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All supporting materials and maps developed for this project are available on the project at:
www.portlandoregon.gov/bps/equitablehousing
1. Introduction

As planning continues for the proposed 12-mile light rail investment from Downtown Portland to Tualatin, the cities of Tigard and Portland are combining efforts and resources to develop a SW Corridor Equitable Housing Strategy. This strategy helps ensure that this future multibillion-dollar transit investment is accompanied by a wide variety of housing options connected to employment opportunities and community amenities in the SW Corridor and beyond.

This Equity and Housing Needs Assessment provides a snapshot and analysis of housing market conditions, demographic and economic profiles, current and future housing need, existing organizational capacity, as well as established housing policies and programs already in use in SW Corridor. This analysis is meant to provide quantitative data to inform the goals and recommended implementation strategies outlined in the larger SW Corridor Equitable Housing Strategy report. Qualitative data is being collected by community-based organizations funded through a community grants program to engage low-income residents and communities of color in the corridor. Their separate report of findings and recommendations will compliment this quantitative analysis to further refine the final strategy.

Study area

The study area for this report will vary depending on the context and the geographic level that data is available at. Demographic data primarily uses census tracts, but other analysis may use a ¼-mile buffers around the potential light rail alignment. Additional study areas include a 10-minute walkshed of potential station areas. This report’s area of study included census tracts, ¼ mile buffers around the potential light rail alignment, and potential station areas’ 10-minute walksheds. Some data collected from these smaller geographies are compared to data from the broader city of Portland and/or Tigard. A full list of sources is provided in the appendix.

Walksheds are defined as the land area within a 10-minute walk (approximately a ½ mile) of a potential light rail station, taking into consideration topography, street connectivity, and availability of sidewalks.

SW Corridor Census Tract Aggregation Selection

Legend
- SW Barbur Lightrail Alignment (1/4-mile buffer)
- 10-minute Walkshed from LTR Stations
- SW Corridor Census Tracts
- Portland
- Tigard
- City Boundary
Key Findings for SW Corridor:

1. **The area’s population is growing, with strong growth in communities of color.**

   The SW Corridor population of approximately 103,000 has increased by over 14,000 people since 2000. While the area is still predominantly White (roughly 82,000), the growth of communities of color is creating a more racially integrated and diverse community, making up 21 percent of the population and increasing 2.5 percent per year between 2000 and 2015, which is three times faster than the increase in the White population. The SW Corridor is projected to accommodate an additional 3,000 households over the next 10 years.

2. **High quality of life outcomes exist overall, while vulnerability exist for many households.**

   Median household income ($73,000) and educational attainment (56 percent with a Bachelor’s degree) in the corridor is higher than that of the city of Portland. However, for some low-income households, housing costs are eating away at incomes. There are over 8,300 renters and 4,400 low-income homeowners who make less than 80% of the median family income (MFI). Over 70 percent of these households are paying more than 30 percent of their income on housing. Whites and Asians have approximately double the income of Black and Hispanic or Latino households.

3. **Racial disparities exist across many quality of life indicators.**

   Rates of homeownership among Black and Latino households in the corridor, 20 and 25 percent respectively, are less than half the rate for White households (56 percent). People of color who rent are disproportionally cost burdened, 59 percent of Black renters and 45 percent of Hispanic and Latino renters. In addition, White households, as compared to Black and Latino households, have higher levels of education attainment (56 percent with a Bachelor’s degree versus 43 percent and 33 percent respectively) and are less likely to live below poverty thresholds (9 percent versus 33 percent and 28 percent respectively).

4. **The corridor is an amenity-rich area with convenient access to some of the highest-quality jobs and schools in the region.**

   The corridor is home to over 7,400 businesses providing 121,000 jobs with an average salary of $60,000. Eighty-eight percent of SW Corridor residents commute spend less than 40 minutes daily commuting to and from work. High schools in the area have on-time four-year graduation rates 10-20 percent higher than the surrounding school districts with an average of 85 percent in 2015-16.

5. **The current and future need for affordable housing and services is large but not insurmountable.**

   There are currently over 3,500 low-income renters and 2,170 homeowners paying over 50 percent of their income on housing costs, leaving them vulnerable to displacement pressures. However, there are only 775 regulated affordable homes and minimal amount of homeowner stabilization resources. Of the 3,000 projected new households moving into the corridor over the next ten years, 75 percent are estimated be lower-income households.

6. **There are many unregulated affordable apartments but buildings are selling quickly and rents are rising rapidly.**

   There are 327 older, unregulated affordable apartment buildings in the corridor containing over 11,000 apartments—this accounts for 70 percent of all apartments in the area. Among all apartments, the average sale price per unit along the corridor increased almost four-fold since 2010. Older affordable buildings make up the bulk of these sales. Since 2006, 94 percent of apartment building sales were comprised of these older buildings. Two-thirds of these sales are in lower-income areas and nearly 40 percent are in racially diverse areas. Rents have gone up 36 percent since 2010 for the most affordable of these unregulated apartments.
7. The future will bring more multi-family housing throughout the corridor, but the current zoning and housing stock in Portland is weighted toward single-family housing.

The current housing stock corridor-wide is 56 percent detached single-family, and over half of the land area in potential Portland station areas is zoned for single-family homes. However, multi-family housing is expected to account for 88 percent of the corridor’s new development, as the demand to live in walkable neighborhoods near the new light rail increases.

8. Rising multi-family zoned land values are tracking with increased rents, particularly in areas closer to Portland’s Central City and Downtown Tigard.

Current land values in a potential Naito station area are seven times higher than values in a potential Barbur and 30th Street station. These values doubled since 2007, compared to a 68 percent in mid-Barbur. Over the past five years, rents for two- and three-bedroom apartments have spiked in Downtown Tigard (90 and 48 percent respectively) and near Portland’s Central City, where rents are well over double the price a low-income family of four can afford. Rents did not rise nearly as much along mid-Barbur but did rise further out of reach for low-income households.

9. Home sale prices are rising and home flips are holding constant.

Median sale values of single-family homes in the corridor have steadily climbed, increasing by 13 percent since the 2007 pre-recession peak, and 20 percent since 2010. The number of home flips (homes purchased twice in a two-year period) per 100 home sales have increased 12 percent since 1997 with a few dips during the recession. From 2015 onwards, annual flips have remained relatively consistent between 12 and 14 flips per 100 sales, with an average of 37 actual flips per year over that period.

10. Existing affordable housing resources and recent investment are insufficient to meet the current and future need.

Affordable housing investments in the corridor have totaled $16 million in local resources and $134 million form state and federal resources over the last five years. This is a far cry from the estimated $1.5 billion needed to meet the actual need for affordable housing and services over the next ten years. If both current and future housing needs are to be met, it is critical that organizations focused on this work be supported and new local resources are created and targeted to the corridor.

11. Lack of funding has resulted in fewer organizations working in the corridor to meet the housing needs relative to other geographies.

Sixteen organizations were identified that provide housing and housing related human services and/or advocacy in the corridor. These organizations identified staff time and capacity, available capital, and adequate representation as obstacles in meeting the corridor’s housing needs and fully participating in the transit project and housing strategy processes.
2. Historical development patterns impact on today’s outcomes in southwest Portland

Past government decisions of where to place infrastructure and how to zone neighborhoods have significantly shaped the physical and social environment of the Portland region. In many cases these decisions strengthened neighborhoods and improved the quality of residents’ lives. However, some decisions led to involuntary displacement in a number of neighborhoods and segregation across the whole region. These outcomes resulted in low-income people and people of color being excluded from accumulating wealth through homeownership, from quality education, and from starting a business. We see these harms today in the numerous disparities in quality of life outcomes across race and class. The SW Corridor is not immune to these disparities.

A review of the history in SW Portland provides evidence of a similar pattern. Investments in quality schools and colleges, infrastructure for job centers, and parks have made some SW Portland neighborhoods the most desirable in the region. However, the neighborhoods directly adjacent to the corridor have not fared so well. Investments like freight (see Figure 1), widening of Barbur Boulevard and Naito Parkway, Interstate-5, and the expansion of the Ross Island Bridge (See Figure 2) were located where lower-income households and immigrants lived. These investments disrupted and sometimes split these neighborhoods; depressing home values, routing regional traffic through neighborhoods, and exposing residents to pollution.

Redlining along sections of Barbur and racially restrictive covenants in the SW Hills contributed to fewer people of color living in SW, and those who did move in were more likely to live along the corridor (See figures 3 and 4).

Current-day outcome of this history are relatively lower housing costs and more multi-family rental housing adjacent to the corridor while more expensive single-family owner-occupied housing exists in the surrounding amenity-rich neighborhoods.

Some past land use planning context is also helpful as we look at the potential for more people to live near light rail in SW Portland. The last zoning changes along the Portland portion of the corridor were the result of the SW Community Plan. This plan was the third district plan in the City’s efforts to sequentially plan all districts citywide. The Albina Community Plan (1993) and Outer Southeast Community Plan (1996) preceded the SW Community Plan (2000). These first two plans resulted in significant land use changes along major transit corridors, reaching deep into surrounding neighborhoods. The City proposed similar zoning changes throughout the SW district including in areas widely surrounding the corridors and centers. However, proposed zoning changes were significantly scaled back following strong community opposition and resulting changes were limited to a few locations within the planning area including the parcels closer to Barbur Boulevard. Additional analysis is needed to determine what effects on the regional demographic trends and housing supply, if any, resulted from the unequal land use treatment between these three areas.
Figure 3: 1938 Home Ownership Loan Corporation Map

Figure 4: “...no person of African, Asiatic, or Mongolian descent shall be allowed to purchase, own, or lease said premise”

CONDITIONS AND RESTRICTIONS

Affecting PALATINE HILL
by deed recorded Feb. 3, 1928,
in Deed Book 1122 at page 339.

Subject to the additional covenants herein contained to-wit:

(1) That no building nor structure, which shall be used for any purpose except that of a dwelling house, or appurtenances thereto, shall be erected or placed upon the above described property at any time before January 1, 1975.

(2) That no store, saloon, grocery or mercantile business of any character, nature or description shall be carried on, nor any spirituous or malt liquors be manufactured, sold or exchanged, bottled or dealt in, upon the above described real property at any time before January 1, 1975 and that said real property shall not be used for anything except residence purposes at any time before said last mentioned date.

(3) That prior to said January 1, 1975 no store, business or manufacturers of any kind or any thing of the nature thereof shall be carried on or conducted upon said real property or any part thereof.

(4) That prior to the January 1, 1975 no person of African, Asiatic or Mongolian descent shall be allowed to purchase, own or lease said premises or any part thereof.
3. Demographics

All data in this section are at the Census tract level, derived from the 2000 Census and 2011-2015 American Community Survey five-year estimates. Data provided for Native Hawaiian and Native American have high margins of error due to their smaller populations, and these estimates should be used with caution accordingly.

The total population in SW Corridor was about 103,000 having grown 14 percent since 2000. Almost 80 percent of the population is White, which is 8 percentage points higher than the citywide average. Population growth in the corridor is being driven disproportionally by some communities of color, with growth rates two to five times that of the overall population.

The two largest populations of color are Hispanic/Latino (8,700) and Asian (5,800). This diversity is reflected in the top five non-English languages spoken in the corridor: Spanish/ Spanish Creole, Chinese, French, Korean and Vietnamese.

Population growth is strongest at the two ends of the corridor, closer to the Portland and Tigard city centers. Some modest growth has occurred in the middle of the corridor as more people move into the West Portland Town Center, Multnomah Village, and Hillsdale.
Adult educational attainment in the corridor is high, with a majority having attained a Bachelor’s degree or higher (56 percent). Educational attainment is highest among Asian people, with 72 percent having attained a Bachelor’s degrees or higher, followed by people of two or more races at 59 percent. Educational attainment is lowest among Hispanic/Latino, Native Hawaiian and those identifying as some other race.

The population is relatively young and evenly split between men and women. The largest age group of people are between the ages of 20-34. The second largest population are ages 55-64. Youth under 19 years old make up approximately 21 percent of the population with the largest group being those age 15-19.
Poverty levels are 3 percentage points lower in the corridor as compared to the city of Portland as a whole. A lower level of poverty is experienced by all racial groups except Black people and those of some other race. Disparities in poverty rates exist across races. 39 percent of the Black population and 25 percent of the Hispanic/Latino population fall below the poverty line.

While the overall corridor’s $73,000 annual median household income is exceptionally high, racial disparities are striking. Whites and Asians have approximately double the income of Black and Hispanic or Latino households.
More Latinos have moved into Tigard, and more Black households moved into West Portland Town Center. Although Black and Hispanic/Latino residents make up a small subset of the population, they are most likely to live below the poverty line and be housing cost burdened. This combination makes these groups especially vulnerable to displacement pressures.

Two maps below show where to higher proportions of low-income households and people with disabilities live. Households with incomes below 60% of the median family income are very sensitive to rises in housing costs. In addition to communities of color and other marginalized populations, people with disabilities are also vulnerable to rising housing costs. Tigard has the largest proportion of these populations.
The majority of the households in the corridor own their homes. The homeownership rate is driven by a disproportionally higher rate of White homeowners (56 percent). Renters are disproportionally households of color. 80 percent of Black households and 75 percent of Latino households are renting their homes. Asian households have a more balanced split of tenure, with 55 percent of households renting and 45 percent who own their home.
4. Jobs, education and businesses

Employment data in this section are recorded at the Census tract level, derived from Oregon Employment Department’s Quarterly Census of Employment and Wages (QCEW) for 2015.

The corridor is an amenity-rich area with convenient access to some of the highest-quality jobs and schools in the region. There are currently 32 K-12 schools, 8 post-secondary schools (including Portland State, Portland Community College, Oregon Health and Science University, National University of Natural Medicine), and two major hospitals (Portland VA Medical Center and OHSU Center for Health and Healing). The corridor is also home to a sizeable amount of national chain retailers as well as smaller-scale mom-and-pop stores.

The five high schools serving students living in the corridor have on-time four-year graduation rates of 10-20 percentage points higher than the average of the three surrounding schools districts (75 percent). The 2015-16 average four-year graduation rate for the corridor’s high schools was 90 percent. Disadvantaged students in the corridor also have higher performance rates than those outside the corridor.

![SW Corridor On-time, Four-year High School Graduation Rates](source)

Source: Oregon Department of Education
There is a total of 7,500 firms providing 121,000 jobs in the area. The largest categories of firm types are office-based (2,900), production, distribution and repair (1,300), and education/medical (800). Office-based firms include finance, company management and real estate. Production, distribution and repair firms include a range of firms from construction to utilities. Entertainment businesses include food service, arts and entertainment.

The 121,000 jobs have an average salary of $60,300. The three sectors with the most firms also provide the majority of jobs and have the highest average annual pay; 34,100 office based jobs with average pay of $85,700; 33,707 education and medical jobs with an average pay of $60,300; and 14,462 production, distribution, and repair jobs with an average pay of $70,700. These are above the $55,035 average annual pay in the city of Portland.

With many more jobs than households in the corridor it is likely many residents of the corridor also work nearby. This assumption is supported residents’ exceptionally low commute times. Eighty-eight percent of residents commute less than 40 minutes daily, this includes commutes both ways. A jobs/housing spatial analysis would help better understand the where corridor residents commute to work and from where corridor employees commute.
5. Affordable housing inventory

Data in this section was collected at the Census tract level from Metro’s Regional Affordable Housing Inventory (2015) and the U.S. Housing and Urban Development’s Housing Choice Voucher (HCF) database. For a regional snapshot of regulated affordable housing near all MAX light rail stations, we used a half-mile radius buffer.
Regulated rent and income-restricted affordable housing

Regulated affordable housing located near transit can help reduce the cost burdens associated with housing and transportation because residents can be less dependent on automobiles. Forty-three percent of the region’s 41,500 regulated affordable homes are located within a half mile of an existing or planned MAX station. However, only 1 percent of all these affordable homes is within a half mile of the potential SW Corridor stations. Proportionally, there is more regulated affordable housing along other existing lines than there currently is near the potential light rail stations in the SW Corridor. The Blue MAX line has the highest proportion at about 17 percent.

Within the Census tracts along the SW Corridor there were 430 regulated units that fall in the city of Portland and 350 that fall in the city of Tigard, accounting for 5 percent of all homes as of 2015. There were 530 public Housing Choice Vouchers as of 2017.

As of 2015, 43 percent of the region’s 41,464 regulated affordable housing units are within a half mile of a MAX station (including potential SW Corridor stations).

Regulated Affordable Housing Near MAX Stations
Units within half mile of a station throughout the region
6. Market conditions

Data in this section are drawn from multiple sources and geographies; the Census tract level, ¼ mile buffer from the SW Corridor light rail alignment, and 10-minute station area walksheds.

**Market-rate rental housing**

Dr. Lisa Bates of Portland State University prepared a report for the SW Corridor Equity and Housing Advisory Group titled “Preserving Housing Choice and Opportunity.” Dr. Bates analyzed naturally occurring affordable housing (NOAH), defined as lower-cost market-rate rental housing. The acronym NOAH is used in this report and this summary. However, the SW Corridor Equitable Housing Strategy will refer to “naturally occurring affordable housing” as unregulated affordable housing. Describing the older stock of market rate housing that is currently affordable and in very poor condition as “natural” communicates that poor conditions are acceptable and the way affordable housing should be. Lower-income households need housing that is affordable, safe and of good quality.

The PSU report used CoStar’s star-rating system to distinguish apartment buildings in terms of quality. Lower-quality NOAH units are typically considered one- to three-star units. Higher-quality apartments are considered four- and five-star units. Buildings in this data set only include those with over five or more units.

Currently, in the SW Corridor there are 330 existing unregulated affordable apartment buildings (over 90 percent of all buildings in the corridor) containing 11,500 units total (70 percent of all apartments in the corridor). Comparatively, NOAH units have lower rents, lower vacancy rates and fewer concessions. They also tend to be in older buildings located at the ends of the corridor near the two city centers or clustered in the middle of Barbur Boulevard.

| NOAH (1,2,3 stars) and high quality (4,5 stars) housing in SW Corridor, as of 08/17/17 |
|----------------------------------------|--------------------------|--------------------------|
| **Vacancy rate** | 6.1% | 10.2% |
| **Studio asking rent** | $926 | $1,344 |
| **1 bed asking rent** | $1,124 | $1,551 |
| **2 bed asking rent** | $1,348 | $2,043 |
| **3+ bed asking rent** | $1,446 | $1,737 |
| **Concessions** | 1.5% | 2.7% |

Source: CoStar Multi-Family Property Database Note: The table was generated by Costar as of 08/17/17.

The volume of sales and prices of apartment buildings are rapidly increasing, contributing to higher rents for NOAH. Among all apartment quality types, the average sale price per unit along the corridor experienced a four-fold increase since 2010. Two- and three-star buildings make up the bulk of apartment sales. Since 2006, the vast majority (94 percent) of apartment building sales have been two- and three-star buildings, accounting for about 80 percent of all units sold. 34 NOAH properties sold (834 units) since 2016.
Number of rental housing properties and units by star rating as of 5/11/17

<table>
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<th>Tigard</th>
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<td>86,764 units (2,745 properties)</td>
<td>6,893 units (125 properties)</td>
<td>16,261 units (353 properties)</td>
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</table>

Source: CoStar Multi-Family Property database

The most recent average price per unit of NOAH is $152,000. While costs are rising, this amount is much less than the industry average of $275,000 per unit to construct a new regulated affordable home.
From 2006-2017, the rents of two-star units have risen 36 percent to just over $1,000. Similarly, the rents of three-star apartments have increased by 28 percent to just under $1,300. Those living in these homes are becoming housing cost burdened as the rents continue to rise in these previously affordable apartments.

Sales of NOAH buildings are concentrated in low-income and racially diverse areas. Two-thirds of NOAH sales are located in lower-income areas, and nearly 40 percent are in racially diverse areas.
Market differences within the corridor

PSU’s analysis looked at the whole corridor and at broader Census tract level. BPS analyzed apartment rents within a ¼ mile of the light rail alignment in four segments of the corridor between 2012 and 2017. The 2017 market rents are compared to the rent affordable for a household of four with an income at 80% the regional median family income (2017). A few findings stand out:

- Recent residential development activity in the SW Portland waterfront is producing higher-end apartments, bringing the average rents for two- and three-bedroom apartments well above 200 percent of the price a low-income household of four can afford.
- Rents in mid-Barbur are still the relatively affordable and saw the smallest increase in rents for both two and three bedroom apartments; 33 percent and 24 percent respectively.
- Rents in Downtown Tigard increased significantly. Rents for two-bedroom apartments in Downtown Tigard nearly doubled from $850 to $1,600. A three-bedroom apartment increased 48 percent in the last five years.

As land values rise in the SW Corridor, developers will have greater difficulty creating both market-rate and affordable housing. To understand land sales activity, BPS looked at sales prices for multi-family-zoned property in two potential station areas. This revealed some sub-corridor differences that should be explored further at other potential stations:

- From 2007 to 2016 the average land sales the proposed Naito/Gibbs station doubled, from $130 per square foot to $270 per square foot.
- At the proposed Barbur/30th Avenue station land prices are significantly lower, and values have increased less. Sale prices increased about 70 percent since 2007, to $47 per square foot. Interestingly, sales prices did not see much of a dip during the recession.
For-sale housing

Lower- and middle-income households will find it challenging to buy and keep a single-family home in the area as single-family homes become more coveted. On the other hand, existing homeowners may build home equity as a form of wealth. To understand the for-sale market for single-family homes, BPS looked at median sale values within the ¼-mile buffer of the potential light rail alignment between 1997 and 2017, the total number of home flips (homes purchased twice in a two-year period), and home flips per 100 transactions.

Median sale values of single-family homes in the corridor have steadily climbed, increasing by about 13 percent since the 2007 pre-recession peak, and 20 percent since 2010.

The number of flips per 100 home sales have increased 12 percent since 1997, with a few dips during the recession. 2015 onwards, annual flips per 100 sales have remained relatively consistent at about 12 per 100. The total home flips per year during that same time period was 116.
7. Recent development, existing units, zoning and future growth

Many more people will need to live and work near light rail stations to make the light rail project successful. Land use regulations supportive of more multi-family housing and a mix of commercial uses at station areas is critical. BPS conducted initial development and land use analysis to help inform station area planning once station locations are finalized. All data in this section is parcel-specific and collected from a ¼-mile buffer from the potential corridor light rail alignment or 10-minute station area walksheds.

Recent development

The data on residential building permits were gathered for both Portland and Tigard from 2010 to 2016. Data were sorted into three segments along the corridor to identify sub-corridor differences.

South Downtown Portland had the most multi-family development while the area long mid-Barbur Boulevard experienced the least. During 2010 to 2016 there were a total of 637 units permitted in Portland; 135 were single family and 502 were multi-family. In Tigard there were 234 units permitted from the same period; 14 single-family units and 220 multi-family units.

The area in Portland near the Tigard border experienced the most noticeable recent development in single-family homes over the entire time period analyzed.

*Note ADUS and Business permits were excluded from this graph*
Existing residential

There are currently more single-family homes than multi-family homes within the corridor’s potential station area walksheds. Potential Tigard station areas have more single-family residences (about 970) than multi-family residences (about 700). Similarly, the potential stations in Portland have more single family (2,600) than multi-family residences (2,100).

The vast majority of station areas have more single-family homes than multi-family with the exceptions of the Downtown Tigard stations and the station closest to Portland’s central city. Additional analysis of Tigard’s business licenses should be undertaken to quantify how many of these single-family homes have now been converted to solely commercial purposes.

**SW Corridor Station Walkshed Residential Homes**

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<td>Upper Boones Ferry</td>
<td>112</td>
<td>0</td>
<td>112</td>
<td>0</td>
</tr>
<tr>
<td>Bridgeport Village</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>

Source: Cities of Portland and Tigard Buildable Lands Inventory
Existing zoning

There are almost 4,800 parcels with 1,525 acres within the station area walksheds of Tigard and Portland. Zoning in these areas is quite different depending whether a station is in Portland or Tigard. Fifty-six percent of acreage in Portland station areas are zoned single family while Tigard’s station areas are either predominately commercial/mixed-use or employment/industrial.

Tigard’s zoning in potential station areas is fairly supportive of transit-oriented development. The largest amount of acreage is zoned commercial/mixed use; 360 acres totaling 47 percent of all acreage in station areas. This flexibly zoning type allows developers to better respond to market demand and development opportunities as they arise.

Portland’s 2035 Comprehensive Plan adopted new zoning along the corridor that goes into effect in May of 2018. It provides mixed-use zoning along the corridor immediately adjacent to the station areas, but it is often shallow, with an immediate transition to very low-density zoning in the surrounding walkshed. Traditional mixed-use, low-rise TOD can be developed within the mixed-use zoning. However, the imbalance of single-family zoning in the surrounding walkshed will present challenges to improving the walkable amenity base, supporting commercial activities, and making new multi-family development marketable. Single-family zoning so close to stations does not allow for the incremental increases in residential density necessary to create a transit-oriented community. An adequate density of residents is needed to support the kind of commercial amenities that will attract mixed use projects.

The station areas with the greatest opportunity to consider greater density is the Barbur Transit Center and the Burlingame station (Barbur at 13th). These locations have already been recognized in growth management plans as Town Centers, and policies are in place that suggest they are intended to be places with a full range of commercial services and housing opportunities.
Future growth allocation

Multi-family residential housing is projected to account for almost 90 percent of all residential growth in potential station areas. The largest amount of this growth will occur in Downtown Tigard, Portland’s two mid-Barbur town centers (Burlingame and West Portland Town Center) and around the Gibbs station closest to Portland’s Central City. Most of this multi-family housing will be developed in mid-rise buildings using wood frame construction. However, high rises built of steel and concrete will likely be constructed in downtown Portland and 5-8 story apartment buildings constructed in downtown Tigard and Tigard Triangle where zoning allows for greater heights.
8. Current and future housing needs

There is significant and growing need for affordable housing and services for people living in the SW Corridor and those moving in over the next ten years. This section describes this need for households at all income levels along the corridor. Data on vulnerable populations are also provided to give context and inform the future development of anti-displacement policies and programs proposed as part of the SW Corridor Equitable Housing Strategy.

Data for the current need and housing gap analysis is from the HUD Comprehensive Housing Affordability Strategy (CHAS), which is based on the American Community Survey 2010-2014 five-year estimates. The data were reported at the tract level and aggregated to be reflective of the entire corridor.

Data to determine the future need are from Portland’s Buildable Lands Inventory (BLI), collected from within the ¼-mile buffer of the proposed light rail alignment options. The BLI is an inventory of vacant and underutilized land, which we use in a model to estimate the amount of future development that could be accommodated in Portland. The model is based on zoning and makes assumptions about likelihood of redevelopment, market conditions, and ultimate development densities achievable in those zones. BPS staff adapted this model for use in Tigard for the areas that will be served by future light rail.

Current housing need

Two methods were used to analyze the current affordable housing need in the corridor. One looks at the gap between the number of homes affordable at different household income levels and the number of households at each income level. The second simply looks at how many households are paying more than 50 percent of their income on housing costs. Results of both are provided below. However, the latter was chosen to inform the affordable housing acquisition, construction, and services targets for the following reasons:

- Analyzing severe housing cost burdened households focus the attention on low-income people most vulnerable to displacement pressures.
- Housing gap analysis can more easily conclude that rent and income regulated affordable housing is the only solution to the current housing crisis. People’s housing needs can be most assuredly met by regulating rental rates or lowering the cost of homeownership through direct subsidy. However, protections and services are also effective anti-displacement tools to partially meet the need.
- Data on severely cost-burdened households can be analyzed further to identify the sub-populations that have unique vulnerabilities like people of color, people living in older homes, and those with young children.

Vulnerability to involuntary economic displacement

The current housing need in the corridor is defined as those households most vulnerable to displacement arising from increasing housing costs. Vulnerability is defined as being severely cost burdened, paying over 50 percent of household income on housing costs.

There are over 8,300 rental households in the corridor making less than 80 percent of the median family income (MFI). Nearly 3,500 of those low-income renters are paying more than 50 percent of their income on housing costs, with nearly 2,000 of those living on less than 30 percent MFI. Of all homeowners in the corridor making less than 80 percent MFI, about 2,200 are paying more than 50 percent of their income on housing costs. The graph on the following page shows the nominal need for both groups.
To quantify this need for Portland and Tigard we used Census tracts that touch any part of the quarter mile buffer of the entire corridor. The buffer touched four Census tracts that are neither in the boundaries of Tigard or Portland. These are labeled “Other”. The table below shows the current need in all three areas broken out by income categories.

### Households paying more than 50 percent of household income on housing costs

<table>
<thead>
<tr>
<th>Household Incomes</th>
<th>Portland current need</th>
<th>Tigard current need</th>
<th>Other need</th>
<th>Portland current need</th>
<th>Tigard current need</th>
<th>Other need</th>
</tr>
</thead>
<tbody>
<tr>
<td>0 – 30% MFI</td>
<td>955</td>
<td>680</td>
<td>355</td>
<td>405</td>
<td>129</td>
<td>250</td>
</tr>
<tr>
<td>30 – 50% MFI</td>
<td>690</td>
<td>169</td>
<td>280</td>
<td>304</td>
<td>245</td>
<td>120</td>
</tr>
<tr>
<td>50 – 80% MFI</td>
<td>225</td>
<td>89</td>
<td>15</td>
<td>399</td>
<td>183</td>
<td>135</td>
</tr>
<tr>
<td>Total</td>
<td>1,870</td>
<td>938</td>
<td>650</td>
<td>1,108</td>
<td>557</td>
<td>505</td>
</tr>
</tbody>
</table>

### Estimate of public-sector investment to meet the current need in Portland and Tigard

We estimate it will require investing approximately $637,000,000 in a combination of anti-displacement services and apartment building acquisitions to convert market-rate units into income-restricted units. This estimate is only to meet the need in Portland and Tigard, not the other portions of the corridor.

This estimate required many assumptions that reflect the findings from the housing needs analysis and community engagement:

- Households with incomes between 0 – 50 percent MFI, about 90 percent of all low-income households who are severely cost burdened, are the households most vulnerable to displacement. Only income-restricted units will truly ensure they are not displaced (with accompanying services for some populations).

**Stronger renter protections are assumed to continue to be a priority for the City of Portland, and legislation enacting new protections will pass during the lifetime of this strategy.**

**The estimate includes a 5% annual inflation of purchase prices and development costs of $200,000 per unit including acquisition and rehabilitation costs.**
Emergency rental assistance, legal aid and increased education about renters’ rights are the three most needed anti-displacement services. These services are effective for all income categories.

Approximately 3,000 units must be acquired and converted to income-restricted units to meet the need for households at or below 50% MFI. The total cost to meet the need is $636,400,000. This is a very conservative estimate given that units will need some repair and maintenance and more income-restricted units are likely needed to be affordable for households at or below 60 percent MFI.

Building acquisition is emphasized earlier in the strategy to keep costs down and stabilize households. The current average price per unit is rapidly rising for the 11,000 units of unregulated affordable units identified in PSU’s research.

The remaining severely cost-burdened low-income households would also ideally find income-restricted housing. However, community partners consistently heard that new renter protections and a more meaningful scale of funding for anti-displacement services could also be effective. Emergency rental assistance is estimated to cost on average $2,300 per household, providing support for an average of two-and-a-half months. Legal aid is estimated to cost on average $3,000 per household. Services to educate and counsel low-income renters about their rights is estimated to cost $500 per household. A robust package of anti-displacement services could cost $600,000 for just the Portland and Tigard portions of the corridor.

Vulnerable populations

Additional analysis was conducted on the characteristics of low-income households, specifically those who are housing cost burdened. A greater understanding of these households informed public policy goals and programing included in the SW Corridor Equitable Housing Strategy.

Low-income families with young children

Families with children under the age of six make up 17 percent of all low-income households in the corridor (12,800 total). This is within the range of Portland and Tigard, 16 and 19 percent respectively. These low-income families primarily rent rather than own (84 percent).

Most of these low-income families live in Tigard, where 24 percent of all low-income renters and 14 percent of all low-income homeowners have young children. The figures for Portland are 11 percent (rent) and 5 percent (own) respectively.

There are differences between low-income renters. Renters with young children are more likely to be low-income than renters without children, 60 percent versus 48 percent.

Housing cost burden by race and ethnicity

Racial disparities exist in households cost burdened in the corridor. A household is cost burdened when they spend 30 percent or more of their income on housing costs. These are consistent with disparities across the region where White households have lower cost-burden rates than households of color. Some exceptions in the corridor include lower rates for Asian renters and lower rates for Black homeowners.

These disparities are most striking amongst renters where 59 percent of Black renters are housing cost burdened compared to 43 percent for White renters.

There are few homeowners of color in the corridor. Nine percent of the 22,800 owner-occupied homes compared to 16 percent in all of Portland. In fact, there are so few homeowners of color in the corridor that statistical conclusions cannot be made about the sub-set of low-income homeowners. We can determine the distribution of housing cost burden for all homeowners where disparities are observed across racial groups. Hispanic or Latino homeowners have the highest rates of housing cost burden—37 percent compared to 29 percent of White homeowners.
Age of housing for cost-burdened low-income households

Low-income renters typically live in older apartments. Half of low-income renters are living in homes built in the 60s and 70s, while a quarter are living in homes built in the 80s and 90s. These households are experiencing housing cost burden at different rates. 65 percent of those in the 1960-1979 units are burdened in the corridor compared to rates of 70 percent in Portland and Tigard. 77 percent of those in the newer 1980-1999 units are housing cost burdened.

A similar profile exists for low-income homeowners. 38 percent of low-income homeowners live in older homes built in the 60s and 70s with a housing cost burden rate of about 70 percent. An additional 25 percent live in homes built in the 80s and 90s with a housing cost burden rate of almost 80 percent. These homeowners are more likely to be housing cost burdened than similar households in the rest of Portland and Tigard.

Low-income homeowners with and without mortgages

Low-income homeowners who have paid off their mortgage are often targets of predatory real estate practices. To inform policies and programs aimed at defending homeowners against these practices, it’s important to consider households with and without mortgages. Of the 4,363 low-income homeowners in the corridor, 35 percent have paid their mortgage off. The percentages of low-income homeowners who have paid off their mortgages in Portland and Tigard are slightly higher at 41 percent.

Of all households who own their homes outright, 28 percent are also low-income. These households make up 7 percent of all owner-occupied households. This can be compared to the rates of Portland and Tigard, where 44 percent and 37 percent respectively of households who own their homes outright are low-income.

16 percent of owner-occupied households with a mortgage are low income. These households account for 12 percent of all owner-occupied homes. These rates are lower than both Portland and Tigard where 20 percent and 17 percent respectively of those with mortgages are also low-income.
Gap in affordable and available rental units

An alternative way to view the current need for affordable rental housing is to identify the difference in the number of low-income households (demand) and the homes affordable and available to those households (supply), explained below. This gap analysis compliments the cost-burden analysis used to define the current need for affordable units and services.

Affordable market-rate rental units can be occupied by households with higher incomes, effectively making them unavailable to lower-income households. This is referred to as renting down. This phenomenon is a major reason many lower-income households are housing cost burdened. We analyzed the number of rental units both affordable and also considered available if they are either vacant or occupied by a household whose income can afford that unit.

An analysis of the corridor revealed a deficit in units affordable and available to the very lowest-income households but a surplus for those households with incomes between 50-80 percent MFI. Findings include:

- A deficit of 2,300 units affordable to households with incomes between 0-30 percent MFI. The majority of the deficit is due to a lack of actual units in existence and nearly 600 higher-income households renting down.
- A deficit of 1,300 units affordable to households with incomes between 30-50 percent MFI. A quarter of the deficit is due to a lack of units, but most is a result of nearly 1,000 higher-income households renting down.
- There are over two affordable units for every affordable and available unit at both 0-30 percent and 30-50 percent MFI income levels.
- A surplus of 6,100 units affordable to households with incomes between 50-80 percent MFI. Two-thirds of this surplus is providing housing for higher-income renters.
- Over 5,000 households with incomes above 80 percent MFI are renting down into market-rate units affordable at 30-80 percent MFI.

However, this analysis underestimates unmet needs in the corridor for affordable housing.

- The analysis of rental housing for the 50-80 percent MFI income range do not reveal the likely deficit for households at 60 percent MFI which is likely closer to the deficit found at 50 percent MFI.
- Rents have risen substantially since the 2010-2014 period captured in the analysis.
- This analysis only addresses rental housing. The information presented earlier on the affordability of owner housing indicate a lack of affordable homeownership options.
- The analysis captures those living in housing and thus do not reflect the housing needs of homeless people.
Future need for affordable rental housing

Southwest Corridor is expected to grow by about 3,000 units between 2019 and 2029, and most of these will be renter-occupied households. The future need for affordable rental housing in the corridor is defined as housing growth over the 10-year strategy (2019-2029) that is commensurate with the current need for housing affordable at lower-income levels and accounts for the growing racial diversity of our region. Using this definition, new homes should be affordable at the following household income ranges:

- 35 percent (or about 1,050) of new units affordable to households with incomes of 0–30 percent of MFI;
- 20 percent (about 600) at 30–50 percent of MFI;
- 20 percent (about 600) at 50–80 percent of MFI;
- The remaining 25 percent (about 750) at 80 percent MFI or higher.

A financial contribution from the public sector to meet the need over the next ten years can then be estimated, assuming a mix of income-restricted units for lower income households (0-50 percent MFI) and a mix of protections and services for the other low-income households (50-80 percent MFI). An estimated $737,800,000 is needed to produce the 1,650 income-restricted units for households with incomes between 0-50 percent MFI. A combination of inclusionary housing units, tenant protections, and education and awareness services may meet the needs of households with incomes between 50-80% MFI. The public sector’s contribution is estimated to be approximately $300,000 in education and services.

<table>
<thead>
<tr>
<th>Affordability</th>
<th>PDX Future Need</th>
<th>Tigard Future Need</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>0 – 30% MFI</td>
<td>581</td>
<td>467</td>
<td>2,246</td>
</tr>
<tr>
<td>30– 50% MFI</td>
<td>332</td>
<td>267</td>
<td></td>
</tr>
<tr>
<td>50 – 80% MFI</td>
<td>332</td>
<td>267</td>
<td></td>
</tr>
</tbody>
</table>

39 percent of this cost is driven by a 5 percent annual inflation of development costs over 10 years. Earlier activity will greatly reduce costs.

New income-restricted units are likely needed to meet the needs of households at 60% MFI. Our cost estimates are thus very conservative due to being limited by the income categories used by HUD (50-80% MFI).

How were future affordable housing need and cost estimates calculated?

The Portland and Tigard portions of the SW Corridor (¼-mile buffer along entire corridor) are expected to grow by 6,000 new units over 20 years. In order to estimate the amount of housing that will be needed by income level within the housing strategy timeframe, this analysis makes some simplifying assumptions. The following graph shows the existing units in the corridor and the portion of the 20-year growth projections we can expect during the 10-year housing strategy.
To estimate a future affordable rental housing need that is sensitive to the growing diversity in the corridor, we looked at how the incomes of households of color are distributed in both Tigard and Portland. The share of households in each income category served as a coefficient on the projected 3,000 households. In other words, if 35 percent of households of color earned 0-30 percent MFI in 2011-2015, then 35 percent of the future growth 2018-2028 should also be targeted toward rental housing affordable to 0-30 percent MFI. This assumes that the income distribution for all new households in the corridor will be the same as the income distribution for existing households of color. This assumption is supported by recent population growth trends in the corridor described earlier and national projections. The graph to the right shows these estimates. ("Projections of the Size and Composition of the U.S. Population: 2014 to 2060" United States Census Bureau, Sandra L. Colby and Jennifer M. Ortman, 2015)

**Estimate of public-sector investment to create new equitable housing choice**

Estimating the amount of future housing needed to be affordable at each income level also requires assumptions about how to meet the need with both income-restricted housing, services, and market-rate housing. The previous PSU analysis of market-rate housing and the affordability gap analysis conducted for existing housing supply provides insight for estimating the cost to meet the future need.

At both 0-30 percent and 30-50 percent MFI income levels, the gap analysis found that there are over two affordable units for every affordable and available unit. Only income-restricted units control for this challenge of availability, unregulated affordable housing being occupied by households above income thresholds. Over the next ten years, the production of income-restricted housing will be essential to meet the needs within these income categories, which newly built market-rate housing does not address and the existing stock of unregulated affordable housing rarely addresses.

If newly constructed income-restricted units meet the need for households with incomes at or below 50 percent MFI then 1,650 new homes are needed over the next ten years. Assuming the regional industry average of $275,000 per unit plus 5 percent annual inflation for total development costs, the total cost to meet the need is $737,800,000. This is a very conservative estimate given that more income-restricted units are likely needed to be affordable for households at or below 60 percent MFI. This estimation exercise was unfortunately limited by the data source.

There is currently a theoretical surplus of affordable and available units meeting the needs of renters in the 50-80 percent MFI range. However, data on severely cost-burdened households show that 10 percent of these households still pay more than half their income on housing costs. Nonetheless, market-rate housing will continue in the near term to provide the 600 new affordable housing units for this income category as new housing is built with inclusionary zoning requirements in Portland and existing housing ages all along the corridor.

Even this additional supply will not be enough to ensure residents have stable affordable homes. New renter protections and the accompanying educational services are needed as well. Similar to our estimates for educational services described in the previous section, we anticipate a future need for services costing approximately $300,000.
9. Community organizational landscape

EnviroIssues collaborated with MultiCultural Collaborative to prepare an Existing Organizational Presence report for the City of Portland and the SW Corridor Equity and Housing Advisory Group. It provides a scan of the 16 organizations providing affordable housing and housing related human services and advocacy in the SW Corridor. For a full description of each organizations human and housing services see White Paper 2: Existing Organizational Presence.

The Existing Organizational Presence report identified four key elements to help guide and inform equitable development in the SW Corridor. The four recommendations include direct community engagement, use of a racial and equity lens, adequate funding and capacity building for involved organizations and a long-term oversight committee. The report also suggests that the biggest challenge to meeting housing needs is the gap between demand for services and the current funding available. For many of the organizations interviewed, the desire to collaborate and establish partnerships across organizations is hindered by lack of time, insufficient capital, lack of representation, and the exclusion of a shared equity lens.

There are a few housing-related organizational relationships already formed in the corridor including the SW Corridor Equity and Housing Advisory Group, the SW Corridor Coalition, SW Corridor Equitable Development Strategy Oversight Committee and Welcome Home Coalition.

The SW Corridor Equity and Housing Advisory Group includes members from government, community, finance, philanthropy, and real estate to help guide and inform the SW Equitable Housing Strategy. The Southwest Corridor Equitable Development Strategy Oversight Committee is composed of representatives from government, affordable housing funders and developers, major institutions in the corridor, workforce development organizations, community groups, and small business associations. The SW Corridor Coalition consists of community advocacy groups promoting affordable housing and transportation justice in the area. Welcome Home is a broad coalition that advocates for new affordable housing resources. Members of this coalition include community based organizations involved in housing and social justice more broadly.
Appendix B
ORGANIZATIONATIONAL RELATIONSHIPS
Southwest Corridor Equitable Housing Strategy

Community Alliance of Tenants (CAT)
Community Housing Fund (CHF)
Community Partners for Affordable Housing (CPAH)
Home Forward
Momentum Alliance
Muslim Education Trust (MET)
Neighborhood House
Organizing People/Activating Leaders (OPAL)
Portland Housing Center
REACH Community Development
Southwest Neighborhoods, Inc. (SWNI)
Unite Oregon
Washington County Housing Authority
WorkSystems Inc.

SW Corridor Coalition
COMMUNITY LED
(Ongoing commitment)
Welcome Home Coalition

SW Equity and Housing Advisory Group
GOVERNMENT LED
(Currently scheduled to end at project completion)
Southwest Corridor Equitable Development Strategy (SWEDS)
10. Existing housing tools

EcoNW prepared an Existing Funding Landscape report that compiled existing financing tools from potential funding sources that are currently in use or could be for equitable housing development in the SW Corridor.

Their analysis found the difficulties associated with funding affordable housing development and preservation in the SW Corridor can be attributed to the few locally controlled funding tools, competing funding priorities, and a lack of publicly owned sites prioritized for affordable housing.

Regarding funding, most of the investment in affordable housing came from state and federal agencies and not local agencies. Within the past five years, $134 million of investments came from non-locally funding tools while only $16 million of investments came through local funding tools. Of this $16 million of local funds, $13 million came directly from Washington County and HomeForward housing vouchers, which are federal sources of funding. Consequently, the existing tools do not offer much flexibility as the federal and state sources come with pre-determined policy goals and eligible uses.

In addition, much of existing locally-funded tools and incentives for affordable housing development have not yet been utilized in the SW Corridor. See Table X for a full description of tools that have been used or not. The tools can be classified into four categories:

• Direct funding: sources in the form of grants or loans that reduce cost of development
• Indirect funding tools: Programs that reduce operating costs
• Regulatory tools: programs that offer flexibility for developers or that require additional conditions for affordable housing development.
• Services: programs that encourage homeownership and offer assistance to both renters and homeowners.

Conclusion

While the SW Corridor faces many challenges, there are also many unique opportunities for community stability and growth. Housing development guided by equity and inclusion can help prevent cycles of gentrification and displacement in the SW Corridor. The anti-displacement and equitable housing strategies detailed in the final SW Corridor Equitable Housing Strategy provide recommendations for encouraging new development while preventing displacement.

More information can be found at: www.portlandoregon.gov/bps/equitablehousing
### Exhibit 1. Affordable Housing Tools Used in the Southwest Corridor

**Bold = tools within local control  Gray = tools that are not in local control**

<table>
<thead>
<tr>
<th>Type</th>
<th>A. Tools Used in Past 5 Years in the Southwest Corridor / Dollars Expended</th>
<th>B. Tools Available in Portland and Tigard, Not Yet in Use in the Southwest Corridor</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Direct Funding</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Tigard Urban Renewal Development Assistance Grants</td>
<td>$200,000</td>
<td>• Portland Tax Increment Financing</td>
</tr>
<tr>
<td>• Network for Oregon Affordable Housing - Oregon Housing Acquisition Fund (OHAF) Loan</td>
<td>$250,000</td>
<td>• Portland Neighborhood Prosperity Initiative</td>
</tr>
<tr>
<td>• Community Housing Fund’s Investment Loans</td>
<td>$145,000</td>
<td>• Portland Construction Excise Tax</td>
</tr>
<tr>
<td>• Neighborhood House Predevelopment Planning</td>
<td>Amount not available</td>
<td>• Portland General Fund</td>
</tr>
<tr>
<td>• Federal Funding Allocation Pass Throughs (CDBG) (2014-Stephens Creek Crossing)</td>
<td>$2,700,000</td>
<td>• Portland General Obligation Bond</td>
</tr>
<tr>
<td>• Federal Low-Income Housing Tax Credits—9% (LIHTCs)</td>
<td>$870,000</td>
<td>• Portland Short-Term Rental Revenue</td>
</tr>
<tr>
<td>• Federal Low-Income Housing Tax Credits—4% (LIHTCs)</td>
<td>$6,766,000</td>
<td>• PHB Loans to Rent-restricted Properties (e.g. Watershed Project)</td>
</tr>
<tr>
<td>• OHCS Housing Development Acct.</td>
<td>$30,000</td>
<td>• PHB Funding/Investments for Rent-Restricted Properties Owned by PHB (e.g. Headwaters Project)</td>
</tr>
<tr>
<td>• OHCS LIFT Program</td>
<td>$9,880,000</td>
<td>• Publicly-Owned Land</td>
</tr>
<tr>
<td>• OHCS General Housing Acct. Program</td>
<td>$498,000</td>
<td>• Metro TOD Grants (2007-The Watershed, 2011-The Knoll)</td>
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<tr>
<td>• OHCS Loans</td>
<td>$88,346,000</td>
<td>• HOME Federal Funding Allocation Pass Throughs (2011-The Knoll)</td>
</tr>
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<td>• OHCS Low Income Weatherization Program</td>
<td>$345,000</td>
<td>• State Health Authority Alcohol and Mental Health units</td>
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<tr>
<td>• Federal Hope IV Grants (2014-Stephens Creek Crossing)</td>
<td>$18,500,000</td>
<td>• State Lottery Backed Bonds</td>
</tr>
<tr>
<td><strong>Indirect Funding Tools</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Portland/Tigard/Multnomah County Non-profit Tax Exemption</td>
<td>N/A</td>
<td>• Federal HUD Lead abatement grants</td>
</tr>
<tr>
<td>• PHB Homebuyer Opportunity Limited Tax Exemption Program</td>
<td>7 HH</td>
<td>• Program-related and Mission-related investments (e.g. community land trusts, Meyer Memorial REIT)</td>
</tr>
<tr>
<td>• Tigard Fee Waiver Program</td>
<td>$40,000</td>
<td></td>
</tr>
<tr>
<td>• Metro Equitable Housing Grants</td>
<td>$150,000</td>
<td></td>
</tr>
<tr>
<td>• State Affordable Housing Tax Credits</td>
<td>$8,500,000</td>
<td></td>
</tr>
<tr>
<td><strong>Regulatory Tools</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Portland Housing Preservation Ordinance (Chapter 30.01)</td>
<td>N/A</td>
<td>• Portland Inclusionary Housing Policy</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Tigard Parking Requirement Reductions</td>
</tr>
<tr>
<td><strong>Services</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• PHB Home Repair Funds (CDBG Funds)</td>
<td>21 HH, 43 HH; $73,500, $37,152</td>
<td>• PHB Housing Rehab Loans</td>
</tr>
<tr>
<td>• PHB Short-term Rent Assistance</td>
<td>13 HH</td>
<td>• PHB Home Retention Case Management</td>
</tr>
<tr>
<td>• PHB Mortgage Tax Certificates</td>
<td>$15,000</td>
<td>• PHB Lead Hazard Control Program (HUD-funded Grants for Homeowners &amp; Renters)</td>
</tr>
<tr>
<td>• Tigard Homeless Services (2016)</td>
<td>$11,000,000</td>
<td>• PHB Homebuyer Education &amp; Counseling programs</td>
</tr>
<tr>
<td>• Washington County Housing Assistance Services</td>
<td></td>
<td>• PHB Foreclosure Prevention Services</td>
</tr>
<tr>
<td>• Homeforward Housing Vouchers</td>
<td>$1,760,000</td>
<td>• Portland Water Bureau Sewer Discount Program</td>
</tr>
<tr>
<td>• State Property Tax Deferral</td>
<td>N/A</td>
<td>• Multnomah County weatherization grants</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Multnomah County Rent Assistance</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Federal Down Payment Assistance</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Federal Section 8 Housing Choice Vouchers</td>
</tr>
</tbody>
</table>

Source: Portland Housing Bureau, City of Tigard, Oregon Housing and Community Services, Neighborhood House, Washington County Community Development Department, HomeForward.
11. Data Sources

Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages (QCEW)
Source: U.S. Census Bureau, 2011-2015 ACS 5-year estimates
Source: Oregon Department of Education, cohort media files
Source: U.S. Census Bureau, Census 2000, 2011-2015 ACS 5-year estimates
Source: U.S. HUD, 2009-2013 CHAS data
Source: RMLs, on file with Portland Bureau of Planning and Sustainability
Source: City of Portland's Buildable Lands Inventory (BLI)
Source: Metro's Regional Buildable Lands Inventory (BLI)
Source: City of Tigard Buildable Lands Inventory (BLI), developed by Portland Bureau of Planning and Sustainability
Source: Multnomah County Assessor
Source: Padmapper
Source: Apartmentfinder
Source: Apartments.com
Source: ECONorthwest, White Paper: Existing Funding Landscape in the SW Corridor
Source: EnviroIssues and Multi-Cultural Collaborative, White Paper: Existing Organizational Presence
Source: Oregon Metro, Inventory of Regulated Affordable Housing, 2015
Source: Mappinginequality.org
Source: 1978 City of Portland South Portland Circulation Study
Source: Portland State University Department of History Racial Covenants Project
Source: HomeForward and Washington County Housing Services voucher databases
Source: CoStar Multi-Family property database
Source: CoStar Sales COMPS database