

CITY OF GRESHAM
TASK FORCE ON HOUSING
WORK PLAN

Charge: *The Task Force on Housing will assess current information on housing in Gresham, identify best practices, and recommend approaches to provide for housing needs in the City.*

The following Task Force on Housing work plan highlights the key presentation and discussion items intended for each meeting. The topics identified for each meeting below are not intended to be a complete agenda and may be revised to address issues that emerge during the Task Force process. All Task Force meetings are open to the public and a every agenda will include a period for comment by attendees.

Meeting 1: Introduction & Orientation

- Member introductions & orientation.
- Groundrules, schedule, and work plan.
- Survey summary report.
- Housing overview: key facts and definitions.

Meeting 2: Background Part I - State of Housing in Gresham

- Current Gresham housing statistics and trends.
- City and other government roles and policies.
- Discussion: Task Force housing experiences & observations.

Meeting 3: Background Part II - Current Policies and Programs

- Existing City programs and actions.
- Current non-City programs and services.
- Discussion: Task Force experiences and observations regarding effectiveness of current policies and programs. Opportunities to enhance current programs/policies.

Meeting 4: Best Practices and Opportunities to Address Housing

- Best practices in other cities to address housing issues
- Discussion: Best practices relevant to Gresham. Other policy, program, or collaborative regional approaches for consideration.

Meeting 5: Opportunities to Address Housing

- Discussion: Policy, program or partnership approaches to include in a “toolbox” of strategies/actions to address housing issues in Gresham.

Meeting 6: Strategy/Action Development

- Review final report outline.
- Discussion: Contextual considerations to accompany recommendations. Strategies and actions to address housing issues.

Meeting 7: Strategy/Action Development

- Review preliminary draft of final report.
- Discussion: Contextual considerations to accompany recommendations. Strategies and actions to address housing issues.

Meeting 8: Report Review and Agreement

- Finalize Report to Council.

CITY OF GRESHAM

TASK FORCE ON HOUSING

Task Force Members

Richard Anderson	Finance Consultant / Home Forward / Gresham Planning Commission
Jackie Bradford	Sales & Marketing, Senior Housing Village / Landlord
Teresa Carr	Business Development, Port of Portland
Michael Davis	Faith-based Ministry Director / Task Force on Homelessness
Jeff Edinger	VP Dev. & Prop. Mgt. Company / Former Multifamily NW Board President
Scott Kilgo	Real Estate Manager, Port of Portland
Greg Knakal	Property Mgr. / Former Multifamily NW Board Member
Catherine Nicewood	Rockwood NA President / Reynolds SD Budget Committee / Middle School Vol.
Deborah Olson	Retired / Tenant Leadership Council Member
Pamela Phan	Policy and Organizing Director for Community Alliance of Tenants
Laura Bain Pramuk	Public Affairs, US Forest Service / Member Gresham Housing and Community Dev. Subcommittee
Francisco Rodriguez	SUN Program Instructor, Latino Network / Mult. County CIC
Travis Stovall	Gresham Community Development and Housing Subcommittee / Tri-Met Board
Cary Watters	Community Engagement Manager, Native American Youth and Family Center

City Council Liaisons

Councilor Kirk French	Gresham City Council
Councilor Janine Gladfelter	Gresham City Council
Councilor Mario Palmero	Gresham City Council

City of Gresham Staff

Teresa Hall	Council & Executive Analyst
Brian Monberg	Senior Manager

Facilitator

Erik Jensen	Jensen Strategies, LLC
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CITY OF GRESHAM
TASK FORCE ON HOUSING
MEETING SCHEDULE*

Sept. 26, 2018	Task Force Meeting #1
October 24	Task Force Meeting #2
November 28	Task Force Meeting #3
January 9, 2019	Task Force Meeting #4
January 30	Task Force Meeting #5
February 27	Task Force Meeting #6
March 27	Task Force Meeting #7
April 24	Task Force Meeting #8
May	Presentation to City Council

* NOTE: All meetings will be held at Gresham City Hall (1333 NW Eastman Parkway) from 6:00pm to 8:00pm unless otherwise announced.

CITY OF GRESHAM

TASK FORCE ON HOUSING

GROUND RULES

1. BE ENGAGED

- Listen / Be present
- Silence and put aside electronic mobile devices

2. PARTICIPATE

- Share your perspective
- Ask questions
- Stay on topic
- Offer relevant background information helpful to the group's work

3. BE OPEN AND POSITIVE

- Assume other members are speaking and acting with best intentions
- Be open to new or different perspectives
- Look for opportunities for common ground
- Focus on the present and future, not the past

4. RESPECT EACH OTHER

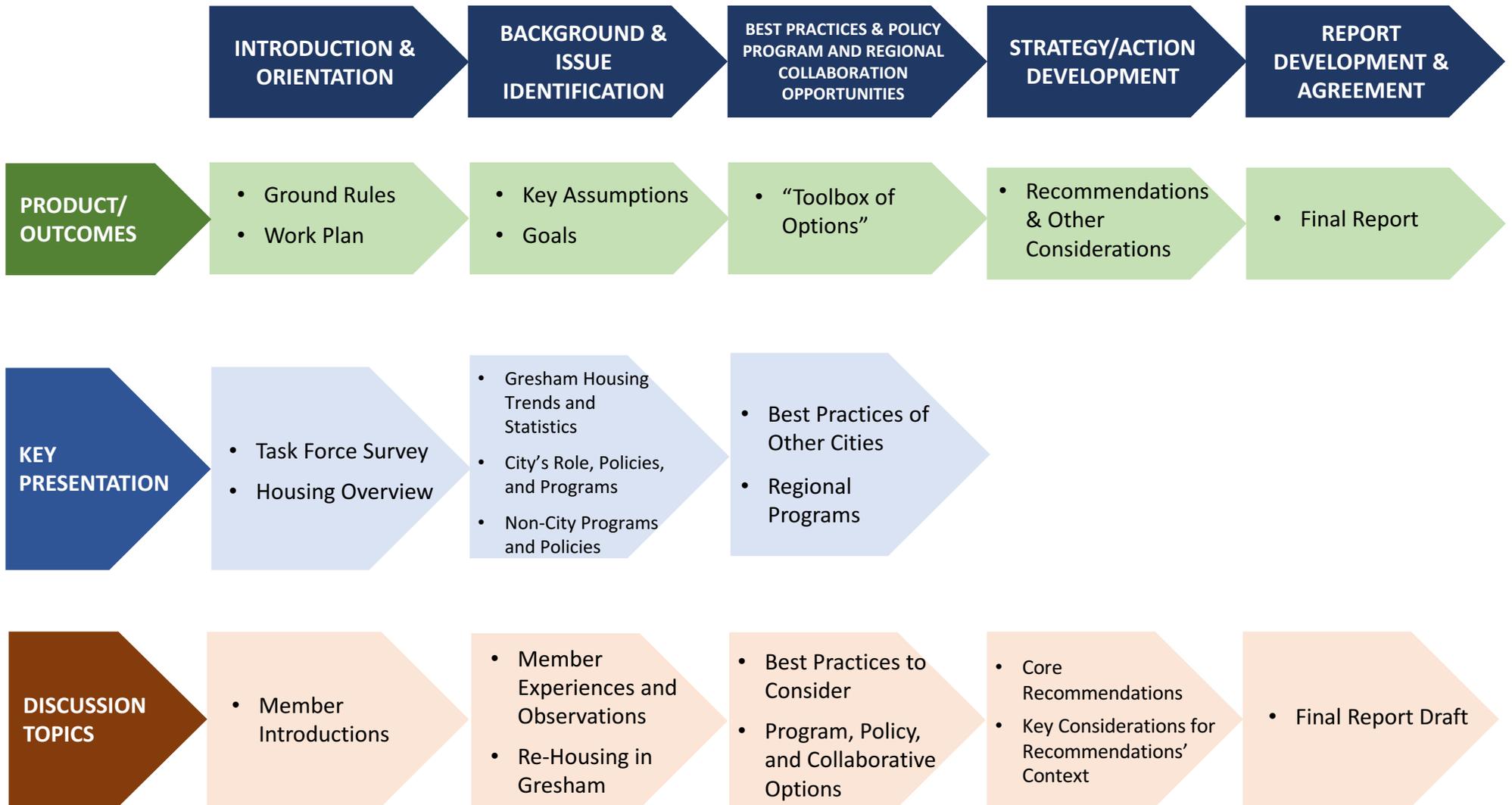
- Respect everyone's time - attend meetings and be on time
- Avoid interrupting other members when they have the floor
- Recognize and respect differences of opinion
- Focus on issues, not individuals

5. CONSIDER THE BIG PICTURE

- Discuss issues with the larger outcome in mind
- Seek to understand the broader implications of proposed strategies and actions

Gresham Task Force on Housing

Work Plan



CITY OF GRESHAM

TASK FORCE ON HOUSING

TASK FORCE INTERVIEWS: SUMMARY POINTS

In preparation for the first meeting of Gresham's Task Force on Housing, the facilitator (Jensen Strategies) interviewed 14 members of the Task Force and the three City Council liaisons. The following summary points capture the collective perspectives of those interviewed.

1. GENERAL

- All interviewees are **servicing on the Task Force because of their personal and/or professional interest** in Gresham's housing issues.
- All interviewed **share a passion for expanding housing access and quality** within the community.

2. CURRENT HOUSING SITUATION

- Most interviewees cite a **lack of housing supply** as a fundamental reason for Gresham's housing-related issues. Causes of the housing shortage cited includes lack of available developable land, and population shifts caused by Portland's gentrification (driving up demand).
- Noting the greater demand for housing, interviewees share a concern that **increased property ownership costs have significantly reduced quality of life and/or access for lower-income residents and first-time home-buyers.**
- Large **clusters of low-income residential properties** are located in areas of the city.
- Much of the **older multi-family housing, particularly in western portion of the city, has fallen into disrepair** and many of those property owners are not adequately maintaining those properties.
- While the lack of housing supply impacts lower income residents most dramatically, **the shortage spans all income groups including the middle and upper classes.**
- Portland's 90-day notice policy has been met by many Gresham multi-family **landlords instituting six-month leases resulting in rent increases twice a year.**

3. CHALLENGES TO ADDRESSING GRESHAM'S HOUSING ISSUES

- The **lack of developable land supply** in Gresham is cited by many interviewees as a significant challenge to increasing the community's housing inventory.
- Some interviewed highlight the challenge of **balancing interests between property investors/owners experiencing rising costs with community members needing affordable access to housing**.
- Some interviewees note **discussing multi-income level housing needs when there is a severely impacted lower income population** is difficult.
- A few interviewed, raise the challenge of **addressing housing for those in immediate need** while the Task Force conducts its work.
- Another challenge noted by some interviewees is **how to address landlords and managers who neglect multi-family properties**, causing poor living conditions and a casting a negative stigma on that community.
- Some interviewees say newcomers to Gresham who have relocated because of affordable access to housing, gentrification and immigration; often do not know how to **access helpful wrap-around services**. Integrating into the community in Gresham can be difficult, leading many to feel a lack of "home" in their new community.
- Many interviewed observe that **Portland's response to housing issues has led to unintended consequences**, negatively impacting Gresham residents and businesses. The challenge for Gresham will be reducing Portland's impacts, while approaching the problem wholistically.
- **Other challenges** cited by individual interviewees included:
 - Funding
 - Proximity to Portland
 - Unwillingness of property investors to give back to the community
 - Lack of factual information

4. CURRENT CITY HOUSING POLICIES & PROGRAMS

- The **City of Gresham's Renters' Inspection Program** is most frequently cited as a program helping to address the community's housing issues. At the same time, interviewees are quick to note some landlords are taking retaliatory action against tenants who engage the program. Others believe the program needs refinement to continue its successful path.
- A few interviewees mention the **City's innovative housing program** that assists people in buying homes.
- Many interviewed express a **desire to know more about the City's current housing policies and programs**.

- **Other City policies, programs, and activities** cited as helpful in addressing Gresham’s housing issues include:
 - City community grants
 - City of Gresham’s representing the community’s interests with Metro
 - City of Gresham’s partnership with Metro on the Transit Oriented Development (TOD) program
 - City of Gresham’s “common sense” approach to development ensuring infrastructure support
 - Urban Renewal
 - Vertical Housing Tax Abatement
 - Task Force on Housing

5. **NON-CITY HOUSING PROGRAMS**

- Most interviewed are **not aware of specific non-city programs** that helped to address housing issues in Gresham.
- A few interviewees mentioned **Human Solutions** as an effective organization to help low income and/or homeless Gresham residents with housing needs. The organization has a reputation for transitioning people back to the mainstream by addressing multiple aspects of housing needs.
- **Other non-City organizations** cited include:
 - Joint Office on Homelessness
 - Catholic Charities
 - JOIN
 - SEI
 - Urban League
 - Latino Network
 - Metropolitan Family Services
 - IRCO
 - El Programa Hispano Católico
 - Home Forward

6. IMPACTED POPULATIONS AND AREAS

- **Low income residents** are most often cited by interviewees as impacted by housing issues in Gresham including those in poverty, homeless, and low wage workers.
- **Seniors on fixed incomes** are specifically highlighted by many interviewees as impacted and/or vulnerable to housing issues.
- **Undocumented residents** are noted by some interviewees as particularly susceptible to the impacts of housing issues.
- **Renters** are cited as a highly vulnerable population due to shortened leases, increasing rents, and retaliatory landlords.
- **Homeless** community members are cited due to limited housing opportunities and cost barriers to entry into housing.
- **First-time home buyers** are identified by a few interviewees due to the increasingly financial hurdles they face with down payments with rising home values.
- **Specific areas of the city** cited as disproportionately impacted by housing access, quality, and cost included **Rockwood, Centennial, and Powell Butte**. However, it is also noted there are many smaller pockets of residential areas also impacted.

7. OPPORTUNITIES TO ADDRESS HOUSING ISSUES IN GRESHAM

- Several interviewees express hope the **Task Force on Housing** will provide a great opportunity to address housing issues in Gresham. Some feel the formation of the Task Force is an indication that the City is listening.
- Many of the interviewees identify the upcoming **Metro housing bond measure** as a potential opportunity for Gresham.
- **Other opportunities** listed by those interviewed include:
 - Instituting more tenant protections
 - More infill
 - Breaking up the concentrations of poverty
 - Helping people to get identification to enable access to housing
 - Creating first time buyer credits
 - Expanding the UGB
 - Strengthening building code requirements
 - Building employment opportunities to increase financial access to housing
 - Establishing an ombudsman program to help citizens with housing
 - Assisting renters to become owners
 - The Pleasant Valley and Springwater Concept Plan areas offer developable land
 - Rent control
 - Inclusionary zoning
 - Promoting open and collaborative dialogue on housing issues

8. OPPORTUNITIES FOR THE CITY OF GRESHAM TO ADDRESS HOUSING ISSUES

- A few interviewed mention the importance of **maintaining and/or enhancing current City programs that have been helpful in addressing housing issues** - notably the Renters Inspection Program and the expedited housing development permitting process.
- **Other ideas** suggested that the City might consider included:
 - Enacting renters' protections
 - Hold landlords, especially from out-of-state, accountable for property maintenance
 - Make the City's housing policy more flexible - especially to adapt to impacts from Portland gentrification and housing policies
 - Develop the Highway 26 corridor to economically revitalize the area and supports housing development

9. OPPORTUNITIES FOR COLLABORATION WITH NON-CITY ORGANIZATIONS/PROGRAMS

- Numerous non-City organizations and programs are offered by interviewees as **potential partnership or coordination opportunities** to address Gresham's housing issues:
 - Home Forward
 - Section 8
 - Metro Housing Board
 - Joint Office on Homelessness
 - Catholic Charities
 - Community Alliance of Tenants
 - WorkSource
 - Cascadia Behavioral Health
 - Strengthening relationship with the State of Oregon

10. BEST PRACTICES IN ADDRESSING HOUSING ISSUES

- While most interviewees were not aware of **best practice programs in other communities**, some listed the following cities, states, and a continent:
 - Portland, OR (renters rights)
 - Milwaukie, OR (renter protection)
 - Hillsboro, OR (economic development)
 - Indianapolis, IN (downtown)
 - Boise, ID (homeless)
 - States of California and New York (rent control)
 - Europe (general approach - not specific)

11. EXPECTATIONS FOR THE TASK FORCE

- The majority interviewed are hopeful the Task Force will provide a constructive forum for the multiple housing interests to have a **collaborative dialogue and tangible and practical outcomes**.
- Many interviewed express a **need to clarify their mission** and parameters of discussion.
- Some interviewed mention the importance of having **substantive, fact-based discussions that lead to innovative approaches** for addressing housing issues in Gresham.
- Many interviewed note the need to **provide the Task Force with the information needed to have an informed discussion** including current policies/programs, housing statistics for Gresham, and other relevant data.
- A few interviewees stress the importance of **looking at the housing need for all income levels**, while recognizing the growing need to provide access and safe living situations for lower income populations.
- Some Task Force members had specific recommendations including:
 - Setting **ground rules**
 - Providing **food** at meetings
 - Establishing **protocols for discussion** (e.g. using thumbs up/down/sideways)

12. CHALLENGES FOR THE TASK FORCE

- Several challenges facing the Task Force were cited by interviewees, although many are optimistic they can be addressed. These include:
 - **Overcoming personal biases** regarding other perspectives and positions.
 - Transcending specific interest needs to **look at the housing issue from a community-wide perspective**.
 - **Maintaining a calm, constructive, and drama-free forum** for discussion.
 - **Educating the Task Force** to a level to allow for an informed dialogue.

13. INFORMATION NEEDED BY THE TASK FORCE

- Task Force member information requests are centered around **understanding the current housing situation** in Gresham including:
 - Statistics on housing in Gresham
 - Number of apartments
 - Number of no cause evictions
 - Composition of families in housing situations
 - Number of homeless
 - Current City, State, and Federal housing policies and programs
 - Geographic areas impacted by housing issues
 - Cost of living - as compared with other cities
- Some interviewed want **information on best practices in other cities.**
- Some interviewees suggested **hearing directly from people different perspectives** including:
 - Renters
 - Landlords
 - Homeless
 - Business owners
- Several interviewees asked if **Brian Monberg could share his housing presentation** given to the City Council recently.
- Another suggestion from one member is to go on a **housing tour** in Gresham so the Task Force can benefit from seeing sites first-hand.

GRESHAM HOUSING FACTS

111,039
Population

23.3 square miles
4,763 people per square mile

Households



40,669
Number of households

Metro Area: 935,722
Oregon: 1,603,605

2.7
Persons per household

a little higher than the Metro Area: 2.6
about 10 percent higher than the figure in Oregon: 2.5

Units and Occupancy



43,333
Number of housing units

Metro Area: 992,546
Oregon: 1,768,582

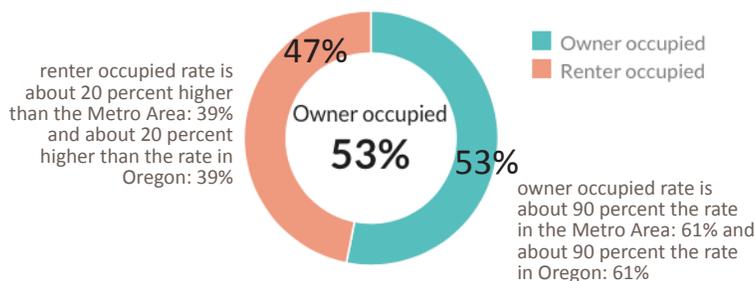
\$296,300
Median home value of
owner-occupied housing

about 80 percent of the amount in
the Metro Area: \$376,000 and
about 90 percent of the amount in
Oregon: \$319,200

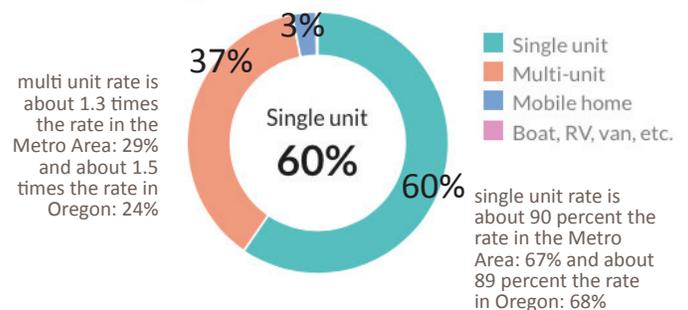
\$1,112
Median gross rent of an
apartment
gross rent includes rent and utilities

about 91 percent of the amount in
Portland: \$1,216 and about 90 percent of
the amount in the Metro Area: \$1,238

Ownership of occupied units



Types of structure

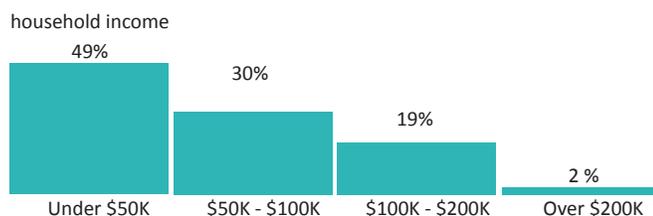


Income



\$51,130
Median household income

about two-thirds of the amount in the Metro Area: \$71,931
about eighty percent of the amount in Oregon: \$60,212



Gresham Housing Policy

HOUSING OPPORTUNITIES

Gresham will have a full range of quality housing for its current and future residents.

1. Provide a full range of housing types and sizes that reflect the needs of Gresham's citizens through all life stages and circumstances.
2. Support the development of housing that reflects the square footage and number of bedrooms needed by the full range of family sizes from singles to large families.
3. Ensure that new housing developments are of high quality.

ECONOMIC DEVELOPMENT

Housing investments will contribute to Gresham's economic development goals.

1. Provide opportunities for mixed use developments.
2. Provide for all forms of "live/work" opportunities.
3. Promote a mix of housing types where appropriate.
4. Promote the use of the Gresham's workforce for development projects.
5. Promote the development of additional higher-end ownership and rental "executive housing".

LIVABILITY

Gresham will provide for a variety of livable neighborhoods.

1. Avoid concentrations of any one housing type.
2. Permit appropriate housing types in locations that most benefit the viability of the overall City and its centers.
3. Maintain existing City public investments and construct capital improvements that promote the viability of city neighborhoods.
4. Continue to evaluate the Development Code to ensure that it: Promotes walkability in and through neighborhoods; allows for the coordination of residential development with existing and new amenities, services and transit; allows for the correct residential density in the appropriate locations.
5. Ensure that new housing developments complement or enhance the character of existing quality neighborhood development.
6. Encourage housing developments to incorporate features of Crime Prevention through Environmental Design (CPTED).
7. Coordinate with Tri-Met when planning for changes to residential densities.

REHABILITATION

Gresham's housing stock will be well maintained and will be rehabilitated when appropriate.

1. Ensure that Gresham's land use regulations support the rehabilitation and revitalization of both the existing single family and multi-family housing stock.
2. Promote the maintenance of good quality housing.
3. Endorse incentives promoting the rehabilitation of deteriorated but still good quality housing.

CITY ROLES

The City will use appropriate tools, including public-private partnerships, to achieve desired types and locations of housing.

1. Develop partnerships with private and non-profit housing providers that promote collaboration on the sizing of market rate and affordable housing.
2. Pursue local, state and federal financial support for both new housing and housing rehabilitation projects.
3. Utilize technical and procedural assistance programs for the promotion and construction of desired housing types.
4. Promote home ownership.

Key Terms

The following definitions are drawn from several sources, including the U.S. Department of Housing and Urban Development (HUD), the 2015 Regional Inventory of Regulated Affordable Housing, the Portland Housing Bureau, the State of Housing in Portland Report, and the Consolidated Plan for the City of Portland, City of Gresham, and Multnomah County.

Key Terms

Affordability

Affordability. A measurement of the relationship between the price of housing and household income; for rental units, affordability means that the rent and utilities do not exceed 30% of the gross income of the household. When discussing affordability of homeownership units, it also could take into account the amount of savings the prospective homeowners would be required to have available for down payment and closing costs, as well as prevailing mortgage interest rates.

Affordable Housing. The U.S. Department of Housing and Urban Development (HUD) standard for affordability is that a household should pay no more than 30% of its gross income on rent and utilities. In plain language, housing is affordable if a household can pay the rent and have enough money left for food, medicine and other necessities.

Assisted Housing. Housing with public money contributing to the project. This can be subsidized with Federal grants, public housing, or other local, state and Federal funding. Assisted housing includes projects for seniors and the disabled.

Public Housing. A dwelling unit that is owned by a government authority. In Multnomah County, that is typically Home Forward, the housing authority.

Regulated Affordable Housing. Housing that is made affordable through public subsidies and/or agreements or statutory regulations that restrict or limit resident income levels and/or rents. Regulated affordable housing generally provides housing for households that otherwise could not afford adequate housing at market rates. Subsidized ownership units may also include homes built or rehabilitated by non-profits such as Habitat for Humanity. Metro provides a Regional Inventory of Regulated Affordable Housing, the most recent was released for the year 2015.

Poverty

Concentrated Poverty. Census tracts where 40% or more residents are living in poverty.

Poverty Areas. Census tracts where 20% or more residents are living in poverty.

Income

Area Median Income (AMI). The area median income is the household income for the median - or middle - household in a region. AMI is set by HUD on an annual basis. Eligibility for programs and services is often determined by the household income as a percentage of AMI.

Extremely Low Income Household. A household whose income is between zero and thirty percent of the Median Family Income (MFI).

Extreme Rent Burdened. Individuals that spend more than 50% of their income on rent or house payment.

Low-income Household. A low-income household has household income that is 50% or less of the area median income for a household of its size. HUD sets the area median income each year by publishing a table that shows median incomes for households of different sizes.

Moderate-income Household. A moderate-income household has household income that is 80% or less of the area median income for a household of its size. HUD sets the area median income each year by publishing a table that shows median incomes for households of different sizes.

Definitions

211. A phone resource hotline designated by the Federal Communications Commission as the three digit dialing code for information and referral for a variety of community resources, including food, shelter, employment, and healthcare. 211 can be contacted by calling or texting 211, emailing help@211.org. or searching 211info.org.

Affordability. A measurement of the relationship between the price of housing and household income; for rental units, affordability means that the rent and utilities do not exceed 30% of the gross income of the household. When discussing affordability of homeownership units, it also could take into account the amount of savings the prospective homeowners would be required to have available for down payment and closing costs, as well as prevailing mortgage interest rates.

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American Community Survey (ACS). The ACS is an annual sampling survey conducted by the U.S. Census Bureau which provides accurate, up-to-date profiles of America's communities every year. The survey collects data on age, race, income, transportation, housing, and other characteristics.

Area Median Income (AMI). The area median income is the household income for the median - or middle - household in a region. AMI is set by HUD on an annual basis. Eligibility for programs and services is often determined by the household income as a percentage of AMI.

Assisted Housing. Housing with public money contributing to the project. This can be subsidized with Federal grants, public housing, or other local, state and Federal funding. Assisted housing includes projects for seniors and the disabled.

At Risk for Homelessness. A term that describes individuals and households that statistically are more likely to become homeless; for example, a household with an income less than 30% AMI that pays more than 50% of its income for rent is at risk for homelessness.

Census Tract. Census Tracts are small, relatively permanent statistical subdivisions of a county or equivalent entity that are updated by local participants prior to each decennial census. Socioeconomic data is often reported by census tract.

Chronic Homelessness. The U.S. Department of Housing and Urban Development (HUD) defines a chronically homeless per-

son as an unaccompanied individual with a disabling condition who has been living in a place not meant for human habitation (i.e. the streets) or in emergency shelter for at least a year, or has had at least 4 episodes of homelessness in the last 3 years. This definition is tied to HUD funding specifically set aside to promote deeper levels of services and prompt placement into permanent housing for individuals for whom traditional homeless services have not been effective.

Commission on Children, Families and Community. Multnomah County Commission which holds the major responsibility for county-wide planning efforts for children, youth and families.

Community Based Development Organizations. Non-profits which may be engaged in a number of Community Development Block Grant (CDBG) eligible activities, including the acquisition of land and /or rehabilitation of housing units, community economic development, energy conservation and/ or other neighborhood revitalization activities.

Community Development Block Grant (CDBG). The program is a flexible program that provides communities with resources to address a wide range of unique community development needs. Beginning in 1974, the CDBG program is one of the longest continuously run programs at HUD. The CDBG program provides annual grants on a formula basis to 1209 jurisdictions of local government and states.

Community Development Corporation (CDC). A nonprofit, community-based organization focused on revitalizing the areas in which they are located, typically low-income, under-served neighborhoods that have experienced significant disinvestment.

Community Housing Development Organizations. Non-profit housing providers which meet federally established criteria for board composition, clients served and services provided, and also help to develop affordable housing projects.

Community Land Trust (CLT). Community land trusts are nonprofit, community-based organizations designed to ensure community stewardship of land. Community land trusts can be used for many types of development (including commercial and retail), but are primarily used to ensure long-term housing affordability.

Concentrated Poverty. Census tracts where 40% or more residents are living in poverty.

Consolidated Plan. The Consolidated Plan is a planning document required by HUD. It is intended to establish a unified vision for community development for a five-year period, and to set out coordinated strategies to achieve the three goals

Definitions

established for HUD by the U.S. Congress: (1) provide decent housing; (2) provide a suitable living environment; and (3) expand economic opportunities. It has certain required sections, including a Housing Market Analysis and a Housing Needs Assessment. The current Consolidated Plan is for the fiscal years 2016-2020.

Construction Loan. A short-term loan usually made to finance the actual construction or renovation of improvements on land; the funds are disbursed as needed or in accordance with a prearranged plan and the money is repaid on completion of a project usually from the proceeds of a permanent loan.

Continuum of Care. A coordinated housing and service delivery system is called a Continuum of Care. A stream of funding specifically intended to serve homeless persons, Continuum of Care Homeless Assistance programs fund permanent and transitional housing for homeless persons.

Conventional Lenders. A commercial lending institution such as a bank.

Developer. The central member of the development team who is responsible for coordinating all aspects of the transaction.

Developer Fees. Developer fees include developer overhead, profit and fees for services normally performed by the developer, such as development consultant fees and project management.

Development Budget. A development budget includes preliminary construction line item costs, site acquisition costs, off-site costs (if applicable), soft costs and other detailed cost information pertinent to the project.

Disabilities / Special Needs. Housing and Urban Development (HUD) defines a disabling condition as one or more of the following: a diagnosable substance use disorder, serious mental illness, developmental disability, HIV/AIDS or chronic physical illness or disability.

Dwelling Unit. A building, or a portion of a building, that has independent living facilities including provisions for sleeping, cooking and sanitation, and that is designed for residential occupancy.

Emergency Shelter. Any facility with overnight sleeping accommodations, the primary purpose of which is to provide temporary shelter for the homeless in general or for specific populations of the homeless.

Extremely Low Income. A household whose income is between 0 and 30 percent of the Median Family Income (MFI).

Extreme Rent Burdened. Individuals that spend more than 50% of their income on rent or house payment.

Fair Housing Act. The Federal Fair Housing Act, 42 USC Sec. 3601 et seq., as amended, requires, among other things, that owners of rental housing not discriminate against potential tenants based on race, sex, color, religion, national origin, disability or familial status.

Fair Market Rent. The cost of renting an unsubsidized unit on the open market.

Federal Poverty Level (FPL). A measure of income issued every year by the Department of Health and Human Services (HHS). It is an estimate of the minimum amount of gross income that a family needs for food, clothing, transportation, shelter and other necessities. The 2017 federal poverty level for a family of 4 is \$24,600.

Federally Assisted Housing. Any dwelling unit that received federal subsidy for its construction, rehabilitation, leasing or acquisition.

Gresham Urban Design and Planning Department. Urban Design and Planning works with residents to develop a vision for the community and charts the course to make this vision a reality, including: enhancing the vitality and safety of neighborhoods; expanding economic development potential; improving design throughout the community; protecting the environment; and coordinating with regional partners. The department is responsible for the design review process for new construction in the City.

Gresham Community Development Department. Community Development administers codes and ordinances to safeguard life and property by regulating building construction and providing municipal code compliance services. The department also administers CBDG and HOME formula grants from HUD and provides grant administration for housing and community development programs funded by the General Fund.

Gresham Community Development and Housing Subcommittee. Advises Gresham City Council on community development and housing goals, policies, programs and budgets, including deployment of its federal Community Development Block Grant and HOME funds to meet the needs of the City's low and moderate income residents.

HOME Investment Partnerships Program. Authorized for the purposes of (1) expanding the supply of affordable housing for the low- and very low-income families with an emphasis on rental housing; (2) building state and local nonprofit capacity to carry out affordable housing programs and (3) providing

Definitions

coordinated assistance to participants in development of affordable low-income housing. Portland is the lead jurisdiction for the Portland HOME Consortium.

Homeless. HUD describes a homeless person as someone that resides: 1) in places not meant for human habitation; 2) in an emergency shelter; or 3) in transitional or supportive housing for homeless persons who originally came from the streets or emergency shelter. In addition, a person may be considered homeless if, without assistance from a service-provider, they would be living on the streets. Also included, persons who ordinarily sleep on the street or in emergency or transitional housing but are spending a short time (30 consecutive days or less) in a hospital or other institution are considered homeless. People staying in “homeless camps” or otherwise living outdoors are also considered homeless.

Household. An individual or group of people who reside together and form one economic unit for purposes of tenancy or homeownership, regardless of whether they are legally related.

Housing Choice Vouchers. The housing choice voucher program (formerly known as Section 8) is the federal government’s rental assistance voucher program for assisting the very low-income families, the elderly and the disabled to afford decent, safe and sanitary housing in the private market. The participant is free to choose any housing that meets the requirements of the program and is not limited to units located in subsidized housing projects. The voucher provides payments to ensure that no more than 30% of the family’s adjusted income goes towards rent payment.

Independent Living Program. A program that provides a range of services to prepare youth for independent living.

Land Bank. Governmental or nongovernmental nonprofit entity established, at least in part, to assemble, temporarily manage, and dispose vacant land for the purpose of stabilizing neighborhoods and encouraging re-use or redevelopment of property.

Living Wage. A wage sufficient to purchase housing, food, and other necessities. The living wage varies by area.

Low-income Household. A low-income household has household income that is 50% or less of the area median income for a household of its size. HUD sets the area median income each year by publishing a table that shows median incomes for households of different sizes.

Low-Income Housing Tax Credit. A tax incentive intended to increase the availability of low-income housing. The program provides an income tax credit to owners of newly construct-

ed or substantially rehabilitated low-income rental housing projects.

Market Rate Housing. Housing for which rents are not subsidized, suppressed or restricted; ‘market’ varies by neighborhood and location.

Maximum Subsidy. For certain federally-funded programs, the maximum subsidy amount will be no greater than the difference between the rent standard for the unit size and 30 percent of the family’s monthly adjusted income.

Median Family Income (MFI). The median income is the household income for the median - or middle - family in a region. The median divides the income distribution into two equal parts: one-half of families falling below the median income and one-half above the median.

Metro Title 7. Part of the Urban Growth Management Functional Plan, Title 7 (Sections 3.07.710-3.07.750) - Housing Choice implements policies of the Regional Framework Plan regarding establishment of voluntary affordable housing production goals to be adopted by local governments, and assistance from them on reports on progress toward increasing the affordable housing supply.

Mixed Income Project. A housing development open to persons or families at varying income levels.

Moderate-income Household. A moderate-income household has household income that is 80% or less of the area median income for a household of its size. HUD sets the area median income each year by publishing a table that shows median incomes for households of different sizes.

Network for Oregon Affordable Housing (NOAH). The Network for Oregon Affordable Housing (NOAH) strengthens communities through flexible financing, strategic partnerships, and creative solutions that expand and preserve affordable housing in Oregon. Through the leadership of the Oregon Bankers Association, NOAH was established in 1990 as a statewide nonprofit corporation to increase the supply of affordable housing. NOAH is a federally certified Community Development Financial Institution (CDFI) with a 26-year history of delivering financial and programmatic solutions that enhance livability.

Oregon Affordable Housing Assistance Corporation (OAHAC). The Oregon Affordable Housing Assistance Corporation (OAHAC) is an Oregon nonprofit public benefit corporation. The primary purpose of OAHAC is to administer programs, such as the Oregon Housing Stabilization Initiative, targeted to help prevent or mitigate the impact of foreclosures on low and moderate income persons, to help stabilize housing markets in

Definitions

Oregon, to provide resources for affordable or subsidized housing and to develop and administer programs related to housing permitted under the Emergency Economic Stabilization Act of 2008, as amended (“EESA”), and act as an institution eligible to receive Troubled Asset Relief Program Funds under EESA.

Oregon Affordable Housing Tax Credit Program (OAHTC).

The 1989 Oregon Legislature created the Oregon Affordable Housing Tax Credit Program (OAHTC). Under the OAHTC Program, the Department has the authority to certify tax credits for projects. Through the use of tax credits, lending institutions are able to lower the cost of financing by as much as four percent for housing projects or community rehabilitation programs serving low-income households. The savings generated by the reduced interest rate must be passed directly to the tenant in the form of reduced rents.

Oregon Department of Housing and Community Services (OHCS).

Oregon Housing and Community Services is Oregon’s housing finance agency, providing financial and program support to create and preserve opportunities for quality, affordable housing for Oregonians of lower and moderate income. OHCS administers programs that provide housing stabilization – from preventing and ending homelessness, assisting with utilities to keep someone stable, to financing multifamily affordable housing, to encouraging homeownership. It delivers these programs primarily through grants, contracts and loan agreements with local partners and community-based providers, and has limited direct contact with low-income beneficiaries. OHCS’s sources of funds are varied and include federal and state resources which have complex regulatory compliance requirements, and thus stewardship, compliance monitoring, and asset management are all critical functions played by OHCS.

See - <http://www.oregon.gov/ohcs/>

Oregon Homeownership Stabilization Initiative (OHSI).

As part of the Rebuilding American Homeownership Assistance Pilot Program (RAHAPP), OHSI aims to provide a new opportunity for underwater homeowners to refinance their mortgage. The Loan Refinancing Assistance Pilot Project (LRAPP) is designed for homeowners who have suffered financial hardship and have a substantial negative equity in their homes, but could afford a payment at the current value of their home.

Oregon Goal 10. Part of Oregon’s Statewide Planning Goals and Guidelines, Goal 10: Housing - OAR 660-015-0000(10) identifies the guidelines for providing buildable lands for residential use in the state.

Permanent Housing. Housing in which the tenants have the legal right to remain in the unit as long as they wish, as defined by the terms of a renewable lease agreement.

Poverty Areas. Census tracts where 20% or more residents are living in poverty.

Public Housing. A dwelling unit that is owned by a government authority. In Multnomah County, that is typically Home Forward, the housing authority.

Regulated Affordable Housing. Housing that is made affordable through public subsidies and/or agreements or statutory regulations that restrict or limit resident income levels and/or rents. Regulated affordable housing generally provides housing for households that otherwise could not afford adequate housing at market rates. Subsidized ownership units may also include homes built or rehabilitated by non-profits such as Habitat for Humanity. Metro provides a Regional Inventory of Regulated Affordable Housing, the most recent was released for the year 2015.

Rent Burdened. Individuals that spend 30-50% of their income on rent or house payment.

Resident Service Coordinators. Person who connects residents in a building to needed services in the community in order to assist them in maintaining their housing and overall quality of life.

Restricted Housing. A subsidy which restricts either a certain number of units or an entire property for a period of time (10, 20, 30 years). There may also be income restrictions.

Section 8. The former name for certain federally-funded housing subsidy programs to be used in renting a unit on the private market. Now called the Housing Choice Voucher Program.

Subsidized Housing. A dwelling unit that has received public subsidy for its construction, rehabilitation, leasing or acquisition.

Supported Housing. A unit where the resident receives services to assist in independent living.

Transitional Housing. A place that a family can stay for a maximum period of time (typically 3 months to two years); often, residents of transitional housing receive intensive services during their period of residence.

Housing Resources

211

Free, confidential information about health, community and social services. Calls answered in over 150 languages. 211info helps community members navigate the maze of health and community service offerings with specially trained information and referral specialists, who are skilled at locating and providing information about good resources to contact for help with a wide variety of problems and needs.

phone: 211

email: help@211info.com

online: 211info.org

City of Gresham Services

Rental Housing Inspection Program Line

email: rentalinspection@greshamoregon.gov

phone: (503) 618-2248

online: www.GreshamOregon.gov/RentalHousing

East Metro Mediation

This free service is a way to work through a conflict or disagreement between two or more people.

email: mediate@greshamoregon.gov

phone: (503) 618-3247

online: www.GreshamOregon.gov/Mediation

Non-Emergency Police Dispatch

phone: (503) 823-3333

Portland/Metro Area Services

Aging and Disability Resource Connection of Oregon

phone: 1-855-673-2372

online: www.adrcoforegon.org/

Birch Community Services

phone: (503) 251-5431

online: www.birchcommunityservices.org

Community Alliance of Tenants

email: admin@oregoncat.org

phone: (503) 288-0130

online: www.oregoncat.org

Department of Human Services

phone: (503) 491-1979

Dove Lewis Emergency Animal Hospital

phone: (503) 262-7194

El Programa Hispano

phone: (503) 669-8350

online: <http://elprograma.org/>

Fair Housing Council of Oregon

email: information@fhco.org

phone: 1-800-4243247

online: www.fhco.org

Portland/Metro Area Services (continued)

Family Court Services (free family counseling)

phone: (503) 988-3189

Head Start

phone: (503)491-6111

Human Solutions

email: info@humansolutions.org

phone: (503) 823-3333

online: humansolutions.org

Legal Aid Services of Oregon

phone: (503) 224-4086

online: lasoregon.org

Metro Multifamily Housing Association

phone: (503)213-1281

online: metromultifamily.com

Multnomah County Animal Control

phone: (503) 988-7387

Multnomah County Crisis Line

phone: (503) 988-4888

Multnomah County Health, Appointments/Info

phone: (503) 988-3333

Multnomah County Legal Aid

phone: (503) 224-4086

Multnomah County Rental Housing Resources

multco.us/health/inspections-and-licensing/rental-housing

Oregon Housing and Community Services

online: www.oregon.gov/OHCS/

Oregon Law Center

phone: (503) 295-2760

Portland Women's Crisis Line

phone: (503) 235-5333

Rental Housing Association of Greater Portland (RHAGP)

email: info@rhagp.org

phone: (503) 823-3333

online: www.rhagp.org

Salvation Army

phone: (503) 661-8972

SnowCap Community Charities

phone: (503) 674-8785

online: www.snowcap.org/

Woman, Infants & Children (WIC)

phone: (503) 988-3503

online: multco.us/health/wic

Online Resources

Multnomah County Rent Right Guide

<https://multco.us/file/9038/download>

in Spanish: <https://multco.us/file/8712/download>

Oregon State Bar (ORS Ch. 90: Oregon Landlord/tenant law)

www.osbar.org/public/legalinfo/tenant.html

Oregon Law (ORS Ch. 90: Oregon Landlord/tenant law)

www.oregonlaws.org/ors/chapter/90