incorporate the experiences of residents in Home Forward's housing portfolio.

Although Home Forward does not directly provide homeownership opportunities, the agency's GOALS (Greater Opportunities to Advance, Learn, and Succeed) program provides Home Forward participants with ways to set and reach their goal of becoming self-sufficient through five years of dynamic supportive services. The GOALS program has helped many families with job training and referrals, getting a better job or promotion, childcare referrals, or even owning a home. This program offers a solid pathway for financial independence and self-sufficiency and features creative ways to help participants save money to achieve their long-term goals. Home Forward is exploring homeownership models in 2025.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

N/A

Discussion N/A

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Homeless and Special Needs Housing

AP-65 Homeless and Other Special Needs Activities - 91.420, 91.220(i)

The local effort to end homelessness had been carried out through a collaborative effort by Multnomah County, the City of Portland, the City of Gresham, Home Forward, and other community partners. As of August 2022, the community transitioned from a single advisory structure into a multi-entity advisory structure overseen and facilitated by the City of Portland and Multnomah County's Homeless Services Department (HSD). This structure provides better clarity on the roles and responsibilities of City and County leadership and community stakeholders regarding planning and decision-making. The CoC Board was reconstituted following this reorganization and began its first year of activity in the PY 2022-2023.

During PY 2023-24, the CoC's activity will focus on the following areas: *supportive housing, including long-term rent assistance paired with wrap-around services; housing placement and retention, including housing case management, rent support, income, and benefits acquisition support, and barrier mitigation; and safety on and off the streets, including expanded emergency shelter options, outreach, and engagement, and outreach navigation teams.* The HSD publishes quarterly reports that provide a complete review of quarterly and annual performance outcomes for PY 2021-22, which can be accessed at HSD System Performance Reports published on their website.

Describe the jurisdiction's one-year goals and actions for reducing and ending homelessness including reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The jurisdiction, under the organization of its Continuum of Care (CoC), invests in a significant number of coordinated outreach and in-reach staff at multiple nonprofits to engage unsheltered persons on the streets, in cars, camps, and other locations throughout our full geography. All CoC's outreach efforts are rooted in the evidence-based practices of (a) using data and performance to assess and readjust outreach efforts; (b) meeting people where they are at literally and metaphorically, centering relationship-building in outreach; and (c) ensuring outreach includes resource and housing navigation to provide direct connection into housing without requiring other prerequisite steps. Outreach practices include individualized and culturally responsive approaches through four models of outreach:

1. Survival Services: All outreach teams play this role as they engage with people on the streets, checking on individuals' wellbeing, engaging emergency services if needed, providing food, water, blankets, tarps, tents, hygiene, and, if qualified, on-site healthcare.
2. Resource Navigation: Outreach that engages people who are unsheltered for shorter periods of time to problem solve, assess for eligibility, and help navigate people to other services, often shelter, health, and housing services. These workers provide a warm handoff to other services; they do not remain engaged as case managers. The jurisdiction also supports low-barrier day access centers that offer food and hygiene supplies for unsheltered people, which are also used

as engagement sites for rapid rehousing and coordinated entry assessment.

3. Healthcare: Outreach as a means of delivering primary and behavioral healthcare directly to people to people who are unsheltered in their encampments or other public spaces. Dedicated street outreach and navigation workers respond to mental health crises, leverage existing local health care programs and resources, engage and navigate interested individuals into recovery programs, and conduct targeted outreach to highly at-risk subpopulations, including people with mental illness, people with substance use disorders, youth, and individuals living with HIV.
4. Housing Placement: Several outreach teams work with people to complete all aspects of the housing placement process, including barrier removal, unit search, leasing support, move-in support, and, in some cases, the post-placement support to help someone retain their housing. Outreach workers within these agencies use Housing First, trauma-informed approaches to build relationships with at-risk groups interested in accessing resources. Individuals are entered into HMIS, assessed through the coordinated entry, and connected to appropriate housing and services. In this program, we will continue to prioritize using rapid rehousing funds (including ESG, CoC, and leveraged local resources) and outreach to landlords to reduce housing placement barriers.

The CoC will utilize data and best practices to improve and expand street outreach, as follows:

- Utilizing a formal evaluation framework that includes (1) Measuring Impact (2) Improving Programs' Effectiveness and endurance, (3) Documenting Progress by reporting outcomes, including considering the counterfactual, and (4) Reducing gaps using targeted universalism.
- Built for Zero (BFZ): The CoC is working to produce a Quality By Name List (QBNL) focusing on adult individuals who qualify as chronically homeless, most of whom are unsheltered. BFZ integrates data and best practices by requiring us to update data more frequently and allowing us to analyze more nuanced data on an aggregate level, providing a more comprehensive view of the journey from homelessness to housing stability. Additionally, this granular data analysis will allow the CoC to utilize individual data to help prioritize housing and match people with services. Recent work done by BFZ identified that the most significant data collection gap is among our unsheltered homeless population. We have thus focused current efforts on connecting outreach and data collection in a trauma-informed manner. The BFZ effort will continue to pilot tiered coordinated entry assessments during outreach, allowing providers to more effectively connect more people to services through focused lists, thereby ensuring rapid entry into services.
- Analyzing client pathways into and out of, unsheltered homelessness: The CoC will use HMIS data to identify best practices that contribute to successful outcomes based on varying experiences. This new evaluation project will document who is served and identify which services contribute to successful outcomes for individuals in different demographic groups, to identify effective programs for expansion and/or replication.
- Partnering with an expanding set of healthcare, law enforcement, and business owners to improve outreach.

Addressing the emergency shelter and transitional housing needs of homeless persons

The jurisdiction, under the organization of its Continuum of Care (CoC) conducts annual needs and gaps assessments, which correspond to annual planning for a range of facilities and services that help to address the emergency and transitional housing needs of people experiencing homelessness. Current community program guidelines describe emergency shelter and transitional housing activities and outline for each: populations served and prioritized, effective practices, and minimum and ideal operating standards. Investment of resources within this strategic plan, including ESG, HOPWA, and CDBG, is prioritized for investment in aligned activities through direct coordination with the CoC. The CoC will also begin implementing the Effective Shelter Models project, which will use data and performance to identify and describe best practices within different shelter models. The project will then assess their effectiveness in serving Multnomah County's unsheltered population by centering on efficiency and measuring outcomes from current models. Based on the findings of this project, shelters within the CoC will be adapted to improve access.

The jurisdiction, through its CoC, plans to maintain available safety off the streets options, including 214 motel rooms (mobilized as physical distancing options during the COVID pandemic), 877 beds in adult shelters, 150 beds in women's shelters, 108 beds in family shelters and 115 beds for survivors of domestic violence. The CoC also plans to serve an additional 145 individuals in existing alternative shelters and will add capacity by opening a number of Safe Rest Villages during the program year.

The jurisdiction, through its local Continuum of Care (CoC), tracks the length of time homeless using Homeless Management Information System (HMIS) data, coordinated entry (CE) systems, a Veterans By-Name List, CoC and Emergency Solutions Grant (ESG) project data, and CoC system mapping. Local HMIS data show a slight increase in the average length of time homeless in the shelters between PY 2019-20 and PY 2020-21, from 38 days to 40 days, and a larger increase between PY 2020-21 and PY 2021-22, from 40 days to 87 days. Despite this increase, the total number of people served in shelters increased between PY 2020-21 and PY 2021-22 by approximately 10 percent. These trends are due in part to continually increasing unaffordability in the Portland metro, with clients and housing providers reporting that they cannot find affordable rental housing anywhere in the county.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

The jurisdiction, through our Continuum of Care (CoC), will continue to use the following strategies to reduce the length of time homeless: coordinated investment of local, state, and federal resources in short and long-term rent assistance; prioritized access through local Coordinated Entry (CE) systems and homeless preferences to affordable and supportive housing units throughout the CoC's geography; collaborations with health, mental health, and other mainstream systems to identify people experiencing

or at risk of homelessness; partnerships between outreach teams and housing providers to ensure that participants are matched to housing resources that meet their needs and successfully exit from homelessness into stable placements; prioritizing beds for chronically homeless (CH) families and individuals at turnover; and implementing the Short Term Rent Assistance program which equips shelters and mobile staff with RRH. Since 2005, the Short-Term Rent Assistance program has consolidated local, state & federal funding (including ESG) and is administered by the local housing authority.

The jurisdiction also funds long-standing street-to-home placement directly into permanent supportive housing using leveraged local, HUD CoC, and housing authority resources. The jurisdiction will continue successful coordinated entry practices by funding a multi-agency mobile team providing street and site-based outreach/engagement. This team conducts coordinated entry assessment, provides resource navigation and referral, helps participants collect documents necessary for landlords, helps mitigate barriers, and provides flexible client assistance to support the rapid transition of people prioritized through coordinated entry to available housing resources.

The CoC and partners are dedicated to significantly increasing available housing options: by (1) leveraging local and regional flexible funds, including funding from a local measure; (2) identifying landlords that will provide low-barrier housing opportunities; and (3) setting requirements for low-barrier, Housing First approaches in project solicitations and contracts with providers. The CoC is also reducing barriers to permanent housing by (1) partnering with affordable housing developers and private-market landlords to reduce screening barriers for tenants. (2) reducing documentation barriers through opportunities for self-certification. (3) developing a Tri-County Regional Long-Term Rent Assistance program administered by the local Housing Authority that does not do any tenant screening beyond verifying basic eligibility and minimizes documentation requirements.

Employment recovery and economic opportunity programs: The CoC-funded Employment Recovery Project, run by the nonprofit Central City Concern, uses a supported employment model to connect adults with multiple barriers (criminal histories, substance abuse) to jobs. Jurisdiction-funded agencies are part of the local Economic Opportunity Program, providing career track training, counseling, and job placement through our local Workforce Investment Board, in collaboration with employment providers. The BEST (Benefits and Entitlements Specialist Team) program, led by Central City Concern in partnership with the local Social Security Administration, helps homeless disabled persons unable to work obtain SSI, SSDI & health insurance an average of 5 weeks faster than the typical time frame. The jurisdiction, through our CoC partners with Worksystems (local WIB), Portland Business Alliance (downtown businesses), and State Dept. of Human Services (TANF, JOBS Works) is focused on increasing income opportunities for homeless persons.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

Currently, the Adult System and the Homeless Family System of Care are reviewing and revising the coordinated entry process and prioritization tools to make them responsive, efficient, and effective at capturing vulnerabilities that are aligned with our community's priorities. Building on the success of the Frequent User Systems Engagement (FUSE) pilot project, which combined client-level data from County justice, health, and homelessness departments to identify individuals at highest risk of entering homelessness, the CoC has expanded the program since the Program Year 2022-23 to include housing support and rental assistance for individuals exiting publicly funded institutions and systems of care.

Follow-up retention data collected by our service providers show that individuals who exit a permanent housing project are likely to remain in housing 12 months later. Among individuals who were able to be contacted, 87 percent were still housed 12 months after the project exit in PY 2021-22. This retention rate has held steady during the past three program years, at 85 percent in PY 2019-20 and 92 percent in PY 2020-21. Our CoC complies with HUD system performance reporting for returns to homelessness using our HMIS.

To reduce returns to homelessness, HSD is investing in: 1) flexible local housing retention funds to stabilize households who may face a temporary crisis that places them at risk; 2) landlord recruitment & guarantee funds to ensure households placed in private market units have additional resources for stability; 3) on-site DV advocates provided by the housing authority to assist HCV & Public Housing residents to maintain their housing assistance and improve retention; and 4) active retention monitoring at 6- and 12-month post-subsidy to assess outcomes and provide training for those who don't meet community-wide standards. In this Fiscal Year, the jurisdiction anticipates a continuing expansion of permanent housing resources through the Metro Supportive Housing Services Measure and will greatly augment current permanent housing programs and funding.

Discussion

The Consortium members fund several housing and social service providers to provide housing facilities to non-homeless special needs populations. These organizations include Blanchet House of Hospitality, Bradley Angle, Cascade Aids Project, Cascadia, Catholic Charities, Cedar Sinai Park, Central City Concern, City Team Ministries, Community Partners for Affordable Housing, and Community Services Inc., among others. The Consortium's activities to address homelessness and special needs fall into following categories; income benefits, health, survival and emergency services, access to service and system coordination.

In FY 2021-22, the jurisdiction expanded local funding through the Metro Supportive Housing Services

Measure to expand supportive housing, rent assistance, and shelter capacity, in addition to utilization of other local funding sources for homelessness prevention and shelter diversion including eviction prevention-focused rent assistance, clinical staff to work with people with disabilities in affordable housing units to prevent eviction, housing stabilization workers to assist patients as they enter and prepare to exit health care facilities, and legal representation for people at risk of homelessness. These expanded efforts will continue during FY 2025-26.

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HOPWA Program

AP-70 HOPWA Goals - 91.420, 91.220 (I)(3)

Starting from fiscal year (FY) 2024-25, the PHB started directly managing the HOPWA funds. Notably, the Grantee will continue funding the two existing recipients of these funds.

- Cascades AIDS Project (CAP)
- Central City Concern (CCC)

PHB is also developing a new Policy and Procedures Manual to serve as the guiding document for administering the HOPWA funds. The following table captures the one-year goal for the Program:

One-year goals for the number of households to be provided housing through the use of HOPWA for:	
Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family (STRMU)	72
Tenant-based rental assistance (TBRA)	59
Units provided in permanent housing facilities developed, leased, or operated with HOPWA funds (PBRA)	54
Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds	2
Total	187

** Additionally, 220 persons/households will be provided support services by CAP

Barriers to Affordable Housing

AP-75 Barriers to affordable housing -91.420, 91.220(j)

Introduction

This section addresses the Actions identified to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment.

The Portland Housing Bureau faces potential revenue reductions that could affect funding and staffing levels. Tax Increment Financing (TIF), the largest source of direct funding, is projected to decline by more than half over the next few years. That means money for services and operations is threatened. This reality highlights the need to shift our reliance on discretionary general funds to stable, ongoing funding sources. Anticipated actions include allocating significant new investments of local resources for affordable housing development, homelessness prevention, and economic opportunity.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

The main barrier is the decline of Federal Resources, and the main strategy is to develop local resources for housing development, homelessness prevention, and community economic development while continuing to advocate for sufficient Federal funding.

Barriers and strategies to address them in FY 2023-24

1. Barrier: Global COVID-19 Pandemic has exacerbated the affordable housing and economic crisis at the local and national levels. **Strategy:** The City, separately and in coordination with Multnomah County, has focused on deploying all available resources and the reallocation of other local funding sources to support housing and financial stability, particularly for households of color and low-income households. These specific households have been disproportionately impacted by the public health emergency. Actions have included: local eviction moratoriums, card assistance program, mortgage relief, foreclosure prevention assistance, rent relief and eviction prevention, suspension of collections of past due water bills, and de-prioritizing enforcement of certain activities such as long-term parking of recreational vehicles on city streets.

- **Housing Needs Analysis and Housing Production Strategy** – the HNA addresses how the city will accommodate future population growth by ensuring there is enough zoned land for housing, and that specific housing production strategies are created to support the development of needed housing. In addition to supporting housing production, the HNA report and Accompanying HPS highlight community priorities and help craft stabilization strategies to keep vulnerable communities in their homes.

- **MULTE Program Extension** – recently adopted by Council is the option for properties with expiring regulated affordable housing to renew their affordability in exchange for an extension of their property tax exemption.
- **Portland Clean Energy Fund** – PCEF is a voter-approved initiative to provide consistent, long-term funding and oversight to ensure that our community’s climate action efforts are implemented to support social, economic, and environmental benefits for all Portlanders, particularly individuals and households with low and very low incomes. PCEF invests in projects and programs that meet the following priorities: clean energy, transportation decarbonization, regenerative agriculture, green infrastructure, climate action-related workforce development, and contractor support programs.
- **Cully Neighborhood TIF District** – a community and city agency approach to utilizing tax increment financing through a co-creation model centering the communities most vulnerable to displacement in the program and priority identification. The new approach intends to ensure that existing residents have the opportunity to benefit from positive neighborhood change and economic growth.

2. Barrier: Federal and local funding shortfalls. **Strategy:** Successfully administered two local voter-approved housing bonds, exceeding the identified production goals, and exploration of new tax increment finance districts in the Central City and East Portland areas. The City of Portland Housing Bond and Portland Metro Housing Bond shape the investment priorities and strategies to improve outcomes for jurisdictional households. The Portland Housing Bond and Portland Metro Housing Bond for additional investment priorities and strategies to improve outcomes for jurisdictional households.

3. Barrier: Lack of an affordable housing supply makes impediments to Fair Housing choice more pronounced. **Strategy:** Maintained focus on existing affordable housing development strategies, including local and regional affordable housing bonds, City-owned land development opportunities specifically for affordable housing, new construction single-family homeownership tax exemptions, and linking the development of affordable housing to the production of market-rate housing through the local mixed housing policy. Increased education resources for renters and landlords on state and local landlord-tenant laws, including recent permanent requirements for security deposits, screening criteria, rental housing applications, and relocation assistance payments. Continuing to contract with area non-profit housing and services providers with expertise in providing required services.

4. Barrier: Historic housing policy and investments, such as eminent domain seizures, still influence patterns of urban settlements. **Strategy:** Recognize historic disparities and seek legal and policy remedies, including implementing suitable marketing requirements and investment in jurisdictional communities, rent stabilization strategies, various housing strategies, and IH housing policies. This barrier is addressed by creating a Rental Services Office (RSO) with adequate staffing, consistent funding through a mandatory rental unit registration, providing RSO outreach materials in multiple languages, adoption of regulations for rental applications, screening criteria, and security deposits, expanded training for owners and renters on state and local landlord-tenant laws, and piloting right to counsel, expungement, and mediation programs. Policy actions include zoning code projects to remove historic intentional and unintentional land use barriers, such as Residential Infill Project Phase I and II, Shelter to Housing Continuum, Better Housing by Design, and Design Overlay Zone Amendments. Specific housing strategies include the SW Corridor Plan and the North-Northeast Neighborhood Housing Strategy. Part of the North-Northeast

Strategy is the preference policy, which aims to address the harmful impact of urban renewal by giving preference to housing applicants with generational ties to North/Northeast Portland.

5. Barrier: Protected classes still experience illegal housing discrimination, especially the disabled, seniors, and other non-traditional households. **Strategy:** Implemented pilot programs for eviction prevention and mediation, culturally specific education for Fair Housing and Landlord-Tenant Law, expungement services, and eviction legal defense for low-income renters. Continued investments in fair housing education and enforcement of fair housing laws through area organizations with legal expertise, as well as increasing the outreach to landlords with smaller portfolios that may be less aware of all landlord-tenant regulations.

Discussion

The Portland Housing Bureau's investment priorities include:

- Providing rental housing for low and very-low-income households.
- Achieving the goal of 2,000 new supportive housing units by 2028.
- Support eligible first-time homebuyers
- Assist low-income homeowners with home retention services, including weatherization upgrades and remodeling.
- Work in coordination with Multnomah County's Homeless Services Department to provide a safety net that includes shelters and other short-term help for low-income Portlanders who are homeless or at risk of homelessness.

Other Actions to Meet Unmet Needs

AP-85 Other Actions - 91.420, 91.220(k)

Introduction

Portland is experiencing an increase in displacement as households seek more affordable housing, particularly options that are suitable for working families. The City prioritizes projects aimed at preserving or building affordable housing in areas that help families achieve self-sufficiency, enhance earning potential, and provide services that prevent homelessness. The annual plan includes projects that reflect these priorities. Additionally, the City collaborates closely with long-term partner organizations to reach out to eligible households in need. By participating in regional transportation and economic initiatives, the City aims to create vibrant hubs and boost employment opportunities, including support for local entrepreneurs. Portland also maintains a robust monitoring system to ensure the effectiveness of funded efforts.

Actions planned to address obstacles to meeting underserved needs

Portland actively supports quality housing that is available across a spectrum of affordability levels. The annual State of Housing Report continues to show a trend of a lack of affordable housing for many household types, and especially for low-income households. Annual actions to address housing affordability use the following guiding principles.

1. Provide more rental housing to alleviate housing instability.
2. Move people quickly from homelessness to permanent housing while preventing families from losing their homes.
3. Help qualifying Portlanders buy a home or keep the home they already own.
4. Provide a safety net that includes shelters and other short-term help for low-income Portlanders who are homeless or at risk of homelessness.
5. Support incentives for the voluntary development of affordable housing. The City promotes all housing types across all neighborhoods and recognizes that publicly assisted housing is only one component.

Additionally, the City will continue to engage in new opportunities to preserve and expand housing options for all residents, including efforts linking housing production to transportation and land use proposals. Annual actions to address housing affordability use the following guiding principles.

1. Developing rental housing to alleviate the existing shortage of affordable homes.
2. Achieving the goal of 2,000 new supportive housing units by 2028.
3. Support eligible first-time homebuyers
4. Assist low-income homeowners with home retention services, including weatherization upgrades and remodeling.
5. Work in coordination with the County's Homeless Services Department to provide a safety net

that includes shelters and other short-term help for low-income Portlanders who are homeless or at risk of homelessness.

The jurisdiction recognizes that concentrations of poverty could block access to opportunities, which is reflected in national policies to promote opportunities in all neighborhoods (Affirmatively Furthering Fair Housing). The City promotes all types of housing types across all neighborhoods and recognizes that publicly assisted housing is one component. The City is committed to supporting housing options that working individuals and families can afford. Additionally, the City will seek new opportunities to preserve and expand housing options for all jurisdictional households.

- Expand contractual agreements with expert area non-profit service providers.
- Ongoing General Fund allocations for homeownership and home retention services outside URA's to mitigate involuntary displacement with an emphasis on people of color and seniors.
- Home repair services to stabilize households and address a disparity of City investment from both a geographic and need-based perspective.
- Allocation of federal funds for rental housing preservation, development, and rehabilitation.
- Ongoing allocations for fair housing education and enforcement services.
- Ongoing General Fund for rental and fair housing education and enforcement services.
- Ongoing General Fund for Homeownership and Home Retention to make these services available outside URA's and mitigate involuntary displacement, with an emphasis on people of color and seniors, and low-income households in the floodplain.
- Explore utilizing tax increment financing as a housing stabilization tool at the front end of a new URA.
- Allocate General Fund Ongoing for homeowner case management citywide. This will allow PHB to address factors contributing to involuntary displacement (such as predatory real estate practices and lending, complications in estate planning, and challenges of maintaining a large home) with a focus low low-income households.
- Allocate annual federal grant funding (CDBG/HOME) for rental housing development to increase resources available to be used outside of URAs. This allows an increase in PHB's ability to create and maintain affordability in gentrifying communities and prevent the displacement of existing low and moderate-income area residents.

Actions planned to foster and maintain affordable housing

Actions that preserve affordable housing units that may be lost from the assisted housing inventory include funding for restructuring debt, loans, and grant assistance for the rehabilitation of single-family homes and multi-family homes, zoning bonus incentives to preserve affordable housing, and affordability covenants. The subsequent narrative covers actions undertaken by the City of Portland.

Preservation and rehabilitation of existing affordable housing in the City's portfolio are ongoing, with a significant proportion of the rental development budget each year dedicated to the rehabilitation of existing units and restructures of loans to allow partners to keep operating affordable units. To further

the objective of quality housing for all segments of the population, the City supports the rehabilitation of units to provide suitable living conditions for persons with disabilities and home repair assistance for lower-income households. In addition, the City provides assistance for lower-income first-time homebuyers in the form of down payment assistance. The City collaborates with the community to actively address existing homeownership gaps as well as other challenges related to viable housing options and enjoyment. The Enhanced Rental Inspection Program results in inspections for compliance with a broad range of habitability standards, including fire, life, and safety code violations. Common violations found and corrected are visible mold, inadequate ventilation, illegal heat sources, plumbing disrepair, inoperable smoke detectors, and exposed wiring. An inspection program is a practical approach to raising expectations for both landlords and tenants. Community-based plans also identify resources and strategies for land banking. Additional renter protections adopted in recent years also provide a more balanced relationship between tenants and landlords. The Portland Housing Bond and Metro Regional Housing Bond have supported the development of new low-income and very low-income affordable housing units across the City.

Actions planned to reduce lead-based paint hazards

For many years, the Portland Housing Bureau (PHB) has successfully applied for the HUD Lead Grant. In 2021, PHB received a lead award of \$3.6 million, which funded lead hazard control work until July 2024. To ensure the timely continuation of the Lead program, PHB responded to a Notice of Funding Availability for the Lead-Based Paint Hazard Control Grant Program, funded by the U.S. Department of Housing and Urban Development (HUD).

These funds will be used to carry out lead-based paint hazard control activities, train low-income workers to become certified Lead Hazard Abatement Workers, and conduct community outreach and education. Additionally, supplemental funding to address in-home health and safety hazards is available through the Healthy Homes Program. PHB was successful in its application, and HUD has awarded \$7.75 million in federal funds to continue this essential work.

The lead grant services households below 80% AMI and is focused on remediating lead hazards. This funding can leverage the Multnomah County Weatherization Program and the home repair grants that PHB community partners administer. Also, PHB's home repair loan can leverage the lead hazard reduction grant. Program elements of the lead grant include rehab education, certification of contractors, resources to contain lead-based paint hazards in homes of low-income homeowners, home testing, blood testing of children, and relocation assistance for families with exposure to lead.

Additionally, the Acquisition and rehab of housing units funded with federal dollars, and built before 1978, are reviewed to confirm compliance with the Lead Safe Housing Rule. For units acquired with federal funds, per 24CFR 35 subpart K, any deteriorated paint is stabilized before occupancy. In units undergoing rehabilitation, per 24CFR 35 subpart J, the unit is assessed for

lead-based paint and lead-based paint hazards as required by the amount of funding committed to the project. The lead hazards are then addressed as required by subpart J and the funding amount. The HUD Lead Grant referred to above is often able to assist in funds and compliance with the Lead Safe Housing Rule when there are children under 6 occupying or visiting the units.

Details can be found on PHB's website under the Lead Hazard Control Grant Program for program-related details.

Actions planned to reduce the number of poverty-level families

The City is a partner in the Comprehensive Economic Development Strategy (CEDS) and actively supports connections between industry and education at both the high school and higher education levels. The City is committed to developing a skilled workforce that meets the needs of local industries and businesses. Since 2004, the City has invested in workforce development for both youth and adults, as well as microenterprise services, through the Educational Opportunities Initiative (EOI).

Prosper Portland, Portland's economic development arm, manages the microenterprise component and collaborates with seven community agencies to provide services. Worksystems, Inc. oversees both the adult and youth workforce programs and contracts with thirteen community agencies for service delivery. The primary goals of this initiative are to increase the incomes of very low-income households in Portland by enhancing workforce and microenterprise development. The program focuses on assisting participants who may be homeless, have addiction problems, and/or lack the educational credentials and essential job preparation skills.

Actions planned to develop an institutional structure

In 2019, the Portland Housing Bureau examined the use of federal grant funds and determined that some adjustments could be made to better match funding sources with programming by shifting funding for tenant-based rent assistance, homeownership programs, and fair housing programs from federal sources (HOME and CDBG) to the ongoing General Fund. The budget decision represents a coordinated and evidence-based effort to align planning goals with program offerings. This budget decision also took into account the need for focused stabilization efforts in East Portland, implementation of the North-Northeast Neighborhood Housing Strategy, and coordination with the County's Homeless Services Department. Budget performance measures are tied to the goals, policies, and outcomes for each respective program area.

The landlord-tenant-focused programming is administered through the Rental Services Office, including Fair Housing services, relocation assistance, and regulations for screening criteria and security deposits, the rental unit registration system, and landlord training workshops. Additional expanded capacity to offer permanent supportive housing with new rental housing development is made possible through the Portland and Metro Housing Bonds, along with resources for supportive services funding by Multnomah County.

Actions planned to enhance coordination between public and private housing and social service agencies

Actions/Programs in various stages of implementation include:

1. Modify homebuyer assistance programs to focus on foreclosure prevention and assistance and stabilization of households at risk of displacement.
2. Completed study of housing development costs.
3. Seek local sources of funding to supplement and replace lost federal funding.
4. Enact policies that slow or overcome displacement pressure on low-income communities that want to stay in their community, including strategies to modify screening and marketing to achieve desired outcomes.
5. Supplement projects with local funding for the activity that cannot be funded with federal resources.
6. Recognize and change regulatory barriers such as fees, taxes, zoning, and incentives.
7. Invest in the education of landlords, renters, and homebuyers about their rights and responsibilities.
8. Affirmatively further fair housing and developing and implementing anti-displacement strategies.

Discussion

Portland is seeing a continued displacement of low-income and vulnerable families, defined as members of protected classes, from infrastructure-rich neighborhoods, as a result of households moving to find more affordable housing, including housing affordable to working families. The City investments include projects to assist families to achieve self-sufficiency and increase earning capacities. Projects included in the Annual Plan speak to those efforts. In addition, the City works closely with long-term partner providers to reach out to persons in need, including in language and culturally specific methods. Participating in regional transportation and economic efforts, the City seeks to create vibrant hubs and to increase employment, including local entrepreneurs. Portland continues a strong monitoring practice to maximize the efficacy of funded efforts.

Program Specific Requirements

AP-90 Program Specific Requirements - 91.420, 91.220(I)(1,2,4)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. Routinely, 25% of the CDBG entitlement allocation is passed on to Prosper Portland for Community Economic Development projects. The specific allocations for various projects are finalized as part of the City of Portland's budget adoption process.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	0

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate-income. Overall Benefit - A consecutive period of one, two, or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100.00%

**HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.220(l)(2)**

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

The Portland Consortium does not have any other forms of investment beyond those described in the “AP-35 Projects” of this Action Plan.

The City solicits project proposals for HOME and other local and state funds through a Notice of Funding Availability (NOFA) process. The NOFA details available resources, the selection process, and the evaluation criteria. See:

1. 2024 Metro Bond Opportunity Solicitation: [Metro Bond Solicitation \(M-BOS last Gap Round 2\)- Spring 2024](#)

Coming up, PHB expects to use HOME and/or CDBG in a preservation solicitation in Fall/Winter 2025, along with PHB’s allocation of \$6 million in ARPA for preservation. Funds would be used to rehab/retrofit existing regulated affordable housing.

2. A description of the guidelines that will be used for the resale or recapture of HOME funds when used for homebuyer activities, as required in 92.254, is as follows:

The City of Portland and Multnomah County do not and will not use HOME funds for homebuyer activities for the duration of this Plan. The City of Gresham does use HOME for homebuyers. The City of Gresham uses a “recapture” model for the HOME funds expended to assist homebuyers in the purchase of a new home. Under HOME recapture provisions, financial assistance is provided directly to the buyer or the homeowner and must be repaid, along with a portion of the share of appreciation, further described below, if the property is sold during the affordability period. The seller may sell the property to any willing buyer at any price. Once the HOME funds are repaid to the City of Gresham, the property is no longer subject to any HOME restrictions. The funds returned to the City of Gresham may then be used for other HOME-eligible activities.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

*See Appendix (Attachment) for the City of Gresham 2024 HOME guidelines for Resale/ Recapture

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds, along with a description of the refinancing guidelines required that

will be used under 24 CFR 92.206(b), are as follows:

At the present time, there are no plans to use HOME funds to refinance existing resources.

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Emergency Solutions Grant (ESG)

1. Include written standards for providing ESG assistance (may include as attachment)

View the ESG Guidelines for Emergency Shelter, Homelessness Prevention, and Rapid Rehousing in Portland/Gresham/Multnomah County Continuum of Care webpage (updated May 2017), detailed in ESG Program Guidelines for Portland/Gresham/Multnomah County CoC.

2. If the Continuum of Care has established a centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

Our coordinated entry (CE) covers the full CoC area and is based on Assertive Engagement to reduce wait time & client travel and increase access with a focus on client choice and housing first. We outreach to service agencies, faith groups, businesses, law enforcement, self-sufficiency programs, hospitals & other discharge agencies to refer to CE. Information is shared in different languages through 211 (info line), websites, social media, emails, and community meetings. 211, outreach teams, community centers, and providers serve as entry points. Staff meet people where they are (in cars, under bridges) and use client-centered approaches to build trust. Population-specific tools are used in HMIS to assess household needs and vulnerability (CH, risk of victimization, health) and to connect people to resources (diversion, shelter, TH, RRH, PSH, mainstream services). The youth system uses a phased assessment that includes the Transition Age Youth (TAY) Triage Tool; the family system uses a modified FSPDAT; the DV system uses a Safety & Stability tool, and adult services use the VISPDAT.

Detailed guidance for coordinated access can be found at Coordinated Access Guidelines.

3. Identify the process for making sub-awards and describe how the ESG allocation is available to private nonprofit organizations (including community and faith-based organizations).

A Home for Everyone is led by its Executive Committee, which by charter includes Portland's Mayor and Housing Commissioner, the County Chair, a second County Commissioner, the Mayor of Gresham or a designated Councilor, the Director of Home Forward, and representatives from the faith, philanthropic, and business communities. The Executive Committee is supported by a Coordinating Board made up of appointed community members and leaders from the non-profit, health, education, public safety, business, and government sectors, as well as several strategic Coordinating Board subcommittees.

The City of Portland collaborates with the County's HSD to renew funding for nonprofit agencies carrying out ESG-funded emergency shelter activities, provided that the contractual obligations have been met and project outcomes have been successful. The City may choose to reduce or eliminate funding to an agency that does not meet contractual obligations or that administers a project that

fails to meet outcome goals. If an existing program does not fit with the Bureau's objectives, the agency may be asked to change its program design. The City may also transition to a competitive RFP process. The City of Portland obligated these funds in coordination with A Home for Everyone, the community's plan to end homelessness. The Homeless Services department, responsible for implementing the community plan, directed ESG funds to Emergency Shelter support operations [§576.102(a)(3)] or essential services [§576.102(a)(1)] and HMIS-related staffing. At this time, ESG is not used to fund or support any other activity. Subgrantees are required to comply with the following minimum program standards as outlined in 24 CFR Part 576.400(e)(3). The City of Portland currently subcontracts ESG funds to private non-profit organizations for emergency shelter and services and HMIS-related staffing.

4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.

The Portland City Council is the policy-making entity for the Portland Housing Bureau. Because all members of the Portland City Council are democratically elected officials, PHB is unable to meet the homeless participation requirement under § 576.405(a). To meet the requirements under § 576.405(b), PHB will consult with homeless and formerly homeless individuals in considering and making policies and decisions regarding any facilities, services, or other assistance that receive funding under the Emergency Solutions Grant through ongoing consultation with the A Home for Everyone Coordinating Board (the local CoC Board). The local CoC Board and its multiple subcommittees each include participation by multiple people with lived experience of homelessness. One CoC Board subcommittee (the Community Advisory Forum) specifically provides a solutions-driven forum for those with lived experience of homelessness and front-line service workers to listen to and support each other. It also brings consumers, providers, and interested community members together to share information and identify emerging issues and trends.

5. Describe performance standards for evaluating ESG.

ESG Program Guidelines for Emergency Shelter, Homelessness Prevention and Rapid Re-Housing in Multnomah County were approved and adopted by the A Home for Everyone Coordinating Board, our CoC Board, in 2016, and revised in 2017.

ESG activities and programming are evaluated using existing performance standards for emergency shelter and services and include: 1) Number of unduplicated clients per year served 2) average lengths of stay 3) Clients assessed using Coordinated Assessment tool 4) Percentage exit to permanent housing 4) Percentage exit to non-permanent stable housing (e.g. friends, residential, inpatient treatment, etc.) by the time of exit and 5) Percentage of total unduplicated households remaining in

housing at 6 months and 12 months. Performance data are recorded by contracted providers in the regional HMIS (homeless management information system) database and reported via quarterly reports to the County's HSD. PHB monitors ESG recipients and evaluates project performance using outcomes collected in the regional HMIS database. Data is analyzed from project-level outcomes, system-wide point-in-time counts of homelessness, HMIS reports, and ESG recipient feedback. Additionally, the CoC's data & evaluation subcommittee evaluates outcomes regularly.

All three of our CoC's Consolidated Plan jurisdictions (Portland, Multnomah County, Gresham) are represented on the CoC Board (meets monthly) and its Executive Committee (meets every other month). The CoC coordinates with Consolidated Plan jurisdictions through meetings, calls, and emails to organize needs and Action Plan hearings and subcommittee work on strategic planning, outreach, evaluation, and system coordination. The CoC devotes 4 hrs/mo. with Portland and Multnomah County, and 2 hrs/qtr. with Gresham. CoC goals from our local homelessness plan align with our Consolidated Plan. Under the 2021-2025 Consolidated Plan, this primarily comes through coordination between the CoC needs assessments and strategic plan and the Consolidated Plan priority need #2 (Need for basic services and homelessness prevention and intervention) and goal #2 (Reduce homelessness and increase stability), though each of the Consolidated Plan priority needs and goals also aligns with CoC effort (especially those related to affordable housing production and preservation and economic opportunity). The CoC works with all three jurisdictions to engage consumers, neighborhoods, and public agencies providing housing, health, and social services (including healthcare agencies and the public housing authority).

ESG Program Guidelines

The ESG Program Guidelines can be accessed at [ESG Program Guidelines](#)

Identified method for selecting project sponsors (including providing full access to grassroots faith-based and other community organizations)

Response

PHB started directly managing the contracts for HOPWA funds to its Subrecipient partners from the upcoming FY 2024-25. We will be entering into annual contracts with community-based partners: **Cascade AIDS Projects** and **Central City Concern**.

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