

# NORTH/NORTHEAST NEIGHBORHOOD HOUSING STRATEGY

## COMMUNITY FORUM SUMMARY

**YOUR NEIGHBORHOOD, YOUR VOICE**

PORTLAND HOUSING BUREAU  
**NORTH / NORTHEAST NEIGHBORHOOD  
HOUSING STRATEGY**



**PORTLAND HOUSING BUREAU**

Dan Saltzman, Commissioner  
Traci Manning, Director

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## Executive Summary

In November 2013, the Portland Development Commission (PDC), in collaboration with Majestic Realty Company, announced it had secured Trader Joe's as the anchor tenant for a commercial development planned for NE Martin Luther King Jr. Blvd and NE Alberta St. (MLK/Alberta), in the Interstate Corridor Urban Renewal Area (ICURA). Community responses to the announcement ranged from whole-hearted support to outright opposition. Those who opposed the decision pointed to the long, often painful, history of displacement that has followed many of Portland's past urban renewal efforts—the impacts of which have been felt most deeply among African American property owners, renters, and businesses. To many in the community, the proposed development in the heart of a historically African American neighborhood was a familiar echo from the past.

Community members and advocates requested that the City of Portland and PDC address past displacement by making affordable housing a key part of the conversation about how to move forward with the development of the MLK/Alberta site.

In response to these concerns and with the support of Housing Commissioner Dan Saltzman, Mayor Hales proposed that \$20 million in Tax Increment Financing be set aside to support affordable housing in the ICURA. PDC and the City Council readily agreed and voted to make the necessary changes to PDC's budget. Before making any plans about how to invest the funds, the City acknowledged it couldn't come with ready-made answers: it needed to listen to the community first.

To insure that whatever housing was created or preserved with the funds would best meet the needs of those at risk of displacement, the Portland Housing Bureau (PHB), together with an advisory group of community leaders, planned a series of forums to gather input from area residents. The information gathered at the forums would provide the foundation for how PHB would develop its spending plan now called N/NE Neighborhood Housing Strategy.

Over the course of three weeks, PHB sponsored four forums throughout communities touched by displacement—both where displacement had occurred and in places where people who had been displaced now lived:

LOCATION	DATE
Highland Christian Center	September 18, 2014
Math Dishman Community Center	September 27, 2014
Gresham City Hall	October 9, 2014
New Song Community Church	October 11, 2014

In total, more than 450 people attended the forums. Each forum followed the same format: after a brief introduction and informational presentations, attendees broke out into groups to discuss three topics:

- Rental Housing
- Ownership Housing
- Design ideas for a PHB-owned site located at NE Martin Luther King Jr. Blvd and NE Cook St.

Each group was given a series of questions to help guide the discussion. PHB staff did their best to record the comments, concerns, and ideas from each group discussion. The remainder of this document captures the comments from those break-out groups organized according to the questions.

Recognizing that not everyone who had something to share could attend a forum or felt comfortable voicing their thoughts publicly, PHB also provided opportunities to communicate via email or on comment cards distributed at the forums. Comments received through those channels are included in the summary as well.

Over the course of the four forums, numerous ideas were repeated or echoed by multiple participants. For readability, the summary below doesn't duplicate comments made by more than one participant.

In addition to the summary of comments, this report contains a number of appendices. Appendix A contains the results of the "dot" exercise. This exercise asked attendees to vote on four options for how PHB should spend the \$20 million, using a green dot sticker to indicate their first priority and a yellow dot sticker to indicate their second priority. The four options were:

DOT EXERCISE OPTIONS	
Multi-family rental	300-500 apartments
Single-family rental	100 houses
Single-family homeownership units	150 houses
Home retention and repair units	1,500 houses

PHB asked all attendees to fill out cards that included questions on basic personal information like gender, age and zip code. Tabulations of some of this information are found in Appendices B - J.

PHB recognizes that many people, especially those who have been displaced and including those who because of work, family, transportation, and a host of other reasons could not or would not attend a forum. This likely includes some of the people most in need of assistance. We hope that in addition to the important information gathered at the forums, by listening to church leaders, community organizations, and others who are from the community we will hear and take into account their needs and struggles.

# Affordable Rental Housing

1. What kind of affordable rental housing is most lacking and/or needed today in N/NE Portland?  
Talk about the groups that most need housing choices, which populations are most disadvantaged in the current N/NE Portland housing market: families, seniors, persons with disabilities, others?

Common Themes	
<i>These issues came up multiple times at multiple forums</i>	
<b>What rental housing is most lacking or needed?</b>	<ul style="list-style-type: none"> <li>• Homes for large families</li> <li>• Accessory dwelling units</li> <li>• Shared housing</li> <li>• Tiny homes</li> </ul>
<b>What groups most need rental housing choices?</b>	<ul style="list-style-type: none"> <li>• Seniors</li> <li>• The disabled</li> <li>• People with special needs</li> <li>• Homeless people</li> <li>• People living on fixed incomes</li> <li>• People coming out of prison/jails or are in recovery</li> <li>• Middle income people above 60% median family income (MFI)</li> </ul>

## Comments

- There are currently rules for group living, but it is too hard to get a permit for what used to be called a boarding house. We need to expand the use of boarding houses.
- Middle income housing (above 60% median family income)
- Seems like developers are only developing market rate housing.
- You should look at the concept of “shared equity housing” similar to what Orange Splot/Eli Spevak is doing in his projects.
- Need housing for seniors.
- You should consider housing alternatives like tent cities and RV parks.
- Small units/tiny homes or homes with shared facilities like kitchens.
- Cooperative apartments for seniors.
- People should build accessory dwelling units. This is a way of helping people retain their homes by giving them extra income. They can also pass on this more valuable asset to their children.
- Respect renters!
- You should have incentives for homeowners to do affordable space in their homes
- Special needs and homeless populations.
- People with mental health disabilities.
- Subsidy should be offered to a diverse/wide range of people.

- You need to develop programs for people who have been released from the State Hospital or from jails.
  - People should be encouraged to convert their homes to serve Section 8 renters. You need a program to help homeowners do this.
  - You should force developers to set aside a portion of their property for the development of affordable housing.
  - The city should provide density bonuses for affordable housing and think about how to do affordable housing on scattered sites.
  - Housing should be built in locations where there are already services close by.
  - What about developing mobile home parks? Aren't they more affordable?
  - You need to have a home repair program for people on social security to bring their homes up to code.
  - Cooperative housing where people can buy into their buildings.
  - The City should provide financial and technical assistance to developers of low income rental and ownership housing.
  - Supportive services are needed. How to pay for such services? Have buildings that have \$0 debt. TIF can be used indirectly for this.
  - PHB won't ever have enough money to build enough affordable housing. The market is driving construction which are mostly studios/1 bedrooms. There's a need for bigger bedroom units which the market won't provide. City should look at zoning that requires construction of bigger bedroom units.
  - Units for people on Social Security Disability Income (SSDI) and Social Security Income.
  - There's a need for family housing and single family detached housing. If the city supports construction of only affordable studios then families will move into single family homes which will force prices up for existing larger bedroom units.
2. What does the monthly rent need to be for 1-Bd, 2-Br, 3-Br homes in order to make them accessible to people that can no longer afford to live in the N/NE community? Are there other barriers that will prevent people from accessing housing in N/NE?

Common Themes	
<i>These issues came up multiple times at multiple forums</i>	
<b>What do rents need to be?</b>	<ul style="list-style-type: none"> <li>• 30% of people's incomes</li> <li>• Range of rents mostly between \$400 and \$800/month, but depends on family and unit size.</li> <li>• Stated rents need to include utilities</li> </ul>
<b>What are the barriers?</b>	<ul style="list-style-type: none"> <li>• Housing costs are too high</li> <li>• People don't earn enough</li> <li>• People have histories, like mental health, or prison time, that make it hard to get into housing</li> </ul>

## Comments

- People need to make a living wage. Without that there's a gap between market rate housing and what's affordable.
- Move in costs are too high. This also impacts people's ability to get into housing.
- You need to find ways to lower the cost to build housing. High building costs lead to higher rents.
- I can only afford \$400-\$500/month rent – even rents in so-called “affordable units” are high for me.
- I think rents should be set at 30% of people's incomes.
- There needs to be a single application form for all regulated affordable housing. I should only have to fill out one form and that would be good for all owners and projects.
- Building new units misses the mark. Your strategy should be to prevent gentrification and displacement with more meaningful policies. I'd suggest rent control.
- 1-bdrm \$600 - \$700; 2-bdrm \$800 - \$900; 3-bdrm \$1000 - \$1100
- The rent charged should also include utilities. Utilities can be expensive. This includes both apartments and single family homes.
- There should be lower rents for people on fixed incomes.
- Even what you're calling “affordable” rents are too high.
- I'm concerned that if I make more money, my (affordable housing) landlord will be able to raise my rent. That should not be allowed to happen and it discourages me from getting a better job and earning more money.
- There's a pattern where legislation doesn't encourage or pay for affordable housing. We need to change that because the problem is bigger than the \$20M.
- There's a long history of discrimination against African Americans in Portland and Oregon. You should do reverse redlining.
- Rents need to be affordable to people making minimum wage.
- Lack of parking at the project.
- I don't agree that \$48,000 is the median income (for a family of one) for the city of Portland. I think it's lower than this.
- There are a lack of incentives for landlords to keep apartments affordable or control rents.
- You need to provide housing with a range of monthly rents.
- There are a lack of apartments at a decent rent.
- Credit history and credit score (which are also barriers for people who want to buy).
- I'm being taxed out of my home. I need help to cover taxes, insurance and upgrades to my property in order to be able to stay.
- Fair market rate.
- \$774/month including utilities.
- \$116/month maximum.
- \$906/month.

- \$750 - \$900/month for a 2 bedroom unit. Kids can share a bedroom in a 2 bedroom apartment. That's enough for a small family.
- Need stronger protections for tenants [so they don't lose their homes].
- Rent needs to be a flat rate, not based on a percentage of people's income. They do this in Tennessee.
- People need financial education for example on how to become credit worthy.
- Rent at \$725 - \$800/month is not affordable to me.
- Rents can go up to 50% of Social Security Disability Income (SSDI). If that happens somebody will not be able to afford their medication.
- Having to buy renters insurance is a barrier.
- People have moved out to Gresham and Troutdale and been forced out there because of higher prices. 3 bedroom home rent of \$1400-\$1700 is too expensive. Current residents need more money to pay market rate rents.
- People recovering from addiction want housing focused either on rehabilitation or focused on former addicts/formally in prison.
- We don't know which units are the affordable ones. We need better information on that.
- Fair Market Rent (FMR) is too high – subsidy can't cover the rents that are in the market.
- Need to have rents at multiple levels 60%, 50%, 40%, 30% [of median family income] tiered approach based on what potential tenants make. Housing should be barrier free or barrier reduced.
- You need to define "affordable" rents. \$725 to \$800 for 1 bedroom apt is not affordable when SSI is \$721 a month. Affordable is more like \$250 to \$385 a month for someone on SSI or SSD benefits – period, then calculate their portion of rent on the unit. We need true low income housing. Nothing above \$400 at most.
- There needs to be a cap on rents. I now have to have renters insurance and pay for water/sewer. Renters have no say in these charges and we're still experiencing rent increases every 6 months.
- My rent was \$800. I am a single parent with a chronic illness. Rent was increased to \$1000. The building is now being remodeled. My options are to be evicted or to pay the increased rent which will be \$2000. I have no savings. The places I can afford have 10 year waiting lists.

3. What amenities do you think are most important for residents to have nearby to support their success?

- Community rooms.
- Affordable housing needs to support health
- Housing should also include services for people living in the housing.
- You need to understand cultural differences among different communities.
- Space/storage for bikes.
- Need for strong vector control (rats, pests).
- Good schools.
- Senior center similar to the one in Hollywood {Portland}.



- Single family rental units are very important. Living in apartments is sometimes detrimental to families.
4. In the interest of avoiding more displacement and allowing people to return to the community if they choose, what are the best ways of connecting with people about available affordable housing? Do you think there should be a priority for displaced residents if it is legally possible to do so?

Common Themes	
<i>These issues came up multiple times at multiple forums</i>	
<b>How to connect with people?</b>	<ul style="list-style-type: none"> <li>• Churches</li> <li>• Door-to-door</li> <li>• Community-based organizations</li> </ul>
<b>Other ideas...</b>	<ul style="list-style-type: none"> <li>• Displaced people should get priority for new housing opportunities.</li> <li>• People need to feel welcome in the community</li> <li>• Need for better marketing/advertising of programs and housing choices.</li> </ul>

## Comments

- PHB and the City need to market its housing programs better so that people know what's available.
- People don't feel welcome in the neighborhood any more. They feel invisible or like an outsider.
- You need to be like the Census and go door to door. Reach out to people in a grass roots kind of way.
- We need incentives to move back.
- You should hold developers accountable.
- Increase the amount of subsidy available.
- You should use the outreach strategies that have been used by Living Cully and the Portland African American Leadership Forum.
- Target people that work in the area.
- You should reinstate people back to the community.
- You need to be intentional about reaching out to people in recovery.
- Your outreach should be specific for veterans, the LGBTQ community and people that have been displaced. City needs to stop discrimination in housing based on sexual orientation.
- Homeless people did not get the memo [people that are homeless don't have easy access to communication like email and the Internet. There need to be strategies to address this].
- You should go to Churches and make sure you go more than once. Also ask for endorsement for your housing from Church leaders.
- People who were displaced should get first dibs on moving back.

- Start with rental housing as a way to get people at 60%MFI or below to come back to the N/NE community.

# Home Ownership

1. If you wanted to buy a house in NE Portland today, what would the obstacles be?

Common Themes	
<i>These issues came up multiple times at multiple forums</i>	
Obstacles?	<ul style="list-style-type: none"> <li>• Housing prices too high</li> <li>• Lack of money for closing costs or closing costs too high</li> <li>• Lack of right-sized homes at affordable price</li> <li>• Tight lending practices and high interest rates</li> <li>• Discrimination in lending</li> </ul>

## Comments

- A young couple can afford to buy a home in N/NE Portland still, but when their family gets bigger, there's no place for them to move to. There are no affordable homes for larger families. People have to leave the neighborhood when they have children.
- Obstacles would include high prices, not enough money for down payment and the lack of available properties.
- Interest rates are higher if you don't have a good credit rating.
- I feel there are differences in lending practices depending on who you are. It's a fair housing question.
- Need to come up with closing costs.
- High rent equals hard to save.
- My income is above 80% median family income, so I can't qualify for your programs
- Lending bias – fear of credit reports.
- Mortgage insurance (costs)
- Homes that are affordable to buy need money to fix
- Race as barrier. There's still discrimination as reflected in lending practices generally and interest rates specifically. Your race equals scrutiny not based on ability to pay
- Need help with lawyers, lingo, acronyms and navigating the system in general.
- Lack of information in Spanish and outreach to Latino community.
- Economic disparity between different ethnicities is a significant factor. Median income as reported [by the federal Department of Housing and Urban Development] is not the same for African Americans, who generally make half that of their white counterparts.
- Price of houses is a major factor in families not being able to afford to purchase in N/NE. There's a significant distance between a home's value and what people make.
- Access to funding sources and [lack of] willingness of banks to loan on purchases.

2. What kind of assistance is needed to help those who still live in the neighborhood to stay? What about those who don't currently own but want to buy?

Common Themes	
<i>These issues came up multiple times at multiple forums</i>	
<b>Needed assistance?</b>	<ul style="list-style-type: none"> <li>• More awareness and wider availability of existing programs</li> <li>• Help paying for necessary repairs</li> <li>• Help paying for ownership costs like real estate taxes or sewer costs</li> <li>• Education on options for staying in current homes</li> </ul>

## Comments

- We need standardized plans and approvals to help people build accessory dwelling units to house elderly and disabled.
- Sewer (rate/fee) discount program.
- We should have a land trust program.
- The city should purchase foreclosed homes.
- We need a rent-to-own program.
- The city should support the construction of quality housing that's efficient in terms of energy and water usage.
- Condominiums as a homeownership option.
- You should increase awareness of existing programs and services (for homeownership).
- Subsidy amounts available might not be sufficient especially for households that have been displaced.
- For ownership housing you should support a combination of single family homes and condominiums.
- We need programs that support home retention (for existing owners).
- Help with paperwork and accessing programs.
- What kind of partnerships can be built to create community? (Churches).
- There's a need for education about maintaining home ownership, not just getting into it.
- Tax exemptions to help people return to community for example if you've been away longer than 10 years.
- I think a direct subsidy would be better than a tax exemption. That would make the financial situation more sustainable for the buyer.
- The city should have affordable housing covenants that require projects to contain subsidized units.
- There should be alternative mortgage origination programs and/or standards.
- People should be able to contribute sweat equity so they can benefit from the development of a home (like Habitat for Humanity).

- Help with improvements. When homes have been used for Section 8 (rental) they are in need of repair.
- Young people need homes so do veterans and people that are aging.
- Home repair Individual Development Account (NAYA, PCRI).
- Homeownership programs need to be staffed with professionals not just volunteers.
- Loans structured to target families that want to keep properties in family. Grants not loans.
- More information about how to stay in home (more for African-American homeowners).
- Some people have made a lot of money from having a home for a long time. That value needs to be shared.
- Help paying for new sewer lines.
- There's a need for smaller sized homes [to help with affordability].
- Make homes handicap accessible so people can age in place.
- I need help paying property taxes, but it'd be better if my income taxes were adjusted instead.
- Help paying for weatherization of my home.
- Tax exemption to combat increased tax bills/rates.
- People won't ask for help! You have to get to them early before things become hard.
- A community center where people can go and ask/get help with housing issues.
- There needs to be a grant program so people can avoid being foreclosed on. That shouldn't happen to somebody who has owned a house for 20+ years.
- Deferred payment on home repair loans.
- A tiered way to pay property taxes based maybe on age or income.
- No new taxes for example the street fee that's currently being discussed.
- Use System Development Charges for land purchase for affordable housing – Percent of collected fees should be used to support low-income housing: land banking.

### 3. What are the biggest factors that contribute to people losing or selling their homes in N/NE?

Common Themes	
<i>These issues came up multiple times at multiple forums</i>	
<b>Factors in losing homes?</b>	<ul style="list-style-type: none"> <li>• Predatory banking or developer practices</li> <li>• Can't pay for needed repairs</li> <li>• Rising costs of owning like property taxes</li> <li>• Difficulty or inability to transfer homes between generations</li> </ul>

### Comments

- There should be homeownership programs and assistance directed at African Americans. This would help correct the wrongs of the past including redlining.

- It's hard for children to purchase their parents' homes. When there are aging parents, there's a need for help so the home can be maintained for the family (and younger generations).
- Properties in need of repair.
- People moving to Portland (out of state people) with resources competing with current residents.
- Income doesn't increase at the same rate as cost of living.
- Skyrocketing property taxes as a retention issue.
- New people/ideology in neighborhoods impacting livability. The new people can bring a new kind of racism.
- City inspectors and citations put pressure on people to sell. The city is doing unnecessary red tagging.
- Doubled property taxes. Not tax deferral program (6%).
- How do low income people compete, especially with developers?
- Lender redlining is [still] real – biggest barrier to staying in neighborhood.
- My Income is too high to access home repair programs. There's intimidation from the community/neighbors if you can't do maintenance.
- First time homebuyer programs serve those new to neighborhood. Need support to stay.
- Housing prices are too high relative to people's incomes.
- Zoning density – developer bidding wars.
- Buyers are coming in and purchasing homes for cash. They're paying less than the actual value and taking advantage of elderly owners.
- Repairs needed for roofs, plumbing, and electrical.
- Banks want to steal homes.
- Unregulated developer profits.
- Generational poverty.
- Historical credit issues – can't get loan for maintenance.
- Losing a job means losing a home which can lead to health challenges; a bad cycle.
- Reverse mortgages.
- Lack of estate planning. People need help with their wills.
- Better oversight of neighborhood associations. People are reporting their neighbors for regular activity which makes people feel unwelcome or can even lead to people losing their homes.

## Design Activity

1. What neighborhood amenities would you most want to live near and why? Should different kind of housing be built in different parts of N/NE?

Common Themes <i>These issues came up multiple times at multiple forums</i>	
Desired amenities?	<ul style="list-style-type: none"> <li>• Grocery</li> <li>• Green space or space for children</li> <li>• Close proximity to transit</li> <li>• Good schools</li> </ul>

### Comments

- Near grocery.
- You should look at Lombard as a place to develop. The Green Zebra just went up there and that's an example of a needed amenity. Lombard is changing so development along Lombard could set the tone of that area, or be more affordable.
- Current development seems to be entertainment/restaurant oriented which does not employ or support households living in the neighborhood prior to gentrification.
- Housing near transit helps
- I'd like to see side roads converted to gardens.
- Places with community green space, place to meet, trees, shopping, walkability.
- A yard (including with the house).
- Schools are key decision for choosing an area, i.e. Alameda and Irvington, Benson, Grant, Beaumont are considered good schools.
- It's difficult to afford to live near good schools. Higher income families are not attending low performing schools because they can choose to live elsewhere.
- There needs to be affordable housing development on N. Mississippi Ave.
- There are very few culturally appropriate businesses for African-Americans and other ethnic groups. They are needed.
- Every demographic group has different needs, i.e. families may need good schools, and elders with dogs may need a park.
- Bring in development that is Black friendly.

2. What kind of affordable housing should be built on the PHB-owned site? Who should this housing serve and what size of units are needed? What types of amenities on-site should be included in this housing project given its location?

Common Themes	
<i>These issues came up multiple times at multiple forums</i>	
<b>What should be built on PHB site?</b>	<ul style="list-style-type: none"> <li>• High density</li> <li>• Mixed use</li> <li>• Large bedroom units</li> </ul>
<b>What amenities should PHB site have?</b>	<ul style="list-style-type: none"> <li>• Green space or space for children</li> <li>• Include commercial space</li> <li>• Accessibility for seniors or people with disabilities</li> <li>• Parking</li> </ul>

## Comments

- 72<sup>nd</sup> and Foster Mercado. Can we duplicate this effort? Business by people of color, ethnic groups.
- I'd like to see multi-family and single family combined on the site.
- The property should be mixed use and include appropriate living wage jobs. Jobs should go with housing.
- Multifamily ownership combined with live/work units and retail is desirable.
- Preference for courtyard style, like the historic one story courtyard building.
- Include a path that connects from the project to other parts of the neighborhood.
- A water feature and a connection to Irvington Park.
- Youth oriented spaces are needed.
- High density ownership mixed with rental.
- I'd like to see 2-3 bedroom high density ownership on the site.
- Family housing should include 3-4 bedroom apartments.
- At the PHB-owned site; is family housing appropriate on a busy street?
- The ownership option shown wouldn't be attractive to families. There's not enough green space or parking.
- For "community" you need community space.
- Safety, fencing, green space for families. Example, Day Break Cohousing community (2525 N Killingsworth St) has green space.
- The second example is better for older households, put in a food garden.
- The retail space should be used to create community?



- A covered farmers market is desirable.
- Homeownership is not conducive to affordability and bringing back people priced out.
- There should be affordable commercial space to lease.
- You should work with PDC to do development agreements for the commercial/retail space.
- The home ownership lack retail space. That may have a negative impact on other businesses nearby.
- Housing to attract middle class Black families.
- Let's bring home ownership to low-income families too. Keep communities together.
- Childcare on-site.
- Raised garden beds.
- Roof gardens.
- Energy efficiency.
- Units should be affordable to someone on Social Security Income or Social Security Disability Income.
- Parking for people with walkers. Also there needs to be wheelchair access.
- Senior retirement center.
- Underground parking.
- Remove the center median on NE Martin Luther King, Jr. Blvd. to improve public transit and parking for business.
- More diversity of unit type; studio, one bedroom, three bedroom, and live work. Helps create a more diverse community.
- A three bedroom unit with only 800 square feet is too small for families. Include a mix of tenure and housing type, i.e. apartments plus townhouse styles.
- We should build dense in a way that has the same amenities as single family dwellings, i.e. privacy, green space.

3. The building will likely be similar in size to many of the other housing projects that are currently being built in the area. What do you think this building should look like?

- You need to get creative about parking impacts.
- Visibility and safety is a concern, especially along MLK.
- Prevent congestion, especially on Martin Luther King, Jr. Blvd.
- Why are you limiting parking? Multifamily buildings without parking impact the single family homes around them.
- Neighborhoods of single family homes are an asset. Dense buildings are poorly designed.
- Step the development so it does not tower over neighbors. There's a risk of NE Martin Luther King, Jr. Blvd developing into a monolithic corridor.

- Get away from the long narrow units that waste space.
- Create small spaces/setbacks on NE Martin Luther King, Jr. Blvd.
- The design should buffer the noise.
- Are you suggesting large “New York” scale buildings? If so, that seems out of scale with Portland culture.
- Bring a village concept.
- I prefer that the live/work units face NE Martin Luther King, Jr. Blvd.
- Avoid the canyon feel.
- Build even higher to get the views, the ugly buildings are now an embarrassment.
- The size of the retail spaces matters, i.e. spaces should be smaller. We do not need more Walgreens.
- Do not take the views away from the Magnolia.

## Other Comments/Questions from Break-Out Groups – Rental

The following comments/questions were made during the break-out group sessions, on comment cards or in emails sent to the project’s email address. They are presented separately because they weren’t given in direct response to the specific break-out questions above.

Common Themes	
<i>These issues came up multiple times at multiple forums</i>	
<b>Rental</b>	<ul style="list-style-type: none"><li>• Government owned land as tool for housing affordability</li><li>• Inclusionary zoning</li><li>• Rent control</li><li>• Moratorium on new development</li><li>• Economically diverse neighborhoods</li><li>• Development should include housing and businesses</li><li>• Need for middle income housing as well as “affordable”</li></ul>
Comments	

### Rental

- For single houses and accessory dwelling units, fund the Bureau of Development Services (BDS) out of general fund, permit fees paid out of escrow of closing for either new houses or improvements. This would increase working capital for builder/developer.
- Can tax increment financing money be used to buy land? PHB should buy land now when it’ll still be relatively cheap as compared to the future.
- You should leverage land owned by other government agencies.
- There should be more work done to create jobs and do economic development.
- Does “affordable housing” include non-subsidized housing?
- Are the buildings we’re seeing go up in N/NE subsidized buildings?
- There needs to be inclusionary zoning.
- Promises about what would happen were made, but those promises were not kept [in reference to development in N/NE Portland].
- Historical homes need to be maintained.
- You should ask why there was a 30% decrease in older adults in the census tracts you’re studying.
- Can City put on a moratorium for market rate development? Similar to what happened on SE Division around parking.
- You should partner with foundations to increase the supply of affordable housing.

- Why are there some affordable housing units that are vacant in inner North and Northeast Portland? This shouldn't be happening.
- Need support for people to make a living wage. Asking for higher wage [from employer] threatens employment. Workers need protection.
- There's a need for local mom and pop retail. Need to keep out all chains e.g. Walmart. If City of Wallowa can do it so can Portland.
- City requirement for ground floor retail space is not helpful. Retail spaces are vacant.
- Gentrification is blamed for the "problem" but it is an economic reality (and has some value). I heard Mr. Jackley say PDC would not invest in gentrifying neighborhoods but what needs to happen to assure housing alternatives for displaced people is to subsidize some housing in the gentrified neighborhoods. Either repair rentals, buy up some land to preserve lower costs. Somehow assure that affordable housing is integrated into neighborhoods.
- I'm not sure why you've limited your questions to rentership or ownership. That's easy. Do what impacts the most people, or do both. I wish you left room for bigger questions like how can we make the \$20 million go as far as possible!! Buy land, now, as much as you can!
- I would like some resources/reading regarding comparisons of housing and rental living in various states.
- I make too much to qualify for housing (rental) subsidy but cannot support market-rate rents. I am fortunate and do not want to ask for help or a handout, but I am frustrated with inflated rental prices. Rent control! Portland needs rent control. Let's get some legislation. Let's also pay careful attention to the benefit cliff. Where people whose lot improves financially are subsequently penalized by sudden loss of subsidy and benefits.
- Use the \$20 million to buy rent control from the state legislature for the whole state. Limit profit from real estate sales. Shift tax base from property taxes to income taxes.
- My property taxes are higher than other [similar] homes nearby. Why? Something is wrong.
- I need information about what you mean by "Gap lender." How many out of state investors are looking to be part of the \$20 million?
- All veterans should be housed. No one in America should be homeless. How much funding is squandered, misplaced, etc?
- There are already 8 apartment complexes within 5 blocks of my home. I feel at risk of my neighborhood suffocating from apartments, cars, traffic and little parking. What's needed are more well paying jobs so the standard of living is raised for all, especially those struggling in poverty.
- The effort to reverse gentrification and maintain healthy communities should be sustainable and long-term. 1 or 2 \$20 million projects is not enough.
- I want to buy my own plex to overcome poverty.
- I hope you'll prioritize multi-family affordable/subsidized housing. I love the no debt housing development idea proposed by Mary at Sabin CDC. Please work with the owners of rental units to change policies around screening criteria to reduce barriers to access for this community.

- There's a need for more income diversity in neighborhood. More housing for families, middle and low income.
- There needs to be mixed income neighborhoods. We focus on affordable housing for the very poor and the market is for those with money. Most of us are in between and we are being displaced.
- We need creative solutions to put value on long-term residents - like subsidies for renters who are trying to buy to keep residents in the area rather than have every home and business space go to the highest bidder. It is inhumane and is creating a giant gap in income in neighborhoods.
- I have lots of ideas for intentional policy making and implementation. My ideas center around land trust purchase/integration, property management regulation, Title 30 revisions, rent well improvements, pulling money (\$20 million) from other sources. Public involvement, resource development, restructuring city fees and more.
- Park Rose is in desperate need. Wage theft is widespread on affordable housing projects. Construction labors statistically have the highest rate of wage theft. Educate the workers on your projects would be very helpful.
- Please have sliding scale on income for people that may have savings that puts them slightly above income limits. I am caught in the middle, but can't afford rising rents in Portland.
- Is there a way to help Section 8 folks and those on disability save money to buy a house without losing their program eligibility? Maybe a separate savings account or IDA that does not count as income?
- Housing and benefits should all come together as one total income for the whole family which includes medical and food stamps.
- There are currently rules for group living, but it is too hard to get a permit for what used to be called a boarding house. We need to expand the use of boarding houses.
- Eliot Neighborhood has many, many units of special needs housing of many varieties, including low-income buildings. I am glad we have some of all of these things, but I think we have enough. All neighborhoods should have some of this kind of development. It should not all be concentrated in a few places, like our neighborhood. Further low income housing in our neighborhood should be kept at a reasonable percentage of all the units being built and would better be dispersed rather than concentrated in large buildings
- All neighborhoods should have income diversity. And I believe it's generally desirable for large buildings to have income diversity within them as well. Portland's close-in neighborhoods, including Eliot, should serve residents with housing at all income levels. We do need affordable housing in the mix, but we do not need to disproportionately provide low income housing for the city so that other neighborhoods can exclude it.
- I think ethnic and racial diversity in neighborhoods and large apartment/condo buildings is healthy

## Other Comments/Questions from Break-Out Groups – Ownership

Common Themes	
<i>These issues came up multiple times at multiple forums</i>	
<b>Ownership</b>	<ul style="list-style-type: none"><li>• Help for current owners to stay in their homes</li><li>• Focus efforts on making people homeowners who aren't currently</li><li>• Need for permanent homeownership affordability tools</li><li>• Accessory dwelling units and/or tiny houses</li></ul>

### Comments

#### Ownership

- There are differences in access to education by income (higher incomes can access better schools). School performance impacts a person's ability to buy a house.
- There's a need to improve neighborhood schools
- Can urban growth boundary be expanded? Tight land supply will raise value of single family homes which will hurt affordability.
- People need to be able to share stories and pain to help with healing. Need more looking back in order to move forward. Apologies from City and Government behind displacement.
- Need to lower land and construction costs to put affordable housing in NE. Need mixed use housing with commercial and connect with the economic development to attract living wage jobs. Need housing choice for homeownership. There needs to be land trust options to keep home ownership affordable and an education on the model that is culturally appropriate.
- We are working on a conceptual proposal for homeownership with partners and with a committee to a set of best practices and permanent affordability whenever possible. Want to listen to the people at these sessions first. Very good background, history and basic information about housing.
- I am supportive of permanent affordable homeownership options so that future generations will have access to inner city ownership opportunities. Rental housing by its nature risks relocation and lacks the stability of homeownership. Also I support permanently affordable business lease opportunities to keep the business culture local.
- My property tax has nearly doubled since I moved in 21 years ago. I still have a mortgage for another 28 years. I am a senior citizen on a fixed income of \$16,000 a year.
- If this is truly about stopping displacement, these funds should be used to create affordable home ownership. Renters are transient and the population will change constantly. If we provide affordable home ownership there will be long-term commitment to these neighborhoods.

- My last home mortgage company would not allow me to refinance my house or work with me to keep my home.
- How much is the Housing Bureau currently spending on affordable housing in North/NE Portland? Is the \$20 million above and beyond what is currently being spent?
- If we truly want to prevent further displacement and bring people back to N/NE Portland we have to invest in generational stability. We cannot do this through rentals and subsidized housing. We need to invest in programs, policies, and tools that enable and empower people to be successful homeowners.
- We need to take away barriers that prevent people from bettering themselves financially and saving for homeownership. Especially people in section 8 that want to buy in this area. This money [the \$20M] should not be spent on rental housing that leaves people vulnerable to price fluctuations in the real estate market. Homeownership is possible for low income people. Spend this money on programs like Habitat for Humanity, Proud Ground, PHB Homeownership and repair programs, Hacienda, Reach CDC, Unlimited Choices, Portland Housing Center, etc.
- I am an African American woman age 64 and I have lived in the Albina neighborhood 64 years. I was living here when the Fremont bridge project involved many homes and families moving and many displaced. My mother owned the home and refused to sell her home to a Beaverton realtor who was buying houses at less than market value. I purchased the home that I live in from my family and have been able to keep it up until recently. I am now retired and I have a full time job but I do not make as much money as I previously made before I retired. I am at an age now that I am not able to keep up with maintenance of home and yard. In the last 10 years there are new condominiums around or near me. The owners have yard service and maintenance work on a regular basis. My recommendation to the person's that will make a decision (s) is to include a grant for residents who have stayed in the area that want to continue to live in the area.
- Many of us lose our homes as a result of not being able to keep up with the rising cost of paying taxes or the ability to make needed repairs to maintain our homes. That is why we get inundated with flyers weekly from investors offering to pay cash for our property right now. Investors see a house in need of serious maintenance on the outside or find out the homeowner is so behind in property taxes that they are at risk of losing their home, so they swoop in like vultures going in for a kill. One idea would be to provide home improvement/maintenance grants for homeowners who are affected by the changes in the neighborhood. As new property is built and blanket the neighborhood, I and those who still maintain our homes from before gentrification took over, find it hard to come up with the funds to keep up our homes at the pace of the new homes/condos surrounding us. The grant should not be based on income because although many of us still work or have retirement income, it is just enough to keep a roof over our heads and pay the bills. Cosmetic or maintenance funds would go toward painting the house, repairing or replacing the roof, gutters, storm windows, energy efficient appliances, landscaping, etc. These are things we do not have the extra funds needed to keep up our home
- Another idea would be to provide some type of property tax relief (abatement or credit) for those affected by gentrification. As a result of the new housing developments and grocery

stores crop up (New Seasons, etc.), our property taxes increase. This causes further hardship on Black people who still maintain homes in our neighborhood.

- Could ADUs be a way to hit two birds with one stone? What if there were a program to build ADUs on the properties of low income homeowners who may be in danger of losing or having to leave their homes? The ADU could provide rental income to the homeowner, increase the value of their property when they do sell, AND provide low income housing--and really quality low income housing.
- What about tiny houses or RVs as a housing solution. Could we get the city to allow folks to run plumbing, sewer, and electricity to tiny houses (or RVs) on their property, providing the mobile structure is obscured from the street either naturally or with a fence. Low income HOs could get a grant for this work.
- Our neighborhood has always had a fairly low percentage of home ownership—around 30-50% I believe. With the recent addition (still in progress) of hundreds of apartment units, we will have a much lower percentage. While renters can sometimes take a serious and long-term interest in their neighborhood, it is less likely than among owners. I believe the investment of ownership is a strong incentive for people to think more deeply and be more caring about what is happening in their neighborhood, and to be more willing to help out as an active participant in safeguarding it and making it better. So more ownership would be good for our neighborhood. Also, at an individual level, it would be great for more lower income individuals and families to have opportunities for home ownership, whether apartments/condos or single family homes. I am in favor of public support to make this possible.



## Other Comments/Questions from Break-Out Groups – Design

### Comments

#### Design, Property, Land

- OAME site, is this available for housing?
- There should be housing on PDC's MLK and Alberta site.
- The most important strategy to prevent displacement and to bring people back is jobs.
- There are empty lots in the area that have potential.
- Will the building really be affordable? For 600sqft apartment market rent is \$1400/month. This is not affordable. Affordable would be \$600-\$800/month.
- Is it legal to encourage "right to return?"
- City is allowing skinny houses. This impacts parking.
- There should be community benefit agreements (CBAs) with any public investment.
- Schools – Why do we have money to build new instead of improving current schools? Why uproot families? Mostly it's been African-American families that have been uprooted.
- Many places are changing to become more divided. Less like a home. The housing feels like a dorm. People pushed out of Portland are facing violence. Make housing that stabilizes households, families, kids, schools. Think about the future impact.
- We need good manufacturing jobs, i.e. wages at \$20/hour.
- Racial justice – what encourages the Black community to stay or own? Are there any programs or policies that address this?
- Alameda – lacks affordable housing. This is an issue for current residents, i.e. aging, children not in the same income bracket so sometimes it is difficult to pass on property to family members. This is especially true when you considering having to pay taxes, repairs, down payment, etc.
- The design options for the site do not work because they may cause people to not feel integrated. Can we find different places in the community to build housing? Can we invest in ADU's, small houses, more integrated housing types?
- Land banking could help meet multiple objectives, i.e. affordability, neighborhood stability, diversity, not concentrating poverty.
- The City and County should know when properties become available. This will help in terms of purchasing properties for development.
- How can the City be sure that the prime contractor is using DBE accredited MWESB firms, local businesses work on the project extend to employees, i.e. the people who live in public housing?
- Portland people displaced were white at one time. What are the costs of these waves of displacement? What are the differences for different demographic groups?

- I'd like to see train transit added on NE Martin Luther King, Jr. Blvd.
- Outreach to homeless populations about policy issues seems to be lacking. How do we get their opinion?
- Are there opportunities to help owners develop their land and get the benefit?
- The Black community members feel government officials pass the buck/responsibility.
- Move beyond tax increment financing - We eminent domained people out of this area. We can work with owners of vacant land to return housing opportunities.
- I think it was also very helpful to hear from Bishop Steven Holt and Maxine Fitzpatrick that have a connection to the community, not only from an advocacy standpoint, but also an emotional and history, family connection. Hearing the past history of the community and area was important to understand what needs to happen to have a better future for the community. I also believe they are positive force and really engage everyone into what we as a community need to do. Makes me believe in change. Thank you. In the last 8-10 years being a Portlander I have seen a huge change in my neighborhood. It is amazing to see that this has been going on for a long time.
- Keep mixed income housing developments. Keep neighborhood architecture similar. No skinny houses.
- The retail space requirement for housing complexes is a false promise. Only 5% of the [retail] spaces on N. Interstate Ave is rented and continual NO PARKING provided by builders which causes problems with the homeowners within the areas. Not everyone uses mass transit Mayor!
- In terms of parks and outdoor space, as former public health person, I see this as a health equity issue. Access to outdoor places for exercise, and playing and "just being" has been shown to be essential for physical and emotional health.
- Regarding the impact of requiring less parking: people with less income DO NOT need or use cars less than well-off people. They often have to travel farther to work and public transportation does not support them getting there in a timely fashion, or support them in the daily activities of shopping, and transporting children to daycare, school, sports, etc.
- I would like if you would spend some of the 20 million dollars on new offices and computers for families who are not able to make it to the community resources.
- A good start would be to make sure that some housing is constructed on-site at the [PDC] project at NE Alberta and NE Martin Luther King, Jr. Blvd.
- Affordable housing should be mixed in with market rate housing, in the same building. We know that segregating low-income folks into projects does not work. Going forward, affordable housing should always be built as mixed-income housing projects.
- Affordable 800-1400 square foot homes that are very livable and architecturally harmonious to our communities are being replaced by ponderous 3,500 - 4,000 + square foot McMansions that cost two to three times the original home. In addition, these new structures are completely inconsonant with our communities, have no garden space and block sun for those of us gardening and employing solar energy for power. Seems like the

City might well listen to our long-standing input and save some of these \$20Million tax payer dollars for schools, street repair and other pressing issues.

- Part of what makes our neighborhood attractive is the historic nature of many of the homes and other buildings. We are continually losing this historic element. I would be glad if elements in the housing strategy could help preserve or at least not detract from what remains of the historic fabric in Eliot
- Using good design and reasonably high quality standards in affordable housing units will help bolster the neighborhoods as well as the individuals using the housing

## Comments/Questions to Mayor Hales at New Song Church

*The following comments/questions were directed to Mayor Hales prior to the break-out group sessions at the final forum held at New Song Community Church.*

### Comments

- How do we know you'll do what you say you'll do? Example: for Operation Home the City didn't keep its promises.
- You have to make \$11-12/hour to be eligible for our affordable housing programs, but that would put somebody at a "poverty level." Yes, there's a need for loans/grants, but they need to be for higher income people too.
- Undeveloped land is disappearing. Meanwhile Legacy Hospital is sitting on land that could be used for the community. There needs to be a community land bank to transfer land into.
- For somebody on Temporary Assistance for Needy Families (TANF) or Social Security those people frequently face barriers to get into housing like a criminal background.
- Does the City have partners outside of the community?
- I have a 10,000 square foot property on NE Alberta St. How do I keep control of my property and get it developed? I need guidance and assistance. I want to do low income housing on my property.
- Accessory dwelling units that cost \$30,000 to \$50,000 to build are illegal. What can be done to make them legal?
- In the Interstate Corridor Urban Renewal Area, some ownership units were set-aside as affordable, but people couldn't actually afford them. People made too little money to buy the units. We need better ways for low income people to buy houses
- The Volunteers of America (VOA) waiting list at Oxford house is really long. Will units be built with \$20 million for people with addictions and in recovery? The long wait for a place to live puts people back into addiction.
- You should talk to Emanuel Hospital and partner with them for their land. Whatever you do there should be tied in with Portland Public Schools and programs in/at the hospital

## Appendix A

### N/NE Neighborhood Housing Strategy Community Forums Dot Exercise: How would you spend the \$20M?

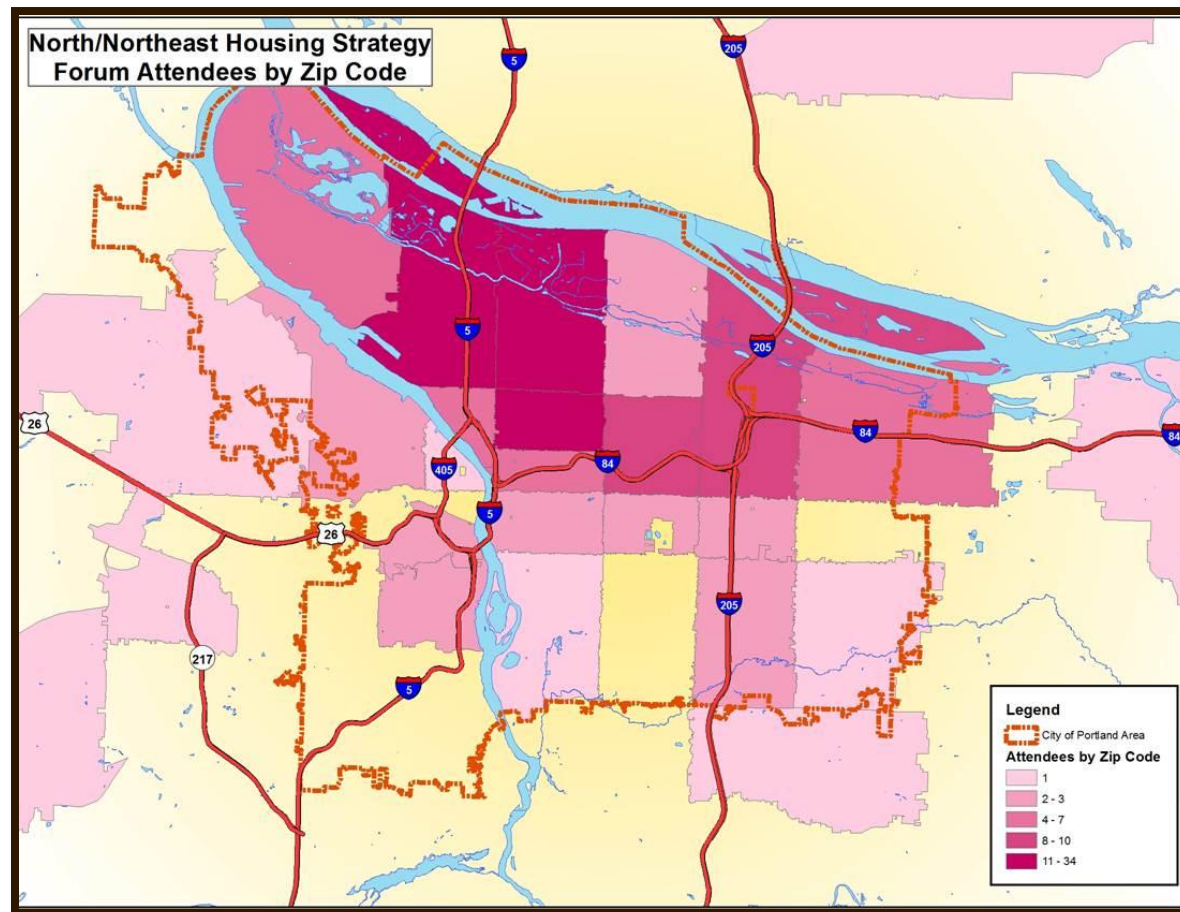
- Green = 1st Priority
- Yellow = 2nd Priority

Date	Priority	Multifamily	Single Family Rental	Single Family Home Ownership	Single Family Retention	Total
9/18/2014	Green	21	6	37	21	85
	Yellow	15	14	17	34	80
9/27/2014	Green	35	7	26	43	111
	Yellow	35	18	20	35	108
10/9/2014	Green	5	5	9	8	27
	Yellow	11	2	3	8	24
10/11/2014	Green	38	8	29	23	98
	Yellow	26	13	20	37	96
Total	Green	99	26	101	95	321
	Yellow	87	47	60	114	308
% of Total	Green	31%	8%	31%	30%	100%
	Yellow	28%	15%	19%	37%	100%
	Both	30%	12%	26%	33%	

## Appendix B

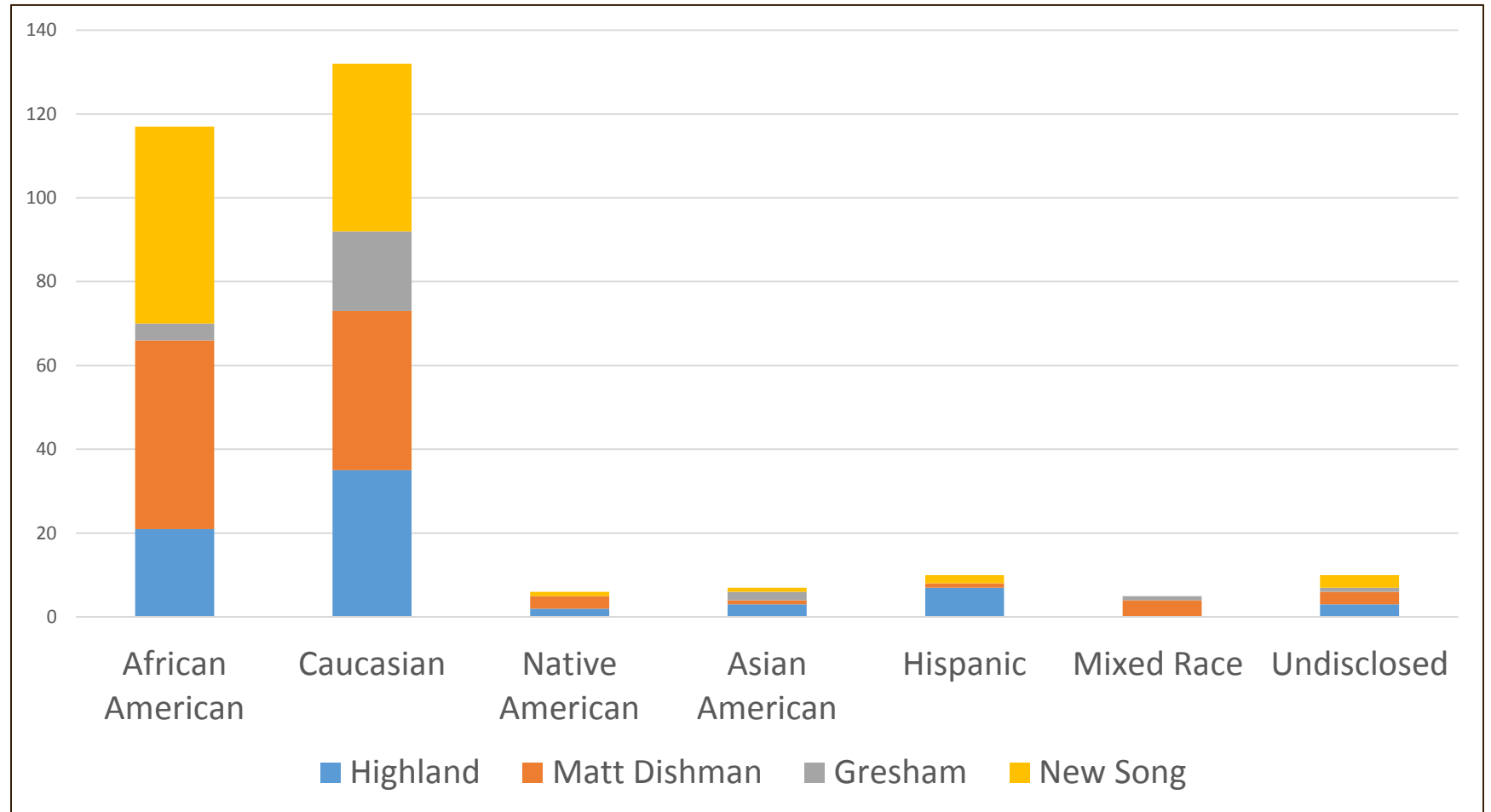
Participants of the forums were asked to fill out comment cards that included questions on basic demographic data. PHB received 285 cards for an approximately 63% response rate (PHB registered 451 people for the four forums). The data in the following appendices, B – J, is taken from those cards.

### Where attendees filling out comment cards live



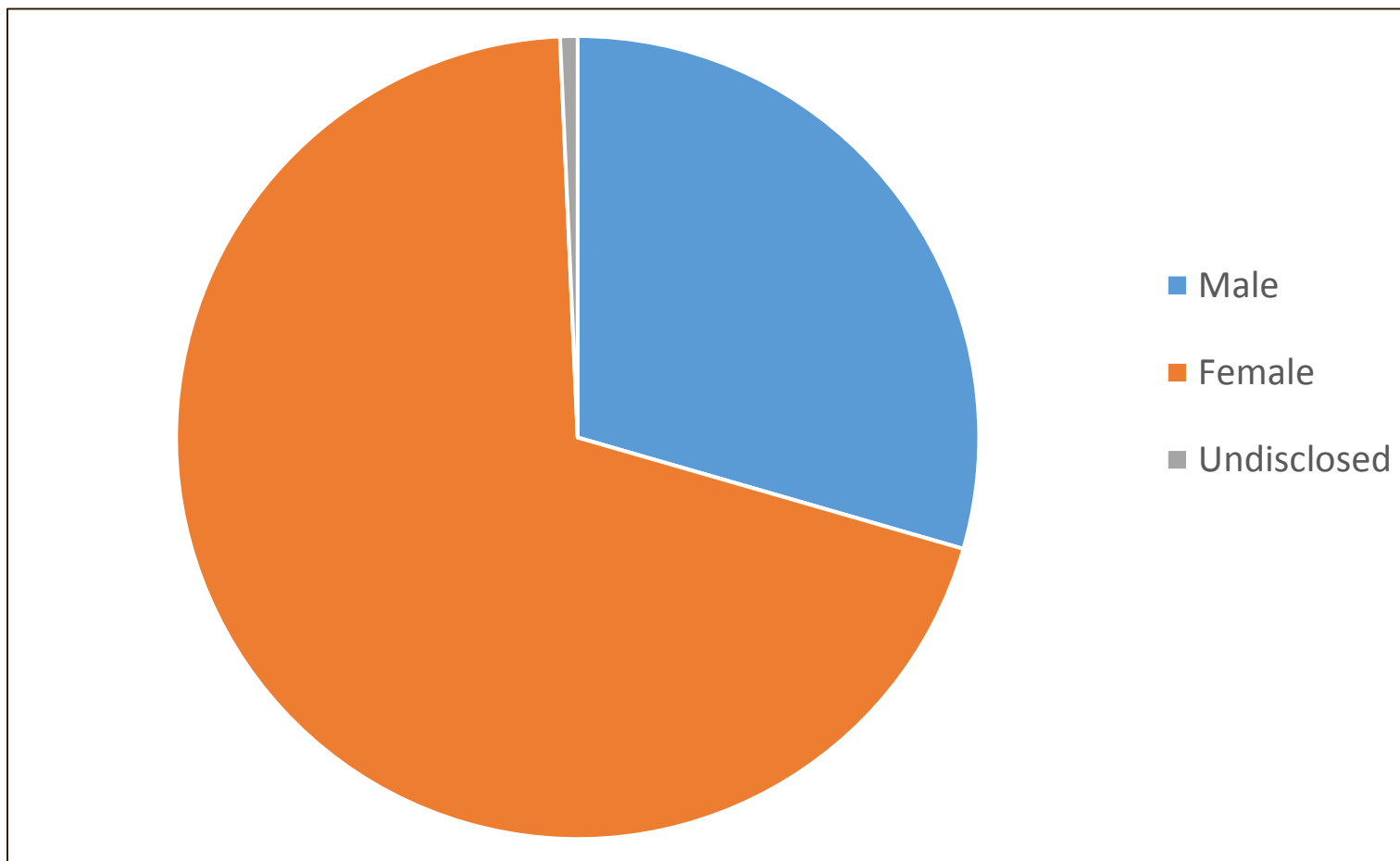
## Appendix C

Race/Ethnicity



## Appendix D

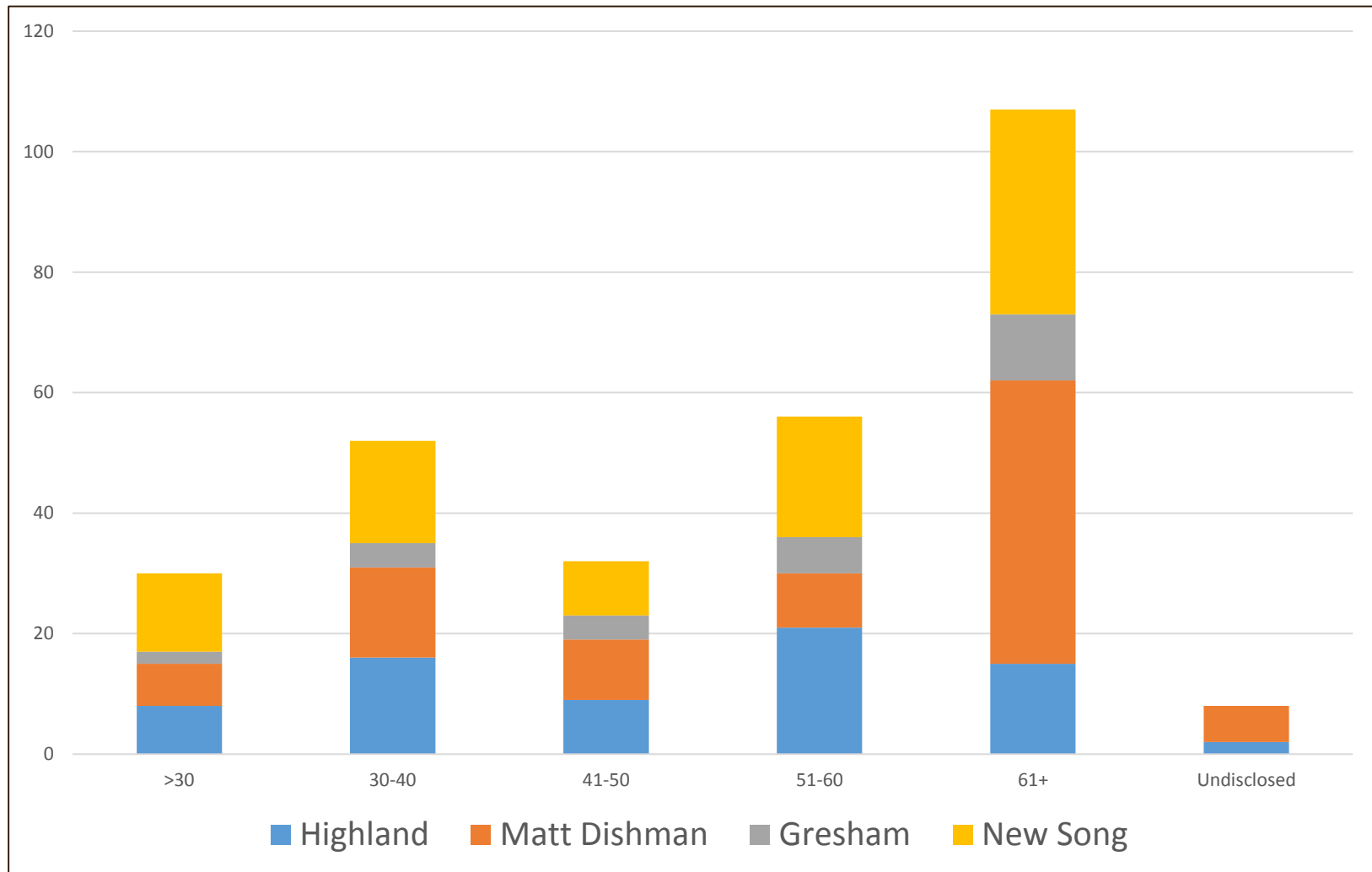
Gender





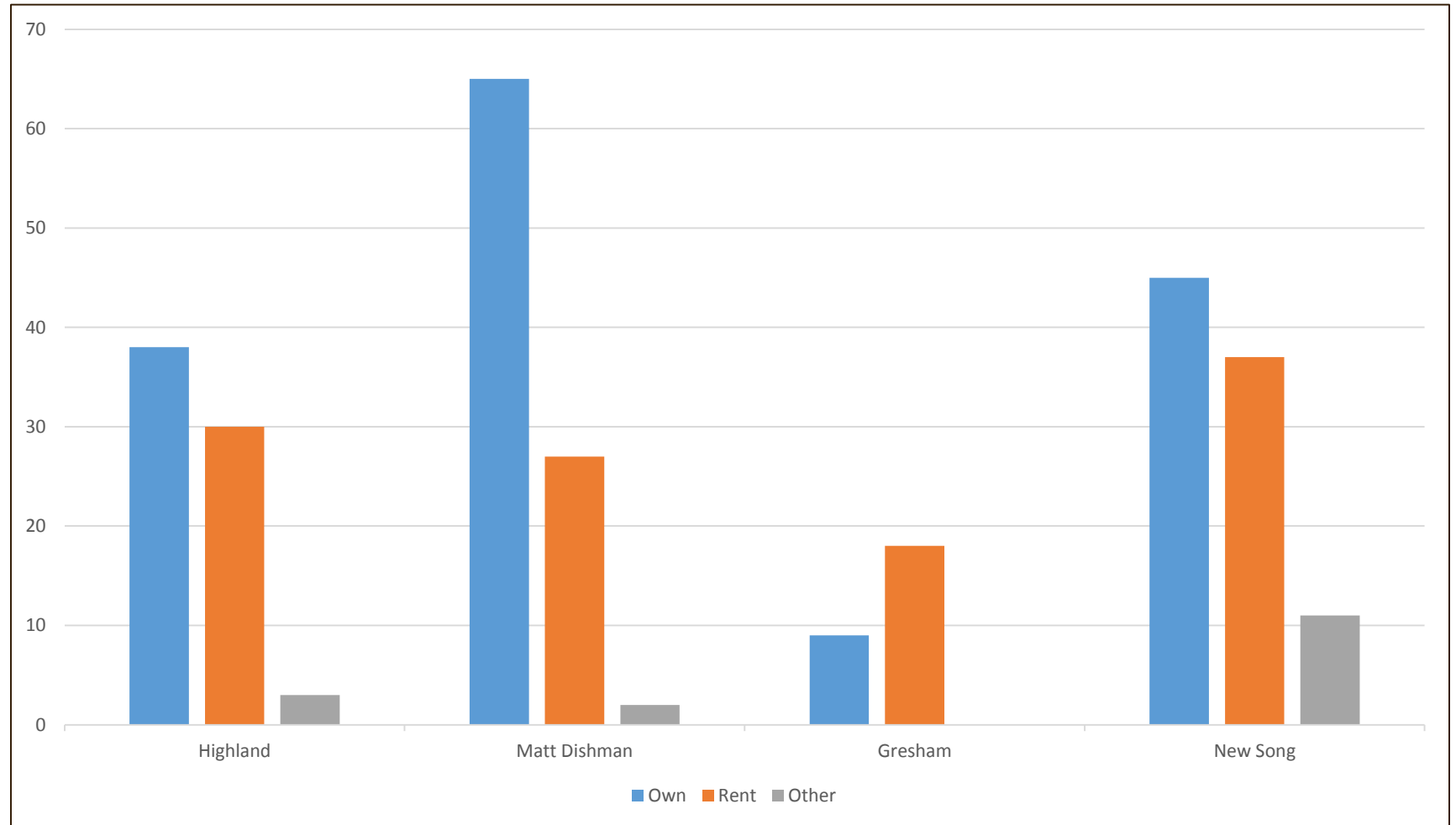
## Appendix E

Age



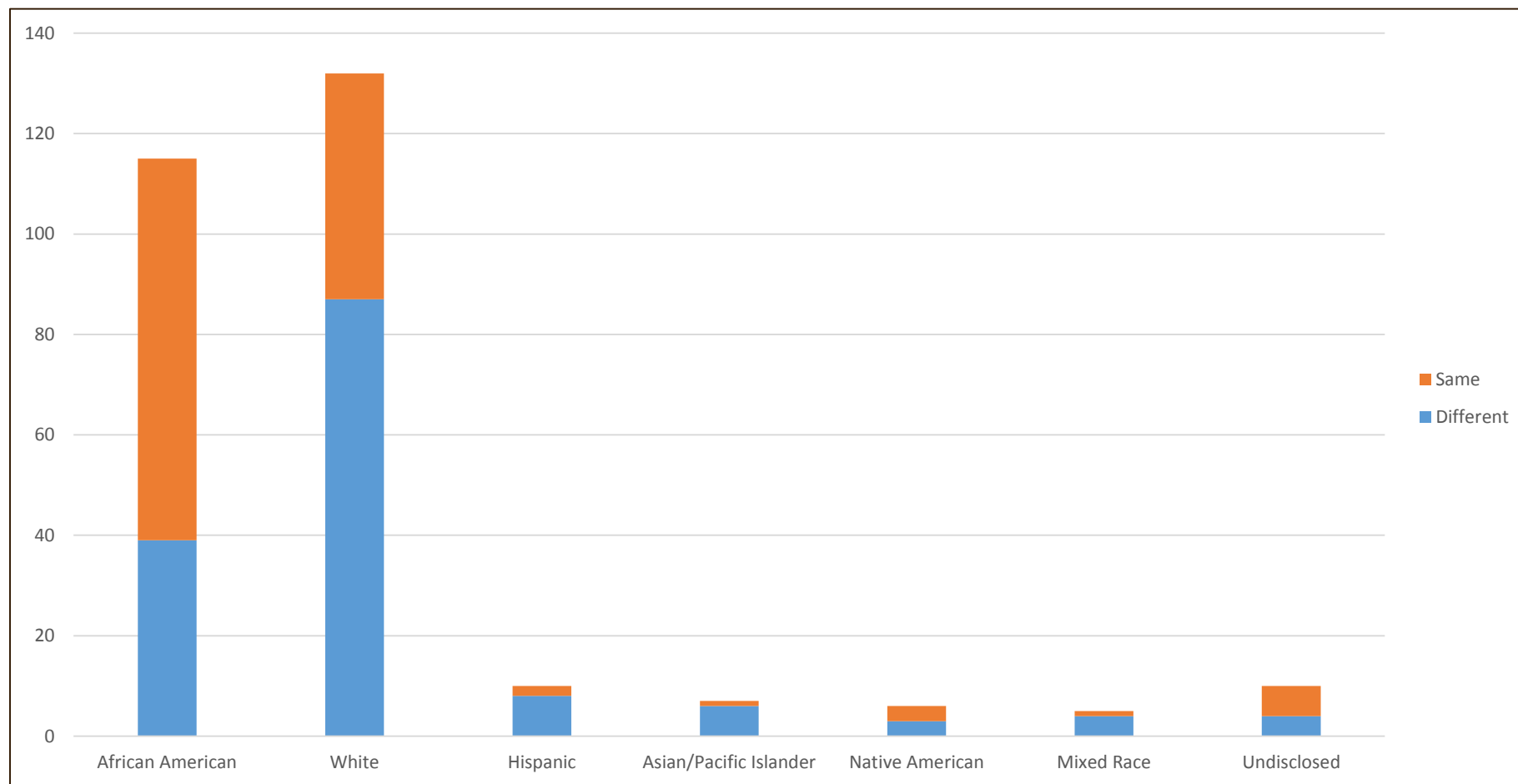
## Appendix F

### Housing Status



## Appendix G

### Same or Different Zip 10 Years Ago By Race/Ethnicity



## Appendix H

### Displacement Risk: Homeowners

- ❖ 61% of African Americans filling out comment cards were homeowners.
  - Of those, 46% indicated they were at risk of displacement
- ❖ 50% of Caucasians filling out comment cards were homeowners.
  - Of those 24% indicated they were at risk of displacement
- ❖ The following were the most common reasons for the threat of displacement for homeowners:
  - Increased taxes (36)
  - Home Repairs (22)
  - Other Ownership costs (22)
  - Foreclosure (8)

## Appendix I

### Displacement Risk: Renters

- ❖ 83% of renters (all races/ethnicities) indicated they were at risk of displacement.
  - 46% were people of color
- ❖ The following were the most common reasons for the threat of displacement for renters:
  - Increased Rent (74)
  - Income too low (19)
  - Owner Selling (13)

## Appendix J

### Moving into N/NE Portland

- ❖ 33% of people filling out comment cards reported they would like to move back into the N/NE area.
  - Of these 43% said they wanted to buy a home and 36% said they wanted to rent
- ❖ The following were the most common barriers people reported for moving into N/NE
  - Rent costs (45)
  - Home prices (31)
  - Credit(22)
  - Income(7)
  - Legal history (9)
  - Rental history (5)
  - Availability (3)